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Eastern Bank Ltd.

A. Gasem & Co.
Chartered Accountants
Registration No: PF 1015

(A.__ O. A. M. M. Mohammed Hamidul Islan

Independent auditor's report

to the shareholders of Eastern Bank Limited

Report on the audit of the consolidated and separate financial statements

We have audited the consolidated financial statements of Eastern Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Eastern Bank Limited (the "Bank"), which comprise the consolidated and separate balance sheet as at 31 December 2020, and the consolidated and separate profit and loss account, consolidated and separate statement of changes in equity and consolidated and separate cash flow statement for the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank (the "financial statements") give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2020, and of its consolidated and separate profit and loss accounts, consolidated and separate statement of changes in equity and its consolidated and separate cash flow statement for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note # 2 and comply with the Banking Companies Act, 1991 (as amended up to date), the Companies Act, 1994, the rules and regulations issued by the Bangladesh Bank, the rules and regulations issued by the Bangladesh Securities & Exchange Commission (BSEC) and other applicable laws and regulations.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are The described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), rules & regulations issued by Bangladesh Bank and Bangladesh Securities and Exchange Commission (IBSEC), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements for the financial year 2020. These matters were addressed in the context of the audit of the financial statements, and in forming the auditor's opinion thereon, and we do not provide a separate opinion on these matters. For each matter described below our description of how our audit addressed the matter is provided in that context.

Key audit matter	How our audit addressed the key audit matter
Measurement of provision for loans and advances	
With reference to Note 13.4 to the financial statements, the process for calculating the provision for loans and advances portfolio associated with credit risk is significant and complex. The bank calculates provision for loans and advances 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. 14 dated 23 September 2012 and its subsequent amendments. To minimize covid 19 impact, Bangladesh Bank issued BRPD Circular Letter No. 56 and 117 dated 10 December 2020 and 5 January 2021. According to the circular, commercial bank must keep an extra 1% (percent) provision for those borrowers who have availed payment by deferral (PBD) facilities. The calculation of the new provisioning rule will have to be implemented based on the outstanding (deferral payment) banks as of 31 December 2020. The Bank has kept this special provision of BDT 602.39 million as per the circular. In Bangladesh, non-performing loans have been increasing day by day. Banks need to maintain provision for additional non-performing loans in line with guidelines of the central bank. The Bank identifies impaired loan accounts and calculates required provision manually. Furthermore, management has incentive to maintain lower provision for loan and advances to overstate profit. Considering these factors, we have considered measurement of provision for loans and advances as significant risk as well as a key audit matter. At year end of 2020 the Group reported total gross loans and advances of BDT 239.49 billion (2019; BDT 239.09 billion) and in 2020 the Bank reported total gross loans and advances of BDT 238.94 billion (2019; BDT 230.55 billion) whereas at the year end of 2020 the Group reported total provision for loans and advances of BDT 11.42 billion (2019; BDT 9.44 billion) and the Bank reported total grossion and advances of BDT 11.82 billion (2019; BDT 34.4 billion) and the Bank reported total grovision for loans a	We tested the design and operating effectiveness of key control focusing on the following: Tested the credit appraisal, loan disbursemen procedures, monitoring and provisioning process; Tested the controls related to provision for loans and advances; Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: Tested the Group and the Bank's general and specific provisions; Assessed quarterly classification ledger of loans and advances (CL); Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; Assessed the presentation of disclosures against relevan accounting standards and Bangladesh Bank guidelines.
02. Measurement of deferred tax assets	
At the year ended 2020 the Group reported total deferred tax assets of BDT 2.150 billion (2019: BDT 1.875 billion) and deferred tax income of BDT 14.958 million (2019: BDT 64.46 million) and the Bank reported total deferred tax assets of BDT 2.053 billion (2019: BDT 1.875 billion) and deferred tax income of BDT 52.45 million (2019: BDT 64.46 million).	We obtained an understanding, evaluated the design and tester the operational effectiveness of the Bank's key controls over threcognition and measurement of deferred tax assets and the assumptions used in estimating the Group and the Bank's future taxable income. We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.
assets as their recoverability is dependent on forecasts of future profitability over a number of years.	We involved tax specialists to assess key assumptions, controls recognition and measurement of deferred tax assets.
	Finally assessed the appropriateness and presentation disclosures against IAS 12: Income Tax.

ncial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date

In connection with our audit of the 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.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Management is responsible for the preparation and rair presentation of the inancial statements in accordance with international Financial Reporting Standards (IFRSs) as explained in note # 2 and comply with the Banking Companies Act, 1991 (as amended up to date), the Companies Act, 1994, the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh Securities & Exchange Commission (ISSEC) and other applicable Laws and Regulations dor such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Banking Companies Act, 1991 (as amended up to date) and the Bangladesh Bank guidelines require the management to ensure effective internal audit, internal control and risk management functions of 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

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process Auditor's responsibilities for the audit of the consolidated and separate financial staten

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material ement, 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 a material misstaten 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 financial statements

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout

- Identify and assess the risks of material misstatement of the 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures
- 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 the 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 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 financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presenta
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group and the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Group's and Bank's audit. We remain solely responsible for our audit opinion.

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, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the 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

n accordance with the Companies Act, 1994, the Banking Companies Act, 1991, and the rules and regulations issued by Bangladesh Bank, the Securities and Exchange Rules 1987, 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 purposes of our audit and made due verification thereof; to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the 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 Management's Responsibility for the financial extense to a distinct part of the property and internal controls.
 - financial statements and internal control internal audit, internal control and risk management arrangements of the Group and the Bank 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 the Bank; financial statements of Eastern Bank Limited's subsidiaries namely, EBL Securities Limited, EBL Investments Limited and EBL Asset Management Limited have been audited by ACNABIN, Chartered Accountants and EBL Finance (HK) Limited has been audited by Kingston CPA Limited, Certified Public Accountants, Hong Kong and have been properly reflected in the consolidated financial extension.
- 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 the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the
- the expenditures incurred and payments made were for the purpose of the Group's and Bank's business for the year
- the financial statements 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;
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial 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 3,800 man hours; and capital to risk-weighted assets ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

A. Qasem & Co. Place of Issue: Dhaka Dated: 12 April 2021

Hardl HL Mohammed Hamidul Islam

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Consolidated Balance Sheet

	Notes	2020	2019
	140163	2020	2019
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	3,218,511,774	3,088,367,83
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	12,480,410,176	16,601,918,97
Database Will Daily addoor Daily and to agent Daily (o) (increasing foreign currentes)	0.2	15,698,921,950	19,690,286,80
Balances with other banks and financial institutions	4		
In Bangladesh	4.1	12,728,955,557	19,963,271,48
Outside Bangladesh	4.2	664,331,924	4,405,925,23
		13,393,287,481	24,369,196,71
Money at call and short notice	5	60,000,000	594,300,000
Investments	6		
Government	6.1	50,517,783,115	31,927,657,25
Others	6.2	15,498,577,951	10,138,813,514
		66,016,361,066	42,066,470,77
Loans and advances	7		
Loans, cash credits, overdraft etc.	7.1	212,083,018,369	218,070,540,410
Bills discounted and purchased	7.2	18,462,037,803	21,024,167,598
		230,545,056,172	239,094,708,008
Fixed assets including land, building, furniture and fixtures	8	7,772,646,970	7,407,132,30
Other assets	9	5,916,516,734	4,869,888,92
Non banking assets	10	105,576,495	108,736,49
TOTAL ASSETS		339,508,366,868	338,200,720,022
LIABILITIES AND CAPITAL			
	11		
Borrowing from banks, financial institutions and agents	11 11.1.a	/ 000 000 000	/ 500 000 000
Non-convertible subordinated bond	11.1.a	6,000,000,000	6,500,000,000
Borrowing from other Banks, FIs, Agents etc.		40,281,080,617	46,348,235,988
D	12	46,281,080,617	52,848,235,988
Deposits and other accounts Current deposits & other accounts, etc.	12.1	27,698,304,935	24,837,018,433
Bills payable	12.2 12.3	1,492,231,668 63,784,873,554	1,131,830,689 50,214,304,54
Savings bank deposits	12.3		
Fixed deposits	12.4	111,289,608,129	131,735,401,586
Other deposits- special notice (SND) account	10.5	37,030,361,579	32,061,412,240
Bearer certificates of deposits	12.5	241,295,379,865	239,979,967,484
		241,275,377,865	237,777,767,484
Other liabilities	13	22,482,811,081	19,410,763,266
TOTAL LIABILITIES		310,059,271,563	312,238,966,738
SHAREHOLDERS' EQUITY			
Paid-up capital	14	8,117,995,470	8,117,995,470
	15	8.117.995.470	8.117.995.470
Statutory reserve	15 16	8,117,995,470 356,040,000	
		356,040,000	356,040,000
Statutory reserve Dividend equalisation reserve	16		356,040,000 2,758,085,52
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others)	16	356,040,000 3,492,079,880	356,040,000 2,758,085,52
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss)	16 17	356,040,000 3,492,079,880 603,493,370	356,040,000 2,758,085,52 603,493,370
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve	16 17 18	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658	356,040,000 2,758,085,52 603,493,370 5,365,740
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss)	16 17 18 19	356,040,000 3,492,079,880 603,493,370 (209,986,563)	356,040,000 2,758,085,52 603,493,370 5,365,740 6,002,777,690
Statutory reserve Dividend equalisation reserve Assest revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account	16 17 18 19	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019	356,040,000 2,758,085,52' 603,493,370 5,365,740 6,002,777,690 25,961,753,280
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARPHOLDERS' SOUTTY	16 17 18 19	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305	356,040,000 2,758,085,52' 603,493,370 5,365,740 6,002,777,690 25,961,753,280
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS	16 17 18 19	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305	356,040,000 2,758,085,52' 603,493,370 5,365,740 6,002,777,690 25,961,753,280
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	16 17 18 19 20	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305	356,040,001 2,758,085,52* 603,493,37(5,365,744 6,002,777,69* 25,761,753,28* 338,200,720,022
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities	16 17 18 19 20	356,040,000 3,472,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868	356,040,000 2,758,085,52; 603,493,37(5,365,741 6,002,777,69; 25,961,753,284 338,200,720,02;
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements	16 17 18 19 20 21 21	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868	356,040,000 2,758,085,52: 603,493,37(5,365,74(6,002,777,69) 25,961,753,28 338,200,720,02: 45,008,741,215 23,321,243,725
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANGE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees	16 17 18 19 20 21 21.1 21.2	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868 42,593,184,478 27,229,615,956 26,084,696,594	356,040,000 2,758,085,52* 603,493,37* 5,365,74* 6,002,777,69* 25,961,753,28* 338,200,720,02; 45,008,741,21* 23,321,243,72* 23,139,697,76*
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARHOLDERS' EQUITY TOTAL SHARHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit	16 17 18 19 20 21 21.1 21.2 21.3	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868	356,040,000 2,758,085,52* 603,493,37* 5,365,74* 6,002,777,69* 25,961,753,28* 338,200,720,02; 45,008,741,21* 23,321,243,72* 23,139,697,76*
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection	16 17 18 19 20 21 21.1 21.2 21.3	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868 42,593,184,478 27,229,615,956 26,084,696,594	356,040,001 2,758,085,521 603,493,371 5,365,741 6,002,777,691 25,961,753,284 338,200,720,022 45,008,741,211 23,321,243,722 23,139,697,763 7,963,765,175
Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARHOLDERS' EQUITY TOTAL SHARHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other liabilities	16 17 18 19 20 21 21.1 21.2 21.3	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868 42,593,184,478 27,229,615,956 26,084,696,594 8,032,352,776	356,040,001 2,758,085,521 603,493,371 5,365,741 6,002,777,691 25,961,753,284 338,200,720,022 45,008,741,211 23,321,243,722 23,139,697,763 7,963,765,175
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Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Lands and others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHARHOLDERS' EQUITY TOTAL SHARHOLDERS' EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other liabilities	16 17 18 19 20 21 21.1 21.2 21.3 21.4	356,040,000 3,492,079,880 603,493,370 (209,986,563) 2,405,658 8,969,072,019 29,449,095,305 339,508,366,868 42,593,184,478 27,229,615,956 26,084,696,594 8,032,352,776	356,040,001 2,758,085,522 603,493,371 5,365,744 6,002,777,699 25,961,753,284 338,200,720,022 45,008,741,211 23,321,243,722 23,139,697,761 7,963,765,175
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SHOOKEN Gazi Md. Sha mond Salvier Her. Salina Ali Director Mir Nasir Hossair

Dated: 12 April 2021 Eastern Bank Limited and its subsidiaries **Consolidated Profit and Loss Account**

for the year ended 31 December 2020

Particulars

Interest income 20.011.368.328 23.583.269.636 Income from investments 5,101,545,522 2,699,084,429 Fees, commission and brokerage 3,067,368,036 3,785,461,173 Other operating income 258,386,812 6,742,932,414 8.514.798.80 3,895,272,859 615,896,173 Salary & allowances (excluding those of MD) Rent, taxes, insurance, utilities etc. 4,073,299,849 Legal & professional expenses 64,899,448 118,015,990 Postage, stamp, telecommunication etc.
Stationery, printing, advertisement, business promotion etc.
Managing Director's salary and allowances (Bank only)
Directors' fees & expenses 138,968,011 145,322,841 296,837,619 26,328,372 3,179,506 358,335,602 24,618,065 5,144,029 Audit fees 2,472,615 1,010,715,838 2,344,092 Depreciation and repair of bank's assets 781,598,098 Other operating expenses

Provision for loans and off-balance sheet exposures: Specific provision (net off w/o recovery) 928,245,166 (293,454,371) 602,388,520 General provision for loans & advances Special general provision for Covid-19 General provision for off balance sheet exposures 1,256,594,868 2,034,613,456 Total provisions 1,155,104,276 6,740,009,203 Profit before tax for the year Current tax expense for the year 2,709,205,926 3,017,426,997 Profit after tax for the year 4,180,381,016 3,990,393,333 Appropriation Statutory reserve (737.999.580)

Retained earnings carried forward Earnings per share (EPS) 39 These financial statements should be read in conjunction with the annexed notes.

(leavery) SHOOKEN Managing Director & CEO Director Lunor Salvier He Mir Nasir Hossain Director Director

Gazi Md. Shakhawat Hossain

Signed as per our annexed report of same date Registration No: PF 1015 H-102 882 Mohammed Hamidul Islam

DVC No: 2104120912AS840301

Amount in BDT

3,252,393,753

4.92

4,180,381,016

5.15

Signed as per our annexed report of same date

Registration No: PF 1015

GL-DL 882

Mohammed Hamidul Islam Partner Enrolment No: 912 DVC No: 2104120912AS840301

2019

Eastern Bank Limited and its subsidiaries **Consolidated Cash Flow Statement**

Dated: 12 April 2021

A) Cash flows from operating activities Interest receipts in cash Interest payments Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recoveries on loans previously written off Cash payment to employees (including directors) Cash payment to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Payments for other operating activities Cash from operating profit before changes in operating assets and liabilities Increase/(decrease) in Operating Assets & Liabilities (Purchase-net) of trading securities Loans and advances to customers (other than banks) Other assets Deposits from other Banks Deposits from customers (other than banks) Liability for tax Liabilities for provision Other liabilities Aliabilities Aliabilities Aliabilities Net Cash received from operating assets and liabilities Net Cash received from operating activities (Purchase-net) of non-trading securities (Purchase-net) of non-trading securities (Purchase-net) of non-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) invecting activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend) Net cash (used in) ir received from financing activities Dividend paid (cash dividend)	(4,060,915,412) (1,228,511,398) (3,690,357,073) 345,885,248 (614,810,771) 2,231,207,807 (10,558,79,038) 10,227,596,106 (694,487,760)	23,102,781,40 (14,130,563,004 166,905,20 3,746,487,78 2,391,733,14 635,666,48 (3,834,141,75; (1,512,903,21; (1,739,041,30, 258,386,81 (695,313,41; 8,389,998,14 (8,685,063,52; (21,382,230,13; (910,559,58; (4,172,637,50, 43,837,336,14 (613,923,73; (2,670,279,94; 5,398,474,54
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Other assets 40 Deposits from other Banks 12.b. Deposits from customers (other than banks) Liability for tax Liability for tax Liabilities for provision Other liabilities 41 Cash generated from operating assets and liabilities Net Cash received from operating activities Cash flows from investing activities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Cash flows from sinancing activities Day to the cash (used in) investing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Hetets of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	(694,487,760) (1,786,223,237) 4,289,418,612 1,130,728,886 (1,880,863,607) 3,066,459,100	(910,559,58 (4,172,637,50) 43,837,336,14 (613,923,73) (2,670,279,94)
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Liability for tax Liabilities for provision Other liabilities Cash generated from operating assets and liabilities Net Cash received from operating activities Cash flows from investing activities Cash flows from investing activities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	1,130,728,886 (1,880,863,607) 3,066,459,100	(613,923,73 (2,670,279,94
Liability for tax Liabilities for provision Other liabilities Cash generated from operating assets and liabilities Net Cash received from operating activities B) Cash flows from investing activities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities C) Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities D) Net (active for financing activities D) Net (active financing financing activities D) Ket (decrease) / increase in cash (A+B+C) Elfects of exchange rate changes on cash and cash equivalents F) Opening cash and cash-equivalents Opening cash and cash-equivalents	(1,880,863,607) 3,066,459,100	(2,670,279,94
Other liabilities Cash generated from operating assets and liabilities Net Cash received from operating activities Cash flows from investing activities (Purchase-net) of non-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	3,066,459,100	
Cash generated from operating assets and liabilities Net Cash received from operating activities Cash flows from investing activities (Purchase-net) of non-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Opening cash and cash-equivalents		
Net Cash received from operating activities Cash flows from investing activities (Purchase-net) of non-trading securities (Purchase-net) of son-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents		
B) Cash flows from investing activities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Opening cash and cash-equivalents		10,801,116,27
(Purchase-net) of non-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Opening cash and cash-equivalents	6,025,106,869	19,191,114,41
(Purchase-net) of non-trading securities (Purchase-net) of property, plant and equipment Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Hettets of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents		
Net cash (used in) investing activities C Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Opening cash and cash-equivalents	(12.655.242.003)	(3.402.335.60)
Net cash (used in) investing activities Cash flows from financing activities Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Opening cash and cash-equivalents	(1,088,471,897)	(1,231,425,79)
Borrowings from banks, financial institutions and agents Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (accrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	(13.743.713.900)	(4,633,761,39
Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	, ., ., .,	
Dividend paid (cash dividend) Net cash (used in) / received from financing activities Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	(6.567.155.371)	3.782.140.34
D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents F) Opening cash and cash-equivalents	(1,217,699,321)	(1,475,999,17)
D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents	(7,784,854,692)	2,306,141,16
F) Opening cash and cash-equivalents	(15,503,461,723)	16,863,494,18
F) Opening cash and cash-equivalents	652,535	6,907,88
	44,658,148,121	27,787,746,04
G) Closing cash and cash-equivalents (D+E+F)*	29,155,338,932	44,658,148,12
*Closing cash and cash-equivalents		
Cash in hand (including foreign currencies) 3.1	0.040.544.554	3.088.367.83
Balances with Bangladesh Bank and its agent bank (s) 3.2		16,601,918,97
Balances with other Banks and Financial Institutions 4	3,218,511,774	
Money at call and short notice 5	12,480,410,176	
Prize honds 61	12,480,410,176 13,393,287,481	24,369,196,71
11120 001103 0.1	12,480,410,176	24,369,196,71 594,300,00 4,364,60

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

Gazi Md. Shakh Director Luron Mir Nasir Hossair Signed as per our annexed report of same date Chartered Accountants Registration No: PF 1015 Haidl HL Mohammed Hamidul Islam Partner rolment No: 912

in Equity f Changes i of

Consolidated

Statement (Asset and Liability

Eastern Bank Limited and its
Consolidated L
as at 31 December 2020

2,405,658 8,969,072,019 29,449,095,305 5,365,748 6,002,777,699 25,961,753,284 (209,986,563) 2 ance as at 31 December 2020 | 6.117,995,470 | 6.117,995,470 | 356,040,000 | 3,492,079,880 | 603,493,370 | ance as at 31 December 2019 | 6.117,995,470 | 6.117,995,470 | 356,040,000 | 2,756,065,527 | 603,493,370 | Statement (ember 2020

1,582,037,648 2,3242,419,471 6,798,709,095 3,445,523,909,037 2,2449,095,305 141,723,588,461 (48,510,441,835) 4 15,074,813,732) 2 1,718,023,519 73,259,582,720 1. 25,386,550,222 (4. 33,435,628,103 1. 35,029,570,389 5; 20,157,505,578 (1 20,157,505,578 8 55,187,075,967 6,421,887,243 ving from other banks, ial institutions and age

Eastern Bank Limited

Balance Sheet

	Notes	2020	2019
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	3,218,381,880	3,088,303,685
Balances with Bangladesh Bank and its agent bank(s) (including foreign	3.2	12,480,410,176	16,601,918,975
currencies)		15,698,792,056	19,690,222,660
Balances with other banks and financial institutions	4		
In Bangladesh Outside Bangladesh	4.1 4.2	12,444,848,375 558,299,302	19,309,748,914 9,647,145,392
Outside Ballgladesii	4.2	13,003,147,677	28,956,894,306
	_		
Money at call and short notice Investments	5	60,000,000	594,300,000
Government	6.1	50,517,783,115	31,927,657,257
Others	6.2	13,431,621,587	7,869,354,690
Loans and advances	7	63,949,404,702	39,797,011,947
Loans, cash credits, overdraft etc.	7.1	214,171,172,833	216,620,580,285
Bills discounted and purchased	7.2	14,772,690,062	15,430,454,478
		228,943,862,895	232,051,034,763
Fixed assets including land, building, furniture and fixtures	8	7,710,898,017	7,349,051,230
Other assets Non banking assets	9 10	7,463,906,712 105,576,495	6,616,216,325 108,736,495
TOTAL ASSETS	10	336,935,588,554	335,163,467,726
LIABILITIES AND CAPITAL		330,733,300,334	333,103,407,720
Borrowing from banks, financial institutions and agents Non-convertible subordinated bond	11 11.1.a	6.000.000.000	6,500,000,000
Borrowing from other Banks, FIs, Agents etc.	11.1.d	38,286,389,129	44,320,788,208
		44,286,389,129	50,820,788,208
Deposits and other accounts	12 12.1	00.05/.055/40	0.,00.,,00.00
Current deposits & other accounts etc. Bills payable	12.1	28,274,075,619 1,492,231,668	24,936,423,379 1,131,830,685
Savings bank deposits	12.3	63,784,873,554	50,214,304,541
Fixed deposits	12.4	111,289,608,129	131,735,401,586
Other deposits- special notice (SND) account	40.5	37,516,985,909	32,146,167,91
Bearer certificates of deposits	12.5	242,357,774,879	240,164,128,102
Other liabilities	13	21,315,844,876	18,611,065,065
TOTAL LIABILITIES	15	307,960,008,884	309,595,981,375
SHAREHOLDERS' EQUITY			
Paid-up capital	14	8,117,995,470	8,117,995,470
Statutory reserve	15	8,117,995,470	8,117,995,470
Dividend equalisation reserve	16 17	356,040,000	356,040,000
Assets revaluation reserve (Lands & others) General reserve	17	3,406,661,513 603,493,370	2,672,667,160 603,493,370
Actuarial remeasurement gain/(loss)	18	(209,986,563)	,
Foreign currency translation gain/(loss)	19	(326,701)	2,050,701
Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY	20	8,583,707,111	5,697,244,179
TOTAL SHAREHOLDERS EQUITY TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		28,975,579,670 336,935,588,554	25,567,486,350 335,163,467,726
OFF BALANCE SHEET ITEMS		,,,	,,,
Contingent liabilities	21		
Acceptances and endorsements	21.1	42,593,184,478	45,008,741,21
Letters of guarantees	21.2	27,229,615,956	23,321,243,72
Irrevocable letters of credit	21.2		
		26,084,696,594	23,139,697,76
Bills for collection	21.4	8,032,352,776	7,963,765,17
Other liabilities			
Other commitments		103,939,849,804	99,433,447,88
Documentary credits and short term trade-related transactions	24.5	100 (00 (0)	0.5555
Forward assets purchased and forward deposits placed	21.5	120,428,481	347,552,79
Undrawn note issuance and revolving underwriting facilities		-	
Undrawn formal standby facilities, credit lines and other commitments		-	
		120,428,481	347,552,79

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

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Place of Issue: Dhaka



Luron Mir Nasir Hossain Signed as per our annexed report of same date Chartered Accountants Registration No: PF 1015 Ga-De 882 Mohammed Hamidul Islam

The details of the published financial statements are available at www.ebl.com.bd

100 Gulshan Avenue, Dhaka-1212.

DVC No: 2104120912AS840301



REDISCOVERING THE VALUE OF RELATIONSHIP



Eastern Bank Ltd.

Particulars	Notes	2020	2019
Interest Income	22	19,667,413,756	23,163,605,820
Interest paid on deposits and borrowings	23	(13,737,063,652)	(15,004,895,176)
Net Interest Income		5,930,350,104	8,158,710,643
Income from investments	24	5,048,674,967	2,751,634,005
Fees, commission and brokerage	25	2,823,051,316	3,448,216,291
Other operating income	26	331,681,115	238,812,687
		8,203,407,398	6,438,662,983
Total operating income		14,133,757,502	14,597,373,626
Salary & allowances (excluding those of MD)	27	3,923,591,968	3,739,079,717
Rent, taxes, insurance, utilities etc.	28	430,005,846	598,044,720
Legal & professional expenses	29	63,853,652	117,123,508
Postage, stamp, telecommunication etc.	30	131,767,614	136,968,876
Stationery, printing, advertisement, business promotion etc.	31	292,012,702	353,473,079
Managing Director's salary and allowances	32	26,328,372	24,618,065
Directors' fees & expenses	33	2,717,506	4,956,529
Audit fees	34	1,202,057	1,367,345
Repairs, maintenance and depreciation	35	970,168,499	740,495,162
Other operating expenses	36	599,828,196	671,284,857
Total operating expenses		6,441,476,412	6,387,411,859
Profit before provisions		7,692,281,090	8,209,961,768
Provision for loans and off-balance sheet exposures	13.4.1		
Specific provision (net off w/off recovery)		764,801,333	1,254,816,341
General provision for loans		(293,454,371)	174,331,665
Special general provision for Covid-19		602,388,520	-
General provision for off-balance sheet expsoures		19,415,553	(117,854,862)
		1,093,151,035	1,311,293,145
Other provision	37	(91,661,696)	642,503,542
Total provisions		1,001,489,339	1,953,796,686
Profit before tax for the year		6,690,791,751	6,256,165,081
Current tax expense for the year	13.3.1	2,640,680,434	2,912,484,915
Deferred tax income (net)	38	(52,451,737)	(664,461,960)
Total provision for taxation		2,588,228,697	2,248,022,955
Profit after tax for the year		4,102,563,054	4,008,142,126
Appropriation			
Statutory reserve	15	-	(737,999,580)
General reserve		-	
		-	(737,999,580)
Retained earnings carried forward		4,102,563,054	3,270,142,546
Earnings per share (EPS)	39	5.05	4.94

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

Cany	Store?	as per our annexed report of same date
Ali Reza Iftekhar Managing Director & CEO	Gazi Md. Shakhawat Hossain Director	A. Qasem & Co. Chartered Accountants Registration No: PF 1015
Salmen &c. Salina Ali Director	Mir Nasir Hossain Director	Mohammed Hamidul Islam Partner Enrolment No: 912

Cash Flow Statement

Place of Issue: Dhaka Dated: 12 April 2021

A) C				
A) C		Notes	2020	2019
	ash flows from operating activities			
Ir	nterest receipts in cash		18,243,372,761	22,578,916,030
	nterest payments		(15,172,791,349)	(13,827,167,931)
	Dividend receipts		138,078,576	254,384,533
	ees and commission receipts in cash		2,709,822,896	3,409,242,904
	ncome from investment (other than dividend)		4,480,622,697	2,356,803,389
	Recovery on loans previously written off	13.4.1	725,759,332	635,666,487
	ash payment to employees (including directors)		(3,912,637,846)	(3,674,574,810)
	ash payment to suppliers		(1,201,000,079)	(1,452,167,776)
	ncome taxes paid	13.3.2	(3,584,048,614)	(1,683,595,759)
	Receipts from other operating activities	10.0.2	331,681,115	238,812,687
	Payments for other operating activities		(599,828,196)	(671,284,857)
	ash generated from operating activities before changes in ope	rating		
	ssets and liabilities	.rumg	2,159,031,292	8,165,034,897
Ir	ncrease/(decrease) in Operating Assets & Liabilities			
(F	Purchase)/sale of trading securities		(10,760,662,458)	(8,598,344,096)
L	oans and advances to customers (other than banks)		4,785,116,138	(22,371,888,375)
0	ther assets	40	(558,391,547)	(867,873,731)
D	Deposits from other Banks	12.b.1	(1,786,223,237)	(4,172,637,504)
D	Deposits from customers (other than banks)		5,167,653,008	43,548,178,422
L	liability for tax		995,819,917	(564,427,197)
L	iabilities for provision		(1,727,248,670)	(2,589,463,173)
0	Other liabilities	41	2,701,535,895	5,373,686,014
С	ash generated from operating assets and liabilities		(1,182,400,955)	9,757,230,360
N	let Cash from operating activities		976,630,337	17,922,265,257
B) C	ash flows from investing activities			
(F	Purchase-net) of non-trading securities		(12,655,811,043)	(3,387,266,595)
(F	Purchase-net) of property, plant and equipment		(1,048,655,020)	(1,206,371,630)
N	let cash (used in) investing activities		(13,704,466,063)	(4,593,638,225)
C) C	ash flows from financing activities			
В	Borrowings from banks, financial institutions and agents		(6,534,399,079)	4,088,886,409
D	Dividend paid (cash dividend)		(1,217,699,321)	(1,475,999,178)
N	let cash (used in) / received from financing activities		(7,752,098,400)	2,612,887,231
D) N	let increase in cash and cash equivalents (A+B+C)		(20,479,934,129)	15,941,514,263
E) E	ffects of exchange rate changes on cash and cash equiv	alents	(778,204)	4,092,885
F) 0	pening cash and cash-equivalents		49,245,781,566	33,300,174,418
G) C	losing cash and cash-equivalents (D+E+F)*		28,765,069,234	49,245,781,566
*(Cash and cash-equivalents consists of:			
С	ash in hand (including foreign currencies)	3.1	3,218,381,880	3,088,303,685
	Balances with Bangladesh Bank and its agent bank (s)	3.2	12,480,410,176	16,601,918,975
В	Balances with other Banks and Financial Institutions	4	13,003,147,677	28,956,894,306
	didilces with other banks and i mancial mistitutions			
В	Money at call and short notice	5	60,000,000	594,300,000
B M				

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



Director

Place of Issue: Dhaka



Signed as per our annexed report of same date

Mir Nasir Hossain

Registration No: PF 1015 Ha-122 887_ Mohammed Hamidul Islam Partner Enrolment No: 912 DVC No: 2104120912AS840301

of Changes in Equity Eastern Bank Limited

Statement of for the year ended 31 D

3,938,210 0,142,207 5,579,670 2,532,179,152 1-5 years Eastern Bank Limited
Liquidity Statement (Asset as at 31 December 2020

Eastern Bank Limited and its subsidiaries Notes to the financial statements

Analysis

and Liability Maturity

1.1 Eastern Bank Limited 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 BCC) as they stood after reduction or adjustments 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, 5 sub-branches and 29 agent banking outlets across Bangladesh. The shares of the Bank is listed with both Dhaka Stock Exchange (DSE) Limited and Chittagong Stock Exchange (CSE) Limited. 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)

Offshore Banking Operation (0BO)

EBL has one Offshore Banking Unit ('OBU' or 'the Unit') which runs through 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. BRPDIP/744(8)9/12004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide letter no. BRPDIP/744(8)/2002-2254 & 2255 dated 25 February 2020 in 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, In addition, OBU discounts/purchases accepted usance/deferred bulls against input from abroad and accepted usance/deferred by the deferred export bills against input from abroad and accepted usance/deferred by Dangladesh. Offshore Banking conducts banking business activities in foreign currencies.

The unit companency its practions on 13 May 2004 and its office is located at 1006 Subban Avenue Dasks-1212.

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

Representative office and agent banking operation of the Bank resentative Office:

The bank has two Representative Offices (ROs) abroad, one in Myanmar named 'EBL Yangon Representative Office (YRO)' and another one in China named 'EBL Guangzhou Representative Office (GRO)', which were established in 2014 and 2019 respectively with a view to extend its trade businesses by providing banking and business information to the business people the these countries. Registered office of YRO is at Room (ZB/ZC), 1st Floor, Rose Condominium, No. 182/194, Botahtaung Pagoda Road, Pazundaung Township, Yangon, Myanmar; and GRO is at Unit G, 22 Floor, Jianhe Centre, No.111 Tiyuxi Road, Tianhe District, Guangzhou, Guangdong Province, China. Agent Banking Outlet:

Agent Banking Juttlet:

The bank has started agent banking operation in 2018 with a view to reach unbanked population particularly in the geographically dispersed area and offer banking services to potential customers who are currently out of traditional banking periphery. EBL has launched this banking service with 2 outlets in 2018, which is now 29 across the country with thousands of new customers. This service includes offering all types of deposit accounts and other banking transactions including bill payments, inward foreign remittance payment, fund transfer etc.

EBL Investments Limited

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

EBL Securities Limited (EBLSL), 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) Limited and Chittagong Stock Exchange (CSE) Limited. 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 100 Dilkusha CA, D

EBL Investments Limited (EBLIL) was incorporated on 30 December 2009. EBLIL obtained license from Bangladesh Securities & Exchange Commission (BSEC) on January 2013 and started full-fledged operations of merchant banking, portfolio management, underwriting, etc. from June 2013. Registered office of EBLIL is located at Jiban Bima Bhaban, 10 Dilkusha CA, Dhaka - 1000, Bangladesh.

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 during 2013 after obtaining all the required licenses from Bangladesh and HK authority. 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 (EBLAML) was incorporated on 9 January 2011 to carry out asset management business, capital market operation, equity investment etc. EBLAML obtained license from Bangladesh Securities & Exchange Commission (BSEC) on 25 May 2017 to run full-fledged 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

The separate financial statements of the Bank as at and for the year ended 31 December 2020 comprise those of Domestic ing (main operation including representative offices) and Offshore Banking operations, and the consolidated financial ments 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')

re was no significant change in the nature of principal business activities of the Bank and the subsidiaries during the fina

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with ting Standards (IFRSs) as adopted by the the Financial Reporting Council (FRC) under the Financial Reporting Act, 2015 (FRA) and the requirements of the Banking Companies Act, 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994. The Securities and Exchange Rules 1987. In case any are requirement of the Banking Companies Act, 1991 (as amended up to date), and provisions and cr Bank differ with those of IFRSs, the requirements of the Banking Companies Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRSs are as foll

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, as attement of changes in equity for the period, as statement of changes in equity for the period, as statement of cash flows for the period, notes - comprising significant acounting policies and other explanatory information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as separate

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss acc ment of changes in equity, liquidity statement) and certain disclosures therein are quided by the First Schedule (section 38) of the Banking Companies 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

ii) Investments in Equity Instruments (Shares, Mutual funds, etc.)

IPRSs: As per requirements of IPRS of Pinancial instruments, all equity investments (shares and mutual funds) are to be measured at fair value with value changes recognised in statement of profit or loss and other comprehensive income for the period, except for those equity investments for which the entity has elected to present value changes in other comprehensive income (OCI). If an equity investment is not held for trading, an entity can make an irrevocable election at initial recognition to measure it through OCI with only dividend income recognised in profit or loss account.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted and unquoted shares are revalued on the basis of year end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As per instruction of another DOS circular letter no. 3 dated 12 March 2015, investment in mutual fund (closed end) is revalued at lower of cost and (higher of market value and 85% of NAV). As such, provision is made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised at costs.

The Bank reviews its investment in shares & mutual funds at each quarter end on mark-to-market basis and has maintained a cumulative provision of BDT 686.96 million as of 2020 as per BB instructions (note 13.8).

iii) Revaluation gain/loss on government securities

IRSs: As per IFRS 9 Financial instruments, treasury bills (T-bills)/treasury bonds (T-bonds) are measured 'at fair value through other comprehensive income' where gains or losses shall be recognised in other comprehensive income (OCI), except for impairment gains or losses and foreign exchange gains and losses. The loss allowance arisen from impairment shall be recognised in OCI and shall not reduce the carrying amount of financial assets in the financial position. Interest calculated using the effective interest method shall be recognised in profit or loss account.

the effective interest method shall be recognised in profit or loss account.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2009, amortisation 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 trading 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.

The Bank recognised revaluation loss of BDT 378.57 million and amortisation expense of BDT 128.29 million in profit and loss account in 2020 against its investment in government treasury securities categorised as HFT and HTM respectively. Unrealised gain of BDT 817.13 million arising from revaluation of HFT securities and BDT 20.22 million arising from amortisation gain of HTM securities have been booked in equity as reserve in compliance with Bangladesh Bank guidelines (note 17.02 & 17.03).

iv) Provision on loans and advances

IFRSs: As per IFRS 9 Financial instruments, loans and advances shall be recognised and measured at amortised cost (net of any write down for impairment). When any objective evidence of impairment (a loss allowance for expected credit losses) exists for such financial assets, impairment assessment should be undertaken individually or portfolio basis (when assets are not individually significant).

Bangladesh Bank: As per Bangladesh Bank instructions vide different circulars, a general provision @ 0.25% to 2% under different categories of unclassified loans (standard/SMA loans) and special general provision for Covid-19 @ 1% on PBD (Payment by deferral) facilitated accounts, should be maintained regardless of objective evidence of impairment. And specific provision for sub-standard/doubtful/bad-loss loans should be made at 5%, 20%, 50% and 100% respectively on loans net off eligible securities (if any). Also, a general provision @ 0.5% - 1% should be provided for certain off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by IFRS 9.

The Bank charged to its profit and loss account a general provision of BDT 328.35 million (including special general provision of BDT 328.35 million against PBD accounts, release of BDT 293.45 million against unclassified loans & advances, and charge of BDT 19.41 million for off-balance sheet exposures) in 2020 (note 13.4.1).

Other comprehensive income and appropriation of profit

Other comprehensive income and appropriation of proof.

FRSs: 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 (IOCI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements 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 categorised, recognised, measured and presented differently from those prescribed in IFRS 7 Financial instruments - disclosure and IFRS 9 Financial instruments. As such some disclosures and presentation requirements of IFRS 7 and IFRS 9 cannot be fully made in these financial statements.

PRRS: 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 collateralised 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.

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 should be derecognised in the seller's book and recognised in the buyer's book.

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 recognised for such guarantee except the cash margin. However, a general provision @ 0.5% -1% is provided against such guarantee.

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. How 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.

 $\textbf{IFRSs:} \ \textbf{No indication of non-banking assets is found in any IASs/IFRSs.}$

Bangladesh Bank: As per Banking Regulation and Policy Department (BRPD) of Bangladesh Bank circular no. 14 dated 25 June 2003, there exists a face item named non-banking assets. 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 Banking Regulation and Policy Department (BRPD) of Bangladesh Bank circular no. 14 dated 25 June 2003, cash flow statement is to be 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 rantee (LG), acceptance should be disclosed separately on the face of the balance sheet

IFRSs: Loans and advances shall be presented at amortised 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.

cost as per IFRS 9 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is to be recognised in profit and loss account on the same basis on revised carrying amount Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012 and BRPD Circular no. 03 dated 21 April 2019, once a loan is classified, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs 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 recognised, and the disclosure must be given as per IAS 38 Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 14 dated 25 June 2003.

e consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on

The consolidated financial statements of the Group and the separate financial statements of the Bollin fine because 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 amortised yearly with resulting gain credited to

amortisation reserve account but loss charged to profit and loss account Land is recognised at cost at the time of acquisition and subsequently measured at fair value as per IAS 16 'Property, Plant & Equipment' and BSEC notification no. SEC/CMRRCD/2009-193/150/Admin/51 dated 18 August 2013.

These financial statements have been prepared on the basis of assessment of the Bank's ability to continue as a going concern.

Inese inancial statements have been prepared on the basis of assessment of the Bank's ability to continue as a going concern. BEL 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 couple of years. The rating outlook of the Bank as denoted by both the rating agencies CRISL and Moody's is 'developing' and 'negative' respectively. 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 and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected

Revaluation of land

Gratuity & superannuation fund

Useful lives of depreciable assets

2.5 Foreign currency transactions and translat

Functional and presentation currency The financial statements of the Group and the Bank are presented in Bangladesh Taka (BDT) which is the functional currence

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,

Foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currencies (Bangladesh

Taka in case of EBL main operations, US Dollar in case of OBO and HKD in case of EBL Finance (HK) Limited) at the rate of exchange ruling on the day of transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated to the functional currency at standard mid-rate of exchange ruling 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 or 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

Assests 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. Subsidiaries (investees) are entities controlled by the parent (the Bank). Control exists when the Bank has the power over the

subsidiaries that gives right to direct relevant activities, exposure, or rights, to variable returns from its in subsidiaries, and the ability to use its power over the subsidiaries to affect the amount of the Bank's returns. The consolidated financial statements incorporate the financial statements of the Bank and its subsidiary companies from the date that control commences until the date that control ceases. The financial statements of such subsidiary companies are incorporated on a line by line basis and the investments held by the parent (the Bank) are eliminated against the corresponding share capital of group entities (subsidiaries) in the consolidated financial statements.

Financial assets and liabilities are offset and the net amount reported in the consolidated financial stater

is legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously. Items are not offset in the consolidated financial statements unless required or permitted by accounting standards and regulators. Intra-group balances and transactions, and any unrealised income and expenses arising from intra-group transactions are

eliminated in preparing the consolidated financial statements. Unrealised losses are elimina gains, but only to the extent that there is no evidence of impairment.

Upon loss of control of a subsidiary the group derecognises the assets (including any goodwill) and liabilities of the subsidiary at carrying amount, any non controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit arising on the loss of control is recognised in profit and loss account. If the group retains any interest in the former previous/ex-subsidiary, then such interest is measured at fair value at the date that the control is lost. However, the group has neither lost control nor derecognised any asset or liability of any of its subsidiaries in the reporting period

Business combinations are accounted for using the acquisition method when control is transferred to the Group. The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is annually tested for impairment. Any gain on bargain purchase is recognised in Group's profit or loss account immediately. Transaction costs are expensed as incurred except if they are related to the issue of debt or equity securities.



Eastern Bank Ltd.



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

2.8 Reporting period ncial statements of the Group, the Bank and its subsidiaries cover 01 (One) calendar year from 01 January to 31 December

2.9 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 short notice, etc. $ \\$	Stated maturity/observed behavioural trend.
Investments	Residual maturity term.
Loans and advances	Repayment/maturity schedule and behavioural trend (non-maturity products).
Fixed assets	Useful life.
Other assets	Realisation/amortisation basis.
Borrowings from other banks and financial institutions	Maturity/repayment term.
Deposits and other accounts	Maturity and behavioural trend (non-maturity products).
Other long term liability	Maturity term.
Provision and other liability	Settlement/adjustment schedule basis.

2.10 Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities except otherwise instructed by Bangladesh Bank as the primary regulator.

