

**Condensed Consolidated and separate financial statements  
(Unaudited)  
of  
Eastern Bank PLC.**

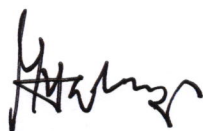
**As at and for the period ended 31 March 2026**

**Eastern Bank PLC. and its subsidiaries**  
**Condensed Consolidated Balance Sheet (Unaudited)**  
As at 31 March 2026

Particulars	Notes	Amount in BDT	
		31 March 2026	31 December 2025
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3		
Cash in hand (including foreign currencies)	3.1	9,033,693,978	7,416,876,931
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	24,295,116,128	27,410,175,015
		<b>33,328,810,106</b>	<b>34,827,051,946</b>
<b>Balances with other banks and financial institutions</b>	4		
In Bangladesh	4.1	6,681,755,707	11,635,943,521
Outside Bangladesh	4.2	20,456,433,269	1,851,735,999
		<b>27,138,188,977</b>	<b>13,487,679,521</b>
<b>Money at call and on short notice/placement</b>	5	<b>1,052,375,000</b>	-
<b>Investments</b>	6		
Government	6.2	209,546,923,031	194,850,848,919
Others	6.3	21,163,338,957	21,737,198,775
		<b>230,710,261,988</b>	<b>216,588,047,694</b>
<b>Loans and advances/investments</b>	7		
Loans, cash credits, overdraft etc./general investments	7.2	378,841,399,944	391,410,103,404
Bills purchased and discounted	7.3	80,932,641,385	88,136,894,626
		<b>459,774,041,329</b>	<b>479,546,998,030</b>
<b>Fixed assets including premises, furniture and fixtures</b>	8	<b>6,898,903,721</b>	<b>6,864,782,435</b>
<b>Other assets</b>	9	<b>16,323,748,048</b>	<b>15,910,834,456</b>
<b>Non banking assets</b>	10	-	-
<b>TOTAL ASSETS</b>		<b>775,226,329,169</b>	<b>767,225,394,082</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>LIABILITIES</b>			
<b>Borrowing/placement from banks, financial institutions and agents</b>	11		
Non-convertible subordinated bond		12,578,000,000	11,360,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.		104,475,117,184	106,815,612,676
		<b>117,053,117,184</b>	<b>118,175,612,676</b>
<b>Deposits and other accounts</b>	12		
Current deposits/Al-wadeeah current deposits & other accounts		73,771,633,406	71,259,182,504
Bills payable		1,290,692,304	1,512,738,204
Savings bank deposits/Mudaraba savings deposits		88,185,771,172	86,623,577,652
Term deposits/Mudaraba term deposits		311,520,254,429	303,010,560,183
Special notice deposits (SND)/Mudaraba special notice deposits		87,010,138,138	93,607,425,014
Bearer certificates of deposits		-	-
		<b>561,778,489,449</b>	<b>556,013,483,557</b>
<b>Other liabilities</b>	13	<b>44,127,019,304</b>	<b>42,952,960,455</b>
<b>TOTAL LIABILITIES</b>		<b>722,958,625,937</b>	<b>717,142,056,687</b>
<b>SHAREHOLDERS' EQUITY</b>			
Paid-up capital	14	15,958,133,880	15,958,133,880
Statutory reserve	15	15,958,133,880	15,958,133,880
Dividend equalisation reserve	16	356,040,000	356,040,000
Revaluation reserve on investment	17	1,410,820,892	1,208,078,672
General reserve		603,493,370	603,493,370
Start-up equity investment fund	20.1	365,529,870	365,529,870
Capital reserve		29,104,053	29,104,053
Actuarial remeasurement gain/(loss)	18	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	19	(183,120,665)	(178,349,173)
Surplus in profit and loss account	20	18,305,492,014	16,319,096,905
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>52,267,703,232</b>	<b>50,083,337,394</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>775,226,329,169</b>	<b>767,225,394,082</b>

Particulars	Notes	Amount in BDT	
		31 March 2026	31 December 2025
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements	21	50,909,068,939	52,185,665,440
Letters of guarantee		82,841,238,899	82,051,845,127
Irrevocable letters of credit		67,546,550,163	66,715,455,486
Bills for collection		21,110,282,460	22,862,959,596
Others		741,985,658	801,211,428
		<b>223,149,126,119</b>	<b>224,617,137,078</b>
<b>Other commitments</b>			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		359,657,500	731,326,492
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		1,400,000,000	1,400,000,000
		<b>1,759,657,500</b>	<b>2,131,326,492</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>		<b>224,908,783,619</b>	<b>226,748,463,570</b>
<b>Net asset value (NAV) per share</b>	42	<b>32.75</b>	<b>31.38</b>

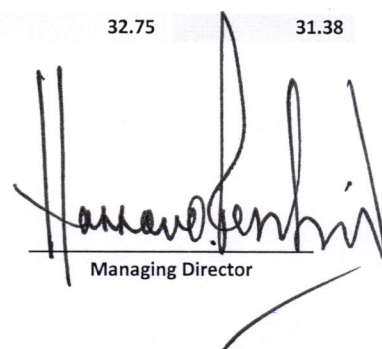
These financial statements should be read in conjunction with the annexed notes.



Chief Financial Officer



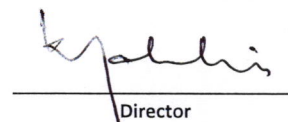
Company Secretary



Managing Director



Director

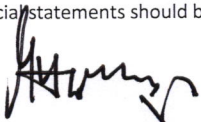


Director

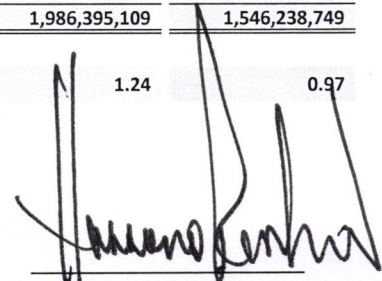
**Eastern Bank PLC. and its subsidiaries**  
**Condensed Consolidated Profit and Loss Account (Unaudited)**  
For the period ended 31 March 2026

Particulars	Notes	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
Interest income/profit on investment	22.3	11,899,231,729	11,507,530,598
Interest expense/profit shared on deposits and borrowings etc.	23	10,731,629,281	9,224,435,825
<b>Net interest Income/profit on investment</b>		<b>1,167,602,449</b>	<b>2,283,094,773</b>
Income from investments	24	4,777,819,846	3,844,052,152
Commission, exchange and brokerage	25	1,739,394,785	1,472,919,369
Other operating income	26	104,547,109	115,115,755
<b>Total operating income</b>		<b>6,621,761,739</b>	<b>5,432,087,276</b>
Salary and allowances (excluding those of MD)	27	2,346,204,884	2,125,369,484
Rent, taxes, insurance, utilities etc.	28	189,656,789	165,777,341
Legal and professional expenses	29	35,989,436	39,378,571
Postage, stamp, telecommunication etc.	30	76,191,669	74,136,485
Stationery, printing, advertisement, business promotion etc.	31	228,106,918	202,887,824
Managing Director's salary and allowances (Bank only)	32	9,917,706	10,915,759
Directors' fees and expenses	33	1,086,816	1,237,039
Shariah supervisory committee's fees and expenses	34	165,078	66,000
Audit fees	35	-	-
Depreciation and repair of bank's assets	36	453,986,114	443,672,072
Other operating expenses	37	275,198,221	311,246,948
<b>Total operating expenses</b>		<b>3,616,503,632</b>	<b>3,374,687,524</b>
<b>Profit before provisions</b>		<b>4,172,860,555</b>	<b>4,340,494,526</b>
<b>Provision for loans/investments and off-balance sheet exposures</b>	39		
Specific provision (net off w/o recovery)		800,507,513	415,956,681
General provision for loans and advances/investments		(97,860,215)	1,468,754,014
General provision for off balance sheet exposures		(3,158,992)	54,162,428
		<b>699,488,305</b>	<b>1,938,873,124</b>
<b>Other provision</b>	38		
Provision charged/(released) for protested bills & others		-	80,000,000
Provision charged/(released) on revaluation of equity securities		(185,966,691)	88,716,238
		<b>(185,966,691)</b>	<b>168,716,238</b>
<b>Total provision</b>		<b>513,521,615</b>	<b>2,107,589,361</b>
<b>Profit before tax for the period</b>		<b>3,659,338,941</b>	<b>2,232,905,165</b>
Current tax expense for the period		1,942,646,676	1,573,419,375
Deferred tax expense/(income)		(269,702,845)	(886,752,959)
<b>Total provision for taxation</b>		<b>1,672,943,831</b>	<b>686,666,416</b>
<b>Profit after tax for the period</b>		<b>1,986,395,109</b>	<b>1,546,238,749</b>
<b>Earnings per share (EPS) (restated)</b>	41.2	<b>1.24</b>	<b>0.97</b>

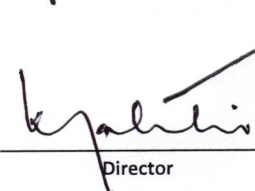
These financial statements should be read in conjunction with the annexed notes.

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

**Eastern Bank PLC. and its subsidiaries**  
**Condensed Consolidated Cash Flow Statement (Unaudited)**  
For the period ended 31 March 2026

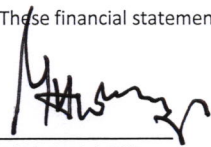
Amount in BDT

Particulars	Notes	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>A) Cash flows from operating activities</b>			
Interest/investment income receipts in cash		12,373,624,488	11,099,280,905
Interest/profit paid on deposits and borrowing etc.		(8,904,623,188)	(7,392,784,349)
Dividend receipts		116,700,795	133,798,579
Fees and commission receipts in cash		1,645,298,093	1,486,031,834
Income from investment (other than dividend received)		4,636,212,653	2,290,202,207
Recoveries on loans/investments previously written off		78,317,828	91,573,821
Cash payment to employees		(1,985,952,815)	(2,405,288,815)
Cash payment to suppliers		(883,690,754)	(801,278,207)
Income taxes paid		(1,925,316,044)	(1,035,546,389)
Receipts from other operating activities		104,112,184	115,115,755
Payments for other operating activities		(276,450,116)	(312,549,987)
<b>Cash generated from operating profit before changes in operating assets and liabilities</b>		<b>4,978,233,125</b>	<b>3,268,555,354</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>			
Net sale/(purchase) of trading securities		(8,269,466,633)	1,749,762,106
Loans and advances/investments to customers (other than banks)		19,900,043,139	(21,652,018,160)
Other assets		425,994,766	(2,605,586,912)
Deposits/borrowings/placement from other banks		(1,525,614,094)	21,003,787,778
Deposits from customers (other than banks)		3,675,370,166	10,969,486,916
Other liabilities		(662,556,626)	3,805,702,316
<b>Cash generated from changes in operating assets and liabilities</b>		<b>13,543,770,718</b>	<b>13,271,134,042</b>
<b>Net cash received from/(used in) operating activities</b>		<b>18,522,003,843</b>	<b>16,539,689,397</b>
<b>B) Cash flows from investing activities</b>			
Net sale/(purchase) of non-trading securities		(6,202,949,001)	(4,224,827,915)
Net sale/(purchase) of property, plant and equipment		(175,489,688)	(213,890,405)
Net advance payment for right-of-use assets (RoU)		(54,917,921)	-
<b>Net cash (used in) investing activities</b>		<b>(6,433,356,609)</b>	<b>(4,438,718,320)</b>
<b>C) Cash flows from financing activities</b>			
Net issuance/(redemption) of subordinated bond		1,218,000,000	-
Dividend paid (cash dividend)		(8,397,024)	(10,877,314)
Payments against lease liabilities		(92,057,382)	(81,241,339)
<b>Net cash received from/(used in) financing activities</b>		<b>1,117,545,594</b>	<b>(92,118,653)</b>
<b>D) Net increase/(decrease) in cash (A+B+C)</b>		<b>13,206,192,827</b>	<b>12,008,852,424</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>(2,267,111)</b>	<b>1,596,972</b>
<b>F) Opening cash and cash equivalents</b>		<b>48,322,592,767</b>	<b>43,470,938,065</b>
<b>G) Closing cash and cash equivalents (D+E+F)*</b>		<b>61,526,518,483</b>	<b>55,481,387,460</b>
<b>*Closing cash and cash equivalents consist of:</b>			
Cash in hand (including foreign currencies)	3.1	9,033,693,978	6,886,569,737
Balances with Bangladesh Bank and its agent bank(s)	3.2	24,295,116,128	25,018,768,209
Balances with other Banks and Financial Institutions	4	27,138,188,977	21,002,037,915
Money at call and on short notice/Placement	5	1,052,375,000	2,567,981,000
Prize bonds	6.2	7,144,400	6,030,600
		<b>61,526,518,483</b>	<b>55,481,387,460</b>

