Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

Independent Auditors' Report
To the Shareholders of Trust Bank PLC
Report on the Audit of the Consolidated and Separate Financial Statements

Opinion

We have audited the consolidated financial statements of Trust Bank PLC and its subsidiaries (the Group) as well as the separate financial statements of Trust Bank PLC (the Bank), which comprise the consolidated and separate balance sheets as at 31 December 2025, and consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated and separate financial statements give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2025, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the International Accounting Standards Board (IASB) as explained in note # 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), as applicable to audits of the financial statements of public interest entities, together with the ethical requirements that are relevant to audits of the financial statements of public interest entities in Bangladesh. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matters

We draw attention to the following matters. Our opinion is not modified in respect of these matters.

1. Note 02 to the consolidated financial statements where management has explained the basis of preparation of financial statements including compliance with Rules and Regulations issued by Bangladesh Bank on classification of loans and advances/investments and required impairment provision.
2. Note 2.2 (Basis of Consolidation) to the consolidated financial statements describes that the financial statements of subsidiaries have been consolidated in accordance with IFRS 10. One of the subsidiaries, Trust and Pay Limited, was audited by a component auditor who expressed a qualified opinion on its financial statements for the year ended 31 December 2025. The qualification relates to the recognition of deferred tax assets on unabsorbed tax losses without sufficient evidence of the availability of future taxable profits within the allowable period. The impact of this matter is not material to the consolidated financial statements.
3. Note 2.44 to the consolidated financial statements, which describes that the prior year's figures have been rearranged, reclassified and revised to correct errors, where necessary, to conform to the current year's presentation. Accordingly, the comparative information has been revised.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
Measurement of provision for loans and advances	
With reference to Note 12.1 to the financial statements, the process for calculating the provision for loans and advances/investments portfolio associated with credit risk is significant and complex. The Bank calculates provision for loans and advances/investments by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024 and its subsequent amendments. Due to the current macro-economic situation of the Country and global geo-political events, non-performing loans across banking industry significantly increased during last couple of years. In order to support businesses in overcoming economic challenges and continue with operation, Bangladesh Bank provided policy support to borrowers who become classified/ non-performing through BRPD Circular No. 07 dated 16 September 2025, including additional relief measures approved by the relevant BRPD committee on a case-by-case basis. Significant proportion of the Bank's classified borrowers availed these special rescheduling and policy support facilities and were consequently reported as unclassified as at the reporting date. Loan write-off involves significant judgment in determining eligibility, adequacy of provisioning and compliance with regulatory requirements. The Bank executed write-offs in accordance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as subsequently updated by BRPD Circular No. 08 dated 19 October 2025. To maintain provisions for non-performing loans in line with the central bank's guidelines, the Bank identifies impaired loan accounts and calculates required provisions manually. Furthermore, the process for calculating the provision for loans and advances/investments portfolio associated with credit risk is significant and complex. At the year end of 2025 the Group reported total gross loans and advances of BDT 404.18 billion (2024: BDT 379.14 billion) and in 2025 the Bank reported total gross loans and advances of BDT 403.48 billion (2024: BDT 378.24 billion) whereas at the year end of 2025 the Group reported total provision for loans and advances of BDT 16.95 billion (2024: BDT 18.40 billion) and the Bank reported total provision for loans and advances of BDT 16.34 billion (2024: BDT 17.78 billion).	We evaluated the design and implementation of relevant controls, checked operating effectiveness of selected key controls, and on sample basis conducted substantive testing of the following: • Credit appraisal, loan sanction and disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed the quarterly Classification of Loans (CL); • Processes for loan classification, determination of required provisions on loans, advances in accordance with applicable Bangladesh Bank regulations; • Compliance with applicable laws and regulations of Bangladesh Bank relating to loan sanctioning and disbursement during the year; • Adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessment of methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Process of loans and advances/investments write off, recoveries from written off loans and advances/investments, loans and advances/investments re-schedule and re-structure, calculation of interest /profit waiver and suspense as per directions provided by Bangladesh Bank; • Compliance with Bangladesh Bank BRPD Circular No. 04 dated 18 February 2024, as amended by BRPD Circular No. 08 dated 19 October 2025, with particular focus on eligibility criteria, approval hierarchy and procedural requirements for loan write-off; • Appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines; • Finally, compared the amount of loan classification and provision requirement as determined by the Bangladesh Bank inspection team via letter no BSD-7/52/2026-237 dated 02 April 2026 after discussion of the Tripartite Meeting to the actual amount disclosed in the financial statements.
See note no. 7, 7.a and 12.01 to the financial statements	
Recognition of interest income on loans and advances	
Recognition of interest income has significant and wide influence on financial statements. Recognition and measurement of interest income has involvement of complex IT environments. We identify recognition of interest income from loans, advances and leases as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.	We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans, advances and leases. We performed test of operating effectiveness on automated control in place to measure and recognize interest income. We have also performed substantive procedures to check whether interest income is recognized completely and accurately. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 20 and 20.01 to the financial statements	
Valuation of treasury bill and treasury bond	
The classification and measurement of T-Bill and T-Bond require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined by using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note nos. 6 and 6.01 to the financial statements	
IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment; the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.	We conducted testing to assess the design and operating effectiveness of the Bank's IT access controls over critical financial reporting systems. Our audit procedures included evaluating IT general controls, particularly focusing on logical access, change management and IT operational controls. We tested whether requests for access to systems were appropriately reviewed and authorized, ensuring that only authorized personnel had access to sensitive financial data. Additionally, we examined the Bank's periodic review process for access rights, revocation and assessed whether changes to systems were properly approved and authorized to prevent unauthorized modifications. As part of our audit, we also evaluated the Bank's control environment concerning system interfaces, configurations, and application-layer controls that were identified as critical to financial reporting accuracy. Given the significance of IT application controls in ensuring the integrity of automated financial processes, we tested key application-based controls, including system-generated reports, automated journal entries, and validation mechanisms that support transaction processing. This involved assessing whether these automated controls were functioning as intended and whether their outputs were reliable for financial reporting purposes. Furthermore, we performed detailed tests on IT general controls to assess the effectiveness of application development processes, database security, and hosting platform management. We also evaluated the segregation of incompatible duties relevant to application and database change management to determine whether adequate controls were in place to prevent unauthorized access or modifications.
Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties, and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established as other contingent liabilities. Overall, the legal provision represents the Group's and the Bank's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial statement.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingencies process. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information. We also assessed the Bank's provisions and contingent liabilities disclosure.

Other information

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated and separate financial statements that give a true and fair view in accordance with Rules and Regulation issued by Bangladesh Bank and IFRS Accounting Standards as issued by the IASB as explained in note #2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Companies Act 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) In our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

(iii) The records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

(iv) The balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;

(v) The consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(vi) Adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;

(vii) Based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;

(viii) To the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:

  (a) Internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

  (b) Nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;

(ix) Financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely Trust Bank Securities Limited, Trust Bank Investment PLC and Trust And Pay Limited have been audited by Islam Quazi Shafique & Co., Chartered Accountants, Shafiq Basak & Co. and IQBAL UJJAL & Co., Chartered Accountants respectively. These accounts have been properly reflected in the consolidated financial statements.

(x) The information and explanations required by us have been received and found satisfactory;

(xi) We have reviewed over 80% of the risk weighted assets of the Bank and spent over 12,000 person hours;

(xii) Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;

(xiii) As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may adversely affect the Bank's subsequent liquidity position; and

(xiv) Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

Signed for & on behalf of
MABS & J Partners,
Chartered Accountants

Masud Alam Chowdhury, ACA
Partner
ICAB Enrollment No: 2088
DVC:2604302088AS295851

Place: Dhaka, Bangladesh
Date: 30 April 2026

Trust Bank PLC.
and its subsidiaries
Consolidated Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3 (a)		
Cash in hand (including foreign currencies)		4,385,313,779	4,644,340,424
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		23,576,862,906	21,520,138,644
		27,962,176,685	26,164,479,068
Balance with other banks and financial institutions	4 (a)		
In Bangladesh		4,322,646,547	5,111,473,125
Outside Bangladesh		6,566,505,307	7,571,799,582
		10,889,151,854	12,683,272,707
Money at call and short notice	5	850,500,000	5,960,000,000
Investments	6 (a)		
Government		134,632,005,314	89,712,276,413
Others		25,924,904,569	22,737,387,984
		160,556,909,883	112,449,664,397
Loans and Advances/Islami Banking Investments	7 (a)		
Loans, Cash Credit, Overdrafts etc./ Investment		383,084,277,657	363,704,945,832
Bills purchased and discounted		21,096,731,733	15,432,455,790
		404,181,009,390	379,137,401,622
Fixed assets including premises, furniture and fixtures	8 (a)	4,089,294,169	4,170,674,062
Other assets	9 (a)	15,197,385,569	10,533,999,014
Non-banking assets		-	-
Total Assets		**623,726,427,550**	**551,099,490,870**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10 (a)	36,640,713,744	31,644,099,512
Deposits and other accounts	11 (a)		
Current / Al-wadeeah Current Accounts and other Accounts		60,283,105,088	62,302,729,750
Bills Payable		3,896,303,453	3,588,897,619
Savings Bank / Mudaraba Savings Deposits		73,392,881,872	70,037,347,731
Fixed Deposits / Mudaraba Term Deposits		373,552,313,099	312,675,476,432
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		511,124,603,512	448,604,451,532
Other liabilities	12 (a)	47,610,507,289	45,566,011,804
Total Liabilities		**595,375,824,545**	**525,814,562,848**
Capital/Shareholders' Equity			
Paid up Capital	13.2	9,940,794,820	9,247,251,000
Share Premium Account		-	-
Foreign Currency Translation Reserve		28,680,856	27,425,126
Statutory Reserve	14	11,279,751,092	10,779,751,092
Capital Reserve	15	5,543,344	1,886,740
Other Reserve	16	1,233,671,680	177,537,751
Retained Earnings	17 (a)	5,862,160,455	5,051,075,513
Trust Bank Shareholders' Equity		**28,350,602,247**	**25,284,927,222**
Non-Controlling Interest	13 (a)	758	800
Total Shareholders' Equity		**28,350,603,005**	**25,284,928,022**
Total Liabilities and Shareholders' Equity		**623,726,427,550**	**551,099,490,870**
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities	18 (a)		
Acceptances and endorsements		54,807,988,485	55,427,558,471
Letter of Guarantees		42,787,549,935	40,833,899,979
Irrevocable Letter of Credits		45,613,727,443	42,887,721,958
Bills for collection		9,033,036,148	11,187,125,875
		152,242,302,011	**150,336,306,283**
Other Contingent Liabilities			
Value of travelers' cheques in hand		-	-
Total:		**152,242,302,011**	**150,336,306,283**
Other commitments			
Documentary Credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		11,625,157,134	19,737,321,209
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		11,625,157,134	**19,737,321,209**
Total Off-Balance Sheet items including contingent liabilities		**163,867,459,145**	**170,073,627,492**

The annexed notes 1-52 form an integral part of the Financial Statements

Vice Chairman Director Director Managing Director

Signed as per annexed report of same date

Signed for & on behalf of
MABS & J Partners,
Chartered Accountants

Masud Alam Chowdhury, ACA
Partner
ICAB Enrollment No: 2088
DVC:2604302088AS295851

Place: Dhaka, Bangladesh
Dated: 30 April 2026

Trust Bank PLC.
and its subsidiaries
Consolidated Profit and Loss Account
For the year ended 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
Interest income / Profit on Investment	20 (a)	39,107,357,361	34,466,784,439
Interest / Profit paid on deposits and borrowings etc.	21 (a)	34,969,613,836	25,990,625,787
Net interest income		**4,137,743,525**	**8,476,158,652**
Income from investments	22(a)	14,859,497,218	9,107,536,269
Commission, exchange and brokerage	23 (a)	2,882,133,829	2,452,233,510
Other operating income	24 (a)	1,211,129,477	808,539,723
		18,952,760,524	**12,368,309,502**
Total operating income		**23,090,504,049**	**20,844,468,154**
Salaries and allowances	25 (a)	4,151,696,032	4,009,440,782
Rent, taxes, insurance, electricity, etc.	26 (a)	1,000,102,528	819,458,133
Legal expenses		6,984,156	5,149,872
Postage, stamps, telecommunications, etc.	27 (a)	188,626,949	164,502,664
Stationery, printing, advertisement etc.	28 (a)	162,688,717	121,278,695
Managing Director's salary and benefits		15,703,180	11,930,898
Directors' fees	29 (a)	4,030,000	3,620,354
Auditors' fee	30 (a)	5,203,750	1,322,500
Depreciation and repair of bank's assets	31 (a)	838,958,308	719,041,917
Other expenses	32 (a)	2,478,910,907	1,522,911,735
Total operating expenses		**8,852,904,527**	**7,378,657,550**
Profit before provision		**14,237,599,522**	**13,465,810,604**
Provision for loans & advances / Investments	33 (a)	9,225,586,819	5,047,176,935
Provision for Diminution in value of Investment	34 (a)	572,074,168	56,794,364
Other provision	35 (a)	215,692,000	87,743,500
		10,013,352,987	5,191,714,799
Total Profit before Taxes		**4,224,246,535**	**8,274,095,805**
Provision for Taxation			
Current tax	12.8 (a)	982,201,205	4,596,204,250
Deferred tax		(121,235,254)	151,939,818
		860,965,951	4,748,144,068
Net Profit after Taxation		**3,363,280,584**	**3,525,951,737**
Net Profit after Taxation attributable to:			
Equity Holders of the Bank		3,363,280,626	3,525,951,761
Non-controlling Interest		(42)	(24)
		3,363,280,584	**3,525,951,737**
Appropriations			
Statutory Reserve	14.1	500,000,000	1,000,000,000
Capital Reserve	15	3,656,604	(1,635,206)
Special Reserve Fund	12.4	120,000,000	120,000,000
Start up Fund	12.5	35,420,830	38,019,166
Coupon/Dividend on TBL Perpetual Bond		400,000,000	400,000,000
		1,059,077,434	**1,556,383,960**
Retained surplus		**2,304,203,150**	**1,969,567,777**
Consolidated Earnings per share (EPS)	38 (a)	3.38	3.55

The annexed notes 1-52 form an integral part of the Financial Statements

Vice Chairman Director Director Managing Director

Signed as per annexed report of same date

Signed for & on behalf of
MABS & J Partners,
Chartered Accountants

Masud Alam Chowdhury, ACA
Partner
ICAB Enrollment No: 2088
DVC:2604302088AS295851

Place: Dhaka, Bangladesh
Dated: 30 April 2026

Trust Bank PLC.
and its subsidiaries
Consolidated Cash Flow Statement
For the year ended 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
A. Cash flow from operating activities			
Interest received in cash		39,300,143,561	34,331,149,880
Interest payments		(33,360,064,150)	(24,073,667,712)
Dividend receipts		381,927,119	296,741,790
Fees and commission receipts in cash		2,750,459,898	1,791,074,918
Recoveries of loans previously written off		215,226,001	86,393,413
Cash paid to employees		(4,063,021,287)	(3,864,669,302)
Cash paid to suppliers		(80,784,852)	(89,084,235)
Income Taxes paid		(4,499,132,729)	(2,068,113,721)
Received from other operating activities (item-wise)	41 (a)	14,573,093,943	10,368,571,757
Payments for other operating activities (item-wise)	42 (a)	(3,180,268,286)	(3,032,632,192)
Operating profit before changes in operating Assets and Liabilities		**12,037,579,218**	**13,745,764,596**
Increase/(Decrease) in operating assets & liabilities			
Statutory Deposits		-	-
Net Investment in trading securities		(3,187,516,585)	(892,983,260)
Loan & advance to other banks		-	-
Loan & advance to customers		(30,127,050,715)	(41,246,555,450)
Other assets (item-wise)	43 (a)	(3,246,314,726)	(967,695,414)
Deposits from other banks		(2,639,981,092)	5,280,525,980
Deposits from customers		63,666,945,039	75,035,690,076
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities (item-wise)	44 (a)	1,568,334,690	303,774,443
Net cash from operating activities (A)		**38,071,995,829**	**51,258,520,971**
B. Cash flow from investing activities			
Proceeds from sale of securities		235,841,624	97,364,000
Payment for purchase of securities		(45,140,143,599)	(38,736,634,422)
Purchase of / Payment for property, plant & equipment		(766,212,590)	(248,432,849)
Purchase of intangible assets		(59,776,849)	(11,203,667)
Sale of property, plant & equipment		11,985,332	14,024,384
Margin loan to clients		(44,515,429)	
Purchase/ Sale of Subsidiary		-	(215,091,790)
Net cash from investing activities (B)		**(45,762,821,511)**	**(39,099,974,344)**
C. Cash flow from financing activities			
Increase/(Decrease) in Borrowing:			
Call loan		-	-
Other borrowings		3,190,806,359	(5,924,896,125)
Received from TBL- (Inter-company)		-	-
Dividend paid in cash		(693,543,825)	(1,027,472,334)
Net cash from financing activities (C)		**2,497,262,534**	**(6,952,368,459)**
D. Net increase in Cash and Cash Equivalent (A+B+C)		**(5,193,563,148)**	**5,206,178,168**
E. Effects of exchange rate changes on cash and cash equivalents		**90,649,012**	**627,388,500**
F. Opening Cash and Cash Equivalent		**44,816,375,375**	**38,982,808,707**
G. Cash and cash equivalents at end of year (D+E+F)	45 (a)	**39,713,461,239**	**44,816,375,375**
Consolidated Cash and Cash Equivalents at the end of the year			
Cash in hand (including foreign currencies)	3(a)	4,385,313,779	4,644,340,424
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	3(a)	23,576,862,906	21,486,883,343
Balance with Other Bank and Financial Institutions	4 (a)	10,889,151,854	12,716,528,008
Money at call and short notice	5	850,500,000	5,960,000,000
Prize Bond	6.1	11,632,700	8,623,600
Total		**39,713,461,239**	**44,816,375,375**

Trust Bank PLC.
and its subsidiaries
Consolidated Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	9,247,251,000	-	27,425,126	10,779,751,092	1,886,740	177,537,751	5,051,075,512	**25,284,927,221**	800	**25,284,928,021**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	**9,247,251,000**	-	**27,425,126**	**10,779,751,092**	**1,886,740**	**177,537,751**	**5,051,075,512**	**25,284,927,221**	**800.00**	**25,284,928,021**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	1,056,133,929	-	**1,056,133,929**	-	**1,056,133,929**
Currency translation difference	-	-	1,255,730	-	-	-	-	**1,255,730**	-	**1,255,730**
Net gain and losses not recognized in the income statement	**9,247,251,000**	-	**28,680,856**	**10,779,751,092**	**1,886,740**	**1,233,671,680**	**5,051,075,512**	**26,342,316,880**	**800.00**	**26,342,317,680**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	3,363,280,626	**3,363,280,626**	(42)	**3,363,280,584**
Prior Year Adjustment	-	-	-	-	-	-	(106,030,604)	**(106,030,604)**	-	**(106,030,604)**
Statutory reserve	-	-	-	500,000,000	-	-	(500,000,000)	-	-	-
Capital Reserve	-	-	-	-	3,656,604	-	(3,656,604)	-	-	-
Start up Fund	-	-	-	-	-	-	(35,420,830)	**(35,420,830)**	-	**(35,420,830)**
Special Reserve Fund	-	-	-	-		-	(120,000,000)	**(120,000,000)**	-	**(120,000,000)**
Coupon/Dividend on TBL Perpetual Bond							(400,000,000)	**(400,000,000)**	-	**(400,000,000)**
Dividends (Bonus Share)	693,543,820	-	-	-	-	-	(693,543,820)	-	-	-
Dividends (Cash)	-	-	-	-	-	-	(693,543,825)	**(693,543,825)**	-	**(693,543,825)**
Adjutment of Dividend for Cancellation of Righ Share	-	-	-	-	-	-	-	-	-	-
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2025	**9,940,794,820**	-	**28,680,856**	**11,279,751,092**	**5,543,344**	**1,233,671,680**	**5,862,160,455**	**28,350,602,247**	**758**	**28,350,603,005**

Trust Bank PLC.
and its subsidiaries
Consolidated Statement of changes in Equity
For the year ended 31 December 2024

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Capital Reserve	Other Reserve	Retained Earnings	Trust Bank Shareholders' Equity	Non-Controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2024	8,562,269,450	-	20,351,557	9,779,751,092	3,521,946	114,545,718	4,605,573,291	23,086,013,054	188,409,034	**23,274,422,088**
Changes in accounting policy	-	-	-	-	-	-	-	-	-	-
Restated Balance	**8,562,269,450**	-	**20,351,557**	**9,779,751,092**	**3,521,946**	**114,545,718**	**4,605,573,291**	**23,086,013,054**	**188,409,034**	**23,274,422,088**
Surplus/Deficit on revaluation of properties	-	-	-	-	-	-	-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	-	62,992,033	-	62,992,033	-	**62,992,033**
Currency translation difference	-	-	7,073,569	-	-	-	-	7,073,569	-	**7,073,569**
Net gain and losses not recognized in the income statement	**8,562,269,450**	-	**27,425,126**	**9,779,751,092**	**3,521,946**	**177,537,751**	**4,605,573,291**	**23,156,078,656**	**188,409,034**	**23,344,487,690**
Net profit/(loss) for the year after tax	-	-	-	-	-	-	3,525,951,761	3,525,951,761	(24)	**3,525,951,737**
Acquisition of Shares of Subsidiary	-	-	-	-	-	-	188,408,210	188,408,210	(188,408,210)	-
Statutory reserve	-	-	-	1,000,000,000	-	-	(1,000,000,000)	-	-	-
Capital Reserve	-	-	-	-	(1,635,206)	-	1,635,206	-	-	-
Start up Fund	-	-	-	-	-	-	(38,019,166)	(38,019,166)	-	**(38,019,166)**
Special Reserve Fund	-	-	-	-		-	(120,000,000)	(120,000,000)	-	**(120,000,000)**
Coupon/Dividend on TBL Perpetual Bond							(400,000,000)	(400,000,000)	-	**(400,000,000)**
Dividends (Bonus Share)	684,981,550	-	-	-	-	-	(684,981,550)	-	-	-
Dividends (Cash)	-	-	-	-	-	-	(1,027,472,334)	(1,027,472,334)	-	**(1,027,472,334)**
Adjutment of Dividend for Cancellation of Righ Share	-	-	-	-	-	-	(19,905)	(19,905)	-	**(19,905)**
Issue of Share Capital	-	-	-	-	-	-	-	-	-	-
Balance as at 31 December 2024	**9,247,251,000**	-	**27,425,126**	**10,779,751,092**	**1,886,740**	**177,537,751**	**5,051,075,513**	**25,284,927,222**	**800**	**25,284,928,022**

Trust Bank PLC.
Balance Sheet
As at 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)		4,385,068,484	4,644,207,841
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		23,576,862,906	21,520,138,644
		27,961,931,390	26,164,346,485
Balance with other banks and financial institutions	4		
In Bangladesh		3,434,643,019	4,202,689,574
Outside Bangladesh		6,566,505,307	7,571,799,582
		10,001,148,326	11,774,489,156
Money at call and short notice	5	850,500,000	5,960,000,000
Investments	6		
Government		134,378,344,679	89,391,488,283
Others		21,594,238,232	18,323,479,622
		155,972,582,911	107,714,967,905
Loans and Advances/Islami Banking Investments	7		
Loans, Cash Credit, Overdrafts etc./ Investment		382,382,886,841	362,809,034,020
Bills purchased and discounted		21,096,731,733	15,432,455,790
		403,479,618,574	378,241,489,810
Fixed assets including premises, furniture and fixtures	8	4,045,447,619	3,925,717,656
Other assets	9	17,802,592,581	13,333,668,817
Non-banking assets		-	-
Total Assets		**620,113,821,401**	**547,114,679,829**
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	37,046,467,193	31,965,375,368
Deposits and other accounts	11		
Current / Al-wadeeah Current Accounts and other Accounts		60,441,696,845	62,427,156,558
Bills Payable		3,896,303,453	3,588,897,619
Savings Bank / Mudaraba Savings Deposits		73,392,881,872	70,037,347,731
Fixed Deposits / Mudaraba Term Deposits		373,552,313,099	312,675,476,432
Bearer Certificates of Deposit		-	-
Other Deposits		-	-
		511,283,195,269	448,728,878,340
Other liabilities	12	43,448,073,019	41,434,848,229
Total Liabilities		**591,777,735,481**	**522,129,101,937**
Capital/Shareholders' Equity			
Paid up Capital	13.2	9,940,794,820	9,247,251,000
Share Premium Account		-	-
Foreign Currency Translation Reserve		28,680,856	27,425,126
Statutory Reserve	14	11,279,751,092	10,779,751,092
Other Reserve	16	1,233,671,680	177,537,751
Retained Earnings	17	5,853,187,472	4,753,612,923
Total Shareholders' Equity		**28,336,085,920**	**24,985,577,892**
Total Liabilities and Shareholders' Equity		**620,113,821,401**	**547,114,679,829**
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities	18		
Acceptances and Endorsements		54,807,988,485	55,427,558,471
Letter of Guarantees		42,787,549,935	40,316,399,954
Irrevocable Letter of Credits		45,613,727,443	42,887,721,958
Bills for collection		9,033,036,148	11,187,125,875
		152,242,302,011	**149,818,806,258**
Other Contingent Liabilities			
Value of travelers' cheques in hand		-	-
Total:		**152,242,302,011**	**149,818,806,258**
Other commitments			
Documentary Credit and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		11,625,157,134	19,737,321,209
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		11,625,157,134	**19,737,321,209**
Total Off-Balance Sheet items including contingent liabilities		**163,867,459,145**	**169,556,127,467**

The annexed notes 1-52 form an integral part of the Financial Statements

Vice Chairman Director Director Managing Director

Signed as per annexed report of same date

Signed for & on behalf of
MABS & J Partners,
Chartered Accountants

Masud Alam Chowdhury, ACA
Partner
ICAB Enrollment No: 2088
DVC:2604302088AS295851

Place: Dhaka, Bangladesh
Dated: 30 April 2026

Trust Bank PLC.
Profit and Loss Account
For the year ended 31 December 2024

	Notes	31.12.2025 Taka	31.12.2024 Taka
Interest income / Profit on Investment	20	39,270,964,912	34,579,494,617
Interest / Profit paid on deposits and borrowings etc.	21	35,008,496,769	26,000,562,893
Net interest income		**4,262,468,143**	**8,578,931,724**
Income from investments	22	14,769,675,270	8,877,896,825
Commission, exchange and brokerage	23	2,853,433,723	2,420,127,799
Other operating income	24	1,087,032,739	766,996,711
		18,710,141,732	12,065,021,335
Total operating income		**22,972,609,875**	**20,643,953,059**
Salaries and allowances	25	4,031,255,948	3,887,771,184
Rent, taxes, insurance, electricity, etc.	26	982,512,003	814,377,169
Legal expenses		4,390,178	3,178,869
Postage, stamps, telecommunications, etc.	27	185,808,685	164,163,575
Stationery, printing, advertisement etc.	28	161,518,903	120,672,692
Managing Director's salary and benefits		12,800,000	9,133,178
Directors' fees	29	3,770,000	3,432,000
Auditors' fee	30	4,600,000	920,000
Charges on loan losses		-	-
Depreciation and repair of bank's assets	31	816,196,883	665,891,370
Other expenses	32	2,422,330,148	1,459,242,849
Total operating expenses		**8,625,182,748**	**7,128,782,886**
Profit before provision		**14,347,427,127**	**13,515,170,173**
Provision for loans & advances / Investments	33	9,222,641,665	5,045,533,089
Provision for Diminution in value of Investment	34	523,079,595	51,794,364
Other provision	35	215,692,000	87,743,500
		9,961,413,260	5,185,070,953
Total Profit before Taxes		**4,386,013,867**	**8,330,099,220**
Provision for Taxation			
Current tax	12.8	940,000,000	4,560,000,000
Deferred tax	9.4.1	(96,069,157)	165,404,265
		843,930,843	4,725,404,265
Net Profit after Taxation		**3,542,083,024**	**3,604,694,955**
Appropriations			
Statutory Reserve	14.1	500,000,000	1,000,000,000
Provision for CSR Fund	12.4	120,000,000	120,000,000
Start up Fund	12.5	35,420,830	38,019,166
Coupon/Dividend on TBL Perpetual Bond		400,000,000	400,000,000
		1,055,420,830	**1,558,019,166**
Retained surplus		**2,486,662,194**	**2,046,675,789**
Earnings per share (EPS)	38	3.56	3.63

The annexed notes 1-52 form an integral part of the Financial Statements

Vice Chairman Director Director Managing Director

Signed as per annexed report of same date

Signed for & on behalf of
MABS & J Partners,
Chartered Accountants

Masud Alam Chowdhury, ACA
Partner
ICAB Enrollment No: 2088
DVC:2604302088AS295851

Place: Dhaka, Bangladesh
Dated: 30 April 2026

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion
ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, **www.tblbd.com**

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

Trust Bank PLC.
Cash Flow Statement
For the year ended 31 December 2025

	Notes	31.12.2025 Taka	31.12.2024 Taka
A. Cash flow from operating activities			
Interest received in cash		39,465,585,315	34,443,860,058
Interest payments		(33,402,587,910)	(24,082,244,741)
Dividend receipts		376,224,899	290,526,894
Fees and commission receipts in cash		2,750,459,898	1,791,074,918
Recoveries of loans previously written off		215,226,001	86,393,413
Cash paid to employees		(4,027,610,661)	(3,831,381,002)
Cash paid to suppliers		(80,629,978)	(88,871,221)
Income Taxes paid		(4,450,010,320)	(2,041,785,287)
Received from other operating activities (item-wise)	41	14,381,844,954	10,098,135,308
Payments for other operating activities (item-wise)	42	(2,906,301,345)	(2,755,578,331)
Operating profit before changes in operating Assets and Liabilities		**12,322,200,853**	**13,910,130,009**
Increase/(Decrease) in operating assets & liabilities			
Statutory Deposits		-	-
Net Investment in trading securities		(3,270,758,610)	(659,944,020)
Loan & advance to other banks		-	-
Loan & advance to customers		(32,179,462,579)	(43,424,611,874)
Other assets (item-wise)	43	(3,224,798,344)	(990,563,739)
Deposits from other banks		(2,639,981,092)	5,280,525,980
Deposits from customers		63,488,346,276	74,940,065,803
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities (item-wise)	44	1,631,239,267	320,534,597
Net cash from operating activities (A)		**36,126,785,771**	**49,376,136,756**
B. Cash flow from investing activities			
Proceeds from sale of securities		-	-
Payments for purchase of securities		(44,886,482,964)	(38,415,846,292)
Purchase of property, plant & equipment		(754,351,952)	(210,168,713)
Purchase of intangible assets		(58,380,024)	(9,932,940)
Sale of property, plant & equipment		11,985,332	14,020,525
Purchase/ Sale of Subsidiary		-	(403,500,000)
Net cash from investing activities (B)		**(45,687,229,608)**	**(39,025,427,420)**
C. Cash flow from financing activities			
Increase/(Decrease) in Borrowing:			
Call loan		-	-
Re-Purchase agreement (REPO)		-	-
Other borrowings		5,081,091,825	(3,838,936,926)
Dividend paid in cash		(693,543,825)	(1,027,472,334)
Net cash from financing activities (C)		**4,387,548,000**	**(4,866,409,260)**
D. Net increase in Cash and Cash Equivalent (A+B+C)		**(5,172,895,837)**	**5,484,300,076**
E. Effects of exchange rate changes on cash and cash equivalents		**90,649,012**	**627,388,500**
F. Opening Cash and Cash Equivalent		**43,907,459,241**	**37,795,770,665**
G. Cash and cash equivalents at end of year (D+E+F)	45	**38,825,212,416**	**43,907,459,241**
Cash and Cash Equivalents at the end of the year			
Cash in hand (including foreign currencies)	3.1	4,385,068,484	4,644,207,841
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)	3.2	23,576,862,906	21,486,883,343
Balance with Other Bank and Financial Institutions	4	10,001,148,326	11,807,744,457
Money at call and short notice	5	850,500,000	5,960,000,000
Prize Bond	6.1	11,632,700	8,623,600
Total		**38,825,212,416**	**43,907,459,241**

Trust Bank PLC.
Statement of Changes in Equity
For the year ended 31 December 2025

Particulars	Paid up Capital	Share Premium Account	Foreign Currency Translation Reserve	Statutory Reserve	Other Reserve	Retained Earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2025	**9,247,251,000**	**-**	**27,425,126**	**10,779,751,092**	**177,537,751**	**4,753,612,923**	**24,985,577,892**
Changes in accounting policy	-	-		-	-	-	-
Restated Balance	**9,247,251,000**	**-**	**27,425,126**	**10,779,751,092**	**177,537,751**	**4,753,612,923**	**24,985,577,892**
Surplus/Deficit on revaluation of properties	-	-		-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	1,056,133,929	-	**1,056,133,929**
Accumulated Depreciation	-	-	1,255,730	-	-	-	**1,255,730**
Net gain and losses not recognized in the income statement	**9,247,251,000**	**-**	**28,680,856**	**10,779,751,092**	**1,233,671,680**	**4,753,612,923**	**26,042,967,551**
Net profit/(loss) for the year after tax	-	-		-	-	3,542,083,024	**3,542,083,024**
Statutory reserve	-	-		500,000,000	-	(500,000,000)	-
Transfer to Start up Fund	-	-	-	-	-	(35,420,830)	**(35,420,830)**
Transfer to CSR Fund	-	-	-	-	-	(120,000,000)	**(120,000,000)**
Coupon/Dividend on TBL Perpetual Bond	-	-	-	-	-	(400,000,000)	**(400,000,000)**
Dividends (Bonus Share)	693,543,820	-	-	-	-	(693,543,820)	-
Dividends (Cash)	-	-	-	-	-	(693,543,825)	**(693,543,825)**
Issue of Share Capital (Rights Share)	-	-		-	-	-	-
Balance as at 31 December 2025	**9,940,794,820**	**-**	**28,680,856**	**11,279,751,092**	**1,233,671,680**	**5,853,187,472**	**28,336,085,920**

Trust Bank PLC.
Statement of Changes in Equity
For the year ended 31 December 2024

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 2024	8,562,269,450	-	20,351,557	9,779,751,092	114,545,718	4,419,391,018	**22,896,308,835**
Changes in accounting policy	-	-		-	-	-	-
Restated Balance	**8,562,269,450**	**-**	**20,351,557**	**9,779,751,092**	**114,545,718**	**4,419,391,018**	**22,896,308,835**
Surplus/Deficit on revaluation of properties	-	-		-	-	-	-
Surplus/Deficit on revaluation of investment	-	-	-	-	62,992,033	-	**62,992,033**
Currency translation difference	-	-	7,073,569	-	-	-	**7,073,569**
Net gain and losses not recognized in the income statement	**8,562,269,450**	**-**	**27,425,126**	**9,779,751,092**	**177,537,751**	**4,419,391,018**	**22,966,374,437**
Net profit/(loss) for the year after tax	-	-		-	-	3,604,694,955	**3,604,694,955**
Statutory reserve	-	-		1,000,000,000	-	(1,000,000,000)	-
Transfer to Start up Fund	-	-	-	-	-	(38,019,166)	**(38,019,166)**
Transfer to Special Reserve Fund	-	-	-	-	-	(120,000,000)	**(120,000,000)**
Coupon Interest on TBL Perpetual Bond	-	-	-	-	-	(400,000,000)	**(400,000,000)**
Dividends (Bonus Share)	684,981,550	-	-	-	-	(684,981,550)	-
Dividends (Cash)	-	-	-	-	-	(1,027,472,334)	**(1,027,472,334)**
Issue of Share Capital (Rights Share)	-	-		-	-	-	-
Balance as at 31 December 2024	**9,247,251,000**	**-**	**27,425,126**	**10,779,751,092**	**177,537,751**	**4,753,612,923**	**24,985,577,892**

Trust Bank PLC.
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 31 December 2025

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	4,385,068,484	-	-	-	-	**4,385,068,484**
Balance with Bangladesh Bank and Sonali Bank	3,878,956,906	-	-	-	19,697,906,000	**23,576,862,906**
Balance with other banks and financial institutions	8,001,148,326	2,000,000,000	-	-	-	**10,001,148,326**
Money at call and short notice	850,500,000	-	-	-	-	**850,500,000**
Investments	6,753,956,732	24,644,680,129	35,769,328,523	12,735,703,296	76,068,914,231	**155,972,582,911**
Loans and Advances	57,992,331,795	41,194,655,592	80,948,920,724	105,723,845,377	117,619,865,086	**403,479,618,574**
Fixed Assets including premises, furniture and fixtures	-	-	-	-	4,045,447,619	**4,045,447,619**
Other assets	7,364,382,028	3,220,790,658	2,149,206,001	719,500,497	4,348,713,397	**17,802,592,581**
Non-banking assets	-	-	-	-	-	-
Total Assets	**89,226,344,271**	**71,060,126,379**	**118,867,455,248**	**119,179,049,170**	**221,780,846,333**	**620,113,821,401**
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	5,665,513,350	3,359,266,161	11,012,689,234	9,141,009,469	7,867,988,979	**37,046,467,193**
Deposits	92,983,505,329	78,682,660,200	239,883,480,894	50,014,198,386	22,878,668,279	**484,442,513,088**
Other accounts	26,840,682,181	-	-	-	-	**26,840,682,181**
Provision and other liabilities	7,216,344,836	3,998,992,935	10,994,021,686	10,174,301,829	11,064,411,733	**43,448,073,019**
Total Liabilities	**132,706,045,696**	**86,040,919,296**	**261,890,191,814**	**69,329,509,684**	**41,811,068,991**	**591,777,735,481**
Net Liquidity Gap	**(43,479,701,425)**	**(14,980,792,917)**	**(143,022,736,566)**	**49,849,539,486**	**179,969,777,342**	**28,336,085,920**

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

Trust Bank PLC.
and its Subsaidiaries
Notes to the Consolidated and Separate Financial Statements
For the year ended 31 December 2025

1 THE BANK & ITS ACTIVITIES

Trust Bank PLC (the Bank) is a scheduled commercial bank established under the Banking Companies Act, 1991 and incorporated as a Public Limited Company (PLC) 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 Sixteen (116) branches, Nine (09) Sub-Branches and Six (06) SME Service Centers/Krishi Branches which are operating in Bangladesh as at 31 December 2025. The Bank has no overseas branches as at 31 December 2025. 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 Cantonment, Dhaka-1206.

