

**An Internship Report
On**

**“Financial Performance Analysis of Trust Bank Ltd.
- A Study on Savar Cantonment Branch”**



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Daffodil International University (DIU)

Date of submission: December 10,2018

Letter of Transmittal

Date: 10 December 2018

Md. Anhar Sharif Mollah

Assistant Professor

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Subject: Submission of internship report

Dear Sir,

I am here by submitting my internship report, which is part of the BBA program. It is great success to work under your active direction.

I have tried my level best to follow your guidelines in every planning of the report. I have also collected the information to make the report. I am honestly thankful for your guidance to during preparing the report. I hope you will appreciate my work. I hope you will assess my report considering the limitation the study.

Yours Sincerely

.....

Md. Rezwan Ahmed

ID: 151-11-215

Declaration

I, Md. Rezwan Ahmed hereby declared that the presented internship report “Financial performance analysis on Trust Bank Ltd.” is uniquely prepared by me after successful completion of three months internship program in Trust Bank Ltd. This internship report is being submitted as a partial fulfillment of Bachelor of Business (BBA) program.

I also confirm that this internship report is only prepared for any academic requirement, not for any other purpose. It has not been previously submitted to any other purpose or any other university or organization for an academic qualification.

Sincerely Yours

.....

Md. Rezwan Ahmed

ID: 151-11-215

Batch: 40th

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Letter of Acceptance

This is to certify that Md. Rezwan Ahmed Batch: 40th ID No: 151-11-215 a regular student of Daffodil International University (DIU) of Bachelor of Business Administration program under department of Finance. He is successfully complete his internship report on “Financial performance analysis on Trust Bank Ltd.” for the aware of the degree of Bachelor of Business Administration (BBA) under my supervision.

To the best of my knowledge and as per his declaration the report an authentic work on the issue and has not been submitted to anywhere for awarding any degree. He is permitted to submit the internship report and I wish his best success and prosperity.

.....

Md. Anhar Sharif Mollah

Assistant Professor

Department of Finance

Daffodil International University (DIU)

Acknowledgment

First of all, I would like to thank almighty Allah who blessed me and made it possible for me to complete the internship report. I am thankful for the help and assistance of various people who helped me while working on this report. Daffodil International University (DIU) provides an excellent academic environment that helps me to carry out study and give opportunity to obtain knowledge fairly. I give thanks to my internship supervisor Md. Anhar Sharif Mollah, Assistant Professor Department of Finance Daffodil International University (DIU) who provides me such an attractive prospect to make the report. I will not misrepresent Trust Bank Ltd. that gives me chance to obtain practical knowledge through their internship report. I will show appreciation to every person who helps me to perform all the official activities of Trust Bank Ltd. properly. At last, I think every person at Trust Bank Ltd. who provided me with ideas, data and invaluable experience of the corporate culture.

Executive Summary

The heading of the report is Financial performance analysis on Trust Bank Ltd. This report gives an idea about the financial performance analysis. This report is originated as a particular requirement of BBA program, Daffodil international university (DIU). To prepare this report I have necessary assistance from Trust Bank Ltd. during my internship period. The major objective of this report is financial performance analysis of Trust Bank Ltd. This report is a descriptive research. To prepare this report I have followed the Methodology which contains both secondary and primary sources data. To make this report I had to face some limitations which included in this report, one of them is the limitations of time. Important part of this report of financial sector of Trust Bank Ltd. those criteria's which is followed It indicates the existing relationship between sales and each income statement account. It shows the mix of assets that produce income and the mix of the sources of capital, whether by current or long-term debt or by equity funding. The primary objective of financial analysis is to forecast or determine the actual financial status and performance of a project.

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Chapter One: Introduction

1.1 Introduction:

Financial Statement Analysis could also be a strategy used by interested events similar investors, creditors, and administration to determine the past, recent, and projected situations and performance of the company. Magnitude relation analysis is that the foremost typical sort of financial analysis. Horizontal and Vertical Analysis are also mutual forms. Horizontal analysis is employed to gauge the trend within the financial statement over the years, whereas vertical analysis, conjointly referred to as a typical Size budget discloses the inner structure of the firm. It specifies the prevailing connection between sales and each income statement account. It displays the dance orchestra of assets that manufacture gain and conjointly the mixture of the sources of capital, whether or not or not by current or long-term debt or by equity funding. Once victimization the financial ratios, an analyst create two varieties of judgments.

Monetary size connection investigation is a critical subject and is roofed on the whole idea fund course books. It is conjointly a favored thing in venture club meetings. It is wide acclimated outline the information in an extremely organization's money related proclamations in evaluating its financial wellbeing. In the present information innovation world, continuous financial learning is speedily possible by means of the web. Performing fiscal greatness connection investigation exploitation distributions, similar to American Progressive pioneer Partners' Yearly Explanation Studies, Dun and Bradstreet's Key Business Proportions, Moody's Manuals, typical and Poor's Organization Records, Esteem Line Venture Study, and so on., is not any more effective. Since understudies and speculators currently have simple access to online databases, the assignments on monetary proportion investigation can be altered in like manner to upgrade learning. In the present situation where money related insecurity is overflowing and budgetary instincts are getting to be famous, with regards to contributing, the sound examination of fiscal reports is a standout among the most essential parts inside the fundamental investigation technique. At consistent time, the enormous measure of numbers in an organization's budget summaries can be confusing and threatening to numerous investors. However, through money related size connection investigation, we will in general will have the capacity to work with these numbers in an extremely sorted out fashion and blessing them in a pithy kind essentially noticeable to each the administration and intrigued financial specialists

1.2 Background of Study

This internship report on Trust Bank Ltd. is prepared to fulfill the partial requirement of internship program for BBA program of Daffodil International University. I have carefully chosen "Financial Performance Analysis of "Trust Bank Limited" as the topic of my internship report. The ambition of the report is to apply theoretical knowledge in the practical field.