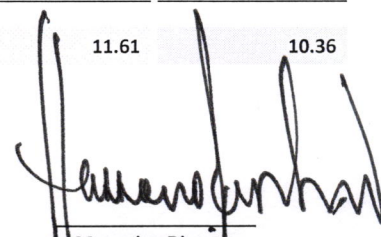
Net operating cash flow (NOCF) per share (restated) 42


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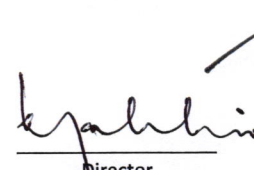
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Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

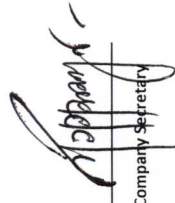
  
Director

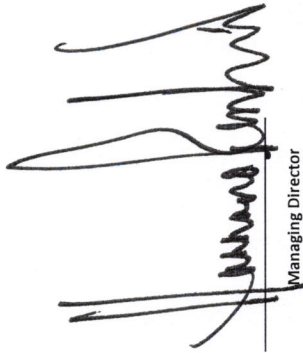
**Eastern Bank PLC. and its subsidiaries**  
Condensed Consolidated Statement of Changes in Equity (Unaudited)  
For the period ended 31 March 2026

Amount in BDT

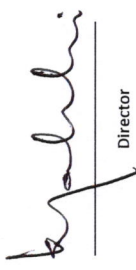
Particulars	Paid-up capital	Statutory reserve	Dividend equalisation reserve	Revaluation reserve on investment	General reserve	Start-up equity investment fund	Capital reserve	Actuarial remeasurement gain/(loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
Balance as on 01 January 2026	15,958,133,880	15,958,133,880	356,040,000	1,208,078,672	603,493,370	365,529,870	29,104,053	(535,924,063)	(178,349,173)	16,319,096,905	50,083,337,395
Profit after tax for the period	-	-	-	-	-	-	-	-	-	1,986,395,109	1,986,395,109
Reserve for revaluation of treasury securities (HFT)	-	-	-	333,790,439	-	-	-	-	-	-	333,790,439
Reserve for amortisation of treasury securities (HTM)	-	-	-	(131,048,219)	-	-	-	-	-	-	(131,048,219)
Foreign currency translation gain/(loss)	-	-	-	-	-	-	-	-	(4,771,492)	-	(4,771,492)
<b>Balance as at 31 March 2026</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>356,040,000</b>	<b>1,410,820,893</b>	<b>603,493,370</b>	<b>365,529,870</b>	<b>29,104,053</b>	<b>(535,924,063)</b>	<b>(183,120,665)</b>	<b>18,305,492,015</b>	<b>52,267,703,232</b>
<b>Balance as at 31 December 2025</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>356,040,000</b>	<b>1,208,078,672</b>	<b>603,493,370</b>	<b>365,529,870</b>	<b>29,104,053</b>	<b>(535,924,063)</b>	<b>(178,349,173)</b>	<b>16,319,096,905</b>	<b>50,083,337,394</b>

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

**Eastern Bank PLC.**  
**Condensed Balance Sheet (Unaudited)**  
As at 31 March 2026

Amount in BDT

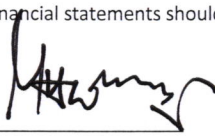
Particulars	Notes	31 March 2026	31 December 2025
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3		
Cash in hand (including foreign currencies)	3.1	9,033,622,594	7,416,813,282
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	24,295,116,128	27,410,175,015
		<b>33,328,738,722</b>	<b>34,826,988,297</b>
<b>Balances with other banks and financial institutions</b>	4		
In Bangladesh	4.1	6,535,674,035	11,525,860,456
Outside Bangladesh	4.2	20,362,586,303	1,816,382,300
		<b>26,898,260,339</b>	<b>13,342,242,756</b>
<b>Money at call and on short notice/placement</b>	5	<b>1,052,375,000</b>	-
<b>Investments</b>	6		
Government	6.2	209,546,923,031	194,845,196,802
Others	6.3	16,278,421,766	16,627,866,525
		<b>225,825,344,797</b>	<b>211,473,063,327</b>
<b>Loans and advances/investments</b>	7		
Loans, cash credits, overdraft etc./general investments	7.2	380,358,940,323	392,705,427,115
Bills purchased and discounted	7.3	76,859,204,867	84,334,481,209
		<b>457,218,145,190</b>	<b>477,039,908,324</b>
<b>Fixed assets including premises, furniture and fixtures</b>	8	<b>6,834,715,730</b>	<b>6,790,558,033</b>
<b>Other assets</b>	9	<b>18,449,272,909</b>	<b>18,130,896,149</b>
<b>Non banking assets</b>	10	-	-
<b>TOTAL ASSETS</b>		<b>769,606,852,687</b>	<b>761,603,656,887</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>LIABILITIES</b>			
<b>Borrowing/placement from</b>	11		
Non-convertible subordinated bond		12,578,000,000	11,360,000,000
Borrowings/placements from other Banks, financial institutions and agents etc.		100,035,567,062	102,080,029,823
		<b>112,613,567,062</b>	<b>113,440,029,823</b>
<b>Deposits and other accounts</b>	12		
Current deposits/Al-wadeeah current deposits and other accounts		74,035,483,177	71,658,253,093
Bills payable		1,290,692,304	1,512,738,204
Savings bank deposits/Mudaraba savings deposits		88,185,771,172	86,623,577,652
Term deposits/Mudaraba term deposits		311,524,754,429	303,010,560,183
Special notice deposits (SND)/Mudaraba special notice deposits		87,032,819,393	93,648,841,727
Bearer certificates of deposits		-	-
		<b>562,069,520,475</b>	<b>556,453,970,859</b>
<b>Other liabilities</b>	13	<b>41,871,011,629</b>	<b>40,859,652,838</b>
<b>TOTAL LIABILITIES</b>		<b>716,554,099,166</b>	<b>710,753,653,520</b>
<b>SHAREHOLDERS' EQUITY</b>			
Paid-up capital	14	15,958,133,880	15,958,133,880
Statutory reserve	15	15,958,133,880	15,958,133,880
Dividend equalisation reserve	16	356,040,000	356,040,000
Revaluation reserve on investment	17	1,336,372,469	1,133,630,249
General reserve		603,493,370	603,493,370
Start-up equity investment fund	20.1	365,529,870	365,529,870
Actuarial remeasurement gain/(loss)	18	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	19	(359,143,361)	(356,687,558)
Surplus in profit and loss account	20	19,370,117,475	17,367,653,738
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>53,052,753,521</b>	<b>50,850,003,367</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>769,606,852,687</b>	<b>761,603,656,887</b>

Amount in BDT

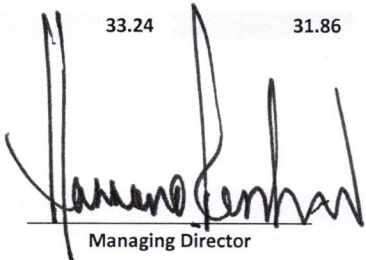
Particulars	Notes	31 March 2026	31 December 2025
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
	21		
Acceptances and endorsements		50,909,068,939	52,185,665,440
Letters of guarantee		82,841,238,899	82,051,845,127
Irrevocable letters of credit		67,546,550,163	66,715,455,486
Bills for collection		21,110,282,460	22,862,959,596
Others		741,985,658	801,211,428
		<b>223,149,126,119</b>	<b>224,617,137,078</b>
<b>Other commitments</b>			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		359,657,500	731,326,492
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		1,400,000,000	1,400,000,000
		<b>1,759,657,500</b>	<b>2,131,326,492</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>		<b>224,908,783,619</b>	<b>226,748,463,570</b>

Net asset value (NAV) per share 42 33.24 31.86

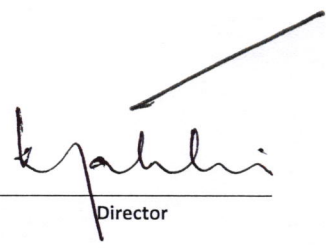
These financial statements should be read in conjunction with the annexed notes.

  
 Chief Financial Officer

  
 Company Secretary

  
 Managing Director

  
 Director

  
 Director

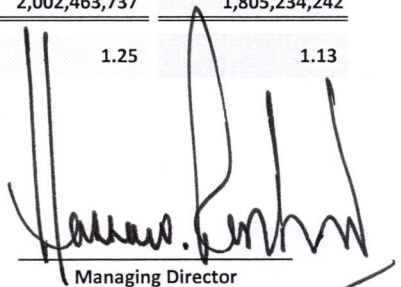
**Eastern Bank PLC.**  
**Condensed Profit & Loss Account (Unaudited)**  
For the period ended 31 March 2026

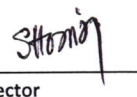
Particulars	Notes	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
Interest income/profit on investments	22.3	11,828,054,197	11,460,200,244
Interest expense/profit shared on deposits and borrowings etc.	23	10,585,206,656	9,098,386,263
<b>Net interest income/profit on investments</b>		<b>1,242,847,542</b>	<b>2,361,813,981</b>
Income from investments	24	4,720,153,326	3,823,847,965
Commission, exchange and brokerage	25	1,647,042,328	1,409,670,148
Other operating income	26	104,445,752	113,969,186
		<b>6,471,641,405</b>	<b>5,347,487,299</b>
<b>Total operating income</b>		<b>7,714,488,947</b>	<b>7,709,301,281</b>
Salary and allowances (excluding those of MD)	27	2,305,063,018	2,084,524,193
Rent, taxes, insurance, utilities etc.	28	186,226,493	163,317,949
Legal and professional expenses	29	35,191,012	39,091,365
Postage, stamp, telecommunication etc.	30	72,000,485	72,776,872
Stationery, printing, advertisement, business promotion etc.	31	226,747,060	202,178,790
Managing Director's salary and allowances	32	9,917,706	10,915,759
Directors' fees and expenses	33	908,566	1,133,539
Shariah supervisory committee's fees and expenses	34	165,078	66,000
Audit fees	35	-	-
Depreciation and repair of bank's assets	36	441,598,723	432,838,529
Other operating expenses	37	269,947,739	304,961,811
<b>Total operating expenses</b>		<b>3,547,765,881</b>	<b>3,311,804,808</b>
<b>Profit before provisions</b>		<b>4,166,723,066</b>	<b>4,397,496,472</b>
<b>Provision for loans/investments and off-balance sheet exposures</b>	39		
Specific provision (net off w/off recovery)		799,856,639	416,902,038
General provision for loans and advances/investments		(102,722,783)	1,363,659,863
General provision for off-balance sheet exposures		(3,158,992)	54,162,428
		<b>693,974,863</b>	<b>1,834,724,330</b>
<b>Other provision</b>	38		
Provision charged/(released) for protested bills & others		-	80,000,000
Provision charged/(released) on revaluation of equity securities		(183,691,897)	1,590,854
		<b>(183,691,897)</b>	<b>81,590,854</b>
<b>Total provision</b>		<b>510,282,967</b>	<b>1,916,315,183</b>
<b>Profit before tax for the period</b>		<b>3,656,440,099</b>	<b>2,481,181,289</b>
Current tax expense for the period		1,924,137,189	1,561,331,321
Deferred tax expense/(income)		(270,160,827)	(885,384,274)
<b>Total provision for taxation</b>		<b>1,653,976,362</b>	<b>675,947,047</b>
<b>Profit after tax for the period</b>		<b>2,002,463,737</b>	<b>1,805,234,242</b>
<b>Earnings per share (EPS) (restated)</b>	41.2	<b>1.25</b>	<b>1.13</b>

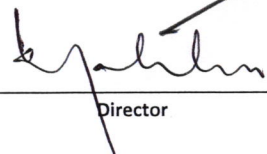
These financial statements should be read in conjunction with the annexed notes.

