Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

ECOVIS BANGLADESH

A. QASEM & Co.
Chartered Accountants Since 1953

70 Years of excellence

Independent Auditor's Report

To the Shareholders of Eastern Bank PLC.

Report on the audit of the consolidated and separate financial statements

Opinion

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

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

Basis for Opinion

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

Emphasis of Matter

We draw attention to note-2 to the financial statements, where management has explained the basis of preparation of the financial statements, including compliance with Rules and Regulations issued by Bangladesh Bank on the classification of loans and advances/investments and the required impairment provision. Our opinion is not modified in respect of this matter

Key Audit Matters

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

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for loans, advances/investments	
With reference to note 13.8 to the financial statements, the process for calculating the provision for loans, advances/investments portfolio associated with credit risk is significant and complex. The Bank calculates provision for loans, advances/investments by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD circular no. 15 dated 27 November 2024 and its subsequent amendments. As per BRPD Circular No. 07 dated 16 September 2025 and BRPD Letter No. 26 dated 24 November 2025, banks are permitted to extend special policy support to genuinely affected borrowers through rescheduling, restructuring, and exit facilities. Under these circulars, loans rescheduled under special consideration are to be classified as SMA and maintained with the required general provisions. Furthermore, any previously maintained specific provisions against such loans cannot be transferred to income unless realized in cash. However, banks are allowed to transfer previously maintained specific provisions to general provisions. As policy support is extended to individual borrowers on a case-to-case basis, each borrower and respective facility should be separately assessed and justified during the audit about loan classification and provisioning requirements. In Bangladesh, non-performing loans have been increasing day by day. Banks need to maintain provisions for additional non-performing loans in line with the central bank's guidelines. The Bank identifies impaired loan accounts and calculates required provisions manually. Furthermore, management may have intention to maintain lower provisions for loans and advances to misstate profit. Considering these factors, we have considered measurement of provision for loans, advances/investments as significant risk as well as a key audit matter. At the year end of 2025 the Group reported total gross loans, advances/investments BDT 479,546.99 million (2024: BDT 412,818.77 million) and in 2025 the Bank reported total gross loans, advances/investments of BDT 477,039.90 million (2024: BDT 410,717.61 million) whereas at the year end of 2025 the Group reported total provision for loans, advances/investments BDT 16,207.84 million (2024: BDT 14,713.75 million) and the Bank reported total provision for loans, advances/investments of BDT 15,644.45 million (2024: BDT 14,251.42 million).	We tested the design and operating effectiveness of key controls focusing on the following: • Credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Review of quarterly Classification of Loans (CL). Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: • We checked the no. of instalments outstanding and compliance with BRPD circulars; • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Tested the inputs in computation of provision in terms of testing the accuracy of underlying information. Assessed the methodologies on which the provision amounts based (value of eligible securities, interest suspense), recalculated the provisions for loans and advances; • For confirming the classification of rescheduled loans and advances, and related provision thereon. we performed the following procedures: • We checked the no. of instalments outstanding and compliance with BRPD Circular No. 16 dated 18 July 2022 and subsequent amendments; • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Tested the inputs in computation of provision in terms of testing the accuracy of underlying information; • Assessed the methodologies on which the provision amounts based (value of eligible securities, interest suspense), recalculated the provisions for loans and advances; and • In addition, we reviewed individual policy support letters issued by Bangladesh Bank relating to affected borrowers, which specifically outline the classification and provisioning requirements of rescheduled loans under policy support arrangements as per BRPD Circular No. 07 dated 16 September 2025 and BRPD Letter No. 26 dated 24 November 2025. We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 13.8 to the financial statements	
2. Recognition of interest income on loans, advances/investments	
Recognition of interest income has significant and wide influence on financial statements. Recognition and measurement of interest income have involved complex IT environments.	We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans, advances/investments focusing on the following. • We performed test of operating effectiveness on automated control in place to measure and recognize interest income.
We identify recognition of interest income from loans, advances/investments as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error and misstatement in recognition of interest by management to meet specific targets or expectations.	• We have also performed substantive procedure to check whether interest income is recognized completely and accurately. • Reviewing transfer of interests to the income account in line with the Bangladesh Bank's guidelines • We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines. • We performed procedures to ensure that the revenue recognition criteria adopted by each group entity for all major revenue streams is appropriate and in line with the Group's accounting policies
See note no. 22.3 to the financial statements	
3. Valuation of treasury bill and treasury bond	
The classification and measurement of T-Bills and T-Bonds involve significant judgment and the application of complex valuation techniques. In the absence of quoted prices in an active market, the fair value of these instruments is determined using valuation models that may incorporate direct or indirect unobservable market data. These models require the application of complex pricing methodologies and an elevated level of professional judgment.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of treasury bills and bonds. We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the treasury bills and bonds valuation processes, including controls over market data inputs into valuation models, model governance and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.
See note no. 6 to the financial statements	
4. IT systems and controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configurations and other application layer controls identified as key to our audit. We performed the tests of IT general controls to evaluate the application development and database, hosting platforms and segregation of incompatible duties relevant to application and database change management.
5. Adequacy of income tax provision and measurement of deferred tax	
The adequacy of the income tax provision and the measurement of deferred tax assets is considered a key audit matter due to the significant judgment involved in determining both the current and deferred tax, as well as the potential impact on the financial position and performance of the company. These areas involve complex estimates, the application of tax laws, and the assessment of future taxable income, which require careful consideration and professional judgment. Both income tax provisions and deferred tax assets rely on significant estimates. There is a risk that these estimates may be incorrect or overly optimistic, particularly in the case of deferred tax assets, which can be recognized only if it is probable that the Bank will have future taxable profits against which the deferred tax assets can be utilized. Due to the inherent complexity and estimation uncertainty in both areas, and the materiality of the amounts involved, we have determined them as a key audit matter.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of both current tax and deferred tax, including the assumptions used in estimating the Bank's taxable income. We carefully reviewed any ongoing tax litigation between the Bank and the income tax authority, as well as the tax positions for the years where income tax assessments are still pending. We also assessed the adequacy of the tax provision recorded by the Bank. Special attention was given to any reversals or adjustments made to the income tax provision from prior years. We also assessed the completeness and accuracy of the data used for the estimations of future taxable income to ensure that The Bank has sufficient taxable profit to recover the deferred tax assets in foreseeable future. We recalculated the current tax provision and deferred tax assets to ensure that the Bank has determined them in accordance with the applicable laws and regulations. We engaged our tax specialist team to assess the key assumptions, controls, and the recognition and measurement of both current and deferred tax. Finally, we assessed the appropriateness and presentation of the disclosures in accordance with IAS 12, Income Taxes, including the deduction of deferred tax assets from regulatory capital.
See note no. 9.7 and 13.4.1 to the financial statements	

Other information

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act 1991 (amended up to date) and the rules and regulations issued by Bangladesh Bank, we also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- the separate balance sheet and separate profit and loss account dealt with by the report are in agreement with the books of account and returns;
- the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;
- Based on our checking of sample, no advance or loan in excess of the amount determined by Bangladesh Bank from time to time has been sanctioned or allowed;
- to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls:
  - (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities;
- financial statements for the year ended 31 December 2025 of subsidiary companies of the Bank namely EBL Securities PLC, EBL Investments Limited and EBL Asset Management Limited have been audited by MABS & J Partners, Chartered Accountants and EBL Finance (HK) Limited has been audited by Kingston C.P.A Limited, Certified Public Accountants, Hong Kong, where the respective auditors expressed unmodified audit opinions. These have been appropriately reflected in the consolidated financial statements;
- the information and explanations required by us have been received and found satisfactory;
- we have reviewed over 80% of the risk-weighted assets of the Bank and spent over 13,000 person hours;
- Capital to Risk-weighted Asset Ratio (CRAR), Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) as required by Bangladesh Bank has been maintained adequately as at 31 December 2025;
- As part of our going concern assessment, we reviewed maturity mismatch between assets and liabilities which may negatively affect bank's liquidity position subsequently; and
- Non-banking assets have been accounted in conformity with Bangladesh Bank guidelines.

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

ATM Shamim Reza FCA
Partner
Enrolment No.:1766

DVC: 2604151766AS329305

Dhaka, Bangladesh.
Dated: 15 April 2026

Main Office: Gulshan Pink City, Level: 7, Plot # 15, Road # 103, Gulshan, Dhaka-1212, Bangladesh; ☎ +880-2-8881824-6, aqasem@aqcbd.com
Chattogram Office: Faruk Mahal (3rd Floor), Plot # 93, Agrabad C/A, Chittagong-4100, Bangladesh; ☎ +880-31-715656, 718066, aqasemctg@aqcbd.com
Tax & Company Affairs Office: Ivory Krishnachura (5th Floor), 3/1-E, Purana Paltan, Dhaka-1000, Bangladesh; ☎ +880-2-9551103, 9584925, aqasemtax@aqcbd.com
AQC SINCE 1953

Eastern Bank PLC. and its subsidiaries

Consolidated Balance Sheet

As at 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	7,416,876,931	6,077,442,272
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	27,410,175,015	18,402,026,734
		34,827,051,946	**24,479,469,006**
Balances with other banks and financial institutions	4		
In Bangladesh	4.1	11,635,943,521	11,157,616,777
Outside Bangladesh	4.2	1,851,736,000	5,429,855,284
		13,487,679,521	**16,587,472,060**
Money at call and on short notice/placement	5	**-**	**2,400,000,000**
Investments	6		
Government	6.2	194,850,848,919	123,454,871,597
Others	6.3	21,737,198,775	24,433,262,805
		216,588,047,694	**147,888,134,402**
Loans and advances/investments	7		
Loans, cash credits, overdraft etc./general investments	7.2	391,410,103,404	371,855,514,578
Bills purchased and discounted	7.3	88,136,894,626	40,963,263,758
		479,546,998,030	**412,818,778,335**
Fixed assets including premises, furniture and fixtures	8	**6,864,782,435**	**6,372,950,093**
Other assets	9	**15,910,834,456**	**10,704,724,740**
Non banking assets	10	-	-
TOTAL ASSETS		**767,225,394,082**	**621,251,528,637**
LIABILITIES AND CAPITAL			
LIABILITIES			
Borrowing/placement from banks, financial institutions and agents	11		
Non-convertible subordinated bond		11,360,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.		106,815,612,676	77,697,709,141
		118,175,612,676	**83,717,709,141**
Deposits and other accounts	12		
Current deposits/Al-wadeeah current deposits & other accounts	12.2	71,259,182,504	65,801,146,724
Bills payable	12.3	1,512,738,204	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	12.4	86,623,577,652	77,733,055,941
Term deposits/Mudaraba term deposits	12.5	303,010,560,183	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits		93,607,425,014	69,259,189,334
Bearer certificates of deposits		-	-
		556,013,483,557	**456,469,439,050**
Other liabilities	13	**42,952,960,455**	**37,830,863,446**
TOTAL LIABILITIES		**717,142,056,687**	**578,018,011,637**
SHAREHOLDERS' EQUITY			
Paid up capital	14	15,958,133,880	13,581,390,540
Statutory reserve	15	15,958,133,880	13,581,390,540
Dividend equalisation reserve	16	356,040,000	356,040,000
Revaluation reserve on investment	17	1,208,078,672	308,667,697
General reserve		603,493,370	603,493,370
Start-up equity investment fund	20.1	365,529,870	275,431,682
Capital reserve		29,104,053	29,104,053
Actuarial remeasurement gain/(loss)	18	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	19	(178,349,173)	(165,146,899)
Surplus in profit and loss account	20	16,319,096,905	15,199,070,079
TOTAL SHAREHOLDERS' EQUITY		**50,083,337,394**	**43,233,516,999**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**767,225,394,082**	**621,251,528,637**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	52,185,665,440	62,170,920,385
Letters of guarantee	21.2	82,051,845,127	60,503,604,565
Irrevocable letters of credit	21.3	66,715,455,486	67,703,585,443
Bills for collection	21.4	22,862,959,596	26,598,437,645
Others	21.5	801,211,428	-
		224,617,137,078	**216,976,548,038**
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed	21.6	731,326,492	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments	21.7	1,400,000,000	1,400,000,000
		2,131,326,492	**1,400,000,000**
TOTAL OFF-BALANCE SHEET ITEMS		**226,748,463,570**	**218,376,548,038**
Net asset value (NAV) per share (restated)	43	**31.38**	**27.09**

These financial statements should be read in conjunction with the annexed notes.

A. Qasem & Co. Chartered Accountants FRC Enlistment No.: CAF-001-129	**Sd/-** **Ali Reza Iftekhar** Managing Director	**Sd/-** **Khondkar Atique-e-Rabbani FCA** Independent Director
Sd/- **ATM Shamim Reza FCA** Partner Enrolment No.:1766 DVC: 2604151766AS329305 Dhaka, Bangladesh. Dated: 15 April 2026	**Sd/-** **Mufakkharul Islam Khasru** Director	**Sd/-** **Gazi Md. Shakhawat Hossain** Director

Eastern Bank PLC. and its subsidiaries

Consolidated Profit and Loss Account

For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
Interest income/profit on investments	22.3	49,033,875,206	39,557,061,340
Interest expense/profit shared on deposits and borrowings etc.	23	39,495,463,795	29,207,774,361
Net interest Income/profit on investment		**9,538,411,410**	**10,349,286,979**
Income from investments	24	14,211,990,969	10,319,810,691
Commission, exchange and brokerage	25	6,378,320,379	5,758,938,050
Other operating income	26	506,292,484	387,487,441
		21,096,603,832	**16,466,236,183**
Total operating income		**30,635,015,242**	**26,815,523,161**
Salary and allowances (excluding those of MD)	27	7,856,224,070	6,668,635,755
Rent, taxes, insurance, utilities etc.	28	720,479,292	627,343,592
Legal and professional expenses	29	146,925,029	94,103,256
Postage, stamp, telecommunication etc.	30	329,334,325	317,972,087
Stationery, printing, advertisement, business promotion etc.	31	771,579,375	756,908,910
Managing Director's salary and allowances (Bank only)	32	35,798,031	34,094,366
Directors' fees and expenses	33	4,646,663	5,892,592
Shariah supervisory committee's fees and expenses	34	317,390	99,000
Audit fees	35	7,667,798	3,101,635
Depreciation and repair of bank's assets	36	1,776,568,340	1,522,381,546
Other operating expenses	37	1,121,253,912	949,654,004
Total operating expenses		**12,770,794,223**	**10,980,186,743**
Profit before provisions		**17,864,221,019**	**15,835,336,418**
Provision for loans/investments and off-balance sheet exposures			
Specific provision (net off w/off recovery)		4,415,178,029	1,559,480,885
General provision for loans and advances/investments		(697,506,531)	976,677,934
Special general provision for COVID-19		-	(383,580,404)
General provision for off / balance sheet exposures		92,720,773	19,299,611
		3,810,392,271	**2,171,878,026**
Other provision	38	589,815,795	1,547,739,899
Total provision		**4,400,208,066**	**3,719,617,925**
Profit before tax for the year		**13,464,012,953**	**12,115,718,494**
Current tax expense for the year	13.4.1	5,000,111,564	5,079,048,965
Deferred tax expense/(income)	9.8	123,546,351	437,692,928
Total provision for taxation		**5,123,657,915**	**5,516,741,893**
Profit after tax for the year		**8,340,355,037**	**6,598,976,600**
Appropriation			
Statutory reserve	15	2,376,743,340	1,509,043,390
Start-up equity investment fund	20.1	90,098,188	-
		2,466,841,528	**1,509,043,390**
Retained earnings carried forward		**5,873,513,509**	**5,089,933,210**
Earnings per share (EPS) (restated)	42.2	**5.23**	**4.14**

These financial statements should be read in conjunction with the annexed notes.

A. Qasem & Co. Chartered Accountants FRC Enlistment No.: CAF-001-129	**Sd/-** **Ali Reza Iftekhar** Managing Director	**Sd/-** **Khondkar Atique-e-Rabbani FCA** Independent Director
Sd/- **ATM Shamim Reza FCA** Partner Enrolment No.:1766 DVC: 2604151766AS329305 Dhaka, Bangladesh. Dated: 15 April 2026	**Sd/-** **Mufakkharul Islam Khasru** Director	**Sd/-** **Gazi Md. Shakhawat Hossain** Director

Eastern Bank PLC. and its subsidiaries

Consolidated Cash Flow Statement

For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
A) Cash flows from operating activities			
Interest/investment income receipts in cash		47,623,504,253	39,067,384,545
Interest/profit paid on deposits and borrowing etc.		(37,966,519,151)	(26,050,951,109)
Dividend receipts		994,616,411	1,140,735,913
Fees and commission receipts in cash		6,359,710,055	5,653,884,882
Income from investment (other than dividend received)		13,259,155,579	8,497,288,237
Recoveries on loans/investments previously written off		545,801,845	515,004,559
Cash payment to employees		(7,817,548,654)	(6,639,773,966)
Cash payment to suppliers		(2,479,214,846)	(2,171,637,757)
Income taxes paid	13.4.2	(5,303,451,830)	(3,892,516,076)
Receipts from other operating activities		506,991,360	374,391,678
Payments for other operating activities		(1,126,217,965)	(955,546,596)
Cash generated from operating profit before changes in operating assets and liabilities		**14,596,827,058**	**15,538,264,312**
Increase/(decrease) in operating assets & liabilities			
Net sale/(purchase) of trading securities		(40,949,806,624)	(29,678,669,702)
Loans and advances/investments to customers (other than banks)		(67,394,687,764)	(58,492,598,923)
Other assets	39	(3,513,418,482)	(1,762,245,638)
Deposits/borrowings/placement from other banks		31,716,516,302	9,765,733,040
Deposits from customers (other than banks)		95,828,571,221	88,289,760,882
Other liabilities	40	1,826,522,215	428,481,144
Cash generated from changes in operating assets and liabilities		**17,513,696,868**	**8,550,460,803**
Net cash received from/(used in) operating activities		**32,110,523,925**	**24,088,725,115**
B) Cash flows from investing activities			
Net sale/(purchase) of non-trading securities		(28,615,903,217)	(20,350,453,690)
Net sale/(purchase) of property, plant and equipment		(1,152,374,098)	(605,556,302)
Net advance payment for right-of-use assets (RoU)		(123,335,252)	(481,029,538)
Net cash (used in) investing activities		**(29,891,612,568)**	**(21,437,039,530)**
C) Cash flows from financing activities			
Net issuance/(redemption) of subordinated bond		5,340,000,000	(1,000,000,000)
Dividend paid (cash dividend)		(2,366,099,271)	(1,500,045,571)
Payments against lease liabilities		(344,045,725)	(60,220,888)
Net cash received from/(used in) financing activities		**2,629,855,004**	**(2,560,266,459)**
D) Net increase/(decrease) in cash (A+B+C)		**4,848,766,362**	**91,419,126**
E) Effects of exchange rate changes on cash and cash equivalents		2,888,340	119,962,706
F) Opening cash and cash equivalents		43,470,938,065	43,259,556,233
G) Closing cash and cash equivalents (D+E+F)*		**48,322,592,767**	**43,470,938,065**

Amount in BDT

Particulars	Notes	2025	2024
***Closing cash and cash equivalents consist of:**			
Cash in hand (including foreign currencies)	3.1	7,416,876,931	6,077,442,272
Balances with Bangladesh Bank and its agent bank (s)	3.2	27,410,175,015	18,402,026,734
Balances with other Banks and Financial Institutions	4	13,487,679,521	16,587,472,060
Money at call and on short notice/Placement	5	-	2,400,000,000
Prize bonds	6.2	7,861,300	3,997,000
		48,322,592,767	**43,470,938,065**
Net operating cash flow (NOCF) per share (restated)	43	**20.12**	**15.09**

These financial statements should be read in conjunction with the annexed notes.

Sd/- **Ali Reza Iftekhar** Managing Director	**Sd/-** **Khondkar Atique-e-Rabbani FCA** Independent Director	**Sd/-** **Mufakkharul Islam Khasru** Director	**Sd/-** **Gazi Md. Shakhawat Hossain** Director

Eastern Bank PLC. and its subsidiaries

Consolidated Statement of Changes in Equity

For the year ended 31 December 2025

Amount in BDT

Particulars	Paid up capital	Statutory reserve	Dividend equalisation reserve	Revaluation reserve on investment	General reserve	Start-up equity investment fund*	Capital reserve	Actuarial remeasurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
Balance as on 01 January 2025	13,581,390,540	13,581,390,540	356,040,000	308,667,697	603,493,370	275,431,682	29,104,053	(535,924,063)	(165,146,899)	15,199,070,079	43,233,516,999
Bonus share issued for 2024	2,376,743,340	-	-	-	-	-	-	-	-	(2,376,743,340)	-
Cash dividend paid for 2024	-	-	-	-	-	-	-	-	-	(2,376,743,344)	(2,376,743,344)
Profit after tax for the year	-	-	-	-	-	-	-	-	-	8,340,355,037	8,340,355,037
Transfer to statutory reserve	-	2,376,743,340	-	-	-	-	-	-	-	(2,376,743,340)	-
Transferred to start-up equity investment fund	-	-	-	-	-	90,098,188	-	-	-	(90,098,188)	-
Reserve for revaluation of treasury securities (HFT)	-	-	-	675,532,920	-	-	-	-	-	-	675,532,920
Reserve for amortisation of treasury securities (HTM)	-	-	-	223,878,054	-	-	-	-	-	-	223,878,054
Foreign currency translation gain/(loss)	-	-	-	-	-	-	-	-	(13,202,274)	-	(13,202,274)
Balance as at 31 December 2025	**15,958,133,880**	**15,958,133,880**	**356,040,000**	**1,208,078,672**	**603,493,370**	**365,529,870**	**29,104,053**	**(535,924,063)**	**(178,349,173)**	**16,319,096,905**	**50,083,337,394**
Balance as at 31 December 2024	**13,581,390,540**	**13,581,390,540**	**356,040,000**	**308,667,697**	**603,493,370**	**275,431,682**	**29,104,053**	**(535,924,063)**	**(165,146,899)**	**15,199,070,079**	**43,233,516,999**

*Pursuant to SMESPD Circular No. 02 dated 09 July 2025 issued by Bangladesh Bank, the presentation was revised, requiring the fund to be reported as a Start-up Equity Investment Fund, separate from other liabilities. Accordingly, the Bank has reclassified the start-up fund from Other Liabilities to Equity in the financial statements.

Sd/- **Ali Reza Iftekhar** Managing Director	**Sd/-** **Khondkar Atique-e-Rabbani FCA** Independent Director	**Sd/-** **Mufakkharul Islam Khasru** Director	**Sd/-** **Gazi Md. Shakhawat Hossain** Director

Eastern Bank PLC. and its subsidiaries

Consolidated Liquidity Statement

(Asset and Liability Maturity Analysis)

As at 31 December 2025

Amount in BDT

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
Assets						
Cash in hand (including balance with Bangladesh Bank and its agent bank)	19,323,510,123	-	-	-	15,503,541,823	34,827,051,946
Balances with other banks and financial institutions	7,297,679,521	5,950,000,000	240,000,000	-	-	13,487,679,521
Money at call and on short notice/placement	-	-	-	-	-	-
Investments	17,923,514,637	13,197,216,715	30,863,708,412	72,767,923,084	81,835,684,846	216,588,047,694
Loans and advances/investments	60,538,595,357	92,013,328,360	192,432,266,458	90,575,249,852	43,987,558,003	479,546,998,030
Fixed assets including premises, furniture and fixtures	73,336,454	150,798,005	660,028,083	2,945,051,070	3,035,568,824	6,864,782,435
Other assets	155,584,115	2,043,497	10,335,351,241	5,417,855,604	-	15,910,834,456
Non banking assets	-	-	-	-	-	-
Total assets	**105,312,220,207**	**111,313,386,576**	**234,531,354,194**	**171,706,079,610**	**144,362,353,496**	**767,225,394,082**
Liabilities						
Borrowing from other banks, financial institutions and agents	19,640,017,736	22,311,055,216	62,949,511,661	9,941,150,858	3,333,877,205	118,175,612,676
Deposits and other accounts	80,128,916,510	115,055,887,643	134,114,416,022	225,082,318,169	1,631,945,213	556,013,483,557
Other liabilities	338,906,915	6,290,611,959	6,577,794,265	23,137,931,468	6,607,715,848	42,952,960,455
Total liabilities	**100,107,841,161**	**143,657,554,818**	**203,641,721,948**	**258,161,400,494**	**11,573,538,266**	**717,142,056,687**
Net liquidity gap	**5,204,379,045**	**(32,344,168,242)**	**30,889,632,246**	**(86,455,320,885)**	**132,788,815,229**	**50,083,337,394**
Cumulative net liquidity gap	**5,204,379,045**	**(27,139,789,197)**	**3,749,843,049**	**(82,705,477,836)**	**50,083,337,394**	-

Eastern Bank PLC.

Balance Sheet

As at 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	7,416,813,282	6,077,354,443
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	27,410,175,015	18,402,026,734
		34,826,988,297	**24,479,381,177**
Balances with other banks and financial institutions	4		
In Bangladesh	4.1	11,525,860,456	11,043,182,890
Outside Bangladesh	4.2	1,816,382,300	5,140,656,309
		13,342,242,756	**16,183,839,198**
Money at call and on short notice/placement	5	**-**	**2,400,000,000**
Investments	6		
Government	6.2	194,845,196,802	123,155,624,682
Others	6.3	16,627,866,525	19,890,809,465
		211,473,063,327	**143,046,434,147**
Loans and advances/investments	7		
Loans, cash credits, overdraft etc. /general investments	7.2	392,705,427,115	374,441,666,954
Bills purchased and discounted	7.3	84,334,481,209	36,275,947,401
		477,039,908,324	**410,717,614,356**
Fixed assets including premises, furniture and fixtures	8	**6,790,558,033**	**6,318,911,387**
Other assets	9	**18,130,896,149**	**12,904,194,686**
Non banking assets	10	-	-
TOTAL ASSETS		**761,603,656,887**	**616,050,374,950**
LIABILITIES AND CAPITAL			
LIABILITIES			
Borrowing/placement from banks, financial institutions and agents	11		
Non-convertible subordinated bond		11,360,000,000	6,020,000,000
Borrowings/placements from other Banks, financial institutions and agents etc.		102,080,029,823	73,146,520,520
		113,440,029,823	**79,166,520,520**
Deposits and other accounts	12		
Current deposits/Al-wadeeah current deposits and other accounts	12.2	71,658,253,093	66,994,663,564
Bills payable	12.3	1,512,738,204	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	12.4	86,623,577,652	77,733,055,941
Term deposits/Mudaraba term deposits	12.5	303,010,560,183	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits		93,648,841,727	69,288,183,480
Bearer certificates of deposits		-	-
		556,453,970,859	**457,691,950,036**
Other liabilities	13	**40,859,652,838**	**35,852,836,618**
TOTAL LIABILITIES		**710,753,653,520**	**572,711,307,174**

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

Amount in BDT

Particulars	Notes	2025	2024
SHAREHOLDERS' EQUITY			
Paid up capital	14	15,958,133,880	13,581,390,540
Statutory reserve	15	15,958,133,880	13,581,390,540
Dividend equalisation reserve	16	356,040,000	356,040,000
Revaluation reserve on investment	17	1,133,630,249	234,219,274
General reserve		603,493,370	603,493,370
Start-up equity investment fund	20.1	365,529,870	275,431,682
Actuarial remeasurement gain/(loss)	18	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	19	(356,687,558)	(335,136,715)
Surplus in profit and loss account	20	17,367,653,738	15,578,163,149
TOTAL SHAREHOLDERS' EQUITY		**50,850,003,367**	**43,339,067,777**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**761,603,656,887**	**616,050,374,950**
OFF-BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	52,185,665,440	62,170,920,385
Letters of guarantee	21.2	82,051,845,127	60,503,604,565
Irrevocable letters of credit	21.3	66,715,455,486	67,703,585,443
Bills for collection	21.4	22,862,959,596	26,598,437,645
Others	21.5	801,211,428	-
		224,617,137,078	**216,976,548,038**
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed	21.6	731,326,492	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments	21.7	1,400,000,000	1,400,000,000
		2,131,326,492	**1,400,000,000**
TOTAL OFF-BALANCE SHEET ITEMS		**226,748,463,570**	**218,376,548,038**
Net asset value (NAV) per share (restated)	43	**31.86**	**27.16**

These financial statements should be read in conjunction with the annexed notes.

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
ATM Shamim Reza FCA
Partner
Enrolment No.:1766
DVC: 2604151766AS329305
Dhaka, Bangladesh.
Dated: 15 April 2026

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Eastern Bank PLC.

Profit and Loss Account

For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
Interest income/profit on investments	22.3	48,715,163,115	39,269,720,379
Interest expense/profit shared on deposits and borrowings etc.	23	38,882,143,373	28,684,650,516
Net interest income/profit on investments		**9,833,019,743**	**10,585,069,863**
Income from investments	24	14,530,466,007	10,170,845,482
Commission, exchange and brokerage	25	6,121,110,858	5,484,348,375
Other operating income	26	492,725,012	386,193,011
		21,144,301,876	**16,041,386,868**
Total operating income		**30,977,321,619**	**26,626,456,730**
Salary and allowances (excluding those of MD)	27	7,682,218,132	6,471,837,502
Rent, taxes, insurance, utilities etc.	28	707,789,499	613,780,036
Legal and professional expenses	29	141,805,082	92,259,141
Postage, stamp, telecommunication etc.	30	318,350,106	311,069,589
Stationery, printing, advertisement, business promotion etc.	31	769,055,400	753,252,490
Managing Director's salary and allowances	32	35,798,031	34,094,366
Directors' fees and expenses	33	4,046,163	5,254,592
Shariah supervisory committee's fees and expenses	34	317,390	99,000
Audit fees	35	6,394,000	1,287,893
Depreciation and repair of bank's assets	36	1,731,898,862	1,480,182,865
Other operating expenses	37	1,106,289,967	924,323,234
Total operating expenses		**12,503,962,630**	**10,687,440,708**
Profit before provisions		**18,473,358,989**	**15,939,016,022**
Provision for loans/investments and off-balance sheet exposures			
Specific provision (net off w/off recovery)	13.9	4,419,290,227	1,559,203,019
General provision for loans and advances/investments	13.9	(802,600,682)	853,544,590
Special general provision for COVID-19	13.9	-	(383,580,404)
General provision for off-balance sheet exposures	13.9	92,720,773	19,299,611
		3,709,410,318	**2,048,466,816**
Other provision	38	647,401,111	915,549,696
Total provision		**4,356,811,429**	**2,964,016,512**
Profit before tax for the year		**14,116,547,559**	**12,974,999,510**
Current tax expense for the year	13.4.1	4,932,600,045	5,011,813,595
Deferred tax expense/(income)	9.8	174,128,713	459,243,087
Total provision for taxation		**5,106,728,758**	**5,471,056,682**
Profit after tax for the year		**9,009,818,801**	**7,503,942,828**
Appropriation			
Statutory reserve	15	2,376,743,340	1,509,043,390
Start-up equity investment fund	20.1	90,098,188	-
		2,466,841,528	**1,509,043,390**
Retained earnings carried forward		**6,542,977,273**	**5,994,899,438**
Earnings per share (EPS) (restated)	42.2	**5.65**	**4.70**

These financial statements should be read in conjunction with the annexed notes.

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
ATM Shamim Reza FCA
Partner
Enrolment No.:1766
DVC: 2604151766AS329305
Dhaka, Bangladesh.
Dated: 15 April 2026

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Eastern Bank PLC.

Cash Flow Statement

For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	2025	2024
A) Cash flows from operating activities			
Interest/investment income receipts in cash		47,421,929,214	38,779,351,362
Interest/profit paid on deposits and borrowing etc		(37,353,198,728)	(25,527,827,264)
Dividend receipts		932,984,044	1,114,942,916
Fees and commission receipts in cash		6,099,727,864	5,396,941,111
Income from investment (other than dividend)		13,234,325,181	8,490,051,212
Recoveries on loans/investments previously written off		545,801,845	515,004,559
Cash payment to employees		(7,630,380,262)	(6,442,975,713)
Cash payment to suppliers		(2,448,535,324)	(2,126,851,149)
Income taxes paid	13.4.2	(5,255,515,056)	(3,828,049,595)
Receipts from other operating activities		493,438,875	373,097,248
Payments for other operating activities		(1,110,653,520)	(929,577,826)
Cash generated from operating profit before changes in operating assets and liabilities		**14,929,924,133**	**15,814,106,862**
Increase/(decrease) in operating assets and liabilities			
Net sale / (purchase) of trading securities		(40,369,993,704)	(28,550,484,095)
Loans and advances/investments to customers (other than banks)		(67,108,033,983)	(58,939,397,046)
Other assets	39	(3,480,129,437)	(1,804,257,846)
Deposits/borrowings/placement from other banks		31,532,122,070	9,213,493,662
Deposits from customers (other than banks)		95,046,547,538	88,173,873,555
Other liabilities	40	1,788,466,297	954,702,575
Cash generated from changes in operating assets and liabilities		**17,408,978,780**	**9,047,930,806**
Net cash received from/(used in) operating activities		**32,338,902,913**	**24,862,037,668**
B) Cash flows from investing activities			
Net sale/(purchase) of non-trading securities		(28,610,251,100)	(20,350,453,690)
Net sale/(purchase) of property, plant and equipment		(1,145,052,684)	(608,658,621)
Net advance payment for Right of Use Assets		(114,372,589)	(189,134,411)
Net cash received from/(used in) investing activities		**(29,869,676,373)**	**(21,148,246,723)**
C) Cash flows from financing activities			
Net issuance/(redemption) of subordinated bond		5,340,000,000	(1,000,000,000)
Dividend paid (cash dividend)		(2,366,099,271)	(1,500,045,571)
Payments against lease liabilities		(326,347,781)	(311,689,936)
Net cash received from/(used in) financing activities		**2,647,552,948**	**(2,811,735,507)**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)		**5,116,779,488**	**902,055,438**
E) Effects of exchange rate changes on cash and cash equivalents		(6,904,510)	67,942,483
F) Opening cash and cash equivalents		43,067,217,375	42,097,219,454
G) Closing cash and cash equivalents (D+E+F)*		**48,177,092,353**	**43,067,217,375**
***Cash and cash equivalents consists of:**			
Cash in hand (including foreign currencies)	3.1	7,416,813,282	6,077,354,443
Balances with Bangladesh Bank and its agent bank (s)	3.2	27,410,175,015	18,402,026,734
Balances with other Banks and Financial Institutions	4	13,342,242,756	16,183,839,198
Money at call and on short notice/placement	5	-	2,400,000,000
Prize bonds	6.2	7,861,300	3,997,000
		48,177,092,353	**43,067,217,375**
Net operating cash flow (NOCF) per share (restated)	43	**20.26**	**15.58**

These financial statements should be read in conjunction with the annexed notes.

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
ATM Shamim Reza FCA
Partner
Enrolment No.:1766
DVC: 2604151766AS329305
Dhaka, Bangladesh.
Dated: 15 April 2026

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Eastern Bank PLC.

Statement of Changes in Equity

For the year ended 31 December 2025

Amount in BDT

Particulars	Paid up capital	Statutory reserve	Dividend equalisation reserve	Revaluation reserve on investment	General reserve	Start-up equity investment fund*	Actuarial remeasurement gain / (Loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
Balance as on 01 January 2025	13,581,390,540	13,581,390,540	356,040,000	234,219,274	603,493,370	275,431,682	(535,924,063)	(335,136,715)	15,578,163,149	43,339,067,777
Bonus share issued for 2024	2,376,743,340	-	-	-	-	-	-	-	(2,376,743,340)	-
Cash dividend paid for 2024	-	-	-	-	-	-	-	-	(2,376,743,344)	(2,376,743,344)
Profit after tax for the year	-	-	-	-	-	-	-	-	9,009,818,801	9,009,818,801
Transfer to statutory reserve	-	2,376,743,340	-	-	-	-	-	-	(2,376,743,340)	-
Transferred to start-up equity investment fund	-	-	-	-	-	90,098,188	-	-	(90,098,188)	-
Reserve for revaluation of treasury securities (HFT)	-	-	-	675,532,920	-	-	-	-	-	675,532,920
Reserve for amortisation of treasury securities (HTM)	-	-	-	223,878,055	-	-	-	-	-	223,878,055
Foreign currency translation gain/(loss)	-	-	-	-	-	-	-	(21,550,842)	-	(21,550,842)
Balance as at 31 December 2025	**15,958,133,880**	**15,958,133,880**	**356,040,000**	**1,133,630,249**	**603,493,370**	**365,529,870**	**(535,924,063)**	**(356,687,558)**	**17,367,653,738**	**50,850,003,367**
Balance as at 31 December 2024	**13,581,390,540**	**13,581,390,540**	**356,040,000**	**234,219,274**	**603,493,370**	**275,431,682**	**(535,924,063)**	**(335,136,715)**	**15,578,163,149**	**43,339,067,777**

*Pursuant to SMESPD Circular No. 02 dated 09 July 2025 issued by Bangladesh Bank, the presentation was revised, requiring the fund to be reported as a Start-up Equity Investment Fund, separate from other liabilities. Accordingly, the Bank has reclassified the start-up fund from Other Liabilities to Equity in the financial statements.

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Liquidity Statement (Asset and Liability Maturity Analysis)

As at 31 December 2025

Amount in BDT

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
Assets						
Cash in hand (including balance with Bangladesh Bank and its agent bank)	19,323,446,474	-	-	-	15,503,541,823	34,826,988,297
Balances with other banks and financial institutions	7,152,242,756	5,950,000,000	240,000,000	-	-	13,342,242,756
Money at call and on short notice/placement	-	-	-	-	-	-
Investments	17,500,229,520	12,885,548,745	30,134,825,227	71,049,422,027	79,903,037,809	211,473,063,327
Loans and advances/investments	60,222,097,308	91,532,279,225	191,426,223,346	90,101,719,046	43,757,589,399	477,039,908,324
Fixed assets including premises, furniture and fixtures	72,543,515	149,167,525	652,891,631	2,913,208,159	3,002,747,203	6,790,558,033
Other assets	146,236,420	1,920,721	9,645,962,046	5,174,597,810	3,162,179,152	18,130,896,149
Non banking assets	-	-	-	-	-	-
Total assets	**104,416,795,992**	**110,518,916,215**	**232,099,902,250**	**169,238,947,042**	**145,329,095,386**	**761,603,656,887**
Liabilities						
Borrowing from other banks, financial institutions and agents	17,745,784,595	19,469,705,504	62,949,511,661	9,941,150,858	3,333,877,205	113,440,029,823
Deposits and other accounts	80,305,111,431	115,320,180,024	134,114,416,022	225,082,318,169	1,631,945,213	556,453,970,859
Other liabilities	322,296,382	5,982,295,972	6,259,442,597	22,104,032,831	6,191,585,058	40,859,652,838
Total liabilities	**98,373,192,408**	**140,772,181,501**	**203,323,370,280**	**257,127,501,855**	**11,157,407,473**	**710,753,653,520**
Net liquidity gap	**6,043,603,585**	**(30,253,265,285)**	**28,776,531,970**	**(87,888,554,816)**	**134,171,687,913**	**50,850,003,367**
Cumulative net liquidity gap	**6,043,603,585**	**(24,209,661,701)**	**4,566,870,269**	**(83,321,684,547)**	**50,850,003,367**	**-**

Eastern Bank PLC. and its subsidiaries

Notes to the financial statements

as at and for the year ended 31 December 2025

1 The Bank and its activities

1.1 Eastern Bank PLC. was incorporated in Bangladesh as a public limited company to carry out all kinds of banking business in and outside Bangladesh. The Bank took over the business, assets, liabilities and losses of erstwhile Bank of Credit & Commerce International (Overseas) Limited (hereinafter referred to as BCCI) as they stood after reduction or adjustment in accordance with the provisions of the BCCI (Reconstruction) Scheme, 1992. The Bank commenced operations from 16 August 1992 and at present it has 85 branches, 52 sub-branches and 119 agent banking outlets across Bangladesh. The shares of the Bank is listed with both Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The registered office of the Bank is located at 100 Gulshan Avenue, Dhaka - 1212, Bangladesh.

The principal activities of the Bank are to provide a comprehensive range of financial products (loans and deposits) and services, personal and commercial banking, trade services, cash management, treasury, securities and custodial services.

1.2 Offshore Banking Operation (OBO)

EBL has an Offshore Banking Unit ('OBU' or 'the Unit') operated as a separate desk under control and supervision of the Offshore Banking Division/Operation (OBO) following Offshore Banking Act 2024, relevant circulars and instructions issued by Bangladesh Bank. This unit provides both funded and non-funded facilities and accepts savings/current/term deposits in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned enterprises (Type 'A') in EPZs, PEPZs, EZs and Hi-Tech Parks, etc. Besides, OBU offers short term loan facility to the Type 'B' industrial enterprises in EPZs, PEPZs, EZs and Hi-Tech Parks. In addition, OBU discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/deferred export bills against direct and deemed exports of products produced in Bangladesh, of persons resident in Bangladesh.

The unit commenced its operations on 19 May 2004 and its office is located at 100 Gulshan Avenue, Dhaka-1212.

1.3 Islamic Banking Operation

Eastern Bank PLC. commenced its Islamic Banking operations on August 22, 2024, and the initiative was officially inaugurated on September 01, 2024. The objective of this initiative is to offer Shariah-compliant financial services in alignment with Islamic Principles as well as the regulatory framework prescribed by Bangladesh Bank.

EBL Islamic Banking has designed and launched a comprehensive suite of products based on established Shariah principles to cater to the diverse needs of its clientele. Although Islamic Banking operations function independently from the Bank's conventional banking business, a robust and segregated accounting framework is maintained to ensure strict adherence to Shariah principles—particularly the prohibition of interest (Riba). Accordingly, EBL Islamic Banking adopts accounting practices and systems that accurately reflect the nature of its Shariah-compliant operations. The Product offerings of EBL Islamic Banking include: Islamic Current Account – based on the Al-Wadiah principle, Islamic Savings, Islamic Short Notice Deposit (SND), Islamic Recurring Deposit (RD), and Islamic Term Deposits – structured under the Mudarabah principle. Financing Products includes: Murabahah, Continuous Musharakah, and Diminishing Musharakah.

The above financing facilities are extended to meet various business and financing needs, including working capital finance, demand finance, term finance, post-import finance, and other permissible purposes in accordance with Shariah principles. The Islamic Banking operations are closely supervised by a dedicated and competent team with expertise in Islamic Banking. This governance framework ensures continuous Shariah compliance, operational integrity, prudent product development, and sustainable growth of the Islamic Banking business.

1.4 Representative office and agent banking operation of the Bank

Representative Office:

The Bank has one overseas Representative Office (RO) named 'EBL Guangzhou Representative Office (GRO)' in China since 2019 to expand its trade business by providing banking and business information to the business people of China. Registered office of GRO is at Unit G, 22 Floor, Jianhe Centre, No.111 Tiyuxi Road, Tianhe District, Guangzhou, Guangdong Province, China.

Agent Banking Outlet:

The Bank has started agent banking operation in 2018 with a view to reach unbanked population in the geographically dispersed areas and offer banking services to potential customers who are currently out of traditional banking periphery. EBL has now 119 outlets across the country offering all types of deposit accounts and other banking transactions including bill payments, inward foreign remittance payment, fund transfer etc.

1.5 Subsidiaries of the Bank

The Bank has four fully owned subsidiaries as on the reporting date. These are EBL Securities PLC., EBL Investments Limited, EBL Finance (HK) Limited and EBL Asset Management Limited. All subsidiaries of the Bank were incorporated in Bangladesh except EBL Finance (HK) Limited which was incorporated in Hong Kong.

EBL Securities PLC.

EBL Securities PLC., a securities brokerage firm acquired in two phases, is a public limited company having TRECs (Trading Right Entitlement Certificate) and ordinary shares of both the bourses i.e., Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The principal activities of this subsidiary are buying, selling and settling of securities on behalf of investors and its own portfolio. Registered office of EBLSL is located at Jiban Bima Bhaban, 10 Dilkusha CA, Dhaka - 1000, Bangladesh.

EBL Investments Limited

EBL Investments Limited (EBLIL) having incorporated on 30 December 2009, got the license from Bangladesh Securities & Exchange Commission (BSEC) in January 2013 and started full-fledged operations of merchant banking, portfolio management, underwriting services from June 2013. Registered office of EBLIL is located at Bangladesh Shipping Corporation (BSC) Tower 2-3, Rajuk Avenue (4th Floor), Motijhel C/A, Dhaka-1000, Bangladesh.

EBL Finance (HK) Limited

EBL Finance (HK) Limited, the first foreign subsidiary of EBL, was incorporated on 28 November 2011 with Hong Kong (HK) authority. This subsidiary started its full-fledged business operations (i.e. offshore trade finance, advising, documents collection etc.) in Hong Kong in 2013 after obtaining all the required licenses from Bangladesh and HK authorities. Registered office of EBL Finance (HK) Limited is Unit 1201, 12th Floor, Albion Plaza, 2-6 Granville Road, Tsimshatsui, Hong Kong.

EBL Asset Management Limited

EBL Asset Management Limited (EBLAML) was incorporated on 9 January 2011 to carry out asset management business, capital market operation, equity investment etc. It got license from BSEC on 25 May 2017 to commence business operations. Registered office of EBLAML is located at Bangladesh Shipping Corporation (BSC) Tower, 2-3 Rajuk Avenue (4th Floor), Motijheel C/A, Dhaka - 1000, Bangladesh.

2 Basis of preparation and significant accounting policies

Basis of preparation

Separate and consolidated financial statements

The financial statements of the Bank comprise those of its Domestic Banking Operations (including representative office), Offshore Banking Operations and Islamic Banking Operation; and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries (together referred to as 'the group' and individually referred to as 'group entities/subsidiaries').

There was no significant change in the nature of principal business activities of the Bank and its subsidiaries during the financial year.

2.1 Statement of compliance

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council (FRC) under the Financial Reporting Act (FRA), 2015 and the requirements of the Bank Company Act 1991 (as amended up to date), the circulars, rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994, the Securities and Exchange Rules 2020. In case any requirement of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. In addition to above, the Bank complied with requirements of following laws and regulations:

a) Bangladesh Securities and Exchange Commission Ordinance 1969;
b) Bangladesh Securities and Exchange Commission Act 1993;
c) Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015;
d) Income Tax Act 2023 and its amendment(s);
e) The Value Added Tax and Supplementary Duty Act 2012 and its amendment(s); and
f) The Value Added Tax and Supplementary Duty Rules 2016 and its amendment(s).

In addition, separate financial statements specific to Islamic Banking operations for the year ended December 31, 2025, have been prepared in accordance with regulatory and Shariah requirements and are included in this Annual Report.

Material departures from the requirements of IFRSs are as follows:

i) Presentation of financial statements

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

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

ii) Investment in equity instruments (shares, mutual funds, etc.) except investment in subsidiaries

IFRSs: As per requirements of IFRS 9 Financial instruments, classification and measurement of investment in equity instruments (shares & securities) depend on the nature of their contractual cash flows as well as how these are managed (the entity's business model). Based on these factors, it generally falls either under 'at fair value through profit and loss account' or 'at fair value through other comprehensive income'. Any subsequent change in the fair value at the year-end is recognized to profit and loss account or other comprehensive income depending on the entity's business model.