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 instruction by regulators. There is no significant restriction on the ability of subsidiaries to transfer funds to the

A. Assets and basis of their valuation

parent in the form of cash dividends or to repay loans and advances.

Cash and cash equivalents include notes and coins in hand, 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.

Amount withdrawn/transferred by customers after year-end process 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.

All investments are initially recognised at cost, including acquisition charges associated with the investment. Investments

classified as government/Bangladesh Bank treasury securities (categorised as HTM or/and HFT) are subsequently measured as per DOS circular no. 5 dated 26 May 2008 and subsequent clarifications on 28 January 2009. Investments classified as non-government treasury securities are subsequently measured either at cost or market value less any recoverable cost. Details 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 or historical yield. 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 earned basis as per BB guideline. Held for Trading (HFT) ents primarily held for selling or trading. After initial recognition, investments are marked-to-market on

asis. Any decrease in revaluation of securities is recognised to profit and loss account, but any increase of value of s 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 earned basis as per BB guideline

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no. 6 dated 15 July 2010 of BB. In case of REPO of both coupon and non-coupon bearing (treasury bill) securities, the Bank adjusts the revalu 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.

Investments - Initial recognition and subsequent measurement at a glance

Investments are stated as per following bases:

reekly basis. Any decrease in revaluation of secu

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/bonds - Held For Trading (HFT)	Cost	Fair value	Revaluation loss to profit and loss account, but gain to revaluation reserve account.
Govt. T-bills/T-bonds - Held To Maturity (HTM)	Cost	Amortised cost	Increase in value of securities is booked to equity as amortization gain, but decrease to profit and loss account.
Debenture/bond	Cost	Cost	At realizable value. Unrealised loss to profit and loss account.
Shares (quoted) *	Cost	Lower of cost or market value (portfolio basis)	Provision for revaluation loss (net off gain) is charged to profit and loss account but no unrealised gain booking.
Shares (unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Provision for unrealised loss to profit and loss account but no unrealised gain booking.
Mutual fund (closed-end) *	Cost	Lower of cost or (higher of market value or 85% of NAV)	Provision for unrealised loss (net) to profit and loss account but no unrealised gain booking.
Prize bonds	Cost	Cost	None

* Provision for shares against unrealised loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of Bangladesh Bank.

Investment in subsidiaries are 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.

The bank has done impairment assessment of its investment in the largest subsidiary company EBL Securities Limited by external auditor in addition to the statutory auditor. As value in use (using discounted cash flow method) is higher than carrying value of investment, no impairment is required to be recognised as on balance sheet date.

iii) Loans, advances and provisions

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 on which 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, advances and interest receivables are subsequently measured at amortised cost using effective interest 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.

General provisions @ 0.25% to 2% under different categories on unclassified loans (standard/SMA) and @ 0.5% to 1% on certain off balance-sheet exposures, and specific provisions @ 5%, 20%, 50% & 100% on classified (substandard/doubtful/bad-loss) and some rescheduled loans are made on the basis of quarter end review by the management and in compliance with BRPD Circular no.14 dated 23 September 2012, BRPD circular no 8 dated 2 August 2015, BRPD circular no 12 dated 20 August 2017, BRPD circular no 15 dated 27 September 2017, BRPD circular letter no 1 dated 03 January 2018, BRPD circular no 01 dated 20 February 2018, BRPD circular no 07 dated 21 June 2018, BRPD circular no 13 dated 18 October 2018 and BRPD Circular no. 03 dated 21 April 2019, BRPD Circular no. 16 dated 22 July 2020, BRPD Circular no 17 dated 28 September 2020, BRPD Circular Letter no 52 dated 20 October 2020 and BRPD Circular Letter no 52 dated 20 October 2020 and BRPD Circular no. 16 dated 10 December 2020, Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Banking Companies Act 1991 (as amendment up to date). instead of netting off with loans.

neads	Rates of provision
General provision on:	
Unclassified (including SMA) small and medium enterprise	0.25%
Unclassified (including SMA) Loans to BHs/MBs/SDs against shares etc.	2%
Unclassified (including SMA) loans for housing finance	1%
Unclassified consumer financing including credit card (other than housing finance)	2%
Unclassified (including SMA) other loans and advances	1%
Short term agri credit and micro credit	1%
Special General Provision Covid-19 (on PBD facilitated accounts)	1%
Off-balance sheet exposures (excluding Bills for collection)	0%-1%
Specific provision on:	
Substandard loans other than short term agri credit, micro credit and CMSME	20%
Doubtful loans other than short term agri credit, micro credit and CMSME	50%
Substandard & doubtful loans short term agri credit and micro credit	5%
Substandard loans CMSME	5%
Doubtful loans CMSME	20%
Bad/Loss loans and advances	100%

Loans and advances (write-off):

oans and advance are written off to the extent that there is no realistic prospect of recovery in the proximate future, classified s bad/ loss for 3 years at a stretch, and adequate provision are maintained as per BRPD circular no. 01 dated 6 February 2019 to loans and advances are written off partially and without prior approval of the board of directors in compliance with the said ircular. At each reporting period end, the bank assesses loans and advances to be written off as per Bank's own process in ompliance with BB guideline. However, no loan was written off in the year 2019 and 2020. Details of loans and advances written ff are given in the note 7.b.12.a.(ii) and 7.b.14 in the financial statements.

Loans and advances (recovery from written off):

The bank puts continuous effort for recovery from written off loans and advances in compliance with Section 28ka of the Banking Companies Act 1991 (as amended up to date) and BRPD circular no. 01 dated 6 February 2019. The Bank takes necessary led ult borrowers for recovery against written off loans and advances as per relevant BB quidelines and Artha Rin Adalat Act-2003. Legal cost 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 are recognised in profit and loss account as earned and on settlement basis. In 2020, the bank recorded BDT 725.76 million from recovery against writt ances in profit and loss account netting off with specific provision. Details of recovery are given in note 7.b.12.a.(iii) and

nts of IAS 16 Property, plant and equipment for its own assets which are held for The group applies the accounting requirements of IAS 16 Property, plant and equipment surrent and future use in the business and are expected to be used for more than one year

Fixed assets except land are stated at cost less accumulated depreciation as per IAS 16. Land is recognised at cost at the time of acquisition and subsequently measured at revalued amounts which are the fair value at the time of revaluation done by independent valuer and any surplus on revaluation is shown as equity component until the asset is disposed off. 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 costs of dismantling and removing the item and restoring the site on which it is located

Subsequent costs are capitalised only when it is probable that the future economic benefits associated with the costs will flow to the entity and cost can be measured reliably. The carrying amount of the replaced portion is derecognised. 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 is charged at the rates stated below on all the items of fixed assets on the basis of estimated useful live determined in the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Char depreciation commences from the month of acquisition (for full month) and ceases at the month when the assets are disposed to the depreciation is charged on capital work in progress until the usage of the assets.

The rates and useful lives at which fixed assets are depreciated for current and comparative years are given below

Category	Estimated useful lives (Years)	Rate of depreciation/ amortisation per annum
Building	40	2.50%
Furniture and Fixture	10	10.00%
Machineries and equipment	5	20.00%
Electromechanical equipment	20	5.00%
Digital banking equipment	8	12.50%
Computer and network equipment	5	20.00%
Vehicles	5	20.00%
Coffwara	5	20.00%

Repairs and maintenance are charged to profit and loss account as expense when incurred.

Cost incurred for software development, licensing and implementation; hardware up-gradation and related other cost incurred as capital expenditures are recognised as capital work in progress as per IAS 16, until the development or implementation work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation/amortisation of the asset is charged from the date of its intended use

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 to be recorded in profit or loss

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

carrying amount of that intangible asset and are recognised in profit and loss account

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 computer software including core banking software of the Bank, cards management software, cheque processing software (ie. BEFTN), software of subsidiaries and other integrated customised software for call centre, ATM service, Finance and HR operations i.e. PMS, FAR, HRMS, PMS, etc.

Recognition, subsequent expenditure and measurement

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. Intangible assets are derecognised on disposal or when no future economic benefits are expected from their use. Gain or loss arising from derecognition of an intangible asset is measured as the difference between the net disposal proceed and the

Core banking software of EBL.

The core banking software used by EBL (not by subsidiaries) represents the value of application software licensed for the use of the Bank. The value of the software is carried at cost less accumulated amortisation. Initial cost comprises license fees paid at the time of purchase and other directly attributable costs incurred for customising the software for its intended use. The value of the software is amortised using the straight line method over the estimated useful life of 5 (five) years commencing from the month at which the application of the software is made available for use.

As per IFRS 16 Leases, the bank has made recognition, measurement and disclosure in the financial statements-2020 both as Lessee and Lessor from the date of commencement or 01 January 2019 (date of initial application), whichever is later.

representing the right to use the underlying assets.

The bank assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the bank consider the

The bank as a lessee applies a single recognition and measurement approach for all leases, except for short-term leases se of low value of assets. The bank recognises lease liabilities to make lease payment and right-of-use assets

If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the bank considers the lease period as short term in line with the recognition threshold of ROU assets as per FA policy of the bank. In case of low value, the Bank, on lease-by-lease basis, elected a single threshold on the basis of materiality level of Bank is total capital BUT 33.144 million. The reason behind considering the materiality level is that the bank operates many ATM booths. Sub-branches with short and single contracts; recording of which as ROU assets would inflate the balance sheet both in assets and liabilities Moreover, frequent changes of those establishments would create misreporting as well as complexity in recording

Right-of-use assets (ROU):
The bank recognises the right-of-use assets (RoU) at the commencement date of the lease (i.e. the date the underlying asset is available for use). RoU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of ROU assets includes the amount of lease liabilities recognised, initial direct cost incurred, and lease payment made at 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, or remaining period of the lease term.

The bank assessed all lease contracts live in 2020 and recognised as RoU of assets of all leases, except short term and low value of assets as per the Banks' own policy set as per IAS 16 and IFRS 16. As leases under IFRS 16 has been first time adopted by the bank followed modified retrospective approach of adoption with the date of initial application of 01 January 2019. However, in 2020, the bank reassessed all RoU of assets recorded in 2019 and new lease contracts made on or later from 01 January 2020. The RoU assets are presented in the note 8.0 of these financial statements.

Lease Liabilities (Bank as a lessee):

At the commencement of the lease, the bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the bank and payment of penalties for terminating the lease.

In 2020, the bank reassessed all lease payment of existing contracts for remaining period considering a cut-off date i.e. 01 January 2020. The lease liabilities are presented in the note 13.11 of these financial statements.

Deants a vessor: Leases where the bank does not transfer substantially all of the risk and benefit of ownership of any asset are classified as operating assets. Rental income is recorded as earned based on the contractual term of the lease. However, the Bank did not hold any such assets in 2020.

Recognition of consideration made under contract in exchange of use of rental premises/assets:

As per IFRS 16, when consideration is made by the bank under contract in exchange of use of rental premises or assets for a period not exceeding a period of twelve months, and or, the present value of the obligation plus initial payment under contract does not exceed the threshold of the bank, and substantially all the risk and benefit of ownership of those rental premises/assets does not transfer to the bank, then the bank considers the payment (other than advance payment) as rental expense under IFRS

Therefore, in 2020, EBL recognised those payment against contracts that do not qualify as lease item under IFRS 16 as rental expense which is presented in note 28 of the financial statements for the year ended 31 December 2020. These are short term and low value contracts for ATM booths, godown and small/ sub-branch premises that do not meet the materiality threshold for recognition of lease assets.

As per BRPD circular no. 14 dated 25 June 2003, other assets/item(s) have been shown separately as 'income generating' and non-income generating in the relevant notes to the financial statements. Other assets include investment in subsidiaries, TREC of DSE & CSE, advance for revenue and capital expenditure, stocks of stationary and stamps, security deposits to government

Non-banking assets were acquired due to failure of borrowers to repay the loan on time taken against mortgaged properties. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of the honourable court under section 33 (7) of the Artharin Adalat Act 2003. The value of the properties has been recognised in the financial statements on the basis of third party valuation and reported as non-earning assets. Value of the assets received in addition the loan outstanding has been kept as reserve against non-banking assets. Party wise details (including possession date) of the properties are separately presented in note 10 and Annexure - D1.

Borrowing from other banks, financial institutions and agents

Borrowing from other banks, financial institutions and agents include interest bearing borrowings which are stated in the financial statements at principal amount. However, interest payable on such borrowings are reported under other liabilities.

The Bank issued 7-year non-convertible floating rate subordinated debts in two phases mainly to increase Tier-2 capital having

eived required approval from Bangladesh Bank and BSEC. Principal amount outstanding against the debt is reported under g term borrowing and interest payable of which is reported under other liabilities. Details of subordinated debt is given in note 11.1.a of the financial stater Deposits and other accounts include non-interest bearing current deposits redeemable at call, interest bearing 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 contractua agreements with the counterparties. iv) Other liabilities

dual item-wise liabilities are r

v) Dividend payments

invidend is recognised only when the shareholders' right to receive payment is established. Final dividend is recognised is approved by the shareholders in AGM. However, the proposed dividend for the year 2020 has not been recognised litly in the balance sheet in accordance with IAS 10 Events after the reporting period. Dividend payable to the Bank's when it is approved by the shareholders in AGM. Howe holders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders'

Provision for classified loans and advances is made on the basis of quarter-end review by the management and in compliance with BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 16 dated 18 November 2014 and BRPD circular no. 3 dated 21 April 2019, BRPD Circular no. 16 dated 21 July 2020, BRPD Circular no 17 dated 28 September 2020, BRPD Circular Letter no 52 dated 20 October 2020 and BRPD Circular Letter no 52 dated 40 October 2020 and BRPD Circular Letter no 52 dated 40 December 2020. Details of provisioning are stated in note 13.4 of these financial statements.

vii) Provision against investment in capital market

Provision against investment in capital market

Provision for diminution of value of quoted shares and mutual funds (closed-end) has been made on portfolio basis (gain net off) as per DOS circular No. 4 dated 24 November 2011 and DOS circular letter no. 3 dated 12 March 2015 and placed under other liabilities. For unquoted shares provision has been made on the basis of available net assets value (NAV) or recoverable value (whichever is lower) of shares. As on the reporting date, the Bank does not hold any open-end mutual fund. Details are stated in note 13.8 of these financial statements.

viii) Provision for off-balance sheet exposures

n compliance with BRPD circular no. 14 dated 23 September 2012 and related earlier circulars, the Bank has been maintair rrovision @ 0% to 1% against off-balance sheet exposures (mainly contingent assets/liabilities).

Provision for other assets is made following BRPD circular No. 14 dated 25 June 2001. Full provision is kept on other assets

which are outstanding for one year or more or classified as Bad/Loss

Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO)/01/2005-677 dated 13 September 2005 of Bangladesh Bank. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard.

xi) Provision for liabilities and accrued expenses

intor traditities and accrete expenses
liance with IAS 37 Provisions, contingent liabilities and contingent assets, provisions for other liabilities and accrete sere recognised in the financial statements when the Bank has a legal or constructive obligation as a result of is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can

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 & EBLAML of the Bank have also been maintaining provident fund and gratuity fund under separate trustee boards.

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 one funded defined contribution plan i.e. provident fund for its employees under a trustee board.

Troview Nune
The Bank operates a contributory provident fund (recognised by National Board of Revenue or 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 i.e. EBL Employees Provident Fund Trust' 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 expanse on defined contribution place of the group is detailed in note 2.7 of these Amount charged in profit and loss account as expense on defined contribution plan of the group is detailed in note 27 of these

Defined benefit plans

ost-employment benefit plans those 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. The colas subsidiaries (EBLSL, EBLIL & EBLAML) also maintain a funded defined benefit plan i.e. 'Gratuity fund' under separate trustee boards.

The Bank operates a funded gratuity scheme recognised by NBR with effect from 1 January 1997. This fund is managed

separately by 'EBL Employees Gratuity Fund Trust' and any investment decision out of this fund is also made by this Board of Frustees. 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 made each year, or immediately after any major

change in the salary structure that could impact the periodic amount of contributions. Last act on 30 September 2020. As per this valuation, effective from 1 October 2020, a contribution of 18.3% of basic salary is trans to the fund per month until the next actuarial review is carried out. During 2020, BDT 240.24 million has been contributed into the fund by the bank on solo basis

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. Last actuarial valuation of the fund was carried out based on 30 September 2020. As per
the valuation, effective from 1 October 2020, BDT 1.69 million is to be contributed to the fund each month until the next actuarial
valuation is done. During 2020, BDT 14.08 million has been contributed into the fund by the Bank on solo basis. Details i.e. actuarial liability, valuation method, service cost, required contribution etc. of defined benefit plans and amount recognised in profit & loss account are stated in note 13.12of these financial statemer

Volces Front Participation Fund.

Consistent with widely accepted industry practice and in line with section 11(1) of the Banking Companies 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).

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 employee benefits i.e. group insurance policy, hospitalisation facilities etc. are expensed as the related service is provided to the eligible employees as per EBL people management 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 employee and the obligation can be estimated reliably. xiii) Contingent liabilities

Contingent liabilities which include certain guarantees and letters of credit pledged as collateral are possible obligations that arise from past events whose existence will be confirmed only by the occurrence or one-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are not recognised in the financial statements as per LAS 37 Provisions, contingent liabilities have been made on the face of balance sheet under off-balance sheet items as per the quidelines of BRPD circular No. 14 dated 25 June 2003.

Authorised and issued capital The authorised capital of the Bank is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfillment of relevant provisions of the Companies Act 1978. Fat of the authorised capital usually remains unissued. The part of the bathorised capital stready issued to shareholders is referred to as the issued share capital of the Bank.

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).

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. Currently, the Bank does not have any share premium. iv) Statutory reserve In compliance with the provision of section 24 of the Banking Companies Act 1991 (as amended up to date), the Bank is to In compliance with the provision of section 24 of the Banking Companies Act 1771 (as alliented up to date, the Joan 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 to the paid up capital of the Bank. In 2020, no amount has been transferred to statutory reserve account since there is no requirement for transfer as the balance of the reserve account is equal to the paid-up capital of the Bank.

Details are stated in note 15 of these financial statements When an asset's carrying amount is increased as a result of revaluation, the increased amount (netting off deferred tax liability) which may arise against such revaluation gain (as per IAS 12 Income tax), is credited directly to equity under the heading of assets revaluation reserve as per IAS 16 Property, plant and equipment. Apart from financial assets, the Bank revalues its lands

following relevant circulars of Bangladesh Bank and Bangladesh Securities & Exchange Commissi

vi) Reserve for amortisation/revaluation of securities When the value of a government treasury security categorised as HTM increases as a result of amortisation, the amount thus increased is recognised directly to equity as reserve for amortisation. However, 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 as per Bangladesh Bank DOS circular letter no. 5 dated 26 May 2008 & DOS circular letter no. 5 dated 28 January 2009.

D. Revenue recognition Interest on unclassified loans and advances (except those of rescheduled and stay order accounts) is recognised as income on accrual basis, interest on classified loans and advances (including rescheduled and stay order accounts) is credited to interest suspense account with actual receipt of interest there from credited to income as and when received as per instruction contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 16 dated 18 November 2014, BRPD circular no. 03 dated 21 April 2019, BRPD circular no. 8 dated 12 April 2020, BRPD circular no 12 dated 10 June 2020, BRPD circular no 17 dated 28 September 2020 and BRPD circular letter no 56 dated 10 December 2020.

ii) Income from investments (interest and others) Income on investments in Government and other securities, debentures and bonds is accounted for on accrual basis as per the provisions of IFRS 15 Revenue from contracts with customers and relevant Bangladesh Bank guidelines.

Fees and commission income arising from services provided by the Bank are recognised as income on earned basis as per

IFRS 15 Revenue from contracts with customers. Fees and commission charged to customers on trade finance i.e. L/C, L/G, acceptance and other general banking services i.e. card services, management fees, arrangement fees, locker charges etc. are recognised as income when a performance obligation is satisfied by transferring a promised service to customer by the bank, and at the time of effecting the transactions except those which are received in advance.

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

v) Foreign exchange gain/(loss) Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of nonnetary items.

Dividend income from investments in quoted and unquoted securities including subsidiaries is recognised at the time when it is declared, ascertained and right to receive the payment is established.

iv) Income from investments (non-interest income)

vii) Interest paid on borrowings, deposits and others Interest paid on borrowings and deposits are calculated on 360 days basis (except for some treasury instruments which are calculated on 364 days basis) in a year and recognised on accrual basis. Interest on lease liabilities are accounted for as per IFRS 16 Leases.

viii) Management and other expenses

Expenses incurred by the Bank 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. The expense comprises current and deferred tax. Current tax and deferred tax is recognised in profit or loss except to the extent

that it relates to a business combination or items recognised directly in equity

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 major disallowances of expenses and concessional rates on certain incomes (0% on gain from govt. securities, 10% on capital gain of shares & mutual funds and 20% on dividend income) as per Income Tax Ordinance (ITO) 1984. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the ITO 1984 and the tax authority of the country where it is incorporated.

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 assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between

are final discharge of related tax liability of the seller (Bank). Hence no deferred tax liability has been recogn

luation reserve of the Bank. Deferred tax asset on provision against diminution of value of quoted securities has not be gaised as adjustment of loss (for set off against gain under the same head) u/s 37 and u/s 40 of ITO 1984 is uncertain d

In reality buyers hear the tax on behalf of sellers at the time of land registration and taxes paid at the time of land registration

Assessment for uncertainty over income tax treatments (under IFRIC 23):

At reporting date, the Bank assessed to consider uncertain tax treatment separately or together in line with Income Tax At reporting date, the Bails assessed to consider intertain as treatment separately of together in the with income rax ordinance and rules 1984. The Bank applies significant judgement and past records of tax assessment and demand in identifying uncertainties over income tax treatments. Since, the Bank is being operated as complex financial intermediary to provide a comprehensive financial solutions to customers, it assessed whether the Interpretation of IFRIC 23 Uncertainty over income tax treatments had an impact on its consolidated financial statements. Upon adoption of the interpretation, the Bank considered whether it has any uncertain tax positions, particularly those relating to transfer pricing, payment under credit facilities etc. The Bank determined, on its tax compliance and best practice, it is probab for the subsidiaries) will be accepted by the taxation authorities. The interpretation did not have an impact on the consolidated

i) Materiality and aggregation

milar 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 statement 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 recognised amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability

right to offset the recognised amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability 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 is presented on net basis under asset as the amount of DT asset is higher than DT liability. Card revenues and expenses earned and incurred on shared basis and are directly attributable to, are presented on net off basis ie. interchange reimbursement (IRF) & acquiring fees, risk assurance premium & merchant service commission. However, details breakup of cards revenue and expense are given in note 25.1.a. iii) Comparative information

comparative information including narrative and descriptive one is disclosed in respect of the preceding period where it is elevant to enhance the understanding of the current period's financial statements. 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.

As per IAS 33 Earnings per share, the Bank has been reporting basic earning 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 curren period are considered for number of ordinary shares outstanding for preceding period to present comparative EPS with retrospective adjustment i.e.

v) 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 of 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 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 disclosures, Bangladesh Bank & BSEG 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 that the key management personnel have availed at concessionary rates which is applicable to all the eligible staffs/customers. The Bank did not have any related party transaction exceeding this threshold as at the end of 2020. een the Bank and its subsidiaries and outstanding amount within the group have been dis

vi) 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

While the overall effect of COVID-19 global pandemic on Bank's business in the post years is still evolving at this point, there has been limited impact assessed on the business since the outbreak. The board and management have been regularly monitoring the potential impact of the pandemic on the Bank as the situation is yet to be normal but it's being assured that any foreseeable adverse impact can be reasonably managed.

All other 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 42. viii) Operating segments The Group has identified following six 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 Management Committee reviews internal management reports on quarterly basis. The following summary describes the operations in each of the

	Segment Name	Description		
0.00	DBO (Domestic Banking Operation- Onshore Banking)	Deals with the full range of commercial banking products and services offered by four different business units: Corporate, Commercial, Retail Banking and Treasury.		
5	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.		
CONSOL	EBL Securities Limited (EBLSL)	It buys, sells and deals with capital market securities i.e shares, Mfs, debentures etc., on behalf of customers and provides margin facilities etc.		
	EBL Investments Limited (EBLIL)	It offers all kinds of merchant banking activities i.e. issue management, underwriting, portfolio management and other transactions.		
3	EBL Finance (HK) Limited (EBLFHKL)	It deals with trade finance and off-shore banking business in Hong Kong.		
	EBL Asset Management Limited (EBLAML)	It is to carry out business on asset management, portfolio management, capital market operation, equity investment, financial services i.e. corporate advisory, merger & acquisition, corporate restructuring etc.		



Eastern Bank Ltd.

REDISCOVERING THE VALUE OF RELATIONSHIP



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.

ix) 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 in place at the Bank are discussed below:

Credit risk is the risk of loss that may occur from the default of any counterparty to repay in accordance with agreed terms and conditions and/or deterioration of creditworthiness. Board of Directors is the apex body for credit approval of the Bank However, they delegate authority to the Managing Director & CEO or other officers of the Credit Risk Management (CRM) Division. The Board also sets credit policies to the management for setting procedures, which together has structured the CRM framework in 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 compret appraisal procedure that covers industry/business risk, management risk, financial risk, facility structure risk, security risk ental risk, reputational risk, and account performance risk.

environmental risk, reputational risk, and account performance risk.

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

The bank follows the criteria for loan classification and provisioning requirement as stipulated in the BEPD circular no.14

The bank follows the criteria for loan classification and provisioning requirement as stipulated in the BRPD circular no.14 dated 23 September 2012, BRPD circular no 8 dated 2 August 2015, BRPD circular no 12 dated 20 August 2017, BRPD circular no 15 dated 27 September 2017, BRPD circular no 16 dated 03 January 2018, BRPD circular no 10 dated 20 February 2018, BRPD circular no 10 dated 21 June 2018, BRPD circular no 13 dated 18 October 2018 and BRPD circular No. 03 dated 21 April 2019, BRPD circular no 16 dated 22 July 2020, BRPD circular letter no 52 dated 20 October 2020, BRPD circular no 17 dated 28 September 2020, BRPD circular letter no 56 dated 10 December 2020. The bank has maintained adequate provision against impaired loans including certain UC accounts having payment by deferral facilities following relevant circulars of Bangladesh Bank, Details of which are stated in note 13.4 to the financial statements.

Liquidity risk

Responsibility of managing and controlling liquidity of the bank lies with Asset Liability Committee (ALCO) that meets at least once in a month. Asset Liability Management (ALM) desk being primarily responsible for management of liquidity risk closely monitors and controls liquidity requirements on a daily basis by appropriate coordination of funding activities. A monthly projection of fund flows is reviewed in ALCO meeting regularly. On monthly basis, ALCO monitors liquidity management by examining key ratios, maximum cumulative outflow, upcoming funding requirement from all business units, asset-liability mismatch etc.

ALCO also monitors concentration of deposits on large institutional depositors which is volatile in nature. In addition to these ratios, Bank prepares structural liquidity profile, maturity profile of term deposit, cash flow modelling and contingency funding an on monthly basis, which are analysed in ALCO meeting to ensure liquidity at the level acceptable to the Bank and regulators

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 and periodically reported to Executive Risk Management Committee (ERMC). Market risk can be subdivided into three categories depending on risk factors: interest rate risk, foreign exchange risk, and equity price risk. d) 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.

e) Foreign exchange risk

Foreign exchange risk

Foreign exchange risk is the risk that a bank's financial performance or position will be affected by fluctuations in the exchange rates between currencies and implied volatility on foreign exchange options. Bank makes import payment and outward remittance as its outflow, whereas it gets foreign currency inflow as export receipts and inward remittance. Exchange rate risk arises, if, on a particular day, these inflow-outflows don't match and bank runs its position long/short from these customer driven activities. Bank also faces foreign exchange risk if it sources its funding in one currency by converting fund from another currency. Currently, the Bank is facing such transaction exposure is always behaved.

The Bank computes VaR (Value at Risk) on its foreign exchange position arising from customer driven foreign exchange in different currencies. The position maintained by the Bank at the end of the day is within the stipulated limit prescribed by the

Bangladesh Bank.

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; changes in the value of listed shares held by a bank subsidiary; changes in the value of listed shares used as collateral for loans whether the loan was made for the purpose of buying the shares; and changes in the value of listed shares used as collateral for loans whether the loan was made for the purpose of buying the shares; and changes in the value of unlisted shares.

Mark to Market is the tool bank applies for maintaining provision against losses arisen from changes in market price of securities. As of 31 December 2020, the Bank sets aside BDT 687 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.

g) Operational risk

oerational risk includes legal and regulatory risk, business process and change risk, fiduciary or disclosure breaches, chnology failure, financial crime and environmental risk.

Risk Management Division (RMD) enriched the scope of risk matrix/KRI for Operational Risk compiling both quantitative and qualitative parameters as in regulatory frameworks and in the Bank's risk appetite. This department collects required information from different sources in different frequencies from monthly to yearly interval. Based on source data RMD plot the results in the risk matrix and escalate the critical and high risk issues to MANCOM, ERMC and RMC of the Board for

Operational risks are analyzed through the review of various control tools like Departmental Control Function Check List (DCFCL), Quarterly Operations Report (QOR), Loan Documentation Check List (LDCL), and Self-Assessment Anti-Fraud Internal Control Check list etc. The effectiveness of these control mechanisms are also evaluated through the self-assessment process for detecting high risk areas and mitigating the identified risks. The effectiveness of the Bank's internal control is monitored on an ongoing basis, high/low risk items are identified, monitored and annihilated as part of daily activities.

Monitoring department under Internal Control & Compliance Division (ICCD) is primarily responsible for risk identification assessment of effectiveness of internal control system, and risk mitigation including reporting of unresolved operational risk issue to the higher authority. All the tools used for Monitoring are guided by regulatory guidelines and internal policies and circulars.

Prevention of money laundering and terrorist financing

Prevention of money laundering and terrorist financing
Bank undertakes a series of activities in assessing, monitoring and disclosing risk related transactions done by customers
with 'zero-tolerance' on issues like Anti-money Laundering (AML) and Combatting Financing of Terrorist (CFT). The 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 formed
Central Compliance Committee (CCC) to ensure collective participation of different departments in comprehensive AML and
CFT program. Under direction of the CCC and Chief Anti Money Laundering Compliance Officer (CAMLCO), AML Department
implements different programs across the bank. Moreover, Branch AML Compliance Officers (BAMLCO) and Department AML
Compliance Officers (DAMLCOs) are nominated to ensure monitoring at root level. Apart from this, EBL has on-boarded an
automated sanction screening and transaction monitoring software (AML System Velocity) to establish a robust monitoring automated sanction screening and transaction monitoring software (AML System Velocity) to establish a robust monitoring system. Currently, eight sanction lists; UN, OFAC SDN, OFAC non-SDN, EU, UK, Canadian, Australian and a local sanction list, are incorporated in the system for sanction screening. In transaction monitoring module, 60 transaction monitoring rules and 58 transaction monitoring reports are incorporated to identify suspicious/unusual transactions.

Information and communication technology risk
EBL adheres to the IT Security policies and procedures in line with ICT Security guideline of Bangladesh Bank. EBL has been certified by international accreditation certification on data security i.e. Payment Card Industry Data Security Standard (PCI DSS) in 2016 and maintaining the compliance since then. In the year 2020, EBL achieved ISO 27001:2013 Standard Compliance Certification for consecutive 2nd years as recognition of maintaining confidentiality, integrity and availability of IT systems and data in quality manner. To prevent attack from Cyber criminals/fraudsters, EBL ICT division has established standard physical and logical security measures for all sensitive IT infrastructures (e.g., Data Centre, Disaster Recovery Site, Power Rooms, Server Rooms, etc.). Besides, EBL has standard logical ICT security measures like access control system, intrusion detection, access log and periodic security assessment for all systems. To better monitor security incidents EBL has implemented SIEM (Security Information & Event Management) solution. Vulnerability assessment exercises, both internally and externally, are conducted regularly to identify security weakness and establish onthrol for mitigation. EBL has Business Continuity Management (BCM) to manage any manmade or natural incident/disaster. IT Security team has also taken initiatives to create awareness about cybersecurity among all EBL employees and customers through retail and corporate channels. We have separate information system audit to identify control gaps and improve continually.

corporate channels. We have separate information system audit to identify control gaps and improve continually.

The bank has a Board approved policy titled EBL Fraud and Theft Risk Prevention and Management Policy to minimize the The bank has a board approved point where the De Hadd and The Hass Presented and Palaningeneith Outpy to Imminize the incidence and impact of fraud. Incidence of fraud or theft has become one of the inherent risks in banking business but can very well be avoided or minimized by creating a highly regimented environment and harnessing a culture and value of transparency, accountability, trust and teamwork. With this endeavour to encourage all employees to report percedual entirely or illegal. conduct of employees to appropriate authorities in a confidential manner without any fear of harassment, a 'Speak Up Policy

Credit rating of the January As per IRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2019. The following ratings have been awarded:

Periods	Date of rating	Long term	Short term
January to December 2019	22 June 2020	AA+	ST-1
January to December 2018	26 June 2019	AA+	ST-1
January to December 2017	28 June 2018	AA+	ST-2
	January to December 2019 January to December 2018	January to December 2019 22 June 2020 January to December 2018 26 June 2019	January to December 2019 22 June 2020 AA+ January to December 2018 26 June 2019 AA+

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 2020.

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	IAS	28	N/A
Interests in Joint Ventures	IAS	31	N/A
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
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	Applied
Share-based Payment	IFRS	2	N/A
Business Combinations	IFRS	3	Applied
Insurance Contracts	IFRS	4	N/A
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
Leacoc	IEDC	1.4	Annlind

* Subject to departure described in note 2.1 N/A = Not Applicable

A number of new standards and amendments to standards are effective for annual periods beginning on or after 01 January 2020 and earlier application is permitted. However, the Bank has not early applied the following new standards in preparing these financial statements

IFRS 17 Insurance contracts establishes principles for the recognition, measurement, presentation and disclosure of insurance contracts. The objective of the standard is to ensure that an entity provides relevant information that faithfully represents those contracts. Amended in 2016, the new IFRS will replace the existing guidance in IFRS 4 Insurance Contracts The standard is effective for annual periods beginning on or after 01 January 2021. Early adoption is permitted for entities that

Possible impact on financial statements

The Bank is assessing the potential impact on its financial statements resulting from the application of IFRS 17.

2C 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.

3.1 Cash in hand (including foreign curre Local currency

Foreign currencies

2.11 Approval of financial statements These financial statements were reviewed by the audit committee of the Board of the Bank in its 131 meeting held on 12 April 2021 and was subsequently approved by the Board in its 687 meeting held on the same date.

						Amount in BDT
		Notes	Consol	lidated	Ba	nk
		Notes	2020	2019	2020	2019
3	Cash					
	Cash in hand (including foreign currencies)	3.1	3,218,511,774	3,088,367,831	3,218,381,880	3,088,303,685
	Balance with Bangladesh Bank and its agent Bank(s	;)				
	(including foreign currencies)	3.2	12,480,410,176	16,601,918,975	12,480,410,176	16,601,918,975
			15.698.921.950	19.690.286.806	15.698.792.056	19.690.222.660

3,164,761,264 3,039,776,574 3,164,761,264 3,039,776,574 With Bank With Subsidiaries

Balance with Bangladesh Bank and its agent Bank(s) (i	ncluding foreign	currencies)		
Bangladesh Bank				
Local currency	11,333,598,151	13,896,913,623	11,333,598,151	13,896,913,623
Foreign currencies	833,804,998	2,371,704,071	833,804,998	2,371,704,071
	12,167,403,149	16,268,617,694	12,167,403,149	16,268,617,694
Sonali Bank (An agent of Bangladesh Bank) - local currency	313,007,027	333,301,281	313,007,027	333,301,281

3.1.1 3,164,891,158 3,039,840,720 3,164,761,264 3,039,776,574

3,218,511,774 3,088,367,831 3,218,381,880 3,088,303,685

3,164,891,158 3,039,840,720 3,164,761,264 3,039,776,574

12,480,410,176 16,601,918,975 12,480,410,176 16,601,918,975

DRO ORO Solo-2020 Solo-2019

4.1 12,728,955,557 19,963,271,483 12,444,848,375 19,309,748,914

13,393,287,481 24,369,196,715 13,003,147,677 28,956,894,306

3.a Cash Reserve Ratio (CRR):

Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2018), MPD circular no. 03 dated 09 April 2020 and BRPD Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2018), MPD circular no. US dated U9 April 2020 and BRFU circular letter no. 31 dated 18 June 2020 issued by Bangladesh Bank, EBL has been maintaining CRR @ 3.5% and 1.5% on daily basis, and @ 4.0% and 2.0% on bi-weekly basis for DBO and OBO respectively. For 2019, CRR was maintained for DBO @ 5% and 5.5% on daily and bi-weekly basis respectively as per MPD circular No. 01 dated 03 April 2018 and DDS circular letter no. 26 dated 19 August 2019. 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 2020 is maintained on the basis of ekly ATDTI of October 2020). Reserve maintained by the bank as at 31 December is as follows

	DBO	OB0	Solo-2020	Solo-2019
Average total demand and time liabilities of October (excluding inter-bank deposit)	238,508,243,400	17,051,252,800	255,559,496,200	255,306,804,400
Daily basis:				
Required reserve (for DBO 3.50% & OBO 1.5% of ATDTL) (For 2019: DBO 5% of ATDTL)	8,347,788,519	255,768,792	8,603,557,311	12,765,340,220
Actual reserve held with Bangladesh Bank*			11,653,908,501	14,366,004,280
Surplus			3,050,351,190	1,600,664,060

The bank maintained excess cash reserve of BDT 3,515.86 million in the last fortnight of 2020 (BDT 507.90 million in the same period 2019) calculated by summing up excess cash reserve maintained over required CRR on daily basis.

Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2018), DOS circular letter no. 26 dated 19 August 2019 issued by Bangladesh Bank, EBL has been maintaining SLR @ 13% for DB0 & OBO 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 2020 is based on weekly ATDTL of October 2020). Reserve maintained by the Bank as at 31 December is as follows:

	Required reserve (13% of ATDTL)	31,006,071,642	2,216,662,864	33,222,734,506	33,189,884,572
	Actual reserve held (Note 3.c)			55,818,596,219	35,669,027,661
	Surplus			22,595,861,713	2,479,143,089
3.c	Actual reserve held				
	Excess cash reserve (note 3.c.1)			1,772,553,701	324,130,038
	Cash held			3,218,381,880	3,088,303,685
	Balance with Sonali Bank			313,007,027	333,301,281
	Unencumbered approved securities (HFT)			20,283,860,750	8,120,908,402
	Unencumbered approved securities (HTM)			30,230,792,860	23,802,384,256
				55,818,596,219	35,669,027,661
3.c.1	Excess cash reserve:				
	Balance with Bangladesh Bank *			11,653,908,501	14,366,004,280
	Less: Required cash reserve on bi-weekly average basis ATD(5.5% of ATDTL for 2019)	s (for DBO 4% & OE	30 2% of	9,881,354,800	14,041,874,242
	Excess of cash reserve as on the reporting date			1,772,553,701	324,130,038
	*As per Bangladesh Bank Local & Foreign Currency Sta	tement.			

Balance in Bangladesh

Balance in Bangladesh				
In Current Deposit Accounts with:				
Banks	665,305,609	188,159,141	82,188,486	81,348,463
Non-Bank Financial Institutions (NBFIs)	-	-	-	<u>-</u>
	665,305,609	188,159,141	82,188,486	81,348,463
Less: Inter company elimination (with deposit account)	(575,770,684)	(99,404,947)	-	<u>-</u>
	89,534,925	88,754,194	82,188,486	81,348,463
In Special Notice Deposit Accounts with:				
Banks	3,291,770,054	736,772,959	2,719,137,889	5,900,450
NBFIs	-	-	-	-
	3,291,770,054	736,772,959	2,719,137,889	5,900,450
Less: Inter company elimination (with deposit account)	(295,871,421)	(84,755,671)	-	-
	2,995,898,633	652,017,288	2,719,137,889	5,900,450
In Fixed Deposit/Placement Accounts with:				
Banks	13,674,557,227	18,407,491,061	13,674,557,227	18,407,491,061
NBFIs	4,997,500,000	7,922,500,000	4,997,500,000	7,922,500,000
	18,672,057,227	26,329,991,061	18,672,057,227	26,329,991,061
Less: Inter unit/company elimination (with borrowings)	(9,028,535,227)	(7,107,491,061)	(9,028,535,227)	(7,107,491,061)
	9,643,522,000	19,222,500,000	9,643,522,000	19,222,500,000
Total	12,728,955,557	19,963,271,483	12,444,848,375	19,309,748,914

In Deposit account (non-interest bearing) with

		4,405,925,232	558,299,302	9,647,145,392
Less: Inter company elimination (with borrowings)	-	(5,408,130,000)	-	-
EBL Finance (HK) Limited *	-	5,408,130,000	-	5,408,130,000
Placement by OBU (interest bearing) with:				
	664,331,925	4,405,925,232	558,299,302	4,239,015,392
Zuercher Kantonal Bank, Zurich, Switzerland	2,622,841	2,335,618	2,622,841	2,335,618
Wachovia Bank NA, USA	-	216,365,960	-	216,365,960
Standard Chartered Bank, Germany	8,841,771	10,614,112	8,841,771	10,614,112
Standard Chartered Bank, Singapore	1,851,198	2,752,250	1,851,198	2,752,250
Standard Chartered Bank, USA	172,269,373	930,676,591	172,269,373	930,676,59
Standard Chartered Bank, India	46,505,854	88,487,172	46,505,854	88,487,17
Standard Chartered Bank, Srilanka	3,540,554	2,319,292	3,540,554	2,319,29
Nordea Bank, Norway	431,823	771,861	431,823	771,86
NIB Bank Limied, Pakistan	67,295,868	170,866,269	67,295,868	170,866,26
Nepal Bngladesh Bank Limited, Nepal	3,740,149	10,689,501	3,740,149	10,689,50
Mashreqbank, UAE	775,084	1,113,429	775,084	1,113,42
Mashreqbank, USA	21,091,674	779,732,371	21,091,674	779,732,37
JP Morgan Chase Bank, Germany	42,066,560	254,520	42,066,560	254,52
JP Morgan Chase Bank, USA	-	562,487,529	-	562,487,52
JP Morgan Chase Bank NA, Sydney	1,538,908	1,218,748	1,538,908	1,218,74
JP Morgan Chase Bank NA, London	18,012,234	3,544,065	18,012,234	3,544,06
ICICI Bank Limited, Hongkong	97,152,050	317,222,032	35,789,543	167,643,50
ICICI Bank Limited. India	64,543,382	55,420,253	64,543,382	55,420,25
HDFC Bank Limited, Hongkong	44,670,116	17,331,310		
Habib American Bank, USA	18,486,436	36,979,770	18,486,436	36,979,77
Commerz Bank AG, Germany	34,354,632	29.751.925	34,354,632	29,751,92
Citibank NA. USA	2,474,007	1,154,415,375	2,474,007	1,154,415,37
Bank of Toykyo Mitshubishi, Japan	2,474,669	2,389,151	2,474,669	2,389,15
Bank of China, China	3,004,949	1,054,971	3,004,949	1,054,97
Bank of Bhutan, Bhutan	161,459	4,986,090	161,459	4,986,09
Al-Rajhi Bank, KSA	3,470,999	860,581	3,470,999	860,58
AB Bank Limited, India	5,429,341	1,284,487	5,429,341	1,284,48

12 October 2020, placement to EBL Finance (HK) Limited by Offshore Banking Operation of EBL is now presented as loan facility (overdraft) with same limit and required general provision has been maintained against this as per BB provisioning guideline

Details of Foreign currency amounts and exchange rates are presented in 'Annexure-B'.

