

Eastern Bank PLC. and its subsidiaries  
Condensed Consolidated Balance Sheet (Unaudited)  
as at 30 September 2025

Particulars	Amount in BDT	
	30 September 2025	31 December 2024
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	7,470,169,182	6,077,442,272
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	20,724,907,403	18,402,026,734
	<b>28,195,076,585</b>	<b>24,479,469,006</b>
<b>Balances with other banks and financial institutions</b>		
In Bangladesh	13,347,231,862	11,157,616,777
Outside Bangladesh	2,996,019,455	5,429,855,284
	<b>16,343,251,317</b>	<b>16,587,472,060</b>
<b>Money at call and on short notice/placement</b>	<b>6,674,406,400</b>	<b>2,400,000,000</b>
<b>Investments</b>		
Government	168,211,196,067	123,454,871,597
Others	23,501,139,131	24,433,262,805
	<b>191,712,335,198</b>	<b>147,888,134,402</b>
<b>Loans and advances/investments</b>		
Loans, cash credits, overdraft etc./general investments	377,235,298,378	371,855,514,578
Bills purchased and discounted	74,106,287,690	40,963,263,758
	<b>451,341,586,068</b>	<b>412,818,778,335</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>6,426,606,013</b>	<b>6,372,950,093</b>
<b>Other assets</b>	<b>14,984,348,171</b>	<b>10,704,724,740</b>
<b>Non banking assets</b>	-	-
<b>TOTAL ASSETS</b>	<b>715,677,609,752</b>	<b>621,251,528,637</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>LIABILITIES</b>		
<b>Borrowing/placement from banks, financial institutions and agents</b>		
Non-convertible subordinated bond	5,170,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	99,730,943,268	77,697,709,141
	<b>104,900,943,268</b>	<b>83,717,709,141</b>
<b>Deposits and other accounts</b>		
Current deposits/Al-wadeeah current deposits & other accounts	68,443,383,268	65,801,146,724
Bills payable	1,611,381,063	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	85,439,575,583	77,733,055,941
Term deposits/Mudaraba term deposits	283,872,971,313	242,574,279,332
Special notice deposits (SND)/Mudaraba special notice deposits	79,553,098,145	69,259,189,334
Bearer certificates of deposits	-	-
	<b>518,920,409,371</b>	<b>456,469,439,050</b>
<b>Other liabilities</b>	<b>44,725,639,718</b>	<b>38,106,295,129</b>
<b>TOTAL LIABILITIES</b>	<b>668,546,992,357</b>	<b>578,293,443,319</b>
<b>SHAREHOLDERS' EQUITY</b>		
Paid up capital	15,958,133,880	13,581,390,540
Statutory reserve	13,581,390,540	13,581,390,540
Dividend equalisation reserve	356,040,000	356,040,000
Assets revaluation reserve	684,172,058	308,667,697
General reserve	603,493,370	603,493,370
Start-up equity investment fund	338,109,932	-
Capital reserve	29,104,053	29,104,053
Actuarial remeasurement gain/(loss)	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	(176,714,437)	(165,146,899)
Surplus in profit and loss account	16,292,812,061	15,199,070,079
	<b>47,130,617,395</b>	<b>42,958,085,317</b>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>47,130,617,395</b>	<b>42,958,085,317</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>715,677,609,752</b>	<b>621,251,528,637</b>
<b>OFF BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	52,198,689,214	62,170,920,385
Letters of guarantee	77,782,270,443	60,503,604,565
Irrevocable letters of credit	69,596,432,958	67,703,585,443
Bills for collection	21,183,737,042	26,598,437,645
Others	-	-
	<b>220,761,129,656</b>	<b>216,976,548,038</b>
<b>Other commitments</b>		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	6,936,555,560	-
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>8,336,555,560</b>	<b>1,400,000,000</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>	<b>229,097,685,216</b>	<b>218,376,548,038</b>
<b>Net asset value (NAV) per share (restated)</b>	<b>29.53</b>	<b>26.92</b>

SD/-  
Chief Financial Officer

SD/-  
Company Secretary

SD/-  
Managing Director

SD/-  
Director

SD/-  
Director

Eastern Bank PLC. and its subsidiaries  
Condensed Consolidated Profit and Loss Account (Unaudited)  
for the period ended 30 September 2025

