



Internship Report
On
Financial Performance Analysis of Trust Bank Limited

Supervised By:
Ms. Shah-Noor Rahman
Assistant Professor
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Prepared By:
Amartya Biswas Plabon
ID: 192-11-6229
Department of Business Administration
Faculty of Business and Entrepreneurship
Daffodil International University

Date of Submission:

Letter of Transmittal

To,
Ms. Shah-Noor Rahman
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Report on “**Financial Performance Analysis of Trust Bank Limited**”.

Dear Madam

With all due respect, let me add that it is an honor for me to present my internship report on "**Financial Performance Analysis of Trust Bank Limited**" as a requirement for my Bachelor's degree. The report has been carefully crafted, and to assure its accuracy, every piece of information has been cross-checked and confirmed. I am confident that the data in this letter will provide you a thorough grasp of the company's financial situation.

I made an effort to provide this report with a wealth of information during the whole writing and preparation process. I want to express my gratitude to you for your support, advice, and encouragement. Accept my report, please, and thank you.

Sincerely yours



.....

Amartya Biswas Plabon
ID: 192-11-6229
Major in Finance
Batch: 53
Department of Business Administration
Daffodil International University

Declaration of the student

I confirm that I was the author of the internship report titled "**Financial Performance Analysis of Trust Bank Limited**" and that it was never submitted to another college, university, or organization for a certificate or degree. In good faith, I affirmed that this report satisfies a number of the requirements for the Bachelor of Business Administration (BBA) degree from Daffodil International University. After completing my internship at Trust Bank Limited, 28, North Kafrul, Dhaka, I prepared this report with the help of Ms. Shah-Noor Rahman, an assistant professor in the department of business administration at the Daffodil International University. No preexisting copyright is violated by the work I've presented, and my report doesn't in any way draw from previous work I've done, whether for academic credit or not. I also commit to make amends for any harm resulting from my failure to uphold the aforementioned obligations.

Amartya Biswas

.....

Amartya Biswas Plabon

ID: 192-11-6229

Major in Finance

Batch: 53

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Certificate of Supervisor

This is to certify that the study entitled "Financial Report Analysis of Trust Bank Limited" written by Amartya Biswas Plabon, Id: 192-11-6229, has been examined by me, Ms. Shah-Noor Rahman, Assistant Professor, Department of Business Administration at Daffodil International University (DIU). I oversaw the completion of this report, and I have personally checked its contents and the veracity of the information it contains.

I certify for the completeness and suitability of the study process and the veracity of the information provided. The creation of this report was done in accordance with all requirements and procedures, according to the author. The "Financial Report Analysis of Trust Bank Limited" is covered in-depth in this report, which I am convinced satisfies the necessary requirements.



.....
Ms. Shah-Noor Rahman
Assistant Professor
Department of Business Administration
Daffodil International University
Date: 02-09-2023

Acknowledgment

I would like to extend my sincere gratitude to each and every person who helped me prepare my internship report. I want to thank them for all of their help, advice, and faith in me. Most significantly, I want to take this chance to thank Ms. Shah-Noor Rahman, an assistant professor of Daffodil International University, for her unwavering support and crucial direction in ensuring the success of my report from start to finish. I must not forget to mention my appreciation to A.Q.M Raquib, Senior Manager, Ms. Nahid Sultana, Manager Operation and Credit, Md. Shahabuddin Ahmed(Shoaib), Junior Officer at Trust Bank Kafrul Branch Limited under their supervision I went through my internship. Moreover, my thanks go to Labib Ahnaf, Trainee Assistant Officer, Maliha Afroz, Trainee Junior Officer, Arman Hossain Talukder, Assistant Officer and Mehedi Hasan Pritom, Assistant Officer of Trust Bank Limited for their kind support and most importantly for providing the learning opportunity for me during the internship tenure. At the same time, I would like to thank my other colleagues of Trust Bank Limited who provided me with enormous insights and helped me to learn the situation of the real business world. Lastly, I want to express my gratitude to Daffodil International University for allowing me to successfully complete my bachelor's degree. I am standing here because of them.

Executive Summary

By mobilizing public savings and directing them toward investments, which in turn spur economic growth and development, the banking industry has dominated a nation's economic development. Trust Bank Limited, a scheduled bank, was established to start operating in order to fulfill demand and enhance the commercial banking service in our nation. Trust Bank Limited will play a significant part in the socio-economic development of the nation. The report is the result of my internship program, which I completed in order to fulfill a BBA degree requirement. Based on my three-month internship at Trust Bank Limited, I've finished this report. The day-to-day working experiences of various jobs in the Trust Bank Limited, North Kafrul, Kafrul, Dhaka, are detailed in this orientation report. Analysis of Trust Bank Ltd.'s financial performance is the main goal of this research. This study is descriptive in nature.

I used a methodology that used data from secondary and primary sources to generate this research. It shows the current connection between each income statement account and sales. It displays the mixture of assets that generate revenue as well as the mixture of capital sources, including current debt, long-term debt, and equity funding. Forecasting or determining the real financial status and performance of a project is the main goal of financial analysis. The objective is to assess Trust Bank Limited's operational effectiveness, identify factors impacting its financial performance, conduct a comprehensive analysis of its financial performance spanning 2017 to 2021, and propose actionable recommendations to tackle the identified issues and enhance financial performance.

I've calculated ten trust bank ltd ratios here that can be used to evaluate bank financial performance. The ratios are: Return on equity, Return on asset, Net interest margin, Net non-interest margin, Net bank operating margin, Earning per share, Net profit margin, Asset utilization, Equity multiplier, Earning spread. Concerns have been raised in the financial analysis regarding the net interest margin ratio, a crucial sign of a financial institution's profitability. The simultaneous rise in interest expenses and income may indicate upcoming difficulties in maintaining profitability.

The firm's overall financial health may be impacted by the decline in net interest margin, which measures the difference between interest income and interest costs. The business should keep emphasizing profitable investment methods, effective asset usage, and profitability in order to improve overall financial performance. It will be easier to maintain an ideal capital structure if you regularly evaluate how the equity structure affects financial leverage.

Contents

Letter of Transmittal.....	ii
Declaration of the student	iii
Certificate of Supervisor	iv
Acknowledgment.....	v
Executive Summary	vi
Chapter 1	1
1.1 Background of the study.....	2
1.2 Origin of the Study.....	2
1.3 Objectives of the Study.....	3
1.4 Purpose of the Study	3
1.5 Methodology of the Study.....	4
1.6 Limitations of the Study.....	5
Chapter 2	6
2.1 History of Trust Bank Limited	7
2.2 Mission, Vision and Values	8
2.3 Board of directors	9
2.4 Other information.....	10
2.5 Five Years Financial Summary:	12
2.6 Products & Services of TBL	12
2.7 SME Banking:	14
Chapter 3	16
3.1 Financial Performance Overview.....	17
3.2 Financial analysis methods:.....	17
3.3 Horizontal and Vertical Analysis of Trust Bank Limited.....	18
3.4 Vertical Analysis or Common Size Analysis:	25
3.5 Ratio Analysis.....	29
3.8 Return on Assets:.....	36
3.9 Return on Equity:.....	37
3.10 Net Profit Margin:.....	38
3.11 Equity Multiplier:	39

3.12 Earning per Share:	41
Chapter 4	44
4.1 Findings.....	45
4.2 Recommendation:	46
4.3 Conclusion	47
4.4 Bibliography.....	48

Chapter 1

Introduction

1.1 Background of the study

Bangladesh's financial sector was dominated by the banking sector. The financial sector's vulnerability and importance to resource use and economic growth are both highlighted by the banking sector's dominance. In a similar manner to how a business creates goods and services, the bank directs the creation of capital and regulates the money market. From this standpoint, banking, a technical profession, can be viewed as an industry. The nation's capital development is greatly aided by the banking sector, and one of its key products is the services it offers to consumers. Given that this important "Industry" serves as the hub of all financial and monetary activity, the importance of banking cannot be emphasized using horizontal and vertical analysis, as well as a few crucial financial parameters including the debt to equity ratio, return on asset, return on equity, net profit margin, total asset turnover ratio, fixed asset turnover ratio, and others, the report analyzes the financial performance of trust Bank Limited. Based on how well the banks performed in each of the aforementioned ratios, they were given a score.

As a result, financial performance research will help the banks determine where they stand in the market.

1.2 Origin of the Study

The entry level position report was created to fulfill a need for the Daffodil International University BBA program's temporary job program. Each student must finish the necessary credit hours before they can observe a specific scenario in a real workplace. Students are often given instructions on how to format their reports by an honorable supervisor. Under the guidance of Assistant Professor Ms. Shah-Noor Rahman at Daffodil International University, I selected "Financial Performance Analysis of Trust Bank Limited" for my internship report. The report's objective is to put academic knowledge into practice.

1.3 Objectives of the Study

Main Objective:

- The main objective of the study is to scrutinize the financial performance of Trust Bank Limited from the period of 2017 to 2021.

The other objectives of the study are:

- To evaluate the financial position and performance of Trust Bank Ltd over the period of five years.
- To estimate the factors affecting the performance of the Bank.
- To calculate the financial ratios and evaluate performance based on interpretations.
- To understand the implications in analyzing and interpreting the financial ratios.
- To measure the managerial efficiency as well as earning capacity of Trust Bank in the future period.
- To suggest better way for enhancing the performance of the Bank.

1.4 Purpose of the Study

The comparison of Trust Bank's financial results between 2017 and 2021 is the main goal of the report. The objective evaluation of a company's ability to make use of its resources and make a profit is the subject of a financial performance analysis. A company's total financial health over a specified time period is also measured using this phrase, and businesses in the same industry or sector are compared to one another. Trend analysis, which covers both horizontal and vertical analysis, will make up the first component of performance measurement. Ratio analysis, which will be used to assess any financial institution, will make up the second component.

1.5 Methodology of the Study

1.5.1 Data collection: All data are collected in two way and the sources are divided in two sectors:

Number one: Primary data are collecting:

- Through interactions with TBL individuals during the internship period.
- 3 months of actual work experience combined with service observation.
- Communicating verbally with all kinds of clients.
- By offering the new and regular customers an acceptable level of service.

Number two: Secondary data are collecting from:

- Trust bank's annual report for 2017–2021.
- An earlier report on the same subject.
- Trust Bank website.
- Several articles and publications on the study of financial performance.

1.6 Limitations of the Study

Although it was a wonderful experience to work as an intern, a few challenges were found that made it challenging to complete the report. The limitations listed below are:

Time is a crucial factor in my research. Time in three months is insufficient for such a thorough examination.

- The biggest obstacle to the production of the report was a lack of data.
- The report lacked all the financial ratios needed to determine the bank's true financial situation.
- There were various limitations placed by the authority on who could access the secret information.