  
\_\_\_\_\_  
Chief Financial Officer

  
\_\_\_\_\_  
Company Secretary

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Director

  
\_\_\_\_\_  
Director

**Eastern Bank PLC.**  
**Condensed Cash Flow Statement (Unaudited)**  
For the period ended 31 March 2026

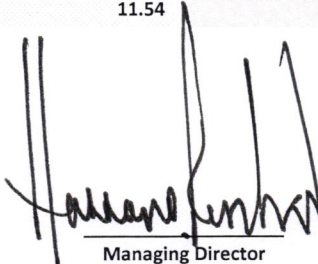
Amount in BDT


Particulars	Notes	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>A) Cash flows from operating activities</b>			
Interest/investment income receipts in cash		12,231,353,066	11,052,175,551
Interest/profit paid on deposits and borrowing etc.		(8,758,125,865)	(7,266,600,651)
Dividend receipts		142,934,612	124,019,995
Fees and commission receipts in cash		1,555,268,364	1,411,144,665
Income from investment (other than dividend)		4,636,185,027	2,281,449,123
Recoveries on loans/investments previously written off		78,317,828	91,573,821
Cash payment to employees		(1,943,753,389)	(2,348,151,070)
Cash payment to suppliers		(880,701,820)	(809,745,881)
Income taxes paid		(1,912,681,272)	(1,022,958,693)
Receipts from other operating activities		104,010,827	113,969,186
Payments for other operating activities		(271,021,383)	(306,161,350)
<b>Cash generated from operating profit before changes in operating assets and liabilities</b>		<b>4,981,785,995</b>	<b>3,320,714,696</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Net sale / (purchase) of trading securities		(8,543,739,562)	2,292,539,033
Loans and advances/investments to customers (other than banks)		20,023,407,444	(20,512,071,033)
Other assets		485,419,021	(2,583,628,465)
Deposits/borrowings/placement from other banks		(1,229,581,363)	20,814,354,131
Deposits from customers (other than banks)		3,525,906,015	9,924,522,809
Other liabilities		(820,067,229)	3,760,339,629
<b>Cash generated from changes in operating assets and liabilities</b>		<b>13,441,344,326</b>	<b>13,696,056,102</b>
<b>Net cash received from/(used in) operating activities</b>		<b>18,423,130,321</b>	<b>17,016,770,798</b>
<b>B) Cash flows from investing activities</b>			
Net sale/(purchase) of non-trading securities		(6,208,601,117)	(4,587,646,228)
Net sale/(purchase) of property, plant and equipment		(175,431,150)	(209,211,503)
Net advance payment for Right of Use Assets		(55,209,339)	-
<b>Net cash received from/(used in) investing activities</b>		<b>(6,439,241,606)</b>	<b>(4,796,857,730)</b>
<b>C) Cash flows from financing activities</b>			
Net issuance/(redemption) of subordinated bond		1,218,000,000	-
Dividend paid (cash dividend)		(8,397,024)	(10,877,314)
Payments against lease liabilities		(84,194,113)	(78,969,392)
<b>Net cash received from/(used in) financing activities</b>		<b>1,125,408,863</b>	<b>(89,846,706)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>		<b>13,109,297,578</b>	<b>12,130,066,362</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		128,530	(6,562,315)
<b>F) Opening cash and cash equivalents</b>		48,177,092,353	43,067,217,375
<b>G) Closing cash and cash equivalents (D+E+F)*</b>		<b>61,286,518,461</b>	<b>55,190,721,421</b>
<b>*Cash and cash equivalents consists of:</b>			
Cash in hand (including foreign currencies)	3.1	9,033,622,594	6,886,429,860
Balances with Bangladesh Bank and its agent bank (s)	3.2	24,295,116,128	25,018,768,209
Balances with other Banks and Financial Institutions	4	26,898,260,339	20,711,511,752
Money at call and on short notice/placement	5	1,052,375,000	2,567,981,000
Prize bonds	6.2	7,144,400	6,030,600
		<b>61,286,518,461</b>	<b>55,190,721,421</b>
<b>Net operating cash flow (NOCF) per share (restated)</b>	42	<b>11.54</b>	<b>10.66</b>

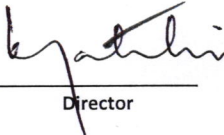
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Chief Financial Officer

  
Company Secretary

  
Managing Director

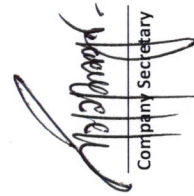
  
Director

  
Director

**Eastern Bank PLC.**  
**Condensed Statement of Changes in Equity (Unaudited)**  
For the period ended 31 March 2026

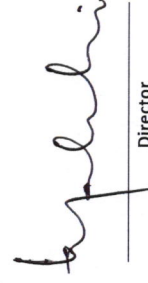
Particulars	Amount in BDT									
	Paid-up capital	Statutory reserve	Dividend equalisation reserve	Revaluation reserve on investment	General reserve	Start-up equity investment fund*	Actuarial remeasurement gain/(Loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
Balance as on 01 January 2026	15,958,133,880	15,958,133,880	356,040,000	1,133,630,249	603,493,370	365,529,870	(535,924,063)	(356,687,558)	17,367,653,738	50,850,003,367
Profit after tax for the period	-	-	-	-	-	-	-	-	2,002,463,737	2,002,463,737
Reserve for revaluation of treasury securities (HFT)	-	-	-	333,790,439	-	-	-	-	-	333,790,439
Reserve for amortisation of treasury securities (HTM)	-	-	-	(131,048,219)	-	-	-	-	-	(131,048,219)
Foreign currency translation gain/(loss)	-	-	-	-	-	-	-	(2,455,804)	-	(2,455,804)
<b>Balance as at 31 March 2026</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>356,040,000</b>	<b>1,336,372,469</b>	<b>603,493,370</b>	<b>365,529,870</b>	<b>(535,924,063)</b>	<b>(359,143,361)</b>	<b>19,370,117,475</b>	<b>53,052,753,521</b>
<b>Balance as at 31 December 2025</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>356,040,000</b>	<b>1,133,630,249</b>	<b>603,493,370</b>	<b>365,529,870</b>	<b>(535,924,063)</b>	<b>(356,687,558)</b>	<b>17,367,653,738</b>	<b>50,850,003,367</b>

  
Chief Financial Officer

  
Company Secretary

  
Managing Director

  
Director

  
Director

**Eastern Bank PLC. and its subsidiaries**  
**Selected explanatory notes**  
**As at and for the period ended 31 March 2026**

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**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 PLC., 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 period ended 31 March 2026 are same as those applied in the annual audited financial statements for the year ended 31 December 2025. Certain selected explanatory notes are given below:

**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 period ended 31 March 2026 have been prepared under the historical cost convention except Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Accounting Standards (IFRAs), 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 IFRAs 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 Bangladesh Bank as the 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 of 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's 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 2026 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 audited financial statements as at and for the year ended 31 December 2024. The following ratings have been awarded:

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

## 2.09 General

### Reporting Period

The reporting period of these financial statements of the Group and the Bank is 01 January 2026 to 31 March 2026.

### 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 13 May 2026 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 and interest expense/profit incurred/shared on deposits and borrowings increased mainly due to overall business growth as usual.
- Income from investments has increased due to volume growth of investment in govt. securities, restructure of existing portfolio and upward trend of interest rate of treasury bills/bonds.
- Provision charged for loans and advances/investments decreased mainly due to declining of loan portfolio, and impact of BB circulars.

## 2.11 Number of ordinary shares with face value and date of issues:

Number of ordinary shares as on 31 March 2026 was 1,595,813,388 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 2025.

### Calculation of Net Asset Value (NAV) per share:

Particulars	Group		Bank	
	31-Mar-26	31-Dec-25	31-Mar-26	31-Dec-25
Net Asset Value (NAV) in BDT crore	5,226.77	5,008.33	5,305.28	5,085.00
Net Asset Value (NAV) per share in BDT	32.75	31.38	33.24	31.86

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

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

Particulars	Group		Bank	
	January to March 2026	January to March 2025	January to March 2026	January to March 2025
Earnings Per Share (EPS) in BDT (restated)	1.24	0.97	1.25	1.13
Net Operating Cash Flow (NOCF) per share in BDT (restated)	11.61	10.36	11.54	10.66

$$\text{Calculation of EPS: } \frac{\text{Profit after tax}}{\text{No. of shares outstanding}}$$

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

Notes	Amount in BDT				
	Group		Bank		
	31 March 2026	31 December 2025	31 March 2026	31 December 2025	
<b>3 Cash</b>					
Cash in hand (including foreign currencies)	3.1	9,033,693,978	7,416,876,931	9,033,622,594	7,416,813,282
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	24,295,116,128	27,410,175,015	24,295,116,128	27,410,175,015
		<b>33,328,810,106</b>	<b>34,827,051,946</b>	<b>33,328,738,722</b>	<b>34,826,988,297</b>
<b>3.1 Cash in hand (including foreign currencies)</b>					
Local currency	3.1.1	8,906,262,394	7,264,964,101	8,906,191,010	7,264,900,452
Foreign currency		127,431,585	151,912,830	127,431,585	151,912,830
		<b>9,033,693,978</b>	<b>7,416,876,931</b>	<b>9,033,622,594</b>	<b>7,416,813,282</b>
<b>3.1.1 Local currency</b>					
With Bank		8,906,191,010	7,264,900,452	8,906,191,010	7,264,900,452
With Subsidiaries		71,384	63,649	-	-
		<b>8,906,262,394</b>	<b>7,264,964,101</b>	<b>8,906,191,010</b>	<b>7,264,900,452</b>
<b>3.2 Balance with Bangladesh Bank and its agent Bank(s) including foreign currencies</b>					
<b>Bangladesh Bank</b>					
Local currency		20,662,955,870	24,472,848,408	20,662,955,870	24,472,848,408
Foreign currency		3,477,129,879	2,581,032,704	3,477,129,879	2,581,032,704
		24,140,085,749	27,053,881,112	24,140,085,749	27,053,881,112
Sonal Bank (an agent of Bangladesh Bank) - local currency		155,030,379	356,293,903	155,030,379	356,293,903
		<b>24,295,116,128</b>	<b>27,410,175,015</b>	<b>24,295,116,128</b>	<b>27,410,175,015</b>
<b>4 Balances with other banks and financial institutions</b>					
Balance in Bangladesh	4.1	6,681,755,707	11,635,943,521	6,535,674,035	11,525,860,456
Balance outside Bangladesh	4.2	20,456,433,269	1,851,735,999	20,362,586,303	1,816,382,300
		<b>27,138,188,977</b>	<b>13,487,679,521</b>	<b>26,898,260,339</b>	<b>13,342,242,756</b>
<b>4.1 Balance in Bangladesh</b>					
<b>In current deposit accounts with</b>					
Banks		482,415,593	618,846,671	181,250,124	198,363,355
Non-bank financial institutions (NBFIs)		-	-	-	-
Mobile financial services (MFSs)		16,433,119	9,574,708	16,433,119	9,574,708
		498,848,711	628,421,380	197,683,242	207,938,063
Less: inter company elimination		(263,841,896)	(399,070,589)	-	-
		<b>235,006,815</b>	<b>229,350,790</b>	<b>197,683,242</b>	<b>207,938,063</b>
<b>In special notice deposit accounts with</b>					
Banks		167,456,257	166,327,844	36,240,793	36,240,793
Non-bank financial institutions (NBFIs)		-	-	-	-
		167,456,257	166,327,844	36,240,793	36,240,793
Less: inter company elimination		(22,457,365)	(41,416,713)	-	-
		<b>144,998,892</b>	<b>124,911,131</b>	<b>36,240,793</b>	<b>36,240,793</b>
<b>In fixed deposit/placement accounts with</b>					
Banks		11,235,662,500	19,486,884,540	11,231,162,500	19,486,884,540
Non-bank financial institutions (NBFIs)		490,000,000	490,000,000	490,000,000	490,000,000
		11,725,662,500	19,976,884,540	11,721,162,500	19,976,884,540
Less: inter unit/company elimination		(5,423,912,500)	(8,695,202,940)	(5,419,412,500)	(8,695,202,940)
		<b>6,301,750,000</b>	<b>11,281,681,600</b>	<b>6,301,750,000</b>	<b>11,281,681,600</b>
		<b>6,681,755,707</b>	<b>11,635,943,521</b>	<b>6,535,674,035</b>	<b>11,525,860,456</b>
<b>4.2 Balance outside Bangladesh</b>					
AB Bank PLC., India		3,494,560	3,481,618	3,494,560	3,481,618
Al-Rajhi Bank, KSA		1,917,666	16,563,771	1,917,666	16,563,771
Bank of Bhutan, Bhutan		1,829,266	2,570,022	1,829,266	2,570,022
Bank of China, China		2,205,163	23,265,470	2,205,163	23,265,470
Bank of Tokyo Mitsubishi, Japan		4,294,356	23,131,566	4,294,356	23,131,566
Citibank NA, USA		-	416,675,804	-	416,675,804
Commerz Bank AG, Germany		349,060,593	-	349,060,593	-
Habib American Bank, USA		9,118,764	2,822,190	9,118,764	2,822,190
HDFC Bank Limited, Hongkong		2,221,222	2,505,928	-	-
ICICI Bank Limited, India		155,339,568	43,513,177	155,339,568	43,513,177
ICICI Bank Limited, Hongkong		101,639,574	40,951,011	10,013,830	8,103,239
JP Morgan Chase Bank NA, UK		132,494,470	18,669,483	132,494,470	18,669,483
JP Morgan Chase Bank NA, Australia		-	598,241	-	598,241
JP Morgan Chase Bank, USA		17,926,286,974	-	17,926,286,974	-
JP Morgan Chase Bank, Germany		109,677,890	4,464,082	109,677,890	4,464,082
Mashreqbank, USA		-	596,386,841	-	596,386,841
Mashreqbank, UAE		20,575,733	2,992,374	20,575,733	2,992,374
Nepal Bangladesh Bank Limited, Nepal		20,113,024	19,688,160	20,113,024	19,688,160
MCB Bank Limited, Pakistan		51,975,783	14,777,490	51,975,783	14,777,490
National Commercial Bank, KSA		8,186,053	8,159,877	8,186,053	8,159,877
Standard Chartered Bank, Sri Lanka		549,722	551,355	549,722	551,355
Standard Chartered Bank, India		301,109,689	157,435,044	301,109,689	157,435,044
Standard Chartered Bank, USA		1,208,408,316	410,517,995	1,208,408,316	410,517,995
Standard Chartered Bank, Singapore		13,068,638	10,924,927	13,068,638	10,924,927
Standard Chartered Bank, Germany		24,415,283	21,876,042	24,415,283	21,876,042
Zuercher Kantonal Bank, Zurich, Switzerland		8,450,962	9,213,530	8,450,962	9,213,530
		<b>20,456,433,269</b>	<b>1,851,735,999</b>	<b>20,362,586,303</b>	<b>1,816,382,300</b>