Particulars	Amount in BDT			
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024	01 July 2025 to 30 September 2025	01 July 2024 to 30 September 2024
Interest income/profit on investment	36,219,437,826	28,498,830,104	12,351,166,704	10,528,476,998
Interest expense/profit shared on deposits and borrowings etc.	(29,093,628,540)	(20,582,784,996)	(9,996,898,665)	(7,746,897,057)
<b>Net interest income/profit on investment</b>	<b>7,125,809,286</b>	<b>7,916,045,108</b>	<b>2,354,268,039</b>	<b>2,781,579,941</b>
Income from investments	10,954,112,410	7,893,550,529	3,485,121,378	2,771,665,002
Commission, exchange and brokerage	4,577,245,924	4,199,997,748	1,868,044,944	1,367,876,397
Other operating income	350,917,872	271,094,832	112,234,951	96,078,754
	<b>15,882,276,206</b>	<b>12,364,643,108</b>	<b>5,465,401,274</b>	<b>4,235,620,153</b>
<b>Total operating income</b>	<b>23,008,085,493</b>	<b>20,280,688,216</b>	<b>7,819,669,312</b>	<b>7,017,200,094</b>
Salary and allowances (excluding those of MD)	5,947,051,282	4,992,100,783	1,890,797,310	1,636,516,819
Rent, taxes, insurance, utilities etc.	531,197,030	463,164,831	200,610,325	170,014,904
Legal and professional expenses	114,307,650	58,381,692	41,521,782	20,194,388
Postage, stamp, telecommunication etc.	263,353,601	201,074,826	84,612,624	59,991,089
Stationery, printing, advertisement, business promotion etc.	650,632,957	526,436,509	230,030,578	176,519,540
Managing Director's salary and allowances (Bank only)	27,942,582	26,249,132	7,611,064	7,614,684
Directors' fees and expenses	3,595,023	4,273,993	1,255,818	1,494,338
Shariah supervisory committee's fees and expenses	196,500	40,631	26,000	40,631
Audit fees	688,722	105,693	688,722	-
Depreciation and repair of bank's assets	1,326,088,874	1,078,444,296	427,275,736	363,439,025
Other operating expenses	813,396,866	595,766,406	278,688,038	200,788,727
<b>Total operating expenses</b>	<b>9,678,451,087</b>	<b>7,946,038,792</b>	<b>3,163,117,996</b>	<b>2,636,614,144</b>
<b>Profit before provisions (C = A - B)</b>	<b>13,329,634,405</b>	<b>12,334,649,424</b>	<b>4,656,551,316</b>	<b>4,380,585,950</b>
<b>Provision for loans/investments and off-balance sheet exposures</b>				
Specific provision (net off w/b recovery)	2,242,394,587	1,813,757,428	540,060,298	1,240,983,987
General provision for loans and advances/investments	878,055,081	401,909,777	87,495,683	23,054,046
General provision for off balance sheet exposures	114,598,590	41,142,340	62,104,523	44,662,622
	<b>3,235,048,257</b>	<b>2,256,809,545</b>	<b>689,660,504</b>	<b>1,308,700,655</b>
<b>Other provision</b>				
Provision charged/(released) for protested bills & others	80,702,441	-	-	-
Provision for start-up fund	62,678,250	52,248,441	62,678,250	17,140,774
Provision charged/(released) on revaluation of equity securities	(169,752,610)	1,139,951,568	(479,890,737)	180,380,305
Provision for rebate to Good Borrowers	-	(46,100,257)	-	-
	<b>(26,371,919)</b>	<b>1,146,099,752</b>	<b>(417,212,487)</b>	<b>197,521,079</b>
<b>Total provision</b>	<b>3,208,676,339</b>	<b>3,402,909,297</b>	<b>272,448,017</b>	<b>1,506,221,735</b>
<b>Profit before tax for the period</b>	<b>10,120,958,066</b>	<b>8,931,740,127</b>	<b>4,384,103,299</b>	<b>2,874,364,215</b>
Current tax expense for the period	5,305,437,009	3,578,902,034	1,947,998,136	1,325,433,961
Deferred tax expense/(income)	(1,031,707,608)	725,447,018	101,974,949	139,794,623
	<b>4,273,729,401</b>	<b>4,304,349,051</b>	<b>2,049,773,084</b>	<b>1,465,228,584</b>
<b>Profit after tax for the period</b>	<b>5,847,228,666</b>	<b>4,627,391,076</b>	<b>2,334,330,215</b>	<b>1,409,135,630</b>
<b>Earnings per share (EPS) (restated)</b>	<b>3.66</b>	<b>2.90</b>	<b>1.46</b>	<b>0.88</b>