Chapter 2

Organizational Overview

2.1 History of Trust Bank Limited

Trust Bank Limited is among the top private commercial banks. The bank, which is the first of its sort in the country, is sponsored by the Army Welfare Trust (AWT). Offering a wide range of cutting-edge corporate and consumer financial products, Trust Bank has been in operation in Bangladesh since 1999 and has gained the public's trust as a trustworthy financial organization. In order to boost productivity and enhance customer service, the bank developed an automated branch banking system in 2001. The bank took a further step in 2005 and started offering ATM services to its clients. Trust Bank successfully introduced online banking services in January 2007 that enable users to do transactions through any branch, ATM, phone, SMS, and internet. Customers no longer have to open multiple accounts at various Branches of Trust Bank in order to deposit or withdraw money.

The bank has spread networks with:

- 114 branches and SME center.
- 5 sub branches.
- 253 ATM booths.
- 500 POS.
- Over 20,000 pay points.
- Over 2000 employees.

In order to boost efficiency and customer service, the bank introduced an automated branch banking system in 2001. In 2005, the bank expanded its reach by providing its clients with ATM services. As the bank's business volume and client demands have grown over time, their technology has been updated to manage this expansion and satisfy these needs. In January 2007, Trust Bank made all of its clients' banking options accessible, including any branch, ATM, phone,

SMS, and internet. To deposit or withdraw money, customers no longer need to open several accounts at various Trust Bank locations. Through online services and the Visa Electron (Debit Card), customers can now access account information, such as mini-statements and cash withdrawals, whenever they need it. Trust Bank has successfully launched Visa Credit Cards in an effort to better serve its esteemed customers, both present and future. Nowadays, both Bangladeshi and foreign businesses, including restaurants, accept credit cards. A financial organization that values its clients is Trust Bank. Trust Bank is committed to exceeding customers' rising expectations since they are constantly at the center of all they do.

2.2 Mission, Vision and Values

2.2.1 Mission

Diversified business with long-term, sustainable growth and effective risk management.

Through low-cost, technology-based service delivery, financial inclusion aims to bring the unbanked people into the banking system.

Accountable to all parties involved, including regulators, shareholders, employees, and customers.

Maximum compliance and openness at all levels of operation.

2.2.2 Vision

"Building a strong and long-lasting financial organization by encouraging financial inclusion, offering superior value to all stakeholders, and upholding the strictest compliance requirements.

2.2.3 Values

- Reliable.
- Dependable.
- Professional.
- Dynamic.
- Trustworthy.
- Fair.

2.3 Board of directors

Gen S M Shafiuddin Ahmed SBP (BAR), OSP, ndu, psc, PhD Chief of Army Staff	Chairman
Maj Gen Md Nazrul Islam SPP, ndu, afwc, psc, G	Vice Chairman
Brig Gen S M Zia-Ul-Azim ndc, afwc, psc	Director
Brig Gen Md Kaisar Hasan Malik ndc, psc	Director
Brig Gen Mohammad Moazzem Hossain ndc, afwc, psc, G, MPhil	Director
Brig Gen Md Nishatul Islam Khan ndc, afwc, psc	Director
Brig Gen Md Munirul Islam psc, Ph.D	Director
Brig Gen Md Sajjad Hossain ndc, afwc, psc	Director
Mr. Anisuddin Ahmed Khan Independent Director	Director
Mr. Arshad Jamal Independent Director	Director
Humaira Azam MD & CEO	Director

2.4 Other information

Registered name	Trust Bank Limited
Type	Public
Industry	Banking
Founded	1999; 24 years ago, in Dhaka, Bangladesh
Head Quarters	Shadhinota Tower, Bir Srestha Shahid Jahangir Gate, Dhaka Cantonment, Dhaka, Bangladesh
Number of locations	114
Key people	General SM Shafiuddin Ahmed (Chairman) Ms. Humaira Azam (Managing Director & CEO)
Service	Banking services, ATM services, Consumer Banking, Corporate Banking, Investment Banking, Islamic Banking, Treasury Management, Internet Banking, Locker Services
Operating income	₳11.729 billion (US\$130 million) (2020)
Total assets	₳354.778 billion (US\$3.8 billion) (2020)
Parent	Army Welfare Trust
Subsidiaries	Trust Bank Securities Limited Trust Bank Investment Limited Trust Axiata Digital Limited
Rating	Long Term: AA2 Short Term: ST-1
Website	www.tblbd.com
SWIFT Address	TTBLBDDH
Tel	+88-02-44870060-9
Fax	+88-02-44870051
Call Center No	16201

Email	info@tblbd.com
Card Related Queries	cards@tblbd.com
Share Department	share.dept@tblbd.com +88-02-44870006 +88-01755636234

2.5 Five Years Financial Summary:

Particular	2021	2020	2019	2018	2017
Total Assets	365,507.54	354,778.33	294,892.13	259,638.37	239,770.63
Total Liabilities	347,248.72	337,739.30	279952.43	246,750.76	227,658.45
Total Shareholders' Equity	18,258.82	17,039.03	14,939.70	12,887.61	12,112.18
Total Capital	33,541.04	27,899.08	24,346.78	24,673.13	20,796.15
Total Operating Income	16,053.17	11,728.76	11,133.40	10,085.71	9,535.77
Total Operating Expenses	6,095.90	4,443.59	4,019.88	3784.00	3,723.75
Export	46,547.89	34,680.82	37,732.85	36,552.45	42,819.45
Import	134,751.59	72,201.38	66,079.04	119,622.46	85,196.90
Foreign Remittance	16,505.75	10,291.57	48,864.86	50,112.60	29,494.11
Investments	63,893.72	90,944.85	41,041.91	32,305.01	28,545.46
Deposits	284,880.71	288,403.90	242,024.76	212,680.61	200,453.45
Loans & Advances	257,295.38	221,063.69	210,766.74	197,128.06	184,910.70

2.6 Products & Services of TBL

2.6.1 Retail banking

Retail banking refers to a bank that serves customers in the general public rather than businesses. There's little doubt that it helps retail customers make their regular financial transactions safer and more effective. It occurs between customers and their banks and is also referred to as "consumer banking." The whole banking industry in Bangladesh was hit hard by a liability problem in the first half of the year. In this regard, the retail banking division has changed its commercial emphasis from the asset products area to the liability sector. Throughout the previous year, RBD has in terms of technology, people resources, product quality, and business procedures for both asset and liability enterprises, reached its capability and potential.

2.6.2 TBL retail banking product:

Deposit products:

- Savings Account.
- Current Account.
- Trust Maxmill Deposit Scheme.
- Fixed Deposit Scheme.
- Lakhpati Scheme.
- Trust Assurance Deposit Scheme.
- Special Notice Deposit Scheme.
- Trust Echo.
- Trust Echo Plus.
- Trust Kotipoti Scheme.
- Trust Kotipati Plus.
- Trust Student Account.
- Trust Youth Account.
- Trust Student DPS.
- Trust Smart Savers.

Loans:

- Apon Nibash Loan.
- Car Loan.

- Doctor's Loan.
- Loan Against Salary.
- Personal Loan.

Also, there are few defense loan services that are very popular.

TBL Cards:

- Signature Card.
- Platinum Card.
- Visa International Classic.
- Visa International Gold.

These are the most popular products and services offered by Trust Bank. Additional to that,

2.7 SME Banking:

Trust Bank established a separate department in 2009 to launch its SME finance program. Trust Bank introduced 14 new products to meet the demands of various consumer categories in various geographic locations. Based on its performance, TBL was once listed by the SME foundation as one of Bangladesh's "Top Ten" SME-favorite banks.



- **Women Entrepreneur.**
- **Entrepreneur Loans.**
- **Manufacturing Loans.**
- **Engineering Loans.**
- **Contractors / Suppliers Loans.**
- **Agriculture Loans.**

Islamic Banking: Islamic finance is characterized by a number of strict guidelines drawn from the Sacred Qur'an and the Prophet's (PBUH) Sunnah. According to Bangladesh Bank's underwriting, TBL supports its Islamic financial tasks through five Islamic financial windows. With the exception of the five windows, all TBL branches can now offer Islamic banking services using the online banking infrastructure. There is no blending of this asset with the bank's typical financial holdings; it is a completely different asset. Investments made exclusively using Islamic bank deposits. Accounting, benefit, and misfortune accounts maintained separately by the Islamic financial module of the bank's CBS. Recognized Shariah Administrative Council to provide guidance on matters pertaining to Shariah Benefit transfers are carried out in accordance with the supported weightage table.

Chapter 3
Financial Highlights
And
Performance Analysis

3.1 Financial Performance Overview

By establishing linkages between the items of the asset report and the benefit and loss account, financial analysis is a tool for identifying the firm's financial strengths and weaknesses. Financial analysis is defined as "the analysis, comparison, and interpretation of financial data to achieve the desired result."

Statement of Finances: An accounting statement can be used to measure a business' performance. The main information provided by fiscal reports is what we analyze and use to address valuation-related queries. The terms Financial Statement and Balance Sheet Statement are frequently used interchangeably. In the Balance Sheet statement, a company's financial situation as of a particular date is summarized. The three parts of the balance sheet—asset, liability, and owner's equity—represent the equation $\text{asset} = \text{liabilities} + \text{owner's equity}$.

3.2 Financial analysis methods:

These are the crucial elements of a company's financial report analysis. Which method a client chooses to evaluate his company depends on him. The financial performance of trust bank Limited was examined using ratio and trend analyses from 2017 to 2021. These days, both assessments are widely recognized and enjoy a great degree of popularity.

3.2.1 Trend Analysis: Trend analysis determines if the tendency is rising or downward. The values of an item in several years are contrasted with the value of a single year, or base year, in this study. Assuming that the item's value in the base year was 100. A percentage of this value is used to illustrate the item's values over time. The two most significant categories of trend analysis are described below: Technical analysis's trend analysis method makes use of trend data that was recently seen in order to forecast future stock price movements. Trend analysis projects the long-term direction of market sentiment using past data, such as price fluctuations.

3.2.2 Comparative or Horizontal Statement Analysis: Comparative statements, also known as comparative financial statements, are snapshots of a company's financial health at various points in time. By comparing the financial information from two or more accounting periods, these statements assist in determining the profitability of the company.

3.2.3 Ratio Analysis: Ratio analysis is a mathematical technique for analyzing a company's financial documents, such as the balance sheet and income statement, to gather knowledge about its liquidity, operational effectiveness, and profitability. Fundamental equity research is built on ratio analysis.