Bangladesh Bank: Provision for diminution of value of quoted shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting off gain following DOS circular letter no. 1 dated 24 May 2023 and provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets - Liabilities) of shares and surrender price of mutual funds respectively.

The Bank conducts daily reviews of its investments in shares and mutual funds and reports them at each quarter-end on a mark-to-market basis. In accordance with circulars issued by Bangladesh Bank, a cumulative provision of BDT 1,811.68 million has been maintained as at 31 December 2025 (Note # 13.14).

iii) Revaluation gain/loss on government securities

IFRSs: Government securities primarily consist of debt instruments including Treasury Bonds and Treasury Bills. In accordance with IFRS 9 Financial Instruments, Treasury Bills and Treasury Bonds meet the 'Solely Payments of Principal and Interest (SPPI)' criteria and are classified based on the Bank's business model for managing these financial assets. Accordingly, these instruments are initially recognized either at amortized cost or at fair value through other comprehensive income (FVOCI).
Where government securities are measured at FVOCI, changes in fair value (mark-to-market gains or losses) are recognized in Other Comprehensive Income (OCI), except for impairment gains or losses and any foreign exchange gains or losses, which are recognized directly in profit or loss accounts.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2009, amortization gain/loss is charged to profit and loss account, mark-to-market loss on revaluation of government securities (T-bills/T-bonds) categorised as Held for Trading (HFT) is charged to profit and loss account, but any unrealised gain on such revaluation is recognised to revaluation reserve account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method but income/gain is recognised through equity.

iv) Provision on loans and advances, off-balance sheet exposures including other commitments

IFRSs: As per IFRS 9 Financial instruments, an entity shall recognize an impairment allowances on Loans and advances following Expected Credit Losses (ECL) model and shall subsequently remeasure the impairment allowances on Loans and advances at each reporting date. If the credit risk on these Loans and advances increase significantly, an entity shall measure the impairment allowances at an amount equal to lifetime ECL.

If the credit risk on these Loans and advances does not increase significantly, an entity shall measure the impairment allowances equivalent to 12 months ECL that may result from default events on such Loans and advances within 12 months after reporting period.

Bangladesh Bank: As per Bangladesh Bank instructions through different circulars, general provision (GP) is charged on unclassified loans (standard/SMA loans) at the rates ranging from 0.5% to 5% and specific provision on classified loans including certain rescheduled loans (netting off any eligible securities) is charged at the rates ranging from 20% to 100%. Also, a general provision ranging from 0.0% - 1% to be charged on certain off-balance sheet exposures (including other commitments). Such provision policies are not specifically in line with those prescribed by IFRS 9.

However, Eastern Bank PLC. is currently working toward implementing ECL-based loan classification and provisioning under IFRS 9, in accordance with BRPD Circular Letter No. 03 dated 23 January 2025.

A total of 07 companies have taken special rescheduling facilities under policy support of BRPD circular no. 07 dated 16 September 2025 issued by Bangladesh Bank. The Bank has maintained provision against these rescheduling loans as per the said circular, and subsequent BRPD circular letter no. 26 dated 24 November 2025, and relevant instructions as mentioned in specific approval letter for specific loans issued by Bangladesh Bank in this regard.

The Bank maintained a cumulative general provision of BDT 6,168.33 million (general provision of BDT 4,621.47 million for unclassified loans & advances, and BDT 1,546.86 million for off-balance sheet exposures) and specific provision of BDT 11,022.98 million for classified, rescheduled and stay order accounts on 31 December 2025 (Note # 13.8).

v) Other comprehensive income and appropriation of profit

IFRSs: As per IAS 1 Presentation of financial statements, other comprehensive income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income (OCI) statement. IFRSs do not require appropriation of profit to be shown on the face of the statement of comprehensive income.

Bangladesh Bank: The templates of financial statements issued by Bangladesh Bank do not include other comprehensive income nor are the elements of other comprehensive income allowed to be included in a single other comprehensive income (OCI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI are shown in the statement of changes in equity. Furthermore, the above templates require disclosure of appropriation of profit on the face of profit and loss account.

vi) Financial instruments - presentation and disclosure

As per BB guidelines, in certain cases financial instruments are categorized, recognized, measured and presented differently from those prescribed in IAS 32 Financial Instruments: Presentation, IFRS 7 Financial Instruments - Disclosures and IFRS 9 Financial Instruments. As such, some disclosures and presentation requirements of IAS 32, IFRS 7 and IFRS 9 cannot be fully made in these financial statements.

vii) Repo and reverse repo transactions

IFRSs: As per requirements of IFRS 9 Financial instruments, when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar) asset at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognised in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Bangladesh Bank circulars/guidelines, when a Bank sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar) asset at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets are to be derecognized in the seller's book and recognised in the buyer's book.

viii) Financial guarantees

IFRSs: As per IFRS 9 Financial instruments, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of the instrument. Financial guarantee liabilities are recognized initially at their fair value and is amortized over the life of the instrument. Any such liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee becomes probable. Financial guarantees are prescribed to be included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit (LC) & letter of guarantees (LG) should be treated as off-balance sheet items. No liability is recognized for such guarantee except the cash margin. However, general provision is maintained against such guarantees complying with BRPD circular no. 06 dated 25 April 2023.

ix) Cash and cash equivalents

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

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents; rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

x) Non-banking assets

IFRSs: No indication of non-banking assets is found in any IASs/IFRSs.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank, there exists a face item named non-banking assets. Details are given in **Annexure-D1**.

xi) Cash flow statement

IFRSs: Cash flow statement can be prepared either in direct method or indirect method. The presentation method is selected to present cash flow information in a manner that is most suitable for the business or industry. Whichever method selected should be applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank, cash flow statement is prepared following a mixture of direct and indirect method.

xii) Balance with Bangladesh Bank (cash reserve requirement)

IFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day-to-day operations as per IAS 7 Statement of cash flows.

Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents.

xiii) Off-balance sheet items

IFRSs: No concept of off-balance sheet items in any IFRS/IAS/IFRIC; so nothing to disclose as off-balance sheet items.

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, off-balance sheet items i.e. letter of credit (LC), letter of guarantee (LG), acceptance are disclosed separately on the face of the balance sheet.

xiv) Presentation of loans and advance net of provision

IFRSs: Loans and advances shall be presented at amortized cost net of any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank: As per BRPD circular 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

xv) Recognition of interest in suspense

IFRSs: Loans and advances to customers meet the 'Solely Payments of Principal and Interest (SPPI)' criteria in accordance with IFRS 9 Financial Instruments. As the Bank's business model for these financial assets (loans and advances) is to hold them for the collection of contractual cash flows, they are initially recognized at amortized cost.
Interest income on loans and advances classified under Stage 1 and Stage 2 is recognized using the Effective Interest Rate (EIR) method on the gross carrying amount. Upon a significant increase in credit risk, when such assets (loans and advances) are transferred to Stage 3, interest income is recognized using the EIR method on the net carrying amount (i.e., gross carrying amount less the expected credit loss allowance).
It is noted that IFRS 9 does not contain any explicit concept of "interest in suspense."

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012 and BRPD Circular no. 03 dated 21 April 2019, interest on classified loans are not allowed to be recognized as income, instead to be credited to an interest suspense account, which is presented as liability in the balance sheet.

xvi) Presentation of intangible asset

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

Bangladesh Bank: There is no specific regulation for intangible assets in BRPD circular no. 14 dated 25 June 2003. However, intangible assets of Bank are shown in fixed assets.

*Please refer to note 2.15 compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) for further details.

2.2 Basis of measurement

The consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items:

- Government treasury bills and bonds designated as 'Held for Trading (HFT)' are marked-to-market weekly with resulting gain credited to revaluation reserve account but loss charged to profit and loss account.
- Government treasury bills and bonds designated as 'Held to Maturity (HTM)' are amortized yearly with resulting gain credited to amortization reserve account but loss charged to profit and loss account.

Margin Loan: EBL Securities PLC. and EBL Investments Limited provide margin loan to its customers. Margin Loan has been subsequently measured and provision has been made for impairment of margin loan as per BSEC letter no. BSEC/SMMID/NE/AP/2025/108/639 dated 16 November, 2025.

Investment in securities: Investment in securities by EBLSP and EBLIL are measured as per BSEC letter no. BSEC/SMMID/NE/AP/2025/108/639 dated 16 November, 2025. Considering the prevailing conditions of the capital market in Bangladesh, Bangladesh Securities and Exchange Commission has granted regulatory relaxation to EBLSL and EBLIL regarding the maintenance of provisions against negative equity and unrealized losses on securities

2.3 Going concern basis of accounting

These financial statements have been prepared on the basis of an assessment of the Bank's ability to continue as a going concern. EBL has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. The key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to exhibit a healthy trend for years. The rating outlook of the Bank as denoted by the rating agency CRAB is 'stable'. Besides, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

2.4 Use of estimates and judgments

The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.

Key estimates include the following:

a. Provision for loans and advances, investments.
b. Fair value determination of unquoted investments/shares
c. Right of use of assets (RoU) as per IFRS 16 and lease liabilities
d. Provision for current taxation
e. Deferred Tax assets/liabilities
f. Remeasurement gain/(loss) of defined benefit obligation and plan assets
g. Provision for gratuity & superannuation fund
(as explained the above items in note # 13)

2.5 Foreign currency transactions and translations

Functional and presentation currency

The financial statements of the Group and the Bank are presented in Bangladesh Taka (BDT) which is the functional currency of the parent, except offshore banking operation and EBL Finance (HK) Ltd. where functional currency is US Dollar (USD) and Hong Kong Dollar (HKD) respectively. All financial information presented in Taka has been rounded off to the nearest integer, except when otherwise indicated.

Conversion of foreign currency transactions

Foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currencies (Bangladesh Taka in case of DBO, US Dollar in case of OBO and HKD in case of EBL Finance (HK) Limited) at the rate of exchange prevailing on the day of transactions. Monetary assets and liabilities denominated in foreign currencies are translated to the functional currency at standard mid-rate of exchange prevailing at the reporting date. Effects of exchange rate differences (rates at which transactions were initially recorded and the rate prevailing on the reporting date/date of settlements) applied on the monetary assets and liabilities of the Bank are recorded in the profit and loss account as per IAS 21 The Effects of Changes in Foreign Exchange Rates.

Translation of foreign currency financial statements

Assets and liabilities of OBO and EBL Finance (HK) Limited have been translated into Taka (functional currency of the Bank) using year-end standard mid-rate of exchange (i.e. the closing rate) whereas income and expenses are translated using monthly average rate of standard mid-rates of exchange of the Bank. The cumulative amount of net exchange rate differences has been presented separately as a component of equity as per IAS 21 The Effects of Changes in Foreign Exchange Rates.

2.6 Basis of consolidation

The financial statements of the Bank and its subsidiaries has been consolidated in accordance with IFRS 10 Consolidated Financial Statements. Intra-company transactions, balances and intra-group gains/losses on transactions between group companies are eliminated on consolidation. The total profit of the Bank and its subsidiaries has been shown in the consolidated profit and loss account. All assets and liabilities of the Bank and its subsidiaries are shown in the consolidated Balance Sheet. The consolidated financial statements are prepared for a common reporting year (also called 'accounting year') that ended on 31 December 2025.

2.7 Cash flow statement

Cash flow statement has been prepared in accordance with IAS 7 Statement of cash flows and under the guideline of BRPD circular no. 14 dated 25 June 2003 issued by Bangladesh Bank. The statement shows the structure of changes in cash and cash equivalents during the financial year.

2.8 Statement of changes in equity

Statement of changes in equity has been prepared in accordance with IAS 1 Presentation of Financial Statements and under the guidelines of BRPD circular no.14 dated 25 June 2003 issued by Bangladesh Bank.

2.9 Reporting period

These financial statements of the Group, the Bank and its subsidiaries cover 01 (One) calendar year from 01 January to 31 December.

2.10 Liquidity statement

The liquidity statement has been prepared mainly on the basis of remaining maturity grouping of assets and liabilities as at the close of the year as per following bases:

Particulars	Basis of use
Cash, balance with other banks and financial institutions, money at call and on short notice, etc.	Stated maturity/observed behavioral trend.
Investments	Residual maturity term.
Loans and advances	Repayment/maturity schedule and behavioral trend (non-maturity products).
Fixed assets	Useful life.
Other assets	Realization/amortization basis.
Borrowings from other banks and financial institutions	Maturity/repayment term.
Deposits and other accounts	Maturity and behavioral trend (non-maturity products).
Other long term liability	Maturity term.
Provision and other liability	Settlement/adjustment schedule basis.

2.11 Significant accounting policies

The accounting policies set out and presented in these financial statements have been applied consistently to all the periods by group entities except otherwise instructed by Bangladesh Bank as the primary regulator. Significant accounting policies applied in these financial statements are presented separately with relevant notes.

Accounting policies of subsidiaries

The financial statements of subsidiaries which are included in the consolidated financial statements of the Group have been prepared using uniform accounting policies of the Bank (the Parent) for transactions and other events of similar nature unless there is any otherwise instruction by regulators.

2.12 Accounting for changes in policy, accounting estimates and errors

As per IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors, any material changes in accounting policies or correction of errors be applied retrospectively. In contrast, changes in accounting estimates should be applied prospectively. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change.

2.13 Others

i) Materiality and aggregation

Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 Presentation of financial statements.

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the assets and settle the liabilities simultaneously. Advance tax paid and provision for tax of the Bank is presented on net basis under liability as the amount of tax liability is higher than advance tax. Deferred tax (DT) assets and DT liabilities of the Bank are presented on net basis under asset as the amount of DT asset is higher than DT liability. Net defined benefit obligation is presented under liability as defined benefit obligation is higher than fair value of plan assets. Card revenues and expenses earned and incurred on shared basis and are directly attributable to are presented on net off basis.

ii) Comparative information

Comparative information including narrative is disclosed in respect of the preceding period where it is relevant to enhance the understanding of the current period's financial statements.

Certain comparative amounts in the financial statements are reclassified and rearranged where relevant, to conform to the current year's presentation.

iii) Earnings per share (EPS)

As per IAS 33 Earnings per share, the Bank has been reporting basic earnings per share as there has been no dilution possibilities during the year. Basic EPS is computed by dividing the profit or loss attributable to ordinary shareholders of the Bank by the number of ordinary shares outstanding during the period. Bonus shares issued (if any) in current period are considered for number of ordinary shares outstanding for preceding period to present comparative EPS with retrospective adjustment i.e. restated EPS.

iv) Related party transactions

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence.

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24 Related party disclosure, Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in **Annexure - C** and **Annexure - C1**. The Bank carries out business with related parties in the ordinary course of business on an arm's length basis at commercial rates except for those transactions(loans/CC) that the key management personnel have availed at concessionary rates which is applicable for all the eligible staffs. From 2022, the Bank has discontinued procuring goods and services (i.e. courier, internet, refreshment items etc.) from certain related party entities following Bangladesh Bank BRPD circular -12 dated 15 June 2022 (restricting banks from procuring goods or services from "related parties") and BRPD Circular No. 03 dated 08 May 2025 as disclosed in **Annexure- C1**.

Transactions between the Bank and its subsidiaries and outstanding amount within the group are disclosed in **Annexure - C1**.

v) Reconciliation of books of account

Books of account in regard to inter-Bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular intervals to keep the unreconciled balances within non-material level.

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

vi) Events after the reporting period

All material events after the reporting period have been considered and appropriate adjustments/disclosures have been made in the financial statements as per IAS 10 Events after the reporting period. Board's recommendation for dividend distribution is a common item presented in the note # 44.

vii) Operating segments

The Group has identified following seven reportable segments which are the Group's major strategic business units/entities. The strategic business units offer different products and services, and are managed separately based on the management and internal reporting structure of the group. For each of the strategic business units, the Group's/Bank's Management Committee reviews internal management reports on quarterly basis. The following summary describes the operations in each of the reportable segments:

Segment Name		Description
SOLO	DBO (Domestic Banking Operation)	Deals with the full range of commercial banking products and services offered by three different business units: Corporate, Retail & SME Banking and Treasury.
	OBO (Offshore Banking Operation)	Deals with loans, deposits and related banking transactions in freely convertible foreign currencies with eligible Corporate customers in EPZs, PEPZs, Ezs and Hi-tech Parks.
	IB (Islamic Banking)	It offers Shariah Compliant Products & Services like Al-Wadiah Current Account, Mudarabah Savings, Murabahah, Musharakah to our valued clients. All in all, EBL Islamic Banking is grounded in the principles of trust, transparency, and compliance with Shariah law guided by experienced Shariah Supervisory Committee.
CONSOL	EBL Securities PLC. (EBLSL)	It buys, sells and deals with capital market securities i.e shares, MFs, debentures etc., on behalf of customers and provides margin loan facilities etc.
	EBL Investments Limited (EBLIL)	It offers all kinds of merchant banking activities i.e. issue management, underwriting, portfolio management and other transactions.
	EBL Finance (HK) Limited	It deals with trade finance and off-shore banking business in Hong Kong.
	EBL Asset Management Limited (EBLAML)	It carries out business on asset management, portfolio management, capital market operation, equity investment, financial services i.e. corporate advisory, merger & acquisition, corporate restructuring etc.

Information regarding the results of each reportable segment is included in **Annexure - E.** Performance is measured based on segment revenue and profit, as included in the internal management reports that are reviewed by the management committee of the Bank. Segment profit is used to measure performance as management believes that such information is relevant in evaluating the results of certain segments.

viii) Risk management and other related matters

Financial institutions are in the business of taking calculative risk and it is important how a Bank decides on its risk appetite. EBL firmly believes that robust risk management is the core function that makes its business sustainable. The risk management systems of the Bank in place are discussed below:

a) Credit risk

Credit risk is the risk of loss resulting from the failure of a borrower or counterparty to honor its financial or contractual obligations to the Bank. Board of Directors is the apex body for credit approval of the Bank. However, a part of credit approval authority is sub-delegated to the Managing Director and other officers of the Credit Risk Management (CRM) Division. The Board approves credit policies for the management for setting procedures, which together has structured the CRM framework of the bank. The Credit Policy Manual (CPM) contains the core principles for identifying, measuring, approving and managing credit risk in the bank. The policy covers corporate, retail, Small and Medium Enterprise (SME) exposures. Policies and procedures together have structured and standardized CRM process both in obligor and portfolio level. There is a comprehensive credit appraisal procedure that covers industry/business risk, management risk, financial risk, facility structure risk, security risk, environmental risk, reputational risk, and account performance risk.

Management reviews, at least once in a quarter, the credit exposures and portfolio performance of corporate under a clearly set out 'early alert' policy. If early alerts are raised, account plans are then re-evaluated; remedial actions are set, executed and monitored. Remedial action includes, but not limited to exposure reduction, security enhancement, exit of relationship or immediate transfer to Special Asset Management Division (SAMD).

The Bank complies with the loan classification and provisioning criteria prescribed under circulars and directives issued from time to time by Bangladesh Bank. Adequate provisions have been maintained against impaired loans in accordance with the relevant regulatory requirements. Details are disclosed in Notes 13.5–13.10 to the financial statements

b) Liquidity risk

The responsibility of managing and controlling the Bank's liquidity lies with the Asset Liability Committee (ALCO), which convenes at least once in a month. The Asset Liability Management (ALM) desk primarily responsible for liquidity risk management, diligently oversees and regulates liquidity requirements on a daily basis through effective coordination of funding activities. In each ALCO meeting, a monthly projection of fund flows is routinely reviewed.

On a monthly basis, ALCO manages liquidity by assessing key ratios, upcoming funding requirements from all business units, and the asset-liability mismatch. The committee also keeps a close eye on the concentration of deposits from large institutional depositors due to its volatile nature. To further enhance liquidity oversight, the Bank prepares a structural liquidity profile, a maturity profile of term deposits, cash flow modeling, and a contingency funding plan on a monthly basis. These comprehensive analyses are presented and discussed in ALCO meetings to ensure that liquidity levels meet the standards acceptable to both the Bank and regulatory authorities.

c) Market risk

Risk Management Division (RMD) is responsible for overall monitoring, control and reporting of market risk. Treasury mid office of RMD is an integral part of market risk management which independently evaluates and monitors treasury department's transaction from risk perspective. Overall risk parameters and exposures of the Bank are monitored by RMD, periodically reported to Executive Risk Management Committee (ERMC) and observations are shared with RMC of the Board. Market risk can be subdivided into three categories depending on risk factors: i) interest rate risk, ii) foreign exchange risk, and iii) equity price risk.

i) Interest rate risk

Interest rate risk is the risk to earnings or capital of the Bank arising from movement of interest rates. The movement of interest rates affects bank's reported earnings and capital by changing:

- Net interest income
- The market value of trading accounts (and other instruments accounted for by market value), and
- Other interest sensitive income and expenses.

To manage interest rate risk, ALCO regularly monitors various ratios and parameters. The Bank deploys several analysis techniques (e.g. rate sensitive gap analysis, duration gap analysis) to measure interest rate risk, its impact on net interest income and takes insight about course of actions.

ii) Foreign exchange risk

Foreign exchange risk refers to the potential impact on a bank's financial performance or position due to fluctuations in exchange rates between currencies. The Bank encounters this risk through its import payments and outward remittances, constituting outflows, while receiving foreign currency inflows from export receipts and inward remittances. The mismatch between these inflows and outflows on a given day can lead to exchange rate risk, causing the Bank to have a long or short position resulting from customer-driven activities.

Additionally, if the Bank sources funding in one currency by converting funds from another, it faces foreign exchange risk. The Bank remains cautious in currency conversion and takes hedges against such exposures.

To manage this risk, the Bank calculates Value at Risk (VaR) on its foreign exchange position, arising from customer-driven transactions, at a 95% confidence level on a daily basis. The Bank strategically maintains various nostro accounts to facilitate operations in different currencies. As of the end of each day, the Bank ensures that its position adheres to the specified limits set by the Bangladesh Bank.

iii) Equity price risk

Equity price risk is the risk of losses caused by changes in equity prices. These losses could arise because of changes in the value of listed shares held directly by the Bank, its subsidiaries and changes in the value of listed shares used as collateral for loans.

Mark-to-Market is the process the Bank applies for maintaining provision against losses arisen from changes in market price of securities. As of 31 December 2025, the Bank had a cumulative provision of BDT 1,811.68 million charging its profit and loss account over the periods to cover unrealized loss against quoted and unquoted securities. EBL is also computing Equity VaR (Value at Risk) on its equity exposure at 95% and 99% confidence level.

d) Operational risk

Operational risk encompasses potential losses arising from insufficient or failed internal control processes, human errors, system failures, or external events. These include risks such as fraud (by employees, customers, or third parties), natural disasters, technological breakdowns, control weaknesses, and unethical behavior of people.

The Risk Management Division (RMD) has enhanced the operational risk framework by integrating both quantitative and qualitative metrics, aligning with regulatory standards and the Bank's risk appetite. The division systematically gathers data at varying intervals, from monthly to annually, from diverse sources. Utilizing this data, RMD updates the risk matrix, identifies critical and high-risk issues, and reports them to the Management Committee (MANCOM), the Executive Risk Management Committee (ERMC), and the Risk Management Committee (RMC) of the Board for strategic guidance and implementation of risk mitigation strategies.

e) Monitoring activities and corrective measures

The Monitoring Department of ICCD ensures a strong risk culture and internal control framework within EBL, addressing regulatory and operational risks while supporting sustainable growth. It plays a key role in maintaining compliance, minimizing risks, and enhancing operational efficiency, especially in the face of digital transformation.

Key monitoring activities include:

- Management Reviews – Regular reporting to senior management and the audit committee on operational deficiencies and risk mitigation.
- Activity Controls – Periodic performance reviews of key departments like Corporate, Retail & SME, Credit Risk, Treasury, and Operations.
- Physical Controls – Restricting access to resources through security measures like dual control and periodic checks.
- Compliance with Exposure Limits – Ensuring adherence to risk limits to manage credit risk and maintain a low non-performing asset ratio.
- Approvals & Authorizations – Implementing approval thresholds to ensure accountability in transactions.
- Verifications & Reconciliations – Regular verification of transactions and reconciliation of records to detect and rectify discrepancies.

This structured approach helps EBL mitigate risks, comply with regulations, and maintain financial stability.

f) Prevention of money laundering and terrorist financing

EBL performs a series of activities in identifying, assessing, mitigating and monitoring risks related to Money Laundering (ML) and Terrorist Financing (TF). Bank has established a control framework for strict compliance with all regulatory directives issued from Bangladesh Financial Intelligence Unit with regard to AML & CFT. For prevention of Money Laundering and Terrorist Financing, the bank has developed EBL Money Laundering & Terrorist Financing Risk Assessment Policy, AML Policy, TBML Policy and many other guidelines in line with regulatory requirement. The bank has revised Central Compliance Committee (CCC) with 15 department/division heads to ensure collective participation of different departments in comprehensive AML and CFT program. Under direction of CCC and Chief Anti Money Laundering Compliance Officer (CAMLCO), AMLD implements and monitors different AML & CFT programs across bank. In addition to nominating Branch Anti-Money Laundering Compliance Officer (BAMLCO) at branches, we have nominated Department Anti-Money Laundering Compliance Officer (DAMLCO) at crucial departments to oversee AML/CFT compliance at root level.

EBL has implemented automated transaction monitoring and sanction screening system to corroborate AML/CFT compliance program. Currently 1 domestic and 7 international sanction screening lists are incorporated in the system for sanction compliance and 60 rules & 58 reports for robust transaction monitoring. To increase awareness among employees, EBL has adopted training programs such as need based training, foundation trainings, certification programs etc. for its employees.

g) Information and communication technology risk

Eastern Bank PLC. (EBL) continues to uphold a strong reputation for ICT security excellence within Bangladesh's banking sector by maintaining strict compliance with the ICT Security Guidelines issued by Bangladesh Bank. Building on its early achievement of PCI DSS certification in 2016, the Bank has consistently reinforced its commitment to safeguarding sensitive financial and customer information. This dedication is reflected in its ongoing PCI DSS compliance, sustained ISO 27001:2013 certification over consecutive years, and continued adherence to SWIFT Customer Security Programme (CSP) requirements, all of which have been independently assessed and validated up to 2025.

To ensure comprehensive protection of its critical assets, EBL's ICT Division has established a resilient security framework encompassing both physical and logical controls. High-security measures are in place to safeguard Data Centers and Disaster Recovery Sites, ensuring uninterrupted operations and resilience against evolving cyber risks.

On the logical security front, EBL has deployed advanced technologies including robust access management mechanisms, intrusion detection and prevention systems, web application firewalls, and secure email gateways. These controls are complemented by periodic internal and external vulnerability assessments and penetration testing exercises to proactively identify weaknesses and address them in a timely manner. Furthermore, the implementation of a Security Information and Event Management (SIEM) platform has significantly improved real-time visibility into security events, enabling quicker detection, analysis, and response to potential threats.

h) Internal audit

The Bank has an independent and functional internal audit department. The objective of internal audit is to examine and evaluate whether the process of risk management, internal control and governance are adequate and functioning properly. Internal audit department performs risk-based audit on various business and operational areas of the Bank and its Subsidiaries in accordance with the annual audit plan, approved by the Audit Committee of the Board. Audit rating on each internal audit is determined on the basis of the audit policy and guidelines as approved by the Board. Internal audit also plays an active role for improvements in internal control and risk management system of the bank through advising and recommending to higher management. The Audit Committee of the Board has active oversight on the internal audit's independence, scope of work and resources. The Audit Committee regularly reviews the financial statements, internal and external audit reports as well as monitors progress of previous findings. The minutes of the Audit Committee meetings are placed at the meetings of the Board of Directors on a periodic basis. However, the Head of Audit being part of internal control & compliance, reports to and is responsible to the Audit Committee of the Board.

i) Prevention of fraud

The 'Fraud and Theft Risk Prevention and Management Policy' approved by the Board is consistent with the Revised Process Document for SRP-SREP Dialogue on ICAAP and aligns with DOS Circular No. 10, dated May 9, 2017 to prevent, detect, and investigate any suspicions frauds including but not limited to any evasion, misappropriation, abuse and corruption and theft risk within EBL. The aim is to detect, act and report on time when a fraud case occurs, prevent fraudulent activity within, by and/or on behalf of the bank. EBL applies a zero-tolerance approach as regards to internal fraud, and keep the external fraud risk within its risk appetite, which is LOW. EBL applies its Whistle blow/Speak up Policy and Incident Reporting (IR) Process Guideline designed for appropriate reporting to Managing Director and Head of Internal Control and Compliance (HoICC) and are followed to ensure investigation, prevention and record of all actual, attempted or suspected fraud incidents. The investigation process is designed such a way, the defendant/respondent is ensured with the right to defend and explain his/her stand within correct conduct and procedures that is followed in formal situations. Control processes and fraud risk awareness are overseen by a team of seasoned experts and experienced officials, reinforcing a strong culture of zero tolerance toward fraud.

2.14 Credit rating of the Bank

As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the audited financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

Particulars	Periods	Date of rating	Long term	Short term
Entity Rating (CRAB)	January to December 2024	28 May 2025	AAA	ST-1
Entity rating (CRAB)	January to December 2023	28 May 2024	AAA	ST-1
Entity rating (CRAB)	January to December 2022	21 June 2023	AAA	ST-1

2.15 Compliance with International Financial Reporting Standards (IFRSs)

The Bank has complied with following IFRSs & IASs as adopted by the Financial Reporting Council (FRC) during the preparation of financial statements as at and for the year ended 31 December 2025.

Name of IFRSs/IASs	IFRSs/IASs	No.	Status
Presentation of Financial Statements	IAS	1	*Applied
Inventories	IAS	2	N/A
Statement of Cash Flows	IAS	7	*Applied
Accounting Policies, Changes in Accounting Estimates and Errors	IAS	8	Applied
Events after the Reporting Period	IAS	10	Applied
Income Taxes	IAS	12	Applied
Property, Plant and Equipment	IAS	16	Applied
Employee Benefits	IAS	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS	20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS	21	Applied
Borrowing Costs	IAS	23	N/A
Related Party Disclosures	IAS	24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS	26	N/A
Separate Financial Statements	IAS	27	Applied
Investments in Associates and Joint Ventures	IAS	28	N/A
Financial Reporting in Hyperinflationary Economies	IAS	29	N/A
Financial Instruments: Presentation	IAS	32	*Applied
Earnings per share	IAS	33	Applied
Interim Financial Reporting	IAS	34	**Applied
Impairment of Assets	IAS	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS	37	Applied
Intangible Assets	IAS	38	Applied
Name of IFRSs/IASs	**IFRSs/IASs**	**No.**	**Status**
Financial Instruments: Recognition and Measurement	IAS	39	*Applied (for Hedge Accounting)
Investment Property	IAS	40	N/A
Agriculture	IAS	41	N/A
First-time Adoption of International Financial Reporting Standards	IFRS	1	N/A
Share-based Payment	IFRS	2	N/A
Business Combinations	IFRS	3	Applied
Non-current Assets Held for Sale and Discontinued Operations	IFRS	5	*Applied
Exploration for and Evaluation of Mineral Resources	IFRS	6	N/A
Financial Instruments: Disclosures	IFRS	7	*Applied
Operating Segments	IFRS	8	Applied
Financial Instruments	IFRS	9	*Applied
Consolidated Financial Statements	IFRS	10	Applied
Joint Arrangements	IFRS	11	N/A
Disclosure of Interests in Other Entities	IFRS	12	Applied
Fair Value Measurement	IFRS	13	*Applied
Regulatory Deferral Accounts	IFRS	14	N/A
Revenue from Contracts with Customers	IFRS	15	Applied
Leases	IFRS	16	Applied
Insurance Contracts	IFRS	17	N/A

* Subject to departure described in note 2.1

** The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, Eastern Bank PLC. being a listed entity in DSE and CSE regularly publishes Interim Financial Reports complying with IAS 34.

N/A = Not Applicable

2.16 Standards issued but not yet effective

A number of new standards and amendments to standards are effective for annual period beginning on 1 January 2025 which have been duly adopted. However, none of these new and/or amended standards have any significant impact on the Bank's financial statements.

Below are the new standards applicable from 2025 and earlier application is permitted:

Lack of Exchangeability (Amendments to IAS 21) (Effective from 1 January 2025)

Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7) (Effective from 1 January 2026)

IFRS 18 Presentation and disclosure in Financial Statements (Amendments of IAS 1) (Effective from 1 January 2027)

2.17 Audit Committee disclosures

Please refer to Report of the Audit Committee for details disclosures on audit committee presented in other information in the annual report.

2.18 Approval of financial statements

These financial statements were reviewed by the audit committee of the Board in its 163rd meeting held on 13 April 2026 and was subsequently approved by the Board in its 796th meeting held on 15 April 2026.

Amount in BDT

3 Cash

Cash and cash equivalents include notes and coins at vault and at ATM, unrestricted balances held with Bangladesh Bank and its agent banks, balance with other banks and financial institutions, money at call and on short notice and prize bonds which are not ordinarily susceptible to change in value.

Amounts withdrawn/transferred by customers after end-of-year closing are properly addressed, reconciled and adjusted with ATM balance and customers' deposit to reflect the actual balance of ATM and deposits as of the reporting date.

	Notes	Group		Bank	
		2025	2024	2025	2024
Cash in hand (including foreign currencies)	3.1	7,416,876,931	6,077,442,272	7,416,813,282	6,077,354,443
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	27,410,175,015	18,402,026,734	27,410,175,015	18,402,026,734
		34,827,051,946	**24,479,469,006**	**34,826,988,297**	**24,479,381,177**
3.1 Cash in hand (including foreign currencies)					
Local currency	3.1.1	7,264,964,101	5,944,747,109	7,264,900,452	5,944,659,280
Foreign currencies		151,912,830	132,695,163	151,912,830	132,695,163
		7,416,876,931	**6,077,442,272**	**7,416,813,282**	**6,077,354,443**
3.1.1 Local currency					
With Bank		7,264,900,452	5,944,659,280	7,264,900,452	5,944,659,280
With Subsidiaries		63,649	87,829	-	-
		7,264,964,101	**5,944,747,109**	**7,264,900,452**	**5,944,659,280**
3.2 Balance with Bangladesh Bank and its agent Bank(s) including foreign currencies					
Bangladesh Bank					
Local currency		24,472,848,408	17,342,271,840	24,472,848,408	17,342,271,840
Foreign currencies		2,581,032,704	802,865,511	2,581,032,704	802,865,511
		27,053,881,112	18,145,137,351	27,053,881,112	18,145,137,351
Sonali Bank (an agent of Bangladesh Bank) - local currency		356,293,903	256,889,383	356,293,903	256,889,383
		27,410,175,015	**18,402,026,734**	**27,410,175,015**	**18,402,026,734**

3.3 Cash reserve ratio (CRR)

Pursuant to section 33 of Bank Company Act, 1991 (amended upto date), MPD circular no. 03 dated 09 April 2020 and MPD circular no. 01 dated 04 March 2025, EBL has been maintaining CRR @ 3.5% on daily basis till 04 March 2025 and CRR @ 3.0% on daily basis since 05 March 2025 and @ 4.0% on bi-weekly basis for DBO (both Conventional & Islamic) and as per FE Circular No. 07 dated 29 February 2024, EBL is not required to maintain any Cash Reserve Ratio (CRR) with Bangladesh Bank for its offshore banking operations (OBO). CRR requirement is calculated on the basis of weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. CRR of December 2025 is maintained on the basis of weekly ATDTL of October 2025). Reserve maintained by the bank as at 31 December is as follows:

Particulars	ADTL of October excluding interbank deposit	Daily required reserve [3.00% (2025) & 3.50% (2024) of ATDL]	Fortnightly required reserve (4 % of ATDL)	Actual reserve maintained*	Surplus based on Daily requirement	Surplus based on Fortnightly requirement
2025						
Conventional Banking Operation-DBO	500,071,309,031	15,002,139,271	20,002,852,361	22,469,516,925	7,467,377,654	2,466,664,564
Islamic Banking Operation-DBO	16,713,418,399	501,402,552	668,536,736	1,881,911,530	1,380,508,978	1,213,374,794
	516,784,727,430	**15,503,541,823**	**20,671,389,097**	**24,351,428,455**	**8,847,886,632**	**3,680,039,358**
2024						
Conventional Banking Operation-DBO	421,038,523,968	14,736,348,339	16,841,540,959	17,239,194,185	2,502,845,846	397,653,226
Islamic Banking Operation-DBO	2,077,222,211	72,702,777	83,088,888	226,031,929	153,329,152	142,943,041
	423,115,746,180	**14,809,051,116**	**16,924,629,847**	**17,465,226,114**	**2,656,174,998**	**540,596,267**

*As per Bangladesh Bank local & foreign currency statement.

3.4 Statutory Liquidity Ratio (SLR)

Pursuant to section 33 of Bank Company Act, 1991 (amended upto date), DOS circular no. 1 dated 19 January 2014, DOS circular letter no. 26 dated 19 August 2019 and MPD circular no. 02 dated 10 December 2013 issued by Bangladesh Bank, EBL has been maintaining SLR @ 13% for Conventional Banking and @5.5% for Islamic Banking window on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. SLR of December 2025 is based on weekly ATDTL of October 2025). Reserve maintained by the Bank as at 31 December is as follows:

Particulars	ADTL of October excluding interbank deposit	Requirement %	Requirement at BDT	Actual reserve held at BDT	Actual reserve held %	Surplus/ (shortfall)
2025						
Conventional Banking Operation	537,809,893,707	13.00%	69,915,286,182	168,440,137,739	31.32%	98,524,851,557
Islamic Banking Operation	16,713,418,399	5.50%	919,238,012	10,222,166,306	61.16%	9,302,928,294
	554,523,312,107		**70,834,524,194**	**178,662,304,045**		**107,827,779,851**
2024						
Conventional Banking Operation	435,190,540,006	13.00%	56,574,770,201	101,627,369,029	23.35%	45,052,598,828
Islamic Banking Operation	2,077,222,211	5.50%	114,247,222	2,040,920,747	98.25%	1,926,673,500
	437,267,762,672		**56,689,017,422**	**103,668,289,776**		**46,979,272,327**

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
3.4.1 Actual reserve held-Conventional Banking					
Excess cash reserve	3.4.3			2,466,664,564	397,653,226
Cash held				7,348,111,770	6,023,116,738
Balance with Sonali Bank				356,293,903	256,889,383
Unencumbered approved securities (HFT)				82,365,180,985	42,610,768,988
Unencumbered approved securities (HTM)				75,903,886,517	52,338,940,695
				168,440,137,739	**101,627,369,029**
3.4.2 Actual reserve held-Islamic Banking					
Excess cash reserve	3.4.4			1,213,374,794	142,943,041
Cash held				68,701,512	54,237,705
Unencumbered other eligible securities (Sukuk)				8,940,090,000	1,843,740,000
				10,222,166,306	**2,040,920,747**
3.4.3 Excess cash reserve-Conventional					
Balance with Bangladesh Bank*				22,469,516,925	17,239,194,185
Less: required cash reserve on bi-weekly average basis				20,002,852,361	16,841,540,959
Excess of cash reserve as on the reporting date				**2,466,664,564**	**397,653,226**

*As per Bangladesh Bank local & foreign currency statement.

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
3.4.4 Excess cash reserve-islamic Banking					
Balance with Bangladesh Bank*				1,881,911,530	226,031,929
Less: required cash reserve on bi-weekly average basis				668,536,736	83,088,888
Excess of cash reserve as on the reporting date				**1,213,374,794**	**142,943,041**

*As per Bangladesh Bank local & foreign currency statement.

4 Balances with other banks and financial institutions

Balance with other banks and financial institutions are reported as per our book balance and following BRPD circular no. 14 dated 25 June 2003. Periodic reconciliation is done to keep any un-reconciled balance within non-material level. Nostro account reconciliations are also certified by external auditor on half-yearly basis. Provision is also made for any un-settled debit entries aging over 6 months (if required).

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Balance in Bangladesh	4.1	11,635,943,521	11,157,616,777	11,525,860,456	11,043,182,890
Balance outside Bangladesh	4.2	1,851,736,000	5,429,855,284	1,816,382,300	5,140,656,309
		13,487,679,521	**16,587,472,060**	**13,342,242,756**	**16,183,839,198**
4.1 Balance in Bangladesh					
In current deposit accounts with	4.1.1				
Banks		618,846,671	1,545,011,472	198,363,355	331,969,417
Non-bank financial institutions (NBFIs)		-	-	-	-
Mobile financial services (MFSs)		9,574,708	7,335,314	9,574,708	7,335,314
		628,421,380	1,552,346,786	207,938,063	339,304,731
Inter company elimination		(399,070,589)	(1,193,516,840)	-	-
		229,350,790	**358,829,946**	**207,938,063**	**339,304,731**
In special notice deposit accounts with	4.1.2				
Banks		166,327,844	337,812,977	36,240,793	213,910,159
Non-bank financial institutions (NBFIs)		-	-	-	-
		166,327,844	337,812,977	36,240,793	213,910,159
Inter company elimination		(41,416,713)	(28,994,146)	-	-
		124,911,131	**308,818,831**	**36,240,793**	**213,910,159**
In fixed deposit/placement accounts with	4.1.3				
Banks		19,486,884,540	24,192,127,941	19,486,884,540	24,192,127,941
Non-bank financial institutions (NBFIs)		490,000,000	240,000,000	490,000,000	240,000,000
		19,976,884,540	24,432,127,941	19,976,884,540	24,432,127,941
Inter unit/company elimination		(8,695,202,940)	(13,942,159,941)	(8,695,202,940)	(13,942,159,941)
		11,281,681,600	**10,489,968,000**	**11,281,681,600**	**10,489,968,000**
		11,635,943,521	**11,157,616,777**	**11,525,860,456**	**11,043,182,890**
4.1.1 In current deposit accounts with					
Banks					
Sonali Bank PLC.				123,832,606	131,634,621
Agrani Bank PLC.				27,386,828	55,858,297
Trust Bank PLC.				6,000,000	6,000,000
Janata Bank PLC.				40,388,703	38,409,648
Mutual Trust Bank PLC.				655,218	148,769
Standard Chartered Bank				100,000	99,918,081
				198,363,355	**331,969,417**
Non-bank financial institutions (NBFIs)					
Mobile financial services (MFSs)					
bKash				9,574,708	7,335,314
				207,938,063	**339,304,731**
4.1.2 In special notice deposit accounts with					
Banks					
Agrani Bank PLC.				12,652,055	12,325,811
City Bank PLC.				1,903,367	516,421
Bank Asia PLC.				101,766	99,593
One Bank PLC.				10,986,350	200,968,333
Pubali Bank PLC.				613,698	-
Shahjalal Islami Bank PLC.				9,983,557	-
				36,240,793	**213,910,159**
4.1.3 In fixed deposit/placement accounts with					
Banks					
United Commercial Bank PLC.				2,150,000,000	2,000,000,000
Pubali Bank PLC.				1,000,000,000	-
Islami Bank Bangladesh PLC.				2,000,000,000	1,500,000,000
Sammilito Islami Bank(First Security Islami Bank PLC.)*				-	250,000,000
Habib Bank Ltd				-	400,000,000
National Bank PLC.				-	250,000,000
Southeast Bank PLC.				-	1,199,990,000
Sammilito Islami Bank (Exim Bank PLC.)*				1,712,500,000	1,760,000,000
Sammilito Islami Bank (Global Islami Bank PLC.)				-	250,000,000
The City Bank PLC.				-	1,799,985,000
Prime Bank PLC.				-	599,995,000
Jamuna Bank PLC.				-	239,998,000
Midland Bank PLC.				489,181,600	-
Meghna Bank PLC.				1,000,000,000	-
Modhumoti Bank PLC.				1,440,000,000	-
NRB Bank PLC.				500,000,000	-
Standard Bank PLC.				500,000,000	-
				10,791,681,600	**10,249,968,000**
Non-bank financial institutions (NBFIs)					
Union Capital Limited				240,000,000	240,000,000
IDLC Finance PLC.				250,000,000	-
				490,000,000	**240,000,000**
				11,281,681,600	**10,489,968,000**

*In accordance with the Bank Resolution Scheme 2025, the placement amount with Sammilito Islami Bank (former EXIM Bank PLC.) is considered recoverable. The recovery of the said amount will be carried out in line with the provisions of the Resolution Scheme and in accordance with further directives to be issued by Bangladesh Bank.

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
4.2 Balance outside Bangladesh					
AB Bank PLC., India		3,481,618	3,931,218	3,481,618	3,931,218
Al-Rajhi Bank, KSA		16,563,771	2,385,865	16,563,771	2,385,865
Bank of Bhutan, Bhutan		2,570,022	2,521,763	2,570,022	2,521,763
Bank of China, China		23,265,470	16,571,557	23,265,470	16,571,557
Bank of Tokyo Mitsubishi, Japan		23,131,566	1,352,505	23,131,566	1,352,505
Citibank NA, USA		416,675,804	-	416,675,804	-
Commerz Bank AG, Germany		-	677,913,367	-	677,913,367
Habib American Bank, USA		2,822,190	5,179,861	2,822,190	5,179,861
HDFC Bank Limited, Hongkong		2,505,928	16,830,477	-	-
ICICI Bank Limited, India		43,513,177	207,620,361	43,513,177	207,620,361
ICICI Bank Limited, Hongkong		40,951,011	277,982,732	8,103,239	5,614,234
JP Morgan Chase Bank NA, UK		18,669,483	36,959,579	18,669,483	36,959,579
JP Morgan Chase Bank NA, Australia		598,241	858,301	598,241	858,301
JP Morgan Chase Bank, Germany		4,464,082	19,637,875	4,464,082	19,637,875
Mashreqbank, USA		596,386,841	2,894,118,654	596,386,841	2,894,118,654
Mashreqbank, UAE		2,992,374	908,891,817	2,992,374	908,891,817
Nepal Bangladesh Bank Limited, Nepal		19,688,160	2,139,577	19,688,160	2,139,577
MCB Bank Limited, Pakistan		14,777,490	101,219,345	14,777,490	101,219,345
National Commercial Bank, KSA		8,159,877	6,404,536	8,159,877	6,404,536
Standard Chartered Bank, Srilanka		551,355	555,402	551,355	555,402
Standard Chartered Bank, India		157,435,044	80,100,154	157,435,044	80,100,154
Standard Chartered Bank, USA		410,517,995	165,152,057	410,517,995	165,152,057
Standard Chartered Bank, Singapore		10,924,927	1,528,280	10,924,927	1,528,280
Standard Chartered Bank, Germany		21,876,042	-	21,876,042	-
Zuercher Kantonal Bank, Zurich, Switzerland		9,213,530	-	9,213,530	-
		1,851,736,000	**5,429,855,284**	**1,816,382,300**	**5,140,656,309**

Details of foreign currency amounts and exchange rates are presented in **Annexure-B**.