	Notes	Group		Bank	
		31 March 2026	31 December 2025	31 March 2026	31 December 2025
<b>4.3 Balances of subsidiaries with Banks &amp; NBFIs</b>					
<b>With Eastern Bank PLC. (eliminated as intra group balance)</b>					
EBL Securities PLC.		268,285,082	258,379,970		
EBL Investments Limited		16,127,821	35,100,278		
EBL Finance (HK) Limited		-	146,436,197		
EBL Asset Management Limited		6,386,358	570,857		
		<b>290,799,261</b>	<b>440,487,302</b>		
<b>With other banks &amp; NBFIs</b>					
Banks		239,928,638	145,436,765		
Non-bank financial institutions (NBFIs)		-	-		
		<b>239,928,638</b>	<b>145,436,765</b>		
		<b>530,727,899</b>	<b>585,924,067</b>		
<b>4.4 Consolidated balance with Banks and FIs held by group entities</b>					
Eastern Bank PLC.		26,898,260,339	13,342,242,756		
EBL Securities PLC.		414,260,987	368,407,769		
EBL Investments Limited		16,233,588	35,155,544		
EBL Finance (HK) Limited		93,846,966	181,789,897		
EBL Asset Management Limited		6,386,358	570,857		
		<b>27,428,988,238</b>	<b>13,928,166,823</b>		
Less: inter company elimination		(290,799,261)	(440,487,302)		
		<b>27,138,188,977</b>	<b>13,487,679,521</b>		
<b>5 Money at call and on short notice</b>					
Banks		1,052,375,000	-	1,052,375,000	-
Non-bank financial institutions (NBFIs)		-	-	-	-
		<b>1,052,375,000</b>	<b>-</b>	<b>1,052,375,000</b>	<b>-</b>
<b>6 Investments</b>					
Government	6.2	209,546,923,031	194,850,848,919	209,546,923,031	194,845,196,802
Others	6.3	21,163,338,957	21,737,198,775	16,278,421,766	16,627,866,525
		<b>230,710,261,988</b>	<b>216,588,047,694</b>	<b>225,825,344,797</b>	<b>211,473,063,327</b>
<b>6.1 Consolidated investments by group entities</b>					
Eastern Bank PLC.		225,825,344,797	211,473,063,327		
EBL Securities PLC.		3,552,134,456	3,805,443,210		
EBL Investments Limited		1,085,561,239	1,056,667,544		
EBL Asset Management Limited		247,221,496	252,873,613		
EBL Finance (HK) Limited.		-	-		
		<b>230,710,261,988</b>	<b>216,588,047,694</b>		
Less: inter company elimination		-	-		
		<b>230,710,261,988</b>	<b>216,588,047,694</b>		
<b>6.2 Government</b>					
Treasury Bills	6.2.1	44,859,597,347	42,720,979,334	44,859,597,347	42,715,327,217
Treasury Bonds	6.2.2	123,951,943,284	115,553,740,285	123,951,943,284	115,553,740,285
Encumbered security - Bangladesh Government Special Purpose Bond (BGSPB)-Eastern		26,358,178,000	26,358,178,000	26,358,178,000	26,358,178,000
Sukuk - HTM		10,904,710,000	8,940,090,000	10,904,710,000	8,940,090,000
Encumbered security -Islamic Banks Liquidity Facility (IBLF)		3,465,350,000	1,270,000,000	3,465,350,000	1,270,000,000
Prize Bonds		7,144,400	7,861,300	7,144,400	7,861,300
		<b>209,546,923,031</b>	<b>194,850,848,919</b>	<b>209,546,923,031</b>	<b>194,845,196,802</b>
<b>6.2.1 Treasury bills</b>					
Held for trading (HFT)		44,859,597,347	42,715,327,217	44,859,597,347	42,715,327,217
Held to maturity (HTM)		-	5,652,117	-	-
		<b>44,859,597,347</b>	<b>42,720,979,334</b>	<b>44,859,597,347</b>	<b>42,715,327,217</b>
<b>6.2.2 Treasury bonds</b>					
Held for trading (HFT)		45,998,255,222	39,649,853,769	45,998,255,222	39,649,853,769
Held to maturity (HTM)		77,953,688,062	75,903,886,517	77,953,688,062	75,903,886,517
		<b>123,951,943,284</b>	<b>115,553,740,285</b>	<b>123,951,943,284</b>	<b>115,553,740,285</b>
<b>6.3 Others</b>					
Corporate bond (non-convertible)		300,000,000	300,000,000	300,000,000	300,000,000
Subordinated bonds (issued by other banks)		3,700,000,000	3,900,000,000	3,700,000,000	3,900,000,000
Perpetual Bonds		5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
Preference Shares		1,710,833,333	1,880,500,000	1,710,833,333	1,880,500,000
Shares & mutual funds (MFs)-quoted and unquoted		10,452,505,623	10,656,698,775	5,567,588,432	5,547,366,525
		<b>21,163,338,957</b>	<b>21,737,198,775</b>	<b>16,278,421,766</b>	<b>16,627,866,525</b>

Notes	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
<b>7 Loans and advances/investments</b>				
Loans, cash credits, overdrafts etc./general investments	7.2	378,841,399,944	391,410,103,404	380,358,940,323
Bills purchased and discounted	7.3	80,932,641,385	88,136,894,626	76,859,204,867
		<b>459,774,041,329</b>	<b>479,546,998,030</b>	<b>457,218,145,190</b>
				<b>477,039,908,324</b>
<b>7.1 Consolidated loans and advances/investments by group entities</b>				
Eastern Bank PLC.		457,218,145,190	477,039,908,324	
EBL Securities PLC.		2,241,635,293	2,312,792,053	
EBL Investments Limited		49,850,568	50,100,048	
EBL Finance (HK) Limited		4,073,436,518	3,802,413,417	
EBL Asset Management Limited		-	-	
		<b>463,583,067,569</b>	<b>483,205,213,842</b>	
Less: inter company elimination		(3,809,026,240)	(3,658,215,812)	
		<b>459,774,041,329</b>	<b>479,546,998,030</b>	
<b>7.2 Loans, cash credits, overdrafts etc/Investments</b>				
<b>Inside Bangladesh</b>				
Loans/investment-general		311,976,313,345	323,250,696,460	311,926,462,777
Cash credit		6,668,327,957	7,726,364,955	6,668,327,957
Overdraft		60,835,473,940	60,790,376,020	58,593,838,647
Less: inter company elimination		(638,715,297)	(357,334,031)	-
		<b>378,841,399,944</b>	<b>391,410,103,404</b>	<b>377,188,629,380</b>
<b>Outside Bangladesh</b>				
Overdraft-EBL Finance (HK) Limited		3,170,310,943	3,300,881,781	3,170,310,943
Inter company elimination		(3,170,310,943)	(3,300,881,781)	-
		<b>378,841,399,944</b>	<b>391,410,103,404</b>	<b>380,358,940,323</b>
				<b>392,705,427,115</b>
<b>7.3 Bills purchased and discounted</b>				
<b>Inside Bangladesh</b>				
Local bills/documents		39,636,187,099	36,252,180,581	39,636,187,099
Foreign bills/documents		37,223,017,767	48,082,300,628	37,223,017,767
		<b>76,859,204,867</b>	<b>84,334,481,209</b>	<b>76,859,204,867</b>
<b>Outside Bangladesh</b>				
Bills financed & UPAS by EBL Finance (HK) Ltd.		4,073,436,518	3,802,413,417	-
		<b>80,932,641,385</b>	<b>88,136,894,626</b>	<b>84,334,481,209</b>
<b>7.4 Classification status of loans and advances/investments</b>				
<b>Unclassified</b>				
Standard (excluding Staff Loan/Financing)		428,078,614,823	453,581,093,217	426,432,573,058
Special Mention Accounts (SMA)		15,469,347,326	11,909,910,297	15,469,347,326
		<b>443,547,962,149</b>	<b>465,491,003,514</b>	<b>441,901,920,384</b>
<b>Classified</b>				
Sub-standard		2,583,544,286	1,080,638,078	2,583,544,286
Doubtful		2,298,246,391	2,003,988,037	2,298,246,391
Bad/Loss		8,805,885,880	8,540,202,208	7,899,044,253
		<b>13,687,676,558</b>	<b>11,624,828,323</b>	<b>12,780,834,931</b>
Executives & staffs (HR Loan/Financing)		2,538,402,622	2,431,166,193	2,535,389,875
		<b>459,774,041,329</b>	<b>479,546,998,030</b>	<b>457,218,145,189</b>
				<b>477,039,908,324</b>
<b>Percentage of Classified Loans &amp; Advances/investments (Non-Performing loans/investments)</b>		<b>2.98%</b>	<b>2.42%</b>	<b>2.80%</b>
				<b>2.24%</b>
<b>8 Fixed assets including premises, furniture and fixtures</b>				
Freehold lands and land development		1,499,083,134	1,499,083,134	1,499,083,134
Buildings and floor spaces		1,513,777,664	1,513,777,664	1,513,777,664
Capital work in progress		55,165,999	70,054,315	55,165,999
General machineries and equipment		1,210,106,722	1,136,737,364	1,197,354,255
Computer and network equipment		2,078,022,737	2,050,643,968	2,043,207,569
Digital banking equipment		617,849,190	576,556,954	617,849,190
Electromechanical equipment		349,778,517	349,778,517	349,778,517
Furniture and fixtures		942,232,699	931,700,474	904,010,884
Vehicles		317,122,656	317,122,656	291,372,923
Right of use assets		3,198,915,436	3,114,825,527	3,105,179,644
Software		1,167,042,234	1,150,860,152	1,156,677,082
<b>Total cost</b>		<b>12,949,096,988</b>	<b>12,711,140,727</b>	<b>12,733,456,861</b>
Accumulated depreciation and amortization		(6,050,193,267)	(5,846,358,292)	(5,898,741,131)
<b>Written down value</b>		<b>6,898,903,721</b>	<b>6,864,782,435</b>	<b>6,834,715,730</b>
				<b>6,790,558,033</b>
<b>8.1 Consolidated fixed assets of group entities</b>				
Eastern Bank PLC.		6,834,715,730	6,790,558,033	
EBL Securities PLC.		48,249,437	54,445,335	
EBL Investments Limited		2,834,261	3,482,635	
EBL Finance (HK) Limited		10,359,040	12,945,027	
EBL Asset Management Limited		2,745,253	3,351,405	
		<b>6,898,903,721</b>	<b>6,864,782,435</b>	
Less: Inter company elimination		-	-	
		<b>6,898,903,721</b>	<b>6,864,782,435</b>	