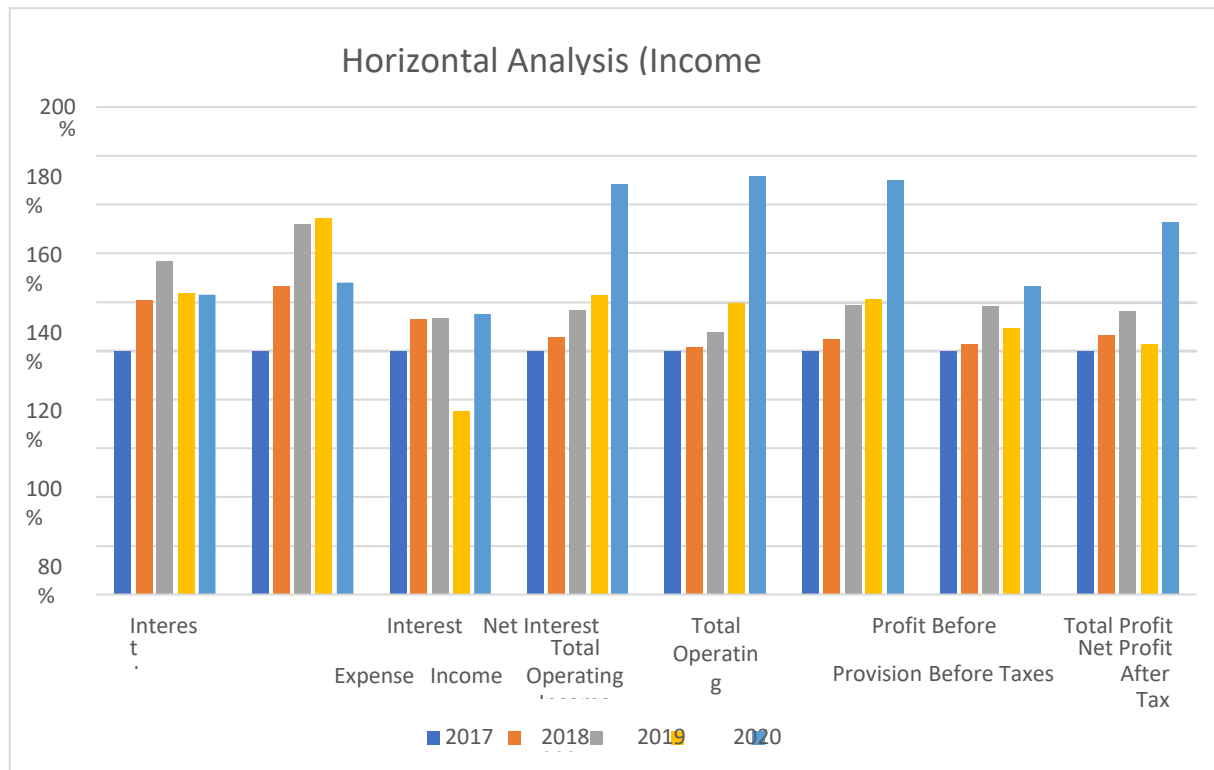
3.2.4 Common Size Statement Analysis or Vertical Analysis: The balance sheet items and income statement items are expressed to the total assets, total liabilities, or total sales, respectively, in terms of percentages in vertical analysis, where assets, total liabilities, total or total sales are considered as 100.

3.3 Horizontal and Vertical Analysis of Trust Bank Limited

Here, the year 2017 is taken as the starting point, and each day of this year has a value of 100%. A percentage of this value is used to illustrate the item's values over time. A value above 100% indicates positive growth, whereas a value below 100% indicates negative growth.

3.3.1 Horizontal Analysis (Income Statement)

Particular	2017	2018	2019	2020	2021
Interest Income	14413.60 100%	17418.46 120.84%	19755.96 137.06%	17859.10 123.90%	17727.11 122.98%
Interest Expense	8865.34 100%	11209 126.43%	13473 151.97%	13678 154.28%	11341 127.92%
Net Interest Income	5546.92 100%	6258 112.81%	6282.06 113.26%	4180.63 75.36%	6385.74 115.12%
Total Operating Income	9535.77 100%	10085.71 105.76%	11133.40 116.75%	11728.76 122.99%	16053.17 168.34%
Total Operating Expenses	3675.92 100%	3,730.46 101.48%	3953.83 107.56%	4393.71 119.52%	6309.36 171.64%
Profit Before Provision	6185.70 100%	6,496.58 105.02%	7348.57 118.79%	7496.05 121.18%	10514.35 169.97%
Total Profit Before Taxes	4004.67 100%	4111.48 102.67%	4735.03 118.23%	4380.58 109.38%	5076.89 126.78%
Net Profit After Tax	1750.86 100%	1863.83 106.45%	2036.66 116.32%	1798.67 102.73%	2675.44 152.80%



3.3.2 Interpretation: Certainly! This information shows the income statement's horizontal analysis for the years 2017 through 2021. The approach of horizontal analysis compares financial statement data from various years to find trends and changes.

Let's analyze the information:

Interest Income:

From BDT 14,413.60 in 2017 to BDT 17,418.46 in 2018, or a 20.84% increase, was made in interest income.

In 2019, it grew even more, rising to BDT 19,755.96, a 37.06% increase.

But in 2020, it dropped to BDT 17,859.10, a 23.90% decline.

It fell even further in 2021, to BDT 17,727.11, a 2.98% loss.

Interest Expense:

From BDT 8,865.34 in 2017 to BDT 11,209 in 2018, the interest expense grew by 26.43%.

It went up even more in 2019 to BDT 13,473, an increase of 51.97%.

It fell to BDT 13,678 in 2020, a loss of 2.28%, nevertheless.

Net Interest Income:

From BDT 5,546.92 in 2017 to BDT 6,258 in 2018, the net interest income increased by 12.81%.

It climbed somewhat in 2019 to BDT 6,282.06 (an increase of 0.38%).

However, it dramatically dropped to BDT 4,180.63 in 2020, a 33.66% fall.

It climbed to BDT 6,385.74 in 2021, an increase of 52.93%.

Total Operating Income:

From BDT 9,535.77 in 2017 to BDT 10,085.71 in 2018, the overall operating income increased by 5.76%.

It went up even more in 2019 to BDT 11,133.40, an increase of 10.75%.

It increased further, rising to BDT 11,728.76 in 2020, representing an increase of 5.34%.

It greatly grew in 2021, rising by 36.34% to BDT 16,053.17.

Total Operating Expense:

From BDT 3,675.92 in 2017 to BDT 3,730.46 in 2018, the overall operating expenses grew by 1.48%.

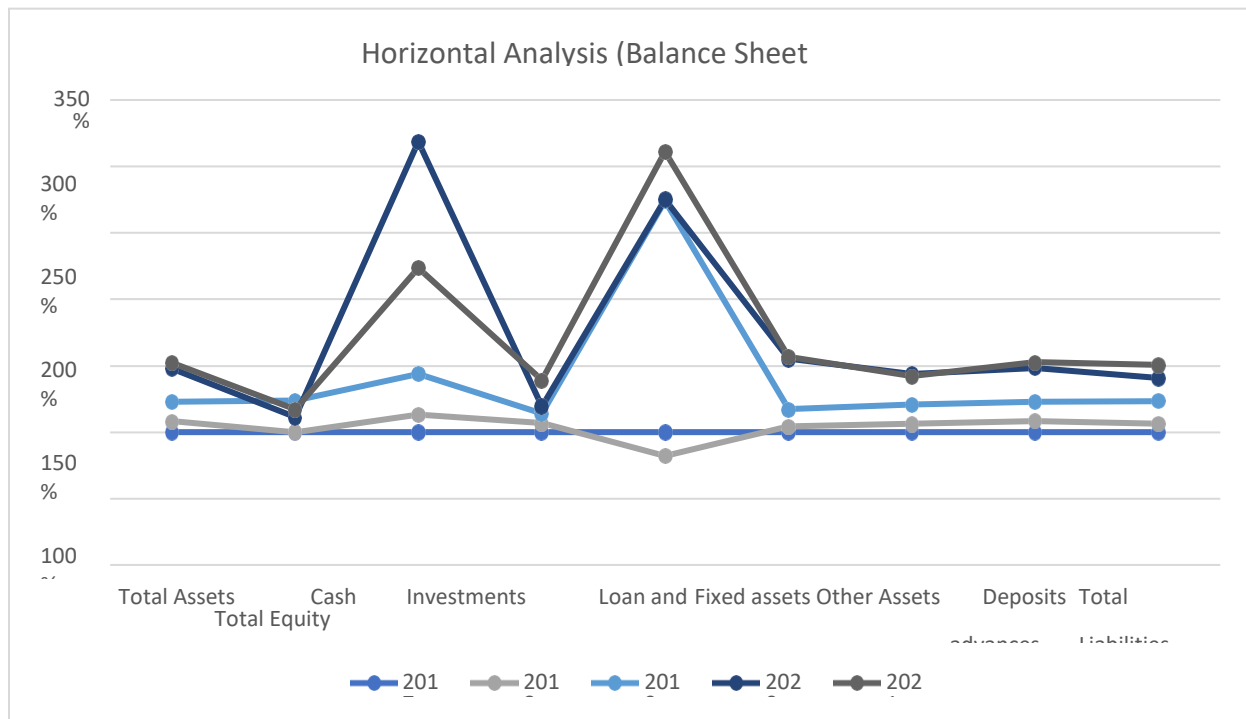
It grew even more in 2019 to BDT 3,953.83, a rise of 7.56%.

It kept growing, reaching BDT 4,393.71 in 2020, a growth of 19.52%.

It considerably climbed to BDT 6,309.36 in 2021, an increase of 71.64%.

3.3.3 Horizontal Analysis (Balance Sheet Statement)

Particulars	2017	2018	2019	2020	2021
Total Assets	239770.63 100%	259647.61 108.29%	294893.89 122.99%	354788.60 147.97%	365506.34 152.44%
Cash	15734.75 100%	15737.89 100.02%	19454.44 123.64%	17515.92 111.32%	18439.56 117.19%
Investments	28545.46 100%	32304.89 113.17%	41042.67 143.78%	90945.84 318.60%	63893.30 223.83%
Loan and advances	184911 100%	197133.61 106.61%	210761.56 113.98%	221061.10 119.55%	257303.67 139.15%
Fixed assets	704.06 100%	578.03 82.10%	1929.69 274.08%	1936.58 275.06%	2190.47 311.12%
Other Assets	5908.93 100%	6154.74 104.16%	6928.22 117.25%	9168.89 155.17%	9262.24 156.75%
Deposits	200453 100%	212680.63 106.10%	242026.96 120.74%	288411.78 143.88%	284883.81 142.12%
Total Liabilities	227658.45 100%	246758.50 108.39%	279951.04 122.97%	337730.65 148.35%	347246.75 152.53%
Total Equity	12112.18 100%	12887.35 106.40%	14939.16 123.34%	17039.41 140.68%	18259.11 150.75%



3.3.4 Interpretation: The information given is a horizontal study of a company's financial sheet statement over a five-year period, from 2017 to 2021. Comparing financial data from different time periods to find trends and changes in important factors is known as horizontal analysis.