Amount in BDT

	Notes	Group		Bank	
		2025	2024	2025	2024
4.3 Balances of subsidiaries with Banks & NBFIs					
With Eastern Bank PLC. (eliminated as intra group balance)					
EBL Securities PLC.		258,379,970	199,109,746		
EBL Investments Limited		35,100,278	24,050,713		
EBL Finance (HK) Limited		146,436,197	998,828,598		
EBL Asset Management Limited		570,857	521,929		
		440,487,302	**1,222,510,986**		
With other banks & NBFIs					
Banks		145,436,765	403,632,862		
Non-bank financial institutions (NBFIs)		-	-		
		145,436,765	**403,632,862**		
		585,924,067	**1,626,143,848**		
4.4 Consolidated balance with Banks and FIs held by group entities					
Eastern Bank PLC.		13,342,242,756	16,183,839,198		
EBL Securities PLC.		368,407,769	313,261,123		
EBL Investments Limited		35,155,544	24,333,223		
EBL Finance (HK) Limited		181,789,897	1,288,027,573		
EBL Asset Management Limited		570,857	521,929		
		13,928,166,823	**17,809,983,046**		
Inter company elimination		(440,487,302)	(1,222,510,986)		
		13,487,679,521	**16,587,472,060**		
4.5 Balance with banks and FIs (according to remaining maturity grouping)					
Receivable					
On demand		2,160,438,063	1,789,301,731	2,160,438,063	1,789,301,731
In not more than one month		5,137,241,457	14,131,968,172	4,991,804,693	13,744,537,468
In more than one month but not more than three months		5,950,000,000	666,202,158	5,950,000,000	650,000,000
In more than three months but not more than one year		240,000,000	-	240,000,000	-
In more than one year but not more than five years		-	-	-	-
In more than five years		-	-	-	-
		13,487,679,521	**16,587,472,060**	**13,342,242,756**	**16,183,839,198**
5 Money at call and on short notice					
Banks	5.1	-	2,400,000,000	-	2,400,000,000
Non-bank financial institutions (NBFIs)		-	-	-	-
		-	**2,400,000,000**	**-**	**2,400,000,000**
5.1 Money at call and on short notice/placement					
Janata Bank PLC.		-	1,200,000,000	-	1,200,000,000
Dutch-Bangla Bank PLC.		-	1,200,000,000	-	1,200,000,000
		-	**2,400,000,000**	**-**	**2,400,000,000**

6 Investments

Accounting policy

All investments are initially recognised at cost, including acquisition charges associated with the investment (other than government securities). Investments in government treasury securities or Bangladesh Bank Bills categorised as HTM or/and HFT are subsequently measured as per DOS circular no. 5 dated 26 May 2008, related clarifications as per DOS circular letter no. 5 dated 28 January 2009 and DOS Circular Letter No. 27 dated December 4, 2023. Investments classified as non-government treasury securities are subsequently measured either at cost or market value less any recoverable cost. Details are given below:

Investment in Govt.T-Securities/BB Bills- Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortised cost at each year-end by taking into account any discount or premium on acquisition. Premiums are amortised and discounts are accredited, using the effective interest rate. Any increase in value of securities is booked to equity but decrease to profit and loss account. Income is recognised to profit and loss account on accrual basis as per BB guideline.

Investment in Govt.T-Securities/BB Bills- Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marked-to-market on weekly basis. Any decrease on revaluation of securities is recognised to profit and loss account, but any increase of value of securities is booked to revaluation reserve account as per BB DOS circular no. 5 dated 28 January 2009. Income is recognised to profit and loss account on accrual basis as per BB guideline.

REPO and Reverse REPO

Transactions of REPO and Reverse REPO are made following DOS circular no. 6 dated 15 July 2010 of Bangladesh Bank. In case of REPO of both coupon and non-coupon bearing treasury securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest bearing security, the Bank does not accrue interest during REPO period.

Investment in corporate bond, zero coupon bond, perpetual bond, debenture, pref. share etc.

These are investments primarily 'held to maturity' or 'without maturity date'. After initial recognition at cost, investments are measured at realizable value at every period end. Any decrease in value of securities is recognized to profit and loss account, but no unrealized gain is booked to revaluation reserve account. Income (i.e. interest, profit, gain or dividend) is recognized to profit and loss account on accrual basis as per IFRS and Bangladesh Bank guideline.

Investments – Initial recognition and subsequent measurement at a glance

Investments are stated as per following bases:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/bonds - Held For Trading (HFT)	Cost	Fair value	Revaluation loss is booked to profit and loss account, but gain is booked to revaluation reserve account through equity.
Govt. T-bills/bonds - Held To Maturity (HTM)	Cost	Amortised cost	Increase in value of securities is booked to revaluation reserve account through equity, but decrease is booked to profit and loss account.
Debenture/bond (quoted)	Cost	Lower of cost or market value (portfolio basis)	Provision for revaluation loss (net of gain) is charged to profit and loss account but no unrealized gain is booked following BB DOS circular no. 01/2023.
Debenture/bond (unquoted)	Cost	Lower of cost or realizable value	Provision is kept @ 25%, 50% and 100% on outstanding balance for 1st, 2nd and 3rd year respectively, following BB DOS circular no. 04/2019, if due coupon/dividend payment is not received on time.
Shares (quoted)*	Cost	Lower of cost or market value (portfolio basis)	Provision for revaluation loss (net of gain) is charged to profit and loss account but no unrealized gain is booked.
Shares (unquoted)*	Cost	Lower of cost or net worth	Provision for unrealized loss is charged to profit and loss account but no unrealized gain is booked.
Mutual fund (closed-end)*	Cost	Lower of cost or market value (portfolio basis)	Provision for unrealized loss (net) is charged to profit and loss account but no unrealized gain is booked.
Unit fund (open-end)*	Cost	Lower of cost or surrender value	Provision for unrealized loss (net) is charged to profit and loss account but no unrealized gain is booked.
Preference shares	Cost	Lower of cost or realizable value	Provision is kept @ 25%, 50% and 100% on outstanding balance for 1st, 2nd and 3rd year respectively, following BB DOS circular no. 04/2019, if due dividend payment is not received on time.
Prize bonds	Cost	Cost	None.

* Based on DOS circular letter no. 1 dated 24 May 2023, provision for diminution of value of quoted shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting off gain and provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets - Liabilities) of shares and surrender price of mutual funds respectively. The provision amount has been shown under other liabilities. Details are stated in note # 13.14 of these financial statements.

Details of investments

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Government	6.2	194,850,848,919	123,454,871,597	194,845,196,802	123,155,624,682
Others	6.3	21,737,198,775	24,433,262,805	16,627,866,525	19,890,809,465
		216,588,047,694	**147,888,134,402**	**211,473,063,327**	**143,046,434,147**
6.1 Consolidated investments by group entities					
Eastern Bank PLC.		211,473,063,327	143,046,434,147		
EBL Securities PLC.		3,805,443,210	3,342,478,579		
EBL Investments Limited		1,056,667,544	1,241,274,601		
EBL Asset Management Limited		252,873,613	257,947,075		
EBL Finance (HK) Limited.		-	-		
		216,588,047,694	**147,888,134,402**		
Inter company elimination		-	-		
		216,588,047,694	**147,888,134,402**		
6.2 Government					
Treasury Bills	6.2.1	42,720,979,334	42,459,057,208	42,715,327,217	42,159,810,293
Treasury Bonds	6.2.2	115,553,740,285	52,789,899,389	115,553,740,285	52,789,899,389
Encumbered security - Bangladesh Government Special Purpose Bond (BGSPB) Eastern		26,358,178,000	26,358,178,000	26,358,178,000	26,358,178,000
Sukuk - HTM		8,940,090,000	1,843,740,000	8,940,090,000	1,843,740,000
Encumbered security -Islamic Banks Liquidity Facility (IBLF)		1,270,000,000	-	1,270,000,000	-
Prize Bonds		7,861,300	3,997,000	7,861,300	3,997,000
		194,850,848,919	**123,454,871,597**	**194,845,196,802**	**123,155,624,682**
6.2.1 Treasury bills					
Held for trading (HFT)		42,715,327,217	41,717,225,548	42,715,327,217	41,417,978,633
Held to maturity (HTM)		5,652,117	741,831,660	-	741,831,660
		42,720,979,334	**42,459,057,208**	**42,715,327,217**	**42,159,810,293**
6.2.2 Treasury bonds					
Held for trading (HFT)		39,649,853,769	1,192,790,355	39,649,853,769	1,192,790,355
Held to maturity (HTM)		75,903,886,517	51,597,109,035	75,903,886,517	51,597,109,035
		115,553,740,285	**52,789,899,389**	**115,553,740,285**	**52,789,899,389**
6.2.3 Treasury bills (tenor wise holding)					
91 days treasury bills		6,813,586,117	19,282,968,314	6,807,934,000	18,983,721,399
182 days treasury bills		6,753,367,634	7,221,248,500	6,753,367,634	7,221,248,500
364 days treasury bills		29,154,025,583	15,954,840,394	29,154,025,583	15,954,840,394
		42,720,979,334	**42,459,057,208**	**42,715,327,217**	**42,159,810,293**
6.2.4 Treasury bonds (tenor wise holding)					
2-year treasury bonds		28,176,323,963	5,590,639,171	28,176,323,963	5,590,639,171
3-year treasury bonds		6,390,030,054	-	6,390,030,054	-
5-year treasury bonds		13,376,850,028	5,623,058,456	13,376,850,028	5,623,058,456
10-year treasury bonds		49,239,544,593	25,185,587,199	49,239,544,593	25,185,587,199
15-year treasury bonds		12,079,745,250	10,033,634,046	12,079,745,250	10,033,634,046
20-year treasury bonds		6,291,246,397	6,356,980,517	6,291,246,397	6,356,980,517
		115,553,740,285	**52,789,899,389**	**115,553,740,285**	**52,789,899,389**

Disclosure on REPO and Reverse REPO transactions is made in **Annexure- D**.

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
6.3 Others					
Corporate bond (non-convertible)	6.3.1	300,000,000	500,000,000	300,000,000	500,000,000
Subordinated bonds (issued by other banks)	6.3.2	3,900,000,000	5,800,000,000	3,900,000,000	5,800,000,000
Perpetual Bonds	6.3.3	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
Preference Shares	6.3.4	1,880,500,000	2,877,666,667	1,880,500,000	2,877,666,667
Shares & mutual funds (MFs)-quoted and unquoted	6.3.5	10,656,698,775	10,255,596,137	5,547,366,525	5,713,142,797
		21,737,198,775	**24,433,262,805**	**16,627,866,525**	**19,890,809,465**
6.3.1 Corporate bond					
North West Power Generation Company Limited		300,000,000	500,000,000	300,000,000	500,000,000
		300,000,000	**500,000,000**	**300,000,000**	**500,000,000**
6.3.2 Subordinated bonds (issued by other banks)					
Bank Asia PLC.		200,000,000	400,000,000	200,000,000	400,000,000
Dutch Bangla Bank PLC.		400,000,000	600,000,000	400,000,000	600,000,000
Exim Bank PLC.		600,000,000	800,000,000	600,000,000	800,000,000
Islami Bank Bangladesh PLC.		400,000,000	600,000,000	400,000,000	600,000,000
IFIC Bank PLC.		600,000,000	800,000,000	600,000,000	800,000,000
Mutual Trust Bank PLC.		400,000,000	600,000,000	400,000,000	600,000,000
Southeast Bank PLC.		700,000,000	1,000,000,000	700,000,000	1,000,000,000
Trust Bank PLC.		400,000,000	600,000,000	400,000,000	600,000,000
United Commercial Bank PLC.		200,000,000	400,000,000	200,000,000	400,000,000
		3,900,000,000	**5,800,000,000**	**3,900,000,000**	**5,800,000,000**
6.3.3 Perpetual Bond					
City Bank PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Mutual Trust Bank PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
United Commercial Bank PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Trust Bank PLC.		1,200,000,000	1,200,000,000	1,200,000,000	1,200,000,000
NCC Bank PLC.		800,000,000	800,000,000	800,000,000	800,000,000
		5,000,000,000	**5,000,000,000**	**5,000,000,000**	**5,000,000,000**
6.3.4 Preference shares					
Flamingo Fashions Ltd.		38,000,000	76,000,000	38,000,000	76,000,000
City Sugar Industries Limited		200,000,000	400,000,000	200,000,000	400,000,000
Epyllion Style Ltd		50,000,000	100,000,000	50,000,000	100,000,000
Jinnat Knitwears Ltd		40,000,000	80,000,000	40,000,000	80,000,000
Impress-Newtex Composite Textile Ltd (INCTL)		50,000,000	83,333,333	50,000,000	83,333,333
Summit Gazipur II Power Limited		100,000,000	150,000,000	100,000,000	150,000,000
City Seed Crushing Industries Ltd.		300,000,000	450,000,000	300,000,000	450,000,000
Summit Barishal Power Limited		-	83,333,334	-	83,333,334
Ace Alliance Power Limited		62,500,000	125,000,000	62,500,000	125,000,000
Color City Limited		80,000,000	120,000,000	80,000,000	120,000,000
Max Infrastructure Ltd.		40,000,000	60,000,000	40,000,000	60,000,000
Dekko Designs Limited		200,000,000	300,000,000	200,000,000	300,000,000
Joules Power Ltd.		400,000,000	450,000,000	400,000,000	450,000,000
Renata PLC.		320,000,000	400,000,000	320,000,000	400,000,000
		1,880,500,000	**2,877,666,667**	**1,880,500,000**	**2,877,666,667**
6.3.5 Ordinary shares & MFs (quoted and unquoted) - at cost					
Quoted shares & MFs					
Shares (sector wise):					
Banks		586,320,454	1,719,502,951	229,502,191	1,303,966,422
NBFIs		1,049,968,565	1,064,142,461	230,157,949	199,789,254
Insurance		1,377,487,243	1,141,254,309	240,762,005	240,762,005
Cement & ceramics		210,154,425	129,570,343	118,850,555	99,763,324
Engineering		254,822,552	186,117,544	91,443,387	86,820,176
Food & Allied		946,535,965	446,485,519	855,548,160	485,917,226
Fuel & Power		538,475,164	525,629,968	353,157,260	319,316,813
Pharmaceuticals & chemicals		1,413,941,712	1,097,525,287	924,574,081	678,502,611
Textile		260,119,212	160,578,942	26,979,009	26,979,009
Others		1,914,598,896	1,669,440,978	849,404,691	632,824,795
		8,552,424,187	**8,140,248,302**	**3,920,379,288**	**4,074,641,633**
Mutual Funds					
EBL First Mutual Fund		13,816,533	13,816,533	13,816,533	13,816,533
EBL NRB Mutual Fund		133,311,883	133,311,883	133,311,883	133,311,883
First Bangladesh Fixed Income Fund		698,580,237	698,580,237	698,580,237	698,580,237
Green Delta Mutual Fund		10,000,000	10,000,000	10,000,000	10,000,000
LR Global Mutual Fund 1		20,000,000	20,000,000	20,000,000	20,000,000
		875,708,653	**875,708,653**	**875,708,653**	**875,708,653**
Under special fund					
Banks		250,428,036	261,931,192	63,193,854	74,707,782
NBFIs		62,983,578	62,983,578	9,221,232	9,221,232
Insurance		158,429,693	127,875,673	123,368,559	123,368,559
Pharmaceuticals & chemicals		212,662,179	212,662,179	212,662,179	212,662,179
Food & Allied		296,036,642	296,036,641	215,448,229	215,448,229
Engineering		641,280	-	-	-
Fuel & Power		-	4,381,068	-	-
Cement & ceramics		-	8,162,053	-	-
Others		-	18,222,271	-	-
		981,181,407	**992,254,654**	**623,894,053**	**635,407,980**
Total quoted shares & MFs		**10,409,314,246**	**10,008,211,609**	**5,419,981,994**	**5,585,758,267**
Unquoted shares & MFs					
Shares					
CDBL		6,277,770	6,277,770	6,277,770	6,277,770
Fiber Shine Ltd.		10,000,000	10,000,000	10,000,000	10,000,000
Ananda Shipyard & Slipways Ltd.		11,250,000	11,250,000	11,250,000	11,250,000
The Bangladesh Rating Agency Limited		4,268,700	4,268,700	4,268,700	4,268,700
SWIFT		13,088,061	13,088,061	13,088,061	13,088,061
BD Venture Capital Ltd.		20,000,000	20,000,000	-	-
Xpert Fintech Ltd.		30,000,000	30,000,000	-	-
		94,884,531	**94,884,531**	**44,884,531**	**44,884,531**

nymphea | www.nymphea-bd.com

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

Amount in BDT

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Unit Funds					
EBL AML 1ST Unit Fund		114,999,998	114,999,998	45,000,000	45,000,000
Blue-Wealth 1st Balanced Fund		37,500,000	37,500,000	37,500,000	37,500,000
		152,499,998	**152,499,998**	**82,500,000**	**82,500,000**
Total unquoted shares & mutual funds		**247,384,529**	**247,384,529**	**127,384,531**	**127,384,531**
Total cost price of ordinary shares & MFs (quoted and unquoted)		**10,656,698,775**	**10,255,596,137**	**5,547,366,525**	**5,713,142,797**

6.3.6 Market value of quoted shares and MFs (as on 31 December)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Quoted shares & MFs				
Shares (sector wise):				
Banks	540,798,820	1,360,370,448	220,793,425	1,094,585,949
NBFIs	560,813,839	503,220,999	162,054,418	127,566,420
Insurance	896,746,676	748,563,313	105,275,000	121,350,000
Cement & ceramics	141,475,871	88,478,353	71,603,200	61,528,353
Engineering	160,651,876	78,771,256	39,865,792	35,129,168
Food & Allied	574,579,847	262,917,527	509,898,879	275,238,342
Fuel & Power	413,706,288	373,028,412	273,292,748	250,660,688
Pharmaceuticals & chemicals	1,008,491,297	693,013,926	629,380,202	411,680,778
Textile	163,795,352	63,192,440	10,192,200	11,648,229
Others	1,410,243,431	1,154,376,453	646,464,650	489,204,023
	5,871,303,298	**5,325,933,127**	**2,668,820,514**	**2,878,591,951**
Mutual Funds				
EBL First Mutual Fund	5,800,000	7,400,000	5,800,000	7,400,000
EBL NRB Mutual Fund	45,844,614	69,763,544	45,844,614	69,763,544
First Bangladesh Fixed Income Fund	281,944,497	368,696,649	281,944,497	368,696,649
Green Delta Mutual Fund	3,000,000	3,500,000	3,000,000	3,500,000
LR Global Mutual Fund 1	5,599,444	7,051,151	5,599,444	7,051,151
	342,188,555	**456,411,344**	**342,188,555**	**456,411,344**
Under special fund as per Bangladesh Bank (BB) circular				
Banks	177,499,183	183,174,490	47,869,848	53,545,154
NBFIs	43,753,053	42,879,790	6,841,013	5,967,750
Insurance	90,145,857	92,529,260	54,764,198	57,147,600
Pharmaceuticals & chemicals	153,568,317	157,044,391	153,568,317	157,044,391
Engineering	631,000	631,000	-	-
Food & Allied	119,940,550	158,972,550	81,540,800	120,572,800
	585,537,961	**635,231,481**	**344,584,175**	**394,277,696**
	6,799,029,814	**6,417,575,952**	**3,355,593,244**	**3,729,280,990**

*** Lock in status of EBL sponsored Mutual Funds**	**Trading Started**	**Lock in period**	**Lock in expiry**
EBL First Mutual Fund (Sponsor Unit)	8/19/2009	20 Years	8/18/2029
EBL NRB Mutual Fund (Sponsor Unit)	5/23/2011	20 Years	5/15/2031
First Bangladesh Fixed Income Fund (Sponsor Unit)	2/22/2012	20 Years	2/21/2032

10% of all three EBL sponsored MFs are to be under lock-in status for 20 years (initially it was 10 years but extended subsequently) from the date of prospectus issued.

6.4 Remaining maturity grouping of investments

	Group 2025	Group 2024	Bank 2025	Bank 2024
On demand	7,861,300	3,997,000	7,861,300	3,997,000
In not more than one month	17,915,653,337	14,280,416,398	17,492,368,220	13,812,759,847
In more than one month but not more than three months	13,197,216,715	16,397,397,861	12,885,548,745	15,860,564,438
In more than three months but not more than one year	30,863,708,412	23,010,624,698	30,134,825,227	22,257,281,239
In more than one year but not more than five years	72,767,923,084	40,288,554,029	71,049,422,027	38,969,549,482
In more than five years	81,835,684,846	53,907,144,416	79,903,037,808	52,142,282,141
	216,588,047,694	**147,888,134,402**	**211,473,063,327**	**143,046,434,147**

7 Loans and advances/investments

Accounting policy

Loans and advances/investments (initial recognition):

Loans and advances of conventional banking and investments of Islamic Banking operation comprise of non-derivative financial assets with fixed or determinable payments and are not quoted in an active market. These are recognised at gross amount on the date when they are originated. The group has not designated any loans and advances upon initial recognition as at fair value through profit and loss account or other comprehensive income.

After initial recognition, loans, and advances/investments are subsequently measured at amortised cost using effective interest/profit margin rate (EIR) over the relevant periods. The amortised cost of a financial asset is the amount at which the asset is measured at initial recognition less principal repayments, using EIR method. The EIR is the rate that exactly discounts estimated future cash receipts (estimates cash flows considering all contractual terms of the instrument but not future credit losses) during the expected life of the financial instrument.

Loans and advances/investments (classification and provisioning):

Classification of loans into substandard/doubtful/bad-loss category and general provision (GP) on unclassified loans (0.5% to 5%), certain off balance-sheet exposures (0% to 1%); specific provision (SP) on classified loans (20% to 100%) including rescheduled loans are made on the basis of quarter-end review and in compliance with BRPD Circular no. 5/2025, BRPD Circular no. 15/2024, BRPD circular no. 17/2020, BRPD circular no. 3/2021, BRPD circular no. 19/2021, BRPD circular no. 14/2022, BRPD circular no. 16/2022, BRPD circular letter no. 33/2022, BRPD circular letter no. 52/2022, BRPD circular letter no. 39/2024, BRPD circular no. 11/2023, BRPD circular no. 13/2024, BRPD circular no. 7/2025, BRPD circular letter no. 26/2025 BRPD circular letter no. 29/2025 and circular letters as issued by Bangladesh Bank time to time. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of the Bank Company Act 1991 (as amended up to date), instead of netting off with loans. Details of rate for provisioning is given below:

Existing rates of provision on loans and advances/investments:

Particulars	Rates of provision 2025	Rates of provision 2024
General provision on:		
Unclassified (including SMA) Short Term Agricultural credits	0.50%	1.00%
Unclassified (including SMA) Cottage(C), Micro(M) and Small (S) enterprise credits under CMSME sector	0.50%	0.25%
Unclassified (STD-0, STD-1, STD-2) loans and advances/investments	1%	1% - 2%
Unclassified (SMA) loans and advances/investments	5%	1% - 2%
Off-balance sheet exposures (excluding bills for collection)	0%-1%	0%-1%
Specific provision on:		
Substandard Loans/investments	20%	5% - 20%
Doubtful Loans/investments	50%	5% - 50%
Bad/Loss loans and advances/investments	100%	100.00%

A total of 07 companies have taken special rescheduling facilities under policy support of BRPD circular no. 07 dated 16 September 2025 issued by Bangladesh Bank. The Bank has maintained provision against these rescheduling loans as per the said circular, and subsequent BRPD circular letter no. 26 dated 24 November 2025, and relevant instructions as mentioned in specific approval letter for specific loans issued by Bangladesh Bank in this regard.

Loans and advances/investments (write-off):
Loans and advance/investments are written off when they remain classified as bad/loss for 2 years, lawsuit filed under Artha Rin Adalat Act-2003, and adequate provision is maintained as per BRPD circular no. 04 dated 18 February 2024. No loans and advances/investments are written off partially and without prior approval of the board of directors in compliance with the said circular. At each reporting period end, the bank assesses loans and advances/investments to be written off in compliance with BB guideline.

Loans and advances/investments (recovery from written off):

The Bank takes necessary legal measures against default borrowers for recovery against written off loans and advances/investments as per relevant BB guidelines and Artha Rin Adalat Act-2003. Legal costs incurred against those borrowers are initially charged to the profit and loss account of the bank.

However, recovery including any legal cost against written off loans and advances/investments are recognised in profit and loss account as earned and on settlement basis. In 2025, the bank made a recovery of BDT 546 million from written off loans and advances/investments and presented in profit and loss account after netting off from specific provision.

Details of loans and advances/investments:

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Loans, cash credits, overdrafts etc./general investments	7.2	391,410,103,404	371,855,514,578	392,705,427,115	374,441,666,954
Bills purchased and discounted	7.3	88,136,894,626	40,963,263,758	84,334,481,209	36,275,947,401
		479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.1 Consolidated loans and advances/Investments by group entities

	2025	2024
Eastern Bank PLC.	477,039,908,324	410,717,614,356
EBL Securities PLC.	2,312,792,053	3,144,374,668
EBL Investments Limited	50,100,048	53,358,610
EBL Finance (HK) Limited	3,802,413,417	4,687,316,357
EBL Asset Management Limited	-	-
	483,205,213,842	**418,602,663,990**
Inter company elimination	(3,658,215,812)	(5,783,885,655)
	479,546,998,030	**412,818,778,335**

7.2 Loans, cash credits, overdrafts etc./Investments

	Group 2025	Group 2024	Bank 2025	Bank 2024
Inside Bangladesh				
Loans/investment-general	323,250,696,460	312,631,733,979	323,200,596,412	312,628,480,824
Cash credit	7,726,364,955	5,641,042,323	7,726,364,955	5,641,042,323
Overdraft	60,790,376,020	53,939,707,821	58,477,583,967	50,745,227,698
Inter company elimination	(357,334,031)	(356,969,546)	-	-
	391,410,103,404	**371,855,514,578**	**389,404,545,334**	**369,014,750,846**
Outside Bangladesh				
Overdraft-EBL Finance (HK) Limited	3,300,881,781	5,426,916,109	3,300,881,781	5,426,916,109
Inter company elimination	(3,300,881,781)	(5,426,916,109)	-	-
	391,410,103,404	**371,855,514,578**	**392,705,427,115**	**374,441,666,954**

7.3 Bills purchased and discounted

	Group 2025	Group 2024	Bank 2025	Bank 2024
Inside Bangladesh				
Local bills/documents	36,252,180,581	36,011,532,512	36,252,180,581	36,011,532,512
Foreign bills/documents	48,082,300,628	264,414,889	48,082,300,628	264,414,889
	84,334,481,209	**36,275,947,401**	**84,334,481,209**	**36,275,947,401**
Outside Bangladesh				
Bills financed & UPAS by EBL Finance (HK) Ltd.	3,802,413,417	4,687,316,357	-	-
	88,136,894,626	**40,963,263,758**	**84,334,481,209**	**36,275,947,401**

7.3.1 Bills purchased and discounted (on the basis of residual maturity grouping)

	Group 2025	Group 2024	Bank 2025	Bank 2024
On demand	1,456,254,498	1,434,486,489	1,393,428,577	1,270,342,048
Within one month	16,617,359,293	9,785,892,260	15,900,451,009	8,666,118,867
In more than one month but less than three months	30,885,740,955	12,364,287,210	29,553,264,286	10,949,475,002
In more than three months but less than six months	26,794,875,419	13,249,488,697	25,638,887,405	11,733,385,257
Above six months	12,382,664,460	4,129,109,102	11,848,449,933	3,656,626,227
	88,136,894,626	**40,963,263,758**	**84,334,481,209**	**36,275,947,401**

7.4 Residual maturity grouping of loans and advances/investments (including bills purchased & discounted)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Receivable				
On demand	19,247,048,965	12,801,721,717	19,146,424,670	12,736,563,546
In not more than one month	60,538,595,357	32,117,771,946	41,075,672,638	31,342,464,525
In more than one month but not more than three months	92,013,328,360	67,657,546,442	91,532,279,225	66,817,080,851
In more than three months but not more than one year	192,432,266,458	171,703,938,728	191,426,223,346	171,283,705,933
In more than one year but not more than five years	90,575,249,852	97,249,446,393	90,101,719,046	97,249,446,393
In more than five years	43,987,558,003	31,288,353,109	43,757,589,398	31,288,353,109
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.5 As per BRPD circular no. 04 dated 04 January 2021 and BRPD circular letter no. 35 dated 06 July 2021, in order to validate financial statements for credit sanction (fresh/renewal) to the clients under relationship of Corporate Banking, the Bank has verified DVC (Document Verification Code)' mentioned in audited financials with DVS (Document Verification System) developed by ICAB (The Institute of Chartered Accountants of Bangladesh) for 100% cases and has preserved with loan file accordingly. Current status of the Bank is as follows:

Particulars	Compliance Status: % of compliance as per BRPD Circular Letter 04*	Compliance Status: % of compliance as per BRPD Circular Letter 35**
Complied files in 2025 under the relationship of corporate banking	100%	100%

* BRPD Circular Letter no. 04: Regarding preservation of audited financial statements/statutory audit report for credit sanction (fresh/renewal) where applicable.

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

7.6 As per Bangladesh Bank SMESPD circular no. 05 dated 14 August 2022, in order to promote CMSME sector, EBL has continued cluster base financing to provide certain potential products/services countrywide for last couple of years. As of the reporting date, the bank has loan outstanding of BDT 5,405.91 million that was financed to the different clusters following Bangladesh Bank Cluster Financing Policy.

7.7 Loans and advances/investments on the basis of significant concentration

7.7.1 Loans and advances/investments to Directors, executives and others

	Group 2025	Group 2024	Bank 2025	Bank 2024
Loans/investments to Directors and their allied concerns	552,312	574,166	552,312	574,166
Advances/investments to Managing Director	8,618,400	13,363,909	8,618,400	13,363,909
Advances/investments to other executives and staffs	2,419,554,657	1,946,432,252	2,419,554,657	1,946,432,252
Loans/investments to customers (Group wise)	402,155,672,740	333,882,334,759	399,648,583,034	331,781,170,780
Industrial loans and advances/investments	74,962,599,921	76,976,073,250	74,962,599,921	76,976,073,250
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.2 Large loan/investments details (Loans extended to any customer exceeding 10% of the Bank's total capital)

	Bank 2025	Bank 2024
*Total Loans and Advances/Investments (BDT million)	110,418	157,907
Number of customers	13	22
Classified amount thereon	-	-

* This amount represents total loans and advances/investments (comprising funded and non funded facilities) to each customer exceeding BDT 6,165.74 million which is 10% of total capital of the bank as at 31 December 2025.

7.7.3 Industry-wise concentration of loans and advances/investments (including bills purchased and discounted)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Agri and micro credit through NGOs	15,283,614,941	16,599,163,064	15,283,614,941	16,599,163,064
Commercial and trading	62,394,878,031	55,955,162,525	62,394,878,031	55,955,162,525
Construction	25,495,433,141	21,100,974,870	25,495,433,141	21,100,974,870
Cement and ceramic industries	10,327,246,894	10,316,791,281	10,327,246,894	10,316,791,281
Chemical and fertilizer	5,733,414,355	4,631,566,868	5,733,414,355	4,631,566,868
Crops, fisheries and livestock	3,249,298,531	1,885,257,808	3,249,298,531	1,885,257,808
Electronics and electrical goods	6,471,529,102	8,749,845,788	6,471,529,102	8,749,845,788
Food and allied industries	33,984,192,187	18,743,357,384	33,984,192,187	18,743,357,384
Consumer finance	49,085,972,104	45,087,752,194	46,723,080,003	41,890,018,916
Metal and steel products	34,392,015,747	31,039,292,596	34,392,015,747	31,039,292,596
Pharmaceutical industries	9,010,076,251	9,320,159,036	9,010,076,251	9,320,159,036
Power and fuel	30,623,964,203	26,222,514,522	30,623,964,203	26,222,514,522
Rubber and plastic industries	4,342,009,421	4,137,643,442	4,342,009,421	4,137,643,442
Readymade garments industry	50,660,723,754	52,287,879,168	46,858,310,337	47,600,562,812
Ship building & breaking industry	4,171,442,736	2,344,505,208	4,171,442,736	2,344,505,208
Sugar and edible oil refinery	13,995,104,665	11,944,816,369	13,995,104,665	11,944,816,369
Transport and e-communication	15,853,511,652	9,655,706,758	15,853,511,652	9,655,706,758
Textile mills	31,869,384,103	30,789,079,441	31,869,384,103	30,789,079,441
Other manufacturing or extractive industries	52,266,704,910	35,389,842,141	52,266,704,910	35,389,842,141
Others	20,336,481,303	16,617,467,869	23,994,697,114	22,401,353,524
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.4 Sector-wise concentration of loans and advances/investments (including bills purchased and discounted)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Government sector	-	-	-	-
Public sector	400,084,618	2,204,283,265	400,084,618	2,204,283,265
Private sector	479,146,913,412	410,614,495,071	476,639,823,706	408,513,331,091
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.5 Geographic location-wise concentration of loans and advances/investments (including bills purchased and discounted)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Inside Bangladesh				
Dhaka Division	376,205,815,836	318,957,579,977	374,200,257,766	316,116,816,237
Chattogram Division	81,394,211,521	72,214,308,490	81,394,211,521	72,214,308,494
Sylhet Division	3,006,454,086	2,970,804,140	3,006,454,086	2,970,804,140
Rajshahi Division	4,985,019,741	4,955,291,549	4,985,019,741	4,955,291,549
Khulna Division	7,780,787,616	6,758,900,419	7,780,787,616	6,758,900,419
Rangpur Division	1,140,426,574	915,721,085	1,140,426,574	915,721,085
Barishal Division	595,041,728	666,339,674	595,041,728	666,339,674
Mymensingh Division	636,827,510	692,516,649	636,827,510	692,516,649
	475,744,584,613	**408,131,461,983**	**473,739,026,543**	**405,290,698,247**
Outside Bangladesh				
EBL Finance (HK) Ltd.	3,802,413,417	4,687,316,352	3,300,881,781	5,426,916,109
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.6 Geographic location and business segment-wise concentration of loans and advances/investments (including bills purchased and discounted) as on 31 December 2025

	Bank: Corporate banking	Bank: Retail and SME (S) banking (including staff)	Bank: 2025	Bank: 2024
Division				
Dhaka division	307,307,960,321	66,892,297,445	374,200,257,766	316,116,816,237
Chattogram division	62,814,250,680	18,579,960,841	81,394,211,521	72,214,308,494
Sylhet division	416,147,555	2,590,306,531	3,006,454,086	2,970,804,140
Rajshahi division	2,389,722,716	2,595,297,025	4,985,019,741	4,955,291,549
Khulna division	2,239,079,056	5,541,708,561	7,780,787,616	6,758,900,419
Rangpur division	294,701,644	845,724,930	1,140,426,574	915,721,085
Barishal division	207,351,225	387,690,503	595,041,728	666,339,674
Mymensingh division	89,378,604	547,448,905	636,827,510	692,516,649
Outside Bangladesh	3,300,881,781	-	3,300,881,781	5,426,916,109
	379,059,473,582	**97,980,434,741**	**477,039,908,324**	**410,717,614,356**

7.7.7 Business segment-wise concentration of loans and advances/Investments (including bills purchased and discounted)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Corporate banking		326,792,317,646	295,360,931,555	326,648,120,041	296,457,500,854
Offshore banking		52,411,353,541	27,017,285,392	52,411,353,541	27,017,285,392
Retail and SME (S) banking		97,912,160,650	88,480,765,228	95,552,330,685	85,283,031,950
Executives & staffs		2,431,166,193	1,959,796,160	2,428,104,057	1,959,796,160
		479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.8 Loans and advances/investments (as categorised in CL Statement)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Continuous loan/financing (CL-2)				
I) Agricultural credit/financing (other than short term)	597,583,223	86,733,517	597,583,223	86,733,517
II) CMSME financing	8,618,396,664	5,326,405,229	8,618,396,664	5,326,405,229
III) Consumer financing (other than credit card)	3,682,634,105	3,661,139,454	1,322,804,140	1,559,975,475
IV) Credit card	11,103,700,037	9,310,722,591	11,103,700,037	9,310,722,591
V) Industrial credit	18,646,985,775	19,132,261,716	18,646,985,775	19,132,261,716
VI) Service sector credit	19,890,446,819	13,066,899,026	19,890,446,819	13,066,899,026
VII) Trade & commerce sector credit	4,859,076,133	5,732,854,234	4,859,076,133	5,732,854,234
VIII) Other credit	6,611,992,465	7,596,762,124	6,467,794,860	7,596,762,124
	74,010,815,221	**63,913,777,890**	**71,506,787,651**	**61,812,613,911**
Demand loan/financing (CL-3)				
I) Agricultural credit/financing (other than short term)	1,924,665,748	896,210,416	1,924,665,748	896,210,416
II) CMSME financing	13,128,957,644	12,359,756,068	13,128,957,644	12,359,756,068
III) Consumer financing (CF)	-	-	-	-
IV) Industrial credit	205,217,786,245	160,819,692,354	205,217,786,245	160,819,692,354
V) Service sector credit	16,572,874,081	11,868,929,542	16,572,874,081	11,868,929,542
VI) Trade & commerce sector credit	16,733,026,315	9,664,854,118	16,733,026,315	9,664,854,118
VII) Other credit	2,276,740,500	3,284,392,117	2,276,740,500	3,284,392,117
	255,854,050,533	**198,893,834,614**	**255,854,050,533**	**198,893,834,614**
Fixed term loan/financing (CL-4)				
I) Agricultural credit/financing (other than short term)	77,870,577	7,878,000	77,870,577	7,878,000
II) CMSME financing	29,510,000,430	23,437,067,811	29,510,000,430	23,437,067,811
III) Consumer financing (other than housing finance)	21,423,689,239	19,165,360,755	21,423,689,239	19,165,360,755
IV) Housing finance	10,444,782,530	9,894,163,935	10,444,782,530	9,894,163,935
V) Industrial credit	54,945,723,275	57,157,608,061	54,945,723,275	57,157,608,061
VI) Service sector credit	14,142,232,613	13,429,146,346	14,142,232,613	13,429,146,346
VII) Trade & commerce sector credit	11,183,057,986	19,032,577,682	11,183,057,986	19,032,577,682
VIII) Other credit	1,488,679,729	1,172,981,303	1,488,679,729	1,172,981,303
	143,216,036,379	**143,296,783,894**	**143,216,036,379**	**143,296,783,894**
Short term agricultural credit/financing (CL-5)				
Short term agricultural credit/financing	4,034,929,704	4,754,585,777	4,034,929,704	4,754,585,777
Staff loan/financing	2,431,166,193	1,959,796,160	2,428,104,057	1,959,796,160
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.7.9 Security/Collateral-wise concentration of loans and advances/investments (including bills purchased and discounted)

	Group 2025	Group 2024	Bank 2025	Bank 2024
Collateral of movable/immovable assets	147,360,321,006	129,693,309,660	147,360,321,006	129,693,309,660
Local banks and financial institutions guarantee	13,741,010,295	17,601,772,880	9,938,596,879	12,914,456,524
Government guarantee	386,772,716	458,378,145	386,772,716	458,378,145
Export documents	43,469,299,655	41,458,835,757	43,469,299,655	41,458,835,757
Fixed deposit receipts (FDR)	43,624,263,088	27,145,707,338	43,624,263,088	27,145,707,338
Personal guarantee	25,589,163,827	21,438,138,814	25,589,163,827	21,438,138,814
Other securities (Hypothecation charges)	205,376,167,443	175,022,635,740	206,671,491,154	177,608,788,117
	479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**

7.8 Classification status of loans and advances/investments

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Unclassified					
Standard (excluding Staff Loan/Financing)		453,581,093,217	390,157,462,177	452,026,637,399	388,955,743,285
Special Mention Accounts (SMA)		11,909,910,297	6,084,080,666	11,909,910,297	6,084,080,666
		465,491,003,514	**396,241,542,843**	**463,936,547,696**	**395,039,823,951**
Classified	7.8.2				
Sub-standard		1,080,638,078	4,086,340,335	1,080,638,078	4,086,340,335
Doubtful		2,003,988,037	591,531,508	2,003,988,037	591,531,508
Bad/Loss		8,540,202,208	9,939,567,490	7,590,630,456	9,040,122,402
		11,624,828,323	**14,617,439,333**	**10,675,256,571**	**13,717,994,245**
Executives & staffs (HR Loan/Financing)		2,431,166,193	1,959,796,160	2,428,104,057	1,959,796,160
		479,546,998,030	**412,818,778,335**	**477,039,908,324**	**410,717,614,356**
Percentage of Classified Loans & Advances/ investments (Non-Performing loans/investments)		**2.42%**	**3.54%**	**2.24%**	**3.34%**

7.8.1 The amount reported above under SMA category includes certain loan accounts with an aggregate outstanding of BDT 4,833.13 million as at 31-12-2025 (BDT 2,592.52 million as at 31-12-2024) which has not been reported as classified as at year-end on the basis of stay order from the Honorable High Court Division of the Supreme Court of Bangladesh. As at year-end 2025, an aggregate amount of provision of BDT 2,251.91 million (BDT 1,740.74 million as at 31-12-2024) has been maintained against the same.

7.8.2 Movement of classified loans and advances/ investments

	Group 2025	Group 2024	Bank 2025	Bank 2024
Opening balance	14,617,439,333	11,352,321,332	13,717,994,245	10,941,128,202
Addition during the year	4,703,100,433	6,824,914,796	4,651,652,557	6,336,662,839
Reduction during the year (on write-off, rescheduling or adjustment)	(7,695,711,442)	(3,559,796,795)	(7,694,390,230)	(3,559,796,795)
	11,624,828,323	**14,617,439,333**	**10,675,256,571**	**13,717,994,245**

7.9 Industry- wise concentration of Classified Loans & Advances/Investments

	Bank 2025 Taka	Bank 2025 %	Bank 2024 Taka	Bank 2024 %
Commercial and trading	4,079,254,735	38.21%	4,940,719,700	36.02%
Crops, fisheries & livestock	219,885,325	2.06%	84,532,012	0.62%
Electronics & electrical goods	1,774,278	0.02%	-	0.00%
Consumer finance	929,651,694	8.71%	819,622,941	5.97%
Metal & steel products	1,642,661,711	15.39%	1,067,482,079	7.78%
Readymade garments industry	5,500,014	0.05%	300,033,675	2.19%
Ship breaking industry	603,883,048	5.66%	1,201,031,159	8.76%
Sugar, edible oil refinery & food processing	310,716,125	2.91%	119,599,384	0.87%
Transport & communication	28,232,156	0.26%	29,102,810	0.21%
Textile mills	1,218,889,778	11.42%	1,211,925,763	8.83%
Others	1,634,807,708	15.31%	3,943,944,722	28.75%
	10,675,256,571	**100.00%**	**13,717,994,245**	**100.00%**

7.10 Particulars of loans and advances/investments

	Bank 2025	Bank 2024
i) Debts/investments considered good in respect of which the bank is fully secured	452,258,627,539	388,796,777,274
ii) Debts/investments considered good for which the bank holds no other security than the debtor's personal guarantee	11,103,700,037	9,310,722,591
iii) Debts/investments considered good and secured by the personal security of one or more parties in addition to the personal security of the debtors.	13,677,580,748	12,610,114,490
iv) Debts adversely classified; for which no provision is created.	-	-
	477,039,908,324	**410,717,614,356**
v) Debts/investments due by directors or officers of the bank or any of them either jointly or severally with any other persons.	2,428,725,369	1,960,370,326
vi) Debts/investments due by companies and firms in which the directors of the bank have interests as directors, partners or managing agent or in case of private companies as members.	-	-
vii) Maximum total amount of advances, including temporary advances made at any time during the period to directors or managers or officers of the bank or any of them either severally or jointly with any other persons.	2,428,725,369	1,960,370,326
viii) Maximum total amount of advances/investments, including temporary advances/investments, granted during the period to the companies or firms in which the directors of the bank have interests as directors, partners or managing agents or, in case of private companies as members .	-	-
ix) Due from other banking companies	-	-
x) Information in respect of classified loans and advances/investments	-	-
a) Classified loans/investments for which interest/profit not credited to income	10,675,256,571	13,717,994,245
(i) (Decrease)/Increase of provision (specific)	4,965,092,072	2,074,207,578
(ii) Amount of loans/investments written off	3,372,291,233	3,642,928,227
(iii) Amount recovered from loans/investments written off	545,801,845	515,004,559
b) Amount of provision kept against loans/investments classified as bad/loss	6,016,166,649	6,832,211,802
c) Amount of interest/profit creditable to the interest/profit suspense account	5,031,742,531	4,320,853,348
xi) Cumulative amount of written off loans/investments:		
Opening Balance	20,187,509,995	16,544,581,768
Amount written off during the year:		
Principal amount	2,783,864,449	3,182,743,167
Interest/profit suspense	588,426,784	460,185,060
Balance of written off loans and advances/investments	**23,559,801,228**	**20,187,509,995**

	Group 2025	Group 2024	Bank 2025	Bank 2024
7.11 Cumulative amount of recovery from written off loans (including BCCI loans)	**6,622,407,571**	**6,076,605,726**	**6,622,407,571**	**6,076,605,726**
7.12 Cumulative amount of written off loans for which law suits have been filed	**26,744,054,718**	**23,231,866,255**	**26,744,054,718**	**23,231,866,255**
7.12.1 Cumulative amount of written off loans (including legal and other charges)				
Opening balance	23,231,866,255	19,635,938,827	23,231,866,255	19,635,938,827
During the year	3,512,188,463	3,595,927,428	3,512,188,463	3,595,927,428
	26,744,054,718	**23,231,866,255**	**26,744,054,718**	**23,231,866,255**

7.12.2 Cumulative number of written off loan against which lawsuits have been filed

	Bank 2025	Bank 2024
Opening balance	10,383	9,000
During the year	1,727	1,383
	12,110	**10,383**

7.13 Willful Loan Defaulters

In compliance with Bangladesh Bank's BRPD Circular No. 06 dated March 12, 2024, titled "Identification & Finalization of Willful Defaulters and Measures to be Taken Against Them," Eastern Bank PLC. (EBL) established a dedicated Willful Loan Defaulters Identification Unit on April 4, 2024. The Unit was initially chaired by the Deputy Managing Director (DMD) & Chief Risk Officer (CRO) and is presently chaired by the Deputy Managing Director (DMD) & Head of Corporate Banking.

The Unit is entrusted with the responsibility of identifying and finalizing willful loan defaulters in strict adherence to the procedures, process flow, and timeline prescribed in the aforesaid BRPD circular.

Since its inception, the Unit has identified a number of borrowers across various business segments qualifying for classification as willful loan defaulters. Following comprehensive due diligence and upon obtaining approval from the bank's competent authority, quarterly reports have been duly submitted to the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank in the prescribed format. In addition, relevant information has been reported to the Credit Information Bureau (CIB) of Bangladesh Bank in accordance with regulatory requirements. As of December 31, 2025, the number of borrowers classified as willful loan defaulters by the Bank stands at 28 (twenty-eight), with an aggregate outstanding loan exposure of BDT 1,522.6 million.

8 Fixed assets including premises, furniture and fixtures

Accounting policy

Fixed assets (other than lease items)

The group applies IAS 16 Property, Plant and Equipment for its own assets which are held for current and future use in the business and are expected to be used for more than one year.

Recognition and measurement
Fixed assets are stated at cost less accumulated depreciation and impairment loss (if any) as per IAS 16.

The cost of an item of fixed assets is recognised as an asset if it is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured reliably.

The cost of an item of fixed assets comprises:
- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates.
- any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.
- the initial estimate of the cost of dismantling and removing the item and restoring the site on which it is located.