Initially, the Bank had started its operation in the name of "The Trust Bank Limited" but later on 12 November 2006, it was renamed to "Trust Bank Limited" by the Registrar of Joint Stock Companies which was approved by Bangladesh Bank on 03 December 2006. It was again renamed to "Trust Bank PLC." by the Registrar of Joint Stock Companies. The new name of the Bank was approved by Bangladesh Bank on 21 October 2024.

Principal Activities of the Bank

The Principal activities of the Bank are to provide full range of banking services that include deposit banking, loans & advances, export-import financing and national & international remittance facilities, issuing debit and credit cards, SMS banking, internet banking, call center, dealing in government securities etc. The Bank offers commercial banking, consumer banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. Trust Money is a convenient way to access account, transfer funds, pay bills and more such exciting features on the go. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Banking Windows.

1.1 Off-shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Unit permission vide letter no. BRPB(P-3)744(116)/2010-2462 dated 02 June 2010. The Bank commenced its Off-shore banking operations from 04 December 2013 through it's Dilkusha Corporate Branch and currently it is located at the Millennium Corporate Branch, Shadhinata Tower (Level-2), Bir Sreshtha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206.The activities of OBU are governed under the rules and guidelines of Bangladesh Bank. Separate financial statements for Off-shore Banking Unit are enclosed in Annexure - G, H & I.

1.2 Subsidiaries of the Bank

The Bank has three (03) Subsidiaries, the details of which are given below:

1.2.1 Trust Bank Investment PLC

Trust Bank Investment PLC., a fully owned subsidiary of Trust Bank PLC, was incorporated on 09 September 2010 with an initial paid up capital of Taka 3,000 million upon receiving consent from SEC on 25 October 2010 having registered office located at 36 Dilkusha Commercial Area, Dhaka-1000.

Trust Bank Investment PLC offers full range of merchant banking services that include Issue Management, Underwriting, Portfolio Management etc.

1.2.2 Trust Bank Securities Limited

Trust Bank Securities Limited, a fully owned subsidiary of Trust Bank PLC, was incorporated on 07 February 2013 with an initial paid up capital of Taka 350 million having registered office located at Shadhinata Tower (Level-1), Bir Srestha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206.

Trust Bank Securities Limited offers full range of business of brokers or dealers in stocks that includes buying and selling of Shares & Securities, Commercial Papers, Bonds, Debentures, Debenture Stocks etc.

1.2.3 Trust And Pay Limited

Trust And Pay Limited, a fully owned subsidiary of Trust Bank PLC, was incorporated on 04 October 2020 with an initial paid up capital of Taka 450 million having its registered office located at Shadhinata Tower (Level-11), Bir Srestha Shaheed Jahangir Gate, Dhaka Cantonment, Dhaka-1206.

Trust And Pay Limited offers full range of Mobile Financial Services (MFS) and Payment Service Provider (PSP) that include Money Remittance, Payment System, Settlement System, Payment Service, Point of Sale Transfer, Online Recharge, Online Payment, Payment Gateway etc.

1.2.4 Accounting Policies of Subsidiaries

The Financial Statements of three subsidiaries have been prepared and all assets, liabilities, income and expenses are measured and regularised under Group accounting policies as Parent Company follows.

1.3 Islamic Banking activities

Islam is not only confined to Ibadah (worship); rather, it provides complete guidance for human life. It teaches how to manage all activities in a sound and ethical manner. This completeness is described in the Qur'anic verse: "This day I have perfected your religion for you, completed My blessing upon you, and approved Islam as the way of life for you." (Al-Ma'idah: 3)

Islam also guides human beings in financial transactions, known as Mu'amalah. This component defines the conduct of economic activities within the Islamic economic system and lays down rules for business, commercial, financial, and banking operations.

Islam requires that all economic activities, including banking, be conducted in accordance with Islamic Shari'ah, which includes the prohibition of interest (Riba) and engagement only in Halal businesses. Islamic Banking therefore offers both worldly benefits through lawful profit and spiritual rewards in the Hereafter by adhering to the commands of Almighty Allah.

To ensure full compliance with Shari'ah guidelines, Islamic banking practices a strong and transparent documentation and record-keeping system, eliminating ambiguity regarding business transactions and the responsibilities of the parties involved.

Trust Islamic Banking

Trust Bank Limited currently operates its Islamic banking activities through 30 (thirty) Islamic Banking Windows under the brand name Trust Islamic Banking (TIB).

Shariah Compliance

Shari'ah is regarded as the foundation of Islamic banking. Therefore, no Islamic bank can function without strict Shari'ah compliance. If an individual or institution does not follow Islamic Shari'ah, it cannot be recognized as Islamic, nor can it be treated as an Islamic bank.

However, in some cases, Islamic banks may face challenges in achieving perfect compliance due to prevailing economic systems, government rules and regulations, and limitations in knowledge or commitment.

To oversee Shari'ah compliance in its Islamic banking operations, Trust Islamic Banking maintains an Internal Shari'ah Secretariat Division. The Muraqib (Shari'ah Auditor) conducts Shari'ah audits and inspections throughout the year in accordance with the Shari'ah Audit Plan approved by the Shari'ah Supervisory Committee.

In addition to Shari'ah guidelines, Trust Islamic Banking strictly follows the instructions of Bangladesh Bank regarding Islamic banking operations and adheres to the following principles:

- Completely separate fund management with no mixing of Islamic funds with conventional banking deposits. Investments are made solely from Islamic banking deposits.
- Separate bookkeeping and separate Profit & Loss Accounts maintained through the Islamic banking module of the Bank's Core Banking System (CBS).
- Profit Sharing Ratio (Depositor : Bank) maintained at 65 : 35 for the year 2025.
- Profit distribution executed according to the approved weightage table.

Deposit & Investment

Trust Islamic Banking ended the year 2025 on a positive note, achieving its profit targets. Notably, deposits increased significantly during the year.

TIB operations are closely monitored and supervised by a knowledgeable and committed team of Islamic banking and finance professionals to ensure Shari'ah compliance, sustainable development, and business growth. TIB offers a full range of deposit and investment products and services for Corporate, Retail, and SME sectors.

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

1.4 Retail Banking Division:

In 2025, the Retail Banking Division had a vibrant and impactful year marked by growth, innovation and strong customer engagement. The year opened with a Retail Sales Conference that energized teams across the network, aligned business goals and strengthened a performance-driven mindset. Special focus was given on connecting with the younger generation through a Youth Festival and a School Banking Campaign, helping students and young customers develop early savings habits and build long-term relationships with the bank.

A major highlight of the year was the achievement of a significant milestone, as retail deposits crossed BDT 50,000 crore, reflecting growing customer trust and the success of targeted deposit mobilization efforts. This momentum was further supported by strong liability growth, with the number of CASA accounts increasing by 10% and payroll accounts recording an impressive 45% growth over the year. Additionally, the division expanded its retail asset portfolio by signing car loan MoUs with leading automobile brands such as BYD, Rancon and Mitsubishi, offering customers attractive and convenient financing solutions.

Brand visibility was enhanced through active participation in major promotional events, including the Motor Show and the DNCC Boishakhi Mela 1432, facilitating direct customer engagement and extensive promotion of retail products. Product innovation continued to be a strategic priority with the introduction of TAP DPS, aimed at increasing savings penetration through digital and mobile platforms. Concurrently, focus on portfolio quality was reinforced through effective National Pension Scheme (NPS) fee collection initiatives, which contributed to improved recovery performance and strengthened overall asset quality.

1.5 SME and Green Banking Activities

SME Financing:

The Economic Imperative: CMSMEs as Bangladesh's Growth Engine

Cottage, Micro, Small and Medium Enterprises (CMSMEs) are the productive foundation of Bangladesh's economy. Globally, SMEs account for approximately 90 percent of all businesses and more than 50 percent of employment worldwide (World Bank, SME Finance, worldbank.org; IFC, SME Finance Forum). In Bangladesh, this contribution takes on far greater structural weight: according to the Planning Division, Government of Bangladesh, and the Bangladesh Bureau of Statistics Economic Census 2013, CMSMEs constitute 90 percent of total industrial units, generate 80 percent of industrial employment, contribute 45 percent of manufacturing value addition, and account for approximately 25 percent of GDP.

The sector is the primary vehicle for advancing Bangladesh's Sustainable Development Goals - generating rapid employment, reducing extreme poverty, fostering gender equality through women's economic empowerment, and building inclusive prosperity beyond the major urban centers. Approximately 60 to 65 percent of all CMSMEs are located outside Dhaka and Chattogram, underscoring the sector's critical role in bridging the urban-rural income divide (Planning Division, GoB).

Recognizing this strategic importance, Bangladesh Bank has elevated CMSMEs to a top-priority financing sector. The CMSME Financing Master Circular 2025 (Bangladesh Bank, SMESPD Circular No. 01, 17 March 2025) sets a mandatory lending target of 25 percent of total loans by end-2025, rising at a minimum of 0.5 percent annually to reach 27 percent by 2029, placing CMSME financing at the heart of the country's inclusive growth strategy for the coming decade.

Trust Bank's SME Journey: From Policy to Purpose

Responding to the Central Bank's policy imperatives and the nation's development agenda, Trust Bank Limited formalized its SME Banking framework in 2009 with a mandate to serve the 'missing middle' - the vast segment of creditworthy micro and small entrepreneurs historically excluded from the formal financial system. From inception, this initiative was anchored in the conviction that financial inclusion and commercial sustainability are mutually reinforcing objectives.

As on 31 December 2025, Trust Bank delivers CMSME financial services through a network of 116 Branches, 06 dedicated SME Service Centers and 09 Sub-Branches, strategically positioned across urban, peri-urban and rural geographies. The Bank has consistently maintained a strong performance in CMSME lending, in keeping with Bangladesh Bank's SMESPD policy guidelines and annual SME financing targets.

A Diversified Portfolio Anchored in Real Economic Activity

Trust Bank's CMSME exposure is deliberately diversified across the productive sectors that form the backbone of Bangladesh's real economy - Power-loom, Handloom, Light Engineering, Handicrafts, Nakshi Kantha embroidery, Garments Accessories, Fisheries, Poultry, Agro-processing and Trading. This sectoral breadth is matched by a cluster-based lending approach, advocated by Bangladesh Bank's SMESPD as best practice for scalable and risk-managed CMSME outreach, enabling the Bank to achieve operational efficiencies in credit assessment, relationship management and post-disbursement monitoring.

Fourteen Tailored Products: Precision Financing for Diverse Needs

Central to Trust Bank's CMSME model is a suite of 14 purpose-built credit products, each calibrated to the specific operational realities, cash flow patterns and collateral profiles of distinct borrower segments - formulated in alignment with Bangladesh Bank's SMESPD policy guidelines. Four flagship inclusion-oriented products define the Bank's development commitment:

Product	Target Segment & Geography
Trust Akota	Handloom entrepreneurs — Enayetpur, Sirajganj cluster
Trust Bunoon	Spinning & handloom enterprises — Narsingdi, Sirajganj, Narayanganj
Trust Nondini	Women entrepreneurs (nationwide)
Trust Prantik	Smallholder farmers & marginalised rural entrepreneurs

Beyond these four flagship products, Trust Bank offers an additional ten tailored CMSME credit products covering light engineering, agro-based industries, new entrepreneurship, service enterprises and trading - all structured in compliance with Bangladesh Bank's SMESPD Master Circular.

Inclusive Financing: Women Entrepreneurs, New Entrepreneurs, Startups and Credit Guarantees

In full alignment with Bangladesh Bank's policy priorities under the CMSME Master Circular 2025, Trust Bank's SME Division has placed particular emphasis on four strategic financing areas that reflect both regulatory compliance and genuine development intent.

Women Entrepreneurship Financing. Bangladesh Bank's CMSME Master Circular 2025 mandates a minimum 15 percent of total CMSME lending to women entrepreneurs (SMESPD Circular No. 01, 17 March 2025; BB SME Web Portal, smespd.bb.org.bd). The Bank's dedicated product Trust Nondini serves as the primary vehicle for this commitment, offering accessible, collateral-flexible credit to women entrepreneurs nationwide. Bangladesh Bank also provides refinancing support for women entrepreneur loans at concessional rates through its Women Entrepreneur Refinance Scheme (BB SME Web Portal).

New Entrepreneurship Financing. Trust Bank actively supports first-generation entrepreneurs who lack the established track record typically required by conventional credit assessment. In line with the CMSME Master Circular 2025 and Bangladesh Bank's SMESPD Circular No. 04 dated 29 March 2021, which introduced a dedicated framework for New and Innovative Entrepreneurs (NIE) providing loans up to Tk. 1 crore, the Bank has developed product offerings specifically designed to lower the entry barriers for new business owners — providing working capital, collateral-relaxed term loans and structured repayment schedules appropriate for enterprises in their formative growth stages.

Startup Financing. Recognizing the role of early-stage enterprises in driving innovation and employment, Trust Bank supports startup financing in alignment with Bangladesh Bank's guidelines for innovative and technology-driven SMEs. The Bank's emerging Trust Nano digital lending initiative is expected to further expand startup and micro-entrepreneur access to quick, technology-enabled credit - reducing transaction costs and accelerating loan processing for early-stage ventures.

Credit Guarantee Scheme (CGS). Trust Bank actively utilizes Bangladesh Bank's Credit Guarantee Scheme, administered by the Credit Guarantee Department (CGD), established on 4 July 2022 (Bangladesh Bank, CGD, bb.org.bd). The scheme enables the Bank to extend collateral-free or partially collateralized loans to CMS-category entrepreneurs - directly addressing the single greatest barrier to formal finance for small entrepreneurs. Under the scheme, Bangladesh Bank guarantees loan repayment where borrowers face difficulty, thereby reducing banks' risk exposure and encouraging greater CMSME credit flow. The Bank is also aligned with Bangladesh Bank's ongoing efforts to further integrate the CGS with the CMSME Master Circular 2025 framework (BUILD-BB FSDWC, 16 October 2025).

Performance in 2025: Translating Commitment into Impact

The year 2025 marked continued strong growth in Trust Bank's CMSME portfolio, demonstrating the Bank's deepening reach across underserved entrepreneur segments throughout Bangladesh.

BDT 30,956.38 Mn Total CMSME Disbursement - 2025 Through own branch network and MFI-linkage channels	**47,625** Total CMSME Customers Served in 2025 Covering cottage, micro and small enterprise segments

These disbursements were delivered through two complementary channels: (i) Trust Bank's own branch and SME Service Centre network, through which loans qualify for refinancing under Bangladesh Bank's Refinancing Scheme against Term Loans to the CMSME Sector (SMESPD, July 2022, Tk. 25,000 crore fund); and (ii) MFI-linkage arrangements, which extend last-mile credit to grassroots borrowers beyond the conventional branch footprint, financed entirely from the Bank's own resources. It is important to note that under the CMSME Master Circular 2025, Bangladesh Bank's refinancing facility does not apply to MFI-linked disbursements (BB Master Circular, SMESPD Circular No. 01, 17 March 2025; The Business Standard, 16 October 2025). The Bank's deployment of own capital for this channel reflects institutional resolve in pursuing financial inclusion beyond subsidised funding.

Strategic Outlook: The Road to 25 Percent

Trust Bank's SME Division is working with defined ambition toward raising its CMSME portfolio to 25 percent of the Bank's total loans and advances by end-2025, and progressively to 27 percent by 2029 - fully aligned with the mandatory targets established under Bangladesh Bank's CMSME Master Circular 2025. Achieving these milestones requires continued investment across five priority areas:

- Product innovation and cluster-based outreach across underserved geographies, including the Bank's 177 identified clusters aligned with the SME Foundation list
- Digital credit delivery through Trust Nano, enabling micro-entrepreneur access to technology-facilitated, low-cost credit
- Deepened focus on Women Entrepreneur, New Entrepreneur and Startup financing in line with Bangladesh Bank's CMSME Master Circular 2025 priorities
- Expanded utilization of Bangladesh Bank's Credit Guarantee Scheme (CGD) to extend collateral-free access to CMS-category entrepreneurs
- Strengthened MFI-linkage arrangements to extend reach to the most underserved cottage and micro segments

Trust Bank's SME journey is, at its core, a story of purposeful banking — of translating national policy into personalized credit, and of ensuring that Bangladesh's economic growth reaches the cottage weaver in Sirajganj, the woman entrepreneur across the country, the first-generation business owner without collateral, and the smallholder farmer at the margins of the formal economy.

Green Financing

Green finance is a key part of Sustainable Finance. The major green finance projects in Bangladesh are Solar irrigation pumping systems, Solar Home System (SHS), Solar mini grids, energy efficient projects, biogas plants, recycling & recyclable goods etc. Trust Bank PLC contributes to renewable energy sector by financing in Solar projects and Bio Gas Plants. Trust Bank is the pioneer in financing in Biogas Plants in Bangladesh.

Composition of total green finance upto 31 December 2025: (BDT in million)

Green Projects / Products	Number of Project	Disbursed Amount
Renewable Energy (Biogas plant)	2,934	641.15
Renewable Energy (Solar Energy)	4,205	114.91
Vermicomposting	20	0.20
Energy Efficiency Project	160	12,612.58
LED Bulb/Tube Manufacture/Assemble Ind.	141	945.56
Improved Rice Parboiling System	10	1,471.85
PET Bottle Recycling Plant	55	1,582.84
Plastic Waste Recycling Plant	195	673.23
Recyclable Poly Propylene Plant	126	255.42
Paper Recycling Plant	113	2,744.54
Recyclable Bag plant	34	22.82
Recycling & Recyclable Goods Manufacturing Plant	8	80.00
Battery (Solar/Led acid/Lithium) Recycling plant	3	892.56
Jute Products Manufacturing Plant	503	222.13
Green/Clean transportation (Hybrid/EV car)	67	190.29
Health and Healthcare Services	20	1,107.80
Educational institutions	1	217.72
Improved/Environment Friendly Brick Kiln	50	391.97
LEED Certified Green Projects (Industry & building)	2,072	129.03
Ensuring Work Environment and Security of Workers Factories	4	28.69
Effluent Treatment Plant (ETP)	2	13.97
Broadband Networks and IT solutions	12	892.80
Green CMSME	68	28.16
Total		**25,260.22**

Electricity Consumption

- Increasing use online communication (e-mail, IP message etc.) instead of printed communication;
- Thinking twice before taking a print;
- Printing on the both side of paper;
- Using scrap paper for taking draft print and as note pads.

Water Consumption

- Avoiding misuse drinking water; and
- Ensuring economic use of water in all other cases.
- Avoiding use of disposable cups/glasses to become more eco-friendly.

2 BASIS OF PREPARATION AND MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Statement of Compliance

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) was formed in 2017 and has since then adopted International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) as the applicable Financial Reporting Standards for public interest entities such as banks with effect from 02 November 2020.

Accordingly, the consolidated and separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with IFRSs (including IASs). In addition to this, the Bank also complied with the requirements of the following laws and regulations from various Government bodies:

i) The Banking Companies Act, 1991, and amendment thereon;
i) The Companies Act, 1994;
iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) from time to time;
iv) Bangladesh Securities and Exchange Rules, 1987; Bangladesh Securities and Exchange Ordinance, 1969; Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015 and amendments thereon;
v) The Income Tax Act, 2023, and amendments thereon;
vi) The Value Added Tax Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;
vii) Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations; and
viii) Financial Reporting Act, 2015,
ix) Other applicable laws and regulations.

In case of any requirement of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank (BB) differ with those of IFRSs, the requirements of the Banking Companies Act, 1991, and provisions and circulars issued by BB shall prevail. Material departures from the requirements of IFRSs are as follows:

i) Presentation of financial statements

IFRS: As per IAS 1: Presentation of financial statements, financial statements shall comprise a statement of financial position as at the end of the period, a statement of profit or loss and other comprehensive income for the period, a statement of changes in equity for the period, a statement of cash flows for the period, notes - comprising significant accounting policies and other explanatory information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position.

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section 38) of the Banking Companies Act 1991 (as amendment up to date) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications.

ii) Investment in shares and securities

IFRS: As per requirements of IFRS 9: Financial instruments, financial assets generally falls under at amortized cost, or fair value through profit and loss account or fair value through other comprehensive income, where any change in the fair value at the year-end is taken to profit or loss account or other comprehensive income/revaluation reserve respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (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 Net Assets Value (NAV) of last audited balance sheet, respectively. In addition to that Department of Off-site Supervision (DOS) of Bangladesh Bank vide its circular letter no. 03 dated 12 March 2015 directed that investment in mutual fund (closed end) will be revalued at lower of cost and (higher of marker value and 85% of NAV). Provision should be made for any loss arising from diminution in value of investment; otherwise investments are recognized at cost.

iii) Revaluation gains/losses on government securities

IFRS: As per requirement of IFRS 9: Financial instruments, an entity shall classify financial assets as subsequently measured at amortized cost, fair value through other comprehensive income or fair value through profit or loss on the basis of both:

a) the entity's business model for managing the financial assets; and
b) the contractual cash flow characteristics of the financial asset.

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 the 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 reserves as a part of equity.

iv) Provision on loans and advances/investments

IFRS: As per IFRS 9, an entity is required to create a credit loss allowance/impairment allowance on initial recognition of the financial asset through amortized cost or fair value through other comprehensive income to which impairment requirements apply. Expected credit losses are required to be measured through a loss allowance at an amount equal to the -

(i) 12-month expected credit losses or
(ii) lifetime expected credit losses.

An entity may continue to provide for 12-month expected credit losses if there is not a significant change in credit risk. If the credit risk increases significantly since initial recognition the 12-month expected credit impairment allowance is replaced by lifetime expected credit losses.

Bangladesh Bank: As per BRPD circular no.15 dated 27 November 2024 (Master Circular of Loan Classification & Provisioning), BRPD circular no.05 dated 25 June 2025, BRPD Circular letter no. 29, dated 21 December 2025, BRPD circular no.16 dated 18 July 2022 [Master Circular of Loan Rescheduling & Re-structure], BRPD circular letter no. 33 dated 03 August 2022, BRPD circular no. 06 dated 25 April 2023 [Policy on Off-Balance Sheet (OBS) Exposure], BRPD circular no.07, dated 16 September 2025 (Regarding Policy Support), BRPD Circular letter no. 26, dated 24 November 2025, BRPD circular no.06, dated 25 June 2025, BRPD circular no.13, dated 08 July 2024 (Exit Policy) and BRPD Circular letter no. 05, dated 10 March 2025, a general provision at 0.5% to 1% under different categories of unclassified loans (good/standard leans) except CMS under CMSME & Short term Agri. Credit where 0.5% for SMA 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. Such provision policies are not specifically in line with those prescribed by IFRS 9.

v) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified as non-derivative financial assets measured at amortised cost as per IFRS 9 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is to be recognised in profit and loss account on the same basis on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012 and BRPD Circular no. 03 dated 21 April 2019, 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.

vi) Other comprehensive income

IFRS: As per IAS 1: Presentation of financial statements, 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.

vii) REPO and Reverse REPO Transaction

IFRS: As per IFRS 9, when an entity 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 treated as a loan and the underlying asset 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. 06 dated 15 July 2010 and subsequent clarification in DOS Circular No. 02 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 asset should be derecognized in the seller's book and recognized in the buyer's book.

viii) Financial instruments – Presentation and disclosure

In several cases Bangladesh Bank guidelines categorise, recognize, measure and present financial instruments differently from those prescribed in IFRS 7: Financial instruments - disclosure and IFRS 9 Financial instruments. As such full disclosure and presentation requirements of IFRS 7 cannot be made in the financial statements.

ix) Financial guarantees

IFRS: As per IFRS 9: Financial instruments, 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 minus the cost that are directly attributable to issue of the financial guarantee. After initial recognition, an issuer of such a guarantee shall subsequently measure it at higher of:

i. the amount of the loss allowance and
ii. the amount initially recognized less, when appropriate, the cumulative amount of the income recognized.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, 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. 1% provision is maintained on such off-balance sheet items as per guidelines of Bangladesh Bank.

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, www.tblbd.com

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

x) Cash and cash equivalents

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7: Statements of cash flows.

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.

xi) Non-banking assets

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

Bangladesh Bank: As per Banking Regulation and Policy Department (BRPD) of Bangladesh Bank circular no. 14 dated 25 June 2003, there must exist a face item named Non-banking assets.

xii) Cash Flow Statement

IFRS: As per IAS 7, 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.

xiii) Balance with Bangladesh Bank (Cash Reserve Requirement)

IFRS: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per IAS 7.

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

xiv) Presentation of intangible asset

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

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14 dated 25 June 2003.

xv) Off-balance sheet items

IFRS: There is no concept of off-balance sheet items in any IFRS; 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.

xvi) Loans and advances/Investments net of provision

IFRS: As per IFRS 9, Loans and advances/Investments should be presented net of provision.

Bangladesh Bank: As per BRPD 14 dated 25 June 2003, 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 PLC and its subsidiaries - Trust Bank Investment PLC, Trust Bank Securities Limited and Trust And Pay Limited made up to the end of the financial year. The consolidated financial statements have been prepared in accordance with IFRS 10.

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

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 IAS-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 & liabilities and income and expenses of Off-shore Banking Units have been converted into BDT currency @US$1=BDT121.50 (closing rate as at 31 December 2025) and @ US$1 = BDT 120.75 (average rate as from 01 January to 31 December 2025).

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 IAS 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 financial year from 01 January to 31 December 2025.

2.9 Events after the reporting period

All material events after the reporting period have been considered and appropriate adjustments/disclosures have been made in the financial statements as per IAS 10 Events after the reporting period. Board's recommendation for dividend distribution is a common item.

2.10 Cash Flow Statement

Cash Flow Statements has been prepared in accordance with International Accounting Standard (IAS) 7 "Cash Flow Statements" 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 Statement 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 International Accounting Standard 1 (IAS 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
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
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 IAS-12 " Income Taxes", provision for current income tax has been made @ 37.50% on business income, @ 20% on dividend income and income from Perpetual Bond, @ 15% on capital gain on sale of Treasury Bills/Bonds 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 Act, 2023 (formerly known as the Income Tax Ordinance 1984) and time to time amendments to issue different SROs and Circulars issued by the NBR.

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 IAS-12 "Income Taxes".

2.14 Provision and accrued expenses

In compliance with IAS-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

As per BRPD circular no. 06 dated 25 April 2023, a general provision of 1% is required to be provided for all off-balance sheet exposures, except on 'bills for collection' and 'guarantees' where the counter guarantees have been issued by multilateral development bank (MDB)/ international bank having BB rating grade '1' equivalent outlined in the Guidelines on Risk Based Capital Adequacy (Revised Capital Framework for banks, in line with Basel-III).

2.16 Provision for Nostro accounts

The Bank is not required to maintain provision for Nostro accounts for the year 2024 in accordance with the guideline of Banking Regulation and Policy Department of Bangladesh Bank, BRPD Circular no. 04 dated 12 April 2023.

2.17 Assets and Basis of their valuation

2.17.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins in 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

As a leading private commercial bank, Trust Bank PLC. is maintaining a strong growth record in the banking sector in Bangladesh. To maximize the value of our stakeholders, we have embarked in almost all sectors of the economy and explored all opportunities to maintain our asset quality through safeguarding the interest of the bank. During the year, the Bank maintained a prudent credit growth strategy with emphasis on portfolio diversification, asset quality and risk management. Credit facilities were sanctioned following comprehensive credit appraisal, assessment of borrower repayment capacity and compliance with Bangladesh Bank regulations.

Trust Bank PLC. is maintaining the principles of lending along with an uptrend of Loans and advances in its financial statement by complying all the terms and conditions of the Bangladesh Bank and other regulatory bindings. In spite of various uncertainties in 2025, consolidated loans and advances of the Bank grew positively and stood at BDT 403,479.62 million as on 31 December 2025 as against BDT 378,241.49 million showing a growth of 6.67% over the previous year. During the year, Bank concentrated on the sustainable financing of the existing borrower through stimulus support & looked at the avenues for financing especially in CMSME and Agri. sector considering its impact on the global economy to develop a sustainable portfolio through adopting robust risk mitigation approach. In case of financing, Trust Bank PLC. always takes into consideration of corporate credit, large credit and syndication finance, Export-Import Finance as well as Retail Finance both in conventional banking and investments through its Islamic banking windows.

2.17.2.1 Initiatives against Recovery of Classified Loans

Recovery & Monitoring Division (R&MD) remains steadfast in its commitment to safeguarding the bank's asset quality. By collaborating synergistically with other divisions & branches, R&MD ensures the optimization of the bank's balance sheet through rigorous Non-Performing Loan (NPL) management and strategic recovery initiatives. The division employs a balanced, dual-track strategy for debt recovery. While R&MD aggressively pursues the defaulters, it remains committed to ethical banking by negotiating amicable settlements that recognize and address the legitimate challenges faced by borrowers. This sensitivity also ensures a responsive approach to loan rescheduling while maintaining a firm stance on recovery.

Beyond taking recovery initiatives, R&MD plays a pivotal role in the bank's financial health by releasing classified and written-off funds, as well as interest suspense and unapplied interest. These persistent efforts have been instrumental in significantly lowering the bank's NPL ratio and improving overall capital adequacy. This operational excellence is underscored by the division's exceptional performance in 2025. R&MD achieved a total cash recovery of BDT 2,692.13 million in 2025 that includes BDT 2,475.28 million from classified loans and BDT 216.85 million from written-off accounts. R&MD's persistent efforts were instrumental in achieving a significant year-over-year improvement in asset health, as evidenced by the successful reduction of the NPL Ratio from 6.36% in 2024 to a leaner 4.39% by the end of 2025. This downward trajectory reflects the division's efficacy in neutralizing credit risk and enhancing the overall quality of the bank's credit portfolio.

Looking ahead to 2026, R&MD aims to further fortify the bank's credit culture by integrating advanced data analytics for early warning signals. By identifying potential stress in loan portfolios before they become non-performing, the division intends to continue its proactive asset preservation strategy along with its existing asset recovery framework. This forward-looking approach, combined with a continued focus on legal resolution and alternative dispute mechanisms, will be vital in maintaining the bank's financial resilience in an evolving economic landscape.

2.17.3 Loan Classification and Provisioning

To ensure effective risk management, Bangladesh Bank has issued BRPD Circular #15 dated November 27, 2024 mentioning new loan criterion and the requirement of provision. Trust Bank PLC. always maintains its loan portfolio with proper classification & provisioning by means of complying rules and regulations set by Bangladesh Bank. Practicing appropriate marking of loan classification and provisioning are the key activities of Credit Administration Division of Trust Bank PLC. & the Management always remains vigilant to pursue new loans from being classified and minimize the existing non-performing loans by way of cash recovery and regularization through rescheduling to the deserving cases under the purview of Bangladesh Bank's guidelines. As a reputed & compliant bank, Trust Bank PLC. has been able to classify loans and advances and kept adequate provisions against such loans and advances with general and specific provision. As a result, as of 31st December, 2025 classified loans of the Bank stands at BDT. 17,708.99 million and total provision against classified, unclassified loans, off-Balance Sheet and Off-Shore Banking business was maintained at BDT 17,812.78 million and also BDT 11,732.52 million has been kept as specific provision as per requirement of Bangladesh Bank.

Particulars		Rate of provision
General Provision	STD-0, STD-1, STD-2	1% of loan outstanding
	SMA	5% of loan outstanding
STAC & CMS (General Provision)	STD-0, STD-1, STD-2 & SMA	0.50% of loan outstanding
Specific Provision	SS	20% of base for provision
	DF	50% of base for provision
	BL	100% of base for provision

2.17.4 Provision for off balance sheet exposures

General provision for off balance sheet exposures has been made @ 1% on period end balance as per BRPD circular No.06 dated 25 April 2023. In case of letter of credit, the general provision will be 0.5%. Bank shall also maintain additional provision over the general provision in the following way:

OBS exposures remaining overdue for	Additional provisioning requirement
03 (three) months or beyond but less than 12 (twelve) months.	1%
12 (twelve) months or beyond but less than 24 (twenty-four)	2%
24 (twenty-four) months or beyond.	5%

In case of OBS exposure under litigation, banks have to maintain additional 5% provision over the provision requirement.

2.18 Investment in Government Securities

In a well-diversified financial system, fixed income securities play a vital role in ensuring liquidity management, capital preservation, and stable income generation. In Bangladesh, the primary government debt instruments available in the market are Treasury Bills and Treasury Bonds, which constitute the core of risk-free investment instruments for banks and financial institutions.

Banks and non-bank financial institutions are the principal participants in government securities investment. As per regulatory requirements set by Bangladesh Bank, scheduled banks are required to maintain a minimum Statutory Liquidity Ratio (SLR) of 13 percent of their average demand and time liabilities. In compliance with this regulation, Trust Bank PLC successfully maintained the required SLR threshold throughout the year 2025.

Through prudent and strategic management of the Held to Maturity (HTM) and Held for Trading (HFT) portfolios, the Treasury Division significantly contributed to the Bank's bottom line. Active portfolio rebalancing, yield optimization, and timely realization of market opportunities enabled the Bank to generate substantial investment income as well as capital gains from fixed income securities.

2.18.1 Held to Maturity (HTM):

- HTM securities include government securities acquired by banks with the intention to hold until maturity, such as Treasury Bonds and non-marketable securities eligible for Statutory Liquidity Reserve (SLR).
- The Head of Treasury makes decisions regarding HTM securities.
- Investment in HTM securities cannot exceed 110% of the bank's SLR requirement.
- HTM securities cannot typically be sold, except for up to 15% of HTM securities, which may be reclassified into the HFT portfolio once a year.
- Any gain or loss from the sale or reclassification of HTM securities is recorded in the profit and loss account.
- HTM securities are amortized at the end of the year, with the resulting gains or losses transferred to equity or profit and loss, respectively.

2.18.2 Held for Trading (HFT):

- HFT securities are acquired with the intention of trading them based on short-term price or interest rate movements. These include securities like Treasury Bills and Treasury Bonds with maturities of less than one year.
- HFT securities may be reclassified to HTM if they remain unsold for two years.
- HFT securities are marked to market weekly, with gains transferred to the revaluation reserve and losses booked in the profit and loss account.

As of December 31, 2025, the bank's investments in government Treasury Bonds under HTM were BDT 42,049.29 million and under HFT, BDT 17,591.13 million. Investments in Treasury Bills under HFT category was BDT 58,268.01 million while under HTM category was nil.

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. **(note-6.2.2)**

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 IFRS-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 IAS-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.

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 up to the earlier of the date that asset is classified as held for sale in accordance with IFRS 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 IAS 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 3 (three) 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 Leases

IFRS 16 Leases, defines a lease as "A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.". In order to assess whether a contract conveys the right to control the use of an identified asset, an entity shall assess whether, throughout the period of use, the customer has both of the following:

(a) the right to obtain substantially all of the economic benefits from use of the identified asset; and
(b) the right to direct the use of the identified asset.

To apply the definition of a lease, the Bank assesses whether the contract meets two key evaluations:

- the contract contains an identified asset, which is either explicitly identified in the contract or implicitly specified by being identified at the time the asset is made available to the Bank
- the Bank has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use. The Bank can obtain economic benefits from use of an asset directly or indirectly in many ways, such as by using, holding or sub-leasing the asset. The Bank also considers whether it has the right to direct 'how and for what purpose' the asset is used throughout the period of use.

Measurement and recognition of leases as a lessee

Recognition:

At the commencement date, the Bank recognizes a right-of-use (ROU) asset and a lease liability.

Measurement:

Initially, the right-of-use asset is measured at cost, which is comprised of the following:

(a) the amount of the initial measurement of the lease liability;
(b) any lease payments made at or before the commencement date, less any lease incentives received;
(c) any initial direct costs incurred by the Bank; and
(d) an estimate of costs to be incurred by the Bank in dismantling and removing the underlying asset, restoring the site on which it is located.

After the commencement date, the Bank measures the right-of-use asset applying a cost model, unless other models are appropriate. To apply a cost model, the Bank measures the right-of-use asset at cost:

(a) less any accumulated depreciation and any accumulated impairment losses; and
(b) adjusted for any remeasurement of the lease liability.