9	Other assets	Group		Bank	
		31 March 2026	31 December 2025	31 March 2026	31 December 2025
	<b>Income generating:</b>				
	Investment in subsidiaries	-	-	3,162,179,152	3,162,179,152
	Fair value of TREC to EBLSL and Shares of DSE	595,337,112	595,337,112	-	-
	Fair value of TREC to EBLSL and Shares of CSE	194,034,792	194,034,792	-	-
	<b>Non-income generating:</b>				
	Receivable from subsidiaries	-	-	6,182,610	-
	Stock of printing stationeries	6,836,044	4,831,689	6,836,044	4,831,689
	Stock of security stationeries	120,655,990	133,847,739	120,655,990	133,847,739
	Stamps on hand	6,681,972	7,566,142	6,672,822	7,556,992
	Advance to staff for expenses	7,764,000	1,920,721	7,764,000	1,920,721
	Security deposits	1,154,076,172	1,154,076,172	1,142,938,102	1,142,938,102
	Interest/profit, fees and dividend receivables	9.3	4,646,075,247	4,076,869,734	4,678,371,291
	Sundry receivables	9.4	4,945,129,408	5,501,340,178	4,944,944,911
	Advance rent		97,134,331	89,910,885	85,296,923
	Advance to representative office-Guangzhou, China		10,376,773	1,723,505	10,376,773
	Prepayments and advance to vendors		1,392,350,776	1,329,321,073	1,387,177,767
	Deferred tax assets (net of liabilities)		3,054,717,850	2,785,015,004	2,889,876,524
	Receivable from DSE and CSE		92,577,581	35,039,711	-
			<b>16,323,748,048</b>	<b>15,910,834,456</b>	<b>18,449,272,909</b>
					<b>18,130,896,149</b>
<b>9.1</b>	<b>Consolidated other assets of group entities</b>				
	Eastern Bank PLC.		18,449,272,909	18,130,896,149	
	EBL Securities PLC.		1,038,069,158	994,320,133	
	EBL Investments Limited		55,716,040	55,236,276	
	EBL Finance (HK) Limited		11,837,409	5,681,083	
	EBL Asset Management Limited		12,267,735	14,967,428	
			<b>19,567,163,251</b>	<b>19,201,101,068</b>	
	Less: inter company elimination		(3,243,415,203)	(3,290,266,612)	
			<b>16,323,748,048</b>	<b>15,910,834,456</b>	
<b>9.2</b>	<b>Investment in subsidiary</b>				
	<b>Inside Bangladesh</b>				
	EBL Securities PLC.			2,217,400,000	2,217,400,000
	EBL Investments Limited			679,999,900	679,999,900
	EBL Asset Management Limited			249,999,900	249,999,900
	<b>Outside Bangladesh</b>				
	EBL Finance (HK) Limited			14,779,352	14,779,352
				<b>3,162,179,152</b>	<b>3,162,179,152</b>
<b>9.3</b>	<b>Interest/profit, fees and dividend receivables</b>				
	Interest/profit receivable on placement/margin loans*		56,169,047	147,908,576	55,937,282
	Income receivable on government securities		3,808,245,480	3,340,013,065	3,808,245,480
	Interest receivable on non-government securities		166,468,824	136,059,490	166,468,824
	Interest receivable under stimulus package (subsidized by BB)		81,020,302	81,020,302	81,020,302
	Fees, commission and charges receivable		262,550,145	179,384,725	235,350,204
	Dividend receivable		342,040,188	313,249,704	331,349,198
			<b>4,716,493,987</b>	<b>4,197,635,862</b>	<b>4,678,371,291</b>
	Less: inter unit/company elimination		(70,418,740)	(120,766,128)	-
			<b>4,646,075,247</b>	<b>4,076,869,734</b>	<b>4,678,371,291</b>
	* Margin loans/investments by subsidiaries.				<b>4,144,736,336</b>
<b>9.4</b>	<b>Sundry receivables</b>				
	Protested Bills to be recovered		186,165,646	186,165,646	186,165,646
	AIT recoverable from customers		55,300,000	66,300,000	55,300,000
	Cards and ATM transactional/settlement account		2,380,890,013	2,721,671,433	2,380,890,013
	NRB Incentive Receivable from BB		1,835,923,281	1,609,415,407	1,835,923,281
	Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc)		486,850,468	917,787,692	486,665,971
			<b>4,945,129,408</b>	<b>5,501,340,178</b>	<b>4,944,944,911</b>
					<b>5,501,225,710</b>
<b>10</b>	<b>Non-banking assets</b>				
	<b>Accounting policy</b>				
	Non-banking asset (NBA) is acquired due to failure of borrower to repay the loan in time taken against mortgaged properties. NBA is recognised in the financial statements on the basis of third party valuation and in compliance with the NBA Policy guided by Bangladesh Bank (BRPD circular no. 22 dated 20 September 2021).				
	As on the reporting date, the Bank had absolute ownership on few mortgaged properties (mostly land) through the verdict of the honorable court under section 33 (7) of the Artharin Adalat Act 2003 but those are yet to be recognized in the financial statements as non-earning assets in compliance with the said BB circular.				
<b>11</b>	<b>Borrowings/placements from banks, financial institutions and agents</b>				
	Inside Bangladesh	11.2	94,703,370,261	90,345,881,303	90,263,820,139
	Outside Bangladesh	11.3	22,349,746,923	27,829,731,373	22,349,746,923
			<b>117,053,117,184</b>	<b>118,175,612,676</b>	<b>112,613,567,062</b>
					<b>113,440,029,823</b>
<b>11.1</b>	<b>Consolidated borrowings/placements from Banks, FIs by group entities</b>				
	Eastern Bank PLC.		112,613,567,062	113,440,029,823	
	EBL Securities PLC.		4,345,205,710	4,646,987,378	
	EBL Finance (HK) Limited		3,410,140,475	3,215,622,521	
	EBL Investments Limited		452,947,640	445,929,506	
	EBL Asset Management Limited		-	-	
			<b>120,821,860,887</b>	<b>121,748,569,228</b>	
	Less: inter company elimination		(3,768,743,703)	(3,572,956,552)	
			<b>117,053,117,184</b>	<b>118,175,612,676</b>	

Notes	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
<b>11.2 Borrowings/placements from inside Bangladesh</b>				
<b>Demand borrowings/placements</b>				
Banks	5,699,524,569	10,676,388,420	5,419,412,500	10,676,388,420
NBFIs	-	-	-	-
	5,699,524,569	10,676,388,420	5,419,412,500	10,676,388,420
Less: inter unit/company elimination	(5,699,524,569)	(8,695,202,940)	(5,419,412,500)	(8,695,202,940)
	-	1,981,185,480	-	1,981,185,480
<b>Term borrowings/placements</b>				
Banks	12,565,607,009	16,613,872,045	4,637,425,253	8,305,332,640
NBFIs	-	-	-	-
	12,565,607,009	16,613,872,045	4,637,425,253	8,305,332,640
Less: inter unit/company elimination	(3,488,631,634)	(3,572,956,552)	-	-
	9,076,975,375	13,040,915,493	4,637,425,253	8,305,332,640
<b>Subordinated bond &amp; other borrowings/placements under schemes</b>				
<i>From Bangladesh Bank &amp; others</i>				
Investment Promotion & Financing Facility (IPFF)	767,932,767	767,475,642	767,932,767	767,475,642
Export Development Fund (EDF)	32,653,015,510	26,175,675,522	32,653,015,510	26,175,675,522
Refinance scheme under SMESPD	2,942,293,527	2,502,839,477	2,942,293,527	2,502,839,477
Second Crop Diversification Project	229,358,025	254,842,250	229,358,025	254,842,250
Long Term Financing Facility (LTFF)	329,424,774	351,701,788	329,424,774	351,701,788
Refinance scheme-others	4,494,973,247	5,289,681,435	4,494,973,247	5,289,681,435
Green Transformation fund	2,013,219,035	1,063,386,215	2,013,219,035	1,063,386,215
Borrowing under assured repo (BGSPB Eastern) with BB	26,358,178,000	26,358,178,000	26,358,178,000	26,358,178,000
Non-Convertible Subordinated Bond	12,578,000,000	11,360,000,000	12,578,000,000	11,360,000,000
Islami Bank Liquidity Facility (IBLF)	3,260,000,000	1,200,000,000	3,260,000,000	1,200,000,000
	85,626,394,885	75,323,780,329	85,626,394,885	75,323,780,329
	94,703,370,261	90,345,881,303	90,263,820,139	85,610,298,450
<b>11.3 Borrowing/placement from outside Bangladesh</b>				
Non-interest/non-profit bearing	1,743,310,104	1,630,096,679	1,743,310,104	1,630,096,679
Interest/profit bearing	20,606,436,820	26,199,634,694	20,606,436,820	26,199,634,694
	22,349,746,923	27,829,731,373	22,349,746,923	27,829,731,373
<b>12 Deposits and other accounts</b>				
Current deposits/Al-wadeeah current deposits other accounts etc.	73,771,633,406	71,259,182,504	74,035,483,177	71,658,253,093
Bills payable	1,290,692,304	1,512,738,204	1,290,692,304	1,512,738,204
Savings bank deposits/Mudaraba savings deposits	88,185,771,172	86,623,577,652	88,185,771,172	86,623,577,652
Fixed deposits/Mudaraba fixed deposits	311,520,254,429	303,010,560,183	311,524,754,429	303,010,560,183
Special notice deposits (SND)/Mudaraba special notice deposits	87,010,138,138	93,607,425,014	87,032,819,393	93,648,841,727
	561,778,489,449	556,013,483,557	562,069,520,475	556,453,970,859
As on the reporting date, the bank had no Bearer certificates of deposits.				
<b>12.1 Group entity- wise consolidated deposits and other accounts</b>				
Eastern Bank PLC.	562,069,520,475	556,453,970,859		
Subsidiary companies	-	-		
	562,069,520,475	556,453,970,859		
Less: inter company elimination	(291,031,026)	(440,487,302)		
	561,778,489,449	556,013,483,557		
<b>12.2 Deposit concentration</b>				
Deposit from banks	5,475,220,003	4,660,338,605	5,475,220,003	4,660,338,605
Deposit from other than banks	556,303,269,446	551,353,144,952	556,594,300,472	551,793,632,254
	561,778,489,449	556,013,483,557	562,069,520,475	556,453,970,859
<b>13 Other liabilities</b>				
Privileged creditors (payable to government)	1,223,957,922	1,924,024,770	1,223,723,463	1,921,527,748
Acquirer liabilities	2,433,105,065	2,329,374,285	2,433,105,065	2,329,374,285
Sundry creditors	287,779,526	134,442,492	261,055,344	122,505,953
Security deposit	26,953,650	24,769,979	26,953,650	29,403,601
Current tax liability/(assets)	3,800,324,179	3,782,993,546	3,785,785,777	3,774,329,860
Provision for loans, advances/investments and OBS exposures (other than OBC)	17,860,928,915	16,966,249,396	17,292,022,780	16,402,856,702
Provision for loans, advances/investments and OBS exposures (for OBO)	674,171,368	788,460,422	674,171,368	788,460,422
Interest suspense/profit suspense account	5,720,653,956	5,207,706,254	5,544,690,233	5,031,742,531
Provision for other assets including protested bills	730,190,207	730,190,207	730,190,207	730,190,207
Unclaimed dividend	59,339,193	67,736,217	59,339,193	67,736,217
Provision for loss on revaluation of shares (net)	2,605,934,082	2,791,900,771	1,627,985,668	1,811,677,564
Advance interest/profit/commission received	18,804,138	29,046,451	16,330,532	25,590,344
Expenses payable	1,357,525,953	1,196,431,842	1,332,802,710	1,179,902,403
Interest/profit payable on borrowing/placement	2,014,825,313	1,462,573,548	2,014,892,136	1,462,573,548
Miscellaneous liabilities/payables	3,511,653,961	3,687,704,168	3,088,453,202	3,401,526,866
Lease liabilities (present value of lease payments)	1,469,401,922	1,448,864,716	1,428,040,347	1,399,763,196
Net benefit obligation	331,469,952	380,491,390	331,469,952	380,491,390
	44,127,019,304	42,952,960,455	41,871,011,629	40,859,652,838