Total Assets: Over time, the company's overall assets have constantly expanded. Total assets have increased significantly from 2017 to 2021, by about 52.44%.

Cash: Over the years, the company's cash position has experienced some changes. Cash flow decreased in 2019 despite a minor increase from 2017 to 2018. But from 2019 to 2021, cash increased significantly, showing increasing liquidity. Overall, from 2017 to 2021, the cash balance climbed by about 17.19%.

Investments: Investments have grown significantly during the course of the time. From 2017 to 2021, the company's investments increased by about 223.83%, which shows a considerable deployment of capital to investment operations.

Loan and advances: The Corporation has consistently grown in this sector, with a total increase of roughly 39.15% from 2017 to 2021. Loans and advances have increased over time.

Fixed assets: Over time, fixed assets have increased significantly. Fixed assets increased by almost 311.12% between 2017 and 2021. This expansion might be a result of investments in real estate, machinery, and equipment.

Other Assets: The value of other assets has also been rising steadily. The total rise in other assets from 2017 to 2021 was almost 156.75%.

Deposits: Although there have been periodic variations, deposits have showed an upward tendency. Between 2017 and 2019, the corporation saw a considerable increase in deposits, which was followed by a modest decline in 2020 and 2021. Overall, deposits increased by about 42.12% between 2017 and 2021.

Total Liabilities: Over time, the company's overall liabilities have risen steadily. Total liabilities increased generally between 2017 and 2021 by about 52.53%.

Total Equity: The overall equity of the business has consistently increased. Over the period of 2017 to 2021, total equity increased by almost 50.75%.

Based on the horizontal analysis of the balance sheet statement, the company has experienced significant growth in its assets, including cash, investments, loan and advances, fixed assets, and other assets. This growth suggests positive business performance and expansion. Additionally, the company's deposits have grown, although with some fluctuations, indicating the accumulation of funds from customers or other entities. However, it's worth noting that deposits decreased slightly in the most recent years (2020 and 2021). Over time, the company's liabilities and equity have both grown, with total equity showing constant rise. This suggests that the company's capital structure has improved and its funding has increased. According to the growth of assets, equity, and liabilities, the company appears to have been successful in boosting its asset base and strengthening

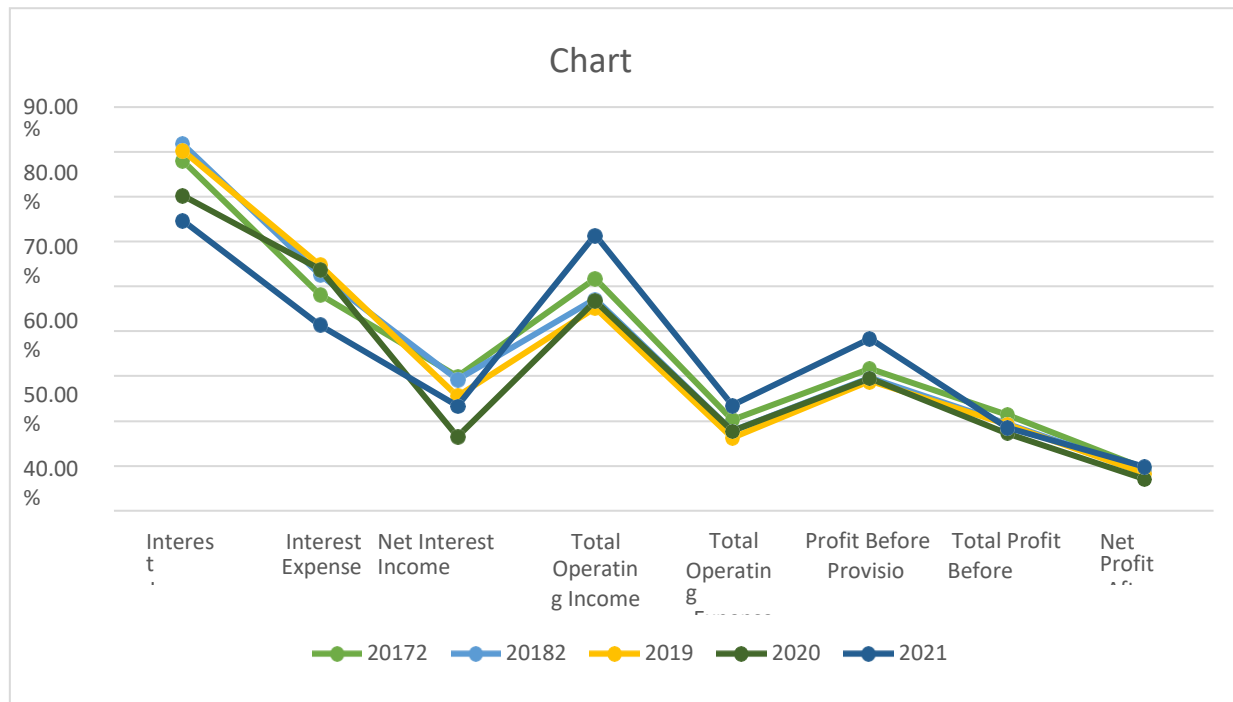
its financial position overall. To fully comprehend the company's financial performance and health, additional research and analysis of other financial accounts and components are required.

3.4 Vertical Analysis or Common Size Analysis:

Vertical analysis of the income statement, also known as common size of the income statement, refers to the component of income statement items as a proportion of total income over the periods. All other assets are expressed as relative percentages on a balance sheet, where the total assets are assumed to be equal to 100. Liabilities are the same way, with a total of 100 liabilities.

3.4.1 Vertical Analysis (Income Statement)

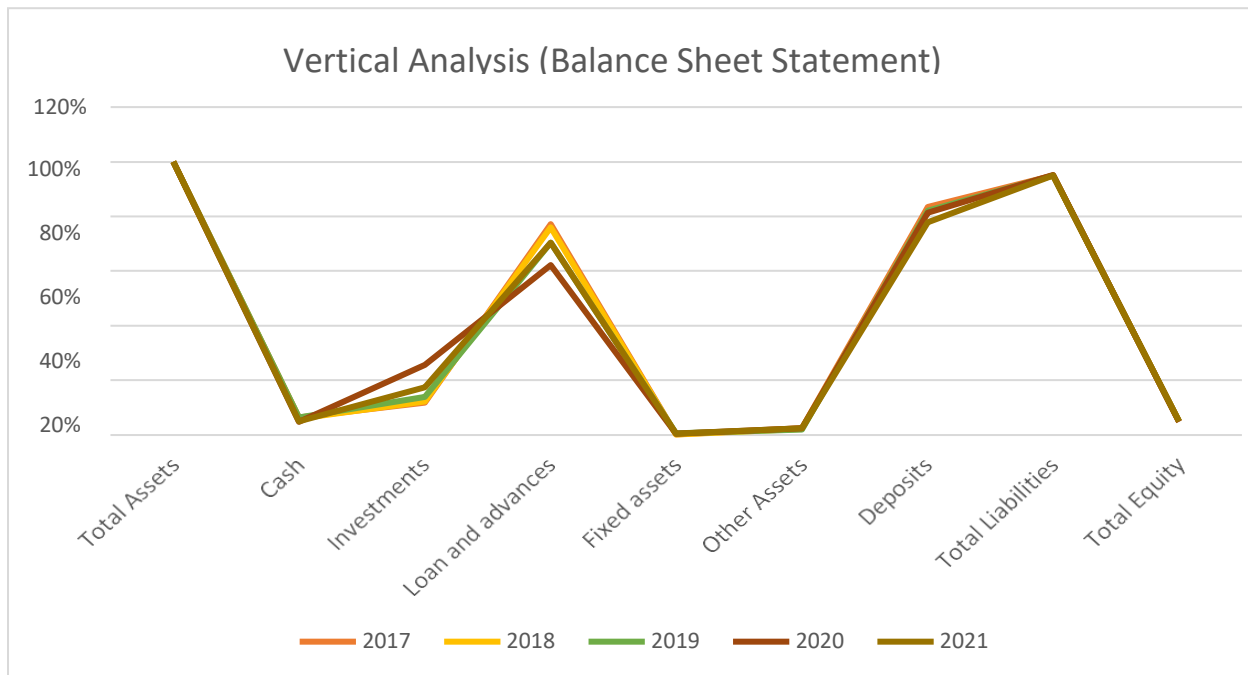
Interest Income	14413.60	17418.46	19755.96	17859.10	17727.11
	78.06%	81.79%	80.32%	70.29%	64.71%
Interest Expense	8865.34	11209.60	13473.91	13678.47	11341.37
	48.18%	52.64%	54.78%	53.83%	41.40%
Net Interest Income	5546.92	6208.86	6282.06	4180.63	6385.74
	29.88%	29.16%	25.54%	16.45%	23.31%
Total Operating	9861.63	10085.71	11122.13	11889.76	16823.71
Income	51.82%	47.36%	45.21%	46.79%	61.41%
Total Operating	3675.92	3784	4008.61	4513.71	6429.36
Expenses	20.24%	17.77%	16.29%	17.76%	23.46%
Profit Before	6185.70	6301.71	7113.52	7496.05	10514.35
Provision	31.59%	29.59%	28.92%	29.50%	38.38%
Total Profit Before	4004.67	4115.25	4735.03	4380.58	5076.89
Taxes	21.41%	19.32%	19.25%	17.24%	18.53%
Net Profit After Tax	1750.86	1892.58	2036.66	1798.67	2675.44
	9.40%	8.89%	8.28%	7.07%	9.76%



3.4.2 Interpretation: The provided data represents a vertical analysis of the income statement for a company over a period of five years, from 2017 to 2021. Total operating expenses have generally increased over the years. Net profit after tax has also fluctuated but generally represented a relatively stable proportion of total revenue. Interest income has gradually decreased as a percentage of total operating income, while interest expense has slightly decreased as a percentage of total operating expenses. Net interest income has fluctuated over the years, reflecting changes in the company's interest income and expenses. Total operating income has generally increased over the years, indicating overall growth in the company's revenue streams. Total operating expenses have also increased, but at a slower pace compared to total operating income, suggesting some level of cost control.