Subsequent costs

Subsequent costs of enhancement of existing assets are recognised as an addition to the asset, only when it is probable that future economic benefits associated with the item will flow to the bank and the cost of the item can be measured reliably. The costs of day-to-day servicing of fixed assets, i.e. repairs and maintenance is charged to profit and loss account as expense when incurred.

Depreciation

Depreciation is charged at the rates stated below on all the applicable items of fixed assets on the basis of estimated useful lives following the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Charging depreciation commences from the month of acquisition (for full month) and ceases in the month when the assets are disposed. No depreciation is charged on capital-work-in-progress until the usage of the assets.

The rates of depreciation and useful lives for current and comparative years are given below:

Assets category	Bank	EBL Securities PLC.	EBL Investments Limited	EBL Asset Management Limited	EBL Finance (HK) Limited
Building	2.50%	-	-	-	-
Furniture and fixture	10.00%	10.00%	10% - 20%	10.00%	20.00%
General Machineries and equipment	20.00%	20.00%	20.00%	20.00%	20% - 33.33%
Electromechanical equipment	5.00%	-	-	-	-
Digital banking equipment	12.50%	-	-	-	-
Computer and network equipment	20.00%	20.00%	-	-	-
Vehicle	12.50%	12.50%	12.50%	12.50%	-
Software	20.00%	20.00%	20.00%	-	-

Capital work in progress

Costs incurred for licensing and implementation, including advance payments made to vendors for software customization, hardware upgradation, and other related expenditures, are initially recognized as capital work-in-progress until the development or implementation work is completed and the asset is ready for its intended use. This asset is stated at cost and depreciation/amortization of the asset is charged from the date of its intended use.

Derecognition of fixed assets

The carrying amount of an item of fixed assets is derecognised on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from derecognition of an item of fixed assets is recorded in profit and loss account when the item is derecognised.

Impairment of PPE

At each reporting date, the bank evaluates whether there are indications that the carrying amount of an asset may exceed its recoverable amount. If such indications exist, the bank estimates the asset's recoverable amount. An asset is considered impaired when its carrying amount exceeds the recoverable amount, which represents the value that can be recovered through its use or sale. In such cases, the impairment loss is recognized as an expense in the profit and loss account. For the reporting period, no impairment losses were recognized in the financial statements of the Bank, as no such indications were present as of the reporting date.

Intangible assets

Intangible asset is an identifiable non-monetary asset without physical substance. The Group classifies its intangible assets as per IAS 38 Intangible assets which comprises the value of all licensed software including core banking software of the Bank, cards management software, cheque processing software (i.e. BEFTN), software of subsidiaries and other integrated customised software for call center, ATM service, Finance and HR operations.

Recognition, subsequent expenditure and measurement

The Group recognises an intangible asset if it is probable that future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with IAS 38 Intangible Assets. The Group does not have any intangible assets with indefinite useful lives.

Subsequent expenditure on intangible asset of the Group is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates; otherwise is charged as expense when incurred.

Impairment of Intangible Assets:

According to IAS 36: Impairment of Assets, intangible assets with a definite useful life are initially assessed for any indications of impairment. If such indications are identified, an impairment test is conducted.

Details of fixed assets are presented in note 8 and **Annexure - A** of these financial statements.

Leases

As per IFRS 16 Leases, the bank has made recognition, measurement and disclosure in the financial statements both as Lessee and Lessor from the date of commencement or 01 January 2019 (date of initial application).

Right of use assets (RoU)

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities.The cost of ROU assets includes the amount of lease liabilities recognised, initial direct cost incurred, and lease payment made on or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the lease term and presented under fixed assets.

Lease Liabilities

At the commencement date, the Bank recognizes a lease liability measured at the present value of lease payments to be made over the lease term. Lease payments comprise fixed payments (including in-substance fixed payments), variable payments that depend on an index or rate, amounts expected to be payable under residual value guarantees, the exercise price of a purchase option if reasonably certain to be exercised, and penalties for terminating the lease, if the lease term reflects the exercise of that option.The lease liability is measured by adjusting its carrying amount to account for interest accrued on the liability, reducing it for lease payments made, and remeasuring it to reflect any reassessment or modifications to the lease. The interest for each period of the lease term is calculated to ensure a consistent periodic interest rate is applied to the outstanding balance of the lease liability. The lease payments have been discounted using Treasury bond rate of similar tenors i.e. 3 -10 years as implicit borrowing rate on applicable point of time. For example, 5 years T-bond rate ranging from 10.03% – 12.40% have been used at the time of execution of those contracts having weighted average lease tenor of 5 years or more.

Short-term leases and leases of low value assets

EBL assessed all live lease contracts and has chosen not to recognize right-of-use assets and lease liabilities for leases of low value assets and short-term leases, i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognizes lease payments associated with these leases as an expense. For leases of low value items, the Bank has adopted a single threshold on a lease-by-lease basis, based on the materiality level outlined in the Fixed Assets Policy. Bank has not recognized RoU assets and liabilities for such items (ATM booths, branches, and sub-branches) values of which are within materiality threshold following paragraph 5 of IFRS 16.

In 2025 the bank reassessed all lease payments of existing contracts for remaining period considering a cut-off date i.e. 01 January 2025. The lease liabilities are presented in the note 13 of these financial statements.

Amount in BDT

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Details of fixed assets at cost					
Freehold lands and land development		1,499,083,134	1,479,636,442	1,499,083,134	1,479,636,442
Buildings and floor spaces		1,513,777,664	1,480,709,421	1,513,777,664	1,480,709,421
Capital work in progress*		70,054,315	15,851,812	70,054,315	15,851,812
General machineries and equipment		1,136,737,364	977,567,435	1,124,873,645	970,000,232
Computer and network equipment		2,050,643,968	1,494,450,749	2,015,820,726	1,460,751,769
Digital banking equipment		576,556,954	457,323,340	575,676,534	456,373,920
Electromechanical equipment		349,778,517	345,278,517	349,778,517	345,278,517
Furniture and fixtures		931,700,474	840,139,601	893,504,459	800,034,394
Vehicles		317,122,656	297,797,320	291,372,923	272,905,344
Right of use assets		3,114,825,527	2,980,353,727	3,020,878,782	2,932,908,416
Software		1,150,860,152	1,085,164,980	1,140,495,000	1,076,678,124
Total cost		**12,711,140,727**	**11,454,273,344**	**12,495,315,699**	**11,291,128,391**
Accumulated depreciation and amortization		(5,846,358,292)	(5,081,323,252)	(5,704,757,666)	(4,972,217,005)
Written down value		**6,864,782,435**	**6,372,950,093**	**6,790,558,033**	**6,318,911,387**

*** Capital work in progress**

Initial payment made for automation or upgradation of bank's software is recognised as capital-work-in-progress, until the project/ development work is completed and/or the asset is ready for intended use. These assets are stated at cost and depreciation of these assets is charged from the date of intended use. Details of the fixed assets are presented in **Annexure-A**.

8.1 Consolidated fixed assets of group entities

	2025	2024
Eastern Bank PLC.	6,790,558,033	6,318,911,387
EBL Securities PLC.	54,445,335	32,580,784
EBL Investments Limited	3,482,635	6,173,599
EBL Finance (HK) Limited	12,945,027	9,360,154
EBL Asset Management Limited	3,351,405	5,924,169
	6,864,782,435	**6,372,950,093**
Inter company elimination	-	-
	6,864,782,435	**6,372,950,093**

9 Other assets

Accounting policy

As per BRPD circular no. 14 dated 25 June 2003, other assets have been presented separately in the balance sheet and categorized as 'income generating' and 'non-income generating' in notes to the financial statements. These assets are recognised in the balance sheet when it is probable that future economic benefits will flow to the entity and costs are reliably measured. Other assets include investment in subsidiaries, Trading Right Entitlement Certificate (TREC) of DSE & CSE, advance for revenue and capital expenditure, stocks of stationery and stamps, security deposits to government agencies, other receivables etc, as per BRPD circular no. 14/2003.

Investment in subsidiaries

Investment in subsidiaries is accounted for under the cost method of accounting in accordance with IAS 27 Consolidated and separate financial statements, IFRS 3 Business combination and IFRS 10 Consolidated financial statements. Impairment of investment in subsidiaries is made as per the provision of IAS 36 Impairment of Assets.

Deferred tax

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income taxes and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognised for the carry forward of unused tax losses and unused tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities are reassessed at each reporting period and recognised only if that has become probable that future taxable profit or loss will be available against which they can be used or settled.

Deferred tax has not been recognized on exchange differences arising from the translation of the Group's investment in its foreign subsidiary, as the Group controls the timing of reversal of such temporary differences and it is not probable that they will reverse in the foreseeable future (IAS 12, para 39). The Group's foreign subsidiary is held for long-term strategic purpose and the Group has no intention to dispose of its investment.

Exchange differences arising from translation of the functional currency into presentation currency of Offshore Banking Unit (functional currency USD) are recognized in OCI and accumulated in the foreign currency translation reserve in accordance with IAS 21. No deferred tax has been recognized on these translation differences, as the Bank controls the timing of reversal and such differences are not expected to reverse in the foreseeable future (IAS 12 para 39).

Details of deferred tax assets or liabilities and amount recognised in profit and loss account for deferred tax income or expense are given in note 9.7 and 9.8 in the financial statements.

Details of other assets

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Income generating:					
Investment in subsidiaries	9.2	-	-	3,162,179,152	3,162,179,152
Fair value of TREC to EBLSL and Shares of DSE	9.3.1	595,337,112	595,337,112	-	-
Fair value of TREC to EBLSL and Shares of CSE	9.3.2	194,034,792	194,034,792	-	-
Non-income generating:					
Stock of printing stationeries		4,831,689	5,300,449	4,831,689	5,300,449
Stock of security stationeries		133,847,739	104,111,149	133,847,739	104,111,149
Stamps on hand		7,566,142	7,917,597	7,556,992	7,908,447
Advance to staff for expenses	9.4	1,920,721	1,193,473	1,920,721	1,193,473
Security deposits with govt./non govt. agencies		1,154,076,172	20,219,794	1,142,938,102	9,081,724
Interest/profit, fees and dividend receivables	9.5	4,076,869,734	2,260,632,149	4,144,736,336	2,224,035,596
Sundry receivables	9.6	5,501,340,178	3,527,773,972	5,501,225,710	3,527,773,972
Advance rent		89,910,885	70,584,531	84,229,803	67,743,352
Advance to representative office-Guangzhou, China		1,723,505	1,459,812	1,723,505	1,459,812
Prepayments and advance to vendors		1,329,321,073	1,003,896,038	1,325,990,704	999,563,148
Deferred tax assets (net of liabilities)	9.7	2,785,015,004	2,908,561,356	2,619,715,697	2,793,844,411
Receivable from DSE and CSE		35,039,711	3,702,515	-	-
		15,910,834,456	**10,704,724,740**	**18,130,896,149**	**12,904,194,686**

9.1 Consolidated other assets of group entities

	2025	2024
Eastern Bank PLC.	18,130,896,149	12,904,194,686
EBL Securities PLC.	994,320,133	912,270,427
EBL Investments Limited	55,236,276	50,679,436
EBL Finance (HK) Limited	5,681,083	2,854,010
EBL Asset Management Limited	14,967,428	16,290,509
	19,201,101,068	**13,886,289,068**
Inter company elimination	(3,290,266,612)	(3,181,564,328)
	15,910,834,456	**10,704,724,740**

9.2 Investment in subsidiary

	Notes	Bank 2025	Bank 2024
Inside Bangladesh			
EBL Securities PLC.	9.2.1	2,217,400,000	2,217,400,000
EBL Investments Limited	9.2.2	679,999,900	679,999,900
EBL Asset Management Limited	9.2.3	249,999,900	249,999,900
Outside Bangladesh			
EBL Finance (HK) Limited	9.2.4	14,779,352	14,779,352
		3,162,179,152	**3,162,179,152**

9.2.1 Investment in subsidiary-EBL Securities PLC.

EBL acquired its securities brokerage subsidiary in two phases (2010 and 2011) at a total cost of BDT 479.90 million and injected afterwards BDT 1,737.50 million as fresh capital.

9.2.2 Investment in subsidiary-EBL Investments Limited

This fully owned subsidiary of EBL was incorporated on 30 December 2009. Its authorized capital is BDT 1,000 million and paid up capital of BDT 680 million as on 31 December 2025. It was awarded merchant banking license by BSEC on 27 January 2013 and started its full fledged merchant banking operations since then.

9.2.3 Investment in subsidiary-EBL Asset Management Limited

Another fully owned subsidiary of EBL was incorporated on 9 January 2011 with an initial authorized capital of BDT 250 million. It has fully subscribed paid up capital of BDT 250 million and was registered under BSEC on 25 May 2017. It started full fledged operations on asset management, capital market, equity investment etc. since then.

9.2.4 Investment in subsidiary-EBL Finance (HK) Limited

EBL Finance (HK) Limited, the fully owned foreign subsidiary of EBL, was incorporated on 28 November 2011 with an initial authorized capital of HKD 1.41 million (equivalent to BDT 14.78 million). Afterwards, in 2019 HKD 10.00 million was transferred to capital account from retained earnings. This subsidiary commenced its full fledged operations in Hongkong from early 2013.

9.3 Fair value measurement of TREC and Shares of both DSE and CSE (held by EBLSL)
As per Exchange Demutualization Act 2013, EBLSL was awarded Trading Right Entitlement Certificate (TREC) as well as ordinary shares of both the bourses i.e. DSE and CSE in exchange of membership licenses under Demutualization Scheme ('the Scheme'). Subsequently, under a purchase agreement between demutualized DSE and strategic partner China Consortium, EBLSL sold out 25% of its holding to China Consortium at a negotiated price of BDT 21 per share (Face value: BDT 10 each) and under an agreement between demutualized CSE and strategic partner ABG limited, EBLSL sold 25% of its holding to ABG limited at a negotiated price of BDT 15 per share (Face value: BDT 10 each). As of 31 December 2025, Share composition of DSE and CSE held by EBLSL was as follows:

Particulars	No of shares held	Face value per share (BDT)
Dhaka Stock Exchange PLC.	5,411,329	10.00
Chittagong Stock Exchange PLC.	3,215,497	10.00
	8,626,826	**10.00**

Earlier, EBLSL carried out a valuation by ACNABIN, chartered accountants, to determine the fair value of TREC and Shares of both the bourses i.e. DSE and CSE. The value of TREC was determined applying varying weights to the results of three valuation approaches i.e. Cost approach, Market approach and Income approach. Fair value of DSE shares was determined on the basis of recent transaction price made between DSE and China Consortium but face value of CSE shares was taken as fair value as there was no offer price from any third party. However, EBL management expects the fair value of TREC and Shares of DSE and CSE altogether is to be similar to net realizable value in line with present growth pattern of business and outlook of EBLSL. The valuation result of TREC and Shares held by EBLSL under the above methodologies are as follows:

	Group 2025	Group 2024
9.3.1 Fair value of DSE-TREC and shares (held by EBLSL)		
Value of TREC (Trading Right Entitlement Certificate) held by EBLSL	481,427,540	481,427,540
Value of Shares (5,411,329 Ns @BDT 21.05, face value is BDT 10 each)	113,909,572	113,909,572
	595,337,112	**595,337,112**
9.3.2 Fair value of CSE-TREC and shares (held by EBLSL)		
Value of TREC (Trading Right Entitlement Certificate) held by EBLSL	161,124,981	161,124,981
Value of shares (3,215,497 Ns @BDT 10.23, face value is BDT 10 each)	32,909,811	32,909,811
	194,034,792	**194,034,792**

9.4 Advance to staff for expenses

	Group 2025	Group 2024	Bank 2025	Bank 2024
Due for				
Less than three months	1,920,721	1,193,473	1,920,721	1,193,473
More than three months but less than six months	-	-	-	-
More than six months but less than nine months	-	-	-	-
More than nine months but less than twelve months	-	-	-	-
More than twelve months	-	-	-	-
	1,920,721	**1,193,473**	**1,920,721**	**1,193,473**

9.5 Interest/profit, fees and dividend receivables

	Group 2025	Group 2024	Bank 2025	Bank 2024
Interest/profit receivable on placement/margin loans*	147,908,576	83,087,079	147,908,576	83,087,079
Income receivable on government securities	3,340,013,065	1,562,739,847	3,339,985,439	1,557,830,466
Interest receivable on non-government securities	136,059,490	75,035,600	136,059,490	75,035,600
Interest receivable under stimulus package (subsidized by BB)	81,020,302	142,679,111	81,020,302	142,679,111
Fees, commission and charges receivable	179,384,725	155,259,433	152,862,172	137,796,730
Dividend receivable	313,249,704	255,462,944	286,900,357	227,606,609
	4,197,635,862	2,274,264,015	4,144,736,336	2,224,035,596
Inter unit/company elimination	(120,766,128)	(13,631,866)	-	-
	4,076,869,734	**2,260,632,149**	**4,144,736,336**	**2,224,035,596**
* Margin loans/investments by subsidiaries.	-	-	-	-

9.6 Sundry receivables

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Protested Bills to be recovered		186,165,646	106,165,646	186,165,646	106,165,646
AIT recoverable from customers		66,300,000	55,300,000	66,300,000	55,300,000
Cards and ATM transactional/settlement account		2,721,671,433	2,149,171,451	2,721,671,433	2,149,171,451
Receivable (net) from Bangladesh Bank for sale of SP, WEDB, DIB, DPB etc.	9.6.1	-	23,703,198	-	23,703,198
NRB incentive receivable from Bangladesh Bank		1,609,415,407	836,043,244	1,609,415,407	836,043,244
Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc.)		917,787,692	357,390,434	917,673,224	357,390,434
		5,501,340,178	**3,527,773,972**	**5,501,225,710**	**3,527,773,972**

9.6.1 Net receivable from/(Payable to) Bangladesh Bank for SP, WEDB, DIB, DPB etc.

	Group 2025	Group 2024	Bank 2025	Bank 2024
Receivable from Bangladesh Bank for SP, WEDB, DIB, DPB etc.				
For encashment of Sanchaypatra	8,746,085	5,712,320	8,746,085	5,712,320
For encashment of WEDB, DIB & DPB etc.	2,553,822	48,593,878	2,553,822	48,593,878
	11,299,907	**54,306,198**	**11,299,907**	**54,306,198**
Payable to Bangladesh Bank				
For sale of Sanchaypatra	56,165,000	24,600,000	56,165,000	24,600,000
For sale of WEDB, DIB, DPB etc.	-	6,003,000	-	6,003,000
	56,165,000	**30,603,000**	**56,165,000**	**30,603,000**
	(44,865,093)	**23,703,198**	**(44,865,093)**	**23,703,198**

In 2025, net payable to Bangladesh Bank for sale and encashment of Sanchaypatra, WEDB, DIB, DPB etc. of BDT 44.87 million is included in miscellaneous liabilities under note 13.16 .

9.7 Deferred tax asset (net of liability)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Deferred tax asset/(liability) on property, plant and equipment (PPE)	9.7.2	(48,074,036)	(19,566,046)	(51,924,220)	(23,656,641)
Deferred asset/(liability) on Right of Use Assets	9.7.3	(463,835,856)	(486,122,304)	(462,642,636)	(488,530,517)
Deferred tax asset on lease obligation	9.7.4	526,317,563	536,974,876	524,911,199	536,974,876
Deferred tax asset/(liability) on net defined benefit plan on Gratuity Fund	9.7.5	(140,290,179)	(80,851,192)	(140,290,179)	(80,851,192)
Deferred tax asset/(liability) on net defined benefit plan Superannuation Fund	9.7.6	(38,579,987)	(33,725,978)	(38,579,987)	(33,725,978)
Deferred tax asset/(liability) on actuarial remeasurement loss/(gain)	9.7.7	321,554,438	321,554,438	321,554,438	321,554,438

nymphea | www.nymphea-bd.com

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

Amount in BDT

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Deferred tax asset on specific provision for BL category loans/advances	9.7.8	2,931,224,097	2,631,463,510	2,929,671,282	2,562,079,425
Deferred asset/(liability) on Income receivable on government securities	9.7.9	(1,360,896,920)	-	(1,360,896,920)	-
Deferred tax asset on provision for diminution in value of investments (shares)	9.7.10	826,412,568	35,084,052	679,379,087	-
Deferred tax assets on carry forward losses	9.7.11	231,183,317	3,750,000	218,533,635	-
		2,785,015,004	**2,908,561,356**	**2,619,715,697**	**2,793,844,411**

9.7.1 Consolidated deferred tax asset (net of liability)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Eastern Bank PLC.		2,619,715,697	2,793,844,411		
EBL Securities PLC.		136,830,657	83,992,373		
EBL Investments Limited		17,946,124	18,460,844		
EBL Asset Management Limited		10,522,526	12,263,728		
EBL Finance (HK) Limited		-	-		
		2,785,015,004	**2,908,561,356**		

9.7.2 Deferred tax liability on property, plant and equipment (PPE):

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Accounting base of property, plant and equipment (excluding land and ROU)				3,538,391,792	2,923,001,630
B. Tax base				3,399,927,207	2,859,917,254
Taxable/(deductible) temporary difference (A-B)				**138,464,585**	**63,084,376**
Applicable tax rate				**37.50%**	**37.50%**
C. Closing deferred tax liability/(asset)				**51,924,220**	**23,656,641**
D. Opening deferred tax liability (DTL)				23,656,641	92,460,598
Deferred tax income/(expense) charged during the year (B-A)				**(28,267,579)**	**68,803,957**

9.7.3 Deferred tax liability on Right of Use Assets

Right of Use Assets

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Accounting base				1,664,919,016	1,770,878,452
B. Tax base (Unadjusted advance rent on lease properties)				431,205,320	468,130,407
Taxable temporary difference (A-B)				**1,233,713,696**	**1,302,748,045**
Applicable tax rate				**37.50%**	**37.50%**
C. Closing deferred tax liability				**462,642,636**	**488,530,517**
D. Opening deferred tax liability				488,530,517	424,046,750
Deferred tax income/(expense) during the year (D-C)				**25,887,881**	**(64,483,767)**

9.7.4 Deferred tax asset on lease obligation

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Accounting base				1,399,763,196	1,431,933,002
B. Tax base				-	-
Taxable temporary difference (A-B)				**1,399,763,196**	**1,431,933,002**
Applicable tax rate				**37.50%**	**37.50%**
C. Closing deferred tax asset				**524,911,199**	**536,974,876**
D.Opening deferred tax asset				536,974,876	461,305,731
Deferred tax income/(expense) during the year (C-D)				**(12,063,677)**	**75,669,145**

9.7.5 Deferred tax liability/(asset) on net defined benefit asset/(obligation) on Gratuity Fund

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Plan assets (Gratuity Fund)				3,349,338,019	2,704,084,216
B. Defined benefit obligation (Gratuity Fund)				3,792,657,624	3,305,907,786
C. Remeasurement gain/(loss) for the year				-	(524,600,000)
D. Cumulative net remeasrement gain/(loss) on Gratuity Fund				(817,426,750)	(817,426,750)
E. Defined benefit obligation without remeasurement component (B+D)				2,975,230,874	2,488,481,036
Net asset/(obligation) (A-E)				**374,107,145**	**215,603,179**
Applicable tax rate				**37.50%**	**37.50%**
F. Closing deferred tax liability/(asset) for Gratuity fund				**140,290,179**	**80,851,192**
G. Opening deferred tax liability for Gratuity fund				80,851,192	61,323,489
Deferred tax income/(expense) during the year (G-F)				**(59,438,987)**	**(19,527,704)**

9.7.6 Deferred tax liability/(asset) on net defined benefit asset/(obligation) on Superannuation Fund

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Plan assets (Superannuation Fund)				167,340,792	162,194,900
B. Defined benefit obligation (Superannuation Fund)				104,512,577	112,310,709
C. Remeasurement gain/(loss) for the year					29,400,000
D. Cumulative net remeasrement gain/(loss) on Superannuation Fund				(40,051,750)	(40,051,750)
E. Defined benefit obligation without remeasurement component (B+D)				64,460,827	72,258,959
Net asset/(obligation) (A-E)				**102,879,965**	**89,935,941**
Applicable tax rate				**37.50%**	**37.50%**
F. Closing deferred tax liability/(asset) for Superannuation Fund				**38,579,987**	**33,725,978**
G. Opening deferred tax liability (Superannuation Fund)				33,725,978	27,906,456
Deferred tax income/(expense) during the year (G- F)				**(4,854,009)**	**(5,819,522)**

9.7.7 Deferred tax asset/(liability) on actuarial remeasurement loss/(gain) on defined benefit plans

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Opening balance				857,478,500	362,278,500
Addition during the year					495,200,000
				857,478,500	**857,478,500**
Applicable tax rate				37.50%	37.50%
A. Closing deferred tax asset/(liability)				**321,554,438**	**321,554,438**
B. Opening deferred tax asset/(liability)				321,554,438	135,854,438
Deferred tax income/(expense) charged in equity (A-B)				**-**	**185,700,000**

9.7.8 Deferred tax assets on specific provision for BL category loans and advances

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Provision maintained against Bad/Loss loans and advances				10,596,321,200	10,014,954,969
Adjustment of corresponding provision on write off				(2,783,864,449)	(3,182,743,167)
Deductible temporary difference				**7,812,456,752**	**6,832,211,801**
Applicable tax rate				37.50%	37.50%
A. Closing deferred tax asset				**2,929,671,282**	**2,562,079,425**
B. Opening deferred tax assets for specific provision (BL)				2,562,079,425	3,075,964,622
Deferred tax income/(expense) during the year (A-B)				**367,591,856**	**(513,885,197)**

9.7.9 Deferred tax liability on income receivable from government securities/non government securities

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Interest receivable during the year from government securities				3,339,985,439	-
Interest receivable during the year from non-government securities				136,059,490	-
Total income receivable on government securities				**3,476,044,930**	-
Dividend receivable during the year				286,900,357	-
A. Accounting base for income receivable from government securities /non government securities				**3,762,945,287**	**-**
B. Tax base				-	
Taxable temporary difference				**3,762,945,287**	**-**
Applicable tax rate on government securities income				**37.50%**	**-**
Applicable tax rate on dividend income				**20.00%**	**-**
Closing deferred tax liability on interest receivable from government securities				1,303,516,849	-
Closing deferred tax liability on dividend receivable				57,380,071	-
C. Closing deferred tax liability on income receivable on securities				**1,360,896,920**	**-**
D. Opening deferred tax liability				-	-
Deferred tax income/(expense) during the year (D-C)				**(1,360,896,920)**	**-**

9.7.10 Deferred tax asset on provision for diminution in value of investments (shares)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Accounting base				1,811,677,564	-
B. Tax base				-	-
Deductible temporary difference				**1,811,677,564**	**-**
Applicable tax rate				**37.50%**	**-**
C. Closing deferred tax asset				**679,379,087**	**-**
D. Opening deferred tax liability				-	-
Deferred tax income/(expense) during the year (C-D)				**679,379,087**	**-**

9.7.11 Deferred tax assets on carry forward capital losses

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A. Accounting base				1,456,890,899	-
B. Tax base				-	-
Deductible temporary difference				**1,456,890,899**	**-**
Applicable tax rate				**15.00%**	**-**
C. Closing deferred tax asset				**218,533,635**	**-**
D. Opening deferred tax liability				-	-
Deferred tax income/(expense) during the year (C-D)				**218,533,635**	

9.8 Deferred tax income/(expense)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Deferred tax income/(expense) on property, plant and equipment (PPE)	9.7.2	(28,507,992)	69,158,291	(28,267,579)	68,803,957
Deferred tax income/(expense) on Right of Use Assets	9.7.3	22,286,448	(63,872,708)	25,887,881	(64,483,767)
Deferred tax income/(expense) on Lease obligation	9.7.4	(10,657,313)	75,669,145	(12,063,677)	75,669,145
Deferred tax income/(expense) on net defined benefit asset/(obligation) on GF	9.7.5	(59,438,987)	(19,527,704)	(59,438,987)	(19,527,704)
Deferred tax asset/(liability) on net defined benefit asset/(obligation) SF	9.7.6	(4,854,009)	(5,819,522)	(4,854,009)	(5,819,522)
Deferred tax income/(expense) on specific provision for BL category loans and advances	9.7.8	299,760,588	(513,780,997)	367,591,856	(513,885,197)
Deferred tax income/(expense) on income receivable from government securities	9.7.9	(1,360,896,920)	-	(1,360,896,920)	-
Deferred tax income/(expense) on provision for diminution in value of investments (shares)	9.7.10	791,328,517	16,730,566	679,379,087	-
Deferred tax income/(expense) on carry forward losses	9.7.11	227,433,317	3,750,000	218,533,635	-
		(123,546,351)	**(437,692,928)**	**(174,128,713)**	**(459,243,087)**

10 Non-banking assets

Accounting policy

Non-banking asset (NBA) is acquired due to failure of borrower to repay the loan in time taken against mortgaged properties. NBA is recognised in the financial statements on the basis of third party valuation and in compliance with the NBA Policy guided by Bangladesh Bank (BRPD circular no. 22 dated 20 September 2021).

As on the reporting date, the Bank had absolute ownership on few mortgaged properties (mostly land) through the verdict of the honorable court under section *33 (7) of the Artharin Adalat Act 2003* but those are yet to be recognized in the financial statements as non-earning assets in compliance with the said BB circular.

Details of NBAs awarded to the Bank are given in **Annexure- D1**.

11 Borrowings/placements from banks, financial institutions and agents

Accounting policy

Borrowing/placement from other banks, financial institutions and agents include interest/profit bearing borrowing/placement which are stated in the financial statements at principal outstanding. Interest/profit payable on such borrowings/placement are reported under other liabilities.

Details of borrowings/placements:

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Inside Bangladesh	11.2	90,345,881,303	71,588,150,765	85,610,298,450	67,036,962,144
Outside Bangladesh	11.3	27,829,731,373	12,129,558,376	27,829,731,373	12,129,558,376
		118,175,612,676	**83,717,709,141**	**113,440,029,823**	**79,166,520,520**

11.1 Consolidated borrowings/placements from Banks, FIs by group entities

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Eastern Bank PLC.		113,440,029,823	79,166,520,520		
EBL Securities PLC.		4,646,987,378	4,328,954,793		
EBL Finance (HK) Limited		3,215,622,521	5,315,951,633		
EBL Investments Limited		445,929,506	579,207,526		
EBL Asset Management Limited		-	-		
		121,748,569,228	**89,390,634,472**		
Inter company elimination		(3,572,956,552)	(5,672,925,331)		
		118,175,612,676	**83,717,709,141**		

11.2 Borrowings/placements from inside Bangladesh

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Demand borrowings/placements					
Banks		10,676,388,420	14,542,154,860	10,676,388,420	14,542,154,860
NBFIs		-	-	-	-
		10,676,388,420	14,542,154,860	10,676,388,420	14,542,154,860
Inter unit/company elimination		(8,695,202,940)	(13,942,159,941)	(8,695,202,940)	(13,942,159,941)
		1,981,185,480	**599,994,919**	**1,981,185,480**	**599,994,919**
Term borrowings/placements					
Banks		16,613,872,045	13,275,482,137	8,305,332,640	3,051,368,185
NBFIs		-	-	-	-
		16,613,872,045	**13,275,482,137**	**8,305,332,640**	**3,051,368,185**
Inter unit/company elimination		(3,572,956,552)	(5,672,925,331)	-	-
		13,040,915,493	**7,602,556,806**	**8,305,332,640**	**3,051,368,185**
Subordinated bond & other borrowings/placements under schemes					
From Bangladesh Bank & others					
Investment Promotion & Financing Facility (IPFF)		767,475,642	751,818,117	767,475,642	751,818,117
Export Development Fund (EDF)		26,175,675,522	18,819,902,148	26,175,675,522	18,819,902,148
Refinance scheme under SMESPD		2,502,839,477	2,175,898,665	2,502,839,477	2,175,898,665
Second Crop Diversification Project		254,842,250	356,779,150	254,842,250	356,779,150
Long Term Financing Facility (LTFF)		351,701,788	435,277,066	351,701,788	435,277,066
Refinance scheme-others		5,289,681,435	7,295,704,358	5,289,681,435	7,295,704,358
Green Transformation fund		1,063,386,215	1,172,041,535	1,063,386,215	1,172,041,535
Borrowing under assured repo (BGSPB Eastern) with BB		26,358,178,000	26,358,178,000	26,358,178,000	26,358,178,000
Non-Convertible Subordinated Bond	11.2.1	11,360,000,000	6,020,000,000	11,360,000,000	6,020,000,000
Islami Bank Liquidity Facility (IBLF)		1,200,000,000	-	1,200,000,000	-
		75,323,780,329	**63,385,599,040**	**75,323,780,329**	**63,385,599,040**
		90,345,881,303	**71,588,150,765**	**85,610,298,450**	**67,036,962,144**

11.2.1 Non-convertible subordinated bond

The Bank with due approval from Bangladesh Bank and BSEC issued 04 (Four) 7-year unsecured and non-convertible subordinated bonds through private placement to enhance Tier-II capital: 1st Subordinated Bond of BDT 2,500 million in 2015, 2nd Subordinated Bond of BDT 5,000 million in 2019, 3rd Subordinated Bond of BDT 5,000 million in 2022 out of which BDT 4,020 million was subscribed and closed and 4th Subordinated Bond of BDT 8,000 million in 2025 out of which BDT 6,730 million was subscribed till 31 December 2025. Among these bonds, 1st one has already been redeemed fully in February 2022 and rest three bonds are redeemable at the end of 3rd, 4th, 5th, 6th and 7th year of maturity at 20% per year. Coupon rates of all instruments are variable. Bank's 2nd subordinated bond has been rated by CRAB and awarded AA1 in the long term. 3rd subordinated bond has been rated by CRISL and awarded AA in the long term. 4th subordinated bond has been rated by CRAB and awarded AA1 in the long term. Although these are recognized component of Tier -II capital, the outstanding amount of these Bonds is shown as borrowing as per BB guidelines/instruction. Following is the list of subscribers to these Bonds on current outstanding basis:

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
EBL 2nd Subordinated Bond					
Bank					
Pubali Bank PLC.		200,000,000	400,000,000	200,000,000	400,000,000
Janata Bank PLC.		100,000,000	200,000,000	100,000,000	200,000,000
Sonali Bank PLC.		100,000,000	200,000,000	100,000,000	200,000,000
Agrani Bank PLC.		450,000,000	900,000,000	450,000,000	900,000,000
Dhaka Bank PLC.		40,000,000	80,000,000	40,000,000	80,000,000
		890,000,000	**1,780,000,000**	**890,000,000**	**1,780,000,000**
NBFI		-	-	-	-
Other than Bank & NBFI					
National Life Insurance PLC.		100,000,000	200,000,000	100,000,000	200,000,000
Sadharan Bima Corporation		10,000,000	20,000,000	10,000,000	20,000,000
		110,000,000	**220,000,000**	**110,000,000**	**220,000,000**
		1,000,000,000	**2,000,000,000**	**1,000,000,000**	**2,000,000,000**
EBL 3rd Subordinated Bond					
Bank					
NRB Bank PLC.		560,000,000	700,000,000	560,000,000	700,000,000
Rupali Bank PLC.		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Prime Bank PLC.		500,000,000	500,000,000	500,000,000	500,000,000
		2,060,000,000	**2,200,000,000**	**2,060,000,000**	**2,200,000,000**
NBFI					
National Housing Finance PLC.		50,000,000	50,000,000	50,000,000	50,000,000
		50,000,000	**50,000,000**	**50,000,000**	**50,000,000**
Other than Bank & NBFI					
Incepta Pharmaceuticals Ltd. Employees Providend fund		16,000,000	20,000,000	16,000,000	20,000,000
Square Pharmaceuticals PLC.		400,000,000	500,000,000	400,000,000	500,000,000
The Free street school street property Limited		56,000,000	70,000,000	56,000,000	70,000,000
Abedin Equipment Limited		40,000,000	50,000,000	40,000,000	50,000,000
City Sugar Industries Ltd.		80,000,000	100,000,000	80,000,000	100,000,000
Kamal Yarn Limited		200,000,000	250,000,000	200,000,000	250,000,000
Super Petrochemical PLC.		40,000,000	50,000,000	40,000,000	50,000,000
Super Oil Refinery Ltd.		40,000,000	50,000,000	40,000,000	50,000,000
AKH Knitting & Dyeing Ltd.		24,000,000	30,000,000	24,000,000	30,000,000
Mother Steel Limited		56,000,000	70,000,000	56,000,000	70,000,000
Masud Hi-Tech Engineering Ltd.		8,000,000	10,000,000	8,000,000	10,000,000
MANS Electrical Limited		40,000,000	50,000,000	40,000,000	50,000,000
Zahir Steel and Re-rolling Mills Ltd.		20,000,000	20,000,000	20,000,000	20,000,000
ACME Laboratories Ltd.		50,000,000	50,000,000	50,000,000	50,000,000
Bashundhara LP Gas Ltd. Staff Provident fund		30,000,000	30,000,000	30,000,000	30,000,000
Sundarban Industrial Complex Ltd.		10,000,000	10,000,000	10,000,000	10,000,000
Sadharan Bima Corporation		200,000,000	200,000,000	200,000,000	200,000,000
Pubali Bank PLC. Gratuity Fund		100,000,000	100,000,000	100,000,000	100,000,000
National Life Insurance PLC.		100,000,000	100,000,000	100,000,000	100,000,000
Other than company and fund (Individual)		10,000,000	10,000,000	10,000,000	10,000,000
		1,520,000,000	**1,770,000,000**	**1,520,000,000**	**1,770,000,000**
		3,630,000,000	**4,020,000,000**	**3,630,000,000**	**4,020,000,000**
EBL 4th subordinated Bond					
Bank					
Jamuna Bank PLC.		3,100,000,000	-	3,100,000,000	-
Midland Bank PLC.		900,000,000	-	900,000,000	-
		4,000,000,000	**-**	**4,000,000,000**	**-**
NBFI		-	-	-	-
Other than Bank & NBFI					
ABBL Employees' Gratuity Fund Trust		200,000,000	-	200,000,000	-
BRAC Employees' Gratuity Fund		1,000,000,000	-	1,000,000,000	-
POPI Employees Gratuity Fund		25,000,000	-	25,000,000	-
POPI Employees Contributory Provident Fund		25,000,000	-	25,000,000	-
Dutch-Bangla Bank PLC. Employees Provident Fund		1,000,000,000	-	1,000,000,000	-
Jagorani Chakra Foundation Provident Fund		300,000,000	-	300,000,000	-
Delta Life Insurance Company Ltd.		100,000,000	-	100,000,000	-
Super Petrochemical Limited		30,000,000	-	30,000,000	-
Super Oil Refinery Limited		50,000,000	-	50,000,000	-
		2,730,000,000	**-**	**2,730,000,000**	**-**
		6,730,000,000	**-**	**6,730,000,000**	**-**
		11,360,000,000	**6,020,000,000**	**11,360,000,000**	**6,020,000,000**

11.3 Borrowing/placement from outside Bangladesh

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Standard Chartered Bank (New York)		1,293,797,999	1,493,814,971	1,293,797,999	1,493,814,971
JP Morgan Chase Bank NA (New York)		331,072,431	28,512,318	331,072,431	28,512,318
Commerzbank AG-Frankfurt		5,226,249	-	5,226,249	-
Citibank NA		-	519,577,008	-	519,577,008
Wells Fargo, USA		-	347,419,544	-	347,419,544
Zuercher Kantonalbank, Zurich, Switzerland		-	519,173	-	519,173
Standard Chartered Bank, Germany		-	1,573,247	-	1,573,247
Non-interest/non-profit bearing		**1,630,096,679**	**2,391,416,261**	**1,630,096,679**	**2,391,416,261**
Asian Development Bank (ADB)		2,445,908,000	-	2,445,908,000	-
CaixaBank, S.A., Spain		3,712,786,637	599,995,000	3,712,786,637	599,995,000
Citibank NA, Singapore		3,267,898,409	959,992,000	3,267,898,409	959,992,000
Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)		-	599,995,000	-	599,995,000
Mashreq Bank, Hongkong		-	599,995,000	-	599,995,000
Landesbank Baden-Wuerttemberg, Mainz, Germany		1,222,954,000	-	1,222,954,000	-
JP Morgan Chase, Singapore		1,222,954,000	-	1,222,954,000	-
Commerz Bank, Frankfurt		3,057,385,000	-	3,057,385,000	-
Mashreq Bank, Dubai		4,891,816,000	-	4,891,816,000	-
National Bank of Ras Al-Khaimah, UAE		2,445,908,000	-	2,445,908,000	-
OEEB, Development Bank, Austria		489,181,600	959,992,000	489,181,600	959,992,000
Standard Chartered Bank, Singapore		18,571,848	18,223,115	18,571,848	18,223,115
Opec fund for International Development		3,424,271,200	4,199,965,000	3,424,271,200	4,199,965,000
Deutsche Bank AG, Singapore		-	1,199,990,000	-	1,199,990,000
Wells Fargo, USA		-	599,995,000	-	599,995,000
Interest/profit bearing		**26,199,634,694**	**9,738,142,115**	**26,199,634,694**	**9,738,142,115**
		27,829,731,373	**12,129,558,376**	**27,829,731,373**	**12,129,558,376**

11.4 Borrowings/Placements

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Secured		27,558,178,000	26,358,178,000	27,558,178,000	26,358,178,000
Unsecured		90,617,434,676	57,359,531,141	85,881,851,823	52,808,342,520
		118,175,612,676	**83,717,709,141**	**113,440,029,823**	**79,166,520,520**

11.5 Remaining maturity grouping of borrowings/placement

Payable

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
On demand		2,139,102,100	5,321,354,427	157,916,620	4,721,359,508
In not more than one month		17,500,915,636	9,660,494,052	17,587,867,975	8,440,013,522
In more than one month but not more than three months		22,311,055,216	10,216,452,379	19,469,705,504	7,485,739,206
In more than three months but not more than one year		62,949,511,661	45,625,067,250	62,949,511,661	45,625,067,250
In more than one year but not more than five years		9,941,150,858	12,010,791,096	9,941,150,858	12,010,791,096
In more than five years		3,333,877,205	883,549,937	3,333,877,205	883,549,937
		118,175,612,676	**83,717,709,141**	**113,440,029,823**	**79,166,520,520**

12 Deposits and other accounts

Accounting policy

Deposits and other accounts include non-interest bearing/non-profit sharing current deposits redeemable at call, interest bearing/profit sharing short-term deposits, savings deposits and fixed deposits which are initially measured at the consideration received. These items are subsequently measured and accounted for at the gross value of the outstanding balance in accordance with the contractual agreements with the counterparties.

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Current deposits/Al-wadeeah current deposits other accounts etc.	12.2	71,259,182,504	65,801,146,724	71,658,253,093	66,994,663,564
Bills payable	12.3	1,512,738,204	1,101,767,820	1,512,738,204	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	12.4	86,623,577,652	77,733,055,941	86,623,577,652	77,733,055,941
Fixed deposits/Mudaraba fixed deposits	12.5	303,010,560,183	242,574,279,232	303,010,560,183	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits		93,607,425,014	69,259,189,334	93,648,841,727	69,288,183,480
		556,013,483,557	**456,469,439,050**	**556,453,970,859**	**457,691,950,036**

As on the reporting date, the bank had no Bearer certificates of deposits.

12.1 Group entity- wise consolidated deposits and other accounts

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Eastern Bank PLC.		556,453,970,859	457,691,950,036		
Subsidiary companies		-	-		
		556,453,970,859	**457,691,950,036**		
Inter company elimination		(440,487,302)	(1,222,510,986)		
		556,013,483,557	**456,469,439,050**		

12.2 Current deposits and other accounts

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Current deposits/Al-wadeeah current deposits		39,194,709,729	33,240,338,926	39,593,780,318	34,433,855,766
Margin on facilities (LC, LG, Acceptance etc.)		25,213,273,557	26,826,469,099	25,213,273,557	26,826,469,099
Interest/profit accrued on deposits		6,851,199,218	5,734,338,699	6,851,199,218	5,734,338,699
		71,259,182,504	**65,801,146,724**	**71,658,253,093**	**66,994,663,564**

12.3 Bills payable

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Payment order issued		1,507,817,229	1,096,846,844	1,507,817,229	1,096,846,844
Demand draft issued		4,920,976	4,920,976	4,920,976	4,920,976
		1,512,738,204	**1,101,767,820**	**1,512,738,204**	**1,101,767,820**

12.4 Savings bank deposits/Mudaraba savings deposits

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Transactional deposit accounts		86,623,577,652	77,733,055,941	86,623,577,652	77,733,055,941
		86,623,577,652	**77,733,055,941**	**86,623,577,652**	**77,733,055,941**

12.5 Term deposits/Mudaraba fixed deposits

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Fixed deposit account		289,807,769,501	231,077,571,811	289,807,769,501	231,077,571,811
RFCD account		31,559,103	43,381,960	31,559,103	43,381,960
NFCD account		195,237,803	208,485,401	195,237,803	208,485,401
Scheme deposit accounts	12.5.1	12,975,993,777	11,244,840,059	12,975,993,777	11,244,840,059
		303,010,560,183	**242,574,279,232**	**303,010,560,183**	**242,574,279,232**

12.5.1 Scheme deposit accounts

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
EBL aspire account		23,336,938	30,037,163	23,336,938	30,037,163
EBL child future plan account		765,537,211	738,582,891	765,537,211	738,582,891
EBL confidence account		5,269,286,554	4,643,868,476	5,269,286,554	4,643,868,476
EBL kotipoti account		1,613,154,132	1,117,834,405	1,613,154,132	1,117,834,405
EBL little star account		6,661,534	170,105	6,661,534	170,105
EBL millionaire scheme account		2,535,796,517	2,393,227,323	2,535,796,517	2,393,227,323
EBL millionaire scheme women account		1,275,096,818	1,049,940,940	1,275,096,818	1,049,940,940
EBL multiplier account		1,139,860,706	1,076,426,883	1,139,860,706	1,076,426,883
EBL women confidence account		182,048,531	44,925,598	182,048,531	44,925,598
Retail equity builder account		165,214,835	149,826,276	165,214,835	149,826,276
		12,975,993,777	**11,244,840,059**	**12,975,993,777**	**11,244,840,059**

12.6 Deposit concentration

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Deposit from banks		4,660,338,605	2,061,725,838	4,660,338,605	2,061,725,838
Deposit from other than banks		551,353,144,952	454,407,713,212	551,793,632,254	455,630,224,198
		556,013,483,557	**456,469,439,050**	**556,453,970,859**	**457,691,950,036**

12.7 Deposits on the basis of significant concentration

12.7.1 Sector-wise concentration of deposits and other accounts

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Government sector		6,434,585,676	6,079,564,756	6,434,585,676	6,079,564,756
Other public sector		37,122,821,728	28,789,137,763	37,122,821,728	28,789,137,763
Private sector		512,456,076,153	421,600,736,530	512,896,563,455	422,823,247,516
		556,013,483,557	**456,469,439,050**	**556,453,970,859**	**457,691,950,036**

12.7.2 Business segment-wise concentration of deposits and other accounts

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Corporate banking		170,259,622,827	140,203,224,211	170,700,110,129	141,425,735,197
Offshore banking		11,379,759,007	3,234,396,424	11,379,759,007	3,234,396,424
Retail and SME (S) banking		372,861,363,519	311,930,050,595	372,861,363,519	311,930,050,595
Others-bills payables		1,512,738,204	1,101,767,820	1,512,738,204	1,101,767,820
		556,013,483,557	**456,469,439,050**	**556,453,970,859**	**457,691,950,036**

12.7.3 Residual maturity grouping of deposits

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
From banks					
Payable:					
On demand		752,762,113	333,020,673	752,762,113	333,020,673
Within one month		332,258	146,990	332,258	146,990
In more than one month but less than six months		8,671,271	3,836,155	8,671,271	3,836,155
In more than six months but less than one year		8,148,396	3,604,836	8,148,396	3,604,836
In more than one year but within five years		3,890,424,567	1,721,117,183	3,890,424,567	1,721,117,183
In more than five years but within ten years		-	-	-	-
		4,660,338,605	**2,061,725,838**	**4,660,338,605**	**2,061,725,838**
From other than banks					
Payable:					
On demand		29,816,749,254	24,749,289,598	29,816,749,254	24,749,289,598
Within one month		49,735,267,805	37,882,558,111	49,735,267,805	38,371,608,116
In more than one month but less than three months		114,873,908,555	94,963,688,940	115,314,395,857	95,698,427,171
In more than three months but less than one year		134,103,380,522	105,766,090,367	134,103,380,522	105,764,813,117
In more than one year but within five years		221,191,893,602	189,765,482,032	221,191,893,602	189,765,482,032
In more than five years but within ten years		1,631,945,213	1,280,604,163	1,631,945,213	1,280,604,163
		551,353,144,952	**454,407,713,212**	**551,793,632,254**	**455,630,224,198**
		556,013,483,557	**456,469,439,050**	**556,453,970,859**	**457,691,950,036**
Unclaimed deposit aging 10 years or more		**46,587,349**	**30,466,808**	**46,587,349**	**30,466,808**

13 Other liabilities

Accounting policy

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxes, interest/profit payable on borrowing/placement, interest suspense/profit suspense and accrued expenses etc. Individual item-wise liabilities are recognised as per the applicable guidelines of Bangladesh Bank and International Financial Reporting Standards.