Balances of subsidiaries with Banks & NBFIs		
With Eastern Bank Limited (eliminated as intra group	p balance)	
EBL Securities Limited	97,798,028	14,087,134
EBL Investments Limited	198,073,393	19,279,767
EBL Finance (HK) Limited	575,770,684	99,404,602
EBL Asset Management Limited	190,752,909	51,389,115
	1,062,395,014	184,160,618
With other banks & NBFIs		
Banks	390,139,804	820,432,409
NBFIs	-	-
	390,139,804	820,432,409
Total	1,452,534,818	1,004,593,027

Consolidated balance with Banks and FIs by group en	tities:	
Eastern Bank Limited (Parent)	13,003,147,677	28,956,894,306
EBL Securities Limited	381,850,938	667,555,812
EBL Investments Limited	198,127,665	19,333,658
EBL Finance (HK) Limited	681,803,306	266,314,442
EBL Asset Management Limited	190,752,909	51,389,115
	14,455,682,495	29,961,487,333
Less: Inter company elimination	(1,062,395,014)	(5,592,290,618)
Total	13,393,287,481	24,369,196,715

Balance with banks and FIs (according to remain

	13,393,287,481	24,369,196,715	13,003,147,677	28,956,894,306
In more than five years	-	-	-	-
In more than one year but not more than five years	-	-	-	-
In more than three months but not more than one year	3,156,022,000	7,468,130,000	3,156,022,000	7,468,130,000
In more than one months but not more than three months	2,410,000,000	5,700,000,000	2,410,000,000	5,700,000,000
In not more than one month	7,751,167,938	11,125,718,251	7,361,028,134	15,713,415,842
On demand	76,097,543	75,348,463	76,097,543	75,348,463
Receivable				

60.000.000
60,000,000

						Amount in BDT
		Consolidated		idated	Bank	
		Notes	2020	2019	2020	2019
6	Investments					
	Government	6.1	50,517,783,115	31,927,657,257	50,517,783,115	31,927,657,257
	Others	6.2	15,498,577,951	10,138,813,514	13,431,621,587	7,869,354,690
			66,016,361,066	42,066,470,771	63,949,404,702	39,797,011,947

63,949,404,702 39,797,011,947

1,855,796,095 2,034,543,238

169,449,579

6.1.1.a **8,747,518,500 12,647,862,640 8,747,518,500 12,647,862,640**

1,536,342,253 - 11,536,342,253 - 0,230,792,862 19,275,430,017 30,230,792,862 19,275,430,017

6.1.2.a 41,767,135,115 19,275,430,017 41,767,135,115 19,275,430,017

113,114,533

6.a Consolidated investments by group entities: Fastern Bank Limited (Parent) EBL Securities Limited

EBL Investments Limited

	EBL Asset Management Limited		98,045,736	65,466,007		
			66,016,361,066	42,066,470,771		
	Less: Inter company elimination		-	<u> </u>		
	Total		66,016,361,066	42,066,470,771		
1	Government (Investment in govt. securities)					
	Trageury Bille	611	8 747 518 500	12 647 862 640	8 747 518 500	12

	Treasury Bills	6.1.1	8,747,518,500	12,647,862,640	8,747,518,500	12,647,862,640
	Treasury Bonds	6.1.2	41,767,135,115	19,275,430,017	41,767,135,115	19,275,430,017
	Prize Bonds		3,129,500	4,364,600	3,129,500	4,364,600
			50,517,783,115	31,927,657,257	50,517,783,115	31,927,657,257
6.1.1	Treasury Bills					
6.1.1	Treasury Bills Held for Trading (HFT)		8,747,518,500	8,120,908,402	8,747,518,500	8,120,908,402

6.1.1.a Treasury Bills (Tenor wise holding

612	Treasury Ronds				
		8,747,518,500	12,647,862,640	8,747,518,500	12,647,862,640
	364- day treasury bills	8,247,601,000	10,652,938,459	8,247,601,000	10,652,938,459
	182- day treasury bills	499,917,500	249,411,181	499,917,500	249,411,181
	91- day treasury bills	-	1,745,513,000	-	1,745,513,000
	Unencumbered				

Held for Trading (HFT)

2- year Treasury bonds	4,282,564,213	2,301,255,523	4,282,564,213	2,301,255,523
5- year Treasury bonds	4,413,008,905	1,842,679,359	4,413,008,905	1,842,679,359
10- year Treasury bonds	28,461,863,277	10,780,940,548	28,461,863,277	10,780,940,548
15- year Treasury bonds	3,140,909,791	3,068,270,071	3,140,909,791	3,068,270,071
20- year Treasury bonds	1,468,788,929	1,282,284,517	1,468,788,929	1,282,284,517
	41,767,135,114	19,275,430,017	41,767,135,114	19,275,430,017

			15,498,577,951	10,138,813,514	13,431,621,587	7,869,354,690
	Ordinary Shares & Mutual Funds (MFs)- Quoted and Unquoted	6.2.2	5,695,375,275	6,438,813,514	3,628,418,911	4,169,354,690
	Subordinated bonds (issued by other banks)	6.2.1	8,310,000,000	3,700,000,000	8,310,000,000	3,700,000,000
	Corporate bond (non-convertible)		1,493,202,676	-	1,493,202,676	-
6.2	Others (Investment in securities other than go	ovt)				
	Distribute on him o and hereise heps transa-		inuuo in Timionui	·		

.2.1	Subordinated bonds (issued by other banks)				
	United Commercial Bank Subordinated Bond	1,200,000,000	1,300,000,000	1,200,000,000	1,300,000,0
	Jamuna Bank Subordinated Bond	320,000,000	400,000,000	320,000,000	400,000,0
	MTBL Subordinated Bond	1,240,000,000	300,000,000	1,240,000,000	300,000,0
	SIBL 2nd Mudaraba Subordinated Bond	150,000,000	200,000,000	150,000,000	200,000,0
	Standard Bank Subordinated Bond	400,000,000	500,000,000	400,000,000	500,000,0
	Bank Asia Subordinated Bond	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,0
	DBBL 3rd Subordinated Bond	1,000,000,000	-	1,000,000,000	
	SEBL 4th Subordinated Bond	1,000,000,000	-	1,000,000,000	
	IBBL 2nd Subordinated Bond	1,000,000,000	-	1,000,000,000	
	TBL 5th Subordinated Bond	1,000,000,000	-	1,000,000,000	

8,310,000,000 3,700,000,000 8,310,000,000 3,700,000,000

Quoted shares & MFs

duoted shares (sector wise)				
Banks	1,011,261,727	1,107,782,335	634,523,448	670,547,641
NBFIs	943,226,904	1,092,592,560	305,665,806	423,710,043
Insurance	28,142,966	32,950,169	9,159,814	19,183,063
Fuel & Power	960,794,858	843,525,423	693,583,079	692,433,785
Chemicals & Pharmaceuticals	615,187,054	746,262,869	265,020,751	327,500,994
Cement & Ceramics	3,449,440	3,449,440	3,449,440	3,449,440
Engineering	384,885,456	605,530,920	242,196,541	298,090,547
Others	657,144,491	795,392,627	488,906,683	589,695,794
	4,604,092,896	5,227,486,344	2,642,505,562	3,024,611,308
Mutual Funds:				
EBL Sponsored MFs:				
EBL First Mutual Fund	13,816,532	19,999,990	13,816,532	19,999,990
EBL NRB Mutual Fund	134,993,062	252,654,649	133,311,883	250,973,470
First Bangladesh Fixed Income Fund	705,311,257	756,731,020	698,580,237	750,000,000
Other Mutual Funds	65,365,059	104,006,961	63,408,228	91,404,412
	919,485,910	1,133,392,619	909,116,880	1,112,377,871
Total Quoted shares & MFs	5,523,578,805	6,360,878,964	3,551,622,441	4,136,989,180
Unquoted shares & MFs				
Shares	76,796,470	77,934,550	31,796,470	32,365,510
Unit Fund	95,000,000	-	45,000,000	-
	171,796,470	77,934,550	76,796,470	32,365,510

Total Ordinary Shares & MFs (Quoted and Unquoted) 5,695,375,275 6,438,813,514 3,628,418,911 4,169,354,690 6.2.2.1 Market Value of Quoted Shares and MFs (as on 31 December

Trading	Lock in period	Lock in expiry	
4,315,881,374	4,252,824,703	2,739,623,359	2,788,270,492
823,751,950	668,955,455	760,527,331	655,502,020
3,492,129,424	3,583,869,248	1,979,096,028	2,132,768,472
393,157,340	490,171,814	275,246,426	370,538,239
199,656,530	306,383,763	129,565,303	151,213,121
997,873	883,175	997,873	883,175
483,900,072	493,846,778	207,589,498	206,993,072
707,492,710	604,500,765	521,846,887	503,394,577
24,310,026	25,525,589	4,667,840	12,488,290
849,956,882	796,942,714	305,722,381	345,067,190
832,657,992	865,614,651	533,459,821	542,190,809
	849,956,882 24,310,026 707,492,710 483,900,072 997,873 199,656,530 393,157,340 3,492,129,424 823,751,950 4,315,881,374	849,956.882 796,942,714 24,310,026 25,525,589 707,492,710 604,500,765 483,900,072 493,846,778 997,873 883,175 199,656.530 306,383,763 393,157,340 490,171,814 3,492,129,424 3,583,869,248 823,751,950 668,955,455 4,315,881,374 4,252,824,703	849,956,882 796,942,714 305,722,381 24,310,026 25,525,589 4,667,840 707,492,710 604,500,765 521,846,887 483,900,072 493,846,778 207,589,498 997,873 883,175 997,873 199,656,530 306,383,763 129,565,303 393,157,340 490,171,814 275,246,426 3,492,129,424 3,583,869,248 1,979,096,028 823,751,950 668,955,455 760,527,331 4,315,881,374 4,252,824,703 2,739,623,359

EBL First Mutual Fund (Sponsor Unit) 8/19/2009 20 Years 8/18/2029 First Bangladesh Fixed Income Fund (Sponsor Unit) 3/19/2012 20 Years 3/18/2032 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.a.2 Remaining maturity grouping of investments

	66,016,361,066	42,066,470,771	63,949,404,702	39,797,011,947
	// 01/ 0/1 0//	10.011.170.771	(2.0/0./0/.702	20 707 011 0/7
In more than five years	28,866,634,758	10,518,871,182	28,816,634,758	10,518,871,183
In more than one year but not more than five years	18,265,027,314	10,604,735,545	18,213,176,944	10,568,743,475
In more than three months but not more than one year	8,514,693,324	18,198,163,013	6,574,587,329	15,964,696,258
In more than one month but not more than three months	5,367,150,169	745,412,250	5,342,150,169	745,412,250
In not more than one month	4,999,726,000	1,994,924,181	4,999,726,000	1,994,924,181

3,129,500

4,364,600 3,129,500

7.1 212,083,018,369 218,070,540,410 214,171,172,833 216,620,580,285

230,545,056,172 239,094,708,008 228,943,862,895 232,051,034,763

14,644,372,768 15,391,174,559 14,644,372,768 15,391,174,559

Loans, cash credits, overdrafts etc.

.a	Consolidated loans and advances by group entities:		
	Eastern Bank Limited (Parent)	228,943,862,895	232,051,034,763
	EBL Securities Limited	3,070,938,335	2,783,604,732
	EBL Investments Limited	126,907,157	217,292,800
	EBL Finance (HK) Limited	3,689,347,741	5,593,713,120
	EBL Asset Management Limited	-	155,000,000
		235,831,056,128	240,800,645,415
	Less: Inter company elimination	(5,285,999,956)	(1,705,937,407)

	212,083,018,369	218,070,540,410	214,171,172,833	216,620,580,285
Less: Inter company elimination (with borrowing)	(3,985,656,024)		-	-
Overdraft-EBL Finance (HK) Limited	3,985,656,024	-	3,985,656,024	-
Outside Bangladesh				
	212,083,018,369	218,070,540,410	210,185,516,809	216,620,580,285
Less: Inter company elimination (with EBLSL borrowings)	(1,300,343,932)	(1,705,937,407)	-	-
Overdraft	36,219,247,409	25,738,077,531	33,021,401,917	22,737,179,999
Cash credit	1,070,455,565	729,202,922	1,070,455,565	729,202,922
Loans - general	176,093,659,327	193,309,197,364	176,093,659,327	193,154,197,364
Inside Bangladesh				

230,545,056,172 239,094,708,008

*As per BB instruction letter (BRPD (M)/204/26/2020-7403 dated 14 September 2020 and FEID/703(1)/obishaa/2020-3293 dated 12 October 2020, placement to EBL Finance (HK) Limited by Offshore Banking Operation of EBL is now presented as loan facility (overdraft) with same limit and required general provision has been maintained against this as per BB provisioning guideline.

Bills purchased and discounted Inside Bangladesh Local bills /documents

	Foreign bills /documents	128,317,293	39,279,919	128,317,293	39,279,919
		14,772,690,062	15,430,454,478	14,772,690,062	15,430,454,478
	Outside Bangladesh				
	Bills financed & UPAS (by EBL Finance HK Ltd)	3,689,347,741	5,593,713,120	-	=
		18,462,037,803	21,024,167,598	14,772,690,062	15,430,454,478
7.2.1	Bills purchased and discounted (on the basis of residu	al maturity group	ing)		_
	On demand	208,452,452	362,490,699	208,452,452	362,490,699
	Within one month	5,228,882,425	3,406,682,855	3,015,273,780	2,403,730,092
	In more than one month but less than three months	7,420,320,455	8,395,389,826	6,682,450,907	6,161,820,177
	In more than three months but less than six months	4,360,678,663	7,631,310,210	3,622,809,115	5,600,792,347
	Above civ menths	1 2/2 702 000	1 220 207 000	1 2/2 702 909	001 / 21 1/2

18,462,037,803 21,024,167,598 14,772,690,062 15,430,454,478 7.a.1 Residual maturity grouping of loans and advance

Receivable				
On demand	17,895,121,648	6,441,774,943	17,895,121,648	6,441,774,943
In not more than one month	8,610,292,831	18,264,837,458	8,440,249,425	18,006,334,650
In more than one month but not more than three months	33,241,704,040	38,834,261,238	30,283,551,827	38,476,442,638
In more than three months but not more than one year	83,874,684,646	89,155,165,781	85,401,686,988	82,727,813,945
In more than one year but not more than five years	70,885,064,817	73,700,748,782	70,885,064,817	73,700,748,782
In more than five years	16,038,188,190	12,697,919,805	16,038,188,190	12,697,919,805
	230,545,056,172	239,094,708,008	228,943,862,895	232,051,034,763



REDISCOVERING THE VALUE OF RELATIONSHIP



Eastern Bank Ltd.

7 h	Notes	2020	lidated 2019	2020	2019
.b .b.1	Loans and advances on the basis of significant conce Loans and advances to Directors, executives and other				
	Advance to Directors and their allied concerns Advances to Managing Director & CEO	12,674,505	13,604,345	12,674,505	13,604,34
	Advances to other executives and staffs Advances to customers (Group wise)		1,514,272,499 183,486,092,158		
	Industrial loans and advances	53,065,023,980 230,545,056,172	54,080,739,005 239,094,708,008	53,065,023,980 228,943,862,895	54,080,739,00 232,051,034,76
.b.2	Large loan details (Loans extended to any customer e * Total Loans and Advances (BDT million)	exceeding 10% of t	he Bank's total ca	pital) 80,388	104,83
	Number of Customers Classified amount thereon			17	2
	* This amount represents total loans and advances (co exceeding BDT 3,314.42 million which is equivalent to	10% of total capital	l of the bank as at	31 December 202	
.b.3	Industry-wise concentration of loans and advances (Agri and micro credit through NGO	14,219,286,426			15,353,432,97
	Commercial and trading Construction	30,669,916,120 8,789,387,758	9,270,126,520	30,669,916,120 8,789,387,758	9,270,126,52
	Cement and ceramic industries Chemical and fertilizer	3,666,702,809 3,824,905,455	2,910,679,026	3,824,905,455	2,910,679,02
	Crops, fisheries and livestocks Electronics and electrical goods	1,224,443,160 3,756,582,128	6,669,263,200	1,224,443,160 3,756,582,128	6,669,263,20
	Food and allied industries Consumer finance	10,873,444,694 32,827,061,558	31,099,694,970	29,629,216,066	28,098,797,43
	Metal and steel products Pharmaceutical industries	17,487,016,658 2,703,502,985	3,075,911,833	17,487,016,658 2,703,502,985	3,075,911,83
	Power and fuel Rubber and plastic industries	8,058,035,313 2,799,428,682	3,695,121,107	8,058,035,313 2,799,428,682	3,695,121,10
	Readymade garments industry Ship building & breaking industry Sugar and edible oil refinery	6,710,289,548 4,873,212,500		33,140,783,449 6,710,289,548 4,873,212,500	6,004,109,01
	Transport and e-communication Textile mills	5,559,431,577 11,712,847,293	7,218,428,270	5,559,431,577 11,712,847,293	7,218,428,27
	Other manufacturing or extractive industries Others	12,777,907,895 11,181,522,423		12,777,907,895	
		230,545,056,172	239,094,708,008	228,943,862,895	
.D.4	Sector - wise concentration of loans and advances (in Government sector	-	-	-	
	Public sector Private sector		599,796,887 238,494,911,121		
.b.5	Geographic location-wise concentration of loans and		239,094,708,008 ing bills purchase		
	Inside Bangladesh Dhaka Division	165,780,242,739	178,677,236,844	163,882,741,179	177,227,276,71
	Chattogram Division Sylhet Division	50,343,078,450 1,607,253,725	43,959,798,691		43,959,798,69
	Rajshahi Division Khulna Division	3,574,734,351 3,938,540,896	3,655,621,238	3,574,734,351 3,938,540,896	3,655,621,23
	Rangpur Division Barishal Division	729,116,147 390,493,592	642,082,115 349,441,780	729,116,147 390,493,592	642,082,11 349,441,78
	Mymensingh Division	492,248,530 226,855,708,431	489,397,643 233,500,994,888	492,248,530 224,958,206,871	489,397,64 232,051,034,76
	Outside Bangladesh Bills financed & UPAS (by EBL Finance HK Ltd)	3,689,347,741	5,593,713,120	3,985,656,024	222 054 027 77
.b.6	Geographic location and business segment-wise	230,545,056,172	239,094,708,008 Total Ba		232,051,034,76
	concentration of loans and advances (including bills purchased and discounted)	Corporate &	Retail and SME (S) banking		
		Commercial	(including staff)	2020	2019
	Division Dhaka Division	125,335,398,365	42,532,998,839		
	Chattogram Division Sylhet Division	37,485,527,045 64,488,950	1,542,764,775	50,343,078,450 1,607,253,725	43,959,798,69 1,981,450,62
	Rajshahi Division Khulna Division	2,016,581,387 1,300,641,719	1,558,152,964 2,637,899,177	3,574,734,351 3,938,540,896	3,655,621,23
	Rangpur Division Barishal Division	-	729,116,147 390,493,592	729,116,147 390,493,592	642,082,11 349,441,78
	Mymensingh Division	166,202,637,465	492,248,530 62,741,225,430	492,248,530 228,943,862,895	489,397,64 232,051,034,76 Amount in BD
		Conso 2020	lidated 2019	2020	nk 2019
7.b.7	Business segment - wise concentration of loans and (including bills purchased and discounted)	advances			
	Corporate banking		161,575,297,205		
	Offshore banking Retail and SME (S) banking Executives & Staffs	25,059,741,722 60,236,067,082	52,612,664,277	25,059,741,722 57,038,221,590	49,611,766,74
	Executives & Starts	1,504,281,782 230,545,056,172	1,527,876,844 239,094,708,008	1,504,281,782 228,943,862,895	1,527,876,84 232,051,034,76
7.b.8	Loans and advances (as categorised in CL Statement)			
	Inside Bangladesh				
	Inside Bangladesh Continuous Ioan (CL-2) Consumer Financing (CF)	8,891,034,461	8,845,328,188	5,693,188,969	5,844,430,65
	Continuous loan (CL-2)		8,845,328,188 3,055,795,697	5,693,188,969 6,615,085,022 1,300,343,932	3,055,795,69
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME)	8,891,034,461 6,615,085,022 - 20,481,631,201		6,615,085,022 1,300,343,932 20,481,631,201	3,055,795,69 1,550,937,40 12,994,086,48
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares	8,891,034,461 6,615,085,022 - 20,481,631,201	3,055,795,697 - 12,994,086,480	6,615,085,022 1,300,343,932 20,481,631,201	3,055,795,69 1,550,937,40 12,994,086,48
	Continuous toan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand toan (CL-3)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761	3,055,795,697 - 12,994,086,480 24,895,210,365	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761	3,055,795,697 - 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise	8.891,034,461 6.615,085,022 20,481,631,201 35,987,750,684 7.512,027,973 81,775,295,761 11,927,8554,78 3,679,858,420 17,979,028,124	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636	6.615.085.022 1,300,343,932 20.481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63
	Continuous toan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand toan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term toan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170	6.615.085.022 1.300.343,932 20.481.631.201 34.090.249,124 7.512.027,973 81.775.295.761 89.287,323,734 11.927,855.478 3.679,858.420 17.979.028.124 65.553,848.436	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,479 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,385,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,888,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80
	Continuous toan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand toan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term toan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh	8.891,034,461 6.615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3.679,858,420 17,979,028,124 99,140,590,458 2,440,043,554	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,678,875,636 64,575,409,426 94,830,261,808 3,951,456,089	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 79,140,590,458 2,440,043,554	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc.	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,689,347,741	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 3,985,656,024	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80 3,951,456,08
'.b.9	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,689,347,741 230,545,056,172	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,804,429 109,824,066,625 11,310,388,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,888,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08
'.b.9	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,689,347,741 230,545,056,172 advances	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 94,830,261,80 3,951,456,08 232,051,034,76
7.b.9	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 44,575,407,636 3,951,456,089 3,951,456,089 3,951,456,089 239,094,708,008	6.615.085.022 1,300,343,932 20,481.631,201 34,090,249,124 7,512.027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,240 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,943,554 2,440,959,543 3,985,656,024 2,609,759,543 3,626,400,062 18,033,434,069	3,055,795,69 1,550,937,40 1,550,937,40 23,445,250,24 7,963,462,19 101,860,604,42 11,310,358,57 2,245,618,17 16,698,875,63 46,575,409,42 94,830,261,80 3,951,456,08 232,051,034,76
7.b.9	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit (CL-5) Cotal Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,659 13,689,347,741 230,545,056,172 1advances	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,6590,458 2,440,043,554 3,985,656,024 228,943,862,895	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,3689,347,741 230,545,056,172 18 advances	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,985,656,024 288,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 72,913,517,620	3,055,795,69 1,550,937,40 1,550,937,40 12,994,084,88 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,640 2,440,440,440 2,440,440	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 82,822,650,780 239,094,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 72,913,517,620 228,943,862,895	3,055,795,69 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 110,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 2,479,90,281,24 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,450,045,056,172 20,586,642,331 1,732,991,015	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,453,626,522 16,895,511,010 15,858,438,640 82,822,650,780 239,094,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 94,830,261,80 3,951,456,08 232,051,034,76 94,326,11,035 7,534,860,69 599,796,88 15,463,626,52 15,463,626,52 232,051,034,76 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,925,761 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 3,689,347,741 230,545,056,172 advances 99,835,957,892 7,759,307,284 542,640,062 18,033,340,069 17,612,033,140 15,936,320,549 70,825,363,156 230,545,056,172	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,262 16,895,511,010 15,858,438,640 82,822,650,780 226,825,242,029 2,711,879,375 229,537,121,404	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 72,913,517,620 228,943,862,895	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 64,575,409,42 3,951,456,08 3,951,456,08 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,958,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,04	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 46,475,409,466,625 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 15,593,713,120 239,094,708,008	6.615.085.022 1,300,343,932 20,481.631,201 34,090,249,124 17,512.027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,20 99,140,590,458 2,440,043,554 228,943,862,895 99,835,957,892 4,069,795,543 522,640,062 18,033,434,069 17,612,033,160 15,936,320,549 27,913,517,620 228,943,862,895	3,055,795,69 1,550,937,40 1,550,937,40 23,445,250,24 7,963,462,19 101,860,604,42 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 232,051,034,76 232,051,034,76 232,051,034,76 232,051,034,76 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit (CL-5) Short term agri credit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Cecurity/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,555,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,345,656,172 18,033,434,069 17,912,033,140 15,936,320,549 70,825,363,156 230,545,056,172 220,586,642,131 1,732,991,015 222,317,633,146 1,032,797,745 287,325,617 287,325,617 287,325,617 287,325,617	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 82,822,650,780 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 3715,18,878 6,525,811,834 6,029,709,761	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 72,913,517,620 228,943,862,895 119,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,479 4,906,259,496 6,226,382,855	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,64 81,372,690,65 232,051,034,76
	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Colate Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,450,04	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 82,822,650,22 239,094,708,008	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295.761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,5553,848,436 65,5553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 219,480,207,242 1,732,991,015 221,213,198,257 4,906,259,496 6,226,382,857 1,554,281,781 228,943,862,895	3,055,795,69 1,550,937,40 1,550,937,40 23,445,250,24 7,963,462,19 101,860,604,42 110,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,44 81,372,690,65 232,051,034,76
7.b.10	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Celastifed Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category include	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,659 17,979,030,284 542,640,062 18,033,434,069 17,612,033,634,069 17,612,033,634,069 17,612	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 82,822,550,780 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,029,709,761 1,527,876,844 8,029,709,761 1,527,876,844 33,964,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 72,913,517,620 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 1,032,797,745 287,325,617 1,902,259,496 6,226,382,857 1,504,281,781 228,943,862,857 1,504,281,781 228,943,862,857 1,504,281,781 228,943,862,857 1,504,281,781 228,943,862,857 1,504,281,781	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 232,051,034,76 232,051,034,76 24,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76
7.b.10	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Total The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227.40 million as at 3 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 tree)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,504,640,641 1,504,641,641 1,504,641,641 1,504,641,641 1,504,281,781 2,797,745 2,7325,617 2,7325,617 2,745,745,745 2,745,745,745 2,745,745,745 2,745,745,745 2,745,745,745 2,745 2,	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 13,128,573,819 599,796,887 13,128,573,819 299,797,788,808 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,768,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,042 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 228,943,862,895 2728	3,055,795,69 1,550,937,40 1,550,937,40 23,445,250,24 7,963,462,19 101,860,604,42 110,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 44,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 24,326,110,35 7,534,860,69 599,796,88 15,463,625,163 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 371,518,87 4,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76 232,051,034,76 3,355 g of BDT 1,225,7 s at year-end o car-end 2020, a c
7.b.10	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total The amount reported above under SMA category includingling as at 31-12-2020 (BDT 1.227.40 million as at 31 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 r r r hose customers as bad/loss.	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,504,640,641 1,504,641,641 1,504,641,641 1,504,641,641 1,504,281,781 2,797,745 2,7325,617 2,7325,617 2,741,141,245 1,504,281,781 2,794,745 2,794,	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 13,128,573,819 599,796,887 13,128,573,819 299,797,788,808 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,768,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,042 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 228,943,862,895 2728	3,055,795,69 1,550,937,40 1,550,937,40 23,445,250,24 7,963,462,19 101,860,604,42 110,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 44,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 24,326,110,35 7,534,860,69 599,796,88 15,463,625,163 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 371,518,87 4,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76 232,051,034,76 3,355 g of BDT 1,225,7 s at year-end o car-end 2020, a c
7.b.10	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Total The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227.40 million as at 3 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 tree)	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,504,640,641 1,504,641,641 1,504,641,641 1,504,641,641 1,504,281,781 2,797,745 2,7325,617 2,7325,617 2,741,141,245 1,504,281,781 2,794,745 2,794,	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,4708,008 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 239,094,708,008 24,326,110,351 13,128,573,819 599,798,819 599,798,819 599,798,208 25,822,650,780 239,094,708,008 26,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% oounts with an agg as not been reporpreme Court of Be 2019) has been ke	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,042 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 228,943,862,895 2728	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 1,122,379,04 7,771,474,87 1,527,876,84 232,051,034,76 3,355 g of BDT 1,225,7 sa at year-end or ear-end 2020, a vision treating a
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227.40 million as at 31 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 millions at 31 those customers as bad/loss. Movement of classified loans and advances	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,503,545,056,172 1,759,307,284 542,640,062 18,033,434,069 17,612,033,140 15,936,320,549 70,825,363,156 230,545,056,172 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 240,1017,883 6,721,141,245 1,504,281,781 230,545,056,171 230,545,056,171 230,545,056,171 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 29,797,745 20,797,7	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 59,796,887 13,128,573,819 59,796,887 239,094,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 1,527,876,844 239,909,708,008	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 228,943,862,895 219,480,207,242 1,732,910,15 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,504,281,781 228,943,862,895 27,294 regate outstandingted as classified as classified and gladesh. As at ypit as specific proving as specific proving as specific proving 1,771,474,876 29,474,002 (1,574,566,021)	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,62,51,50 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76 232,051,034,76 232,051,034,76 242,051,034,76 271,576,94 7,771,474,87 1,527,876,84 232,051,034,76 232,051,034,76 232,051,034,76 242,051,034,76 242,051,034,76 242,051,034,76 252,051,034,76 252,051,034,76 262,051,034,76 271,576,94 271,474,87 1,527,876,84 232,051,034,76 24
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (IHF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227,40 million as at 33 the basis of stay order from the Honorable High Court aggregate amount of BDT 534,60 million (BDT 539,30 million (BDT 539,30 million during the year	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,958,420 2,440,043,554 2,440,043,5	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 226,825,242,029 2,711,879,375 229,537,121,404 11,22,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% ounts with an agg as not been reporpreme Court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65.553,848,436 65.553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,913,176,220 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,504,281,781 228,943,862,895 2,72% regate outstandnin ted as classified in gladesh. As at ypt as specific production of the control of	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,44 15,212,879,04 371,518,87 6,277,576,94 7,771,474,87 3,351 g of BDT 1,225,7 as at year-end oear-end 2020, a vision treating a
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category includ miltion as at 31-12-2020 (BDT 1,227.40 miltion as at 3 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 miltion (BDT 539.30 miltions customers as bad/loss. Movement of classified loans and advances Opening balance Addition during the year Reduction during the year Reduction during the year	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,958,420 2,440,043,554 2,440,043,5	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 59,796,887 13,128,573,819 59,796,887 239,094,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 1,527,876,844 239,909,708,008	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65.553,848,436 65.553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,913,176,220 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,504,281,781 228,943,862,895 2,72% regate outstandnin ted as classified in gladesh. As at ypt as specific production of the control of	3.055.795.69 1.550,937,40 1.550,937,40 1.550,937,40 1.01,860,604,42 109,824,066,62 11.310,358,57 2.245,618,17 16,698,875,53 3.951,456,08 3.951,456,08 3.951,456,08 3.951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 59,796,88 15,463,626,52 16,895,511,01 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 1,527,876,84 232,051,034,76
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total The amount reported above under SMA category including the standard pound of BIT 534.60 million as at 31-12-2020 (BDT 1,227.40 million as at 33 the basis of stay order from the Honorable High Court aggregate amount of BIT 534.60 million (BDT 539.30 million guarantee) Opening balance Addition during the year Reduction during the year	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,958,420 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,456,056,172 20,586,642,31 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 2,917,141,245 1,504,281,781 20,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 2,917,141,245 1,504,281,781 20,585,056,172 2,92% tes certain loan acc 1,12-2019) which I Division of the Su nillion as at 31-12- 8,029,709,761 265,997,505 (1,574,566,021) 3,6721,141,245	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 226,825,242,029 2,711,879,375 229,537,121,404 11,22,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% ounts with an agg as not been reporpreme Court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65.553,848,436 65.553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,612,033,160 15,936,220,549 17,512,032,176 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,297,745 287,325,617 4,906,259,496 6,226,382,857 2,72% regate outstandnin ted as classified in gladesh. As at ypt as specific prov	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,08 15,463,626,52 16,895,511,01 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 371,518,87 6,277,576,94 7,771,474,87 1,522,876,84 232,051,034,76 3,355 g of BDT 1,225,7 s at year-end o ear-end 2020, a vision treating a
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total The amount reported above under SMA category including and	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,570,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,593,305,457 1,593,307,284 542,640,062 18,033,434,09 70,825,363,156 230,545,056,172 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 240,114,1245 1,504,281,781 230,545,056,172 2,725,48 6,721,141,245 2,597,505 1,594	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,425 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,808 239,094,708,008 246,825,242,029 27,118,79,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,539,994,708,008 3,36% 00unts with an agg as not been repor preme Court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,040 40,43,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,140,059,95,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,932,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 288,943,862,895 2,72% regate outstandning ted as classified a sclassified angladesh. As at y pt as specific proving the control of the co	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 64,575,409,42 232,051,034,76 232,051,034,76 232,051,034,76 24,326,511,01 15,858,438,64 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 232,051,034,76 232,051,034,76 24,252,751,683,04 1,122,379,04 371,518,87 6,277,576,94 232,051,034,76 232,051,034,76 24,138,935,94 1,122,379,04 232,051,034,76 24,138,935,94 1,122,379,04 232,051,034,76 24,138,935,94 1,124,387,94 24,138,935,94 1,124,74,87
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category including million as at 31-12-202 (BDT 1,227.40 million as at 3 the basis of stay order from the Honorable High Court aggregate amount of BDT 534-60 million (BDT 539.30 r those customers as bad/loss. Movement of classified loans and advances Opening balance Addition during the year Reduction during the year Reduction during the year Closing balance Addition during the year Reduction during the year	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,699,884,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,425 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,808 239,094,708,008 246,825,242,029 27,118,79,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,535,811,834 6,539,994,708,008 3,36% 00unts with an agg as not been repor preme Court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,151,042,097,842 1,151,042,097,843 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1734,906,259,496 4,226,382,857 2,72% regate outstandninted as classified a ungladesh. As at y pt as specific proving the control of the control	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 232,051,034,76 24,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,44 15,223,79,04 371,518,87 6,277,576,94 7,771,474,87 3,357 go f BDT 1,225,7 sa at year-end orear-end 2020, a vision treating a
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total The amount reported above under SMA category including as at 31-12-2020 (BDT 1.227.40 million as at 33 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 r those customers as bad/loss. Movement of classified loans and advances Opening balance Addition during the year Closing balance Total Business segment - wise Classified Loans & Advances (Bank only) Corporate Banking Retail and SME (S) banking	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,699,884,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% ounts with an agg as not been repor preme Court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631.201 34.090,249.124 7.512.027.973 81,775.295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,151,042,097,842 1,151,042,097,843 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1732,991,015 2,1734,906,259,496 4,226,382,857 2,72% regate outstandninted as classified a ungladesh. As at y pt as specific proving the control of the control	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 599,796,88 15,463,626,52 16,895,511,01 15,858,438,44 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 3,357 go f BDT 1,225,7 as at year-end orear-end 2020, a vision treating a
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit, Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227.40 million as at 33 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 3,689,347,741 230,545,056,172 18,033,434,069 17,612,033,160 15,936,320,549 70,825,363,156 230,545,056,172 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 5,401,017,883 6,721,141,245 1,504,281,781 1,504,281,781 20,545,056,172	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 59,796,887 13,128,573,819 59,796,887 13,456,089 239,094,708,008 226,825,242,029 237,094,708,008 226,825,242,029 237,118,797,876,804 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,994,708,008 3,36% 0unts with an agg as not been report of Ba 2019) has been keep report of Ba 2019) has been keep seep seep seep seep seep seep seep	6.615.085.022 1,300,343,932 20,481.631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 219,480,207,242 219,480,207,242 219,480,207,242 21,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 228,943,862,895 228,943,862,895 228,943,862,895 24,744,002 (1,574,566,021) 6,226,382,857 20 Taka 5,868,224,716 6,903,250,160 7,771,474,876 (Solo) 20 Taka	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,04,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 59,796,88 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76 3,359 g of BDT 1,225,7 33,59 g of BDT 1,225,7 33,59 g of BDT 1,225,7 33,59 1,121,383,935,94 1,122,379,04 1,123,379,04 1,123,379,04 1,124,379,04 1,125,114 1,141 1
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7,b.11 Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total Executives & Staffs (HR Loan) Total Total Executives & Staffs (HR Loan) Total Executives & Sta	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,479 11,927,855,479 2,440,043,554 2,440,043,	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,4708,008 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 239,094,708,008 239,094,708,008 24,326,110,351 13,128,573,819 15,463,626,522 16,895,511,010 15,858,438,640 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% 00unts with an agg as not been report out of Ba 2019) has been keen seen seen seen seen seen seen s	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,5553,848,20 24,40,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,28,943,862,895 2,99,835,957,892 4,069,959,543 5,226,40,062 18,033,434,069 17,612,033,160 15,936,320,549 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,5504,281,781 28,943,862,895 2,72% regate outstanding ted as classified angladesh. As at y pt as specific provided the second of the secon	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 46,575,409,42 94,830,261,80 3,951,456,08 3,951,456,08 232,051,034,76 232,051,034,76 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 232,051,034,76 3,355 g of BDT 1,225,7 as at year-end o ear-end 2020, a vision treating a vision treating a 4,926,227,23 4,138,935,94 (1,293,688,307 7,771,474,87 7771,474,87 7771,474,87 7771,474,87 7771,474,87 7771,474,87
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and dincluding bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category including as at 3 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 million as at 31-12-2020 (BDT 1,227.40 million as at 3 those customers as bad/loss. Movement of classified loans and advances Opening balance 7.b.11.a Business segment - wise Classified Loans & Advances (Bank only) Corporate Banking Retail and SME (S) banking Industry-wise concentration of Classified Loans & Advances	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,593,343,40,69 17,912,331,40 15,936,320,549 70,825,363,156 230,545,056,172 220,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 240,4281,781 230,545,056,172 240,586,642,131 1,732,991,015 222,319,633,146 1,032,797,745 287,325,617 240,111,112,145 1,504,281,781 230,545,056,172 240,791,741 230,545,056,172 240,791,741 240,791,741 250,597,750 1,574,566,021 36,721,141,245 4,660,572 247,751,451,245 4,660,572 247,751,546,021 36,722,141,245 4,7751,546,021 36,722,141,245 4,7751,546,021 36,722,141,245 4,7751,546,021 37,7761,549 4,7751,546,021	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 13,128,573,819 599,796,887 239,094,708,008 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 1,527,876,844 8,029,709,761 1,527,876,844 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761 1,527,876,848 8,029,709,761	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 228,943,862,895 1,032,794,053,620,549 72,913,517,620 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 1,504,281,781 228,943,862,895 2,72% regate outstanding ted as classified a gladesh. As at ypt as specific proving the second of the control	3,055,795,69 1,550,937,40 1,550,937,40 1,550,937,40 1,50,937,40 101,860,04,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 59,776,88 15,643,626,52 16,895,511,01 15,858,438,46 81,372,690,65 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 1,527,876,84 1,52
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Unclassified Standard (Excluding Steff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category includ million as at 31-12-2020 (BDT 1,227.40 million BDT 539.30 million BDT 539	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 2,479,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 3,951,456,089 3,951,456,089 3,951,456,089 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 226,822,650,780 239,094,708,008 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% 0unts with an agg as not been reporperene Court of Ba 2019) has been ke	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,140,043,554 2,151,042,895 2,151,042,895 2,173,150,160 2,173,191,174,174,174,174,174,174,174,174,174,17	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 232,051,034,76 232,051,034,76 220,039,803,66 2,711,879,37 222,751,683,04 1,122,379,04 371,518,87 6,277,576,94 7,771,474,87 3,357 go f BDT 1,225,7 as at year-end orear-end 2020, a vision treating a vision treating a 4,926,227,23 4,138,935,94 (1,293,688,307 7,771,474,87 19 % 55,511 24,493 100,003
b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Government guarantee Government guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Business segment - wise Classified Loans & Advances Opening balance Addition during the year Reduction during the year Reduction during the year Closing balance Addition during the year Closing b	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,275,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,062 18,033,434,069 17,761,203,3434,069 17,91,203,344,069 17,91,203,344,	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,262 16,895,511,010 15,888,438,640 82,822,650,780 229,537,121,404 82,927,97,788,008 226,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,8408 239,094,708,008 3,36% ounts with an agg as not been repor preme Court of preme C	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,042 228,943,862,895 27,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,288,943,862,895 27,289,493,862,895 27,278 regate outstandinted as classified and an application of the complete of the complet	3,055,795,69 1,550,937,40 1,550,937,40 1,550,937,40 101,890,004,42 109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,43 44,575,409,42 232,051,034,76 232,051,034,76 232,051,034,76 24,93,265,1031 1,5858,438,64 2,711,879,37 222,751,683,04 4,926,227,23 4,138,935,94 1,122,379,04 3,71518,87 4,771,474,87 1,527,876,84 232,051,034,76
.b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss Total Percentage of Classified Loans & Advances The amount reported above under SMA category including the stay order from the Honorable High Court aggregate amount of BDT 534.60 million as at 31 the basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 million during the year Reduction during the year Closing balance The Business segment - wise Classified Loans & Advances Commercial and trading Crops, fisheries & livestocks Electronics & electrical goods Individuals Metal & steel products Readymade garments industry Ship breaking industry Ship term the Honorable High Court Textile mills Others	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,661 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,590,458 2,440,043,554 2,440,043,554 2,440,043,554 3,689,347,741 230,545,056,172 18,033,343,049 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 18,032,797,745 220,586,642,131 1,732,991,015 222,319,633,146 230,545,056,172 210,101,1833 6,721,141,245 1,504,281,781 20,545,056,172 210,101,1833 6,721,141,245 287,325,617 5,401,017,883 6,721,141,245 1,504,281,781 20,545,056,172 20,751,549 4,747,545,640,011 36,722,141,245 26 188 2,927,979,761 265,997,505 (1,574,566,021) 36,722,141,245 26 188 2,622,842,715 4,660,572 20,751,549 4,751,516,122 153,225,168 327,923,773 1,856,012,830 101,758,719 95,943,563 1,341,963	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,64,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,241,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 599,796,887 15,463,626,522 16,895,511,010 15,858,438,640 239,094,708,008 239,094,708,008 239,094,708,008 24,822,650,22 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,094,708,008 3,36% 0unts with an agg as not been reported to the reported court of Ba 2019) has been ke	6.615.085.022 1,300,343,932 20,481.631.201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 18,033,434,069 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,612,033,160 15,936,320,549 17,913,17,620 228,943,862,895 21,948,020,72,42 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,032,797,45 287,325,617 4,906,259,496 6,226,382,857 2,72% regate outstandnin ted as classified a ingladesh. As at ypt as specific prov 7,771,474,876 29,474,002 (1,574,566,021) 6,226,382,857 20 Taka 5,868,224,716 1,903,250,160 7,771,474,876 29,474,002 (1,574,566,021) 6,226,382,857 9,771,474,876 1,903,250,160 20 Taka 2,642,435,201 6,226,382,857 9,3962,749 10,2108,913 1,244,783,395	3,055,795,69 1,550,937,40 1,550,937,40 2,994,086,48 23,445,250,24 7,963,462,19 101,860,004,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,53 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,08 599,796,88 15,463,626,52 16,895,511,01 15,858,438,40 222,751,683,04 222,751,683,04 221,118,79,37 222,751,683,04 221,118,79,37 222,751,683,04 220,039,803,66 2,711,879,37 222,751,683,04 371,518,87 6,277,576,94 7,771,474,87 1,522,876,84 232,051,034,76 33,55 232,051,034,76 33,55 1,121,39,35,94 (1,293,688,30) 7,771,474,87 119 % 75,519 34,000 34,000 34,000 37,771,474,87 119 % 75,519 100,003
7.b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit, Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category including that basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 mill	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,440,484 2,440,443,64 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2,440,440,44 2	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 59,796,887 13,128,573,819 59,796,887 239,994,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,949,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,944,708,008 248,9709,761 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,976,952 1,293,688,307) 8,029,709,761 100,00%	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,062 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,504,381,581 28,9474,002 (1,574,566,021) 6,226,382,857 1,504,283,755 1,532,5169 3,042,749 102,108,913 1,244,783,395 5,566,259,867	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 59,796,88 15,643,626,52 16,895,511,01 15,858,438,44 11,22,379,04 371,518,87 6,277,576,54 7,771,474,87 1,527,876,84 7,771,474,87 1,527,876,84 1,122,379,04 371,518,87 6,277,576,54 7,771,474,87 1,527,876,84 1,123,876,90,65 1,124,976,90 1,124,976,90 1,124,976,90 1,125,776,94 7,771,474,87 1,527,876,84 1,523,868,307 7,771,474,87 119 % 75,515 24,479 100,003
.b.10a	Continuous loan (CL-2) Consumer Financing (CF) Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs against Shares Other than SMEF, CF, BHs/MBs/SDs Demand loan (CL-3) Small & Medium Enterprise (SME) Other than SMEF, CF, BHs/MBs/SDs Term loan (CL-4) Consumer Financing (including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise Other than SMEF, CF, BHs/MBs/SDs Short term agri credit and microcredit (CL-5) Short term agri credit and microcredit (CL-5) Short term agri credit, Outside Bangladesh Loans, cash credits, overdrafts etc. Total Security/ Collateral - wise concentration of loans and (including bills purchased and discounted) (including bills purchased and discounted) Collateral of movable/immovable assets Local banks and financial institutions guarantee Government guarantee Export documents Fixed deposit receipts (FDR)-own bank Personal guarantee Other securities (Hypothecation charges) Classification status of loans and advances Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA) Classified Sub-standard Doubtful Bad/Loss 7.b.11 Executives & Staffs (HR Loan) Total Percentage of Classified Loans & Advances The amount reported above under SMA category including that basis of stay order from the Honorable High Court aggregate amount of BDT 534.60 million (BDT 539.30 million (BDT 539.30 million) Movement of classified loans and advances Opening balance Opening balance Opening balance Advances (Banking Retail and SME (S) banking Industry-wise concentration of Classified Loans & Advances Business segment - wise Classified Loans & Advances Composition balance Oroposition balance	8,891,034,461 6,615,085,022 20,481,631,201 35,987,750,684 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 99,140,579,458 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 2,440,043,554 1,593,343,40,69 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,033,434,069 17,612,034,034,034,034,034,034,034,034,034,034	3,055,795,697 12,994,086,480 24,895,210,365 7,963,462,196 101,860,604,429 109,824,066,625 11,310,358,576 2,245,618,170 16,698,875,636 64,575,409,426 94,830,261,808 3,951,456,089 5,593,713,120 239,094,708,008 94,326,110,351 13,128,573,819 59,796,887 13,128,573,819 59,796,887 239,994,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,949,708,008 246,825,242,029 2,711,879,375 229,537,121,404 1,122,379,049 371,518,878 6,535,811,834 8,029,709,761 1,527,876,844 239,944,708,008 248,9709,761 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,876,844 1,527,976,952 1,293,688,307) 8,029,709,761 100,00%	6,615,085,022 1,300,343,932 20,481,631,201 34,090,249,124 7,512,027,973 81,775,295,761 89,287,323,734 11,927,855,478 3,679,858,420 17,979,028,124 65,553,848,436 2,440,043,554 2,440,043,554 3,985,656,024 228,943,862,895 99,835,957,892 4,069,959,543 542,640,042 228,943,862,895 2,749,10,599,496 17,612,033,160 15,936,320,549 72,913,517,620 228,943,862,895 219,480,207,242 1,732,991,015 221,213,198,257 1,032,797,745 287,325,617 4,906,259,496 6,226,382,857 1,504,281,781 1,228,943,862,895 2,72% regate outstandinted as classified as classified and gladesh. As otlassified and gladesh. As otlassified and gladesh. As otlassified as classified as classified and gladesh. As otlassified as classified as 1,903,250,160 7,771,474,876 (Solo) 20 Taka 2,642,435,201 6,226,382,857 1,574,566,021) 6,226,382,857 1,504,230,955,565,259,867 7,771,474,876	3,055,795,69 1,550,937,40 1,550,937,40 12,994,086,48 23,445,250,24 7,963,462,19 101,860,604,42 1109,824,066,62 11,310,358,57 2,245,618,17 16,698,875,63 3,951,456,08 3,951,456,08 3,951,456,08 232,051,034,76 94,326,110,35 7,534,860,69 59,796,88 15,643,626,52 16,895,511,01 15,858,438,44 11,22,379,04 371,518,87 6,277,576,54 7,771,474,87 1,527,876,84 7,771,474,87 1,527,876,84 1,122,379,04 371,518,87 6,277,576,54 7,771,474,87 1,527,876,84 1,123,876,90,65 1,124,976,90 1,124,976,90 1,124,976,90 1,125,776,94 7,771,474,87 1,527,876,84 1,523,868,307 7,771,474,87 119 % 75,515 24,479 100,003

