

The background of the cover features a vibrant blue sky with scattered white clouds. A large, semi-transparent red vertical bar is positioned on the right side, serving as a backdrop for the title text. At the bottom of the image, a stack of gold coins is piled up, with a small green plant sprouting from the top of the stack. The overall composition is clean and modern, with green geometric lines framing the top and bottom edges.

ANNUAL SUSTAINABILITY REPORT OF TRUST BANK PLC

REPORTING YEAR
2024

Who We Are

Trust Bank PLC.
A Bank for Financial Inclusion



Our Mission

Long-term sustainable growth: diversified business with robust risk management.

Financial Inclusion: bring the unbanked population into the banking network through low-cost and technology-based service delivery.

Accountable to all stakeholders: customers, shareholders, employees and regulators.

Highest level of compliance and transparency at all levels of operation.

Our Vision

Build a long-term sustainable financial institution through financial inclusion and deliver optimum value to all stakeholders with the highest level of compliance.



Our Values

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



About This Report

This publication represents Trust Bank PLC's first Annual Sustainability Report, highlighting the Bank's commitment to transparency, responsible banking, and sustainable finance. The report discloses Trust Bank's environmental, social, and governance (ESG) performance and strategic priorities in line with the IFRS S1 (General Requirements for Sustainability-related Disclosures) and IFRS S2 (Climate-related Disclosures) standards, as well as the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations.

Reporting Period and Frequency

The reporting period covers 1 January 2024 to 31 December 2024. Trust Bank aims to publish the Sustainability Report annually, ensuring stakeholders remain informed about its sustainability progress and Climate-Related developments.

Alignment with Financial Reporting

The Sustainability reporting period is aligned with the Bank's financial reporting cycle, ensuring a consistent and integrated approach to financial and non-financial disclosures.

Contact Point for Queries

For queries or feedback regarding this report,

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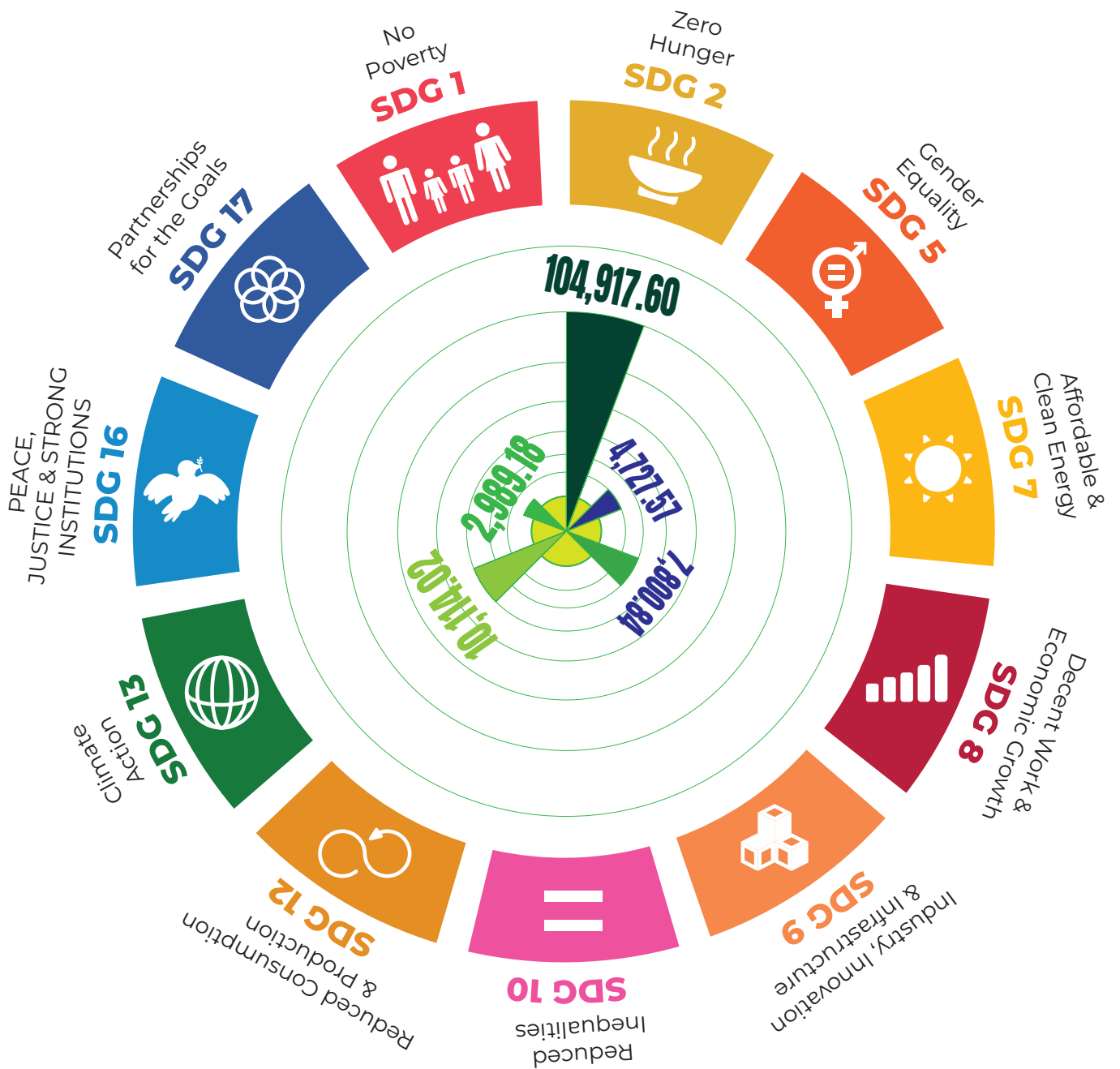


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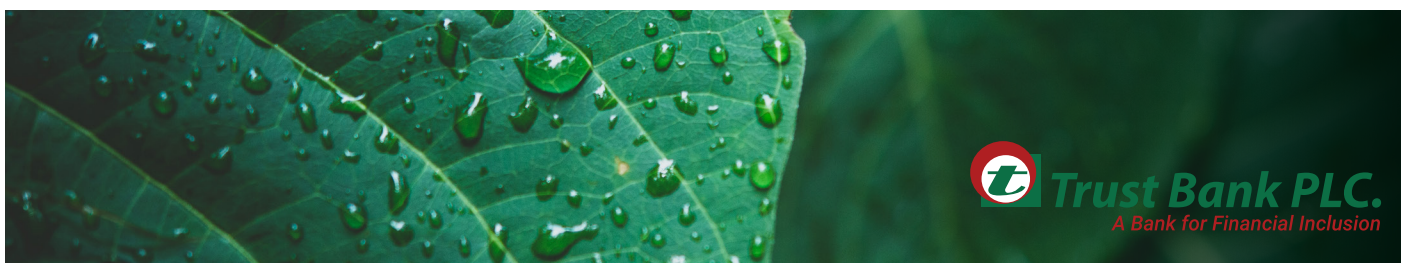
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SDG Alignment with our Business



*Disbursement in Million BDT



Green Finance



- LEED Certified Green Project
- Renewable Energy
- Effluent Treatment Plant
- Energy & Resource Efficiency
- Recycling & Recyclable Goods

Sustainable Agriculture



- Crops
- Livestock & Poultry farm
- Pisciculture
- Irrigation Equipment
- Fisheries
- Poverty Alleviation

Sustainable CMSME



- Herbal Cosmetic Manufacturing Industries
- Handicraft, Handloom & Alike
- Agro feed manufacturing Industry
- Unani/Ayurvedic/ Homeopathic Industries
- Rice Processing Industries

Socially Responsible finance (SRF)



- Financing/investment through MFI/NGO (Linkage Model for capacity building, employment generation)

Other Sustainable Linked Finance



- Low Risk Rated Projects/Initiatives using ESDD checklist (other than Green Finance, Sustainable Agriculture, Sustainable MSME, SRF and Working capital and demand loan of Green Products).
- Working capital and demand loan of Green Products/projects/initiatives.

Approach for Sustainability



WHY THE NEED FOR SUSTAINABILITY

Sustainability is essential for long-term growth, addressing environmental challenges, regulatory demands, and stakeholder expectations. It helps mitigate risks, enhances resilience, and creates lasting value for the organization and society

WE INTEGRATE SUSTAINABILITY INTO ALL OPERATIONS BY FOCUSING ON

- **Sustainable Operations:** Energy efficiency and resource conservation.
- **Innovation:** Developing sustainable products and services.
- **Stakeholder Engagement:** Collaborating with employees, customers, and communities.
- **Risk Management:** Identifying and mitigating environment and social risks.
- **Continuous Improvement:** Ongoing assessments and adopting new standards.

OUR EFFORTS LEAD TO

- **Environmental Impact:** Reduced carbon footprint and resource conservation.
- **Economic Impact:** Increased efficiency, cost savings, and market opportunities.
- **Social Impact:** Positive community engagement and enhanced employee well-being.
- **Regulatory Leadership:** Compliance with global sustainability standards, boosting reputation and competitiveness.



Performance Dashboard



Loan & Advances
(BDT in million)

3,79,137.40

1999
Establishment Year



60%
Shareholding
of AWT



122
Total Branches



4,48,604.45
Deposits (BDT in
million)



25,482.15
Shareholder Equity
(BDT in million)



5,61,361.72
Total Assets (BDT in
million)

5,35,879.57
Total Liabilities
(BDT in million)



35.40%
Cost to Income



8.78%
Tier-I Capital Ratio



0.73 %
Return on
Average Assets



20,844.47
Total Operating Income
(BDT in million)



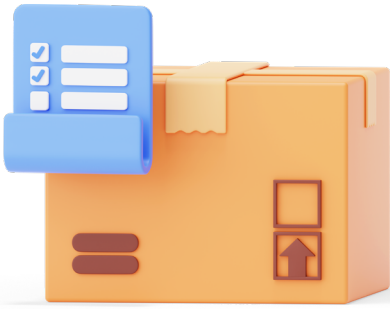
7,378.66
Total Operating Expense
(BDT in million)



9,247.25
Total Paid Up Capital
(BDT in million)



1,73,502
Import (BDT in million)



83,650
Export (BDT in million)



4.11
Earnings per share (BDT)



176128.13
Foreign Remittance (BDT in Million)



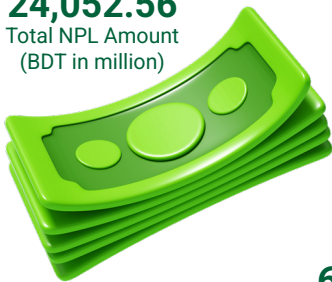
112,449.66
Investments (BDT in million)



43,263.81
Total Capital (BDT in million)



24,052.56
Total NPL Amount (BDT in million)



6.36%
NPL



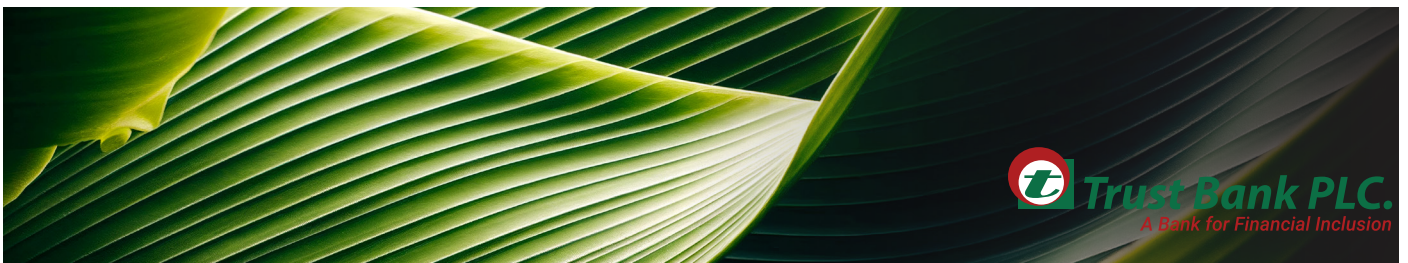
AA-1
Credit Ratio: Long Term



ST-1
Credit Ratio: Short Term



** As on 2024



Environment, Social & Governance Dashboard



2302
Total no. of Employee

1667
Total No. of Male Employee



635
Total No. of Female Employee

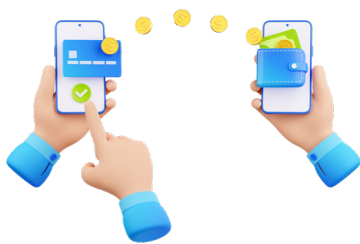


4.12%
Employee Turnover Rate

162
Total No. of Training Events



4,584
Total Training Participants



24x7
Internet Banking Facilities



1,30,548.21
Total Disbursement in Sustainable Finance (BDT in million)



46.81%
Increase in sustainable finance compared to the previous year



12,009.62
Total Cumulative Disbursement in Green Finance (BDT in million)





7,991.00
Total Agriculture Loan
(from 2024-25)
(BDT in million)



180
A female employee is
entitled to days
maternity leave with
full pay

2934
Invested in total
Bio-Gas Plants



134.29
Total CSR Spent
(BDT in Million)



111883.57
Total Scope 1
Emissions (in ton
CO2e)



1822.90
Total Scope 2
Emissions (in ton
CO2e)



531,609.53
Total Scope 3
Emissions (in ton CO2e)



4.12
Total Spend on
Water Consumption
(BDT in Million)



21.82
Total Spent on
Paper Consumption
(BDT in Million)

** As on 2024



Our Sustainability Key Milestones

Established Green Banking Unit

Opened a Solar Powered branch

2011-12

2013

BOD approved Green Banking Policy

Sustainability Report prepared as GRI format wise

Opened another Solar Powered branch

2014

2015

EC approved Sector Specific Environmental Policies guidelines

Observed Trust Green Day & followed a seminar

Set up a Solar

New PPG launched for 10 Tk A/C Holder (Marginal People)

Sanctioned 15.00 million amount for 327 marginal people through a NGO

100 million Financing a cluster-based Biogas project in Dhamari

2016

2017

GTF contract sign with BB

Formation and Formulation as per BB circular (abolishing the Green Banking Unit)

Adoption new ESRM Guideline

Sanctioned 15.00 million amount for 443 marginal people through a NGO

As per Bangladesh Bank directives United Nations Environmental Program (UNEP), a delegation team arrived from Switzerland who had visited the biogas plants financed by Trust Bank under a new approach at Dhamrai.

2018

2019

Online based reporting system starts

Vision for the Future

Trust Bank PLC is committed to driving growth and sustainability by focusing on green finance and aligning with global sustainability standards. Our vision for the future revolves around expanding our sustainable finance portfolio and reinforcing our role as a leading bank in supporting the transition to a low-carbon, climate-resilient economy. We are dedicated to meeting our strategic objectives while continuing to serve our clients, communities, and shareholders in a responsible and transparent manner.

Strategic Priorities for Growth

Looking ahead, our strategy is focused on expanding our engagement in sustainable finance, with key areas of growth outlined as follows:

Investment in Sustainable Sectors: Trust Bank PLC aims to maintain its leadership position in sustainable banking by investing more in green and socially responsible sectors, with a strong emphasis on high-impact initiatives.

Increasing Sustainable Finance Portfolio: We are committed to increasing our sustainable finance disbursements and achieving our target for 2025. Our focus will be on financing projects that align with national and global sustainability goals.

Key Sectors of Focus

To achieve our growth targets, we will prioritize investments in the following high-impact sectors:

- LEED-Certified Industries
- Energy & Resource Efficiency Projects

New Policy 'Sustainable Finance Policy' adoption

Target setup (as per BB's new guidelines)

2020

2021

Revised Target setup and Achievement circular (as per BB's new guidelines)

Sustainability Rating Methodology

as per New Circular, Trust Bank established 55 no. of Dedicated Help desk for sustainable

Revised and Updated ESRM guidelines

2022

2023

Climate related disclosure policy guidelines

New product includes in Refinancing product

Update Sustainable Finance Policy

Updated ESRM Checklist

New reporting format introduced

Revised its target fixation policy

Sustainability Rating (Inclusion component)

2024

2025

Updated ESRM Checklist

- Circular Economy & Eco-Projects Financing (Recycling & Recyclable Products)
- Worker Environment and Security
- Effluent Treatment Plants (ETP)
- Environmentally Friendly Brick Production
- Renewable Energy Projects (Biogas Plants, Solar Home Systems, Solar Irrigation Systems)
- Sustainable Agriculture and CMSME Sectors

These sectors represent the core of our sustainability efforts and are pivotal to achieving long-term environmental and social impact.

Enhancing Sustainability Reporting and Transparency

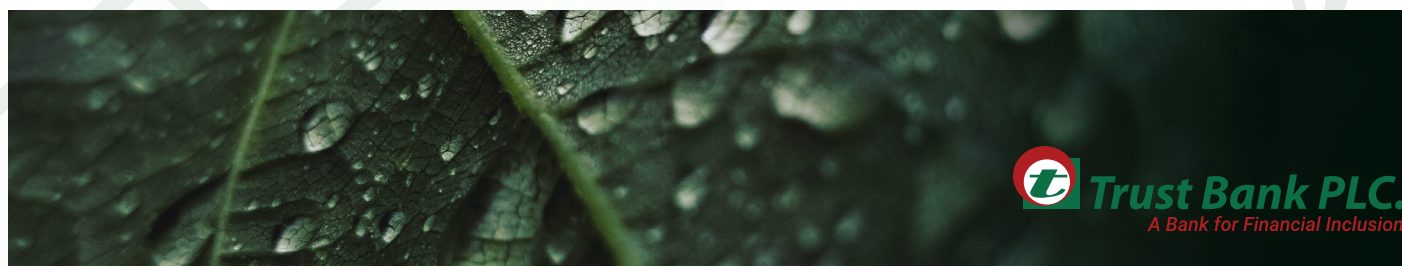
As part of our commitment to transparency, we will continue to improve our ESG. This includes providing our stakeholders with clear, comprehensive, and up-to-date information about our sustainability performance, in

alignment with the latest regulations and standards.

Innovation in Financial Solutions

We recognize that the financial landscape is constantly evolving. To meet the changing needs of our clients and the planet, we will continue to invest in research and development to create innovative financial products. These products will not only help our clients grow but also address the urgent sustainability challenges we face as a global community.

So, overall, Trust Bank PLC's vision for the future is to continue building a resilient, sustainable, and inclusive financial ecosystem that contributes to global environmental goals while providing value to our stakeholders. Through targeted investments, enhanced reporting, and ongoing innovation, we aim to lead by example in fostering long-term economic, environmental, and social well-being.





General Waker-Uz-Zaman

SBP, OSP, SGP, psc
Chairman

General Waker-Uz-Zaman, SBP, OSP, SGP, psc assumed the duties of Chief of Army Staff of Bangladesh Army on 23 June 2024. An alumnus of Bangladesh Military Academy, the General was commissioned in the Corps of Infantry on 20 December 1985. Having an illustrious and colorful career of near about four decades, General Waker brings with him an enormous amount of experience of holding key command, staff and instructional appointments.

In his distinguished military career, General Waker Commanded an Infantry Battalion, the only Independent Infantry Brigade of Bangladesh Army and an Infantry Division. His key staff appointments include staff officer at an Infantry Brigade, School of Infantry and Tactics and Army Headquarters. He was a distinguished instructor at 'School of Infantry and Tactics', 'Non commissioned Officers' Academy' and Bangladesh Institute of Peace Support Operations Training'. General Waker served as the Military Secretary in Army Headquarters and Principal Staff Officer of Honourable Prime Minister at Armed Forces Division under Prime Minister's Office. Prior to joining as the Chief of Army Staff, Bangladesh Army he performed as Chief of General Staff of BD Army.

General Waker is an alumnus of the Defence Services Command and Staff College, Mirpur and Joint Services Command and Staff College, UK. He holds a Master degree in Defence Studies from

National University of Bangladesh and Master of Arts in Defence Studies from King's College, University of London.

As the head of the Armed Forces Division, he was directly involved with the UN Peacekeeping Affairs of Bangladesh Armed Forces. He was also nominated as a Gender Champion and Gender Advocate of Bangladesh for UN Peacekeeping Affairs. By virtue of his appointment as Principal Staff Officer, he also headed the 'Bangladesh National Authority for Chemical Weapons Convention' as Chairman. Under the Blue Helmet, General Waker completed two tours of duty as observer and staff in UNAVEM (Angola) and UNMIL (Liberia) respectively. As the Chief of General Staff of the Bangladesh Army, he was responsible for the military operations, military intelligence, UN peacekeeping affairs, budget and many other affairs of the Bangladesh Army.

General Waker had the rare privilege of commanding the National Victory Day Parade for three consecutive times. He was awarded the coveted 'Extraordinary Service Medal (OSP)' and 'Army Medal of Glory (SGP)' for his remarkable contributions in the modernization of the Army. He frequents as a keynote speaker in different seminars and symposiums both at home and abroad. He enjoys games and sports. He is happily married to Sarahnaz Kamalika Zaman and blessed with two daughters: Samiha Raisa Zaman and Shayeera Ibnat Zaman.



Major General Md Hakimuzzaman

SGP, ndc, afwc, psc
Vice-Chairman

Major General Md Hakimuzzaman, SGP, ndc, afwc, psc was commissioned with 27 BMA Long Course on 20 December 1992 in the Corps of Engineers. He is a graduate of both the Defence Services Command and Staff College (DSCSC) and the National Defence College (NDC). He obtained B.Sc. Engineering (Civil), and Masters in Defence Studies (MDS) from Military Institute of Science and Technology (MIST) and National University respectively. He completed MPhil (Part -I) from Bangladesh University of Professionals (BUP) and currently pursuing PhD on “Energy Security and Geopolitics – Bangladesh Perspective” from Jahangirnagar University.

He holds the award, Sena Gaurab Podak (SGP) (Army Medal of Glory) and Chief of Army Staff, Commendation (non-operational). He had been Instructor Class III in School of Military Engineering and obtained Distinguish Instructor award. Currently, he is serving as Adjutant General of Bangladesh Army at Army Headquarters. He served twice as Directing Staff (Army) at Armed Forces War Course (AFWC) Wing and Senior Directing Staff (Army) at National Defence College. He also served twice as Grade 2 Staff Officer in Military Operations Directorate, and Director, Works Directorate at Army Headquarters.



Prior to becoming the Colonel Staff, 66 Infantry Division, he was the pioneer Chief Operations Officer (COO) of newly established Army War Game Centre. Major General Zaman Commanded 88 Infantry Brigade and 18 Engineers Battalion. In addition, he participated in UNAMSIL, Sierra Leone and MINURCAT, Chad as Logistic Officer and Military Liaison Officer respectively. He has keen interest in travelling, music and reading. He is married and father of two sons.



Brigadier General Selim Azad

hdmc, psc
Director

Brigadier General Selim Azad, hdmc, psc was born on 22 March 1976 in a reputed Muslim family in Dhaka. He was commissioned with 34 BMA Long Course on 07 June 1996 in the corps of Infantry. In a span of 28 years with Bangladesh Army, the officer has held a variety of important command, instructional and staff appointments. In his personal life, Brigadier General Selim Azad is happily married and blessed with two sons.



Brigadier General Shams Mohammad Mamun

ndu, psc
Director

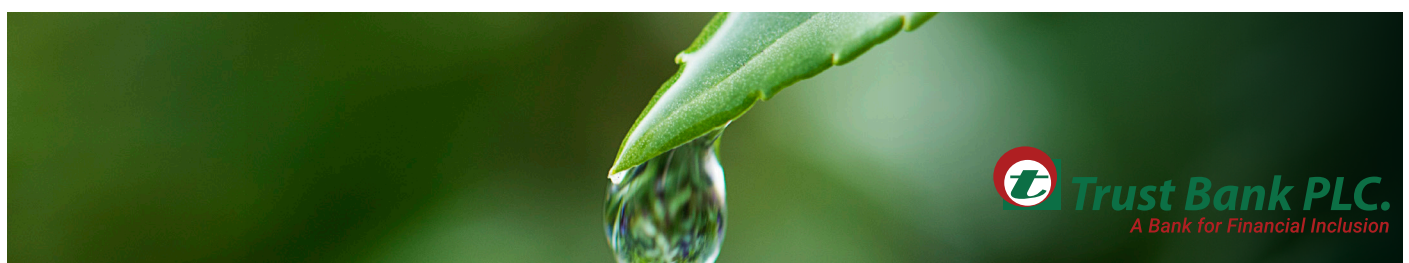
Brigadier General Shams Mohammad Mamun, ndu, psc was born on July 1976 in a reputed Muslim family in Chattogram . He passed his Secondary School Certificate (SSC) and Higher Secondary Certificate (HSC) examinations from Cumilla Cadet College with 10th and 8th position respectively in the combined merit list. He was commissioned from Bangladesh Military Academy in 1996 with 35 BMA Long Course. He was the recipient of the coveted 'Sword of Honour' of his Course.

He is a graduate from Defence Services Command and Staff College (DSCSC) in Mirpur and also from United States Army Command General and Staff College (CGSC) in Fort Leavenworth, Kansas. He attended 'Strategic Management Course' in Cranfield University at Defence Academy, UK; 'Higher Defence Orientation Course' in Combat College, India and National Defense University (NDU) Course in China.

He also attended few specialized courses on Chemical Weapons Convention (CWC), while serving as coordinator of Bangladesh National Authority for Chemical Weapons Convention (BNACWC) in Armed Forces Division (AFD). Brigadier General Shams holds several master degrees - Masters in Military Science, Masters in Defence Studies, and Masters in Business Administration. He received the 'Chancellor's Award' for later.

Brigadier General Shams had an colorful military career which was embedded with the mixture of Instructor, Staff and Command Appointments. He served as an instructor of Tactics Wing, School of

Infantry and Tactics, and as a Directing Staff and Senior Instructor in Defence Services Command and Staff College. His staff appointments include DAMS -1 in Army Headquarter MS Br, GSO-1 and Colonel Staff in Armed Forces Division. He also served as the Colonel Staff of a formation. He Commanded on Infantry Regiment and an Infantry Brigade corresponding to his rank. Under Blue Helmet; twice he served as United Nations Staff. Presently he is performing as Commandant Army Security Unit. In his personal life, Brigadier General Shams is happily married and blessed with a son.



Brigadier General Md Ehsanul Haque

SGP, SUP(BAR), afwc, psc, PhD
Director

Brigadier General Md Ehsanul Haque, SGP, SUP(BAR), afwc, psc, PhD was commissioned with 35 BMA Long Course in the Corps of Engineers on 13 December 1996 and joined 12 Engineer Battalion. He commanded 6 Engineer Battalion and 105 Infantry Brigade. He has served in 3, 12, 18 Engineer and 19 Engineer Construction Battalion. He served as an instructor in School of Infantry and Tactics and Military Institute of Science and Technology (MIST).

Besides, he served as E-in-C's (Coord), E-in-Cs Branch, and Assistant Military Secretary in Military Secretary's Branch at Army Headquarters. He served as Directing Staff in Armed Forces War Course Wing of National Defence College and as Col Staff in Armed Forces Division. He also served under the blue helmet three times as a Staff Officer in the United Nations Mission in Darfur, as an Operations Officer in the United Nations Mission in Cote d'Ivoire and as Deputy Chairperson, Darfur Permanent Ceasefire Committee (PCC), P-5 (Military), United Nations Integrated Transition Assistance Mission in Sudan (UNITAMS). He is a graduate of Defence Services Command and Staff College, Mirpur.



He also obtained his graduation in Civil Engineering from MIST. He completed Masters and PhD program from BUET securing CGPA 4.00 at scale of 4.00. He received Osmani and Dr Khudrat-E-Khuda Gold Medal in BMA and Gold Medal in MIST and BUET. Besides military courses at home, he was also trained in the United Kingdom and Kingdom of Saudi Arabia. At present he is serving as Military Assistant to Chief of Army Staff, Bangladesh Army. He is married to Moushumi Huq and proud father of a daughter.



Brigadier General Md Rashidul Islam, SUP, ndu, afwc, psc, M Phil was commissioned in Bangladesh Army in 1996 in the Corps of Infantry.

In his long illustrious career, he commanded an infantry battalion and the infantry brigade. He hold various important staff appointments at various tiers of Infantry Divisions, Army Headquarters and Armed Forces Division. As UN Peacekeeper, he served in DR Congo and Mali.

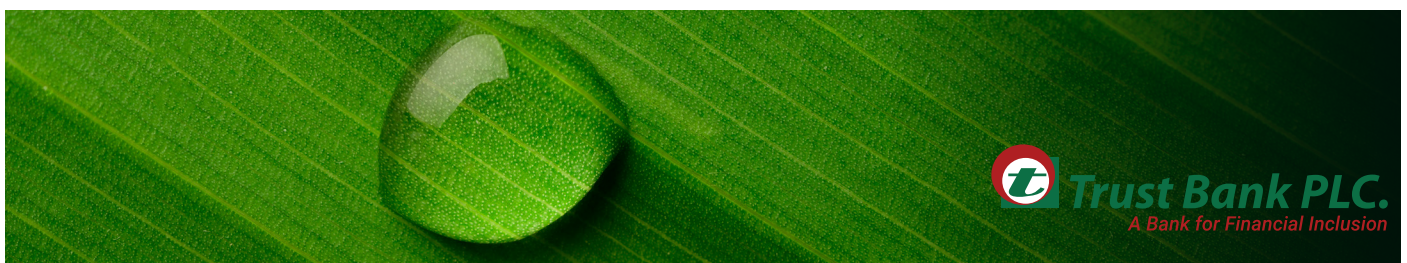
Brigadier General Rashid is a graduate from Defence Services Command and Staff College, Bangladesh and National Defence University, China.

The officer has Master's Degrees in Defence Studies and English Literature. He also holds an M Phil.

Presently he is serving as the Director of Welfare and Rehabilitation Directorate at Army Headquarters.

Brigadier General Md Rashidul Islam

SUP, ndu, afwc, psc, M Phil
Director





Brigadier General Sultanul Afrain Zunaid

SUP
Director

Brigadier General Sultanul Afrain Zunaid, SUP, was commissioned into the Bangladesh Army in 1997 through the 37th BMA Long Course. Over a distinguished career, he has served in senior instructional, staff, and command roles, including Director of National Security Intelligence (NSI), Commanding Officer of the Base Supply Depot, and key appointments within the Army Security Unit. He also contributed in world peacekeeping missions in Liberia and Mali and is presently working as the Director of the Internal Affairs Bureau at the Directorate General of Forces Intelligence (DGFI).

He holds an MBA in Human Resource Management and a Postgraduate Diploma in Supply Chain Management, in addition to being a graduate of the National University. He has contributed scholarly articles to leading military journals in Bangladesh.

As a Director of the Bank, Brigadier General Zunaid brings with him extensive leadership experience, a strong academic foundation, and proven expertise in management, logistics, and strategic affairs.