1.3 Objectives of the study

The broad objective of this study is to analysis the financial performance analysis of Trust Bank Ltd.

Specific Objective:

To give an overall view of Trust Bank Ltd.

To appraise the performance of Trust Bank Ltd.

To evaluate the Ratio analysis of Trust Bank Ltd.

1.4 Methodology

In my report, I am collected equally primary and secondary data to complete the report.

Sources of data

All the obligatory info to complete this report is collected from both primary and secondary bases of information.

Primary data sources:

It take in the fresh or completely new documents sources collected for a specified purpose. Such as:

- Informal discussion
- Direct observation

Secondary data sources:

It take in sources of existing documents, such as:

- Official Website
- Banking journals
- BBL newsletters
- Annual Report 2017

Data Analysis Method

Qualitative and Measureable equally research is directed to analysis the primary and secondary documents. The data are obtainable in this report by using the Microsoft Word and Microsoft Excel.

1.5 Scope of the Report

I have tried to calculate the performance of Trust Bank limited. The evaluation is based on 2 years (2016 & 2017) performance of the bank. The extent of the examination is to possess an idea concerning cash Effecting Examination of TBL. The report begins with characterize of the association centered, displaying the mission and vision of association. The researcher provides info concerning the strengths, weakness, opportunities and threats of the organization.

1. Overview of Trust bank Ltd.
2. Financial performance analysis of Trust Bank Ltd.

1.6 Limitations of the study

It was a good chance on behalf of me to figure in Trust Bank limited as an Intern and a create a report on the financial performance of it however there have been certainly some limitations whereas creating this report.

- Information are not much available.
- Not enough time for this internship program.
- Banker are so much busy they can't give me much time.
- This report did exclude all the money related proportions to discover the genuine monetary position of Trust bank Ltd.

*Chapter Two: Company Profile
& Background of TBL*

2.1 Background of Trust Bank Ltd.

Trust Bank Ltd. is third generation banking sector in Bangladesh. It gives commercial banking services in our country. It is supporting the significant role to indicator the business sectors. The enhancement of this banking sector is outstanding. Its watchword is to given a quick and rapid services to their clients. Trust Bank Ltd. has implemented very good formation online banking system that make it easy to provide quick services to the client. The bank to start with trade finance, consumer finance, SME banking, International banking,small enterprise finance, syndication, corporate banking and project finance and retail banking.Its boundary of service offering covered safe deposit locker services, cash management services, treasury services, covered payments and clearings, collection services, asset management, services for foreign trade.

2.2 History of Trust Bank Ltd.

Trust bank ltd established 1999 in bangladesh. It is the private commercial bank. Bangladesh Army backed this welfare trust.The chairman of this bank is General Abu Belal Muhammad ShafiulHuq.It is the best private commercial bank in Bangladesh which have 92 branches,7 SME Service Center, about 50 Branches in all over the country.They are going to open some new branches to cover the areas in Dhaka,Sylhet,Chittagong and other important commercial areas.

The bank introduced “automated branch banking system” in 2001 and “ATM” services in 2005 for their customers.A total of 162 ATM booths are now in service across the country.The bank launched Online Banking System in 2007.Lately,the customers don't need to open multiple account in multiple branches for the deposit or withdrawal of money.

Through ATM's, Visa Electron (Debit Card) and Online Services,customer can easily get access to their own account information balance checking,money withdrawals, payments in any time(24x7).The Trust bankis launching Visa Credit Cards to provide better service to their potential customers. Credits cards are used shopping & restaurants all around the country and also used internationally.The Bank is a customer friendly financial institution; since it always focuses on the customers growing expectation and try to meet up their demand.They keep their customers at the center.

2.3 Vision & Mission of Trust Bank

Vision:

Build a long-term property establishment through monetary inclusion and deliver optimum price to all or any stakeholders with the best level of compliance.

Mission:

- Long Term Sustainable Growth- diversified business with robust risk management
- Financial Inclusion- bring unbanked population into banking network through low cost and technology based service delivery
- Accountable to all stakeholders- customers, shareholders, employees & regulators
- Highest level of compliance and transparency at all levels of operation

2.4 Positioning statement:

Trust Bank could be up to date, upbeat complete of distinctive quality of service and resolution that gives a gratifying banking expertise as most popular selection of banking partner anytime, everywhere.

Our Value:

1. Trustworthy
2. Dependable
3. Reliable
4. Professional
5. Dynamic
6. Fair

2.5 Corporate Information of Trust Bank Ltd.

Date	Event
17 June 1999	Registration number, C-37960(2260)/99
17 June 1999	Date of Incorporation
17 June 1999	Date of Commencement of Banking Operations.
15 July 1999	Banking License Received
09 August 1999	First Branch License Received
29 November 1999	Formal Inauguration
January 2007	Online Banking Operations across all the Branches
17 May 2007	Publication of Prospectus
15 July 2007	Subscription Opening
19 July 2007	Subscription Closing
24 September 2007	Listed with Chittagong Stock Exchange Ltd.
25 September 2007	Listed with Dhaka Stock Exchange Ltd.
01 October 2007	Commencement of Trading of Shares at DSE & CSE
31 May 2009	Authorized Share Capital Increased to BDT 500 Crore
27 January 2010	TBL Mutual Fund Trading Started
09 September 2010	Established Trust Bank Investment Limited, a 99.99% Owned subsidiary, to do Merchant Banking operations.
14 November 2010	Commencement of Investment Banking Operations
30 November 2011	TBL shares denominated to Tk. 10 per share with market lot of 500 shares first traded in the DSE