					Amount in BDT
Ì	V.I.	Conso	lidated	Ва	nk
Į	Notes	2020	2019	2020	2019
	iv) Debts adversely classified; for which no provision is created.	-	-	-	-
	io dicarca.	230,545,056,171	239,094,708,008	228,943,862,894	232,051,034,763
	v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons.	1,504,281,781	1,527,894,631	1,504,281,781	1,527,894,631
	vi) Debts 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.	1,504,281,781	1,527,894,631	1,504,281,781	1,527,894,631
	viii) Maximum total amount of advances, including temporary advances, 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 a) Classified loans for which interest/profit not		0.000.000.00		
	credited to income	6,721,141,245	8,029,709,761	6,226,382,857	7,771,474,876
	(i) (Decrease)/Increase of provision (specific) (ii) Amount of loans written off	1,654,004,498	1,890,482,828	1,490,560,665	1,890,482,828
	(iii) Amount recovered from loans written off	725,759,332	635,666,487	725,759,332	635,666,487
	 b) Amount of provision kept against loans classified as bad/loss 	5,509,438,624	5,279,378,514	5,489,323,606	5,279,378,514
	c) Amount of interest creditable to the interest suspense account	2,425,163,343	1,823,520,136	2,233,375,188	1,653,910,317
	xi) Cumulative amount of written off loans: Opening Balance Amount written off during the year:	13,465,399,498	17,098,953,413	13,465,399,498	13,465,399,498
	Principal amount	-	-	-	-
	Interest suspense Balance of written off loans and advances	13.465.399.498	17,098,953,413	13.465.399.498	13.465.399.498
	There was no loan written off during the year 2019 and				
	Cumulative amount of recovery from written	3,932,167,877	3,206,408,545	3,932,167,877	3,206,408,545
	off loans (including BCCI loans) Cumulative amount of written off loans for which law suits have been filed (note 7.b.14.1)		15,618,345,039		
	Cumulative amount of written off loans (including legal and other charges) 7.b.14.1.a				
	Opening balance During the year	15,618,345,039	15,618,345,039	15,618,345,040	15,618,345,040
			15 (10 0/5 000	15 (10 0/5 0/0	15 618 365 060
	Closing balance	15,618,345,039	15,618,345,039	15,618,345,040	10,010,040,040
	Closing balance Cumulative number of written off loan accounts again			15,618,345,040	10,010,040,040
	-			8,173	8,173
	Cumulative number of written off loan accounts again Opening balance				
	Cumulative number of written off loan accounts again Opening balance During the year	st which lawsuits		8,173	8,173
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix	st which lawsuits	have been filed	8,173	8,173
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces	st which lawsuits ttures 3,986,656,786 1,407,955,522	3,986,656,786 1,407,955,522	8,173 - 8,173 3,986,656,786 1,407,955,522	8,173 - 8,173 3,986,656,786 1,407,955,522
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces Capital work in progress *	st which lawsuits ttures 3,986,656,786 1,407,955,522 120,262,652	3,986,656,786 1,407,955,522 75,714,267	8,173 8,173 3,986,656,786 1,407,955,522 120,262,652	8,173 - 8,173 3,986,656,786 1,407,955,522 75,714,267
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces	st which lawsuits ttures 3,986,656,786 1,407,955,522	3,986,656,786 1,407,955,522	8,173 - 8,173 3,986,656,786 1,407,955,522	8,173 - 8,173 3,986,656,786 1,407,955,522
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces Capital work in progress * General machineries and equipments Computer and network equipments Digital banking equipments	3,986,656,786 1,407,955,522 120,262,652 671,774,138 923,182,539 254,153,920	3,986,656,786 1,407,955,522 75,714,267 656,521,761 739,037,097 251,415,620	8,173 8,173 3,986,656,786 1,407,955,522 120,262,652 660,606,312 908,872,414 254,153,920	8,173 8,173 3,986,656,786 1,407,955,522 75,714,267 644,555,994 724,895,657 251,415,620
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces Capital work in progress * General machineries and equipments Computer and network equipments Digital banking equipments Electromechanical equipments*	st which lawsuits ttures 3,986,656,786 1,407,955,522 120,262,652 671,774,138 923,182,539 254,153,920 343,652,516	3,986,656,786 1,407,955,522 75,714,267 656,521,761 739,037,097 251,415,620 342,555,675	8,173 8,173 3,986,656,786 1,407,955,522 120,262,652 660,606,312 908,872,414 254,153,920 343,652,516	8,173 8,173 3,986,656,786 1,407,955,522 75,714,267 644,555,994 724,895,657 251,415,620 342,555,675
	Cumulative number of written off loan accounts again Opening balance During the year Closing balance Fixed assets including land, building, furniture and fix At Cost (revalued amount in case of lands) Freehold lands and land development Buildings and floor spaces Capital work in progress * General machineries and equipments Computer and network equipments Digital banking equipments	3,986,656,786 1,407,955,522 120,262,652 671,774,138 923,182,539 254,153,920	3,986,656,786 1,407,955,522 75,714,267 656,521,761 739,037,097 251,415,620	8,173 8,173 3,986,656,786 1,407,955,522 120,262,652 660,606,312 908,872,414 254,153,920	8,173 8,173 3,986,656,786 1,407,955,522 75,714,267 644,555,994 724,895,657 251,415,620

570,809,172
 10,948,286,276
 9,932,811,294
 10,796,929,664
 9,808,805,820

 (3,175,639,306)
 (2,525,678,991)
 (3,086,031,647)
 (2,459,754,590)
 Total cost Accumulated depreciation and amortization Written down value at 31 december 7,772,646,970 7,407,132,303 7,710,898,017 7,349,051,230 Capital work in progress * Initial payment made for automation or upgradation of bank's different software is recognised as capital work in progress as per IAS 16, 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 will be charged from the date of intended use.

8.01 Right of use assets (Lease assets)

Right of Use (RoU) assets comprise of lease liabilities which is the present value of lease payments against rented premises less incentive, plus initial direct payment and dismantling cost etc. Any contractual obligation for use of any rented/leased premises or assets for a period exceeding twelve months and/or exceeding the threshold for low value asset and small prinsics and benefits related to ownership of those rented premises/assets transfer to the bank, are recognised as RoU assets as per IFRS 16 'Leases'. 8.a Consolidated fixed assets of group entities:

Total	7,772,646,970	7,407,132,303
Less: Inter company elimination	-	<u> </u>
	7,772,646,970	7,407,132,303
EBL Asset Management Limited	3,821,765	4,976,869
EBL Finance (HK) Limited	7,988,725	3,518,955
EBL Investments Limited	8,659,179	6,980,196
EBL Securities Limited	41,279,284	42,605,053
Eastern Bank Limited (Parent)	7,710,898,017	7,349,051,230

Other assets

Income generating:					
Investment in subsidiary-EBL Securities Limited	9.1	-	-	1,967,400,000	1,967,400,000
Investment in subsidiary-EBL Investments Limited	9.2	-	-	299,999,900	299,999,900
Investment in subsidiary-EBL Finance (HK) Limited	9.3	-	-	14,779,352	14,779,352
Investment in subsidiary-EBL Asset Management Limited	9.4	-	=	249,999,900	249,999,900
Fair value of TREC to EBLSL and Shares of DSE	9.5.a	595,337,112	595,337,112	-	-
Fair value of TREC to EBLSL and Shares of CSE	9.5.b	245,379,755	245,379,755	-	-
Non-Income generating:					
Receivable from subsidiaries	9.6	-	=	3,205,113	3,527,436
Stock of stationeries		12,191,604	15,097,285	12,191,604	15,097,285
Stamps on hand		4,791,068	5,600,093	4,781,918	5,582,843
Advance to staff for expenses	9.7	40,000	301,986	40,000	252,950
Security deposits with govt./non govt. agencies		15,992,392	11,637,804	7,524,224	7,359,364
Interest, fees and dividend receivables	9.8	1,343,478,795	964,781,342	1,364,453,355	1,046,980,398
Sundry receivables	9.9	1,254,018,166	755,995,261	1,238,042,671	754,902,561
Advance rent		44,416,462	216,938,429	44,179,987	216,800,826
Prepayments and advance to vendors		207,308,251	161,824,574	203,703,188	158,371,686
Deferred tax assets (net of liabilities)	9.10	2,150,731,502	1,875,161,824	2,053,605,499	1,875,161,824
Other assets of subsidiaries	9.11	42,831,627	21,833,460	-	-
		5,916,516,734	4,869,888,926	7,463,906,712	6,616,216,325
Consolidated other assets of group entities:					
Eastern Bank Limited (Parent)		7,463,906,712	6,616,216,326		
EBL Securities Limited		1,009,549,816	885,449,555		
EBL Investments Limited		18,717,830	4,553,103		
EBL Finance (HK) Limited		2,017,786	1,967,116		
EBL Asset Management Limited		3,447,697	11,267,587		
		8,497,639,841	7,519,453,687		

5,916,516,734 4,869,888,926 9.1 Investment in subsidiary-EBL Securities Limited 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 1,487.50 million as fresh capital. 9.2 Investment in subsidiary-EBL Investments Limited

Less: Inter company elimination

This fully owned subsidiary of EBL was incorporated on 30 December 2009 with an initial authorized capital of BDT 1,000 $million \ and \ paid \ up \ capital \ of \ BDT \ 300 \ million. \ It \ was \ awarded \ merchant \ banking \ license \ by \ BSEC \ on \ January \ 2013 \ and \ started \ its \ full \ fledged \ merchant \ banking \ operations \ since \ then.$

(2,581,123,106) (2,649,564,761)

9.3 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.

9.4 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 has been registered under BSEC on 25 May 2017. It started full fledged operations on asset management, capital market, equity investment etc since then.

9.5 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). As of 31-12-2020, Share composition of DSE and CSE held by EBLSL was as follows:

Particulars	No of Shares held	Face Value (BDT)
Dhaka Stock Exchange Limited	5,411,329	10.00
Chittagong Stock Exchange Limited	4,287,330	10.00
Total	9,698,659	10.00

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 to recent dansaction price index between DSL and clinia consolitudin but also value of CSE states was darken as fail 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:

		Consolidated		Ва	nk
		2020	2019	2020	2019
5.a	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		
5.b	Fair value of CSE-TREC and Shares (held by EBLSL)				
	Value of TREC (Trading Right Entitlement Certificate) held by EBLSL	201,500,000	201,500,000		
	Value of Shares (4,287,330 Ns @BDT 10.23, face value is BDT 10 each)	43,879,755	43,879,755		

245,379,755 245,379,755

9.6	Receivable from Subsidiaries
	Receivable from:

Medervable Hom.
EBL Securities Limited (in trading account)

3.205.113	3.527.436
3,205,113	3,527,43

						Amount in BD
	N	lotes	Consol		2020	nk 2019
9.7	Advance to staff for expenses		2020	2019	2020	2019
	Due for					
	Less than three months		40,000	301,986	40,000	252,95
	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		-	-	-	
	note than twelve months		40,000	301,986	40,000	252,95
9.8	Interest, fees and dividend receivables					
	Interest receivable on placement/ margin loans*		138,285,615	426,527,692	138,285,615	416,289,69
	Income receivable on government securities		874,257,540	464,882,605	874,257,540	464,882,60
	Interest receivable on non-government securities		104,422,515	83,823,756	104,422,515	83,823,75
	Interest receivable under stimulus package (subsidized b		80,664,650	-	80,664,650	
	Fees, commission and charges receivable		105,524,545	41,937,768	102,728,406	38,973,38
	Dividend receivable		81,597,821	82,754,891	64,094,628	65,059,45
	Less: Inter unit/company elimination		1,384,752,687 (41,273,892)	1,099,926,713 (135,145,371)	1,364,453,355	1,069,028,89
	2000. Inter unit/company etiiliiliditoti		1,343,478,795	964,781,342	1,364,453,355	1,046,980,39
	* Margin loans by subsidiaries.				_,	_,_,_,
9.9	Sundry receivables					
	Excise duty receivable from customers		74,782,092	86,516,007	74,782,092	86,516,00
	Protested Bills to be recovered		105,824,995	105,824,995	105,824,995	105,824,99
	AIT recoverable from customers		76,500,000	76,500,000	76,500,000	76,500,00
	Cards and ATM acquiring/transactional account		357,288,543	143,409,776	357,288,543	143,409,77
	Receivable (net off) from Bangladesh Bank for SP, WEDB, DIB, DPB etc.		488,650,644	185,387,509	488,650,644	185,387,50
	Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc)		150,971,893	158,356,974	134,996,398	157,264,27
	bluding Money, IFO Subscription etc/		1,254,018,166	755,995,261	1,238,042,671	754,902,56
	Receivable (net off) from Bangladesh Bank for SI Receivable from Bangladesh Bank for SP, WEDB, DII For sale of Sanchaypatra			200,369,273	487,825,636	200,369,27
	For sale of WEDB, DIB, DPB etc.		12,175,008	10,905,686	12,175,008	10,905,68
			500,000,644	211,274,959	500,000,644	211,274,95
	Payable to Bangladesh Bank					
	For encashment of Sanchaypatra		11,350,000	19,600,000	11,350,000	19,600,00
	For encashment of WEDB, DIB & DPB		11,350,000	6,287,450 25,887,450	11,350,000	6,287,45 25,887,45
	Closing balance		488,650,644	185,387,509	488,650,644	185,387,50
9.10	Deferred tax asset (net of liability)					
		.10.b	2,281,694,923	1,979,766,943	2,184,488,290	1,979,766,94
		.10.c	130,963,421	104,605,118	130,882,791	104,605,11
					2,053,605,499	
			2,150,731,502	1,875,161,824	2,053,605,477	1,875,161,82
9.a	Consolidated deferred tax asset (net of liability)		2,150,731,502	1,875,161,824	2,053,605,477	1,875,161,82
9.a	Consolidated deferred tax asset (net of liability)				2,053,605,477	1,875,161,82
9.a	,		2,150,731,502 2,053,605,499 82,687,487	1,875,161,824 1,875,161,824	2,053,605,477	1,875,161,82
9.a	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent)		2,053,605,499		2,033,005,477	1,875,161,82
9.a	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited		2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,053,005,477	1,875,161,82
9.a	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited		2,053,605,499 82,687,487 13,946,737		2,053,005,477	1,875,161,82
	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited		2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,053,005,477	1,875,161,82
	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9.3	10.b.1	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352	
	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9: On actuarial re-measurement gain/(Loss) on	10.b.1 18	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -		
	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9.3		2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352 125,991,938	1,979,766,94
9.10.b	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans On actuarial re-measurement gain/(Loss) on defined benefit plans	18	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352	1,979,766,94
9.10.b	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9.3 On actuarial re-measurement gain/(Loss) on defined benefit plans On specific loan provision kept against B/L loans	18	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352 125,991,938 2,184,488,290	1,979,766,94
9.10.b	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9.: On actuarial re-measurement gain/(Loss) on defined benefit plans On specific loan provision kept against B/L loans Cumulative provision made against Bad/Loss loar	18 ns	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352 125,991,938	1,979,766,94 1,979,766,94
9.10.b	Consolidated deferred tax asset (net of liability) Eastern Bank Limited (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited Total Deferred tax asset (Bank only) On specific loan provision kept against B/L loans 9.3 On actuarial re-measurement gain/(Loss) on defined benefit plans On specific loan provision kept against B/L loans	18 ns	2,053,605,499 82,687,487 13,946,737 491,779	1,875,161,824 - - -	2,058,496,352 125,991,938 2,184,488,290	1,979,766,94

 $^{\star}\,\text{There}$ was no loan written off during the year 2019 and 2020.

Deferred tax asset

Deferred tax (income)

Opening deferred tax asset

950,537,957

987,186,815 1,591,754,131

.10.c	Deferred tax liability (Bank only)		
	On temporary difference in WDV of fixed assets between tax base and carrying value:		
	Carrying amount of fixed assets	2,513,258,349	2,485,478,255
	Tax base	2,164,237,573	2,206,531,273
	Taxable temporary difference	349,020,775	278,946,982
	Tax rate	37.50%	37.50%
	Deferred tax liability	130,882,791	104,605,118
	Opening deferred tax liability	104,605,118	75,145,113
	Deferred tax expense	26,277,672	29,460,005

2,058,496,352 1,979,766,943

(78,729,409) (693,921,966)

Deferred tax assets/(liabilities) have been recognised and measured as per IAS-12: Income Taxes and BRPD circular # 11 dated 12 December 2011.

No deferred tax liability has been recognised on land revaluation reserve due to the fact that taxes paid at the time of land registration are final discharge of related tax liability. Deferred tax asset on provision against diminution of value of quoted securities has not been recognised as adjustment of loss (for set off against gain under the same head) u/s 37 and u/s 40 of ITO 1984 is uncertain due to market volatility.

There is no other material temporary timing difference in classified assets/liabilities for which deferred tax asset/liability is required to be accounted for in the year.

9.11 Other assets of subsidiaries

	42,831,627	21,833,460
Less: Inter company elimination (with deposit account)	(1.217.555)	(761.300)
	44.049.182	22.594.760
Other receivables (trade account etc.)	9,603,143	763,980
Trade receivable from DSE & CSE	34,446,039	21,830,780

10 Non-banking assets

The Bank was awarded absolute ownership on few mortgaged properties through the verdict of honorable court under section 33(7) of the Artharin Adalat Act 2003. These were recorded as non banking assets (carrying value of which was BDT 105.576.495 as on reporting date) as per valuation report submitted by professional valuation firm and recording of transactions were certified by the then external auditors Rahman Rahman Huq. Value of the assets received in addition to the loan outstanding/written off loans was kept as reserve against non banking assets. Following are the details:

Entitlement

Name of Parties	Asset details	Date				
M/S Safa Garments Ltd *	18 Decimal of Land, Tejgaon, Dhaka	18.01.2005	8,727,000	8,727,000	8,727,000	8,727,000
Arshim & co	12 Katha of Land, Tejgaon, Dhaka	27.03.2007	4,200,000	4,200,000	4,200,000	4,200,000
M/s Innovative Computer Ltd.	11.25 Decimal of Land, Dhaka	07.06.2007	262,000	262,000	262,000	262,000
North American Computer Dynamics and ors.	"Land Area: 6.5 decimal. Mouza- Uttar Sona Tang gar, Mohammadpur, Dhaka."	22.07.2007	3,160,000	6,320,000	3,160,000	6,320,000
M/s Computer Bazar Network	0.14 acres of Land, Sabujbagh,Dhaka	23.06.2009	1,696,000	1,696,000	1,696,000	1,696,000
Stec Fashions Ltd.	25 Deimal of land, Mirpur, Dhaka	26.01.2009	1,904,495	1,904,495	1,904,495	1,904,495
Royals Paper Store	106.50 Decimal of Land, Dhaka	21.05.2009	7,727,000	7,727,000	7,727,000	7,727,000
Sabbir Ahmed	6 Decimal of Land, Mirpur, Dhaka	10.05.2007	600,000	600,000	600,000	600,000
M/s. Tri Angle Trading Associates	0.33 Acres of Land, Savar, Dhaka	29.04.2007	6,600,000	6,600,000	6,600,000	6,600,000
M/S Unicorn Bangladesh Ltd.	16.5 Decimal of Land, Dhaka	22.11.2007	15,000,000	15,000,000	15,000,000	15,000,000
HM Yunus	1.84 Acres of Land, Gazipur	10.01.2008	55,700,000	55,700,000	55,700,000	55,700,000
			105,576,495	108,736,495	105,576,495	108,736,495

W/S Safa Garments Ltd: After expiry of initial 7 years holding period in 2012 as allowed by Bank Company Act 1991 (demended upto 2018), the Bank was granted extension of 1 year (till 17.01.2013) by Bangladesh Bank (BB). After expiry of that extended period, the Bank again applied to BB for extension but BB advised the Bank to take absolute possession and dispose the property as soon as possible. Subsequently, EBL published sale notice several times to dispose the property but no bidder participated yet. For rest of the properties, EBL obtained time extension from BB after expiry of initial 7 years. Meanwhile, EBL published general sales notice to dispose those properties at earliest. Subsequently, a bidder participated for North American Computer Dynamics and Ors. and paid BDT 4.50 million against sales value of BDT 5.00 million, and therefore, this NBA was disposed proportionately and rest part will be disposed after receiving the full payment. The Bank has maintained required amount of provision (Book value of NBA minus Reserve against NBA) to avoid any further loss on impairment in future due to complexity in taking absolute possession and/or selling the same.

The carrying value of NBAs are reviewed at each reporting period to determine whether there is any indication of impairment. As

The carrying value of NBAs are reviewed at each reporting period to determine whether there is any indication of impairment. As per last valuation report by interdependent valuer, market value of NBAs is BDT 647.22 million and forced sale value is BDT 533.08 million. However, due to complexity in selling of these properties the bank avoided booking any upward revaluation effect in 2020. Details of NBAs awarded to the Bank under section 33(7) & 33(5) of Artharin Adalat Act, 2003 as at 31 December 2020 are in 'Annexure-D1'.

 borrowing from banks, imancial institutions a	nu ayen	t5			
Inside Bangladesh (including subordinated bond)	11.1	28,855,081,536	25,997,093,814	26,860,390,048	23,969,646,034
Outside Bangladesh	11.2	17,425,999,081	26,851,142,174	17,425,999,081	26,851,142,174

	Outside Daligiadesii	11.2	17,423,777,001	20,031,142,174	17,423,777,001	20,031,142,174
			46,281,080,617	52,848,235,988	44,286,389,129	50,820,788,208
11.a	Consolidated borrowings from Banks, FIs by gr	roup ent	ities:			
	Eastern Bank Limited (Parent)		44,286,389,129	50,820,788,208		
	EBL Securities Limited		3,433,140,420	3,733,385,187		
	EBL Finance (HK) Limited		3,985,656,024	5,408,109,743		
			51,705,185,573	59,962,283,138		

11.1	Borrowing from - Inside Bangladesh
	Demand Rorrowing

Less: Inter company elimination

Banks	12,461,675,647	6,265,759,549	9,028,535,227	4,167,374,362
NBFIs	-	185,000,000	-	
	12,461,675,647	6,450,759,549	9,028,535,227	4,167,374,362
Less: Inter unit/company elimination	(10,466,984,159)	(5,873,311,769)	(9,028,535,227)	(4,167,374,362
	1,994,691,488	577,447,780	-	
Term Borrowing:				
Banks	4,240,059,324	8,348,226,444	254,403,300	2,940,116,70
NBFIs	-	1,450,000,000	-	
	4,240,059,324	9,798,226,444	254,403,300	2,940,116,70
Less: Inter unit/company elimination	(3,985,656,024)	(8,348,226,444)	-	(2,940,116,701
	254,403,300	1,450,000,000	254,403,300	
Subordinated bond & other borrowings under schemes:				
From Bangladesh Bank & others				
Investment Promotion & Financing Facility (IPFF)	302,388,801	347,981,400	302,388,801	347,981,400
Export Development Fund (EDF)	15,437,149,850	13,638,909,605	15,437,149,850	13,638,909,605
Export Development I and (EDI)		388,336,199	258,890,800	388,336,19
	258,890,800	300,330,177	200,070,000	
Refinance scheme under BADP	258,890,800 1,010,617,484	750,064,859	1,010,617,484	750,064,85
Refinance scheme under BADP Refinance scheme under SMESPD Second Crop Diversification Project				
Refinance scheme under BADP Refinance scheme under SMESPD Second Crop Diversification Project	1,010,617,484	750,064,859	1,010,617,484	866,463,650
Refinance scheme under BADP Refinance scheme under SMESPD	1,010,617,484 764,526,750	750,064,859 866,463,650	1,010,617,484 764,526,750	750,064,85° 866,463,65° 19,500,00° 1,458,390,32°



Eastern Bank Ltd.





	Non-Convertible Subordinated Bond 11.1.a	2020 6,000,000,000	2019 6,500,000,000	2020 6,000,000,000	2019 6,500,000,
		26,605,986,748 28,855,081,536	23,969,646,034	26,605,986,748 26,860,390,048	23,969,646,0
.1.a	Non-Convertible Subordinated Bond The Bank with due approval from Bangladesh Bank and				
	Bond of BDT 2,500 million in 2015 and 2nd Subordinated Tier-II capital. These Bonds are redeemable at the end of	Bond of BDT 5,000 3rd, 4th, 5th, 6th an	million in 2019 thr ad 7th year of matu	rough private place irity at 20% per yea	ement to enha r. Coupon rate
	the both instruments are variable with a floor and ceiling by CRISL and CRAB respectively in the long term. Altho amount of these Bonds is shown as borrowing as per BB	ugh these are reco	gnized componen	nt of Tier -II capital	, the outstand
	on current outstanding basis: EBL 1st Subordinated Bond:	guidetilies/liisti de	don i onowing is a	ne ast of subscribe	is to these bo
	Agrani Bank Limited Brac Bank Limited	80,000,000 40,000,000	120,000,000 60,000,000	80,000,000 40,000,000	120,000, 60,000,
	Janata Bank Limited Mercantile Bank Limited	100,000,000	150,000,000 150,000,000	100,000,000	150,000, 150,000,
	One Bank Limited Rupali Bank Limited	240,000,000 240,000,000	360,000,000 360,000,000	240,000,000 240,000,000	360,000, 360,000,
	Sonali Bank Limited	200,000,000 1,000,000,000	300,000,000 1,500,000,000	200,000,000 1,000,000,000	300,000, 1,500,000 ,
	EBL 2nd Subordinated Bond: Sadharan Bima Corporation	50,000,000	50,000,000	50,000,000	50,000,
	Pubali Bank Limited Janata Bank Limited	1,000,000,000 500,000,000	1,000,000,000 500,000,000	1,000,000,000 500,000,000	1,000,000, 500,000,
	National Life Insurance Co. Limited Sonali Bank Limited	500,000,000 500,000,000	500,000,000 500,000,000	500,000,000 500,000,000	500,000, 500,000,
	Agrani Bank Limited Dhaka Bank Limited	2,250,000,000	2,250,000,000	2,250,000,000	2,250,000, 200,000,
		5,000,000,000 6,000,000,000	5,000,000,000 6,500,000,000	5,000,000,000 6,000,000,000	5,000,000, 6,500,000,
2	Borrowing from - Outside Bangladesh Non-interest bearing:				
	Citibank NA, USA JP Morgan AG, USA	210,594,830 121,359,906	-	210,594,830 121,359,906	
	Standard Chartered Bank, USA Wachovia Bank NA, USA	665,831,473 14,670,310	-	665,831,473 14,670,310	
	Interest bearing:	1,012,456,519	. 0.00015070	1,012,456,519	/ 2/2 245
	Abu Dhabi Commercial Bank, UAE Asian Development Bank (ADB)	897,893,999	4,242,215,372 1,298,470,588	897,893,999	4,242,215, 1,298,470,
	Bank of Montreal, Canada Commerz Bank, Frankfurt Deutsche Investitions-und	-	498,704,311 2,176,144,957	-	498,704, 2,176,144,
	Entwicklungsgesellschaft MBH (DEG) DBS Bank, Singapore	4,748,861,600	2,716,800,000 3,334,392,035	4,748,861,600	2,716,800, 3,334,392,
	HDFC Bank, Mumbai ICICI Bank, India	848,011,000	1,642,815,000 1,141,173,157	848,011,000	1,642,815,
	International Finance Corporation (IFC) International Islamic Trade Finance Corporation (ITFC), KSA		136,164,301 175,110,027		136,164,
	JP Morgan Chase, Singapore Korea Development Bank, Singapore	1,366,993,732 2,797,048,041	3,077,119,161	1,366,993,732 2,797,048,041	3,077,119,
	National Bank of Ras Al-Khaimah, KSA Opec Fund for International Development (OFID), Austria	2,120,027,500	1,257,702,722 2,122,500,000	2,120,027,500	1,257,702,
	OEEB, Development Bank, Austria PROPARCO, France	1,696,022,000	771,818,184	1,696,022,000 462,551,458	771,818,
	Standard Chartered Bank, Singapore Wells Fargo, USA	12,877,943 1,463,255,289	2,260,012,361	12,877,943 1,463,255,289	2,260,012,
	wells raigu, ook	16,413,542,562 17,425,999,081		16,413,542,562 17,425,999,081	26,851,142,: 26,851,142,:
a.1	Remaining maturity grouping of Borrowings	27,420,777,002	20,002,1242,1274	27,1420,777,1002	20,002,242,
	Payable On demand In not more than one month	1,994,691,488 4,427,195,755	705,527,736 7,216,878,501		128,079, 7,216,878,
	In more than one month but not more than three months In more than three months but not more than one year	13,041,203,385	15,226,306,606	10,950,712,667	15,226,306,
	In more than one year but not more than five years In more than five years	14,383,975,141 1,974,251,975	8,620,542,698 2,485,571,239	12,078,242,881	8,620,542, 2,485,571,
				44,286,389,129	
	Deposits and other accounts Current deposits and other accounts etc. 12.1	27,698,304,935	24,837,018,432	28,274,075,619	24,936,423,
	Bills payable 12.2 Savings bank deposits 12.3	1,492,231,668 63,784,873,554	1,131,830,685	1,492,231,668	1,131,830, 50,214,304,
	Fixed deposits 12.4 Special notice deposit (SND) account	111,289,608,129 37,030,361,579		111,289,608,129	
		241,295,379,865			240,164,128,
.a	As on the reporting date, the bank had no Bearer certification of the second dated deposits and other actions are consolidated deposits and other actions.				
	Eastern Bank Limited (Parent) Subsidiary Companies	242,357,774,879	240,164,128,102		
	Less: Inter company elimination	242,357,774,879 (1,062,395,014)	240,164,128,102 (184,160,618)		
.1	Total Current deposits and other accounts	241,295,379,865	239,979,967,484	=	
-	Current deposits	17,705,775,055	14,870,014,217		
	Margin on facilities (LC, LG, Acceptance etc.) Interest accrued on deposits	7,342,052,213	6,128,743,553 3,838,260,662		6,128,743, 3,838,260,
.2	Bills payable	27,070,304,733	24,037,010,432	28,274,075,619	24,730,423,
	Payment order issued Demand draft issued	1,487,310,693 4,920,976	1,126,909,709 4,920,976	1,487,310,693 4,920,976	1,126,909, 4,920,
.3	Savings bank deposits	1,492,231,668	1,131,830,685	1,492,231,668	1,131,830,
	Transactional deposit accounts	52,452,738,036	39,910,578,841 10,303,725,700		39,910,578,
	•			63,784,873,554	10,303,725, 50,214,304,
.3.a	Scheme deposit accounts: EBL confidence account	5,611,737,099	5,290,943,082	5,611,737,099	5,290,943,
	EBL child future plan account EBL millionaire scheme account	884,695,328 3,085,513,939	721,403,624 3,092,099,933		721,403, 3,092,099,
	EBL millionaire scheme women account EBL aspire account	281,440,191 48,666,535		281,440,191	91,188, 28,624,
	EBL kotipoti account EBL multiplier account	563,331,723 660,660,384	343,846,505 487,619,229	563,331,723 660,660,384	343,846, 487,619,
	Retail equity builder account	196,090,319 11,332,135,518	247,999,506	196,090,319 11,332,135,518	247,999,
.4	Fixed deposits	11,002,100,010	10,505,725,700	11,002,100,010	10,000,720,
	Term deposit account RFCD account	111,213,240,539 4,576,074	131,652,336,865 5,287,808	111,213,240,539 4,576,074	131,652,336, 5,287,
	NFCD account	71,791,516	77,776,914		77,776,
.b	-				
	Deposit from banks 12.b.1 Deposit from other than banks	770,743,979 240,524,635,885	2,556,967,216 237,423,000,268		2,556,967,1 237,607,160,
b 1	Deposit from banks	241,295,379,865		242,357,774,879	
I	Bangladesh Development Bank Limited	130	803,475		803,
	Community Bank Bangladesh Limited First Security Islami Bank Limited	18,603,660 12,738,812	1,818,749,324 1,636,393		1,818,749, 1,636,
	Janata Bank Limited Meghna Bank Limited	39,152 2,794,475	39,977 489,151	39,152 2,794,475	39, 489,
	Midland Bank Limited Modhumoti Bank Limited	3,099,572 102,014,400	3,089,114 6,035,183	3,099,572 102,014,400	3,089, 6,035,
	National Bank Limited NCC Bank Limited	156,555 526,501	156,576 525,286		156, 525,
	NRB Bank Limited NRB Commercial Bank Limited	43,900,173 3,134,530	47,850,909 35,878,657	43,900,173 3,134,530	47,850, 35,878,
	One Bank Limited Shimanto Bank Limited	555,942 495,494,499	553,070 638,221,028		553,
	Southeast Bank Limited SBAC Bank Limited	24,486 87,660,960	25,430 2,913,512	24,486	25,
	Standard Bank Limited	134 770,743,979	131 2,556,967,216	134	2,556,967,
	Deposits on the basis of significant concentration:				,,,,,,,
c.1	Sector - wise concentration of Deposits and other according to the sector Sovernment sector	ounts 4,553,626,030	3,851,753,266	4,553,626,030	3,851,753,
	Other public sector	9,707,323,557	12,369,280,029	9,707,323,557	12,369,280,
	Private sector	227,034,430,278 241,295,379,865			223,943,094, 240,164,128,
c.2	Business segment - wise concentration of Deposits and Corporate banking	57.658.693.263	62,920,837,358	58 721 000 077	63 104 007
	Offshore banking	256,695,118	322,291,809	256,695,118	63,104,997, 322,291,
	Retail and SME (S) banking Others- Bills Payables	181,887,759,816 1,492,231,668	1,131,830,685	1,492,231,668	1,131,830,
.d	Residual maturity grouping of Deposits	241,295,379,865	239,979,967,484	242,357,774,879	240,164,128,
	From banks				
_	Payable:	124,494,573			153,709,
_	On demand		1,606,439,641	54,950 1,434,087	1,606,439, 207,304,
_	Within one month In more than one month but less than six months	54,950 1,434,087	207,304,581	1,454,007	
	Within one month In more than one month but less than six months In more than six months but less than one year	1,434,087 1,347,612	7,119,114	1,347,612	7,119,
	Within one month In more than one month but less than six months In more than six months but less than	1,434,087 1,347,612 643,412,757	7,119,114 582,362,226	1,347,612 643,412,757	582,362,
	Within one month In more than one month but less than six months In more than six months but less than one year In more than one year but within five years In more than five years but within ten years From other than banks	1,434,087 1,347,612	7,119,114	1,347,612	
	Within one month In more than one month but less than six months In more than six months but less than one year In more than one year but within five years In more than five years but within ten years From other than banks Payable: On demand	1,434,087 1,347,612 643,412,757 770,743,979 12,081,569,137	7,119,114 582,362,226 - 2,556,935,354 13,089,445,074	1,347,612 643,412,757 - 770,743,979 12,081,569,137	582,362,3 2,556,935,3 13,089,445,
	Within one month In more than one month but less than six months In more than six months but less than one year In more than one year but within five years In more than five years but within ten years From other than banks Payable:	1,434,087 1,347,612 643,412,757 - 770,743,979	7,119,114 582,362,226 - 2,556,935,354	1,347,612 643,412,757 - 770,743,979 12,081,569,137 16,864,195,081 37,669,209,897	582,362,3 2,556,935, 3