Anisuddin Ahmed Khan

Independent Director

Mr. Anisuddin Ahmed Khan, also known as Anis A. Khan is a Fellow of the Institute of Bankers, Bangladesh. He is former Managing Director & CEO of Mutual Trust Bank PLC. (MTB), where he served for nearly eleven years from April 2009 till his retirement on November 30, 2019. Before joining MTB, he headed IDLC Finance PLC. for six years. A career banker, he served earlier for 21 years with the then Grindlays Bank and its successor banks - ANZ Grindlays Bank and Standard Chartered Bank (SCB), both in Bangladesh and abroad.

He has sound knowledge in corporate banking, credit appraisals and credit operations, banking operations and systems, trade finance, risk management, syndicated and structured finance, merchant banking and stock brokerage services, leasing, factoring, legal and compliance, mergers and acquisitions, business process re-engineering and transformation and up-gradation of information technology platforms, acquired in Bangladesh, India, UAE, UK, Australia and South Africa. He has presented a paper on "Financing the Transformation of the Bangladesh Garments Industry" at the School of South Asian Studies, University of Harvard, Cambridge, Massachusetts, USA and 'Achieving SDGs: Financial Inclusion, Bangladesh Perspective'

at the Bangladesh Development Conference held therein June 2015. Similarly, he presented another paper on 'Financial Inclusion' at Kennedy Law School, University of Harvard in June 2017. He presented a paper on investment in Bangladesh at Yale University in March 2019.

Mr. Khan's commitment to professional development is evident in his participation in training courses on leadership, corporate governance and strategic management at prestigious institutions such as the University of Cambridge, INSEAD, University of California, Berkeley and the London School of Economics.

He has served as the first ever Senior Vice President of the Metropolitan Chamber of Commerce & Industry, Dhaka (MCCI) and continues to be a director of the organization. He is a Life Member of the SAARC Chamber of Commerce and Industry. He serves as Chairman of Valor of Bangladesh, Independent Trustee of the CSR Centre, President of the Bangladesh Cancer Aid Trust (BANCAT) and as a member of the Management Committee of Ispahani Islamia Eye Institute & Hospital (IIEI&H), Dhaka. He has served as Chairman of the Association of Bankers, Bangladesh Limited (ABB) and Primary Dealers Bangladesh Limited (PDBL). While at MTB, he was Vice Chairman of MTB Securities Limited and MTB Capital Limited and Director of MTB Exchange (UK) Limited.

He has served earlier as a director of Eastern Bank PLC, Credit Rating Agency of Bangladesh Limited, Chittagong Stock Exchange PLC, Bangladesh Rating Agency Limited (BDRAL), BD Ventures Limited, Vice President of the Bangladesh Association of Publicly Listed Companies (BAPLC), Vice Chairman, Independent Director and Chairman of the Board Audit Committee of Industrial and Infrastructure Development Finance Company Limited (IIDFC) and Independent Director of Berger Paints Bangladesh Limited and Chairman of its Board Audit Committee and Nomination & Remuneration Committee.

Mr. Khan was also on the Board of Central Counterparty Bangladesh Limited (CCBL), a company formed by the government to automate the clearing operations of stock exchanges. He is an Independent Director of Summit Power Limited, Summit Alliance Port Limited (SAPL) and Ananta Apparels Limited. He also serves as Director of ACI Limited, ACI Motors Limited, W&W Grains Corporation and Tyser Risk Management Bangladesh Limited. He is the Managing Partner of AAZ & Partners, a legal firm.

Nusrat Khan

Independent Director

Nusrat Khan is a charismatic, hard working and role model leader in her arena. She not only works to achieve her aim to the fullest but also motivates her peers to go along with her and reach the coveted destination. Nusrat Khan has set exemplary standards in her path of work which are idolized by many. She has always thrived to work harder and harder to meet ends in the most befitting and workable manner.

Nusrat Khan started her career as Lecturer in Business Administration department of East West University. There she served from 2009 to 2010. Then she joined the Department of Finance of University of Dhaka as Lecturer on 2010. She also has working experience as adjunct faculty for North South and Stamford University. At present she is serving as Associate Professor of Department of Finance of University of Dhaka. Nusrat Khan has numerous journals published against her name. She was working as an independent director of Bangladesh Welding Electrodes Ltd.

Nusrat Khan has an excellent educational background as well. She has brilliant achievement in every certificate exam in her academic career. She completed her Master of Science in Management of Risks with distinction from Peter J Tobin College of Business, St. John's University, New York, USA. She received the most prestigious Fulbright Scholarship which is coordinated by the Bureau of Educational and Cultural Affairs (ECA) of the U.S. Department of State under policy guidelines established by the Fulbright Foreign Scholarship Board (FSB), with the help of 50 binational Fulbright commissions, U.S. embassies, and cooperating organizations in the U.S. She also received dean's award from Peter J Tobin College of Business, St. John's University, New York, USA for



her remarkable achievement during her MSc degree. She was recognized as Beta Gamma Sigma business honor society member due to being among the top 5% of her business school in USA.

Nusrat Khan was born on 13 March 1983 in a respectable Muslim family in Dhaka. In her personal life Nusrat Khan is happily married and is blessed with a boy and a girl. In her 14 years of experience she has lead from the front and derived exemplary results in her work.



Ahsan Zaman Chowdhury

Managing Director & CEO

An adaptable, accomplished and result-oriented commercial banking professional, Mr. Ahsan Zaman Chowdhury brings to the table a wealth of experience spanning nearly four decades. With a keen eye for incisive analysis, strong negotiation skills, and a practical understanding of market dynamics, he has consistently delivered exceptional performances throughout his illustrious career which ultimately turns into the ventures' success with profitability and sustainability.

A career banker, Mr. Ahsan Zaman Chowdhury has been serving Trust Bank PLC. as the Managing Director & CEO since 10 July, 2024.

An eminent banker Mr. Ahsan embarked on his career in 1986 at the then Arab Bangladesh Bank Limited (AB Bank) before joining Eastern Bank Limited (EBL) in 1998 where he served different key Management roles including policy making, strategic thinking and finding way-out. He also

served as the area Head of Corporate Banking, Chittagong, area Head of Consumer Banking, Chittagong and Sylhet as well as the Head of SAMD of EBL. On way to his long journey with seasoned banking career, he bagged more than 22 years' experience on Branch Banking since he served different prominent Branches of EBL and AB Bank Limited.

In pursuit of career progression with professional accomplishment, veteran banker Mr. Ahsan made a significant move to Trust Bank PLC. on August 21, 2016. Recognizing his invaluable contributions, he was promoted to the rank and capacity as the Deputy Managing Director (DMD) on December 1, 2020, assuming the role of Chief Business Officer (CBO). Being the DMD & CBO of the Bank, he welcomed the ever-changing challenges in banking sector to accelerate the wheel of business dynamics towards the far-sighted prospects which have ultimately been brought into reality and contributed much in

the meteoric rise of TBL profitability over the past six years since his joining at TBL. His dedication and exemplary leadership qualities were further acknowledged when he assumed the additional responsibility of Managing Director (In-Charge) on April 13, 2024; prior to that, he shouldered the responsibility of MD & CEO (Acting) of Trust Bank PLC. for several instances.

Throughout his prolonged successful career spanning over 38 years in the banking industry, Mr. Ahsan has demonstrated prowess in various facets of commercial banking, including Business Development, Relationship Management, Consumer Banking, Corporate Banking, Trade Solutions and Special Asset Management, SME & Agriculture Business, Syndication and Structured Finance etc. He has been instrumental in fostering a business culture that prioritizes exceptional quality, superior service and sustained profitability. His ability to translate customers' visions into functional business models has been pivotal in driving growth and competitive advantage. His cognizance and extensive involvement in strategic decision-making process underscores his commitment to organizational excellence eventually leads to mark significant improvement in all the major financial parameters of Trust Bank.

Driven by a quest for continuous learning and professional development, Mr. Ahsan has participated in numerous training programs, workshops, and seminars both within the country and across the borders. His travels to countries such as Nepal, Hong Kong, Singapore, Thailand, Indonesia, Malaysia, Turkey, Switzerland, Germany, the United Kingdom, Canada and the United States of America have enriched his perspective and

broadened his understanding of global banking practices.

Beyond his banking endeavors, Mr. Ahsan derives immense happiness from his roles as a dedicated spouse and a proud father to two children. A keen golfer, Mr. Ahsan has been nurturing his sporting zeal through maintaining memberships with the prestigious Club entities of the country namely Kurmitola Golf Club, Bhatiary Golf & Country Club, Chittagong Boat Club and Chittagong Club Limited, where he refines his techniques and finds tranquility on the course. Besides, Mr. Ahsan performed the roles of the treasurer of Bhatiary Golf & Country Club for the period of 2008-2015 and as an Executive Committee Member of Chittagong Boat Club during 2010-2013. He is actively associated with the different socio-cultural organizations in the country. Additionally, his enthusiasm for traveling fuels his desire to discover new places and cultures, providing him with both equilibrium and creative inspiration.

Mr. Ahsan attained both his graduation and post-graduation at the Department of Management, University of Chittagong, concentrating major in Management with sound academic track record.

Mr. Ahsan epitomizes the epitome of leadership, professionalism and unwavering commitment to excellence in the banking industry. His visionary leadership and unparalleled dedication continue to steer Trust Bank towards greater heights of success and sustainability.



Message from
Board of Directors

Message from the Chairman

I am pleased to present Trust Bank PLC's inaugural Annual Sustainability Report 2024, a key communication to our stakeholders highlighting our progress and commitments in sustainable banking. This report, grounded in our 2024 financial performance, reflects our unwavering dedication to creating long-term value for stakeholders while contributing positively to society and the environment. We have made significant strides in embedding Environmental, Social, and Governance (ESG) principles into our operations.

Our core objective is to build financial expertise—driven by determination—to support clients in a low-carbon future through innovative products and advisory services, ensuring environmentally and socially responsible business practices.

In an era when sustainability defines the strength and resilience of financial institutions, Trust Bank has taken proactive steps to integrate ESG principles into its core operations, decision-making, and corporate culture. Our initiatives in green financing, environmental stewardship, social inclusion, and sound governance practices aim to inspire confidence and pride among our stakeholders as responsible and forward-looking partners.

In 2024, Trust Bank expanded its green and sustainable finance portfolio, supporting environmentally friendly ventures, including renewable energy, energy-efficient products, and waste management and recycling. Our sustainable finance portfolio grew by 23% compared to the previous year, aligning with global sustainability goals and Bangladesh's commitment to achieving the United Nations Sustainable Development Goals (SDGs) by 2030. We believe that aligning our



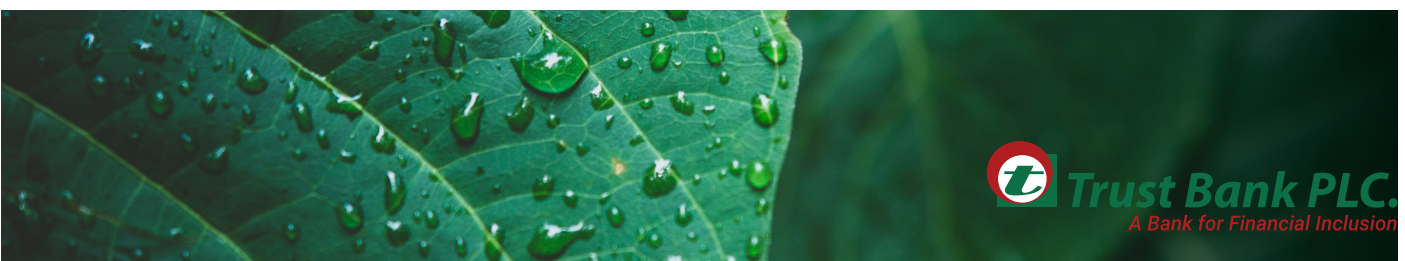
financial strategies with these shared goals fosters a collective sense of achievement and purpose among stakeholders, contributing to environmental protection and Bangladesh's transition toward a greener economy.

I extend my sincere gratitude to our valued customers, shareholders, regulators, and partners for their continued trust and collaboration. I also sincerely appreciate the bank's management and employees for their dedication to translating our sustainability vision into meaningful action.

Trust Bank remains steadfast in its commitment to responsible growth, transparency, and ethical governance. We are dedicated to advancing our sustainability initiatives and look forward to building on this foundation to further our contribution toward a sustainable future for all.

Sincerely,

General Waker-Uz-Zaman
SBP, OSP, SGP, psc
Chairman



Message from the Managing Director & CEO



I am proud to present Trust Bank PLC's first ever Annual Sustainability Report for the year 2024. This report marks a significant milestone in our journey towards sustainable banking, as we continue to integrate Environmental, Social and Governance (ESG) considerations into every aspect of our operations.

At Trust Bank, we believe sustainability is not an option—it is an imperative. The evolving financial landscape demands that banks go beyond profitability to embrace accountability, transparency, and long-term value creation. Our ESG strategy is therefore deeply embedded in our business model, reflecting our commitment to responsible lending, ethical governance, and meaningful social impact. For two consecutive years (2022 and 2023), Trust Bank was recognized as the 'Top Sustainable Bank'.

In 2024, Trust Bank took substantial steps in

furthering our Environmental, Social and Governance (ESG) objectives. We disbursed a total of BDT 130,548.21 million in sustainable finance, marking an impressive 46% increase compared to the previous year. This growth reflects our unwavering commitment to strengthening fostering environmentally responsible practices while supporting the nation's economic and social development. Our green finance portfolio continues to expand, supporting initiatives such as solar energy projects, biogas plants, and LEED-certified buildings, in alignment with both national and global sustainability targets, including the Paris Agreement and the UN Sustainable Development Goals (SDGs).

One of our key achievements in 2024 has been the disbursement of BDT 5,435.00 million for women entrepreneurs. This initiative has enabled over 2,000 women to access the financial resources needed to grow their businesses, create jobs, and

contribute to their communities' economic development.

Beyond financing, we have also placed a strong emphasis on CSR. In 2024, we invested BDT 134.29 million in various community development initiatives. These programs have made a tangible impact in sectors such as education, healthcare, disaster management, and climate change mitigation. One notable initiative was the donation of 40,330 blankets worth BDT 10.08 million to the Chief Advisor's Relief & Welfare Fund, aiding winter stricken communities across the country. We also contributed BDT 10.00 million to support humanitarian efforts for war-affected Palestinians.

Our commitment to ESG is embedded in our operations through the establishment of the Sustainable Finance Unit (SFU), which ensures the integration of ESG factors into all lending and investment decisions. Additionally, our Sustainable Finance Committee oversees the implementation of our sustainability strategy, with regular monitoring and reporting of our progress. By aligning with Bangladesh Bank's Sustainable Finance Policy and Climate Risk Management Guidelines, we aim to continue enhancing our sustainability efforts and contribute to the nation's green transition.

It's our firm believe that sustainable banking is not just about profitability, but about balancing economic growth with social responsibility and environmental stewardship. As we look ahead, our focus remains on increasing our sustainable finance

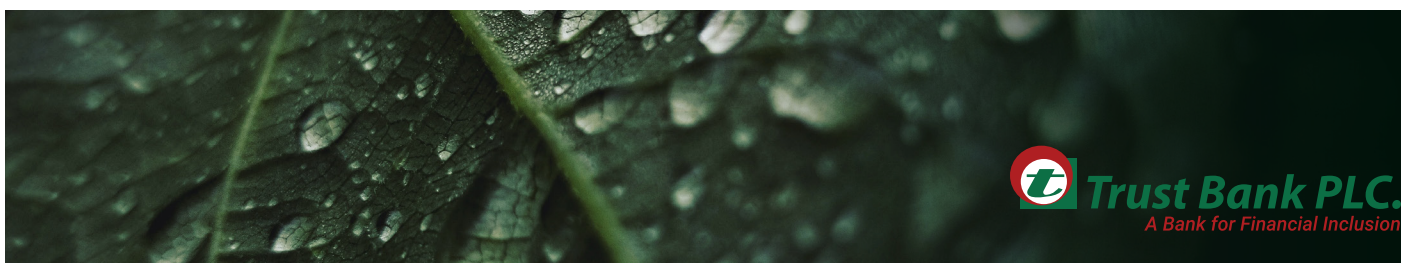
portfolio, with plans to expand investments in renewable energy, green agriculture, and energy-efficient projects. We are committed to improving our reporting practices and enhancing transparency to provide our stakeholders with clear, actionable insights into our progress.

In 2024, we trained over 604 employees on sustainability principles, ensuring that our workforce is equipped with the knowledge and skills to contribute to our goals. We also remain focused on leadership development, and our Management Trainee Officer (MTO) program continues to nurture the next generation of leaders who will drive our sustainability agenda forward.

This first Sustainability Report is not merely a reflection of what we have achieved—it is a statement of intent. It represents our pledge to continuously evolve, innovate, and lead by example in shaping a more sustainable financial ecosystem.

I take this opportunity to express my deepest appreciation to our valued customers, regulators, shareholders, and partners for their continued confidence and collaboration. I also extend my heartfelt gratitude to the dedicated team of Trust Bank professionals whose vision, integrity, and passion drive our sustainability journey every day. As we move forward, Trust Bank PLC remains steadfast in its mission—to deliver sustainable growth, create shared value, and contribute to a greener, more equitable future for generations to come.

Ahsan Zaman Chowdhury
Managing Director & CEO



 **Trust Bank PLC.**
A Bank for Financial Inclusion



Message from the Deputy Managing Director & Chief Risk Officer

Bismillahir Rahmanir Rahim

It is a privilege to present Trust Bank PLC's inaugural Sustainability Report, marking a significant milestone in our journey towards responsible banking, enhanced transparency, and long-term value creation. As guided by strong governance and risk management, Trust Bank continues to strengthen its footings for a sustainable future. We believe that building relationships and trust in every transaction makes sustainable in all the way.

As the financial landscape continues to evolve, the role of ESG-focused risk management has become more critical than ever. In 2024, Trust Bank strengthened its Environmental and Social Risk Management (ESRM) systems, aligning them with national regulatory expectations and global sustainability standards. By embedding ESG principles into our risk culture, we ensure that our lending decisions, portfolio management, and operational activities support both business resilience and sustainable economic progress.

We feel sustainable growth is not only good business but also a vital requirement for the planet and people. Engaging with our stakeholders is crucial for all-inclusive approach to environmental, social, and governance integration.

Our goal is to ensure that sustainability is not treated as a standalone initiative but seamlessly integrated into our product offerings, credit assessment processes, capacity-building programs, and long-term strategic planning. Through innovative financing models and refinancing opportunities, we aim to empower businesses to transition towards greener practices while remaining competitive in a rapidly changing global market.

Our mission is to reach the wider section of people towards inclusive, sustainable and quality growth. As such our moto is "A Bank for Financial Inclusion". Bangladesh Bank recognized us as the 'Top Sustainable Bank' for two consecutive years (2022 and 2023).



Akhlasur Rahman Bhuiyan
Deputy Managing Director &
Chief Risk Officer

The publication of this Sustainability Report allows us to transparently share our progress, challenges, and priorities as we strengthen our role as a responsible financial intermediary. It also reinforces our ongoing efforts to align with the Sustainable Development Goals (SDGs) and Bangladesh's national sustainability agenda.

I extend my sincere appreciation to our valued customers, regulators, partners, and stakeholders for their trust and continued collaboration. I would also like to acknowledge the dedication of the Trust Bank team, whose commitment and foresight have made this achievement possible.

Trust Bank PLC remains committed to a future where sound risk governance, financial integrity, and sustainable growth work in harmony—to create enduring value for our stakeholders and for the nation.

Together we are building a sustainable future for all.

Message from the Head of Credit Risk Management Division & Sustainable Finance Unit

Bismillahir Rahmanir Rahim

It is a significant milestone for us to publish our Annual Sustainability Report 2024, which underscores Trust Bank's unwavering commitment to fostering a greener, more resilient, and future-ready financial ecosystem.

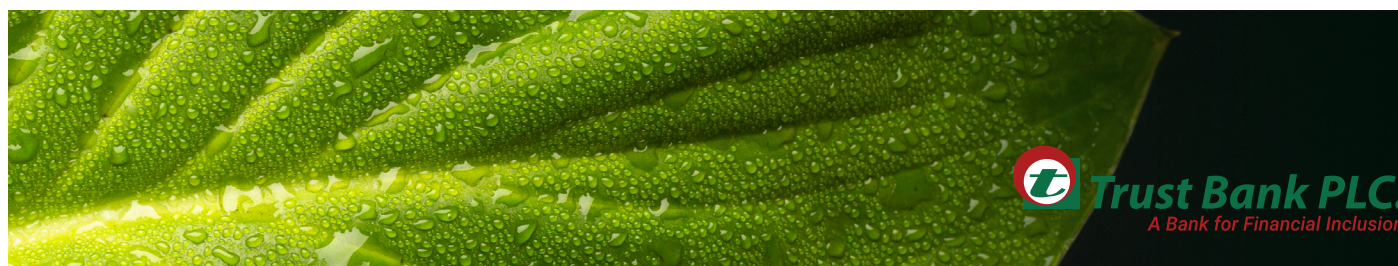
Trust Bank PLC remains vigilant to the social and environmental impacts of its investments and in-house operations. By promoting green management practices and financing environmentally responsible sectors, we continue to support the reduction of carbon emissions across our client base and within our own activities. Our philosophy remains rooted in the belief that sustainable finance represents both "doing good and doing well."

As the Head of Sustainable Finance Unit, I have witnessed firsthand how rapidly the landscape of responsible banking is evolving. During 2024, Trust Bank significantly expanded its engagement in green, sustainable, and climate-focused financing, supporting a wide spectrum of environmentally beneficial sectors-including renewable energy, recycling and circular economy initiatives, energy-efficient technologies, sustainable agriculture, and low-carbon industrial activities.

I extend my sincere appreciation to our customers, regulators, partners, and colleagues for their unwavering support. As we publish our first Sustainability Report, we reaffirm our commitment to driving measurable environmental and social impact, expanding sustainable financing pathways, and positioning Trust Bank PLC as a national leader in responsible banking.



A.B.M. Mizanur Rahman
Head of CRM & SFU



A Bank for Financial Inclusion



About Trust Bank PLC.

Trust Bank PLC is one of Bangladesh's leading private commercial banks, established in 1999 under the sponsorship of the Army Welfare Trust (AWT). Since its inception, the Bank has built a strong reputation for stability, integrity, and innovation, offering a wide range of corporate, retail, SME, and Islamic banking services across the country. With 122 branches and SME centers, 9 sub-branches, 310+ ATMs, and over 500+ POS terminals, Trust Bank continues to expand its reach to ensure inclusive access to modern financial services.

Guided by the vision to build a long-term sustainable financial institution through financial inclusion and responsible growth, Trust Bank has consistently led the way in digital transformation. The Bank has introduced advanced services such as online banking, mobile banking, card-based payment systems, and digital lending platforms, ensuring efficiency, accessibility, and customer convenience.

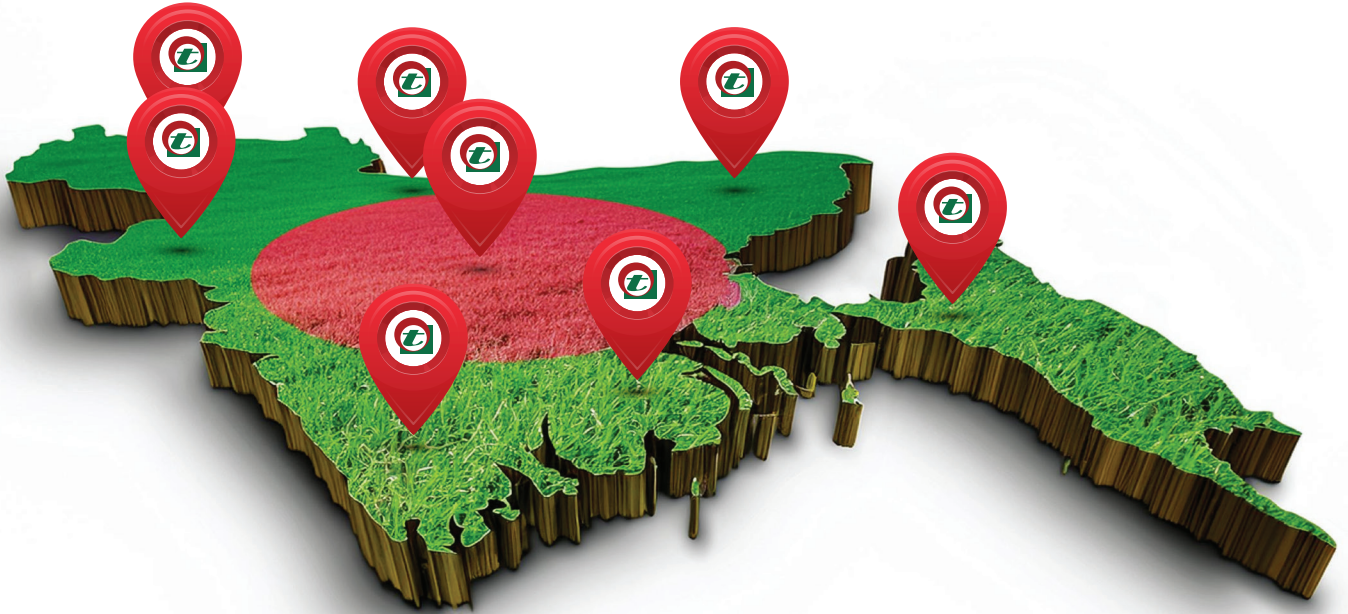
Driven by its core values of fairness, dependability, professionalism, and trustworthiness, Trust Bank places sustainability at the heart of its operations. The Bank actively promotes green and sustainable finance, supports women entrepreneurs and SME development, and integrates environmental, social, and governance (ESG) considerations into every level of decision-making.

With a strong foundation of compliance, transparency, and responsible leadership, Trust Bank remains dedicated to contributing to the United Nations Sustainable Development Goals (SDGs) and fostering a resilient, inclusive, and sustainable financial future for Bangladesh.

***Sustainability is about
ecology, economy, and equity***

– Ralph Bicknese

 **Trust Bank PLC.**
A Bank for Financial Inclusion



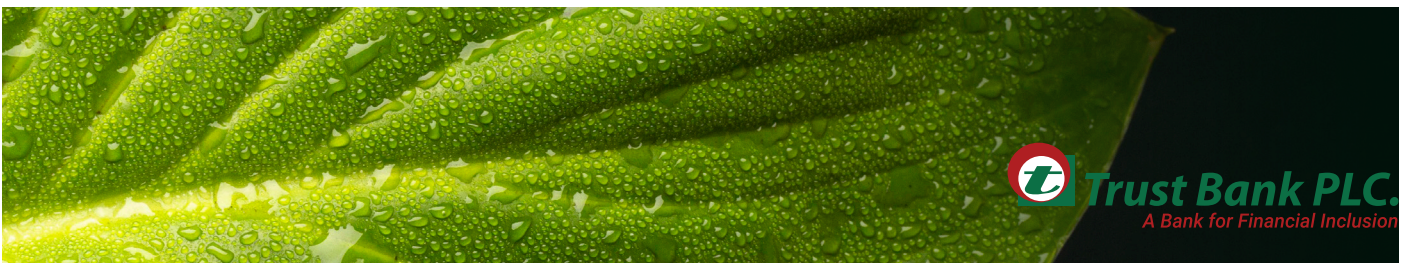
Total Branch:

122

Sub Branch: 9

ATM's: 310+

Pos Terminals: 500+



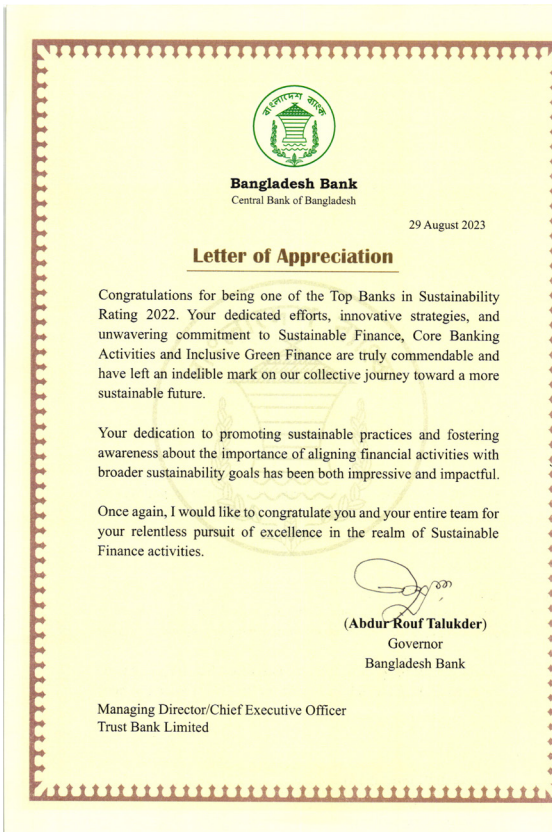
Awards and Recognitions



ICMAB best corporate award



Global Islamic Finance Award (GIFA)



Sustainability Rating 2022 and 2023



Ranking Among Top Banks



Sustainability Rating 2023

Trust Bank PLC

Top Banks

- Brac Bank PLC
- City Bank PLC
- Eastern Bank PLC
- EXIM Bank PLC
- Jamuna Bank PLC
- Mutual Trust Bank PLC
- Prime Bank PLC
- UCB Bank PLC
- Uttara Bank PLC

Top Finance Companies

- IDLC Finance PLC
- IPDC Finance Limited
- United Finance Limited

Trust Bank PLC was listed among the top ten banks in the Bangladesh Bank Sustainability Rating 2023, highlighting its strong commitment to sustainable finance and responsible banking.

The recognition reflected Trust Bank's consistent efforts in promoting green finance, CSR initiatives, and core banking sustainability, aligned with Bangladesh Bank's Sustainable Finance Policy and the UN Sustainable Development Goals (SDGs).