28 November 2012	Allotment of 1 share (membership) of DSE to Trust Bank Securities Limited (TBSL)
26 September 2013	Inception of Business Operation of Trust Bank Securities Limited (TBSL)
06 June 2012	Authorized Share Capital Increased to BDT 1,000 Crore

Source: Annual report of 2013 of TBL

2.6 Trust Bank Ltd. at a glance

Explanation & Activities	Date and amount
Date of Incorporation	July 17, 1999
Functioning Date	November 29, 1999
Principal Activity	Commercial Banking
Total Capital	TK. 10798 million (as on 31.12.2011)
Deposits	TK 102468 million
Loans & Advances	TK. 79280 million
Investment	TK.19023 million
Assets	TK.116740 million

Statutory Reserve	TK. 260.84 million
Retained Earnings	TK. 355.37 million
Earnings Per Share(EPS)	TK. 23.16
No. of Branch	90
Lunching Trust Islamic Banking	September 15, 2008
Location of Head Office	Peoples Insurance Bhaban, 36 Dilkusha,Dhaka-1000

Chapter Three: Ratio Analysis

3.0 Ratio Analysis

Ratio Analysis is a quantitative analysis that takes into account certain ratios to assess the performance of a company and it can also be used to make future predictions. The ratios can be computed by using data from the company's financial statement provided in the annual reports.

After working in Trust Bank for 3 months as an intern I collected the financial reports of 2016 & 2017 to analyze the current financial statuses. Also, I have compared between these 2 years out whether the bank has grown the profit or not.

We have calculated 5 types of ratio to evaluate the company financial performance.

- Liquidity Ratios
- Leverage Ratios
- Profitability Ratios
- Activity Ratios
- Market Ratios

3.1 Liquidity Ratios:

Liquidity ratios measure a firm's ability to pay off long term and short term obligations. These includes:

3.1.1 Current Ratio:

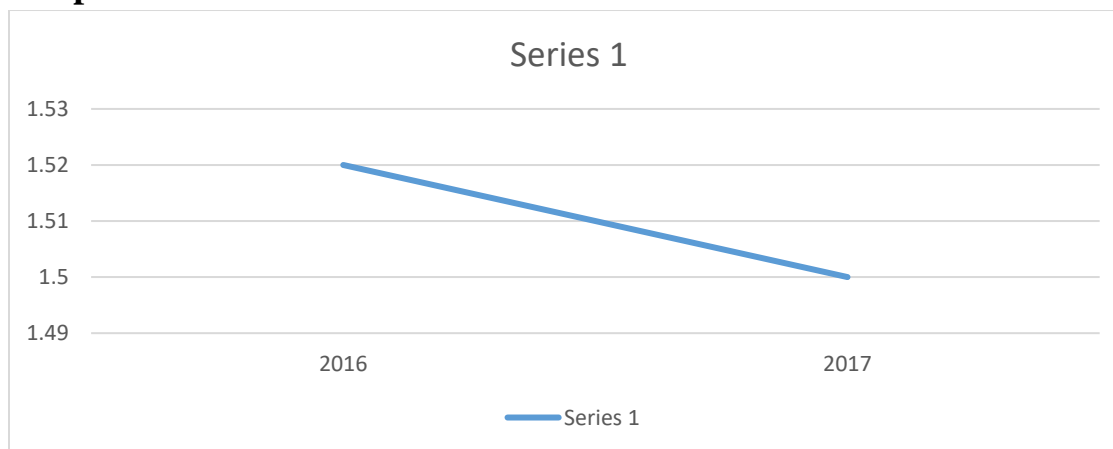
This proportion display the augmentation to which current liabilities are secured by those benefits anticipated that would be changed over to trade out the not so distant future. Current resources typically are attractive securities, money, inventories and records receivables. Current liabilities are transient notes payable, current developments of long haul obligation, creditor liabilities, accumulated duties and other collected costs. Current resources are vital to organizations since it is the advantages for run the organization.

Current Ratio = Current Assets / Current Liabilities

(Amount in millions)

	2017	2016
Current Assets	239066.57	209439.45
Current Liabilities	227658.45	199066.35
Current Ratio	1.050	1.052

Graph chart



Interpretation:

The current ratio for the year 2016 & 2017 is 1.52 & 1.50 respectively, compared to the standard ratio of 2:1 this ratio is lower which shows low short-term liquidity efficiency at the same time holding but decent current assets mean inefficient use of resources.

3.1.2 Quick Ratio

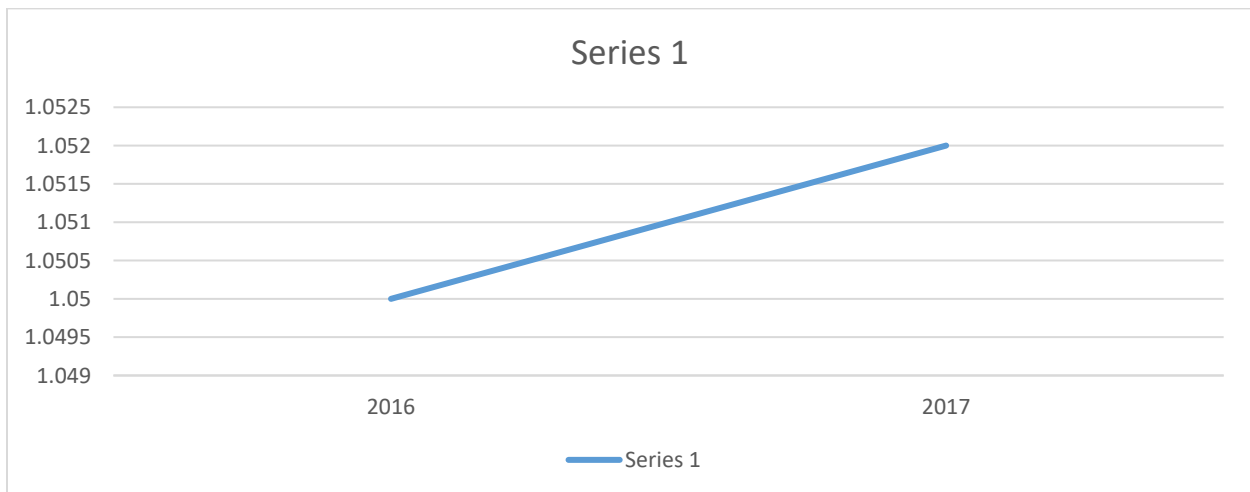
The quick ratio is a sum of how well an organization can merger its short-term financial liabilities. It's also known as Acid test ratio.

