

Eastern Bank PLC. and its subsidiaries

Condensed Consolidated Balance Sheet (Unaudited)
As at 31 March 2025

Particulars	Amount in BDT	
	31 March 2025	31 December 2024
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	6,886,569,737	6,077,442,272
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	25,018,768,209	18,402,026,734
	31,905,337,946	24,479,469,006
Balances with other banks and financial institutions		
In Bangladesh	14,670,770,602	11,157,616,777
Outside Bangladesh	6,331,267,313	5,429,855,284
	21,002,037,915	16,587,472,060
Money at call and on short notice/placement	2,567,981,000	2,400,000,000
Investments		
Government	126,903,171,999	123,454,871,597
Others	23,920,542,078	24,433,262,805
	150,823,714,076	147,888,134,402
Loans and advances/investments		
Loans, cash credits, overdraft etc./general investments	375,220,737,785	371,855,514,578
Bills purchased and discounted	59,919,220,888	40,963,263,758
	435,139,958,673	412,818,778,335
Fixed assets including premises, furniture and fixtures	6,354,352,082	6,372,950,093
Other assets	15,253,797,086	10,704,724,740
Non banking assets	-	-
TOTAL ASSETS	663,047,178,780	621,251,528,637
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowing/placement from banks, financial institutions and agents		
Non-convertible subordinated bond	6,020,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	98,462,044,934	77,697,709,141
	104,482,044,934	83,717,709,141
Deposits and other accounts		
Current deposits/Al-wadeeah current deposits & other accounts	61,620,265,450	65,801,146,724
Bills payable	994,161,422	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	78,637,446,544	77,733,055,941
Term deposits/Mudaraba term deposits	256,570,910,512	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits	71,117,666,326	69,259,189,334
Bearer certificates of deposits	-	-
	468,940,450,254	456,469,439,050
Other liabilities	47,478,022,102	38,106,295,129
TOTAL LIABILITIES	620,900,517,290	578,293,443,319
SHAREHOLDERS' EQUITY		
Paid up capital	13,581,390,540	13,581,390,540
Statutory reserve	13,581,390,540	13,581,390,540
Dividend equalisation reserve	356,040,000	356,040,000
Assets revaluation reserve	339,784,518	308,667,697
General reserve	603,493,370	603,493,370
Capital reserve	29,104,053	29,104,053
Actuarial remeasurement gain/(loss)	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	(177,182,950)	(165,146,899)
Surplus in profit and loss account	14,368,565,482	15,199,070,079
	42,146,661,490	42,958,085,317
TOTAL SHAREHOLDERS' EQUITY	42,146,661,490	42,958,085,317
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	663,047,178,780	621,251,528,637
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	66,753,968,344	62,170,920,385
Letters of guarantee	60,895,468,267	60,503,604,565
Irrevocable letters of credit	65,942,011,035	67,703,585,443
Bills for collection	24,175,560,469	26,598,437,645
Others	-	-
	217,767,008,114	216,976,548,038
Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	182,998,500	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000
	1,582,998,500	1,400,000,000
TOTAL OFF-BALANCE SHEET ITEMS	219,350,006,614	218,376,548,038
Net asset value (NAV) per share	31.03	31.63

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Director

Dhaka, 12 May 2025

Eastern Bank PLC. and its subsidiaries

Condensed Consolidated Profit and Loss Account (Unaudited)
For the first quarter ended 31 March 2025