Ranking Among Top Banks
Based on the 2024 Audited Financial Statement

TRUST BANK PLC. TOP 8



*Source: Bank Barta

TOP 8

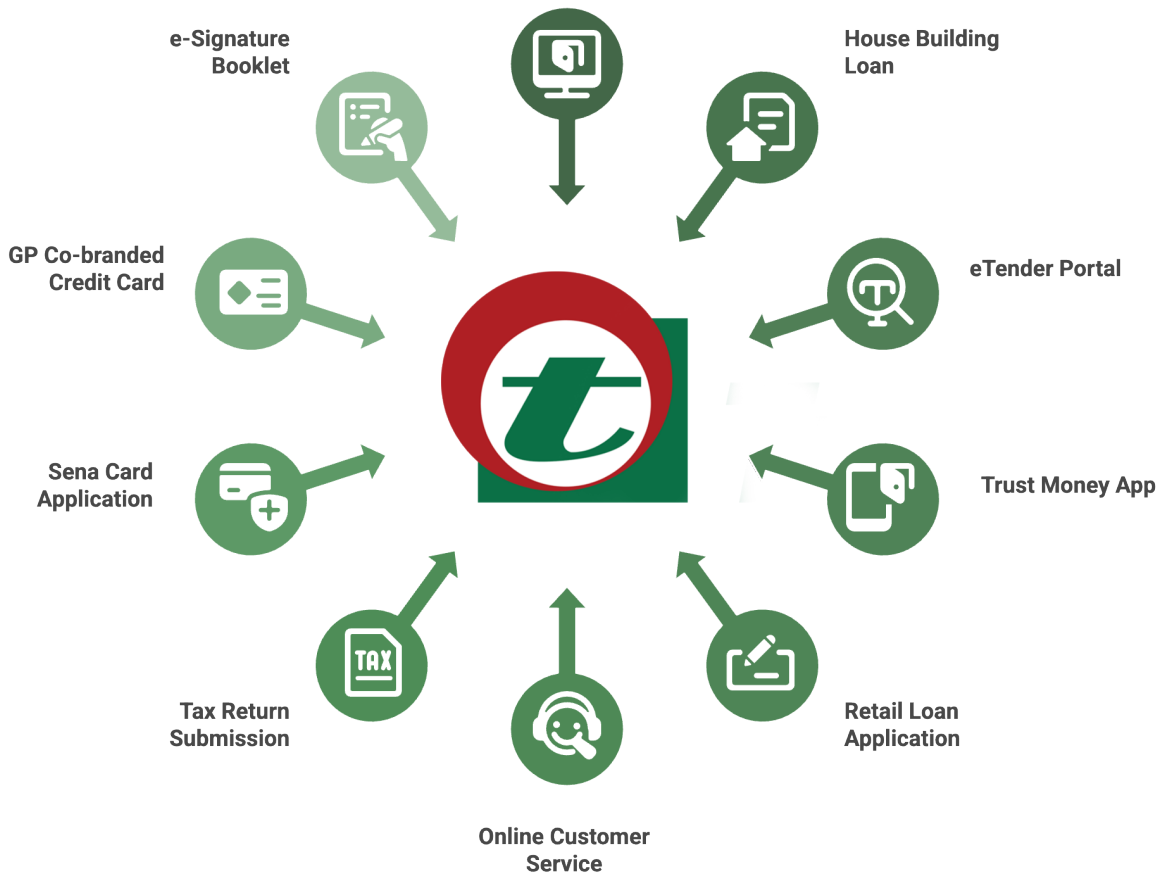


Products & Services

Products



iBanking Login



Services

Contribution in National GDP

Bangladesh recorded 6.03% real GDP growth in FY 2023–24 despite global headwinds. In 2024 (as on 31 December 2024), Trust Bank PLC supported this momentum through strong business performance, generating BDT 20,844.47 million in consolidated operating income, 15.91% higher than the previous year, in line with the growing industrial and service sectors that together accounted for about 89% of national GDP. This contribution is aligned with SDG 8: Decent Work and Economic Growth and SDG 9: Industry, Innovation and Infrastructure.

Contribution Through Financing and Investment

As on 31 December 2024, the loan portfolio stood at BDT 379,137.40 million, reflecting 13.58% growth and channeling credit to corporate, SME, agriculture and retail clients in an economy where private sector credit stood around 23.64% of GDP in FY 2023–24. Over the same period, the investment portfolio reached BDT 112,449.66 million (54.01% growth), including BDT 89,712.28 million in government securities, supporting public investment and fiscal stability. These activities advance SDG 8 and SDG 17: Partnerships for the Goals.

Deposit Mobilization and Financial Inclusion

As on 31 December 2024, total deposits amounted to BDT 448,604.45 million, a 22.44% increase, with a strong fixed deposit base (50.87%) and a growing Islamic banking portfolio. By mobilizing savings from salaried individuals, SMEs, defense personnel and other customer segments, the Bank transformed domestic savings into productive investments, contributing to financial deepening and inclusion in line with SDG 1: No Poverty, SDG 8 and SDG 10: Reduced Inequalities.

Support for Sustainable and Inclusive Growth

In 2024, the Bank advanced sustainable finance under Bangladesh Bank's Sustainable Finance Policy by disbursing BDT 2,989.18 million in Green Finance, BDT 4,727.57 million in Sustainable Agriculture, BDT 10,114.02 million in Sustainable

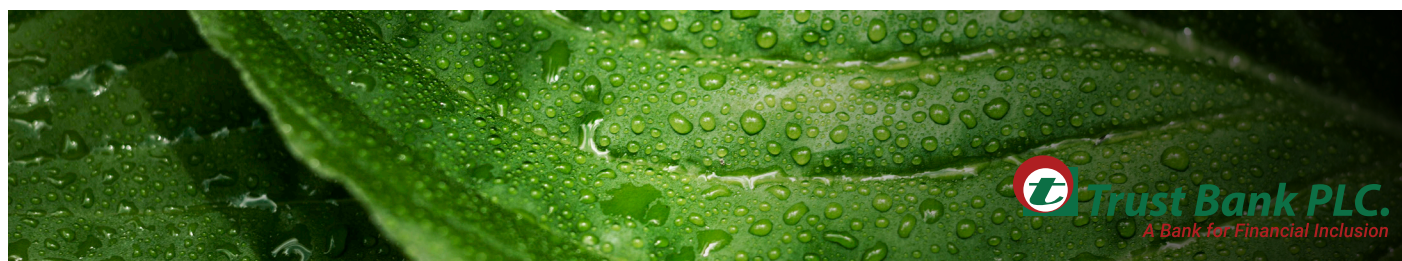
CMSME, BDT 7,800.84 million in Socially Responsible Finance, and BDT 104,917.60 million in Other Sustainable Linked Finance. These exposures cover LEED-certified projects, renewable energy, effluent treatment plants, resource efficiency, inclusive CMSME financing and MFI/NGO linkage models, directly supporting SDG 2: Zero Hunger, SDG 7: Affordable and Clean Energy, SDG 8, SDG 9, SDG 12: Responsible Consumption and Production and SDG 13: Climate Action.

Employment, Profitability, and Institutional Strength

As on 31 December 2024, pre-tax profit stood at BDT 8,274.10 million and net profit at BDT 3,723.17 million, while the asset base expanded by 22.57% to BDT 561,361.72 million. Growth in staff salary and allowances by 17.12% in 2024 supported household consumption, which represented over 74% of national expenditure in FY 2023–24, reinforcing SDG 8 and SDG 3: Good Health and Well-being through improved livelihood security.

Stability, Governance, and Contribution to the Financial System

As on 31 December 2024, the Bank maintained a strong capital base of BDT 25,482.15 million. Disciplined governance, prudent asset-liability management, full compliance with Bangladesh Bank regulations, and effective liquidity management strengthened both institutional resilience and systemic stability, helping to maintain credit flow and monetary stability in a challenging macroeconomic context, in line with SDG 16: Peace, Justice and Strong Institutions.



Significant Events in 2024



Loan Disbursement Programmes



Agreement between Trust Bank & Bangladesh Bank

Significant Events in 2024



Annual Risk Conference 2024



Managers Meet 2024

Significant Events in 2024



25 Years Anniversary Celebration



25 Years Anniversary Celebration

Embedding Sustainability at the Core of our Business

ESG at the Core

Sustainability is embedded in our purpose and strategy. We integrate ESG factors into planning, operations and decision-making to support Bangladesh's transition to a low-carbon, inclusive and climate-resilient economy.

Scaling Sustainable & Green Finance

In 2024, we disbursed BDT 130,548.21 million in Sustainable Finance, a 46% rise from the previous year. Of this, BDT 2,989.18 million was Green Finance for LEED-certified industries, renewable energy, ETPs, energy and resource efficiency, recycling and circular-economy ventures, and environment-friendly brick kilns. We also reduce our own footprint through digitalization, paperless banking and energy-efficient branches, supporting national NDC targets.

Digital Inclusion

Through TAP – Trust And Pay, with over 4.70 million registered users, we are expanding digital financial inclusion for underserved and unbanked customers while lowering the carbon intensity of our services.

Recognition & Way Forward

Recognized by Bangladesh Bank as a Top Sustainable Bank in 2022 and 2023, we aim to further grow our sustainable and green finance portfolio, enhance ESG and climate-related disclosures (aligned with IFRS S1 and S2), and develop innovative products for renewable energy, resource efficiency and sustainable supply chains. Our goal is to remain a responsible, resilient institution that empowers people, protects the planet and delivers long-term sustainable value.

TRIPLE BOTTOM LINE FOR TRUST BANK PLC



Code of Conduct

At Trust Bank PLC, ethical conduct and integrity guide all actions. The Code of Conduct aligns employees and stakeholders with the Bank's values of Trustworthiness, Dependability, Reliability, Professionalism, Dynamism, and Fairness.

Purpose and Scope

Applies to all employees—permanent and contractual—setting expectations on behavior, professionalism, confidentiality, and accountability.

Core Ethical Principles

- Act with honesty, fairness, and diligence.
- Avoid conflicts of interest and misuse of position.
- Ensure transparency and accountability.
- Protect confidential customer, employee, and Bank information.
- Comply with laws, regulations, and internal policies.
- Maintain a respectful, harassment-free, inclusive workplace.

Responsibilities and Compliance

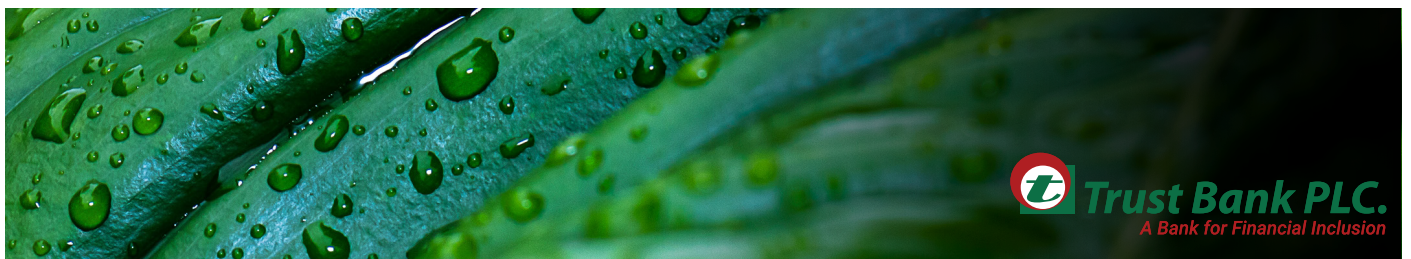
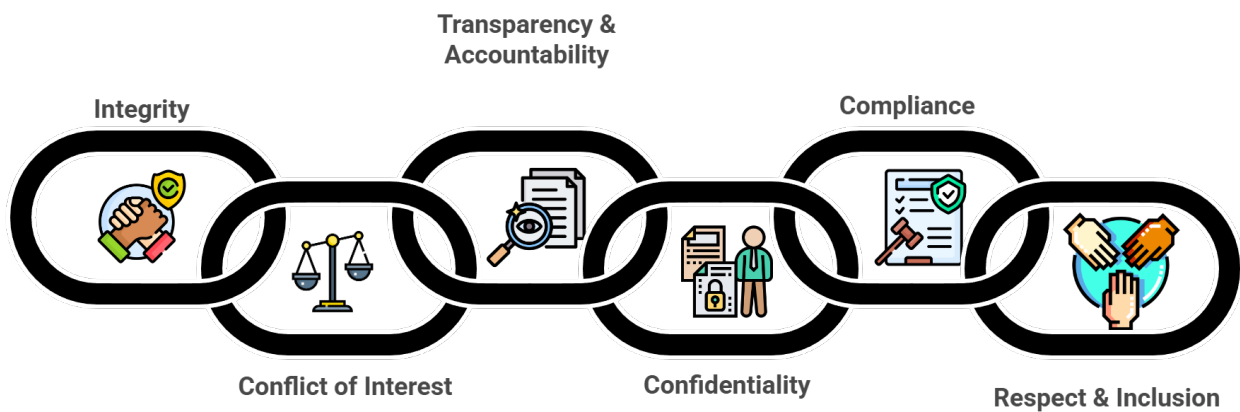
Employee must uphold high professional standards and comply with zero tolerance for corruption, bribery, insider trading, money laundering, and discrimination. Leaders are responsible for setting the tone and enforcing the Code.

Customer and Stakeholder Integrity

Customers and partners are treated fairly, with clear, ethical communication and strict protection of data privacy.

Workplace Conduct and Culture

The Code of Conduct promotes teamwork, diversity, equal opportunity, and a safe work environment. Harassment, violence, and unprofessional conduct are prohibited, and employees are expected to maintain proper dress and decorum.



Oversight Committees

LIST OF BOARD OF DIRECTORS



General Waker-Uz-Zaman
SBP, OSP, SGP, psc
Chairman



Major General Md Hakimuzzaman
SGP, ndc, afwc, psc
Vice-Chairman



Brigadier General Selim Azad
hdmc, psc
Director



**Brigadier General Shams
Mohammad Mamun**
ndu, psc
Director



LIST OF EXECUTIVE COMMITTEE MEMBER

CHAIRMAN

Major General Md Hakimuzzaman
SGP, ndc, afwc, psc
Vice-Chairman

MEMBER

Brigadier General Md Rashidul Islam
SUP, ndu, afwc, psc, M Phil

MEMBER

Anisuddin Ahmed Khan

Ahsan Zaman Chowdhury
Managing Director & CEO

LIST OF AUDIT COMMITTEE MEMBER

CHAIRMAN

Nusrat Khan

MEMBER

Brig Gen Selim Azad
hdmc, psc

LIST OF BOARD RISK MANAGEMENT COMMITTEE (BRMC) MEMBER



CHAIRMAN

**Brigadier General
Sultanul Afrain Zunaid**
SUP



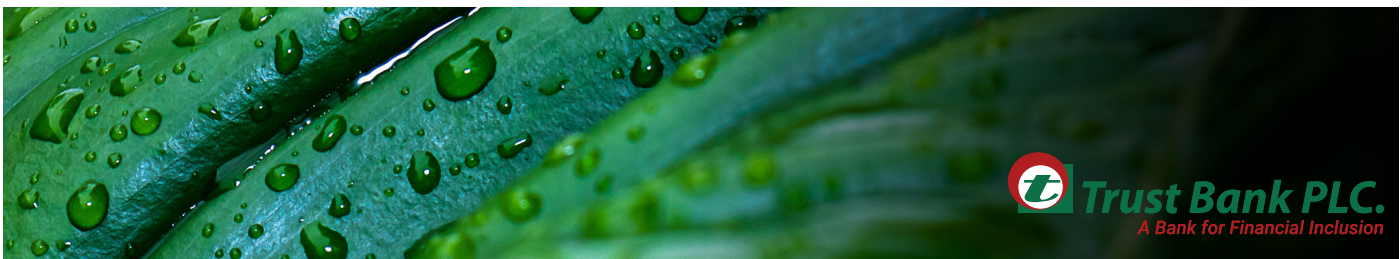
MEMBER

Anisuddin Ahmed Khan



MEMBER

Nusrat Khan



Senior Management Committee



Ahsan Zaman Chowdhury
Managing Director & CEO



Akhlasur Rahman Bhuiyan
DMD & CRO



Hasna Hena Chowdhury
DMD & COO



Md. Kamal Hossain Sarker
DMD & Head of Islamic
Banking Division



Md. Mahboob Hossain
Head of Business Division



Md. Mahbubur Rahman
Head of Operations Division



A.B.M. Mizanur Rahman
Head of CRM Division



Brigadier General Munshi Mizanur Rahman
 ndc, psc (Retd)
 Head of Human Resources Division



Brigadier General Abdullah Al Yusuf
 BSP, ndc, psc, G, Phd (Retd)
 Head of Recovery & Monitoring Division



Brig Gen Md Mamun or Rashid
 BSP, ndc, psc (Retd)
 Head of General Services & Security Division



Brig Gen Mohammad Shamsuzzaman
 aowc, psc (Retd)
 Principal, Training Academy



Shaikh Altaf Mahmood
 Head of Credit Administration Division



Col Khandaker Yusuf Hasan (Retd)
 Head of Purchase & Procurement Department



Md. Mostafa Musharrof
 Head of Cards Division



Lt Col Md Zahidul Ahsan (Retd)
 Head of Legal Division



Md. Zahurul Karim Chowdhury
 Head of Treasury Front Office & NRB Division



Md. Mahfuzur Rahman
 CFO & Member Secretary

Sharia'h Supervisory Committee

The Shari'ah Supervisory Committee of the Bank plays a vital role in framing and exerting policy for strict adherence of Shari'ah principles in the Bank. As per Islamic Banking Guideline circulated by Bangladesh Bank, the Board of Directors may form an independent Shariah Supervisory Committee (SSC) with experienced and knowledgeable persons in Islamic Jurisprudence for Shariah Compliant

Islamic Banking. Trust Bank Shari'ah Supervisory Committee is represented by 3 members consisting of prominent Ulama having adequate knowledge in Fiqhul Moamalat. The Shari'ah Supervisory Committee of Trust Bank gives opinions and guidelines to implement and comply of Shari'ah principles in all activities of the Bank particularly in the modes of investment.



SUSTAINABLE FINANCE COMMITTEE AND ROLE

Member	Role in the Committee
Deputy Managing Director & CRO	President
Head of CRM	Member Secretary
Head of CAD	Member
Head of RMD	Member
Head of Business	Member
Head of HRD	Member
Head of GSSD	Member
Head of IC&C	Member
Head of R&M	Member
Head of TSD	Member
Head of SME	Member
Head of Agri	Member
Head of FCAD/CFO	Member
Head of IT/ICT Division	Member
Representative from SFU	Member

Sustainable Finance Unit

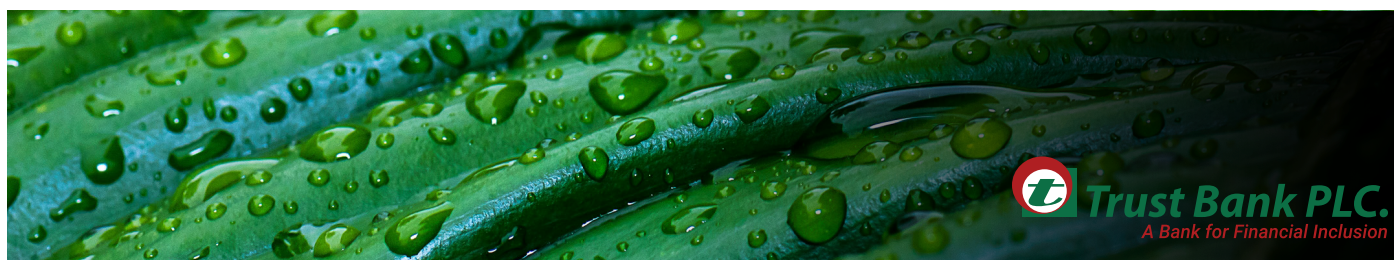


In Sitting Position (From Left):

Mr. A. K. M. Sajedul Haque (VP),
Mr. A.B.M. Mizanur Rahman (SEVP & Head of CRM,
SFU), Mr. Rashid Imam Hasan (VP)

In Standing Position (From Left):

Mr. Prakash Kumar Ghosh (SO),
Sheikh Ahasan Kabir (FAVP),
Mohammad Sadat Hossain Khan (FAVP)



 **Trust Bank PLC.**
A Bank for Financial Inclusion

Our Pathways to ESG Excellence

Embedding ESG Across Our Business

At Trust Bank PLC, achieving excellence in Environmental, Social, and Governance (ESG) performance is central to our long-term vision of responsible growth. We integrate sustainability principles into our core business strategy, lending practices, risk management, governance structure, and stakeholder engagement, ensuring that every decision contributes to both financial strength and social value creation.

Aligned with its strategic objectives, regulatory requirements, and stakeholder expectations, Trust Bank has identified a comprehensive set of material ESG topics that capture the Bank's most significant sustainability impacts, opportunities, and responsibilities. These material topics were determined through an in-depth assessment process involving:



The identified material issues are deeply embedded across the Bank's core operations—covering sustainable and green financing, digital transformation, employee development, ethical governance, and community outreach. These topics not only guide the Bank's long-term value creation strategy but also ensure that sustainability is integrated into governance, client relationships, and decision-making processes at every level.

Through this integrated approach, Trust Bank ensures that ESG considerations remain the foundation of its operations—creating shared value for customers, communities, and shareholders while building a resilient, inclusive, and sustainable banking future.

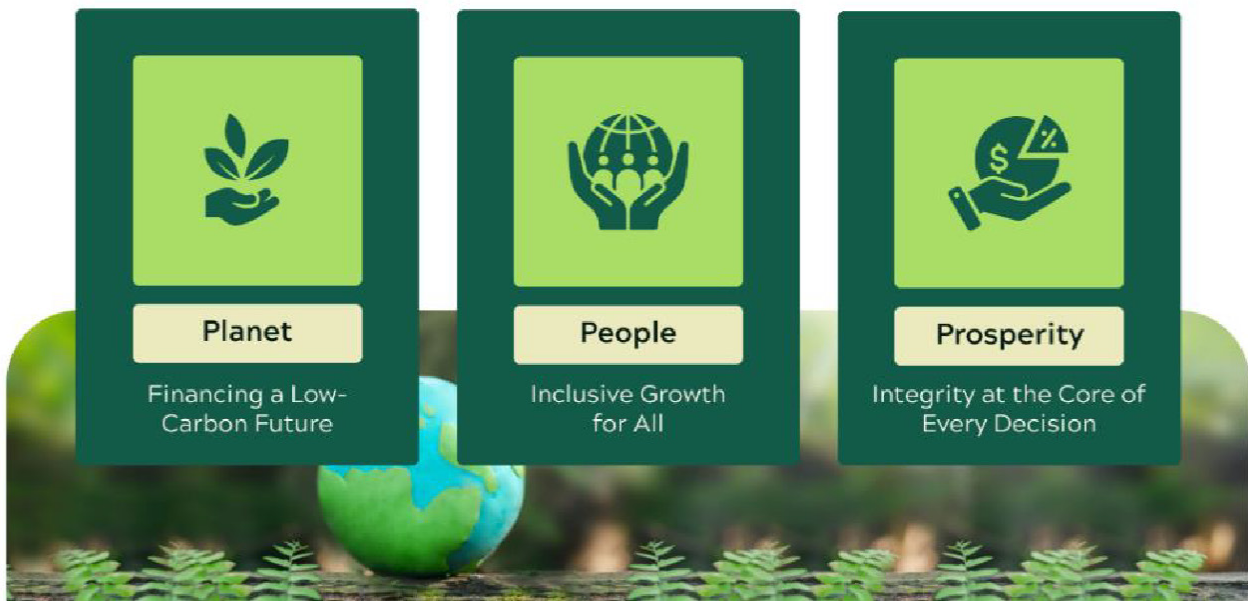
Environmental Stewardship

We are committed to financing a greener and more resilient economy. Through green and sustainable finance, ESRM compliance, and climate-conscious operations, Trust Bank actively supports national and global sustainability goals.

Social Inclusion and Empowerment

Our social focus emphasizes inclusion, equality, and community well-being. Trust Bank promotes financial inclusion through CMSME and women entrepreneur financing while investing in employee welfare and community resilience.

TRUST BANK'S ESG Focus Area



Governance, Ethics, and Compliance

Sound governance and ethical conduct underpin our commitment to sustainable banking. Trust Bank's robust risk management framework, transparency in operations, and adherence to its Code of Conduct ensure accountability and integrity at every level.



Environment

Green and Sustainable Finance Risk Management (ESRM)
Climate Change and Transition Risk Management Resource
and Energy Efficiency in Operations Pollution Prevention and
Waste Reduction Renewable Energy and Clean Technology
Financing

Social

Employee Development SME/CMSME Financing
Occupational Health, Safety, and Well-being Diversity, Equity,
and Inclusion (DEI) Rural and Agricultural Financing
Community Engagement and CSR

Governance

Ethics, Integrity, and Compliance Responsible Credit Risk
Management Corporate Governance and Board Oversight
Cybersecurity and Information Security Governance Risk
Management and Internal Control Anti-Money Laundering
and Counter-Terrorist Financing Transparency and
Accountability in Reporting Innovation and Digital
Transformation Sustainable Product Development

Towards

a greener tomorrow



WE FINANCE FOR
***SUSTAINABLE
FUTURE***



OUR ACTION TOWARDS THE
4 STRATEGIC PILLARS

SUGGESTED BY IFRS S1 AND S2 STANDARDS



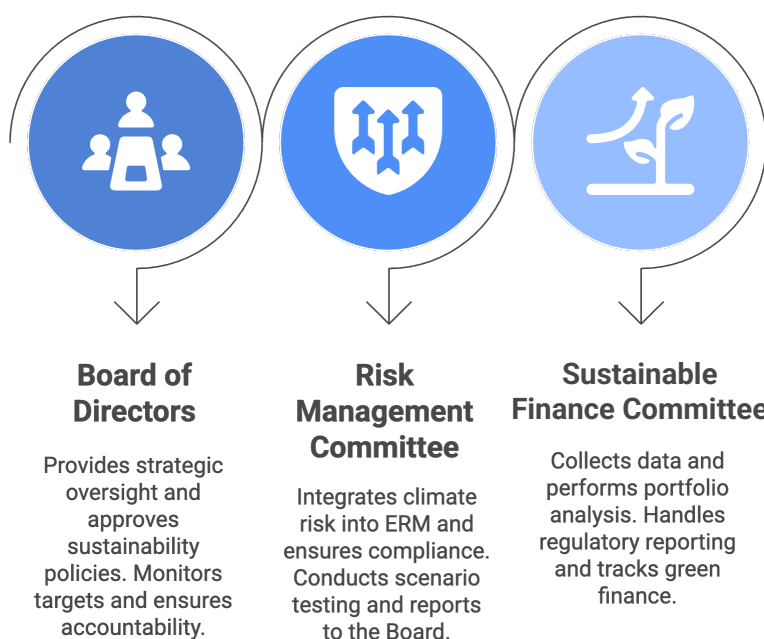
Governance (Pillar 1)

Trusted Oversight

Sustainability at Trust Bank PLC is governed as a core part of responsible banking, not a separate initiative. The Bank seeks to balance economic growth, social well-being, and environmental responsibility, in line with Bangladesh Bank guidelines and IFRS S1/S2-aligned expectations. Sustainability principles are embedded across policies, credit decisions, investments, and green banking practices to reduce environmental impact and build long-term resilience.



The Board of Directors provides strategic oversight of sustainability and climate-related issues, approving policies, targets, and reviewing progress through structured reporting from the Sustainable Finance Unit. The Risk Management Committee (RMC) integrates ESG and climate risks into the enterprise risk framework, working with CRM and SFU to identify, assess, and monitor physical and transition risks, ensure compliance with Sustainable Finance and ESRM guidelines, and embed sustainability risk parameters in lending and investment decisions. Sound governance and ethical conduct underpin our commitment to sustainable banking. Trust Bank's robust risk management framework, transparency in operations, and adherence to its Code of Conduct ensure accountability and integrity at every level.



Sustainable Finance Unit



A.B.M. Mizanur Rahman
Head of CRM Division & CFU



A.K. M. Sajedul Haque
Unit Manager & Vice President



Rashid Imam Hasan
Vice President



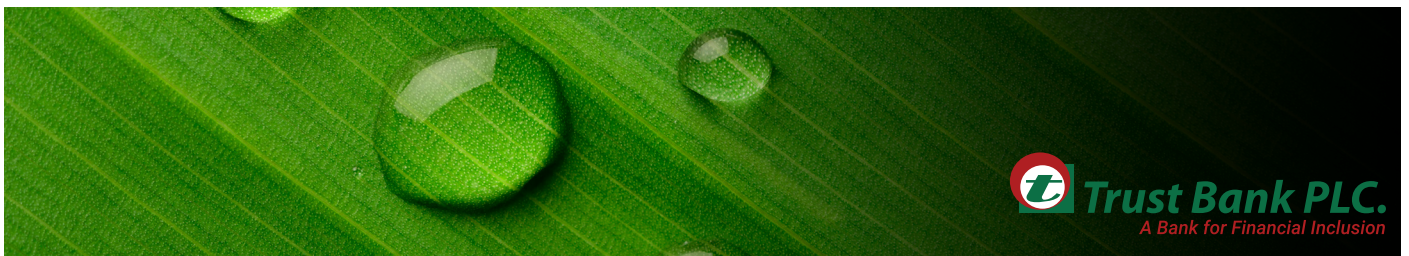
Sheikh Ahasan Kabir
FAVP & Focal Point Officer



**Mohammad Sadat
Hossain Khan**
FAVP & Fallback Officer



Prakash Kumar Ghosh
SO & Member



Corporate Governance and Board Oversight

Trust Bank PLC treats corporate governance as a core pillar of trust and long-term sustainability, with the Board ensuring decisions are ethical, transparent, and aligned with regulatory requirements and strategic objectives.

Board Structure and Leadership

The 10-member Board, including 2 Independent Directors, brings broad expertise in finance, banking, economics, strategy, and technology, enabling balanced, informed oversight and alignment with ESG expectations.

Board Committees and Specialized Oversight

Dedicated Board committees oversee risk, audit, compliance, and sustainability, ensuring focused attention on key governance areas and integrating ESG considerations into core operations and decision-making.

Board Oversight of ESG Strategy

The Board supervises Trust Bank's ESG and sustainability agenda, ensuring that products, services, and operations support national priorities, climate goals, and inclusive, responsible growth.

Independence and Governance Best Practices

Independent Directors safeguard objectivity and help prevent conflicts of interest; in 2024, the Board further strengthened governance by adopting ESG-linked performance indicators.

Transparency and Accountability in Board Operations

Board decisions, including those on sustainability, follow Bangladesh Bank regulations and relevant disclosure standards, reinforcing transparency, accountability, and stakeholder confidence.

Ethics, Integrity, and Compliance

Ethics and integrity are central to Trust Bank's governance, with all employees bound by a Code of Conduct covering honesty, confidentiality, conflict of interest, and legal compliance.

Code of Conduct

Sets clear expectations for lawful, ethical behavior and protection of customer and Bank information across all staff levels.

Governance and Compliance Oversight

The Audit Committee, IC&CD and Legal Division jointly oversee regulatory compliance, internal controls and legal conformity, supported by regular audits and inspections.

Anti-Corruption and Training

The Bank follows zero tolerance for corruption, fraud and unethical behavior; in 2024, over 1,000 employees received AML/CFT and ethics training.

Culture of Integrity

Senior management leads by example, reinforced through ongoing internal communications that promote transparency, accountability and an integrity-driven work culture.

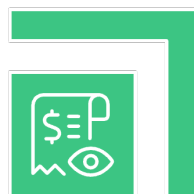
Risk Management Committee

Oversees the bank's risk profile, including ESG and climate risks.



Audit Committee

Ensures financial reporting integrity and internal controls.



Sustainable Finance Committee

Guides green finance and sustainable investment policies.