Quick Ratio = Current assets - Inventory / Current liabilities

(Amount in millions)

Year	2017	2016
Current assets	239066.57	209439.45
Inventory	000	000
Current liabilities	227658.45	199066.35
Quick Ratio	1.050	1.052

Graph chart



Interpretation:

Quick Ratio or Acid Test Ratio almost in 2016 & 2017 is 1.050 & 1.052.

3.1.3 Net Working Capital:

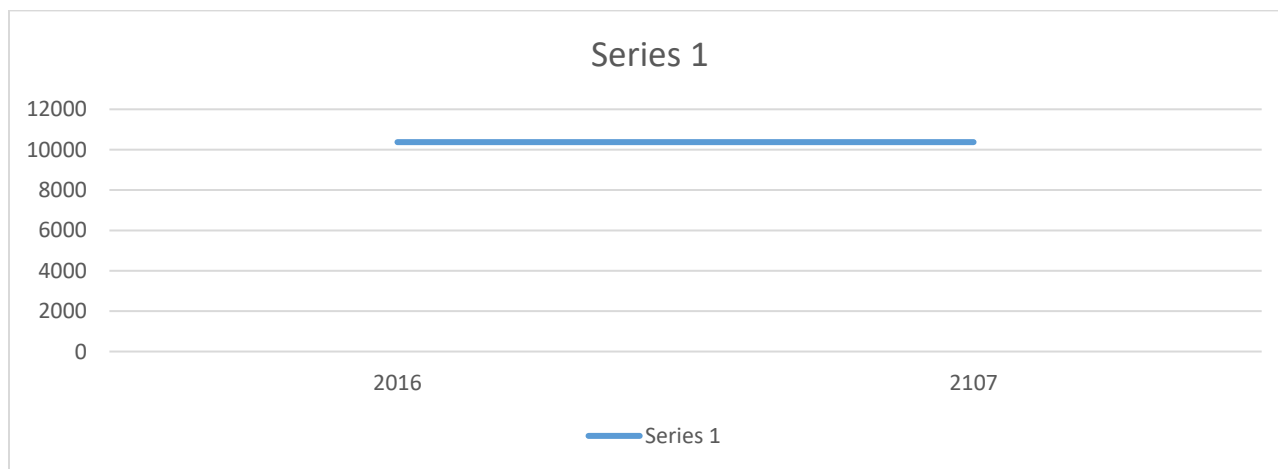
Working capital known as net working capital, it shows the difference between a company's current assets and current liabilities. Current assets are cash, inventories of raw materials and finished goods, accounts receivable and Current Liabilities are accounts payable.

Net Working Capital = Total Current Assets – Total Current Liabilities

(Amount in millions)

Year	2017	2016
Total Current Assets	239066.57	209439.45
Total Current Liabilities	227658.45	199066.35
Net Working Capital	10373.10	10373.10

Graph chart



Interpretation:

In these Working Capital ratios are the same. Therefore, the working capital of the bank is level over the years.

3.2 Leverage Ratios

It is the combination of assets, debt, equity, and interest payments, leverage ratios are used to understand a company's ability to encounter its long term financial liability.

Its measure company's degree of leverage is mostly a measure of risk. Leverage ratio is protection of suppliers of long term funds. The level of leverage depends on major factor such as strength of operating cash flow, availability of collateral and tax treatments.

3.2.1 Debt Ratio:

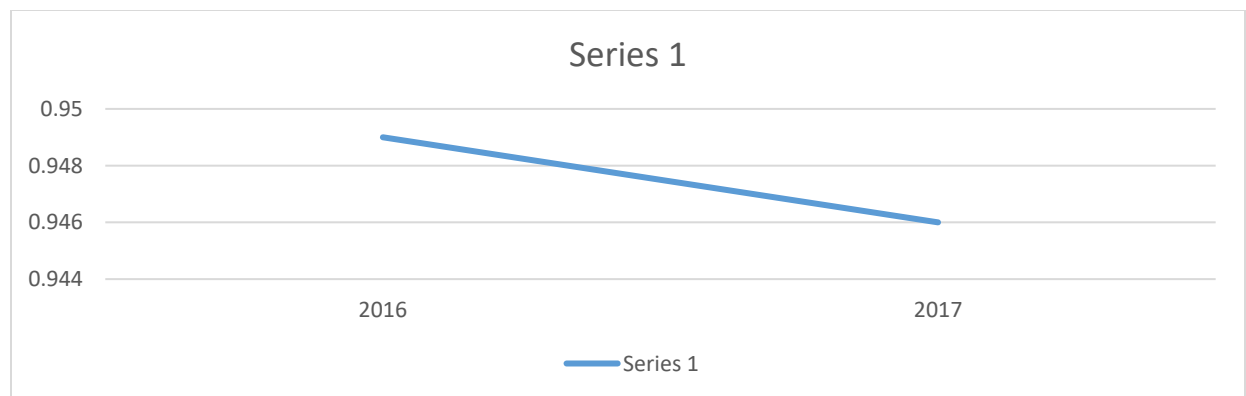
The debt ratio are the financial ratio that can measures the spread of a company's leverage.