SD/-  
Chief Financial Officer

SD/-  
Company Secretary

SD/-  
Managing Director

SD/-  
Director

SD/-  
Director

Eastern Bank PLC. and its subsidiaries  
Condensed Consolidated Cash Flow Statement (Unaudited)  
for the period ended 30 September 2025

Particulars	Amount in BDT	
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
<b>A) Cash flows from operating activities</b>		
Interest/investment income receipts in cash	35,293,490,230	28,051,044,667
Interest/profit paid on deposits and borrowing etc.	(26,794,365,411)	(16,978,288,196)
Dividend receipts	686,322,211	839,088,289
Fees and commission receipts in cash	4,601,643,917	4,173,344,577
Income from investment (other than dividend received)	9,138,434,363	3,824,364,649
Recoveries on loans/investments previously written off	326,216,490	307,320,358
Cash payment to employees	(6,097,833,109)	(5,170,432,150)
Cash payment to suppliers	(2,082,567,490)	(1,606,667,576)
Income taxes paid	(4,123,908,919)	(3,324,422,257)
Receipts from other operating activities	352,658,076	263,943,596
Payments for other operating activities	(817,188,389)	(600,081,030)
	<b>10,482,901,969</b>	<b>9,779,214,927</b>
<b>Cash generated from operating profit before changes in operating assets and liabilities</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Net sale/(purchase) of trading securities	(23,692,911,717)	(4,127,443,650)
Loans and advances/investments to customers (other than banks)	(36,827,282,333)	(33,434,580,347)
Other assets	(1,926,030,691)	(1,691,517,688)
Deposits/borrowings/placement from other banks	20,105,058,842	621,917,635
Deposits from customers (other than banks)	62,910,356,011	46,893,873,128
Other liabilities	769,744,517	(237,069,370)
	<b>21,338,934,629</b>	<b>8,025,179,708</b>
<b>Cash generated from changes in operating assets and liabilities</b>	<b>21,338,934,629</b>	<b>8,025,179,708</b>
<b>Net cash received from/(used in) operating activities</b>	<b>31,821,836,597</b>	<b>17,804,394,634</b>
<b>B) Cash flows from investing activities</b>		
Net sale/(purchase) of non-trading securities	(19,961,385,441)	(11,256,084,379)
Net sale/(purchase) of property, plant and equipment	(552,582,997)	(471,162,990)
Net advance payment for right-of-use assets (RoU)	(74,997,181)	(146,398,520)
<b>Net cash (used in) investing activities</b>	<b>(20,588,965,619)</b>	<b>(11,873,645,889)</b>
<b>C) Cash flows from financing activities</b>		
Net issuance/(redemption) of subordinated bond	(850,000,000)	(850,000,000)
Dividend paid (cash dividend)	(2,365,986,835)	(1,499,730,523)
Payments against lease liabilities	(268,946,922)	(235,373,783)
<b>Net cash received from/(used in) financing activities</b>	<b>(3,484,933,757)</b>	<b>(2,585,104,306)</b>
<b>D) Net increase/(decrease) in cash (A+B+C)</b>	<b>7,747,937,221</b>	<b>3,345,644,439</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	584,516	119,989,809
<b>F) Opening cash and cash equivalents</b>	<b>43,470,938,065</b>	<b>43,259,556,233</b>
<b>G) Closing cash and cash equivalents (D+E+F)</b>	<b>51,219,459,802</b>	<b>46,725,190,479</b>
<b>*Closing cash and cash equivalents consist of:</b>		
Cash in hand (including foreign currencies)	7,470,169,182	7,054,495,819
Balances with Bangladesh Bank and its agent bank (s)	20,724,907,403	16,022,199,290
Balances with other Banks and Financial Institutions	16,343,251,317	17,194,591,270
Money at call and on short notice/Placement	6,674,406,400	6,449,985,000
Prize bonds	6,725,500	3,919,100
	<b>51,219,459,802</b>	<b>46,725,190,479</b>
<b>Net operating cash flow (NOCF) per share (restated)</b>	<b>19.94</b>	<b>11.16</b>