Executive Committee

Implements Board strategy and manages daily operations.



Risk Governance and Internal Control

At Trust Bank PLC, risk governance and internal controls are central to financial stability, operational resilience, and regulatory compliance. A structured framework enables the Bank to identify, assess, and manage financial, operational, and ESG risks in line with Bangladesh Bank regulations and international best practices.

Risk Governance Framework

Trust Bank follows a three-tier risk model, with the business units as first line, the Risk Management Division and compliance functions as second line, and Internal Control & Compliance Division (IC&CD) as third line, ensuring independent oversight at every level.

Risk Identification and Assessment

Risks are identified across all businesses, with environmental and social risks embedded in credit assessments through the ESRM framework. In 2024, Trust Bank conducted climate- and ESG-focused stress tests to understand the impact of extreme weather, regulation, and market shifts on its portfolio.

Internal Control Systems

Internal controls cover segregation of duties, automated transaction monitoring, and structured approval processes. In 2024, more than 80 internal audits were carried out to verify adherence to policies, Bangladesh Bank guidelines, and global standards.

ESG Integration into Risk Governance

The Sustainable Finance Committee and Risk Management Division jointly integrate ESG considerations into lending and risk analysis, including climate scenario assessments and ESG screening of borrowers and value chains.

Monitoring and Reporting

Risk monitoring is continuous, supported by regular risk dashboards, quarterly reporting to management and the Board, and an annual review of the risk framework. In 2024, these reviews led to strengthened climate risk management and enhanced ESG risk mitigation measures.



Islamic Banking Structure

Shariah-Centred Governance Structure

Trust Islamic Banking (TIB) operates through 30 Islamic windows under a dedicated Shariah governance framework. A Shariah Supervisory Committee approves products and key policies, while a CSAA-qualified Muraqib conducts regular Shariah audits, embedding compliance into oversight and decision-making.

Independent Fund and Profit Management

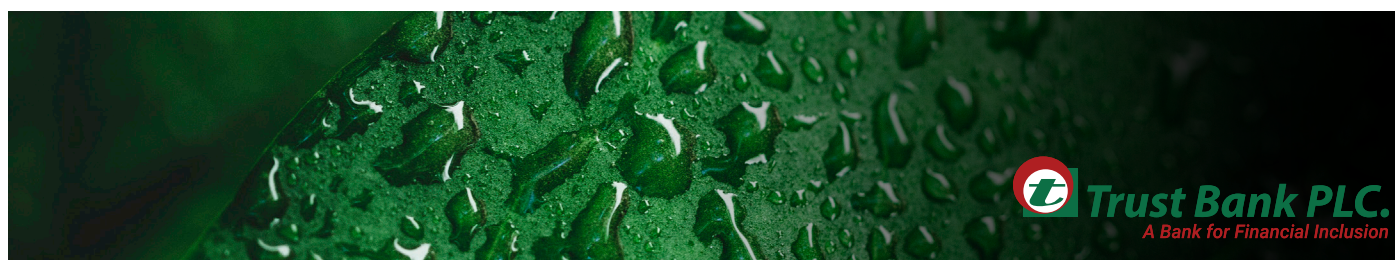
Islamic funds are fully segregated from conventional banking, with all investments made only from Islamic deposits via a dedicated Islamic module in the core system. A separate P&L is maintained, and in 2024 profit was shared between depositors and the Bank at a 65:35 ratio, as per the approved weightage table.

Responsible Growth and Real-Economy Focus

From 2020–2024, TIB's deposits reached BDT 75,845 million, investments BDT 54,006 million, and profit BDT 1,472 million in 2024. Financing is strictly halal and asset-backed, avoiding interest and harmful sectors, thereby supporting real-economy growth and aligning with ESG principles.

Alignment with Sustainability and Regulation

Islamic banking principles promote real-sector financing, risk sharing, fairness and avoidance of harmful activities, supporting ESG and SDG priorities such as financial inclusion and responsible finance. TIB also fully complies with Bangladesh Bank's Islamic banking guidelines alongside Shariah requirements, reinforcing strong governance and resilience.



Cybersecurity and Information Security Governance

Trust Bank PLC treats cybersecurity as a core governance priority, integrating IT risk into overall control systems to protect customer data and ensure safe digital banking.

Governance and Standards

Information Security is managed by a dedicated department and overseen by ICT Security and Steering Committees, which enforce security policies, monitor risks, and drive improvements. Trust Bank is ISO 27001 certified, reflecting adherence to internationally recognized information security standards.

Secure Digital Services and IT Infrastructure

The Bank provides secure digital solutions such as the TrustMoney app, real-time remittance services, and automated payment systems. IT infrastructure is regularly upgraded with next-generation firewalls, email security, PAM, DLP, SIEM and a resilient in-house ERP, supporting 24/7 services through BEFTN, NPSB, bKash, Nagad and other channels.

Anti-Money Laundering (AML) and Counter-Terrorist Financing (CFT)

To maintain a strong AML/CFT framework, Trust Bank complies with the Money Laundering Prevention Act 2012, Anti-Terrorism Act 2009 (amended 2013), and all BFIU directives, using a risk-based approach to detect, prevent and report financial crime.

Knowing Our Customer (KYC)

Customer identities are verified using the latest BFIU-prescribed KYC format, ensuring all accounts are opened with complete and accurate documentation in line with Trust Bank's AML/CFT Policy.

Sanction Screening

All customers, accounts and transactions, both local and cross-border, are screened against applicable sanctions lists before processing to prevent dealings with sanctioned parties.

Monitoring Transactions & STR/SAR Detection

Transactions are continuously monitored using a risk-based approach and digital identity checks. Suspicious Transaction/Activity Reports (STRs/SARs) are identified, documented and promptly

Training and Awareness

Cybersecurity awareness is strengthened through regular staff training and e-learning. In 2024, over 1,200 employees participated in cybersecurity and IT risk training.

Business Continuity and Resilience

A dedicated Data Center, Disaster Recovery Site and Business Continuity Plan (BCP) ensure high availability of services and rapid recovery from operational or cyber disruptions.



submitted to the competent authority.

Training of Employees

Regular AML/CFT training is provided to employees across the Bank. An annual BAMLCO Conference is also held to reinforce awareness and consistent implementation of AML/CFT controls.

Prevention of Trade-Based Money Laundering (TBML)

A dedicated TBML Guideline has been issued to all branches, and trade-related staff are required to strictly follow it to prevent misuse of trade transactions for laundering or terrorist financing.

Correspondent Banking Relationship

Trust bank does not engage with shell banks. Any new correspondent banking relationship requires prior approval and full due diligence and documentation.

Trust Bank follows a zero-tolerance approach to AML/CFT, regularly updating its policies, procedures and training to keep pace with evolving regulatory and financial crime risks.

Transparency and Accountability in Reporting

Trust Bank PLC is committed to clear, accurate, and timely ESG reporting. Disclosures are aligned with IFRS S1, IFRS S2 and Bangladesh Bank's Sustainable Finance guidelines, helping stakeholders understand our sustainability performance, risks, and strategic progress.

Governance and Reporting Framework

The Sustainable Finance Unit (SFU) coordinates ESG data collection, verification, and reporting in collaboration with Risk Management, Finance, HR and other divisions.

Quarterly ESG updates are presented to the Board through the Sustainable Finance Committee (SFC). Quarterly sustainable finance data and biannual IFRS sustainability information are submitted to Bangladesh Bank's Sustainable Finance Department.

Commitment to Accuracy and Timeliness

All ESG data is reviewed, cross-checked, and validated before disclosure. The Internal Control & Compliance Division (IC&CD) performs regular audits on ESG data to ensure reliability and consistency across internal and external reports.

Accessibility and Stakeholder Engagement

ESG information is shared through:

- Investors: annual and quarterly reports with integrated financial and ESG metrics.
- Regulators: mandatory disclosures and compliance reporting.
- Customers: communication on sustainability initiatives and green finance products.
- Employees: internal newsletters, workshops and intranet updates to keep staff informed and engaged in ESG efforts.

Stakeholder Engagement and ESG Decision-Making

At Trust Bank PLC, effective stakeholder engagement is a critical element of our Environmental, Social, and Governance (ESG) strategy. By actively engaging with a broad spectrum of stakeholders—including customers, employees, shareholders, regulators, and the communities we serve—we ensure that our ESG priorities align with their expectations and contribute to mutual value creation.

Stakeholder feedback is an integral part of decision-making processes at Trust Bank. We consider ESG factors in every major business decision, from credit lending to investment strategies, ensuring that our actions reflect both the needs of our stakeholders and our commitment to sustainable development.



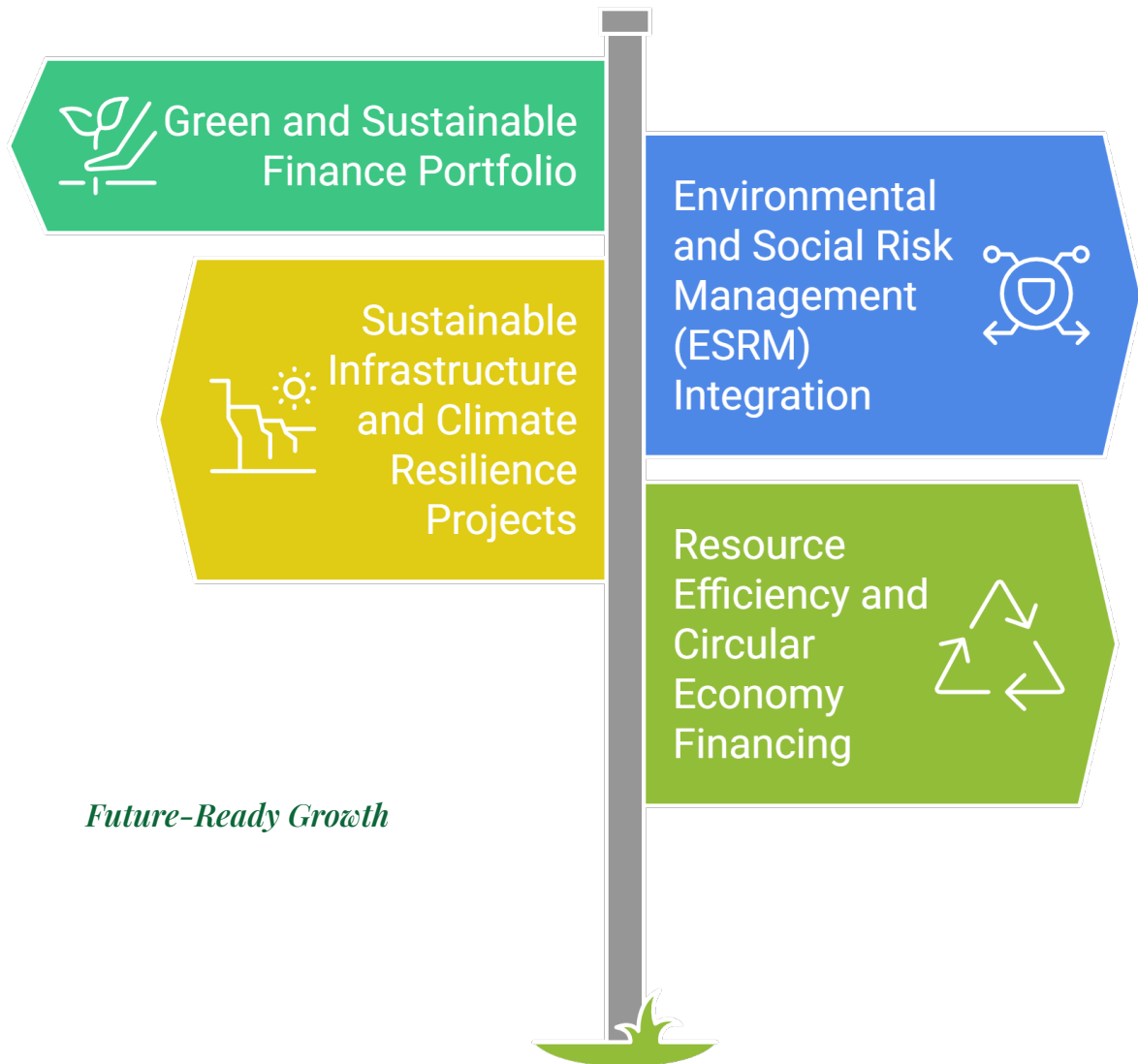
The process of engaging with key stakeholders is outlined below.

Stakeholder	Stakeholder Type (Internal/External)	Stakeholder Expectations	Actions Taken Regarding the Expectation	Stakeholder Interaction Frequency
Government and Regulators				
Ministry of Finance (MOF)	External	<ul style="list-style-type: none"> - Ensure compliance with financial regulations and tax laws. - Timely payment of taxes. - Contribution to national economic growth. 	<ul style="list-style-type: none"> - Submit required financial statements and tax filings. - Support government policies on financial stability. 	Quarterly or Annually (during audits or reporting periods)
Bangladesh Bank (BB)	External	<ul style="list-style-type: none"> - Compliance with banking regulations and financial stability. - Transparent reporting and adherence to reserve requirements. 	<ul style="list-style-type: none"> - Submit reports on liquidity, solvency, and financial stability. - Ensure adherence to reserve requirements and regulatory guidelines. - Align with Bangladesh Bank's Sustainable Finance Policy. 	Quarterly, Biannually and as need basis (for regulatory reporting)
Bangladesh Investment Development Authority (BIDA)	External	<ul style="list-style-type: none"> - Facilitate ease of doing business. - Encourage national economic development through investments. 	<ul style="list-style-type: none"> - Follow investment regulations. - Apply for licenses and permits. - Support sustainable investment initiatives. 	Occasionally or as needed when initiating new investments or projects
Investors, Beneficiaries, Analysts/Researchers, and External Auditors:				
Investors and Shareholders	External	<ul style="list-style-type: none"> - Transparency in ESG-related financial performance. - High returns on investments, with ESG considerations. 	<ul style="list-style-type: none"> - Provide quarterly and annual Sustainability reports. - Hold shareholder meetings to discuss ESG performance and strategy. - Ensure ESG principles are reflected in dividend and investment policies. 	Quarterly (during earnings calls and annual general meetings)
Financial Analysts and Rating Agencies	External	<ul style="list-style-type: none"> - Transparent ESG financial disclosures. - Accurate and timely Sustainability reporting and performance. 	<ul style="list-style-type: none"> - Provide ESG-related disclosures in line with regulatory and global standards. - Meet with analysts and rating agencies to clarify ESG performance and financial position. 	Annually or as needed (during rating reviews)
Customers and Suppliers				
Customers	External	<ul style="list-style-type: none"> - Access to sustainable and responsible financial products. - Easy access to green financing and responsible investment opportunities. 	<ul style="list-style-type: none"> - Offer ESG-compliant financial products and services, such as green loans and sustainable investment options. - Ensure transparent and fair pricing in ESG products. 	Daily/Weekly (depending on customer interactions)
Suppliers and Service Providers	External	<ul style="list-style-type: none"> - Compliance with ESG standards in business partnerships. 	<ul style="list-style-type: none"> - Evaluate suppliers for adherence to ESG standards. - Implement sustainability criteria in procurement processes and long-term business contracts. 	Quarterly or Annually (during contract renewals and procurement cycles)

Stakeholder	Stakeholder Type (Internal/External)	Stakeholder Expectations	Actions Taken Regarding the Expectation	Stakeholder Interaction Frequency
Bank's Internal Structure				
Employees at all levels	Internal	<ul style="list-style-type: none"> - Fair compensation and benefits in line with ESG values. - Opportunities for career development focused on sustainability and governance. 	<ul style="list-style-type: none"> - Offer training and development programs focused on ESG principles. - Embed ESG objectives in performance reviews and employee development plans. 	Monthly/Quarterly (based on performance reviews, training, and communication)
Sustainable Finance Committee (SFC)	Internal	<ul style="list-style-type: none"> - Oversee the integration of ESG factors in financial decision-making. - Ensure compliance with Bangladesh Bank's sustainable finance guidelines. 	<ul style="list-style-type: none"> - Monitor and review the progress of green finance disbursement and climate-related risk mitigation. - Approve green finance targets and ESG disclosures. 	Quarterly (during progress reviews and target-setting)
Sustainable Finance Unit (SFU)	Internal	<ul style="list-style-type: none"> - Implementation of sustainability policies. - Integration of ESG factors into lending and investment decisions. - Accurate collection and reporting of ESG data. 	<ul style="list-style-type: none"> - Implement ESG risk assessments in credit and lending decisions. - Track the performance of sustainable finance products. - Coordinate the Bank's sustainable finance initiatives. 	Monthly or Quarterly (for coordination and reporting)
Risk Management Committee (RMC)	Internal	<ul style="list-style-type: none"> - Oversee environmental and climate-related risks. - Ensure ESG factors are integrated into the risk management framework. 	<ul style="list-style-type: none"> - Integrate ESG risks into the Bank's overall risk management framework. - Review ESG performance and align risk mitigation strategies with green finance goals. 	Quarterly (during risk management reviews)
Others:				
Consumer Welfare Associations	External	<ul style="list-style-type: none"> - Ethical banking practices. - Transparent pricing of financial products. - Commitment to social responsibility. 	<ul style="list-style-type: none"> - Ensure transparency in fee structures and interest rates. - Publish regular sustainability reports. - Participate in consumer advocacy forums. 	Annually (during meetings or after reports are published)
Environmental and Social Interest Groups	External	<ul style="list-style-type: none"> - Ethical business practices. - Promotion of environmental responsibility and social impact. - Gender equality and diversity initiatives. 	<ul style="list-style-type: none"> - Implement environmentally friendly policies and sustainability initiatives. - Support diversity and gender equality programs. - Engage with external groups on ethical practices and sustainability efforts. 	Annually or as needed (based on specific campaigns or collaborations)



Strategy (Pillar 2)



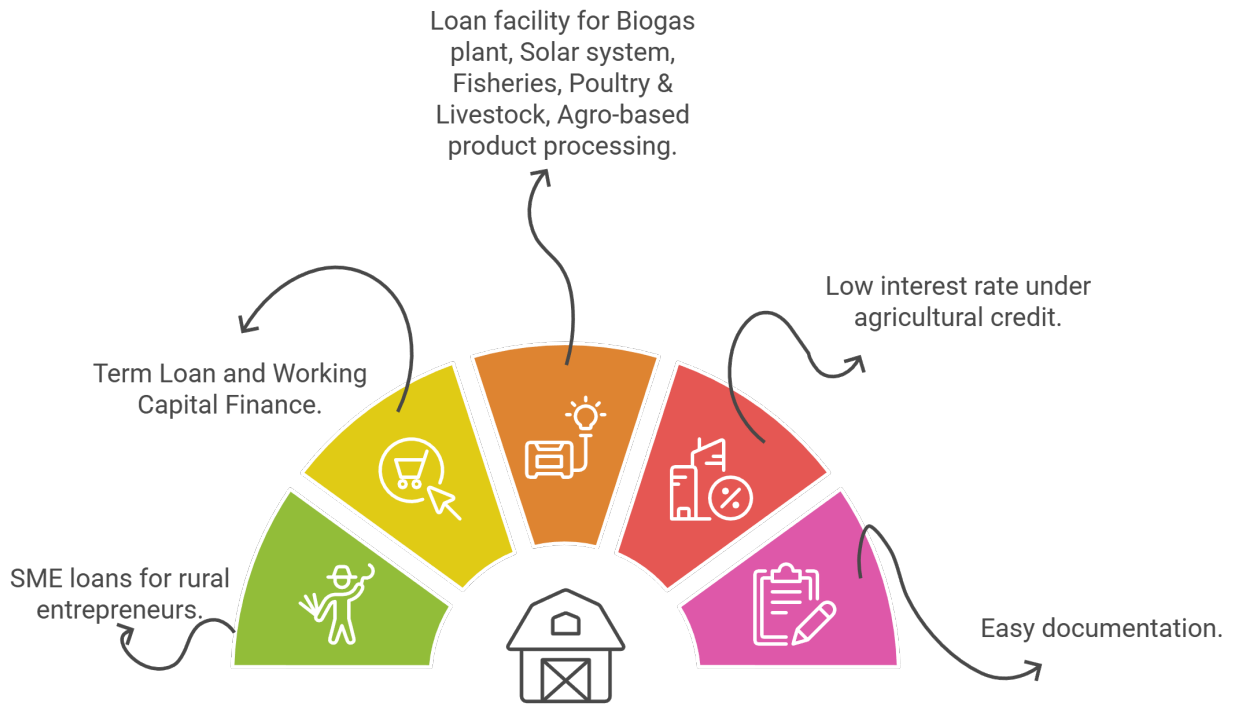
Trust Bank PLC's climate strategy is built on the recognition that a resilient financial system depends on a stable climate and sustainable resource use. The Bank integrates climate considerations into its strategic planning, product development, and portfolio management to reduce exposure to transition and physical risks while supporting the national agenda for green growth.

Guided by the Bangladesh Bank Sustainable Finance Policy and aligned with IFRS S1, IFRS S2 and TCFD principles, Trust Bank prioritizes financing activities that promote energy efficiency, renewable energy adoption, and climate-resilient infrastructure. The Bank's climate strategy emphasizes both risk mitigation through responsible lending, ESG screening, and climate stress testing and

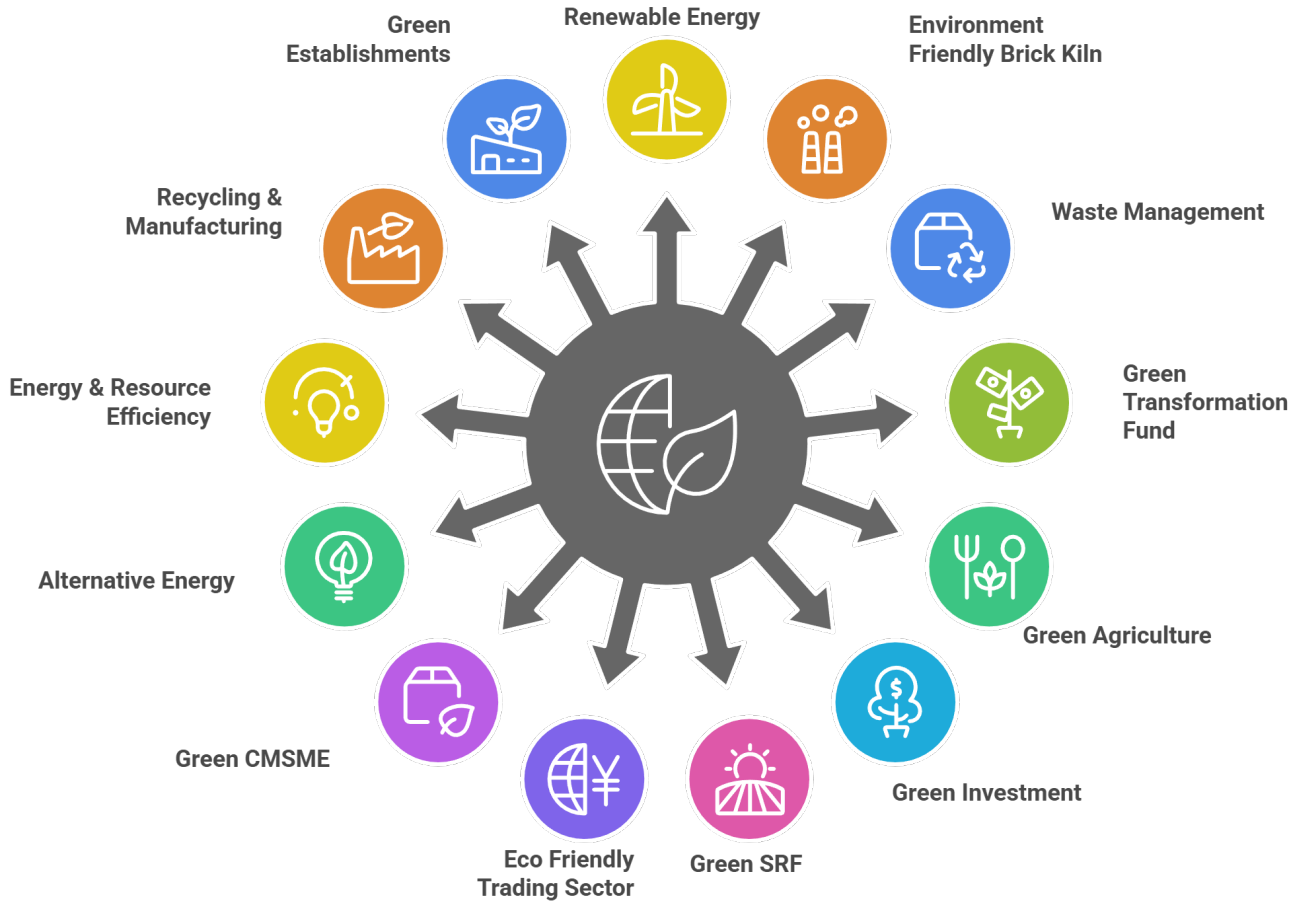
opportunity capture by expanding its green and sustainable finance portfolio.

This approach enables Trust Bank to balance profitability with environmental stewardship, ensuring that every investment contributes to a low-carbon, resource-efficient economy.

By the aiming of Green Bangladesh, Trust Bank introduced a green product 'TRUST SHUFOLA' for financing in Renewable Energy, Energy Efficiency, Effluent Treatment plant, Recycling plant, Safety and Securities Factories, Green Industries and Improve Brick Kiln plant/ project which can directly or indirectly contribute to the reduction of carbon emissions and increase financial inclusion.



Green Finance Initiatives

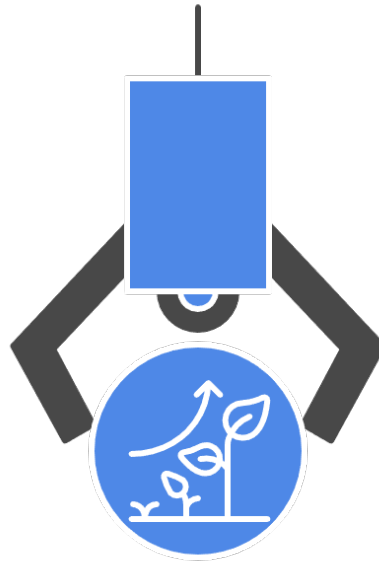


Trust Bank's Strategic Goals



Short Term

Upgrade sustainability practices and risk management frameworks, even if it causes a temporary dip in profitability.



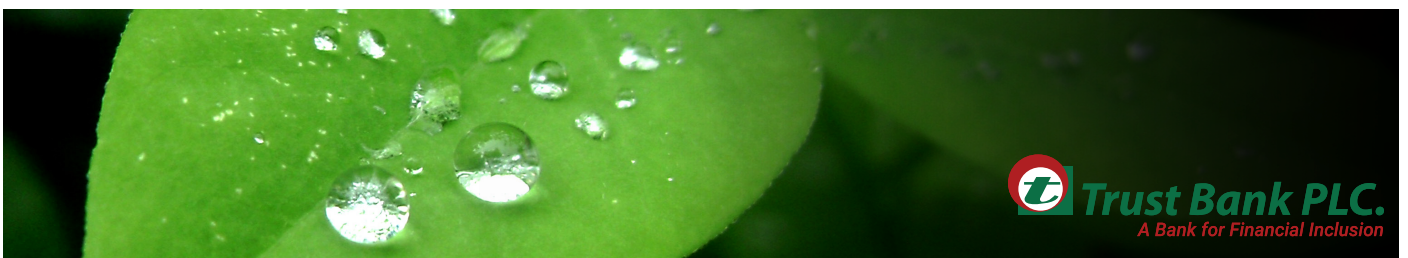
Medium Term

Grow revenue by expanding the green finance portfolio, supported by funding from international development partnerships and concessional loans.



Long Term

Achieve a stronger financial position with lower credit risk and better asset quality, driven by sustained commitment to sustainability.



Business Model and Sustainability Integration

Trust Bank finances renewable energy, energy efficiency and green technologies in line with the SDGs and Bangladesh's NDCs. In 2024, BDT 2,989.18 million was disbursed for solar, biogas and LEED-certified projects.

Financial Inclusion and Empowerment

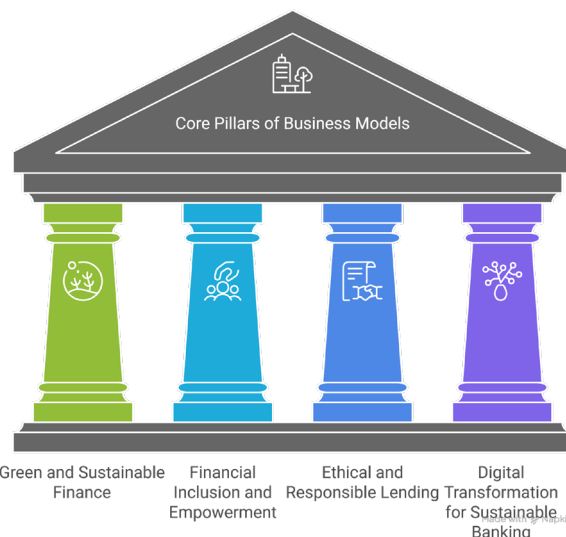
Through initiatives like Trust Prantik, the Bank supports SMEs, women entrepreneurs and rural clients. In 2024, BDT 4,727.57 million was provided as sustainable agricultural finance, supporting livelihoods and local economies.

Ethical and Responsible Lending

Environmental & Social Risk Management (ESRM) is embedded in lending decisions across key sectors, ensuring financed activities meet environmental, social and compliance standards.

Digital Transformation for Sustainable Banking

Digital platforms such as Trust And Pay (TAP), with about 4.70 million users, promote cashless and paperless banking, improving access while reducing the Bank's operational footprint.



ESG in Strategy and Future Focus

ESG factors are integrated into credit risk, investment decisions, product design and operations so that financial returns are balanced with environmental and social impact. Going forward, Trust Bank aims to grow its green finance portfolio, expand low-carbon digital services, and further strengthen ESG risk management to ensure all financing aligns with climate and social impact priorities.

Digital Transformation and Sustainable Product Innovation

At Trust Bank PLC, digital transformation is central to improving efficiency, financial inclusion, and reducing the Bank's environmental footprint. Through mobile banking, internet banking, and Trust And Pay (TAP), Trust Bank offers convenient, accessible, and low-carbon banking solutions. In 2024, TAP's user base exceeded 4.70 million, expanding access to cashless payments and supporting the Bank's paperless banking agenda.

Sustainable Product Innovation

Sustainability is built into product design, with new offerings developed to be both commercially viable and environmentally and socially beneficial. Green finance remains a key focus, with BDT 2,989.18

million disbursed in 2024 for solar energy, biogas plants, effluent treatment plants (ETPs), and other resource-efficient projects that support carbon reduction and a low-carbon transition.