				Notes		Consol				Ban	
3	Other liabilities				2020			200 (0)	202		2019
	Privileged creditor Acquirer liabilities Sundry creditors			13.1 13.2	1,308,34 114,46		954	,300,694 ,182,205 ,526,803	1,308,3	20,198 42,901 65,841	593,300,6 954,182,2 75,526,8
	Security deposit Current tax liability	y/(assets)		13.3		27,979	6	,067,856 ,825,419		27,979	6,067,8 2,714,902,8
	Provision for loans exposures (excludi	ng OBO)		13.4	10,560,98	88,589	9,188	,404,596	10,320,6	70,886	9,111,530,7
	Provision for loans exposures (OBO) Special general pro			13.4.a 13.4.b	253,98 602,35		246	,897,402		85,199 52,869	246,897,4
	Startup Fund Interest suspense			13.5		22,811	1,823	,520,136		22,811	1,653,910,3
	Provision for prote Provision for non-l	sted bill and othe	ers	13.6	191,14		145	,373,498		42,995 45,330	145,373,4 12,345,3
	Provision for rebat Provision for loss or			13.7 13.8	46,10 843,47	00,257 71,722		,100,257 ,654,623		00,257 59,533	46,100,2 901,313,5
	Advance interest/c Expenses payable		ived		533,27		512	,060,675 ,872,104	501,6	68,640 54,571	36,379,5 490,287,5
	Interest payable or Miscellaneous liab	ilities/payables	normontol	13.9 13.10 13.11	296,90 990,87 893,84	77,633	477	,663,660 ,122,524 ,832,947	850,6	63,401 48,682 81,805	544,808,1 469,321,6 608,816,7
	Lease liabilities (pre Net Benefit Obligat Other liabilities of :	tion	payments)	13.11 13.12 13.13	422,78	31,132		,012,538		81,132	000,010,7
a									21,315,8	44,876	18,611,065,0
.a	Group entity- wise Eastern Bank Limi EBL Securities Lim	ted (Parent)	ner liabilitie	s:	21,315,84			,065,064			
	EBL Investments L EBL Finance (HK) I	imited			145,99		94	,899,817			
	EBL Asset Manage	ment Limited			12,97	70,385 60,035		,816,847 148,879			
	Less: Inter compar Total	ny elimination			89,18 22,482,81	1,046 1,081		385,613) 763,266			
.1	Privileged creditor		vernment)		248,93	34,579	183	,609,341	248,9	34,579	183,609,3
	VAT deducted at so Excise duty deduct		er		71,27 376,30	75,953		,274,421		75,953 09,666	57,274,4 352,416,9
	accounts				696,52			300,694		20,198	593,300,6
2	Acquirer liabilities These liabilities ar	e temporary in na									
	next day with relev parties arisen due	to withdrawal of	cash by EBL		lders from (Q-Cash	/VISA AT	Ms (not o	wned by E	EBL):	
	Prepaid (Lifestyle, Credit card liability Debit card liability		auititÿ		947,61 27,12 176,88	26,210	43	,750,113 ,806,024 ,870,181	27,1	12,510 26,210 86,989	662,750,1 43,806,0 123.870.1
	Acquirer cash and	other liabilities			156,71	17,191	123	,755,887 ,182,205		17,191	123,870,1 123,755,8 954,182,2
.3	Current tax liabilit	ty / (assets)			,000,04	,. 44	, 54,	,200		,	, 102,2
	Provision for tax Opening balance Settlement/adjustr	ments for previou	ıs years		3,924,79			,851,171 482,621)	3,729,1		2,448,046,4
	Provision for tax m			13.3.1	2,709,20	5,926	3,017	,426,997 .795,548	2,640,6 3,410,5 6	80,434	2,912,484,9 3,729,199,1
	Balance of income Opening balance	_			1,144,97		1,173	,620,130	1,014,2	96,336	962,032,7
	Settlement/adjusts Paid during the year		s years	13.3.2	(2,968,28 3,690,35	6,831) 57,073	1,739	691,305)	(2,959,31 3,584,0	16,843) 48,614	(1,631,332,20 1,683,595,7
					1,867,04			970,128 825,419	1,639,03 1,771,53		1,014,296,3 2,714,902,8
3.1	Income tax expens		or tax								
	Current year Adjustment for pri				2,807,22	8,263)	(216,	,678,847 251,850)		18,263)	3,137,200,2 (224,715,35
3.2	Total income tax ex Income tax paid do	-			2,709,20	5,926	3,017,	426,997	2,640,68	80,434	2,912,484,9
	Withholding tax de Advance tax paid in				291,38 3,398,97			,497,403 ,543,901	282,1 3,301,8	93,122 55,492	179,919,6 1,503,676,0
3.a	Advance income to Reconciliation of e	-	(Bank)		3,690,35	7,073		041,304	3,584,04	48,614 201	1,683,595,7 .9
	Profit before incom			ccount	%		6,690	ika ,791,752	%		Taka 6,256,165,0
	Income tax as per a	ne tax charged in		r		37.5%		,046,907		37.5%	2,346,061,9
	On non deductible					1.79% 7.84%		,021,694 602,868)		16.67%	1,043,176,8
	Tax exempted inco									-3.21%	(200,577,15
	Tax savings from re Tax savings from r	educed tax rates (o educed tax rates	n dividend ir		-	0.36%	(23,	994,906) 772,129)		-3.21% -0.59% -0.23%	
	Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IY	educed tax rates (o educed tax rates ecurities) ent (release of ex 7 2016 vs IY 2014	n dividend ir (on gain cess		-	0.36% 0.16% 1.46%	(23, (10,	994,906) 772,129) 018,263)		-0.59% -0.23% -3.59%	(200,577,15 (37,093,3) (14,367,98 (224,715,35
	Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm	educed tax rates (or educed tax rates ecurities) eent (release of ex 7 2016 vs IY 2014 ne (net)	n dividend ir (on gain cess		- - -	0.36% 0.16%	(23, (10, (98,	994,906) 772,129)	-1	-0.59% -0.23%	(200,577,18 (37,093,33 (14,367,98 (224,715,38 (664,461,98 2,248,022,9
.4	Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IY Deferred tax incom	educed tax rates (o educed tax rates ecurities) ent (release of ex 2 2016 vs IY 2014 the (net) expenses	on dividend ir (on gain ccess & 2015)			0.36% 0.16% 1.46% 0.78% B.68%	(23, (10, (98, (52, 2,588,	994,906) 772,129) 018,263) 451,737) 228,697	-1 3	-0.59% -0.23% -3.59% 10.62% 85.93%	(200,577,1; (37,093,3; (14,367,98) (224,715,3; (664,461,96) 2,248,022,9 Amount in B
.4	Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IV Deferred tax incom Total income tax e: Provision for loans exposures (exclude)	educed tax rates (of educed tax rates ecurities) sent (release of ex 7 2016 vs IY 2014 se (net) separate (net)	on dividend ir (on gain ccess & 2015)		- - -	0.36% 0.16% 1.46% 0.78% B.68%	(23, (10, (98, (52, 2,588,	994,906) 772,129) 018,263) 451,737)	-1	-0.59% -0.23% -3.59% 10.62% 85.93%	(200,577,15 (37,093,37) (14,367,98) (224,715,35) (664,461,96) 2,248,022,9 Amount in B
.4	Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IY Deferred tax incom Total income tax e:	educed tax rates (o educed tax rates equeduced tax rates ecurities) ent (release of ex 2016 vs IY 2014 et ent) expenses s, advances and ting OBO) on movement	on dividend in (on gain (cess & 2015)	ncome)		0.36% 0.16% 1.46% 0.78% B.68%	(23, (10, (98, (52, 2,588, idated	994,906) 772,129) 018,263) 451,737) 228,697	-1 3	-0.59% -0.23% -3.59% 10.62% 85.93% Ban	(200,577,1; (37,093,3; (14,367,98) (224,715,3; (664,461,96) 2,248,022,9 Amount in B
.4	Tax savings from re Tax savings from re on sale of quoted s Prior year adjustm provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisi Opening balance On fully provided On recovery from Specific provision	educed tax rates (o educed tax rates (o educed tax rates ecurities) ent (release of ex 7 2016 vs IY 2014 lee (net) xpenses s, advances and ting OBO) ion movement debt written off du loans written off du loans written off	on dividend in (on gain (on ga	ncome)		0.36% 0.16% 1.46% 0.78% B.68% Consol 0.52,561	(23, (10, (98, (52, 2,588, 104ted 20 4,195	994,906) 772,129) 018,263) 451,737) 228,697	-1 3 3 202 6,008,8 725,7	-0.59% -0.23% -3.59% 10.62% 15.93% Ban 0 78,691 - 59,332	(200,577,1! (37,093,3' (14,367,9! (224,715,3! (664,461,9! 22,469,022,9 Amount in B
.4	Tax savings from re Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IY Deferred tax incom Total income tax ex Provision for loan: exposures (exclud A) Specific provisi Opening balance On fully provided On recovery from	educed tax rates (or educed tax rates) (or educed tax rates ecurities) the control of the contro	on dividend in (on gain (on ga	ncome)	33 30 2020	0.36% 0.16% 1.46% 0.78% 8.68% Consol 0 52,561 - 69,332	(23, (10, (98, (52, 2,588, idated 20 4,195 635 1,254	994,906) 772,129) 018,263) 451,737) 228,697	-1 3 3 202 6,008,8 725,7	-0.59% -0.23% -3.59% 10.62% 15.93% Ban 0 78.691 - 59,332 01,333	(200,577,11 (37,093,31 (14,367,98 (224,715,31 (664,461,90 2,248,022,9 Amount in B
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:.4	Tax savings from re Tax savings from re Tax savings from r on sale of quoted s Prior year adjustm provision for the IY Deferred tax incom Total income tax ex Provision for loans exposures (exclud A) Specific provision Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision	educed tax rates (of educed tax rates) (of educed tax rates) (occurring) (and tax rates) (occurring) (and tax rates) (and tax	on dividend ir (on gain (on ga	r 13.4.1		0.36% 0.16% 1.46% 0.0.78% Consol 0.52,561 	(23, (10, (98, (52, 2,588, idated 20 4,195 635 1,254 6,085 , 2,081	994,906) 772,129) 018,263) 451,737) 228,697 119 .269,733 .666,487 .816,341	6,008,8 725,7 764,8	-0.59% -0.23% -0.23% -3.59% 10.62% 15.93% Ban 0 78,691 - 59,332 01,333 39,355 72,050 49,973)	(200,577.15 (37,093,31 (14,367,98 (224,715,31 (664,461,94 2,246,022,9 Amount in B ik 2019 4,118,395,8 635,666,4 1,254,816,3
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	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided o On recovery from Specific provisio for the year Provision held at B) General provision Opening balance Provision held at C) General provision Opening balance Provision held at C) General provision Opening balance Provision held at Provision for loans (excluding OBO) Provision for loans (excluding OBO)	educed tax rates (or educed tax rates) (or educed tax rates ecurities) the transfer of extending the transfer of extending	on dividend ir (on gain (on ga	r 13.4.1 13.4.1 13.4.1 13.4.1	38 2020 6,085,78 725,78 928,24 7,739,75 (310,54 1,933,42 857,80 10,560,98 0BO)	0.36% 0.16% 1.46% 0.0.78% 0.078%	(23, (10, (98, (52, 2,588, 10, 10))))))))))))))))))))))))))))))))	994,906) 772,129) 018,263) 451,737) 119	-1 3 202 6,008.8 725.7 764.8 7,499.4: 2,243.9 (310.54 1,933.4: 858.6 29.1 887.8(-0.59% -0.23% -0.23% -0.23% -0.23% -0.25% -0	(200,577,15 (37,093,31 (14,367,98 (224,715,35 (664,461,96 22,248,022,9 Amount in B lik 2019 4,118,395,8 635,666,4 1,254,816,3 6,008,878,6 2,081,407,5 162,564,4 2,243,972,0 976,118,2 (117,438,27,9,9 9,111,530,7
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4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm Provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided On recovery from Provision held al B) General provision Opening balance Provision held al C) General provision Opening balance Provision held al Provision for loans General provision General provision General provision General provision General provision Company for loans Company	educed tax rates (or educed tax rates) (or e	on dividend ir (on gain (on ga	r 13.4.1 qosures 13.4.1 rees (for the state of the state	33 202(6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,67 29,12 887,80 10,560,98 0BO) 250,58 3,38 253,98	0.36% 0.16% 1.46% 0.78% 8.86% Consol 0.7059 69,332 45,166 77,059 72,050 99,973) 22,077 79,985 29,469 99,454 18,589 77,417 737,781 777,781	(23, (10, (98, (52, 2,588, 10, 10))))))))))))))))))))))))))))))))	994,906) 772,129) 018,263) 451,737) 228,697 119 .266,733666,487 .816,341 .752,561 .972,050 .118,239 .438,254) .404,596 .404,596	5.008.8 5.0	-0.59% -0.23% -0.23% -0.23% -0.23% -0.25% -0	(200.577.15 (37.093.31 (14,367.98) (224,715.31 (664.461.90) 2.246.022.9 4.118.395.8 (635,666.4 1,254.816.3 6.008.878.6 (2.081,407.5 162.564.4 2.243,972.0 976.118.2 (117,438.21 858,679.9 9.111.530.7
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4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisi Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision Opening balance Provision held at C) General provision Opening balance Provision held at Provision held at Provision held at Provision for loans (excluding OBO) Provision for loans General provision General provision Special General Pr	educed tax rates (or educed tax rates) (or e	on dividend ir (on gain (on ga	r 13.4.1 (posures 13.4.1 (posures 13.4.1) (posures 13.4.1	2020 6,085,75 725,75 928,24 7,739,75 2,243,97 (310,54 1,933,42 10,560,98 0BO) 250,55 3,33 253,98 560,46 41,87 602,33	0.36% 0.16% 1.46% 0.78% 8.68% Consol 0.32,561 0.32,561 0.32,561 0.32,561 0.32,561 0.32,769 0.32,077 0.32,077 0.33,082 0.34,689 0.	(23, (10, (98, (52, 2,588)) (10, (98, (52, 2,588)) (10, (98, (52, 2,588)) (10, (98, 198)) (10, (98, 198)) (10, (98, 198)) (10, (98, 198)) (10, (98, 198)) (117, 858)	994,906) 772,129) 018,263) 451,737) 228,697 119 228,697 119 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 269,733 279,666,487 279,666,487 279,785	202 6,008,8 725,7 764,8 7,499,4: 2,243,9 (310,54 1,933,4: 858,6 29,1 887,86 10,320,6: 560,4 41,8 602,3: letter ref. I	-0.59% -0.23% -0.23% -0.23% -0.23% -0.25% -0	(200.577.15 (37.093.31 (14,367.98) (224,715.31 (664,461.90) 2.246,022.9 A. 118.395.8 635,666.4 1,254.816.3 6.008.878.6 6.008.878.6 (117,438.25 858,679.9 9,111.530,7
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4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted s Prior year adjustm provision for the IY Deferred tax incom Total income tax ex Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision Opening balance Provision held at C) General provision Opening balance Provision held at C) General provision Opening balance Provision for loans General provision for loans General provision of General provision of General provision General Provision for loans General Provision for loans Trotal Provision (SI and OBS exposures Provision for loans General provision General provision Special General Pr	educed tax rates (or educed tax rates) (or e	on dividend in (on gain (on gain (on gain (on gain (on gain (on gain gain gain gain gain gain gain gai	r 13.4.1 13.4.1 (posures 13.4.1 17.5) The set of the se	2020 6,085,75 725,75 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,67 29,17 887,80 0BO) 250,55 3,38 253,98 602,35 (20 and subioin for Covinion for C	0.36% 0.16% 1.46% 0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.78% 6.0.77,059 6.0.	(23, (10, (98, (52, 2,588, 10, 10))))) (98, (52, 2,588, 10, 10)) (4,195, 635, 1,254, 10, 10) (5,081, 10, 10, 10, 10) (117, 858, 9,188, 13) (246, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263) 451,737) 119 228,697 119 .269,733	202 6,008.8 725.7 764.8 7,499.4: 2,243.9 (310.54 1,933.4: 858.6 29.1 887.81 10,320.6: 250.5 3.3 253.91 560.4 41.8 602.3: letter ref. I. ed on outs collities. 11,177.00	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.25% -0.23% -0.25% -0	(200.577.15 (37,093.31 (14,367.91 (224,715.31 (664.461.91 2,246,022.97 4,118.395.8 635.666.4 1,254.816.3 6,008.878.6 2,081,407.5 162.564.4 2,243,972.0 976.118.2 (117,438.21 858,679.9 9,111,530.7 246,897.4
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4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted s Prior year adjustm provision for re Deferred tax incom Total income tax ex Provision for loans exposures (exclud A) Specific provision Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision Opening balance Provision made or Provision made or Provision for loans (excluding OBO) Provision for loans General provision of General provision of General provision of Special General Pr General Provision of Special General Pr General Provision for loans Special General Pr General Provision of	educed tax rates (or educed tax rates) (or e	on dividend in (on gain (on gain (on gain (on gain (on gain (on gain gain gain gain gain gain gain gai	r 13.4.1 13.4.1 14.5 15.5 15.5 15.5 15.5 15.5 15.5	33 2026 6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,67 29,12 87,80 10,560,98 10,560,98 250,56 3,38 253,98 560,44 41,87 602,35 20 and subion for Covinion for Covin	0.36% 0.16% 1.46% 0.78% 6.0.78% 6.2.561	(23, (10, (98, (52, 2,588, 10, 10))))) (98, (52, 2,588, 10, 10)) (4,195, 635, 1,254, 10, 10) (5,085, 1,254, 10, 10, 10, 10, 10) (117, 858, 9,188, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263) 451,737) 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 110,752,561 239 2438,254) 254 2679,985 404,596 27 27 27 27 27 27 27 27 27 27 27 27 27	202 6,008.8 725.7 764.8 7,499.4: 2,243.9 (310.54 1,933.4: 858.6 29.1 887.81 10,320.6: 250.5 3.3 253.91 560.4 41.8 602.3: letter ref. I. ed on outs cilities. 11,177.01 202 202 Tote (293.45 602.3 19.4 328.34	-0.59% -0.23% -0	(200.577.15 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.461.91 (224,3.972.01 (224,3
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4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted of services of the tree of tree of the tree of tree of the tree of tree of the tree of tree of the tree of the tree of tree of tree of the tree of tree	educed tax rates (or educed tax rates) (or e	on dividend in (on gain (on ga	r 13.4.1 ances 13.4.1 aposures 13.4.1 res res (for large ses) and the ses ses ses ses ses ses ses ses ses s	2020 6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,66 29,12 887,80 10,560,98 250,56 3,38 253,98 560,44 41,87 602,35 20 and subion for Covinion fo	0.36% 0.16% 1.46% 0.78% 8.68% Consol 9.2561 9.72,050 9.973 2.2077 7.2,050 9.973 2.2077 7.417 1.51,199 9.454	(23, (10, (98, (52, 2,588, 10, 10))))) (98, (52, 2,588, 10, 10)) (4,195, 635, 1,254, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263) 451,737) 228,697 119	202 6,008,8 725,7 764,8 7,499,4; 2,243,9 (310,54 1,933,4; 858,6 250,5 3,3 253,9; 560,4 41,8 602,3; letter ref. It ed on outsities. 11,177,00 202 Tota (293,44 602,3 11,177,01 202 Tota (293,45 602,3 19,4 328,34 1,490,5 (725,7 764,80 1,093,1;	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.25% -0.23% -0.25% -0	(200.577.15 (37,093.31 (14,367,91 (37,093.31 (14,367,91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,772.0
4.a	Tax savings from re Tax savings from re Tax savings from re no sale of quoted s Prior year adjuster Provision for the or Total income tax ex Provision for loans exposures (exclud A) Specific provision Opening balance On fully provided On recovery from Specific provision opening balance Provision held at B) General provision Opening balance Provision made or Provision held at C) General provision Opening balance Provision held at C) General provision Opening balance Provision held at C) General provision Opening balance Provision for loans (excluding OBO) Provision for loans (excluding OBO) Provision for loans General provision of General provision General provision General provision Special General Pr Special General Pr Special General Pr General provision Specific provision Specific provision Specific Provision Recovery from loan Specific Provision Recovery from loan Specific Provision Specific Provision Recovery from loan Specific Provision Specific Provision Specific Provision Specific Provision Specific Provision Specific Provision	wind the control of t	on dividend in (on gain (on gain (on gain (on gain (on gain)))) OBS Uring the year of earlier recovery) ear ans and advi ear OBS exposur ances heet exposure (for DBO) (for OBO) ated 10 Deceecial General (on gain) ated 10 De	r 13.4.1 sposures 13.4.1 sposures 13.4.1 res res (for or o	2020 6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,66 29,12 887,80 10,560,98 250,56 3,38 253,98 560,44 41,87 602,35 20 and subion for Covinion fo	0.36% 0.16% 1.46% 0.78% 8.68% Consol 9.2561 9.72,050 9.973 2.2077 7.2,050 9.973 2.2077 7.417 1.51,199 9.454	(23, (10, (98, (52, 2,588, 10, 10))))) (98, (52, 2,588, 10, 10)) (4,195, 635, 1,254, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263) 451,737) 228,697 119	202 6,008,8 725,7 764,8 7,499,4; 2,243,9 (310,54 1,933,4; 858,6 250,5 3,3 253,9; 560,4 41,8 602,3; letter ref. It ed on outsities. 11,177,00 202 Tota (293,44 602,3 11,177,01 202 Tota (293,45 602,3 19,4 328,34 1,490,5 (725,7 764,80 1,093,1;	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.25% -0.23% -0.25% -0	(200.577.15 (37,093.31 (14,367,91 (37,093.31 (14,367,91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,772.0
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted of Priory year adjuster Provision for the try Deferred tax incom Total income tax ex Provision for loans exposures (exclud A) Specific provision Opening balance On fully provided On recovery from Specific provision opening balance Provision held at B) General provision Opening balance Provision made or Provision held at C) General provision Opening balance Provision held at C) General provision Opening balance Provision for loans (excluding OBO) Provision for loans General provision of General provision of General provision of General provision General provision General provision Special General Pr General Provision of Specific Provision Specific Provision Specific Provision Total Provision for loans Recovery from loan Specific Provision Total Provision for loans Total Provision for loans Specific Provision Total Provision for loans Specific Provision Total Provision for loans Specific Provision Specific Provision Total Provision for loans Total Provision f	educed tax rates (or educed tax rates) (or e	on dividend in (on gain (on gain (on gain (on gain))) OBS Uring the year of earlier recovery) ear sans and advisor on the year on the year on the year th	r 13.4.1 1 13.4.1 1 13.4.1 1 res 13.4.1 1 re	202(6,085,75 725,75 928,24 7,739,75 2,243,97 (310,54 1,933,42 10,560,98 0BO) 250,57 3,38 253,98 560,44 41,87 602,33 253,98 11,417,32	0.36% 0.16% 1.46% 0.78% 8.68% Consol 0.25,561 0.25,57,059 0.26,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,07,059 0.27,050 0.27,	(23, (10, (98, (52, 2,588)) (10, (98, (52, 2,588)) (10, (98, 4,195	994,906) 772,129) 018,263) 451,737) 228,697 119 .269,733,666,487 .816,341 7752,561 .407,589 .404,596 .788,697 .108,706 .897,402	202 6.008.8 725.7 764.8 7.499.4: 2.243.9 (310.54 1.933.4: 858.6 29.1 887.80 10.320.6: 11.177.00 2.184.0 602.3 891.1 7.499.4 11.177.00 202 Tota (293.45 602.3 1.490.5 (725.75 764.8 1.093.11 com writter	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.25% -0	(200.577.15 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (37,093.31 (14,367.91 (14,395.81
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided On recovery from Specific provision for the year Provision held al B) General provision Opening balance Provision held al C) General provision Opening balance Provision held al Provision held al Provision for loans (excluding OBO) Provision for loans General provision General provision Special General Pr General provision Specific Provision	educed tax rates (or educed tax rates) (or type 10 tax rates) (or type 1	on dividend in (on gain (on gain (on gain)) and dividend in (on gain) access & 2015) OBS Uring the year of earlier recovery) ear ans and advident (on gain) access earlier recovery) ear OBS exposur OBS exposur OBS exposur ances earlier recovery) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 10 Deceedial General (off on DBO) (for OBO) ated 20 Deceedial General (off on DBO) (for OBO) ated 20 Deceedial General (off on DBO) (for OBO) ated 30 Deceedial General (off on DBO) (for OBO) ated 40 Deceedial General (off on DBO) (for OBO) ated 40 Deceedial General (off on DBO) ated 40 Deceedial General (off	r 13.4.1 ances 13.4.1 (posures res (for la	2020 6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,66 29,12 887,80 10,560,98 560,46 41,87 602,35 200 and subion for Covidion for Cov	0.36% 0.16% 1.46% 0.78% 8.68% Consol 9.2561 9.72,050 9.973 2.2077 7.2,050 9.973 2.2077 7.417 1.51,199 9.454	(23, (10, (98, (10, 10))) (10, 10) (10,	994,906) 772,129) 018,263) 451,737) 228,697 119	202 6,008,8 725,7 764,8 7,499,4; 2,243,9 (310,54 1,933,4; 858,6 29,1 887,8; 10,320,6; 250,5 3,3 253,9; 560,4 41,8 602,3; letter ref. I. ed on outsidities. 11,177,00 602,3 891,1 11,177,00 202 Tota (293,44 602,3 1,499,4 11,177,00 202 Tota (293,44 602,3 19,4 328,34 1,490,5 (725,75 764,80 1,093,11 om writter	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.25% -0.23% -0.25% -0	(200.577.15 (37,093.31 (14,367,91 (37,093.31 (14,367,91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (225,43,972.0
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm Provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided On recovery from Specific provision Opening balance Provision held at B) General provision Opening balance Provision held at Provision for loans (excluding OBO) Provision for loans General provision of General provision of Specific General Pr Special General Pr Special General Pr General provision of Specific provision General Provision for loans General Provision Specific provision Specific Provision Specific Provision Recovery from loan Recovery from loan Recovery from loan Specific Provision Recovery from loan Recov	duced tax rates (or educed tax	on dividend in (on gain (on gain (on gain (on gain (on gain)))) OBS Uring the year of earlier recovery) ear alance sheet exposure (on DBO) (for DBO)	r 13.4.1 13.4.1 13.4.1 13.4.1 13.4.1 13.4.1 13.4.1 13.4.1 14.4 15.4 15.4 15.4 15.4 15.4 15.4	2020 6,085,78 725,78 928,24 7,739,75 2,243,97 (310,54 1,933,42 887,80 10,560,98 10,560,98 250,56 3,38 253,99 560,44 41,87 602,38 251,99 11,417,32 20 01,043,66 1,490,56 (725,75 764,80 1,043,86	0.36% 0.16% 1.46% 0.78% 8.68% Consol 1.2561	(23, (10, (98, (52, 2,588)) (10, (98, (52, 2,588)) (10, (98, (52, 2,588)) (10, (98, 10, 10)) (10, 10)	994,906) 772,129) 018,263) 451,737) 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 228,697 119 238,254 240,589 254,461 277,108,706 277,108,706 277,108,707 278,607,707 279,050 2790,124 44,588	202 6,008,8 725,7 764,8 7,499,4; 858,6 2,243,9 (310,54 1,933,4; 858,6 2,11 887,8; 10,320,6; 250,5 3,3 253,9; 560,4 41,8 602,3; 11,177,0; 202 11,177,0; 204 11,177,0; 205 11,177,0; 207 11,177,0; 208 11,177,0; 2093,4; 602,3 1,490,5 (725,77 764,8; 1,093,1; 200 100,0	-0.59% -0.23% -0	(200.577.15 (37,093.31 (14,367,91 (37,093.31 (14,367,91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,715.31 (664.461.91 (224,772.01 (12,564.42 (117,438.21
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm provision for the IY Deferred tax incom Total income tax ex Provision for loans exposures (exctud A) Specific provisio Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision held at C) General provision made o Provision for loans (exctuding OBO) Provision for loans General provision of General provision of General provision of Special General Pr Specific provision of Specific Provision	duced tax rates (or educed tax rates) (or tax rates)	on dividend in (on gain (on ga	r 13.4.1 question in the state of the state	2020 6,085,75 725,75 728,24 7,739,75 (310,54 1,933,42 858,67 2,243,97 (310,54 1,933,42 858,67 2,9,17 887,88 10,560,98 253,98 560,48 41,87 602,35 2020 and subion for Covilioying pays 11,417,32 11,417,32 11,417,32 12,00 0,000 11,417,32 11	0.36% 0.16% 1.46% 0.78% 8.68% Consot 0.32,561 - 59,332 45,166 7,059 7,250 7,973 7,27,978 7,27,417 7,417 7,417 7,417 15,199 80,082 7,7,417 81,5199 80,082 12,77 80	(23, (10, (98, (52, 2,588, 10, 10)))) (98, (52, 2,588, 10)) (10, 10, 10, 10, 10) (10, 10, 10, 10, 10, 10, 10) (117, 858, 10, 10, 10, 10, 10, 10, 10) (117, 858, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263) 451,737) 228,697 119 .269,733666,487 .816,341 752,561 .407,589 .404,596 .718,397 .404,596 .718,397 .729,397 .739,397 .740,477 .740,477 .740,477 .740,477 .740,477 .740,478 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,477 .740,478 .740,47	202 6,008,8 725,7 764,8 7,499,4; 2,243,9 (310,54 1,933,4; 858,6 29,1; 887,81 10,320,6; 11,177,00 602,3 891,1 7,499,4 11,177,00 202 Tota (293,45 602,3 19,4 328,3 1,490,5 764,81 1,093,1; om writter	-0.59% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.23% -0.24% -0	(200.577.15 (37.093.31 (14,367.98 (224.715.33 (664.461.90 2.246.022.9 Amount in B ik 2019 4.118.395.8 635.666.4 1.254.816.3 6.008.878.6 2.081.407.5 162.564.4 2.243.972.0 976.118.2 (117.438.25 858.679.9 9.111.530.7 233.788.6 13.108.7 246.897.4 2.477.760.7 871.788.6 6.008.878.6 9,358.428.1 2019 Total 174.331.6 (117.854.86 1.311.293.1
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted o Prior year adjustm provision for the IY Deferred tax incom Total income tax e: Provision for loans exposures (exclud A) Specific provisio Opening balance On fully provided On recovery from Specific provision for the year Provision held at B) General provision Opening balance Provision made o Provision made o Provision held at C) General provision Opening balance Provision for loans (excluding OBO) Provision for loans General provision o General provision General Provision for loans General Provision (St and OBS exposures Provision for loans General Provision for loans General Provision Special General Pr General provision Special General Pr General provision Specific Provision Specif	duced tax rates (or educed tax rates) (or tax rates)	on dividend in (on gain (on ga	r 13.4.1 ances 13.4.1 toposures 13.4.1 res 13.4.1 res 13.4.1 res sees (for the sees (f	2020 6,085,75 725,75 928,24 7,739,75 (310,54 1,933,42 857,80 10,560,98 10,560,98 253,98 560,46 41,87 602,35 2020 and subion for Covidation fo	0.36% 0.16% 1.46% 0.78% 8.68% Consold 1.52,561	(23, (10, (98, (52, 2,588, 10, 10)))) (98, (52, 2,588, 10)) (41,195, 635, 1,254, 10) (52, 2,43, 97,66, 10) (61,17, 858, 10) (73, 10) (74, 10) (74, 10) (75,	994,906) 772,129) 018,263 451,737) 228,697 119 269,733 666,487 816,341 752,561 407,589 404,596 404,596 788,697 788,697 788,697 788,697 788,697 788,697 788,697 788,697 789,740 789,74	202 6,008,8 725,7 764,8 7,499,4: 858,6 29,1 887,8: 10,320,6: 250,5 3,3 253,9: 560,4 41,8 602,3: 1,177,00 202 Tote (293,4;602,3 1,499,4 11,177,00 202 Tote (293,4;602,3 1,9,4 328,3 1,499,5 764,8: 1,093,1: om writter ed	-0.59% -0.23% -0	(200.577.15 (37,093.31 (14,367.91 (224,715.33 (664.461.91 2,246,022.9 4,118.395.8 635,666.4 1,254.816.3 6,008.878.6 2,081.407.5 162.564.4 2,243.972.0 976.118.2 (117.438.21 858,679.9 9,111.530.7 246,897.4 13.108.7 246,897.4 13.108.7 246,897.4 13.108.7 246,897.4 13.108.7 246,897.4 14.108.7 15.108.7 16.108.878.6 13.108.7 16.108.878.6 13.108.7 16.108.878.6 13.108.7 16.108.878.6 13.108.7 16.108.878.6 13.108.7 16.108.878.6 17.108.7 17.10
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted of Priory year adjuster Provision for the IV Deferred tax incom Total income tax et Provision for loans exposures (exclud A) Specific provision Opening balance On fully provided On recovery from Specific provision opening balance Provision held at B) General provision Opening balance Provision held at C) General provision Opening balance Provision held at Provision held at Provision for loans (excluding OBO) Provision for loans General provision of General provision of General provision of General provision General provision General provision Special General Pr Specific provision	duced tax rates (or educed tax) rates (or educed tax) rates (or educed tax) rates (or educed tax) rates (or treatment of the part (or treatment or treatment of the part (or t	on dividend in (on gain (on ga	r 13.4.1 ances 13.4.1 toposures 13.4.1 res 13.4.1 res 13.4.1 res sees (for the sees (f	2020 6,085,75 725,75 928,24 7,739,75 (310,54 1,933,42 857,80 10,560,98 10,560,98 253,98 560,46 41,87 602,35 2020 and subion for Covidation fo	0.36% 0.16% 1.46% 0.78% 8.68% Consot 0.32,561 - 59,332 45,166 7,059 7,250 7,973 7,27,978 7,27,417 7,417 7,417 7,417 15,199 80,082 7,7,417 81,5199 80,082 12,77 80	(23, (10, (98, (52, 2,588, 10, 10)))) (98, (52, 2,588, 10)) (4,195, 635, 1,254, 10) (50, 635, 1,254, 10) (6,085, 10) (7,107, 10) (8,107, 10) (8,107, 10) (9,107, 10) (10,107,	994,906) 772,129) 018,263) 451,737) 228,697 119 .269,733 .666,487 .816,341 752,561 .407,589 .554,461 .972,050 .118,399 .438,254 .404,596 .788,697 .788,697 .788,691	202 6,008,8 725,7 764,8 7,499,4: 2,243,9 (310,54 1,933,4: 858,6 29,1 887,81 10,320,6: 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 203,19,4 203,11,177,00 204 204,11,177,00 205 205 207 207 208,10 209,11	-0.59% -0.23% -0	(200.577.15 (37.093.31 (14,367.98 (224.715.33 (664.461.90 2.246.022.9 Amount in B k 2019 4.118.395.8 635.666.4 1.254.816.3 6.008.878.6 2.081.407.5 162.564.4 2.243.972.0 976.118.2 (117.438.21 858.679.9 9.111.530.7 246.897.4 1) 661/13/202 loan balance 9,358.428.1 2.477.760.7 871.788.6 6.008.878.6 9,358.428.1 2.174.331.6 (117.854.88 1.890.482.8 1.890.482.8 1.311.293.1
4.a 4.b	Tax savings from re Tax savings from re Tax savings from re no sale of quoted of s Priory year adjuster provision for the IV Deferred tax incomed tax exists of the second	educed tax rates (or educed tax rates) (or e	on dividend in (on gain (on ga	r 13.4.1	33 2020 6,085,75 725,75 928,24 7,739,75 2,243,97 (310,54 1,933,42 858,60 10,560,98 560,48 41,87 602,35 220 and sub- tion for Covi aloying pays 11,417,32 20 0nsho (310,54 29,11 27,90,5 14,40,03 1,490,5 1,490,5 764,80 1,043,86 resented af	0.36% 0.16% 1.46% 0.78% 8.68% Consold 1.52,561	(23, (10, (98, (52, 2,588, 10, 10))))) (98, (52, 2,588, 10, 10))) (4,195, 635, 1,254, 10, 10, 10, 10) (107, 858, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	994,906) 772,129) 018,263 451,737) 228,697 119 269,733 666,487 816,341 752,561 407,589 404,596 404,596 788,697 788,697 788,697 788,697 788,697 788,697 788,697 788,697 789,740 789,74	202 6,008,8 725,7 764,8 7,499,4; 2,243,9 (310,54 1,933,4; 858,6 29,1,1 887,81 10,320,6; 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 202 11,177,00 203 19,4 11,177,00 204 11,177,00 205 2,184,0,0,0,0,0 2,184,0,0,0,0,0 2,184,0,0,0,0,0 2,184,0,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184,0,0,0 2,184	-0.59% -0.23% -0	(200.577.15 (37.093.31 (14,367.91 (224.715.31 (664.461.90 2.246.022.9 Amount in B ik 2019 4.118.395.8 635.666.4 1,254.816.3 6.008.878.6 2.081.407.5 162.564.4 2.243.9772.0 976.118.2 (117.438.21 858.679.9 9.111.530.7 246.897.4 1) 661/13/202 loan balance 9,358.428.1 2.477.760.7 871.788.6 6.008.878.6 9,358.428.1 2019 Total 174.331.6 (117.854.84 1.890.482.8 1.890.482.8 1.890.482.8 1.811.293.1 si in the curre (Sh.1534.4) 1.1766.794.0

 1,823,520,136
 1,348,450,204
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 1,102,689,792
 970,813,015

 (523,224,921)
 (495,743,084)
 (523,224,921)
 (495,743,084)

2,425,163,343 1,823,520,136 2,233,375,188 1,653,910,317

Opening balance Amount transferred during the year

Amount recovered during the year *

* Interest receivable on margin loan having negative equity (extensive No loan was written off during the year 2019 and 2020.

Balance at the end of the year

				Conso	lidated	Bar	Amount in BDT
13.6	Provision for protested bill an	d others	Notes	2020	2019	2020	2019
	Opening balance Provision made during the year Adjusted during the year	r		145,373,498 49,545,498 (3,776,000)	52,516,000 92,857,498	145,373,498 49,545,498 (3,776,000)	52,516,000 92,857,498 -
13.7	Balance at the end of the year Provision for rebate to good be	orrowers		191,142,995	145,373,498	191,142,995	145,373,498
	Opening balance Provision made during the year Balance at the end of the year	r		46,100,257 - 46,100,257	36,100,257 10,000,000 46,100,257	46,100,257 - 46,100,257	36,100,257 10,000,000 46,100,257
13.8	Provision for diminution of va Opening balance	lue of equity se	curities	1,067,654,623	447,191,812	901,313,537	361,667,493
	Provision (released)/charged d Balance at the end of the year Provision for diminution (gain		of mustod a	(224,182,900) 843,471,722	620,462,811 1,067,654,623	(214,354,004) 686,959,533	539,646,044 901,313,537
13.9	2011 and for mutual funds (clo Interest Payable on Borrowing	sed-end) as per					
	Interest payable on Borrowing (inc Interest payable on Borrowing-	-	ated bond)	246,650,561 50,934,485 297,585,046	438,773,941 202,701,077 641,475,019	246,613,080 50,250,321 296,863,401	364,155,524 202,701,077 566,856,602
	Less: Inter unit/ company elim (with int. receivable account)	ination		(684,164) 296,900,882	(95,811,359) 545,663,660	296,863,401	(22,048,498) 544,808,104
13.10	Miscellaneous liabilities/paya			84,599,923	57.033.777	84,599,923	57.033.777
	classified & w/off loans NRB remittance payable Interest suspense for term place	cement		159,497,500 41,532,917	104,099,786	159,497,500 41,532,917	104,099,786
	Unclaimed dividend account Other liabilities (FDD payable, ur	nclaimed insturr	13.10.a nent, etc.)	83,541,076 621,706,218 990,877,633	73,410,772 242,578,189 477,122,524	83,541,076 481,477,267 850,648,682	73,410,772 234,777,297 469,321,632
13.10.a	Unclaimed dividend account is						
13.11	paid to or claimed by the shareholder 83.54 M (as of 31-12-2020) of Lease liabilities (present value	out of which BD7	781.69 M is				
	The bank recognised lease liabil commencement or 01 January 2 payments (less any adjustment to the commencement of the commenc	019 (date of initi for initial payme	al applicati nt), and an	on), whichever is la nount is expected t	ater. The lease paym to be paid under res	ents include fixed a sidual value of guan	nd variable lease antees. The lease
	payments also include the exerci- terminating the lease. The lease borrowing rate. For example, 5 y having weighted average lease to	payments have ears T-bond rate	been disco of 8.86% o	unted using Treason of January 2020 (5.	ury bond rate of sin 93% of January 201	ilar tenors i.e. 3 -10 9) has been used fo	years as implicit r those contracts
13.12	Net defined benefit obligation		more imp	Gratuity Fund	Bank Superannuation		2019
-	Defined benefit obligation Less: Fair value of plan assets		13.12.a 13.12.b	1,752,284,043 1,375,802,421	Fund 168,935,713 122,636,203	1,921,219,756 1,498,438,624	-
1210	Defined honoff abli			376,481,622	46,299,510 Bank		-
13.12.a	Defined benefit obligation Opening balance (as per actuar	rial report)		1,152,711,641	Superannuation Fund 117,371,750	2020 1,270,083,391	2019
	Interest cost Current service cost Paid to outgoing employees			99,042,152 324,659,509 (98,956,009)	8,547,463 (3,615,250) (14,520,000)	107,589,615 321,044,259 (113,476,009)	- - -
1312-1	Remeasurement loss	actuarial ross	13.12.a.1	274,826,750 1,752,284,043	61,151,750 168,935,713	335,978,500 1,921,219,756	-
13.128.1	Opening balance Remeasurement (gain) on plan	assets			- - 24 454 557	205.020.555	-
13.12.b	Remeasurement loss on define		non	274,826,750 274,826,750	61,151,750 61,151,750	335,978,500 335,978,500	-
	Opening balance (as per actuar Interest income Contribution to the fund	rial report)		1,152,711,650 81,807,166 240,239,614	117,371,750 5,704,463 14,079,990	1,270,083,400 87,511,629 254,319,604	- - -
	Paid to outgoing employees			(98,956,009) 1,375,802,421	(14,520,000) 122,636,203	(113,476,009) 1,498,438,624	-
13.13	Other liabilities of subsidiarie	s		2020	lidated 2019	2020	2019
	Accounts payable (trading) Sundry creditors			353,577,290 3,313,054	720,340		
	Dividend payable Provision for Employees Gratui			40,590,480 127,515 397,608,339	39,335,760 10,683,018 310,635,286		
	Less: Intra group outstanding to Share trading account Dividend account	oalances		(4,201,172) (40,590,480)	(4,286,988) (39,335,760)		
13.b	Net other liabilities Nostro Reconciliation			(44,791,652) 352,816,687	(43,622,748) 267,012,538	:	
14	The Bank is not required to kee entry aging more than three m Share Capital		the unreco	onciled debit bala	nce as at balance s	sheet date as there	was no debit
	A) Authorized capital 1,200,000,000 ordinary shares			12,000,000,000	12,000,000,000	12,000,000,000	12,000,000,000
	B) Issued, subscribed and fully paid up capital Issued against cash	2020 129,345,000 1	2019	1,293,450,000	1,293,450,000	1,293,450,000	1,293,450,000
	Issued as bonus share	682,454,547 68 811,799,547 8	B2,454,547 11,799,547	6,824,545,470 8,117,995,470	6,824,545,470	6,824,545,470 8,117,995,470	6,824,545,470 8,117,995,470
14.1	Slab wise list as on 31 December Pursuant to clause (cha) of the 4 of BCCI Reconstruction Scher paid up capital is BDT 8,117,995	Memorandum ne 1992, the Au	thorised (Capital of the Banl	k is BDT 12,000,00	0,000 and issued/	subscribed/fully
	as on 31 December 2020 is as f	ollows:	ica by bb i	To per share. Det	anca break ap or p	and up capital of Bi	71 0,117,770,470
	Shareholders group	No. of shares	202 % o shareho	of Taka	No of Share	2019 % of shareholding	Taka
	Directors General Public Financial Institutions	245,030,885 479,452,756 87,315,906	5 5	30.18% 2,450,308 59.06% 4,794,527 10.76% 873,159	7,560 467,477,1	92 57.59%	2,562,021,620 4,674,771,920 881,201,930
	Total Range-wise distribution of the	811,799,547	7 10	0.00% 8,117,995			8,117,995,470
	Range 001-500 501-5000	3	areholder ,206 ,480	rs N	498,927 4,010,729	0.0	reholding 6% 9%
	5001-10000 10001-20000 20001-30000	:	304 231 73		2,164,577 3,224,537 1,836,531	0.2 0.4	7% 0% 3%
	30001-40000 40001-50000 50001-100000		41 35 83		1,433,913 1,589,917 5,764,022	0.1 0.2	8% 0% 1%
	100001-100000 1000001 and above	:	163 88 , 704		55,831,616 735,444,778 311,799,547	6.8	8% 59%
	Status of shareholding (shares top five salaried executives is s	of EBL) as on 3	1 Decemb lowing tab	er 2020 by CEO, C		ernal Control and (Compliance and
	Name CEO, CS, CFO & HoICC and thei Ali Reza Iftekhar	r spouses & mi					s (EBL) held
	Md. Mustafa Haikal Hashmi Masudul Hoque Sardar Md. Abdullah Al Mamun		DMD & I SEVP &	Head of ICC Chief Financial O		270	- - -
	Md. Abdullah Al Mamun Executives (Top five salaried e Hassan O. Rashid	executives othe	r than CEC	mpany Secretary D, CS, CFO & HoICO nal Managing Dire			-
	Ahmed Shaheen M. Khurshed Alam Mehdi Zaman		Deputy I		r - Corporate Banki r (P&S)	ng	- - -
	Riad Mahmud Chowdhury Shares held by any shareholde	er to the extent	SEVP &	Head of Corporate	e Business, Dhaka		- 550 fil
			Notes		lidated	Ban	
14.2	Capital to risk weighted assets Common Equity Tier -1 Capita			2020	2019	2020	2019
	Paid up capital Statutory reserve			8,117,995,470 8,117,995,470 603,493,370	8,117,995,470 8,117,995,470 603,493,370	8,117,995,470 8,117,995,470 603,493,370	8,117,995,470 8,117,995,470 603,493,370
	General reserve Dividend equalization reserve Retained earnings			603,493,370 356,040,000 8,969,072,019	603,493,370 356,040,000 6,002,777,699	603,493,370 356,040,000 8,583,707,111	603,493,370 356,040,000 5,697,244,179
	Regulatory adjustments: Goodwill and all other intangible a Reciprocal crossholdings in the	e CET 1 capital		26,164,596,329 (225,786,420) (170,605,317)	23,198,302,009 (191,733,870) (157,139,616)	(225,271,226) (88,255,255)	(191,039,431) (78,983,436)
	Investment in own CET1 capital Deferred tax asset (95% as per			(43,481,580) (1,955,571,535) 23,769,151,477	(22,867,930) (1,880,778,596) 20,945,781,997	(43,481,580) (1,955,571,535) 23,466,651,825	(22,867,930) (1,880,778,596) 20,719,099,096
	Tier -2 Capital General provision Subordinated debt			3,677,569,598 6,000,000,000	3,349,549,437 6,500,000,000	3,677,569,598 6,000,000,000	3,349,549,437 6,500,000,000
	Revaluation reserves Regulatory adjustment:			9,677,569,598	2,247,343,035	-	2,247,343,035 12,096,892,472
	Revaluation reserves for fixed asset: A. Total regulatory capital	s & securities (100	1% in 2019)	9,677,569,598 33,446,721,075	(2,247,343,035) 9,849,549,437 30,795,331,434	9,677,569,598 33,144,221,423	(2,247,343,035) 9,849,549,437 30,568,648,533
	B. Total regulatory capital B. Total risk weighted assets (F C. Minimum capital requirement D. Surplus/(deficiency) [A - C]		3)	222,540,458,869 22,254,045,887 11,192,675,188	211,624,070,089 21,162,407,009 9,632,924,425		207,437,099,388 20,743,709,939 9,824,938,594
	2. ourprus/(uenciency) [A - C]			11,112,0/5,188	,,uu2,724,425	11,370,032,457	7,049,738,374

 112,431,458,610
 100,010,667,716
 112,431,458,610
 100,012,417,242

 1,582,037,648
 1,752,912,890
 1,582,037,648
 1,896,263,514

 241,524,635,885
 237,423,032,130
 241,587,030,899
 237,607,192,748

 241,295,379,865
 239,979,967,484
 242,357,774,879
 240,164,128,102

 9,238,075
 6,420,902
 9,238,075
 6,420,902

In more than one year but within five years
In more than five years but within ten years

Unclaimed deposit aging 10 years or more



Ltd.