Notes	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
<b>13.1 Group entity-wise consolidated other liabilities</b>				
Eastern Bank PLC.	41,871,011,629	40,859,652,838		
EBL Securities PLC.	2,083,964,154	1,951,877,672		
EBL Investments Limited	46,926,113	46,801,374		
EBL Finance (HK) Limited	187,430,724	234,246,431		
EBL Asset Management Limited	58,973,507	73,728,860		
	<b>44,248,306,127</b>	<b>43,166,307,175</b>		
Less: inter company elimination	(121,286,823)	(213,346,720)		
	<b>44,127,019,304</b>	<b>42,952,960,455</b>		
<b>14 Share capital</b>				
<b>A) Authorized capital</b>				
2,500,000,000 ordinary shares of BDT 10 each	<b>25,000,000,000</b>	<b>25,000,000,000</b>	<b>25,000,000,000</b>	<b>25,000,000,000</b>
<b>B) Issued, subscribed and fully paid-up capital</b>				
	<b>No. of shares</b>			
	<b>31 -March-2026</b>	<b>31 -Dec-2025</b>		
Issued against cash	129,345,000	129,345,000	1,293,450,000	1,293,450,000
Issued as bonus share	1,466,468,388	1,466,468,388	14,664,683,880	14,664,683,880
	<b>1,595,813,388</b>	<b>1,595,813,388</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>
<b>15 Statutory Reserve</b>				
In compliance with the provision of section 24 of the Bank Company Act 1991 (as amended up to date), the Bank is to transfer at least 20% of its profit before tax (PBT) to statutory reserve each year until the sum of statutory reserve and share premium (if any) equal the paid-up capital of the Bank. In 2025, the bank has transferred BDT 2,376.74 million to statutory reserve account (which is less than 20% of PBT of 2025) in compliance with the said provision.				
Opening balance	15,958,133,880	13,581,390,540	15,958,133,880	13,581,390,540
Transferred from profit during the period	-	2,376,743,340	-	2,376,743,340
	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>	<b>15,958,133,880</b>
<b>16 Dividend equalization reserve</b>				
As per BRPD Circular No. 18 dated 20 October 2002, Banks had to transfer an equal amount of net profit (amount by which cash dividend exceeds 20%) to Dividend Equalization Account while paying cash dividend in excess of 20%. This is treated as 'Core Capital' of the Bank.				
<b>17 Revaluation reserve on investment</b>				
Reserve for revaluation of treasury securities (HFT)	1,110,029,604	776,239,165	1,110,029,604	776,239,165
Reserve for amortization of treasury securities (HTM)	226,342,865	357,391,084	226,342,865	357,391,084
Reserve for fair value of TRECs and Shares of DSE and CSE owned by EBLSL	74,448,423	74,448,423	-	0
	<b>1,410,820,892</b>	<b>1,208,078,672</b>	<b>1,336,372,469</b>	<b>1,133,630,249</b>
<b>18 Actuarial re-measurement gain/(loss) on defined benefit plans</b>				
Actuarial re-measurement gain/(loss) results from the increase in present value of the defined benefit obligation (Gratuity Fund and Superannuation Fund) due to changes in actuarial assumptions and experience adjustment shown as equity component as element of other comprehensive income (OCI) as per IAS 19 <i>Employee Benefits</i> .				
Opening balance	(857,478,500)	(857,478,500)	(857,478,500)	(857,478,500)
Adjustment of re-measurement gain/(loss)	-	-	-	-
	<b>(857,478,500)</b>	<b>(857,478,500)</b>	<b>(857,478,500)</b>	<b>(857,478,500)</b>
Adjustment with deferred tax assets	321,554,438	321,554,438	321,554,438	321,554,438
	<b>(535,924,063)</b>	<b>(535,924,063)</b>	<b>(535,924,063)</b>	<b>(535,924,063)</b>
<b>19 Foreign currency translation gain/(loss)</b>				
Assets and liabilities of EBL Offshore Banking Operation and EBL Finance (HK) Limited (on consolidation) have been presented into Taka (which is the functional currency of the Bank) using period end standard mid rate of exchange of the Bank @ USD 1 = BDT 122.7500 and HKD 1 = BDT 15.6600. Periodic incomes and expenses are translated using monthly average exchange rate (USD 1= BDT 122.3871 & HKD 1 =BDT 15.6650). The net cumulative result of the exchange rate difference has been presented separately as equity component as per para 39 of IAS 21 <i>The Effects of Changes in Foreign Exchange Rates</i> .				
<b>20 Surplus in profit and loss account</b>				
Opening balance	16,319,096,905	15,199,070,079	17,367,653,738	15,578,163,149
Profit for the year	1,986,395,109	8,340,355,037	2,002,463,737	9,009,818,801
Transfer to statutory reserve	-	(2,376,743,340)	-	(2,376,743,340)
Transfer to start-up equity investment fund	-	(90,098,188)	-	(90,098,188)
Bonus share issued	-	(2,376,743,340)	-	(2,376,743,340)
Cash dividend paid for 2024	-	(2,376,743,344)	-	(2,376,743,344)
	<b>18,305,492,014</b>	<b>16,319,096,905</b>	<b>19,370,117,475</b>	<b>17,367,653,738</b>
<b>20.1 Start-up equity investment fund</b>				
Opening balance	365,529,870	275,431,682	365,529,870	275,431,682
Addition during the year	-	90,098,188	-	90,098,188
	<b>365,529,870</b>	<b>365,529,870</b>	<b>365,529,870</b>	<b>365,529,870</b>
<b>21 Contingent liabilities</b>				
Acceptance and endorsements	50,909,068,939	52,185,665,440	50,909,068,939	52,185,665,440
Letters of guarantee	82,841,238,899	82,051,845,127	82,841,238,899	82,051,845,127
Irrevocable letters of credit	67,546,550,163	66,715,455,486	67,546,550,163	66,715,455,486
Bills for collection	21,110,282,460	22,862,959,596	21,110,282,460	22,862,959,596
Others	741,985,658	801,211,428	741,985,658	801,211,428
Forward assets purchased and forward deposits placed (against FCY)	359,657,500	731,326,492	359,657,500	731,326,492
Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000	1,400,000,000	1,400,000,000
	<b>224,908,783,619</b>	<b>226,748,463,570</b>	<b>224,908,783,619</b>	<b>226,748,463,570</b>

Notes	Group		Bank		
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	
<b>22 Income statement</b>					
<b>Income:</b>					
Interest/profit, discount and similar income	22.1	17,034,086,131	14,678,522,347	16,962,908,599	14,623,791,347
Dividend income	24.1	195,192,104	245,696,958	187,383,453	241,185,053
Fees, commission and brokerage	25.1 & 25.3	1,165,670,053	1,100,154,766	1,080,203,044	1,039,104,329
Gain/(loss) from sale of government securities	24	(556,499,301)	387,007,811	(556,499,301)	387,072,066
Net gain/(loss) on sale of quoted securities	24	4,272,641	40,355,634	(45,585,228)	31,999,743
Exchange gain (net of exchange loss)	25.2	573,724,732	372,764,603	566,839,284	370,565,820
Other operating income	26	104,547,109	115,115,755	104,445,752	113,969,186
		<b>18,520,993,468</b>	<b>16,939,617,874</b>	<b>18,299,695,602</b>	<b>16,807,687,543</b>
<b>Expense:</b>					
Interest/profit paid on deposits and borrowings/placements etc.	23	10,731,629,281	9,224,435,825	10,585,206,656	9,098,386,263
Administrative expenses	22.2	3,031,989,574	2,797,437,193	2,978,429,160	2,749,735,588
Depreciation on Banking assets	36	309,315,837	266,003,383	299,388,982	257,107,409
Other operating expenses	37	275,198,221	311,246,948	269,947,739	304,961,811
		<b>14,348,132,913</b>	<b>12,599,123,348</b>	<b>14,132,972,536</b>	<b>12,410,191,070</b>
		<b>4,172,860,555</b>	<b>4,340,494,526</b>	<b>4,166,723,066</b>	<b>4,397,496,472</b>
<b>22.1 Interest/profit, discount and similar income</b>					
Interest/profit on loans and advances/investments	22.3	11,612,345,026	10,806,110,257	11,494,740,318	10,649,690,901
Interest on money at call and on short notice	22.3	96,448,018	388,565,297	96,448,018	388,565,297
Interest/profit on placement with banks and financial institutions	22.3	303,137,844	537,024,598	302,785,823	536,798,615
Interest/profit on foreign currency balances	22.3	50,156,277	84,427,132	50,156,277	84,427,132
Interest on Reverse REPO	24	182,077,566	160,870,787	182,077,566	160,870,787
Interest/profit on govt. Securities	24.2	4,867,653,522	2,856,994,116	4,867,653,522	2,849,593,470
Interest/profit on non-government securities	24	85,123,313	153,126,846	85,123,313	153,126,846
		<b>17,196,941,566</b>	<b>14,987,119,032</b>	<b>17,078,984,837</b>	<b>14,823,073,047</b>
Inter unit/company elimination	23	(162,855,435)	(308,596,686)	(116,076,238)	(199,281,701)
		<b>17,034,086,131</b>	<b>14,678,522,347</b>	<b>16,962,908,599</b>	<b>14,623,791,347</b>
<b>22.2 Administrative expense</b>					
Salary & allowances (excluding those of Managing	27	2,346,204,884	2,125,369,484	2,305,063,018	2,084,524,193
Rent, taxes, insurance, utilities etc.	28	189,656,789	165,777,341	186,226,493	163,317,949
Legal & professional expenses	29	35,989,436	39,378,571	35,191,012	39,091,365
Postage, stamp, telecommunication etc.	30	76,191,669	74,136,485	72,000,485	72,776,872
Stationery, printing, advertisement, business promotion etc.	31	228,106,918	202,887,824	226,747,060	202,178,790
Managing Director's salary and allowances (Bank only)	32	9,917,706	10,915,759	9,917,706	10,915,759
Directors' fees and expenses	33	1,086,816	1,237,039	908,566	1,133,539
Shariah supervisory committee's fees and expenses	34	165,078	66,000	165,078	66,000
Audit fees	35	-	-	-	-
Repair of bank's assets	36	144,670,278	177,668,689	142,209,742	175,731,120
		<b>3,031,989,574</b>	<b>2,797,437,193</b>	<b>2,978,429,160</b>	<b>2,749,735,588</b>
<b>22.3 Interest Income/profit on investments</b>					
Interest/profit on loans and advances/investments		11,612,345,026	10,806,110,257	11,494,740,318	10,649,690,901
Interest on money at call and on short notice		96,448,018	388,565,297	96,448,018	388,565,297
Interest/profit on placement with banks and financial institutions		303,137,844	537,024,598	302,785,823	536,798,615
Interest/profit on foreign currency balances		50,156,277	84,427,132	50,156,277	84,427,132
		<b>12,062,087,165</b>	<b>11,816,127,283</b>	<b>11,944,130,436</b>	<b>11,659,481,944</b>
Inter unit/company elimination		(162,855,435)	(308,596,686)	(116,076,238)	(199,281,701)
		<b>11,899,231,729</b>	<b>11,507,530,598</b>	<b>11,828,054,197</b>	<b>11,460,200,244</b>
<b>23 Interest expense/profit shared on deposits, borrowings/placements and others</b>					
Interest paid/profit shared on deposits	23.1	8,566,644,202	7,087,070,505	8,566,644,202	7,087,070,505
Interest/profit on borrowings/placements from Banks & Fis	23.2	1,214,512,261	1,301,856,053	1,022,408,541	1,068,030,125
Interest/profit on borrowings/placements from BB & others	23.3	1,050,752,187	1,073,281,478	1,050,752,187	1,073,281,478
Interest on lease liabilities		37,980,670	34,980,276	36,882,568	33,441,657
Net interest expense/(income) on GF and SF	23.4 & 23.5	24,595,396	35,844,198	24,595,396	35,844,198
		<b>10,894,484,716</b>	<b>9,533,032,510</b>	<b>10,701,282,894</b>	<b>9,297,667,963</b>
Inter unit/company elimination		(162,855,435)	(308,596,686)	(116,076,238)	(199,281,701)
		<b>10,731,629,281</b>	<b>9,224,435,825</b>	<b>10,585,206,656</b>	<b>9,098,386,263</b>
<b>23.1 Interest expense/profit shared on deposits</b>					
Interest/profit on savings/mudaraba savings and current deposits		661,628,204	460,848,254	661,628,204	460,848,254
Interest/profit on special notice deposits (SND)/mudaraba special notice deposits		1,390,487,852	1,143,871,626	1,390,487,852	1,143,871,626
Interest/profit on fixed deposits/mudaraba fixed deposits		6,514,528,147	5,482,350,625	6,514,528,147	5,482,350,625
		<b>8,566,644,202</b>	<b>7,087,070,505</b>	<b>8,566,644,202</b>	<b>7,087,070,505</b>
<b>23.2 Interest expense/profit shared on borrowings/placemets from Banks &amp; Fis</b>					
Interest/profit on demand borrowings/placements		228,760,890	254,606,207	188,683,680	254,606,207
Interest/profit on term borrowings/placements		593,949,911	537,352,666	441,923,401	303,526,738
Interest on subordinated bond		341,940,636	141,368,523	341,940,636	141,368,523
Inter-bank repo (repurchase agreement)		49,860,824	368,528,657	49,860,824	368,528,657
		<b>1,214,512,261</b>	<b>1,301,856,053</b>	<b>1,022,408,541</b>	<b>1,068,030,125</b>