SD/-  
Chief Financial Officer

SD/-  
Company Secretary

SD/-  
Managing Director

SD/-  
Director

SD/-  
Director

Eastern Bank PLC.  
Condensed Balance Sheet (Unaudited)  
as at 30 September 2025

Particulars	Amount in BDT	
	30 September 2025	31 December 2024
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	7,470,101,400	6,077,354,443
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	20,724,907,403	18,402,026,734
	<b>28,195,008,803</b>	<b>24,479,381,177</b>
<b>Balances with other banks and financial institutions</b>		
In Bangladesh	13,176,107,895	11,043,182,890
Outside Bangladesh	2,904,665,812	5,140,656,309
	<b>16,080,773,707</b>	<b>16,183,839,198</b>
<b>Money at call and on short notice/placement</b>	<b>6,674,406,400</b>	<b>2,400,000,000</b>
<b>Investments</b>		
Government	168,204,855,096	123,155,624,682
Others	18,339,396,997	19,890,809,465
	<b>186,544,252,093</b>	<b>143,046,434,147</b>
<b>Loans and advances/investments</b>		
Loans, cash credits, overdraft etc./general investments	380,747,358,468	374,441,666,954
Bills purchased and discounted	67,870,117,163	36,275,947,401
	<b>448,617,475,631</b>	<b>410,717,614,356</b>
<b>Fixed assets including premises, furniture and fixtures</b>	<b>6,352,287,829</b>	<b>6,318,911,387</b>
<b>Other assets</b>	<b>17,264,523,966</b>	<b>12,904,194,686</b>
<b>Non banking assets</b>	-	-
<b>TOTAL ASSETS</b>	<b>709,728,728,431</b>	<b>616,050,374,950</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>LIABILITIES</b>		
<b>Borrowing/placement from banks, financial institutions and agents</b>		
Non-convertible subordinated bond	5,170,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	94,961,586,613	73,146,52

Eastern Bank PLC.  
Condensed Profit & Loss Account (Unaudited)  
for the period ended 30 September 2025