At the commencement date, the Bank measures the lease liability at the present value of the lease payments that are not paid at that date. The lease payments is discounted using the interest rate implicit in the lease, if that rate can be readily determined or the Bank's incremental borrowing rate.

At the commencement date, the lease payments included in the measurement of the lease liability comprises the following payments for the right to use the underlying asset during the lease term that are not paid at the commencement date:

(a) fixed payments less any lease incentives receivable;
(b) variable lease payments;
(c) amounts expected to be payable by the Bank under residual value guarantees;
(d) the exercise price of a purchase option if the lessee is reasonably certain to exercise that option; and
(e) payments of penalties for terminating the lease.

After the commencement date, the Bank measures the lease liability by:

(a) increasing the carrying amount to reflect interest on the lease liability;
(b) reducing the carrying amount to reflect the lease payments made; and
(c) remeasuring the carrying amount to reflect any reassessment or lease modifications or to reflect revised in-substance fixed lease payments

The Bank has elected to account for short-term leases and leases of low-value assets using the practical expedients. Instead of recognizing a right-of-use asset and lease liability, the payments in relation to these are recognized as rent expense in profit or loss.

Presentation:

- On the Balance Sheet, right-of-use assets have been included in property, plant and equipment and lease liabilities have been included other liabilities.
- On the Profit and Loss Account, Interest expense on lease liability is included with Interest paid on borrowings and depreciation on right of use assets is included with 'depreciation and repair of bank's assets.

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 Banking 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 Bases for Valuation of 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 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 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) Superannuation fund

The Bank has introduced a "Superannuation Fund" for the employees, who will be able to fulfil the specific criteria mentioned in the policy of the fund and will be entitled to get the benefit of "Superannuation Fund". National Board of Revenue has approved the fund as recognized w.e.f. 22 December 2004, amended with effect from 02 October 2023.

2.30.1.2 Workers' Profit Participation Fund (WPPF)

Workers' Profit Participation Fund (WPPF) is not maintained in accordance with letter No.– 53.00.0000.311.22.002.17-130, dated 14 February 2017, issued by Bank & Financial Institution Division (BFID), Ministry of Finance and consistent with the industry practice.

2.30.2 Non-controlling interest in subsidiaries

Non-Controlling Interest (NCI) 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 non-controlling 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. Non-controlling 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, non-controlling interest is reported on the consolidated income statement as a share of profit belonging to non-controlling shareholders.

2.31 Revenue recognition

i) Interest income/Profit on TIB Investment

In terms of the provisions of the IFRS-15 "Revenue from Contracts with Customers", 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 2024 has not been recognized as a liability in the balance sheet in accordance with the IAS-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 based 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 trade-off 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

Credit Risk Management in banks refers to the systematic process of identifying, assessing, measuring, monitoring, and controlling the risk of loss arising from a borrower's failure to repay loans or meet contractual obligations. Since lending is a primary source of income for banks, managing credit risk effectively is essential for profitability, liquidity, and long-term stability.

To strengthen credit/investment discipline and the risk management practices of banks, Bangladesh Bank issued 'Guidelines on Credit Risk Management (CRM) for Banks'. In order to put the bank on sound footing and to develop sound banking practices, Trust Bank has adopted core guidelines and other credit related circulars and instructions of Bangladesh Bank, Risk Management Guidelines for Banks, and the Risk Based Capital Adequacy Framework in line with Basel III.

CRM Focus area for maintaining a healthy Credit Portfolio of the Bank:

- Selection of right borrowers having good Credit rating, repayment capacity & adequate security coverage to maintain a healthy credit portfolio of the Bank.
- Timely review of the credit facilities with adjustment of group overdue liabilities before submission of any credit proposal to the approving authority.
- Monitoring of timely review of existing portfolio (regular/Unclassified accounts) to avoid any deterioration and bring high asset quality.
- Early alert reporting of deteriorating clients to the Management.
- Optimizing risk-adjusted returns.
- Ensure diversification in loan portfolio to avoid loan / area concentration.
- Focus on financing to export oriented business, CMSME, agriculture and other productive sectors.
- Identification, Finalization, reporting of willful Defaulting borrowers and taking appropriate actions against them as per regulatory framework.
- Strong monitoring for Rescheduled accounts for timely adjustment of installments and interest during moratorium period (IDMP).
- Immediate disbursement of undrawn approved facilities.
- Encourage and prioritize investment in sustainable / green finance.

2.33.2 Asset liability risk management

Asset Liability Management (ALM) plays a critical role in managing a bank's balance sheet risks, particularly interest rate risk, liquidity risk, and funding risk. The Treasury Division primarily discharges this responsibility through its dedicated Asset Liability Management (ALM) Desk.

However, key strategic decisions relating to balance sheet structure, pricing, and risk positioning are undertaken by the Asset Liability Management Committee (ALCO), which comprises senior management of the Bank in accordance with the ALM guidelines issued by Bangladesh Bank.

Trust Bank PLC maintains a dedicated ALM Desk under the Treasury Division. The Desk continuously analyzes domestic and global market trends, macroeconomic developments, regulatory changes, and the Bank's internal financial dynamics. Based on this analysis, it provides timely reports, risk assessments, and strategic recommendations to ALCO to support informed decision-making.

During the last financial year, the ALM Desk provided significant support by:

- Keeping ALCO well-informed of critical market developments and emerging risks
- Assisting in pricing strategies for assets and liabilities
- Monitoring interest rate sensitivity and liquidity gaps
- Supporting funding strategy and contingency planning

The ALCO convenes at least once every month, as mandated by the regulator, to review local and global market outlooks, assess interest rate and liquidity conditions, evaluate the asset-liability mix, and determine appropriate policy actions, including contingency measures where necessary.

Key objectives of ALM include:

During the last financial year, the ALM Desk provided significant support by:

- Effective management of the bank's balance sheet
- Growth in assets and liabilities
- Risk containment in a coherent manner
- Stability and consistency in earnings
- Profitability

The Asset Liability Management Committee (ALCO) ensures that all decisions relating to risk management, funding strategy, and balance sheet structure are aligned with the Bank's overall financial objectives and risk appetite. The Committee provides strategic direction on interest rate positioning, liquidity management, and asset-liability composition to safeguard profitability and financial stability.

The ALM Desk supports ALCO by conducting comprehensive market research, liquidity and gap analysis, interest rate sensitivity assessments, and scenario evaluations. Based on these analyses, the Desk submits informed recommendations to facilitate prudent investment decisions, optimal fund deployment, and effective liability management strategies.

2.33.3 Foreign exchange risk management

Foreign Exchange (FX) risk management refers to the strategies, policies, and practices adopted by financial institutions to identify, measure, monitor, and control risks arising from fluctuations in exchange rates between different currencies. As banks and businesses increasingly engage in cross-border transactions involving multiple currencies, effective FX risk management is essential to protect profitability, preserve capital, and maintain overall financial stability.

In commercial banks, the Treasury Division typically assumes primary responsibility for managing FX risk. This risk arises from various activities, including foreign currency trading, extending foreign currency-denominated loans, maintaining open currency positions, and investing in or issuing foreign securities to raise or deploy funds. Prudent management of these exposures helps mitigate potential losses resulting from adverse currency movements and ensures compliance with regulatory requirements and internal risk appetite

Sources of Foreign Exchange (FX) Risk

The primary sources of FX risk can be broadly categorized into two key areas:

1. **Currency Mismatch Risk** – This arises when there is a mismatch between a bank's foreign currency-denominated assets and liabilities, both on-balance sheet and off-balance sheet, that are not linked to a fixed or naturally hedged exchange rate. Such mismatches create exposure to adverse currency movements, potentially impacting earnings and capital.
2. **Foreign Currency Cash Flow Mismatch Risk** – This occurs when there is a timing gap between foreign currency inflows and outflows. Until these positions are adequately hedged or squared, the bank remains exposed to exchange rate volatility.

Effective monitoring and management of these exposures are essential to ensure alignment with the bank's risk appetite, regulatory limits, and capital adequacy requirements.

Types of Exchange Rate Risk:

1. Transaction risk:

Transaction risk arises when a business or financial institution has outstanding contractual obligations—such as payables, receivables, imports, exports, foreign currency loans, or forward contracts—denominated in a foreign currency. The risk materializes if exchange rates move unfavorably between the transaction date and the settlement date, potentially resulting in financial loss or reduced profit margins.

2. Translation risk:

Translation risk occurs when a company holds assets, liabilities, income, or expenses denominated in foreign currencies, and exchange rate movements affect their reported value. This risk becomes particularly relevant during the consolidation of financial statements, when foreign subsidiaries' financial positions must be translated into the parent company's reporting currency. While translation risk may not directly impact cash flow, it can influence reported earnings, net worth, and key financial ratios.

3. Economic Risk (Operating Exposure):

Economic risk refers to the long-term impact of exchange rate fluctuations on a company's competitive position and market value. Persistent currency movements can alter production costs, pricing strategies, demand patterns, and overall competitiveness in domestic and international markets. Unlike transaction and translation risks, economic risk affects future cash flows and strategic business performance.

2.33.4 Internal control and compliance risk management

Maintaining a sound Internal Control System is pivotal for achieving bank's objective in an effective & efficient manner complying with internal & regulatory guidelines, reliability of financial reporting and safeguarding the Bank's asset as well as stakeholders' interest. A system of internal control can manage, but not eliminate, the risk of failure to achieve business objectives and can provide a reasonable but not absolute assurance against the risk of material misstatement, fraud or losses.

Keeping it in mind, appropriate control structure, system and processes for identifying, evaluating, monitoring & managing significant risks have been established at TBL, which are comprised of 05 (five) broad components namely -

i) Control Environment
ii) Risk Assessment
iii) Information System
iv) Control activities & segregation of duties and
v) Monitoring/Oversight.

Control Environment:

Board of Directors of TBL along with its 03(three) committees namely Executive Committee, Audit Committee and Risk Management Committee are persistently discharging their duties as per regulatory guidelines being independent from the Management of the Bank. As part of regulatory compliance, Independent Directors are included in the Board of Directors of the Bank. The Board of Directors of TBL approves and reviews the policies and overall business strategies of the Bank.

Senior Management Team (SMT) and some other committees like Credit Committee, Asset-Liability Committee (ALCO), Executive Risk Management Committee (ERMC), ICT Security Committee etc. are relentlessly engaged themselves with firm commitment under the confident and visionary leadership of the Managing Director & CEO of TBL to implement the policies and strategies set by the Board of Directors of the Bank from time to time.

The Bank has formulated and implemented Core Risk Guidelines of Bangladesh Bank and in addition to these, code of ethics, delegation of authority, different Product Policy Guidelines (PPG), circulars, Operational Manual etc. are implemented at the Bank from time to time. Besides, appropriate reporting line/organization structure has since been established within the bank.

Risk Assessment:

As per the Guidelines of Bangladesh Bank, Risk Management Division of TBL, HO is engaged in identifying the risks across the bank and analyzing the risks as a basis for determining how the risks should be managed. Besides, Executive Risk Management Committee (ERMC) and Board Risk Management Committee (BRMC) are discharging their responsibilities at supervisory level as per the regulatory guidelines of Bangladesh Bank with a view to ensure sound risk management function at TBL.

Information system:

Relevant and quality information necessary to support the functioning of internal control are being generated from the automated system of TBL, which are used by the Management of the Bank for well-informed decision making.

Control activities and segregation of duties:

Assignment of clear responsibilities, authorities and reporting system of the Bank is in place as per internal as well as regulatory policies/guidelines/circulars. Different types of controls namely -

i) preventive controls (e.g. segregation of duties, internal check, physical control over assets, joint-signature requirements etc.),
ii) detective controls (e.g. checking day-to-day transaction listing with vouchers, reconciliation of different heads of a/cs) and
iii) corrective controls (e.g. data back-up, insurance etc.) are being practiced at TBL.

Monitoring/Oversight:

During the year 2025, 11 nos. Board meetings, 09 nos. Audit Committee meetings, 37 nos. Executive Meetings and 10 nos. SMT meetings were held. Effectiveness of the Bank's internal control system is reviewed by the Board, Audit Committee and SMT. Reports on significant risks facing the Bank and how they are being managed are regularly placed before the Board for review and necessary directives. In addition, memos on major issues as mentioned in the internal and external inspection reports of Branches/Divisions are placed to the Audit Committee of the Board for review and directives. Besides, implementation of the directives of the Board/EC/AC/RMC and the decisions of SMT & various management-level committees are monitored regularly.

On the other, as third-line defense, IC&CD of the Bank has been established comprising three departments namely Audit & Inspection, Compliance and Monitoring and these departments have been functioning separately as per BB's Guidelines.

As per annual inspection plan approved by the ACB, Audit & Inspection department conducted internal comprehensive inspection at all Branches, HO Divisions and subsidiaries namely TBSL, TAP, TBIL and 25 nos. surprise inspection at different branches of the bank. In addition, 14 nos. special inspection and 45 nos. IT inspection were conducted by them in the year 2025. Moreover, Bangladesh Bank conducted Comprehensive Inspection on core risks and 16 nos. Branches of TBL including Head Office during the year 2025. Upon reviewing the functioning of the processes and procedures of Internal Control System of TBL, statutory auditors namely MABS J & Partners, Chartered Accountants also provided the management report. Compliance of the lapses as mentioned in those reports are followed-up by the Compliance department of IC&CD and most of that have since been rectified and the rest are in the process of rectification. Besides, all the tools of Internal Control Processes (DCFCL, QOR, LDCL, SAAFIC) have been devised and implemented at TBL as per guidelines of Bangladesh Bank and these are monitored by the Monitoring Department of IC&CD.

Furthermore, sincere and combined efforts from the different divisions and committees would be continued for strengthening the internal control systems of the Bank in order to make it more effective as per the guidelines of Bangladesh Bank and other regulatory bodies.

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion
ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, www.tblbd.com

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

2.33.5 Money Laundering & Terrorist Financing Risk Management

Money laundering and terrorist financing pose significant threats to global financial systems, economic stability, and social order. These crimes involve the concealment or conversion of illicitly obtained funds to disguise their illegal origin, thereby undermining economic growth, weakening governance structures, and eroding public confidence in financial institutions. The risks are particularly acute in developing and emerging economies, where vulnerabilities may be exploited through complex financial transactions and cross-border

The adverse consequences of money laundering and terrorist financing include reputational, operational, legal, and concentration risks, which may result in loss of profitable business, liquidity pressure due to sudden withdrawal of funds, termination of correspondent banking relationships, regulatory penalties, and potential credit losses. Accordingly, a strong and effective AML/CFT framework is a key part of Trust Bank PLC's risk management and compliance structure.

AML/CFT Framework and Governance

The Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) program of Trust Bank PLC is designed to protect the Bank from money laundering, terrorist financing, and other related financial crimes, while ensuring full compliance with applicable laws, regulations, and supervisory expectations. The Bank maintains a strong governance and compliance culture, supported by the active oversight of the Honorable Board of Directors and senior management.

Trust Bank PLC has established comprehensive AML/CFT policies and procedures aligned with **regulatory directives, international standards, and best practices,** including guidance issued by the central bank and global standard-setting bodies. The framework is continuously reviewed and enhanced to address evolving risks arising from changes in products, delivery channels, customer behavior, and emerging financial

Key Risk Focus Areas

During 2025, the Bank placed heightened emphasis on mitigating risks associated with:

- **Trade-Based Money Laundering (TBML),** with enhanced scrutiny over trade transactions, documentation, and pricing anomalies.
- **Credit-Backed Money Laundering,** including misuse of loan and trade credit facilities.
- **Cross-border transactions,** particularly high-risk jurisdictions and correspondent banking activities.
- **Digital and informal value transfer mechanisms,** including digital hundi and similar arrangements.
- **Online gaming, betting, and gambling-related transactions.**
- **Crypto, forex, and virtual currency transactions.**
- Emerging technology-enabled financial crime risks and evolving customer transaction patterns.

Core Components of the AML/CFT Program

The key elements of Trust Bank PLC's AML/CFT program include:

- Formulation and implementation of comprehensive policies and procedures to prevent money laundering, terrorist financing, and trade-based money laundering.
- Robust **Know Your Customer (KYC), Customer Due Diligence (CDD), and Enhanced Due Diligence (EDD)** processes.
- **Risk-based customer categorization** and ongoing customer risk assessment
- Assessment of AML/CFT risks across all products, services, delivery channels, and geographic exposures.
- **Proactive transaction monitoring,** supported by an **Early Warning System (EWS)** to identify unusual patterns and emerging risks at an early stage.
- Systematic **adverse media screening and analysis** to identify negative news, reputational risks, and potential links to money laundering, terrorist financing, or other financial crimes, with timely escalation and application of enhanced due diligence measures where required.
- Timely identification, investigation, and **submission of high-quality Suspicious Activity Reports (SARs)/Suspicious Transaction Reports (STRs)** to the regulatory authorities.
- Compliance with international sanctions regimes and regulatory instructions.
- Continuous capacity building through regular training programs, workshops, and awareness initiatives for employees at all levels.

Technology Enablement and Continuous Improvement

To enhance effectiveness and efficiency, Trust Bank PLC is progressively adopting technology-based solutions for transaction monitoring, sanctions screening, and methodical trade processing. These initiatives strengthen the Bank's ability to detect suspicious activities, ensure consistency in controls, and support accurate and timely regulatory reporting.

Commitment to Compliance and Sustainable Growth

The Board of Directors and Management of Trust Bank PLC remain deeply committed to preventing money laundering and terrorist financing risks. This commitment is clearly communicated across the organization and reinforced through policies, training, and a strong compliance culture. The Bank remains committed to continuously strengthening its AML/CFT controls and monitoring capabilities, supporting sustainable growth, institutional resilience, and the overall integrity of the banking system.

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

f) Regulatory Compliance - Protecting citizens and from terrorism or national disaster.

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 Jashore. The infrastructure design is up to standard and completely secure.

2.33.7 Liquidity risk management

Liquidity refers to the ability of a bank to convert assets into cash without significantly affecting their value. Liquidity risk arises when a bank cannot meet its financial obligations as they come due, often due to insufficient liquidity or marketability of its investments.

Liquidity risk can take four forms:

1. **Term Liquidity Risk:** Arises from mismatches in maturities between assets and liabilities.
2. **Withdrawal/Call Risk:** Occurs when large withdrawals or calls are made before maturity.
3. **Structural Liquidity Risk:** Happens when funding transactions cannot be carried out, or only at unfavorable terms.
4. **Market Liquidity Risk:** Results from the inability to buy or sell assets quickly at a reasonable price.

Liquidity risk management is of paramount importance, as a liquidity shortfall in a single institution can potentially transmit stress across the broader financial system. Maintaining adequate liquidity buffers is therefore essential to preserve depositor confidence, ensure uninterrupted operations, and safeguard systemic stability.

A robust liquidity risk management framework enables the Bank to maintain sufficient high-quality liquid assets (HQLA) to withstand both short-term and prolonged stress scenarios. The framework encompasses cash flow monitoring, liquidity gap analysis, stress testing, contingency funding planning, and adherence to regulatory requirements.

Key regulatory liquidity metrics prescribed under Bank for International Settlements Basel III guidelines include: Liquidity Coverage Ratio (LCR); Net Stable Funding Ratio (NSFR) & Leverage Ratio.

By closely monitoring these ratios and maintaining prudent liquidity buffers, the Bank strengthens its ability to absorb financial shocks and maintain balance sheet stability under both normal and stressed market conditions.

2.34 Interest rate risk management

Interest Rate Risk Management

Interest rate risk refers to the potential adverse impact on a bank's earnings and economic value arising from fluctuations in market interest rates. While banks inherently assume interest rate risk as part of their intermediation function and as a source of profitability, excessive or unmanaged exposure can significantly affect earnings stability and capital adequacy.

Changes in interest rates influence both the Bank's Net Interest Income (NII) and the economic value of its assets, liabilities, and off-balance sheet exposures. Variations in repricing patterns, yield curve movements, basis risk, and embedded options in financial products may all contribute to interest rate risk exposure.

Effective management of interest rate risk is essential to ensure the Bank's financial soundness and long-term sustainability. This requires:

- Comprehensive identification and measurement of repricing gaps
- Assessment of the impact on earnings and economic value
- Regular stress testing under different interest rate scenarios
- Alignment with the Bank's approved risk appetite and regulatory framework.

To manage interest rate risk, banks employ various analytical tools and methodologies, including:

- **Repricing Gap Analysis** – Evaluating mismatches between interest rate-sensitive assets and liabilities across different time buckets.
- **Simulation Models** – Assessing the impact of interest rate changes on Net Interest Income and Economic Value of Equity (EVE) under multiple rate scenarios.
- **Duration Analysis** – Measuring the sensitivity of asset and liability values to interest rate changes.

A combination of these techniques provides a holistic view of interest rate exposure and enables proactive risk mitigation to protect earnings and capital.

2.35 Operation risk management

Operational Risk is the risk of direct or indirect loss arising from a wide variety of causes associated with the Bank's involvement with financial instruments, including processes, personnel, technology and infrastructure and from external factors other than credit, market and liquidity risks such as those arising from legal and regulatory requirements and generally accepted standards of corporate behavior.

Operational Risk Management is a continuous process that 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, 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 Wilful Defaulters

As per the instructions of the BRPD Circular no.- 06, dated 12 March 2024, we are reporting the list of wilful defaulters on a regular basis.

2.37 Basel-III Activities

In line with the regulatory framework introduced by Bangladesh Bank, the Bank has been complying with the Basel III guidelines titled "Guidelines on Risk Based Capital Adequacy (RBCA)", which became effective from January 2015.

Basel III aims to strengthen the resilience of the banking sector by improving the quality, consistency, and transparency of regulatory capital, enhancing risk coverage, introducing a supplementary leverage ratio, and establishing capital conservation and countercyclical buffers. The framework also addresses systemic risks and interconnectedness within the financial system.

During the year 2025, the Bank maintained all the required regulatory capital ratios as prescribed:

- Minimum Common Equity Tier-1 (CET-1): 4.50%
- Capital Conservation Buffer (CCB): 2.50%
- Minimum CET-1 including CCB: 7.00%
- Minimum Tier-1 Capital Ratio: 6.00%
- Minimum Capital Ratio: 10.00%
- Minimum Capital Adequacy Ratio including CCB: 12.50%

Pillar-I: Minimum Capital Requirement

For the purpose of determining the Minimum Capital Requirement (MCR) and the Capital to Risk-Weighted Assets Ratio (CRAR), the Bank calculate Risk-Weighted Assets (RWA) by considering credit risk, market risk, and operational risk.

The Bank applies the following approaches for measuring capital requirements:
- Standardized Approach for Credit Risk
- Basic Indicator Approach for Operational Risk, and
- Standardized Approach for Market Risk

Pillar-II: Supervisory Review Process (SRP)

Under Pillar II, the Bank ensures that adequate capital is maintained to support all material risks inherent in its business activities, while also promoting the adoption of advanced risk management practices.

The Bank has established an Internal Capital Adequacy Assessment Process (ICAAP) Policy to assess risks not fully captured under Pillar I. Capital adequacy is reviewed through a structured dialogue between the Bank's SRP team and the regulator's Supervisory Review and Evaluation Process (SREP) team.

As part of the ICAAP framework, the Bank assesses the following key risks:

- 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 focuses on enhancing transparency and strengthening market discipline by ensuring that stakeholders have access to comprehensive and reliable information regarding the Bank's financial condition, risk exposures, risk management practices, and capital adequacy.

In compliance with Pillar III requirements, the Bank publishes detailed disclosures annually through its official website and Annual Report. These disclosures enable stakeholders to make informed assessments of the Bank's risk profile and capital strength.

2.38 Going concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, management capability, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank has been awarded AA1 in long term and ST-1 in short term by Credit Rating Agency of Bangladesh (CRAB). These indicate that the Bank has adequate resources to continue in operation and to meet financial commitments as they fall due for the foreseeable future. For this reason, the management continues to adopt going concern basis in preparing the financial statements.

2.39 Earnings per share (EPS)

Basic earnings per share

Basic earnings per share has been calculated in accordance with IAS 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.

2.40 Non controlling interest

Non controlling interest is that portion of the profit or loss and net assets of the subsidiaries (i.e. Trust Bank Investment PLC, Trust Bank Securities Limited and Trust And Pay Limited) attributable to equity interests that are not owned, directly or indirectly through subsidiary, by the Parent (Trust Bank PLC).

2.41 Compliance of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of Bangladesh Accounting Standards (IAS) and Bangladesh Financial Reporting Standards (IFRS) 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 PLC applied most of the IAS and IFRS, details of which are given below:

Name of IAS	IAS No.	Status
Presentation of Financial Statements	1	*Applied
Inventories	2	N/A
Cash Flow Statement	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
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
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	Applied
Investment in Associates	28	Applied
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
Investment Property	40	Applied
Agriculture	41	N/A
Name of IFRS	**IFRS No.**	**Status**
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	Applied
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
Financial Instruments: Recognition and Measurement	9	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interest in Other Entities	12	N/A
Fair Value Measurement	13	*Applied
Regulatory Deferral Accounts	14	N/A
Revenue from contracts with customers	15	Applied
Leases	16	Applied

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

2.42 Implementation of IFRS 9 - Expected Credit Loss (ECL) Framework

In line with BRPD Circular Letter No. 03 dated 23 January 2025 issued by Bangladesh Bank, Trust Bank PLC has initiated steps toward implementing the ECL-based investment classification and provisioning framework under IFRS 9. In this regard, the bank has presented the circular to the Board and formed the necessary committee to implement IFRS 9. The Bank is committed to full compliance by the stipulated deadline of 2027 and is currently working on system enhancements, capacity building, and model development to ensure a smooth transition.

2.43 Date of Authorization

The financial statements for the year ended 31 December 2025 were approved by the Board of Directors on 30 April 2026.

2.44 Auditors' work-hour

The external auditors, M/s MABS & J Partners, Chartered Accountants, in associated with Nexia International, one of the leading accounting conglomerates of the World, of the Bank worked about in excess 12,000 work-hours at the Bank's Head Office and different branches. During their audit, they audited above 80% of the Bank's risk weighted assets as of the reporting date.

2.45 General

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

ii) Prior year's figures shown for comparison purpose, have been rearranged, reclassified and revised to correct errors, whenever necessary, to conform to current year's presentation.

iii) Prior year's figures of the Financial Statements of Trust And Pay Limited, a subsidiary of Trust Bank PLC, have been restated due to rectification of some transactions. Hence, the prior year's figures of the Consolidated Financial Statements of Trust Bank PLC have also been restated accordingly.

			31.12.2025 Taka	31.12.2024 Taka
3	**CASH**			
3.1	**Cash in hand**			
	In Local Currency		4,320,035,226	4,463,217,110
	In Foreign Currency	Note-3.1.1	65,033,258	180,990,731
			4,385,068,484	**4,644,207,841**

3.1.1 Cash in hand (In Foreign Currency)

Foreign Currency	Amount in FC	Exchange Rate	31.12.2025	31.12.2024
US Dollar (USD)	355,982.00	121.5000	43,251,813	157,560,480
Great Britain Pound (GBP)	53,747.00	164.1222	8,821,076	15,223,719
Euro (EUR)	63,395.00	143.0420	12,550,320	7,931,437
Singapore Dollar (SGD)	194.00	94.4643	18,326	59,244
Saudi Riyal (SAR)	5.00	32.3931	162	19,329
Qatari Rial (QAR)	1,500.00	33.3288	52,326	49,356
United Arab Emirates Dirham (AED)	4,505.00	33.0783	329,129	147,166
Japanese Yen (JPY)	4,505.00	0.7774	10,106	-
			65,033,258	**180,990,731**

3.2 Balance with Bangladesh Bank and its agent bank(s)

Balance with Bangladesh Bank		31.12.2025	31.12.2024
In Local Currency		22,511,366,561	19,958,133,817
In Foreign Currency	Note-3.2.1	936,424,157	1,404,506,904
		23,447,790,718	**21,362,640,721**
Balance with Sonali Bank in Local Currency (as agent of Bangladesh		129,072,188	157,497,923
		23,576,862,906	**21,520,138,644**

3.2.1 Balance with Bangladesh Bank (In Foreign Currency)

Foreign Currency	Amount in FC	Exchange Rate	31.12.2025	31.12.2024
US Dollar (USD)	7,352,334.26	121.5000	893,308,613	1,368,582,955
Great Britain Pound (GBP)	12,392.26	164.1222	2,033,845	1,086,357
Euro (EUR)	12,619.69	143.0420	1,805,146	1,559,482
Chinese Yuan (CNY)	2,261,625.86	17.3562	39,253,231	33,255,301
Japanese Yen (JPY)	30,000.00	0.7774	23,322	22,809
			936,424,157	**1,404,506,904**

3.3 Cash Reserve Ratio (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 Banking Companies Act 1991 (as amended up to 2024), DOS circular nos. 01 dated 19 January 2014, DOS Circular Letter No. 26 dated August 19, 2019, BRPD Circular 31 dated June 18, 2020, MPD circular no. 03 dated 09 April 2020 and MPD circular no. 01 dated 04 March 2025.

All scheduled banks in Bangladesh (including Shariah based banks) are required to maintain 4.00 (four) percent CRR with Bangladesh Bank on bi-weekly average basis with a provision of minimum 3.00 (three) percent on daily basis of their average total demand and time liabilities (ATDTL) of the month earlier of the previous month and Statutory Liquidity Ratio (SLR) required to be maintained by the conventional banks on daily basis shall not be less than 13.00 (thirteen) percent including the excess amount of Cash Reserve Requirement (CRR) of their average total time and demand liabilities in Bangladesh, and for Shariah-based Islamic Banks this amount shall not be less than 5.50 (five and a half) percent. Both reserves maintained during the year by the Bank are in excess of the statutory requirements.

The position of CRR and SLR as on 31 December 2025 is shown below:

3.3.1 Cash Reserve Ratio (CRR)

3.3.1.1 Conventional (Including Offshore) Banking

As per Bangladesh Bank DOS Circular No. 01 dated January 19, 2014, DOS Circular Letter No. 26 dated August 19, 2019, MPD Circular No. 03 dated April 09, 2020 and MPD circular no. 01 dated 04 March 2025, Bank has to maintain CRR @ 4.0% of fortnightly cumulative average basis and minimum @ 3.00% of daily basis for its Conventional banking.

	31.12.2025	31.12.2024
Daily Cash Reserve Ratio		
Required reserve		
Domestic Banking Operation (3.00% for Year 2025 & 3.50% for Year 2024 of Demand and Time Liabilities)	12,721,524,000	12,809,068,000
Offshore Banking Operation (1.5 % of Demand and Time Liabilities)	-	41,792,000
	12,721,524,000	12,850,860,000
Actual Reserve held (4.03% of Average Demand and Time Liabilities)	17,364,385,400	16,827,733,660
Surplus	**4,642,861,400**	**3,976,873,660**
Bi-weekly Cash Reserve Ratio		
Required reserve		
Domestic Banking Operation (4% of Demand and Time Liabilities)	16,962,031,000	14,638,935,000
Offshore Banking Operation (2 % of Demand and Time Liabilities)	-	55,722,000
	16,962,031,000	14,694,657,000
Average Reserve held (4.06% of Average Demand and Time Liabilities)	17,461,371,310	15,237,692,970
Surplus	**499,340,310**	**543,035,970**

3.3.1.2 Islamic Banking

	31.12.2025	31.12.2024
Daily Cash Reserve Ratio		
Required reserve (3.00% for Year 2025 & 3.50% for Year 2024 of Demand and Time Liabilities)	2,735,875,000	2,460,823,000
Actual Reserve held (4.09% of Average Demand and Time Liabilities)	3,725,592,138	2,995,545,710
Surplus	**989,717,138**	**534,722,710**
Bi-weekly Cash Reserve Ratio		
Required reserve (4% of Demand and Time Liabilities)	3,647,833,000	2,812,369,000
Average Reserve held (4.09% of Average Demand and Time Liabilities)	3,731,619,605	2,867,437,054
Surplus	**83,786,605**	**55,068,054**

3.3.2 Statutory Liquidity Ratio (SLR)

	31.12.2025	31.12.2024
3.3.2.1 Conventional Banking		
Required reserve (13% of Average Demand and Time Liabilities)	55,965,040,000	47,938,735,000
Actual Reserve held (28.79% of Average Demand and Time Liabilities)	123,959,144,240	92,277,599,597
Surplus	**67,994,104,240**	**44,338,864,597**
3.3.2.2 Islamic Banking		
Required reserve (5.5% of Average Demand and Time Liabilities)	5,015,770,000	3,867,007,000
Actual Reserve held (6.18% of Average Demand and Time Liabilities)	5,637,081,990	4,287,569,820
Surplus	**621,311,990**	**420,562,820**

3.3.3 Held for Statutory Liquidity Ratio (SLR)

	31.12.2025	31.12.2024
3.3.3.1 Conventional Banking		
Cash in Hand	4,314,245,004	4,604,394,731
Balance with Agent Bank(s)	129,072,188	157,497,923
Excess Reserve	1,595,764,369	2,188,798,660
Government Bills	58,268,008,651	40,874,945,511
Government Bonds	59,640,421,328	44,443,339,172
Other Approved Securities (Prize Bond)	11,632,700	8,623,600
	123,959,144,240	**92,277,599,597**
3.3.3.2 Islamic Banking		
Cash in Hand	70,823,480	39,813,110
Excess Reserve	58,878,510	183,176,710
Government Islamic Investment Bonds	5,507,380,000	4,064,580,000
	5,637,081,990	**4,287,569,820**

3 (a) CONSOLIDATED CASH BALANCE

		31.12.2025	31.12.2024
Cash in hand (including foreign currencies)			
Trust Bank PLC	Note-3.1	4,385,068,484	4,644,207,841
Trust Bank Securities Limited		202,000	-
Trust Bank Investment PLC		-	-
Trust And Pay Limited		43,295	132,583
		4,385,313,779	**4,644,340,424**
Balance with Bangladesh Bank and its agent bank(s)			
Trust Bank PLC	Note-3.2	23,576,862,906	21,520,138,644
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		23,576,862,906	**21,520,138,644**
		27,962,176,685	**26,164,479,068**

4 BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS

		31.12.2025	31.12.2024
In Bangladesh	Note-4.1	3,434,643,019	4,202,689,574
Outside Bangladesh	Note-4.2	6,566,505,307	7,571,799,582
		10,001,148,326	**11,774,489,156**

4.1 Balance with other banks and financial institutions (In Bangladesh)

	31.12.2025	31.12.2024
Current Deposits		
Sonali Bank PLC	38,126,748	29,796,825
Agrani Bank PLC	18,852	19,542
Mutual Trust Bank PLC	38,173,325	33,541,626
Commercial Bank of Ceylon	29,266,429	529,266,430
Eastern Bank PLC	1,955,000	1,955,000
	107,540,354	**594,579,423**
Short Term Deposits		
Sonali Bank PLC	210,763,379	103,279,158
AB Bank PLC	2,520,310	4,570,631
Rupali Bank PLC	18,696,480	24,677,852
Janata Bank PLC	687,522	67,242
Prime Bank PLC	35,467	36,414
Standard Chartered Bank	15,134,309	12,550,814
Bank Asia PLC	421,072	414,983
Standard Bank PLC	3,453,554	3,429,238
Al Arafah Islami Bank PLC	15,930	29,073
NCC Bank PLC	48,788	48,690
Eastern Bank PLC	466,328,000	283,328,000
	718,104,811	**432,432,095**
Mudaraba Short Notice Deposit		
The City Bank PLC	76,708	77,190
EXIM Bank PLC	709,730	7,840,998
Bank Asia PLC	635,321	622,245
Union Bank PLC	1,008	2,317
Social Islami Bank PLC	21,970	22,573
Bank Al-Falah	7,793	7,068,138
Prime Bank PLC	45,324	44,595
	1,497,854	**15,678,056**
Fixed Deposits in local Currency		
Fixed Deposits with Bank		
National Bank of Pakistan	-	200,000,000
Modhumoti Bank PLC	-	200,000,000
	-	**400,000,000**
Mudaraba Term Deposits		
Pubali Bank PLC	2,000,000,000	-
	2,000,000,000	-
	2,000,000,000	**400,000,000**
Fixed Deposits in Foreign Currency		
Prime Bank PLC	-	360,000,000
Meghna Bank PLC	-	360,000,000
Eastern Bank PLC	-	600,000,000
City Bank PLC	-	1,200,000,000
BRAC Bank PLC	-	240,000,000
Pubali Bank PLC	607,500,000	-
	607,500,000	**2,760,000,000**
	3,434,643,019	**4,202,689,574**