Debt Ratio = (Total Debt / Total Assets)

(Amount in millions)

Year	2017	2016
Total Debt	227658.45	199066.35
Total Assets	239770.63	210241.52
Debt Ratio	.949	.946

Graph chart



Interpretation:

Calculating the debt ratio, we have a tendency to come to visualize that this company is much leveraged one.

3.2.2 Debt to Equity Ratio:

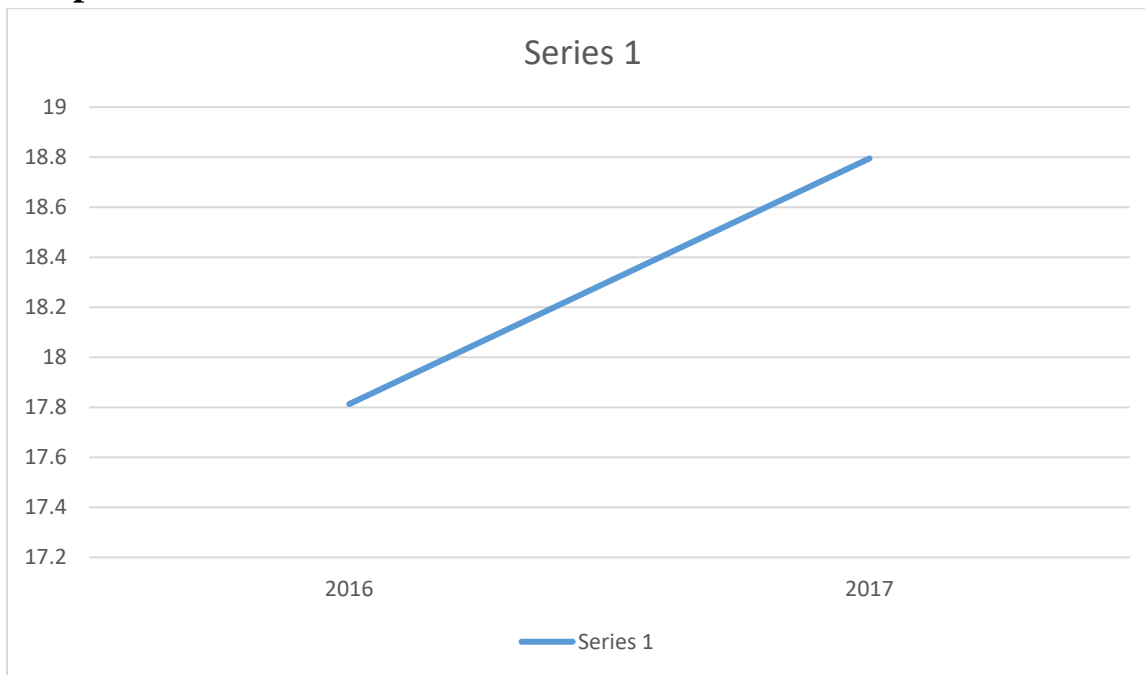
The debt to equity ratio is a liquidity ratio, financial ratio that assimilate the organization total debt to total equity.

$$\text{Debt to Equity Ratio} = (\text{Total debt} / \text{Total equity})$$

(Amount in millions)

Year	2017	2016
Total debt	227658.45	199066.35
Total equity	12112.18	11175.16
Debt to Equity Ratio	18.795	17.813

Graph chart



Interpretation:

We can see from the above calculations that this ratio continuously increasing in the last two years.

3.3 Profitability Ratios

Profitability ratios is a group of financial metrics that are used to count a business's ability to occasion earnings relative to its associated expenses. Profitability ratios also showing the company's financial performance and corporate profitability. These ratios are usually the operational performance ratios that give a good understanding to utilize the resources in generating profit and shareholder value.

3.3.1 Net Profit Margin:

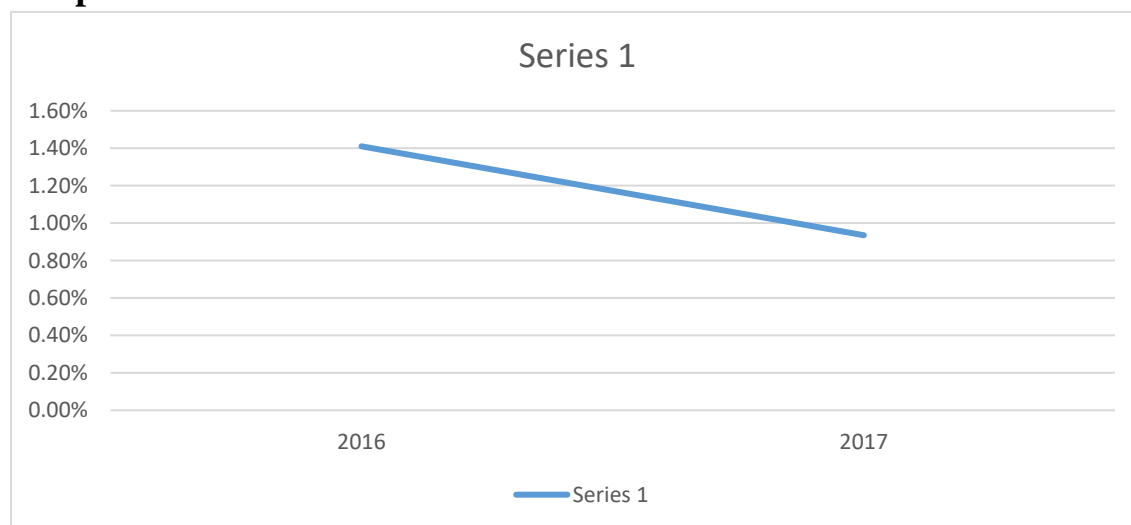
Net Profit Margin are showing the between net profit and sales of the company. Using this methods measure how much percentage of revenue left after all expenses that deducted from sales.