	Eastern Bank Ltd. Simple Math®	\mathbf{E}	as	ter	n E	3an	k I
	Capital to risk weighted assets ra						
	202		2019 6.00%	2020 10.68%	2019 9.90%	2020 10.78%	2019 9,99%
	On Tier-1 capital to RWA 6.00 Again standa	nst A	6.00% .gainst ndard oi		9.90%	10.78%	9.99%
	Capital to RWA ratio minimum (CRAR) with ca conserv	ipital wit	mum 10 h capita servatio	l 13.03%	14.55%	15.23%	14.74%
	buffer 2		fer 2.50%				Amount in BDT
			Notes	Consol 2020	lidated 2019	2020	nk 2019
15	Statutory Reserve	·					
	Opening balance Transferred from profit during the	e year		8,117,995,470	7,379,995,890 737,999,580	8,117,995,470	7,379,995,890 737,999,580
16	Closing balance Dividend equalization reserve			8,117,995,470	8,117,995,470	8,117,995,470	8,117,995,470
	"As per BRPD Circular No. 18 date by which cash dividend exceeds 2 treated as 'Core Capital' of the Ban	0%) to Divide					
17	Assets revaluation reserve (land						
	Reserve for revaluation of land pro Reserve for revaluation of treasury sec	curities (HFT)	17.01 17.02	2,476,074,358 817,134,941	2,476,074,358 211,787	2,476,074,358 817,134,941	2,476,074,358 211,787
	Reserve for amortization of treasury sec Reserve against non-banking asso	ets	17.03 17.04	20,221,049 93,231,165	99,989,850 96,391,165	20,221,049 93,231,165	99,989,850 96,391,165
	Reserve for fair value of TRECs to Shares of DSE and CSE	EBLSL and	17.05	85,418,367 3,492,079,880	85,418,367 2,758,085,527	3,406,661,513	2,672,667,160
17.01	Reserve for revaluation of land p	roperties		3,472,077,000	2,730,003,327	3,400,001,313	2,072,007,100
17.02	This revaluation reserve is made a land registration and taxes paid a Hence, no deferred tax liability has timing difference in classified asset Reserve for revaluation of treasu	t the time of been recognis ets/liabilities f	land reg sed on la or which	istration are final nd revaluation rese	discharge of relat erve of the bank. T	ed tax liability of here is no other m	the seller (bank). aterial temporary
	Opening balance	,	,	211,787	2,838,449	211,787	2,838,449
	Addition during the year Adjustment made during the year			1,793,874,362 (976,951,208)	166,739,430 (169,366,092)	1,793,874,362 (976,951,208)	166,739,430 (169,366,092)
	*As per instruction/circular of Ba	ngladesh Ban	k vide D	817,134,941 OS circular Letter	211,787 No 05 dated 26 M	817,134,941 ay 2008 and subs	211,787 sequent
17.03	clarifications on 28 January 2009. Reserve for amortization of treas		s (HTM)				
	Opening balance			99,989,850 14,358,937	7,092,034 99,035,199	99,989,850 14,358,937	7,092,034 99,035,199
	Addition during the year Adjustment made during the year Closing balance			(94,127,738) 20,221,049	(6,137,383) 99,989,850	(94,127,738) 20,221,049	(6,137,383) 99,989,850
	*As per instruction/circular of Ba clarifications on 28 January 2009.		k vide D				
17.04	Reserve against non-banking ass						
	Opening balance Adjustment made during the year	r		96,391,165 (3,160,000)	121,671,165 (25,280,000)	96,391,165 (3,160,000)	121,671,165 (25,280,000)
17.05	Closing balance			93,231,165	96,391,165	93,231,165	96,391,165
17.05	Reserve for fair value of TRECs to (held by EBLSL under Demutualize Fair value of DSE-TREC held by EB	zation Schem		481,427,540	481,427,540		
	Fair value of CSE-TREC held by EF Fair value of Shares of DSE (5,411,3	BLSL	RDT 10)	201,500,000	201,500,000		
	Fair value of Shares of CSE (4,287,3			43,879,755 840,716,867	43,879,755 840,716,867		
	Less: Value of DSE Membership booked	earlier		553,798,500	553,798,500		
	Value of CSE Membership booked			201,500,000 755,298,500	201,500,000 755,298,500		
	Revaluation reserve			85,418,367	85,418,367		
18	Actuarial re-measurement gain/ Opening balance	(loss) on defin	ned ben	efit plans			
	Re-measurement gain/(loss) on de obligation	fined benefit		(335,978,500)	-	(335,978,500)	=
	Less: Adjustment with deferred ta	x assets		(335,978,500) 125,991,938	-	(335,978,500) 125,991,938	-
	Closing balance			(209,986,563)	-	(209,986,563)	-
	Actuarial re-measurement gain/(Fund and Superannuation Fund)	iue to change	s in actu	arial assumptions	s and experience a		
19	as equity component as element of Foreign currency translation diffe			mployee Benefits".	-		
	Assets and liabilities of EBL Offsh into Taka (which is the functional 1 = BDT 84.8011 and HKD 1= BDT rate (USD 1= BDT 84.8733 & HKD separately as equity component as	currency of the 10.9704. Year 1 =BDT 10.956 s per IAS 21 ()	ne Bank) ly incom 51). The	using year-end s nes and expenses net cumulative res	tandard mid rate o are translated usi	of exchange of the ng monthly avera	Bank @ USD ge exchange
20	Surplus in profit and loss account Opening balance	τ		6,002,777,699	4,959,549,553	5,697,244,179	4,637,557,933
	Profit for the year Transfer to statutory reserve			4,180,381,016	3,990,393,331 (737,999,580)	4,102,563,055	4,008,142,125 (737,999,580)
	Bonus share issued Cash dividend paid			(1,217,699,321)	(737,999,580) (1,475,999,178)	(1,217,699,321)	(737,999,580) (1,475,999,178)
	Foreign currency adjustment for of Closing balance	offshore		3,612,625 8,969,072,019	4,833,152 6,002,777,699	1,599,197 8,583,707,111	3,542,459 5,697,244,179
21	Contingent liabilities:						
	Acceptance and endorsements Letters of guarantee		21.1 21.2	42,593,184,478 27,229,615,956			45,008,741,219 23,321,243,725
	Irrevocable letters of credit Bills for collection		21.3 21.4	26,084,696,594 8,032,352,776			23,139,697,761 7,963,765,179
	Forward assets purchased and for deposits placed (against FCY)	rward	21.5	120,428,481	347,552,793	120,428,481	347,552,793
21.1	Acceptance and endorsements			104,060,278,286	99,781,000,677	104,060,278,286	99,781,000,677
	Acceptances (Back to Back) Acceptances (ULC-Cash)			8,817,799,726 33,609,098,625	9,282,415,697 34,994,149,697	8,817,799,726 33,609,098,625	9,282,415,697 34,994,149,697
				42,426,898,351		42,426,898,351	

	As per BRPD circular letter no 01 dated 03 January 2018, 1% general provision on Letter of Credit issued in favour of Fast Track Power Projects against LOI under BPDB has been waived. As such, on the reporting date, no general provision on outstanding Acceptance value of BDT 819.26 million issued on account of Fast Track Power Projects has been maintained.							
.2	Letters of guarantees							
	Directors	192,900	-	192,900	-			
	Government	513,802,927	514,396,327	513,802,927	514,396,327			
	Banks and other financial institutions	12,489,452,702	9,767,536,433	12,489,452,702	9,767,536,433			
	Others (Customers etc.)	14,226,167,427	13,039,310,965	14,226,167,427	13,039,310,965			
		27,229,615,956	23,321,243,725	27,229,615,956	23,321,243,725			
	Letters of guarantee-Offshore Banking Unit	-	-	-	-			
		27,229,615,956	23,321,243,725	27,229,615,956	23,321,243,725			
	As not DBDD circular no 12 dated 19 October 2019, 1% (Conoral provision	hac boon maintai	ned against Lette	r of Guarantoa			

 42,426,898,351
 44,276,565,394
 42,426,898,351
 44,276,565,394

 166,286,127
 732,175,825
 166,286,127
 732,175,825
 42,593,184,478 45,008,741,219 42,593,184,478 45,008,741,219

As per BRPD circular no 13 dated 18 October 2018, 1% General provision has been maintained against Letter of Guarante except those against which counter guarantee has been issued by Multilateral Development Banks/International Banks having BB rating grade equivalent 1 to 4 for which a provision 0% - 1% is required to be maintained. 21.3 Irrevocable letters of credit

As per BRPD circular letter no 01 dated 03 January 2018	3 1% general prov	ricion on Latter of	Cradit iccuad in f	avour of Fact
	26,084,696,594	23,139,697,761	26,084,696,594	23,139,697,761
Letters of credit (Cash usance)-Offshore Banking Unit	121,043,709	462,392,898	121,043,709	462,392,898
Letters of credit (Cash sight)-Offshore Banking Unit	51,448,311	116,301,830	51,448,311	116,301,830
	25,912,204,574	22,561,003,033	25,912,204,574	22,561,003,033
Letters of credit - Back to back	7,861,022,607	8,171,966,709	7,861,022,607	8,171,966,709
Letters of credit - Cash usance	12,080,839,347	10,268,405,671	12,080,839,347	10,268,405,671
Letters of credit - Cash sight	5,970,342,619	4,120,630,652	5,970,342,619	4,120,630,652

Track Power Projects against LOI under BPDB has been waived.

.4	Bills for collection					
	Foreign Documentary Bills Collection	2,998,233,689	3,158,467,141	2,998,233,689	3,158,467,141	
	Local Documentary Bills Collection	4,598,513,118	3,903,674,421	4,598,513,118	3,903,674,421	
		7,596,746,807	7,062,141,562	7,596,746,807	7,062,141,562	
	Bills for collection- Offshore Banking Unit	435,605,969	901,623,617	435,605,969	901,623,617	
		8,032,352,776	7,963,765,179	8,032,352,776	7,963,765,179	
	As per BRPD circular no 07 dated 21 June 2018, 1% gene general provision on outstanding Bills for Collection worth					

120,428,481 347,552,793 120,428,481 347,552,793 Forward deposits placed 120,428,481 347,552,793 120,428,481 347,552,793 $As per BRPD instruction, 1\% \ general \ provision \ on outstanding \ Forward \ Assets \ Purchased \ worth \ BDT \ 120.43 \ million \ has been \ maintained.$

4	Interest income				
	Interest on loans and advances	19,217,002,936	21,956,591,405	18,612,083,477	21,215,537,730
	Interest on money at call and short notice	19,558,828	31,117,985	19,558,828	30,637,367
	Interest on placement with banks and financial institutions	1,258,910,739	2,271,859,576	1,243,077,283	2,256,391,854
	Interest on foreign currency balances	46,522,533	90,585,501	46,522,533	90,585,501
		20,541,995,036	24,350,154,466	19,921,242,120	23,593,152,451
	Less: Inter unit/company elimination	(530,626,708)	(766,884,830)	(253,828,364)	(429,546,631)
		20,011,368,328	23,583,269,636	19,667,413,756	23,163,605,820
3	Interest paid on deposits, borrowings and others				

Interest paid on deposits, borrowings and ot	hers				
Interest on deposits	23.01	11,473,800,791	12,660,570,773	11,473,800,791	12,660,570,773
Interest on borrowings from Banks & FIs	23.02	2,491,691,516	2,711,457,065	1,993,838,225	2,073,909,058
Interest on borrowings from BB & others	23.03	437,825,267	665,766,277	437,825,267	665,766,277
Interest on lease liabilities		66,048,878	34,783,596	64,673,564	33,519,517
Interest on Margin		676,183	676,183	676,183	676,183
Net interest cost (on Gratuity Fund)	23.04	17,234,986	-	17,234,986	-
Net interest cost (on Superannuation Fund)	23.05	2,843,000	=	2,843,000	=
		14,490,120,621	16,073,253,894	13,990,892,016	15,434,441,808

	Net litterest cost (oir superannuation runu)	23.03	2,043,000	_	2,043,000	_
			14,490,120,621	16,073,253,894	13,990,892,016	15,434,441,808
	Less: Inter unit/company elimination		(530,626,708)	(766,884,830)	(253,828,364)	(429,546,631)
			13,959,493,913	15,306,369,064	13,737,063,652	15,004,895,176
ı	Interest on deposits					
	Interest on Savings and Currnet Deposits		1,857,457,425	1,719,665,429	1,857,457,425	1,719,665,429
	Interest on Special Notice Deposits (SND)		1,369,155,564	1,753,891,770	1,369,155,564	1,753,891,770
	Interest on Term Deposits		8,247,187,803	9,187,013,573	8,247,187,803	9,187,013,573

11,473,800,791 12,660,570,773 11,473,800,791 12,660,570,773

		Notes	Consol		Bar	
			2020	2019	2020	2019
23.02	Interest on borrowings from Banks & FIs					
	Interest on demand borrowing		674,074,462	934,797,567	456,124,059	501,524,34
	Interest on term borrowing		1,032,807,239	1,317,126,167	752,904,351	1,112,851,37
	Interest on Subordinated Bond		591,279,891	445,712,494	591,279,891	445,712,49
	Inter-bank Repo (Repurchase agreement)		193,529,923	13,820,837	193,529,923	13,820,83
			2,491,691,516	2,711,457,065	1,993,838,225	2,073,909,05
3.03	Interest on borrowings from BB & others					
	Borrowing under IPFF		1,994,338	2,231,976	1,994,338	2,231,97
	Borrowing under EDF		314,255,725	497,306,329	314,255,725	497,306,32
	Borrowing under LTFF		48,253,089	79,746,779	48,253,089	79,746,77
	Borrowing under BADP (refinance scheme)		10,621,714	15,215,228	10,621,714	15,215,22
	Borrowing under SMESPD (refinance scheme)		38,198,340	43,108,303	38,198,340	43,108,30
	Second Crop Diversification Project		24,082,593	27,140,700	24,082,593	27,140,70
	Borrowing from SME Foundation		419,469	1,016,963	419,469	1,016,96
			437,825,267	665,766,277	437,825,267	665,766,27
3 0%	Net interest cost (on Gratuity Fund)					
0.04	Interest expense on defined benefit obligation (for Gratu	ity Fund)	99.042.152	_	99.042.152	
	Less: Interest income on plan assets (for Gratuil	,	(81,807,166)	_	(81,807,166)	
		.,	17,234,986	-	17,234,986	
3 05	Net interest cost (on Superannuation Fund)					
0.00	Interest expense on defined benefit					
	obligation (for Superannuation Fund)		8,547,463	=	8,547,463	
	Less: Interest income on plan assets (for		(5.50 / / / 0)		(5.50 / / / 0)	
	Superannuation Fund)		(5,704,463)	-	(5,704,463)	
			2,843,000		2,843,000	
4	Investment income					
	Dividend income	24.1	152.054.258	162.940.753	137.113.749	211,962,11
	Interest on reverse REPO		18,532,283	184,932,373	18,532,283	184,932,37
	Interest on corporate bonds		455,304,501	208,387,717	455,304,501	208,387,71
	Interest on treasury bonds		2,999,612,074	1,559,232,144	2,999,612,074	1,559,232,14
	Gain from government securities*	24.2	1.777.511.802	696.506.501	1.777.511.802	696.506.50
	(Loss) on revaluation of treasury securities (HFT)*	24.2	(378.570.820)	(161,634,079)	(378.570.820)	(161,634,07)
	Net Gain/(Loss) on sale of quoted securities		77,101,424	48,719,019	39,171,379	52,247,23
	Net Galif/(Loss) oil sale of quoted securities		5.101.545.522	2.699.084.429	5,048,674,967	2.751.634.00
				, , , , , ,		
	*As per instruction/circular of Bangladesh Bar clarifications on 28 January 2009.	ık vide D	OS circular letter n	o 05 dated 26 May	y 2008 and subsec	quent
4.1	Dividend Income					
	Eastern bank limited (Parent)		137,113,749	211,962,117		
	EBL securities limited		53.587.216	39.959.282		
	EBL investments limited		2.212.803	3,420,445		

24.1	Dividend Income					
	Eastern bank limited (Parent)		137,113,749	211,962,117		
	EBL securities limited		53,587,216	39,959,282		
	EBL investments limited		2,212,803	3,420,445		
	EBL asset management limited		1,306,813	1,095,323		
			194,220,581	256,437,166		
	Less: Elimination-Dividend from EBL finance (HK) l	imited	(42,166,322)	(93,496,413)		
			152,054,258	162,940,753		
24.2	Gain from government securities					
	Gain from trading in govt. treasury bills/bonds		988,655,817	178,086,606	988,655,817	178,086,606
	Gain from amortization in govt. treasury bills		788,855,985	518,419,895	788,855,985	518,419,895
			1,777,511,802	696,506,501	1,777,511,802	696,506,501
	*As per instruction/circular of Bangladesh Bank clarifications on 28 January 2009.	vide D(OS circular letter n	o 05 dated 26 Ma	/ 2008 and subsec	quent
25		vide D0	OS circular letter n	o 05 dated 26 Ma	/ 2008 and subsec	quent
25	clarifications on 28 January 2009.	vide D0	2,117,045,300	0 05 dated 26 May	, 2008 and subsection 2,052,782,840	quent 2,235,112,790
25	clarifications on 28 January 2009. Commission, exchange and brokerage					
25	clarifications on 28 January 2009. Commission, exchange and brokerage Fees, commission and charges	25.1	2,117,045,300	2,341,920,529	2,052,782,840	2,235,112,790

	Loan processing fees	212,912,304	304,427,702	212,912,304	304,427,702
	Service charges (Periodic & Adhoc)	340,476,876	421,329,339	295,367,503	349,814,224
	Early settlement fees	38,480,163	49,359,270	38,480,163	49,359,270
	Cards fees & charges (net of cards direct expenses) 25.1.a	677,619,620	668,091,727	677,619,620	668,091,727
	Commission on general banking (PO, FDD, remittance, etc)	134,725,126	100,448,689	134,725,126	100,448,689
	Commission on trade business (LG, LC, Acceptance)	712,831,211	798,263,803	693,678,124	762,971,179
		2,117,045,300	2,341,920,529	2,052,782,840	2,235,112,790
25.1.a	Cards fees and charges (net of cards direct expenses):				
	Cards fees and charges:				
		191,123,339	190,673,524	191,123,339	190,673,524
	Cards fees and charges:		190,673,524	191,123,339	190,673,524
	Cards fees and charges: Fees and charges (Debit, Prepaid Cards, etc.)		190,673,524 249,005,026	191,123,339 274,571,968	190,673,524 249,005,026
	Cards fees and charges: Fees and charges (Debit, Prepaid Cards, etc.) Fees and charges (Credit cards):	191,123,339			
	Cards fees and charges: Fees and charges (Debit, Prepaid Cards, etc.) Fees and charges (Credit cards): Annual and transactional fees	191,123,339 274,571,968	249,005,026	274,571,968	249,005,026
	Cards fees and charges: Fees and charges (Debit, Prepaid Cards, etc.) Fees and charges (Credit cards): Annual and transactional fees Late payment and overlimit fees	191,123,339 274,571,968 221,676,523	249,005,026 265,429,683	274,571,968 221,676,523	249,005,026 265,429,683

	Cash advance fees	1,990,370	19,907,562	1,990,370	19,907,562
	Interchange reimbursement (IRF) and aquiring fees	160,403,161	203,539,765	160,403,161	203,539,765
	Risk assurance premium	107,876,151	106,910,694	107,876,151	106,910,694
	Merchant service commission	205,356,283	113,741,310	205,356,283	113,741,310
	Replacement fees and others	356,381	19,897,028	356,381	19,897,028
		1,163,354,176	1,169,104,592	1,163,354,176	1,169,104,592
	Cards direct expenses				
	Membership and Priority Pass	265,453,706	281,583,640	265,453,706	281,583,640
	Acquiring and IRF charges	148,195,460	87,014,972	148,195,460	87,014,972
	Insurance expense	32,270,760	53,387,302	32,270,760	53,387,302
	Other service charges (ATM card usage, cash back, reward etc)	39,814,630	79,026,950	39,814,630	79,026,950
		485,734,556	501,012,865	485,734,556	501,012,865
	Total cards fees and charges (net of direct expenses)	677,619,620	668,091,727	677,619,620	668,091,727
.2	Exchange gain (net of exchange loss)				
	Gain on exchange trading (other than cards business)	2,807,360,806	7,447,457,354	2,777,871,136	7,416,310,509

25.2	Exchange gain (net of exchange loss)				
	Gain on exchange trading (other than cards business)	2,807,360,806	7,447,457,354	2,777,871,136	7,416,310,509
	Less: Exchange loss	2,086,248,727	6,340,396,628	2,055,571,129	6,311,158,973
		721,112,079	1,107,060,726	722,300,007	1,105,151,536
	Exchange gain from cards business	75,533,318	158,531,281	75,533,318	158,531,281
	Less: Exchange loss	27,564,849	50,579,316	27,564,849	50,579,316
		47,968,469	107,951,965	47,968,469	107,951,965
	Total	769,080,548	1,215,012,691	770,268,476	1,213,103,501
25.3	Brokerage commission				
	Brokerage commission (DSE and CSE)	178,464,076	203,499,748		
	Brokerage commission (Dealer)	1,103,787	1,565,698		
	Settlement fees & commission	8.166.370	22.542.993		

	Laga and nowla charges	13,227,702	10,174,770		
	CDBL charges	11,062,824	8,407,439		
		26,292,786	26,602,409		
		181,242,188	228,527,953		
6	Other operating income				
	Rebate earnings	146,724,535	102,463,009	146,724,535	102,463,009
	Postage charges recovered	24,100,520	36,017,962	12,411,059	16,574,457
	Swift charges recovered	57,317,277	62,506,557	57,317,277	62,506,557
	Service charges (others)	7,210,151	9,722,757	7,210,151	9,722,757
	Locker rent	19,407,025	18,652,125	19,407,025	18,652,125
	Gain on disposal of fixed assets	2,668,637	19,164,696	2,540,021	19,164,696
	Other income *	88,457,103	9,859,706	86,071,047	9,729,086
		345,885,248	258,386,812	331,681,115	238,812,687
			·		

207,534,974 255,130,362

*The lion share of 'Other Income' amounting BDT 80.52 million has been shifted from lapse and forfeiture account of EBL Employees Provident Fund (EEPF). This amount comprises of three components: i. balance of lapse & forfeiture account of EEPF as on 31 Dec 2019: BDT 34.59 million; ii. refunded from the members of the fund which were distributed during the year 2015 to 2019: BDT 42 million; iii. lapsed and forfeited during the year 2020: 3.93 million. This amount has been recognised as other income as per the notification no.179/FRC/FRM/ Notification /0200/2 dated 07 July 2020 issued by Financial Reporting Council (FRC) Lapse & forfeiture amount of BDT 1.57 million of subsidiaries are also included in oxididated "other income".

tribution to provident fund rent Service Cost - Gratuity Fund rent Service Cost - Superannuation Fund tribution to gratuity fund tribution to superannuation fund	27.1 27.2	324,900,396 (3,615,250)	229,257,635 8,400,000	324,659,509 (3,615,250)	224,567, 8,400,
rent Service Cost - Gratuity Fund rent Service Cost - Superannuation Fund	27.1	324,900,396	=	324,659,509	
rent Service Cost - Gratuity Fund		324,900,396	-	324,659,509	110,007,
					110,507,
tribution to provident fund		120,012,037	120,724,041	120,200,007	110,007,
		128.612.657	120.924.841	125.256.609	116.387.
entive bonus		345,270,038	301,935,525	341,247,312	292,830,
tival bonus		267,257,878	208,126,649	260,632,940	201,722,
er salary & allowances		1,621,701,245	1,720,743,544	1,570,187,981	1,671,616,
ic salary		1,389,172,884	1,305,884,665	1,305,222,867	1,223,555,4
ary & allowances (excluding those of MD)					
	6 of SRO 189-AIN/2019/46-MUSHAK, date ry & allowances (excluding those of MD) c salary r salary & allowances ival bonus ntive bonus	6 of SRO 189-AIN/2019/46-MUSHAK, dated 13 June ry & allowances (excluding those of MD) c salary r salary & allowances ival bonus ntive bonus	6 of SRO 189-AIN/2019/46-MUSHAK, dated 13 June 2019. try & allowances (excluding those of MD) c salary 1,389,172,884 re salary 4,621,701,245 ival bonus 267,257,878 ntive bonus 345,270,038	6 of SRO 189-AIN/2019 ⁷ /46-MUSHAK, dated 13 June 2019. try & allowances (excluding those of MD) c salary 1,389,172,884 1,305,884,665 re salary 8, allowances 1,621,701,245 1,720,743,544 ival bonus 267,257,878 208,126,649 ntive bonus 345,270,038 301,935,525	ry & allowances (excluding those of MD) c salary 1,389,172,884 1,305,884,665 1,305,222,867 rr salary & allowances 1,621,701,245 1,720,743,544 1,570,187,981 ival bonus 267,257,878 208,126,649 260,632,940 ntive bonus 345,270,038 301,935,525 341,247,312

*The number of regular employees engaged for the whole year or part thereof who received a total remuneration of BDT 36,000 p.a. or above were 1,968 at the end of December 2020 and 1,877 at the end of December 2019.

27.1 Contribution to gratuity fund and current service cost (bank only):

Less: Direct expenses

Contribution to gratuity fund and current service cost (bank only):

Contribution to gratuity fund is made as per actural avaluation of the fund. Valuation is carried out on 'Projected unit credit method' as recommended by International Accounting Standard (IAS) 19 'Employee Benefits'. 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 date).

The latest valuation was carried out on 30 September 2020 to be effective from 01 October 2020. Actuary recommended that the bank will continue to contribute at least 18.3% of basic salary into the fund each year until the next actuarial review is done. The bank is maintaining recommended contribution from the effective date.

Current Service Cost:

As recommended by actuary, the Bank charged BDT 142.90 million to Profit & Loss Account in 2020 as Current Service Cost and BDT 181.76 million as past deficit which originated mainly due to change in actuarial assumptions while assessing present value of past service obligation.

27.2 Contribution to superannuation fund and current service cost (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 International Accounting Standard (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 occurence 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.

The latest valuation was carried out on 30 September 2020 to be effective from 01 October 2020. The actuary recommended a contribution of at least BDT 8.80 million per annum into the fund until the next actuarial review is carried out.

In 2020, the Bank charged BDT 8.8 million to Profit & Loss Account as Current Service Cost and there was no past service cost for plan amendments to be charged as per actuarial recommendation. However, the Bank released BDT 12.42 million in Profit & Loss Account during this year, as fair value of plan assets at the end of prior peirod was higher than the defined benefit obligation which was mainly created due to changes in actuarial assumptions. 28 Rent, taxes, insurance, utilities etc.

Rents, rates and taxes - Premises & Equipments *	177,173,855	339,661,460	173,662,943	330,179,356
Insurance premium**	157,256,995	136,661,262	156,523,852	135,891,180
Utilities (except telecommunication)	105,616,862	139,573,451	99,819,050	131,974,184
	440.047.713	615.896.173	430.005.846	598.044.720

** The major portion of insurance premium (BDT 142.49 million in 2020 and BDT 123.56 million in 2019) 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 Professional fees (Consultancy, advisory, certific Professional fees (Loan recovery & Contact point v Lawyers' professional fees Other legal expenses (Court expense, auction n
30	Postage, stamp, telecommunication etc. Telephone - office (including SMS service) Network link, Internet, swift and DR mainten Postage and courier charges Stamp and court fees
31	Stationery, printing, advertisement, businer Printing and stationery Advertisement (Print & electronic media, POC ma Business promotional expenses for Skyloung Business promotional expenses for Priority a
32	Managing Director's salary and allowances Basic salary Allowances Bonus (Festival and Incentive) Bank's contribution to provident fund
33	Directors' fees and expenses Meeting attendance fees Other expenses (refreshment, conveyance etc
34	Each director of the Bank is paid for BDT 8,000 committee meeting attended in 2020. Audit Fees Statutory and corporate governance audit fee
	VAT on audit fees (i.e. 15%)
35	Audit fees include BDT 212,057 incurred for I Repairs, maintenance and depreciation Depreciation: (Annexure A') Building and floor spaces Machinery and equipments Computer and network equipments Digital banking equipments Electromechanical equipments Vehicles Furniture and fixtures
	Software Right of use assets (Lease assets)
	Repairs, maintenance and spare parts Machinery and equipments Vehicles Furniture and fixtures Rented premises-general Rented premises-electricity & lighting Computer and network equipments Software maintenance
	Total
	Due to change in threshold of low value as: assets under IFRS 16 and adding three new depreciation on RoU assets increased signifi-
36	Other expenses Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/charges
	CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises of Business and internal events Reward and recognition Sales and collection commission (DST, Agency Expense for EBL Sub-ordinated bond Other operating expenses (uniform, freight, books,
36.1	Other expenses of subsidiaries Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other administration expenses
	Expenses incurred by the bank shown in th Supplementary Duty Act 2012 and rules 2016
37	Other provisions Provision charged for protested bill & others Provision for rebate to good borrowers Provision for startup fund Provision on revaluation of equity securities
37.1 38	As per BB SMESPD circular no. 04 dated 29 Marc Deferred tax expense/(income) (net) Deferred tax (income) Deferred tax expense
39	Earnings per share Earnings per share (EPS) has been computed shares outstanding as on 31 December 2020 there was no dilution possibilities during the
A.	Number of shares before bonus share issued Bonus shares issued Weighted average number of ordinary shares ou
B.	Earnings Per Share (EPS): Net profit attributable to the shareholders of Number of ordinary shares outstanding: Earnings per share (EPS)
40	Changes in other assets (Cash flow item) Opening Balance:
	TREC of DSE (in exchange of membership lic TREC of CSE (in exchange of membership lic Receivable from subsidiaries
	Stock of stationeries Stamps on hand
	Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables
	Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets (net of liabilities)
	Other assets of subsidiaries Closing Balance:
	Investment in DSE (TREC and Shares of DSE Investment in CSE (TREC and Shares of CSE Receivable from subsidiaries Stock of stationeries
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies
	Interest and dividend receivables

				Amount in BD
Notes	Consoli 2020	dated 2019	2020	ık 2019
Legal & professional expenses	2020	2027	2020	2027
Professional fees (Consultancy, advisory, certification, etc.)	11,671,868	21,667,070	10,626,072	20,774,58
Professional fees (Loan recovery & Contact point verification)	759,750	1,593,975	759,750	1,593,97
Lawyers' professional fees	21,638,282	34,854,430	21,638,282	34,854,43
Other legal expenses (Court expense, auction notice, etc.)	30,829,547 64,899,448	59,900,515 118,015,990	30,829,547 63,853,652	59,900,51 117,123,50
: Postage, stamp, telecommunication etc.				
Telephone - office (including SMS service)	55,898,021	50,027,183	55,661,025	49,724,35
Network link, Internet, swift and DR maintenance cost	55,118,869	57,554,803	53,428,483	54,901,97
Postage and courier charges	27,511,253	36,970,778	22,238,238	31,572,47
Stamp and court fees	439,867 138,968,011	770,076 145,322,840	439,867 131,767,614	770,07 136,968,87
: Stationery, printing, advertisement, business promotio				
Printing and stationery	61,781,205	77,888,361	60,287,697	75,889,94
Advertisement (Print & electronic media, POC materials etc.)	41,307,423	48,944,138	38,745,592	48,707,22
Business promotional expenses for Skylounge	147,814,367	168,295,684	147,814,367	168,295,68
Business promotional expenses for Priority and others	45,934,624	63,207,419	45,165,046	60,580,22
form in Pinatola alamanda Harris (Paula alam	296,837,619	358,335,602	292,012,702	353,473,07
Managing Director's salary and allowances (Bank only Basic salary	16,753,065	15,093,548	16,753,065	15,093,54
Allowances	4,200,000	4,595,162	4,200,000	4,595,16
Bonus (Festival and Incentive)	3,700,000	3,420,000	3,700,000	3,420,00
Bank's contribution to provident fund	1,675,307	1,509,355	1,675,307	1,509,35
	26,328,372	24,618,065	26,328,372	24,618,06
Directors' fees and expenses				
Meeting attendance fees Other expenses (refreshment, conveyance etc.)	2,486,800 692,706	2,333,302 2,810,727	2,024,800 692,706	2,145,80 2,810,72
onier expenses (refresimient, conveyance etc.)	3,179,506	5,144,029	2,717,506	4,956,52
udit Fees atutory and corporate governance audit fees VT on audit fees (i.e. 15%)	2,314,234 158,380	2,186,592 157,500	1,072,926 129,130	1,232,34 135,00
	2,472,615	2,344,092	1,202,057	1,367,34
Audit fees include BDT 212,057 incurred for EBL Yangon	representative of	ice, Myanmar.		
Repairs, maintenance and depreciation Depreciation: (Annexure 'A')				
Building and floor spaces	35,198,891	35,198,889	35,198,891	35,198,88
Machinery and equipments	49,445,223	57,163,139	48,529,949	55,600,11
Computer and network equipments	85,310,584	62,577,219	83,241,163	59,778,85
Digital banking equipments	16,737,217	18,041,302	16,737,217	18,041,30
Electromechanical equipments Vehicles	17,182,622 34,434,897	17,127,780 30,289,208	17,182,622 29,886,128	17,127,78 25,577,42
Furniture and fixtures	53,627,435	54,366,234	49,851,838	51,381,76
Software	61,532,999	61,003,027	61,344,620	60,713,71
Right of use assets (Lease assets)	369,212,368	190,070,665	344,835,805	170,517,72
Dennise maintenance and array mark	722,682,236	525,837,464	686,808,233	493,937,57
Repairs, maintenance and spare parts Machinery and equipments	51,481,657	56,822,632	51,249,333	56,370,48
Vehicles	7,118,158	11,895,521	6,313,777	11,046,49
Furniture and fixtures	7,559,220	11,084,978	7,541,690	10,834,17
Rented premises- general	56,634,712	54,280,559	54,643,304	51,766,71
Rented premises-electricity & lighting	10,090,694	11,208,642	9,802,824	11,100,64
Computer and network equipments	7,767,380	7,455,524	7,638,244	7,455,52
Software maintenance	147,381,781 288,033,602	103,012,778 255,760,634	146,171,094 283,360,266	97,983,56 246,557,59
Total	1,010,715,838	781,598,098	970,168,499	740,495,16
ue to change in threshold of low value asset from BI ssets under IFRS 16 and adding three new contracts, epreciation on RoU assets increased significantly in 20	DT 20 million to B the value of RoU a		anuary 2020 for	recording leas
Other expenses Business travelling and conveyance	32,088,502	63.808.513	31,077,544	61,485,29
Business travelling and conveyance Bank charges	32,088,502 43,899,816	66,032,912	41,857,062	61,485,29
Cards production cost	32,804,797	18,461,667	32,804,797	18,461,66
POS acquiring expenses/charges	1,400,000	19,651,978	1,400,000	19,651,97
CSR expenses (including donation)	184,932,469	151,223,386	184,932,469	151,169,04
Fees and subscriptions	5,644,295	4,760,809	4,754,678	3,690,71
Recruitment and training expenses Entertainment and recreation	8,641,312 22,075,311	21,018,801 44,782,171	8,543,092 19,313,091	19,980,35 38,398,05

	Business and internal events		6,806,266	17,595,324	6,806,266	17,595,324
	Reward and recognition		40,482,724	11,926,995	40,482,724	11,926,995
	Sales and collection commision (DST, Agency,	Dealers)	59,008,466	105,030,129	59,008,466	105,030,129
	Expense for EBL Sub-ordinated bond		8,304,375	6,461,299	8,304,375	6,461,299
	Other operating expenses (uniform, freight, books, sl	nares etc)	13,769,996	18,150,932	11,061,913	18,116,584
	Other expenses of subsidiaries	36.1	4,625,923	10,526,387	-	-
			614,810,771	695,313,413	599,828,196	671,284,857
36.1	Other expenses of subsidiaries					
	Registration, renewal & IPO expense		345,978	436,911		
	Guarantee premium		3,498,517	9,609,688		
	Other administration expenses		781,428	479,788		
			4,625,923	10,526,387		
	Expenses incurred by the bank shown in the Supplementary Duty Act 2012 and rules 2016.		ial statements are	inclusive of VAT	where applicable	as per VAT and
37	Other provisions					
	Provision charged for protested bill & others	13.6	45,769,498	92,857,498	45,769,498	92,857,498
	Provision for rebate to good borrowers	13.7	-	10,000,000	-	10,000,000
	Provision for startup fund	37.1	76,922,811	-	76,922,811	-
	Provision on revaluation of equity securities	13.8	(224,182,900)	620,462,814	(214,354,004)	539,646,044
			(101,490,592)	723,320,312	(91,661,696)	642,503,542
37.1	As per BB SMESPD circular no. 04 dated 29 March	2021, 1%	of operating profit-20)20 has been kept	as startup fund und	er other liability.
38	Deferred tax expense/(income) (net)		- **		-	

135,882,109 149,481,718

39	Earnings per share					
			(149,577,739)	(664,461,960)	(52,451,737)	(664,461,960
	Deferred tax expense	9.10.c	26,396,412	29,460,005	26,277,672	29,460,00
	Deferred tax (income)	9.10.b	(175,974,151)	(693,921,966)	(78,729,409)	(693,921,966
38	Deferred tax expense/(income) (n	et)				

ed by dividing the profit after tax (PAT) by the weighted average number of ordinary 0 as per IAS- 33 "Earnings Per Share". Diluted EPS was not required to calculate as ne year.