4.2 Balance with other banks and financial institutions (Outside Bangladesh)

	31.12.2025	31.12.2024
On-Shore Balance		
Current Account		
Dollar Account		
Standard Chartered Bank, USA	214,183,370	1,289,350,258
Mashreq Bank psc, USA	4,924,481,350	5,065,036,800
ICICI Bank Ltd., Hongkong	66,010,988	105,041,800
Commerz Bank, AG Germany	155,522,595	75,954,031
Habib American Bank, NY	162,834,249	123,387,391
Zhejiang Chouzhou Commercial Bank, China	89,131,085	57,459,384
	5,612,163,637	**6,716,229,664**
EURO Account		
Standard Chartered Bank, UK	10,615,645	104,322,734
Commerz Bank, AG Germany	7,139,538	18,920,982
ICICI Bank Ltd., Mumbai, India	2,496,968	2,183,979
	20,252,151	**125,427,695**
GBP Account		
Standard Chartered Bank, UK	24,382,219	37,565,359
	24,382,219	**37,565,359**
Japanese Yen Account		
Standard Chartered Bank, Japan	6,980,319	9,006,619
Commerzbank Ag, Frankfurt, Germany	1,356,987	2,031,176
	8,337,306	**11,037,795**
ACU Dollar Account		
Standard Chartered Bank, Mumbai, India	170,080,743	54,179,303
Mashreq Bank, Mumbai, India	84,377,026	137,348,426
ICICI Bank Ltd., Mumbai, India	103,555,891	98,641,241
AB Bank, Mumbai, India	35,211,210	126,356,747
United Bank of India	42,258,125	15,507,402
Axis Bank, India	37,698,719	65,214,252
	473,181,714	**497,247,371**
CHF Account		
Habib Bank, Zurich, Switzerland	9,472,133	13,331,491
	9,472,133	**13,331,491**
AUD Account		
Commerzbank Ag, Frankfurt, Germany	654,393	6,505,795
	654,393	**6,505,795**
SAR Account		
Bank Al Bilad - SAR	862,225	997,367
	862,225	**997,367**
CAD Account		
Commerz Bank AG; Germany-CAD	1,676,975	3,981,952
	1,676,975	**3,981,952**
CNY Account		
Standard Chartered Bank (China), CNY	12,623,626	49,793,222
Zhejiang Chouzhou Commercial Bank, CNY	227,044	8,194,467
	12,850,670	**57,987,689**
AED Account		
Mashreq Bank, AED	178,463,778	20,868,756
Standard Chartered Bank, AED	2,500,719	-
	180,964,497	**20,868,756**
	6,344,797,920	**7,491,180,934**
Balance with Offshore Banking Unit (OBU)		
Mashreq Bank PSC, USA	210,630,098	66,682,187
Standard Chartered Bank, New York, USA	2,621,043	259,247
United Bank, India	1,460,623	3,240,254
Axis Bank, India	6,995,623	10,436,960
	221,707,387	**80,618,648**
For details please refer to Annexure - A	**6,566,505,307**	**7,571,799,582**

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

	31.12.2025	31.12.2024
On demand	6,674,045,661	8,166,379,005
Up to 1 month	1,327,102,665	3,408,110,151
Over 1 month but not more than 3 months	2,000,000,000	200,000,000
Over 3 months but not more than 1 Year	-	-
Over 1 Year but not more than 5 Years	-	-
Over 5 Years	-	-
	10,001,148,326	**11,774,489,156**

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

		31.12.2025	31.12.2024
In Bangladesh			
Trust Bank PLC	Note-4.1	3,434,643,019	4,202,689,574
Trust Bank Securities Limited		854,789,085	891,386,848
Trust Bank Investment PLC		6,422,915	28,245,763
Trust And Pay Limited		264,287,817	195,160,271
		4,560,142,836	5,317,482,456
Less : Inter Company Transaction		237,496,289	206,009,331
		4,322,646,547	**5,111,473,125**
Outside Bangladesh	Note-4.2	6,566,505,307	7,605,054,883
		10,889,151,854	**12,716,528,008**

5 MONEY AT CALL AND SHORT NOTICE

	31.12.2025	31.12.2024
In Local Currency		
With Banking companies		
Dutch Bangla Bank PLC	-	2,250,000,000
Janata Bank PLC	-	2,510,000,000
Shahjalal Islami Bank PLC	607,500,000	1,200,000,000
	607,500,000	**5,960,000,000**
In Foreign Currency		
City Bank PLC	243,000,000	-
	243,000,000	-
	850,500,000	**5,960,000,000**

6 INVESTMENTS

		31.12.2025	31.12.2024
Government Securities	Note-6.1	134,378,344,679	89,391,488,283
Other Investment	Note-6.2	21,594,238,232	18,323,479,622
		155,972,582,911	**107,714,967,905**

6.1 Government Securities

		31.12.2025	31.12.2024
Treasury Bills	Note-6.1.1		
Treasury Bills -HTM		-	-
Treasury Bills-HFT		58,268,008,651	40,874,945,511
		58,268,008,651	**40,874,945,511**
Treasury Bonds	Note-6.1.2		
Treasury Bond - HFT		17,591,126,987	318,706,048
Treasury Bond - HTM		42,049,294,341	44,124,633,124
		59,640,421,328	**44,443,339,172**
Special Purpose Bond			
Bangladesh Govt. Special Purpose Bond - HTM		4,750,902,000	-
		4,750,902,000	-
Islamic Investment Bonds			
Govt. Islamic Investment Bond - HFT		2,146,000,000	1,556,000,000
Bangladesh Government Investment Sukuk (BGIS)		3,361,380,000	2,508,580,000
		5,507,380,000	**4,064,580,000**
Other Govt. Securities			
Other Approved Securities		6,200,000,000	-
		6,200,000,000	-
Prize Bond		11,632,700	8,623,600
		11,632,700	**8,623,600**
		134,378,344,679	**89,391,488,283**

6.2 Other Investment

		31.12.2025	31.12.2024
Preference Shares	Note-6.2.2	3,851,914,200	2,772,500,000
Ordinary Shares - Quoted	Note-6.2.3	224,261,379	224,261,379
Ordinary Shares - Unquoted	Note-6.2.4	318,062,653	318,062,653
Corporate Bonds	Note-6.2.5	17,200,000,000	15,008,655,590
		21,594,238,232	**18,323,479,622**
		155,972,582,911	**107,714,967,905**

6.1.1 Treasury Bills-at Present Value

	31.12.2025	31.12.2024
14 days Treasury Bills	-	-
28 days Treasury Bills	-	-
91 days Treasury Bills	24,644,680,129	3,465,805,000
182 days Treasury Bills	18,143,631,812	1,556,880,000
364 days Treasury Bills	15,479,696,710	35,852,260,511
	58,268,008,651	**40,874,945,511**

6.1.2 Treasury Bonds-at Present Value

	31.12.2025	31.12.2024
02 years Treasury Bonds	12,474,703,297	7,988,623,639
05 years Treasury Bonds	3,793,378,308	2,145,769,671
10 years Treasury Bonds	20,443,446,431	17,529,611,161
15 years Treasury Bonds	9,635,425,285	7,439,125,418
20 years Treasury Bonds	13,293,468,007	9,340,209,283
	59,640,421,328	**44,443,339,172**

6.1.3 Repo & Reverse Repo Transctions during the period ended on 31 December 2025

Disclosure required as per Bangladesh Bank DOS Circular No.-06 Dated: 15 July 2010 regarding of Repo and Reverse Repo during the year ended on 31 December 2025.

a. (i) Disclosure Regarding Outstanding Repo as on 31 December 2025:

Sl No.	Counter Party	Agreement Date	Reversal Date	Amount (1st Leg Cash Consideration)
1	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	967,543,000
2	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	458,234,000
3	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	2,423,615,000
4	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	919,985,000
5	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	2,414,117,500
6	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	1,377,336,000
7	Bangladesh Bank, Head Office	23/12/2025	01/06/2026	1,843,502,000
	TOTAL			10,404,332,500

(ii) Disclosure Regarding Outstanding Reverse Repo as on 31 December 2025:

Sl No.	Counter Party	Agreement Date	Reversal Date	Amount (1st Leg Cash Consideration)
1	Community Bank PLC	30/12/2025	1-Jun-2026	213,824,333
2	Community Bank PLC	30/12/2025	1-Jun-2026	516,018,566
	TOTAL			729,842,899

b. Disclosure Regarding Overall Transaction of Repo and Reverse Repo as on 31 December 2025:

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average Outstanding during the year
Securities sold under repo:			
(i) With Bangladesh Bank	198,258,600	6,904,011,500	503,163,244
(ii) With other banks & FIs	199,004,800	2,783,070,000	8,192,513
Securities purchased under reverse repo:			
(i) from Bangladesh Bank	-	-	-
(ii) from other banks & FIs	216,211,427	3,171,419,948	350,939,727

6.2.1 Other Investment

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

Particulars	31.12.2025			31.12.2024		
	No. of Securities	At Cost	Market Value	No. of Securities	At Cost	Market Value
Preference Shares	9	3,851,914,200	3,851,914,200	8	2,772,500,000	2,772,500,000
Ordinary Shares - Quoted	14	224,261,379	112,708,926	14	224,261,379	136,511,249
Ordinary Shares - Unquoted	4	318,062,653	318,062,653	4	318,062,653	318,062,653
Corporate Bonds	23	17,200,000,000	17,200,000,000	22	15,008,655,590	15,008,655,590
TOTAL	50	21,594,238,232	21,482,685,779	48	18,323,479,622	18,235,729,492

6.2.2 Investment in Preference Shares

	No. of Share	Face Value	31.12.2025	31.12.2024
Sheltech Chemicals Ltd.	50,000,000	6.00	300,000,000	400,000,000
H. Ali Akber & Co. Ltd.	5,000,000	10.00	50,000,000	100,000,000
City Sugar Industries Ltd.	5,000,000	10.00	50,000,000	100,000,000
Epyllion Style Ltd.	12,500,000	10.00	125,000,000	250,000,000
Envoy Textiles Ltd.	26,100,000	10.00	261,000,000	435,000,000
Paramount Textiles Ltd.	29,091,420	10.00	290,914,200	300,000,000
City Seed Crushing Industries Ltd.	62,500,000	10.00	625,000,000	937,500,000
Ananta Apparels Ltd.	200,000,000	10.00	2,000,000,000	-
Impress Newtex Composite Textiles Ltd.	15,000,000	10.00	150,000,000	250,000,000
			3,851,914,200	**2,772,500,000**

6.2.3 Investment in Ordinary Shares - Quoted

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 year (Last trading date for the period was 30 December 2025).

73,059,690,408

6.2.3.1 Sector wise investment in listed securities at cost

	31.12.2025	31.12.2024
Banking Companies	4,989,223	4,989,223
Manufacturing Companies and others	49,740,207	49,740,207
Power Sector	14,375,320	14,375,320
IBBL Bond	54,408,254	54,408,254
Mutual Fund	100,748,375	100,748,375
	224,261,379	**224,261,379**

6.2.3.2 Investment in Ordinary Share - Quoted

	31.12.2025	31.12.2024
Conventional Banking	151,849,875	151,849,875
Islamic Banking	72,411,504	72,411,504
	224,261,379	**224,261,379**

Security wise Investment in Quoted Shares is given below:

SL	Name of Security	No of Share			Average cost rate	31-Dec-25	31-Dec-24
		Conventional	Islamic	Total			
1	IBBL Mudaraba Perpetual Bond	-	56,280	56,280	966.74	54,408,254	54,408,254
2	Popular Life First Mutual Fund	1,089,298	-	1,089,298	6.69	7,284,124	7,284,124
3	Trust Bank 1st Mutual Fund	4,593,045	-	4,593,045	6.59	30,258,555	30,258,555
4	LR Global Bangladesh Mutual Fund 1	6,554,016	-	6,554,016	9.64	63,205,696	63,205,696
5	Prime Bank Ltd.	69,454	-	69,454	28.98	2,012,905	2,012,905
6	Pubali Bank Ltd.	34,922	-	34,922	28.57	997,688	997,688
7	Summit Power Ltd.	314,637	-	314,637	45.69	14,375,320	14,375,320
8	Padma Oil Co. Ltd.	-	3000	3,000	350.65	1,051,956	1,051,956
9	Olympic Industries Ltd.	100,000	90,170	190,170	240.24	45,687,250	45,687,250
10	IT Consultants Ltd. (ITCL)	323,568	-	323,568	6.77	2,189,115	2,189,115
11	Golden Harvest Agro Industries Ltd.	-	4215	4,215	42.42	178,800	178,800
12	The ACME Laboratories Ltd.	5,000	-	5,000	119.48	597,406	597,406
13	BD THAI FOOD	3,568	-	3,568	10.00	35,680	35,680
14	Union Bank Ltd.	207,756	-	207,756	9.52	1,978,630	1,978,630
						224,261,379	224,261,379

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

6.2.4 Investment in Ordinary Share - Unquoted

	No. of Share	31.12.2025	31.12.2024
CAPM Unit Fund	100,000	10,000,000	10,000,000
UCB Income Plus Fund	28,983,826	299,999,996	299,999,996
Central Depository Bangladesh Limited (CDBL)	1,713,541	4,708,330	4,708,330
SWIFT Group	11	3,354,327	3,354,327
		318,062,653	**318,062,653**

6.2.5 Investment in Corporate Bonds

	Rate of Interest	31.12.2025	31.12.2024
Conventional Banking			
Subordinated Bond			
BRAC Bank 2nd Subordinated Bond	12.61%	900,000,000	900,000,000
BRAC Bank Social Subordinated Bond	12.15%	1,250,000,000	-
UCBL 4th Subordinated Bond	8.07%	400,000,000	600,000,000
UCBL 5th Subordinated Bond	8.83%	400,000,000	500,000,000
UCBL 5th Subordinated Bond	12.61%	500,000,000	-
UCBL 6th Subordinated Bond	12.61%	1,000,000,000	500,000,000
Pubali Bank PLC Subordinated Bond	9.00%	1,200,000,000	1,500,000,000
Pubali Bank PLC 4th Subordinated Bond	12.61%	850,000,000	850,000,000
Bank Asia PLC Non-Convertible Subordinated Bond	9.38%	100,000,000	200,000,000
NCC Bank Subordinated Bond-2	12.65%	1,000,000,000	-
North-West Power Generation Company Ltd. Non-	9.00%	500,000,000	700,000,000
Best Holdings Ltd. Subordinated Bond	10.00%	1,000,000,000	1,000,000,000
		9,100,000,000	**6,750,000,000**
Perpetual Bond			
Mutual Trust Bank PLC Perpetual Bond	10.00%	650,000,000	650,000,000
Pubali Bank PLC Perpetual Bond	10.00%	1,000,000,000	1,000,000,000
NCC Bank PLC Perpetual Band	10.00%	500,000,000	500,000,000
AB Bank PLC Perpetual Bond	10.00%	890,000,000	890,000,000
Bank Asia PLC Perpetual Bond	10.00%	110,000,000	110,000,000
One Bank PLC Perpetual Bond	10.00%	850,000,000	850,000,000
		4,000,000,000	**4,000,000,000**
Zero Coupon Bond			
Thengamara Mohila Sabuj Sangha Zero Coupon Bond		-	28,655,590
		-	**28,655,590**
		13,100,000,000	**10,778,655,590**
Islamic Banking	Provisional Rate of		
Mudaraba Subordinated Bond			
Al-Arafah Islami Bank PLC		100,000,000	150,000,000
		100,000,000	**150,000,000**
Mudaraba Perpetual Bond			
Shahjalal Islami Bank PLC.	10.00%	1,000,000,000	1,000,000,000
EXIM Bank PLC.	10.00%	1,000,000,000	1,000,000,000
Al-Arafah Islami Bank PLC.	10.00%	1,000,000,000	1,000,000,000
Islami Bank Bangladesh PLC.	10.00%	1,000,000,000	1,000,000,000
		4,000,000,000	**4,000,000,000**
Investment in Shariah based Mutual Fund			
UCB Taqwa Mutual Fund		-	[illegible]
CWT Asset Management		-	[illegible]
		-	**80,000,000**
		4,100,000,000	**4,230,000,000**
		17,200,000,000	**15,008,655,590**

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion
ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, www.tblbd.com

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

6.2.5.1 Profit rate would be determined considering the average rates of 6 months Mudaraba Term Deposit Rates of Full-fledged Shariah based banks collected from latest available in "Announced Profit Rate Chart of those Banks (Deposit Rate)" published by Bangladesh Bank in its website at the beginning of any Profit Payment Period with an additional profit rate of 2.00% per annum.

6.3 Remaining maturity grouping of Investments

On demand	11,632,700	8,623,600
Up to 1 month	6,742,324,032	3,987,984,696
Over 1 month but not more than 3 months	24,644,680,129	2,406,470,425
Over 3 months but not more than 1 Year	35,769,328,523	26,729,688,561
Over 1 Year but not more than 5 Years	12,735,703,296	42,958,198,659
Over 5 Years	76,068,914,231	31,624,001,964
	155,972,582,911	**107,714,967,905**

6 (a) Consolidated Investments

Government Securities			
Trust Bank PLC	Note-6.1	134,378,344,679	89,391,488,283
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	-
Trust And Pay Limited		253,660,635	320,788,130
		134,632,005,314	**89,712,276,413**
Other Investment			
Trust Bank PLC	Note-6.2	21,594,238,232	18,323,479,622
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		4,330,666,337	4,413,908,362
Trust And Pay Limited		-	-
		25,924,904,569	**22,737,387,984**
Less : Inter Company Transaction		-	-
		160,556,909,883	**112,449,664,397**

7 LOANS AND ADVANCES/ISLAMI BANKING INVESTMENTS

Loans, cash credit, overdrafts etc./investments	Note-7.1	382,382,886,841	362,809,034,020
Bills Purchased and Discounted	Note-7.7	21,096,731,733	15,432,455,790
		403,479,618,574	**378,241,489,810**

7.1 Loans, cash credit, overdrafts etc./investments

In Bangladesh

Conventional Banking		
Repair & Recon. of Dwelling House (RRDH)	124,027,790	95,958,240
Marriage Loans (ML)	606,851,469	260,474,445
Car Loans (CL)	226,514,835	49,905,829
House Building Loans (HBL)	11,660,259,704	10,713,854,549
Term Loans	166,304,662,470	141,602,416,818
Retail Banking Loans	1,864,091,797	1,685,003,026
Time Loans	63,766,250,941	66,572,114,381
Cash Credit	740,296,592	1,049,945,297
Cash Collateral	3,021,495,246	3,204,858,371
Overdrafts	24,781,483,002	26,949,228,326
Secured Overdrafts	1,819,631,181	1,595,930,829
Other Loans	46,343,575,247	35,811,889,056
Staff Loans	1,960,866,886	1,822,018,976
Loan against Credit Card	1,940,583,842	1,183,703,880
Loan against Trust Receipt (LTR)	8,563,581,399	11,655,757,589
Payment Against Documents (PAD)	3,921,806,696	4,401,880,943
Packing Credit (Loan against Packing Credit)	145,312,398	210,741,734
	337,791,291,495	**308,865,682,289**
Islamic Banking		
Bai-Muajjal	395,813,357	1,157,386,003
Hire Purchase under Shirkatul Melk	3,210,470,737	4,710,254,319
IHSAN Apartment Purchase Scheme	445,970,972	498,776,817
BARAKAT Home Construction Scheme	245,121,324	193,993,290
BARAKAT Car Scheme	21,456,717	5,135,329
HPSM-Real Estate	1,135,746,063	1,450,373,553
Murabaha TR	2,091,113,286	1,524,073,811
Bai-Salam	186,497,919	524,884,219
Household Durable & others scheme	303,187	460,396
TIB House Building Scheme-HBL (RM)	6,777,144	7,276,891
Staff Loans	182,631,749	142,857,253
Defence Personnel Special Investment (other than Off) [DPSI]	117,222,467	86,237,114
HPSM General	7,894,230,198	8,024,773,643
Barkat Doctors Scheme	-	283,959
Murabaha (RM)	25,220,287,241	29,740,138,436
MIB- EDF - TIB	2,808,450,112	5,597,072,389
Trust Nibash	1,682,412	1,492,141
Trust Power	19,896,967	19,896,967
Withdrawal against MTDR and Scheme Deposit	194,799,157	110,650,900
Refinance Scheme under Bai-Murabaha (SME)	71,403,055	18,728,000
Refinance Scheme under HPSM (SME)	1,053,438	3,187,331
Baim WES/Doc Bills	340,667,844	125,418,970
	44,591,595,346	**53,943,351,731**
	382,382,886,841	**362,809,034,020**
Outside Bangladesh	-	-
	382,382,886,841	**362,809,034,020**

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

Repayable on demand	57,992,331,795	54,364,842,649
Up to 1 month	-	-
Not more than 3 months	41,194,655,592	38,617,881,018
More than 3 months but not more than 1 Year	80,948,920,724	75,885,469,708
More than 1 Year but not more than 5 Years	105,723,845,377	99,110,693,435
More than 5 Years	117,619,865,086	110,262,603,000
	403,479,618,574	**378,241,489,810**

7.3 Loans and Advances including Bills Purchased and Discounted

Inside Bangladesh		
Loans	352,019,980,820	330,009,071,197
Cash Credit	3,761,791,838	4,254,803,668
Overdraft	26,601,114,183	28,545,159,155
Bills purchased and discounted	21,096,731,733	15,432,455,790
	403,479,618,574	**378,241,489,810**
Outside Bangladesh	-	-
	403,479,618,574	**378,241,489,810**

7.4 Loans and Advances on the basis of significant concentration
7.4.1 Advances to Directors and Others

Advance to Directors and their allied concerns	1,152,314	10,295,659
Advances to CEO and Senior Executives	257,901,506	190,666,942
Advances to Customers (Group wise)	229,820,718,561	214,066,243,052
Industrial Advances (Project finance)	69,871,349,862	63,459,099,929
Other Staff Loan	1,885,597,129	1,774,209,287
Other Customers	101,642,899,202	98,740,974,940
	403,479,618,574	**378,241,489,810**

7.4.2 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 [Note-13.3.1 (H)]	46,897,442,159	43,234,697,020
Total Loans and Advances	197,117,062,044	182,438,283,719
No. of Customers	27	28
Classified amount thereon	Nil	Nil

Single Borrower Exposure Limit has been calculated on the basis of total eligible capital as on 31 December 2025 according to BRPD Circular 02, dated 16 January 2014.

Details of Large Loans:

SL	Name of the Client	CL Status	Outstanding Loan		Total 31.12.2025	Total 31.12.2024
			Funded	Non-Funded		
1	Bangladesh Machine Tools Factory Ltd. (BMTF), Army Pharma Ltd.	STD	3,677,029,227	2,260,685,946	5,937,715,173	8,428,145,650
2	Anwar Ispat Ltd., Anwar Cement Ltd., A One Polymer Ltd., Anwar Cement Sheet, A One Trading Co.	STD	6,142,802,640	335,597,520	6,478,400,161	5,935,564,161
3	Biswas Trading & Construction, Biswas Builders Ltd. and JV	STD	5,956,729,502	3,146,024,099	9,102,753,601	8,092,721,804
4	Sena Kalyan Sangstha & allied concerns	STD	4,628,119,646	5,029,632,247	9,657,751,892	6,444,885,898
5	Castle Construction Company Ltd., Charka SPC Poles Ltd., Gemcon Marine Engineering Ltd., Gemcon Ltd. ,Gemcon City Ltd. & Pathar Ltd.	STD, SMA	4,404,321,705	1,074,340,357	5,478,662,063	5,043,928,998
6	Dhaka Northern Power Generations Ltd., Pacific Dredging Ltd., Dooren Trading, Eastern Cement Industries Ltd., Doreen Shipping Line, Doreen Maritime Management Ltd, Nurun Neher Textile	STD, SMA	5,775,557,389	2,984,353,484	8,759,910,872	7,842,851,487
7	Saad Textile Ltd., Nice Denim Ltd., Ismail Spinning Mills Ltd., Isa Washing Ltd., Nice Spun Mills Ltd	STD	4,070,609,399	1,512,143,580	5,582,752,979	7,755,418,731
8	Shah Cement Industries Ltd., Abul Khair Strip Processing Ltd., Abul Khair Steel Melting Ltd., Abul Khair Ltd & Smile Food Products Ltd.	STD	4,686,388,634	7,342,282,133	12,028,670,767	9,863,639,312
9	Western Engineering (Pvt.) Ltd.	STD	5,577,669,616	25,390,463	5,603,060,079	5,119,600,285
10	Delta LPG Ltd, Delta Agrofood Industries Ltd, Rupsha Edible Oil Refinery Ltd, National Cement Mills ltd.	STD	2,645,363,206	3,687,705,554	6,333,068,759	4,511,913,059
11	GPH Ispat Ltd.	STD	5,293,590,312	3,903,367,541	9,196,957,853	9,140,811,115
12	Pretty Sweater Ltd., Kuliarchar Fashions Ltd, S. Suhi Industrial Park Ltd	STD	3,720,186,200	1,413,269,338	5,133,455,538	5,164,359,223
13	Desh Cambridge Kumargaon Power Company Ltd., Jadoo Media Ltd., Desh Energy Chandpur Power Company Ltd., Desh Energy Ltd.	STD	3,941,649,255	3,559,595,323	7,501,244,578	6,121,431,137
14	Nasir Glass Industries Ltd., Nasir Float Glass Industries Ltd., Nasir Quality Glass Industries Ltd., Nasir Glass Wear & Tube Industries Ltd., Nasir Leaf Tobacco Industries Ltd.	STD	6,129,371,242	2,292,133,035	8,421,504,278	6,180,629,859
15	Kabir Steel Ltd, KSRM Steel Plant Ltd, KSRM Billet Ind. Ltd, KSRM Power Plant Ltd., Maa Shipping Pvt Ltd & SR Shipping Ltd.	STD & SMA	4,298,635,711	5,355,225,774	9,653,861,486	10,497,118,744
16	Partex Petro Ltd. & Partex Beverage Ltd.	STD	10,299,285,137	1,648,868,091	11,948,153,228	10,933,255,732
17	Shabab Fabrics Ltd. & F M Yarn Dyeing Ltd.	STD & SMA	6,244,908,980	91,431,908	6,336,340,888	5,590,337,345
18	Premier Cement Mills Ltd.	STD & SMA	1,556,968,828	3,655,859,741	5,212,828,569	5,239,129,647
19	Baraka Power Ltd., Baraka Patenga Power Ltd., Baraka Shikalbaha Power Ltd, Karnaphuli Power Ltd. & Queens Healthcare Ltd.	STD	4,390,277,022	1,438,232,316	5,828,509,337	5,587,135,483
20	Virgo Tobacco Ltd, Virgo Fashion Ltd, Virgo M H Ltd, Virgo Gases Ltd.	STD & SMA	5,342,370,989	31,082,450	5,373,453,439	4,885,384,424
21	S. S. Steel Ltd., Al-Falah Steel & Re-rolling Mills Ltd., Generation Next Fashions Ltd. & Gennext Technologies Ltd.	STD, SMA, SS, DF & BL	7,683,226,601	-	7,683,226,601	7,089,268,078
22	Humaira Composite Textile Mills Ltd, Suraiya Spinning Mills Ltd., Dabiruddin Spinning Mills Ltd. & Angan Developments Ltd.	STD & SMA	6,859,652,800	908,177,782	7,767,830,582	7,486,023,502
23	Mymensingh Agro Ltd, Durable Plastic Ltd, Advance Personal Care Ltd, Property Development Ltd. & Rangpur Metal Industries Ltd.	STD	2,522,356,669	6,390,332,350	8,912,689,019	4,234,837,455
24	Tanvir Constructions Ltd.	STD	5,989,979,397	1,195,037,437	7,185,016,834	6,355,360,850
25	DR Paper Industries Ltd, DR Industries Ltd, Star Multipurpose Cold Store Ltd. & Chowdhury Associates	STD	4,971,244,890	154,156,678	5,125,401,568	4,015,192,294
26	Tasniah Fabrics Ltd., Masco Picasso Ltd., Masco Printing & Embroidery Ltd., MASCO Shakib Cricket Academy Ltd., Masco Trims Ltd., Concept Knitting Ltd.., Shanta Expressions Ltd.	STD	2,893,534,083	2,316,498,982	5,210,033,065	5,858,841,097
27	City Economic Zone Ltd., City Seed Crushing Industries Ltd., City Sugar Industries Ltd., City Edible Oil Ltd., Rupshi Feed Mills Ltd., Rupshi Flour Mills Ltd.	STD	2,355,668,403	3,308,140,430	5,663,808,833	4,447,878,349
28	M/S Ahad Builders, M/S. Bay Oceania C & T, M/S. Hamim Corporation	STD	-	-	-	4,572,620,000
	Total		**132,057,497,486**	**65,059,564,558**	**197,117,062,044**	**182,438,283,719**

7.4.3 Restructured Loans & Advances

According to Bangladesh Bank Circular no. 04 dated 29 January 2015 relating to Large Loan Restructuring, the term loans provided to Shabab Fabrics Limited and Gennext Technologies Limited have been restructured after providing required provision. Details of restructured loan is given in the following table:

Name of the Client	Nature of Loan	Restructure Date	Expiry Date	Limit	Outstanding	Status of Loan
SKS LPG	Term Loan (Ind)	28-Nov-22	25-Jun-31	747,344,806	541,570,091.00	STD-0
Gennext Technologies Ltd.	Term Loan (Ind)	23-Dec-24	10-May-30	124,290,842	144,137,970.00	DF
Gennext Technologies Ltd.	Term Loan (Ind)	23-Dec-24	10-May-30	153,558,647	178,065,739.00	DF
Nasir Quality Glass Industries Ltd.	Term Loan (Ind)	7-May-25	19-Oct-31	1,006,154,911	1,054,678,076.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	29-Sep-33	48,217,070	51,524,044.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	28-Aug-34	3,926,194	4,194,401.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	1-Nov-33	293,882,281	313,783,488.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	9-Nov-33	199,497,845	213,023,558.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	23-Jan-34	4,595,359	4,908,767.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	17-Mar-34	124,216,533	132,657,131.00	STD-0
DR Paper Industries Ltd.	Term Loan (Ind)	30-Jun-25	17-Mar-34	47,899,707	51,185,244.00	STD-0
Sena Edible Oil Industries	Term Loan (General)	1-Dec-25	1-May-31	131,988,112	129,640,625.00	STD-0
Sena Edible Oil Industries	Term Loan (General)	1-Dec-25	1-May-31	1,204,416,095	1,182,578,926.00	STD-0
Biswas Trading & Construction	Term Loan	30-Dec-25	26-Dec-29	263,778,119	254,231,331.00	STD-2
GPH Ispat Ltd.	Term Loan (General)	30-Dec-25	30-Jun-36	515,554,582	534,356,832.00	STD-0
GPH Ispat Ltd.	Term Loan (General)	30-Dec-25	30-Jun-36	1,057,778,304	1,096,364,475.00	STD-0
GPH Ispat Ltd.	Term Loan (Ind)	30-Dec-25	24-Oct-36	7,605,998	7,900,235.00	STD-0
GPH Ispat Ltd.	Term Loan (Ind)	30-Dec-25	24-Oct-36	1,892,963,098	1,961,168,824.00	STD-0
GPH Ispat Ltd.	Term Loan (Ind)	30-Dec-25	13-Nov-33	389,857,495	403,855,730.00	STD-0
GPH Ispat Ltd.	Term Loan (Ind)	30-Dec-25	15-May-32	24,764,972	25,723,402.00	STD-0
GPH Ispat Ltd.	Term Loan (Ind)	30-Dec-25	4-Aug-35	56,233,299	58,346,535.00	STD-0
Castle Construction Co. Ltd.	Term Loan	30-Dec-25	12-Jul-32	524,197,546	543,016,459.00	STD-0
Charka SPC Poles Ltd.	Term Loan	30-Dec-25	12-Jul-32	47,714,839	49,443,716.00	STD-0
Pathar Ltd.	Term Loan	30-Dec-25	12-Jul-32	27,840,344	28,857,167.00	STD-0
Doreen Shipping Line Ltd.	Term Loan	29-Dec-25	22-Aug-34	1,920,386,266	1,921,769,868.00	STD-0
Total				**10,818,663,264**	**10,886,982,634**	

7.4.4 Geographical location-wise concentration of Loans and Advances

Inside Bangladesh		
Dhaka Division	259,242,449,138	251,885,934,277
Chattogram Division	87,875,036,205	69,809,718,784
Khulna Division	11,284,581,877	13,190,567,827
Sylhet Division	6,287,949,230	4,945,594,621
Rangpur Division	8,771,283,579	7,585,236,117
Barisal Division	2,014,504,847	1,791,911,355
Rajshahi Division	8,286,875,922	12,946,947,305
Mymensingh Division	19,716,937,776	16,085,579,524
	403,479,618,574	**378,241,489,810**
Outside Bangladesh	-	-
	403,479,618,574	**378,241,489,810**

7.4.5 Industry-wise concentration of Loans and Advances

Agro & Fisheries	6,316,085,807	5,879,410,967
RMG	27,181,149,331	29,855,006,448
Textile	31,275,913,109	33,144,796,739
Food and allied industries (Edible Oil included)	36,435,890,841	30,918,869,446
Pharmaceutical industries	5,156,972,358	5,180,636,183
Chemical, fertilizer, etc.	19,779,425,588	13,012,115,774
Cement and ceramic industries	11,185,848,006	9,915,052,665
Ship building industries	6,060,499,785	3,231,015,580
Ship Breaking industries	961,401,473	2,044,326,542
Power and gas	21,146,406,491	16,923,135,345
Other manufacturing or extractive industries (Rubber & Plastic, Paper, Steel Engineering & Metal Products included)	60,296,227,429	55,261,370,698
Service Industries (Telecom & ICT, Medical Service included)	31,484,259,463	33,440,822,524
Other Industries	786,140,791	927,233,911
Trade & Commerce	22,220,858,267	24,124,246,159
Residential Real Estate	9,882,138,455	11,073,102,183
Commercial Real Estate	23,390,012,304	19,888,132,896
Infrastructure Development	19,486,308,943	17,860,246,181
Other Constructions	263,299,301	249,349,286
Consumer Financing (Personal Services)	51,367,447,139	45,493,403,248
Loans to Financial Institution (NBFI & NGO included)	9,515,176,156	11,644,945,002
Transport	5,255,280,338	4,751,424,946
Miscellaneous (Others)	4,032,877,199	3,422,847,087
	403,479,618,574	**378,241,489,810**

7.4.6 Nature wise Loans and Advances

Continuous	58,441,132,812	65,343,709,855
Demand Loan	115,760,823,386	111,585,709,144
Term Loans	224,724,382,828	196,153,110,508
Short Term Agri. Credit & Micro Credit	2,411,129,162	3,195,052,916
Staff Loan	2,142,150,386	1,963,907,387
	403,479,618,574	**378,241,489,810**

7.5 Classification of Loans and Advances including Bills Purchased and Discounted

Unclassified Loans and Advances		
Standard Loans and Advances		
Consumer Financing (House Financing, HF)	5,613,140,852	5,706,226,012
Consumer Financing (Other than Credit Card & HF)	40,072,838,012	8,372,885,480
CMSME Financing	42,623,702,343	39,060,305,413
Loans to BHs/MBs/SDs against Shares etc.	-	3,013,610,937
Credit Card	1,852,907,494	-
Industrial Credit	161,620,437,920	-
Service Sector Credit	50,422,518,802	-
Trade & Commerce Sector Credit	8,666,930,953	-
Short Term Agri credit	2,774,395,562	3,188,718,325
Agriculture Credit (Other than Shoet Term Agri credit)	3,419,088,491	-
Staff Loan	2,142,150,386	1,957,470,633
All Other Credit	39,064,009,881	285,729,502,782
	358,272,120,696	**347,028,719,582**
Special Mentioned Accounts	27,498,511,514	7,160,211,816
	385,770,632,210	**354,188,931,398**
Classified Loans and Advances		
Sub-Standard Loans and Advances	975,471,158	1,874,822,459
Doubtful Loans and Advances	5,036,930,772	2,342,915,057
Bad /Loss Loans and Advances	11,696,584,434	19,834,820,896
	17,708,986,364	**24,052,558,412**
	403,479,618,574	**378,241,489,810**

7.6 Particulars of Loans and Advances

(i) Loans considered good in respect of which the bank is fully secured.	275,188,815,907	266,552,759,511
(ii) Loans considered good for which the bank holds no other security than the debtor's personal security.	3,188,621,874	3,088,555,604
(iii) Loans considered good and secured by personal undertaking of one or more parties in addition to the personal guarantee of the debtors.	79,894,682,915	77,387,404,467
(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.	2,144,650,949	1,975,171,888
(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.	2,144,650,949	1,975,171,888
(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.	-	-
(x) Amount of classified loan on which no interest has been charged	11,696,584,434	19,834,820,896
a.i) Increase/(Decrease) in specific provision	(2,794,093,000)	4,384,897,000
a.ii) Amount of loan written off during the year	10,883,483,666	838,259,502
a.iii) Amount realized against loan previously written off	215,226,001	86,393,413
b) Provision kept against loans classified as bad debts	7,553,893,000	12,113,976,500
c) Interest credited to interest Suspense Account	8,920,632,458	3,171,704,794
(xi) Cumulative amount of written off loans		
Opening Balance	17,570,480,028	16,608,413,276
Amount written off during the year	13,146,790,101	1,051,791,523
Amount realised against loans/investments previously written of	(216,853,588)	(89,524,460)
Amount written-off loans waived/adjusted	(261,568)	(200,311)
Closing Balance	**30,500,154,973**	**17,570,480,028**
The amount of written off loans for which law suit has been filed	**30,500,154,973**	**17,570,480,028**

7.7 Bills purchased and discounted

Conventional Banking		
Payable in Bangladesh	20,979,455,410	15,128,694,261
Payable outside Bangladesh	57,042,189	240,204,727
	21,036,497,599	**15,368,898,988**
Islamic Banking		
Payable in Bangladesh	54,936,150	33,095,273
Payable outside Bangladesh	5,297,984	30,461,529
	60,234,134	**63,556,802**
	21,096,731,733	**15,432,455,790**

7.8 Remaining maturity grouping of bills purchased and discounted

Payable within one month	6,850,877,390	460,262,014
Over one month but less than three months	4,863,820,567	441,850,439
Over three months but less than 01 year	9,382,033,776	14,530,343,337
More than 01 year	-	-
	21,096,731,733	**15,432,455,790**

7.9 Net Loans and Advances

Gross Loans and Advances		403,479,618,574	378,241,489,810
Less: Interest Suspense	Note-12.7	13,593,947,350	9,278,542,088
Less: Provision for Loans and Advances	Note-12.1	16,335,935,000	17,781,551,000
		373,549,736,224	**351,181,396,722**

7.10 Disclosure of Document Verification System (DVS)

As per letter no. 178/FRC/APR/2021/27(45) dated 09 December 2021 issued by the Financial Reporting Council (FRC) regarding the compliance of BRPD Circular Letter no. 04 dated 04 January 2021 and BRPD Circular letter no. 35, dated 06 July 2021, the current status of the Bank is as follows:

Particulars	Compliance of BRPD Circular No. 04 *		Compliance of BRPD Circular No. 35 **	
	Number	%	Number	%
Complied File	431	90%	360	84%
Total File	477		431	

* BRPD Circular Letter no.04: Regarding the collection of audited Financial Statements and statutory audit report for sanctioned/renewed investments.