$$\text{Net Profit margin} = (\text{Net income} / \text{Net Sales}) \times 100$$

(Amount in millions)

Year	2017	2016
Net income	1729.61	2008.84
Net Sales	184910.70	141987.43
Net Profit margin	0.935%	1.41%

Graph chart



Interpretation:

Therefore, the Net Profit Margin was 1.41% in 2016 and its decrease to 0.935% in 2017.

3.3.2 Return on Assets (ROA)

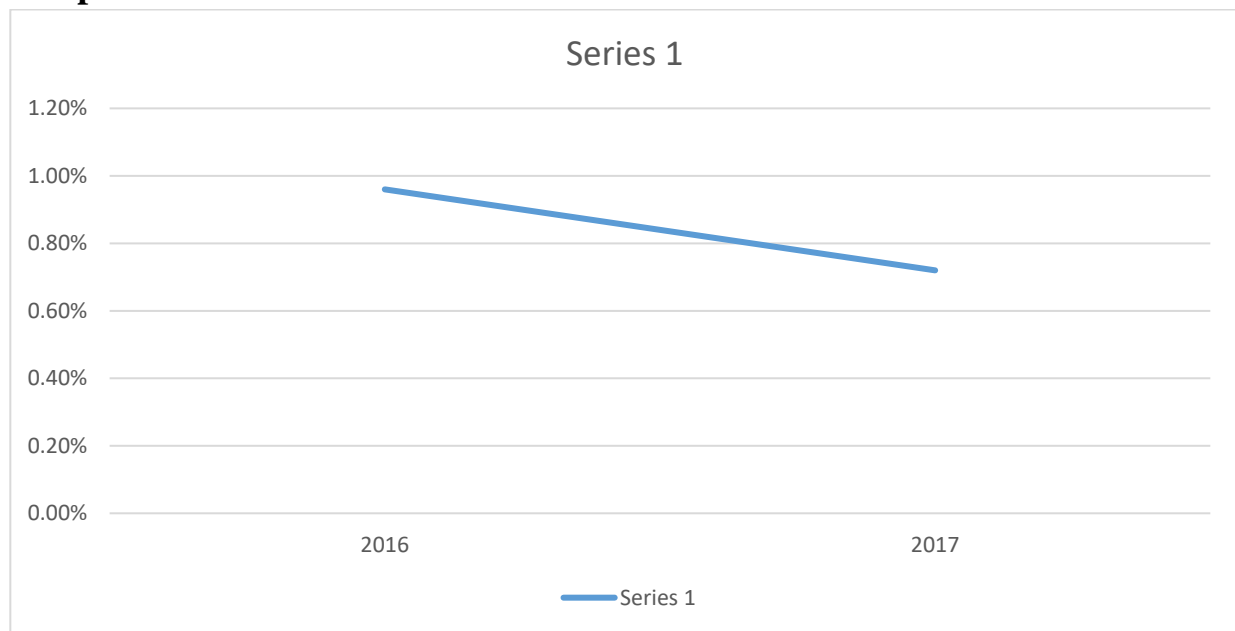
ROA is the company return on assets, using that methods the overall effectiveness of management in generating profits with its available asset.

$$\text{Return on Assets (ROA)} = (\text{Net profit after tax} / \text{Total assets}) \times 100$$

(Amount in millions)

Year	2017	2016
Net profit after tax	1729.61	2008.84
Total assets	239770.63	210241.52
ROA	0.72%	0.96%

Graph chart



Interpretation:

Return on assets decreased in 2017 and it had been most in the year 2016. This may have occurred as a result of sq. used a lot of debt funding in 2016 compared to 2017 that resulted in additional interest price and brought cyber web financial gain down.

3.3.3 Return on Equity (ROE)

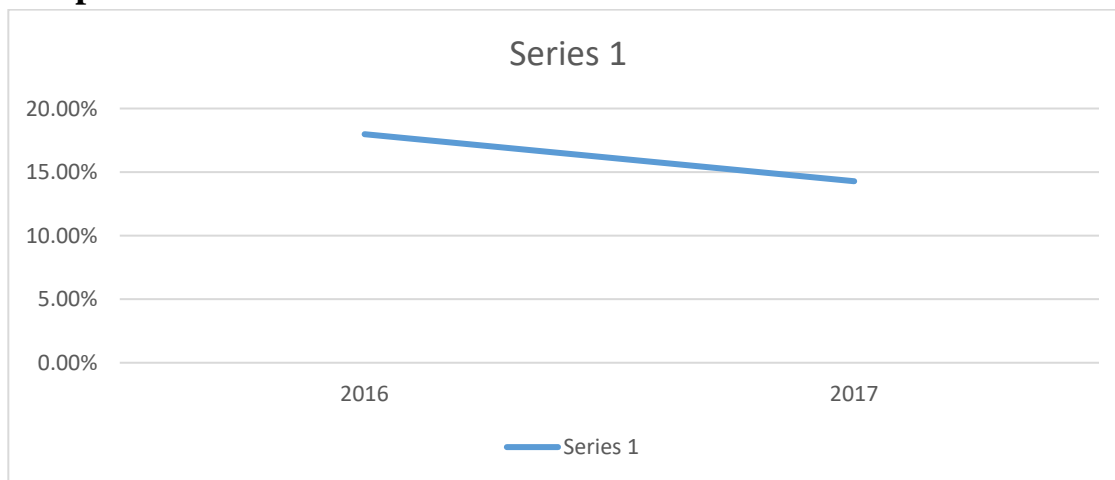
ROE measure the financial performance calculated by dividing net income by shareholders' equity. The ratio showing the profit earning ability of the company in equity share capital.