Particulars	Amount in BDT	
	01 January 2025 to 31 March 2025	01 January 2024 to 31 March 2024
Interest income/profit on investment	11,507,530,598	8,239,044,352
Interest/profit shared on deposits and borrowings etc.	(9,224,435,825)	(5,892,209,068)
Net interest income/profit on investment	2,283,094,773	2,346,835,284
Income from investments	3,844,052,152	2,195,694,057
Commission, exchange and brokerage	1,472,919,369	1,377,689,677
Other operating income	115,115,755	76,310,718
	5,432,087,276	3,649,694,452
Total operating income	7,715,182,050	5,996,529,736
Salary and allowances (excluding those of MD)	2,125,369,484	1,706,267,863
Rent, taxes, insurance, utilities etc.	165,777,341	141,739,671
Legal and professional expenses	39,378,571	13,891,236
Postage, stamp, telecommunication etc.	74,136,485	64,947,421
Stationery, printing, advertisement, business promotion etc.	202,887,824	157,889,140
Managing Director's salary and allowances (Bank only)	10,915,759	9,317,227
Directors' fees and expenses	1,237,039	1,005,669
Shariah supervisory committee's fees and expenses	66,000	-
Depreciation and repair of bank's assets	443,672,072	335,288,879
Other operating expenses	311,246,948	192,420,952
	3,374,687,524	2,622,768,058
Total operating expenses	4,340,494,526	3,373,761,678
Profit before provisions	3,374,687,524	2,622,768,058
Provision for loans/investments and off-balance sheet exposures		
Specific provision (net off w/o recovery)	415,956,681	381,661,942
General provision for loans and advances/investments	1,468,754,014	239,201,074
General provision for off balance sheet exposures	54,162,428	(60,225,871)
	1,938,873,124	560,637,145
Other provision	168,716,238	342,013,695
Total provision	2,107,589,361	902,650,840
Profit before tax for the year	2,232,905,165	2,471,110,838
Current tax expense for the period	1,573,419,375	1,049,332,485
Deferred tax expense/(income)	(886,752,959)	(31,800,231)
	686,666,416	1,017,532,253
Total provision for taxation	686,666,416	1,017,532,253
Profit after tax for the year	1,546,238,749	1,453,578,585
Earnings per share (EPS) (restated)	1.14	1.07

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Director

Dhaka, 12 May 2025

Eastern Bank PLC. and its subsidiaries

Condensed Consolidated Cash Flow Statement (Unaudited)
For the first quarter ended 31 March 2025

Particulars	Amount in BDT	
	01 January 2025 to 31 March 2025	01 January 2024 to 31 March 2024
A) Cash flows from operating activities		
Interest/investment income receipts in cash	11,099,280,905	8,090,592,380
Interest/profit paid on deposits and borrowing etc.	(7,392,784,349)	(4,447,173,637)
Dividend receipts	133,798,579	136,505,531
Fees and commission receipts in cash	1,486,031,834	1,400,812,547
Income from investment (other than dividend received)	2,290,202,207	962,392,241
Recoveries on loans/investments previously written off	91,573,821	69,931,242
Cash payment to employees	(2,405,288,815)	(1,465,197,578)
Cash payment to suppliers	(801,278,207)	(251,286,926)
Income taxes paid	(1,035,546,389)	(733,727,097)
Receipts from other operating activities	115,115,755	76,310,718
Payments for other operating activities	(312,549,987)	(193,426,621)
	3,268,555,354	3,645,732,799
Cash generated from operating profit before changes in operating assets and liabilities	3,268,555,354	3,645,732,799
Increase/(decrease) in operating assets & liabilities		
Net sale/(purchase) of trading securities	1,749,762,106	(5,449,198,896)
Loans and advances/investments to customers (other than banks)	(21,652,018,160)	(5,617,540,385)
Other assets	(2,605,586,912)	(1,617,312,645)
Deposits/borrowings/placement from other banks	21,003,787,778	7,465,803,676
Deposits from customers (other than banks)	10,969,486,916	3,860,976,214
Other liabilities	3,805,702,316	622,833,627
	13,271,134,042	(734,438,408)
Net cash received from/(used in) operating activities	16,539,689,397	2,911,294,391
B) Cash flows from investing activities		
Net sale/(purchase) of non-trading securities	(4,224,827,915)	(8,241,035,266)
Net sale/(purchase) of property, plant and equipment	(213,890,405)	(175,157,850)
Net cash (used in) investing activities	(4,438,718,320)	(8,416,193,116)
C) Cash flows from financing activities		
Dividend paid (cash dividend)	(10,877,314)	(1,272,085)
Payments against lease liabilities	(81,241,339)	(79,946,183)
Net cash received from/(used in) financing activities	(92,118,653)	(81,218,268)
D) Net increase/(decrease) in cash (A+B+C)	12,008,852,424	(5,586,116,993)
E) Effects of exchange rate changes on cash and cash equivalents	1,596,972	(764,758)
F) Opening cash and cash equivalents	43,470,938,065	43,259,556,233
G) Closing cash and cash equivalents (D+E+F)*	55,481,387,460	37,672,674,480
*Closing cash and cash equivalents consist of:		
Cash in hand (including foreign currencies)	6,886,569,737	6,651,932,137
Balances with Bangladesh Bank and its agent bank (s)	25,018,768,209	16,497,060,829
Balances with other Banks and Financial Institutions	21,002,037,915	11,980,403,614
Money at call and on short notice/Placement	2,567,981,000	2,539,000,000
Prize bonds	6,030,600	4,277,900
	55,481,387,460	37,672,674,480
Net operating cash flow (NOCF) per share (restated)	12.18	2.14