** BRPD Circular Letter no.35: Regarding the verification of audited financial statements through Document Verification System (DVS) developed by ICAB.

7.11 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		
Agrabad Branch	1,164,938,397	1,142,274,432
Ashugonj Branch	76,712,650	76,712,650
Bagerhat Branch	3,728,825	2,040,943
Barisal Branch	3,610,800	38,215,468
Beani Bazar Branch	43,851,541	43,851,541
Bogura Cantonment Branch	13,206,663	15,588,098
BUSM Cantonment Branch	6,245,927	4,653,010
CDA Avenue Branch	6,256,049,688	6,256,049,688
Centennial Branch	4,636,317	5,063,001
Chandpur Branch	17,100,000	17,100,000
Chapainawabgonj Branch	1,226,707	3,100,495
Chattogram Cantt. Branch	2,731,072	2,731,072
Chowmohoni Branch	17,943,871	16,815,055
Companygonj Branch	1,983,891	7,672,891
Cox's Bazar branch	4,269,778	4,269,778
Cumilla Branch	76,072,747	73,513,195
Cumilla Cantonment Branch	8,076,217	25,797,633
Dashuria Branch	656,139,526	588,475,772
Daulatpur Branch	1,277,118	5,284,019
Dayarampur Branch	2,151,257	2,251,257
Dhanmondi Corporate Branch	796,336,098	2,337,071
Dholaikhal SME Service Centre	66,850,708	10,439,701
Dilkusha Corporate Branch	5,769,019,524	6,412,550,648
Dinajpur Branch	157,276	157,276
Faridpur Branch	2,941,489	4,694,960
Feni Branch	8,213,387	8,213,387
Goala Bazar Branch	1,402,916	3,187,439
Gopalgonj Branch	1,402,916	1,678,435
Gulshan Corporate Branch	19,979,894	600,177,468
Habiganj Branch	1,519,163	1,481,466
Halishahar Branch	8,470,474	8,470,474
Jahanabad Cantt Branch	4,054,059	4,054,059
Jalalabad Branch	2,141,474	2,141,474
Jashore Cantt. Branch	9,299,043	8,859,597
Jhenaidah Branch	20,565,981	-
Joydevpur Branch	27,055,592	8,111,178
Joypara Branch	353,397,160	348,656,212
Jubilee Road Branch	170,802,598	169,922,686
Kadamtali Branch	56,925,544	4,042,960
Kafrul Branch	319,968	319,968
Kakrail Branch	1,302,936	1,302,936
Kalabagan Branch	29,203,608	490,500,039
Kanchpur Branch	-	5,670,154
Keraniganj Branch	23,320,337	23,320,337
Khatunganj Branch	158,363,624	161,563,624
Khulna Branch	1,974,928,177	1,975,058,177
Kishoreganj Branch	2,192,158	3,292,158
Kushtia Branch	-	3,728,825
KYAMCH Branch	34,799,511	51,517,562
Lalmonirhat Branch	86,599,963	87,255,029
Madhobdi SME Branch	171,092,633	105,105,609
Madina Market Branch	4,813,426	3,716,155
Manikganj SME/Krishi Branch	218,041,060	266,739,938
Matuail Branch	2,438,524	-
Millennium Corporate Branch	4,294,389,988	396,089,685
Mirerbazar SME/Krishi Branch	8,989,404	8,374,873
Mirpur Branch	57,979,577	62,177,200
Mohakhali Branch	1,881,765,777	1,887,361,777
Mongla Branch	295,945	1,280,731
Moulvibazar Branch	29,446,964	28,778,152
Munshiganj Branch	24,894,215	25,089,384
Mymensingh Cantonment Branch	3,112,234	3,112,234
Narayanganj Branch	69,354,269	46,225,426
Narsingdi Branch	12,339,070	12,910,665
Natore SME/ Krishi Branch	62,090,689	64,801,005
Pangsha Branch	3,107,331	8,881,090
Principal Branch	318,104,569	36,608,751
Rajshahi Branch	17,740,019	19,177,636
Ramu Branch	3,165,538	3,165,538
Rangpur Cantonment Branch	12,959,508	12,989,508
Radisson Blu Chattogram Bay View Hotel Branch	700,939	700,939
RWGH Branch	4,230,514	4,230,514
Saidpur Branch	22,980,229	24,020,229
Savar Cantt. Branch	2,286,423	4,006,111
Sena Kalyan Bhaban Branch	232,073,065	235,901,725
Shahjalal Upashohor Branch	3,425,297	3,425,297
Shambugonj Branch	1,648,096	7,447,653
Shatibari Branch	2,812,454	3,125,770
Sherpur Branch	243,894	243,894
SS Cantt. Branch	7,000	7,000
Sylhet Corp. Branch	14,727,000	14,727,000
Taranagar Branch	1,208,532	508,900
Takerhat Branch	300,818	300,818
Titas Branch	586,102	669,912
Tongi Branch	5,290,162	1,307,632
Uttara Corporate Branch	3,560,635,527	3,560,635,527
	29,042,795,362	**25,588,009,576**

7 (a) Consolidated Loans and Advances/Islami Banking Investments

Loans And Advances			
Trust Bank PLC	Note-7.1	382,382,886,841	362,809,034,020
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		2,663,231,668	2,785,289,639
Trust And Pay Limited		-	-
		385,046,118,509	**365,594,323,659**
Less : Inter Company Transaction		1,961,840,852	1,889,377,827
		383,084,277,657	**363,704,945,832**
Bills purchased and discounted			
Trust Bank PLC	Note-7.7	21,096,731,733	15,432,455,790
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		21,096,731,733	15,432,455,790
		404,181,009,390	**379,137,401,622**

8 FIXED ASSETS INCLUDING PREMISES, FURNITURE AND FIXTURES

Cost			
Land		327,276,677	327,276,677
Office Building		29,045,910	29,045,910
Furniture and Fixtures		738,906,574	689,628,805
Office Equipment		1,887,963,795	1,490,469,284
Motor Vehicles		175,224,337	129,787,479
Right of Use Assets	Note-8.1	3,797,355,723	3,706,982,032
Intangible Assets		99,626,919	41,876,786
		7,055,399,935	**6,415,066,973**
Less: Accumulated depreciation & Accumulated Amortization			
Office Building		6,353,684	5,771,828
Furniture and Fixtures		466,812,131	441,557,443
Office Equipment		1,149,733,659	1,105,244,905
Motor Vehicles		108,133,904	104,797,021
Right of Use Assets		1,243,638,098	811,690,520
Intangible Assets		35,280,840	20,287,600
		3,009,952,316	**2,489,349,317**
For details please refer to Annexure - B		**4,045,447,619**	**3,925,717,656**

The recognition and measurement policy of fixed assets including Right of use (RoU) assets are described in Note 2.19 and Note 2.27.

8.1 Right-of-use assets:

The Bank has leased assets mainly for Head Office/Branch Office Buildings. With the exception of short-term leases and leases of low-value underlying assets, each lease is reflected on the balance sheet as a right-of-use asset and a lease liability. The Bank classifies its right-of-use assets in a consistent manner to its property, plant and equipment.

8 (a) Consolidated Fixed assets including premises, furniture and fixtures

Trust Bank PLC	Note-8	4,045,447,619	3,925,717,656
Trust Bank Securities Limited		6,888,218	5,907,560
Trust Bank Investment PLC		3,590,986	9,713,339
Trust And Pay Limited		33,367,346	229,335,507
		4,089,294,169	**4,170,674,062**

9 OTHER ASSETS

i) Investment in shares of Subsidiary Companies			
In Bangladesh	Note-9.1	3,982,999,290	3,982,999,290
Outside Bangladesh		-	-
ii) Stationery, stamps, printing materials in stock etc.;		74,116,947	68,669,363
iii) Advance Rent and Advertisement		168,164,360	110,520,730
iv) Interest/Profit accrued on investment but not collected, commission and brokerage receivable on shares and debentures and other income receivable;	Note-9.2	3,735,839,202	2,656,074,001
v) Security Deposits		9,631,040	8,001,374
vi) Preliminary, formation and organization expenses, renovation/ development expenses and prepaid expenses;	Note-9.3	254,860,161	209,626,766
vii) Branch Adjusting Accounts (net)		-	-
viii) Suspense Account		1,880,701,867	326,288,377
ix) Silver		-	-
x) Others	Note-9.4	7,696,279,714	5,971,488,916
		17,802,592,581	**13,333,668,817**

9.1 Investment in shares of Subsidiary Companies in Bangladesh

Trust Bank Investment PLC	2,999,999,300	2,999,999,300
Trust Bank Securities Limited	349,999,990	349,999,990
Trust And Pay Limited	633,000,000	633,000,000
	3,982,999,290	**3,982,999,290**

9.2 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-9.2.1	2,661,749,279	2,100,886,686
Interest accrued on Loans & advances	Note-9.2.2	316,378,382	511,453,197
Interest receivable for Blocked Interest Account	Note-9.2.3	701,652,610	-
Commission Receivable on SP, WEDB & Mobile Banking Activities		56,058,931	43,734,118
		3,735,839,202	**2,656,074,001**

9.2.1 Interest accrued on investments and deposits

Interest accrued on Government Treasury Bond		1,186,283,478	918,129,534
Dividend Receivable from Non-Listed Companies		98,232,915	94,438,393
Dividend Receivable from Listed Companies		-	473,425
Income Receivable on Corporate Bonds		419,254,148	354,381,354
Interest/Profit accrued on Other Banks & FIs - FDR/MTDR	Note - 9.2.1.1	28,144,738	15,937,734
Income Receivable on Money At Call & Short Notice		6,808,725	2,984,639
Income Receivable on Bangladesh Government Investment Sukuk (BGIS)		23,029,511	9,565,041
Profit Receivable on BGIIB		-	500,000
Interest Receivable on Swap/ Forward Deal		20,299,276	32,769,398
Income Receivable on Investment in Perpetual Bond		148,205,479	56,882,194
Income Rec. on Investment in BD Govt. Special Purpose Bond		379,912,927	250,830,453
Income Receivable on Investment in Mudaraba Perpetual Bond		351,578,082	363,994,521
		2,661,749,279	**2,100,886,686**

9.2.1.1 Interest/Profit accrued on Fixed Deposits/MTDR

Interest/Profit accrued on Fixed Deposits/MTDR	26,208,333	8,744,444
Interest Receivable on FDR with other Banks- USD	1,936,405	7,193,290
	28,144,738	**15,937,734**

9.2.2 Interest accrued on Loans & advances

Interest accrued on Loans & advances	197,725,975	372,607,982
Profit Receivable on TIB Investment	118,652,408	138,845,215
	316,378,382	**511,453,197**

Interest/profit receivable from borrowers for COVID-19 and interest/profit receivable from Bangladesh Bank for COVID-19 as subsidy to the Borrowers are included with the interest accrued on loans and advances according to BRPD Circular# 11 dated 03 May 2020, BRPD Circular#12 dated 10 June 2020 and BRPD Circular Letter#23 dated 04 May 2020.

9.2.3 Interest receivable for Blocked Interest Account

Interest receivable for Blocked Interest Account has been kept as per BRPD, Division-1/CRS/902(4)/2025-9874 dated 18 August 2025 of Bangladesh Bank.

9.3 Preliminary, formation and organization expenses, renovation/ development expenses and prepaid expenses;

Office Renovation	132,180,405	108,710,063
Prepaid Expenses	122,679,756	100,916,703
	254,860,161	**209,626,766**

9.4 Others

Deferred Tax Asset	Note - 9.4.1	34,683,966	-
Advance Income Tax Less Provision for Income Tax	Note - 12.8	30,697,614	-
Encashment of Sanchaya patra awaiting reimbursement-Principal		23,423,337	58,780,292
Encashment of Sanchaya patra awaiting reimbursement-Interest		3,165,579	6,518,991
Encashment of WEDB awaiting reimbursement-Principal		333,780,700	635,440,675
Encashment of WEDB awaiting reimbursement-Interest		155,203,117	894,928,174
US$ Investment Bond - Principal		-	8,940,000
US$ Investment Bond - Interest		-	1,807,650
Advance against Capital Expenditure		38,766,820	22,143,882
Advance for Investment in Capital Market		800,000,000	800,000,000
Clearing Adjustment Account		593,862	14,591,814
MFS Remittance Settlement Account		1,248,799,787	657,148,360
Receivable from Exchange House		4,330,672	2,696,569
Bangladesh Bank Subsidy Receivables Account		35,274,901	56,200,742
Imprest Fund for Cash-Incentive against Remittance		4,070,618,954	1,858,593,850
bKash A2A Receivable		554,037,112	58,635,946
Nagad A2A Receivable		10,472,650	-
Adjusting Account- Prepaid Card		-	310,989
Central Fund - RMG Sector		-	7,468,576
UPI Member Bank Receivable		1,075,313	-
NPSB Online Fund Transfer		346,864,433	885,059,780
Account Receivable from TAP for DPS		4,000	-
Intl. Credit Report Agency Charge		31,908	-
VISA Receivable Fast Fund		4,454,989	2,222,626
		7,696,279,714	**5,971,488,916**

9.4.1 Deferred Tax Asset

	Note - 9.4.1.1		
Balance as on 1 January		(61,385,191)	104,019,074
Addition during the year		96,069,157	(165,404,265)
Closing Balance		**34,683,966**	**(61,385,191)**

9.4.1.1 As per BRPD Circular # 11 Dated: 12 December 2011, the accounting for Deferred Tax policies are as follows:

31 December 2025	**Carrying amount**	**Tax base**	**Taxable/(deductible) temporary difference**
Fixed Assets excluding Land	1,491,729,994	1,746,557,485	(254,827,491)
Right-of-Use Assets	2,553,717,625	-	2,553,717,625
Lease Laibility	(2,391,380,710)	-	(2,391,380,710)
			(92,490,576)
Applicable tax rate			37.50%
Deferred tax liability/(asset)			**(34,683,966)**
31 December 2024			
Fixed Assets excluding Land	1,030,426,144	1,288,700,233	(258,274,089)
Right-of-Use Assets	2,895,291,512	-	2,895,291,512
Lease Laibility	(2,473,323,580)	-	(2,473,323,580)
			163,693,843
Applicable tax rate			37.50%
Deferred tax liability/(asset)			**61,385,191**

9.4.1.2 Deferred tax expense/(income)

Closing deferred tax (asset)liability	(34,683,966)	61,385,191
Opening deferred tax (asset)/liability	61,385,191	(104,019,074)
	(96,069,157)	**165,404,265**

Trust Bank PLC recognize 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 greater (less) than its tax value as per IAS -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.

9.4.1.3 To maintain the Deferred Tax Asset of Tk. 34,683,966.00 as on 31 December 2025, a deferred tax Income of Tk. 96,069,157.00 has been made for the period ended 31 December 2025 as per IAS-12 - Income Taxes.

9.4.1 (a) Consolidated Deferred Tax Asset

Trust Bank PLC	Note - 9.4.1	34,683,966	-
Trust Bank Securities Limited		782,586	855,144
Trust Bank Investment PLC		825,080	1,339,329
Trust And Pay Limited		291,764,488	266,156,700
		328,056,120	**268,351,173**

9.5 Break-up of Other Assets

Income generating other assets	3,982,999,290	3,982,999,290
Non income generating other assets	13,819,593,291	9,486,505,997
	17,802,592,581	**13,469,505,287**

9.6 Provision for other assets has been made as per BRPD Circular No. 04 dated 12 April 2022 issued by Bangladesh Bank and shown in Note-12.3 under Other Liabilities.

9 (a) Consolidated other assets

Trust Bank PLC	Note - 9	17,802,592,581	13,333,668,817
Trust Bank Securities Limited		1,032,881,367	867,592,163
Trust Bank Investment PLC		35,479,345	37,291,338
Trust And Pay Limited		309,431,566	278,445,986
		19,180,384,859	14,516,998,304
Less: Investment/Advance in Subsidiaries Company		3,982,999,290	3,982,999,290
		15,197,385,569	**10,533,999,014**
Less: Inter company Transaction		-	-
		15,197,385,569	**10,533,999,014**

10 BORROWINGS FROM OTHER BANKS, FINANCIAL INSTITUTIONS AND AGENTS

In Bangladesh			
REPO		-	-
Call Borrowings			
Call Loan from Banks		-	-
Short Notice Borrowings		-	-
		-	-
Other Borrowings			
Borrowing from Bangladesh Bank - EDF		3,541,156,735	4,706,080,181
Borrowing from SME Foundation		51,450,740	35,404,300
Bangladesh Bank Refinance		4,228,405	5,807,369
Bangladesh Bank SME - Refinance		2,654,634,500	2,252,531,333
Bangladesh Bank Green-Refinance		396,385,966	971,874,453
Borrowing from Bangladesh Bank - IPFF (BDT)		3,090,223,008	3,377,980,575
Borrowing from Bangladesh Bank - IPFF (USD)		2,265,182,091	2,854,052,910
Borrowing from Bangladesh Bank - LTFF (USD)		1,498,592	1,671,491
		12,004,760,037	**14,205,402,612**
Issuance of Bonds			
Subordinated Bonds	Note - 10.1		
Trust Bank PLC Subordinated Bond IV		-	1,000,000,000
Trust Bank PLC Subordinated Bond V		1,600,000,000	2,400,000,000
Trust Bank PLC Subordinated Bond VI		3,500,000,000	3,900,000,000
Trust Bank PLC Subordinated Bond VII		4,500,000,000	4,500,000,000
Trust Bank PLC Subordinated Bond VIII		3,620,000,000	-
		13,220,000,000	**11,800,000,000**
Perpetual Bonds	Note - 10.2		
Trust Bank PLC Perpetual Bond		4,000,000,000	4,000,000,000
		17,220,000,000	**15,800,000,000**
Borrowed by Offshore Banking Unit			
Pubali Bank PLC		609,508,125	-
		609,508,125	-
		29,834,268,162	**30,005,402,612**
Outside Bangladesh			
Borrowed by Offshore Banking Unit			
Mashreq Bank PSC		3,712,212,449	-
Standard Chartered Bank		432,453,874	718,381,690
The National Bank of RAS Al-Khaimah		1,851,127,695	1,241,591,066
United Bank Limited		1,216,405,013	-
		7,212,199,031	**1,959,972,756**
		37,046,467,193	**31,965,375,368**

10.1 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 Bonds are shown as long term borrowings. Trust Bank PLC has issued the subordinated bonds for Eight times out of which Bond - I, II, III and IV have already been adjusted. The features of other bonds are stated below:

10.1.1 Trust Bank PLC Subordinated Bond IV

Trust Bank PLC issued an Unsecured Subordinated Non-Convertible Bond of Taka 5,000,000,000 for a term of Seven (7) years to strengthen the capital base of the Bank. The Bond was issued on December 2018 on the consent of BSEC vide Letter Ref# BSEC/CI/DS-111/2014/694 dated 11 October 2018 and Bangladesh Bank permission Letter Ref# BRPD (BFIC)661/14B(P)I2018-8228 dated 28 October 2018. The Bond was issued at floating rate of interest. Full repayment of the Bond has already been made on 15 December 2021, 18 December 2022 , 17 December 2023, 15 December 2024 and 19 December,2025 @ 20% to the respective Bond holders.

10.1.2 Trust Bank PLC Subordinated Bond V

Trust Bank PLC issued an Unsecured Subordinated Non-Convertible Bond of Taka 4,000,000,000 for a term of Seven (7) years to strengthen the capital base of the Bank. The Bond was issued on December 2020 on the consent of BSEC vide Letter Ref#BSEC/CI/DS-125/2020/297 dated December 23, 2020 and Bangladesh Bank permission Letter Ref# BRPD(BFIS)661/14B(P)I2020-10358 dated December 01, 2020. The Bond was issued at floating rate of interest. 60% repayment of the Bond has already been made on 28 December 2023, 29 December 2024 and 29 December, 2025 @ 20% to the respective Bond holders.

10.1.3 Trust Bank PLC Subordinated Bond VI

Trust Bank PLC issued an Unsecured Subordinated Non-Convertible Bond of Taka 4,000,000,000 for a term of Seven (7) years to strengthen the capital base of the Bank. The Bond was issued on December 2022 on the consent of BSEC vide Letter Ref#BSEC/CI/DS-200/2022/1115 dated December 29, 2022 and Bangladesh Bank permission Letter Ref# BRPD(BS)661/14B(P)I2022-9860 dated September 27, 2022. The Bond was issued at floating rate of interest. 20% of the repayment only Premier Bank PlC and NRBC Bank PLC of the Bond has already been made on 29 December,2025 @ 20% to the respective Bond holders.

10.1.4 Trust Bank PLC Subordinated Bond VII

Trust Bank PLC issued an Unsecured Subordinated Non-Convertible Bond of Taka 4,500,000,000 for a term of Seven (7) years to strengthen the capital base of the Bank. The Bond was issued on 30 December, 2024 on the consent of BSEC vide Letter Ref#BSEC/CFD/CRD/DS-262/2024/0307 dated November 28, 2024 and Bangladesh Bank permission Letter Ref# BRPD(BS)661/14B(P)/2024-8379 dated 19 September, 2024. The Bond was issued at floating rate of interest. The repayment of the Bond will start after three years from the date of issue of the Bond.

10.1.5 Trust Bank PLC Subordinated Bond VIII

Trust Bank PLC issued an Unsecured Subordinated Non-Convertible Bond of Taka 4,500,000,000 for a term of Seven (7) years to strengthen the capital base of the Bank. The Bond was issued on 30 December, 2025 on the consent of BSEC vide Letter Ref#BSEC/CFD/CRD/DS-280/2025/0599 dated September 30, 2025 and Bangladesh Bank permission Letter Ref# BRPD(BS)661/14B(P)/2025-9861 dated 18 August, 2025. The Bond was issued at floating rate of interest. The repayment of the Bond will start after three years from the date of issue of the Bond.

10.2 Trust Bank PLC Perpetual Bond

Trust Bank PLC has been permitted to issue an unsecured, contingent-convertible, floating rate Perpetual Bond of Taka 4,000,000,000 to strengthen the capital base of the Bank on the consent of BSEC/CI/DS-125/2020/290 dated December 09, 2020 and Bangladesh Bank permission letter ref # BRPD(BFIS)661/14B(P)I2020/7904 dated September 24, 2020. The coupon rate of the Bond will be limited to minimum 6.00% and maximum 10.00%.

10.3 Security-wise borrowings

Secured Borrowings	-	-
Unsecured Borrowings	37,046,467,193	31,965,375,368
	37,046,467,193	**31,965,375,368**

10.4 Repayment nature wise borrowings

Repayment on Demand	-	-
Others	37,046,467,193	31,965,375,368
	37,046,467,193	**31,965,375,368**

10.5 Remaining maturity grouping of Borrowings from other banks, financial institutions and agents

Payable		
On demand	-	-
Up to 1 month	5,665,513,350	4,888,462,372
Over 1 month but within 3 months	3,359,266,161	2,898,527,497
Over 3 months but within 1 Year	11,012,689,234	9,502,248,712
Over 1 Year but within 5 Years	9,141,009,469	7,887,278,357
Over 5 Years	7,867,988,979	6,788,858,430
	37,046,467,193	**31,965,375,368**

10 (a) Consolidated borrowings from other Banks, financial institutions and agents

Trust Bank PLC	Note-10	37,046,467,193	31,965,375,368
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		1,556,087,403	1,568,101,971
Trust And Pay Limited		-	-
		38,602,554,596	**33,533,477,339**
Less: Inter Company Transaction		1,961,840,852	1,889,377,827
		36,640,713,744	**31,644,099,512**

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion
ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, **www.tblbd.com**

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

11 DEPOSITS AND OTHER ACCOUNTS

Current/Al-wadeeah Current Accounts and other Accounts	Note - 11.2	60,441,696,845	62,427,156,558
Bills Payable	Note - 11.3	3,896,303,453	3,588,897,619
Savings Bank Deposits/Mudaraba Savings Deposits	Note - 11.4	73,392,881,872	70,037,347,731
Fixed Deposits/Mudaraba Term Deposits	Note - 11.5	373,552,313,099	312,675,476,432
		511,283,195,269	**448,728,878,340**

11.1 Remaining maturity grouping of Deposits and other accounts

Inside Bangladesh Payable	Banks	Other than Banks	31.12.2025 Taka	31.12.2024 Taka
Repayable on Demand	373,651,880	70,569,707,786	70,943,359,666	62,427,089,071
Repayable within 1 month	906,757,203	96,394,169,226	97,300,926,429	136,380,610,548
Over 1 month but within 6 months	1,360,135,805	119,690,110,657	121,050,246,462	104,184,519,456
Over 6 months but within 1 Year	-	149,095,796,047	149,095,796,047	86,695,370,379
Over 1 Year but within 5 Years	-	50,014,198,386	50,014,198,386	44,788,392,273
Over 5 Years	-	22,878,668,279	22,878,668,279	14,252,896,613
	2,640,544,888	**508,642,650,381**	**511,283,195,269**	**448,728,878,340**
Outside Bangladesh	-	-	-	-
	2,640,544,888	**508,642,650,381**	**511,283,195,269**	**448,728,878,340**

11.2 Current/Al-wadeeah Current Accounts and other Accounts

Conventional Banking	Note-11.2.1	56,372,863,119	58,279,287,141
Islamic Banking	Note-11.2.2	4,068,833,726	4,147,869,417
		60,441,696,845	**62,427,156,558**

11.2.1 Conventional Banking

Current Account		29,491,055,979	33,840,301,731
Unclaimed Dividend	Note-11.2.3	41,124,959	38,071,258
Other Accounts	Note-11.2.4	26,840,682,181	24,400,914,152
		56,372,863,119	**58,279,287,141**

11.2.2 Islamic Banking

Al-wadeeah Current Accounts	1,778,448,511	1,818,064,569
Foreign Currency Deposits	152,245,799	212,567,968
Sundry Deposits	977,931,761	1,241,101,138
Profit payable on Deposits	1,160,207,655	876,135,742
	4,068,833,726	**4,147,869,417**

11.2.3 Unclaimed Dividend

As per Bangladesh Securities and Exchange Commission directive no. BSEC/CMRRCD/2021-386/03 dated 14 January 2021, year wise unclaimed dividend information is given below:

2024	3,715,689	-
2023	4,634,424	4,829,788
2022	3,416,293	3,549,644
2021	4,488,651	4,629,955
2020	3,135,887	3,220,344
2019	1,753,889	1,795,673
2018	48,872	48,875
2017	3,317,810	3,337,933
2016	2,837,593	2,856,854
2015	2,241,134	2,254,409
2014	2,773,186	2,786,249
2013	41,685	41,685
2012	30,994	30,994
2011	2,312,385	2,312,388
2010	2,432,617	2,432,617
2009	3,033,259	3,033,259
2007 & 2008	910,591	910,594
	41,124,959	**38,071,258**

11.2.4 Other Accounts

Foreign Currency Deposits	16,511,665,482	13,251,665,405
Interest Payable on Deposits	5,722,195,515	4,300,315,683
Sundry Deposits	4,606,821,184	6,848,933,064
	26,840,682,181	**24,400,914,152**

11.3 Bills Payable

Conventional Banking		
Demand Draft payable	996,768	997,959
Pay Order payable	3,877,527,600	3,586,861,601
	3,878,524,368	**3,587,859,560**
Islamic Banking		
Demand Draft payable	-	-
Pay Order payable	17,779,085	1,038,059
	17,779,085	**1,038,059**
	3,896,303,453	**3,588,897,619**

11.4 Savings Bank Deposits/Mudaraba Savings Deposits

Conventional Banking	62,275,374,694	60,680,425,386
Islamic Banking	11,117,507,178	9,356,922,345
	73,392,881,872	**70,037,347,731**

11.5 Fixed Deposits/Mudaraba Term Deposits

11.5.1 Conventional Banking

Fixed Deposits	212,228,982,713	175,072,687,867
Special Notice Deposits	38,463,082,804	34,498,640,642
Scheme Deposits	43,999,669,740	40,764,064,760
	294,691,735,257	**250,335,393,269**

11.5.2 Islamic Banking

Mudaraba Term Deposits	66,374,734,350	53,144,798,992
Mudaraba Special Notice Deposits	1,892,294,344	971,459,289
Mudaraba Scheme Deposits	10,593,549,148	8,223,824,882
	78,860,577,842	**62,340,083,163**
	373,552,313,099	**312,675,476,432**

11.5.3 Fixed Deposits

Inside Bangladesh Payable	Banks	Other than Banks	31.12.2025 Taka	31.12.2024 Taka
One month	-	9,529,943,183	9,529,943,183	11,240,717,835
Three months	-	98,446,655,064	98,446,655,064	82,111,340,576
Six months	-	33,753,539,448	33,753,539,448	27,964,485,582
One year	-	70,343,782,780	70,343,782,780	53,600,098,642
Two years	-	3,456,622	3,456,622	5,293,829
Three years	-	135,615,919	135,615,919	135,102,368
Four years	-	58,832	58,832	55,995
Five Years	-	10,059,512	10,059,512	10,034,240
More than five years	-	5,871,353	5,871,353	5,558,800
	-	**212,228,982,713**	**212,228,982,713**	**175,072,687,867**

11.5.4 Mudaraba Term Deposits

Inside Bangladesh Payable	Banks	Other than Banks	31.12.2025 Taka	31.12.2024 Taka
One month	-	300,901,632	300,901,632	2,335,622,940
Three months	-	50,445,544,021	50,445,544,021	39,155,906,343
Six months	-	6,925,487,410	6,925,487,410	4,725,961,667
One year	-	8,688,259,508	8,688,259,508	6,913,198,258
Two years	-	-	-	-
Three years	-	14,541,780	14,541,780	14,109,784
Five Years	-	-	-	-
More than five years		-	-	-
	-	**66,374,734,350**	**66,374,734,350**	**53,144,798,992**

11.6 Payable on demand and time deposits

Demand deposits		
Current/Al-wadeeah Current Accounts and other Accounts	39,170,964,380	42,113,990,121
Savings Bank Deposits/Mudaraba Savings Deposits	6,605,359,368	6,303,361,296
Foreign currency deposits	14,414,362,415	13,014,091,804
Sundry Deposits	4,606,821,184	6,848,933,064
Bills Payable	3,896,303,453	3,588,897,619
	68,693,810,800	**71,869,273,904**
Time deposits		
Savings Bank Deposits/Mudaraba Savings Deposits	66,787,522,504	63,733,986,435
Fixed Deposits/Mudaraba Term Deposits	278,603,717,063	228,217,486,859
Foreign currency deposits	2,249,548,866	450,141,569
Special Notice Deposits/Mudaraba Special Notice Deposits	40,355,377,148	35,470,099,931
Scheme Deposits/Mudaraba Scheme Deposits	54,593,218,888	48,987,889,642
	442,589,384,469	**376,859,604,436**
	511,283,195,269	**448,728,878,340**

11.7 Geographical location-wise concentration of Deposits & Other Accounts

Inside Bangladesh		
Dhaka Division	358,333,561,766	319,513,653,511
Chittagong Division	97,198,357,882	79,126,190,051
Khulna Division	13,065,139,156	11,884,845,501
Sylhet Division	15,700,369,003	13,796,981,173
Rangpur Division	7,814,429,697	7,279,884,325
Barisal Division	2,392,458,413	1,958,835,690
Rajshahi Division	14,256,737,375	12,957,170,874
Mymensingh Division	2,522,141,977	2,211,317,215
	511,283,195,269	**448,728,878,340**
Outside Bangladesh	-	-
	511,283,195,269	**448,728,878,340**

11.8 Sector-wise Deposits

Government deposits	53,230,769,899	48,596,625,295
Deposit money banks	2,640,544,888	1,515,806,855
Other public deposits	30,691,346,741	13,503,281,452
Private deposits	402,612,885,213	366,472,479,940
Foreign Currency deposits	15,265,349,201	13,464,233,373
Interest Payable on deposits	6,842,299,327	5,176,451,425
	511,283,195,269	**448,728,878,340**

11 (a) CONSOLIDATED DEPOSITS AND OTHER ACCOUNTS

Current / Al-wadeeah Current Accounts and other Accounts		
Trust Bank PLC	60,441,696,845	62,427,156,558
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC	78,904,532	81,582,523
Trust And Pay Limited	-	-
	60,520,601,377	**62,508,739,081**
Less : Inter Company Transaction	237,496,289	206,009,331
	60,283,105,088	**62,302,729,750**
Bills Payable	3,896,303,453	3,588,897,619
Savings Bank Deposits/Mudaraba Savings Deposits	73,392,881,872	70,037,347,731
Fixed Deposits/Mudaraba Term Deposits	373,552,313,099	312,675,476,432
	511,124,603,512	**448,604,451,532**

12 OTHER LIABILITIES

Provision for Loans & Advances	Note - 12.1	16,335,935,000	17,781,551,000
General Provision for Off Balance Sheet Exposures	Note - 12.1	1,476,841,000	1,559,349,000
Provision for Investment	Note - 12.2	613,042,105	89,962,510
Provision for Other Assets	Note - 12.3	566,100,000	267,900,000
Provision for Blocked Interest Account		733,476,673	-
Provision for CSR Fund	Note - 12.4	263,375,231	203,601,703
Start Up Fund	Note - 12.5	191,858,218	156,437,388
Rebate of Interest payable to Good Borrowers	Note - 12.6	19,502,477	19,502,477
Unearned profit on TIB Investment		2,113,643,547	2,609,521,516
Interest Suspense Account	Note - 12.7	13,593,947,350	9,278,542,088
Provision for Income Tax Less Advance Income Tax	Note - 12.8	-	3,459,316,283
Deferred Tax Liabilities	Note - 9.4.1	-	61,385,191
Interest Payable on Borrowings		482,600,219	305,710,644
Accrued Expenses		595,216,729	732,510,356
Audit Fees Payable		4,600,000	920,000
Sundry Creditors		3,734,854,833	2,302,003,623
Compensation Fund Account	Note - 12.8.2	108,935,412	75,608,040
Branch Adjusting Accounts (net)	Note-12.9	181,269,686	-
Lease Liability	Note-12.10	2,391,380,710	2,473,323,580
Others	Note-12.11	41,493,829	57,702,830
		43,448,073,019	**41,434,848,229**

12.1 Provision for Loans and Advances/Islami Banking Investments and Off Balance Sheet Exposure

Specific Provision			
Against Classified Loans & Advances	Note-12.1.1	11,732,521,000	14,526,614,000
General Provision			
Against Unclassified Loans & Advances	Note-12.1.2	3,440,314,000	3,195,300,000
Special General Provision for COVID-19	Note-12.1.3	-	-
Against Special Mention Accounts	Note-12.1.4	1,163,100,000	59,637,000
		4,603,414,000	**3,254,937,000**
		16,335,935,000	**17,781,551,000**
Against Off Balance Sheet Exposures	Note-12.1.5	1,476,841,000	1,559,349,000
		17,812,776,000	**19,340,900,000**

12.1.1 Specific Provision for Classified Loans & Advances

Provision held on 1 January	14,526,614,000	10,141,717,000
Fully provided debts written off	(10,883,483,666)	(838,259,502)
Recoveries from previously written off debts	215,226,001	86,393,413
Specific provision for the year	7,874,164,665	5,136,763,089
Recoveries and provisions no longer required	-	-
Net Charge to the Profit Loss Account	**(2,794,093,000)**	**4,384,897,000**
Provision held at end of year	**11,732,521,000**	**14,526,614,000**

12.1.2 General Provision for Unclassified Loans & Advances

Provision held on 1 January	3,195,300,000	2,811,624,500
Provisions made during the year	245,014,000	383,675,500
Provision held at end of year	**3,440,314,000**	**3,195,300,000**

12.1.3 Special General Provision for COVID-19

Special General Provision for COVID-19 is maintained as per Bangladesh Bank's BRPD Circular Letter No.-56, dated 10 December 2020 which is shown below.