3.4.3 Vertical Analysis (Balance Sheet Statement)

Particulars	2017	2018	2019	2020	2021
Total Assets	239770.63 =100%	259638.37 =100%	294892.13 100%	354778.32 100%	365507.53 100%
Cash	15734.75 6.56%	15738.01 =6.06%	19454.98 6.59%	17505.80 4.93%	18439.97 5.04%
Investments	28545.46 =11.91%	32305.01 =12.44%	41041.90 13.91%	90944.84 25.63%	63893.71 17.48%
Loan and advances	184911 =77.12%	197128 =75.92%	210766.73 70.47%	221063.68 62.31%	257295.38 70.39%
Fixed assets	704.06 =0.29%	578.01 =0.22%	1929.69 0.65%	1936.60 0.54%	2190.44 0.59%
Other Assets	5908.93 =2.46%	6154.57 =2.37%	6928.04 2.034%	9168.67 2.58%	9262.33 2.53%
Deposits	200453 =83.60%	212681 =81.91%	242024.75 82.07%	288403.90 81.29%	284880.70 77.94%
Total Liabilities	227658.45 =94.95%	246750.76 =95.04%	279952.43 94.93%	337739.30 95.19%	347248.71 95%
Total Equity	12112.18 =5.05%	12887.61 =4.96%	14939.69 5.06%	17039.02 4.80%	18258.82 4.99%



3.4.4 Interpretation: The information is a vertical study of a company's balance sheet statement over a five-year period, from 2017 to 2021. The company appears to rely more on external funding and liabilities given that total equity only makes up a small part of total assets. In general, the vertical analysis sheds light on the balance sheet's structure and content. To have a thorough knowledge of the company's financial performance and health, it is crucial to take other financial statements and aspects into account.

3.5 Ratio Analysis

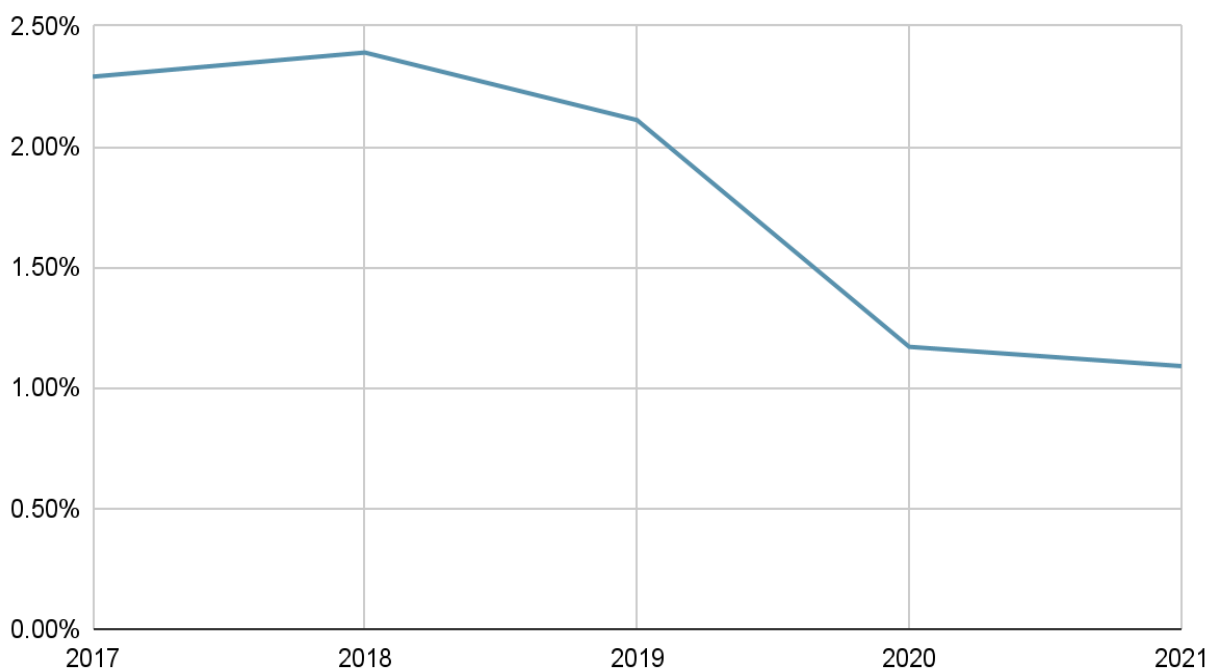
By linking the data gathered from a bank's fiscal reports, the ratio analysis might be a quantitative tool that helps with comprehending information about a bank's liquidity, in activity strength, and productivity. An external analyst will utilize a range of ratios to assess a bank, but an internal bank analyst will only have access to more detailed operational data. There are numerous ratios that can be used to assess a bank's financial performance. Here are some suitable examples:

3.5.1 Net Interest Margin: The difference between the interest income a financial institution (such as a bank) receives from its interest-earning assets (loans, investments, etc.) and the interest costs it pays on its interest-bearing liabilities (deposits, borrowings, etc.) is measured by the net interest margin (NIM), a financial metric. NIM is the difference between the interest that a bank earns and the interest that it pays to its depositors and creditors.

Formula: $\text{Net Interest Margin} = \frac{\text{Interest Income} - \text{Interest Expense}}{\text{Total Asset}} * 100$

Item Name	2017	2018	2019	2020	2021
Interest Income	14,413.60	17,467.60	19,755.96	17,859.10	17,727.11
Interest Expense	8,866.68	11,209.60	13,473.91	13,678.47	13,678.47
Total Asset	241,319.18	261,076.40	296,452.84	356,457.77	369,493.86
Net Interest Margin	2.29%	2.39%	2.11%	1.17%	1.09%

Net Interest Margin



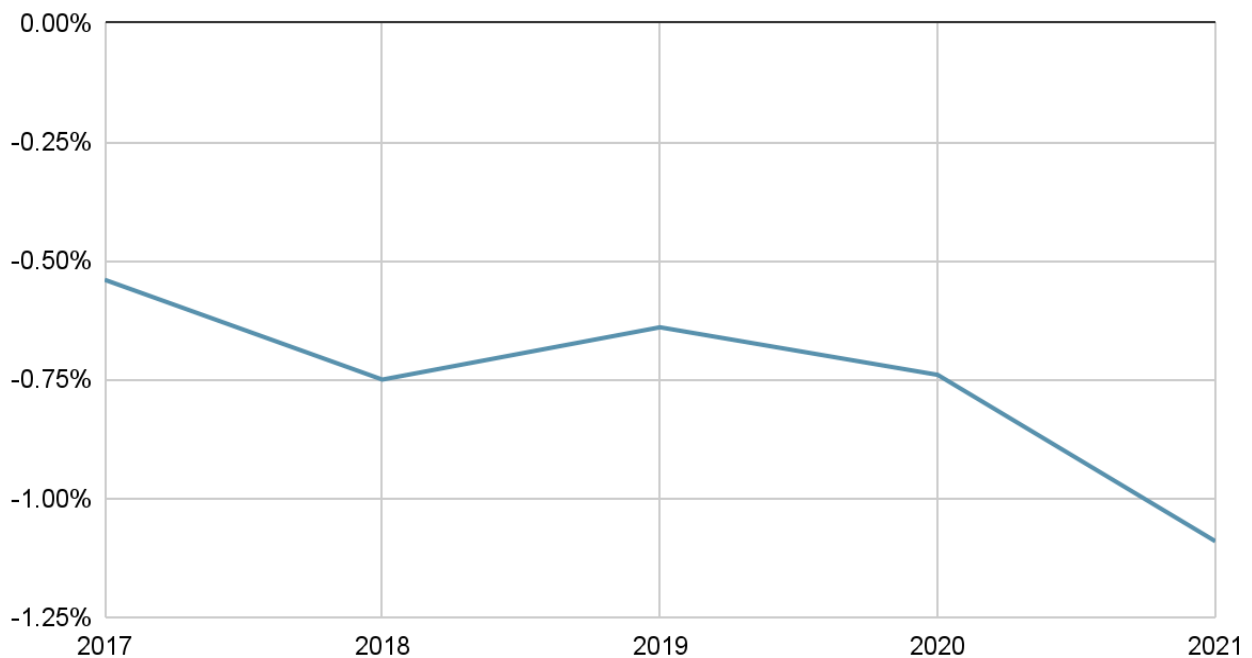
Interpretation: In conclusion, the financial information indicates that the firm has seen increases in both interest revenue and expenses over time. The entity's interest-earning activities could become less profitable overall if the growth in interest expenses does not keep up with the growth in interest income, according to the lowering net interest margin. The fundamental causes of these patterns and their implications for the entity's financial stability would require further investigation.

3.5.3 Net Non Interest Margin: A financial statistic called Net Non-Interest Margin (NNIM) is used to assess how well banks and other financial institutions are performing. The gap between a bank's non-interest income and non-interest expenses in relation to its average earning assets is what this metric measures. This indicator sheds light on a bank's operational effectiveness and capacity for non-interest income generation.

Formula: $\text{Net Non Interest Margin} = \frac{\text{Non Interest Revenue} - \text{Non Interest Expense}}{\text{Total Asset}} * 100$

Item Name	2017	2018	2019	2020	2021
Non-Interest Income	2,046.33	1,766.53	2,044.19	1,843.70	2,389.27
Non-Interest Expense	3,675.92	3,730.46	3,953.83	4,513.71	6,429.36
Total Asset	241,319.18	261,076.40	296,452.84	356,457.77	369,493.86
Net Non Interest Margin	-0.54%	-0.75%	-0.64%	-0.74%	-1.09%

Net Non Interest Margin



Interpretation: As a proportion of total assets, this shows the difference between non-interest revenue and non-interest expenses. The negative numbers show a deficit between non-interest costs and non-interest revenue. The net non-interest margin has fluctuated, with -1.09% in 2021 being the lowest point. The entity's non-interest expenses are greater than its non-interest income, which could result in overall financial losses in certain years, as indicated by the negative net non-interest margin. With very large non-interest expenses and a significant decline in the net non-interest margin, the year 2021 appears to be particularly difficult.

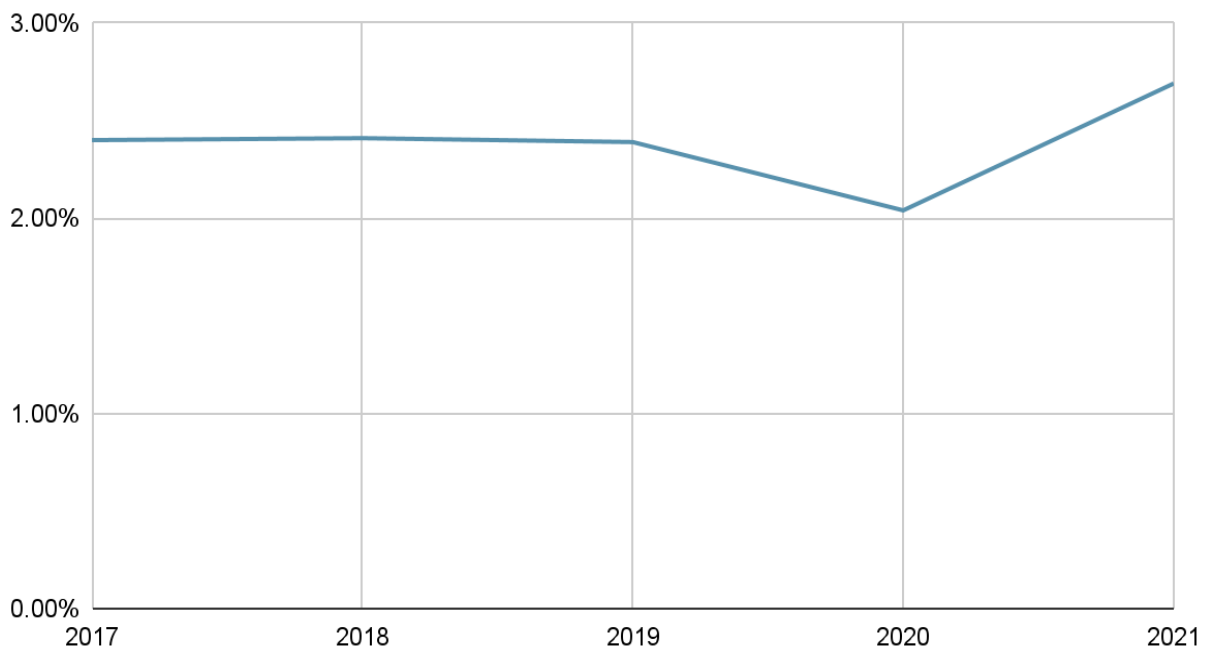
Additional context, such as the sector the organization operates in, the state of the economy, and particular occurrences that may have influenced these financial trends, should be taken into account. If you provide further details about the entity and its commercial activity, the interpretation might also alter.