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Director

Dhaka, 12 May 2025

Eastern Bank PLC.

Condensed Balance Sheet (Unaudited)
As at 31 March 2025

Particulars	Amount in BDT	
	31 March 2025	31 December 2024
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	6,886,429,860	6,077,354,443
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	25,018,768,209	18,402,026,734
	31,905,198,069	24,479,381,177
Balances with other banks and financial institutions		
In Bangladesh	14,431,651,296	11,043,182,890
Outside Bangladesh	6,279,860,456	5,140,656,309
	20,711,511,752	16,183,839,198
Money at call and on short notice/placement	2,567,981,000	2,400,000,000
Investments		
Government	126,602,832,209	123,155,624,682
Others	19,190,931,363	19,890,809,465
	145,793,763,571	143,046,434,147
Loans and advances/investments		
Loans, cash credits, overdraft etc./general investments	377,865,448,632	374,441,666,954
Bills purchased and discounted	54,033,398,935	36,275,947,401
	431,898,847,567	410,717,614,356
Fixed assets including premises, furniture and fixtures	6,271,015,481	6,318,911,387
Other assets	17,448,785,578	12,904,194,686
Non banking assets	-	-
TOTAL ASSETS	656,597,103,018	616,050,374,950
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowing/placement from banks, financial institutions and agents		
Non-convertible subordinated bond	6,020,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	93,721,422,666	73,146,520,520
	99,741,422,666	79,166,520,520
Deposits and other accounts		
Current deposits/Al-wadeeah current deposits and other accounts	61,774,068,161	66,994,663,564
Bills payable	994,161,422	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	78,637,446,544	77,733,055,941
Term deposits/Mudaraba term deposits	256,570,910,512	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits	71,141,410,494	69,288,183,480
Bearer certificates of deposits	-	-
	469,117,997,133	457,691,950,036
Other liabilities	45,233,469,279	36,128,268,300
TOTAL LIABILITIES	614,092,889,077	572,986,738,856
SHAREHOLDERS' EQUITY		
Paid up capital	13,581,390,540	13,581,390,540
Statutory reserve	13,581,390,540	13,581,390,540
Dividend equalisation reserve	356,040,000	356,040,000
Assets revaluation reserve	265,336,095	234,219,274
General reserve	603,493,370	603,493,370
Actuarial remeasurement gain/(loss)	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	(354,166,587)	(335,136,715)
Surplus in profit and loss account	15,006,654,046	15,578,163,149
	42,504,213,941	43,063,636,095
TOTAL SHAREHOLDERS' EQUITY	42,504,213,941	43,063,636,095
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	6	

Eastern Bank PLC. Condensed Profit & Loss Account (Unaudited) For the first quarter ended 31 March 2025