Provision for current tax expense

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years.

Provision for current income tax of the Bank has been made on taxable income @ 37.5 % considering disallowances of expenses and concessional rates on certain incomes (15% on gain from govt. securities, 15% on capital gain of shares & mutual funds and 20% on dividend income) as per Income Tax Act 2023. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the Income Tax Act 2023 and the tax authority of the country where it is incorporated. Details of provisioning are stated in note 13.4 of these financial statements.

Applicable tax rate for the income year 2025

Particulars	Bank	EBL Securities PLC.	EBL Investments Limited	EBL Asset Management Limited	EBL finance (HK) Limited
Corporate tax rate	37.50%	27.50%	27.5%	27.50%	8.25% - 16.50%

Assessment of uncertainty over income tax treatments (under IFRIC 23)

At each reporting period, the Bank assesses uncertain tax treatment individually or collectively line with Income Tax Act 2023 and subsequent Finance Ordinance 2025. The Bank applies its own judgment and past evidence of tax assessment and demand in identifying uncertainties over income tax treatments. Since the Bank is being operated as a complex financial intermediary to provide comprehensive financial solutions, it assesses whether the interpretation of IFRIC 23 Uncertainty over income tax treatments has any impact particularly on those relating to transfer pricing, payment under credit facilities etc., in its consolidated financial statements. The Bank believes that its tax treatments (including those for the subsidiaries) is more likely to be accepted by the tax authority. Therefore, this interpretation does not have any impact on the consolidated financial statements of the Bank.

Provision for loans and advances/investments

Provision for loans and advances/investments is made on the basis of quarter-end review by the management and in compliance with BRPD Circular no. 15/2024, BRPD circular no. 17/2020, BRPD circular no. 3/2021, BRPD circular no. 14/2022, BRPD circular no. 16/2022, BRPD circular letter no. 33/2022, BRPD circular letter no. 52/2022, BRPD circular letter no. 39/2024, BRPD circular no. 11/2023, BRPD circular no. 13/2024, BRPD circular no. 7/2025, BRPD circular letter no. 26/2025 BRPD circular letter no. 29/2025 and circular letters as issued by Bangladesh Bank time to time. Details of provisioning are stated in note 13.8 of these financial statements.

Provision for off-balance sheet exposures

In compliance with BRPD circular no. 06 dated 25 April 2023, the Bank has been maintaining adequate provision against off-balance sheet exposures (mainly contingent assets/liabilities).

Provision against investment in capital market

Based on DOS circular letter no. 1 dated 24 May 2023, provision for diminution of value of quoted shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting off gain; provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets - Liabilities) of shares and surrender price of mutual funds respectively. These provisions are placed under other liabilities. Details are stated in note 13.14 of these financial statements.

Provision for other assets

Provision for other assets is made following BRPD circular No. 4 dated 12 April 2022. Required provision is maintained on other assets which are outstanding for one year or more or classified as Bad/Loss. Details of provisioning are stated in note 13.12 of these financial statements.

Provision for nostro accounts

Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO)/01/2005-677 dated 13 September 2005 and subsequent BRPD circular no. 04/2022 of Bangladesh Bank. As on the reporting date, the Bank has no unsettled debit transactions outstanding for more than 6 months and no provision has been made in this regard.

Provision for liabilities and accrued expenses

In compliance with IAS 37 Provisions, contingent liabilities and contingent assets, provisions for other liabilities and accrued expenses are recognised in the financial statements when the Bank has a legal or constructive obligation as a result of past event and is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Retirement/post-employment benefits

The Bank contributes to a defined contribution plan (Provident Fund) and two defined benefit plans (gratuity fund and superannuation fund) in compliance with the provisions of IAS 19 Employee benefits. Three local subsidiaries i.e. EBLSL, EBLIL and EBLAML of the Bank have also been maintaining provident fund and gratuity fund under separate trustee boards.

Defined contribution plans

Post-employment benefit plans under which rate of contributions into the plan is fixed. Any payment out of the plan to eligible outgoing members is based on the size of the 'fund' that comprises cumulative contributions made into the scheme and investment returns on scheme assets. The Group maintains defined contribution plan i.e. provident fund for its employees under separate trustee board.

Provident fund

The Bank operates a contributory provident fund (recognised by NBR on 31 July 1997) for its permanent employees funded by the employees (10% of basic salary) and the Bank equally. The Bank's contribution is made each month and recorded under salary and allowances. This fund is managed by a separate trustee board and any investment decision out of this fund is made separately by that independent Board of Trustees. Subsidiaries of the Bank also operate separate contributory provident funds for its permanent employees funded by both the employees and organisation equally.

Amount charged in profit and loss account as expense on defined contribution plan of the group is detailed in note 27 of these financial statements.

Defined benefit plans

Post-employment benefit plans which define the amount that outgoing members will receive from the plans on separation on the bases of length of service and salary levels.

Contributions are made by the Bank into the scheme based on actuarial valuation. The Bank has an obligation to make up any shortfall in the plan, thereby bearing the risk of the plan under performing. The Bank maintains two defined benefit plans i.e. gratuity fund and superannuation fund for its employees under two separate trustee boards. Three local subsidiaries (EBLSL, EBLIL and EBLAML) also maintain defined benefit plan i.e. 'Gratuity fund' under separate trustee boards.

Gratuity fund

The Bank operates a funded gratuity scheme recognised by NBR with effect from 1 January 1997. This fund is managed separately by a separate trustee board and any investment decision out of this fund is also made by this Board of Trustees. The benefit is paid on separation to the eligible employees i.e. who have completed at least 5 (five) years of continuous service. As per the Bank's policy, eligible employees are provided with the benefit equal to the latest monthly basic salary multiplied by applicable rates that varies as per service length. Contribution to gratuity fund is made monthly on the basis of actuarial valuation immediately after any major change in the salary structure that could impact the periodic amount of contributions. The last actuarial valuation was carried out on 31 December 2024 by Air Consulting Limited and as per their recommendation the Bank charged BDT 399.6 million to the Profit & Loss Account in 2025 as current service cost. The bank also contributed @ 21.75% (BDT 662.1 million) of basic salary to the gratuity fund in 2025 as per actuarial recommendation.

Superannuation fund

The Bank operates a recognised superannuation fund effective from 20 November 1999 which is governed by the trust deed of 'EBL Employees Superannuation Fund Trust'. As per the trust deed, benefit is payable to the eligible employees of the Bank as per their grade, length of service etc. As per the last valuation by Air Consulting Limited carried out on 31 December 2024, the Bank charged current service cost of BDT 7.4 million to the Profit & Loss Account in 2025. The bank also contributed BDT 24.0 million to the superannuation fund in 2025 as per actuarial recommendation.

Details i.e. actuarial liability, valuation method, service cost, required contribution etc. of defined benefit plans and amount recognized in profit & loss account are stated in note 13.17of these financial statements.

Workers Profit Participation Fund

Consistent with widely accepted industry practice and in line with section 11(1) of the Bank Company Act 1991 (as amendment up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID), Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

Other long-term benefits

The Bank's obligation in respect of long term benefit other than gratuity fund and superannuation fund is the amount of future benefits that employees have earned i.e. earned leave encashment in return for their service in the current and prior periods. The nature of this benefit to the eligible employees is encashment of earned leave up to maximum 90 days which is calculated based on last basic salary, house rent and medical allowance and is paid at the time of paying end service benefit. The Bank has kept required provision against liability for earned leave encashment as per actuarial valuation.

The Group does not have any other long term employee benefit plans.

Short term benefits

Short term employee benefits i.e. hospitalisation facilities are expensed as the related service is provided to the eligible employees as per companies policy. Liability is recognised only for the amount expected to be paid if the Group has a present legal or constructive obligation to pay any amount as a result of past service provided by the employees and the obligation can be estimated reliably.

Dividend payments

Interim dividend is recognised only when the shareholders' right to receive payment is established. Final dividend is recognised when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2025 has not been recognised as a liability in the balance sheet in accordance with IAS 10 Events after the reporting period. Dividend payable to the Bank's shareholders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

Details of other liabilities

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Privileged creditors (payable to government)	13.2	1,924,024,770	1,594,056,572	1,921,527,748	1,593,942,662
Acquirer liabilities	13.3	2,329,374,285	1,820,774,004	2,329,374,285	1,820,774,004
Sundry creditors		134,442,492	352,116,530	122,505,953	336,816,033
Security deposit		24,769,979	8,345,519	29,403,601	10,662,331
Current tax liability/(assets)	13.4	3,782,993,546	4,092,163,708	3,774,329,860	4,097,244,871
Provision for loans, advances/investments and OBS exposures (other than OBO)	13.5	16,966,249,396	15,419,004,417	16,402,856,702	14,956,672,486
Provision for loans, advances/investments and OBS exposures (for OBO)	13.6	788,460,422	748,648,655	788,460,422	748,648,655
Interest suspense/profit suspense account	13.11	5,207,706,254	4,496,817,071	5,031,742,531	4,320,853,348
Provision for protested bills and others	13.12	730,190,207	249,393,523	730,190,207	247,993,523
Unclaimed dividend	13.13	67,736,217	57,092,144	67,736,217	57,092,144
Provision for loss on revaluation of shares (net)	13.14	2,791,900,771	2,684,281,660	1,811,677,564	1,646,473,137
Advance interest/profit/commission received		29,046,451	36,405,252	25,590,344	34,745,797
Expenses payable		1,196,431,842	966,818,419	1,179,902,403	946,751,617
Interest/profit payable on borrowing/placement	13.15	1,462,573,548	1,050,489,423	1,462,573,548	1,050,489,423
Miscellaneous liabilities/payables	13.16	3,687,704,168	2,244,627,933	3,401,526,866	1,999,804,205
Lease liabilities (present value of lease payments)		1,448,864,716	1,457,889,237	1,399,763,196	1,431,933,002
Net benefit obligation	13.17	380,491,390	551,939,380	380,491,390	551,939,380
		42,952,960,455	**37,830,863,446**	**40,859,652,838**	**35,852,836,618**

13.1 Group entity-wise consolidated other liabilities

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Eastern Bank PLC.		40,859,652,838	35,852,836,618		
EBL Securities PLC.		1,951,877,672	1,799,066,055		
EBL Investments Limited		46,801,374	97,143,059		
EBL Finance (HK) Limited		234,246,431	124,885,930		
EBL Asset Management Limited		73,728,860	87,277,285		
		43,166,307,175	**37,961,208,946**		
Less: inter company elimination		(213,346,720)	(130,345,500)		
		42,952,960,455	**37,830,863,446**		

13.2 Privileged creditors (payable to government)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Tax deducted at source (TDS)		1,350,770,424	1,065,615,334	1,348,274,081	1,065,501,424
VAT deducted at source (VDS)		130,258,494	100,619,715	130,257,815	100,619,715
Excise duty deducted from customer accounts		442,995,851	427,821,523	442,995,851	427,821,523
		1,924,024,770	**1,594,056,572**	**1,921,527,748**	**1,593,942,662**

13.3 Acquirer liabilities

These liabilities are temporary in nature arisen from prepaid, debit and credit card transactions. Transactions are settled next day with relevant parties and reconciled monthly. Major balance includes 'Acquirer Cash' which is a liability to relevant parties arisen due to withdrawal of cash by EBL cardholders from Q-Cash/VISA ATMs (not owned by EBL):

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Prepaid (Lifestyle, travel etc) card liability		1,292,658,634	1,201,245,586	1,292,658,634	1,201,245,586
Credit card liability		83,529,243	121,170,608	83,529,243	121,170,608
Debit card liability		55,688,709	105,588,688	55,688,709	105,588,688
Acquirer cash and other liabilities		897,497,699	392,769,122	897,497,699	392,769,122
		2,329,374,285	**1,820,774,004**	**2,329,374,285**	**1,820,774,004**

13.4 Current tax liability/(asset)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Provision for tax					
Opening balance		6,448,901,454	5,995,094,283	6,099,682,617	5,601,588,437
Settlement/adjustment for previous years		(4,653,238,028)	(4,625,241,794)	(4,635,106,526)	(4,513,719,414)
Provision for tax made during the year	13.4.1	5,000,111,564	5,079,048,965	4,932,600,045	5,011,813,595
		6,795,774,989	**6,448,901,454**	**6,397,176,136**	**6,099,682,617**
Balance of income tax paid					
Opening balance		2,356,737,745	3,072,112,559	2,002,437,746	2,688,107,565
Settlement/adjustment for previous years		(4,647,408,131)	(4,607,890,890)	(4,635,106,526)	(4,513,719,414)
Paid during the year*	13.4.2	5,303,451,830	3,892,516,076	5,255,515,056	3,828,049,595
		3,012,781,443	**2,356,737,745**	**2,622,846,277**	**2,002,437,746**
		3,782,993,546	**4,092,163,708**	**3,774,329,860**	**4,097,244,871**

*In accordance with Section 155(2) of the Income Tax Act, 2023, minimum advance tax is required to be paid in four equal instalments of 25% each on 15 September, 15 December, 15 March, and 15 June. As the Bank's financial year runs from 1 January to 31 December, two instalments of advance tax relating to the financial year 2024 were paid during that year, while the remaining two instalments were paid in the first half of 2025. Out of the total advance tax payment of Tk. 5,255.52 million, an amount of Tk. 2,843.35 million relates to the financial year 2024 and Tk. 2,412.17 million relates to the financial year 2025. Detailed information is provided in note 13.4.2.

13.4.1 Income tax expense/provision for tax

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Current tax expenses					
Current year		5,922,579,202	5,079,048,965	5,855,067,683	5,011,813,595
Adjustment for previous years*		(922,467,638)	-	(922,467,638)	-
		5,000,111,564	**5,079,048,965**	**4,932,600,045**	**5,011,813,595**

Details of the tax assessment status are presented in **Annexure-H.**

*During 2025, an amount of BDT 672,467,638 was reclassified from current tax expense to deferred tax expense in accordance with the Income Tax Act, 2023 and IAS 12. Additionally, BDT 250,000,000 was released as excess tax provision from prior years after the completion of the final tax assessment.

13.4.2 Advance tax paid/deducted at source during the year

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
For current year					
Withholding tax deducted at source				1,459,531,044	920,311,410
Advance tax paid in cash				770,640,044	689,451,149
				2,230,171,088	1,609,762,558
For immediate preceding year					
Advance tax paid in cash				3,025,343,968	2,218,287,037
				5,255,515,056	**3,828,049,595**

13.4.3 Reconciliation of effective tax rate (Bank)

	Bank 2025 %	Bank 2025 Taka	Bank 2024 %	Bank 2024 Taka
Profit before income tax as per profit and loss account		14,116,547,559		12,974,999,510
Income tax as per applicable tax rate	37.5%	5,293,705,335	37.5%	4,865,624,816
Factors affecting the tax charged in current year				
Tax effect of inadmissible expenses	6.32%	891,727,698	2.76%	358,191,082
Tax benefit on income receivable from securities	-4.90%	(691,192,074)	-	-
Tax effect on gain or loss on sale of government securities	3.48%	491,121,709	-0.02%	(2,193,976)
Tax benefit arising from reduced tax rate on dividend income, including dividend receivable	-1.31%	(185,507,363)	-1.38%	(178,827,763)
Tax effect of reduced tax rate on gain or loss from sale of quoted securities	0.39%	55,212,378	-0.24%	(30,980,565)
Net deferred tax expense/(income)	1.23%	174,128,713	3.54%	459,243,087
Prior year adjustment	-6.53%	(922,467,638)	-	-
	36.18%	**5,106,728,758**	**42.17%**	**5,471,056,682**

13.5 Provision for loans, advances/investments and OBS exposures (other than OBO)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
A) Specific provision movement					
Opening balance		8,822,220,726	7,760,875,046	8,359,888,795	7,421,954,325
On fully provided debt/investment written off during the year	13.5.1	(2,544,858,620)	(1,640,891,979)	(2,544,937,430)	(1,640,891,979)
On recovery from loans/investments written off earlier		525,436,916	515,004,559	525,436,916	515,004,559
Additional provision moved from GP		-	496,399,978	-	496,399,978
Specific provision charged (net of recovery) for the year	13.9	4,540,917,791	1,690,833,122	4,439,935,838	1,567,421,912
Provision held at the end of the year		**11,343,716,813**	**8,822,220,726**	**10,780,324,119**	**8,359,888,795**
B) General provision movement on loans and advances/investments					
Opening balance		5,154,976,876	4,768,013,646	5,154,976,876	4,768,013,646
Provision made during the year	13.9	(1,057,618,106)	883,363,207	(1,057,618,106)	883,363,207
Additional provision moved to SP		-	(496,399,978)	-	(496,399,978)
Provision held at the end of the year		**4,097,358,769**	**5,154,976,876**	**4,097,358,769**	**5,154,976,876**
C) General provision movement on off-balance sheet exposures					
Opening balance		1,441,806,816	1,422,864,894	1,441,806,816	1,422,864,894
Provision made during the year	13.9	83,366,998	18,941,922	83,366,998	18,941,922
Provision held at the end of the year		**1,525,173,814**	**1,441,806,816**	**1,525,173,814**	**1,441,806,816**
Provision for loans, advances /investments and OBS exposures (other than OBO)		**16,966,249,396**	**15,419,004,417**	**16,402,856,702**	**14,956,672,486**

13.5.1 Principal written off during the year

	Bank DBO	Bank OBO	2025	2024
Loans/investment written off during the year	2,544,937,430	238,927,018	2,783,864,449	3,182,743,167

13.6 Provision for loans, advances/investments and OBS exposures (for OBO)

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
General provision on loans and advances/investments		524,113,536	263,777,711	524,113,536	263,777,711
General provision on off-balance sheet exposures		21,686,306	12,091,218	21,686,306	12,091,218
Specific provision on loans and advances/investments		242,660,580	472,779,726	242,660,580	472,779,726
		788,460,422	**748,648,655**	**788,460,422**	**748,648,655**

13.7 Special General Provision: COVID-19

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Opening balance		-	383,309,368	-	383,309,368
Charged/(released) during the year		-	(383,309,368)	-	(383,309,368)
		-	**-**	**-**	**-**

As per BRPD circular letter no. 58 dated 31 December 2024, Special General Provision: COVID-19 amounting BDT 38.33 crore had been released in 2024.

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Total Provision (SP,GP & Special GP) for loans, advances/investments and OBS exposures (note: 13.5+13.6+13.7)		**17,754,709,818**	**16,167,653,072**	**17,191,317,124**	**15,705,321,141**

13.8 Provision for loans, advances/investments and OBS exposures (including OBO):

	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
General provision on loans and advances/investments		4,621,472,305	5,418,754,586	4,621,472,305	5,418,754,586
General provision on off-balance sheet exposures		1,546,860,120	1,453,898,034	1,546,860,120	1,453,898,034
Specific provision on loans and advances/investments		11,586,377,393	9,295,000,452	11,022,984,699	8,832,668,521
		17,754,709,818	**16,167,653,072**	**17,191,317,124**	**15,705,321,141**

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

13.9 Provision for loans and advances/investments charged during the year

	Bank		2025	2024
	DBO	OBO		
General provision on loans and advances/investments	(1,057,618,106)	255,017,424	(802,600,682)	853,544,590
Special general provision-COVID-19	-	-	-	(383,580,404)
General provision on off-balance sheet exposures	83,366,998	9,353,775	92,720,773	19,299,611
General provision charged during the year	(974,251,108)	264,371,199	(709,879,909)	489,263,796
Specific provision charged during the year	4,965,372,754	(280,682)	4,965,092,072	2,074,207,578
Recovery from loans/investments written off earlier	(525,436,916)	(20,364,929)	(545,801,845)	(515,004,559)
Specific provision (net of recovery) for the year*	4,439,935,838	(20,645,611)	4,419,290,227	1,559,203,019
Total provision for loans and advances/investments charged during the year	**3,465,684,730**	**243,725,588**	**3,709,410,318**	**2,048,466,816**

* Specific provision charged during the year has been presented after netting off recovery from written off loans/investments as per BRPD circular no. 14, dated 25 June 2003.

Amount in BDT

13.10 Maintenance of provision on loans and advances/investments including OBS exposures (Solo):

		Group		Bank	
		2025	2024	2025	2024
Required provision on loans & advances/investments and OBS exposures:					
General provision on unclassified accounts (including Stay Order SMA)				4,621,472,305	4,302,198,709
Specific provision on classified accounts				6,016,166,649	6,598,187,392
Specific provision on stay order accounts				2,392,742,605	1,618,718,056
Specific provision on rescheduled accounts				2,614,075,447	615,763,074
General Provision on off-balance sheet exposures				1,546,860,120	1,453,898,031
Total required provision on loans and advances/ investments including OBS exposures				**17,191,317,124**	**14,588,765,262**
Total maintained provision on loans and advances/investments and OBS exposures	13.8			17,191,317,124	15,705,321,141
Surplus provision				**-**	**1,116,555,879**

13.11 Interest suspense/profit suspense account

Opening balance		4,496,817,071	3,362,449,027	4,320,853,348	3,186,485,304
Amount transferred during the year		3,497,905,642	2,823,397,215	3,497,905,642	2,823,397,215
Amount recovered during the year		(2,200,886,318)	(1,250,183,765)	(2,200,886,318)	(1,250,183,765)
Amount written off during the year		(588,426,784)	(462,846,531)	(588,426,784)	(462,846,531)
Foreign currency adjustment		2,296,643	24,001,125	2,296,643	24,001,125
		5,207,706,254	**4,496,817,071**	**5,031,742,531**	**4,320,853,348**

Interest receivable on margin loan having negative equity (extended by subsidiaries) is included in the consolidated interest suspense account.

13.12 Provision for protested bills and others

Opening balance		247,993,523	252,245,548	247,993,523	252,245,548
Provision made during the period		482,196,684	3,263,315	482,196,684	1,863,315
Adjusted during the year		-	(6,115,340)	-	(6,115,340)
		730,190,207	**249,393,523**	**730,190,207**	**247,993,523**

13.13 Unclaimed dividend account

Unclaimed dividend is the residual amount of declared dividend which is yet to be claimed by the shareholders. As per the directive of BSEC (ref: SEC/SRMIC/165-2020/part-1/166 dated 06 July 2021) the bank has deposited unclaimed/undistributed/unsettled dividend amount of BDT 62,472,595.57 till 2017 to Capital Market Stabilization Fund (CMSF). The bank has been maintaining year-wise separate bank accounts for unclaimed dividends and present outstanding of that account is BDT 67,736,216.79 (as of 31 December 2025) out of which BDT 65,800,559 is cash dividend and BDT 1,935,658 is the fractional amount of stock dividend.

Cash dividend					
2018				7,620,694	7,634,782
2019				8,267,472	8,509,865
2020				10,017,427	10,096,201
2021				6,071,647	6,209,520
2022				10,989,642	12,136,827
2023				8,269,079	10,584,058
2024				14,564,598	-
				65,800,559	**55,171,253**
Fractional stock dividend				1,935,658	1,920,891
				67,736,217	**57,092,144**

13.14 Provision for diminution of value of equity securities

Opening balance		2,684,281,660	1,162,629,530	1,646,473,137	755,611,210
Provision charged/(released) during the year		107,619,111	1,521,652,130	165,204,427	890,861,927
		2,791,900,771	**2,684,281,660**	**1,811,677,564**	**1,646,473,137**

Provision for diminution (gain net of) of value of quoted shares, unquoted shares and mutual funds has been made as per DOS circular no. 4, dated 24 November 2011 and DOS circular letter no. 1 dated 24 May 2023.

13.15 Interest/profit payable on borrowing/placement

Interest/profit payable on borrowing/placement		1,181,977,501	929,770,553	1,097,484,271	929,770,553
Interest payable on borrowing - OBO		365,089,277	231,679,194	365,089,277	120,718,870
		1,547,066,778	**1,161,449,747**	**1,462,573,548**	**1,050,489,423**
Inter unit/company elimination		(84,493,229)	(110,960,324)	-	-
		1,462,573,548	**1,050,489,423**	**1,462,573,548**	**1,050,489,423**

13.16 Miscellaneous liabilities/payables

NPSB fund transfer payable		2,420,302,152	1,238,890,483	2,420,302,152	1,238,890,483
Received under compromise settlement of classified & written off loans/investments		215,439,581	152,991,009	215,439,581	152,991,009
NRB remittance payable		3,829,714	3,353,612	3,829,714	3,353,612
Interest suspense for term placement		84,284,931	1,860,000	84,284,931	1,860,000
Payment suspense account (Nagad, bKash, Tap, Link3, etc.)		171,845,672	21,624	171,845,672	21,624
Other liabilities (FDD payable, unclaimed instrument, advance received, payables etc.)		792,002,119	847,511,205	505,824,817	602,687,477
		3,687,704,168	**2,244,627,933**	**3,401,526,866**	**1,999,804,205**

13.17 Net defined benefit obligation

Net defined benefit obligation is the net result of post employment benefit plans which is measured as per actuarial valuation under IAS 19 Employee Benefits. Valuation is carried out on 'Projected unit credit method' as recommended by IAS 19. Under this method, the valuation is done considering both 'future service cost' which an employee shall obtain in normal course of service and 'past service cost' which is the difference between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service as of valuation dat.

		Bank			
		Gratuity Fund	Superannuation Fund	2025	2024
Defined benefit obligation	13.17.1	3,792,657,624	104,512,576	3,897,170,200	3,418,218,495
Less: fair value of plan assets	13.17.2	3,349,338,019	167,340,791	3,516,678,810	2,866,279,115
		443,319,605	**(62,828,215)**	**380,491,390**	**551,939,380**

13.17.1 Defined benefit obligation

The amount of obligation for gratuity fund is determined considering present value of last basic salary multiplied by applicable rates as per service length which is discounted on actuarial financial and demographic assumptions/factors such as interest rate, salary growth rate, mortality rate, probable length of service etc.

The amount of obligation for superannuation fund is determined on the occurrence of certain pre-defined events which is related with employee rank (not salary) and certain threshold level of service being reached i.e. survival or withdrawal probabilities.

		Bank			
		Gratuity Fund	Superannuation Fund	2025	2024
Opening balance		3,305,907,786	112,310,709	3,418,218,495	2,474,319,751
Interest cost		360,343,949	12,241,867	372,585,816	306,500,000
Current service cost		399,687,237	7,440,000	407,127,237	253,800,000
Paid to outgoing employees		(273,281,348)	(27,480,000)	(300,761,348)	(111,601,256)
Remeasurement loss/(gain)	13.17.3	-	-	-	495,200,000
		3,792,657,624	**104,512,576**	**3,897,170,200**	**3,418,218,495**

13.17.2 Fair value of plan assets

IAS 19 prescribes a fair valuation of fund assets and where market price is not available, fair value of the fund assets is estimated. Here, fair value of plan assets is not readily available, hence historical book value (audited) of fund assets is considered as fair value of plan assets of the funds.

	Bank			
	Gratuity Fund	Superannuation Fund	2025	2024
Opening balance	2,704,084,216	162,194,900	2,866,279,115	2,349,987,775
Interest income	256,429,177	8,625,892	265,055,069	177,799,542
Contribution to the fund	662,105,975	24,000,000	686,105,975	446,133,859
Amortization expense and other cost	-	-	-	3,959,196
Paid to outgoing employees	(273,281,348)	(27,480,000)	(300,761,349)	(111,601,256)
	3,349,338,019	**167,340,792**	**3,516,678,810**	**2,866,279,115**

13.17.3 Remeasurement loss/(gain) as per actuarial report

	Bank			
	Gratuity Fund	Superannuation Fund	2025	2024
Opening balance	817,426,750	40,051,750	857,478,500	362,278,500
Adjustment of remeasurement loss/(gain)	-	-	-	495,200,000
	817,426,750	**40,051,750**	**857,478,500**	**857,478,500**

13.18 Nostro reconciliation

Following BRPD circular no. 04, dated 12 April 2022, the Bank is not required to maintain provision on the unreconciled debit balance as at balance sheet date as there was no unreconciled debit entry aging more than six months.

14 Share capital

Authorized and issued capital

The authorized capital of the Bank is the maximum limit of share capital that the Bank is authorized by its Memorandum and Articles of Association to issue (allocate) among shareholders. Part of the authorized capital usually remains unissued. The part of the authorized capital already issued to shareholders is referred to as the issued share capital of the Bank.

Paid-up capital

The paid-up capital represents the amount of Bank's capital that has been contributed by ordinary shareholders. The ordinary shareholders are entitled to receive dividend as recommended by the Board and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM).

Share premium

The share premium represents the excess amount received by the Bank from its shareholders over the nominal/par value of its share. The amount of share premium can be utilised as per the provision of section 57 of the Companies Act 1994 (amended upto date). Currently, the Bank does not have any share premium.

Amount in BDT

		Notes	Group		Bank	
			2025	2024	2025	2024
A) Authorized capital						
2,500,000,000 ordinary shares of BDT 10 each			**25,000,000,000**	**25,000,000,000**	**25,000,000,000**	**25,000,000,000**
B) Issued, subscribed and fully paid-up capital						
Number of shares						
	31 -Dec-2025	**31 -Dec-2024**				
Issued against cash	129,345,000	129,345,000	1,293,450,000	1,293,450,000	1,293,450,000	1,293,450,000
Issued as bonus share	1,466,468,388	1,228,794,054	14,664,683,880	12,287,940,540	14,664,683,880	12,287,940,540
	1,595,813,388	**1,358,139,054**	**15,958,133,880**	**13,581,390,540**	**15,958,133,880**	**13,581,390,540**

Detail of raising paid-up capital is given in **Annexure-G**

14.1 Slab wise list as on 31 December

Pursuant to clause (cha) of the Memorandum of Association and Article 4 of the Articles of Association of the Bank and subsequent amendments, the Authorized Capital of the Bank is BDT 25,000,000,000 and issued/subscribed/fully paid up capital is BDT 15,958,133,880 denominated by BDT 10 per share. Detailed break down of paid up capital of BDT 15,958,133,880 as on 31 December 2025 is as follows:

Percentage of group wise shareholding:

Shareholders group	2025			2024		
	No. of shares	% of shareholding	Taka	No. of shares	% of shareholding	Taka
Directors	501,666,995	31.44%	5,016,669,950	416,494,935	30.67%	4,164,949,350
General Public	422,609,151	26.48%	4,226,091,510	328,192,021	24.16%	3,281,920,210
Institutions	660,830,555	41.41%	6,608,305,550	606,825,873	44.68%	6,068,258,730
Foreign investors	10,706,687	0.67%	107,066,870	6,626,225	0.49%	66,262,250
	1,595,813,388	**100.00%**	**15,958,133,880**	**1,358,139,054**	**100.00%**	**13,581,390,540**

Range-wise distribution of the subscribed shares:

Range	No. of shareholders	No. of shares	(%) of shareholding
1 - 500	3,880	622,886	0.04%
501 - 5000	4,184	8,179,667	0.51%
5001 - 10000	927	6,887,857	0.43%
10001 - 20000	637	9,307,269	0.58%
20001 - 30000	305	7,614,188	0.48%
30001 - 40000	152	5,419,379	0.34%
40001 - 50000	103	4,697,903	0.29%
50001 - 100000	194	14,226,742	0.89%
100001 - 1000000	355	114,960,771	7.20%
1000001 - Above	159	1,423,896,726	89.23%
	10,896	**1,595,813,388**	**100.00%**

Status of shareholding (shares of EBL) as on 31 December 2025 by Managing Director, CS, CFO, Head of Internal Control and Compliance (HoICC) and top five salaried executives is shown in the following table:

Name	Designation	No. of shares (EBL) held
Managing Director, CS, CFO & HoICC and their spouses & minor children		
Ali Reza Iftekhar	Managing Director	-
Mahmoodun Nabi Chowdhury	DMD, Head of ICC & CAMLCO	50,000
Masudul Hoque Sardar	Chief Financial Officer	-
Md. Abdullah Al Mamun FCS	Company Secretary	-
Executives (Top five salaried executives other than Managing Director, CS, CFO & HoICC)		
Ahmed Shaheen	Additional Managing Director	-
Osman Ershad Faiz	Additional Managing Director & Chief Operating Officer	-
Riad Mahmud Chowdhury	DMD, Head of Corporate Banking	16,804
Mehdi Zaman	DMD, Head of Treasury, FIs & Offshore Banking	-
Md. Khorshed Anowar	DMD, Head of Retail & SME Banking	-

Shares held by any shareholder to the extent of 10% or more : Nil

Amount in BDT

14.2 Capital to risk weighted assets ratio (CRAR)

As per the 'Revised Guidelines on Risk Based Capital Adequacy (RBCA)' issued by Bangladesh Bank in December 2014, all scheduled banks are required to calculate Capital to Risk Weighted Assets Ratio based on 'Solo' as well as 'Consolidated' basis since early 2015. Here, regulatory capital base is quite different from accounting capital. Regulatory capital consists of Tier-1 (Common Equity Tier 1 and Additional Tier 1) and Tier 2 capital. Assessing regulatory capital in relation to overall risk exposures of a bank is an integrated and comprehensive process. EBL has been generating most of its incremental capital from retained profit (stock dividend and statutory reserve transfer etc.) and occasional issue of subordinated debt and right shares to support incremental growth of Risk Weighted Assets (RWA). In addition to the regulatory requirement, the Bank maintains surplus capital which may act as a buffer for absorbing any material risks and help support planned business growth.

	Notes	Group		Bank	
		2025	2024	2025	2024
Common Equity Tier -1 Capital					
Paid-up capital		15,958,133,880	13,581,390,540	15,958,133,880	13,581,390,540
Statutory reserve		15,958,133,880	13,581,390,540	15,958,133,880	13,581,390,540
General reserve		632,597,423	632,597,423	603,493,370	603,493,370
Dividend equalization reserve		356,040,000	356,040,000	356,040,000	356,040,000
Retained earnings		16,319,096,905	15,199,070,079	17,367,653,738	15,578,163,149
Regulatory adjustments		**49,224,002,088**	**43,350,488,582**	**50,243,454,868**	**43,700,477,599**
Goodwill and all other intangible assets (WDV of Software)		(266,316,413)	(266,316,413)	(262,692,497)	(311,158,417)
Reciprocal crossholdings in the CET 1 capital		(405,583,560)	(405,583,560)	(280,210,620)	(371,520,823)
Investment in own CET1 capital (mutual fund)		(24,252,290)	(24,252,290)	(24,252,290)	(20,640,250)
Deferred tax asset (regulatory treatment as per BB RBCA guidelines)		(2,638,453,799)	(2,638,453,799)	(2,473,232,134)	(2,654,152,191)
		45,889,396,026	**45,889,396,026**	**47,203,067,327**	**40,343,005,918**
Tier -2 Capital					
General provision		6,168,332,425	6,872,652,619	6,168,332,425	6,872,652,619
Subordinated debt*		8,286,000,000	4,630,000,000	8,286,000,000	4,630,000,000
		14,454,332,425	**11,502,652,619**	**14,454,332,425**	**11,502,652,619**
Regulatory adjustment		-	-	-	-
		14,454,332,425	**11,502,652,619**	**14,454,332,425**	**11,502,652,619**
A. Total regulatory capital		**60,343,728,451**	**51,351,704,619**	**61,657,399,753**	**51,845,658,538**
B. Total risk weighted assets (RWA)	14.3	**405,665,471,064**	**350,617,629,181**	**397,918,942,253**	**343,105,398,820**
C. Minimum capital requirement (MCR) (10% on B)		40,566,547,106	35,061,762,918	39,791,894,225	34,310,539,882
D. Surplus capital (A - C)		**19,777,181,345**	**16,289,941,701**	**21,865,505,527**	**17,535,118,656**

Capital to risk weighted assets ratio (CRAR)

	Minimum requirement		Group		Bank	
	2025	2024	2025	2024	2025	2024
On Tier-1 capital to RWA	6.00%		11.31%	11.37%	11.86%	11.76%
Capital to RWA ratio (CRAR)	Against standard of minimum 10% with capital conservation buffer of 2.50%		14.88%	14.65%	15.49%	15.11%

* Subordinated debt outstanding reported in the Balance Sheet (2025: BDT 11,360 Million; 2024: BDT 6,020 Million) differs with the amount reported as Tier 2 capital (2025: BDT 8,286 Million; 2024: BDT 4,630 Million) due to amortizing 20% of the subscribed amount at the beginning of each of the last 5 years of the instrument's life in compliance with Bangladesh Bank guidelines on Risk Based Capital Adequacy and Compliance with Bangladesh Bank's approval condition requiring a minimum 50% subscription by investors other than banks and financial institutions for EBL's 4th subordinated bond issued in 2025.

14.3 Risk weighted assets (RWA)

Credit Risk					
On-balance sheet		286,814,341,846	252,708,095,056	286,096,187,761	251,222,590,426
Off-balance sheet		53,023,935,484	47,541,669,167	53,023,935,484	47,541,669,167
		339,838,277,331	**300,249,764,224**	**339,120,123,245**	**298,764,259,594**
Market Risk		25,479,265,952	16,466,571,257	18,592,279,771	11,083,996,395
Operational Risk		40,347,927,781	33,901,293,700	40,206,539,237	33,257,142,831
		405,665,471,064	**350,617,629,181**	**397,918,942,253**	**343,105,398,820**

15 Statutory Reserve

In compliance with the provision of section 24 of the Bank Company Act 1991 (as amended up to date), the Bank is to transfer at least 20% of its profit before tax (PBT) to statutory reserve each year until the sum of statutory reserve and share premium (if any) equal the paid-up capital of the Bank. In 2025, the bank has transferred BDT 2,376.74 million to statutory reserve account (which is less than 20% of PBT of 2025) in compliance with the said provision.

Opening balance		13,581,390,540	12,072,347,150	13,581,390,540	12,072,347,150
Transferred from profit during the period		2,376,743,340	1,509,043,390	2,376,743,340	1,509,043,390
		15,958,133,880	**13,581,390,540**	**15,958,133,880**	**13,581,390,540**

16 Dividend equalization reserve

As per BRPD Circular No. 18 dated 20 October 2002, Banks had to transfer an equal amount of net profit (amount by which cash dividend exceeds 20%) to Dividend Equalization Account while paying cash dividend in excess of 20%. This is treated as 'Core Capital' of the Bank.

17 Revaluation reserve on investment

Reserve for revaluation of treasury securities (HFT)	17.1	776,239,165	100,706,245	776,239,165	100,706,245
Reserve for amortization of treasury securities (HTM)	17.2	357,391,084	133,513,029	357,391,084	133,513,029
Reserve for fair value of TRECs and Shares of DSE and CSE owned by EBLSL	17.3	74,448,423	74,448,423	-	-
		1,208,078,672	**308,667,697**	**1,133,630,249**	**234,219,274**

17.1 Reserve for revaluation of treasury securities (HFT)

Reserve for revaluation of HFT securities is recognised as per the instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009. Any increase in the value of such securities categorised as HFT as a result of mark-to-market is booked under equity as revaluation reserve but any decrease is directly charged to profit and loss account.

Opening balance		100,706,245	76,575,876	100,706,245	76,575,876
Addition during the year		5,299,168,438	2,064,746,605	5,299,168,438	2,064,746,605
Adjustment made during the year		(4,623,635,518)	(2,040,616,235)	(4,623,635,518)	(2,040,616,235)
		776,239,165	**100,706,245**	**776,239,165**	**100,706,245**

17.2 Reserve for amortization of treasury securities (HTM)

Reserve for amortization of HTM securities is recognised as per the instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009. When the value of a government treasury security categorised as HTM increases as a result of amortization, the amount thus increased is recognised directly to equity as reserve for amortization.

Opening balance		133,513,029	157,719,209	133,513,029	157,719,209
Addition during the year		318,273,159	108,827,246	318,273,159	108,827,246
Adjustment made during the year		(94,395,104)	(133,033,427)	(94,395,104)	(133,033,427)
		357,391,084	**133,513,029**	**357,391,084**	**133,513,029**

17.3 Reserve for fair value of TRECs and Shares of DSE and CSE (held by EBLSL under Demutualization Scheme)

Fair value of DSE-TREC held by EBLSL		481,427,540	481,427,540
Fair value of CSE-TREC held by EBLSL		161,124,981	161,124,981
Fair value of shares of DSE (5,411,329 shares @ BDT 10)		113,909,572	113,909,572
Fair value of shares of CSE (3,215,497 shares @ BDT 10)		32,909,811	32,909,811
		789,371,904	**789,371,904**
Less:			
Value of DSE membership booked earlier		553,798,500	553,798,500
Value of CSE membership booked earlier		161,124,981	161,124,981
		714,923,481	714,923,481
Revaluation reserve		**74,448,423**	**74,448,423**

18 Actuarial re-measurement gain/(loss) on defined benefit plans

Actuarial re-measurement gain/(loss) results from the increase in present value of the defined benefit obligation (Gratuity Fund and Superannuation Fund) due to changes in actuarial assumptions and experience adjustment shown as equity component as element of other comprehensive income (OCI) as per IAS 19 Employee Benefits.

Opening balance		(857,478,500)	(362,278,500)	(857,478,500)	(362,278,500)
Adjustment of re-measurement gain/(loss)		-	(495,200,000)	-	(495,200,000)
		(857,478,500)	(857,478,500)	(857,478,500)	(857,478,500)
Adjustment with deferred tax assets		321,554,438	321,554,438	321,554,438	321,554,438
		(535,924,063)	**(535,924,063)**	**(535,924,063)**	**(535,924,063)**

19 Foreign currency translation gain/(loss)

Assets and liabilities of EBL Offshore Banking Operation and EBL Finance (HK) Limited (on consolidation) have been presented into Taka (which is the functional currency of the Bank) using period end standard mid rate of exchange of the Bank @ USD 1 = BDT 122.2954 and HKD 1= BDT 15.7200. Periodic incomes and expenses are translated using monthly average exchange rate (USD 1= BDT 122.1658 & HKD 1 =BDT 15.6710). The net cumulative result of the exchange rate difference has been presented separately as equity component as per para 39 of IAS 21 The Effects of Changes in Foreign Exchange Rates.

20 Surplus in profit and loss account

Opening balance		15,199,070,079	13,140,164,307	15,578,163,149	12,601,350,495
Profit for the period		8,340,355,037	6,598,976,600	9,009,818,801	7,503,942,828
Transfer to capital reserve of EBLSL		-	(12,940,653)	-	-
Transfer to statutory reserve		(2,376,743,340)	(1,509,043,390)	(2,376,743,340)	(1,509,043,390)
Transfer to start-up equity investment fund	20.1	(90,098,188)	-	(90,098,188)	-
Bonus share issued		(2,376,743,340)	(1,509,043,390)	(2,376,743,340)	(1,509,043,390)
Cash dividend paid for 2024		(2,376,743,344)	(1,509,043,394)	(2,376,743,344)	(1,509,043,394)
		16,319,096,905	**15,199,070,079**	**17,367,653,738**	**15,578,163,149**

20.1 Start-up equity investment fund

Opening balance		275,431,682	200,391,631	275,431,682	200,391,631
Addition during the year		90,098,188	75,040,051	90,098,188	75,040,051
		365,529,870	**275,431,682**	**365,529,870**	**275,431,682**

In accordance with Bangladesh Bank (BB) SMESPD Circular No. 04 dated 29 March 2021 and SMESPD Circular Letter No. 05 dated 26 April 2021, the Bank has been building a start-up fund equivalent to 1% of its profit after tax annually since 2020. As stipulated in these circulars, the start-up fund was initially disclosed under other liabilities. Later, pursuant to SMESPD Circular No. 02 dated 09 July 2025, the presentation was revised, requiring the fund to be reported as a Start-up Equity Investment Fund, separate from other liabilities. Accordingly, the Bank has reclassified the start-up fund from Other Liabilities to Equity in the financial statements.

In line with IAS 1 Presentation of Financial Statements (paragraphs 38 and 41), the prior year's comparative figures have been reclassified to maintain consistency and ensure comparability.

21 Contingent liabilities

Accounting policy

Contingent liabilities which include certain guarantees and letters of credit pledged as collateral are possible obligations that may arise from past events whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are recognised in the financial statements and disclosed in the face of balance sheet under off-balance sheet items as per the guidelines of BRPD circular No. 14 dated 25 June 2003. Required provision has been maintained as per BRPD circular 06 dated 25 April 2023.

Details of contingent liabilities					
Acceptance and endorsements	21.1	52,185,665,440	62,170,920,385	52,185,665,440	62,170,920,385
Letters of guarantee	21.2	82,051,845,127	60,503,604,565	82,051,845,127	60,503,604,565
Irrevocable letters of credit	21.3	66,715,455,486	67,703,585,443	66,715,455,486	67,703,585,443
Bills for collection	21.4	22,862,959,596	26,598,437,645	22,862,959,596	26,598,437,645
Others	21.5	801,211,428	-	801,211,428	-
Forward assets purchased and forward deposits placed (against FCY)	21.6	731,326,492	-	731,326,492	-
Undrawn formal standby facilities, credit lines and other commitments	21.7	1,400,000,000	1,400,000,000	1,400,000,000	1,400,000,000
		226,748,463,570	**218,376,548,038**	**226,748,463,570**	**218,376,548,038**

21.1 Acceptance and endorsements

Acceptances (back to back)		26,393,179,861	15,015,141,773	26,393,179,861	15,015,141,773
Acceptances (ULC-cash)		44,734,244,942	57,563,587,501	44,734,244,942	57,563,587,501
		71,127,424,803	**72,578,729,274**	**71,127,424,803**	**72,578,729,274**
Acceptances (ULC-Cash)- OBO		1,084,779,243	683,786,701	1,084,779,243	683,786,701
		72,212,204,046	**73,262,515,974**	**72,212,204,046**	**73,262,515,974**
Bills financed on own acceptance		(20,026,538,606)	(11,091,595,589)	(20,026,538,606)	(11,091,595,589)
		52,185,665,440	**62,170,920,385**	**52,185,665,440**	**62,170,920,385**

As per BRPD circular letter no 09 dated 27 May 2019, bill financed on own acceptance worth BDT 20,026.54 million has been reported as funded outstanding; hence the same has been excluded from non-funded exposures and thus no provision has been maintained.