Particulars	Amount in BDT			
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024	01 July 2025 to 30 September 2025	01 July 2024 to 30 September 2024
Interest income/profit on investments	35,976,983,730	28,250,138,278	12,216,907,547	10,460,089,154
Interest expense/profit shared on deposits and borrowings etc.	(28,628,323,322)	(20,191,310,384)	(9,785,529,375)	(7,604,835,268)
<b>Net interest income/profit on investments</b>	<b>7,348,660,408</b>	<b>8,058,827,893</b>	<b>2,431,378,172</b>	<b>2,855,253,886</b>
Income from investments	10,980,533,762	7,800,729,215	3,548,017,585	2,712,867,425
Commission, exchange and brokerage	4,362,003,515	3,975,848,723	1,772,369,892	1,304,155,046
Other operating income	350,613,875	269,993,199	111,995,077	94,977,121
	<b>15,693,151,152</b>	<b>12,046,571,137</b>	<b>5,432,382,554</b>	<b>4,111,999,593</b>
<b>Total operating income</b>	<b>23,041,811,561</b>	<b>20,105,399,031</b>	<b>7,863,760,726</b>	<b>6,967,253,478</b>
Salary and allowances (excluding those of MD)	5,823,995,164	4,849,801,702	1,853,953,263	1,594,969,764
Rent, taxes, insurance, utilities etc.	521,515,191	451,993,321	196,482,267	164,627,865
Legal and professional expenses	111,339,422	57,121,343	40,568,523	20,087,013
Postage, stamp, telecommunication etc.	255,698,958	195,853,849	79,948,356	58,897,603
Stationery, printing, advertisement, business promotion etc.	648,820,680	524,105,906	229,341,912	176,054,388
Managing Director's salary and allowances	27,942,582	26,249,132	7,611,064	7,614,684
Directors' fees and expenses	3,161,273	3,899,993	1,020,068	1,417,338
Shariah supervisory committee's fees and expenses	196,500	40,631	26,000	40,631
Audit fees	644,000	105,693	644,000	-
Depreciation and repair of bank's assets	1,293,798,507	1,046,614,685	416,134,303	353,538,057
Other operating expenses	799,240,704	581,863,780	271,876,229	196,604,498
<b>Total operating expenses</b>	<b>9,486,352,982</b>	<b>7,737,650,034</b>	<b>3,097,605,984</b>	<b>2,573,851,840</b>
<b>Profit before provisions</b>	<b>13,555,458,579</b>	<b>12,367,748,997</b>	<b>4,766,154,742</b>	<b>4,393,401,638</b>
<b>Provision for loans/investments and off-balance sheet exposures</b>				
Specific provision (net of w/off recovery)	2,142,521,466	1,714,459,893	545,507,338	1,137,668,685
General provision for loans and advances/investments	878,055,081	401,909,777	85,459,908	23,054,046
General provision for off-balance sheet exposures	114,598,590	41,142,340	62,104,523	44,662,622
	<b>3,135,175,136</b>	<b>2,157,512,010</b>	<b>693,071,769</b>	<b>1,205,385,353</b>
<b>Other provision</b>				
Provision charged/(released) for protested bills & others	80,702,441	-	-	-
Provision for start-up fund	62,678,250	52,248,441	62,678,250	17,140,774
Provision charged/(released) on revaluation of equity securities	(211,027,677)	720,352,437	(418,134,740)	(98,019,339)
Provision for rebate to Good Borrowers	-	(46,100,257)	-	-
	<b>(67,646,986)</b>	<b>726,500,621</b>	<b>(355,456,490)</b>	<b>(80,878,566)</b>
<b>Total provision</b>	<b>3,067,528,151</b>	<b>2,884,012,631</b>	<b>337,615,279</b>	<b>1,124,506,788</b>
<b>Profit before tax for the period</b>	<b>10,487,930,428</b>	<b>9,483,736,365</b>	<b>4,428,539,463</b>	<b>3,268,894,851</b>
Current tax expense for the period	5,258,277,107	3,524,561,978	1,932,801,827	1,307,467,280
Deferred tax expense/(income)	(1,038,116,252)	735,008,337	92,861,336	142,900,690
<b>Total provision for taxation</b>	<b>4,220,160,855</b>	<b>4,259,570,314</b>	<b>2,025,663,162</b>	<b>1,450,367,970</b>
<b>Profit after tax for the period</b>	<b>6,267,769,573</b>	<b>5,224,166,051</b>	<b>2,402,876,301</b>	<b>1,818,526,881</b>
<b>Earnings per share (EPS) (restated)</b>	<b>3.93</b>	<b>3.27</b>	<b>1.51</b>	<b>1.14</b>

SD/-  
Chief Financial Officer

SD/-  
Company Secretary

SD/-  
Managing Director

SD/-  
Director

Eastern Bank PLC.  
Condensed Cash Flow Statement (Unaudited)  
for the period ended 30 September 2025