Sustainable Products for a Green Future

Trust Bank is expanding solutions such as renewable energy loans, green finance products, and socially responsible finance to support clients engaged in sustainable and inclusive business activities. Through continuous digital innovation and sustainability-focused product development, the Bank aims to advance green banking, deepen financial inclusion, and contribute to a more resilient, low-carbon financial ecosystem



Financial Inclusion and SME/CMSME Financing

Financial inclusion is a core pillar of Trust Bank PLC's sustainable growth strategy. The Bank works to ensure access to finance is not limited by geography, income, or gender, with a strong focus on SMEs, women entrepreneurs, and rural communities.

Targeting Underserved Segments

Trust bank designs tailored products for small businesses and informal-sector entrepreneurs who face barriers to traditional finance. Trust Prantik supports low-income entrepreneurs and marginal farmers, while Trust Nondini provides collateral-free loans of up to BDT 2.5 million for women-led businesses, expanding opportunities for inclusive and gender-responsive growth.

Supporting Rural and Agricultural Development

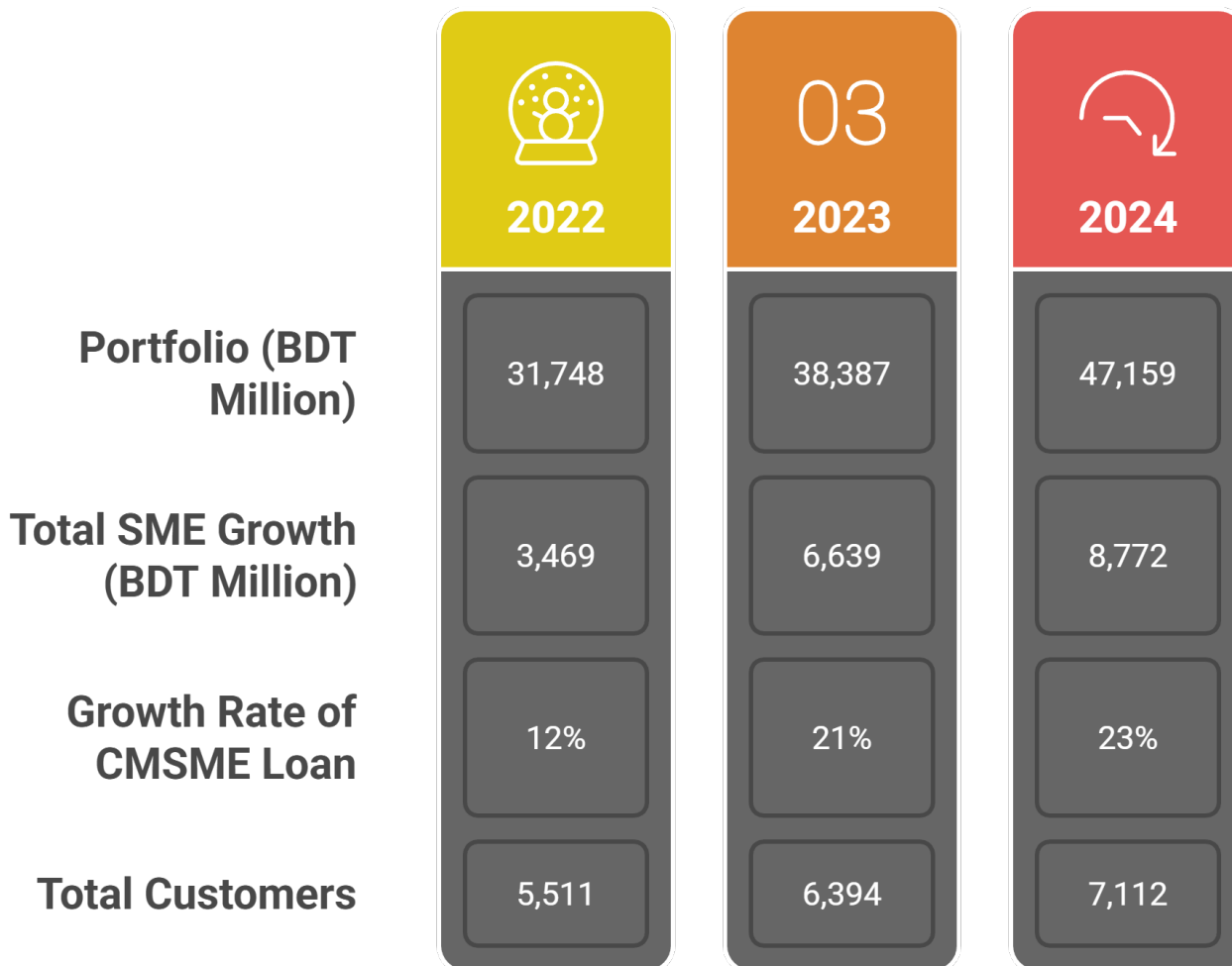
Under its financial inclusion strategy, the Bank finances agriculture, irrigation, livestock, poultry and

fisheries, as well as climate-resilient practices such as solar-powered irrigation and biogas systems. In 2024, Trust Bank disbursed BDT 4,519 million in agricultural loans against a target of BDT 7,500 million, helping rural clients expand production, improve productivity and strengthen resilience to climate change.

Alignment with National and Global Goals

By expanding SME, CMSME and rural financing, Trust Bank contributes to Bangladesh's Vision 2041 and supports SDG 1 (No Poverty), SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth). Financial inclusion and targeted SME support remain central to the Bank's long-term strategy for inclusive and sustainable development across the country

SME Portfolio Growth Over Years



Green and Sustainable Finance Strategy

In alignment with Bangladesh Bank's Sustainable Finance Policy, the Paris Agreement and the SDGs, the Bank prioritizes projects that deliver both financial returns and measurable environmental and social benefits.

Green Products and Climate-Smart Investments

The Bank offers tailored green finance products for corporates, SMEs and individuals, covering areas like solar energy, biogas, effluent treatment plants, energy-efficient technologies and green buildings. In 2024, financing for green buildings and sustainable real estate with energy- and water-efficient systems helped reduce emissions, enhance resource efficiency and build climate resilience.

ESG Risk Assessment and Screening

All green and sustainable finance proposals undergo rigorous ESG screening under the Environmental

& Social Risk Management (ESRM) framework. Projects are assessed for environmental and social impacts, classified by risk level and supported with mitigation measures, ensuring that only projects with clear sustainability benefits are financed.

Supporting NDCs and Global Climate Goals

Through its growing green and sustainable finance portfolio, Trust Bank directly supports Bangladesh's Nationally Determined Contributions (NDCs) and the global climate agenda by funding energy transition, carbon reduction and climate-adaptation projects that drive a more resilient, low-carbon economy.

Women Entrepreneurship and Social Empowerment

Trust Bank PLC promotes women's economic empowerment through dedicated products and tailored support. In 2024, BDT 5,435 million was disbursed through Trust Nondini, benefiting over 2,000 women entrepreneurs, while BDT 4,727.57 million was provided to marginalized women farmers and rural entrepreneurs through Trust Prantik. The Bank also links women-focused financing with sustainable activities such as biogas, solar systems and agriculture, and over 1,500 women participated in capacity-building programs on business management and financial literacy in 2024.

Employment and Social Inclusion

As of 31 December 2024, Trust Bank employed 2,302 people, including 635 women, reflecting a growing commitment to gender diversity and nationwide employment. The Bank focuses on developing young and experienced professionals through fair HR policies, mentoring, and structured growth opportunities, fostering a culture of leadership, innovation and collaboration.

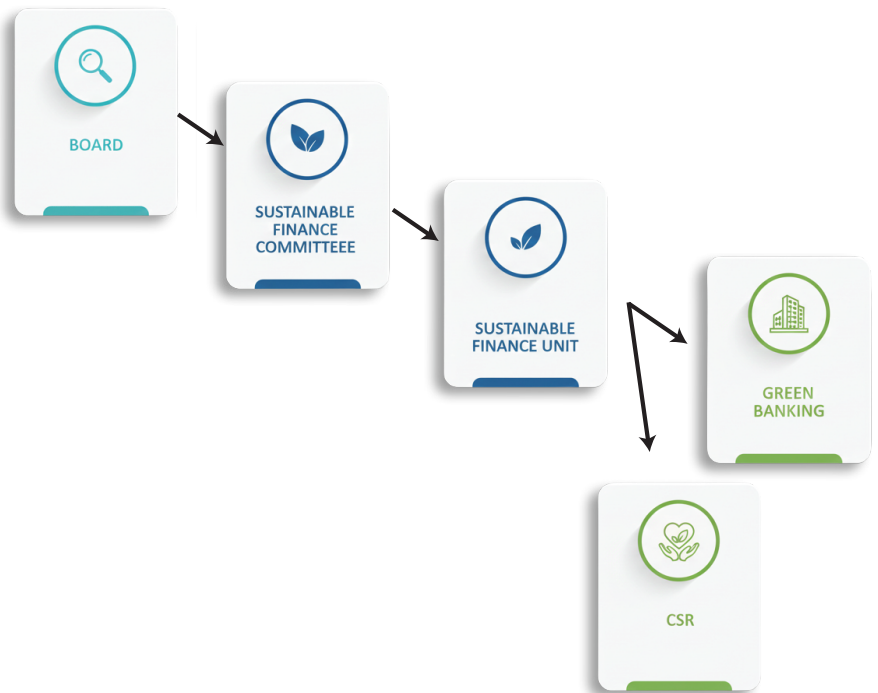
Community Development and Social Empowerment

In 2024, Trust Bank allocated BDT 134.29 million for CSR and community development, positively impacting people across education, healthcare,



environment, income generation and disaster response. The Bank also continued its long-term support to widows of martyred families in Surajdi and Shohagpur, providing BDT 0.91 million in monthly subsistence allowances in 2024 as part of its ongoing commitment to social justice and national heritage.

E&S Safeguard Policy of Trust Bank



ESG and Climate Strategy Alignment

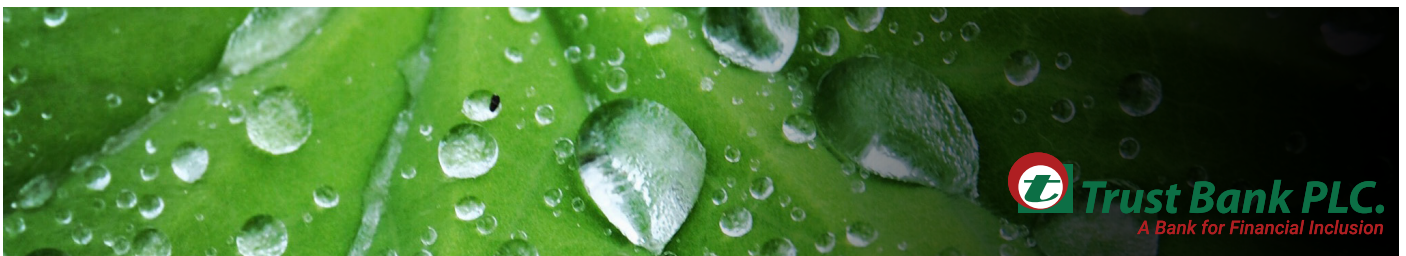
At Trust Bank PLC, ESG and climate goals are integrated into the core business model, not treated as separate initiatives. The Bank aligns its strategy with the Paris Agreement, Bangladesh's NDCs and national sustainability priorities to support a low-carbon, inclusive economy through its lending, investments and operations.

ESG Embedded in Business and Finance

The Board and Sustainable Finance Committee oversee ESG integration in line with Bangladesh Bank's Sustainable Finance Policy and global standards. In 2024, Trust Bank disbursed BDT 130,548.21 million in sustainable finance, including green finance for solar, biogas and LEED-certified industries. All major projects are screened under the ESRM framework, ensuring climate and environmental risks are factored into credit decisions.

Climate Risk and Environmental Management

Trust Bank assesses both physical and transition climate risks in its portfolio and is working to reduce Scope 1, 2 and 3 emissions through energy-efficient operations and digital, paperless banking. In line with Bangladesh Bank's Sustainability and Climate Risk guidelines, the Bank evaluates environmental and social impacts before financing and promotes energy efficiency and resource optimization, with the Sustainable Finance Committee and Sustainable Finance Unit jointly steering these initiatives.



Risk Management (Pillar 3)

Resilient Risk Discipline

Trust Bank PLC has established a comprehensive risk-management framework that integrates sustainability and climate-related factors into all levels of decision-making. The Bank systematically identifies, assesses, and monitors both physical risks (such as floods, cyclones, and temperature extremes) and transition risks (including regulatory shifts, changing market preferences, and technological advances) that may affect its financed projects and operations.

The Bank uses a combination of regulatory guidelines, sectoral risk assessments, and stakeholder feedback to guide its approach. Climate-related scenario analysis and stress-testing models are employed to anticipate potential exposures and evaluate portfolio resilience under different policy and market conditions. Both qualitative and quantitative risk-assessment methods are applied to determine the nature, likelihood, and magnitude

of climate impacts.

Sustainability and climate risks are prioritized according to their potential influence on financial performance and reputation, ensuring parity with traditional operational and credit risks. Regular monitoring is conducted through internal audits, the Credit Risk Management (CRM) Division, and the Sustainable Finance Unit (SFU), supported by quarterly reporting to relevant committees.

Trust Bank continually refines its risk-assessment processes by integrating updated sustainability metrics, scenario-analysis insights, and regulatory developments. This ensures that climate considerations remain embedded in the enterprise-risk-management framework and inform strategic decisions, lending policies, and portfolio diversification.



Core ESG Risk Management

Risk management is a core pillar of governance at Trust Bank PLC, covering credit, market, liquidity, operational, IT/cyber, compliance, ESG, climate and reputational risks. The framework is aligned with Basel III, Bangladesh Bank risk guidelines (including ESRM) and IFRS S1/S2 to manage financial, operational, environmental and social risks in an integrated way.

Comprehensive Risk Coverage

Trust Bank manages credit risk through prudent underwriting and sector limits; market and liquidity risk via ALCO oversight and stress testing; operational and IT/cyber risk through strong internal controls, system safeguards and business continuity; compliance and AML/CFT risk via policies, monitoring and training; and ESG, climate and reputational risks by embedding sustainability criteria into lending, investment and stakeholder engagement.

Governance and Lines of Defence

Risk governance follows a three-lines-of-defence

model: business units manage day-to-day risks, Risk Management and Compliance provide independent oversight, and the Internal Control & Compliance Division (IC&CD) delivers assurance. The Board and its Risk Management Committee set risk appetite, approve key policies and review risk reports to ensure risk-taking supports prudent and sustainable growth.

Climate and ESG Risk Integration in Lending and Investment

Climate and environmental & social risks are integrated into credit and investment decisions through the ESRM framework and climate risk assessments, covering both physical and transition risks. Trust Bank finances climate adaptation and mitigation projects—such as renewable energy, water conservation and resilient infrastructure—supporting the transition to a low-carbon, climate-resilient economy while protecting portfolio quality.

Business Continuity and Crisis Preparedness

Trust Bank PLC maintains a structured Business Continuity and Crisis Management framework to ensure services remain operational during disruptions such as natural disasters, cyber incidents, operational failures or health emergencies.

Business Continuity Planning (BCP)

A Bank-wide BCP identifies critical functions, fallback processes and alternative sites to keep essential banking services running during floods, cyclones, system outages or pandemics. The plan is reviewed and updated regularly to reflect evolving risks.

Crisis Communication and Stakeholder Engagement

A dedicated crisis communication protocol ensures timely updates to customers, clear internal instructions for staff and prompt reporting to

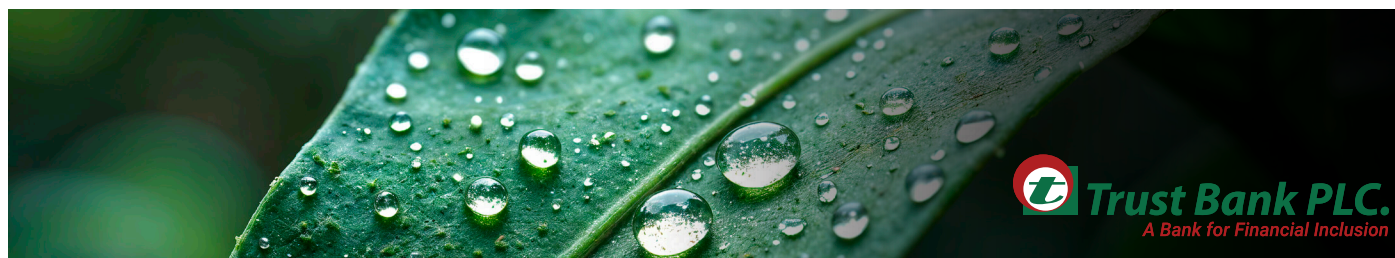
regulators, helping maintain trust and regulatory compliance during emergencies.

Disaster Recovery and IT Resilience

Disaster Recovery arrangements include geographically separate data centers, data replication, backup systems and continuous system monitoring so that critical applications and customer data can be restored quickly after any IT or cyber incident.

Employee Safety and Remote Work

Crisis protocols prioritize employee health and safety, with clear guidance on remote work and travel during emergencies. In 2024, remote work arrangements enabled a significant share of staff to continue operations during health-related disruptions, supported by access to health and well-being services.

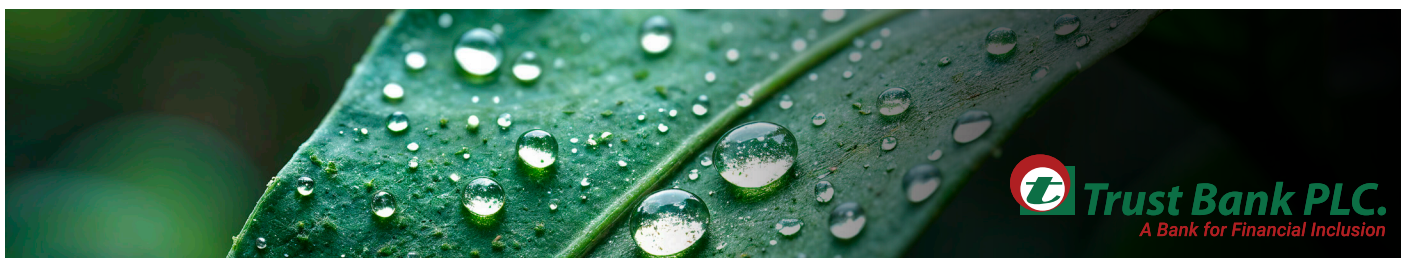


Risk Categories Managed Under the Risk Management Framework

The robust risk management framework at Trust Bank categorizes risks into several key areas:

Risk Type	Risk Identification	Risk Source	Control Measures
Credit Risk	Risk of default by borrowers	Borrower creditworthiness, market conditions	<ul style="list-style-type: none"> - Credit assessments - Collateral management - Credit insurance - Loan portfolio diversification
Liquidity Risk	Inability to meet short-term obligations	Unpredictable deposit withdrawals, market disruption	<ul style="list-style-type: none"> - Liquidity stress tests - Maintaining liquid assets - Diversified funding sources - Contingency liquidity planning
Market Risk	Risk of financial loss due to market fluctuations	Stock market volatility, interest rate changes, exchange rate movements	<ul style="list-style-type: none"> - Hedging strategies - Regular market monitoring - Risk limits on trading activities
Operational Risk	Risk from failed internal processes or systems	Human error, system failure, fraud	<ul style="list-style-type: none"> - Strong internal controls - Staff training - System redundancy and backups - Regular audits and reviews
Interest Rate Risk	Risk of financial loss due to interest rate fluctuations	Changes in market interest rates	<ul style="list-style-type: none"> - Interest rate hedging - Duration matching - Monitoring interest rate movements and adjusting the portfolio
Reputational Risk	Damage to the Bank's image or public trust	Negative media, customer complaints, regulatory issues	<ul style="list-style-type: none"> - Effective communication strategy - Customer service excellence - Compliance with regulations - Crisis management plan
Legal and Compliance Risk	Risk of non-compliance with laws or regulations	Changes in laws, regulations, litigation	<ul style="list-style-type: none"> - Regular legal audits - Compliance training programs - Legal consultation on regulatory changes
Cybersecurity Risk	Risk of data breaches or cyberattacks	Hackers, phishing attacks, internal data misuse	<ul style="list-style-type: none"> - Robust IT security systems - Regular cybersecurity training - Continuous monitoring and threat detection - Data encryption
ESG Risk	Risks related to environmental, social, and governance factors	Poor environmental/social practices, lack of ESG integration	<ul style="list-style-type: none"> - ESG policy adoption - Sustainable investment criteria - Regular ESG audits and reports - ESG risk assessments in lending and investments
Climate Risk	Risks arising from climate change and its effects	Extreme weather events, changes in regulation, climate-related disruptions	<ul style="list-style-type: none"> - Climate scenario analysis - Green finance investments - Climate risk assessments for projects - Alignment with Paris Agreement goals

Risk Type	Risk Identification	Risk Source	Control Measures
Fraud Risk	Risk of fraudulent activities within the bank	Internal and external fraud, employee misconduct	<ul style="list-style-type: none"> - Fraud detection systems - Internal audits - Employee background checks - Whistleblower policies
Concentration Risk	Risk of exposure to a single borrower or sector	Overexposure to a specific sector or customer	<ul style="list-style-type: none"> - Portfolio diversification - Risk exposure limits - Regular sector risk analysis
Country Risk	Risk of loss due to political or economic instability	Political instability, economic downturns	<ul style="list-style-type: none"> - Political risk assessment - Country diversification - Monitoring macroeconomic indicators
Foreign Exchange Risk	Risk of loss due to fluctuations in currency exchange rates	Currency fluctuations, international trade exposure	<ul style="list-style-type: none"> - Currency hedging strategies - Diversified Currency exposure - regular monitoring of exchange rate movements
Equity Risk	Risk of loss due to fluctuations in equity prices	Stock market volatility, company performance, economic conditions	<ul style="list-style-type: none"> - Diversification of equity investments - Use of equity derivatives for hedging - Regular monitoring of equity market conditions



Operational and Reputational Risk Oversight

Trust Bank PLC manages operational and reputational risks as an integrated part of its governance and sustainability agenda, recognizing their direct link to service reliability, customer trust, and long-term franchise value.

Operational Risk Framework (ORM)

Operational risks are controlled through process automation, strong internal controls, and continuity planning. Digital platforms such as TAP (serving over 4.7 million users) reduce manual error and enhance transaction security, while Business Continuity and Disaster Recovery arrangements help sustain services during system outages, disasters or health emergencies. Incidents are investigated through structured root cause analysis, with corrective actions feeding into continuous improvement.

Reputational Risk Management

Reputational risk is managed through strict

Responsible Credit Risk Management

Credit risk management is not just about ensuring the financial health of the Bank, but also about promoting sustainable growth through responsible lending practices at Trust Bank. The Bank's approach to credit risk is built around the idea that financial inclusion, social responsibility, and environmental stewardship should be integral to every lending decision.

Credit Risk Assessment and ESG Integration

Credit risk management at Trust Bank goes beyond traditional financial analysis by integrating Environmental, Social and Governance (ESG) factors into lending decisions. All relevant proposals are screened under the Environmental & Social Risk



adherence to the Code of Conduct, anti-corruption standards and fair customer practices. A dedicated Customer Service function tracks feedback and complaints to resolve issues promptly, supported by crisis communication protocols and proactive stakeholder engagement (regulators, investors, media, and customers) to maintain transparency and protect stakeholder confidence.

Management (ESRM) framework and exclusion list to ensure alignment with Bangladesh Bank's Sustainable Finance Policy and IFRS S1 & S2 expectations, with a particular focus on SMEs, women entrepreneurs and inclusive, responsible lending.

Ongoing Monitoring and Risk Mitigation

Credit risk is continuously monitored after disbursement through portfolio reviews, early warning signals and regular client follow-up. This ongoing oversight helps identify emerging risks, support borrower performance and ensure that asset quality, financial inclusion and sustainability objectives move forward together.



Third-Party and Supply-Chain Risk Evaluation

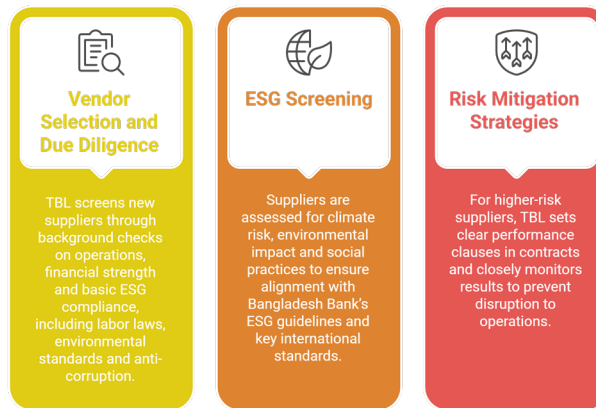
Trust Bank PLC treats third-party and supply-chain risk as an integral part of its overall risk management framework, recognizing that vulnerabilities can arise not only from internal operations but also from suppliers, service providers and external partners.

Risk Assessment Framework for Third Parties

All critical third-party relationships are evaluated for financial soundness, operational reliability and ESG performance. Through a structured Third-Party Risk Management framework, the Bank ensures that vendors and service providers uphold Trust Bank's values, ethical standards and legal and regulatory requirements.

Supply Chain Resilience and ESG Risks

Environmental and social risks are embedded into



supply-chain oversight.

- Green procurement: Trust Bank prioritizes suppliers that demonstrate strong environmental practices, including resource efficiency and waste reduction.
- Labor standards: Third parties are expected to comply with fair labor practices and safe working conditions, with periodic reviews against ethical employment standards.
- Climate risk integration: From 2024, climate-related risks such as resilience and energy efficiency have been incorporated into supplier assessments, strengthening the sustainability and resilience of the Bank's supply chain.

Environmental & Social Risk Management (ESRM)

Trust Bank PLC has integrated Bangladesh Bank's ESRM Guideline into its credit and risk management framework, ensuring E&S risks are assessed alongside financial risks.

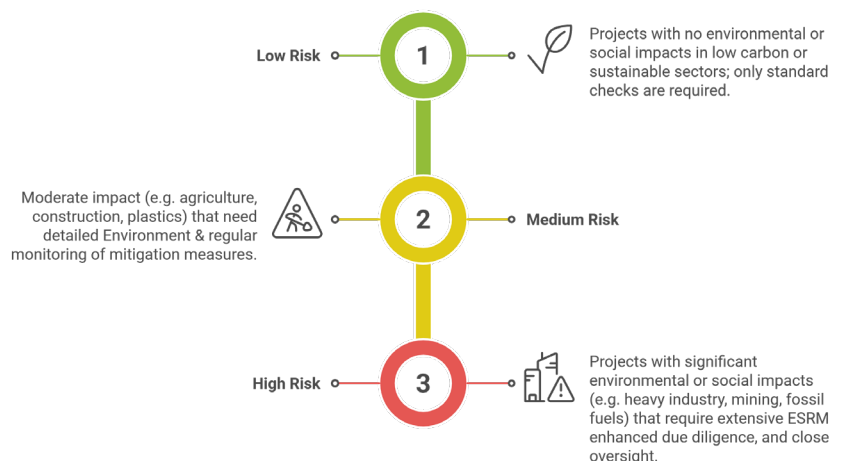
ESRM Governance and ESMS

A Board-approved E&S policy and ESMS define clear roles for business units, Risk Management, the Sustainable Finance Unit and the Board in managing environmental and social risks.

Exclusion List Screening (Annex 1)

All new, renewed or restructured facilities are first screened against Trust Bank's Exclusion List (Annex 1), which mirrors Bangladesh Bank's ESRM Exclusion List; excluded activities are not financed.

Risk Categorization under ESRM



ESDD, Risk Rating and Monitoring

Eligible clients undergo Environmental & Social Due Diligence (ESDD) and are given an E&S risk rating (Low/Medium/High), which feeds into credit approval, covenants and ongoing monitoring, with results reported internally and to Bangladesh Bank.

Climate Risk Management

Climate risk management is embedded in Trust Bank PLC's long-term strategy for sustainable finance and business resilience. Through its ESRM framework, the Bank systematically identifies, assesses, and manages both physical risks and transition risks across its operations and loan portfolio.

Climate Risk Identification and Assessment

Trust Bank identifies and evaluates climate risks as part of its ESRM framework, assessing how physical and transition risks may affect both Bank operations and its loan portfolio.

1. Physical Risks

Acute Physical Risks

• Extreme events such as floods, cyclones, droughts and heatwaves are assessed during credit evaluation, especially for sectors like agriculture and infrastructure, to ensure projects financed are climate-resilient.

Chronic Physical Risks

• Long-term impacts such as sea-level rise and temperature increase are considered for vulnerable sectors (e.g. coastal businesses, agriculture, real estate), with resilience criteria integrated into lending policies.

2. Transition Risks

Regulatory Risks

• Trust Bank monitors evolving climate regulations (e.g. emission limits, disclosure requirements) and assesses whether clients, particularly in carbon-intensive sectors, can comply and adapt.

Market Risks

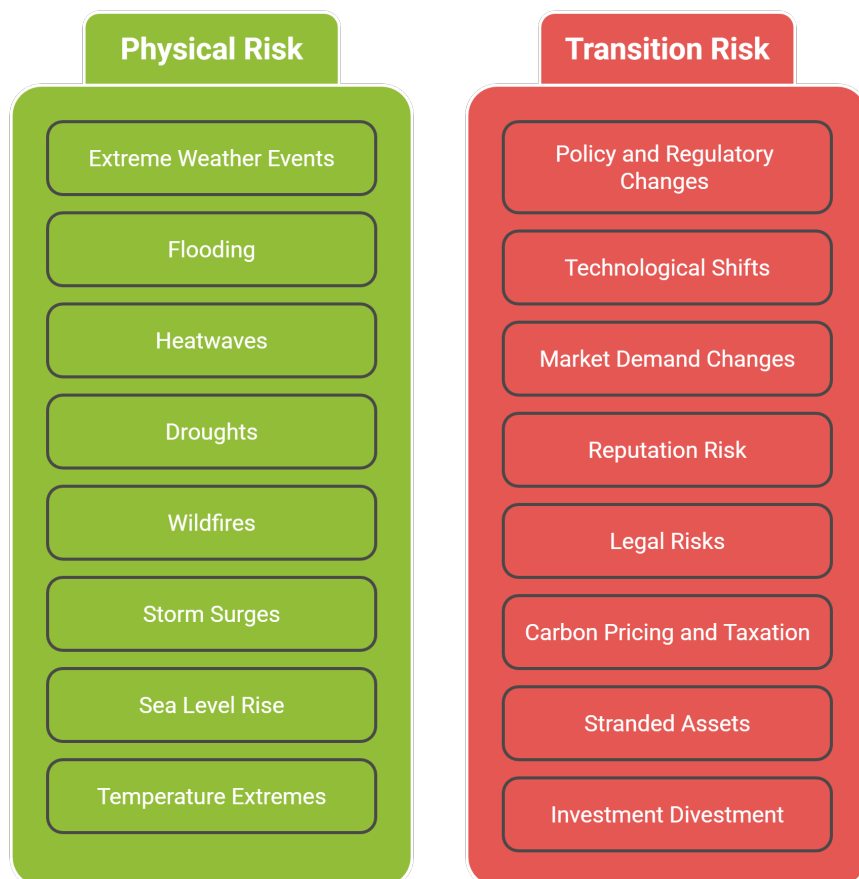
• The Bank reviews clients' exposure to changing customer preferences and demand for low-carbon products, focusing on the ability of high-emitting sectors to remain competitive in a green economy.

