



Eastern Bank Ltd.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2017 (AUDITED)

Figures in Taka

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include interest on reverse repo, interest on commercial paper, interest on corporate bonds, etc.

Figures in Taka

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include repairs, maintenance & spare parts, machinery & equipments, vehicles, furniture and fixtures, etc.

*As per instruction/circular of Bangladesh Bank vide DOS circular letter No. 5 dated 26 May 2008 and subsequent clarifications on 28 January 2009.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include commission, exchange and brokerage, fees, commission and charges, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include cards fees & charges (net of card charges), credit card, annual fees, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include exchange gain (net of exchange loss), brokerage, fees, commission and charges, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include exchange gain (net of exchange loss), exchange gain from cards business, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include brokerage commission, brokerage commission (DSE & CSE), brokerage commission (dealer), etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include other operating income, rebate commission, postage charges, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include earnings per share (EPS) (restated), earnings per share (EPS) (restated), etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include contribution to gratuity fund, contribution to gratuity fund, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include contribution to superannuation fund, contribution to superannuation fund, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include contribution to gratuity fund during the year, contribution to gratuity fund, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include contribution to superannuation fund during the year, contribution to superannuation fund, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include rent, taxes, insurance, electricity, etc., rent, taxes and insurance, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include legal and professional expenses, legal and professional expenses, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include postage, stamp, telecommunication, etc., postage, stamp, telecommunication, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include printing, advertising, etc., printing, advertising, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include managing director's salary and allowances, managing director's salary and allowances, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include directors' fees & expenses, directors' fees and expenses, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include depreciation and repair of the Bank's assets, depreciation and repair of the Bank's assets, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include repairs, maintenance & spare parts, machinery & equipments, vehicles, furniture and fixtures, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include other expenses, business travelling & conveyance, bank charges, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include other expenses of subsidiaries, registration & renewal, guarantee premium, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include other provisions, provision (released) charged for provisioned bill, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include provision for taxation/income tax expenses, current tax expenses, deferred tax (income)/expenses, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include deferred tax (income) (net), deferred tax (income) on specific provision against bad loan, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include reconciliation of effective tax rate (Bank only), profit before income tax as per profit and loss account, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include factors affecting the tax charge for current year, tax exempted income, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include total income tax expenses, total income tax expenses, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include earnings per share (EPS) (restated), earnings per share (EPS) (restated), etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include changes in other assets (cash flow item), opening balance, etc.

Table with 5 columns: Note, Consolidated, Bank (Solo), 2017, 2016. Rows include changes in other liabilities (cash flow item), opening balance, etc.

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Annexure-A Eastern Bank Limited Schedule of Fixed Assets as at 31 December 2017

Table with multiple columns: Particulars, Balance at 1 January 2017, Accumulated Depreciation & Amortisation, Balance at 31 December 2017, etc.

Annexure-A Eastern Bank Limited Schedule of Fixed Assets as at 31 December 2017

Table with multiple columns: Particulars, Balance at 1 January 2017, Accumulated Depreciation & Amortisation, Balance at 31 December 2017, etc.

Annexure-B Eastern Bank Limited and its subsidiaries Balance with other Banks and Financial Institutions (Consolidated) as at 31 December 2017

Table with multiple columns: Name of banks and financial institutions, Amount in Foreign Currency, Conversion rate, Amount in BDT, etc.

Annexure-B1 Borrowing from Banks and Financial Institutions (Consolidated) as at 31 December 2017

Table with multiple columns: Name of banks and financial institutions, Currency, Amount in Foreign Currency, Conversion rate, Amount in BDT, etc.

Annexure-C Related party disclosures

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 information are given below.

Directors' interest in different entities

Table with columns: 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, proprietor, employee, etc., Status, Percentage of holding interest in the concern.

Significant contracts where the Bank is a party & wherein directors have interest: Nil

Share issued to directors and executives without consideration or exercisable at discount: Nil

Related party transactions: Please see Annexure - C1

Lending policies to related parties: Related parties are allowed loans and advances as per credit policy of the Bank.

Business other than banking business with any related concern of the directors as per Section-18(2) of the Bank Company Act 1991: Nil

Investments in the securities of directors and their related concern: Nil

Annexure-C1 Related Party Transactions

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

Annexure-C2 The significant related party transactions during the year were as follows:

1. Non-funded facilities: Figures in Taka

Table with columns: Name of the organisation, Representing Directors, Nature of interest with EBL, Approved limit, Outstanding as at 1 Jan 2017, Outstanding as at 31 Dec 2017.

Annexure-C3 Credit card facilities: Figures in Taka

Table with columns: Representing Directors, Nature of interest with EBL, Approved limit, Outstanding as at 1 Jan 2017, Outstanding as at 31 Dec 2017.

Annexure-C4 Transactions relating to procurement, service & rent: Figures in Taka

Table with columns: Name of the Company/Person, Related Directors of EBL, Nature of transactions, Amount of transactions made in 2017, Outstanding as at 31 Dec 2017.