Number of shares before bonus share issued Bonus shares issued Bonus shares issued Bonus shares issued A. Weighted average number of ordinary shares outstanding: 811,799,548 811,			31-Dec-20	31-Dec-19	31-Dec-20	31-Dec-19
Rannings Per Share (EPS): Net profit attributable to the shareholders of EBL Number of ordinary shares outstanding: 811,799,548 811,		Number of shares before bonus share issued	811.799.548	811.799.548	811.799.548	811.799.548
B. Earnings Per Share (EPS) : Net profit attributable to the shareholders of EBL Number of ordinary shares outstanding : 811,799,548		Bonus shares issued	_	_	_	_
Net profit attributable to the shareholders of EBL Number of ordinary shares outstanding: 811,799,548 811,799,748 811,79	A.	Weighted average number of ordinary shares outstanding :	811,799,548	811,799,548	811,799,548	811,799,548
Net profit attributable to the shareholders of EBL Number of ordinary shares outstanding: 811,799,548 811,891,991,991,991,991,991,991,991,991,	ъ	Earnings Day Chara (EDC) .				
Number of ordinary shares outstanding 811,799,548 811,799,755 811,790,755 811,790,748 81	В.		/ 100 201 01/	2 000 202 222	/ 102 5/2 055	/ 000 1/2 12/
Changes in other assets (Cash flow item) Opening Balance: TREC of DSE (in exchange of membership license) 795,337,112 595,337,132 595,437,436 5,794,437		•				
Changes in other assets (Cash flow item) Opening Balance: TREC of DSE (in exchange of membership license) 595,337,112 595,337,112 - 3.527,436 6.794,437 TREC of CSE (in exchange of membership license) 245,379,755 245,379,755 - 3.527,436 6.794,437 Stock of stationeries 15,097,285 17,130,137 15,097,285 17,130,137 Stamps on hand 5,600,093 5,628,561 5,582,843 5,588,511 Advance to staff for expenses 301,986 3,474,945 252,950 3,356,628 Security deposits-govt. agencies 11,637,804 11,596,802 7,359,344 7,319,364 Interest and dividend receivables 764,781,342 616,646,229 1,046,980,398 698,189,196 Sundry receivables 755,995,261 465,640,214 465,460,214 460,440,214 Advance rent 216,938,429 334,548,100 216,800,826 331,998,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,433,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 Other assets of subsidiaries 21,833,460 31,186,399 31,218,186 31,205,113 3,227,436 Stock of stationeries 12,191,604 15,097,285 12,191,604 15,097,285 Stamps on hand 4,791,068 5,600,093 4,781,191 5,582,843 4,735,242 4,7359,364 1,875,161,824 1,210,699,864 1,875,161,8		,				
Opening Balance: TREC of DSE (in exchange of membership license) 595,337,112 595,337,112 595,337,112 -		• •	5.15	4.72	5.05	4.74
TREC of DSE (in exchange of membership license) TREC of CSE (in exchange of membership license) Receivable from subsidiaries Stock of stationeries 15,097,285 17,130,137 15,097,285 12,191,604 12,10,698,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924 12,10,699,898,924	40					
TREC of CSE (in exchange of membership license) 245,379,755 245,379,755 — — — 3,527,436 6,794,437 Receivable from subsidiaries 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 17,130,137 15,097,285 15,588,511 Advance to staff for expenses 301,986 3,474,945 52,590 3,356,626 Security deposits-govt. agencies 11,637,804 11,596,802 7,359,364 7,319,364 1,7319,364 11,596,802 7,359,364 7,319,364 1,7319,364 1,1596,802 7,359,364 7,319,364 1,7319,464 1,1596,802 7,359,364 7,319,364 1,7319,464 1,1596,802 7,359,364 7,319,364 1,404,402,14 3,404,002,14 4,50,402,24 4,50,402,24 4,50,402,24 4,50,402,24 4,50,402,24 4,50,402,24 4,50,402,24 4,50,402,24 4,21,069,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864						
Receivable from subsidiaries					-	-
Stock of stationeries 15.097,285 17,130,137 15.097,285 17,130,137 Stamps on hand 5,600,093 5,628,661 5,582,843 5,588,511 Advance to staff for expenses 301,986 3,474,945 252,950 3,356,626 Security deposits-govt. agencies 11,637,804 11,596,802 7,359,364 7,319,364 Interest and dividend receivables 964,781,342 616,646,229 1,046,980,398 698,189,196 Sundry receivables 755,995,261 465,640,214 754,902,561 450,440,214 Advance rent 216,938,429 334,548,100 216,800,826 331,989,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,433,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,869,889,872 1,219,404 1,210,699,869,899,872 1,219,404 1,210,699,899,899,899 1,875,			245,379,755	245,379,755		-
Stamps on hand			-			
Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Sundry receivables Prepayments and advance to vendors Interest and dividend receivables Prepayments and advance to vendors Interest and dividend receivables Prepayments and advance to vendors Prepayments in DSE (TREC and Shares of DSE) Investment in DSE (TREC and Shares of CSE) Prepayments in CSE (TREC and Shares of CSE) Prepayments Prepayments and dividend receivables Prepayments and dividend receivables Prepayments and dividend receivables Prepayments and advance to vendors Prepayments and advance to vendors Prepayments of subsidiaries Prepayments and advance to vendors Prepayments of subsidiaries Prepayments of subsidiaries Prepayments of the property of the prepayments and advance to vendors Prepayments of subsidiaries						
Security deposits-govt agencies 11,637,804 11,596,802 7,359,364 7,319,364 Interest and dividend receivables 964,781,342 616,646,227 1,046,980,398 698,189,196 Sundry receivables 755,995,261 465,640,214 754,902,561 450,440,214 Advance rent 216,938,429 334,548,100 216,800,826 331,998,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,433,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 Other assets of subsidiaries 21,833,460 31,186,3399 4,084,037,173 2,824,949,826 Closing Balance:		•				
Interest and dividend receivables 964,781,342 616,646,229 1,046,980,398 698,189,196 Sundry receivables 755,995,261 455,40,214 754,902,561 450,40,214 Advance rent 216,938,429 334,548,100 216,800,826 331,989,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,433,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,210,699,864 1,210,		•				
Sundry receivables 755,995,261 465,640,214 754,902,561 450,440,214 Advance rent 216,938,429 334,548,100 216,800,826 331,998,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,333,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,210,699,864 1,875,161,824 1,210,699,864 1,210,699,864 1,875,161,824 1,210,699,864 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,875,161,824 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864,864 1,210,699,864<		,				
Advance rent 216,938,429 334,548,100 216,800,826 331,998,090 Prepayments and advance to vendors 161,824,574 94,372,970 158,371,686 93,433,386 Other assets (net of liabilities) 1,875,161,824 1,210,699,864 1,210,699,864 1,210,69						
Prepayments and advance to vendors 161,824,574 9,372,970 158,371,686 93,433,386 Deferred tax assets (net of liabilities) 1,875,161,824 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 1,210,699,864 2,833,460 31,186,399 4,084,037,173 2,824,499,826 2,833,461 3,631,641,088 4,084,037,173 2,824,499,826 2,824,499,826 2,833,816 1,833,861 1,833,861 3,203,173 2,824,499,826 2,824,749,						
Deferred tax assets (net of liabilities)						
Other assets of subsidiaries 21,833,460 31,186,399 -<		. /				
A,869,888,926 3,631,641,088 4,084,037,173 2,824,949,826					1,875,161,824	1,210,699,864
Closing Balance:		Other assets of subsidiaries				
Investment in DSE (TREC and Shares of DSE) 595,337,112 595,337,112 245,379,755 245,379,75			4,869,888,926	3,631,641,088	4,084,037,173	2,824,949,826
Investment in CSE (TREC and Shares of CSE 245,379,755 245,379,755 3,205,113 3,527,436 Stock of stationeries 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 15,097,285 12,191,604 12,000 252,950 16,378,040 12,000		•				
Receivable from subsidiaries - - 3,205,113 3,527,436 Stock of stationeries 12,191,604 15,097,285 12,191,604 15,097,285 Stamps on hand 4,791,068 5,600,093 4,781,918 5,582,843 Advance to staff for expenses 40,000 301,986 40,000 252,950 Security deposits-govt agencies 15,992,392 11,637,804 7,524,224 7,359,364 Interest and dividend receivables 1,343,478,795 964,781,342 1,346,453,355 1,046,980,398 Sundry receivables 1,254,018,166 755,995,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 2,1833,460 4,931,727,559 4,040,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 </td <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td>					-	-
Stock of stationeries 12,191,604 15,097,285 12,191,604 15,097,285 Stamps on hand 4,791,088 5,000,093 4,781,918 5,582,843 Advance to staff for expenses 40,000 301,986 40,000 252,950 Security deposits-govt, agencies 15,992,392 11,637,804 7,524,224 7,359,344 Interest and dividend receivables 1,343,478,795 964,781,342 1,364,453,355 1,046,980,398 Sundry receivables 1,256,4018,166 755,795,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 5,916,16,734 4,869,888,926 4,931,727,559 4,046,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839			245,379,755	245,379,755	.	-
Stamps on hand 4,791,068 5,600,093 4,781,918 5,582,843 Advance to staff for expenses 40,000 301,986 40,000 252,950 Security deposits-govt. agencies 15,992,392 11,637,8004 7,524,224 7,359,364 Interest and dividend receivables 1,343,478,795 964,781,342 1,364,453,355 1,046,980,398 Sundry receivables 1,254,018,166 755,995,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 2,218,327,559 4,044,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618			-			
Advance to staff for expenses 40,000 301,986 40,000 252,950 Security deposits-govt. agencies 15,992,392 11,637,804 7,524,224 7,359,364 Interest and dividend receivables 1,343,478,795 964,781,342 1,364,453,355 1,046,980,398 Sundry receivables 1,254,018,166 755,995,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,256 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 48,988,925 2,983,93 391,213,618 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618						
Security deposits-govt agencies 15,992,392 11,637,804 7,524,224 7,359,364 Interest and dividend receivables 1,343,478,795 964,781,342 1,344,53,355 1,046,980,398 Sundry receivables 1,254,018,166 755,995,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 2,1833,460 4,931,727,559 4,040,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618		•				
Interest and dividend receivables		•				
Sundry receivables 1,254,018,166 755,995,261 1,238,042,671 754,902,561 Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,49 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 2,93,727,559 4,084,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618		,				
Advance rent 44,416,462 216,938,429 44,179,987 216,800,826 Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,622 1,875,161,824 2,053,005,499 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 4,311,727,559 4,084,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618						
Prepayments and advance to vendors 207,308,251 161,824,574 203,703,188 158,371,686 Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 2,1833,460 4,931,727,559 4,084,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618		The state of the s				
Deferred tax assets (net of liabilities) 2,150,731,502 1,875,161,824 2,053,605,499 1,875,161,824 Other assets of subsidiaries 42,831,627 21,833,460 - - - 5,916,516,734 4,869,888,926 4,931,727,559 4,084,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618						
Other assets of subsidiaries 42,831,627 21,833,460 -<		. /				
5,916,516,734 4,869,888,926 4,931,727,559 4,084,037,174 Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618					2,053,605,499	1,875,161,824
Adjustment for other non-cash items 352,140,048 327,688,257 289,298,839 391,213,618		Other assets of subsidiaries			-	-
Net cash changes in other assets (694,487,760) (910,559,581) (558,391,547) (867,873,731)						
		Net cash changes in other assets	(694,487,760)	(910,559,581)	(558,391,547)	(867,873,731)

	Prepayments and advance to vendors	207,308,251	161,824,574	203,703,188	158,371,686
	Deferred tax assets (net of liabilities)	2,150,731,502	1,875,161,824	2,053,605,499	1,875,161,824
	Other assets of subsidiaries	42,831,627	21,833,460	-	
		5,916,516,734	4,869,888,926	4,931,727,559	4,084,037,174
	Adjustment for other non-cash items	352,140,048	327,688,257	289,298,839	391,213,618
	Net cash changes in other assets	(694,487,760)	(910,559,581)	(558,391,547)	(867,873,731)
41	Changes in other liabilities (Cash flow items)				
	Opening balances				
	Privileged creditors	594,132,711	483,476,704	594,132,711	483,476,704
	Acquirer liabilities	954,182,205	733,163,686	954,182,205	733,163,686
	Sundry creditors	75,526,803	47,280,130	75,526,803	47,280,130
	Security deposit	6,067,856	15,472,476	6,067,856	15,472,476
	Current tax liability/(assets)	2,778,993,401	1,515,399,023	2,714,070,821	1,485,181,664
	Provision for loans, advances and OBS exposures (excluding OBU)	9,188,404,604	7,252,795,569	9,111,530,722	7,175,921,693
	Provision for loans, advances and OBS exposures (OBU)	246,897,402	232,712,071	246,897,402	232,712,071
	Interest suspense account	1,823,520,136	1,348,450,204	1,653,910,317	1,178,840,387
	Provision for protested bill & others	145,373,498	52,516,000	145,373,498	52,516,000
	Provision for non-banking assets	12,345,330	12,345,330	12,345,330	12,345,330
	Provision for rebate to good borrowers	46,100,257	36,100,257	46,100,257	36,100,257
	Provision for loss on revaluation of shares (net)	1,067,654,623	447,191,812	901,313,537	361,667,493
	Advance interest/commission received	46,060,675	37,972,162	36,379,504	25,361,010
	Expenses payable	512,872,100	480,297,229	490,287,580	446,296,976
	Interest payable on borrowing including OBU	545,663,660	529,538,377	544,808,104	526,761,631
	Miscellaneous liabilities	477,122,524	319,207,757	469,321,632	310,788,222
	Lease liabilities (present value of lease payments)	622,832,947	-	608,816,783	-
	Other liabilities of subsidiaries	267,012,538	359,007,358	-	-
		19,410,763,269	13,902,926,145	18,611,065,061	13,123,885,730
	Closing balances				
	Privileged creditors	696,520,198	594,132,711	696,520,198	594,132,711
	Acquirer liabilities	1,308,342,901	954,182,205	1,308,342,901	954,182,205
	0 1 10	444 445 044	EE ED / 000	441115014	EE EO / 000

75,526,803 114,465,841 6,067,856 6,727,979 Sundry creditors 114,465,841 75.526.803 75.526.803

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23.01

21.



Eastern Bank Ltd.

REDISCOVERING THE VALUE OF RELATIONSHIP



					Amount in BDT
No.	otes	Consol	Ba	nk	
No	otes	2020	2019	2020	2019
Current tax liability/(assets)		1,794,622,024	2,778,993,401	1,771,534,659	2,714,070,821
Provision for loans, advances and OBS exposures (excluding OBU)		10,637,911,400	9,188,404,604	10,397,593,697	9,111,530,722
Provision for loans, advances and OBS exposures (O	BU)	253,985,199	246,897,402	253,985,199	246,897,402
Special general provision -Covid 19		602,352,869	-	602,352,869	-
Startup fund		76,922,811	-	76,922,811	
Interest suspense account		2,425,163,343	1,823,520,136	2,233,375,188	1,653,910,317
Provision for protested bill & others		191,142,995	145,373,498	191,142,995	145,373,498
Provision for non-banking assets		12,345,330	12,345,330	12,345,330	12,345,330
Provision for rebate to good borrowers		46,100,257	46,100,257	46,100,257	46,100,257
Provision for loss on revaluation of shares (net)		843,471,722	1,067,654,623	686,959,533	901,313,537
Advance interest/commission received		59,169,628	46,060,675	55,768,640	36,379,504
Expenses payable		533,270,894	512,872,100	501,654,571	490,287,580
Interest payable on borrowing including OBU		296,900,882	545,663,660	296,863,401	544,808,104
Miscellaneous liabilities		990,877,633	477,122,524	850,648,682	469,321,632
Lease liabilities (present value of lease payments)		893,842,167	622,832,947	866,681,805	608,816,783
Net Benefit Obligation		422,781,132	-	422,781,132	
Other liabilities of subsidiaries		352,816,687	267,012,538	-	
		22,482,811,081	19,410,763,269	21,315,844,876	18,611,065,064
Adjustment for other non cash items		(5,588,712)	(109,362,574)	(3,243,921)	(113.493.320

Other		t Obligat lities of		idia	ries									35	2,8	81,1 16,6	87		,012,5				1,13	-			-
Adjus	tmer	nt for oth	ier n	on c	ash	ite	ms						22			11,0			, 763,2 6,362,57		, 315, (3,:		,87 ,921		3, 611 ,	065,0 493,3:	
,		hanges											3,			59,1			,474,5		,701,				,373,		
The E meeti	oard ng he	er the re of Direct eld on 12 to get thi	tors (of Ea	aste: 21 fo	rn I or th	Bani ne ye	ear 2	2020	. Eli	gibl	e sh	arel	nolo	iers	(wh	o hold	EBL s	hares o	n the	ecord	l da	te i.	e. 05	May 2	:021) v	will
TOB ni tainout	Net book	value at 31 December 2020		3,986,656,786	i	1			305,060,169		307,076,459	1,076,400,595			7,710,898,017	7,349,051,230		Annexure-A1	Amount in BDT	Buyer/ Highest bidder	Zara Zaman Technology	Ltd.	Net World Technology Ltd.	Al-Amin Enterprise	M/S Morium Trading	M/S Sumon Enterprise	
	tion	Balance at 31 December 2020			191,033,432		589,272,305	187,530,531	38,592,347	113,979,618	372,557,383	515,353,535		437,178,738	3,086,031,648	459,754,590				Buyer/ F							
	Accumulated Depreciation & Amortization	On disposals 3:	***************************************		1	1	(11,406,601)	(27,276,661)	(776 678)	1	(20,998,673)	,			(60,531,179) 3,	493,937,567 (103,217,028) 2,459,754,590				Mode of			Buy	Tender	Open	Open	
	1 Depreciation	Charge for du		-	35,198,891				17,182,622	29,886,129	49,851,837 (2	344,835,809		- 1	686,808,236 (60	937,567 (10:				Tax & VAT Gain/(Loss)	(EC)	(77)	384,989	128,484	443,611	1,582,964	2,540,021
	ccumulated			-			_					_								Tax & VAT		'		33,349	58,372	296,926	388,647
	•	Balance on 01 January 2020		9	2 155,834,541		۵,	1	4 558 141 835		2 343,704,220	1 170,517,727			4 2,459,754,590	0 2,069,034				Sales Value	,	-	385,000	286,800	502,000	2,468,957	3,642.758
		Balance at 31 December 2020		3,986,656,786	1,407,955,522	120,262,653	660,606,312	254,153,920	343,652,516	180,931,604	679,633,842	1,591,754,131		_	10,796,929,664	9,808,805,820 2,069,034,049				Net book s		0 7	11	124,967	17	589,067	714,090
	*	Disposals during the	mod				(11,406,703)	(27,276,700)	(849 241)		(21,712,604)			1	(144,568,648)	(106,971,439)		osals		Accumulated	10 /11 190	7/1114/1	7,865,489	1,442,262	849,243	19,556,307	49,124,473
its	Cost	Additions during the year				127,871,765	27,457,021	30,015,000	1,096,841	1	24,633,258	641,216,174		95,576,415	1,132,692,492	1,210,126,043		ts Dist	•	Cost		17,411,200	7,865,500	1,567,229	849,260	20,145,374	49,838,563
Schedule of Fixed Assets as at 31 December 2020		Balance on 01 January 2020		3,986,656,786	1,407,955,522	75,714,268	644,555,994	251,415,620	342,555,675	180,931,604	676,713,188	950,537,957		566,873,549	9,808,805,820 1,132,692,492 (144,568,648)	8,705,651,216 1,210,126,043 (106,971,439)		Schedule of Fixed Assets Disposals		ulars		mamdinha	Equipment	ıres	vork	ires	
ile of Fi					or spaces	progress	equipments	Equipment	Electromechanical equipments	community by whom	xtures	Right of use assets (Lease assets)	ts:		r 2020	r 2019	Limited	ile of Fi	020	Particulars		Digital baliking Equipinent	Digital Banking Equipment	Furniture & Fixtures	Computer & Network Equipment	Furniture & Fixtures	Grand Total: Gain/(Loss)
Schedule of as at 31 December 2020		Particulars	Tangible assets:	Land	Building and floor spaces	Capital work in progress	Machinery and equipments	Digital Banking Equipment	Sectromechani	Vehicles	Furniture and fixtures	Right of use asse	Intangible assets:	Software	At 31 December 2020	At 31 December 2019	Eastern Bank Limited	Schedu	for the year 2020	Date	00000	03.03.2020	24.08.2020	17.09.2020	21.09.2020	03.12.2020	

Balance with other Banks and Financial Institutions (Consolidated) as at 31 December 2020

Outside Bangladesh - (note-4.2)

			2020			2019	
Name of Banks and FIs	Currency	Foreign	Exch.	Amount in	Foreign	Exch.	Amount in
		Currency	rate	BDT	Currency	rate	BDT
In demand deposit account (non inter							
AB Bank Limited,India	USD	64,024	84.80	5,429,341	15,129	84.90	1,284,487
Al-Rajhi Bank, KSA	SAR	153,598	22.60	3,470,999	38,020	22.64	860,581
Bank of Bhutan, Bhutan	USD	1,904	84.80	161,459	58,729	84.90	4,986,090
Bank of China	CNY	231,392	12.99	3,004,949	86,925	12.14	1,054,971
Bank Toykyo Mitshubishi, Japan	JPY	3,021,943	0.82	2,474,669	3,078,803	0.78	2,389,151
Citibank N. A., USA	USD	-	-	-	13,597,354	84.90	1,154,415,375
Commerz Bank AG, Germany	EUR0	330,683	103.89	34,354,632	313,504	94.90	29,751,925
Habib American Bank, USA	USD	217,998	84.80	18,486,436	435,568.55	84.90	36,979,769.90
HDFC Bank Limited, Hongkong	USD	509,429	84.80	43,200,115	201,894.44	84.90	17,140,838.23
HDFC Bank Limited, Hongkong	HKD	133,997	10.97	1,470,001	17,431.91	10.93	190,471.51
ICICI Bank Limited, Hongkong	HKD	43,176	10.97	473,660	590,407	10.93	6,451,141
ICICI Bank Limited, Hongkong	USD	1,140,061	84.80	96,678,389	3,660,435	84.90	310,770,891
ICICI Bank, India	USD	761,115	84.80	64,543,382	652,771	84.90	55,420,253
JP Morgan Chase Bank N.A., UK	GBP	157,303	114.51	18,012,234	31,917	111.04	3,544,065
JP Morgan Chase Bank N.A., USA	USD	-	-	-	6,625,295	84.90	562,487,529
JP Morgan Chase Bank NA, Australia	AUD	23,856	64.51	1,538,908	20,569	59.25	1,218,748
JP Morgan Chase Bank, Germany	EURO	404,915.21	103.89	42,066,560	2,681.95	94.90	254,520.27
Mashreq Bank, UAE	USD	9,140	84.80	775,084	13,115	84.90	1,113,429
Mashreqbank, USA	USD	248,719	84.80	21,091,674	9,184,127	84.90	779,732,371
MCB Bank Limited	USD	-	-	-	2,012,559	84.90	170,866,269
Nepal Bangladesh Bank Ltd., Nepal	USD	44,105	8W4.80	3,740,149	125,907	84.90	10,689,501
NIB Bank Limited, Pakistan	USD	793,573.05	84.80	67,295,868	=	-	
Nordea Bank, Norway	NOK	43,877	9.84	431,823	80,635	9.57	771,861
Standard Chartered Bank, USA - OBU	USD	2,031,452	84.80	172,269,373	7,719,789	84.90	655,410,118
Standard Chartered Bank, Srilanka	USD	41,751	84.80	3,540,554	27,318	84.90	2,319,292
Standard Chartered Bank, Germany	EURO	85,107	103.89	8,841,771	111,845	94.90	10,614,112
Standard Chartered Bank, India	USD	548,411	84.80	46,505,854	1,042,252	84.90	88,487,172
Standard Chartered Bank, USA	USD	-	-	-	3,240,557	84.94	275,266,474
Standard Chartered Bank, Singapore	SGD	28,966	63.91	1,851,198	43,812	62.82	2,752,250
Wells Fargo Bank, USA	USD	_	-	-	2,548,480	84.90	216,365,960
Zurcher Kantonal Bank, Zurich, Switzerland	CHF	27,351	95.90	2,622,841	26,817	87.09	2,335,618
Total				664.331.925			4.405.925.233

Eastern Bank Limited and its subsidiaries

Borrowing from Banks and Financial Institutions (Consolidated) as at 31 December 2020

Outside Bangladesh - (note-11.2)

			2020		2019				
Name of Banks and FIs	Currency	Foreign	Exch.	Amount in	Foreign	Exch.	Amount in		
		Currency	rate	BDT	Currency	rate	BDT		
Abu Dhabi Commercial Bank, Dubai	USD	-	-	-	49,967,201	84.90	4,242,215,372		
Asian Development Bank (ADB)	USD	10,588,235	84.80	897,893,999	15,294,118	84.90	1,298,470,588		
Bank of Montreal	USD	-	-	-	5,874,020	84.90	498,704,311		
Citibank NA	USD	2,483,397	84.80	210,594,830	-	-	-		
COMMERZBANK AG, Germany	USD	-	-	-	25,631,861	84.90	2,176,144,957		
DBS Bank, Singapore	USD	-	-	-	39,274,347	84.90	3,334,392,035		
Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)	USD	56,000,000	84.80	4,748,861,600	32,000,000	84.90	2,716,800,000		
HDFC Bank, India	USD	10,000,000	84.80	848,011,000	19,350,000	84.90	1,642,815,000		
ICICI Bank, India	USD	-	-	-	13,441,380	84.90	1,141,173,157		
International Finance Corporation (IFC)	USD	-	-	-	1,603,820	84.90	136,164,301		
International Islamic Trade Finance Corporation (ITFC), KSA	USD	-	-	-	2,062,544	84.90	175,110,027		
JP Morgan Chase, Singapore	USD	16,120,000	84.80	1,366,993,732	-	-			
JP Morgan AG, USA	USD	1,431,112	84.80	121,359,906	-	-			
Korea Development Bank, Singapore	USD	32,983,629	84.80	2,797,048,041	36,244,042	84.90	3,077,119,161		
National Bank of Ras Al-Khaimah	USD	-	-	-	14,813,931	84.90	1,257,702,722		
OEEB	USD	20,000,000	84.80	1,696,022,000	-	-			
Opec fund for International Development	USD	25,000,000	84.80	2,120,027,500	25,000,000	84.90	2,122,500,000		
PROPARCO, France	USD	5,454,546	84.80	462,551,458	9,090,909	84.90	771,818,184		
Standard Chartered Bank, USA	USD	7,851,684	84.80	665,831,473	-	-			
Standard Chartered Bank, Singapore	USD	151,861	84.80	12,877,943	26,619,698	84.90	2,260,012,361		
Wachovia Bank NA, USA	USD	172,997	84.80	14,670,310	-	-	-		
Wells Fargo, USA	USD	17,255,145	84.80	1,463,255,289	-	-	-		
Total				17,425,999,081			26,851,142,174		

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 informations are given below.

Directors' interest in different entities	3			
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%
		Chittagong Properties Holding Ltd.	Chairman	50.00%
		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%
		Legend Property Development Ltd.	Managing Director	50.00%
		Z.N. Enterprise Ltd.	Managing Director	50.00%
		Z.S. Holding Ltd.	Managing Director	50.00%

Name of Directors	Status with the Bank	interested as proprietor, partner,	Status	Percentage of holding interest in t
		director, managing agent, guarantor, employee etc.		concern
		Zaran Off Dock Ltd. Namreen Enterprise Ltd.	Managing Director Managing Director	30.00% 50.00%
		Namreen Power Ltd.	Managing Director	50.00%
		ABC Steel Enterprise Ltd. S.L. Steels Ltd.	Managing Director	80.00%
		Unique Refineries Ltd.	Managing Director Managing Director	50.00% 55.00%
		Port Link Logistics Centre Ltd.	Managing Director	25.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsula Housing & Development Ltd.	Director Director	36.00%
		Peninsular Shipping Services Ltd. Consolidated Tea & Plantation Ltd.	Director	25.00% 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. S.N. Corporation	Director Partner	40.00% 50.00%
M. Ghaziul Haque	Director	MGH Logistics Ltd.	Chairman	5.00%
M. Oliaziui Haque	Director			l
VE 31 - 11 -	D: .	Portlink Logistics Centre Ltd.	Chairman	0.02%
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	Managing Director	18.00%
		Mir Ceramic Ltd.	Managing Director	88.00%
		Mir Telecom Ltd.	Managing Director	32.50%
		Mir Holdings Ltd.	Managing Director	50.00%
		Mir Pharmaceuticals Ltd.	Managing Director	50.00%
		Bangla Telecom Ltd.	Managing Director	40.00%
		Coloasia Limited	Managing Director	40.00%
				l
		BTS Communications (BD) Limited	Managing Director	40.00%
		MIR LPG Limited	Managing Director	40.00%
		Mir Communications Ltd.	Chairman	40.00%
	1	Mir Energy Ltd.	Chairman	40.00%
		Global Fair Communications Ltd.	Chairman	40.00%
		Mir Denim Limited	Chairman	50.00%
		Agrani Insurance Co. Ltd.	Shareholder	3.72%
		Chaldal Limited	Representative	11.20%
			Director	
		M.N Poultry	Proprietorship	100.00%
		Jupiter Technology	Proprietorship	100.00%
Salina Ali	Director	Unique Group of Companies Ltd.	Chairperson	12.25%
		Unique Hotel & Resorts Ltd.	Chairperson	5.71%
		Borak Real Estate (Pvt.) Ltd.	Chairperson	12.00%
		Unique Ceramic Ind. (Pvt.) Ltd.	Chairperson	12.25%
				l
		Borak Travels (Pvt.) Ltd.	Chairperson	50.00%
		Unique Eastern (Pvt.) Ltd.	Chairperson	10.42%
		Unique Vocational Training Center Ltd.	Chairperson	12.00%
		Borak Shipping Ltd.	Chairperson	7.50%
		Unique Property Development Ltd.	Chairperson	12.00%
				l
		Sonargaon Economic Zone Ltd.	Chairperson	5.00%
		Tribeni International Ltd.	Chairperson	20.00%
		Arial Dairy and Agro Industries Ltd.	Chairperson	13.00%
		Hansa Management Ltd.	Chairperson	12.50%
		Unique Share Management Ltd.	Managing Director	12.00%
		Unique Shakti Ltd.	Managing Director	20.00%
		Crescent Commercial Center Ltd.	Managing Director	20.00%
		Gulshan Clinic Ltd.	Director	25.00%
				l
		Borak Zahir Company Ltd.	Director	20.00%
		Unique Meghnaghat Power Ltd.	Director	0.01%
Anis Ahmed	Director	MGH Logistics Pvt. Limited	Managing Director	95.00%
		MGH Holdings Limited	Managing Director	80.00%
		MGH Restaurants (Pvt.) Limited	Managing Director	95.00%
		MGH Healthcare Limited	Managing Director	99.00%
		Galileo Bangladesh Limited	Managing Director	80.00%
		One World Aviation Limited	Managing Director	67.00%
		RAS Holidays Limited	Managing Director	95.00%
		MGH Global Forwarding Limited	Managing Director	97.00%
		Transmarine Logistics Limited	Managing Director	75.00%
		Total Transportation Limited	Managing Director	100.00%
				l
		Tricon Global Logistics Limited	Managing Director	80.00%
		Global Freight Limited	Managing Director	97.00%
		International Brands Limited	Managing Director	100.00%
		Integrated Transportation Services	Managing Director	99.00%
		Limited		
		Emirates Shipping Lines Bangladesh	Managing Director	78.00%
		Limited		
	1	Radio Foorti Limited	Managing Director	95.00%
		Portlink Housing Limited	Managing Director	50.00%
		Portlink Housing Limited Portlink Logistics Centre Limited	Managing Director	50.00%
				l
		DC ByPass Ltd.	Managing Director	90.00%
		MGH Global Airlines Ltd.(BD. Port	Managing Director	2.00%
		management Ser. Ltd)		
		Peninsular Shipping Services	Managing Director	40.00%
	1	Limited		
		Obhai Solutions Ltd.	Managing Director	30.00%
	1	Jatra. Com Ltd.	Managing Director	30.00%
		Bangladesh Express Co. Ltd.	Managing Director	20.00%
				l
		MGX.Com Ltd.	Managing Director	95.00%
		Waadaa Ltd.	Managing Director	51.00%
Mufakkharul Islam Khasru	Director	Finlay Properties Ltd.	Managing Director	15.00%
Gazi Md. Shakhawat Hossain	Director	M/s Purnima Construction Pvt. Ltd.	Managing Director	0.099%
		Bay Hill Hotel & Resorts Ltd.	Representative	40.00%
		Day Time Froiet & Resurts Ltd.	Director	40.00%
		Haiman Hataland B		0.444
		Unique Hotel and Resorts Ltd	Representative	8.14%
			Director	
		General Electric Company (BD) Ltd.	Director	0.00%
KJS Banu	Director	Nil	NA	NA
Zara Namreen	Director	Nil	NA	NA
Ashiq Imran	Director	Fialka	CEO & Principal	100.00%
(Independent Director)			Architect	
Ali Reza Iftekhar	MD & CEO	EBL Investments Ltd.	Director	0.00003%
	1	EBL Securities Ltd.	Director	0.000067%
	1	i .		1

- Shares issued to Directors and Executives without consideration or exercisable at discount : Nil
- Lending Policies to Related Parties :
- vi) Business other than Banking business with any related concern of the Directors as per Section-18(2)
- of the Bank Companies Act 1991: Nil

vii) Investments in the Securities of Directors and their related concern: NilRelated 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 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:

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 01-01-2020	Outstanding as at 31-12-2020	Amou Overd
Z. N. Enterprise Ltd. Customer ID-100397	Md. Showkat Ali Chowdhury Chairman	MD	LG- Performance Bond-SME (Expired)	193,100	192,900	192,900	

Outstanding as at 31-12-2020 500,000 Mir Nasir Hossain Representing Director 250,000 Mohd. Noor Ali Spouse of Director 500,000 73,110 Amount in BDT 2) Transactions relating to procurement, service & rent:

Name of the Company/ Person	Related Directors of EBL	Nature of transactions	made in 2020	as at 31-12-2020
Coloasia Limited	Mir Nasir Hossain	Monthly recurring charge for EBL Data Center at Jashore.	2,401,200	
BTS Communications (BD) Limited	Mir Nasir Hossain	Monthly internet connectivity services, Data Center's Network & LAN Equipment setup of EBL Corporate Head Office at 100 Gulshan, Dhaka.	9,282,558	
Bangladesh Express Co. Ltd	Anis Ahmed	Monthly courier service payment.	3,906,202	
MGH Restaurants (Pvt.) Ltd.	Anis Ahmed	Birthday cakes for priority customers.	1,163,845	
Radio Foorti Ltd.	Anis Ahmed	Promotional expense for EBL Skybanking through FM Radio channel.	857,521	
Unique Hotel & Resorts Limited	Salina Ali	Security Deposit against lease rental agreement for ATM booth at The Westin, Gulshan, Dhaka.	-	438,900
Unique Hotel & Resorts Limited	Salina Ali	Rental payment for ATM booth at The Westin, Gulshan, Dhaka.	250,800	
Borak Real Estate (Pvt) Ltd.	Salina Ali	Advance rent for EBL ATM at Borak Mehenur, Banani, Dhaka.		374,40
Borak Real Estate (Pvt) Ltd.	Salina Ali	Rental payment for EBL ATM at Borak Mehenur, Banani, Dhaka.	520,000	
The Consolidated Tea and Land Co. (Bangladesh) Limited	Md. Showkat Ali Chowdhury	Supply of monthly refrestment items.	121,843	
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Advance rent for EBL DST Sales office, ATM Booth, Godown, Generator and Garages at Dhanmondi, Dhaka.	1	4,295,78
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL DST Sales office, ATM Booth, Godown, Generator and Garages at Dhanmondi, Dhaka.	6,803,966	
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance rent for EBL ATM at New Market Branch, Chattogram.	-	9,243,90
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch, ATM Booth and Godown at New Market, Chattogram.	8,058,000	
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Advance rent for EBL office premisses (for CAD, SAMD & ATM Booth) at ZN Tower, Gulshan, Dhaka. (Ground Floor, 1st Floor, 2nd to 6th Floor).	-	36,278,93
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL office premisses at ZN Tower, Gulshan, Dhaka. (Ground Floor, 1st Floor, 2nd to 6th Floor).	74,558,880	

	Balance as at 31-12-2020
) account	97,798,028
	1,300,343,932
nt	345

EDI Committee Limited	In special notice deposit (SND) account	97,798,028
EBL Securities Limited	Short term finance (OD)	1,300,343,932
EBI. Investments Limited	In current deposit (CD) account	345
EBL Investments Limited	In special notice deposit (SND) account	198,073,048
	In nostro account	575,770,684
EBL Finance (HK) Limited	Short term finance (OD)	3,985,656,024
	Dividend receivable account	40,590,480
EBL Asset Management Limited	In special notice deposit (SND) account	190,752,909

Disclosure regarding Repo and Reverse Repo

a Disclosure regarding outstanding REPO as on 31 December 2020

St	Counterparty name	Agreement date	Reversal date	Amount (Cash Con 1st Leg cash consideration)
		N	IL.	
There is no outstanding REPO as on 31 December 20	20			

Disclosure regarding outstanding Reverse REPO as on 31 December 2020

Sl	Counterparty name	Agreement date	Reversal date	Amount (Cash Con 1st Leg cash consideration)
		N	IL	

There is no outstanding Reverse REP0 as on 31 December 2020 $\,$

Disclosure regarding overall transaction of REPO and reverse REPO			Amount in BDT
Particulars	Min Outstanding during the year	Max Outstanding during the year	Daily average outstanding during the year
Securities sold under REPO			
With Bangladesh Bank	501,271,880	19,464,105,812	2,411,044,556
With other Banks & Financial Institutions	196,014,000	5,099,871,120	1,635,760,279
Securities purchased under Reverese REPO			
With Bangladesh Bank	-	-	=
With other Banks & Financial Institutions	219,804,240	4,930,790,175	506,490,631

Details of NBA obtained u/s 33 (7) & 33(5): as of 31-12-2020

AL.	me	*	11 E	:-D	١.

SL	Name of the accounts	Status of NBA	Obtained u/s 33(7)/33(5)	Entitlement Date	Asset Details	Forced Sale Value (BDT in Lac)	Market Value (BDT in Lac)	Legal Status
1	Mr. Sabbir Ahmmed, Dhaka	Recognised	U/S 33(7)	5/10/2007	Land Area: 06 decimal, Mouza- Digun, Mirpur, Dhaka.	58.00	72.72	Physical possession is yet to be completed.
2	Innovative Computer, Dhaka	Recognised	U/S 33(7)	6/7/2007	Land Area: 06.20 decimal, 4. Sidderganj, Mouza- Jalkuri, Dhaka. Land Area: 09.32 decimal, 5. Sidderganj, Mouza- Jalkuri, Dhaka.	22.00	27.30	Do
3	M/s Safa Garments, Dhaka	Recognised	U/S 33(7)	1/18/2005	Land Area: 18 decimal Mouza - Vatara, Gulshan, Dhaka.	576.00	720.00	Do
4	Arshim & Com, Dhaka	Recognised	U/S 33(7)	3/27/2007	Land Area: 19.8 decimal, Mouza- Lala Sarai, Cantonment, Dhaka.	336.00	420.00	Do
5	H.M. Younus, Dhaka	Recognised	U/S 33(7)	1/10/2008	Land Area: 184 decimal Mouza- Shibrampur, Joydebpur, Gazipur.	883.20	1,104.00	Do
6	Tri Angle Trading Associate, Dhaka	Recognised	U/S 33(7)	4/29/2007	Land Area: 33 decimal Mouza- Pathalia, Savar, Dhaka.	16.00	20.00	Do
7	Stec Fashion Ltd., Dhaka	Recognised	U/S 33(7)	1/26/2009	Land Area: 25 decimal. Mouza- Dokkhin Khan, Dhaka. (5.03 decimal land of Goran Chat bari Mouza, Mirpur, Dhaka has been sold through auction)	49.00	60.60	Property partly sold. Physical possession of rest of property is yet to be completed.
8	North American Computing, Dhaka	Recognised	U/S 33(7)	7/22/2007	Land Area: 6.5 decimal Mouza-Uttar Sona Tang gar, Mohammadpur, Dhaka.	3.64	4.55	The property was sold at Tk. 50.00 lac out of which Tk. 45.00 lac was received and rest of Tk. 5.00 lac will be received after completion of documentation along with registraton. Title suit No.338/19 filed in the Court of 3rd Joint District Judge, Dhaka for record correction which is pending.
9	M/s Unicorn Bangladesh Ltd, Dhaka	Recognised	U/S 33(7)	11/22/2007	Land Area: 16.5 decimal Mouza- Bhola Samair, Gulshan, Dhaka.	3,300.00	4,125.00	Physical possession is yet to be completed.
10	Royel Paper Store, Dhaka	Recognised	U/S 33(7)	5/21/2009	Land Area: 106.5 decimal Mouza- Shrikhondo, Dhanmondi, Dhaka.	70.00	96.82	Do
11	M/s Computer Bazar Network, Dhaka	Recognised	U/S 33(7)	6/23/2009	Land Area: 14 decimal Mouza- Nandipara, Sabuzbag, Dhaka.	17.00	21.21	Do
	M/s Sylcar Plaza, Sylhet	Not recognised	U/S 33(7)	5/27/2012	Land Area: 21 & 14 decimal, Mouza- Sylhet Sadar, Sylhet.	212.80	266.00	Do
13	Orion Fishing Limited, Dhaka	Not recognised	U/S 33(7)	5/13/2012	Land Area: 3.5 & 20.83 katha at Dhaka and Chattogram.	1,384.95	1,731.19	Do
	Traders, Chattogram.	Not recognised	U/S 33(7)	1/19/2012	Land Area: 8 decimal Dokkhin Pahartoli, Double Mooring, Chattogram.	105.00	132.00	Do
15	Bhuiyan (Any & Amy) Corporation, Dhaka	Not recognised	U/S 33(7)	6/7/2007	Land Area: 3 Katha, Bhola Samair, Gulshan, Dhaka.	84.00	105.00	Do
16	Ariful Karim, Chittagong	Not recognised	U/S 33(7)	11/5/2008	Land Area: 148 decimal with 4 storied building, West Nasirabad, Chittagong.	1,258.00	1,480.00	Do
17	Miner International, Dhaka	Not recognised	U/S 33(7)	3/15/2006	Land Area: 18 decimal, Jatrabari, Demra, Dhaka.	108.00	248.73	Title Suit No. 1479/08 filed by Md. Abdul Monnaf is pending in the 7th joint district judge court, Dhaka. Physical possession is also yet to be completed.
18	M/s Eastern Industries, Sylhet	Not recognised	U/S 33(7)	6/11/2012	Land Area: 1.5 decimal Mouza- Sylhet Sadar, Sylhet.	9.60	12.00	A Misc. Case is pending in the Artha Rin Adalat, Sylhet.
19	M/s M.A. Rob. Khulna	Not recognised	U/S 33(7)	11/23/2011	Land Area: 51 decimal at Puratan Kasba, Jashorian [200 sq yards of land at Khulna has been sold at BDT 38.00 lac)	48.96	61.20	On 20.03.2020 Mr. S. M. Sazzad & 80 Others filed a Title suit No. 105 of 2020 in the court of 1st. Joint District Judge, Jashore for declaration of Title of 16.50 decimal of land situated at District- Jashore, P.S-Kotwali, Mouza- Old Kashba, S.A Khatian No.907, SA Dag No.1009, R.S Khatian No.907, SA Dag No.1031 also for declaration that the Certificate under section 33(7) of ARA issued by Artha Rin Adalat, Khulna is not binding upon the Plaintiff. Plaintiff also filed application for injunction. We also appeared & filed written objection & application for rejection of Plaint. Next date fixed on 80.02.2021 for further application hearing. Execution Case No. 17/1999 pending in Artha Rin Adalat, Khulna. Next date has been fixed on 14-02-2021 for hearing application.
20	Maruti Enterprise, Bagura	Not recognised	U/S 33(7)	10/3/2012	Land Area: 41.5 decimal & 0.37 decimal Mouza- Betgari, Bogura sadar.	519.54	649.42	Writ petition in court no. 8010/2016 has been vacated and discharged the rule on 12-11-2018 in favor of bank. Thereafter, auction purchaser filed Civil Petition for Leave to Appeal No.1560/2019 on the Appealate Division which is pending for hearing
21	Calix International, Dhaka	Not recognised	U/S 33(7)	11/28/2004	Land Area: 0.0992 Ajutangso, Kotowali, Dhaka	120.00	150.00	Physical possession is yet to be completed. First Appeal No.116/2003 is pending for hearing.
22	Save Power Manufacturing Inustries Ltd.	Not recognised	U/S 33(7)	11/18/2020	Land Area: 84.5 dec land at Gouripur,	121.50	152.10	Physical possession is yet to be completed.



REDISCOVERING THE VALUE OF RELATIONSHIP



Eastern Bank Ltd.