Notes	Group		Bank	
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>23.3 Interest expense/profit shared on borrowing from Bangladesh Bank &amp; others</b>				
Borrowing under Investment Promotion & Financing Facility (IPFF)	10,890,253	10,101,679	10,890,253	10,101,679
Borrowing under Export Development Fund (EDF)	315,828,483	364,464,566	315,828,483	364,464,566
Borrowing under Long Term Financing Facility (LTFF)	4,486,007	5,306,370	4,486,007	5,306,370
Borrowing under BADP (refinance scheme)	5,137,720	5,070,456	5,137,720	5,070,456
Borrowing under SMESPD (refinance scheme)	9,198,420	6,786,573	9,198,420	6,786,573
Second crop diversification project	1,720,185	2,484,712	1,720,185	2,484,712
Borrowing under assured repo (BGSPB Eastern)	649,927,677	638,703,376	649,927,677	638,703,376
Borrowing under pre-shipment credit refinancing Scheme	18,154,247	29,521,918	18,154,247	29,521,918
Borrowing under Green Transformation Fund (GTF)	4,347,277	3,042,103	4,347,277	3,042,103
Profit paid on Islami Bank Liquidity Facility (IBLF)	31,061,918	7,799,726	31,061,918	7,799,726
	<b>1,050,752,187</b>	<b>1,073,281,478</b>	<b>1,050,752,187</b>	<b>1,073,281,478</b>
<b>23.4 Net interest cost on Gratuity Fund</b>				
Interest expense on defined benefit obligation (for Gratuity Fund)	103,349,919	104,797,278	103,349,919	104,797,278
Less: interest income on plan assets (for Gratuity Fund)	79,404,702	68,818,944	79,404,702	68,818,944
	<b>23,945,218</b>	<b>35,978,334</b>	<b>23,945,218</b>	<b>35,978,334</b>
<b>23.5 Net interest expense/(income) on Superannuation Fund</b>				
Interest expense on defined benefit obligation (for Superannuation Fund)	2,847,969	3,560,250	2,847,969	3,560,250
Less: interest income on plan assets (for Superannuation Fund)	2,197,791	3,694,386	2,197,791	3,694,386
	<b>650,178</b>	<b>(134,136)</b>	<b>650,178</b>	<b>(134,136)</b>
<b>24 Investment income</b>				
Dividend income	195,192,104	245,696,958	187,383,453	241,185,053
Interest on Reverse REPO	182,077,566	160,870,787	182,077,566	160,870,787
Interest/profit on govt. Securities	4,867,653,522	2,856,994,116	4,867,653,522	2,849,593,470
Interest/profit on non-government securities	85,123,313	153,126,846	85,123,313	153,126,846
Gain/(loss) from government securities	(556,499,301)	387,007,811	(556,499,301)	387,072,066
Net gain/(loss) on sale of quoted securities	4,272,641	40,355,634	(45,585,228)	31,999,743
Net gain/(loss) on sale of TREC value of CSE	-	0	-	0
	<b>4,777,819,846</b>	<b>3,844,052,152</b>	<b>4,720,153,326</b>	<b>3,823,847,965</b>
<b>24.1 Dividend income</b>				
Eastern Bank PLC.	187,383,453	241,185,053		
EBL Securities PLC.	1,810,845	-		
EBL Investments Limited	5,714,000	4,056,044		
EBL Asset Management Limited	283,806	455,861		
	<b>195,192,104</b>	<b>245,696,958</b>		
Less: elimination of dividend from subsidiaries				
EBL Securities PLC.	-	-		
EBL Asset Management Limited	-	-		
EBL Finance (HK) Limited	-	-		
	<b>195,192,104</b>	<b>245,696,958</b>		
<b>24.2 Interest/profit on govt. Securities</b>				
Interest on treasury bonds	3,006,483,220	1,256,307,182	3,006,483,220	1,256,307,182
Amortization gain on T-Bills	914,987,894	908,186,608	914,987,894	900,785,962
Interest on Bangladesh Government Special Purpose Bond (BGSPB)-Eastern	653,174,254	640,756,902	653,174,254	640,756,902
Profit from Sukuk	291,656,405	51,743,424	291,656,405	51,743,424
Rent on Bangladesh Government Investment Sukuk (BGIS)	1,351,749	-	1,351,749	-
	<b>4,867,653,522</b>	<b>2,856,994,116</b>	<b>4,867,653,522</b>	<b>2,849,593,470</b>
<b>24.3 Interest/profit on non-government securities</b>				
Interest on corporate bond	8,159,341	13,598,901	8,159,341	13,598,901
Interest on zero coupon bond	-	-	-	-
Interest on subordinated bonds	76,963,973	139,527,945	76,963,973	139,527,945
	<b>85,123,313</b>	<b>153,126,846</b>	<b>85,123,313</b>	<b>153,126,846</b>
<b>25 Commission, exchange and brokerage</b>				
Fees, commission and charges	1,105,251,743	1,063,539,248	1,080,203,044	1,039,104,329
Exchange gain (net of exchange loss)	573,724,732	372,764,603	566,839,284	370,565,820
Brokerage commission	60,418,310	36,615,518	-	-
	<b>1,739,394,785</b>	<b>1,472,919,369</b>	<b>1,647,042,328</b>	<b>1,409,670,148</b>
<b>25.1 Fees, commission and charges</b>				
Loan processing fees	52,005,100	78,623,310	52,005,100	78,623,310
Service charges (Periodic & Ad-hoc)	237,835,979	140,534,350	219,382,993	119,735,218
Early settlement fees	10,868,689	7,617,338	10,868,689	7,617,338
Commission on Bancassurance	3,845,928	841,612	3,845,928	841,612
Commission on remittance processing	1,489,883	188,960	1,489,883	188,960
Cards fees & charges (net of cards direct expenses)	267,305,639	235,286,832	267,305,639	235,286,832
Commission on general banking (PO, FDD, remittance etc)	6,194,761	7,281,043	6,194,761	7,281,043
Commission on Automated Challan System (ACS)	58,289,437	30,201,454	58,289,437	30,201,454
Commission on trade business (LG, LC, Acceptance)	467,416,326	562,964,349	460,820,613	559,328,561
	<b>1,105,251,743</b>	<b>1,063,539,248</b>	<b>1,080,203,044</b>	<b>1,039,104,329</b>

Notes	Group		Bank	
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>25.1.1 Cards fees and charges (net of cards direct expenses)</b>				
<b>Fees and charges</b>				
Debit, prepaid cards etc.	140,816,032	129,784,823	140,816,032	129,784,823
Credit cards:				
Annual and transactional fees	114,259,698	93,822,419	114,259,698	93,822,419
Late payment and overlimit fees	155,634,778	76,461,348	155,634,778	76,461,348
Cash advance fees	3,008,239	1,362,091	3,008,239	1,362,091
Interchange reimbursement (IRF) and acquiring fees	109,527,599	99,112,267	109,527,599	99,112,267
Risk assurance premium	44,228,443	44,817,591	44,228,443	44,817,591
Merchant service commission	295,391,343	142,684,048	295,391,343	142,684,048
Replacement fees and others	558,005	698,503	558,005	698,503
	<b>863,424,137</b>	<b>588,743,089</b>	<b>863,424,137</b>	<b>588,743,089</b>
<b>Cards direct expenses</b>				
Membership and priority pass	230,985,571	188,372,339	230,985,571	188,372,339
Acquiring and IRF charges	304,650,066	131,271,313	304,650,066	131,271,313
Insurance expense	5,725,623	5,754,289	5,725,623	5,754,289
Other service charges (ATM card usage, cash back, etc.)	54,757,238	28,058,317	54,757,238	28,058,317
	<b>596,118,498</b>	<b>353,456,257</b>	<b>596,118,498</b>	<b>353,456,257</b>
	<b>267,305,639</b>	<b>235,286,832</b>	<b>267,305,639</b>	<b>235,286,832</b>
<b>25.1.2 Commission on trade business (LG, LC, Acceptance)</b>				
Commission on LC	208,080,943	206,558,098	201,363,285	202,922,310
Commission on acceptance	207,900,379	271,057,160	207,900,379	271,057,160
Commission on guarantee	51,435,004	85,349,091	51,556,949	85,349,091
	<b>467,416,326</b>	<b>562,964,349</b>	<b>460,820,613</b>	<b>559,328,561</b>
<b>25.2 Exchange gain (net of exchange loss)</b>				
Exchange gain other than cards business	1,201,898,686	1,844,245,365	1,168,584,760	1,811,354,994
Less: exchange loss	666,221,498	1,498,529,054	639,793,020	1,467,837,466
	<b>535,677,188</b>	<b>345,716,310</b>	<b>528,791,740</b>	<b>343,517,527</b>
Exchange gain from cards business	71,549,802	58,212,173	71,549,802	58,212,173
Less: exchange loss	33,502,257	31,163,881	33,502,257	31,163,881
	<b>38,047,545</b>	<b>27,048,293</b>	<b>38,047,545</b>	<b>27,048,292</b>
	<b>573,724,732</b>	<b>372,764,603</b>	<b>566,839,284</b>	<b>370,565,820</b>
<b>25.3 Brokerage commission</b>				
Brokerage commission (DSE and CSE)	38,429,039	39,505,854		
Brokerage commission (dealer)	2,644,916	1,437,480		
Settlement fees & commission	748,726	1,100,875		
Management & trustee fees	24,375,780	-		
	<b>66,198,461</b>	<b>42,044,209</b>		
Less: direct expenses				
Laga and howla charges	3,766,947	3,464,351		
CDBL charges	2,013,204	1,964,340		
	<b>5,780,151</b>	<b>5,428,691</b>		
	<b>60,418,310</b>	<b>36,615,518</b>		
<b>26 Other operating income</b>				
Rebate earnings	59,449,293	69,094,244	59,449,293	69,094,244
Postage charges recovered	6,309,454	5,518,212	6,309,454	5,518,212
Swift charges recovered	24,636,585	27,318,882	24,636,585	27,318,882
Service charges	3,120,109	4,234,876	3,120,109	3,120,430
Locker rent	8,414,428	7,239,750	8,414,428	7,239,750
Gain/(loss) on disposal of fixed assets	434,925	-	434,925	-
Other fees and income	2,182,315	1,709,790	2,080,958	1,677,667
	<b>104,547,109</b>	<b>115,115,755</b>	<b>104,445,752</b>	<b>113,969,186</b>
<b>27 Salary &amp; allowances (excluding those of Managing Director of Bank)</b>				
Basic salary	804,289,596	750,519,588	778,829,351	722,837,638
Other salary & allowances	722,696,921	633,007,096	713,245,268	626,777,792
Festival bonus	452,182,366	425,118,319	448,025,746	420,218,782
Incentive bonus	186,000,000	148,500,000	186,000,000	148,500,000
Contribution to provident fund	76,395,161	71,232,474	74,321,813	69,197,974
Current service cost - Gratuity Fund	102,780,840	95,132,006	102,780,840	95,132,006
Current service cost - Superannuation Fund	1,860,000	1,860,000	1,860,000	1,860,000
	<b>2,346,204,884</b>	<b>2,125,369,484</b>	<b>2,305,063,018</b>	<b>2,084,524,193</b>
<b>28 Rent, taxes, insurance, utilities etc.</b>				
Rents, rates and taxes - premises & equipment	75,446,904	66,773,534	74,069,491	65,595,960
Insurance premium	79,320,795	66,253,995	78,632,825	65,380,523
Utilities (except telecommunication)	34,889,090	32,749,812	33,524,177	32,341,466
	<b>189,656,789</b>	<b>165,777,341</b>	<b>186,226,493</b>	<b>163,317,949</b>