21.2 Letters of guarantee

Directors		192,900	192,900	192,900	192,900
Government		8,623,688,085	4,996,327	8,623,688,085	4,996,327
Banks and other financial institutions		39,688,174,006	31,061,514,098	39,688,174,006	31,061,514,098
Others (Customers etc.)		33,739,790,136	29,436,901,240	33,739,790,136	29,436,901,240
		82,051,845,127	**60,503,604,565**	**82,051,845,127**	**60,503,604,565**

As per BRPD circular no 06 dated 25 April 2023, General provision has been maintained against Letter of Guarantee except those against which counter guarantee has been issued by Multilateral Development Banks/International Banks having BB rating grade equivalent 1.

21.3 Irrevocable letters of credit

Letters of credit - cash sight		13,770,612,079	18,695,716,350	13,770,612,079	18,695,716,350
Letters of credit - cash usance		29,098,689,478	23,572,815,658	29,098,689,478	23,572,815,658
Letters of credit - back to back		23,295,549,528	24,401,677,555	23,295,549,528	24,401,677,555
		66,164,851,084	**66,670,209,563**	**66,164,851,084**	**66,670,209,563**
Letters of credit (cash sight)-OBO		295,122,511	357,756,013	295,122,511	357,756,013
Letters of credit (cash usance)-OBO		255,481,891	675,619,867	255,481,891	675,619,867
		66,715,455,486	**67,703,585,443**	**66,715,455,486**	**67,703,585,443**

21.4 Bills for collection

Foreign documentary bills collection		3,777,426,323	4,946,891,895	3,777,426,323	4,946,891,895
Local documentary bills collection		18,531,286,677	20,882,027,476	18,531,286,677	20,882,027,476
		22,308,713,000	**25,828,919,371**	**22,308,713,000**	**25,828,919,371**
Bills for collection- OBO		554,246,597	769,518,274	554,246,597	769,518,274
		22,862,959,596	**26,598,437,645**	**22,862,959,596**	**26,598,437,645**

As per BRPD circular no 06 dated 25 April 2023, general provision on Bills for Collection has been waived. As such, no general provision on outstanding Bills for Collection worth BDT 22,862.96 million has been maintained on the reporting date.

21.5 Others

Eastern Bank PLC. successfully arranged and executed an Export Credit Agency (ECA) transaction amounting to EUR 15.6 million after obtaining approval from BIDA. LBBW, a German bank, agreed to extend long-term financing to one of our clients through local banks. Eastern Bank PLC. acts as the lead arranger among the participating local banks. This ECA facility is supported by a guarantee from Hermes, the German Export Credit Agency.

Under this arrangement, EBL (along with two other local banks) has recorded the disbursed amount as a contingent liability. Currently, the outstanding balance stands at BDT 801,211,428. Required provision is kept against this liability as per Bangladesh Bank circular.

21.6 Forward assets purchased and forward deposits placed (against FCY)

Forward assets purchased		731,326,492	-	731,326,492	-
		731,326,492	**-**	**731,326,492**	**-**

21.7 Undrawn formal standby facilities, credit lines and other commitments

Under one year		1,400,000,000	1,400,000,000	1,400,000,000	1,400,000,000
One year and over		-	-	-	-
		1,400,000,000	**1,400,000,000**	**1,400,000,000**	**1,400,000,000**

Amount in BDT

22 Income statement

	Notes	Group		Bank	
		2025	2024	2025	2024
Income:					
Interest/profit, discount and similar income	22.1	64,048,902,962	48,614,638,645	63,710,242,229	48,296,285,327
Dividend income	24.1	966,035,037	1,088,399,864	992,277,792	1,021,872,931
Fees, commission and brokerage	25.1 & 25.3	4,438,692,390	3,611,584,955	4,187,377,135	3,339,226,625
Gain/(loss) from sale of government securities	24	(1,295,082,509)	33,777,506	(1,309,657,891)	9,751,003
Net gain/(loss) on sale of TREC value of CSE	24	-	(24,297,524)	-	-
Net gain/(loss) on sale of quoted securities	24	(473,989,315)	164,353,541	(147,233,008)	112,656,600
Exchange gain (net of exchange loss)	25.2	1,939,627,988	2,147,353,093	1,933,733,722	2,145,121,750
Other operating income	26	506,292,484	387,487,441	492,725,012	386,193,011
		70,130,479,038	**56,023,297,522**	**69,859,464,992**	**55,311,107,246**
Expense:					
Interest/profit paid on deposits and borrowings/ placements etc.	23	39,495,463,795	29,207,774,361	38,882,143,373	28,684,650,516
Administrative expenses	22.2	10,531,340,976	8,995,801,015	10,316,429,925	8,763,568,756
Depreciation on Banking assets	36	1,118,199,335	1,034,731,724	1,081,242,738	999,548,718
Other operating expenses	37	1,121,253,912	949,654,004	1,106,289,967	924,323,234
		52,266,258,019	40,187,961,104	51,386,106,003	39,372,091,223
		17,864,221,019	**15,835,336,418**	**18,473,358,989**	**15,939,016,022**

22.1 Interest/profit, discount and similar income

Interest/profit on loans and advances/investments	22.3	46,851,354,597	38,015,342,609	46,198,641,697	37,303,778,678
Interest on money at call and on short notice	22.3	791,329,742	578,546,796	791,329,742	578,546,796
Interest/profit on placement with banks and financial institutions	22.3	1,989,052,269	1,245,939,092	1,953,833,168	1,242,741,909
Interest/profit on foreign currency balances	22.3	336,401,307	440,092,686	336,401,307	440,092,686
Interest on Reverse REPO	24	524,753,236	26,990,639	524,753,236	26,990,639
Interest/profit on govt. Securities	24.2	13,987,101,998	8,268,048,337	13,967,153,355	8,237,035,980
Interest/profit on non-government securities	24	503,172,523	762,538,329	503,172,523	762,538,329
		64,983,165,672	**49,337,498,487**	**64,275,285,027**	**48,591,725,016**
Inter unit/company elimination	23	(934,262,709)	(722,859,842)	(565,042,798)	(295,439,689)
		64,048,902,962	**48,614,638,645**	**63,710,242,229**	**48,296,285,327**

22.2 Administrative expense

Salary & allowances (excluding those of Managing Director of Bank)	27	7,856,224,070	6,668,635,755	7,682,218,132	6,471,837,502
Rent, taxes, insurance, utilities etc.	28	720,479,292	627,343,592	707,789,499	613,780,036
Legal & professional expenses	29	146,925,029	94,103,256	141,805,082	92,259,141
Postage, stamp, telecommunication etc.	30	329,334,325	317,972,087	318,350,106	311,069,589
Stationery, printing, advertisement, business promotion etc.	31	771,579,375	756,908,910	769,055,400	753,252,490
Managing Director's salary and allowances (Bank only)	32	35,798,031	34,094,366	35,798,031	34,094,366
Directors' fees and expenses	33	4,646,663	5,892,592	4,046,163	5,254,592
Shariah supervisory committee's fees and expenses	34	317,390	99,000	317,390	99,000
Audit fees	35	7,667,798	3,101,635	6,394,000	1,287,893
Repair of bank's assets	36	658,369,004	487,649,822	650,656,123	480,634,147
		10,531,340,976	**8,995,801,015**	**10,316,429,925**	**8,763,568,756**

22.3 Interest Income/profit on investments

Recognition policy:

Interest on unclassified loans and advances/investments (except those of rescheduled and stay order accounts), money at call, placements and foreign currency balances is recognised as income on accrual basis. Interest on classified loans and advances/investments (including rescheduled and stay order accounts) is credited to interest suspense account with actual receipt of interest therefrom credited to income as and when received as per BRPD Circular no. BRPD Circular no. 5/2025, 15/2024, BRPD circular no. 17/2020, BRPD circular no. 3/2021, BRPD circular no. 19/2021, BRPD circular no. 14/2022, BRPD circular no. 16/2022, BRPD circular letter no. 33/2022, BRPD circular letter no. 52/2022, BRPD circular letter no. 39/2024, BRPD circular no. 11/2023, BRPD circular no. 13/2024, BRPD circular no. 7/2025, BRPD circular letter no. 26/2025 BRPD circular letter no. 29/2025 and subsequent BRPD circulars and circular letters issued by Bangladesh Bank time to time.

Interest/profit on loans and advances/investments		46,851,354,597	38,015,342,609	46,198,641,697	37,303,778,678
Interest on money at call and on short notice		791,329,742	578,546,796	791,329,742	578,546,796
Interest/profit on placement with banks and financial institutions		1,989,052,269	1,245,939,092	1,953,833,168	1,242,741,909
Interest/profit on foreign currency balances		336,401,307	440,092,686	336,401,307	440,092,686
		49,968,137,915	**40,279,921,183**	**49,280,205,914**	**39,565,160,068**
Inter unit/company elimination		(934,262,709)	(722,859,842)	(565,042,798)	(295,439,689)
		49,033,875,206	**39,557,061,340**	**48,715,163,115**	**39,269,720,379**

Interest and fees receivable on credit cards

Interest and fees receivable on credit cards are recognized on accrual basis. However, once the receivable of interest and fees is overdue for more than three months, they are no longer recognized as income. From that point onwards, interest and fees are recognized on realization basis.

Profit on Investment (Islamic Banking Operation)

Mark-up on investments is recognized as income on proportional basis from the profit receivable account. Any overdue charges or compensation on classified investments are transferred to the profit suspense account rather than the income account.

23 Interest expense/profit shared on deposits, borrowings/placements and others

Recognition policy:

Interest paid on borrowing and deposit are calculated on actual days basis by dividing 360 days in a year and recognised on accrual basis. Interest cost netting off interest income on defined benefit plans are accounted for as per IAS 19 and latest actuarial reports. Profit paid on placements and deposits are calculated on actual days basis recognised on accrual basis.

Interest paid/profit shared on deposits	23.1	30,738,986,425	22,261,958,002	30,738,986,425	22,261,958,002
Interest/profit on borrowings/placements from Banks & FIs	23.2	5,168,609,520	5,018,400,518	4,191,621,714	4,070,004,634
Interest/profit on borrowings/placements from BB & others	23.3	4,265,936,551	2,411,364,649	4,265,936,551	2,411,364,649
Interest on lease liabilities		148,231,447	113,737,964	142,678,919	111,589,850
Interest/profit on margin		431,814	431,814	431,814	431,814
Net interest expense/(income) on GF and SF	23.4 & 23.5	107,530,748	124,741,257	107,530,748	124,741,257
		40,429,726,505	**29,930,634,203**	**39,447,186,171**	**28,980,090,206**
Inter unit/company elimination		(934,262,709)	(722,859,842)	(565,042,798)	(295,439,689)
		39,495,463,795	**29,207,774,361**	**38,882,143,373**	**28,684,650,516**

23.1 Interest expense/profit shared on deposits

Interest/profit on savings/mudaraba savings and current deposits		2,009,536,679	1,768,287,843	2,009,536,679	1,768,287,843
Interest/profit on special notice deposits (SND)/mudaraba special notice deposits		4,933,099,889	3,414,675,857	4,933,099,889	3,414,675,857
Interest/profit on fixed deposits/mudaraba fixed deposits		23,796,349,858	17,078,994,302	23,796,349,858	17,078,994,302
		30,738,986,425	**22,261,958,002**	**30,738,986,425**	**22,261,958,002**

23.2 Interest expense/profit shared on borrowings/placements from Banks & FIs

Interest/profit on demand borrowings/placements		1,236,827,943	549,833,528	820,439,236	549,833,528
Interest/profit on term borrowings/placements		2,365,104,189	2,775,855,924	1,804,505,091	1,827,460,040
Interest on subordinated bond		529,929,211	593,434,207	529,929,211	593,434,207
Inter-bank repo (repurchase agreement)		1,036,748,177	1,099,276,858	1,036,748,177	1,099,276,858
		5,168,609,520	**5,018,400,518**	**4,191,621,714**	**4,070,004,634**

23.3 Interest expense/profit shared on borrowing from Bangladesh Bank & others

Borrowing under Investment Promotion & Financing Facility (IPFF)		42,962,563	39,717,712	42,962,563	39,717,712
Borrowing under Export Development Fund (EDF)		1,370,545,263	715,833,826	1,370,545,263	715,833,826
Borrowing under Long Term Financing Facility (LTFF)		20,252,150	22,556,192	20,252,150	22,556,192
Borrowing under BADP (refinance scheme)		17,438,476	3,863,325	17,438,476	3,863,325
Borrowing under SMESPD (refinance scheme)		29,190,720	36,002,289	29,190,720	36,002,289
Second crop diversification project		8,792,058	11,850,165	8,792,058	11,850,165
Borrowing under assured repo (BGSPB Eastern)		2,624,593,500	1,426,601,994	2,624,593,500	1,426,601,994
Borrowing under pre-shipment credit refinancing Scheme		88,738,072	146,877,121	88,738,072	146,877,121
Borrowing under Green Transformation Fund (GTF)		12,004,845	8,062,026	12,004,845	8,062,026
Profit paid on Islami Bank Liquidity Facility (IBLF)		51,418,904	-	51,418,904	-
		4,265,936,551	**2,411,364,649**	**4,265,936,551**	**2,411,364,649**

23.4 Net interest cost (on Gratuity Fund)

Interest expense on defined benefit obligation (for Gratuity Fund)		360,343,949	290,700,000	360,343,949	290,700,000
Less: interest income on plan assets (for Gratuity Fund)		256,429,177	170,440,017	256,429,177	170,440,017
		103,914,772	**120,259,982**	**103,914,772**	**120,259,982**

23.5 Net interest cost (on Superannuation Fund)

Interest expense on defined benefit obligation (for Superannuation Fund)		12,241,868	15,799,996	12,241,868	15,799,996
Less: interest income on plan assets (for Superannuation Fund)		8,625,892	11,318,721	8,625,892	11,318,721
		3,615,976	**4,481,275**	**3,615,976**	**4,481,275**

24 Investment income

Recognition policy:

Income on investments in government and other securities, debentures and bonds are accounted for on accrual basis as per the provisions of Conceptual Framework for Financial Reporting, IFRS 9 and relevant Bangladesh Bank guidelines.

Dividend income from investment in equity instruments and from subsidiaries is recognised at the time when it is declared, can be reliably measured and right to receive the payment is established. Income on perpetual bond is recognised upon receiving the rate confirmation from the trustees so as the dividend amount is reliably measured and is probable that the economic benefit will flow to the bank.

Non-interest investment income i.e. gain/loss arising from trading in government securities (HFT), quoted and unquoted shares & mutual funds is recognised in profit and loss account at the time of effecting the transactions except those which are restricted by Bangladesh Bank.

Dividend income	24.1	966,035,037	1,088,399,864	992,277,792	1,021,872,931
Interest on Reverse REPO		524,753,236	26,990,639	524,753,236	26,990,639
Interest/profit on govt. Securities	24.2	13,987,101,998	8,268,048,337	13,967,153,355	8,237,035,980
Interest/profit on non-government securities	24.3	503,172,523	762,538,329	503,172,523	762,538,329
Gain/(loss) from government securities		(1,295,082,509)	33,777,506	(1,309,657,891)	9,751,003
Net gain/(loss) on sale of quoted securities		(473,989,315)	164,353,541	(147,233,008)	112,656,600
Net gain/(loss) on sale of TREC value of CSE		-	(24,297,524)	-	-
		14,211,990,969	**10,319,810,691**	**14,530,466,007**	**10,170,845,482**

24.1 Dividend income

Eastern Bank PLC.	24.1.1	992,277,792	1,021,872,931
EBL Securities PLC.		65,778,815	76,813,685
EBL Investments Limited		28,085,243	18,990,625
EBL Asset Management Limited		4,793,041	4,990,575
		1,090,934,891	**1,122,667,816**
Less: elimination of dividend from subsidiaries			
EBL Securities PLC.		-	-
EBL Asset Management Limited		-	-
EBL Finance (HK) Limited		124,899,854	34,267,952
		124,899,854	**34,267,952**
		966,035,037	**1,088,399,864**

24.1.1 Dividend Income

Dividend from investment in quoted/unquoted shares, mutual funds and bonds		
Quoted shares and Mutual Funds	132,859,299	174,491,796
Unquoted shares and Unit fund	234,518,639	312,466,805
Perpetual bonds	500,000,000	500,646,378
	867,377,938	**987,604,979**
Dividend from subsidiaries		
EBL Securities PLC.	-	-
EBL Finance (HK) Limited	124,899,854	34,267,952
EBL Investments Limited	-	-
EBL Asset Management Limited	-	-
	124,899,854	**34,267,952**
	992,277,792	**1,021,872,931**

Though the issuer of the perpetual bonds has a right to cancel any coupon payments to bondholders on a condition of non-payment of dividend to equity holders, the track record of our investee entities in terms of consistent dividend payments backed by good asset quality, strong capital base, good profitability and efficient liquidity management does not necessitate us to expect that they will cancel the coupon payments. Therefore, during the year, the bank recognized dividend income of BDT 63,155,033.71 on accrual basis.

24.2 Interest/profit on govt. Securities

Interest on treasury bonds		7,173,802,033	4,008,951,170	7,173,802,033	4,008,951,170
Amortization gain on T-Bills		3,728,430,529	2,753,866,108	3,708,481,886	2,722,853,751
Interest on Bangladesh Government Special Purpose Bond (BGSPB) Eastern		2,597,138,463	1,462,213,519	2,597,138,463	1,462,213,519
Profit from Sukuk		487,730,972	33,773,392	487,730,972	33,773,392
Rent on Bangladesh Government Investment Sukuk (BGIS)		-	9,244,147	-	9,244,147
		13,987,101,998	**8,268,048,337**	**13,967,153,355**	**8,237,035,980**

24.3 Interest/profit on non-government securities

Interest on corporate bond		48,895,604	65,603,297	48,895,604	65,603,297
Interest on zero coupon bond		-	14,669,004	-	14,669,004
Interest on subordinated bonds		454,276,918	682,266,028	454,276,918	682,266,028
		503,172,523	**762,538,329**	**503,172,523**	**762,538,329**

25 Commission, exchange and brokerage

Recognition policy:

The Bank earns commission and fee income from a diverse range of services provided to its customers. Fees and commissions are recognized upon completion of the related services and, in certain cases, on a realization basis.

Fees, commission and charges	25.1	4,263,500,224	3,413,773,934	4,187,377,135	3,339,226,625
Exchange gain (net of exchange loss)	25.2	1,939,627,988	2,147,353,093	1,933,733,722	2,145,121,750
Brokerage commission	25.3	175,192,166	197,811,021	-	-
		6,378,320,379	**5,758,938,050**	**6,121,110,858**	**5,484,348,375**

25.1 Fees, commission and charges

Loan processing fees		343,993,721	264,758,986	343,993,721	264,758,986
Service charges (Periodic & Ad-hoc)		779,455,683	580,454,917	725,426,633	518,898,733
Early settlement fees		26,322,592	19,040,810	26,322,592	19,040,810
Commission on sale of savings certificate		2,818,885	2,211,583	2,818,885	2,211,583
Commission on Bancassurance		8,180,842	760,779	8,180,842	760,779
Commission on remittance processing		3,224,198	2,324,081	3,224,198	2,324,081
Cards fees & charges (net of cards direct expenses)	25.1.1	935,697,259	839,643,567	935,697,259	839,643,567
Commission on general banking (PO, FDD, remittance etc)		25,688,519	26,140,515	25,688,519	26,140,515
Commission on Automated Challan System (ACS)		182,184,698	93,431,230	182,184,698	93,431,230
Commission on trade business (LG, LC, Acceptance)	25.1.2	1,955,933,830	1,585,007,466	1,933,839,791	1,572,016,341
		4,263,500,224	**3,413,773,934**	**4,187,377,135**	**3,339,226,625**

nymphea | www.nymphea-bd.com

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

Amount in BDT

25.1.1 Cards fees and charges (net of cards direct expenses)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Fees and charges					
Debit, prepaid cards etc.		585,879,300	444,796,114	585,879,300	444,796,114
Credit cards:					
Annual and transactional fees		531,022,868	469,453,487	531,022,868	469,453,487
Late payment and overlimit fees		425,406,718	271,065,248	425,406,718	271,065,248
Cash advance fees		7,111,878	4,490,839	7,111,878	4,490,839
Interchange reimbursement (IRF) and aquiring fees		421,236,257	374,647,980	421,236,257	374,647,980
Risk assurance premium		190,241,002	158,634,545	190,241,002	158,634,545
Merchant service commission		604,245,952	473,706,478	604,245,952	473,706,478
Replacement fees and others		1,366,797	1,600,762	1,366,797	1,600,762
		2,766,510,773	**2,198,395,453**	**2,766,510,773**	**2,198,395,453**
Cards direct expenses					
Membership and priority pass		1,013,834,259	824,651,907	1,013,834,259	824,651,907
Acquiring and IRF charges		608,832,195	422,414,712	608,832,195	422,414,712
Insurance expense		22,938,386	20,061,412	22,938,386	20,061,412
Other service charges (ATM card usage, cash back, etc.)		185,208,674	91,623,855	185,208,674	91,623,855
		1,830,813,515	**1,358,751,886**	**1,830,813,515**	**1,358,751,886**
		935,697,259	**839,643,567**	**935,697,259**	**839,643,567**

25.1.2 Commission on trade business (LG, LC, Acceptance)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Commission on LC		775,567,516	714,034,655	750,154,831	701,043,530
Commission on acceptance		830,987,892	638,292,792	830,987,892	638,292,792
Commission of guarantee		349,378,421	232,680,019	352,697,067	232,680,019
		1,955,933,830	**1,585,007,466**	**1,933,839,791**	**1,572,016,341**

25.2 Exchange gain (net of exchange loss)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Exchange gain other than cards business		12,268,582,000	10,018,406,768	12,071,211,710	9,940,692,410
Less: exchange loss		10,488,434,682	7,957,905,240	10,296,958,658	7,882,422,225
		1,780,147,318	**2,060,501,528**	**1,774,253,052**	**2,058,270,185**
Exchange gain from cards business		304,450,934	262,604,089	304,450,934	262,604,089
Less: exchange loss		144,970,263	175,752,524	144,970,263	175,752,524
		159,480,671	**86,851,565**	**159,480,671**	**86,851,565**
		1,939,627,988	**2,147,353,093**	**1,933,733,722**	**2,145,121,750**

25.3 Brokerage commission

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Brokerage commission (DSE and CSE)		178,469,320	205,732,567		
Brokerage commission (dealer)		7,406,192	7,016,222		
Settlement fees & commission		3,736,309	8,263,858		
Management & trustee fees		11,349,547	8,258,689		
		200,961,368	**229,271,336**		
Less: direct expenses					
Laga and howla charges		16,374,871	18,061,220		
CDBL charges		9,394,331	13,399,095		
		25,769,202	**31,460,315**		
		175,192,166	**197,811,021**		

26 Other operating income

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Rebate earnings		267,352,785	196,160,975	267,352,785	196,160,975
Postage charges recovered		32,855,966	21,201,420	19,911,060	21,201,420
Swift charges recovered		101,562,566	97,791,419	101,562,566	97,791,419
Service charges		15,210,016	11,308,162	15,210,016	10,133,141
Locker rent		32,363,223	25,958,698	32,363,223	25,958,698
Gain/(loss) on disposal of fixed assets		(698,876)	13,095,763	(713,863)	13,095,763
Other fees and income		57,646,804	21,971,005	57,039,225	21,851,596
		506,292,484	**387,487,441**	**492,725,012**	**386,193,011**

Lapse and forfeiture account of EBL Employees Provident Fund of BDT 23.45 million for the year 2025 (BDT 6.88 million in 2024) has been reverted to the bank and recognized as 'other income' as per the notification no. 179/FRC/FRM/Notification/2020/2 dated 07 July 2020 issued by Financial Reporting Council (FRC). Lapse & forfeiture amount of BDT 0.59 million of subsidiaries are also included in consolidated 'other income' during the year.

Commission, fees and charges received against export and export related services are VAT exempted as per service code S056 of SRO 189-AIN/2019/46-MUSHAK, dated 13 June 2019.

Operating expenses

Recognition policy:

Expenses incurred by the group are recognised on accrual basis when a performance obligation is satisfied by receiving a promised service by the bank as per IFRS 15 Revenue from contracts with customers, IAS 19 Employee Benefits, IFRS 16 Leases, Conceptual Framework for Financial Reporting and relevant local laws.

Expenses incurred by the bank shown in these financial statements are inclusive of VAT where applicable as per VAT and Supplementary Duty Act 2012 and rules 2016.

27 Salary & allowances (excluding those of Managing Director of Bank)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Basic salary		3,126,575,313	2,659,194,626	3,020,340,876	2,540,094,980
Other salary & allowances		2,772,148,149	2,444,527,741	2,730,589,240	2,395,295,580
Festival bonus		595,073,149	481,228,547	585,351,038	471,218,814
Incentive bonus		652,887,658	577,500,002	648,500,000	568,500,002
Contribution to provident fund		301,054,885	251,399,351	290,298,061	242,928,127
Current service cost - Gratuity Fund	27.1	401,044,916	250,785,489	399,698,917	249,800,000
Current service cost - Superannuation Fund	27.2	7,440,000	4,000,000	7,440,000	4,000,000
		7,856,224,070	**6,668,635,755**	**7,682,218,132**	**6,471,837,502**

*The number of regular employees engaged for the whole year or part thereof who received a minimum total remuneration of BDT 36,000 p.a. was 3,395 at the end of December 2025 and 2,916 at the end of December 2024.

27.1 Current service cost - Gratuity Fund (Bank only)

The current service cost of the defined benefit plans are determined as per the actuarial valuation report which involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates, future pension increase, etc. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty.

The last valuation was carried out on 31 December 2024 by Air Consulting Limited and as per their recommendation the Bank charged BDT 399.7 million (13.13% of Basic Salary) to the Profit & Loss Account in 2025 as current service cost. The bank also continued to contribute 21.75% of basic salary to the Gratuity Fund in 2025 as per actuarial recommendation.

27.2 Current service cost - Superannuation Fund (Bank only)

Contribution to superannuation fund is made as per actuarial valuation of the fund. Valuation is carried out on 'Projected unit credit method' as per IAS 19 *Employee Benefits* to determine the present value of obligations and the related current service cost and, where applicable past service cost. The amount of obligation is determined on the occurrence of certain pre-defined events which is related with employee rank (not salary) and certain threshold level of service being reached i.e. survival or withdrawal probabilities.

As per the last valuation by Air Consulting Limited carried out on 31 December 2024, the Bank charged current service cost of BDT 7.4 million to the Profit & Loss Account in 2025. The bank also contributed BDT 24.0 million to the Superannuation Fund in 2025 as per actuarial recommendation.

28 Rent, taxes, insurance, utilities etc.

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Rents, rates and taxes - premises & equipment*		267,572,032	233,138,697	262,365,294	228,288,015
Insurance premium**		267,927,685	219,822,155	267,278,477	218,530,994
Utilities (except telecommunication)		184,979,576	174,382,741	178,145,729	166,961,027
		720,479,292	**627,343,592**	**707,789,499**	**613,780,036**

* As per IFRS 16 Leases, the Bank recorded interest expense on lease liabilities (note # 23) and depreciation on RoU assets (note # 36) instead of charging rental expense (excluding VAT) of BDT 618.43 million in 2025 (BDT 580 million in 2024) against rented premises treated as lease assets and shown in the balance sheet as RoU assets under note # 36.

** The major portion of insurance premium (BDT 249.31 million in 2025 and BDT 210.09 million in 2024) was paid to Bangladesh Bank as per DOS circular letter no 1 dated 10 January 2007 and circular no. DID-02/2012 dated 02 October 2012 in exchange of coverage of deposits up to certain threshold in case the bank goes bankrupt. The rest of the premium covers property, cash security etc.

29 Legal & professional expenses

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Professional fees	29.1	31,479,065	11,566,434	26,894,286	9,754,255
Lawyers' professional fees		36,512,171	18,081,855	36,157,220	18,081,855
Other legal expenses (court expense, auction notice etc.)		78,933,793	64,454,966	78,753,576	64,423,030
		146,925,029	**94,103,256**	**141,805,082**	**92,259,141**

29.1 Professional fees

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Credit Rating Agency fees, consultancy and advisory services fees		31,136,465	9,952,784	26,551,686	8,140,605
Certification fee on Corporate Governance Code		115,000	115,000	115,000	115,000
Certification fee on Nostro Account Reconciliation		161,000	143,750	161,000	143,750
Contact Point Verification Fees		66,600	1,354,900	66,600	1,354,900
		31,479,065	**11,566,434**	**26,894,286**	**9,754,255**

30 Postage, stamp, telecommunication etc.

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Telephone and mobile bill		36,853,637	43,744,286	36,721,131	43,726,701
SMS service charges		141,214,542	150,746,602	141,214,542	150,746,602
Network link, Internet and DR maintenance cost		64,380,390	50,602,993	61,601,738	49,318,440
Swift charges		32,510,225	18,988,219	31,062,212	18,988,219
Postage and courier charges		53,274,038	52,882,175	46,648,990	47,281,815
Stamp and court fees		1,101,493	1,007,812	1,101,493	1,007,812
		329,334,325	**317,972,087**	**318,350,106**	**311,069,589**

31 Stationery, printing, advertisement, business promotion etc.

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Printing and office stationery		136,635,898	139,855,481	134,912,281	137,934,093
Security stationery		12,915,369	13,725,322	12,915,369	13,725,322
Advertisement (Print & electronic media, POC materials etc.)		108,117,542	106,379,243	107,459,244	106,188,518
Business promotional expenses for Skylounge		311,667,504	377,428,029	311,667,504	377,428,029
Business promotional expenses for priority and others		202,243,062	119,520,835	202,101,002	117,976,528
		771,579,375	**756,908,910**	**769,055,400**	**753,252,490**

32 Managing Director's salary and allowances (Bank only)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Basic salary		23,824,524	22,475,966	23,824,524	22,475,966
Allowances		4,200,000	4,200,000	4,200,000	4,200,000
Incentive bonus		1,500,000	1,500,000	1,500,000	1,500,000
Festival bonus		3,891,050	3,670,802	3,891,050	3,670,802
Contribution to Provident Fund		2,382,457	2,247,598	2,382,457	2,247,598
		35,798,031	**34,094,366**	**35,798,031**	**34,094,366**

33 Directors' fees and expenses

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Meeting attendance fees		2,467,500	3,191,200	1,867,000	2,553,200
Fixed remuneration for Independent Directors		1,191,000	1,518,001	1,191,000	1,518,001
Other permissible expenses (refreshment, conveyance etc.)		988,163	1,183,391	988,163	1,183,391
		4,646,663	**5,892,592**	**4,046,163**	**5,254,592**

As per Bangladesh Bank's BRPD Circular No. 02, dated 11 February 2024, each director is entitled to an honorarium of maximum Taka 10,000 for attending each meeting. Additionally, as per BRPD Circular No. 03, dated 14 February 2024, each independent director is entitled to the same honorarium of maximum Taka 10,000 per meeting, along with a fixed monthly remuneration of Taka 50,000.

However, the honorarium payable to directors is subject to monthly limits, which include a maximum of 2 Board meetings, 4 Executive Committee meetings, 1 Audit Committee meeting, and 1 Risk Management Committee meeting. These restrictions are outlined in BRPD Circular No. 02, dated 11 February 2024, and BRPD Circular No. 03, dated 14 February 2024.

34 Shariah supervisory committee's fees and expenses

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Meeting attendance fees		265,500	99,000	265,500	99,000
Other expenses (refreshment, conveyance etc.)		51,890	-	51,890	-
		317,390	**99,000**	**317,390**	**99,000**

35 Audit fees

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Statutory audit		6,953,300	2,856,444	5,750,000	1,113,200
Interim audit for issuance of subordinated bond		575,000	-	575,000	-
Provident fund audit*		139,498	139,498	69,000	69,000
Rep. Office (RO) audit**		-	105,693	-	105,693
		7,667,798	**3,101,635**	**6,394,000**	**1,287,893**

*Audit fees of Recognized Provided Fund is borne by the Bank as per section 264 (13), Bangladesh Labor Act 2006.

** EBL closed the operations of its Yangon Representative Office, Myanmar, in 2024.

36 Depreciation and repair of bank's assets

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Depreciation					
Building and floor spaces		37,557,375	36,365,502	37,557,375	36,070,391
Machinery and equipment		110,241,025	59,112,048	109,748,126	59,010,130
Computer and network equipment		166,822,062	149,372,420	163,243,861	146,486,625
Digital banking equipment		46,358,418	38,071,663	46,358,418	38,022,710
Electromechanical equipment		17,429,747	17,263,926	17,429,747	17,263,926
Vehicles		22,472,034	23,175,677	22,036,690	22,500,844
Furniture and fixtures		61,223,183	53,943,583	58,075,725	50,955,628
Software		113,251,251	136,618,726	112,282,797	135,824,949
Right of use (RoU) assets		542,844,241	520,808,179	514,510,000	493,413,515
		1,118,199,335	**1,034,731,724**	**1,081,242,738**	**999,548,718**
Repairs, maintenance and spare parts					
Machinery and equipment		84,739,042	66,178,178	84,450,696	66,104,142
Vehicles		41,097,459	22,402,855	39,123,554	20,495,402
Furniture and fixtures		42,936,087	26,441,818	42,877,321	26,441,818
Rented premises- general		130,711,794	85,772,590	127,949,601	83,127,340
Rented premises-electricity & lighting		51,309,786	38,554,409	50,848,508	38,260,214
Computer and network equipment		24,687,963	16,036,130	24,614,143	15,513,321
Software maintenance		282,886,874	232,263,841	280,792,301	230,691,909
		658,369,004	487,649,822	650,656,123	480,634,147
		1,776,568,340	**1,522,381,546**	**1,731,898,862**	**1,480,182,865**

37 Other expenses

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Business travelling and conveyance		111,058,432	87,756,648	110,098,065	87,152,924
Bank charges		127,515,305	120,523,509	123,463,883	119,114,976
Cards production & POS acquiring cost		98,331,712	84,618,086	98,331,712	84,618,086
CSR expenses (including donation)		137,461,294	108,460,717	137,382,939	108,460,717
Fees and subscriptions		11,520,797	9,863,413	9,665,128	6,000,212
Recruitment and training expenses		29,913,218	26,916,300	29,873,997	25,347,272
Entertainment and recreation		84,872,067	64,257,470	81,826,332	61,790,887
Office securities (cash carrying, office premises etc.)		291,905,040	231,781,491	290,649,240	230,540,541
Business and internal events		41,359,759	37,977,675	40,184,434	37,977,675
Reward and recognition		55,134,854	52,782,228	55,134,854	52,782,228
Sales and collection commission (DST, Agency, Dealers)		87,355,624	57,024,318	87,355,624	57,024,318
Expense for EBL Sub-ordinated bond		14,074,196	17,297,232	14,074,196	17,297,232
Other operating expenses (uniform, freight, books, shares etc)		30,751,614	50,394,918	28,249,563	36,216,167
		1,121,253,912	**949,654,004**	**1,106,289,967**	**924,323,234**

Amount in BDT

38 Other provisions charged/(released)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Provision charged/(released) for protested bills & others	13.12	482,196,684	(2,852,025)	482,196,684	(4,252,025)
Provision charged/(released) on revaluation of equity securities	13.14	107,619,111	1,521,652,130	165,204,427	890,861,927
Provision for start-up fund	20.1	-	75,040,051	-	75,040,051
Provision for rebate to Good Borrowers		-	(46,100,257)	-	(46,100,257)
		589,815,795	**1,547,739,899**	**647,401,111**	**915,549,696**

39 Changes in other assets (cash flow items)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Opening balance:					
Fair value of TREC and Shares of DSE owned by EBLSL		595,337,112	595,337,112	-	-
Fair value of TREC and Shares of CSE owned by EBLSL		194,034,792	245,379,755	-	-
Receivable from subsidiaries		-	-	-	839,199
Stock of printing stationeries		5,300,449	1,080,756	5,300,449	1,080,756
Stock of security stationeries		104,111,149	46,415,592	104,111,149	46,415,592
Stamps on hand		7,917,597	3,791,797	7,908,447	3,782,647
Advance to staff for expenses		1,193,472	1,925,594	1,193,472	1,270,656
Security deposits with govt./non govt. agencies		20,219,794	22,519,105	9,081,724	9,024,224
Sundry receivables		3,527,773,972	2,373,025,726	3,527,773,974	2,371,464,393
Advance rent		70,584,531	64,012,304	67,743,352	61,469,593
Advance to representative office-Guangzhou, China		1,459,812	965,942	1,459,812	965,942
Prepayments and advance to vendors		1,003,896,039	427,733,973	999,563,147	423,564,678
Other assets of subsidiaries		-	2,067,885	-	-
Receivable from DSE & CSE		3,702,515	-	-	-
Adjustment of reserve for fair value of TRECs and Shares of DSE and CSE owned by EBLSL		(74,448,423)	(85,418,367)	-	-
		5,461,082,812	**3,698,837,174**	**4,724,135,527**	**2,919,877,680**
Closing balance:					
Fair value of TREC and Shares of DSE owned by EBLSL		595,337,112	595,337,112	-	-
Fair value of TREC and Shares of CSE owned by EBLSL		194,034,792	194,034,792	-	-
Stock of printing stationeries		4,831,689	5,300,449	4,831,689	5,300,449
Stock of security stationeries		133,847,739	104,111,149	133,847,739	104,111,149
Stamps on hand		7,566,142	7,917,597	7,556,992	7,908,447
Advance to staff for expenses		1,920,721	1,193,472	1,920,721	1,193,472
Security deposits with govt./non govt. agencies		1,154,076,172	20,219,794	1,142,938,102	9,081,724
Sundry receivables		5,501,340,178	3,527,773,972	5,501,225,710	3,527,773,974
Advance rent		89,910,885	70,584,531	84,229,803	67,743,352
Advance to representative office-Guangzhou, China		1,723,505	1,459,812	1,723,505	1,459,812
Prepayments and advance to vendors		1,329,321,073	1,003,896,039	1,325,990,704	999,563,147
Receivable from DSE & CSE		35,039,711	3,702,515	-	-
Less: adjustment of reserve for fair value of TRECs and Shares of DSE and CSE owned by EBLSL		(74,448,423)	(74,448,423)	-	-
		8,974,501,294	**5,461,082,812**	**8,204,264,963**	**4,724,135,527**
Net decrease/(increase) in other asset		**(3,513,418,482)**	**(1,762,245,638)**	**(3,480,129,437)**	**(1,804,257,846)**

40 Changes in other liabilities (cash flow items)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Opening balance:					
Privileged creditors (payable to government)		1,594,056,572	1,094,838,203	1,593,942,662	1,094,838,203
Acquirer liabilities		1,820,774,004	1,633,497,357	1,820,774,004	1,633,497,357
Sundry creditors		352,116,528	936,226,223	336,816,033	936,226,223
Security deposit		8,345,521	17,694,733	10,662,331	17,694,733
Miscellaneous liabilities/payables		2,244,627,933	1,841,590,296	1,999,804,205	1,057,447,541
Net benefit obligation		551,939,380	124,331,982	551,939,380	124,331,982
		6,571,859,938	**5,648,178,794**	**6,313,938,615**	**4,864,036,039**
Adjustment with other liabilities					
Opening leave encashment payable		(155,400,000)	(155,400,000)	(155,400,000)	(155,400,000)
Interest suspense for term placement		(1,860,000)	(1,860,000)	(1,860,000)	(1,860,000)
Actuarial remeasurement gain/(loss) before deferred tax adjustment		(857,478,501)	(362,278,501)	(857,478,501)	(362,278,500)
		(1,014,738,501)	**(519,538,501)**	**(1,014,738,501)**	**(519,538,500)**
		5,557,121,437	**5,128,640,293**	**5,299,200,114**	**4,344,497,539**
Closing balance:					
Privileged creditors (payable to government)		1,924,024,770	1,594,056,572	1,921,527,748	1,593,942,662
Acquirer liabilities		2,329,374,285	1,820,774,004	2,329,374,285	1,820,774,004
Sundry creditors		134,442,492	352,116,528	122,505,953	336,816,033
Security deposit		24,769,979	8,345,521	29,403,601	10,662,331
Miscellaneous liabilities/payables		3,687,704,168	2,244,627,933	3,401,526,866	1,999,804,205
Net benefit obligation		380,491,390	551,939,380	380,491,390	551,939,380
		8,480,807,084	**6,571,859,938**	**8,184,829,843**	**6,313,938,615**
Adjustment with Miscellaneous liabilities					
Leave encashment payable		(155,400,000)	(155,400,000)	(155,400,000)	(155,400,000)
Interest suspense for term placement		(84,284,931)	(1,860,000)	(84,284,931)	(1,860,000)
Actuarial remeasurement gain/(loss) before deferred tax adjustment		(857,478,501)	(857,478,501)	(857,478,501)	(857,478,501)
		(1,097,163,432)	**(1,014,738,501)**	**(1,097,163,432)**	**(1,014,738,501)**
		7,383,643,652	**5,557,121,437**	**7,087,666,411**	**5,299,200,114**
Net cash increase/(decrease) in other liabilities		**1,826,522,215**	**428,481,144**	**1,788,466,297**	**954,702,575**

41 Reconciliation between Operating profit of the Bank and Cash flows from operating activities

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Profit before provision		17,864,221,019	15,835,336,418	18,473,358,989	15,939,016,022
Depreciation on fixed assets		1,118,199,335	1,034,731,724	1,081,242,738	999,548,718
Net (gain)/loss on disposal of fixed assets		698,876	(13,095,763)	713,863	(13,095,763)
Recoveries on loans/investment previously written off		545,801,845	515,004,559	545,801,845	515,004,559
Net Gain)/loss from sale of government securities		1,295,082,509	(33,777,506)	1,309,657,891	(9,751,003)
Net (gain)/loss on sale of quoted securities		473,989,315	(164,353,541)	147,233,008	(112,656,600)
Income taxes paid		(5,303,451,830)	(3,892,516,076)	(5,255,515,056)	(3,828,049,595)
(Increase)/decrease of dividend receivable		28,581,374	52,336,049	(59,293,748)	93,069,984
(Increase)/decrease of interest receivable		(3,166,243,131)	(1,025,668,339)	(3,053,987,835)	(1,026,882,753)
Increase/(decrease) of interest payable		1,528,944,644	3,156,823,253	1,528,944,644	3,156,823,253
Increase/(decrease) of expenses payable		229,613,423	178,496,700	233,150,786	188,487,302
(Increase)/decrease of fees and commission receivable		(18,610,323)	(105,053,168)	(21,382,994)	(87,407,264)
Cash generated from operating profit before changes in operating assets and liabilities		**14,596,827,058**	**15,538,264,312**	**14,929,924,133**	**15,814,106,860**
Increase/decrease in operating assets and liabilities					
Net sale/(purchase) of trading securities		(40,949,806,624)	(29,678,669,702)	(40,369,993,704)	(28,550,484,095)
Loans and advances/investments to customers (other than banks)		(67,394,687,764)	(58,492,598,923)	(67,108,033,983)	(58,939,397,046)
Other assets		(3,518,418,482)	(1,762,245,638)	(3,480,129,437)	(1,804,257,846)
Deposit/borrowing/placement from other banks		31,716,516,302	9,765,733,040	31,532,122,070	9,213,493,662
Deposits from customers (other than banks)		95,828,571,221	88,289,760,882	95,046,547,538	88,173,873,555
Other liabilities		1,826,522,215	428,481,144	1,788,466,297	954,702,575
		17,508,696,868	**8,550,460,803**	**17,408,978,780**	**9,047,930,806**
Net cash received from/(used in) operating activities		**32,110,523,925**	**24,088,725,115**	**32,338,902,913**	**24,862,037,668**

42 Earnings per share

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 31 December 2025 as per IAS- 33 Earnings Per Share. Diluted EPS was not required to calculate as there was no dilution incidence during the period.

42.1 Weighted average number of ordinary shares outstanding

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Number of shares before bonus share issued		1,358,139,054	1,358,139,054	1,358,139,054	1,358,139,054
Bonus shares issued		237,674,334	237,674,334	237,674,334	237,674,334
		1,595,813,388	**1,595,813,388**	**1,595,813,388**	**1,595,813,388**

42.2 Earnings per share (EPS)

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Net profit attributable to the shareholders of EBL		8,340,355,037	6,598,976,600	9,009,818,801	7,503,942,828
Number of ordinary shares outstanding		1,595,813,388	1,595,813,388	1,595,813,388	1,595,813,388
Earnings per share (EPS) (restated)		5.23	4.14	5.65	4.70

43 Calculation of Net operating cash flow (NOCF) per share and Net asset value (NAV) per share

Particulars	Notes	Group 2025	Group 2024	Bank 2025	Bank 2024
Net asset value (NAV)		50,083,337,394	43,233,516,999	50,850,003,367	43,339,067,777
Net asset value (NAV) per share in BDT (2024 restated)		31.38	27.09	31.86	27.16
Net operating cash flow (NOCF)		32,110,523,925	24,088,725,115	32,338,902,913	24,862,037,668
Net operating cash flow per share (NOCFPS) in BDT (2024 restated)		20.12	15.09	20.26	15.58

Calculation of NAV per share: $\dfrac{\text{Net asset value}}{\text{No. of shares outstanding}}$

Calculation of NOCF per share: $\dfrac{\text{Net operating cash flow}}{\text{No. of shares outstanding}}$

44 Events after the reporting period

The Board of Directors of Eastern Bank PLC. recommended 28% dividend (25% cash and 3% stock) in the board meeting held on 15 April 2026 for the year 2025. Eligible shareholders (who hold EBL shares on the record date i. e. 06 May 2026) will be eligible to receive this dividend subject to shareholders' approval in AGM. The amount of recommended dividend amount is BDT 4,468,277,486

Eastern Bank PLC.