3.6.1 Net Bank Operating Margin: A financial indicator called net bank operating margin assesses the profitability of a bank's main business operations. It gives information on how well a bank is making money from its core businesses, like lending, investing, and other financial services. OPM gauges the profitability of a bank's main business operations. It computes the difference between an institution's operational income (interest and non-interest income) and operating expenses, then divides that result by the average earning assets of the institution. The formula that follows is used to determine the net bank operating margin, which is commonly represented as a percentage:

Net Bank operating Margin: $(\text{Total Operating Revenue} - \text{Total Operating Expense}) / \text{Total Asset}$

Item Name	2017	2018	2019	2020	2021
Total Operating Revenue	9,535.77	10,085.71	11,122.13	11,728.76	16,053.17
Total Operating Expense	3,723.75	3,784.00	4,008.61	4,443.59	6,095.90
Total Asset	241,319.18	261,076.40	296,452.84	356,457.77	369,493.86
Net Bank Operating Margin	2.40%	2.41%	2.39%	2.04%	2.69%

Net Bank Operating Margin



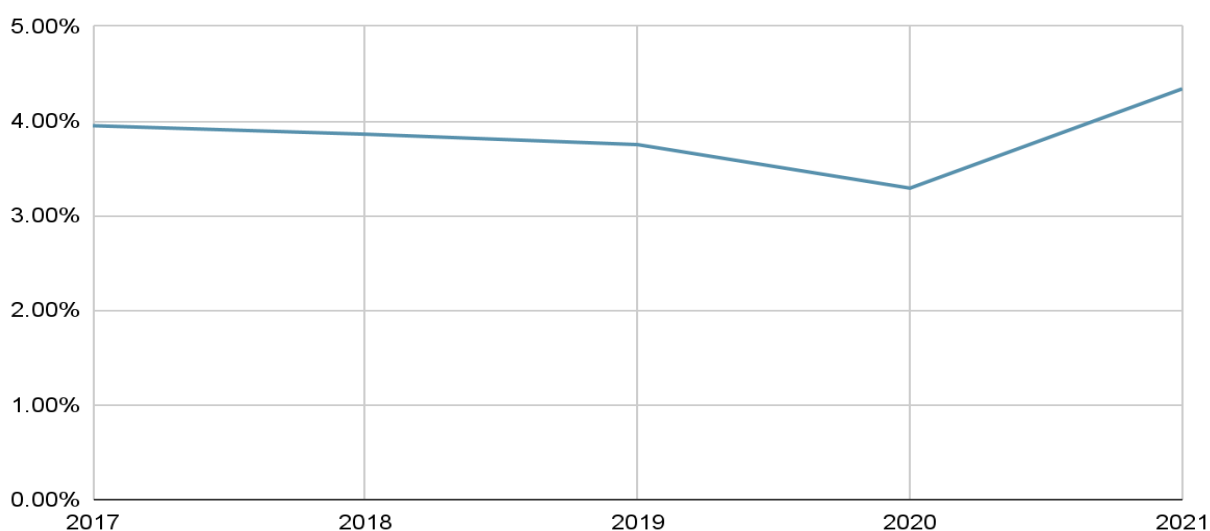
Interpretation: The information implies that throughout time, the company has grown in terms of revenues, costs, and assets. Although there have been occasional fluctuations in the net bank operating margin, overall it seems to have remained at a respectable level. It's crucial to remember that a more thorough interpretation would call for background information on the sector, the state of the market, and any other pertinent elements that might have an impact on these financial measures.

Asset Utilization: Asset utilization describes how effectively a business or organization uses its resources to make money or accomplish its objectives. In addition to financial assets like cash, investments, and accounts receivable, assets can also comprise tangible items like machinery, equipment, buildings, and cars. Utilizing assets effectively is essential for efficient financial management and business operations. It entails maximizing productivity while decreasing waste and unnecessary costs by making the best use of the resources that are already available. In general, increased asset utilization results in increased profitability and return on investment.

Formula: $\text{Asset Utilization} = \frac{\text{Total Operating Revenue}}{\text{Total Asset}}$

Item Name	2017	2018	2019	2020	2021
Total Operating Revenue	9,535.77	10,085.71	11,122.13	11,728.76	16,053.17
Total Asset	241,319.18	261,076.40	296,452.84	356,457.77	369,493.86
Asset Utilization	3.95%	3.86%	3.75%	3.29%	4.34%

Asset Utilization



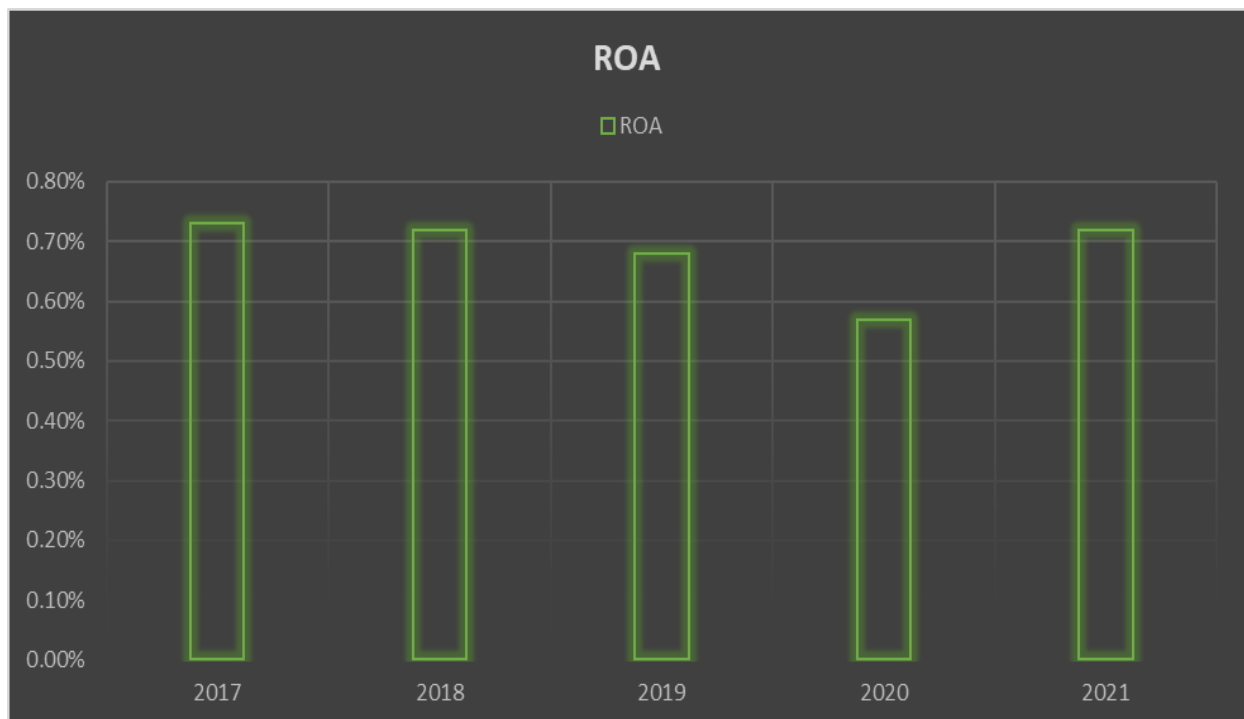
Interpretation: The performance of the item has demonstrated favorable trends, according to the statistics presented. The item has probably been increasing its activities and perhaps luring more consumers or clients, as seen by the rising operating revenue and total assets. The shifting asset utilization, however, shows that the effectiveness of turning assets into revenue has changed over time. 's vital to remember that a more thorough examination would necessitate taking into account additional elements including profitability, expenses, market circumstances, and industry developments. Furthermore, comprehension of the item's particular industry and setting would offer deeper insights into its financial performance and prospects.

3.8 Return on Assets:

The fixed asset turnover ratio, an efficiency ratio, gauges a company's return on investment in its property, plant, and equipment by comparing net sales to fixed assets. In the end, it comes down to how effectively a company executes a deal with its machinery and equipment.

$$\text{ROA} = \text{EAT} / \text{Total Assets} * 100$$

Particular	2017	2018	2019	2020	2021
EAT	1750.86	1892.58	2,036	2,036.66	2,675
Total assets	239770.63	259638.37	296,452.84	356,457.77	369,493.86
ROA	0.73%	0.72%	0.68%	0.57%	0.72%