Particulars	Amount in BDT	
	01 January 2025 to 30 September 2025	01 January 2024 to 30 September 2024
<b>A) Cash flows from operating activities</b>		
Interest/investment income receipts in cash	35,191,045,922	27,801,660,619
Interest/profit paid on deposits and borrowing etc	(26,327,481,361)	(16,685,378,556)
Dividend receipts	658,906,979	851,072,754
Fees and commission receipts in cash	4,372,373,065	3,941,927,193
Income from investment (other than dividend)	9,114,989,817	3,820,438,564
Recoveries on loans/investments previously written off	326,216,490	307,320,358
Cash payment to employees	(5,958,484,537)	(5,011,281,054)
Cash payment to suppliers	(2,084,248,776)	(1,587,963,297)
Income taxes paid	(4,081,431,230)	(3,260,280,892)
Receipts from other operating activities	352,354,079	262,841,964
Payments for other operating activities	(802,598,477)	(585,804,404)
<b>Cash generated from operating profit before changes in operating assets and liabilities</b>	<b>10,761,641,971</b>	<b>9,854,553,249</b>
<b>Increase/(decrease) in operating assets and liabilities</b>		
Net sale / (purchase) of trading securities	(23,301,207,063)	(3,073,138,441)
Loans and advances/investments to customers (other than banks)	(36,344,345,665)	(33,042,951,476)
Other assets	(1,976,536,844)	(1,629,134,814)
Deposits/borrowings/placement from other banks	19,886,890,808	141,888,652
Deposits from customers (other than banks)	62,225,157,210	46,036,630,001
Other liabilities	691,617,395	336,115,129
<b>Cash generated from changes in operating assets and liabilities</b>	<b>21,181,575,841</b>	<b>8,769,409,051</b>
<b>Net cash received from/(used in) operating activities</b>	<b>31,943,217,812</b>	<b>18,623,962,299</b>
<b>B) Cash flows from investing activities</b>		
Net sale/(purchase) of non-trading securities	(19,961,385,352)	(11,316,851,213)
Net sale/(purchase) of property, plant and equipment	(549,537,772)	(466,168,027)
Net advance payment for Right of Use Assets	(72,359,502)	(133,422,620)
<b>Net cash received from/(used in) investing activities</b>	<b>(20,583,282,626)</b>	<b>(11,916,441,859)</b>
<b>C) Cash flows from financing activities</b>		
Net issuance/(redemption) of subordinated bond	(850,000,000)	(850,000,000)
Dividend paid (cash dividend)	(2,365,986,835)	(1,499,730,523)
Payments against lease liabilities	(247,649,146)	(228,444,867)
<b>Net cash received from/(used in) financing activities</b>	<b>(3,463,635,981)</b>	<b>(2,578,175,390)</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>7,896,299,205</b>	<b>4,129,345,050</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>(6,602,170)</b>	<b>69,006,065</b>
<b>F) Opening cash and cash equivalents</b>	<b>43,067,217,375</b>	<b>42,097,219,454</b>
<b>G) Closing cash and cash equivalents (D+E+F)*</b>	<b>50,956,914,410</b>	<b>46,295,570,570</b>
<b>*Cash and cash equivalents consists of:</b>		
Cash in hand (including foreign currencies)	7,470,101,400	7,054,439,260
Balances with Bangladesh Bank and its agent bank (s)	20,724,907,403	16,022,199,290
Balances with other Banks and Financial Institutions	16,080,773,707	16,765,027,920
Money at call and on short notice/placement	6,674,406,400	6,449,985,000
Prize bonds	6,725,500	3,919,100
	<b>50,956,914,410</b>	<b>46,295,570,570</b>
<b>Net operating cash flow (NOCF) per share (restated)</b>	<b>20.02</b>	<b>11.67</b>

SD/-  
Chief Financial Officer

SD/-  
Company Secretary

SD/-  
Managing Director

SD/-  
Director

Eastern Bank PLC. and its subsidiaries  
Selected explanatory notes  
as at and for the period ended 30 September 2025

- 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.
- 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 30 September 2025 are same as those applied in the annual audited financial statements for the year ended 31 December 2024. Certain selected explanatory notes are given below:  
**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 30 September 2025 have been prepared under the historical cost convention except IGovt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amendment upto date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.  
**2.02 Functional and presentation currency**  
These consolidated financial statements of the group and the separate financial statements of the Bank are presented in BDT which is the Group's and the Bank's functional currency except OBU & EBL Finance (HK) Ltd. where functional currency is US Dollar (USD) & Hong Kong Dollar (HKD) respectively. All financial information presented in BDT has been rounded to the nearest integer, except when otherwise indicated.  
**2.03 Use of estimates and judgements**  
The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, incomes and expenses. Actual results may differ from these estimates.  
Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.  
**Significant accounting policies**  
The accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Bangladesh Bank as prime regulator.  
The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events 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 30 September 2025 as per IAS 33 Earnings Per Share. Diluted earnings per share was not required to calculate as there were no dilution possibilities during the period.  
**2.08 Credit Rating of the Bank**  
As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the 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 2024	AAA	ST-1
Entity Rating (CRAB)	January to December 2022	21 June 2023	AAA	ST-1
- General Reporting Period**  
The reporting period of these financial statements of the Group and the Bank is 01 January 2025 to 30 September 2025.  
**Review and authorization of the Financial Statements**  
These financial statements were reviewed by the Audit Committee of the Board of EBL in the meeting held on 21 October 2025 and was subsequently authorized by the Board in the meeting held on 29 October 2025.  
**2.10 Significant deviation in compliance with BSEC notification dated 20 June 2018:**
  - Interest income/profit on investments increased mainly due to business growth and timely introduction of market based lending rate after May 2024.
  - Interest expense/profit incurred/shared on deposits and borrowings increased due to deposit growth, increase in repo borrowings and rising market driven interest rates.
  - 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 for loans and advances/investments increased mainly due to loan growth, downgrade of some unclassified loans and impact of new circular effective from 01 April 2025.
- Number of ordinary shares with face value and date of issues:**  
Number of ordinary shares as on 30 September 2025 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 2024.  
**Calculation of Net Asset Value (NAV) per share:**  