Particulars	Amount in BDT	
	01 January 2025 to 31 March 2025	01 January 2024 to 31 March 2024
Interest income/profit on investments	11,460,200,244	8,169,774,914
Interest /profit shared on deposits and borrowings	(9,098,386,263)	(5,772,273,841)
Net interest income/profit on investments	2,361,813,981	2,397,501,073
Income from investments	3,823,847,965	2,198,776,104
Commission, exchange and brokerage	1,409,670,148	1,279,575,281
Other operating income	113,969,186	76,207,389
	5,347,487,299	3,554,558,774
Total operating income	7,709,301,281	5,952,059,847
Salary and allowances (excluding those of MD)	2,084,524,193	1,659,715,500
Rent, taxes, insurance, utilities etc.	163,317,949	138,484,567
Legal and professional expenses	39,091,365	13,539,825
Postage, stamp, telecommunication etc.	72,776,872	63,426,503
Stationery, printing, advertisement, business promotion etc.	202,178,790	156,844,700
Managing Director's salary and allowances	10,915,759	9,317,227
Directors' fees and expenses	1,133,539	917,669
Shariah supervisory committee's fees and expenses	66,000	-
Depreciation and repair of bank's assets	432,838,529	324,456,765
Other operating expenses	304,961,811	188,744,549
Total operating expenses	3,311,804,808	2,555,447,305
Profit before provisions	4,397,496,472	3,396,612,542
Provision for loans/investments and off-balance sheet exposures		
Specific provision (net off w/off recovery)	416,902,038	374,579,971
General provision for loans and advances/investments	1,363,659,863	239,201,074
General provision for off-balance sheet exposures	54,162,428	(60,225,871)
	1,834,724,330	553,555,174
Other provision	81,590,854	342,013,695
Total provision	1,916,315,183	895,568,869
Profit before tax for the year	2,481,181,289	2,501,043,673
Current tax expense for the period	1,561,331,321	1,030,853,059
Deferred tax expense/(income)	(885,384,274)	(30,458,446)
Total provision for taxation	675,947,047	1,000,394,613
Profit after tax for the period	1,805,234,242	1,500,649,060
Earnings per share (EPS) (restated)	1.33	1.10

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Dhaka, 12 May 2025

Eastern Bank PLC. Condensed Cash Flow Statement (Unaudited) For the first quarter ended 31 March 2025

Particulars	Amount in BDT	
	01 January 2025 to 31 March 2025	01 January 2024 to 31 March 2024
A) Cash flows from operating activities		
Interest/investment income receipts in cash	11,052,175,551	8,020,630,720
Interest/profit paid on deposits and borrowing etc	(7,266,600,651)	(4,327,238,409)
Dividend receipts	124,019,995	131,528,558
Fees and commission receipts in cash	1,411,144,665	1,286,442,034
Income from investment (other than dividend)	2,281,449,123	987,556,552
Recoveries on loans/investments previously written off	91,573,821	69,931,242
Cash payment to employees	(2,348,151,070)	(1,417,968,521)
Cash payment to suppliers	(809,745,881)	(536,602,763)
Income taxes paid	(1,022,958,693)	(711,342,636)
Receipts from other operating activities	113,969,186	76,207,389
Payments for other operating activities	(306,161,350)	(189,662,218)
Cash generated from operating profit before changes in operating assets and liabilities	3,320,714,696	3,389,481,948
Increase/(decrease) in operating assets and liabilities		
Net sale / (purchase) of trading securities	2,292,539,033	(4,755,159,843)
Loans and advances/investments to customers (other than banks)	(20,512,071,033)	(5,456,641,260)
Other assets	(2,583,628,465)	(1,631,747,887)
Deposits/borrowings/placement from other banks	20,814,354,131	7,100,580,549
Deposits from customers (other than banks)	9,924,522,809	3,394,312,310
Other liabilities	3,760,339,629	1,393,808,830
Cash generated from changes in operating assets and liabilities	13,696,056,102	45,152,698
Net cash received from/(used in) operating activities	17,016,770,798	3,434,634,646
B) Cash flows from investing activities		
Net sale/(purchase) of non-trading securities	(4,587,646,228)	(8,241,035,266)
Net sale/(purchase) of property, plant and equipment	(209,211,503)	(174,493,770)
Net cash received from/(used in) investing activities	(4,796,857,730)	(8,415,529,036)
C) Cash flows from financing activities		
Dividend paid (cash dividend)	(10,877,314)	(1,272,085)
Payments against lease liabilities	(78,969,392)	(73,866,257)
Net cash received from/(used in) financing activities	(89,846,706)	(75,138,342)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	12,130,066,362	(5,056,032,732)
E) Effects of exchange rate changes on cash and cash equivalents	(6,562,315)	-
F) Opening cash and cash equivalents	43,067,217,375	42,097,219,454
G) Closing cash and cash equivalents (D+E+F)*	55,190,721,421	37,041,186,723
*Cash and cash equivalents consists of:		
Cash in hand (including foreign currencies)	6,886,429,860	6,651,580,665
Balances with Bangladesh Bank and its agent bank (s)	25,018,768,209	16,497,060,829
Balances with other Banks and Financial Institutions	20,711,511,752	11,349,267,329
Money at call and on short notice/placement	2,567,981,000	2,539,000,000
Prize bonds	6,030,600	4,277,900
	55,190,721,421	37,041,186,723
Net operating cash flow (NOCF) per share (restated)	12.53	2.53