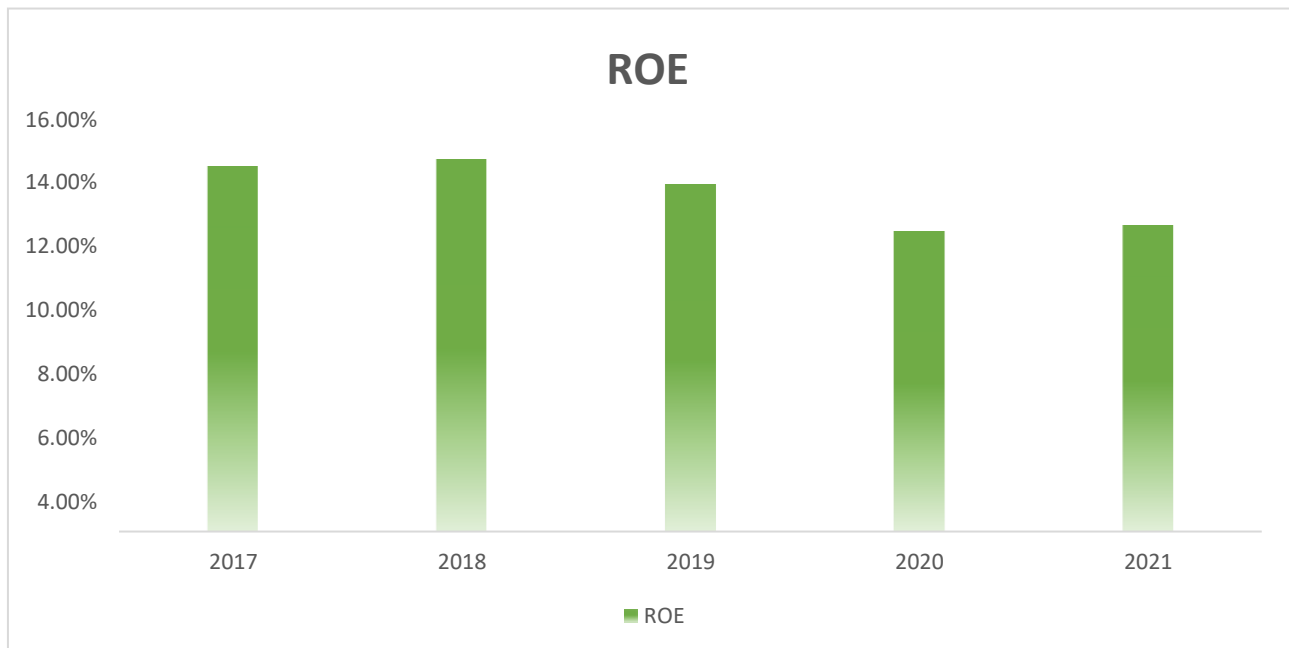
Interpretation: Earnings After Taxes (EAT) for the business have been steadily rising, pointing to improved profitability. Additionally, the total assets have demonstrated a consistent increase pattern, pointing to a growth in the company's asset base. The Return on Assets (ROA) has, however, seen some ups and downs over the years, with a minor fall. This shows that even though the company's profitability is rising, it might not be producing returns in relation to its entire asset base as effectively. Analyzing additional data, such as profit margins, cash flow, and industry comparisons, might be helpful to acquire a more thorough knowledge of the company's financial performance.

3.9 Return on Equity:

The return on equity is a metric used to determine how much common stockholders received in exchange for their investment in the company. Owners typically gain more from this return. Ratio analysis is crucial because it demonstrates how well a company makes use of shareholder funds to generate profits. The profit from value is calculated as follows:

$$\text{ROE} = \text{EAT} / \text{Total Equity Capital} * 10$$

Particular	2017	2018	2019	2020	2021
EAT	1750.86	1892.58	2,036	2,036.66	2,675
Total equity capital	12,329.40	13,059.63	15,079.62	17,413.35	22,443.34
ROE	14.20%	14.49%	13.50%	11.69%	11.91%



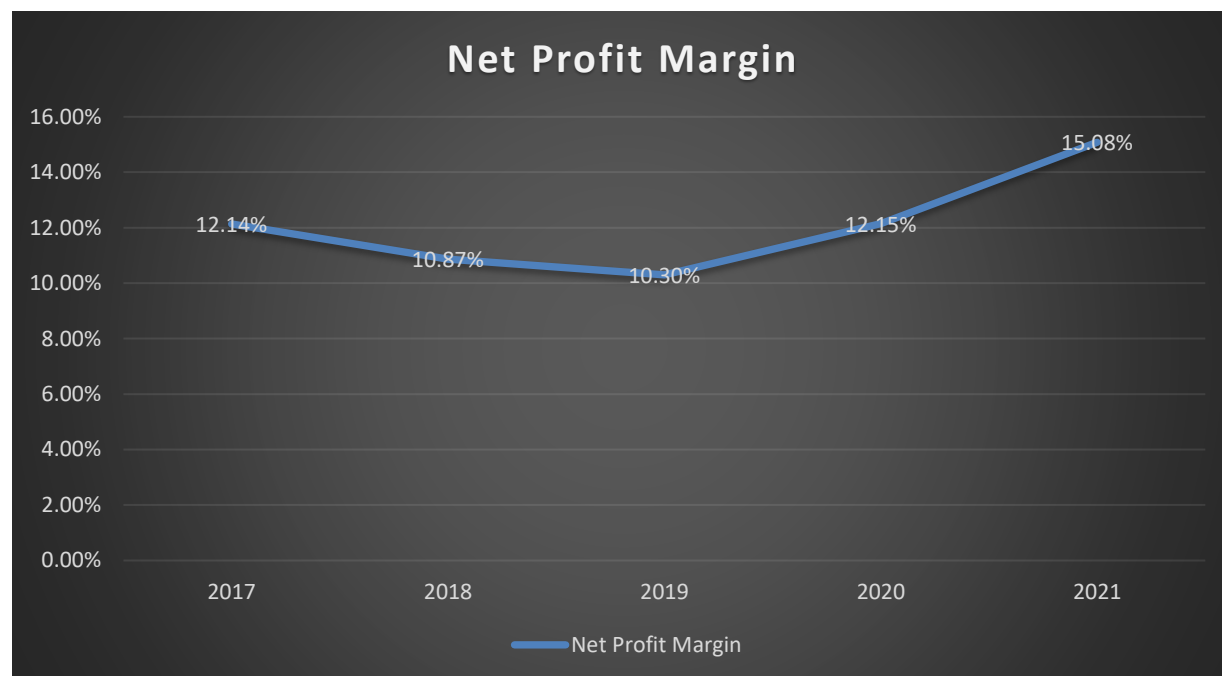
Interpretation: Earnings After Taxes (EAT) for the business have been steadily rising, pointing to improved profitability. The expansion of the company's equity base is also indicated by the consistent growth of the total equity capital. The Return on Equity (ROE) has, nonetheless, experienced some changes over time, eventually declining slightly. This shows that even though the company's profitability is rising, it could not be producing returns in relation to equity capital as efficiently. Analyzing additional data, such as profit margins, cash flow, and industry comparisons, might be helpful to acquire a more thorough knowledge of the company's financial performance.

3.10 Net Profit Margin:

A profitability ratio, the net profit margin is the Percentage of each dollar of sales that remains after all costs and expenses, such as Preferred stock dividends, interest, and taxes, have been deducted. The better for the business is a higher net profit margin. The calculation of the net profit margin is as:

$$\text{Net profit margin} = \text{EAT} / \text{Total Revenue} * 100$$

Particular	2017	2018	2019	2020	2021
EAT	1750.86	1892.58	2,036	2,036.66	2,675
Total revenue	14413.60	17418.46	19,755.96	17,859.10	17,727.11
Net profit margin	12.14%	10.87%	10.30%	12.15%	15.08%



Interpretation: In 2017, the net profit margin was 12.14%. Overall, the company's earnings after tax showed a consistent increase from 2017 to 2021. Despite this, the net profit margin increased over the years, indicating improved profitability and efficiency in managing costs and expenses.

3.11 Equity Multiplier:

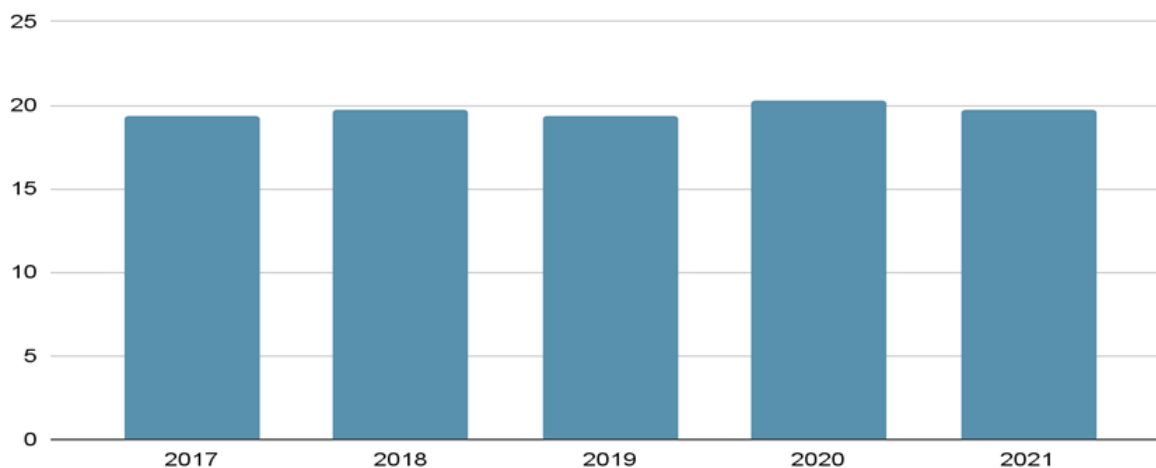
A financial indicator that assesses a company's financial leverage or gearing is the equity multiplier. It shows the proportion of a company's assets that are backed by equity from its shareholders rather than debt. In other words, it offers information about the amount of debt that a business is employing to finance its assets.

The following formula is used to compute the equity multiplier:

$$\text{Equity Multiplier} = \text{Total Asset} / \text{Total Shareholders' Equity}.$$

Item Name	2017	2018	2019	2020	2021
Total Asset	241,319.18	261,076.40	296,452.84	356,457.77	369,493.86
Total Shareholder's Equity	12,474.90	13,221.57	15,278.76	17,609.06	18,760.17
Equity Multiplier	19.34	19.74	19.40	20.24	19.69

Equity Multiplier



Interpretation: The rising total assets and total shareholder equity indicate that the business is expanding and gaining greater worth. Although there are significant swings, the Equity Multiplier typically stays within a particular range. This shows that over these years, the company's usage of debt financing as compared to equity has remained largely stable. However, it's difficult to offer a thorough assessment without further information about the sector, the state of the market, and specific financial strategies. To better evaluate the company's success, it's crucial to compare these figures to industry benchmarks and historical patterns. A more full picture of the company's financial health would also include elements like profitability, cash flow, and debt levels.