Schedule of Fixed Assets

As at 31 December 2025

Annexure-A

Amount in BDT

Particulars	Cost: Balance on 01 January 2025	Cost: Additions during the year	Cost: Disposals during the year	Cost: Balance at 31 December 2025	Accumulated depreciation & amortization: Balance on 01 January 2025	Accumulated depreciation & amortization: Charge for the year	Accumulated depreciation & amortization: On disposals / adjustment during the year	Accumulated depreciation & amortization: Balance at 31 December 2025	Net book value at 31 December 2025	Net book value at 31 December 2024
Tangible assets										
Land	1,479,636,442	19,446,692	-	1,499,083,134	-	-	-	-	1,499,083,134	1,479,636,442
Building and floor spaces	1,480,709,421	33,068,243	-	1,513,777,664	333,740,957	37,557,375	-	371,298,332	1,142,479,332	1,146,968,464
Capital work in progress	15,851,812	135,024,862	(80,822,359)	70,054,315	-	-	-	-	70,054,315	15,851,813
Machinery and equipment	970,000,232	173,755,281	(18,881,868)	1,124,873,645	676,512,693	109,748,126	(18,814,187)	767,446,632	357,427,013	293,487,539
Digital banking equipment	456,373,920	120,253,614	(951,000)	575,676,534	227,759,075	46,358,418	(227,844)	273,889,649	301,786,885	228,614,845
Electromechanical equipment	345,278,517	4,500,000	-	349,778,517	107,497,059	17,429,747	-	124,926,805	224,851,712	237,781,459
Computer and network equipment	1,460,751,769	556,628,403	(1,559,446)	2,015,820,726	1,000,068,439	163,243,861	(812,386)	1,162,499,915	853,320,811	460,683,329
Vehicles	272,905,344	22,022,579	(3,555,000)	291,372,923	171,371,849	22,036,690	(3,554,998)	189,853,541	101,519,382	101,533,495
Furniture and fixtures	800,034,394	102,566,187	(9,096,122)	893,504,458	527,717,261	58,075,725	(4,712,464)	581,080,522	312,423,937	272,317,133
Right of use assets	2,932,908,416	425,582,534	(337,612,168)	3,020,878,782	1,162,029,964	514,510,000	(320,580,198)	1,355,959,766	1,664,919,016	1,770,878,452
Intangible assets								-	-	-
Software	1,076,678,124	63,816,876	-	1,140,495,000	765,519,708	112,282,797	-	877,802,505	262,692,497	311,158,416
At 31 December 2025	**11,291,128,391**	**1,656,665,271**	**(452,477,963)**	**12,495,315,699**	**4,972,217,004**	**1,081,242,738**	**(348,702,076)**	**5,704,757,667**	**6,790,558,033**	**6,318,911,387**
At 31 December 2024	**13,072,515,368**	**1,527,310,303**	**(657,742,036)**	**11,291,128,391**	**4,555,211,066**	**999,548,718**	**(582,542,779)**	**4,972,217,005**	**6,318,911,387**	

Schedule of Fixed Assets Disposal

For the year ended 31 December 2025

Annexure-A1

Amount in BDT

Date	Particulars	Cost	Accumulated depreciation	Net book value	Sale value	Tax and VAT	disposal gain/ (loss)	Remarks
29.09.2025	Toyota Fielder (DM-GA-32-1278)	1,777,500	1,777,499	1	2,773,748	554,750	2,218,996	Dispose
29.09.2025	Toyota Fielder (DM-GA-32-1276)	1,777,500	1,777,499	1				
29.09.2025	Furniture & Fixtures	3,227,357	3,227,032	325	2,125,438	462,052	1,662,901	Dispose
29.09.2025	Machinery & Equipment	17,124,968	17,124,808	160				
30.09.2025	Computer & Network Equipment	1,559,446	812,386	747,060			(5,622,101)	Written-Off
30.09.2025	Furniture & Fixtures	4,666,225	542,741	4,123,484				
30.09.2025	Machinery & Equipment	1,164,700	413,143	751,557				
27.11.2025	Machinery & Equipment	16,700	2,783	13,917	16,700	-	2,783	Dispose
28.12.2025	Furniture & Fixtures	1,202,540	942,691	259,849	1,308,610	-	1,023,557	Dispose
28.12.2025	Machinery & Equipment	1,526,500	1,501,296	25,204				
		34,043,436	**28,121,878**	**5,921,558**	**6,224,496**	**1,016,802**	**(713,864)**	

Eastern Bank PLC. and its subsidiaries

Balance with other Banks and Financial Institutions (Group)

Annexure-B

Outside Bangladesh - (note-4.2)

Name of Banks and FIs	Currency	31 December 2025: Foreign currency	31 December 2025: Exchange rate	31 December 2025: Amount in BDT	31 December 2024: Foreign currency	31 December 2024: Exchange rate	31 December 2024: Amount in BDT
In demand deposit account with							
AB Bank PLC., India	USD	28,469	122.2954	3,481,618	32,760	119.9990	3,931,218
Al-Rajhi Bank, KSA	SAR	507,984	32.6069	16,563,771	74,599	31.9827	2,385,865
Bank of Bhutan, Bhutan	USD	21,015	122.2954	2,570,022	21,015	119.9990	2,521,763
Bank of China, China	CNY	1,332,745	17.4568	23,265,470	1,007,837	16.4427	16,571,557
Bank of Tokyo Mitsubishi, Japan	JPY	29,515,843	0.7837	23,131,566	1,778,676	0.7604	1,352,505
Citibank NA, USA	USD	3,407,245	122.2911	416,675,804	-	-	-
Commerz Bank AG, Germany	EURO	-	-	-	5,505,091	123.1430	677,913,367
Habib American Bank, USA	USD	23,077	122.2954	2,822,190	43,166	119.9990	5,179,861
HDFC Bank Limited, Hongkong	USD	13,914	122.2954	1,701,580	131,743	119.9990	15,809,082
HDFC Bank Limited, Hongkong	HKD	51,167	15.7200	804,347	66,076	15.4580	1,021,395
ICICI Bank, India	USD	342,253	122.2954	41,855,979	1,715,918	119.9990	205,908,467
ICICI Bank, India	INR	1,218,170	1.3604	1,657,199	1,218,170	1.4053	1,711,894
ICICI Bank Limited, Hong kong	USD	248,095	122.2954	30,340,907	2,058,489	119.9990	247,016,634
ICICI Bank Limited, Hong kong	HKD	371,681	15.7200	5,842,828	2,003,241	15.4580	30,966,098
ICICI Bank Limited, Hong kong	CNY	273,090	17.4568	4,767,276	-	-	-
JP Morgan Chase Bank NA, London	GBP	112,947	165.2945	18,669,483	244,793	150.9827	36,959,579
JP Morgan Chase Bank NA, Australia	AUD	7,307	81.8768	598,241	11,497	74.6514	858,301
JP Morgan Chase Bank, Germany	EURO	31,005	143.9784	4,464,082	159,472	123.1430	19,637,875
Mashreqbank, USA	USD	4,876,609	122.2954	596,386,841	24,117,856	119.9990	2,894,118,654
Mashreq Bank, UAE	AED	89,851	33.3039	2,992,374	28,118,608	32.3235	908,891,817
Nepal Bangladesh Bank Limited, Nepal	USD	160,989	122.2954	19,688,160	17,830	119.9990	2,139,577
MCB Bank Limited, Pakistan	USD	120,834	122.2954	14,777,490	843,502	119.9990	101,219,345
National Commercial Bank - Jeddah	SAR	250,250	32.6069	8,159,877	200,250	31.9827	6,404,536
Standard Chartered Bank, Srilanka	USD	4,508	122.2954	551,355	4,628	119.9990	555,402
Standard Chartered Bank, India	USD	1,287,334	122.2954	157,435,044	667,507	119.9990	80,100,154
Standard Chartered Bank, USA	USD	3,356,774	122.2954	410,517,995	1,376,279	119.9990	165,152,057
Standard Chartered Bank, Singapore	SGD	114,810	95.1567	10,924,927	17,298	88.3515	1,528,280
Standard Chartered Bank, Germany	EURO	178,879	122.30	21,876,042	-	-	-
Zuercher Kantonal Bank, Zurich, Switzerland	CHF	59,427	155.0398	9,213,530	-	-	-
				1,851,736,000			**5,429,855,284**

Eastern Bank PLC. and its subsidiaries

Borrowing from Banks and Financial Institutions (Group)

Annexure-B1

Outside Bangladesh - (note-11.3)

Name of Banks and FIs	Currency	31 December 2025: Foreign currency	31 December 2025: Exchange rate	31 December 2025: Amount in BDT	31 December 2024: Foreign currency	31 December 2024: Exchange rate	31 December 2024: Amount in BDT
Asian Development Bank	USD	20,000,000	122.2954	2,445,908,000	-	-	-
CaixaBank, S.A., Spain	USD	30,359,168.35	122.2954	3,712,786,637	5,000,000	119.9990	599,995,000
Citibank NA, Singapore	USD	26,721,352	122.2954	3,267,898,409	8,000,000	119.9990	959,992,000
Citibank NA, USA	USD	-	-	-	4,329,844	119.9990	519,577,008
Commerzbank AG - Frankfurt	USD	25,000,000	122.2954	3,057,385,000	-	-	-
Commerzbank AG - Frankfurt	EUR	36,299	143.9784	5,226,249	-	-	-
Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)	USD	-	-	-	5,000,000	119.9990	599,995,000
Deutsche Bank AG, Singapore	USD	-	-	-	10,000,000	119.9990	1,199,990,000
JP Morgan Chase, USA	USD	2,707,154	122.2954	331,072,431	237,605	119.9990	28,512,318
JP Morgan Chase, Singapore	USD	10,000,000	122.2954	1,222,954,000	-	-	-
Landesbank Baden-Wuerttemberg,Mainz,Germany	USD	10,000,000	122.2954	1,222,954,000	-	-	-
Mashreq Bank, Dubai	USD	40,000,000	122.2954	4,891,816,000	-	-	-
Mashreq Bank, Hongkong	USD	-	-	-	5,000,000	119.9990	599,995,000
National Bank of Ras Al-Khaimah	USD	20,000,000	122.2954	2,445,908,000	-	-	-
OEEB Development Bank, Austria	USD	4,000,000	122.2954	489,181,600	8,000,000	119.9990	959,992,000
OPEC (Organization of the Petroleum Exporting Countries)	USD	28,000,000	122.2954	3,424,271,200	35,000,000	119.9990	4,199,965,000
Standard Chartered Bank, Germany	EUR	-	-	-	12,776	123.1430	1,573,247
Standard Chartered Bank, Singapore	USD	151,860.56	122.2954	18,571,848	151,861	119.9990	18,223,115
Standard Chartered Bank, USA	USD	10,288,035	125.7575	1,293,797,999	12,448,562	119.9990	1,493,814,971
Wells Fargo, USA	USD	-	-	-	7,895,187	119.9990	947,414,544
Zuercher Kantonalbank, Zurich, Switzerland	CHF	-	-	-	3,901	133.0808	519,173
				27,829,731,373			**12,129,558,376**

Eastern Bank PLC.

Related party disclosures

Annexure-C

Two parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence Related party informations are given below.

i) Directors' interest in different entities:

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the Bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
Md. Showkat Ali Chowdhury	Chairman	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
		Finlay (International) Ltd.	Chairman	81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd.	Chairman	81.00%
		Port Link Housing Ltd.	Chairman	50.00%
		Finlay Properties Ltd.	Chairman	55.00%
		Peninsula Housing & Development Ltd.	Director	36.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsular Shipping Services Ltd.	Director	25.00%
		Consolidated Tea & Plantation Ltd.	Director	6.25%
		Consolidated Tea & Lands Co. (BD) Ltd.	Director	6.25%
		Baraoora (Sylhet) Tea Co. (BD) Ltd.	Director	6.25%
		Eastern Industries Ltd.	Director	25.00%
		Bay Hill Hotel and Ressorts Ltd.	Director	40.00%
		General Electric Company of Bangkadesh Ltd.	Director	1 share out 23,11,870 share
		Chittagong Oxygen (Pvt) Ltd.	Director	20.00%
		Z & Z Holdings Ltd.	Managing Director	0.01%
		Legend Property Development Ltd.	Managing Director	50.00%
		Z.N. Enterprise Ltd.	Managing Director	50.00%
		Zaran Off Dock Ltd.	Managing Director	30.00%
		Namreen Enterprise Ltd	Managing Director	50.00%
		ABC Steel Enterprise Ltd.	Managing Director	80.00%
		S.L. Steels Ltd.	Managing Director	50.00%
		Unique Refineries Ltd.	Managing Director	55.00%
		Port Link Logistics Centre Ltd.	Managing Director	25.00%
		Z. A Enterprise Limited	Managing Director	50.00%
		T. A. Enterprise Limited	Managing Director	50.00%
		Associate Enterprise Limited	Managing Director	50.00%
		S.N. Corporation	Partner	50.00%
Salina Ali	Director	Unique Group of Companies Ltd.	Chairperson	12.25%
		Unique Hotel & Resorts PLC	Chairperson	5.71%
		Borak Real Estate Ltd.	Chairperson	32.00%
		Unique Ceramic Industries (Pvt.) Ltd.	Chairperson	37.25%
		Borak Travels (Pvt.) Ltd.	Chairperson	33.35%
		Hansa Management Limited	Chairperson	12.50%
		Unique Vocational Training Center Ltd.	Chairperson	12.00%
		Unique Property Development Ltd.	Chairperson	11.82%
		Sonargaon Economic Zone Ltd.	Chairperson	5.00%
		Tribeni International Ltd.	Chairperson	20.00%
		Arial Dairy and Agro Industries Ltd.	Chairperson	13.00%
		Unique Eastn (Pvt.) Ltd	Chairperson	75.00%
		Gulshan Clinic Ltd.	Director	25.00%
		Borak Zahir Company Ltd.	Director	20.00%
		Unique Share Management Ltd.	Managing Director	12.00%
		Crescent Commercial Center Ltd.	Managing Director	1.82%
		Purnima Construction (Pvt.) Ltd.	Managing Director	0.20%
Anis Ahmed	Director	Port Link Logistics Center Limited	Chairman	49.98%
		Consolidated Tea & Plantation Ltd.	Director	10.00%
		The Consolidated Tea & Lands Company (Bangladesh) Limited	Director	10.00%
		Baraoora (Sylhet) Tea Company Limited	Managing Director	50.00%
		Portlink Housing Limited	Managing Director	94.99%
		MGH Logistics Private Limited	Managing Director	98.00%
		MGH Holding Limited	Managing Director	3.10%
		MGH Ports Limited	Managing Director	39.99%
		Peninsular Shipping Services Limited	Managing Director	97.00%
		MGH Restaurants PVT. Limited	Managing Director	80.00%
		Galileo Bangladesh Limited	Managing Director	20.84%
		One World Aviation Ltd.	Managing Director	0.10%
		RAS Holidays Limited	Managing Director	96.65%
		MGH Global Forwarding Ltd.	Managing Director	74.98%
		Transmarine Logistics Ltd.	Managing Director	99.96%
		TOTAL CARGO MANAGEMENT LIMITED	Managing Director	79.95%
		Tricon Global Logistics Ltd.	Managing Director	96.68%
		Global Freight Limited	Managing Director	99.53%
		International Brands Limited	Managing Director	99.50%
		Integrated Transportation Services Ltd.	Managing Director	78.04%
		Emirates Shipping Lines Bangladesh Ltd.	Managing Director	95.00%
		Radio Furti Limited	Managing Director	95.00%
		Obhai Express Ltd	Managing Director	90.48%
		MGX.com	Managing Director	30.00%
		Jatra.Com Ltd.	Managing Director	90.00%
		GTM Xpress Ltd.	Managing Director	90.00%
		DC Bypass Limited	Managing Director	0.29%
		Obhai Solutions Limited	Managing Director	20.00%
		Bangladesh Express Company Ltd.	Managing Director	51.22%
		Waadaa Limited	Managing Director	90.00%
		MGH Aviation Services Ltd.	Managing Director	90.00%
		Renaissance Aviation Services Ltd	Managing Director	50.80%
		Buspro IT Solutions	Managing Partner	80.00%
		Cloud Storage Solutions	Managing Partner	80.00%
		Digital Scan	Managing Partner	80.00%
Mufakkharul Islam Khasru	Director	Finlay Properties Ltd.	Managing Director	15.00%
Gazi Md. Shakhawat Hossain	Director	General Electric Company (BD) Ltd.	Director	0.00%
		Bay Hill Hotel & Resorts Ltd.	Representative Director	40.00%
		Unique Hotel & Resorts PLC	Director (Representating Borak Travels (Pvt) Ltd.)	4.79%
		Unique Meghnagat Power Ltd.	Director (Representating Unique Hotel & Resorts PLC.)	37.24%
K.J.S. Banu	Director	Samorita Hospital Limited	Director	3.26%
Ruslan Nasir	Director	Mir Communications Ltd.	Director	15.00%
		Mir Energy Ltd.	Director	15.00%
		Mir Denim Limited	Director	15.00%
		Mir Tex Limited	Director	20.00%
		Bangla Telecom Ltd.	Director	38.00%
		BTS Communications (BD) Limited	Director	38.00%
		Mir Pharmaceuticals Ltd.	Director	20.00%
		MIR LPG limited	Managing Director	38.00%
		Mir Ceramic Ltd.	Managing Director	35.00%
		Mir Telecom Ltd.	Managing Director	38.00%
		Mir Holdings Ltd.	Managing Director	38.00%
		Coloasia Limited	Managing Director	38.00%
		Orange Pie	Partnership	50.00%
		Mir Akhter Hossain Ltd.	Shareholder	7.45%
		Agrani Insurance securities Ltd.	Shareholder	2.50%
		Mir Securities Ltd.	Shareholder	0.03%
Zara Namreen	Director	Namreen Power Ltd.	Managing Director	50.00%
		Finlay Bazar Ltd.	Managing Director	60.00%
		M/s. ShoreLink Ship Recycling	Partner	50.00%
		M/s. BaliSera Ship Recycling	Managing Partner	50.00%
Mahreen Nasir	Director	Mir Communications Ltd.	Director	15.00%
		Mir Denim Limited	Director	15.00%
		Mir Energy Ltd.	Director	15.00%
		Mir Tex Limited	Director	20.00%
		Coloasia Limited	Chairman	26.00%
		Mir Ceramic Ltd.	Chairman	23.00%
		Mir Holdings Ltd.	Chairman	26.00%
		MIR LPG limited	Chairman	26.00%
		Mir Telecom Ltd.	Chairman	26.00%
		ZAN Footwear Industries Ltd.	Chairman	50.00%
		Bangla Telecom Ltd.	Director	26.00%
		BTS Communications (BD) Limited	Director	26.00%
		Mir Pharmaceuticals Ltd.	Director	20.00%
		Orange Pie	Partnership	50.00%
		Agrani Insurance securities Ltd.	Shareholder	2.50%
		Mir Akhter Hossain Ltd.	Shareholder	7.45%
		Mir Securities Ltd.	Shareholder	0.03%
Md. Abdur Rahim	Director	-	-	-
Khondkar Atique -e-Rabbani	Independent Director	The Computers Ltd	Managing Director	50.00%
		TCL Computers	Proprietor	100.00%
Ali Reza Iftekhar	Managing Director	EBL Securities PLC.	Director	0.000057%
		EBL Finance (HK) Ltd.	Director	-
		EBL Investments Ltd.	Shareholder	0.000015%

nymphea | www.nymphea-bd.com

Eastern Bank PLC.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2025 (AUDITED)

BUILT TO WITHSTAND

Eastern Bank PLC.

Related party disclosures

Annexure-C1

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24. The Bank in normal course of business had transactions with other entities that fall within the definition of 'Related Party' as contained in International Accounting Standards (IAS)-24 Related party disclosures and as defined in the BRPD circular no 14, dated 25 June 2003.

1 The significant related party transactions during the year were as follows:

1.a Non-funded facilities:

Amount in BDT

Name of the organization	Representing directors	Nature of interest of the directors with the borrowing firm / individual	Nature of facilities	Sanctioned amount	Outstanding as at 01 January 2025	Outstanding as at 31 December 2025	Amount overdue
Z. N. Enterprise Ltd.	Md. Showkat Ali Chowdhury	MD	LG-Performance Bond-SME (Expired)	193,100	192,900	192,900	-

1.b Funded facilities:

Amount in BDT

Representing directors	Nature of interest with EBL	Nature of facilities	Approved limit	Outstanding as at 01 January 2025	Outstanding as at 31 December 2025
Md. Showkat Ali Chowdhury	Chairman	Credit Card	250,000	9,494	13,497
Kishwar Jahan Sayeeda Banu	Director	Credit Card	500,000	150	11,501
Mufakkharul Islam Khasru	Director	Credit Card	500,000	355,595	-
Ruslan Nasir	Director	Credit Card	475,000	-	-
Anis Ahmed	Director	Credit Card	1,000,000	207,332	285,410
Salina Ali	Director	Credit Card	1,000,000	-	87,997
Mahreen Nasir	Director	Credit Card	1,000,000	345	-
Md. Abdur Rahim	Director	Credit Card	1,000,000	35,079	153,908
Mohd. Noor Ali	Spouse of Director	Credit Card	500,000	61,282	952
Arifa Ferdous	Spouse of Director	Credit Card	625,000	19,610	-
Mahbuba Nasir	Parent of Director	Credit Card	1,000,000	-	-
Mir Nasir Hossain	Parent of Director	Credit Card	500,000	-	-
Ali Reza Iftekhar	Managing Director	Loan Against Provident Fund (LAPF)	5,000,000	4,708,546	977,673
		Staff - Housing Loan	16,912,655	8,655,363	7,571,727
		Credit Card	500,000	-	69,000

2. Transactions relating to procurement, service & rent:

Amount in BDT

Name of the company/Person	Related directors of EBL	Nature of transactions	Transaction made in 2025	Outstanding as at 31 December 2025
Unique Hotel & Resorts PLC.	Salina Ali	Payment for lounge rent, retainer fees, utility expenses and Food bill of Skylounge at HSIA (Dhaka Airport)	502,937,669	-
Unique Hotel and Resorts PLC (The Westin Dhaka)	Salina Ali	Payment for Card proposition to EBL card holders, i.e. B1G1 (settled from VISA incentive)	4,113,005	
Unique Hotel and Resorts PLC (Sheraton)	Salina Ali	Payment for Card proposition to EBL card holders, i.e. B1G1 (settled from VISA incentive)	8,902,264	
Unique Hotel & Resorts PLC. (The Westin Dhaka)	Salina Ali	Security Deposit against lease rental agreement for ATM booth at The Westin, Gulshan, Dhaka.	-	438,900
Unique Hotel & Resorts PLC. (The Westin Dhaka)	Salina Ali	Rental payment for ATM booth at The Westin, Gulshan, Dhaka.	333,960	-
Borak Real Estate Ltd.	Salina Ali	Advance Rent payment for EBL ATM at Borak Mehenur, Banani, Dhaka.	-	728,323
Borak Real Estate Ltd.	Salina Ali	Rental payment for EBL ATM at Borak Mehenur, Banani, Dhaka.	638,880	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance Rental payment for EBL New Market Branch and Godown at New Market, Chattogram	-	15,302,140
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch and Godown at New Market, Chattogram	10,201,872	-
Namreen Enterprise Ltd.	Md. Showkat Ali Chowdhury	Advance rent for EBL Gulshan Avenue Branch and other office premises (CAD, SAMD, ATM Booth, Cards, Cards Operation, Payroll, E & M-Commerce, Digital Banking and Contact Center) at ZN Tower, Gulshan, Dhaka.	-	137,416,733
Namreen Enterprise Ltd.	Md. Showkat Ali Chowdhury	Rental payment for EBL Gulshan Avenue Branch and other office premises (CAD, SAMD, ATM Booth, Cards, Cards Operation, Payroll, E & M-Commerce, Digital Banking and Contact Center) at ZN Tower, Gulshan, Dhaka.	184,535,903	-
JF (Bangladesh) Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL offices at Finlay House, Agrabad, Chattogram	2,948,400	-
JF (Bangladesh) Limited	Md. Showkat Ali Chowdhury	Advance payment for EBL offices at Finlay House, Agrabad, Chattogram	-	551,250

Discontinuation of transactions with "related parties": Following the Bangladesh Bank BRPD circular dated June 15, 2022, which restricts banks for procuring goods or services from "related parties," EBL discontinued all such transactions with exception of HSIA (Dhaka Airport) service from Unique Hotel & Resorts PLC (UHRL). Due to UHRL's unique service offerings and the lack of suitable alternatives—particularly for EBL's card business—the bank obtained formal permission from Bangladesh Bank to continue this partnership till 30th June 2026 through BRPD letter no. (LS-2)/745(19)/2026-31 dated 1st January, 2026.

3. Inter-company balances between EBL and Subsidiaries:

Amount in BDT

Name of subsidiaries	Nature of account	Balance as at 31 December 2025
EBL Securities PLC.	In special notice deposit (SND) account	1,717,118
	In current deposit (CD) account	252,634,392
	Share trading account	4,028,459
	Short term finance (OD)	357,334,031
EBL Investments Limited	Corporate advisory fee from EBL	18,354,000
	In special notice deposits (SND)	35,100,278
EBL Finance (HK) Limited	In nostro account	146,436,197
	Short term finance (OD) from EBL	3,300,881,781
EBL Asset Management Limited	Management fee receivable	1,196,869
	In special notice deposits (SND)	570,857

4. Compensation of key management personnel:
Refer to note : 32

Eastern Bank PLC.

Disclosure regarding outstanding Repo and Reverse Repo

Annexure-D

a. Disclosure regarding outstanding REPO as on 31 December 2025

Amount in BDT

Sl	Counterparty name	Face Value	Agreement date	Reversal date	Amount (Cash Con 1st Leg cash consideration)
1	Bangladesh Bank*		27 July 2025	25 January 2026	10,504,794,000
2	Bangladesh Bank*		26 October 2025	26 April 2026	5,618,299,000
3	Bangladesh Bank*		20 November 2025	19 May 2026	10,235,085,000
					26,358,178,000

*Assured repo facilities from Bangladesh Bank using Bangladesh Govt. Special Purpose Bond (BGSPB-Eastern)

Disclosure regarding outstanding Reverse REPO as on 31 December 2025

Sl	Counterparty name	Agreement date	Reversal date	Amount (Cash Con 1st Leg cash consideration)
1	Rupali Bank PLC.	30 December 2025	01 January 2026	3,337,825,615
2	Rupali Bank PLC.	30 December 2025	01 January 2026	5,132,650,674
3	Jamuna Bank PLC.	30 December 2025	04 January 2026	607,611,572
4	Janata Bank PLC.	30 December 2025	05 January 2026	2,747,035,942
5	Jamuna Bank PLC.	30 December 2025	06 January 2026	1,009,405,232
6	Southeast Bank PLC.	30 December 2025	06 January 2026	1,483,316,000
				14,317,845,035

b. Disclosure regarding overall transaction of REPO and reverse REPO.

Particulars	Minimum outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year
Securities sold under REPO			
With Bangladesh Bank	26,358,178,000	50,964,973,286	36,131,055,604
With other banks & financial institutions	481,424,692	6,850,923,000	550,578,261
Securities purchased under Reverse REPO			
With Bangladesh Bank	-	-	-
With other banks & financial institutions	292,387,800	23,375,908,672	5,047,461,885

Eastern Bank PLC.

Details of NBA obtained u/s 33 (7) Artha Rin Adalat Act 2003 as of 31-12-2025:

Annexure-D1

SL.	Name of the accounts	Status of NBA	Obtained u/s 33(7)/33(5)	Entitlement date	Asset details	Forced sale value (BDT million)	Market value (BDT million)	Legal Status
1	Innovative Computer, Dhaka	Not Recognized	U/S 33(7)	7-Jun-07	Land Area: 11.25 decimal (Equiv. 7.50 katha in local Measurement) in 3 schedule at Mouza - West Durgapur, Demra, Dhaka.	2.20	2.73	Physical possession & mutation is yet to be completed.
2	M/s Safa Garments, Dhaka	Do	U/S 33(7)	18-Jan-05	Land Area: 18 decimal;Mouza - Vatara, Gulshan, Dhaka.	57.60	72.00	Do
3	Arshim & Com, Dhaka	Do	U/S 33(7)	27-Mar-07	Land Area: 19.8 decimal equivalent to 12 katha at Mouza- Lala Sarai, Cantonment, Dhaka.	33.60	42.00	Do
4	H.M. Younus, Dhaka	Do	U/S 33(7)	10-Jan-08	Land Area: 184 decimal Mouza- Shibrampur, Joydebpur, Gazipur.	132.48	165.60	Do
5	Tri Angle Trading Associate, Dhaka	Do	U/S 33(7)	29-Apr-07	Land Area: 33 decimal Mouza- Pathalia, Savar, Dhaka.	3.37	3.96	We held several discussion sessions with the husband of the highest bidder, following which a consensus was reached that the Bank would execute a Power of Attorney in favour of the highest bidder to enable filing of a suit for correction of the B.S. record. It was also agreed that 50% of the litigation cost would be borne by EBL and the remaining 50% by the highest bidder, and that mutation would be completed in the name of EBL. Subsequently, the bidder expressed unwillingness to proceed with the name-correction process and ultimately declined to purchase the said land. Accordingly, the Honourable Board approved, on 26 June 2024, the refund of the security deposit amounting to BDT 6,01,500.00 (Taka Six Lakh One Thousand Five Hundred only) to the highest bidder, Ms. Nasima Akter. The security money of BDT 6,00,000.00 was refunded on 10 July 2024.
6	Stec Fashion Ltd., Dhaka	Do	U/S 33(7)	26-Jan-09	Land Area: 25 decimal. Mouza- Dokkhin Khan, Dhaka. (Another land measuring 5.03 decimal land of Goran Chat bari Mouza, Mirpur , Dhaka has been sold through auction for Tk. 15.50 lac)	4.90	6.06	Physical possession & mutation of rest of property is yet to be completed.
7	North American Computing, Dhaka	Do	U/S 33(7)	22-Jul-07	Land Area: 6.5 decimal Mouza- Uttar Sona Tang gar, Mohammadpur, Dhaka.	4.68	5.85	The property was sold at Tk. 50.00 lac out of which Tk. 47.00 lac was received and rest of Tk. 3.00 lac will be received at the time of execution & registration of Sale deed in favour of the highest bidder. NB : The property has already been recorded in BS Khatian of various people. As such, a Power of Attorney has given to the highest bidder for record correction. Accordingly, a Title suit No.338/19 filed in the Court of 3rd Joint District Judge, Dhaka for record correction which is pending.
8	M/s Unicorn Bangladesh Ltd, Dhaka	Do	U/S 33(7)	22-Nov-07	Land Area: 16.5 decimal Mouza- Bhola Samair, Gulshan, Dhaka.	476.15	560.18	Physical possession & mutation is yet to be completed.
9	Royel Paper Store, Dhaka	Do	U/S 33(7)	21-May-09	Land Area: 106.5 decimal Mouza- Shrikhondo, Dhanmondi, Dhaka.	18.04	22.55	Do
10	M/s Computer Bazar Network, Dhaka	Do	U/S 33(7)	23-Jun-09	Land Area: 14 decimal Mouza- Nandipara, Sabuzbag, Dhaka.	1.68	2.10	Do
11	M/s Sylcar Plaza, Sylhet	Do	U/S 33(7)	27-May-12	Land Area: 21 & 14 decimal, Mouza- Sylhet Sadar, Sylhet.	21.20	26.60	Property already sold at Tk. 11 million out of which received Tk. 1.10 million but mutation formalities in the name of EBL is in process. Once completion of mutation formalities, highest bidder/s will pay the rest amount & sale deed to be executed accordingly.
12	Orion Fishing Limited, Dhaka	Do	U/S 33(7)	13-May-12	Land Area: 3.5 katha land at Ramna, Dhaka & 20.83 katha at Mouza: Kathali, P.S. Pahartoli, Dist: Chattogram.	102.90	128.62	Physical possession & mutation is yet to be completed.
13	Al Karim Traders, Chattogram.	Do	U/S 33(7)	19-Jan-12	Land Area: 8 decimal Dokkhin Pahartoli, Double Mooring, Chattogram.	10.50	13.20	Do
14	Bhuiyan (Any & Amy) Corporation, Dhaka	Do	U/S 33(7)	7-Jun-07	Land Area: 4.95 decimal or equiv. 3 Katha, Bhola Samair, Gulshan, Dhaka.	8.40	10.50	Do
15	Ariful Karim, Chittagong	Do	U/S 33(7)	5-Nov-08	Land Area: 148 decimal with 4 storied building, West Nasirabad, Chittagong.	125.80	148.00	Do
16	Miner International [BCCI], Dhaka	Do	U/S 33(7)	15-Mar-06	Land Area: 18 decimal, Jatrabari, Demra, Dhaka.	10.80	24.87	Titl Suit No. 445/23 filed by Mr. Monnaf (3rd party) is pending in the 7th joint district judge court, Dhaka. Last date on 28/01/2026 the suit transferred to another court and Next date yet to fix. Physical possession & mutaion is also yet to be completed.
17	M/s Eastern Industries, Sylhet	Do	U/S 33(7)	11-Jun-12	Land Area: 1.5 decimal Mouza- Sylhet Sadar, Sylhet.	0.96	1.20	The Bank obtained a Certificate under Section 33(7) of the Artha Rin Adalat (ARA) Act, 2003 on 27 May 2012, and a General Notice regarding the sale of the mortgaged property was published in Daily Ittefaq and Daily Jugantar on 13 January 2014. The Board approved the sale of the property for Tk. 1.1 million in its 530th meeting held on 17 April 2014. Subsequently, the Bank filed Miscellaneous Case No. 39/15 on 16 November 2015 before the Artha Rin Adalat, Sylhet against Islamic Bank Bangladesh Ltd., Taltala Branch, Sylhet, stating that the borrower, Eastern Industries, had mortgaged the same land to both EBL and IBBL. While executing the Certificate under Section 33(7), the Bank attempted to register the mutation of the land in EBL's name; however, IBBL simultaneously applied for mutation over the same property. Consequently, the concerned AC (Land) dismissed the mutation request, directing that the dispute be resolved by the Artha Rin Adalat, Sylhet. In light of this, the Bank filed the above-mentioned Miscellaneous Case seeking cancellation of the prior judgment, decree, and the Section 33(7) Certificate issued in favor of IBBL. The case is currently pending adjudication.
18	M/s M.A. Rob [BCCI], Khulna	Do	U/S 33(7)	23-Nov-11	Land Area: 51 decimal at Puratan Kasba, Jashore, [another schedule is 200 sq yards of land at Khulna has been sold at BDT 38.00 lac]	4.90	6.12	The mutation of 200 sq. yards has been completed in the name of EBL. Registration of the Sale Deed in favor of the highest bidder has also been executed, and physical possession is currently in process. The lawyer of the judgment debtor and current possessor of the land submitted a certificate to the learned Artha Rin Court, Khulna, stating that Writ Petition No. 14732 of 2024 has been filed before the High Court Division of the Supreme Court. Based on this certificate, the Court has stayed Execution Case 17/1999 and directed the judgment debtor's lawyer to submit further updates. Further, Mr. Omar Sadat, Barrister-at-Law, through a lawyer certificate dated 22 November 2025, informed as follows: "This is to certify that the petitioner filed Writ Petition No. 14732 of 2024 before the Hon'ble High Court Division of the Supreme Court of Bangladesh. However, no motion has yet been placed before any bench. As per the rules of the Hon'ble Court, a motion must be filed within 45 days after swearing the affidavit. Since this period has elapsed without the petitioner moving the motion, the Writ Petition is no longer valid or operative. This is submitted for your kind information and necessary action."
19	Maruti Enterprise, Bagura	Do	U/S 33(7)	3-Oct-12	Land Area: 41.5 decimal & 37 decimal Mouza- Betgari, Bogura sadar.	51.95	64.94	Islami Bank Bangladesh Limited, Bogura Branch filed Writ Petition No. 8010/2016 against EBL & others challenging the legality of the order no. 88 dated 29-02-2016 passed by the Artha Rin Adalat, Bogura in Artha Execution Case No. 76/2002 for directing the IBBL to deposit in court TK. 15,50,000/- being 50% of the proceeds of an auction sale in favor of the Eastern Bank PLC. Upon hearing, the Honorable High Court Division vide order dated 12.11.2018 discharged the rule on 12-11-2018 in favor of bank. Thereafter, Islami Bank, Bogura Branch, filed Civil Petition for Leave to Appeal No.1560/2019 on the Appealate Division which is pending for hearing.
20	Calix International [BCCI], Dhaka	Do	U/S 33(7)	28-Nov-04	Land Area: 0.0992 Ajutangso, Kotowali, Dhaka	12.00	15.00	Physical possession is yet to be completed. First Appeal No.116/2003 is pending for hearing. 1st Appeal No. 116/03 filed by Additional District Commissionar Dhaka for challanging the judgement & Decree dated 2-10-2002 passed in title suit no. 27/1999 is pending.
21	M/s Alif Traders	Do	U/S 33(7)	18-Jan-21	Land Area: 16 decimal, Mouza-Muzgunni, PS- Daulatpur, Dist- Khulna.	1.36	1.60	Physical possession & mutation is yet to be completed.
22	Bay Cruise International Ltd.	Do	U/S 33(7)	24-Jun-25	1) 02 Apartments measuring 5080 sft at Plot No. 105, DOHS, Baridhara, Dhaka 2) 03 Apartments measuring 7380 sft. at Plot No. 366/2, DOHS, Baridhara, Dhaka 3) 39 decimal of land at Ashulia, Dhaka	115.82	144.81	We have already sold 3.50 Katha or 0577 ajutangsha land at Baunia, Turag, Dhaka at Tk. 45.00 lac. Sale of 39 decimal of land at Ashulia, Dhaka is also under process. Rest of Appartments physical possession & mutation is yet to be completed. Mutation under process.
23	M/S Cosmetic Gallery	Do	U/S 33(7)	14-Feb-21	Land Area (1) 25 decimal land at Equria, Keranigonj, Dhaka (2) 0.878 katha or eqvlt 1.45 decimal land at Mirpur Housing (Joarshahara), Mirpur-14, PS Kafrul, Dhaka	15.41	19.27	We have sold the 0.878 katha or eqvlt 1.45 decimal land at Mirpur Housing at Tk. 5.9 million upon taking possession through court. Mutation of 25 decimal land completed.
	Total NBA obtained u/s 33 (7)					**1,216.70**	**1,487.75**	

Note: Valuation of those properties have been made by professional valuation firm at different stages.

Eastern Bank PLC. and its subsidiaries

Business segmental Profit and Loss Account

For the year ended 31 December 2025

Annexure-E

BDT in million

Particulars	Bank							Subsidiaries					Group
	Conventional	Islamic	Elimination	DBO	OBO	Elimination	Bank(Solo)	EBLSL	EBLIL	EBLFHKL	EBLAML	Elimination	
Interest income/profit on investments	45,229	890	-	46,119	3,161	(565)	48,715	220	1	467	0.02	(369)	49,034
Interest /profit shared on deposits and borrowings etc.	35,795	991	-	36,786	2,661	(565)	38,882	565	75	342	0.27	(369)	39,495
Net interest income/profit on investments	**9,434**	**(101)**	**-**	**9,333**	**500**	**-**	**9,833**	**(345)**	**(74)**	**124**	**(0.25)**	**-**	**9,538**
Investment income	14,043	488	-	14,530	-	-	14,530	(261)	62	-	6	(125)	14,212
Fees, commission and brokerage	6,082	9	-	6,091	30	-	6,121	165	7	84	5	(3)	6,378
Other operating income	463	0.05	-	463	29	-	493	0.2	0.2	13	0.2	-	506
Total operating income	**30,022**	**396**	**-**	**30,418**	**559**	**-**	**30,977**	**(441)**	**(5)**	**221**	**10**	**(128)**	**30,635**
Salary & allowances (excluding those of MD)	7,643	39	-	7,682	-	-	7,682	103	14	49	9	-	7,856
Rent, taxes, insurance, utilities etc.	701	7	-	708	-	-	708	9	1	2	1	-	720
Legal & professional expenses	142	0.01	-	142	-	-	142	4	1	1	0.0	-	147
Postage, stamp, telecommunication etc.	318	0.2	-	318	-	-	318	2	0.3	8	0.1	-	329
Stationery, printing, advertisement, business promotion etc.	760	9	-	769	-	-	769	1	0.2	1	0.1	-	772
Managing Director's salary and allowances	36	-	-	36	-	-	36	-	-	-	-	-	36
Directors' fees & expenses	4	0.0	-	4	-	-	4	0.4	0.1	-	0.1	-	5
Sharia'h supervisory committee's fees and expenses	-	0.3	-	0.3	-	-	0.3	-	-	-	-	-	0.3
Audit fees	7	-	-	7	-	-	6	0.2	0.2	1	0.1	-	8
Depreciation and repair of bank's assets	1,699	33	-	1,732	-	-	1,732	29	5	8	3	-	1,777
Other operating expenses	1,037	4	-	1,041	65	-	1,106	8	1	8	1	(3)	1,121
Total operating expense	**12,346**	**92**	**-**	**12,439**	**65**	**-**	**12,504**	**157**	**22**	**77**	**14**	**(3.32)**	**12,771**
Profit before provisions	**17,675**	**304**	**-**	**17,979**	**494**	**-**	**18,473**	**(598)**	**(27)**	**144**	**(4)**	**(125)**	**17,864**
Provisions						-							
Provision for loans, advances/investments & OBS exposures	3,402	63	-	3,466	244	-	3,709	97	4	-	-	-	3,810
Other provisions	647	-	-	647	-	-	647	-	(46)	-	(11)	-	590
Total provisions	**4,050**	**63**	**-**	**4,113**	**244**	**-**	**4,357**	**97**	**(42)**	**-**	**(11)**	**-**	**4,400**
Profit before tax	**13,626**	**241**	**-**	**13,866**	**250**	**-**	**14,117**	**(694)**	**15**	**144**	**7**	**(125)**	**13,464**
Tax provision for the year	5,107	-	-	5,107	-	-	5,107	(14)	7	22	2	-	5,124
Profit after tax for the year	**8,519**	**241**	**-**	**8,760**	**250**	**-**	**9,010**	**(680)**	**8**	**123**	**5**	**(125)**	**8,340**

Business segmental Balance Sheet

As at 31 December 2025

Annexure-E 1

BDT in million

Particulars	Bank (Solo)							Subsidiaries					Group
	Conventional	Islamic	Elimination	DBO	OBO	Elimination	Bank (Solo)	EBLSL	EBLIL	EBLFHKL	EBLAML	Elimination	
Assets													
Cash in hand (including balance with Bangladesh Bank and its agent bank)	32,876	1,951	-	34,827	-	-	34,827	0.05	0.01	-	0.01	-	34,827
Balances with other banks and financial institutions	17,842	3,274	-	21,116	922	(8,695)	13,342	368	35	182	1	(440)	13,488
Money at call and on short notice/placement	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments	201,263	10,210	-	211,473	-	-	211,473	3,805	1,057	-	253	-	216,588
Loans and advances/Investments	417,683	6,945	-	424,629	52,411	-	477,040	2,313	50	3,802	-	(3,658)	479,547
Fixed assets including premises, furniture and fixtures	6,706	85	-	6,791	-	-	6,791	54	3	13	3	-	6,865
Other assets	17,747	488	(211)	18,025	34	(25)	18,034	994	55	6	15	(3,290)	15,814
Non-banking assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total assets	**694,118**	**22,953**	**(211)**	**716,860**	**53,367**	**(8,720)**	**761,506**	**7,535**	**1,201**	**4,003**	**272**	**(7,389)**	**767,128**
Liabilities													
Borrowing/placement from banks, financial institutions and agents	79,203	1,200	-	80,403	41,733	(8,695)	113,440	4,647	446	3,216	-	(3,573)	118,176
Deposits and other accounts	523,616	21,458	-	545,074	11,380	-	556,454	-	-	-	-	(440)	556,013
Provisions & other liabilities	39,722	98	(211)	39,609	1,166	(25)	40,750	1,952	47	234	74	(213)	42,843
Total liabilities	**642,541**	**22,756**	**(211)**	**665,086**	**54,278**	**(8,720)**	**710,644**	**6,599**	**493**	**3,450**	**74**	**(4,227)**	**717,032**
Total shareholders' equity	51,577	197	-	51,774	(911)	-	50,863	937	708	553	198	(3,162)	50,096
Total liabilities & shareholders' equity	**694,118**	**22,953**	**(211)**	**716,860**	**53,367**	**(8,720)**	**761,506**	**7,535**	**1,201**	**4,003**	**272**	**(7,389)**	**767,128**

Eastern Bank PLC.

Highlights on the overall activities/performance

Annexure-F

Sl No	Particulars		2025	2024
1	Paid up capital	BDT	15,958,133,880	13,581,390,540
2	Total capital (Tier-1 & 2)	BDT	61,657,399,753	51,845,658,538
3	Surplus/(shortage) capital(over MCR)	BDT	21,865,505,527	17,535,118,656
4	Total assets	BDT	761,603,656,887	616,050,374,950
5	Total deposits	BDT	556,453,970,859	457,691,950,036
6	Total loans and advances	BDT	477,039,908,324	410,717,614,356
7	Total contingent liabilities and commitments	BDT	226,748,463,570	218,376,548,038
8	Loans to deposits ratio (total loans/total deposits)	%	85.73	89.74
9	% of classified loans against total loans and advances	%	2.24	3.34
10	Profit after tax and provisions	BDT	9,009,818,801	7,503,942,828
11	Loans classified during the year (gross)	BDT	4,651,652,557	6,336,662,839
12	Provision held against classified loans	BDT	6,016,166,649	6,598,187,392
13	Surplus of provision	BDT	-	1,116,555,879
14	Cost of fund (interest expense/simple average borrowing and deposits)	%	6.44	5.89
15	Interest bearing assets	BDT	687,395,166,219	514,996,880,053
16	Non-interest bearing assets	BDT	74,208,490,668	101,053,494,897
17	Income from investments	BDT	14,530,466,007	10,170,845,482
18	Return on assets (ROA) (PAT/average assets)	%	1.31	1.34
19	Return on investment or ROI (PAT/average equity, long term borrowings and deposits)	%	2.58	1.45
20	Earnings per share (restated)	BDT	5.65	4.70
21	Operating profit per share (Operating profit/ weighted average number of shares)	BDT	11.58	9.99
22	Price earnings ratio (PE ratio)	Times	4.30	4.47

Eastern Bank PLC.

History of raising Paid up capital

Annexure-G

Year	Description	Number of shares issued			Face value	Increase in paid up capital (BDT)	Total paid up capital (BDT)
		Bonus shares	Subscribed shares	Cumulative paid up shares			
1993	As per MOA and AOA	-	6,000,000	6,000,000	100	600,000,000	600,000,000
2001	20% bonus share	1,200,000	-	7,200,000	100	120,000,000	720,000,000
2003	15% bonus share	1,080,000	-	8,280,000	100	108,000,000	828,000,000
2007	25% bonus share	2,070,000	-	10,350,000	100	207,000,000	1,035,000,000
2008	34% bonus share	3,519,000	-	13,869,000	100	351,900,000	1,386,900,000
	Right share 2:1R at par	-	6,934,500	20,803,500	100	693,450,000	2,080,350,000
2009	20% bonus share	4,160,700	-	24,964,200	100	416,070,000	2,496,420,000
2010	17% bonus share	4,243,914	-	29,208,114	100	424,391,400	2,920,811,400
2011	Change of denomination of face value from BDT 100 to BDT 10 per share	-	-	292,081,140	10	-	2,920,811,400
2011	55% bonus share	160,644,627	-	452,725,767	10	1,606,446,270	4,527,257,670
2012	35% bonus share	158,454,018	-	611,179,785	10	1,584,540,180	6,111,797,850
2016	15% bonus share	91,676,967	-	702,856,752	10	916,769,670	7,028,567,520
2017	5% bonus share	35,142,837	-	737,999,589	10	351,428,370	7,379,995,890
2019	10% bonus share	73,799,958	-	811,799,547	10	737,999,580	8,117,995,470
2021	17.5% bonus share	142,064,920	-	953,864,467	10	1,420,649,200	9,538,644,670
2022	12.5% bonus share	119,233,058	-	1,073,097,525	10	1,192,330,580	10,730,975,250
2023	12.5% bonus share	134,137,190	-	1,207,234,715	10	1,341,371,900	12,072,347,150
2024	12.5% bonus share	150,904,339	-	1,358,139,054	10	1,509,043,390	13,581,390,540
2025	17.5% bonus share	237,674,334	-	1,595,813,388	10	2,376,743,340	15,958,133,880

Eastern Bank PLC.