Technology Risks

• Trust Bank considers the risk of clients lagging in adopting cleaner technologies and supports their transition by financing energy-efficient and low-carbon solutions.

Climate Scenario Analysis and Stress Testing

In line with global best practices, Trust Bank conducts climate scenario analysis and stress testing to assess how different climate-related scenarios might affect the Bank's financial performance and risk exposure. These stress tests simulate various climate scenarios, such as severe weather events, regulatory changes, or market shifts, to determine how these could impact both our portfolio and operations.



Risk Mitigation Strategies and Actions

Promoting Green Finance

Trust Bank prioritizes financing for renewable energy projects, energy-efficient technologies, and climate-resilient infrastructure. This helps reduce the overall exposure to carbon-intensive sectors and supports the transition to a low carbon economy.

Engaging with Clients

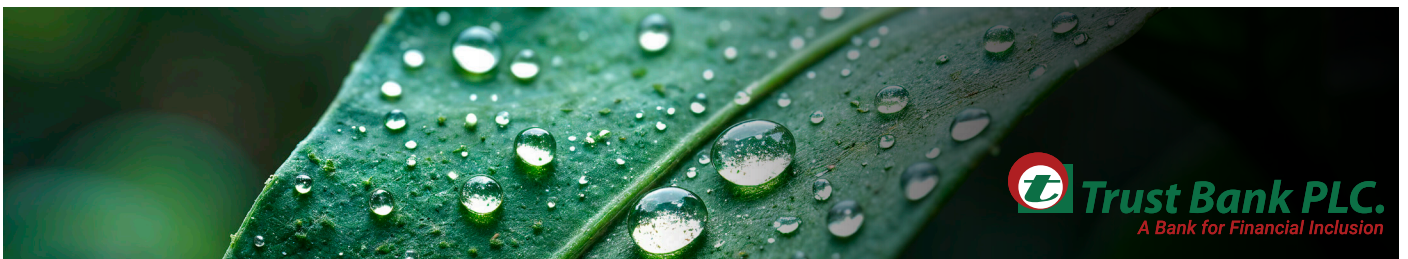
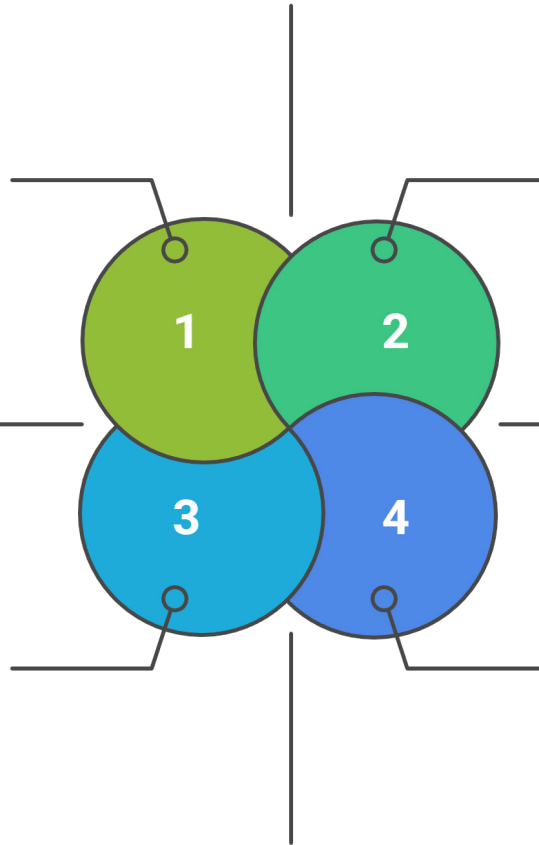
The bank works closely with its clients to help them adapt to climate-related risks, offering customized solutions such as green financing options, and capacity-building programs to facilitate the transition.

Diversifying the Portfolio

Trust Bank continues to diversify its portfolio by increasing its investments in green sectors, climate adaptation projects, and sustainable industries that are less exposed to physical and transition risks.

Climate-Resilient Lending

The bank's credit risk management policies incorporate climate resilience criteria, ensuring that all projects financed are capable of withstanding climate impacts and meeting global emissions reduction targets.



Metrics and Targets (Pillar 4)

Measuring Impact

Trust Bank PLC measures and manages its greenhouse-gas (GHG) emissions in line with IFRS S2 disclosure requirements and the Bangladesh Bank Sustainability and Climate Risk related SFD-circular-06. In 2024, the Bank completed its first comprehensive inventory covering Scope 1, Scope 2, and Scope 3 emissions, reflecting its commitment to transparency and data-driven climate action.

The Bank discloses GHG data on a bi annual basis for January-June 2024 and July-December 2024 in accordance with the Bangladesh Bank's reporting framework. Emissions are reported in tonnes of CO₂ equivalent (tCO₂e), calculated using internationally accepted methodologies and activity-based data collection from all operational units.

GHG Scope Trust Bank Covered in 2024

Direct Emissions

Includes emission from bank-owned backup generators, air-conditioning systems, fire-extinguishing equipment, and official vehicles.

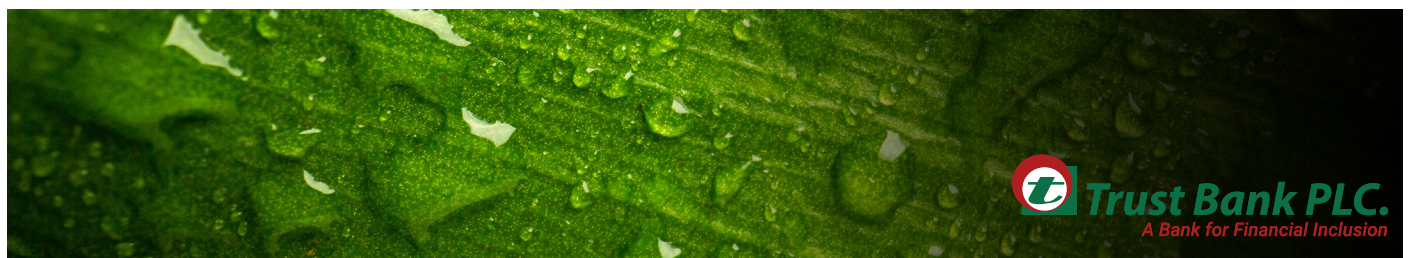


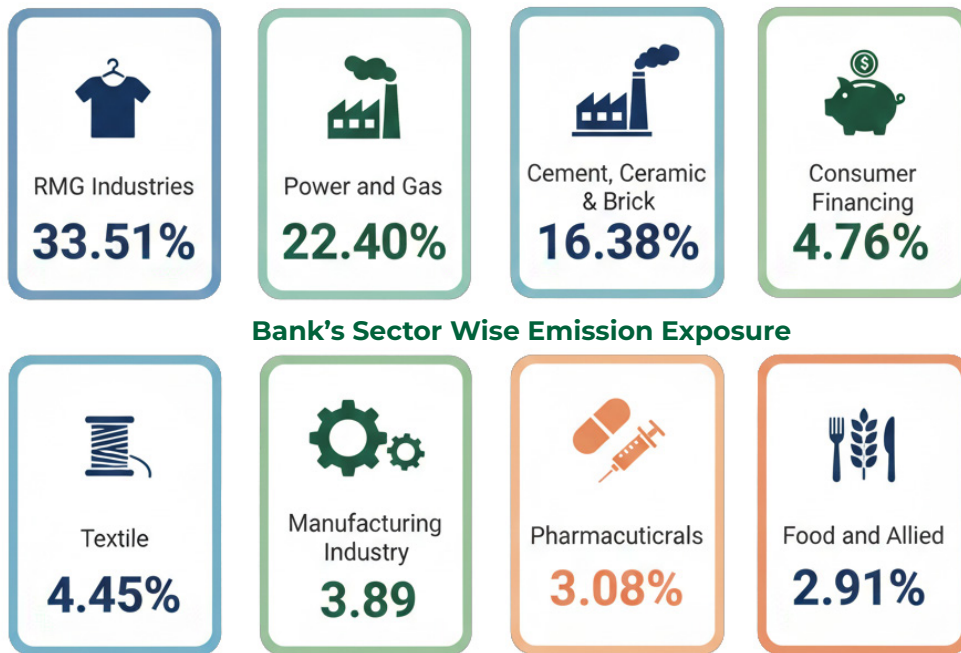
Portfolio Emissions

Represents emissions generated from the Bank's lending and investment portfolio, assessed using the Partnership for Carbon Accounting Financials (PCAF) methodology.

Indirect Emissions

Covers purchased electricity consumption across branches, offices, and service facilities.








** Only Top 8 Sector wise Emission Percentage are given here

GHG Emission Measurement Approach

Trust Bank PLC measures its Scope 1, Scope 2 and Scope 3 GHG emissions in accordance with internationally recognized carbon accounting standards to ensure accuracy and transparency. For financed emission calculation (Scope 3), the Bank applies the PCAF methodology along with the Economic Activity-Based Emissions 3b formula and Score 5 framework. Other direct and indirect emissions are calculated based on GHG Protocol.

Our Decarbonization Approach

Trust Bank PLC aims to achieve net zero emissions by 2050 and has initiated the planning process to establish a comprehensive decarbonization target. To ensure a robust and science-based strategy, the bank intends to engage external experts in the coming years to support the development and implementation of its decarbonization roadmap.

	Emissions (tCO2e)	Coverage Description
 Scope-1	111,883.57 tCO2e	Scope 1 Covered Bank-owned generators, vehicles, air-conditioning systems, and fire extinguishers
 Scope-2	1,822.90 tCO2e	Scope 2 Covered Purchased Electricity
 Scope-3	531,609.53 tCO2e	Scope 3 Covered Lending and Investment Portfolio

Sector wise Emission Profile

Sl.	Industry/Sector	Total Limit/Sanction Amount	Total Disb. Amount	Total O/S	Emissions in ton CO2e
1	Agro & Fisheries	7,648,320,000	7,648,320,000	5,879,410,967	1,655.09
2	RMG	3,656,906,230	29,390,984,240	29,855,006,448	178,130.9
3	Textile	3,383,369,720	34,273,832,506	33,144,796,739	23,676.8
4	Food and Allied	4,059,417,859	36,681,341,769	30,918,869,446	15,459.43
5	Pharmaceuticals	356,479,366.2	2,125,624,523	5,180,636,183	16,372.36
6	Chemical, Fertilizer etc.	382,127,302.9	2,292,364,440	13,012,115,774	12,022.4
7	Cement, Ceramic & Brick	250,040,429.3	3,078,718,841	9,915,052,665	87,058.59
8	Ship Building	216,836,290.2	498,650,754.9	3,231,015,580	1,017.18
9	Ship Breaking	1,921,582,437	1,980,988,735	2,044,326,542	1,022.16
10	Power and Gas	3,359,614,492	26,708,719,123	16,923,135,345	119,078.75
11	Manufacturing Industry like Cable & Wire, Electronics, Paper, Packaging, Plastic, Polymer, Steel & Metal	10,453,113,650	39,708,719,123	55,261,370,698	20,681.5
12	Service Industry (Hotel, Medical, Telecom etc.)	4,086,248,713	16,390,984,240	33,440,822,524	9,793.3
13	Other Industries	426,075,375	211,570,155.6	927,233,911.1	420.47
14	Trade & Commerce	3,715,719,587	25,415,223,121	24,124,246,159	3,564.89
15	Residential Real Estate	296,309,357.4	1,271,570,156	11,073,102,183	299.16
16	Commercial Real Estate	339,486,462.5	1,389,169,732	19,888,132,896	9,944.07
17	Infrastructure Development	1,023,413,979	6,713,621,613	17,860,246,181	482.53
18	Other Constructions	71,453,248.26	107,755,158.2	249,349,286.1	124.67
19	Consumer Financing	11,859,303,314	11,517,873,314	45,493,403,248	25,294.33
20	Financial Institutions	1,323,433,530	12,024,277,147	11,644,945,002	1,423.81
21	Transports	2,362,250,954	8,851,526,357	4,751,424,946	2,375.71
22	Miscellaneous	608,101,216.9	151,570,155.6	3,422,847,087	1,711.42

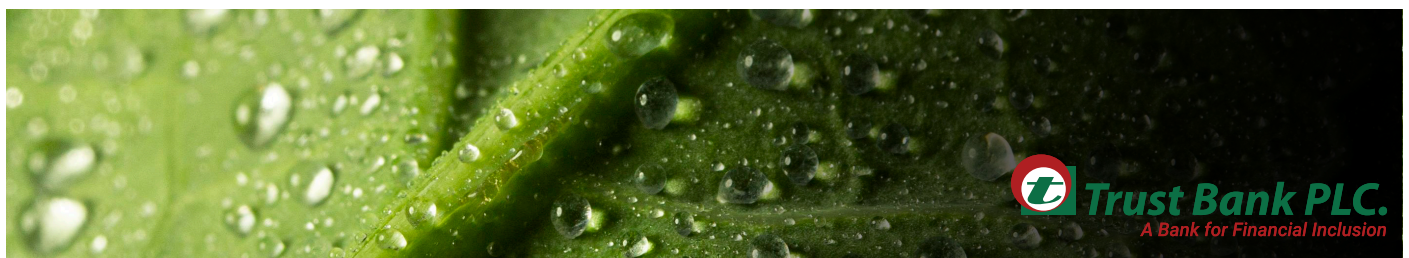
Climate Targets and Forward Commitments

Trust Bank PLC is advancing a climate-conscious strategy that integrates emission reduction, sustainable financing, and responsible operations. Following Board-level guidance, the Bank will begin disclosing its specific climate targets from the next reporting period, focusing on both operational decarbonization and green portfolio expansion.

The Bank aims to lower Scope 1 and Scope 2 emissions through energy-efficient practices, renewable energy adoption, and green building design in upcoming facilities. In parallel, it is prioritizing green and sustainable lending in sectors

such as renewable energy, efficient manufacturing, and climate-resilient agriculture, while gradually reducing exposure to high-carbon industries.

Internally, Trust Bank is promoting digitalization, paperless processes, and employee carpooling to minimize indirect emissions. Strengthened ESG risk integration and improved data systems will ensure transparent tracking of progress, aligning the Bank's long-term growth with national and global climate objectives.



ENVIRONMENTAL STEWARDSHIP



 **Trust Bank PLC.**
A Bank for Financial Inclusion



Sustainable Finance

Sustainable finance at Trust Bank means integrating ESG criteria into lending and investment decisions. It addresses not only environmental impacts but also labor rights, gender equality and community development, so that we manage sustainability risks while creating long-term value.

In 2024, Trust Bank achieved significant milestones in integrating sustainability into our core operations and investing. Current year (2024), we disbursed BDT 130,548.21 million in sustainable finance which is 46% higher than the previous year (2023).

Inclusive and CMSME-Focused Financing

We promote inclusive growth by financing CMSME, cottage and marginalized clients, with a special focus on women entrepreneurs and cluster-based models. Trust Bank also participates in Bangladesh Bank schemes such as the SFD 400 crore scheme, Green Transformation Fund and Technology

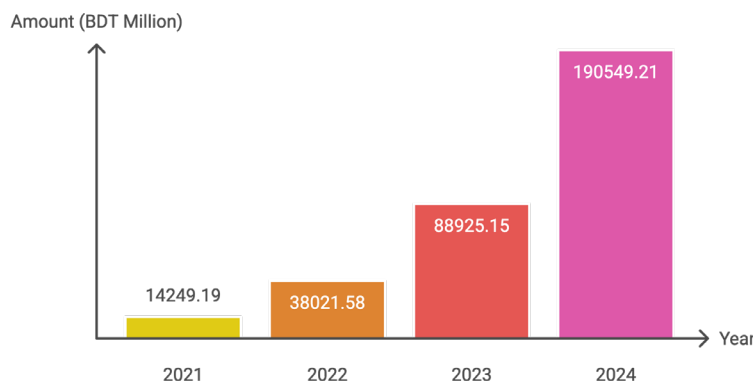
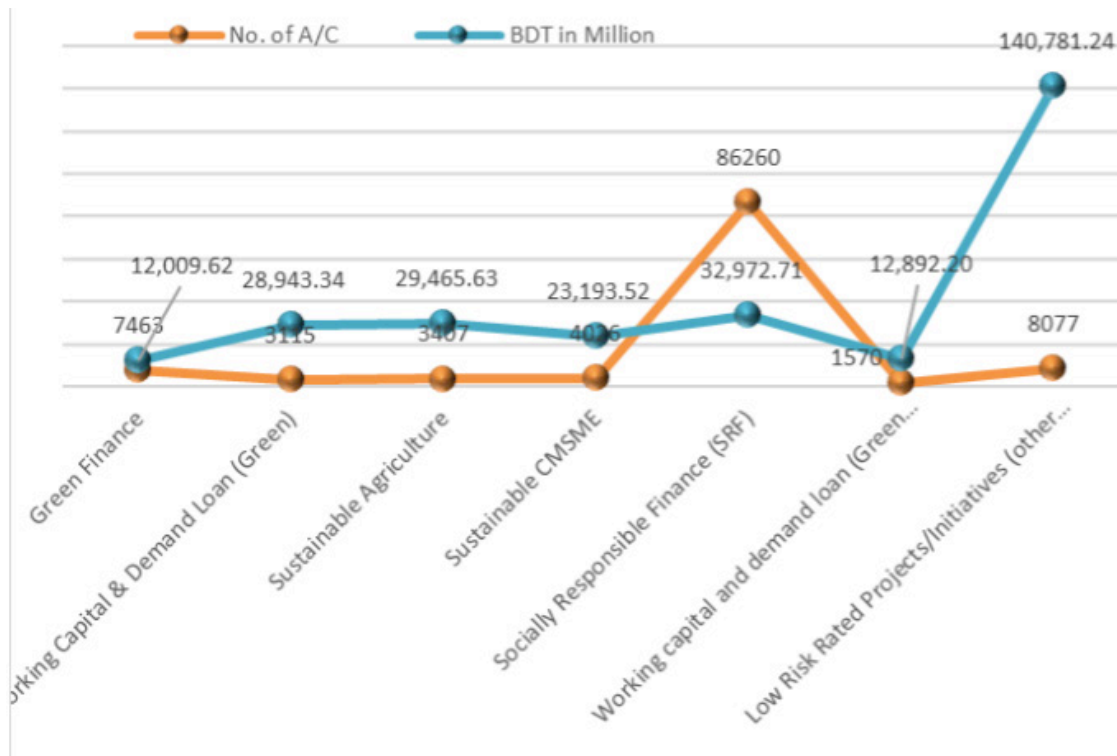
Development/Upgradation Fund to channel concessional resources into sustainable sectors.

Flagship Product: Trust Prantik

“Trust Prantik” targets people who are usually excluded from formal finance, including marginal and landless farmers, grassroots entrepreneurs and low-income workers such as garments workers, masons, electricians and small vendors. The product supports agriculture and small businesses, helping strengthen income-generating activities and local livelihoods.

Contribution to SDGs and 2024 Performance

In 2024, Trust Bank’s contribution to national progress on the SDGs by supporting poverty reduction, inclusive economic growth and environmentally responsible investments.



Annual Financial Growth from 2021 to 2024



GREEN FINANCE



 **Trust Bank PLC.**
A Bank for Financial Inclusion

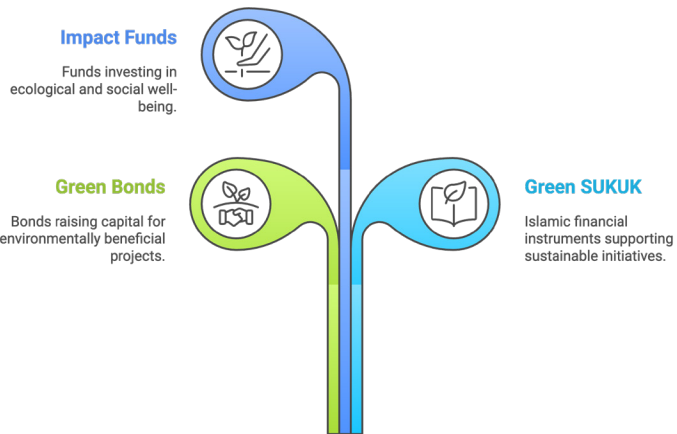
Green finance at Trust Bank PLC focuses on financing projects with clear environmental benefits, such as renewable energy, energy efficiency, green agriculture, green CMSME and clean transport. As a core subset of our sustainable finance strategy, it supports the transition to a low-carbon, resource-efficient and climate-resilient economy.

Green Products and Priority Sectors

We have developed dedicated green finance products that support LEED-certified industries, energy and resource efficiency projects, circular economy and recycling initiatives, effluent treatment plants (ETPs), environment-friendly brick production, and renewable energy projects including biogas plants, solar home systems and solar irrigation pumps.

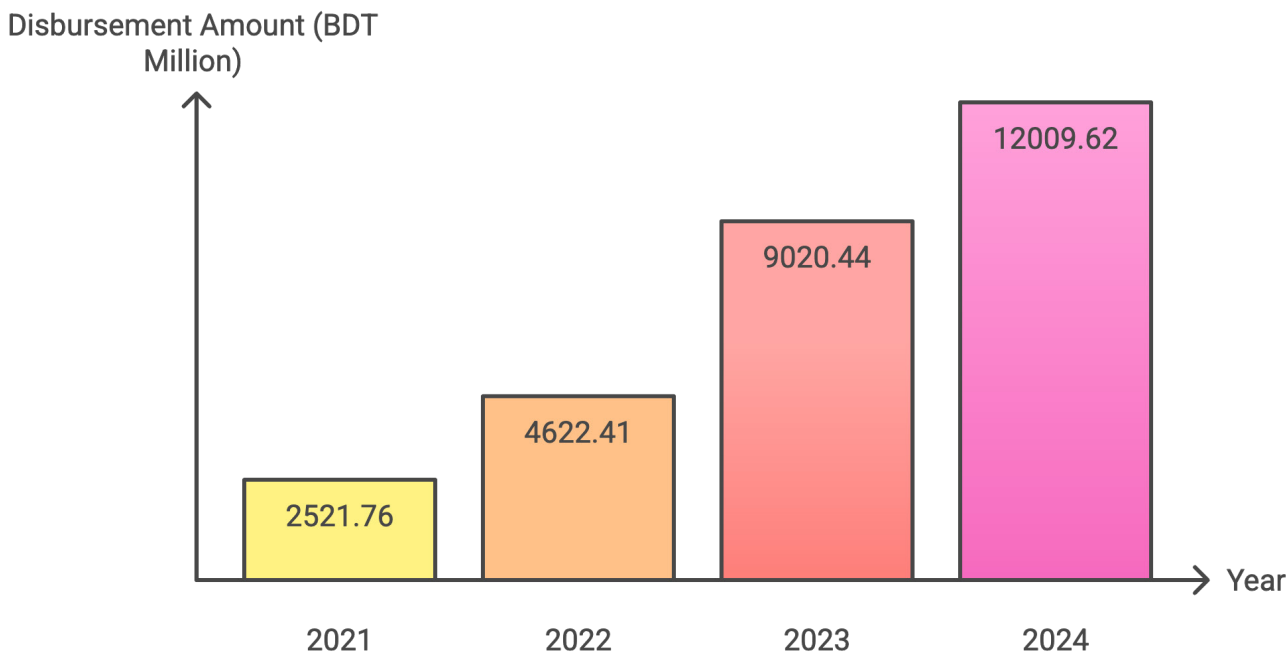
Digital and Green Operations

Alongside green lending, Trust Bank promotes nearly paperless, digital banking through mobile banking, internet banking and other ICT-enabled services, reducing resource use and the Bank's own operational footprint.

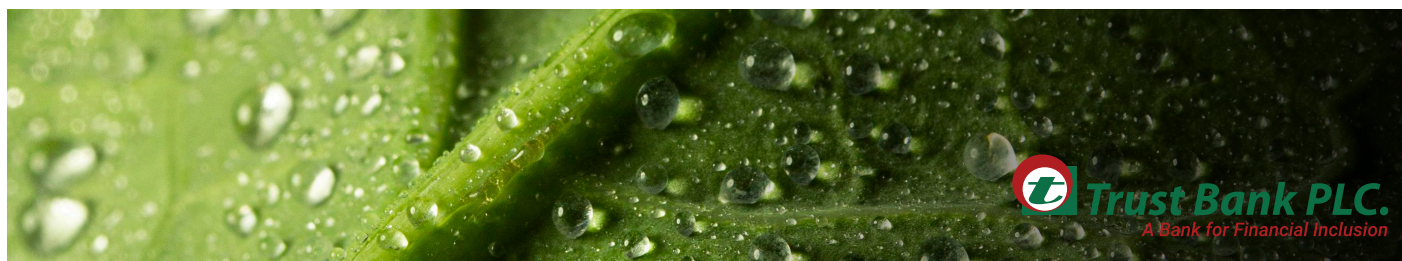


2024 Performance and Impact

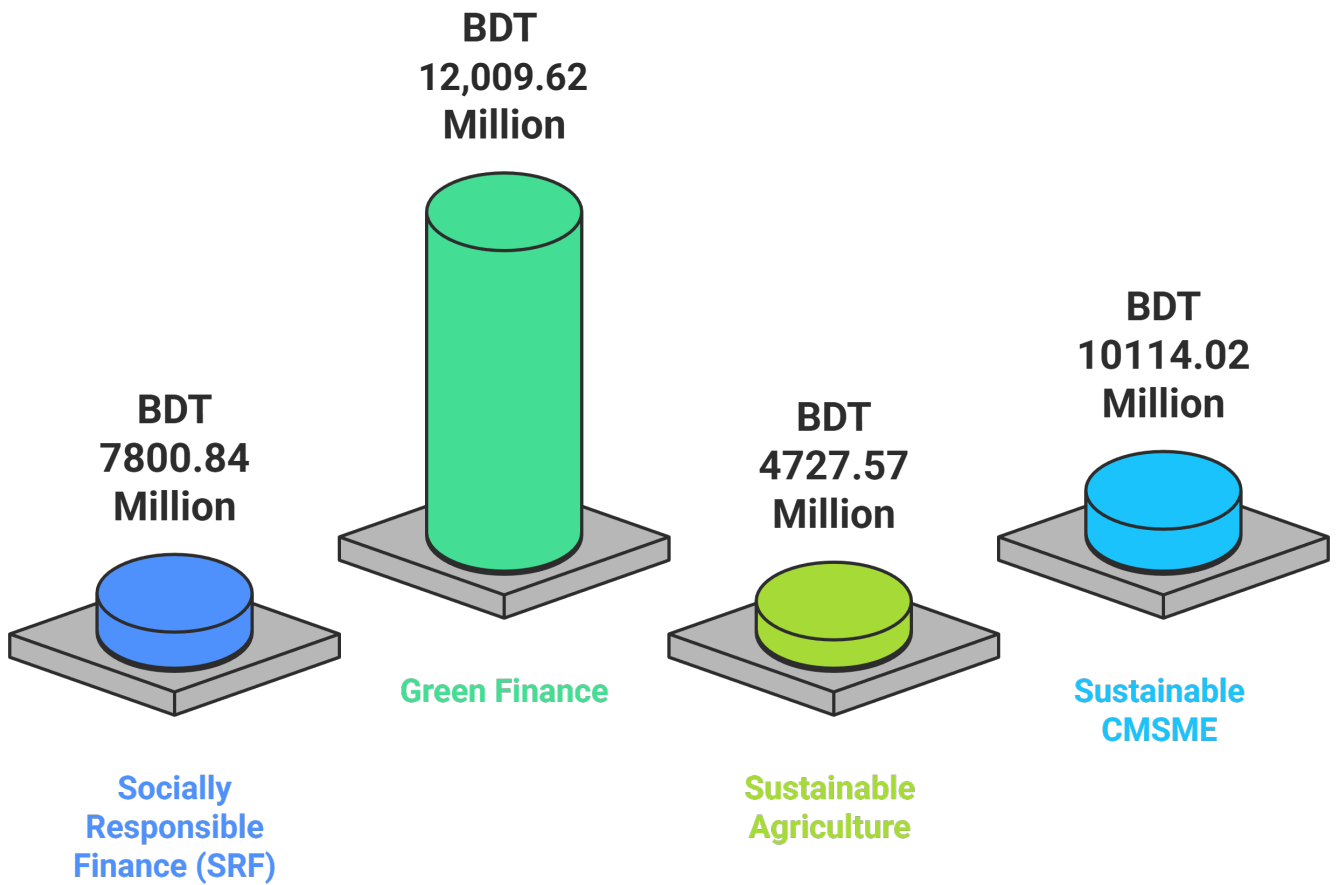
In 2024, Trust Bank disbursed BDT 2,989.18 million in green finance (term loans), directly supporting projects that reduce carbon emissions, improve resource efficiency and expand green, inclusive economic activities.