$$\text{Return on Equity (ROE)} = (\text{Net income} / \text{Shareholder equity}) \times 100$$

(Amount in millions)

Year	2017	2016
Net income	1729.61	2008.84
Shareholder equity	12112.18	11175.16
ROE	14.28%	17.98%

Graph chart



Interpretation:

The come-on Equity was most in 2016 however decreased in 2017. This might have happened because of the problem of more short term debt in 2017.

3.4 Activity ratio:

Activity ratios live the number of resources endowed in an exceedingly company's assortment and inventory management.

3.4.1 Total Asset Turnover:

The plus turnover quantitative relation is associate degree potency quantitative relation that measures a company's ability to get sales from its assets by scrutiny income with average total assets.

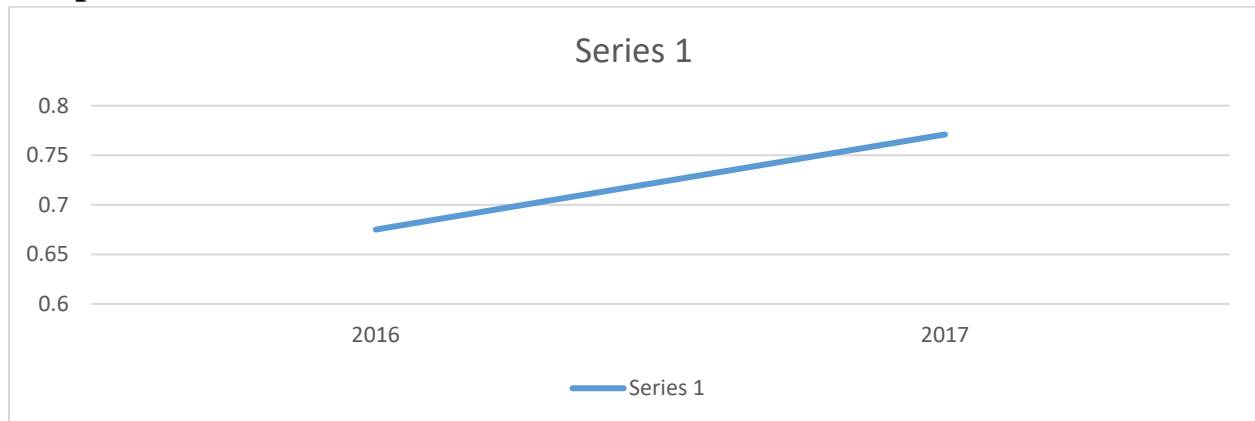
In alternative words, this quantitative relation shows however expeditiously a corporation will use its assets to get sales.

Total Asset Turnover: Total Sales/Total Asset

(Amount in millions)

Year	2017	2016
Total Sales	184910.70	141987.43
Total Assets	239770.63	210241.52
Total Asset Turnover	0.771	0.675

Graph chart



Interpretation:

Total Asset Turnover are almost same in 2017 & 2016. In 2017 it's slowly increased.

3.5 Market Ratio:

The book-to-market quantitative relation is employed to search out the worth of a corporation by examination the value of a firm to its value. Book value is calculated by watching the firm's historical price, or accounting worth. Market value is decided within the exchange through its market capitalization.

3.5.1 Earnings per Share:

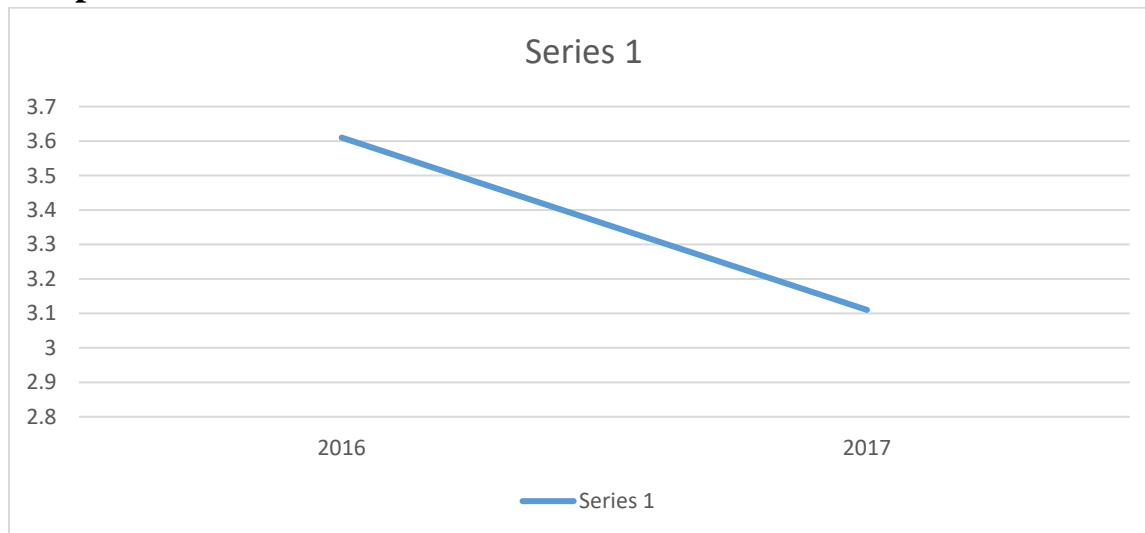
Earnings per share (EPS) is that the portion of a company's profit allotted to every share of ordinary shares. Earnings per share function AN indicator of a company's gain.