Notes	Group		Bank	
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>29 Legal &amp; professional expenses</b>				
Professional fees	12,286,843	10,930,289	11,488,419	10,643,083
Lawyers' professional fees	3,109,983	13,823,405	3,109,983	13,823,405
Other legal expenses (court expense, auction notice etc.)	20,592,611	14,624,878	20,592,611	14,624,878
	<b>35,989,436</b>	<b>39,378,571</b>	<b>35,191,012</b>	<b>39,091,365</b>
<b>30 Postage, stamp, telecommunication etc.</b>				
Telephone and mobile bill	10,309,224	9,834,346	10,287,412	9,834,346
SMS service charges	27,462,800	33,868,797	27,462,800	33,868,797
Network link, Internet and DR maintenance cost	16,728,991	13,806,160	16,100,191	13,798,810
Swift charges	10,278,867	3,370,755	9,076,118	3,370,755
Postage and courier charges	11,151,101	13,006,916	8,813,278	11,654,653
Stamp and court fees	260,685	249,511	260,685	249,511
	<b>76,191,669</b>	<b>74,136,485</b>	<b>72,000,485</b>	<b>72,776,872</b>
<b>31 Stationery, printing, advertisement, business promotion etc.</b>				
Printing and office stationery	38,588,749	35,428,454	38,288,377	34,968,967
Security stationery	2,375,948	3,641,920	2,375,948	3,641,920
Advertisement (Print & electronic media, POC materials etc.)	30,748,701	28,149,442	30,437,273	27,974,595
Business promotional expenses for Skylounge	90,260,773	87,751,147	90,260,773	87,751,147
Business promotional expenses for priority and others	66,132,748	47,916,862	65,384,690	47,842,162
	<b>228,106,918</b>	<b>202,887,824</b>	<b>226,747,060</b>	<b>202,178,790</b>
<b>32 Managing Director's salary and allowances (Bank only)</b>				
Basic salary	6,186,771	5,836,575	6,186,771	5,836,575
Allowances	1,050,000	1,050,000	1,050,000	1,050,000
Bonus (Festival & incentive)	2,062,257	3,445,525	2,062,257	3,445,525
Contribution to Provident Fund	618,678	583,659	618,678	583,659
	<b>9,917,706</b>	<b>10,915,759</b>	<b>9,917,706</b>	<b>10,915,759</b>
<b>33 Directors' fees and expenses</b>				
Meeting attendance fees	822,250	521,500	644,000	418,000
Fixed remuneration for Independent Directors	115,000	340,000	115,000	340,000
Other permissible expenses (refreshment, conveyance etc.)	149,566	375,539	149,566	375,539
	<b>1,086,816</b>	<b>1,237,039</b>	<b>908,566</b>	<b>1,133,539</b>
As per Bangladesh Bank's BRPD Circular No. 02, dated 11 February 2024, each director is entitled to an honorarium of maximum Taka 10,000 for attending each meeting. Additionally, as per BRPD Circular No. 03, dated 14 February 2024, each independent director is entitled to the same honorarium of maximum Taka 10,000 per meeting, along with a fixed monthly remuneration of Taka 50,000.				
However, the honorarium payable to directors is subject to monthly limits, which include a maximum of 2 Board meetings, 4 Executive Committee meetings, 1 Audit Committee meeting, and 1 Risk Management Committee meeting. These restrictions are outlined in BRPD Circular No. 02, dated 11 February 2024, and BRPD Circular No. 03, dated 14 February 2024.				
<b>34 Shariah supervisory committee's fees and expenses</b>				
Meeting attendance fees	27,600	66,000	27,600	66,000
Fixed remuneration for shariah supervisory committee members	133,548	-	133,548	-
Other expenses (refreshment, conveyance etc.)	3,930	-	3,930	-
	<b>165,078</b>	<b>66,000</b>	<b>165,078</b>	<b>66,000</b>
<b>35 Audit fees</b>	-	-	-	-
<b>36 Depreciation and repair of bank's assets</b>				
<b>Depreciation</b>				
Building and floor spaces	9,461,110	9,254,434	9,461,110	9,254,434
Machinery and equipment	31,577,217	24,671,241	31,485,387	24,557,570
Computer and network equipment	61,336,479	37,548,151	60,382,198	36,754,918
Digital banking equipment	14,501,029	10,612,577	14,501,029	10,612,577
Electromechanical equipment	4,372,231	4,315,981	4,372,231	4,315,981
Vehicles	4,771,017	5,831,669	4,662,183	5,722,833
Furniture and fixtures	15,985,454	14,380,909	15,278,894	13,551,194
Software	28,389,352	27,221,023	28,096,677	27,016,077
Right of use (RoU) assets	138,921,947	132,167,398	131,149,272	125,321,825
	<b>309,315,837</b>	<b>266,003,383</b>	<b>299,388,982</b>	<b>257,107,409</b>
<b>Repairs, maintenance and spare parts</b>				
Machinery and equipment	15,643,264	22,129,973	15,591,054	22,123,705
Vehicles	9,081,111	5,777,774	8,648,507	5,387,893
Furniture and fixtures	13,251,508	9,372,480	12,663,757	9,153,115
Rented premises- general	27,582,529	46,940,628	27,122,407	46,233,641
Rented premises-electricity & lighting	7,265,789	14,627,562	7,265,789	14,627,562
Computer and network equipment	6,188,569	13,142,357	5,399,320	13,046,530
Software maintenance	65,657,508	65,677,914	65,518,908	65,158,673
	<b>144,670,278</b>	<b>177,668,689</b>	<b>142,209,742</b>	<b>175,731,120</b>
	<b>453,986,114</b>	<b>443,672,072</b>	<b>441,598,723</b>	<b>432,838,529</b>

Notes	Group		Bank	
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
<b>37 Other expenses</b>				
Business travelling and conveyance	19,298,329	27,117,863	19,032,891	26,899,778
Bank charges	21,918,280	67,604,461	21,032,383	66,726,032
Cards production & POS acquiring cost	17,771,422	23,326,732	17,771,422	23,326,732
CSR expenses (including donation)	16,585,860	19,622,057	16,444,875	19,622,057
Fees and subscriptions	4,350,746	7,227,092	3,620,913	5,386,268
Recruitment and training expenses	3,335,182	5,607,287	3,292,682	5,596,870
Entertainment and recreation	19,806,376	21,484,039	19,304,656	20,901,856
Office securities (cash carrying, office premises etc.)	90,653,970	65,463,708	89,609,400	65,170,458
Business and internal events	11,581,653	27,299,977	11,581,653	27,299,977
Reward and recognition	14,246,745	13,354,680	14,246,745	13,354,680
Sales and collection commission (DST, Agency, Dealers)	21,719,144	20,507,733	21,719,144	20,507,733
Expense for EBL Sub-ordinated bond	27,257,103	3,188,571	27,257,103	3,188,571
Other operating expenses (uniform, freight, books, shares etc)	6,673,411	9,442,749	5,033,871	6,980,800
	<b>275,198,221</b>	<b>311,246,948</b>	<b>269,947,739</b>	<b>304,961,811</b>
<b>38 Other provisions charged/(released)</b>				
Provision charged/(released) for protested bills & others	-	80,000,000	-	80,000,000
Provision charged/(released) on revaluation of equity securities	(185,966,691)	88,716,238	(183,691,897)	1,590,854
	<b>(185,966,691)</b>	<b>168,716,238</b>	<b>(183,691,897)</b>	<b>81,590,854</b>
<b>39 Provision charged against loans and advances &amp; off-balance sheet exposures</b>				
Specific provision	878,825,340	507,530,502	878,174,466	508,475,859
Less: Recovery from loans previously written off	(78,317,828)	(91,573,821)	(78,317,828)	(91,573,821)
<b>Specific provision (net off w/off recovery)</b>	<b>800,507,513</b>	<b>415,956,681</b>	<b>799,856,639</b>	<b>416,902,038</b>
General provision for loans and advances/investments	(97,860,215)	1,468,754,014	(102,722,783)	1,363,659,863
General provision for off-balance sheet exposures	(3,158,992)	54,162,428	(3,158,992)	54,162,428
	<b>699,488,305</b>	<b>1,938,873,124</b>	<b>693,974,863</b>	<b>1,834,724,330</b>
<b>40 Consolidated deferred tax income/(expense)</b>				
Easter Bank PLC.	270,160,827	885,384,274		
EBL Securities PLC.	-	-		
EBL Investments Limited	1,687,015	527,357		
EBL Finance (HK) Limited	-	-		
EBL Asset Management Limited	(2,144,997)	841,328		
	<b>269,702,845</b>	<b>886,752,959</b>		
<b>41 Earnings per share</b>				
Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 31 March 2026 as per IAS-33 <i>Earnings Per Share</i> . Diluted EPS was not required to calculate as there was no dilution incidence during the period.				
<b>41.1 Weighted average number of ordinary shares outstanding</b>				
Number of shares before bonus share issued	1,358,139,054	1,358,139,054	1,358,139,054	1,358,139,054
Bonus shares issued	237,674,334	237,674,334	237,674,334	237,674,334
	<b>1,595,813,388</b>	<b>1,595,813,388</b>	<b>1,595,813,388</b>	<b>1,595,813,388</b>
<b>41.2 Earnings per share (EPS)</b>				
Net profit attributable to the shareholders of EBL	1,986,395,109	1,546,238,749	2,002,463,737	1,805,234,242
Number of ordinary shares outstanding	1,595,813,388	1,595,813,388	1,595,813,388	1,595,813,388
<b>Earnings per share (EPS) (restated)</b>	<b>1.24</b>	<b>0.97</b>	<b>1.25</b>	<b>1.13</b>
<b>42 Calculation of Net operating cash flow (NOCF) per share and Net asset value (NAV) per share</b>				
Notes	Group		Bank	
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
Net asset value (NAV)	52,267,703,232	50,083,337,394	53,052,753,521	50,850,003,367
Net asset value (NAV) per share in BDT	32.75	31.38	33.24	31.86
	Group		Bank	
	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025	01 January 2026 to 31 March 2026	01 January 2025 to 31 March 2025
Net operating cash flow (NOCF)	18,522,003,843	16,539,689,397	18,423,130,321	17,016,770,798
Net operating cash flow per share (NOCFPS) in BDT (restated)	11.61	10.36	11.54	10.66
Calculation of NAV per share:	$\frac{\text{Net asset value}}{\text{No. of shares outstanding}}$			
Calculation of NOCF per share:	$\frac{\text{Net operating cash flow}}{\text{No. of shares outstanding}}$			