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Dhaka, 12 May 2025

Eastern Bank PLC. and its subsidiaries Selected explanatory notes For the first quarter ended 31 March 2025

1 Activities of the Bank
The principal activities of the Bank are to provide a comprehensive range of financial products (loans & deposits), personal and commercial banking, trade services, cash management, treasury and custody services.
The Bank does have a separate Off shore Banking Unit under Offshore Banking Operation (OBO) since 19 May 2004. The activities of the unit is to give loans (on and off-balance sheet exposures) and take deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EPZ companies etc. as per Offshore Banking Act, 2024.
EBL started Islamic Banking operations on August 22, 2024 with a view to conduct Shariah compliant businesses. EBL has developed products based on the Shariah principles and Bangladesh Bank guidelines to cater to the needs of different segments of customers. The operations and accounting system of Islamic Banking are totally different from those of conventional banking and are free from any sort of interest.

Subsidiaries of the Bank
The Bank has four fully owned and operational subsidiaries: EBL Securities P.L.C., a securities brokerage firm; EBL Investments Limited, a merchant bank; EBL Finance (HK) Limited, a foreign subsidiary for trade finance & offshore banking business in Hong Kong; and EBL Asset Management Limited, an asset management company for fund management, capital market operation, equity investment etc.

2 Basis of Preparation and Significant Accounting Policies
Basis of preparation, accounting policies and estimates applied in these financial statements as at and for the first quarter ended 31 March 2025 are same as those applied in the annual audited financial statements for the year ended 31 December 2024. Certain selected explanatory notes are given below.

Basis of Preparation
2.01 Statement of compliance
The consolidated financial statements of the group (parent and its subsidiaries) and the separate financial statements of the Bank (parent company) as at and for the first quarter ended 31 March 2025 have been prepared under the historical cost convention except land which gets revalued fulfilling BB & BSEC requirements and Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (Section 38) of the Bank Company Act 1991 (as amendment upto date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.

2.02 Functional and presentation currency
These consolidated financial statements of the group and the separate financial statements of the Bank are presented in BDT which is the Group's and the Bank's functional currency except OBU & EBL Finance (HK) Ltd. where functional currency is US Dollar (USD) & Hong Kong Dollar (HKD) respectively. All financial information presented in BDT has been rounded to the nearest integer, except when otherwise indicated.

2.03 Use of estimates and judgements
The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, incomes and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.
Significant accounting policies
The accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Bangladesh Bank as prime regulator.
The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature.
Certain comparative amounts of previous period/date presented in these financial statements have been reclassified and rearranged to conform to the current period/date presentation.

2.04 Revenue Recognition
The revenue during the period is recognised following all conditions of revenue recognition as prescribed by IFRS 15 Revenue from Contracts with Customers and Bangladesh Bank guidelines.

2.05 Cash Flow Statement
Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 Cash Flow Statement and under the guideline of Bangladesh Bank BRPD Circular No.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the period.

2.06 Statement of Changes in Equity
Statement of changes in equity is prepared in accordance with International Accounting Standard (IAS) 1 Presentation of Financial Statements and relevant guidelines of Bangladesh Bank.