Earnings Per Share: Profit after taxation/Number of shares

(Amount in millions)

Year	2017	2016
Profit after taxation	1729.61	2008.84
Number of shares	5379.1	7251.91
Earnings Per Share	3.11	3.61

Graph chart



Interpretation:

Earnings per Share was 3.61 in 2016 and decreased to 3.11 in the following year.

3.5.2 Earnings Ratio:

The worth to earnings magnitude relation indicates the expected price of a share supported its earnings. As a company's earnings per share were to rise, so does their market value per share.

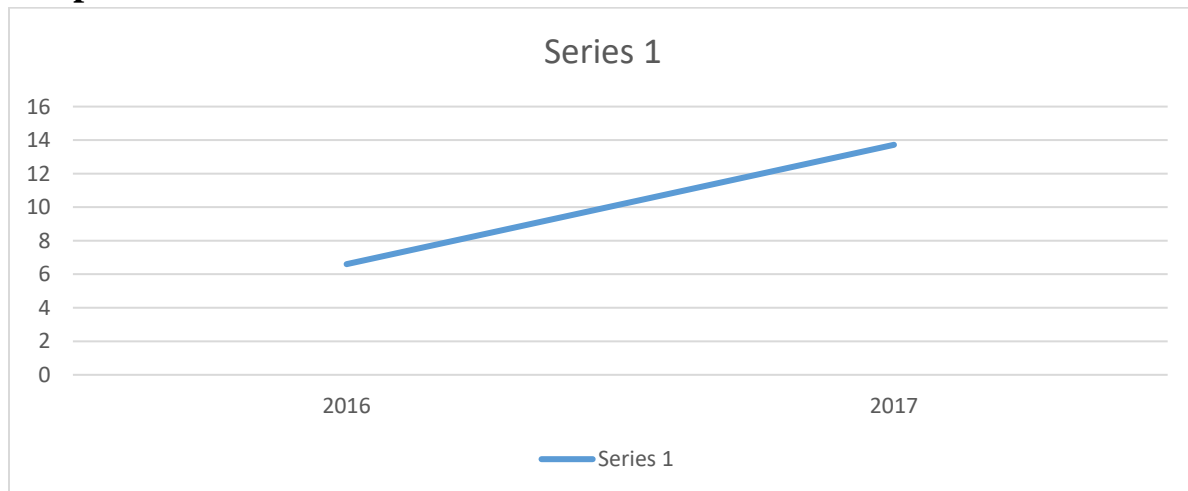
A company with a high P/E ratio typically indicated positive future performance and investors willing to pay a lot of for this company's shares.

Earnings Ratio: Stock Price Per Share/Earning Per Share

(Amount in millions)

Year	2017	2016
Stock Price Per Share	42.67	23.83
Earnings Per Share	3.11	3.61
Earnings Ratio	13.72	6.60

Graph chart



Interpretation:

The P/E ratio was 6.60 times in 2016 and increased further to as high as 13.72 times in the following year.

*Chapter Four: Finding,
Recommendations & Conclusion*

4.1 Finding

Liquidity position of TBL is up to standard. Working capital of Trust Bank is not good because it's remain same. The Leverage ratio show the high hazard related with the organization's for the most part use proportions, measures the level of assets given by the loan bosses. The extent of an association's aggregate resources is being financed with a high level of obtained reserves. Profitability ratio are not good of Trust bank. Because it's decrease in 2017. In 2016 profitability ratio are quite good. Earnings ratio are much better position in 2017. In 2016 the bank are half of 2017. Because the stock price are going upward.

4.2 Recommendations

Through this examination the specialist increased some handy learning. The scientist need to put some recommendation here which they think whether pursued would enable Trust to bank Ltd. to Enhance their execution and there-by its commitment in the entire economy.

- Before giving long-term loan a bank ought to take into account that whether or not a bank has long term deposit or not. Otherwise the bank can sure as shooting face the liquidity drawback.
- Current ratio is increasing therefore, TBL ought to keep its increasing the rate of current asset the hold the rise rate of current ratio.
- Networking edge proportion is additionally diminishing. So it ought to be expanded by lessening the working cost, improving the working pay and aggregate resources.
- A bank should build the non-subsidized pay with the end goal to expand the working pay proportion.

4.3 Conclusion

Trust Bank Ltd. begun with a dream to be the most productive money related middle person in the nation and it trusts that the day isn't far-removed when it will achieve its coveted objective. TBL looks forward to another skyline with an unmistakable mission to wind up an exceptionally aggressive present day furthermore, straightforward foundation practically identical to any of its sort at home and abroad. Trust Bank Restricted has been working with extraordinary certainty and contending massively with Government arranged bank, neighborhood business banks alongside the global banks too. Trust Bank Restricted constantly attempted its dimension best to perform monetarily well. Despite attempting to do well in a few angles Trust Bank Constrained confronted some monetary issues from time to time. A portion of the issues were-over the top awful advances, lack of advances and advances, shortage of money in hands because of vault limit and so forth. These issues stir time to time due to financial lull, loan cost variance, developing capital market, expansion in the cash advertise, etc. Battling with every one of these issues and contending with different banks each minute the bank is attempting to improve the situation to best. In the event that this thing proceeds with we trust that Trust Bank Restricted will grow considerably more later on.

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- <https://en.wikipedia.org>

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