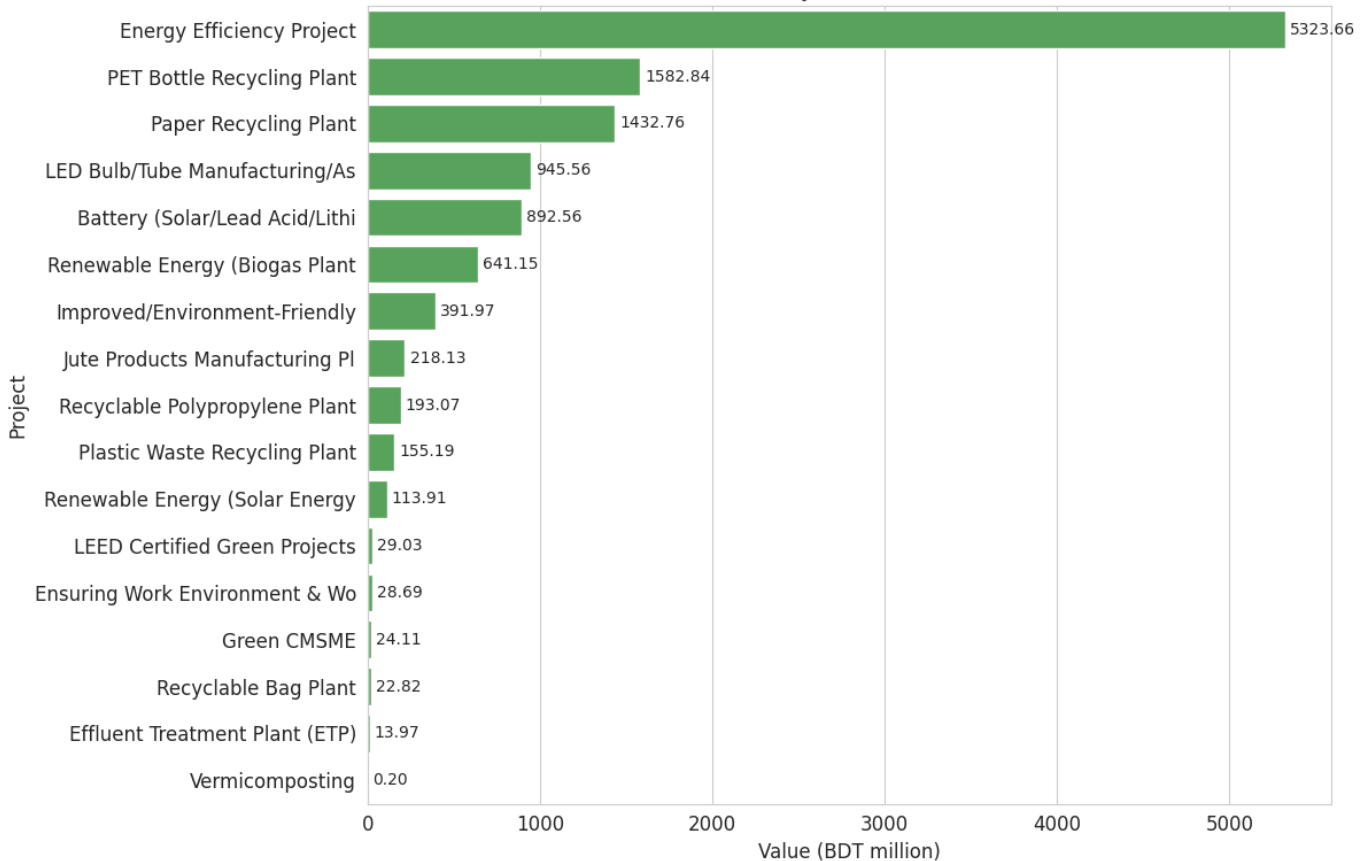
Disbursement composition in Green Finance (2021-2024) (in BDT Million)



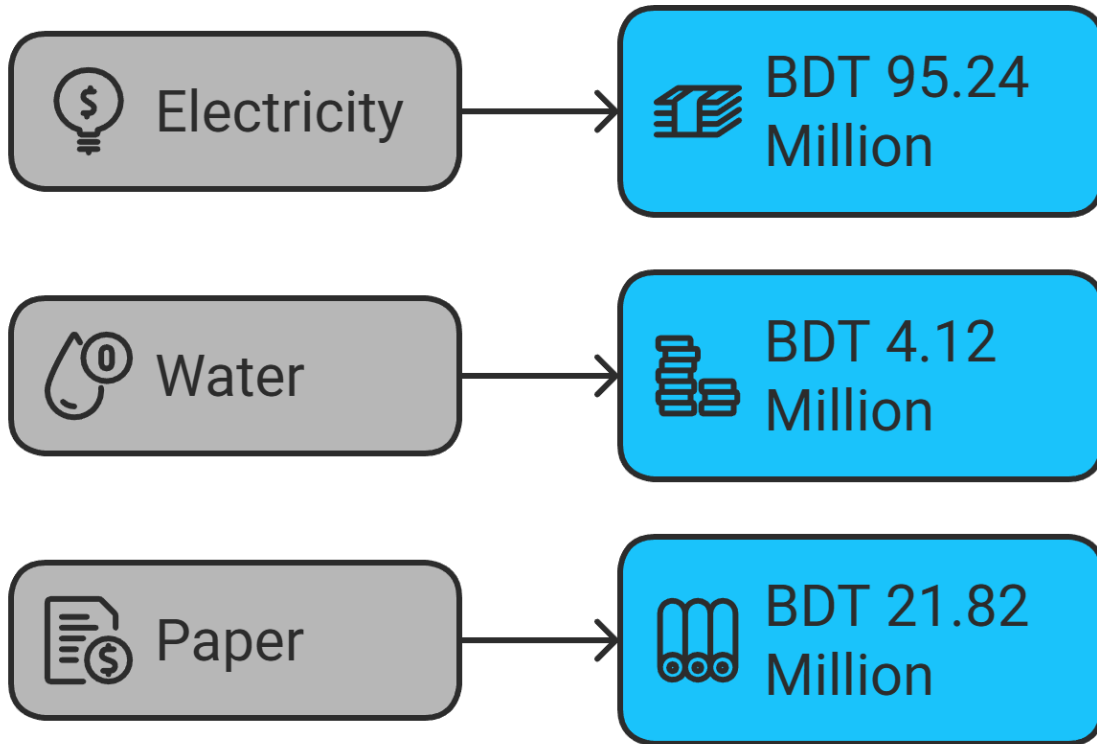
Our Green Investment Focus (as on 2024):



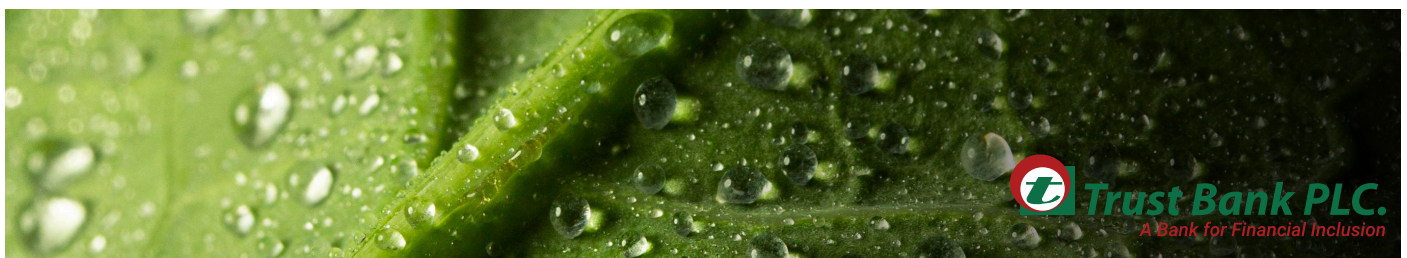
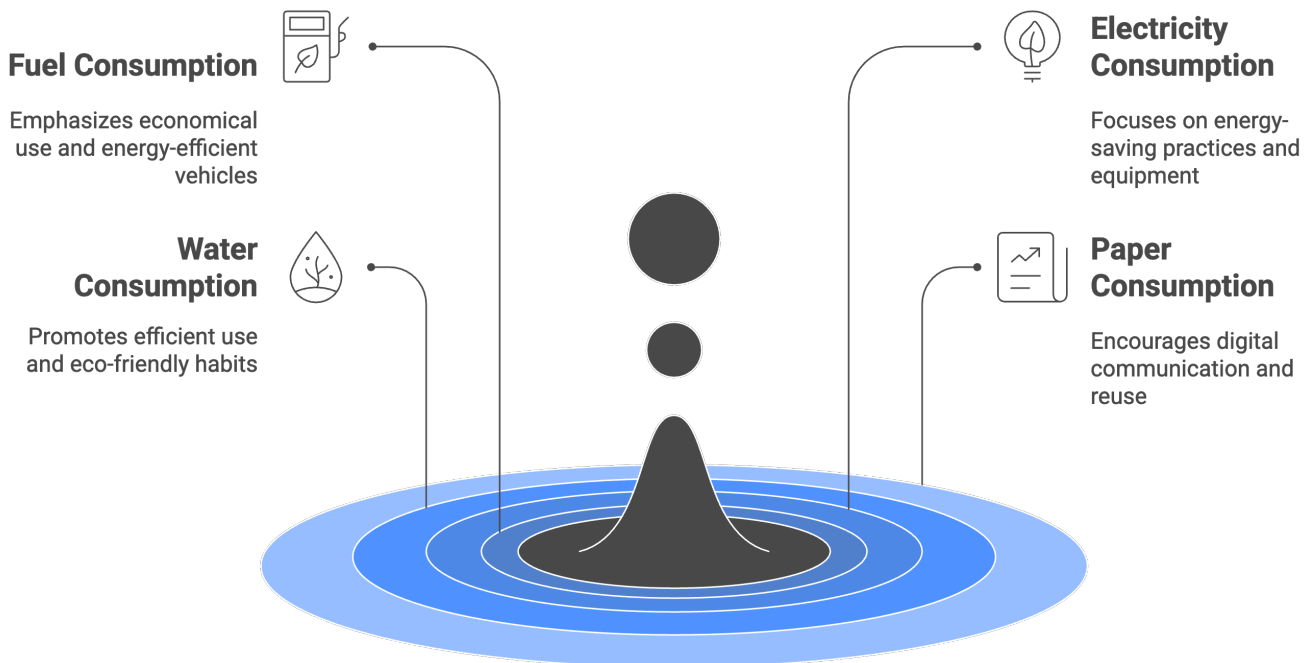
Green Projects Distribution



Resource Consumption



Trust Bank PLC has adopted a series of operational measures to reduce its environmental footprint across branches and offices. These initiatives aim to promote efficient use of energy, water, fuel, and paper, fostering a culture of sustainability throughout the organization.



Existing Products

Trust Nondini

- Loan for Women Entrepreneurs.
- Term Loan and Working Capital.
- 60 months' tenor with 06 months' grace period.
- Special interest rate under Bangladesh Bank Refinance.
- 02 years' experience of continuous business.
- 20 to 60 years' age limit.
- Collateral Free Loan up to Tk. 25.00 Lac*.
- Easy documentation.

Trust Nondini

TRUST SME BANKING tailored business solution

Fulfilling the dreams of women entrepreneurs

Trust Bank
A Bank for Financial Inclusion

16201
www.tbld.com

Trust Ekota

- Group CMSME area & cluster finance.
- Credit facility for a group up to Tk.10.00 Lac.
- Term loan for maximum 36 months.
- No mortgage is required.
- Group Guarantee
- Easy documentation.

TRUST SME BANKING tailored business solution

ট্রাস্ট ব্যাংক পিএলসি.
সকলকে, সবখানে, সবসময় জন্ম

ট্রাস্ট একতা

অঞ্চল ও ক্লাস্টার ভিত্তিক
ক্ষুদ্র উদ্যোক্তাদের জন্য গ্রুপ লোন

16201
TrustBankLtdBD www.tbld.com

Trust Muldhan

- Loan for any trading business.
- Term Loan and Working Capital.
- Loan facility up to Tk.5.00 Crore.
- 48 months' tenor with 06 months' grace period.
- 02 years' experience of continuous business.
- 20 to 60 years' age limit.
- Easy documentation.



SME BANKING tailored business solution

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট মূলধন প্রয়োজনে **পুঁজির যোগান**
চলমান বা নতুন ব্যবসার জন্য ঋণ সুবিধা

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Trust Shufola

- SME loans for rural entrepreneurs.
- Loan facility for Biogas plant, Solar system, Fisheries, Poultry & Livestock, Agro based product processing.
- Term Loan and Working Capital Finance.
- Low interest rate under agricultural credit.



Trust Agri Financing Empowering Rural Economy

ট্রাস্ট ব্যাংক পিএলসি.
সকসময়, সকালে, সবার জন্য

ট্রাস্ট সুফলা
কৃষি ঋণের পূর্ণাঙ্গ সমাধান

শস্য-ফসল উৎপাদন

মৎস্য চাষ

প্রাণিসম্পদ উন্নয়ন

১৬২০১

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Existing Products

Trust-Suchana

- Loan for manufacturing, service, trading, agro-based industry and other banks' priority customers.
- Term Loan, Time Loan and Single Installment Loan.
- Only 20% cash margin.
- 30.00 lac limit for up to 36 months and 50.00 lac for up to 60 months.
- Minimum 02 years' experience of continuous business.

SME financing



FEATURES:

- To meet up business setup, working capital requirements, stock purchase & expansion of business.
- Term Loan, Time Loan and OD/CC Loan.
- L/C, LTR, Bank Guarantee facilities.
- Repayment through EMI or Once at a time from Sales Proceed.
- Special interest rate upon availability of Bangladesh Bank Refinance.
- Collateral/ Collateral free Loan.*
- Tenor of loan maximum 60 months (upto 06 months Moratorium Period).

To meet up any financing need for your Business



Green Earth

- This product is designed to facilitate customers in expanding their green investments and sustainable financing initiatives to reduce carbon emissions and contribute to building a greener, more sustainable Bangladesh. It also targets individuals, companies, and entrepreneurs interested in investing in
 - Easy documentation.
 - 20 to 60 years' age limit. Easy documentation.
 - environment friendly sectors and/ or under refinancing scheme of Sustainable Finance Department (SFD), Bangladesh Bank's (BB).

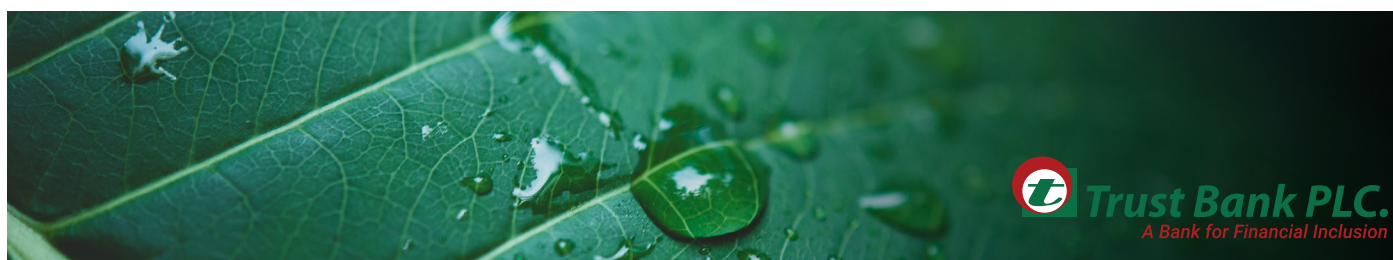
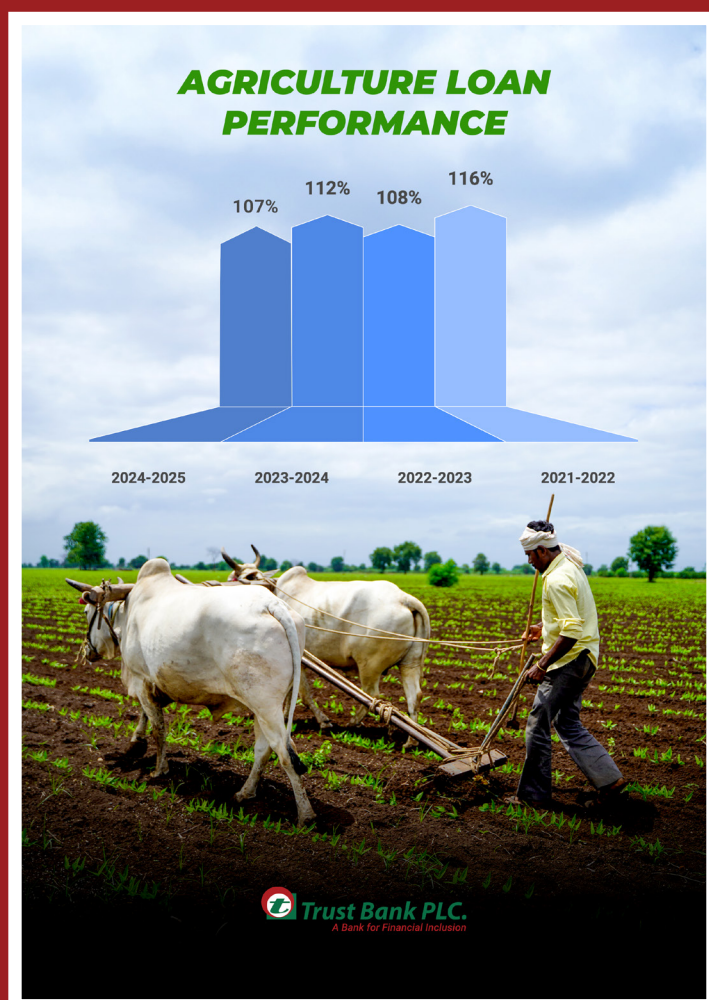
TRUST GREEN EARTH



Agricultural Loan Scenario

Financial Year (July-June)	Disbursement Target (in BDT Million)	Achievement (in BDT Million)
2024-2025	7,500	7,991
2023-2024	6,520	7,348
2022-2023	5,020	5,426
2021-2022	4,090	4,743

Although industrialization has become the main economic pillar, agriculture remains the lifeblood for the economy of Bangladesh. Agriculture has been functioning in Bangladesh since long as a catalyst for sustainable development and growth of the country. However, despite having ample prospects in agriculture sector, some challenges are remaining present in the sector. To this end, a number of collaborative and coordinated approaches are required to be initiated. One of such notable initiative taken by Central Bank is 'Mandatory Agriculture Loan Disbursement Policy' for the Banks. However, Trust Bank is financing to agro sector successfully by its own network and NGO/MFI linkage.



Social Wellbeing

Our Employment and Social Inclusion

Trust Bank PLC HR: A Trusted Partner of Excellence & Innovation

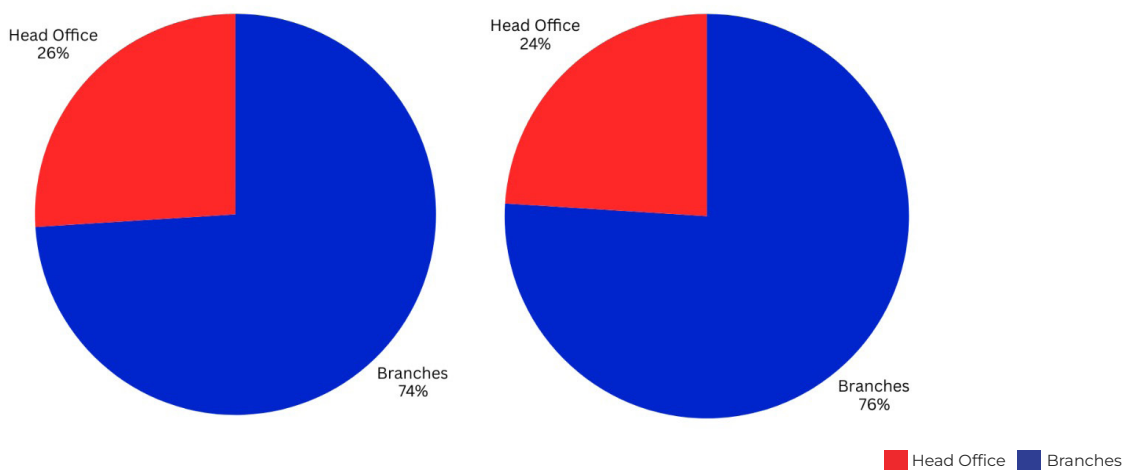
Trust Bank PLC is committed to nurturing a diverse, talented, and motivated workforce, underpinned by fair and transparent HR policies. The Bank's HR approach is centered around developing both fresh talents and experienced professionals, empowering them with opportunities for growth and skill enhancement.

With the belief that "Together we achieve more," the HR department focuses on developing skills

and providing growth opportunities, particularly for young talents, by pairing them with experienced mentors. The Bank strives to ensure that each employee's development aligns with their abilities, performance, and potential, offering challenging roles to support their growth.

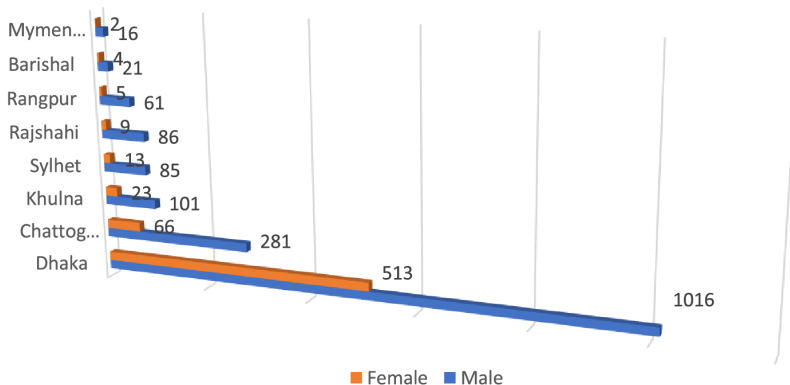
As on 31st December 2024, a total of 2,302 employees are serving in Trust Bank. A glimpse of Trust Bank employment comparison is:

Percentage of Employee in 2024 and 2023



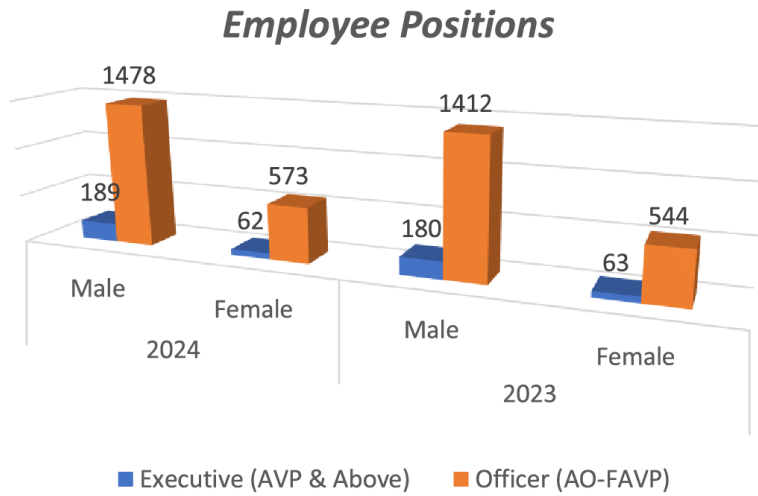
Trust Bank is spreading banking activities across the country through its dedicated and enthusiastic people. Region wise manpower picture is depicted below:

Locationwise No. of Male & Female Employees



Employee Positions

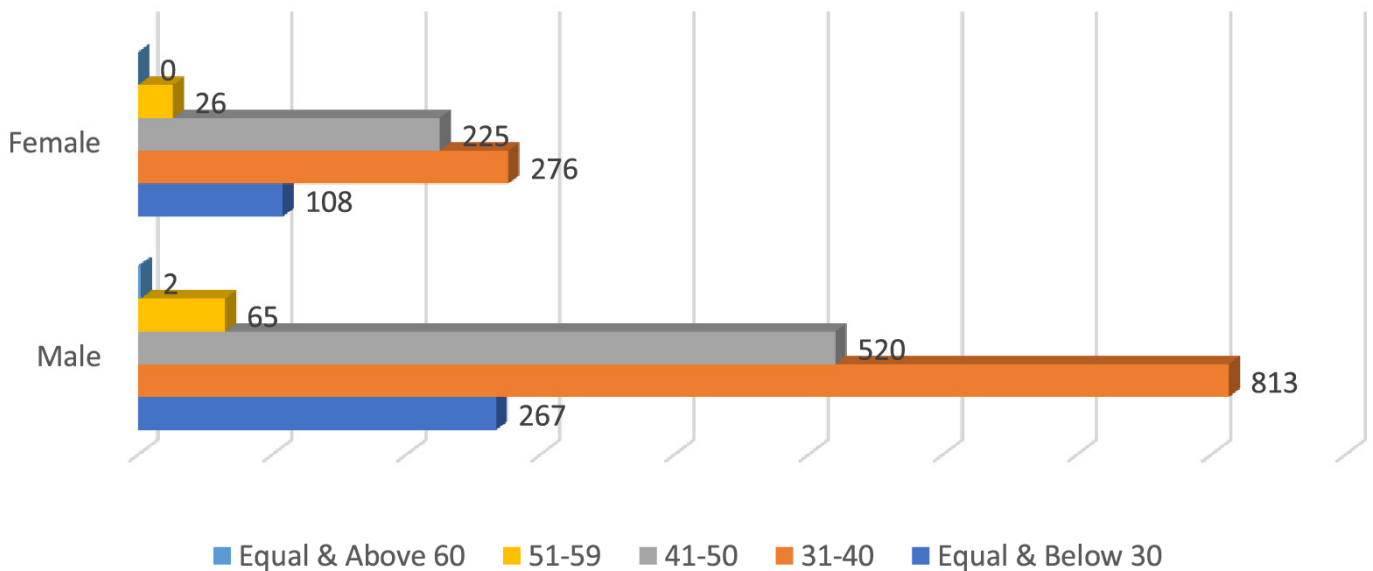
The Employee group consists of both executives, senior officials and fresh young talents. A comparison is:



Age Composition

Trust Bank has a relatively young segment in its overall employee group where 66.67% of the employees are below 40 years' age.

No. of Employees Based on Age Group



Employee Engagement

Employee Engagement

People Acquisition

Trust Bank PLC follows an equal and fair recruitment process to attract and retain talent with the right corporate attitude. In 2024, the Bank recruited 207 regular and 98 contractual employees, of which 152 regular recruits joined as fresh entrants and the rest as lateral hires in various positions.



Assessment Center

Trust Bank not only focuses on hiring the best talent but also on maximizing their potential. Our recruitment and selection process emphasizes sourcing technologically and professionally competent candidates who can add value in a fast-changing world, with the MTO Assessment Center serving as a key platform to identify and nurture real talent.



Leadership Program

Trust Bank is committed to pave the way of leadership for our future leaders. It conducts leadership program for our finding talent. It creates a pool of leaders who can be replaced as a critical resource in any place at any time.





HR MIS

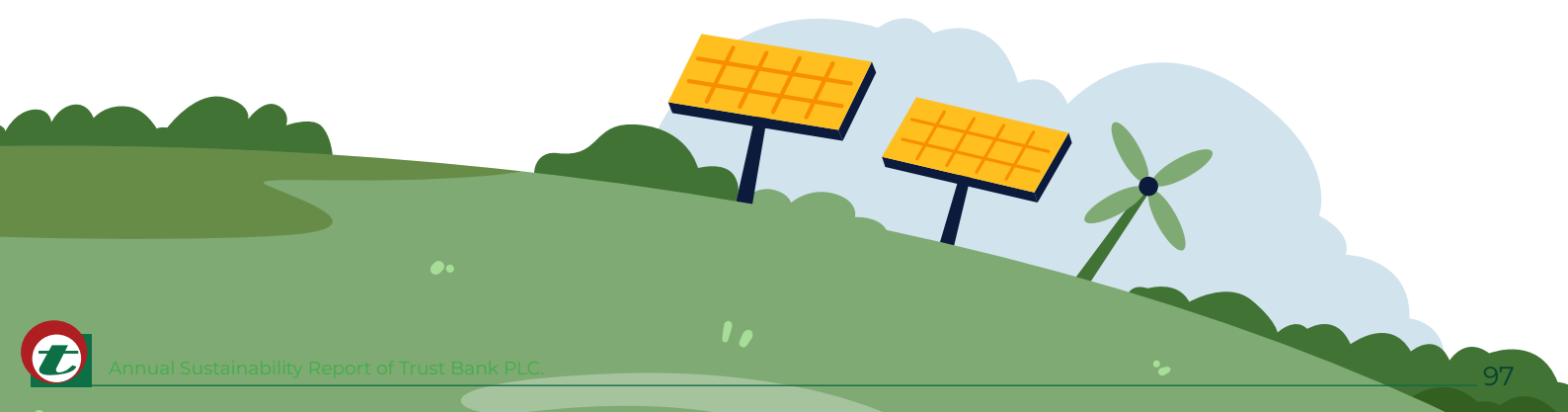
HR Management & Information System (HR MIS) maintains, controls and preserves exclusive information of organization's human resources. It delivers on time data for taking smooth decision regarding human resources management and development.

Performance Management

Trust Bank evaluates employee performance through a fair, ongoing dialogue between supervisors and staff, focusing on quality, quantity, cost and time. The process reviews recent achievements and challenges, identifies strengths and weaknesses, and informs decisions on training, development and overall contribution beyond productivity alone.

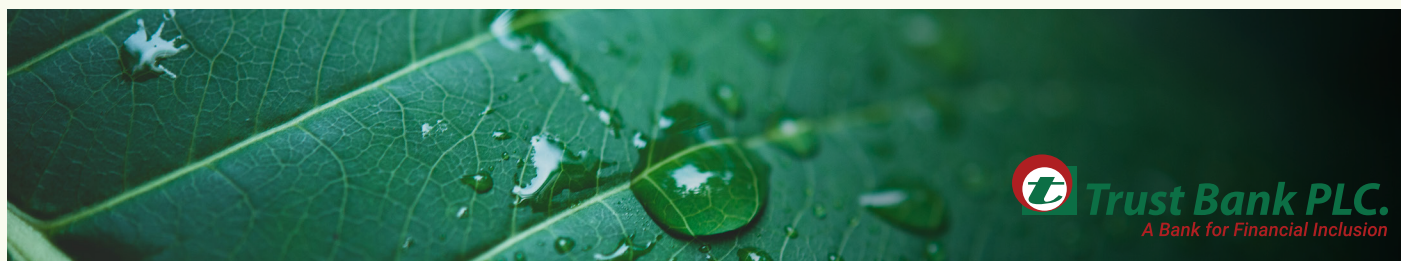
Compensation and Benefits

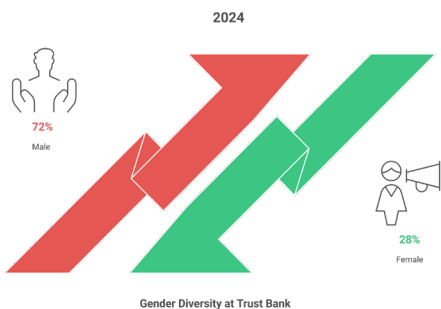
Trust Bank offers standard compensation and benefit packages to the employees to meet their standard of living which promotes a high-performance culture and boosts up market competitiveness. Salary is disbursed on a monthly basis with a combination of basic salary and other fringe benefits.