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

2.08 Credit Rating of the Bank
As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the financial statements as at and for the year ended 31 December 2023. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Surveillance Rating	
			Long Term	Short Term
Entity Rating (CRAB)	January to December 2023	28-May-24	AAA	ST-1
Entity Rating (CRAB)	January to December 2022	21 June 2023	AAA	ST-1
Entity Rating (CRISL)	January to December 2021	28 June 2022	AA+	ST-1

2.09 General
Reporting Period
The reporting period of these financial statements of the Group and the Bank is 1 January 2025 to 31 March 2025.
Review and authorization of the Financial Statements
These financial statements were reviewed by the Audit Committee of the Board of EBL in the meeting held on 12 May 2025 and was subsequently authorized by the Board in the meeting held on the same date.

2.10 Significant deviation in compliance with BSEC notification dated 20 June 2018:

- Interest income/profit on investments in Q1'25 increased mainly due to loan growth and timely re-pricing after introduction of market based lending rate and removal of SMART.
- Interest expense/profit incurred/shared on deposits and borrowings increased due to deposit growth and rising market driven interest rates.
- Income from investments has increased due to volume growth of investment in govt. securities and upward trend of interest rate of treasury bills/bonds.
- Provision for loans and advances/investments increased mainly due to loan growth and a planned build-up against any unforeseen loss that may happen in future.

Number of ordinary shares with face value and date of issues:
Number of ordinary shares as on 31 March 2025 was 1,358,139,054 with a face value of BDT 10 per share. However, details history of raising capital and number of shares issued are available in the Annual Report 2024.

Calculation of Net Asset Value (NAV) per share:

Particulars	Group		Bank	
	31-Mar-25	31-Dec-24	31-Mar-25	31-Dec-24
Net Asset Value (NAV) in BDT crore	4,214.67	4,295.81	4,250.42	4,306.36
Net Asset Value (NAV) per share in BDT	31.03	31.63	31.30	31.71

Calculation of NAV per share:
Net asset value
No. of shares outstanding

Calculation of Earnings Per Share (EPS) and Net Operating Cash Flow (NOCF) per share:

Particulars	Group		Bank	
	January to March 2025	January to March 2024	January to March 2025	January to March 2024
Earnings Per Share (EPS) in BDT (restated)	1.14	1.07	1.33	1.10
Net Operating Cash Flow (NOCF) per share in BDT (restated)	12.18	2.14	12.53	2.53

Calculation of EPS:
Profit after tax
No. of shares outstanding

Calculation of NOCF per share:
Net operating cash flow
No. of shares outstanding

Eastern Bank PLC. Condensed Statement of Changes in Equity (Unaudited) For the first quarter ended 31 March 2025

Particulars	Amount in BDT								
	Paid up capital	Statutory reserve	Dividend equalisation reserve	Asset revaluation reserve	General reserve	Actuarial remeasurement gain / (Loss)	Foreign currency translation gain/(loss)	Retained earnings	Total
Balance as at 1 January 2025	13,581,390,540	13,581,390,540	356,040,000	234,219,274	603,493,370	(535,924,063)	(335,136,715)	15,578,163,149	43,063,636,095
Bonus share issued for 2024	-	-	-	-	-	-	-	-	-
Cash dividend for 2024 transferred to dividend payable account	-	-	-	-	-	-	-	(2,376,743,345)	(2,376,743,345)
Profit after tax for the period	-	-	-	-	-	-	-	1,805,234,242	1,805,234,242
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Reserve for revaluation of treasury securities (HFT)	-	-	-	53,452,245	-	-	-	-	53,452,245
Reserve for amortisation of treasury securities (HTM)	-	-	-	(22,335,425)	-	-	-	-	(22,335,425)
Foreign currency translation gain/(loss)	-	-	-	-	-	-	(19,029,872)	-	(19,029,872)
Balance as at 31 March 2025	13,581,390,540	13,581,390,540	356,040,000	265,336,095	603,493,370	(535,924,063)	(354,166,587)	15,006,654,046	42,504,213,941
Balance as at 31 December 2024	13,581,390,540	13,581,390,540	356,040,000	234,219,274	603,493,370	(535,924,063)	(335,136,715)	15,578,163,149	43,063,636,095

Sd/-
Chief Financial Officer

Sd/-
Company Secretary

Sd/-
Managing Director

Sd/-
Director

Sd/-
Director

Dhaka, 12 May 2025