SL	Name of the accounts	Status of NBA	Obtained u/s 33(7)/33(5)	Entitlement Date	Asset Details	Forced Sale Value (BDT in	Market Value (BDT in	Legal Status
23	M/s Alif Traders	Not recognized	U/S 33(7)	1/18/2021	Land Area: 16 decimal, Mouza- Muzgunni,	13.60	16.00	Do
_	Total NBA obtain	ed u/s 33 (7)			Muzgunni, PS- Daulatpur, Dist- Khulna.	9,303.19	11,659.84	
24	M/s Altaf Hossain, Chittagong	Not recognised	U/S 33(5)	10/10/2011	Land Area: 18 decimal, Jatrabari, Demra,	140.00	112.00	Physical possession is yet to be completed.
25	M/s Janata Trading, Chittagong	Not recognised	U/S 33(5)	11/1/2011	Dhaka. Land Area: 125.28 Sft Chandgao, Bakalia, Chittagong.	8.50	10.00	Do
26	M/s Nurain	Not	U/S 33(5)	8/2/2015	Land Area: 2.05 Acre	200.00	248.40	Do
27	Trade International, Gazipur M/s Austin &	recognised	U/S 33(5)	11/16/2015	Sreepur, Mouza- Dhanuya, Gazipur. A) Land Area:	2,383.17	2,978.97	Physical possession is yet
21	M/S AUSTIN & Co. and M/S M.R Enterprise	recognised	0/5 33(5)	11/16/2015	Al Land Area: 1.40 acres, Mouza Kathaldia, P.S- Gulshan, Dhaka. B) Land Area: 0.99 acres, Mouza Kathaldia, P.S- Gulshan, Dhaka. C) Land Area: 0.8031 acres, Mouza Haridia, P.S- Lohajang, Munshiganj.	2,383.17	2,978.97	rnysical possession is yet to be completed. First appeal in high court no. 163/2007 pending for hearing.
28	Latif Apparels (Pvt) Ltd, Dhaka	Not recognised	U/S 33(5)	11/17/2015	Land Area: 3.75 decimal, Mouza Uttarkhan,	93.60	117.00	2nd execution case no. 266/16(Arising out of 1st Artha Execution Suit No.
29	Sheuly Fashion, Dhaka	Not recognised	U/S 33(5)	3/15/2016	Uttara, Dhaka. Land Area: 0240 Ajutangsha,	117.30	146.60	7/14, Artha Artharin Suit No. 154/2005) is pending. Physical possession is yet to be completed.
20			11/C 22/E)	0/1//2000	Mouza Lalbag, Gour sundar Roy lane, Dhaka.	/17.00	220.05	
30	Hanif Enterprise, Dhaka	Not recognised	U/S 33(5)	9/16/2008	Land Area: 1) 15.20 decimal, Mouza Tezkunipara, Tejgaon, Dhaka. 2) 20 decimal, Mouza Mirerbag, Keranigonj, Dhaka.	617.80	772.25	Execution Case No. 8/2005 is pending in 3rd Artharin Court. Dhaka, filed by National Bank. Misc. case no. 19/20 filed by 12 persons. Last date was fixed on 31.01.2021 for maintainability hearing. Next date yet to fix. First Appeal in High Court No. 353/2014 is pending
31	Al Hossain (Pvt) Ltd. Dhaka	Not recognised	U/S 33(5)	5/22/2013	Land Area: 10.33 Katha Mouza- Paikpara, Mirpur, Dhaka.	779.92	974.90	for hearing. An application was filed on 14.12.2020 to stay the operation of Certificate relating to Schedule-B(v) in Artha Execution Case No.336/2005, which is
32	Friends Asociates, Chattogram	Not recognised	U/S 33(5)	1/18/2012	Land Area: 20 decimal Chandgao, Panchlish, Chattogram.	96.00	120.00	pending. Scheduled mortgaged property has already been acquired by the Government A Criminal case (1627/2012) against the Borrower, Guarantors and Beneficiary was filed, which is pending for hearing in the court and also an execution case (24/2011) is pending in the Artha Rin Court. [the Ld. Court Convicted Judgment Debtors for a period of 2 months of
33	M/s Shati Traders, Chattogram	Not recognised	U/S 33(5)	2/2/2010	Land Area: 28 decimal Bakalia, Bandar, Chattogram.	35.00	35.00	imprisonment.] Scheduled mortgaged property has already been acquired by the Government. A Criminal case (172/2012) against the Borrower, Guarantors and Beneficiary was filed which is pending for hearing in the court and
34	Talukder Group [Pasi pasu with HSBC]*	Not recognised	U/S 33(5)	12-09-2019	Apartment size: 2250 sft including 1 (one) Car Parking space of a 6 (six) storied building located at Plot No. 11, Road No. 02, Sector No. 3, Uttara R/A, Dhaka	182.00	202.50	also an execution case (154/2015) is pending in the Artha Rin Court. We have only obtained certificate in respect of a flat situated in Uttara, Dhaka and for the propert situated at Jashore, Arth Execution case 06/19 is pending in Artha Rin Adalat, Jashore for disposal.
35	Moon light Traders*	Not recognised	U/S 33(5)	15-02-2018	i) Land Area: 0.900 (nine hundred) Ajutansho, Mouza : Sutrapur, Gendaria, Dhaka ii) Land Area: 2 (two dec.): Mouza :	456.85	571.06	HSBC filed Artha Exe. Cas No.48/19 (Artha Rin Suit No.556/15) is pending. Physical possession is yet to be completed.
36	R.K Agro Products Ltd.	Not recognised	U/S 33(5)	8/7/2018	Tejkunipara, Dhaka Land Area: 1) 44.22 Decimal, mouza - Paity, Demra, District Dhaka. 2) 41.50 Decimal, mouza - Paity, Demra, District Dhaka.	411.46	514.32	The Property was sold at BDT 310.00 lac out of which BDT 93.00 lac was received and rest amount is yet to be received after completion of documentation with registraton. A petition case No. 53/19 filed by borrower in
37	Liberty Fashion Wears Ltd.	Not recognised	U/S 33(5)	5/29/2019	Land Area: 1) 8.28 decimal, mouza - Senpara Parbata, Mirpur Housing Estate, Sec- 2, Plot-9, R-3, District Dhaka. 2) 1467.57 sft. apartment alongwith 1/2 decimal land at Ultara Model Town, R#31.5-7.plot 5, Dhaka. [322 dec land & properties at Zirani, Sawar, Dhaka at BDT 55.00 Crore BEI, got BDT 14.78 and rest	615.4	769.3	pending in executive Magistrate Court, Dhaka. 2nd Execution Case No. 12/20 filed on 21-01-2020 for Tk.115.71 Crore. Upon considering our application learned court was pleased to pass order for issuance warrant of arrest. Next date fixed on 0.9.06.2021 for return of warrant of arrest. SJIBL filed Artha Execution Case No. 72/19 (Artha Rin Suit No. 196/16) is pending.
38	M/s Sidique Traders	Not recognised	U/S 33(5)	10/9/2019	received by SJIBLJ 1) Land Area: 12 decimal, Mouza Bakoila, Bakolia, Chittagong. (02) Land Area: 30 decimal, Mouza South Kattali, Pahartali, Chittagong. (03) Land Area: 23 decimal, Mouza South Kattali, Pahartali, Chittagong. (04) Land Area: 25 decimal, Mouza South Kattali, Pahartali, Chittagong. (04) Land Area: 37 decimal, Mouza South Kattali, Pahartali, Chittagong. (04) Land Area: Mouza South Kattali, Pahartali, Chittagong. (04) Land Area: Mouza South Kattali, Pahartali, Chittagong.	601.54	707.70	Physical possession is yet to be completed.
39	Mohd. Elias Brothers (PVT) Ltd	Not recognised	U/S 33(5)	4/12/2017	Land Area: 142 Decimal Mouza: Chandgaon. Bahaddarhat, Chittagong	7,550.00	8,703.20	After obtaining Certificate under section 33(5) of ARA, judgment debtor no. 03 Mr. Nurul Absar filed writ petition no. 13984 of 2017 and got stay order for a period of 06 months. Stay order vacated. Meanwhile, we have submitted a petition for issuance arrest warrant or 23.07.2020 after hearing the Id. court issued show cause notice for 20 days after serving of show cause notice we put the file for issuing warrant. Or 13.10.2020 the Ld. Court issued arrest warrant for 06 months civil jail but thi judgment debtors got stay order from the Appellate Division against the order of arrest warrant. Next date fixed on 03.03.2021 for submission of stay order and possession application hearing.
40	M/s Baghdad Exim Corp Ltd	Not recognised	U/S 33(5)	2/19/2018	Land Area: 1 Gonda 2 Kora 4.5 Danta Mouza: Madarbari, Bandar Chittagong	104.67	130.84	Physical possession is yet to be completed. Writ petition in high court no. 10987/2016 is pending
41	S M Amjad Hossain	Not recognised	U/S 33(5)	9/22/2020	Bandar, Chittagong. 1) Land Area: 10 gonda 1 kara 1 kanta 0.5 Danta, Mouza: Bakalia, P.S: Panchlaish, Chattogram 2) Land Area: 246	669.87	805.94	no. 10987/2016 is pending for hearing. Physical possession is yet to be completed. Civil Rule 472(FM)/2019 (arising out of F.M.A.T No. 570/2019) is pending for hearing.
	İ			1	Decimal, Mouza: Chikandandi/			
42	M/s Abul Kalam	Not recognised	U/S 33(5)	12/14/2020	Kandokia/kolgaon, P.S:Hathazari, Chattgogram 08 decimal land at Mouza Mujgunni,	12.80	16.00	Physical possession yet to be completed.

for the year ended 31 December 2	1020						BD	T in million
Particulars		Bank (Solo)			Subsid	iaries		Bank
ratticutais	DBO	OBU	Solo	EBLSL	EBLIL	BLFHKL	EBLAML	(Consol)
Interest income	18,636	1,285	19,667	372	21	214	14	20,01
Interest expense	13,130	861	13,737	373	0.1	126	0	13,95
Net Interest Income	5,506	424	5,930	(1)	21	87	14	6,05
Investment income	5,049	-	5,049	84	9	-	2	5,10
Fees, commission and brokerage	2,041	11	2,051	163	14	63	4	2,29
FX Income	770	2	772	-	-	-	-	77
Other operating income	315	16	332	1.70	1	12	-	34
Total operating income	13,681	453	14,134	248	45	162	20	14,56
Salary and allowances	3,924	-	3,924	86	15	42	7	4,07
Rent, taxes, insurance, utilities etc.	430	-	430	8	1	1	1	44
Legal and professional expenses	64	-	64	0	0.2	0.3	0.03	6
Postage, stamp, telecommunication etc.	132	-	132	2	0.2	5	0	13
Stationery, printing, advertisement, etc.	292	-	292	4	0.3	0	0.06	29
Managing Director's salary and allowances	26	-	26	-	-	-	-	2
Directors' fees and expenses	3	-	3	0.2	0.1	-	0.13	
Audit fees	1	-	1	0.1	0.1	1	0.1	
Repairs, maintenance and depreciation	970	-	970	27	6	6	2.2	1,01
Other operating expenses	581	19	600	8	3	5	0.1	61
Total operating expense	6,422	19	6,441	135	25	60	10	6,67
Profit before provisions	7,259	433	7,692	113	20	102	10	7,89
Provisions:								
Provision for loans, advances & OBS exposures	1,044	49	1,093	132	32	-	-	1,25
Other Provisions	(92)	-	(92)	-	-	-	(10)	(10:
Total Provisions	952	49	1,001	132	32	-	(10)	1,15
Profit before tax	6,307	384	6,691	(19)	(12)	102	20	6,74
Tax Provision	2,588	-	2,588	(37)	(9)	15	3	2,56
Profit after tax	3,719	384	4,103	18	(3)	87	17	4.18

		Bank (Solo)			Subsi	diaries		Bank
Particulars	DBO	OBU	Solo	EBLSL	EBLIL	EBLFHKL	EBLAML	(Consol)
Assets								
Cash in hand (including balance with	45 (00		45 (00	0.10	0.02			45.40
Bangladesh Bank and its agent Bank)	15,699	-	15,699	0.10	0.02	-	-	15,69
Balances with other banks								
and financial institutions	20,155	1,877	13,003	382	198	682	191	13,39
Money at call and short notice	60	-	60	-	-	-	-	60
Investments	63,949	-	63.949	1.856	113	-	98	66.01
Loans and advances	203.884	25.060	228.944	3.071	127	3.689	-	230.54
Fixed assets including land, building,	7.711		7.711	41	9	8	,	7.77
furniture and fixtures	7,711	-	/,/11	41	У,	8	4	7,77.
Other assets	7,420	44	7,464	1,010	19	2	3	5,91
Non-banking assets	106	-	106	-	-	-	-	100
Total Assets	318,984	26,980	336,936	6,360	466	4,381	296	339,508
Liabilities								
Borrowing from other banks, financial	27.350	25.965	44.286	3,433		3.986		46.28
institutions and agents	27,350	20,960	44,200	3,433	-	3,700	_	40,20
Deposits and other accounts	242,101	257	242,358	-	-	-	-	241,295
Provisions & other liabilities	20,941	375	21,316	860	146	59	13	22,483
Total Liabilities	290,392	26,597	307,960	4,293	146	4,045	13	310,059
Total Shareholders' Equity	28,592	384	28,976	2,067	320	336	283	29,449
Total Liabilities & Shareholders' Equity	318,984	26,980	336,936	6,360	466	4,381	296	339,50
Eastern Bank Limited (Solo)							A	nnexure-l
Highlights on the ov	rerall <i>F</i>	ctivit	ies /P	erforr	nanc	е	BD	Γ in millio
Sl No Particulars						2020	2	019

il No	Particulars		2020	2019
1	Paid up capital	BDT	8,117,995,470	8,117,995,47
2	Total capital (Tier-1 & 2)	BDT	33,144,221,423	30,568,648,53
3	Surplus/(shortage) capital	BDT	11,378,832,457	9,824,938,59
4	Total assets	BDT	336,935,588,554	335,163,467,72
5	Total deposits	BDT	242,357,774,879	240,164,128,10
6	Total loans and advances	BDT	228,943,862,895	232,051,034,76
7	Total contingent liabilities and commitments	BDT	104,060,278,285	99,781,000,67
8	Loans to deposits ratio (total loans/total deposits)	96	94.47	96.6
9	% of classified loans against total loans and advances	%	2.72	3.3
10	Profit after tax and provisions	BDT	4,102,563,054	4,008,142,1
11	Loans classified during the year (Gross)	BDT	29,474,002	4,138,935,9
12	Provision held against classified loans	BDT	3,433,559,987	4,360,915,04
13	Surplus of provision	BDT	1,768,328,583	239,925,0
14	Cost of fund (interest expense/simple average borrowing and deposits)	96	4.76	5.
15	Interest bearing assets	BDT	301,684,379,074	292,905,157,8
16	Non-interest bearing assets	BDT	35,251,209,480	42,258,309,8
17	Income from investments	BDT	5,048,674,967	2,751,634,0
18	Return on assets (ROA) (PAT/average assets)	%	1.22	1.
19	Return on investment or ROI (PAT/average equity, long term borrowings and deposits)	96	2.25	2.
20	Earnings per share	BDT	5.05	4.
21	Operating profit per share (Net Operating profit/ weighted average number of shares)	BDT	9.48	10.
22	Price earning ratio	Times	7.12	6.

Offshore Banking Operation, Bangladesl
Balance Sheet
as at 31 December 2020

		202	20	201	.9
	Notes	USD	BDT	USD	BDT
PROPERTY AND ASSETS					
Cash					
In hand (including foreign currencies)		-	-	-	
With Bangladesh Bank (including foreign currencies)		-	-		
Balance with other Banks and FIs (on current and other accounts)	3	-	-	-	
In Bangladesh		20.000.000	1.696.022.000	34.630.350	2.940.116.701
Outside Bangladesh		2,135,717	181,111,144	71,544,808	6,074,154,230
· · · · · · · · · · · · · · · · · · ·		22.135.717	1.877.133.144	106.175.158	9,014,270,931
Money at call and short notice		-	-	-	
Investment		-	-	-	
Loans and Advances:	4				
Loans, cash credits, overdrafts etc.	4.1	147.208.252	12.483.421.697	133.196.615	11.308.392.602
Bills purchased and discounted	4.2	148,303,737	12,576,320,025	142,172,875	12,070,477,080
•		295,511,989	25,059,741,722	275,369,490	23,378,869,682
Fixed Assets Other Assets	5	514.201	43,604,845	1.073.123	91,108,104
Other Assets Non Banking Assets	5	514,201	43,004,045	1,073,123	71,100,102
TOTAL ASSETS		318.161.907	26,980,479,711	382.617.771	32,484,248,718
CAPITAL AND LIABILITIES					
Borrowing from other banks, financial institutions and agents	6				
Bangladesh Bank	-			_	
Other Banks and FIs					
Demand Borrowing	6.1	106.467.195	9.028.535.227	49.085.682	4.167.374.362
Term Borrowing	6.2	199,720,103	16.936.484.403	319,915,720	27.160.844.639
		306.187.297	25.965.019.630	369.001.402	31.328.219.002
		306,187,297	25,965,019,630	369,001,402	31,328,219,002
Deposits and other accounts	7				
Current deposits and other accounts	7.1	3.027.026	256.695.118	3.796.134	322.291.809
Term deposits	7.2	-	-	-	-
•		3,027,026	256,695,118	3,796,134	322,291,809
Other Liabilities	8	4.422.631	375.044.030	5.305.264	450.416.921
TOTAL LIABILITIES		313,636,954	26,596,758,778	378,102,800	32,100,927,733
CAPITAL/SHAREHOLDERS' EQUITY					
Share capital- Paid up capital		-	-	-	
Foreign currency translation difference	9	-	(326,702)	-	2,050,696
Profit and loss account- retained earnings	16	4,524,953	384,047,635	4,514,971	381,270,290
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		318,161,907	26,980,479,711	382,617,771	32,484,248,718
OFF BALANCE SHEET ITEMS:					
Contingent liabilities:					
Acceptance and endorsements		1,960,896	166,286,127	8,623,979	732,175,825
Letter of guarantee		-	-	-	
Bills for collection		5,136,796	435,605,969	10,619,831	901,623,617
Irrevocable letters of credit		2,034,078	172,492,020	6,816,192	578,694,728
Other Commitments		-	-	-	-
		9.131.769	774,384,116	26.060.002	2,212,494,169

The annexed notes 1 to 20 form an integral part of these financial statements. Eastern Bank Limited

Offshore Banking Operation, Bangladesh **Profit and Loss Account** for the year ended 31 December 2020

	37-4	2020	2020		L9	
	Notes	USD	BDT	USD	BDT	
Interest income	10	15.144.523	1.285.365.623	20.772.768	1.754.173.020	
Interest paid on deposits and borrowings	11	10,147,054	861,213,917	16,237,933	1,371,225,254	
Net interest income		4,997,469	424,151,706	4,534,835	382,947,766	
Commission, exchange and brokerage	12	141,813	12,036,152	306,235	25,860,240	
Other operating Income	13	192,380	16,327,959	247,020	20,859,799	
Total operating income		5,331,663	452,515,817	5,088,090	429,667,805	
Operating expenses	14	225,961	19,178,057	438,706	37,046,919	
Profit before provision		5,105,702	433,337,760	4,649,383	392,620,886	
Less :Provision for unclassified Loans and Advances (Including provision for off Balance Sheet items)	15	580,749	49,290,124	134,413	11,350,597	
Profit before income tax		4,524,952	384,047,635	4,514,970	381,270,290	
Less. Provision for income tax		-	-	-	-	
Net Profit/(loss) after tax		4,524,952	384,047,635	4,514,970	381,270,290	
Balance of Profit brought forward from previous year		-	-	-	-	
Retained Earnings carried forward	16	4.524.952	384.047.635	4.514.970	381,270,290	

The annexed notes 1 to 20 form an integral part of these financial statements.

Offshore Banking Operation, Bangladesh **Cash Flow Statement**

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for the year ended 31 December 2020

		Notes	202	20	20:	19
		Notes	USD	BDT	USD	BDT
A)	Cash flow from operating activities					
	Interest received		15,617,796	1,322,465,671	20,262,303	1,707,751,275
	Interest paid		(11,707,446)	(980,406,207)	(16,003,365)	(1,337,966,788)
	Commission, exchange and brokerage	17	141,813	12,036,152	306,235	25,860,240
	Received from other operating activities	18	192,380	16,327,959	247,020	20,859,799
	Paid for operating expenses	19	(225,961)	(19,178,057)	(438,706)	(37,046,919)
	Operating profit before changes in operating		4.018.583	351,245,517	4,373,486	379.457.606
	assets and liabilities		4,010,303	331,243,317	4,575,400	377,437,000
	(Increase)/decrease in operating assets:					
	Loan and advances to customers		(20,142,499)	(1,680,872,040)	(13,934,626)	(1,444,484,622)
	Other Assets		85,648	10,403,211	1,210,973	104,121,260
	Increase/(decrease) in operating liabilities:					
	Customers' deposits and other accounts		791,284	53,595,599	(42,974)	(13,387,541)
	Other liabilities		(1,463,382)	(124,663,016)	(399,456)	(28,282,380)
			(20,728,950)	(1,741,536,245)	(13,166,082)	(1,382,033,284)
	Net cash flow from operating activities		(16,710,367)	(1,390,290,726)	(8,792,596)	(1,002,575,678)
	Cash flow from investing activities		-	-	-	_
	Cash flow from financing activities					
	Borrowing from other banks, financial institutions and	agents	(62.814.102)	(5.363.199.375)	10.110.296	1.217.255.127
	Net profit transferred to main operations	16	(4,514,971)	(381,270,290)	(3,403,590)	(284.060.896)
	Net cash from financing activities		(67,329,073)	(5,744,469,665)	6,706,705	933.194.230
)	Net (decrease) / increase in cash (A+B+C)		(84,039,441)	(7,134,760,390)	(2,085,890)	(69.381,446)
)	Effects of exchange rate changes on cash and cash equiv	alents	-	(2,377,398)	-	550,394
)	Opening cash and cash-equivalents		106,175,158	9,014,270,931	108,261,049	9,083,101,983
i)	Closing cash and cash equivalent (D+E+F)*		22,135,717	1,877,133,144	106,175,158	9,014,270,931
	*Closing cash and cash equavalents	20				
	Cash in hand (including foreign currencies)		_	_	_	
	Balances with Bangladesh Bank and its agent bar	ık (s)	_	_	_	
	Balances with other Banks and Financial Instituti		22.135.717	1,877,133,144	106.175.158	9.014.270.931
	Money at call and short notice		-	_	_	7,014,270,701
	Prize bonds		-	-		

Eastern Bank Limited

Offshore Banking Operation

Notes to the Financial Statements as at and for the year ended 31 December 2020

Nature of business

Offshore Banking Operation ("OBO") is run by separate business unit (Offshore Banking Unit or "OBU" or "the unit") of the Bank through a separate desk under control and supervision of the Offshore Banking Division. The unit and all activities of the division are governed under the permission by Bangladesh Bank vide letter no. BRPD/PI/44(89)/2004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide by Bangladesh Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide by Bangladesh Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide by Bangladesh Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide by Bangladesh person/institutions, July foreign owned enterprises (Type A) in EPZs, PEPZs, EZs and HI-Tech Parks, etc. Besides, OBU offers short term loan facility to the Type Fi industrial enterprise in EPZs, PEPZs, EZs and HI-Tech Parks, in addition, OBU counts/purchases accepted usance/deferred bills against import from abroad and accepted usance/deferred export bills against direct and deemed exports of products produced in Bangladesh of persons resident in Bangladesh of Schöstore Banking ounties banking business activities in foreign currencies. The unit commenced its operations on 19 May 2004 and its office is located at 100 Gulshan Avenue, Dhaka-1212.*

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 2020 have been prepared in accordance with International Financial Reporting Standards (IFRSs), the 'First Schedule' (section 38) of the Bank Company Act 1991. The accounting policies set out in the financial statements of main operation of the Bank have been applied consistently in these financial statements except otherwise instructed by the Central Bank as prime regulator.

and advances

These are stated gross, with accumulated specific and general provisions for bad and doubtful debts being shown under other liabilities.

Provision for Loans and Advances is made on the basis of period end review by the management and of instructions contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 19 dated 27 December 2017, BRPD circular no. 16 dated 21 July 2020, BRPD Circular 10 dated 28 September 2020, BRPD Circular Letter no 52 dated 20 October 2020 and BRPD Circular Letter no 56 dated 10 December 2020.

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.

	These financial statements of the unit cover one cal-		202		201	.9
_		Notes	USD	BDT	USD	BDT
3	Balance with other Banks and Financial Institutions Inside Bangladesh	•				
	In interest bearing account					
	Eastern Bank Limited		-	-	34,630,350	2,940,116,
	Commercial Bank of Ceylon plc		20,000,000	1,696,022,000 1,696,022,000	34,630,350	2,940,116,7
	Outside Bangladesh					
	In interest bearing account EBL Finance (HK) Limited				63,700,000	5,408,130,0
	EBL Finance (HK) Limited		-	-	63,700,000	5,408,130,0
	In-non interest bearing account					
	Standard Chartered Bank, USA Standard Chartered Bank, Germany		2,031,452 104,265	172,269,373 8,841,771	7,719,789 125,019	655,410,1 10,614,1
	Standard Chartered Bank, Germany		2,135,717	181,111,144	7,844,808	666,024,2
			2,135,717	181,111,144	71,544,808	6,074,154,2
			22,135,717	1,877,133,144	106,175,158	9,014,270,9
4	Loans and advances	4.1	1/7 200 252	12 / 92 / 21 / 97	122 107 715	11 200 202
	i) Loans, cash credits, overdrafts, etc. ii) Bills discounted and purchased	4.1	147,208,252 148,303,737	12,483,421,697 12,576,320,025	133,196,615 142,172,875	11,308,392,0
			295,511,989	25,059,741,722	275,369,490	23,378,869,6
4.1	Loans, Cash Credit, Overdraft etc.					
	Inside Bangladesh :		07.400.407	0.007.007.004	400.007.507	44.004.444
	Loans Cash Credit		97,698,437	8,284,934,931	129,936,526	11,031,611,0
	Overdraft		2,509,815	212,830,742	3,260,089	276,781,
			100,208,252	8,497,765,673	133,196,615	11,308,392,6
	Outside Bangladesh : Loans					
	Cash Credit		-	-	-	
	Overdraft		47,000,000	3,985,656,024	-	
			47,000,000 147,208,252	3,985,656,024 12,483,421,697	133,196,615	11,308,392,6
			147,200,232	12,403,421,077	133,176,615	11,300,372,0
4.2	Bills Purchased and Discounted Inside Bangladesh:					
	Bills Discounted		-	-	-	
	Bills Financed		148,303,737	12,576,320,025	142,172,875	12,070,477,0
	Outside Bangladesh :		148,303,737	12,576,320,025	142,172,875	12,070,477,0
	Bills Discounted		-	-	-	
	Bills Financed		-	-	-	
			148,303,737	12,576,320,025	142,172,875	12,070,477,0
5	Other Assets					
	Prepayments		490,000	41,552,541	65,183	5,534,0
	Interest Receivable on Term Placement		24,201	2,052,304	1,007,940	85,574,
	Receivable from Customer under structured bill finar	ice	514,201	43,604,845	1,073,123	91,108,
6	Borrowings from other banks, financial institutions	and ager				
	Demand Borrowings	6.1	106,467,195	9,028,535,227	49,085,682	4,167,374,
	Term Borrowings	6.2	199,720,103 306,187,297	16,936,484,403 25,965,019,630	319,915,720 369,001,402	27,160,844, 31,328,219,
6.1	Demand Borrowings		500,107,277	20,700,017,000	007,002,402	02,020,027,
0.1	In non interest bearing account with					
	Standard Chartered Bank, Newyork		-	-	-	
	In interest bearing account with Eastern Bank Limited (DBU)		106,467,195	9.028.535.227	49,085,682	4,167,374,
	Eastern bank Limited (DBO)				49,000,002	
				9,028,535,227	49,085,682	
6.2	Term Borrowings		106,467,195	9,028,535,227	49,085,682	
6.2	Term Borrowings Borrowing inside Bangladesh			9,028,535,227	49,085,682	
6.2	Borrowing inside Bangladesh WOORI Bank		3,000,000	254,403,300	-	4,167,374,
6.2	Borrowing inside Bangladesh		3,000,000 3,166,687	254,403,300 268,538,541	3,647,850	4,167,374,
6.2	Borrowing inside Bangladesh WOORI Bank		3,000,000	254,403,300	-	4,167,374,
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai		3,000,000 3,166,687 6,166,687	254,403,300 268,538,541 522,941,841	3,647,850 3,647,850 49,967,201	309,702,4 309,702,4 4,242,215,3
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB)		3,000,000 3,166,687	254,403,300 268,538,541	3,647,850 3,647,850 49,967,201 15,294,118	309,702,4 309,702,4 4,242,215, 1,298,470,8
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada		3,000,000 3,166,687 6,166,687	254,403,300 268,538,541 522,941,841	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020	309,702,4 309,702,4 4,242,215,1,298,470,1,498,704,1
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank Singapore		3,000,000 3,166,687 6,166,687	254,403,300 268,538,541 522,941,841	3,647,850 3,647,850 49,967,201 15,294,118	309,702,4 309,702,4 4,242,215,1 298,470,4 498,704,2,176,144,4
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und		3,000,000 3,166,687 6,166,687 10,588,235	254,403,300 268,538,541 522,941,841 - 897,893,999 -	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347	309,702,4 309,702,4 4,242,215,1,298,470,4 498,704,2,176,144,3,334,392,6
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh		3,000,000 3,166,687 6,166,687 10,588,235	254,403,300 268,538,541 522,941,841 - 897,893,999 - - - 4,748,861,600	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000	309,702, 309,702, 309,702, 4,242,215, 1,298,470, 498,704, 2,176,144, 3,334,392,0 2,716,800,0
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai		3,000,000 3,166,687 6,166,687 10,588,235	254,403,300 268,538,541 522,941,841 - 897,893,999 -	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380	309.702.4 309.702.4 309.702.4 4.242.215.1.298.470.1 498.704.2.176.144,3,334.392.4 2.716.800.1 1.642.815.1
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC)		3,000,000 3,166,687 6,166,687 10,588,235	254,403,300 268,538,541 522,941,841 - 897,893,999 - - - 4,748,861,600	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820	309.702.4 309.702.4 4.242.215. 1.298.470.1 498.704. 2.176.144. 3.334.392.(2.716.800.1 1.642.815.(1.141.173.)
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC		3.000,000 3.166,687 6.166,687 - 10.588,235 	254,403,300 268,538,541 522,941,841 897,893,999	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380	309,702,4 309,702,4 4,242,215,5 1,298,470,6 2,176,144,5 3,334,392,0 2,716,800,6 1,642,815,6 1,141,173,1 136,164,5
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore		3.000.000 3.166.687 6.166.687 - 10.588.235 - 56.000.000	254,403,300 268,538,541 522,941,841 - 897,893,999 - - - 4,748,861,600	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,062,544 36,244,042	309,702,4 309,702,4 4,242,215,5 1,298,4701,2 2,176,144,5 3,334,392,1 2,716,800,1 1,642,815,(1,141,173,136,164,173,174,174,174,174,174,174,174,174,174,174
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah		3,000,000 3,166,687 6,166,687 - 10,588,235 - 56,000,000 10,000,000 - 16,120,000 32,983,629	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380 1,603,820 2,062,544	309,702,4 309,702,4 4,242,215,5 1,298,4701,2 2,176,144,5 3,334,392,1 2,716,800,1 1,642,815,(1,141,173,136,164,173,174,174,174,174,174,174,174,174,174,174
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Franklurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC ITPC ITPC ITPC ITPC ITPC ITPC ITPC ITP		106.467,195 3.000,000 3.166,687 6.166,687 10.588,235 56,000,000 10,000,000 2,933,629 20,000,000	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,062,544 4,813,931	309,702,4 309,702,4 4,242,15, 1,298,470,1 498,704,1 3,334,392,0 2,716,800,0 1,642,815,1 1,141,173,1 135,164,1 175,110,0
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah		3,000,000 3,166,687 6,166,687 - 10,588,235 - 56,000,000 10,000,000 - 16,120,000 32,983,629	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,062,544 36,244,042	309,702. 309,702. 309,702. 4.242,150. 4.98,704. 2,176,144. 3,334,392. 2,716,800. 1,642,815. 1,141,173. 135,164. 1,5110. 3,077,119. 1,257,702. 2,122,500.
6.2	Borrowing inside Bangladesh WO0RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Frankfurt JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OBEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore		106.467,195 3.000,000 3.166,687 6.166,687 10.588,235 56,000,000 10,000,000 2,293,627 20,000,000 25,000,000 5,456,546 151,861	254,403,300 268,538,541 522,941,841 897,893,999 	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,662,544 262,544 262,544 262,544 262,544 262,544	309,702, 309,702, 4,242,215, 1,298,470, 498,704, 2,176,144, 3,334,392, 2,716,800, 1,642,815, 1,141,173, 136,164, 175,110,1 2,125,702, 2,122,500, 771,1818,
6.2	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OBEB Opec fund for International Development PROPARCO		3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 22,933,227 20,000,000 5,454,546 151,861 12,25,145	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 42,251,458 12,277,943 1463,255,289	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,001 13,441,380 1,603,820 2,062,544 4,644 2,14,813,931 25,000,000 9,090,909 26,619,698	309.702./ 309.702./ 309.702./ 4.242.215.1.298.470./ 4.8704./ 3.334.392./ 2.716.800./ 1.642.815./ 1.75.110./ 3.077.112. 2.122.500./ 771.818. 2.260.012./
6.2	Borrowing inside Bangladesh WO0RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Frankfurt JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OBEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore		106.467,195 3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 2,783,629 20,000,000 25,000,000 25,454,546 151,861 17,255,145 173,555,445	254,403,300 266,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 42,2551,458 12,877,943 1,643,245,2562	3,647,850 3,647,850 49,967,201 15,274,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380 1,603,820 2,062,544 36,244,042 14,813,931 25,000,000 9,090,909 26,619,698	309.702. 309.702. 4.242.215. 1.298.470. 48.704. 2.176.144. 3.334.392. 2.716.800. 1.642.815. 1.75.110. 3.077.119. 1.257.702. 2.122.500. 771.188. 2.260.012.
6.2	Borrowing inside Bangladesh W00RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaff Mbh HDFC Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OEEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA		3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 22,933,227 20,000,000 5,454,546 151,861 12,25,145	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 42,251,458 12,277,943 1463,255,289	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,001 13,441,380 1,603,820 2,062,544 4,644 2,14,813,931 25,000,000 9,090,909 26,619,698	309.702. 309.702. 4.242.215. 1.298.470. 48.704. 2.176.144. 3.334.392. 2.716.800. 1.642.815. 1.75.110. 3.077.119. 1.257.702. 2.122.500. 771.188. 2.260.012.
	Borrowing inside Bangladesh W00RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OBEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security Secured		106.467,195 3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 20,000,000 20,000,000 25,454,546 151,861 17,2551,416 199,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4.748,861,600 848,011,000 1.366,993,732 2,797,048,041 1,696,022,000 462,551,458 12,877,943 1,463,2551,458 12,877,943 1,463,255,1458	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380 1,603,820 2,062,544 4,813,931 4,813,931 4,909,909 26,619,698 316,267,870 319,915,720	309,702, 309,702, 4,242,215, 1,298,470, 498,704, 2,176,144, 3,334,392, 2,716,800, 1,642,815, 1,141,173, 1,257,702, 2,122,500, 1,71,818, 2,260,012, 2,125,000,12, 2,125,000
	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OEEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security		106.467,195 3.000,000 3.166.687 6.166.687 10.588,235 56.000,000 10.000,000 2.000,000 25.000,000 25.000,000 5.454,546 151,861 172,255,145 199,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 2,120,027,500 462,551,458 12,877,943 1,443,255,289 16,413,542,562 16,936,484,403	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,431,380 1,603,820 2,062,544 36,244,042 14,813,931 25,000,000 9,091,999 26,619,698 319,915,720	309,702,4 309,702,4 4,242,215, 1,298,470,1 48,704,216,444,1 2,176,144,4 3,334,392,1 2,716,800,1 1,642,815,(1 1,141,173,1 136,164,1 175,110, 3,077,119,1 2,122,500,71,18,18,2 2,260,012,2 26,851,142,2 27,160,846,4 31,328,219,0
6.1.a	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaff Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OEEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security Secured Unsecured		106.467,195 3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 20,000,000 20,000,000 25,454,546 151,861 17,2551,416 199,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4.748,861,600 848,011,000 1.366,993,732 2,797,048,041 1,696,022,000 462,551,458 12,877,943 1,463,2551,458 12,877,943 1,463,255,1458	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 19,350,000 13,441,380 1,603,820 2,062,544 4,813,931 4,813,931 4,909,909 26,619,698 316,267,870 319,915,720	309,702,4 309,702,4 4,242,215, 1,298,470,1 48,704,216,444,1 2,176,144,4 3,334,392,1 2,716,800,1 1,642,815,(1 1,141,173,1 136,164,1 175,110, 3,077,119,1 2,122,500,71,18,18,2 2,260,012,2 26,851,142,2 27,160,846,4 31,328,219,0
	Borrowing inside Bangladesh W00RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Bas Al-Khaimah OEEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security Secured Unsecured Deposits and other accounts	7.	106.467,195 3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 23,983,629 20,000,000 25,000,000 25,454,546 151,861 17,2551,545 193,553,416 197,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 462,551,458 12,277,943 1,463,255,289 16,413,542,562 16,936,484,403 25,965,019,630	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,062,544 4,613,931 25,000,000 9,090,909 26,617,698 316,267,870 319,915,720	309,702,4 309,702,4 309,702,4 4,242,215,1 1,298,470,1 4,800,0 1,642,815,1 1,141,173,1 1,257,702,1 2,125,200,7 771,818,1 2,260,012,2 27,160,846,6 31,328,219,0 31,328,219,0
6.1.a	Borrowing inside Bangladesh WOORI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaff Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai International Finance Corporation (IFC) ITFC JP Morgan Chase, Singapore Korea Development Bank, Singapore National Bank of Ras Al-Khaimah OEEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security Secured Unsecured	7.1	106.467,195 3.000,000 3.166.687 6.166.687 10.588,235 56.000,000 10.000,000 2.000,000 25.000,000 25.000,000 5.454,546 151,861 172,255,145 199,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 2,120,027,500 462,551,458 12,877,943 1,443,255,289 16,413,542,562 16,936,484,403	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,431,380 1,603,820 2,062,544 36,244,042 14,813,931 25,000,000 9,091,999 26,619,698 319,915,720	309,702,4 309,702,4 4,242,15, 1,298,470,1 498,704,2 1,76,144,5 1,334,392,1 1,642,815,6 1,141,173,1 136,164,7 175,110,6 3,077,119,1 2,257,702,7 2,122,500,7 1,818,1 2,260,012,2 26,851,142,1 27,160,844,6 31,328,219,0
6.1.a	Borrowing inside Bangladesh WO0RI Bank Investment Promotion & Financing Facility (IPFF) Borrowing outside Bangladesh Abu Dhabi Commercial Bank, Dubai Asian Development Bank (ADB) Bank of Montreal, Canada Commerz Bank, Frankfurt DBS Bank, Singapore Deutsche Investitions-Und Entwicklungsgesellschaft Mbh HDFC Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Mumbai ICICI Bank, Brigapore Are Stone Sevelopment Bank, Singapore Norea Development Bank, Singapore National Bank of Ras Al-Khaimah OBEB Opec fund for International Development PROPARCO Standard Chartered Bank, Singapore Wells Fargo, USA Classification based on type of security Secured Unsecured Deposits and other accounts Current deposits and other accounts		106.467,195 3,000,000 3,166,687 6,166,687 10,588,235 56,000,000 10,000,000 23,983,629 20,000,000 25,000,000 25,454,546 151,861 17,2551,545 193,553,416 197,720,103	254,403,300 268,538,541 522,941,841 897,893,999 4,748,861,600 848,011,000 1,366,993,732 2,797,048,041 1,696,022,000 462,551,458 12,277,943 1,463,255,289 16,413,542,562 16,936,484,403 25,965,019,630	3,647,850 3,647,850 49,967,201 15,294,118 5,874,020 25,631,861 39,274,347 32,000,000 13,441,380 1,603,820 2,062,544 4,613,931 25,000,000 9,090,909 26,617,698 316,267,870 319,915,720	309,702,4 309,702,4 309,702,4 4,242,215,1 1,298,470,1 4,800,0 1,642,815,1 1,141,173,1 1,257,702,1 2,125,200,7 771,818,1 2,260,012,2 27,160,846,6 31,328,219,0 31,328,219,0

4,422,631 8.1 Provision for tax of the unit is accounted for in the book of Eastern Bank Limited

Other Accounts

7.2 Term deposits
Special notice deposit-SND
Term deposit - BB

Provision for taxation

Provision for unclassified Loans and advances

Uncluding provision for off Balance She Special General Provision for Covid 19 Interest Suspense Account Interest payable on Borrowing Privilage Creditors Sundry Creditors

(Including provision for off Balance Sheet items)

7.1.a Other Accounts:

Foreign currency translation difference

The foreign currency translation difference is a net result of exchange difference of year end standard mid rate and monthly average of

2,008,975 170,363,291

1,018,051 86,331,827

253,985,199

2,995,070

7.1.a

8.1

2,782,639

1,013,496

2,908,097

2,387,527

236,246,024

322,291,809

86,045,785

246,897,402

202,701,077

97,211 **450,416,921**

10	Interest income				
	Interest on Advances	12,491,359	1,060,182,896	16,676,439	1,408,255,240
	Interest on Money at Call and Short Notice	-	-	-	
	Interest on Placement with other Banks	2,653,163	225,182,726	4,096,329	345,917,779
		15,144,523	1,285,365,623	20,772,768	1,754,173,020
11	Interest paid on deposits and borrowings				
	Interest on Deposits	-	-	-	-
	Interest on Borrowings	10,147,054	861,213,917	16,237,933	1,371,225,254
	Interest on Margin	-	-	-	-
		10,147,054	861,213,917	16,237,933	1,371,225,254
12	Commission, exchange and brokerage				
	Fees & Commission	93,532	7,938,398	309,602	26,144,613
	Exchange gain/(loss) net off exchange gains*	48,281	4,097,754	(3,368)	(284,373)
	Brokerage	-	-	-	-
		141.813	12.036.152	306.235	25.860.240

13	Other Operating Income				
	Rebate of Foreign Correspondence Charges	130,446	11,071,370	144,913	12,237,270
	Swift charges recovered	11,337	962,209	18,669	1,576,519
	Postage charges recovered	1,723	146,237	5,169	436,500
	Service charges (others)	48,875	4,148,144	78,269	6,609,510
		192,380	16,327,959	247,020	20,859,79
14	Operating Expenses				
	Account Maintenance & Processing fees	225,961	19,178,057	438,706	37,046,91
	Other charges	-	-	-	
		225,961	19,178,057	438,706	37,046,91
15	Provision for Loans and Advances				
	General Provision	86,973	7,381,687	134,413	11,350,59
	Special General Provision for Covid 19	493,776	41,908,437		
	Specific Provision	-	-	-	
		580,749	49,290,124	134,413	11,350,59
16	Surplus in profit and loss account				
	Opening balance	4,514,971	381,270,290	3,403,590	284,060,89
	Add: Profit during the year	4,524,953	384,047,635	4,514,971	381,270,29
		9,039,924	765,317,925	7,918,561	665,331,18
	Less: Transferred to Main operation during the year	(4,514,971)	(381,270,290)	(3,403,590)	(284,060,89)
	Closing balance	4,524,953	384,047,635	4,514,971	381,270,29

(225,961)

22,135,717 1,877,133,144

(19,178,057)

22,135,717 1,877,133,144 106,175,158 9,014,270,931

	Commission, exchange and brokerage	14
		14
18	Cash received from other operating activities	
	Service charges, SWIFT charges etc.	19

	3
20	Cash and cash equivalent

Balance with other banks & FIs

(438,706)

106,175,158 9,014,270,931

20,859,799 **20,859,799**

(37,046,919)

Total NBA obtained u/s 33 (5)