Employee Compensation and Benefits

Employee Features of Trust Bank	Description
Employee Leave	Employees receive earned, sick and casual leave, along with quarantine, pilgrimage, leave without pay and study leave (without pay) subject to management approval.
Maternity Leave	Female employees are entitled to 180 days of fully paid maternity leave in line with national law; 36 employees availed this facility in 2024.
Separation Policy	Employees may resign or be separated for valid reasons, and Trust Bank ensures a smooth exit process with timely settlement of all dues.
Employee Engagement Programs	Engagement programs reduce stress, boost motivation and strengthen employee-management relations, supporting a positive work environment.
Bangla Noboborsho Celebration	Trust Bank celebrates Bangla Noboborsho annually with management and branches, including client “meet and greet” events to enhance cultural and client bonding.
Indoor and Outdoor Games	The Bank promotes sports participation; in 2024 the Trust Bank cricket team performed strongly in several tournaments, building teamwork and camaraderie.
HR Initiatives	Platforms like Colors of HR and HRBL celebrate achievements and collect ideas for business improvement, enhancing communication and innovation.
Awareness Programs	Regular awareness sessions educate staff on banking services, security and regulatory compliance, helping ensure informed and compliant operations.
Code of Conduct	A formal Code of Conduct guides all employees to act with integrity, fairness and full legal and regulatory compliance in their daily work.
Anti-Harassment Policy	Trust Bank applies a zero-tolerance stance on harassment, with clear reporting and investigation procedures to ensure a safe and respectful workplace.
Speak Up Policy	Employees are encouraged to report misconduct, suspicious transactions or rule breaches confidentially, with protection from retaliation.
Grievance and Dispute Handling Policy	A structured grievance process allows employees to raise concerns about work, treatment or relationships, which the Bank seeks to resolve fairly.
Fire and Safety Drill	Regular fire and safety drills train employees on emergency response and increase awareness of fire risks at work and home.
Succession Planning	Succession planning develops internal talent, including Management Trainee Officers, to fill future leadership roles in branches and head office.
Women Empowerment	As an equal opportunity employer, Trust Bank promotes women’s career growth, with many in managerial and key head office roles, supported by a safe work environment and anti-harassment protections.





Trust Bank promotes an inclusive and balanced workforce, reflecting its commitment to gender equity and equal opportunity in the financial sector.



Training and Capacity Building

Trust Bank PLC considers investment in people as a long-term strategic priority. Learning and development are designed to build a competitive workforce by helping employees sharpen their technical and soft skills. All employees are given access to relevant training and certification so they can grow individually and contribute to the Bank's overall performance.

Training and Workshops

In 2024, Trust Bank conducted a wide range of in-house, local and foreign training programs, with more events and participants than the previous year. Training was delivered through Trust Bank Training Academy (TBTA) and external institutions, covering core banking, risk, technology and leadership skills.

e-Learning Program

To enable learning "anytime, anywhere," Trust Bank has introduced a digital e-learning platform within its HR system. This module provides employees with updated information on Trust Bank, as well as national and international economic topics, supporting continuous knowledge-building and better customer service.

Employee Motivation for Professional Certification

Management encourages employees to pursue professional certifications by offering recognition and financial support. Honorariums and cost reimbursements are provided for relevant qualifications (e.g. CA, CMA, CIMA, CFA, CHRP, CS, CDCS, CSA), promoting professional excellence and career progression.

Internship Program

Trust Bank offers 2-3-month internship opportunities to students from reputed institutions, helping them gain corporate exposure as part of their academic requirements. This program reflects the Bank's commitment to youth development and its broader social responsibility.

Trust Bank Training Academy (TBTA)

TBTA is the central hub for capacity building at Trust Bank, focusing on technical skills, leadership, teamwork, communication and professionalism. By using structured curricula and expert trainers, TBTA ensures employees are prepared for current roles and future responsibilities, strengthening the Bank's overall capability and adaptability.

Training & Workshops	2024		2023	
	Nos. of Events	Nos. of Participants	Nos. of Events	Nos. of Participants
In-house (TBTA)	75	4382	62	3710
Local (outside TBTA)	81	185	96	282
Foreign	6	17	-	-
Total	162	4584	158	3992

Trainings on Sustainable Finance



Training on Sustainable Finance

Year	Training Participants	No. of Training Occured
2024	181	6
2023	256	7
2022	167	5



Community Development and Social Empowerment

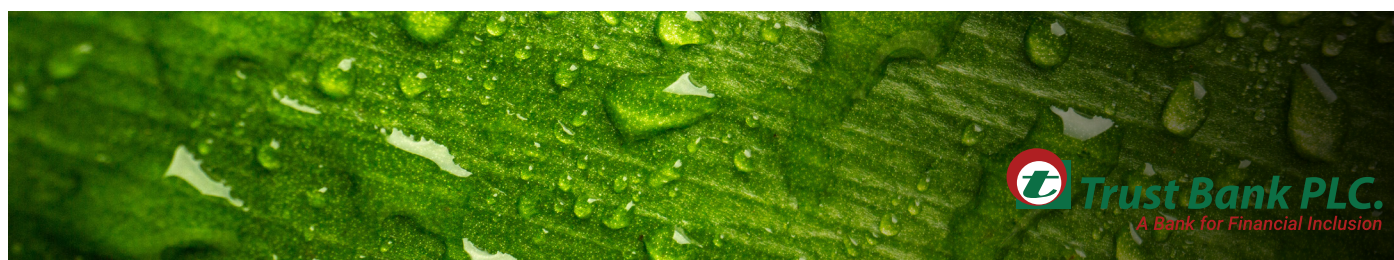
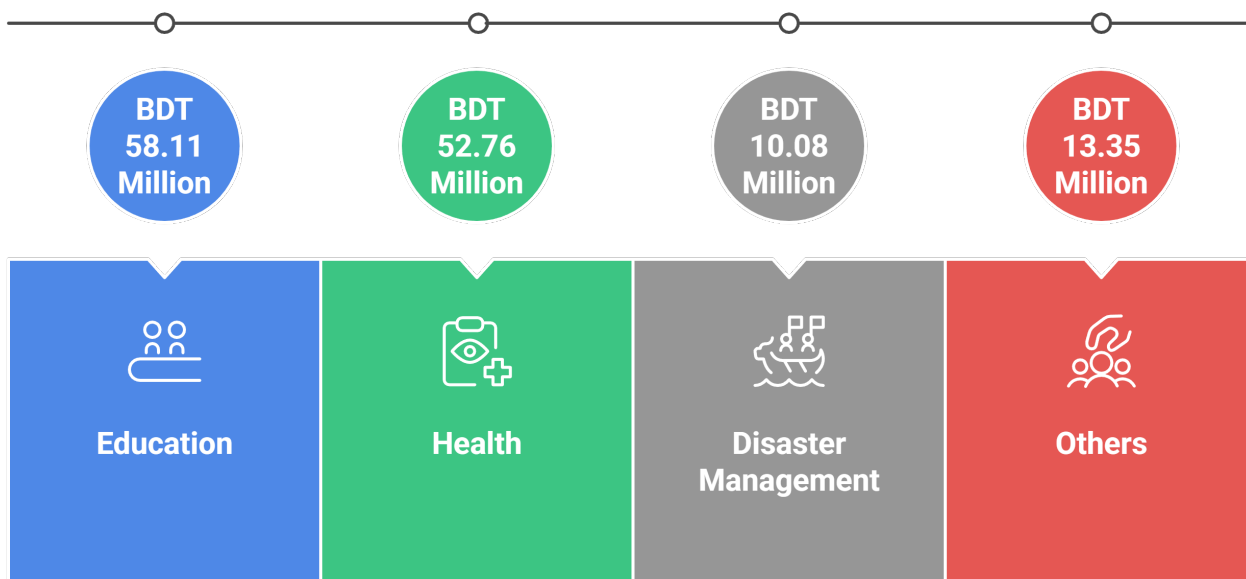
Trust Bank PLC integrates social sustainability into its business philosophy through structured CSR programs that prioritize long-term community impact over short-term events, in alignment with Bangladesh Bank’s Policy Guidelines on Corporate Social Responsibility (SFD Circular No. 01, dated 9 January 2022). Through its CSR programs, the Bank aims to create positive social change while contributing to long-term sustainability goals. In 2024, Trust Bank allocated BDT 134.29 million for community development, impacting over 10,000 people, including 2,500 women and 5,000 rural households.

Trust Bank’s CSR spending spans various sectors, including education, healthcare, environmental sustainability, climate change mitigation, income-generating initiatives for the underprivileged, disaster management, infrastructure development, sports, and culture. In 2024, the Bank allocated BDT 120.00 million to its Special Reserve Fund for

CSR activities and provided BDT 134.29 million in financial assistance.

As part of its disaster relief efforts, the Bank donated 40,330 blankets worth BDT 10.08 million to the Chief Advisor’s Relief & Welfare Fund to assist winter-stricken communities. Additionally, Trust Bank contributed BDT 10.00 million to the Bangladesh Association of Banks for humanitarian aid to war-torn Palestine and donated BDT 2.50 million to support victims of the Palestinian conflict, at the request of the International Chamber of Commerce-Bangladesh.

Since 2010, Trust Bank has also been providing financial assistance to the widows of martyred families in Surajdi and Shohagpur villages in Nalitabari Upazila, Sherpur, offering lifelong monthly subsistence allowances. In 2024, the Bank provided BDT 0.91 million in monthly support to these families.



Financial Inclusion for Women Entrepreneurs

To facilitate greater access to finance for women entrepreneurs, Trust Bank PLC entered into an agreement with the Credit Guarantee Department (CGD) of Bangladesh Bank on March 11, 2024, under the Small Enterprise Refinance Scheme of BDT

3,000 crore. This collaboration aims to enhance credit flow to women-led small enterprises by providing collateral-free financing support through credit guarantees.



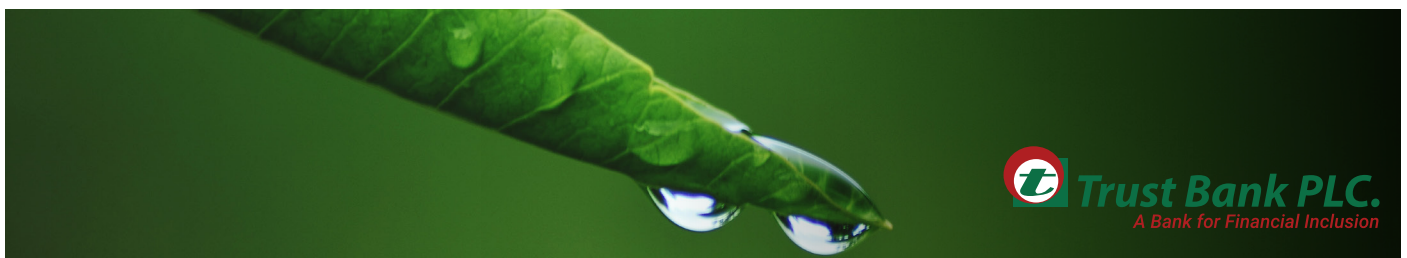
Economic Value Creation

Trust Bank PLC has shown steady growth in both financial performance and business expansion over the past years. The Bank's operating income, deposits, and loans have increased significantly, reflecting its strong market presence and operational efficiency. It continues to strengthen its capital position and improve credit quality, while maintaining a robust risk management framework. Trust Bank's commitment to sustainable growth is demonstrated through its strategic focus on green finance, social responsibility, and financial inclusion. With ongoing investments in digital banking

and infrastructure, the Bank is well-positioned to meet the evolving needs of its customers and stakeholders.

Sustainable Credit Growth and Portfolio Quality

Trust Bank has achieved steady credit growth while maintaining strong portfolio quality, effectively managing non-performing loans through prudent lending practices and risk management, ensuring long-term stability and responsible growth.





Islamic **BANKING**

Trust Islamic Banking Operations is closely monitored and supervised by a knowledgeable & committed team in Islamic Banking and finance to ensure compliance, development and growth of its business. TIB offers the full range deposit & investment products & services for corporate, retail & SME sectors.

The overall business activities of TIB have seen a very positive growth. Both Deposit and Investment of TIB increased significantly during the year 2024.



ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

“ট্রাস্ট ব্যাংকের সকল শাখায় অনলাইনে ইসলামিক ব্যাংকিং সেবা প্রদান করা হয়”

ট্রাস্ট ইসলামিক ব্যাংকিং এর আমানত প্রোডাক্ট সমূহ:
আল ওয়াদিয়া কারেন্ট একাউন্ট মুদারাবা সেভিংস একাউন্ট মুদারাবা মাসুলি সেভিংস স্কিম বরাকাত হজ ডিপোজিট স্কিম মুদারাবা ক্যাস ওয়াকফ স্কিম মুদারাবা টার্ম ডিপোজিট মুদারাবা মাসুলি প্রফিট স্কিম ট্রাস্ট মুদাআলা ডিপোজিট স্কিম

বিনিয়োগ প্রোডাক্ট সমূহ:
ইসলাম অ্যান্ডারটাকমেন্ট পরাজেজ স্কিম এড বরাকাত হেজ কনস্ট্রাকশন স্কিম বরাকাত কার স্কিম বরাকাত ডব্লিউস স্কিম হাউজহোল ডিউবেরেল এড আদারস স্কিম

*এছাড়াও এস এম ই ও কর্পোরেট গ্রাহকদের জন্য সকল ধরনের বিনিয়োগ সুবিধা রয়েছে

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ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা ইমুথ একাউন্ট **স্বপ্নপূরণের পথে শিক্ষা হোক বাধাহীন**

শরীয়াহর আলোকে শিক্ষাজীবনের পথচলা হোক নিশ্চিত

- ১৮-৫০ বছরের শিক্ষার্থীরা এই হিসাব খুলতে পারবেন
- একাউন্ট খোলার জন্য প্রয়োজন মাত্র ১০০ টাকা

১৬২০১

ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

হাউসহোল্ড ডিউবেরেল এড আদারস স্কিম **ছোট ছোট স্বপ্নগুলো পূরণ হোক শরীয়াহর আলোকে**

আমনার ঘরের প্রয়োজনীয় ইলেকট্রনিকস ও আসবাবপত্র কিনুন এই স্কিমের মাধ্যমে

- ১ লাখ থেকে ৫ লাখ টাকা পর্যন্ত
- মেয়াদ ২২ থেকে ৩৬ মাস

১৬২০১

ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা মাসুলি প্রফিট স্কিম **আজকের সঞ্চয় আগামীর সমৃদ্ধি**

ব্যক্তি (একক/যৌথভাবে) এবং প্রতিষ্ঠান এই হিসাব খুলতে পারবেন

- নির্দিষ্ট পরিমাণ জমা রাখলেই প্রতি মাসে মুনাফা
- মেয়াদ ১, ২, ৩ ও ৫ বছর (জটো-রিভিউ) সুবিধাসহ

১৬২০১

ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা পড়ুয়া একাউন্ট **শরীয়াহর আলোকে বেড়ে উঠুক নিশ্চিত**

শরীয়াহর আলোকে গড়ে উঠুক ওদের শিক্ষা জীবনের অর্থনৈতিক নিশ্চি

- ১৮ বছরের নিচের শিক্ষার্থীরা এই হিসাব খুলতে পারবেন
- হিসাব খোলার জন্য প্রয়োজন মাত্র ১০০ টাকা

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ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা সিনিয়রস ডিপোজিট একাউন্ট **অবসরকালীন সময়টুকু কাটুক আর্থিক স্বচ্ছলতায়**

মুদারাবাভিত্তিক সঞ্চয়ে প্রবীণ ন্যায়িকরা একসাথে পাচ্ছেন মাসিক মুনাফা ও ডিজিটাল ব্যাংকিং সুবিধা

- ৬০ বছর বা তদূর্ধ্ব বাংলাদেশি ন্যায়িক (একক/যৌথ)
- প্রথম থেকেই, এসএমএস ও ইন্টারনেট ব্যাংকিং ফি

১৬২০১

ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা মাসুলি সেভিংস স্কিম **শরীয়াহভিত্তিক সঞ্চয়ে সমৃদ্ধি আগামী**

ছোট-বড় সঞ্চয়ে হালাল আয়ে হোক স্বপ্নপূরণ

- প্রতি মাসে ৫০০-এর প্রণিতকে টাকা জমার সুযোগ
- মেয়াদ ৩, ৫, ৮, ১০ ও ১২ বছর

১৬২০১

ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

মুদারাবা জুনিয়র সেভিংস স্কিম **শরীয়াহ ভিত্তিক সঞ্চয়ে উজ্জ্বল হোক ভবিষ্যৎ**

‘মুদারাবা পড়ুয়া’ ও ‘মুদারাবা ইমুথ’ একাউন্টধারীদের বিরোধ ও লাভজনক ভবিষ্যতের জন্য

- মেয়াদ ২, ৩, ৪, ৫, ৭ ও ১০ বছর
- মাসিক কিস্তির পরিমাণ টাকা ১০০-এর প্রণিতক

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ট্রাস্ট ইসলামিক ব্যাংকিং
Trust Bank PLC. A Bank for Financial Inclusion

টিবিএল বারাকাত হজ ডিপোজিট স্কিম **নিরাপদ সঞ্চয়ে পবিত্র কাবার পথে**

হজের স্বপ্নপূরণ হোক শরীয়াহভিত্তিক মাসিক সঞ্চয়ে

- মেয়াদ: ন্যূনতম ২ বছর, সর্বোচ্চ ১০ বছর
- একজন একাধিক একাউন্ট খুলতে পারবেন

১৬২০১

Retail Banking Products

Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

তারপ্যের সঞ্চয়ে সমৃদ্ধ হোক ভবিষ্যৎ
ট্রাস্ট ইয়ুথ একাউন্ট

১৬২০১

Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

Every Penny Counts for
their future
TRUST STUDENT ACCOUNT

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Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

TRUST CAR LOAN
OWN THE ROAD WITH TRUST

১৬২০১

Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

Step into your *millions* with smart saving
Trust Maxmill Deposit Scheme

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Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

যেকোনো প্রয়োজনে নিশ্চিন্তে থাকুন!
পার্সোনাল লোন

১৬২০১

Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

APON NIBASH HOUSE FINANCE LOAN
YOUR DREAM HOME IS NOW WITHIN REACH!

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Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

Life happens & we finance it.
LOAN AGAINST SALARY

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Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

START EARLY STAY CONSISTENT
WATCH YOUR FUTURE GROW WITH TRUST KOTIPATI SCHEME

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Trust Retail Banking Trust Bank PLC. A Bank for Financial Inclusion

TRUST *Sristi*
EVERY WOMAN WRITES HER OWN STORY

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Trust Retail Banking

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A Bank for Financial Inclusion

RESPECT. REWARDS. RETURNS.
TRUST SENIORS ACCOUNT

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Trust Retail Banking

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A Bank for Financial Inclusion

Happiness of Savings
Start with
TRUST STUDENTS DPS

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Trust Retail Banking

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EMPOWER YOUR PLANS
BACKED BY YOUR SALARY
LOAN AGAINST SALARY

Trust Bank
Congratulations! Your salary loan has been approved.
Thank you for banking with us.

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Trust Retail Banking

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মুদারাবা ইয়ুথ একাউন্ট

স্বপ্নপূরণের পথে শিক্ষা হোক বাধাহীন

শরীয়তাহীন আলোকে শিক্ষাজীবনের সহচর হোক নিশ্চিত

- ১৮-৩০ বছরের শিক্ষার্থীরা এই হিসাব খুলতে পারবেন
- একাউন্ট খোলার জন্য প্রয়োজন মাত্র ১০০ টাকা

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SME tailored business solutions

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
সকলকে, সকলকে, সবার জন্য

ট্রাস্ট একতা

অঞ্চল ও ক্লাস্টার ভিত্তিক ক্ষুদ্র উদ্যোক্তাদের জন্য গ্রুপ লোন

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Trust Bank PLC.

Trust Remittance

Great Opportunity for Expatriate Bangladeshis

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Trust Retail Banking

Trust Bank PLC.
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সকলকে ও যত্নে আমরা আছি পাশে

ট্রাস্ট সিনিয়রস্ একাউন্ট

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Trust Agri

Trust Bank PLC.
A Bank for Financial Inclusion

ট্রাস্ট ব্যাংক পিএলসি.
সকলকে, সকলকে, সবার জন্য

ট্রাস্ট সুফলা

কৃষি ঋণের পূর্ণাঙ্গ সমাধান

- শস্য-ফসল উৎপাদন
- মৎস্য চাষ
- পশুপালন উন্নয়ন

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Trust Retail Banking

Trust Bank PLC.
A Bank for Financial Inclusion

সুরক্ষিত সকলকে বাড়তি সুবিধা

ট্রাস্ট হৈকো

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Annexure

Photo Gallery



Top Ten Remittance Award 2025



Letter of Appreciation for supporting the session on Financial Inclusion for WMSMEs in 2025



Shariah Awareness Program for Clients and Employees



The 63rd meeting of Trust Bank Shariah Supervisory Committee



Trust Bank-BFIU Regional Workshop



Training Program on SME Financing

** As of November 20, 2025

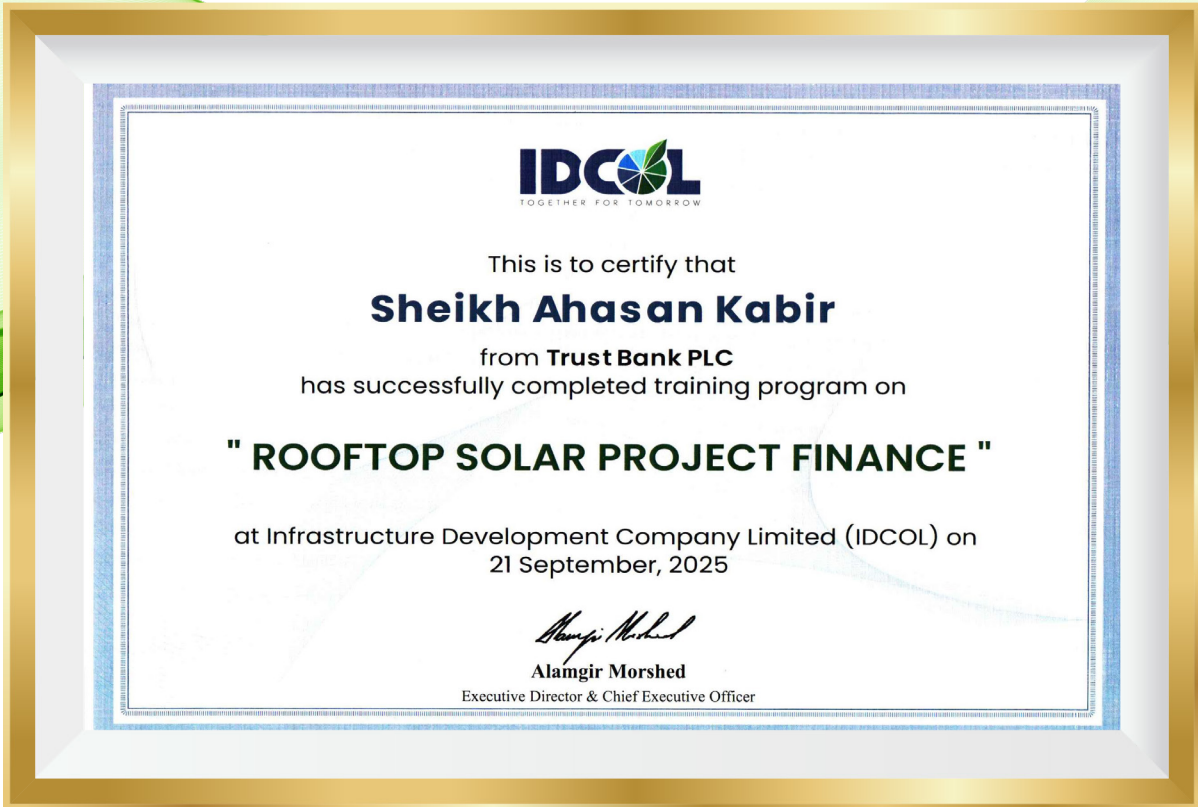
**Capacity Building of Bank's Employee
on Sustainable Financing**













Pictures of Previous Sustainability Initiatives



Green Day Celebration



Green Banking, Celebration of 1000 Bio-Gas Plant initiative by Trust Bank at Radisson Blu Water Garden Hotel



Program on Disbursement of loan on Biogas Plant under SME



Trust Bank launched Irrigation Project run by Bio-gas



UN, BIBM & BB officials visiting of Renewable Project of MFI- SOJAG, at Dhamrai

Congratulating Messages

From Classical Handmade Products BD







CLASSICAL HANDMADE PRODUCTS BD LTD.

REGISTERED OFFICE : 26, BAITUL AMAN JAME MOSQUE COMPLEX, INNER CIRCULAR ROAD, MOTIJHEEL C/A, DHAKA-1000, BANGLADESH.

Dear Trust Bank PLC.

On behalf of Classical Handmade Products BD Ltd, I would like to commend you on the publication of your inaugural Annual Sustainability Report. We have reviewed it with great interest and are impressed by the clear commitments you have outlined, particularly in the environmental pillar.

As we have always exported biodegradable/sustainable natural home décor products, your report strongly resonates with our own corporate values. As a company actively seeking to reduce our environmental footprint, we were especially pleased to see your focus on sustainable finance.

In line with this shared priority, we are exploring opportunities to refinance existing equipment and operational costs to better align with circular economy principles. Specifically, we are interested in financing related to the use of recycled goods and recycling products (e.g., machinery that uses recycled materials, packaging from post-consumer waste, etc.).

We believe that availing your refinancing schemes for such environmentally friendly initiatives would be a powerful way to partner with a bank that shares our vision.

We are optimistic to strengthen our partnership further with such green refinancing products which aligns with your ESG lending criteria.

Thank you for your contribution in this important area. Hope your continued endeavors lead the way to a greener Bangladesh.

Sincerely,

MD. TAUHID BIN ABDUS SALAM
MANAGING DIRECTOR
CLASSICAL HANDMADE PRODUCTS BD LTD.







MASCO GROUP

Head Office: Arhams (2nd & 4th to 6th Floor). Plot-79. Sector-07. Dhaka-Mymensingh Highway, Uttara, Dhaka-1230.
Tel: 58954130, 58954134, Fax: 58953126 E-mail: info@mascoknit.com

Message from MASCO Group

Subject: Congratulations on the Publication of Your First Sustainability Annual Report 2024.

Dear Trust Bank PLC.

Warm greetings from **MASCO Group**.

We would like to extend our heartfelt congratulations on the publication of your **first Annual Sustainability Report 2024**. This marks a significant milestone in your journey toward promoting transparency, sustainability, and responsible banking practices.

We truly appreciate your initiatives and continued commitment to integrating ESG principles into the financial sector. As one of your valued clients, we are proud to have been actively engaged with your bank in recent years and to have availed financing facilities for environment-friendly and sustainable products/projects. These facilities have greatly supported our efforts to adopt cleaner technologies and strengthen our environmental stewardship.

We believe this Report will serve as a guiding framework for further collaboration in promoting green finance and sustainable development. We remain committed to working together toward shared environmental and social goals.

Once again, congratulations on this commendable achievement, and we look forward to continuing our meaningful partnership.

Warm regards,

M. A Sabur
Chairman





Message from Pretty Group

Subject: Congratulation Note on Trust Bank PLC's First Sustainability Annual Report 2024.

To Trust Bank PLC.

On behalf of Pretty Group, a LEED-certified industry committed to global sustainability standards, we extend our sincere appreciation to Trust Bank PLC for publishing its first Sustainability Annual Report for the year 2024.

As one of your longstanding financial partners, we are pleased to observe the Bank's structured, transparent, and forward-looking approach to Environmental, Social, and Governance (ESG) integration. The report reflects a strong alignment with national sustainable finance priorities, global sustainability frameworks, and Bangladesh Bank's Sustainable Finance Policy.

As a Platinum LEED-certified industry, we recognize the importance of financial institutions that champion sustainable development. Trust Bank PLC's progress further motivates industries to accelerate their own environmental commitments and enhance resource efficiency.

We congratulate the entire TBL team for this milestone publication and look forward to continued partnership in promoting environmentally responsible, socially inclusive, and economically resilient growth for Bangladesh.

Wishing you continued success in your sustainability journey.

Thanking you,

Best Regards



Rezin Ahmmad Talukder (Piash)
Managing Director,
Pretty Group

CORPORATE OFFICE

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Dhaka-1212, Bangladesh.
Tel : + 88 41082257-64
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Chayadana, Gazipur,
Bangladesh.

🌐 www.prettygroupbd.com





Ref.: RMJDML/TBPLC-MCB/2025/11-020

Dated: 20th November, 2025

**Subject: Congratulations on the Publication of Your First Sustainability
Annual Report 2024.**

Dear Trust Bank PLC.

Warm greetings from **MAMUN Group**.

We would like to extend our heartfelt congratulations on the publication of your **first Annual Sustainability Report 2024**. This marks a significant milestone in your journey toward promoting transparency, sustainability and responsible banking practices.

We truly appreciate your initiatives and continued commitment to integrating ESG principles into the financial sector. As one of your valued clients, we are proud to have been actively engaged with your bank in recent years and to have availed financing facilities for environment-friendly and sustainable Products/projects. These facilities have greatly supported our efforts to adopt cleaner technologies and strengthen our environmental stewardship.

We believe this Report will serve as guiding framework for further collaboration in promoting green finance and sustainable development. We remain committed to working together toward shared environment and social goals.

Once again, congratulations on this commendable achievement, and we look forward continuing our meaningful partnership.

Warm regards,

RM Jute Diversification Mills Ltd.


Md. Shaheer Shahabuddin
Managing Director

Dhaka Office: House: 54, Road: 01, Sector: 09, Uttara, Dhaka-1230, Bangladesh.
Mobile: +88 01847278715 Phone: +88 0248964059 Email: k.mamun78@yahoo.com, info@mamungroup.net
Factory: Shibrampur, Faridpur, Bangladesh. Mobile: +88 01847278716
Website: www.mamungroup.net



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Confidence Center, Kha-09, Shahjadpur
Gulshan, Dhaka-1212

Contact Us
✉ info@greenbudbd.com
☎ +88 0255048399, 01977047336
🌐 www.greenbudbd.com

Message from GREENBUD

Subject: Congratulations on Trust Bank PLC's Publishing of the First Annual Sustainability Report 2024

Dear Trust Bank PLC,

On behalf of Greenbud, we extend our heartfelt congratulations to Trust Bank PLC on the successful publication of its first-ever Full Annual Sustainability Report for the year 2024. This publication marks a major milestone in the Bank's sustainability journey and reflects a strong institutional commitment to transparency, responsible banking, and future-ready governance.

We, at Greenbud—one of the country's leading sustainability consultancy firms with 13+ years of nationwide experience—are honored to have supported the Bank throughout the development of this report, which has been prepared in alignment with IFRS S1 and IFRS S2 standards, along with the recommendations of the TCFD guideline. The report stands as a testament to Trust Bank's dedication to adopting globally recognized frameworks and meeting the evolving expectations of regulators, investors, and stakeholders.

Greenbud has long been working with commercial banks and financed companies to enhance the quality and consistency of their sustainability disclosures. This includes supporting institutions in complying with Bangladesh Bank's Circular No. SFD-06, which requires biannual sustainability and climate-related financial disclosures. Through this experience, we have witnessed the growing importance of credible, standardized, and decision-useful sustainability reporting across the financial sector.

Trust Bank's pioneering effort in publishing this comprehensive report sets a strong example for the industry and reinforces its leadership in building a resilient, climate-aware, and socially responsible financial ecosystem.

We congratulate the entire Trust Bank team on this remarkable achievement and wish continued success in advancing the Bank's sustainability vision in the years ahead.

Warm regards,

Syed Tasnem Mahmood
Chief Executive Officer (CEO)
Greenbud



Lets Grow Together Sustainable





Credit Risk Management Division