Balance on 1 January	-	486,340,000
Provisions made during the year	-	(486,340,000)
	-	-

12.1.4 General Provision for Special Mention Accounts

Provision held on 1 January	59,637,000	48,202,500
Provisions made during the year	1,103,463,000	11,434,500
Provision held at end of year	**1,163,100,000**	**59,637,000**

12.1.5 General Provision for Off Balance Sheet Exposures

Provision held on 1 January	1,559,349,000	1,489,505,500
Provisions made during the year	(82,508,000)	69,843,500
	1,476,841,000	**1,559,349,000**

12.1.6 Required Provision against Loans and Advances

Required General Provision		
Unclassified Loans & Advances	3,440,314,000	3,195,300,000
Special General Provision for COVID-19	-	-
Special Mention Account	1,163,100,000	59,637,000
Off Balance Sheet Items	1,476,841,000	1,559,349,000
	6,080,255,000	**4,814,286,000**
Required Specific Provision		
Sub Standard	570,595,000	1,875,341,000
Doubtful	3,608,033,000	537,296,500
Bad	7,553,893,000	12,113,976,500
	11,732,521,000	**14,526,614,000**
	17,812,776,000	**19,340,900,000**

12.1 (a) Consolidated General Provision for Loans and Advances

Trust Bank PLC	6,080,255,000	4,814,286,000
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC	522,180,814	615,016,309
Trust And Pay Limited	-	-
	6,602,435,814	**5,429,302,309**

12.1.5 (a) Consolidated General Provision for Off Balance Sheet Exposures

Trust Bank PLC	1,476,841,000	1,559,349,000
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC	-	5,175,000
Trust And Pay Limited	-	-
	1,476,841,000	**1,564,524,000**

12.2 Provision for Investment

Provision for Diminution in value of Investment	Note-12.2.1		
Balance on 1 January		89,962,510	38,168,146
Provisions made during the year		23,079,595	51,794,364
		113,042,105	**89,962,510**
Provision for Investment in Bonds			
Balance on 1 January		-	-
Provisions made during the year		500,000,000	-
		500,000,000	-
		613,042,105	**89,962,510**

12.2.1 Provision for Diminution in value of Investment

Cost price of holding of quoted shares and mutual funds (both close end and open end) as on 31 December 2025 is Tk. 461,849,871.00 whereas the market of these securities is Tk. 428,497,748.00 showing a loss of Tk. 88,180,787.00 on fall of market price.

Details workings relating to provision on Investment is given below:

SL	Name of the Company	No. of shares	Average cost rate	Total Investment Cost Price	Market Rate as on 31 Dec 2025	Total Market Price	Aggregate Net off (Loss) / Gain	Value of MF / Share for Provision	Required Provision Excess / (Shortage)
1	Popular Life MF-1	1,089,298	6.69	7,284,124	2.40	2,614,315	(4,669,809)	2,614,315	(4,669,809)
2	TBL 1st Mutual Fund	4,593,045	6.59	30,258,555	2.40	11,023,308	(19,235,247)	11,023,308	(19,235,247)
3	LRGLOBMF 1	6,554,016	9.64	63,205,696	2.70	17,695,843	(45,509,853)	17,695,843	(45,509,853)
4	CAPM Unit Fund	100,000	100.00	10,000,000	85.11	8,511,000	(1,489,000)	8,511,000	(1,489,000)
5	UCB Income Plus Fund	26,381,313	11.37	299,999,996	13.45	354,828,660	54,828,664	354,828,660	-
	Provision Required for Mutual Funds		-	-		-			**(70,903,909)**
6	Prime Bank PLC	69,454	28.98	2,012,905	28.70	1,993,330	(19,575)	1,993,330	(19,575)
7	Pubali Bank PLC	34,922	28.57	997,688	30.90	1,079,090	81,402	1,079,090	81,402
8	Summit Power	314,637	45.69	14,375,320	12.30	3,870,035	(10,505,284)	3,870,035	(10,505,285)
9	Olympic	100,000	289.15	28,914,757	137.40	13,740,000	(15,174,757)	13,740,000	(15,174,757)
10	IT Consultants Ltd.	323,568	6.77	2,189,115	38.40	12,425,011	10,235,896	12,425,011	10,235,896
11	ACMELAB	5,000	119.48	597,405	70.90	354,500	(242,905)	354,500	(242,905)
12	BD Thai Food	3,568	10.00	35,680	14.30	51,022	15,342	51,022	15,342
13	Union Bank PLC	207,756	9.52	1,978,630	1.50	311,634	(1,666,996)	311,634	(1,666,996)
	Provision Required for Shares								**(17,276,878)**
14	Golden Harvest Agro Industries Ltd.	4,215	42.42	178,801	10.60	44,679	(134,122)	44,679	(134,122)
15	IBBL Mudaraba Perpetual Bond	56,280	966.74	54,408,255	615.00	34,612,200	(19,796,055)	34,612,200	(19,796,055)
16	Olympic Industries Ltd.	90,170	186.01	16,772,494	137.40	12,389,358	(4,383,136)	12,389,358	(4,383,136)
17	Padma Oil Co. Ltd.	3,000	350.65	1,051,956	168.20	504,600	(547,356)	504,600	(547,356)
	Provision Required for TIB								**(24,860,669)**
	T O T A L			**461,849,871**		**428,497,748**	**(33,352,122)**	**428,497,748**	**(113,041,456)**

Provision for Diminution in value of Investment

Balance on 1 January	89,962,510	38,168,146
Provisions made for Investment in Shares during the year	23,079,595	51,794,364
	113,042,105	**89,962,510**

12.3 Provision for Other Assets

Balance on 1 January	267,900,000	250,000,000
Provisions made during the year	298,200,000	17,900,000
	566,100,000	**267,900,000**

12.3.1 Provision for other asset

Prepaid Legal Expense	103,760,135	85,369,376
Advance against Capital Expenditure	5,538,820	-
Protested Bill	95,906,602	95,906,602
Security Deposits	6,926,708	5,649,092
Suspense Account	9,283,636	60,869,116
Prepaid Expenses	510,151	-
Investment in shares of Subsidiary Companies	9,700,000	-
Interest accrued on investments and deposits	288,500,000	-
Other Accrued Income	44,196,283	-
Others	1,777,665	20,105,814
	566,100,000	**267,900,000**

Provision for other assets has been kept as per BRPD Circular No.-04, dated 12 April 2022.

12.4 Provision for CSR Fund

Balance on 1 January	203,601,703	190,792,315
Provisions made during the year	120,000,000	120,000,000
Amount spent during the year	(60,226,472)	(107,190,612)
	263,375,231	**203,601,703**

Provision has been maintaines for Corporate Social Responsibility (CSR) activities. CSR activities includes humanitarian belief, disaster management, health care, education, training, green initiatives and environmental degradation. As per Bangladesh Bank SFD Circular no. 03, dated 16 June 2020, at the beginning of the year, the fund has been allocated for education, health care, environment & climate change and other risk @ 30%, 30%, 20% & 20% respectively and expensed over the year accordingly.

12.5 Provision for Start Up Fund

According to SMESPD Circular no. 04 dated 29 March 2021 as well as SMESPD Circular Letter no. 05 dated 26 April 2021, 1% of Net Profit has been transferred to Start Up Fund Account under Other Liabilities at the time of finalization of Financial Statements for the year ended as on 31 December 2025.

Balance on 1 January	156,437,388	118,418,222
Provision made during the year	35,420,830	38,019,166
	191,858,218	**156,437,388**

12.6 Rebate on interest payable to good borrowers

According to BRPD Circular no. 06 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 to keep provision for incentive of Good Borrowers in every year. As Bank's existing provision in this issue is more than requirement, so the Bank has not been accounted for any additional provision for incentive of Good Borrowers during the year 2024.

12.7 Interest Suspense Account

Balance on 1 January	9,278,542,088	6,218,476,427
Amount transferred during the year	8,920,632,458	3,171,704,794
Amount recovered during the year	(2,475,278,748)	(3,131,047)
Amount written off / waived during the year	(2,263,306,435)	(108,508,086)
Balance at the end of the year	**13,593,947,350**	**9,278,542,088**

12.8 Provision for Income Tax Less Advance Income Tax

Provision for Income Tax		
Balance on 1 January	26,674,387,378	22,094,897,240
Provisions made during the year	940,000,000	4,560,000,000
Provision for Doubtful Income of Islamic Banking	19,996,423	19,490,138
Settlement for previous year(s)	-	-
	27,634,383,801	**26,674,387,378**
Less: Advance Income Tax		
Balance on 1 January	23,215,071,095	21,153,795,670
Paid during the year	4,450,010,320	2,061,275,425
Settlement for previous year(s)	-	-
	27,665,081,415	**23,215,071,095**
Net Closing Balance	**(30,697,614)**	**3,459,316,283**

12.8.1

Provision for current tax of Tk. 1,060,000,000.00 has been made @ 37.50% on Business Income, @ 20% on Dividend Income, 15% of Capital gain from sale of Govt. Securities as well as @ 10% of Capital gain from sale of Shares made by the Bank during the year after considering some of the add backs to income and disallowances of expenditure as per Income Tax Act and Rules, 2023.

The Bank has challenged some disputed income tax assessments which are pending at various appeal stages (i.e. Appellate Tribunal, High Court Division). The Bank is confident that once these appeals are finally disposed off, there should not be any additional tax demand against the Bank and hence no further provision is required.

12.8.2 Compensation Fund Account

Opening Balance	75,608,040	44,270,477
Amount credited during the year		
Compensation Realized during the year	53,323,795	51,973,701
Income Tax Provision @ 37.50%	19,996,423	19,490,138
Amount credited during the year	33,327,372	32,483,563
Total	**108,935,412**	**76,754,040**
Amount distributed during the period	-	1,146,000
Closing Balance	**108,935,412**	**75,608,040**

Islamic Banking is a trade-based mode of banking where compliance of Sharia guidelines is the precondition for its legitimacy. In addition to the prohibition of interest and classification of business activities between lawful (halal) and un-lawful (haram), Sharia also provides guidelines of business process and transaction. 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 already been changed as "Compensation" instead of "Doubtful Income".

12.8 (a) Consolidated Current Tax Expenses

Trust Bank PLC	Note-12.5	940,000,000	4,560,000,000
Trust Bank Securities Limited		22,089,872	8,647,587
Trust Bank Investment PLC		8,000,000	19,820,000
Trust And Pay Limited		12,111,333	7,736,663
		982,201,205	**4,596,204,250**

12.9 Branch Adjusting Accounts (net)

Periods of Reconciliation	Number of responded entries (Debit)	Amount of responded entries (Taka)	Number of responded entries (Credit)	Amount of responded entries (Taka)	Balance as on 31 December 2025
In Bangladesh					
Less than 03 months	33792	38,003,051	206	215,045,348	177,042,296
03 months to less than 06 months					
06 months to less than 09 months					
09 months to less than 12 months					
12 months and more					
Total	**33792**	**38,003,051**	**206**	**215,045,348**	**177,042,296**
Outside Bangladesh					
Less than 03 months			1	4,888,391	4,888,391
03 months to less than 06 months					
06 months to less than 09 months					
09 months to less than 12 months					
12 months and more					
Total	-	-	**1.00**	**4,888,391**	**4,888,391**
Grand-Total	**33,792**	**38,003,051**	**207**	**219,933,739**	**181,930,688**

12.10 Lease Liability

Balance as at 1 January	2,473,323,580	1,370,586,061
Add: Addition during the year	114,102,908	1,402,297,219
Add: Interest charge during the year	123,067,539	133,242,142
Less: Payment/Adjustment made during the year	(319,113,317)	(432,801,842)
Balance as at 31 December	**2,391,380,710**	**2,473,323,580**

12.11 Others

ITCL A/c - Fees payable	27,180,838	18,599,367
CGS Registration Fees Payable	95,465	23,462
ATM Risk Fund	1,954,500	2,000,000
VISA Receivable Fast Fund	35,196	207,219
Unearned Revenue A/C	10,350	13,800
Trust Money Fees Received- Credit Card	9,734,875	5,896,563
TADL Settlement Account	-	30,662,591
SMS Notification Charges	2,477,691	-
Miscellaneous	4,914	299,828
	41,493,829	**57,702,830**

12 (a) Consolidated other liabilities

Trust Bank PLC	Note-12	43,448,073,019	41,434,848,229
Trust Bank Securities Limited		1,385,426,703	1,255,052,604
Trust Bank Investment PLC		2,249,967,137	2,303,655,275
Trust And Pay Limited		527,040,430	572,455,696
		47,610,507,289	45,566,011,804
Less: Inter company transaction		-	-
		47,610,507,289	**45,566,011,804**

13 CAPITAL

13.1 Authorized Capital

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

13.2 Issued, Subscribed and Paid Up Capital

116,667,000	Ordinary shares of Tk. 10 each issued for cash	1,166,670,000	1,166,670,000
11,666,700	Ordinary shares of Tk. 10 each issued bonus shares	116,667,000	116,667,000
25,666,740	Ordinary shares of Tk. 10 each issued for right 1R:5	256,667,400	256,667,400
30,800,080	Ordinary shares of Tk. 10 each issued bonus shares	308,000,800	308,000,800
36,960,100	Ordinary shares of Tk. 10 each issued bonus shares	369,601,000	369,601,000
44,352,120	Ordinary shares of Tk. 10 each issued bonus shares	443,521,200	443,521,200
26,611,274	Ordinary shares of Tk. 10 each issued bonus shares	266,112,740	266,112,740
53,222,550	Ordinary shares of Tk. 10 each issued for right 1R:5	532,225,500	532,225,500
34,594,656	Ordinary shares of Tk. 10 each issued bonus shares	345,946,560	345,946,560
45,664,946	Ordinary shares of Tk. 10 each issued bonus shares	456,649,460	456,649,460
42,620,616	Ordinary shares of Tk. 10 each issued bonus shares	426,206,160	426,206,160
37,506,142	Ordinary shares of Tk. 10 each issued bonus shares	375,061,420	375,061,420
50,633,292	Ordinary shares of Tk. 10 each issued bonus shares	506,332,920	506,332,920
55,696,621	Ordinary shares of Tk. 10 each issued bonus shares	556,966,210	556,966,210
30,633,141	Ordinary shares of Tk. 10 each issued bonus shares	306,331,410	306,331,410
64,329,597	Ordinary shares of Tk. 10 each issued bonus shares	643,295,970	643,295,970
70,762,557	Ordinary shares of Tk. 10 each issued bonus shares	707,625,570	707,625,570
77,838,813	Ordinary shares of Tk. 10 each issued bonus shares	778,388,130	778,388,130
68,498,155	Ordinary shares of Tk. 10 each issued bonus shares	684,981,550	684,981,550
69,354,382	Ordinary shares of Tk. 10 each issued bonus shares	693,543,820	-
		9,940,794,820	**9,247,251,000**

13.3 Capital to Risk-weighted Asset Ratio (CRAR)

In terms of section 13 (2) of the Banking Companies Act, 1991 and Bangladesh Bank BRPD circulars no. 18 dated 21 December 2014 relating to implementation of Basel III in Bangladesh, risk weighted assets (RWA), required capital, available common equity tier 1 capital, additional tier 1 capital and tier 2 capital of the Bank as on 31 December 2025 are shown below:

13.3.1 Capital to Risk-weighted Asset Ratio (CRAR) under SOLO

A. Total Risk Weighted Assets (RWA)		
Credit Risk Weighted Assets	321,960,513,607	293,418,967,908
Market Risk Weighted Assets	6,119,446,981	3,843,734,445
Operational Risk Weighted Assets	34,385,727,148	30,102,648,181
	362,465,687,736	**327,365,350,534**
B. Minimum Capital Requirement (MCR) with Capital Conservation Buffer (12.50% of RWA)	**45,308,210,967**	**40,920,668,817**
C. Common Equity Tier 1 (CET1) Capital (Going-concern capital)		
Paid up share capital	9,940,794,820	9,247,251,000
Share premium	-	-
Statutory reserve	11,279,751,092	10,779,751,092
Retained earnings	5,853,187,472	4,753,612,923
	27,073,733,384	**24,780,615,015**
Less : Regulatory Adjustments		
Deferred tax assets	34,683,966	-
Intangible assets	64,346,079	21,589,186
	99,030,045	**21,589,186**
Common Equity Tier 1 (CET1) Capital	**26,974,703,339**	**24,759,025,829**
Required Common Equity Tier 1 (CET1) Capital [7.00% of risk weighted assets]	25,372,598,141	22,915,574,537
D. Excess Common Equity Tier 1 Capital (C - 7% of RWA)	**1,602,105,198**	**1,843,451,292**
E. Additional Tier 1 (AT1) Capital		
Non-cumulative Irredeemable Preference Shares	-	-
Trust Bank PLC Perpetual Bond	4,000,000,000	4,000,000,000
Others (if any item approved by Bangladesh Bank)	-	-
	4,000,000,000	4,000,000,000
Less : Regulatory Adjustments	-	-
Total Additional Tier 1 (AT1) Capital	**4,000,000,000**	**4,000,000,000**
Maximum Limit of Additional Tier 1 Capital	5,970,966,979	5,524,902,574
Total Admissible Additional Tier-1 Capital	**4,000,000,000**	**4,000,000,000**
Excess Amount over Maximum Limit/(Unoccupied Limit) of Tier-1	(1,970,966,979)	(1,524,902,574)
F. Total Tier- 1 Capital (C+E)	**30,974,703,339**	**28,759,025,829**
G. Tier 2 Capital (Gone-Concern Capital)		
General Provision	6,080,255,000	4,814,286,000
Trust Bank PLC Subordinated Bond	11,640,000,000	9,600,000,000
Revaluation reserves	-	-
	17,720,255,000	**14,414,286,000**
Less : Regulatory Adjustments		
Revaluation Reserves (according to Phase-in deductions as per Basel III Guideline)	-	-
Total Tier 2 Capital	**17,720,255,000**	**14,414,286,000**
Maximum Limit of Tier 2 Capital	15,922,738,820	14,733,257,875
Total Admissible Tier-2 Capital	**15,922,738,820**	**14,414,286,000**
Excess Amount over Maximum Limit/ (Unoccupied Limit) of Tier-2	-	(318,971,875)
H. Total Eligible Regulatory Capital (Tier 1 & 2) (F+G)	**46,897,442,159**	**43,173,311,829**
Surplus Capital as per Bank weighted Assets (H - B)	**1,589,231,192**	**2,252,643,012**
Capital to Risk-weighted Asset Ratio (CRAR) (H/A)*100 Note-13.3.1.1	**12.94%**	**13.19%**

13.3.1.1 Capital Adequacy Ratio (CAR)

Capital Requirement	2025 Required	2025 Held	2024 Required	2024 Held
Common Equity Tier-1 to RWA (C/A)*100	7.00%	7.44%	7.00%	7.56%
Tier-1 Capital to RWA (F/A)*100	8.50%	8.55%	8.50%	8.78%
Tier-2 Capital to RWA (G/A)*100	4.00%	4.39%	4.00%	4.40%
Total	**12.50%**	**12.94%**	**12.50%**	**13.19%**

13.3 (a) Capital Adequacy Ratio under Consolidated basis

A. Total Risk Weighted Assets (RWA)		
Credit Risk Weighted Assets	319,445,626,888	291,166,048,352
Market Risk Weighted Assets	9,030,715,707	6,959,033,675
Operational Risk Weighted Assets	34,622,264,295	30,526,631,874
	363,098,606,889	**328,651,713,901**
B. Minimum Capital Requirement (MCR) with Capital Conservation Buffer (CCB) [12.50% of risk weighted assets]	**45,387,325,861**	**41,081,464,238**
C. Common Equity Tier 1 (CET1) Capital (Going-concern capital)		
Paid up capital	9,940,794,820	9,247,251,000
Non-controlling interest	758	800
Share premium	-	-
Statutory reserve	11,279,751,092	10,779,751,092
Retained earnings	5,862,160,455	5,051,075,513
	27,082,707,125	**25,078,078,405**
Less: Regulatory Adjustments		
Deferred Tax-Assets	328,056,120	268,351,173
Intangible assets	64,346,079	21,589,186
	392,402,199	**289,940,359**
Common Equity Tier 1 (CET1) Capital	**26,690,304,926**	**24,788,138,046**
Required Common Equity Tier 1 (CET1) Capital [7.00% of risk weighted assets]	25,416,902,482	23,005,619,973
D. Excess Common Equity Tier 1 Capital (C - 7% of RWA)	**1,273,402,444**	**1,782,518,073**
E. Additional Tier 1 (AT1) Capital		
Non-cumulative irredeemable preference shares	-	-
Trust Bank PLC Perpetual Bond	4,000,000,000	4,000,000,000
Others (if any item approved by Bangladesh Bank)	-	-
	4,000,000,000	**4,000,000,000**
Less : Regulatory Adjustments	-	-
	4,000,000,000	**4,000,000,000**
Maximum Limit of Additional Tier 1 Capital	5,870,904,138	5,523,888,982
Total Admissible Additional Tier-1 Capital	**4,000,000,000**	**4,000,000,000**
Excess Amount over Maximum Limit/ (Unoccupied Limit) of Tier-1 Capital	(1,870,904,138)	(1,523,888,982)
F. Total Tier- 1 Capital (C+E)	**30,690,304,926**	**28,788,138,046**
G. Tier 2 Capital (Gone-Concern Capital)		
General Provision	6,080,255,000	4,814,286,000
Trust Bank PLC Subordinated Bond	11,640,000,000	9,600,000,000
Revaluation Reserves	-	-
	17,720,255,000	**14,414,286,000**
Less : Regulatory Adjustments		
Revaluation Reserves (according to Phase-in deductions as per Basel III Guideline)	-	-
	17,720,255,000	**14,414,286,000**
Maximum Limit of Tier 2 Capital	15,655,871,708	14,730,548,871
Total Admissible Tier-2 Capital	**15,655,871,708**	**14,414,286,000**
Excess Amount over Maximum Limit/ (Unoccupied Limit) of Tier-2 Capital	**2,064,383,292**	**(316,262,871)**
H. Total Eligible Regulatory Capital (Tier 1 & 2) (F+G)	**46,346,176,634**	**43,202,424,046**
Surplus Capital as per Bank Weighted Assets (H-B)	**958,850,773**	**2,120,959,808**
Capital to Risk-weighted Asset Ratio (CRAR) (H/A)*100 Note-13.3(a).1	**12.76%**	**13.15%**

13.3(a).1 Capital Adequacy Ratio (CAR)

Capital Requirement	2025 Required	2025 Held	2024 Required	2024 Held
Common Equity Tier-1 to RWA (C/A)*100	7.00%	7.35%	7.00%	7.54%
Tier-1 Capital to RWA (F/A)*100	8.50%	8.45%	8.50%	8.75%
Tier-2 Capital to RWA (G/A)*100	4.00%	4.31%	4.00%	4.39%
Total	**12.50%**	**12.76%**	**12.50%**	**13.15%**

13.4 Leverage Ratio under SOLO basis

A. Tier-1 Capital - considering all regulatory adjustments	**30,974,703,339**	**28,759,025,829**
B. On- Balance Sheet Exposure	608,381,300,401	542,850,293,391
C. Off-Balance Sheet Exposure	86,850,626,719	86,349,810,367
D. Total Deduction from On and Off-Balance Sheet Exposure/ Regulatory adjustments made to Tier 1 capital	99,030,045	157,425,656
E. Total Exposure (B+C-D)	**695,132,897,075**	**629,042,678,102**
Leverage Ratio (A/E)*100	**4.46%**	**4.57%**

13.4 (a) Leverage Ratio under Consolidated basis

A. Tier-1 Capital - considering all regulatory adjustments	**30,690,304,926**	**28,788,138,046**
B. On- Balance Sheet Exposure	611,987,533,106	546,831,001,620
C. Off-Balance Sheet Exposure	86,850,626,719	86,349,810,367
D. Total Deduction from On and Off-Balance Sheet Exposure/ Regulatory adjustments made to Tier 1 capital	392,402,199	425,766,943
E. Total Exposure (B+C-D)	**698,445,757,626**	**632,755,045,044**
Leverage Ratio (A/E)*100	**4.39%**	**4.55%**

13.5 Percentage of shareholdings at the closing date

Particulars	Amount (in Taka) 31.12.2025	Amount (in Taka) 31.12.2024	Percentage (%) 31.12.2025	Percentage (%) 31.12.2024
Sponsors	5,964,391,140	5,548,270,830	60.00%	60.00%
Financial Institutions	2,124,479,050	2,007,519,970	21.37%	21.71%
Foreign Investors	-	2,065,770	0.00%	0.02%
General Public	1,847,677,410	1,685,455,670	18.59%	18.23%
Non-Resident Bangladeshi	4,247,220	3,938,760	0.04%	0.04%
Total	**9,940,794,820**	**9,247,251,000**	**100.00%**	**100.00%**

13.6 Shareholding Range on the basis of shareholdings as on 31 December 2025

Shareholding Range			No. of Shareholders	Number of Shares	%
1	to	500	4,661	771,465	0.08%
501	to	5,000	6,448	15,242,459	1.53%
5,001	to	10,000	887	6,631,760	0.67%
10,001	to	20,000	563	8,135,516	0.82%
20,001	to	30,000	206	5,037,406	0.51%
30,001	to	40,000	103	3,636,701	0.37%
40,001	to	50,000	77	3,532,319	0.36%
50,001	to	100,000	117	8,446,016	0.85%
100,001	to	1,000,000	121	30,900,995	3.11%
1,000,001	and More		38	911,744,845	91.72%
	Total		**13,221**	**994,079,482**	**100.00%**

13 (a) Non-Controlling Interest

Share Capital		
07 nos. shares of Trust Bank Investment PLC @ Tk. 100 each	700	700
01 no Share of Trust Bank Securities Limited @ Tk. 10 each	10	10
10 nos Shares of Trust And Pay Limited @ Tk. 10 each	100	100
	810	**810**
Share Money Deposit		
Trust Bank Securities Limited	-	-
Trust Bank Investment PLC	-	-
Trust And Pay Limited	-	-
	-	-
Undistributed Profit		
Cumulative Profit as of 1 January	(10)	(264,689,656)
Profit for the year	(42)	(24)
Transfer to Trust Bank PLC	-	264,689,670
	(52)	**(10)**
	758	**800**

13.1 (a) Summary of shareholding in subsidiaries

Trust Bank's shareholding position in its 03 (three) subsidiaries and one associate is summarized below:

Name of subsidiary	Face value per share	Total no. of ordinary shares 2025	Total no. of ordinary shares 2024	No. of ordinary shares held by Trust Bank PLC. 2025	No. of ordinary shares held by Trust Bank PLC. 2024	Trust Bank's percentage of shareholding 2025	Trust Bank's percentage of shareholding 2024
Trust Bank Investment PLC	BDT 100	30,000,000	30,000,000	29,999,993	29,999,993	99.99998%	99.99998%
Trust Bank Securities Limited	BDT 10	35,000,000	35,000,000	34,999,999	34,999,999	100.0000%	100.0000%
Trust And Pay Limited	BDT 10	45,000,000	45,000,000	44,999,990	44,999,990	99.99998%	99.99998%

14 STATUTORY RESERVE

Balance on 1 January	10,779,751,092	9,779,751,092
Reserve made during the year	500,000,000	1,000,000,000
Closing Balance	**11,279,751,092**	**10,779,751,092**

14.1

As per Section 24(1) of The Banking Companies Act, 1991, every banking company shall create a statutory reserve and if the amount of such fund together with the amount in the share premium account is less than its paid-up capital, it shall transfer at an amount not less than 20% of net profit before taxes to statutory reserve fund. Trust Bank PLC has maintained the required fund for statutory reserve, an amount of BDT 500,000,000 has been transferred to statutory reserve in current year on lump sum basis.

15 CAPITAL RESERVE

Balance on 1 January	1,886,740	3,521,946
Reserve made/(adjusted) during the year	3,656,604	(1,635,206)
Closing Balance	**5,543,344**	**1,886,740**

As per BSEC Notification No. BSEC/CMRRCD/2017-357/221/Admin/89 dated 22 May 2019, each registered entity shall maintain a mandatory provision at least @ 10% of profit after tax of last year as capital reserve. Accordingly, Trust Bank Securities Ltd., a subsidiary of Trust Bank Ltd., has transferred 10% of profit after tax of last year as capital reserve.

16 OTHER RESERVE

Revaluation Reserve		
Balance on 1 January	177,537,751	114,545,718
Reserve made/(adjusted) during the year	1,056,133,929	62,992,033
Closing Balance	**1,233,671,680**	**177,537,751**

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 Equity' under the head Other Reserve as Surplus/Deficit on revaluation of investment.

17 RETAINED EARNINGS

Balance on 1 January	4,753,612,923	4,419,391,018
Issue of Bonus Shares	(693,543,820)	(684,981,550)
Cash Dividend	(693,543,825)	(1,027,472,334)
	3,366,525,278	**2,706,937,134**
Net Profit for the year transferred from Profit and Loss Account	3,542,083,024	3,604,694,955
Less: Transferred to Statutory Reserve	500,000,000	1,000,000,000
Less: Transferred to Start up Fund	35,420,830	38,019,166
Less: Transfer to Special Reserve Fund	120,000,000	120,000,000
Less: Coupon/Dividend on TBL Perpetual Bond	400,000,000	400,000,000
	2,486,662,194	**2,046,675,789**
	5,853,187,472	**4,753,612,923**

17 (a) Consolidated Retained Earnings

Trust Bank PLC	Note - 17	5,853,187,472	4,753,612,923
Trust Bank Securities Limited		153,790,623	157,947,227
Trust Bank Investment PLC		154,432,179	321,108,672
Trust And Pay Limited		(752,347,751)	(634,691,199)
		5,409,062,523	4,597,977,623
Add: Gain on Acquisition of Shares of Subsidiary		453,097,880	453,097,880
Less: Transfer to non-controlling interest		(52)	(10)
Closing Balance		**5,862,160,455**	**5,051,075,513**

18 CONTINGENT LIABILITIES

Acceptances and endorsements	Note - 18.1	54,807,988,485	55,427,558,471
Letters of Guarantee	Note - 18.2	42,787,549,935	40,316,399,954
Irrevocable Letter of Credits	Note - 18.3	45,613,727,443	42,887,721,958
Bills for Collection	Note - 18.4	9,033,036,148	11,187,125,875
		152,242,302,011	**149,818,806,258**
Other commitments			
Documentary Credit and short term trade -related		-	-
Forward assets purchased and forward deposits placed	Note - 18.5	11,625,157,134	19,737,321,209
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other		-	-
		11,625,157,134	**19,737,321,209**
		163,867,459,145	**169,556,127,467**

18.1 Acceptances and endorsements

Acceptance Bills - Local	3,964,624,605	4,509,976,114
Acceptance Bills - Foreign	48,459,816,061	48,464,165,579
Acceptance Liabilities - Back to Back L/C	2,383,547,819	2,453,416,778
	54,807,988,485	**55,427,558,471**

18.2 Letters of Guarantee

Letters of Guarantee - Local	41,503,135,194	39,085,486,836
Letters of Guarantee -Foreign	1,253,356,911	1,230,913,118
Letters of Guarantee - OBU	31,057,830	-
	42,787,549,935	**40,316,399,954**

18.2.1 Money for which the bank is contingently liable in respect of guarantees given favoring :

Directors or Officers	-	-
Government	163,222,673	248,108,860
Banks and other financial institutions	31,057,828	14,666,313
Others	42,593,269,434	40,053,624,781
	42,787,549,935	**40,316,399,954**

18.2 (a) Consolidated Letters of Guarantee

Trust Bank PLC	Note-18.2	42,787,549,935	40,316,399,954
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	517,500,025
Trust And Pay Limited		-	-
		42,787,549,935	**40,833,899,979**

18.3 Irrevocable Letter of Credits

Letter of Credit - Local	319,810,529	274,952,141
Letter of Credit - Foreign	27,088,077,705	26,555,817,137
Letter of Credit - Back to Back L/C	4,981,143,029	6,105,198,258
Letter of Credit - Usance (Foreign)	10,934,846,007	7,746,883,526
Letter of Credit - EPZ	68,287,238	137,030,342
Letter of Credit - Back to Back (EDF) - Foreign	2,221,562,935	2,067,840,554
	45,613,727,443	**42,887,721,958**

18.4 Bills for Collection

Outward Bills for Collection	235,000	85,200
Local Documentary Bill for Collection	6,336,742,767	6,989,261,692
Foreign Documentary Bills for Collection	2,696,058,381	4,197,778,983
	9,033,036,148	**11,187,125,875**

18.5 Other commitments

Forward Sale- USD	11,625,157,134	17,846,618,309
Forward Sale- BDT	-	1,803,124,500
Spot Sale- EUR	-	87,578,400
	11,625,157,134	**19,737,321,209**

18 (a) Consolidated Contingent Liabilities

Trust Bank PLC	Note-18	163,867,459,145	169,556,127,467
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	517,500,025
Trust And Pay Limited		-	-
		163,867,459,145	**170,073,627,492**

19 INCOME STATEMENTS

Income:		
Interest/Profit, discount and similar income	51,447,607,160	41,721,123,482
Dividend income	379,545,996	265,631,893
Fees, commission and brokerage	2,853,433,723	2,420,127,799
Gains less losses arising from dealing in securities	2,213,487,026	1,470,636,067
Other operating income	1,087,032,739	766,996,711
	57,981,106,644	**46,644,515,952**
Expenses:		
Interest / profit paid on deposits, borrowings etc.,	35,008,496,769	26,000,562,893
Administrative expenses	6,093,376,977	5,562,970,421
Other operating expenses	2,422,330,148	1,459,242,849
Depreciation on banking assets	109,475,623	106,569,616
	43,633,679,517	**33,129,345,779**
Profit before provision	**14,347,427,127**	**13,515,170,173**

20 INTEREST INCOME

20.1 Interest Income under Conventional banking

Interest from Loans and Advances		
Interest on Repair & Recon. of Dwelling House (RRDH)	7,449,462	6,394,852
Interest on Marriage Loans	126,322	46,309
Interest on Car Loans	13,794,920	6,040,663
Interest on House Building Loans	610,998,432	551,051,358
Interest on Term Loans	11,156,708,200	10,004,060,025
Interest on Other Loans	12,433,478,467	10,936,756,261
Interest on SME Loan	1,840,110,035	1,568,777,683
Interest on PAD - EDF	282,315,588	296,387,594
Interest on Staff Loan	40,121,981	47,519,725
Interest on LTR	1,428,068,645	1,200,848,633
Interest on Payment Against Documents (PAD)	6,473,313	1,355,414
Interest on Cash Credit	82,409,074	38,463,754
Interest on Cash Collateral	337,524,589	329,271,659
Interest on Overdraft	2,921,034,596	2,780,242,389
Interest on SOD	132,055,571	95,948,852
Interest on Inland Bills Purchased and Discounted	1,179,039,672	874,642,018
Interest on Foreign Bills Purchased and Discounted	315,261,080	310,295,095
	32,786,969,947	**29,048,102,284**
Interest from Banks and Other Financial Institutions		
Interest on Fixed/Term Deposits	93,467,500	84,381,907
Interest on Bangladesh Bank Foreign Currency Accounts	51,492,194	31,602,350
Interest on SND Account	142,214	147,351
Interest Received on Call Lending to Banks- USD	11,194,593	21,667
Interest Received on FDR with other Banks- USD	87,656,986	40,953,655
Interest on Short Notice Lending	138,795,000	39,254,722
Interest Received from Other Bank - CD	-	50,954,054
Interest on Call Deposits	292,422,423	105,432,266
	675,170,910	**352,747,972**
Interest received from Foreign Banks	354,338,546	415,340,643
	33,816,479,403	**29,816,190,899**

20.2 Profit from Islamic Banking

Profit on Murabaha (RM)	3,229,612,111	2,816,051,525
Profit on Bai-Muajjal	289,087,232	70,909,346
Profit on HPSM-Capital Machinery	375,398,269	441,062,137
Profit on IHSAN Apartment Purchase Scheme	50,100,720	50,355,449
Profit on BARAKAT Home Construction Scheme	25,392,531	18,627,113
Profit on BARAKAT Car Scheme	1,521,347	395,141
Profit on HPSM- Real Estate	121,603,265	125,585,982
Profit on Murabaha TR	205,203,144	137,870,847
Profit on Bai-Salam	27,682,147	29,634,169
Profit on Murabaha Import Bills (MIB)	31,325	529
Profit on TIB House Building Scheme-HBL (RM)	615,154	636,888
Profit on TIB Household Durable Scheme(Household Durable)	49,104	71,756
Profit on MIB - EDF - TIB	355,985,534	189,679,310
Profit on HPSM General	684,559,207	773,218,310
Profit on Barkat Doctors Scheme	1,361	95,125
Profit on Trust Nibash	43,501	158,821
Profit on Trust Power	-	22,652
Profit on FDBP - TIB	87,750	-
Profit on Bai-Muajjal under Stimulus Package (SME)	-	41,400
Profit on Refinance Scheme under Bai-Murabaha (SME)	3,490,522	-
Profit on Investment for TBL Employees under HPSM	4,128,106	3,410,285
Profit on Withdrawal against MTDR and Scheme Deposit	3,000	-
Profit on Baim WES/Doc Bills	2,203,108	5,799,358
Profit on Refinance Scheme under HPSM (SME)	143,387	313,929
Profit on Musharaka agt. IBP	3,223,622	5,445,483
	5,380,165,447	**4,669,385,555**
Profit from Banks and Other Financial Institutions		
Profit on Mudaraba Term Deposits	74,156,614	93,918,163
Profit Received From Other Bank - MSND	163,448	-
	74,320,062	**93,918,163**
Profit from Islamic Banking	**5,454,485,509**	**4,763,303,718**
Less: Rebate for Good Borrowers	-	-
	39,270,964,912	**34,579,494,617**

The Bank has transferred interest accrued during the year on "Sub-Standard", "Doubtful" or "Bad/Loss" to Interest Suspense Account instead of Interest Income Account in line with BRPD Circular No. 14 date 23 September 2012. The Bank has also transferred any unrealized accrued interest on rescheduled loans to Interest Suspense Account instead of Interest Income in line with BRPD Circular No. 14 date 23 September 2012.