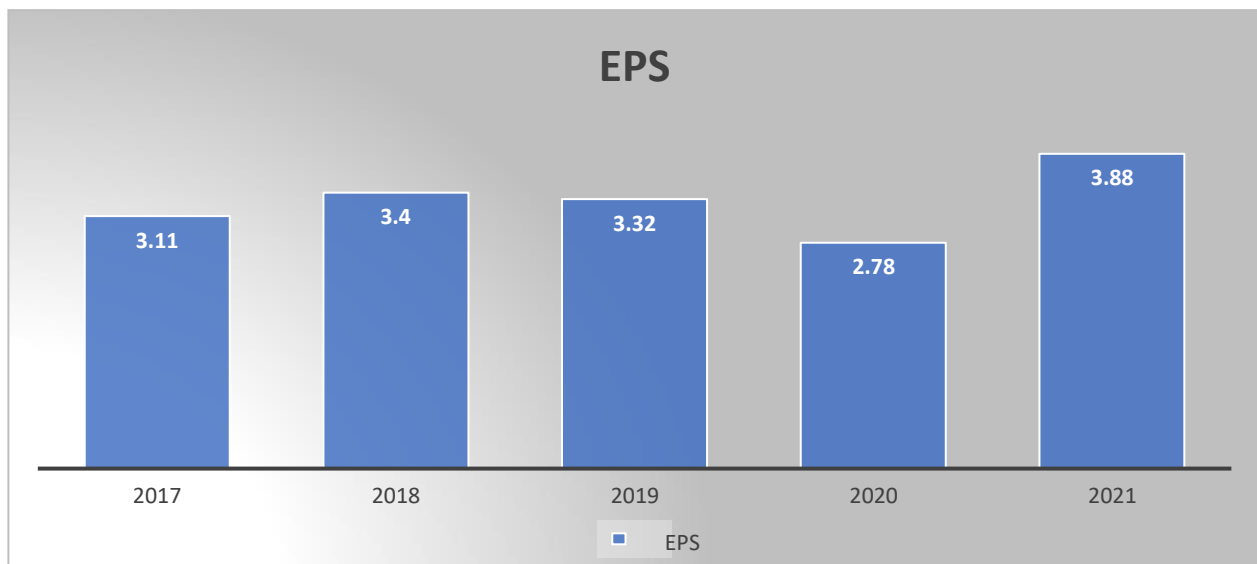
3.12 Earning per Share:

The fraction of a company's income that is distributed to each outstanding share of common stock and is made available to shareholders is known as earnings per share. Net income less preferred dividends divided by the typical number of outstanding common shares results in earnings per share (EPS).

Earnings per share is calculated as:

$$\text{EPS} = \text{Net Profit after Tax} / \text{Number of Shares of Common Stock Outstanding}$$

Particulars	2017	2018	2019	2020	2021
EPS	3.11	3.40	3.32	2.78	3.88



Interpretation: The EPS numbers exhibit certain changes throughout time, rising and falling at various times.

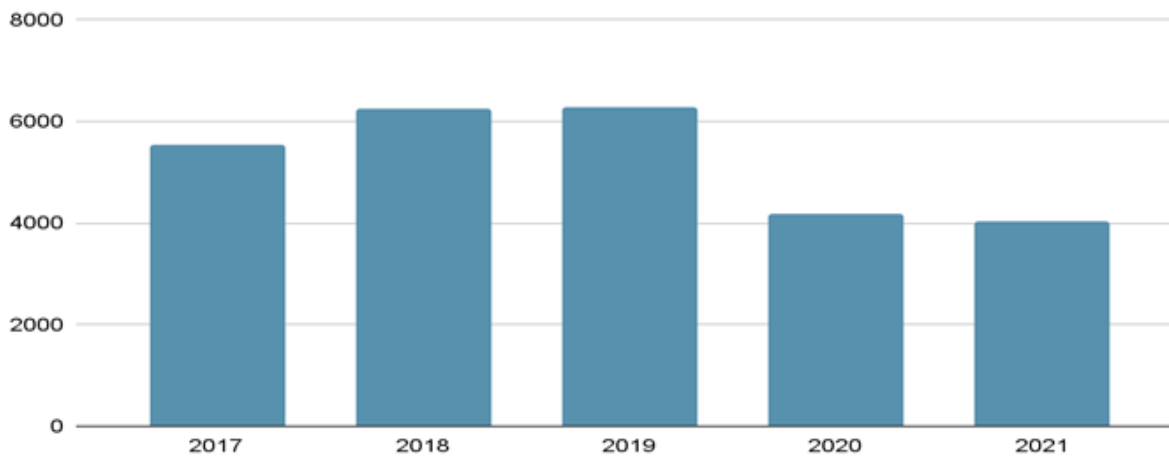
Profitability Trend: The Company's profitability per share is shown by the EPS figures. A rise in EPS indicates that the company is making more money per share, which is generally seen favorably by shareholders. On the other hand, a drop in EPS signifies a drop in earnings per share. Comparing EPS from year to year might help you spot trends and modifications in the business's financial performance. There isn't a clear upward or negative tendency in this situation. The EPS values vary, but they don't reflect a distinct trend.

Earning Spread: The term "earning spread," also known as "net interest spread" or "interest rate spread," describes the difference between an institution of finance, such as a bank, receiving interest income and paying out interest on its liabilities, such as deposits and borrowings. The difference between the interest rates a bank charges on loans and other interest-earning assets and the interest rates it pays on deposits and other interest-bearing obligations is essentially what it is. Since it directly affects financial institutions' profitability, especially banks, the earning spread is a crucial financial statistic.

Earning Spread= Earning Spread = (Total interest income / Total earning asset) – (Total interest expense /Total interest-bearing liabilities)

Particulars	2017	2018	2019	2020	2021
ES	5547	6258	6282	4181	4048

Earning Spread



Interpretation: The Trust Bank Bangladesh Earning Spread data from 2017 to 2021 show varying profitability trends. This is the difference between Interest Income and Interest Expense. It essentially represents the net income generated from the interest activities. The values have shown fluctuations over the years. There's a significant drop in 2020, followed by a decrease in 2021. This might be due to the increase in Interest Expense outpacing the growth in Interest Income. In general, an excess spread is considered positive when Interest Income exceeds Interest Expense, as it indicates that the entity is generating more income from interest activities than it is paying out in interest expenses. However, if the Interest Expense surpasses the Interest Income, it could indicate financial strain or less efficient management of liabilities.

Chapter 4

Findings, Recommendation and Conclusion

4.1 Findings

- From 2017 through 2019, interest income grew steadily; however, in 2020 and 2021, it fell.
- From 2017 through 2021, cash and investments increased, with investments seeing a particularly large growth in 2021.
- The net interest margin ratio shows, the financial analysis draws attention to the rise in interest income and costs while also raising questions about how the firm's profitability may be impacted by the lowering net interest margin.
- There were variations, return on assets (ROA) remained largely consistent.
- It fluctuated, return on equity (ROE) remained largely consistent. From 10.30% in 2019 to 15.08% in 2021, the net profit margin grew.
- The earnings per share (EPS) have changed throughout time.
- While the Equity Share demonstrated an upward tendency, rising from 19.34 in 2017 to 20.24 in 2020, the Equity Multiplier fluctuated, ranging from 20.24 in 2020 to 19.69 in 2021.

The asset utilization ratio, which is determined by dividing total operating revenue by total assets, has changed over time. In 2017, it was 3.95%; in 2020, it was 3.29%; and in 2021, it was 4.34%. This implies that the company's capacity to realize value from its assets originally declined and subsequently increased.

The net profit margin, which is calculated as net profit divided by total revenue, has shown some fluctuations. It decreased from 12.14% in 2017 to 10.30% in 2019, then increased to 12.15% in 2020, and further to 15.08% in 2021. The increasing trend indicates that the company has been able to generate more profit from its revenue in recent years.

4.2 Recommendation:

- From 2017 to 2019, interest income increased steadily, which suggests a healthy trend. However, the corporation should carefully watch its interest income and costs given the decline in interest income in 2020 and 2021 and worries about the lowering net interest margin. Think about looking into ways to reduce expenses or look for investment alternatives with better yields in order to maximize the net interest margin.
- The rise in cash and investments throughout time is encouraging, particularly the notable increase in investments in 2021. This shows that the business has been effectively deploying its resources. Maintain and possibly even increase the value of the investment portfolio by concentrating on safe investment strategies.
- Both the return on assets (ROA) and return on equity (ROE) stayed fairly constant throughout variations. This consistency suggests that resources and equity are being used effectively. The increase in the net profit margin and earnings per share (EPS) between 2017 and 2021 demonstrates the company's capacity to increase its revenue-to-profit ratio. Continue to employ tactics that support this upward trend in profitability.
- The corporation has been raising stock constantly, according to the growing trend in equity share. The variation in the Equity Multiplier, however, points to different levels of financial leverage. When deciding on the ideal stock and leverage mix for the company, take into account how these swings may affect the financial health of the business.
- The asset utilization ratio's fluctuation over time reveals variations in the company's capacity to make money from its assets. The company's attempts to raise asset utilization appear to have been successful based on the fall in 2020 and subsequent increase in 2021.

According to the information provided, it's critical for the business to place a high priority on preserving consistent growth in interest income while addressing the net interest margin reduction. Continue to improve your asset use, profitability, and investment plans. Review the equity structure's effects on financial leverage on a regular basis. Overall, the company's sustained success will depend on maintaining a balanced approach to revenue generation, profitability, and financial stability.

4.3 Conclusion

Trust Bank Limited follows decentralized management principles and offers its staff sufficient work independence. The employees feel less pressure as a result, and this also serves as a motivational tool for them, increasing their encouragement and inspiration to climb the corporate ladder. The bank's profits are put toward the Trust's charitable endeavors. All castes and classes of people are welcome to use the bank's economic services. Instead of focusing on making a profit, the bank is organizing and carrying out a variety of welfare programs and activities for the socioeconomic infrastructural development of the nation and the active involvement to the up gradation of the relatively weak segment of society. In order to make it easier for Bangladeshi emigrant soldiers and personnel of the armed forces working for the UN to transfer money abroad, it has also established connections with numerous international banks. The purpose of the report is to examine and comprehend the range of services that TBL provides to its customers. The research also looks at how Trust Bank Limited has improved and maintained its client relationships in order to maintain growth in its general banking business. Trust Bank Limited's success is partly attributed to its approachable, cooperative style, awareness of the unique banking demands of each and every client, and concern for the advantages and wellbeing of those clients. The main goals of Trust Bank Limited have always been to boost capitalization, maintain disciplined growth and high corporate ethics standards, and improve the wellbeing of shareholders. In comparison to other financial institutions, it offers incredibly exceptional customer service. The clients are quickly impressed by their successful strategy, time-sensitive offerings, current norms and regulations for dealing with the global market, and friendly customer service. Trust Bank Limited is now the market leader in Bangladesh's financial institutions. The bank has done fairly well financially in recent years. Additionally, any operational ground slack can be greatly made up for by the friendly services offered by a crew of qualified officers or workers. The development of a nation's economy can be facilitated by its sound financial system. Bangladesh's banking industry is a major force in the nation's financial system. The banks should potentially have a part in creating our financial system because of this. Private commercial banks are contributing significantly to the growth of our economy in this area. However, the government and Bangladesh Bank are essential to the private commercial banks.

4.4 Bibliography

Report

- Annual Report of Trust Bank.
- Several of my sources on the topic were related.
- Trust Bank Ltd. Kafrul Branch daily operations.

Website:

<https://www.tblbd.com/>

<https://www.investopedia.com/>

https://en.wikipedia.org/wiki/Trust_Bank_Limited