Particulars	Group		Bank	
	30-Sep-25	31-Dec-24	30-Sep-25	31-Dec-24
Net Asset Value (NAV) in BDT crore	4,713.06	4,295.81	4,765.10	4,306.36
Net Asset Value (NAV) per share in BDT (restated)	29.53	26.92	29.86	26.99

  
**Calculation of NAV per share:**  
Net asset value / No. of shares outstanding  
**Calculation of Earnings Per Share (EPS) and Net Operating Cash Flow (NOCF) per share:**  

Particulars	Group		Bank	
	January to September 2025	January to September 2024	January to September 2025	January to September 2024
Earnings Per Share (EPS) in BDT (restated)	3.66	2.90	3.93	3.27
Net Operating Cash Flow (NOCF) per share in BDT (restated)	19.94	11.16	20.02	11.67

  
**Calculation of EPS:**  
Profit after tax / No. of shares outstanding  
**Calculation of NOCF per share:**  
Net operating cash flow / No. of shares outstanding

Eastern Bank PLC.  
Condensed Statement of Changes in Equity (Unaudited)  
for the period ended 30 September 2025

Particulars	Amount in BDT									
	Paid up capital	Statutory reserve	Dividend equalisation reserve	Assets revaluation reserve	General reserve	Start-up equity investment fund	Actuarial remeasurement gain / (Loss)	Foreign currency translation gain/(loss)	Surplus in profit and loss account	Total
Balance as on 01 January 2025	13,581,390,540	13,581,390,540	356,040,000	234,219,274	603,493,370	-	(535,924,063)	(335,136,715)	15,578,163,149	43,063,636,095
Bonus share issued for 2024	2,376,743,340	-	-	-	-	-	-	-	(2,376,743,340)	-
Cash dividend paid for 2024	-	-	-	-	-	-	-	-	(2,376,743,344)	(2,376,743,344)
Profit after tax for the period	-	-	-	-	-	-	-	-	6,267,769,573	6,267,769,573
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-	-
Transferred from provision for start-up fund	-	-	-	-	-	338,109,932	-	-	-	338,109,932
Reserve for revaluation of treasury securities (HFT)	-	-	-	425,211,899	-	-	-	-	-	425,211,899
Reserve for amortisation of treasury securities (HTM)	-	-	-	(49,707,538)	-	-	-	-	-	(49,707,538)
Adjustment of remeasurement gain / (loss) on defined benefit plans	-	-	-	-	-	-	-	-	-	-
Foreign currency translation gain/(loss)	-	-	-	-	-	-	(17,243,882)	-	-	(17,243,882)
<b>Balance as at 30 September 2025</b>	<b>15,958,133,880</b>	<b>13,581,390,540</b>	<b>356,040,000</b>	<b>609,723,635</b>	<b>603,493,370</b>	<b>338,109,932</b>	<b>(535,924,063)</b>	<b>(352,380,597)</b>	<b>17,092,446,038</b>	<b>47,651,032,736</b>
<b>Balance as at 31 December 2024</b>	<b>13,581,390,540</b>	<b>13,581,390,540</b>	<b>356,040,000</b>	<b>234,219,274</b>	<b>603,493,370</b>	<b>-</b>	<b>(535,924,063)</b>	<b>(335,136,715)</b>	<b>15,578,163,149</b>	<b>43,063,636,095</b>

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