To comply with the aforementioned circulars, the Bank had transferred a sum of BDT 8,920,632,458.00 to Interest Suspense Account during the year, resulting in total Interest Suspense of BDT 13,593,947,350.00 as at 31 December 2025.

20 (a) Consolidated Interest Income/profit on investment

Trust Bank PLC	Note-20	39,270,964,912	34,579,494,617
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		26,947,990	36,939,747
Trust And Pay Limited		1,834,203	-
		39,299,747,105	**34,616,434,364**
Less : Inter Company Transaction		192,389,744	149,649,925
		39,107,357,361	**34,466,784,439**

21 INTEREST PAID ON DEPOSITS AND BORROWINGS

21.1 Interest paid on deposits

Interest on Savings Account	593,857,422	1,258,075,813
Interest on SND Account	1,528,768,001	1,196,511,526
Interest on FDR Account	18,176,629,991	12,592,713,200
Interest on Scheme Deposits	4,162,617,113	3,668,158,722
Interest on Foreign Currency Deposit	275,420,963	331,429,097
	24,737,293,490	**19,046,888,358**

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion
ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, **www.tblbd.com**

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

21.2 Profit paid on Islamic Banking Deposits

Profit Paid on Mudaraba Savings Account		181,224,916	265,704,015
Profit Paid on Mudaraba SND		45,196,080	21,410,599
Interest Paid on Mudaraba TDR		4,889,308,031	3,273,294,945
Profit Paid on Mudaraba MTDR - 1 Month		136,321,184	34,247,977
Profit Paid on TBL Barakat Hajj Deposit Scheme		1,975,327	2,922,266
Profit on Mudaraba Kotipati Scheme (MKS)		41,082,671	41,041,993
Profit on Mudaraba Millionaire Scheme (MMS)		18,603,624	24,882,503
Profit on Mudaraba Money Double Scheme (MMDS)		20,060,289	17,962,827
Profit Paid on DPMSA		1,233,770	1,019,560
Profit Paid on TEMSA		3,205,102	3,085,821
Profit Paid on Mudaraba Monthly Savings Scheme		144,162,675	144,792,201
Profit paid on Trust Bank Mudaraba Cash Waqf		61,935	57,401
Profit paid on MMPS		460,129,148	264,667,277
Profit paid on TIB Payroll		3,750,897	2,700,445
Profit paid on Provident Fund Account (TIB Payroll)		1,477,490	1,119,625
Profit Paid on Trust Mudaapah Deposit Scheme (TMDS)		11,114,317	10,149,185
Profit Paid on MTDR-Seniors		203,344,072	143,217,967
Profit Paid on MMPS-Seniors		52,156,323	29,277,467
		6,214,407,851	**4,281,554,074**

21.3 Interest paid on borrowings
21.3.1 Conventional Banking

Interest on Call Deposits.		111,900,125	76,952,833
Interest on Repo		1,942,876,486	1,039,506,516
Interest on Lease Finance		123,067,539	133,242,142
Interest on Other Borrowings	Note-21.3.1.1	1,878,951,278	1,422,418,970
		4,056,795,428	**2,672,120,461**

21.3.2 Islamic Banking

Profit paid on Bangladesh Bank Borrowings		-	-
		35,008,496,769	**26,000,562,893**

21.3.1.1 Interest on Other Borrowings

Interest on Trust Bank PLC Subordinated Bond		1,339,791,306	816,826,412
Interest on Bangladesh Bank Refinance		513,657,689	515,365,250
Interest on Borrowing from SME Foundation		980,000	248,349
Interest on Call Loan and Short Notice Borrowings		15,453,333	20,809,066
Interest Expense on Swap/ Forward Deal		9,068,950	69,169,893
		1,878,951,278	**1,422,418,970**

21 (a) Consolidated Interest / profit paid on deposits, borrowings etc. on investment

Trust Bank PLC	Note-21	35,008,496,769	26,000,562,893
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		153,506,811	139,712,819
Trust And Pay Limited		-	-
		35,162,003,580	**26,140,275,712**
Less : Inter Company Transaction		192,389,744	149,649,925
		34,969,613,836	**25,990,625,787**

22 INCOME FROM INVESTMENTS
22.1 Income from Conventional Banking

Income from Treasury bills		5,761,356,670	1,628,157,945
Income from Treasury bonds		4,438,628,930	3,804,979,519
Income from Reverse REPO		137,397,358	20,593,578
Interest on Other Approved Securities		21,653,425	-
Lottery on Prize Bond		8,000	10,000
Income from Corporate Bonds		648,941,028	391,942,189
Dividend Income		379,413,404	260,862,719
Interest Income on Swap/ Forward Deal		316,974,927	374,103,836
Gain from sales of shares		-	14,649,875
Coupon/Dividend on Investment in Perpetual Bond		313,353,422	400,210,956
Income on Investment in Zero Coupon Bond		4,344,410	4,444,024
Income on Investment in BD Govt. Special Purpose Bond		1,326,697,476	629,590,687
Capital Gain on Sale of Treasury Bill/Bonds		879,563,205	821,951,481
		14,228,332,255	**8,351,496,809**

22.2 Income from Islamic Banking Investments

Profit on Bangladesh Govt. Islamic Investment Bond		59,470,830	18,250,855
Income from Corporate Bonds		15,969,123	17,845,107
Dividend Income		132,592	4,769,174
Coupon/Dividend on Investment in Mudaraba Perpetual Bond		301,698,630	366,696,987
Income on Investment in Shariah based Mutual Fund		2,881,935	-
Income on Bangladesh Government Investment Sukuk (BGIS)		161,189,905	118,837,893
		541,343,015	**526,400,016**
		14,769,675,270	**8,877,896,825**

22(a) Consolidated Income from Investment

Trust Bank PLC	Note-22	14,769,675,270	8,877,896,825
Trust Bank Securities Limited		39,659,273	81,398,857
Trust Bank Investment PLC		13,796,432	148,240,587
Trust And Pay Limited		36,366,243	-
		14,859,497,218	**9,107,536,269**

23 COMMISSION, EXCHANGE AND BROKERAGE

Commission	Note-23.1	1,358,518,834	1,047,825,098
Exchange gain		1,494,914,889	1,372,302,701
Brokerage Income		-	-
		2,853,433,723	**2,420,127,799**

23.1 Commission Income

Commission on DD, MT, TT, PO etc.		3,270,791	2,820,438
Commission on Bills		39,029,832	32,119,469
Commission on Letter of Guarantee		373,710,707	328,389,178
Commission on Letter of Credit		513,910,227	297,468,786
Commission on Foreign Remittances		13,970,363	7,571,213
Commission on Sale of Government Securities		1,624,822	2,040,181
Commission on Accepted Bills		329,296,834	300,032,045
Supervision Charge		-	26,447,716
EMI Commission on Credit Card		4,756,889	4,439,367
Commission on A-Challan Transaction		25,834,067	3,533,062
Other Commission		53,114,302	42,963,643
		1,358,518,834	**1,047,825,098**

23 (a) Consolidated Commission, exchange and brokerage

Trust Bank PLC	Note-23	2,853,433,723	2,420,127,799
Trust Bank Securities Limited		28,700,106	32,105,711
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		2,882,133,829	**2,452,233,510**

24 OTHER OPERATING INCOME

Locker Rent		10,764,200	17,618,100
Sale Proceeds of Forms		8,700	18,345
Service Charges		95,255,921	86,841,882
Service Compensation		311,059	227,575
Front End Fees		20,294,053	17,160,668
Notice Pay		2,432,555	2,326,136
Closing Charge		1,170,855	1,401,509
Sale Proceeds of Cheque books		3,000	4,500
O/W Cheque Processing Fees		595,867	682,021
Syndication Fees		2,000,000	2,000,000
Income through Credit & ATM Card		389,633,438	265,886,573
Profit on sale of Fixed Assets		3,939,036	-
Insurance Premium Income		7,775	575
SMS Notification Fees		158,112,894	82,514,661
Service Charges on e-GP		1,020,885	722,875
Service Charge on Passport		683	7,853
Miscellaneous Foreign Exchange Income		245,755,905	147,322,836
RTGS Settlement Charge		11,289,008	9,427,545
Charges for Footage		26,275	9,650
Indemnity for Shipping Guarantee Charge - Export		268,000	236,250
Miscellaneous Earnings		144,142,630	132,587,157
		1,087,032,739	**766,996,711**

24 (a) Consolidated other operating income

Trust Bank PLC	Note-24	1,087,032,739	766,996,711
Trust Bank Securities Limited		82,025,488	2,693,957
Trust Bank Investment PLC		8,795,821	11,644,701
Trust And Pay Limited		33,275,429	27,204,354
		1,211,129,477	**808,539,723**

25 Salaries and allowances

Basic Salary		1,691,328,422	1,530,839,829
House Rent Allowances		845,641,863	765,403,161
Conveyance Allowances		91,872,385	84,651,659
Medical Allowances		357,163,316	325,979,172
House Maintenance Allowance		149,038,772	132,770,416
Leave Encashment		23,944,124	18,355,407
Utility Allowances		7,763,196	6,042,184
Telephone Allowance		535,912	483,030
Club Membership Allowance		2,224,607	1,711,624
Contractual Staffs Salary		134,127,766	124,152,136
Managers' Charge Allowance		3,895,129	3,707,774
Key Holding Allowance		1,362,275	1,296,000
Termination Benefit		354,800	-
Commission paid on Sales		180,320	-
Cash Handling Allowances		6,897,707	6,906,451
Festival Bonus		301,179,700	273,098,600
Incentive Bonus		60,000,000	300,001,042
Bank's Contribution to Provident Fund		167,246,422	149,574,312
Bank's Contribution to Employees' Gratuity Fund		168,881,802	149,764,190
Bank's Contribution to Superannuation Fund		11,900,000	11,900,000
Recovery Incentive		4,450,279	-
SME DSR Commission		1,267,151	1,134,197
		4,031,255,948	**3,887,771,184**

25 (a) Consolidated salaries and allowances

Trust Bank PLC	Note-25	4,031,255,948	3,887,771,184
Trust Bank Securities Limited		25,353,658	23,040,378
Trust Bank Investment PLC		32,507,446	30,490,580
Trust And Pay Limited		62,578,980	68,138,640
		4,151,696,032	**4,009,440,782**

26 RENT, TAXES, INSURANCE, ELECTRICITY, ETC.

Rent	Note-26.1	355,207,964	277,565,411
Electricity and Lighting		108,196,133	89,465,020
Insurance		403,214,623	343,542,782
Rates, Taxes & Excise Duty		69,409,578	37,595,389
Fees & Renewals		36,854,940	55,947,335
Generator Fuel		4,435,261	5,680,728
Gas/Water Bill		5,193,504	4,580,504
		982,512,003	**814,377,169**

26.1 Rent

Total Rent paid during the year		841,614,933	765,130,126
Less: Reversal of rent expenses due to depreciation and interest expenses under IFRS 16 Leases		(486,406,969)	(487,564,715)
		355,207,964	**277,565,411**

While implementing IFRS 16 Leases, the Bank recorded interest expense on lease liabilities and depreciation on right of use assets instead of charging rental expense against those rental premises that have been treated as right of use assets and presented in the balance sheet under IFRS 16.

26.2 According to BRPD Circular Letter No. 28 dated 26 July 2022 and BRPD Circular Letter No. 30 dated 27 July 2022, the Bank has taken necessary initiatives such as maintenance of Office hour strictly, rationalizing the uses of electricity and air-conditioning, maximum uses of documents on digital format etc. in order to reduce its expenditure on fuel, electricity, entertainment, travelling, computer & computer accessories, electric equipment, furniture and other stationaries. To comply with the above instructions, actual expenses have been monitored on regular basis to track the savings achieved. These initiatives have resulted in the reduction in quantity (i.e. Usages). However, due to the increase of cost per unit as well as other factors like uses of generator fuel due to load shedding etc., actual reduction of such expenses in monetary terms may be different.

26 (a) Consolidated rent, taxes, insurance, electricity etc.

Trust Bank PLC	Note-26	982,512,003	814,377,169
Trust Bank Securities Limited		3,311,728	3,632,833
Trust Bank Investment PLC		1,387,917	1,448,131
Trust And Pay Limited		12,890,880	-
		1,000,102,528	**819,458,133**

27 POSTAGE, STAMPS, TELECOMMUNICATION, ETC.

Postage		5,061,674	2,921,416
Stamp		122,376	68,860
VISA Connectivity Charges		-	2,880,000
VISA Membership Fees		44,928,362	23,500,000
VISA SBRL Commission		1,740,306	4,324,994
VISA VIROL Fees		50,000	1,094,240
Bulk SMS Charge		14,401,416	42,390,000
Electronic Banking Service		8,974,520	9,225,968
Security Compliance Charge		-	105,600
ATM Driving Charge		1,295,000	1,406,500
PCI-DSS, VbV, e-Mail Notification charges		-	211,200
Link (Fibre/Radio) Charge		45,985,848	45,749,686
ATM Card Expenditure		51,880,024	16,674,667
Internet Charge		2,528,077	3,838,320
Telegram, Telex, Telephone, Trunk Call etc. (Net)		8,841,082	9,772,124
		185,808,685	**164,163,575**

27 (a) Consolidated postages, stamps, telecommunication, etc.

Trust Bank PLC	Note-27	185,808,685.00	164,163,575.00
Trust Bank Securities Limited		29,636.00	31,354
Trust Bank Investment PLC		292,618.00	307,735
Trust And Pay Limited		2,496,010.00	-
		188,626,949	**164,502,664**

28 Stationery, Printing, Advertisement, Etc.

Printing and Stationery (Net)		86,367,538	86,959,816
Publicity and Advertisement		75,151,365	33,712,876
		161,518,903	**120,672,692**

28 (a) Consolidated stationery, printing, advertisement, etc.

Trust Bank PLC	Note-28	161,518,903	120,672,692
Trust Bank Securities Limited		167,935	387,699
Trust Bank Investment PLC		156,894	218,304
Trust And Pay Limited		844,985	-
		162,688,717	**121,278,695**

29 DIRECTORS' FEES

Meeting fees		3,690,000	3,352,000
Shariah Supervisory Committee's Fees		80,000	80,000
Other benefits		-	-
		3,770,000	**3,432,000**

Meeting fees include fees paid to the Directors for attending the meeting of the Board, Executive Committee and Audit Committee. Each Director was remunerated @ Tk. 8,000 per meeting according to Bangladesh Bank BRPD Circular Letter no. 11 dated 4 October 2015.

29 (a) Consolidated directors fees

Trust Bank PLC	Note-29	3,770,000	3,432,000
Trust Bank Securities Limited		120,000	102,910
Trust Bank Investment PLC		140,000	61,000
Trust And Pay Limited		-	24,444
		4,030,000	**3,620,354**

30 AUDITORS' FEES

Statutory Audit		4,600,000	920,000
Special Audit		-	-
		4,600,000	**920,000**

30 (a) Consolidated auditors' fees

Trust Bank PLC	Note-30	4,600,000	920,000
Trust Bank Securities Limited		224,250	57,500
Trust Bank Investment PLC		115,000	115,000
Trust And Pay Limited		264,500	230,000
		5,203,750	**1,322,500**

31 DEPRECIATION AND REPAIR OF BANK'S ASSETS

Depreciation			
Land		-	-
Office Building		581,856	596,772
Furniture and Fixtures		33,996,743	34,497,372
Office Equipment		132,355,370	103,513,911
Motor Vehicles		10,829,309	6,744,543
Right of Use Asses		513,334,851	399,704,576
Computer Software		15,623,131	14,264,580
		706,721,260	**559,321,754**
Repairs			
Building		3,240	43,559
Furniture and fixtures		14,641,256	11,803,720
Office equipment		32,995,113	32,265,672
Motor vehicles		4,915,500	5,122,272
Maintenance		56,920,514	57,334,393
		109,475,623	**106,569,616**
		816,196,883	**665,891,370**

31 (a) Consolidated depreciation and repair of bank's assets

Trust Bank PLC	Note-31	816,196,883	665,891,370
Trust Bank Securities Limited		1,386,749	1,023,507
Trust Bank Investment PLC		6,932,611	6,786,741
Trust And Pay Limited		14,442,065	45,340,299
		838,958,308	**719,041,917**

32 OTHER EXPENSES

Business Development Expenses		54,198,177	20,855,042
Clearing House Charge		50,594	52,950
Conveyance		22,031,497	16,137,568
Entertainment		64,924,573	53,734,404
Car Expenses		186,298,308	178,760,836
Bank charges		405,375	846,328
Meeting Expenses		-	435,160
Donation, Subscription and Membership Fees		13,086,182	17,297,921
News Paper and Periodicals		415,076	299,944
Oil and Lubricant		11,393,011	9,427,063
Remittance Charges		137,892	144,909
Support Staff Service		501,901,226	476,163,842
Internship Allowances		2,077,655	1,495,600
Honorarium for Banking Diploma		12,625,000	8,545,000
Training & Recruitment Expenses		8,788,068	6,555,057
Traveling Expenses		156,750,846	141,747,052
Up Keep of Office Premises		22,509,186	17,879,240
Washing Charges		5,215,774	4,242,795
Loss on Amortisation of T. Bond -HTM		255,436,903	243,621,532
Loss on Revaluation of Treasury Bond		703,332,694	15,140,694
Loss on Sale of Fixed Assets		-	4,392,848
Loss on revaluation of Fixed Assets		383,680	-
Foreign Correspondence Expenses		10,231,861	9,872,057
CDBL Charges		-	900
Share/Bond Issue Expense		29,475,000	29,359,638
Sales Commission		1,544,310	-
Cash Carrying Charges		13,412,751	12,094,421
Guarantee Fee against FICGS		44,306	48,579
Service Charge agnst Foreign Remittance through MFS		131,238,448	35,096,075
Lease payment for vehicle		4,544,052	-
Q-cash withdrawal Fee		3,993,116	-
Wages paid to daily Labor		970,513	1,596,442
Purchase of Utensils		2,519,375	1,647,169
NID Verification Charge		2,756,132	2,792,224
Contact Point Verification Fees (RB)		123,850	-
Commission Paid to NPSB		43,128,844	37,362,325
Trustee Fees		2,587,500	1,552,500
Priority Pass Expense		9,964,607	10,426,663
Loss on Sale of Securities		81,719,123	35,355,740
Amortization of Renovation Expense		61,567,674	63,884,038
Miscellaneous Expenses		546,969	378,293
		2,422,330,148	**1,459,242,849**

32 (a) Consolidated other expenses

Trust Bank PLC	Note-32	2,422,330,148	1,459,242,849
Trust Bank Securities Limited		45,831,155	40,558,385
Trust Bank Investment PLC		9,612,760	10,656,980
Trust And Pay Limited		1,136,844	12,453,521
		2,478,910,907	**1,522,911,735**

33 PROVISION FOR LOANS AND ADVANCES / INVESTMENTS

Specific Provisions-against classified loans & advances		7,874,164,665	5,136,763,089
General Provisions-against un-classified loans & advances		245,014,000	383,675,500
Special General Provision for COVID-19		-	(486,340,000)
General Provisions-against special mentioned accounts		1,103,463,000	11,434,500
		9,222,641,665	**5,045,533,089**

33 (a) Consolidated Provision for Loans & Advances / Investment

Trust Bank PLC	Note-33	9,222,641,665	5,045,533,089
Trust Bank Securities Limited		2,945,154	1,643,846
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		9,225,586,819	**5,047,176,935**

34 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		23,079,595	51,794,364
- Unquoted		-	-
		23,079,595	**51,794,364**
c) Provision for Investment in Bonds		500,000,000	
		523,079,595	**51,794,364**

Provision for Investment in Share has been made as per DOS Circular No. 01 dated 24 May 2023 issued by Bangladesh Bank.

34 (a) Consolidated Provision for diminution in value of investments

Trust Bank PLC	Note-34	523,079,595	51,794,364
Trust Bank Securities Limited		48,994,573	5,000,000
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		572,074,168	**56,794,364**

35 OTHER PROVISION

General Provision for Off Balance Sheet Exposures		(82,508,000)	69,843,500
Provision for Other Assets		298,200,000	17,900,000
		215,692,000	**87,743,500**

35.1 As per BRPD circular no. 10 dated 18 September 2007, the Bank has maintain provision @ 1% against off-balance sheet exposures complying BRPD Circular No. 07, dated 21 June 2018 and BRPD circular letter no. 01 dated 03 Jan

35.2 Provision for Other Assets has been made as per rules & regulations enumerated in the BRPD Circular No. 04 dated 12 April 2022 issued by Bangladesh Bank.

35 (a) Consolidated Other Provision

Trust Bank PLC	Note-35	215,692,000	87,743,500
Trust Bank Securities Limited		-	-
Trust Bank Investment PLC		-	-
Trust And Pay Limited		-	-
		215,692,000	**87,743,500**

36 The Bank has no secured liabilities on the reporting date and therefore the Bank has no asset pledged as security against such liabilities.

37 Reconciliation of effective tax rate (Standalone)

Particulars	31 Dec 2025		31 Dec 2024	
	%	Taka	%	Taka
Profit before provision		14,347,427,127		13,515,170,173
Income Tax as per applicable tax rate	37.50%	5,380,285,173	37.50%	5,068,188,816
Factors affecting the Tax Change for the current year				
Inadmissible Expenses	-29.16%	(4,184,291,714)	-3.33%	(449,987,407)
Admissible Expenses	0.68%	97,576,117	2.25%	303,505,820
Tax Exempted Income	0.00%	-	0.00%	-
Tax Savings from reduced tax rate for dividend	-1.21%	(174,054,658)	-1.34%	(180,694,471)
Tax loss/ savings from reduced tax rate for capital gain	-1.25%	(179,514,918)	-1.34%	(181,012,758)
Effect of deferred tax	-0.67%	(96,069,157)	1.22%	165,404,265
Total Income Tax expenses	**5.88%**	**843,930,843**	**34.96%**	**4,725,404,265**

Provision for income tax expense for the year 2025 has been reduced by the adjustments for write-off of loans and advances during the year as well as reversal of excess provisions for previous years' income taxes.

38 Earnings Per Share (EPS)

Profit attributable to outstanding ordinary share holders	3,542,083,024	3,604,694,955
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Earnings Per Share	**3.56**	**3.63**

38 (a) Consolidated Earnings Per Share (EPS)

Profit attributable to outstanding ordinary share holders	3,363,280,626	3,525,951,761
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Earnings Per Share	**3.38**	**3.55**

39 Net Asset Value (NAV) Per Share

Net Asset Value (NAV)	28,336,085,920	24,985,577,892
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Net Asset Value (NAV) Per Share	**28.50**	**25.13**

39 (a) Consolidated Net Asset Value (NAV) Per Share

Net Asset Value (NAV)	28,350,603,005	25,284,928,022
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Net Asset Value (NAV) Per Share	**28.52**	**25.44**

40 Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow	36,126,785,771	49,376,136,756
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Net Operating Cash Flow Per Share (NOCFPS)	**36.34**	**49.67**

40 (a) Consolidated Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow	38,071,995,829	51,258,520,971
Number of Ordinary Shares Outstanding	994,079,482	994,079,482
Net Operating Cash Flow Per Share (NOCFPS)	**38.30**	**51.56**

41 INCOME RECEIVED FROM OTHER OPERATING ACTIVITIES

Locker Rent		10,764,200	17,618,100
Sale Proceeds of Forms		8,700	18,345
Service Charges		95,255,921	86,841,882
Service Compensation		311,059	227,575
Front End Fees		20,294,053	17,160,668
Notice Pay		2,432,555	2,326,136
Closing Charge		1,170,855	1,401,509
Sale Proceeds of Cheque books		3,000	4,500
O/W Cheque Processing Fees		595,867	682,021
Syndication Fees		2,000,000	2,000,000
Income through Credit & ATM Card		389,633,438	265,886,573
Income from Government Securities		11,650,442,384	7,539,421,534
Interest on Corporate Bonds		600,037,357	546,699,616
Interest on Perpetual Bonds		536,145,206	735,213,699
Interest Income on Swap/ Forward Deal		329,445,049	352,722,611
Insurance Premium Income		7,775	575
Income on Bangladesh Government Investment Sukuk (BGIS)		147,725,435	152,637,113
Income on Investment in Zero Coupon Bond		4,344,410	4,444,024
Income on Investment in Shariah based Mutual Fund		2,881,935	-
SMS Notification Fees		158,112,894	82,514,661
Service Charges on e-GP		1,020,885	722,875
Service Charge on Passport		683	7,853
Miscellaneous Foreign Exchange Income		245,755,905	147,322,836
RTGS Settlement Charge		11,289,008	9,427,545
Charges for Footage		26,275	9,650
Indemnity for Shipping Guarantee Charge - Export		268,000	236,250
Miscellaneous Earnings		171,872,105	132,587,157
		14,381,844,954	**10,098,135,308**

41 (a) Consolidated Income from Other Operating Activities

Trust Bank PLC	Note-41	14,381,844,954	10,098,135,308
Trust Bank Securities Limited		144,682,646	109,983,629
Trust Bank Investment PLC		22,592,253	159,885,288
Trust And Pay Limited		23,974,090	567,532
		14,573,093,943	**10,368,571,757**

42 EXPENSES PAID FOR OTHER OPERATING ACTIVITIES

Business Development Expenses		(53,810,439)	(20,855,042)
Clearing House Charge		(50,594)	(52,950)
Conveyance		(22,031,497)	(16,137,568)
Entertainment		(62,073,361)	(50,304,538)
Car Expenses		(186,298,308)	(178,760,836)
Bank charges		(405,375)	(846,328)
Meeting Expenses		-	(435,160)
Donation, Subscription and Membership Fees		(13,085,332)	(17,297,809)
News Paper and Periodicals		(404,017)	(307,770)
Oil and Lubricant		(10,743,818)	(9,098,930)
Remittance Charges		(152,619)	(182,252)
Other Contractual Service		(501,864,593)	(476,362,928)
Internship Allowances		(2,077,655)	(1,495,600)
Honorarium for Banking Diploma		(12,625,000)	(8,545,000)
Training Expenses		(8,788,068)	(6,555,057)
Traveling Expenses		(156,750,846)	(141,747,052)
Up Keep of Office Premises		(22,509,186)	(17,879,240)
Washing Charges		(5,215,774)	(4,242,795)
Foreign Correspondence Expenses		(10,231,861)	(9,872,057)
Special Reserve Fund		(452,944)	(94,381,224)
CDBL Charges		-	(900)
Share/Bond Issue Expense		(29,475,000)	(29,359,638)
Cash Carrying Charges		(12,879,262)	(11,742,683)
Guarantee Fee against FICGS		(44,306)	(48,579)
Service Charge agnst Foreign Remittance through MFS		(131,238,448)	(35,096,075)
Lease payment for vehicle		(4,544,052)	-
Q-cash withdrawal Fee		(3,993,116)	-
Wages paid to daily Labor		(970,513)	(1,596,442)
Purchase of Utensils		(2,519,375)	(1,647,169)
NID Verification Charge		(2,756,132)	(2,792,224)
Commission Paid to NPSB		(47,743,212)	(33,563,012)
Gain from sale of Share		-	14,649,875
Trustee Fees		(2,587,500)	(1,552,500)
Priority Pass Expense		(9,964,607)	(10,426,663)
Amortization of Renovation Expense		(85,038,016)	(76,528,868)
Miscellaneous Expenses		162,269,013	30,418,669
Publicity and Advertisement		(75,151,365)	(33,712,876)
Rent, Taxes, Insurance, Lighting etc.		(1,202,274,408)	(1,296,618,128)
Legal Expenses		(28,267,585)	(13,033,865)
Postage, Telegram, Telephone		(255,541,930)	(104,928,632)
Audit Fee		(920,000)	(575,000)
Directors Fee		(3,770,000)	(3,432,000)
Repairs and maintenance of Fixed Assets		(99,320,244)	(88,631,485)
		(2,906,301,345)	**(2,755,578,331)**

42 (a) Consolidated Expenses paid for Other Operating Activities

Trust Bank PLC	Note-42	(2,906,301,345)	(2,755,578,331)
Trust Bank Securities Limited		(75,102,204)	(68,329,851)
Trust Bank Investment PLC		(12,090,667)	(13,130,612)
Trust And Pay Limited		(186,774,070)	(195,593,398)
		(3,180,268,286)	**(3,032,632,192)**

43 CHANGES IN OTHER OPERATING ASSETS

Security Deposits		(1,629,666)	(1,810,040)
Encashment of Sanchaya patra awaiting reimbursement-Principal		35,356,955	540,868,925
Encashment of Sanchaya patra awaiting reimbursement-Interest		3,353,412	41,276,077
Encashment of WEDB awaiting reimbursement-Principal		301,659,975	344,220,300
Encashment of WEDB awaiting reimbursement-Interest		739,725,057	(234,389,518)
US$ Investment Bond - Principal		8,940,000	(8,940,000)
US$ Investment Bond - Interest		1,807,650	(1,592,175)
Receivable on Death Risk Benefit-WEDB		-	30,240
bKash A2A Receivable		(495,401,166)	(58,635,946)
Adjusting Account- Prepaid Card		310,989	(310,989)
Central Fund - RMG Sector		7,468,576	(7,468,576)
NPSB Online Fund Transfer		538,195,347	(885,059,780)
Account Receivable from TAP for DPS		(4,000)	-
MFS Remittance Settlement Account		(591,651,427)	(643,910,314)
Receivable from Exchange House		(1,634,103)	(1,738,976)
Advance against Capital Expenditure		(16,622,938)	12,585,755
Branch Adjusting Account		-	263,191,910
Clearing Adjustment		13,997,952	(5,118,284)
VISA Receivable Fast Fund		(2,232,363)	(1,481,186)
Imprest Fund for Cash-Incentive against Remittance		(2,212,025,104)	(429,755,637)
Suspense Account		(1,554,413,490)	87,474,475
		(3,224,798,344)	**(990,563,739)**

43 (a) Consolidated Changes in Other Operating Assets

Trust Bank PLC	Note-43	(3,224,798,344)	(990,563,739)
Trust Bank Securities Limited		(22,812,426)	-
Trust Bank Investment PLC		1,296,044	22,868,325
Trust And Pay Limited		-	-
		(3,246,314,726)	**(967,695,414)**
Less : Inter Company Transaction		-	-
		(3,246,314,726)	**(967,695,414)**

44 CHANGES IN OTHER LIABILITIES

Sundry Creditors		1,432,851,210	268,186,253
Provision for Rebate of Interest		33,327,372	31,337,563
Imprest Fund for Cash-Incentive		181,269,686	-
Others		(16,209,001)	21,010,781
		1,631,239,267	**320,534,597**

44 (a) Consolidated Changes in Other Operating Liabilities

Trust Bank PLC	Note-44	1,631,239,267	320,534,597
Trust Bank Securities Limited		(21,290,644)	(591,599)
Trust Bank Investment PLC		(41,613,933)	(16,168,555)
Trust And Pay Limited		-	-
		1,568,334,690	**303,774,443**

45 CLOSING CASH AND CASH EQUIVALENT

Cash in hand (including foreign currencies)		4,385,068,484	4,644,207,841
Balance with Bangladesh Bank & Sonali Bank (Incl. FCs)		23,576,862,906	21,486,883,343
Balance with Other Bank and Financial Institutions		10,001,148,326	21,934,135,549
Call Loan to other Banks		850,500,000	5,960,000,000
Prize Bond		11,632,700	8,623,600
		38,825,212,416	**54,033,850,333**

45 (a) CONSOLIDATED CLOSING CASH AND CASH EQUIVALENT

Trust Bank PLC	Note-45	38,825,212,416	54,033,850,333
Trust Bank Securities Limited		846,488,055	869,164,876
Trust Bank Investment PLC		-	-
Trust And Pay Limited		41,760,768	39,751,258
		39,713,461,239	**54,942,766,467**

46 Reconciliation of Net Profit after tax with Cash flows from Operating Activities

Net profit/(loss) after taxation	**3,363,280,584**	**3,723,173,398**
Adjustments to reconcile net income to net cash provided by operating activities:		
Interest Income	192,786,200	(135,634,559)
Interest Expense	1,609,549,686	1,918,318,152
Fees and commission Income	(131,673,931)	(661,158,592)
Recoveries of loans previously written off	215,226,001	86,393,413
Salary and Allowances	104,377,925	156,702,378
Printing and Stationeries	5,582,686	(2,124,419)
Income Taxes	(3,638,166,778)	2,482,808,686
Other Operating Income	(1,115,605,633)	748,670,023
Other operating Expenses	1,418,869,491	236,333,785
Provision for loans & advances / Investments / Other Assets	10,013,352,987	5,191,714,799
Operating profit before changes in operating Assets and Liabilities	**12,037,579,218**	**13,745,197,064**
Increase/(Decrease) in operating assets & liabilities		
Net Investment in trading securities	(3,187,516,585)	(892,983,260)
Loan & advance to customers	(30,127,050,715)	(41,246,555,450)
Other assets (item-wise)	(3,246,314,726)	(967,695,414)
Deposits from other banks	(2,639,981,092)	5,280,525,980
Deposits from customers	63,666,945,039	75,036,257,608
Other liabilities (item-wise)	1,568,334,690	303,774,443
	26,034,416,611	**37,513,323,907**
Net cash flows from operating activities	**38,071,995,829**	**51,258,520,971**

47 EXPENDITURE INCURRED FOR EMPLOYEES

Salaries, allowances and benefits

Number of employees at 31 December 2025 was 2351; (31 December 2024 was 2302) 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.

48 AUDIT COMMITTEE
48.1 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 no. 11 dated 27 October 2013, the committee constituted with a chairman, and a member.

As on 31 December 2025, the Honorable Members of the committee were as follows:

Name	Status with Bank	Status with Committee	Educational Qualification
Ms. Nusrat Khan	Independent Director	Chairman	• MSc (Management of Risk) Peter J Tobin College of Business, St. John's University, New York, USA. • MBA & BBA (Finance), University of Dhaka.
Brig Gen Selim Azad, hdmc, psc	Director (Nominated)	Member	• Post Graduate Diploma in Defence and Strategic Studies from University of Malaya, Malaysia. • Masters in Management Studies from Osmania University Hyderabad, India.

48.2 During the period ended on 31 December 2025, 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
124 (01/2025)	29-Jan-25
125 (02/2025)	11-Mar-25
126 (03/2025)	24-Apr-25
127 (04/2025)	24-May-25
128 (05/2025)	26-Jun-25
129 (06/2025)	22-Jul-25
130 (07/2025)	22-Sep-25
131 (08/2025)	22-Oct-25
132 (09/2025)	24-Dec-25

48.3 Following steps have been taken for implementation of an effective Internal Control Procedures of the

- 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 International Financial Reporting Standards (IFRSs) have been applied in preparation and presentation of financial statements.
- Formulation of HRM policy and other operating procedures.