Year-wise tax assessment status

Annexure-H

Income year	Assessment year	Tax provision	As per income tax return	Subsequent adjustments	Excess/ (shortage) in provision	Status	Remarks
2008	2009-2010	1,136,123,212	1,110,662,438	-	25,460,774	Pending before High Court	Gain on sale of govt. securities was exempted by Sec 32 (7) of ITO, 1984 but tax authorities disallowed unjustifiably and claimed excess tax BDT 3,106,522
2009	2010-2011	1,283,105,154	1,283,105,154	-	-	Pending before High Court	Tax authorities charged 'excess profit tax' amounting BDT 292,316,345 unjustifiably while defining 'capital' narrowly. There is a reference of favourable verdict in the same ground from another bench of High Court Division of the Supreme Court.
2010	2011-2012	1,570,000,000	1,334,435,176	-	235,564,824	Pending before High Court	
2011	2012-2013	1,739,842,732	1,860,714,175	-	(120,871,443)	Pending before High Court	
2012	2013-2014	2,186,375,000	2,251,593,767	(65,218,767)	-	Assessment Completed	Assessment completed & tax paid in full
2013	2014-2015	2,589,787,489	2,480,889,617	108,897,872	-	Assessment Completed	Assessment completed & tax paid in full
2014	2015-2016	1,995,209,737	1,893,775,904	101,433,833	-	Assessment Completed	Assessment completed & tax paid in full
2015	2016-2017	1,385,199,398	1,243,469,326	141,730,072	-	Assessment Completed	Assessment completed & tax paid in full
2016	2017-2018	1,773,164,131	1,675,145,868	98,018,263	-	Assessment Completed	Assessment completed & tax paid in full
2017	2018-2019	1,844,979,911	1,719,610,320	116,461,499	8,908,092	Assessment Completed	Assessment completed & tax paid in full
2018	2019-2020	1,791,759,651	1,814,288,624	44,170,522	(66,699,495)	Assessment Completed	Assessment completed & tax paid in full
2019	2020-2021	3,140,950,267	3,061,971,774	3,750,000	75,228,493	Assessment Completed	Assessment completed & tax paid in full
2020	2021-2022	2,738,698,697	2,759,500,611	-	(20,801,914)	Assessment Completed	Assessment completed & tax paid in full
2021	2022-2023	3,855,014,674	3,821,115,540	-	33,899,134	Assessment Completed	Assessment completed & tax paid in full
2022	2023-2024	3,033,354,808	2,954,691,985	-	78,662,823	Assessment Completed	Assessment completed by DCT-LTU and submission of 1st Appeal before the Appellate Commissionerate is under process.
2023	2024-2025	4,337,020,911	3,502,760,781	-	834,260,130	Tax Return submitted	Tax Return submitted
2024	2025-2026	5,011,813,595	4,635,106,526	-	376,707,069	Tax Return submitted	Tax Return submitted
		41,412,399,367	**39,402,837,586**	**549,243,294**	**1,460,318,487**		

Eastern Bank PLC.

Offshore Banking Operation, Bangladesh

Balance Sheet

As at 31 December 2025

Annexure-I

Particulars	Notes	2025 USD	2025 BDT	2024 USD	2024 BDT
Property and assets					
Cash					
Cash in hand (including foreign currencies)		-	-	-	-
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		-	-	-	-
		-	**-**	**-**	**-**
Balance with other banks and financial institutions	3				
In Bangladesh		4,000,000	489,181,600	22,000,000	2,639,978,000
Outside Bangladesh		3,535,653	432,394,037	1,376,279	165,152,057
		7,535,653	**921,575,637**	**23,376,279**	**2,805,130,057**
Money at call and on short notice		-	-	-	-
Investments		-	-	-	-
Loans and advances	4				
Loans, cash credit, overdrafts etc.	4.1	37,948,036	4,640,870,248	63,404,137	7,608,433,049
Bills purchased and discounted	4.2	390,615,537	47,770,483,293	161,741,784	19,408,852,343
		428,563,573	**52,411,353,541**	**225,145,921**	**27,017,285,392**
Fixed assets including premises, furniture and fixtures		-	-	-	-
Other assets	5	**277,447**	**33,930,496**	**317,997**	**38,159,372**
Non-banking assets		-	-	-	-
Total assets		**436,376,672**	**53,366,859,674**	**248,840,197**	**29,860,574,821**
Liabilities and capital					
Borrowing from other banks, financial institutions and agents	6	**341,244,442**	**41,732,625,475**	**222,778,885**	**26,733,243,407**
Deposits and other accounts	7				
Current deposits and other accounts		11,316,931	1,384,008,660	9,772,844	1,172,731,482
Bills payable		-	-	-	-
Savings bank deposits		899,765	110,037,155	436,254	52,350,088
Fixed deposits		80,684,509	9,867,344,242	16,639,466	1,996,719,326
Special notice deposits (SND)		150,201	18,368,950	104,964	12,595,528
		93,051,407	**11,379,759,007**	**26,953,528**	**3,234,396,424**
Other liabilities	8	**9,533,201**	**1,165,866,582**	**8,607,975**	**1,032,948,432**
Total liabilities		**443,829,049**	**54,278,251,063**	**258,340,388**	**31,000,588,263**
Capital/shareholders' equity					
Paid up capital		-	-	-	-
Foreign currency translation gain/(loss)	9	-	(356,687,558)	-	(335,136,715)
Surplus in profit and loss account	16	(7,452,377)	(554,703,832)	(9,500,191)	(804,876,726)
Total liabilities and shareholders' equity	17	**436,376,672**	**53,366,859,674**	**248,840,197**	**29,860,574,821**
Off-balance sheet items					
Contingent liabilities					
Acceptance and endorsements		8,870,156	1,084,779,243	5,698,270	683,786,701
Letters of guarantee		-	-	-	-
Irrevocable letters of credit		4,502,249	550,604,402	8,611,537	1,033,375,880
Bills for collection		4,532,031	554,246,597	6,412,706	769,518,274
Others contingent liabilities		6,551,444	801,211,428	-	-
		24,455,880	**2,990,841,670**	**20,722,513**	**2,486,680,854**
Others commitments					
Documentary credits and short term trade-related transactions		-	-	-	-
Forward assets purchased and forward deposits placed		-	-	-	-
Undrawn note issuance and revolving underwriting facilities		-	-	-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-	-	-
		-	**-**	**-**	**-**
		24,455,880	**2,990,841,670**	**20,722,513**	**2,486,680,854**

These financial statements should be read in conjunction with the annexed notes.
Signed as per our annexed report of same date

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
ATM Shamim Reza FCA
Partner
Enrolment No.:1766
DVC: 2604151766AS329305
Dhaka, Bangladesh.
Dated: 15 April 2026

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Eastern Bank PLC.

Offshore Banking Operation, Bangladesh

Profit and Loss Account

For the year ended 31 December 2025

Particulars	Notes	2025 USD	2025 BDT	2024 USD	2024 BDT
Interest income	**10**	25,878,420	3,161,457,834	19,483,083	2,253,154,292
Interest paid on deposits and borrowings etc.	**11**	21,785,666	2,661,463,342	18,040,049	2,086,272,184
Net interest income		**4,092,753**	**499,994,492**	**1,443,034**	**166,882,107**
Investment income		-	-	-	-
Commission, exchange and brokerage	**12**	245,703	30,016,468	134,051	15,502,533
Other operating income	**13**	239,986	29,318,106	182,920	21,154,057
Total operating income		**4,578,442**	**559,329,066**	**1,760,004**	**203,538,697**
Operating expenses	**14**	535,588	65,430,584	664,629	76,862,104
Profit before provision		**4,042,854**	**493,898,482**	**1,095,376**	**126,676,593**
Provision for loans and advances including off-balance sheet exposures	**15**				
Specific provision (net off w/off recovery)		(168,997)	(20,645,611)	(71,069)	(8,218,892)
General provision for loans		2,087,470	255,017,424	(257,842)	(29,818,617)
Special general provision for COVID-19		-	-	(45,964)	(5,315,595)
General provision for off-balance sheet exposures		76,566	9,353,775	3,093	357,689
		1,995,039	**243,725,588**	**(371,782)**	**(42,995,416)**
Profit before tax for the year		**2,047,814**	**250,172,894**	**1,467,158**	**169,672,009**
Provision for tax for the year	**16**	-	-	-	-
Net profit/(loss) after tax for the year		**2,047,814**	**250,172,894**	**1,467,158**	**169,672,009**

These financial statements should be read in conjunction with the annexed notes.
Signed as per our annexed report of same date

A. Qasem & Co.
Chartered Accountants
FRC Enlistment No.: CAF-001-129

Sd/-
Ali Reza Iftekhar
Managing Director

Sd/-
Khondkar Atique-e-Rabbani FCA
Independent Director

Sd/-
ATM Shamim Reza FCA
Partner
Enrolment No.:1766
DVC: 2604151766AS329305
Dhaka, Bangladesh.
Dated: 15 April 2026

Sd/-
Mufakkharul Islam Khasru
Director

Sd/-
Gazi Md. Shakhawat Hossain
Director

Eastern Bank PLC.
Offshore Banking Operation, Bangladesh
Cash Flow Statement
For the year ended 31 December 2025

	Particulars	Notes	2025		2024	
			USD	BDT	USD	BDT
A)	**Cash flows from operating activities**					
	Interest received in cash		25,829,420	3,155,465,359	19,483,083	2,253,154,292
	Interest payment		(17,656,829)	(2,156,525,592)	(18,040,049)	(2,086,272,184)
	Commission, exchange and brokerage	12	245,703	30,016,468	134,051	15,502,533
	Received from other operating activities	13	239,986	29,318,106	182,920	21,154,057
	Recoveries of loans and advances/investment previously written off		166,699	20,364,929	-	-
	Paid for operating expenses	19	(535,588)	(65,430,584)	(664,629)	(76,862,104)
	Cash generated from operating profit before changes in operating assets and liabilities		**8,289,390**	**1,013,208,686**	**1,095,376**	**126,676,593**
	Increase/(decrease) in operating assets & liabilities					
	Loan and advances to customers		(206,347,575)	(25,750,077,068)	26,036,930	452,454,890
	Other assets		89,550	10,221,353	(115,997)	(15,989,856)
	Deposits/borrowing from other banks		118,465,557	14,999,382,068	(67,125,508)	(5,083,763,739)
	Deposits from customers(other than banks)		64,954,348	8,005,514,109	21,566,414	2,643,160,689
	Other liabilities		(1,291,897)	(154,849,097)	(837,698)	(77,905,701)
	Cash generated from changes in operating assets and liabilities		**(24,130,016)**	**(2,889,808,636)**	**(20,475,859)**	**(2,082,043,717)**
	Net cash received from/(used in) operating activities		**(15,840,626)**	**(1,876,599,950)**	**(19,380,483)**	**(1,955,367,124)**
B)	**Cash flows from investing activities**		-	-	-	-
C)	**Cash flows from financing activities**					
	Net profit transferred to main operations	16	-	-	-	-
	Net cash from financing activities		-	-	-	-
D)	**Net (decrease) / increase in cash (A+B+C)**		**(15,840,626)**	**(1,876,599,950)**	**(19,380,484)**	**(1,955,367,123)**
E)	**Effects of exchange rate changes on cash and cash equivalents**		-	(6,954,470)	-	67,942,481
F)	**Opening cash and cash-equivalents**		**23,376,279**	**2,805,130,057**	**42,756,764**	**4,692,554,698**
G)	**Closing cash and cash equivalent (D+E+F)**		**7,535,653**	**921,575,637**	**23,376,279**	**2,805,130,057**
	Closing cash and cash equavalents consists of:					
	Cash in hand (including foreign currencies)		-	-	-	-
	Balances with Bangladesh Bank and its agent bank (s)		-	-	-	-
	Balances with other banks and financial institutions	3	7,535,653	921,575,637	23,376,279	2,805,130,057
	Money at call and on short notice		-	-	-	-
	Prize bonds		-	-	-	-
			7,535,653	**921,575,637**	**23,376,279**	**2,805,130,057**

The annexed notes 1 to 16 form an integral part of these financial statements.

Sd/-	Sd/-	Sd/-	Sd/-
Ali Reza Iftekhar	**Khondkar Atique-e-Rabbani FCA**	**Mufakkharul Islam Khasru**	**Gazi Md. Shakhawat Hossain**
Managing Director	Independent Director	Director	Director

Eastern Bank PLC.
Offshore Banking Operation, Bangladesh
Notes to the Financial Statements
As at and for the year ended 31 December 2025

1 **Nature of business**

EBL has an Offshore Banking Unit ('OBU' or 'the Unit') operated as a separate desk under control and supervision of the Offshore Banking Division/Operation (OBO). The unit and all activities of the division are governed under the permission by Bangladesh Bank vide letter no. BRPD(P)744(89)/2004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide letter no. BRPD(P)744(89)/2020-2254 & 2255 dated 25 February 2020 in line with the offshore banking policy issued by Bangladesh Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide both funded and non-funded facilities and to accept savings/current/term deposits in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned enterprises (Type 'A') in EPZs, PEPZs, EZs and Hi-Tech Parks, etc. Besides, OBU offers short term loan facility to the Type 'B' industrial enterprises in EPZs, PEPZs, EZs and Hi-Tech Parks. In addition, OBO discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/deferred export bills against direct and deemed exports of products produced in Bangladesh, of persons resident in Bangladesh. The unit commenced its operations on 19 May 2004 and its office is located at 100 Gulshan Avenue, Dhaka-1212.

2 **Significant accounting policies and basis of preparations**
Basis of preparation

2.1 **Statement of compliance**

The financial statements of the operation/the Unit as at and for the year ended 31 December 2025 have been prepared in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amended up to date). The accounting policies set out in the financial statements of Domestic Banking Operation (DBO) of the Bank have been applied consistently in these financial statements except otherwise instructed by the Bangladesh Bank as prime regulator.

2.2 **Loans and advances**

a) Loans and advances comprise of non-derivative financial assets with fixed or determinable payments and are not quoted in an active market. These are recognised at gross amount on the date when they are originated. The bank has not designated any loans and advances upon initial recognition as at fair value through profit and loss account or other comprehensive income.

b) Classification of loans into substandard/doubtful/bad-loss category and general provision (GP) on unclassified loans (0.5% to 5%), certain off balance-sheet exposures (0.5% to 1%); specific provision (SP) on classified loans (20% to 100%) including rescheduled loans are made on the basis of quarter-end review and in compliance with BRPD Circular no. 5/2025, BRPD Circular no. 15/2024, BRPD circular no. 17/2020, BRPD circular no. 3/2021, BRPD circular no. 19/2021, BRPD circular no. 14/2022, BRPD circular no. 16/2022, BRPD circular letter no. 33/2022, BRPD circular letter no. 52/2022, BRPD circular letter no. 39/2024, BRPD circular no. 11/2023, BRPD circular no. 13/2024, BRPD circular no. 7/2025, BRPD circular letter no. 26/2025 BRPD circular letter no. 29/2025 and circular letters as issued by Bangladesh Bank time to time. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of the Bank Company Act 1991 (as amended up to date), instead of netting off with loans.

2.3 **General**
Allocation of common expenses
Operating expenses in the nature of rent, rates and taxes, salaries, management expenses, printing and stationery, electricity, postages, stamps, telecommunication and audit fees are accounted for in Account of the Main Operation of the Bank.

Fixed assets and depreciation
Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to Profit and Loss Account of the main operation of the Bank.

Certain corresponding figures in the financial statements have been reclassifed and rearranged to conform to the current year's presentation.

These financial statements of the unit cover one calender year from 01 January 2025 to 31 December 2025.

		Notes	2025		2024	
			USD	BDT	USD	BDT
3	**Balance with other Banks and Financial Institutions**					
	Inside Bangladesh					
	National Credit and Commerce Bank PLC.		-	-	-	-
	Placement to DBU foreign bill		4,000,000	489,181,600	22,000,000	2,639,978,000
			4,000,000	**489,181,600**	**22,000,000**	**2,639,978,000**
	Outside Bangladesh					
	Standard Chartered Bank, USA		3,356,774	410,517,995	1,376,279	165,152,057
	Standard Chartered Bank, Germany		178,879	21,876,042	-	-
			3,535,653	**432,394,037**	**1,376,279**	**165,152,057**
			7,535,653	**921,575,637**	**23,376,279**	**2,805,130,057**
4	**Loans and advances**					
	Loans, cash credits, overdrafts, etc.	4.1	37,948,036	4,640,870,248	63,404,137	7,608,433,049
	Bills discounted and purchased	4.2	390,615,537	47,770,483,293	161,741,784	19,408,852,343
			428,563,573	**52,411,353,541**	**225,145,921**	**27,017,285,392**
4.1	**Loans, cash credit, overdraft etc.**					
	Inside Bangladesh					
	Loans		10,884,945	1,331,178,746	16,539,903	1,984,771,786
	Overdraft		72,036	8,809,722	1,639,557	196,745,154
			10,956,982	**1,339,988,467**	**18,179,459**	**2,181,516,940**
	Outside Bangladesh					
	Overdraft		26,991,054	3,300,881,781	45,224,678	5,426,916,109
			26,991,054	**3,300,881,781**	**45,224,678**	**5,426,916,109**
			37,948,036	**4,640,870,248**	**63,404,137**	**7,608,433,049**
4.2	**Bills purchased and discounted**					
	Inside Bangladesh					
	Bills discounted		-	-	-	-
	Bills financed		390,615,537	47,770,483,293	161,741,784	19,408,852,343
			390,615,537	**47,770,483,293**	**161,741,784**	**19,408,852,343**
	Outside Bangladesh					
	Bills discounted		-	-	-	-
	Bills financed		-	-	-	-
			-	-	-	-
			390,615,537	**47,770,483,293**	**161,741,784**	**19,408,852,343**
5	**Other Assets**					
	Prepayments		25,000	3,057,385	90,000	10,799,932
	Interest receivable on term placement		49,000	5,992,476	66,310	7,957,101
	GBP Fund receivable from Domestic Banking Operation		203,447	24,880,635	161,688	19,402,340
			277,447	**33,930,496**	**317,997**	**38,159,372**
6	**Borrowings from other banks, financial institutions and agents**					
	Demand borrowings	6.1	71,100,000	8,695,202,940	116,198,744	13,943,733,106
	Term borrowings	6.2	270,144,442	33,037,422,535	106,580,141	12,789,510,300
			341,244,442	**41,732,625,475**	**222,778,885**	**26,733,243,407**
6.1	**Demand borrowings**					
	In non interest bearing account with					
	Standard Chartered Bank, Germany		-	-	13,111	1,573,247
	In interest bearing account with					
	Eastern Bank PLC.		71,100,000	8,695,202,940	116,185,634	13,942,159,860
			71,100,000	**8,695,202,940**	**116,198,744**	**13,943,733,106**
6.2	**Term Borrowings**					
	Borrowing inside Bangladesh					
	Commercial Bank of Ceylon PLC		55,000,000	6,726,247,000	19,000,000	2,279,981,000
	Jamuna Bank PLC.		-	-	5,000,000	599,995,000
	Investment Promotion & Financing Facility (IPFF)		912,061	111,540,840	1,428,280	171,392,185
			55,912,061	**6,837,787,840**	**25,428,280**	**3,051,368,185**
	Borrowing outside Bangladesh					
	Asian Development Bank		20,000,000	2,445,908,000	-	-
	Opec fund for International Development		28,000,000	3,424,271,200	35,000,000	4,199,965,000
	Commerz Bank, Frankfurt		25,000,000	3,057,385,000	-	-
	CaixaBank, S.A., Spain		30,359,168	3,712,786,637	5,000,000	599,995,000
	Citibank NA, Singapore		26,721,352	3,267,898,409	8,000,000	959,992,000
	Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)		-	-	5,000,000	599,995,000
	Landesbank Baden-Wuerttemberg,Mainz,Germany		10,000,000	1,222,954,000	-	-
	JP Morgan Chase, Singapore		10,000,000	1,222,954,000	-	-
	Mashreq Bank, Dubai		40,000,000	4,891,816,000	-	-
	Mashreq Bank, Hongkong		-	-	5,000,000	599,995,000
	National Bank of Ras Al-Khaimah, UAE		20,000,000	2,445,908,000	-	-
	OEEB Development Bank, Austria		4,000,000	489,181,600	8,000,000	959,992,000
	Standard Chartered Bank, Singapore		151,861	18,571,848	151,861	18,223,115
	Wells Fargo, NA		-	-	5,000,000	599,995,000
	Deutsche Bank AG, Singapore		-	-	10,000,000	1,199,990,000
			214,232,381	**26,199,634,694**	**81,151,861**	**9,738,142,115**
			270,144,442	**33,037,422,535**	**106,580,141**	**12,789,510,300**
7	**Deposits and other accounts**					
	Current deposits and other accounts	7.1	11,316,931	1,384,008,660	9,772,844	1,172,731,482
	Savings bank deposits		899,765	110,037,155	436,254	52,350,088
	Fixed deposits		80,684,509	9,867,344,242	16,639,466	1,996,719,326
	Special notice deposits		150,201	18,368,950	104,964	12,595,528
	Bills payable		-	-	-	-
			93,051,407	**11,379,759,007**	**26,953,528**	**3,234,396,424**
7.1	**Current deposits and other accounts:**					
	Current account		8,462,347	1,034,906,100	7,804,693	936,555,360
	Other accounts	7.1.1	2,854,585	349,102,559	1,968,151	236,176,122
			11,316,931	**1,384,008,660**	**9,772,844**	**1,172,731,482**
7.1.1	**Other accounts**					
	Interest payable on deposit		1,143,530	139,848,473	135,100	16,211,810
	Margin on facility		1,711,054	209,254,086	1,833,051	219,964,312
			2,854,585	**349,102,559**	**1,968,151**	**236,176,122**
8	**Other liabilities**					
	General provision for loans and advances		4,285,636	524,113,536	2,198,166	263,777,711
	General provision for off-balance sheet exposures		177,327	21,686,306	100,761	12,091,218
	Specific provision for loans and advances		1,984,217	242,660,580	3,939,864	472,779,726
	Interest suspense account		23,532	2,877,915	1,000,106	120,011,711
	Interest payable on borrowing		2,985,307	365,089,277	1,005,999	120,718,870
	Privileged creditors		76,891	9,403,457	69,701	8,364,097
	Sundry creditors		290	35,511	293,378	35,205,098
			9,533,201	**1,165,866,582**	**8,607,975**	**1,032,948,432**

9 **Foreign currency translation gain/(loss)**

The foreign currency translation gain/(loss) is a net result of exchange difference of year end standard mid rate and monthly average of standard mid rate arising from translation of functional currency to presentation currency. Assets and liabilities of OBU have been presented into Taka (which is functional currency of the Bank) using end standard mid rate of exchange of the Bank i.e. USD 1 = BDT 122.2954 (2024: BDT 119.9990) and incomes and expenses are translated using monthly average of standard mid rate of exchange (USD 1= BDT 122.1658).

		Notes	2025		2024	
			USD	BDT	USD	BDT
10	**Interest income**					
	Interest on loans and advances		25,428,602	3,106,505,510	18,648,600	2,156,649,052
	Interest on money at call and on short notice		-	-	-	-
	Interest on placement with other banks		449,818	54,952,325	834,483	96,505,240
			25,878,420	**3,161,457,834**	**19,483,083**	**2,253,154,292**
11	**Interest paid on deposits and borrowings**					
	Interest on deposits		2,553,205	311,914,285	387,551	44,818,968
	Interest on demand borrowings		4,620,686	564,489,835	1,914,265	221,378,437
	Interest on term borrowings		14,611,775	1,785,059,223	15,738,234	1,820,074,780
			21,785,666	**2,661,463,342**	**18,040,049**	**2,086,272,184**
12	**Commission, exchange and brokerage**					
	Fees & commission		220,410	26,926,537	153,000	17,693,894
	Net exchange gain/(loss)		25,293	3,089,931	(18,949)	(2,191,362)
			245,703	**30,016,468**	**134,051**	**15,502,533**

*The net result of exchange differeces arising from day to day transactions & revaluation of monetary items are recognized in profit and loss account as per IAS 21 *The Effect of changes in Foreign Exchange Rates*.

		Notes	2025		2024	
			USD	BDT	USD	BDT
13	**Other operating Income**					
	Rebate of foreign correspondence charges		94,887	11,591,954	86,202	9,969,023
	Swift charges recovered		30,135	3,681,441	26,421	3,055,445
	Postage charges recovered		2,547	311,211	3,403	393,546
	Service charges		112,417	13,733,501	66,894	7,736,044
			239,986	**29,318,106**	**182,920**	**21,154,057**
14	**Operating expenses**					
	Bank charges		535,588	65,430,584	664,629	76,862,104
			535,588	**65,430,584**	**664,629**	**76,862,104**
15	**Provision for loans and advances**					
	General provision for loans and advances		2,087,470	255,017,424	(257,842)	(29,818,617)
	General provision for off-balance sheet exposures		76,566	9,353,775	3,093	357,689
	Special general provision for COVID-19		-	-	(45,964)	(5,315,595)
	Specific provision for loans and advances		(168,997)	(20,645,611)	(71,069)	(8,218,892)
			1,995,039	**243,725,588**	**(371,782)**	**(42,995,416)**

16 **Provision for tax for the period**

The Offshore Banking Operation (OBO) operates as an integral unit of the Bank. Income generated from the OBO is included in the Bank's separate financial statements, and tax is calculated on the total income of the Bank. Accordingly, no separate tax provision has been recognized for the OBO.

		Notes	2025		2024	
			USD	BDT	USD	BDT
17	**Surplus in profit and loss account**					
	Opening balance		(9,500,191)	(804,876,726)	(10,967,349)	(974,548,735)
	Add: profit/(loss) during the year		2,047,814	250,172,894	1,467,158	169,672,009
			(7,452,377)	(554,703,832)	(9,500,191)	(804,876,726)
	Less: transferred to DBO during the year		-	-	-	-
			(7,452,377)	**(554,703,832)**	**(9,500,191)**	**(804,876,726)**

Eastern Bank PLC.
Islamic Banking
Balance Sheet
As at 31 December 2025

Annexure-J

Amount in BDT

Particulars	Notes	2025	2024
Property and assets			
Cash			
Cash in hand (including foreign currencies)	3	68,701,512	54,237,705
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4	1,881,911,530	226,031,918
		1,950,613,042	**280,269,623**
Balances with other banks and financial institutions			
In Bangladesh	5	3,273,588,738	2,201,584,348
Outside Bangladesh		-	-
		3,273,588,738	**2,201,584,348**
Placement with banks & other financial institutions		-	-
Investments in shares & securities			
Government	6	10,210,090,000	1,843,740,000
Others		-	-
		10,210,090,000	**1,843,740,000**
Investments			
General investments	7	6,945,393,467	760,203,616
Bills purchased and discounted		-	-
		6,945,393,467	**760,203,616**
Fixed assets including premises, furniture and fixtures	8	**85,014,905**	**111,085,778**
Other assets	9	**488,467,341**	**52,925,193**
Non banking assets		-	-
Total assets		**22,953,167,494**	**5,249,808,557**
Liabilities and capital		-	-
Liabilities			
Placements from other banks, financial institutions and agents	10	**1,200,000,000**	-
Deposits and other accounts	11		
Al-wadeeah current deposits and other deposit accounts		1,276,713,503	128,306,383
Bills payable		3,380,389	-
Mudaraba savings deposits		3,486,631,338	543,630,443
Mudaraba term deposits		15,349,379,773	4,557,187,246
Mudaraba special notice deposits		1,342,078,431	51,621,854
		21,458,183,435	**5,280,745,927**
Other liabilities	12	**97,592,829**	**12,398,096**
Total liabilities		**22,755,776,263**	**5,293,144,022**
Shareholders' equity			
General Reserve		-	-
Surplus in profit and loss account	13	197,391,231	(43,335,465)
Total shareholders' equity		**197,391,231**	**(43,335,465)**
Total liabilities and shareholders' equity		**22,953,167,494**	**5,249,808,557**
Off-balance sheet items			
Contingent liabilities	14		
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		357,907,121	-
Bills for collection		-	-
Others		-	-
		357,907,121	-
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	-
Total off-balance sheet items		**357,907,121**	-

Eastern Bank PLC.
Islamic Banking
Profit and Loss Account
For the year ended 31 December 2025

Amount in BDT

Particulars	Notes	01 January 2025 to 31 December 2025	22 August 2024 to 31 December 2024
Profit on investment	15	889,815,884	27,770,773
Profit shared on deposits	16	990,536,998	73,015,756
Net investment income		**(100,721,115)**	**(45,244,983)**
Income from investment in shares and securities	17	487,730,972	33,773,392
Commission, exchange and fees	18	9,248,494	1,367,406
Other operating income	19	47,500	-
		497,026,967	**35,140,798**
Total operating income		**396,305,852**	**(10,104,184)**
Salaries and allowances	20	39,079,868	7,134,208
Rent, taxes, insurance, utilities etc.	21	6,807,930	2,351,782
Legal & professional expenses	22	12,550	-
Postage, stamp, telecommunication etc.	23	191,377	-
Stationery, printing, advertisement, business promotion etc.	24	9,480,659	5,733,417
Shariah supervisory committee's fees and expenses	25	317,390	99,000
Depreciation and repair of bank's assets	26	32,652,083	9,571,777
Other operating expenses	27	3,622,287	704,038
Total operating expenses		**92,164,145**	**25,594,222**
Profit before provisions		**304,141,707**	**(35,698,406)**
Provision for investments and off-balance sheet exposures	28		
General provision for investments		61,625,476	7,637,059
Specific provision for investments		-	-
General provision for off-balance sheet exposures		1,789,536	-
Total provision		**63,415,011**	**7,637,059**
Total profit/(loss) before taxes for the year		**240,726,696**	**(43,335,465)**

Eastern Bank PLC.
Islamic Banking
Cash Flow Statement
For the year ended 31 December 2025

Amount in BDT

	Particulars	Notes	01 January 2025 to 31 December 2025	22 August 2024 to 31 December 2024
A)	**Cash flows from operating activities**			
	Profit receipts in cash		726,696,062	(23,699,394)
	Profit payments		(768,525,329)	(21,729,293)
	Fees and commission receipts in cash		9,248,494	1,367,406
	Income from investment (other than dividend)		399,274,640	20,909,054
	Cash payment to employees		(39,079,868)	(7,255,618)
	Cash payment to suppliers		(22,742,427)	(10,090,179)
	Income tax paid		(132,972,172)	(4,685,809)
	Receipts from other operating activities		47,500	-
	Payments for other operating activities		(3,939,677)	(681,628)
	Cash generated from operating profit before changes in operating assets and liabilities		**168,007,224**	**(45,865,461)**
	Increase/(decrease) in operating assets and liabilities			
	Investment and advances to customers (other than banks)		(6,053,050,624)	(714,400,115)
	Other assets		(183,133,050)	(29,708,379)
	Deposits/placements from other banks		2,300,774,841	-
	Deposits from customers (other than banks)		14,855,741,408	5,229,459,464
	Other liabilities		20,689,310	18,592,723
	Cash generated from changes in operating assets and liabilities		**10,941,021,886**	**4,503,943,693**
	Net cash received from/(used in) operating activities		**11,109,029,110**	**4,458,078,232**
B)	**Cash flows from investing activities**			
	Net sale/(purchase) of non-trading securities (Sukuk)		(8,366,350,000)	(1,843,740,000)
	Net sale/(purchase) of property, plant and equipment		(331,300)	(132,484,261)
	Net cash (used in) investing activities		**(8,366,681,300)**	**(1,976,224,261)**
C)	**Cash flows from financing activities**			
	Net cash received from/(used in) financing activities		-	-
D)	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**		**2,742,347,810**	**2,481,853,971**
E)	**Effects of exchange rate changes on cash and cash equivalents**		-	-
F)	**Opening cash and cash equivalents**		2,481,853,971	-
G)	**Closing cash and cash equivalents (D+E+F)***		**5,224,201,781**	**2,481,853,971**
	***Cash and cash equivalents consists of:**			
	Cash in hand (including foreign currencies)	3	68,701,512	54,237,705
	Balances with Bangladesh Bank and its agent bank (s)	4	1,881,911,530	226,031,918
	Balances with other banks and financial institutions	5	3,273,588,738	2,201,584,348
			5,224,201,781	**2,481,853,971**

These financial statements should be read in conjunction with the annexed notes.

Eastern Bank PLC.
Islamic Banking
Notes to the Financial Statements
as at 31 December 2025

1.0 **Status of EBL Islamic Banking**

Islamic Banking, as a broader concept, seeks not only to avoid interest-based transactions prohibited under Islamic Shariah but also to prevent unethical practices and actively contribute to achieving the objectives of an Islamic economy. Eastern Bank PLC commenced its Islamic Banking commercial operations on August 22, 2024, and officially inaugurated on September 01, 2024 with the objective of offering Shariah-compliant financial services in alignment with Islamic Principles as well as the regulatory framework prescribed by Bangladesh Bank. EBL Islamic Banking has designed and launched a comprehensive suite of products based on established Shariah principles to cater to the diverse needs of its clientele. While Islamic Banking operations function independently from the Bank's conventional banking business, a robust and segregated accounting framework is maintained to ensure strict adherence to Shariah principles—particularly the prohibition of interest (Riba).

1.1 **Nature of business**

Islamic Banking Wing of Eastern Bank PLC. (EBL) offers a full range of Shariah-compliant commercial banking services through its dedicated windows, in accordance with the Bank Company Act 1991 (as amended), directives from Bangladesh Bank, other regulatory authorities, and the principles of Islamic Shariah.

Our offerings include: deposits products -Islamic Current Account based on Al-Wadiah principle and Islamic Savings, Islamic SND & Islamic Term Deposits structured under Mudarabah Principle and Financing Products based on shariah mode -Murabahah, Diminishing Musharakah, Continuous Musharakah etc. EBL's Islamic Banking operations are closely monitored and supervised by a dedicated team of knowledgeable professionals to ensure Shariah compliance, foster development, and support the growth of our Islamic Banking business.

1.2 **Profit distribution to Mudarabah depositors**

Considering the Shariah requirements and the Guidelines for Islamic Banking issued by Bangladesh Bank, EBL Islamic Banking has implemented a Weightage-Based Framework of Rate of Return for distributing profit among Mudarabah depositors (Sahib Al-Maal). Under this framework, profit is allocated through product-wise Profit-Sharing Ratios (PSR) and weightages for different deposit categories.

For the year 2025, the PSR between the Bank and the Mudarabah depositors was 70:30 (Depositors: Bank) from January to July 2025 and was subsequently revised to 65:35 from August to December 2025, considering the Bank's profitability, liquidity management, and market competitiveness. As per regulatory instructions, profit during the year was paid at provisional rates, subject to adjustment after finalization of accounts at year-end.

Accordingly, upon finalization of the accounts for the year 2025, 28.09% of the funded income was retained by the Bank as Mudarib, while 71.91% was distributed among Mudarabah depositors, which is higher than the interim contractual PSRs. Accordingly, the Bank has determined the final PSR at 71.91% in favor of depositors. This treatment is fully Shariah-compliant ensuring transparency, fairness, and protection of depositors' interests and duly approved in the 15th meeting of EBL-SSC.

2.0 **Basis of preparation of the Financial Statements**

"Islamic Banking Wing" of the Bank is being operated in strict compliance with the rules of Islamic Shariah. The financial statements of the EBL Islamic Banking have been prepared under the historical cost convention in accordance with International Financial Reporting Standards (IFRS) and as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Companies Act, 1991 (as amended) and other applicable circulars, instructions, rules, and regulations issued by Bangladesh Bank and other regulatory authorities, as well as Shariah principles applicable to Islamic Banking operations.

In case any requirement of the Bank Companies Act 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Bank Companies Act 1991 (as amended) and provisions and circulars issued by Bangladesh Bank shall prevail.

2.1 **Income/ revenue recognition principle**

The bank earns income from various sources such as financing income, investment income, charges, fees, commission, placement income etc. Fees, commission and exchange gain from services or genereal investment provided by the Bank are recognized as and when the related services are rendered. Income from Placement, Financing and Investment are recognized on accrual basis in accordance with the applicable accounting standards and Bangladesh Bank guidelines. In recognizing income, EBL Islamic Banking ensures compliance with Shariah principles and guidelines.

2.2 **Expense recognition principle**

Expense in respect of profit paid on deposits is recognized on an accrual basis. Monthly accruals are calculated based on the provisional profit rates applied to the respective Mudarabah deposit products. The final profit rates are determined annually after the end of the financial year, based on the income generated from various investments and other business activities. Profit is then adjusted among the Mudarabah depositors in accordance with the approved Profit Sharing Ratio (PSR) and weightage assigned to the respective deposit products, as approved by EBL-SSC

2.3 **Compensation account & Shariah non-compliance income**

Any income that becomes doubtful from a Shariah perspective is excluded from the distributable income of the Bank. In addition, compensation is not recognized as regular income of the Bank in accordance with Shariah principles. Such amounts, if realized or accrued, are transferred to a charity account and utilized for Shariah-approved charitable purposes under the supervision of the EBL Shariah Supervisory Committee.

2.4 **Reporting period**

The financial statements cover the reporting period from 01 January 2025 to 31 December 2025.

2.5 **Shariah compliance**

EBL Islamic Banking strictly complies with the instructions of Bangladesh Bank regarding Islamic banking operations, as well as the rulings of the EBL Shariah Supervisory Committee. The accounting policies applied in the financial statements of the Bank's main operations have been consistently followed in the financial statements of EBL Islamic Banking, except where otherwise instructed by Bangladesh Bank, as the primary regulator, and the EBL Shariah Supervisory Committee. Accordingly, EBL Islamic Banking adheres to the following:

- Complete segregation of funds is maintained, ensuring that Islamic Banking funds are not mixed with the conventional banking funds of the Bank.
- The Bank's overall Islamic Banking operations, including fund deployment and profit distribution mechanisms, generally comply with Shariah rules and principles.
- Separate books of accounts are maintained for EBL Islamic Banking, including a separate Balance Sheet, Profit & Loss Account, and Cash Flow Statement.
- Distribution of profit to the Mudarabah Depositors conforms to the basis that has been approved in accordance with Shariah rules and principles and BB guidelines.
- The agreements, contracts, transactions and dealings entered into by the Islamic Banking during the year 2025 have been reviewed by EBL-SSC and found in compliance with Shariah principles.
- During the review period, no income generated from sources or activities prohibited under Shariah principles was identified. Accordingly, no doubtful income has been reported.

2.6 **General**

i. The amount presented in the financial statements of EBL Islamic Banking are expressed in Bangladeshi Taka (BDT) and have been rounded to the nearest Taka, unless otherwise stated.
ii. Operating expenses in the nature of rent, rates and taxes, salaries, management expenses, printing and stationery, electricity, postages, stamps, telecommunication and other fees & expenses are accounted for separately for the Islamic Banking Unit following the same accounting principles adopted by the Bank.
iii. Fixed assets relating to the Islamic Banking Wing are recorded in the books of Islamic Banking, and depreciation on such assets is charged to the Profit and Loss Account of the Islamic Banking Unit of the Bank.

Amount in BDT

	Particulars	Notes	2025	2024
3	**Cash in hand (including foreign currencies)**			
	In local currency		68,701,512	54,237,705
	In foreign currency		-	-
			68,701,512	**54,237,705**
4	**Balance with Bangladesh Bank and its agent bank(s) including foreign currencies**			
	Bangladesh Bank			
	Local currency		1,881,911,530	226,031,918
	Foreign currency		-	-
			1,881,911,530	**226,031,918**
	Sonali Bank (an agent of Bangladesh Bank) - local currency		-	-
			1,881,911,530	**226,031,918**
5	**Balances with other banks and financial institutions**			
	Balance in Bangladesh		3,273,588,738	2,201,584,348
	Balance outside Bangladesh		-	-
			3,273,588,738	**2,201,584,348**
6	**Investments in share & securities**			
	Government	6.1	10,210,090,000	1,843,740,000
	Others		-	-
			10,210,090,000	**1,843,740,000**
6.1	**Government**			
	Sukuk - HTM		8,940,090,000	1,843,740,000
	Encumbered security -Islamic Banks Liquidity Facility (IBLF)		1,270,000,000	-
			10,210,090,000	**1,843,740,000**
7	**Investments**			
	General investments	8.1	6,945,393,467	760,203,616
	Bills purchased and discounted		-	-
			6,945,393,467	**760,203,616**
8	**Fixed assets including premises, furniture and fixtures**			
	Fixed assets at cost			
	Furniture and fixtures		1,492,680	1,492,680
	Computer and network equipment		40,209,041	39,843,641
	General machineries and equipment		159,441	159,441
	Software		90,988,499	90,988,499
			132,849,661	**132,484,261**
	Less: accumulated depreciation and amortization			
	Furniture and fixtures		(275,085)	(125,818)
	Computer and network equipment		(11,057,022)	(2,999,604)
	General machineries and equipment		(93,055)	(61,166)
	Software		(36,409,595)	(18,211,895)
			(47,834,756)	**(21,398,483)**
	Written down value		**85,014,905**	**111,085,778**
9	**Other assets**			
	Stock of stationeries and stamps on hand		5,186,010	3,085,766
	Sundry receivables		212,341,228	26,622,613
	Advance income tax*		132,972,172	4,685,809
	Profit receivable on placement with banks and financial institutions		36,647,260	5,666,667
	Profit receivable from Sukuk		101,320,672	12,864,339
			488,467,341	**52,925,193**

* Advance income tax has been netted off against the tax liability in the preparation of the Bank's financial statements.

	Particulars	Notes	2025	2024
10	**Placements from other banks, financial institutions and agents**			
	Inside Bangladesh		1,200,000,000	-
	Outside Bangladesh		-	-
			1,200,000,000	-
11	**Deposits and other accounts**			
	Al wadeeah current deposits and other accounts		1,276,713,503	128,306,383
	Mudaraba savings deposits		3,486,631,338	543,630,443
	Mudaraba term deposits		15,349,379,773	4,557,187,246
	Mudaraba special notice deposits		1,342,078,431	51,621,854
	Bill payable		3,380,389	-
			21,458,183,435	**5,280,745,927**
12	**Other liabilities**			
	Privileged creditors (payable to government)		22,940,944	4,063,261
	Provision for investments and OBS exposures	12.1	71,052,071	7,637,059
	Profit payable on placement from BB		1,090,411	-
	Sundry creditors		633,011	-
	Miscellaneous liabilities/payables		1,876,391	697,776
			97,592,829	**12,398,096**
12.1	**Provision for investments and OBS exposures**			
	A) General provision movement on investments			
	Opening balance		7,637,059	-
	Provision made during the year		61,625,476	7,637,059
	Provision held at the end of the year		**69,262,535**	**7,637,059**
	B) General provision movement on off-balance sheet exposures			
	Opening balance		-	-
	Provision made during the year		1,789,536	-
	Provision held at the end of the year		**1,789,536**	-
	Provision for investments and OBS exposures (other than OBO)		**71,052,071**	**7,637,059**
13	**Surplus in profit and loss account**			
	Opening balance		(43,335,465)	-
	Profit/(loss) for the year		240,726,696	(43,335,465)
	Closing balance		**197,391,231**	**(43,335,465)**
14	**Contingent liabilities**			
	Acceptances and endorsements		-	-
	Letters of guarantee		-	-
	Irrevocable Letters of Credit		357,907,121	-
	Bills for collection		-	-
	Others		-	-
			357,907,121	-
15	**Profit on investment**			
	Income from general investment		478,803,257	20,020,554
	Profit on SND accounts balance maintained with other banks		15,225,058	2,083,553
	Profit on placement with banks and financial institutions		395,787,568	5,666,667
			889,815,884	**27,770,773**
16	**Profit shared on deposits**			
	Profit shared on Special Notice Deposits (SND)		14,936,830	178,781
	Profit shared on term deposits		975,600,168	72,836,975
			990,536,998	**73,015,756**
17	**Income from investment in shares / securities**			
	Income from Sukuk		487,730,972	33,773,392
			487,730,972	**33,773,392**
18	**Commission, exchange and fees**			
	Cards fees & charges		4,290,001	608,556
	Commission on issuance of Pay Order (PO)		1,136,540	-
	Processing fees of invesment/financing		342,395	17,500
	Service charges (periodic & ad-hoc)		3,479,558	741,350
			9,248,494	**1,367,406**
19	**Other operating income**			
	Swift charges recovered		47,500	-
			47,500	-
20	**Salaries and allowances**			
	Basic salary		18,807,880	4,183,923
	Bonus and allowances		18,401,362	2,551,730
	Contribution to provident fund		1,870,626	398,555
			39,079,868	**7,134,208**
21	**Rent, taxes, insurance, utilities etc.**			
	Rents, rates and taxes - premises & equipment*		6,799,551	2,246,962
	Utilities (except telecommunication)		8,379	104,820
			6,807,930	**2,351,782**
22	**Legal & professional expenses**			
	Contact point verification fees		1,050	-
	Consultancy and advisory services fees		11,500	-
			12,550	-
23	**Postage, stamp, telecommunication etc.**			
	Telephone and mobile bill		191,377	-
	Stamp and court fees		200	-
			191,377	-
24	**Stationery, printing, advertisement, business promotion etc.**			
	Printing and office stationery		1,621,838	1,034,211
	Security stationery		347,781	93,878
	Advertisement (print & electronic media, POC materials etc.)		3,941,041	4,099,328
	Business promotional expenses for priority and others		3,570,000	506,000
			9,480,659	**5,733,417**
25	**Shariah supervisory committee's fees and expenses**			
	Meeting attendance fees		265,500	99,000
	Other expenses (refreshment, conveyance etc.)		51,890	-
			317,390	**99,000**
26	**Depreciation and repair of bank's assets**			
	Depreciation			
	Machinery and equipment		31,888	10,629
	Computer and network equipment		8,023,318	2,656,243
	Furniture and fixtures		149,267	44,366
	Software		18,197,700	4,855,559
			26,402,173	**7,566,797**
	Repairs, maintenance and spare parts			
	Software maintenance		6,145,239	2,004,980
	Vehicles		104,671	-
			6,249,910	**2,004,980**
			32,652,083	**9,571,777**
27	**Other expenses**			
	Business travelling and conveyance		41,061	19,260
	Bank charges		805,290	101,495
	Recruitment and training expenses		637,406	204,378
	Entertainment and recreation		251,320	61,795
	Business and internal events		1,480,000	286,368
	Other service charges (ATM card usage, cash back etc)		407,210	30,742
			3,622,287	**704,038**
28	**Provision charged for investments and off-balance sheet exposures**			
	General provision for investments		61,625,476	7,637,059
	Specific provision for investments		-	-
	General provision for off-balance sheet exposures		1,789,536	-
			63,415,011	**7,637,059**