49 Related Party Disclosures

The names of the companies in which the directors also hold the directorship and the membership of committees of the Board in compliance with Notification No. BSEC/ CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 of Bangladesh Securities and Exchange Commission (BSEC) are appended below as on 31 December 2025:

i) Directors' interest in different entities as at 31 December 2025:

Sl.	Name of the Directors	Status with Bank	Entities where they have interest	% of Interest
1	**Gen Waker-Uz-Zaman, SBP, OSP, SGP, psc**	Chairman (Representing Army Welfare Trust)	Sena Kalyan Sangstha, Chairman, Board of Trustees	-
			Sena Hotel Development Ltd, Chairman	-
			Bangladesh Machine Tools Factory Ltd., Chairman	-
			Army Welfare Trust, Chairman	-
			Trust Bank Investment PLC., Chairman	-
			Council of Military Institute of Science & Technology, Vice Chairman	-
			Council of the College, Armed Forces Medical College, Chairman	-
			Sena Paribar Kalyan Samiti, Chief Patron	-
			Advisory Committee of Proyash, President	-
			National Defence College & Defence Services Command and Staff College Governing Body, Vice-Chairman	-
			Kurmitola Golf Club, President	-
			Bangladesh Golf Federation, President	-
			Defence Officers Housing Scheme Committee, Chairman	-
			BAIUST Cumilla/ BAUET Quadirabad/ BAUST Saidpur/ BAUST Khulna, Chairman, Board of Trustees	-
			Bangladesh Diesel Plant Ltd., Chairman	-
			Jolshiri Abashon Project, Chief Patron	-
			Bangladesh Olympic Association, President	
			Trust And Pay Ltd., Chairman	-
2	**Maj Gen Md Hakimuzzaman, SGP, ndc, afwc, psc**	Vice Chairman (Nominated Director)	Sena Kalyan Sangstha, Vice-Chairman, Board of Trustees	-
			Army Welfare Trust, Vice Chairman, Board of Trustees	-
			Sena Hotel Developments Ltd., Vice-Chairman, Board of Directors	-
			Trust Technical Training Institute, Chairman, Board of Directors	-
			Governing Bodies of Cadet Colleges, Chairman	-
			Trust Bank Securities Ltd., Chairman, Board of Directors	-
			Trust Bank Investment PLC., Vice-Chairman, Board of Directors	-
			Trust And Pay Ltd., Director	-
3	**Brig Gen Selim Azad, hdmc, psc**	Director (Nominated)	Service, Bangladesh Army	-
4	**Brig Gen Shams Mohammad Mamun, ndu, psc**	Director (Nominated)	Service, Bangladesh Army	-
5	**Brig Gen Md Ehsanul Haque, SGP, SUP(BAR), afwc, psc, PhD**	Director (Nominated)	Service, Bangladesh Army	-
6	**Brig Gen Md Rashidul Islam, SUP, ndu, afwc psc, M Phil**	Director (Nominated)	Army Welfare Trust, Managing Director	-
			Sena Hotel Developments Ltd., Director	-
			Trust Technical Training Institute, Director	-
			Jolshiri Abashon Project, Director	-
			Trust Bank Investment PLC., Director	-
			Trust Bank Securities Limited, Vice-Chairman	-
			Trust And Pay Ltd., Director	-
7	**Brig Gen Sultanul Afrain Zunaid, SUP**	Director (Nominated)	Service, Bangladesh Army	-
8	**Mr. Anisuddin Ahmed Khan**	Independent Director	Ananta Apparels Ltd., Independent Director	-
			Summit Power Ltd., Independent Director	-
			W & W Grains Corporation, Director	-
			ACI PLC., Director	-
			ACI Motors Ltd., Director	-
			Trust Bank Investment PLC., Independent Director	-
			Trust Bank Securities Ltd, Director	-
			Tyser Risk Management Bangladesh Ltd., Director	
			AAZ & Partners, Managing Partner	-
9	**Ms. Nusrat Khan**	Independent Director	Service – Associate Professor, University of Dhaka	-
10	**Mr. Ahsan Zaman Chowdhury**	Managing Director & CEO	Trust Bank Securities Ltd., Director Trust Bank Investment PLC., Director Trust And Pay Ltd., Director	-

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 Waker-Uz-Zaman, SBP, OSP, SGP, psc Chairman, Board of Trustees, Army Welfare Trust
		Maj Gen Md Hakimuzzaman, SGP, ndc, afwc, psc Vice-Chairman, Board of Trustees, Army Welfare Trust
		Brig Gen Md Rashidul Islam, SUP, ndu, afwc psc, M Phil Managing Director , Army Welfare Trust
Lease Agreement with Sena Kalyan Sangstha	Sena Kalyan Bhaban Branch Khulna Branch Tongi Branch	Gen Waker-Uz-Zaman, SBP, OSP, SGP, psc Chairman, Board of Trustees, Sena Kalyan Sangstha
		Maj Gen Md Hakimuzzaman, SGP, ndc, afwc, psc Vice-Chairman, Board of Trustees, Sena Kalyan Sangstha.
Lease Agreement with Sena Paribar Kalyan Samiti	Head Office Millennium Corporate Branch	Gen Waker-Uz-Zaman, SBP, OSP, SGP, psc Chief Patron, Sena Paribar Kalyan Samiti
Advertisement Agreement with Army Welfare Trust	Head Office	Gen Waker-Uz-Zaman, SBP, OSP, SGP, psc Chairman, Board of Trustees, Army Welfare Trust
		Maj Gen Md Hakimuzzaman, SGP, ndc, afwc, psc Vice-Chairman, Board of Trustees, Army Welfare Trust
		Brig Gen Md Rashidul Islam, SUP, ndu, afwc psc, M Phil Managing Director , Army Welfare Trust

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

iv) Related party Transactions:

During the year ended 31 December 2025, the Bank concluded business deals with the following organizations in which the directors had interest:

Name of the Company/Person	Nature of Relationship	Nature of Transaction	Amount of transaction made during the Period ended		Balance as on	
			31 Dec 2025 Taka	31 Dec 2024 Taka	31 Dec 2025 Taka	31 Dec 2024 Taka
Army Welfare Trust	Common Director	Office Rent	50,876,612	50,594,500	-	-
Sena Kalyan Sangstha	Common Director	Office Rent	18,074,950	17,245,652	-	-
Sena Paribar Kalyan Samiti	Common Director	Office Rent	371,906,859	338,480,322	-	-
Astha Life Insurance Company Ltd.	Common Director	Insurance Premium	108,172,533	98,167,731	-	-
Jolshiri Abashon Project	Common Director	Land Purchase	-	-	327,116,208	327,116,208
Trust Bank Investment PLC	Subsidiary company	Subsidiary company	-	-	6,422,915	28,245,763
Trust Bank Securities Ltd.	Subsidiary company	Subsidiary company	-	-	8,503,030	22,221,972
Trust And Pay Limited	Subsidiary company	Subsidiary company	-	-	222,570,344	155,541,596
Trust Securities & Logistic Support Ltd.	Common Director	Securities services to the Bank	501,901,226	476,163,842	-	-

v) Loan and Advances to Directors and their related concern:

Sl. No.	Name of the Director(s)	Relation with Bank as Related Party	Purpose of the Loan	Total Outstanding	Status
1	Brig Gen Md Ehsanul Haque, SGP, SUP(BAR), afwc, psc, PhD	Director (Nominated)	Personal requirement	13,840	Regular
2	Brig Gen Sultanul Afrain Zunaid, SUP	Director (Nominated)	Personal requirement	113,254 18,299	Regular
3	Brig Gen Md Rashidul Islam, SUP, ndu, afwc, psc, M Phil	Director (Nominated)	Personal requirement	976,829 30,092	Regular
	TOTAL			**1,152,314**	

The loan has been availed as Defence official as per entitlement.

vi) Investment in the Securities of Directors and related concern: Nil

50 Credit Rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2016, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

Periods	Date of Rating	Surveillance Rating		Outlook
		Long Term	Short Term	
January to December 2024	24-Jun-25	AA_1	ST-1	Stable
January to December 2023	25-Jun-24	AA_1	ST-1	Stable
January to December 2022	21-Jun-23	AA_1	ST-1	Stable

51 DIVIDEND

The Board of Directors in its 377 (04/2026) meeting held on 30 April 2026 recommended 5.00% Stock Dividend i.e., 5.00 (Five) Bonus Shares for every 100 (One Hundred) Shares held (subject to subsequent approval from BSEC) and 8.00% Cash Dividend subject to the approval of the shareholders at the next Annual General Meeting (AGM). The proposed dividend for the year is more than 30% of Net Profit after Tax.

52 FINANCIAL HIGHLIGHTS

As per BRPD Circular # 14, dated 25 June 2003, Financial Highlights of the Bank for the period ended on 31 December 2025 shown in Annexure - C.

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, www.tblbd.com

Trust Bank PLC.

Financial Statements
for the year ended 31 December 2025

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

Annexure - A

Name of the Bank	Name of the foreign currency	31.12.2025 Amount in foreign currency	31.12.2025 Exchange rate as on 31.12.2025	31.12.2025 Total amount equivalent to Taka	31.12.2024 Amount in foreign currency	31.12.2024 Exchange rate as on 31.12.2024	31.12.2024 Total amount equivalent to Taka
Standard Chartered Bank, USA	USD	1,762,826.09	121.50	214,183,370	10,744,585.49	120.00	1,289,350,258
Mashreq Bank psc, USA	USD	40,530,710.70	121.50	4,924,481,350	42,208,640.00	120.00	5,065,036,800
ICICI Bank Ltd., Hongkong	USD	543,300.31	121.50	66,010,988	875,348.33	120.00	105,041,800
Commerz Bank, AG Germany	USD	1,280,021.36	121.50	155,522,595	632,950.26	120.00	75,954,031
Habib American Bank, NY	USD	1,340,199.58	121.50	162,834,249	1,028,228.26	120.00	123,387,391
Zhejiang Chouzhou Commercial Bank, USD	USD	733,589.18	121.50	89,131,085	478,828.20	120.00	57,459,384
Commerzbank Ag, Frankfurt, Germany	AUD	8,029.14	81.50	654,393	86,827.29	74.93	6,505,795
Standard Chartered Bank, UK	GBP	148,561.37	164.12	24,382,219	248,783.80	151.00	37,565,359
Standard Chartered Bank, Japan	YEN	8,979,057.00	0.78	6,980,319	11,846,138.00	0.76	9,006,619
Commerzbank Ag, Frankfurt, Germany	YEN	1,745,545.00	0.78	1,356,987	2,671,545.00	0.76	2,031,176
Standard Chartered Bank, UK	EURO	74,213.48	143.04	10,615,645	833,834.76	125.11	104,322,734
Commerz Bank, AG Germany	EURO	49,912.18	143.04	7,139,538	151,232.35	125.11	18,920,982
ICICI Bank Ltd., Mumbai, India	EURO	17,456.19	143.04	2,496,968	17,456.19	125.11	2,183,977
Standard Chartered Bank, Mumbai, India	ACU	1,399,841.51	121.50	170,080,743	451,494.19	120.00	54,179,303
Mashreq Bank, Mumbai, India	ACU	694,461.12	121.50	84,377,026	1,144,570.22	120.00	137,348,426
ICICI Bank Ltd., Mumbai, India	ACU	852,311.86	121.50	103,555,891	822,010.34	120.00	98,641,241
AB Bank, Mumbai, India	ACU	289,804.20	121.50	35,211,210	1,052,972.89	120.00	126,356,747
United Bank of India	ACU	347,803.50	121.50	42,258,125	129,228.35	120.00	15,507,402
Axis Bank, India	ACU	310,277.52	121.50	37,698,719	543,452.10	120.00	65,214,252
Habib Bank, Zurich	CHF	61,510.39	153.99	9,472,133	100,219.52	133.02	13,331,491
BANK AL BILAD	SAR	26,617.56	32.39	862,225	31,217.56	31.95	997,367
Commerz Bank AG; Germany-CAD	CAD	18,898.07	88.74	1,676,975	47,783.44	83.33	3,981,952
Standard Chartered Bank (China), CNY	CNY	727,326.63	17.36	12,623,626	3,032,067.66	16.42	49,793,222
Zhejiang Chouzhou Commercial Bank, CNY	CNY	13,081.42	17.36	227,044	498,987.17	16.42	8,194,467
Mashreq Bank, AED	AED	5,395,191.96	33.08	178,463,778	638,827.07	32.67	20,868,756
Standard Chartered Bank, AED	AED	75,600.00	33.08	2,500,719			
Offshore Banking Unit (OBU)							
Mashreq Bank PSC, USA	USD	1,733,581.05	121.50	210,630,098	555,684.89	120.00	66,682,189
Standard Chartered Bank, New York, USA	USD	21,572.38	121.50	2,621,043	2,160.40	120.00	259,247
United Bank, India	ACU	12,021.59	121.50	1,460,623	27,002.12	120.00	3,240,254
Axis Bank, India	ACU	57,577.14	121.50	6,995,623	86,974.67	120.00	10,436,960
				6,566,505,307			**7,571,799,582**

Schedule of Fixed Assets and Intangible Assets
As at 31 December 2025

Annexure - B

Particulars	Cost: Balance on 1 January 2025 Taka	Cost: Additions during the year Taka	Cost: Disposal/ Adjustment during the year Taka	Cost: Balance at 31 December 2025 Taka	Depreciation: Balance on 1 January 2025 Taka	Depreciation: Charge for the year Taka	Depreciation: Disposal/ Adjustment during the year Taka	Depreciation: Balance at 31 December 2025 Taka	Written Down Value at 31 December 2025 Taka
Property, Plant & Equipments:									
Leasehold Land	327,276,677			327,276,677	-	-	-	-	327,276,677
Office Building	29,045,910			29,045,910	5,771,828	581,856	-	6,353,684	22,692,226
Furniture and Fixtures	689,628,805	60,479,444	11,201,675	738,906,574	441,557,443	33,996,743	8,742,055	466,812,131	272,094,443
Office Equipment	1,490,469,284	490,947,799	93,453,288	1,887,963,795	1,105,244,905	132,355,370	87,866,616	1,149,733,659	738,230,136
Motor Vehicles	129,787,479	52,929,288	7,492,430	175,224,337	104,797,021	10,829,309	7,492,426	108,133,904	67,090,433
Right of Use Assets	3,706,982,032	171,760,964	81,387,273	3,797,355,723	811,690,520	513,334,851	81,387,273	1,243,638,098	2,553,717,625
Sub-Total	**6,373,190,187**	**776,117,495**	**193,534,666**	**6,955,773,016**	**2,469,061,717**	**691,098,129**	**185,488,370**	**2,974,671,476**	**3,981,101,540**
Intangible Assets:									
Computer Software	41,876,786	58,380,024	629,891	99,626,919	20,287,600	15,623,131	629,891	35,280,840	64,346,079
Sub-Total	**41,876,786**	**58,380,024**	**629,891**	**99,626,919**	**20,287,600**	**15,623,131**	**629,891**	**35,280,840**	**64,346,079**
As at 31 December 2025	**6,415,066,973**	**834,497,519**	**194,164,557**	**7,055,399,935**	**2,489,349,317**	**706,721,260**	**186,118,261**	**3,009,952,316**	**4,045,447,619**
As at 31 December 2024	**4,795,032,953**	**1,945,986,384**	**325,952,364**	**6,415,066,973**	**2,237,566,554**	**559,321,754**	**307,538,991**	**2,489,349,317**	**3,925,717,656**

Financial Highlights

Annexure - C

SI No	Particulars	Base	31.12.2025	31.12.2024
1	Paid up Capital	Taka	9,940,794,820	9,247,251,000
2	Total Capital	Taka	46,346,176,634	43,202,424,046
3	Capital surplus/(deficit)	Taka	958,850,773	2,120,959,808
4	Total Assets	Taka	620,113,821,401	547,114,679,829
5	Total Deposits	Taka	511,283,195,269	448,728,878,340
6	Total Loans and Advances	Taka	403,479,618,574	378,241,489,810
7	Total Contingent Liabilities and Commitments	Taka	163,867,459,145	169,556,127,467
8	Credit Deposit Ratio	%	73.15	77.83
9	Percentage of classified loans against total loans and advances	%	4.39	6.36
10	Profit after tax and provision	Taka	3,542,083,024	3,604,694,955
11	Amount of classified loans during current year	Taka	(6,343,572,048)	3,887,251,618
12	Provisions kept against classified loan	Taka	11,732,521,000	14,526,614,000
13	Provision surplus/(deficit)	Taka	-	-
14	Cost of fund	%	6.86	6.07
15	Interest Earning Assets	Taka	522,617,243,515	461,832,224,785
16	Non-interest earning Assets	Taka	97,496,577,886	85,282,455,044
17	Return on Investment (ROI)	%	7.64	8.79
18	Return on Asset (ROA)	%	0.57	0.68
19	Income from Investment	Taka	14,769,675,270	8,877,896,825
20	Earning per Share (EPS)	Taka	3.56	4.11
21	Net income per Share	Taka	3.56	4.11
22	Price Earning Ratio	Times	4.86	5.85
23	Net Asset Value (NAV)	Taka	28,336,085,920	24,985,577,892
24	Net Operating Cash Flow Per Share (NOCFPS)	Taka	36.34	49.67

Islamic Banking Division (IBD)
Balance Sheet
As at 31 December 2025

Annexure - D

	Notes	31.12.2025 Taka	31.12.2024 Taka
PROPERTY AND ASSETS			
Cash	5		
Cash in hand (including foreign currencies)		70,823,480	39,813,110
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		3,706,711,513	2,995,545,713
		3,777,534,993	3,035,358,823
Balance with other banks and financial institutions	6		
In Bangladesh		2,001,497,853	15,678,056
Outside Bangladesh		-	-
		2,001,497,853	15,678,056
Placement with banks and other financial institution		-	-
Investments in Shares and Securities	7		
Government		5,507,380,000	4,064,580,000
Others		4,172,411,504	4,302,411,504
		9,679,791,504	8,366,991,504
Investments	8		
General Investments		44,591,595,345	53,943,351,732
Bills purchased and discounted		60,234,134	63,556,802
		44,651,829,479	54,006,908,534
Fixed assets including premises	9	1,052,986	912,286
Other assets	10	37,965,215,766	16,132,395,870
Non-banking assets		-	-
Total Assets:		**98,076,922,581**	**81,558,245,073**
LIABILITIES AND CAPITAL			
Liabilities:			
Placement from banks and other financial institutions		-	-
Deposits and other accounts:	11		
Al-wadeeah Current Accounts and Other Deposit Accounts		4,068,833,726	4,147,869,417
Bills Payable		17,779,085	1,038,059
Mudaraba Savings Deposits		11,117,507,159	9,356,922,345
Mudaraba Term Deposits		78,860,577,842	62,340,083,163
Other Mudaraba Deposits		-	-
		94,064,697,812	**75,845,912,984**
Other liabilities	12	3,834,791,211	5,377,322,569
Total Liabilities:		**97,899,489,023**	**81,223,235,553**
Capital/Shareholders' Equity			
Paid up Capital		-	-
Foreign Currency Transaction Difference		-	-
Statutory Reserve		-	-
Other Reserve		-	-
Retained Earnings		177,433,558	335,009,520
Total Shareholders' Equity		**177,433,558**	**335,009,520**
Total Liabilities and Shareholders' Equity		**98,076,922,581**	**81,558,245,073**

Islamic Banking Division (IBD)
Profit and Loss Account
For the year ended 31 December 2025

Annexure - E

	Notes	31.12.2025 Taka	31.12.2024 Taka
Investment Income	13	5,474,051,662	4,776,623,007
Profit paid on deposits	14	6,214,407,851	4,281,554,074
Net Investment Income		**(740,356,189)**	**495,068,933**
Income from investments in Shares/Securities	15	541,343,015	526,400,014
Commission, exchange and brokerage	16	968,324,985	533,495,826
Other operating income	17	123,847,742	72,055,360
		1,633,515,742	1,131,951,200
Total operating income		**893,159,553**	**1,627,020,133**
Salaries and allowances	18	162,006,980	131,267,143
Rent, taxes, insurance, electricity, etc.	19	36,590	2,780,423
Legal expenses		12,778	-
Postage, stamps, telecommunications, etc.		19,020	23,244
Stationery, printing, advertisement etc.	20	3,814,630	1,920,031
Chief Executive's Salary & Fees		-	3,082,500
Directors' Fees and Expenses		-	-
Shariah Supervisory Committee's Fees ad Expenses		80,000	80,000
Auditors' Fees		-	-
Changes in Investment Losses		-	-
Depreciation and repair to bank's assets	21	2,446,652	2,602,206
Zakat Expenses		-	-
Other expenses	22	16,439,415	13,483,718
Total operating expenses		**184,856,065**	**155,239,265**
Profit before provision		**708,303,488**	**1,471,780,868**
Provision for Investments	23	536,940,821	1,124,045,848
Provision for Diminution in value of Investment	24	9,082,109	13,825,000
Other provision	25	(15,153,000)	(1,099,500)
		530,869,930	1,136,771,348
Total Profit before Taxes		**177,433,558**	**335,009,520**

Islamic Banking Division (IBD)
Cash Flow Statement
For the year ended 31 December 2025

Annexure - F

	31.12.2025 Taka	31.12.2024 Taka
A. Cash flow from operating activities		
Investment Income received in cash	5,461,989,699	4,790,769,377
Profit paid on Deposits	(6,214,407,851)	(4,281,554,074)
Dividend receipts	132,592	4,769,174
Fees and commission receipts in cash	-	-
Recoveries of written off Investments	-	-
Cash paid to employees	(162,006,980)	(131,267,143)
Cash paid to suppliers	-	-
Income Taxes paid	-	-
Received from other operating activities (item-wise)	1,633,383,150	1,127,182,026
Payments for other operating activities (item-wise)	(22,849,085)	(23,972,122)
Operating profit before changes in operating Assets and Liabilities	**696,241,525**	**1,485,927,238**
Increase/(Decrease) in operating assets & liabilities		
Statutory Deposits	-	-
Net Investment in trading securities	130,000,000	50,000,000
Investments to other banks	-	-
Investments to customers	9,355,079,055	(10,932,805,191)
Other assets (item-wise)	(21,820,757,933)	(13,329,136,478)
Deposits from other banks	-	-
Deposits from customers	18,218,784,828	19,618,128,573
Other liabilities account of customers	-	-
Trading liabilities	-	-
Other liabilities (item-wise)	(2,408,410,808)	118,289,953
Net cash from operating activities (A)	**4,170,936,667**	**(2,989,595,905)**
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	(1,442,800,000)	(1,039,740,000)
Purchase of property, plant & equipment	(140,700)	(264,163)
Purchase of intangible assets	-	-
Sale of property, plant & equipment	-	-
Net cash from investing activities (B)	**(1,442,940,700)**	**(1,040,004,163)**
C. Cash flow from financing activities		
Increase/(Decrease) in Borrowing:		
Call lending	-	-
Other borrowings	-	-
Share Capital A/c	-	-
Share Premium A/c		
Net cash from financing activities (C)	-	-
D. Net increase in Cash and Cash Equivalent (A+B+C)	**2,727,995,967**	**(4,029,600,068)**
E. Effects of exchange rate changes on cash and cash equivalents	-	-
F. Opening Cash and Cash Equivalent	**3,051,036,879**	**7,080,636,947**
Cash and cash equivalents at end of period (D+E+F)	**5,779,032,846**	**3,051,036,879**

Offshore Banking Unit
Balance Sheet
As at 31 December 2025

Annexure - G

	Notes	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 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	3				
In Bangladesh		-	-	-	-
Outside Bangladesh		1,824,752.16	221,707,387	671,822.08	80,618,650
		1,824,752.16	221,707,387	671,822.08	80,618,650
Money at call and short notice		-	-	-	-
Investments					
Government		-	-	-	-
Others		5,000,000.00	607,500,000	10,000,000.00	1,200,000,000
		5,000,000.00	607,500,000	10,000,000.00	1,200,000,000
Loans and Advances/Islami Banking Investments	4				
Loans, Cash Credit, Overdrafts etc./ Investment		84,759.41	10,298,268	242,992.83	29,159,140
Bills purchased and discounted		163,207,640.30	19,829,728,296	91,630,833.04	10,995,699,965
		163,292,399.71	19,840,026,564	91,873,825.87	11,024,859,105
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets	5	55,416.67	6,733,125	-	-
Non-banking assets		-	-	-	-
Total Assets		**170,172,568.54**	**20,675,967,076**	**102,545,647.95**	**12,305,477,755**
LIABILITIES AND CAPITAL					
Liabilities					
Borrowings from other banks, financial institutions and agents	6	167,594,474.25	20,362,728,623	100,719,698.73	12,086,363,848
Deposits and other accounts					
Current / Al-wadeeah Current Accounts and other Accounts		903,782.82	109,809,613	411,235.64	49,348,277
Bills Payable		-	-	-	-
Savings Bank / Mudaraba Savings Deposits		-	-	-	-
Fixed Deposits / Mudaraba Term Deposits		-	-	-	-
Bearer Certificates of Deposit		-	-	-	-
Other Deposits		-	-	-	-
		903,782.82	109,809,613	411,235.64	49,348,277
Other liabilities		-	-	-	-
Total Liabilities		**168,498,257.07**	**20,472,538,236**	**101,130,934.37**	**12,135,712,125**
Capital/Shareholders' Equity					
Paid up Capital		-	-	-	-
Foreign Currency Translation Difference		-	1,255,730	-	7,073,569
Statutory Reserve		-	-	-	-
Other Reserve		-	-	-	-
Retained Earnings		1,674,311.47	202,173,110	1,414,713.58	162,692,061
Total Shareholders' Equity		**1,674,311.47**	**203,428,840**	**1,414,713.58**	**169,765,630**
Total Liabilities and Shareholders' Equity		**170,172,568.54**	**20,675,967,076**	**102,545,647.95**	**12,305,477,755**
OFF-BALANCE SHEET ITEMS					
Contingent Liabilities					
Acceptances and Endorsements		-	-	-	-
Letter of Guarantees		255,620.00	31,057,830	-	-
Irrevocable Letter of Credits		-	-	-	-
Bills for collection		-	-	-	-
		255,620.00	**31,057,830**	-	-
Other Contingent Liabilities					
Value of travelers' cheques in hand		-	-	-	-
Total:		**255,620.00**	**31,057,830.00**	-	-
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		**255,620.00**	**31,057,830.00**	-	-

Offshore Banking Unit
Profit and Loss Account
For the year ended 31 December 2025

Annexure - H

	Notes	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
Interest income / Profit on Investment	7	9,606,575.47	1,159,993,988	7,271,438.14	836,215,386
Interest / Profit paid on deposits and borrowings etc.	8	7,927,433.30	957,237,571	6,002,985.52	690,343,335
Net interest income		**1,679,142.17**	**202,756,417**	**1,268,452.62**	**145,872,051**
Income from investments		-	-	-	-
Commission, exchange and brokerage		-	-	-	-
Other operating income		6.12	739	150,217.53	17,275,016
		6.12	739	150,217.53	17,275,016
Total operating income		**1,679,148.29**	**202,757,156**	**1,418,670.15**	**163,147,067**
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		4,836.82	584,046	3,956.57	455,006
Total operating expenses		**4,836.82**	**584,046**	**3,956.57**	**455,006**
Profit before provision		**1,674,311.47**	**202,173,110**	**1,414,713.58**	**162,692,061**
Provision for loans & advances / Investments		-	-	-	-
Provision for Diminution in value of Investment		-	-	-	-
Other provision		-	-	-	-
		-	-	-	-
Total Profit before Taxes		**1,674,311.47**	**202,173,110**	**1,414,713.58**	**162,692,061**
Provision for Taxation					
Current tax		-	-	-	-
Deferred tax		-	-	-	-
		-	-	-	-
Net Profit after Taxation		**1,674,311.47**	**202,173,110**	**1,414,713.58**	**162,692,061**
Appropriations					
Statutory Reserve		-	-	-	-
General reserve		-	-	-	-
		-	-	-	-
Retained surplus		**1,674,311.47**	**202,173,110**	**1,414,713.58**	**162,692,061**

Offshore Banking Unit
Cash Flow Statement
For the year ended 31 December 2025

Annexure - I

	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
A. Cash flow from operating activities				
Interest received in cash	9,606,575.47	1,159,993,988	7,271,438.14	836,215,386
Interest payments	(7,927,433.30)	(957,237,571)	(6,002,985.52)	(690,343,335)
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)	6.12	739	150,217.53	17,275,016
Payments for other operating activities (item-wise)	(4,836.82)	(584,046)	(3,956.57)	(455,006)
Operating profit before changes in operating Assets and Liabilities	**1,674,311.47**	**202,173,110**	**1,414,713.58**	**162,692,061**
Increase/(Decrease) in operating assets & liabilities				
Statutory Deposits	-	-	-	-
Net Investment in trading securities	5,000,000.00	592,500,000	(10,000,000.00)	(1,200,000,000)
Loan & advance to other banks	-	-	-	-
Loan & advance to customers	(71,418,573.84)	(8,815,167,459)	(1,861,131.66)	(1,123,462,742)
Other assets (item-wise)	(55,416.67)	(6,733,125)	-	-
Deposits from other banks	492,547.18	60,461,336	411,235.64	49,348,277
Deposits from customers	-	-	-	-
Other liabilities account of customers	-	-	-	-
Trading liabilities	-	-	-	-
Other liabilities (item-wise)	-	-	-	-
Net cash from operating activities (A)	**(64,307,131.86)**	**(7,966,766,138)**	**(10,035,182.44)**	**(2,111,422,404)**
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	66,874,775.52	8,276,364,775	12,368,270.14	2,367,706,703
Re-Purchase agreement (REPO)	-	-	-	-
Other borrowings	-	-	-	-
Share Capital A/c	-	-	-	-
Share Premium A/c	-	-	-	-
Profit transfer to Head Office	(1,414,713.58)	(162,692,061)	(1,816,259.81)	(193,697,479)
Net cash from financing activities (C)	**65,460,061.94**	**8,113,672,714**	**10,552,010.33**	**2,174,009,224**
D. Net increase in Cash and Cash Equivalent (A+B+C)	**1,152,930.08**	**146,906,576**	**516,827.89**	**62,586,820**
E. Effects of exchange rate changes on cash and cash equivalents	-	(5,817,839)	-	982,469
F. Opening Cash and Cash Equivalent	**671,822.08**	**80,618,650**	**154,994.19**	**17,049,361**
G. Cash and cash equivalents at end of year (D+E+F)	**1,824,752.16**	**221,707,387**	**671,822.08**	**80,618,650**

Off-shore Banking Unit (OBU)
Notes to the Financial Statements
For the year ended 31 December 2025

1 Status of the unit

Off-shore banking Unit ("the Unit") is a separate business unit of Trust Bank PLC, governed under the Rules and Guidelines of Bangladesh Bank. The Bank obtained the Off-shore banking unit permission vide letter no.BRPD(P-3)744(116)/2010-2462 dated 02 June 2010. The Bank commenced the operation of its Off-shore Banking Unit from 24 October 2013 and its office is located at Dilkusha Corporate Branch, Dhaka.

1.1 Principal activities

The principal activities of the unit is to provide all kinds of commercial banking services to its customers through its Off-Shore Banking Unit in Bangladesh.

2 Significant accounting policies and basis of preparations

2.1 Basis of preparation

The financial statements are prepared on the basis of a going concern and represent the financial performance and financial position of the Off-shore Banking Unit (OBU). The financial statements of the OBU are prepared in accordance with the Bank Companies Act 1991, in particular, Banking Regulation and Policy Department (BRPD) Circular No. 14 dated 25 June 2003, Bangladesh Bank BCD Circular No. (P) 744(27), dated 17 December, 1985, other Bangladesh Bank Circulars, Bangladesh Financial Reporting Standards (BFRSs) and other rules and regulations where necessary.

2.2 Foreign currency transaction

Items included in the financial statements of the Unit are measured using the currency of the primary economic environment in which the entity operates ("the functional currency"). The financial statements of the Unit are presented in US Dollar (USD) and Taka where USD is the functional currency and Taka are the Unit's presentation currency.

2.3 Cash flow statement

Cash flow staternent has been prepared in accordance with the IAS-7 Cash Flow Statqnert under direct method as recommended in the BRPD Circular No. 14, datd 25 June 2003 issued by the Banking Regulation & Policy Deparunent of Bangladesh Bank.

2.4 Reporting period

These financial statements of the Unit cover the financial year from 01 January to 31 December 2025.

2.5 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 unit management for its short-term commitments.

2.6 Loans and advances

a) Loans and advances are stated in the balance sheet on gross basis.

b) Interest is calculated on daily product basis, but charged and accounted for quarterly on accrual basis. Interest on classified loans and advances/investments is kept in interest suspense account as per BRPD circulars no. 16 of 1998, 9 of 2001 and 10 of 2005 and recognised as income on realisation. Interest is not charged on bad and loss loans and advances/investments as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

2.7 Revenue recognition

2.7.1 Interest income

Interest income is recognized on accrual basis.

2.7.2 Fees and commission income

Fees and commission income arises on services provided by the units 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.

2.7.3 Interest paid and other expenses

In terms of the provisions of the IAS - I Presentation of Financial Staternents, interest and other expenses are recognized on accrual basis.

2.8 General

Assets and liabilities have been translated into Taka currency @USD 1 = BDT 121.50 (2024 : BDT 120.00). Income and expenses are translated at an average rate @ USD 1 = BDT 120.75 (2024 : BDT 115.00).

	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
3 Balance with other banks and financial institutions				
In Bangladesh	-	-	-	-
Outside Bangladesh				
Mashreqbank psc, New York US$	1,733,581.05	210,630,098	555,684.89	66,682,189
Standard Chartered Bank, New York US$	21,572.38	2,621,043	2,160.40	259,247
United Bank of India, Kolkata, ACU$	12,021.59	1,460,623	27,002.12	3,240,254
AXIS Bank of India, Kolkata, ACU$	57,577.14	6,995,623	86,974.67	10,436,960
	1,824,752.16	**221,707,387**	**671,822.08**	**80,618,650**
	1,824,752.16	**221,707,387**	**671,822.08**	**80,618,650**
4 Loans and advances				
Loans, Cash Credit, Overdrafts etc./ Investment (Note-4.1)	84,759.41	10,298,268	242,992.83	29,159,140
Bills purchased and discounted (Note-4.2)	163,207,640.30	19,829,728,296	91,630,833.04	10,995,699,965
	163,292,399.71	**19,840,026,564**	**91,873,825.87**	**11,024,859,105**
4.1 Loans, Cash Credit, Overdrafts etc./ Investment				
Term Loan (Commercial)	-	-	-	-
Term Loan (Industrial)	84,759.41	10,298,268	242,992.83	29,159,140
	84,759.41	**10,298,268**	**242,992.83**	**29,159,140**
4.2 Bills purchased and discounted				
Bill Purchased and Discounting	156,858,409.38	19,058,296,739	88,064,753.76	10,567,770,451
Discounting of Export Bill- Foreign	-	-	-	-
Discounting of Export Bill- Local	6,349,230.92	771,431,557	3,566,079.28	427,929,514
	163,207,640.30	**19,829,728,296**	**91,630,833.04**	**10,995,699,965**
5 Other assets				
Prepaid Expense: Advance Subscription	4,277.78	519,750	4,277.78	513,334
Prepaid Expense: Others	(4,277.78)	(519,750)	(4,277.78)	(513,334)
	-	-	-	-
6 Borrowings from other banks, financial institutions and agents				
Borrowing From Other Banks (Note-6.1)	167,594,474.25	20,362,728,623	100,719,698.73	12,086,363,848
Borrowing From Trust Bank PLC	-	-	-	-
	167,594,474.25	**20,362,728,623**	**100,719,698.73**	**12,086,363,848**
6.1 Borrowing From Other Banks				
In Bangladesh				
Borrowing from DBU	103,218,283.66	12,541,021,467	84,386,592.43	10,126,391,092
Pubali Bank PLC	5,016,527.78	609,508,125	-	-
	108,234,811.44	**13,150,529,592**	**84,386,592.43**	**10,126,391,092**

	31.12.2025 USD	31.12.2025 Taka	31.12.2024 USD	31.12.2024 Taka
Outside Bangladesh				
Mashreq Bank PSC	30,553,188.89	3,712,212,449	-	-
Standard Chartered Bank	3,559,291.14	432,453,874	5,986,514.08	718,381,690
The National Bank of RAS Al-Khaimah	15,235,618.89	1,851,127,695	10,346,592.22	1,241,591,066
United Bank Limited	10,011,563.89	1,216,405,013	-	-
	59,359,662.81	**7,212,199,031**	**16,333,106.30**	**1,959,972,756**
	167,594,474.25	**20,362,728,623**	**100,719,698.73**	**12,086,363,848**
7 Interest income / Profit on Investment				
Interest on Term Loan (Industrial)	12,839.66	1,550,388	24,476.56	2,814,803
Interest On Bill Purchase & Discounting	8,134,379.63	982,226,340	6,903,268.70	793,875,901
Int. on Discounting of Export Bill- Foreign	1,769.58	213,677	8,742.93	1,005,437
Int. on Discounting of Export Bill- Local	497,564.70	60,080,938	303,713.85	34,927,093
Intt. Received From FC Deposit - Nostro A/C	78,617.23	9,493,031		
Intt. Received From Placement to Other Bank - OBU	881,404.67	106,429,614		
Interest on Loan to Others	-	-	31,236.10	3,592,152
	9,606,575.47	**1,159,993,988**	**7,271,438.14**	**836,215,386**
8 Interest / Profit paid on deposits and borrowings etc.				
Interest Paid on Deposit from other Bank	-	-	-	-
Interest Paid on Borrowing from other Bank	1,984,279.90	239,601,799	2,350,930.36	270,356,991
Interest on Borrowing from DBU	5,899,463.54	712,360,222	3633824.52	417,889,820
Int. on International Banking (IB) FC Account- USD	166.80	20,141	30.00	3,450
Int. on International Banking (IB) FC Term Deposit Account- USD	14,676.58	1,772,197	484.93	55,767
Int. on Non-Resident FC Account- USD	134.28	16,214		
Int. on Non-Resident FC Term Deposit Account- USD	28,712.20	3,466,998	17,715.71	2,037,307
	7,927,433.30	**957,237,571**	**6,002,985.52**	**690,343,335**

The details of the published yearly financial statements are available in the website of the bank. The address of the website is www.tblbd.com

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
সবসময়, সবখানে, সবার জন্য

Head Office & Registered Office: Shadhinata Tower, Bir Srestha Shaheed Jahangir Gate
Dhaka Cantonment, Dhaka – 1206, **www.tblbd.com**