

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

Particulars	Amount in BDT	
	30 June 2025	31 December 2024
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	6,908,201,667	6,077,442,272
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	23,195,620,564	18,402,026,734
	30,103,822,231	24,479,469,006
Balances with other banks and financial institutions		
In Bangladesh	9,525,407,462	11,157,616,777
Outside Bangladesh	1,566,298,359	5,429,855,284
	11,091,705,821	16,587,472,060
Money at call and on short notice/placement	-	2,400,000,000
Investments		
Government	146,781,777,915	123,454,871,597
Others	23,217,748,083	24,433,262,805
	169,999,525,998	147,888,134,402
Loans and advances/investments		
Loans, cash credits, overdraft etc./general investments	386,739,346,648	371,855,514,578
Bills purchased and discounted	64,834,020,636	40,963,263,758
	451,573,367,284	412,818,778,335
Fixed assets including premises, furniture and fixtures	6,437,158,184	6,372,950,093
Other assets	12,882,639,799	10,704,724,740
Non banking assets	-	-
TOTAL ASSETS	682,088,219,317	621,251,528,637
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowing/placement from banks, financial institutions and agents		
Non-convertible subordinated bond	6,020,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	100,405,764,859	77,697,709,141
	106,425,764,859	83,717,709,141
Deposits and other accounts		
Current deposits/Al-wadeeah current deposits & other accounts	66,554,618,604	65,801,146,724
Bills payable	8,799,438,492	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	83,264,260,319	77,733,055,941
Term deposits/Mudaraba term deposits	260,399,371,209	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits	71,356,235,827	69,259,189,334
Bearer certificates of deposits	-	-
	490,373,924,451	456,469,439,050
Other liabilities	41,066,545,269	38,106,295,129
TOTAL LIABILITIES	637,866,234,580	578,293,443,319
SHAREHOLDERS' EQUITY		
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	457,500,216	308,667,697
General reserve	603,493,370	603,493,370
Capital reserve	29,104,053	29,104,053
Actuarial remeasurement gain/(loss)	(535,924,063)	(535,924,063)
Foreign currency translation gain/(loss)	(186,235,105)	(165,146,899)
Surplus in profit and loss account	13,958,481,846	15,199,070,079
	44,221,984,737	42,958,085,317
TOTAL SHAREHOLDERS' EQUITY	44,221,984,737	42,958,085,317
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	682,088,219,317	621,251,528,637
OFF-BALANCE SHEET ITEMS		
Contingent liabilities		
Acceptances and endorsements	62,762,859,784	62,170,920,385
Letters of guarantee	63,144,162,503	60,503,604,565
Irrevocable letters of credit	55,236,419,989	67,703,585,443
Bills for collection	22,014,763,411	26,598,437,645
Others	-	-
	203,158,205,687	216,976,548,038
Other commitments		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	7,554,247,950	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000
	8,954,247,950	1,400,000,000
TOTAL OFF-BALANCE SHEET ITEMS	212,112,453,637	218,376,548,038
Net asset value (NAV) per share (Restated)	27.71	26.92

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 half year ended 30 June 2025

Particulars	Amount in BDT			
	01 January 2025 to 30 June 2025	01 January 2024 to 30 June 2024	01 April 2025 to 30 June 2025	01 April 2024 to 30 June 2024
Interest income/profit on investment	23,868,271,122	17,970,353,106	12,360,740,524	9,731,308,755
Interest/profit shared on deposits and borrowings etc.	(19,096,729,874)	(12,835,887,940)	(9,872,294,050)	(6,943,678,872)
Net interest Income/profit on investment	4,771,541,248	5,134,465,167	2,488,446,474	2,787,629,883
Income from investments	7,468,991,032	5,121,885,526	3,624,938,880	2,926,191,469
Commission, exchange and brokerage	2,709,200,980	2,832,121,350	1,236,281,611	1,454,431,673
Other operating income	238,682,921	175,016,078	123,567,165	98,705,360
	10,416,874,933	8,129,022,955	4,984,787,657	4,479,328,503
Total operating income	15,188,416,181	13,263,488,121	7,473,234,131	7,266,958,385
Salary and allowances (excluding those of MD)	4,056,253,971	3,355,583,964	1,930,884,488	1,649,316,101
Rent, taxes, insurance, utilities etc.	330,586,705	293,149,927	164,809,364	151,410,256
Legal and professional expenses	72,785,869	38,187,304	33,407,297	24,296,068
Postage, stamp, telecommunication etc.	178,740,977	141,083,737	104,604,492	76,136,316
Stationery, printing, advertisement, business promotion etc.	420,602,379	349,916,969	217,714,555	192,027,829
Managing Director's salary and allowances (Bank only)	20,331,518	18,634,448	9,415,759	9,317,221
Directors' fees and expenses	2,339,205	2,779,655	1,102,166	1,773,986
Shariah supervisory committee's fees and expenses	170,500	-	104,500	-
Audit fees	-	105,693	-	105,693
Depreciation and repair of bank's assets	898,813,138	715,005,271	455,141,067	379,716,392
Other operating expenses	534,708,829	394,977,679	223,461,880	202,556,727
Total operating expenses	6,515,333,091	5,309,424,648	3,140,645,568	2,686,656,590
Profit before provisions	8,673,083,089	7,954,063,474	4,332,588,563	4,580,301,795
Provision for loans/investments and off-balance sheet exposures				
Specific provision (net off w/o recovery)	1,702,334,289	572,773,441	1,286,377,607	191,111,499
General provision for loans and advances/investments	790,559,398	378,855,731	(678,194,617)	139,654,656
General provision for off balance sheet exposures	52,494,067	(3,520,282)	(1,668,361)	56,705,589
	2,545,387,754	948,108,890	606,514,630	387,471,745
Other provision	390,840,568	948,578,672	222,124,330	606,564,977
Total provision	2,936,228,322	1,896,687,562	828,638,960	994,036,722
Profit before tax for the period	5,736,854,768	6,057,375,911	3,503,949,603	3,586,265,073
Current tax expense for the period	3,357,638,873	2,253,468,073	1,784,219,498	1,204,135,589
Deferred tax expense/(income)	(1,133,682,557)	585,652,394	(246,929,598)	617,452,625
Total provision for taxation	2,223,956,317	2,839,120,467	1,537,289,901	1,821,588,214
Profit after tax for the period	3,512,898,451	3,218,255,444	1,966,659,702	1,764,676,860
Earnings per share (EPS) (restated)	2.20	2.02	1.23	1.11

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 half year ended 30 June 2025

Particulars	Amount in BDT	
	01 January 2025 to 30 June 2025	01 January 2024 to 30 June 2024
A) Cash flows from operating activities		
Interest/investment income receipts in cash	22,964,030,855	17,993,671,535
Interest/profit paid on deposits and borrowing etc.	(19,274,731,095)	(11,308,054,746)
Dividend receipts	549,591,679	558,424,296
Fees and commission receipts in cash	2,649,667,535	2,841,662,014
Income from investment (other than dividend received)	5,688,568,901	2,378,409,717
Recoveries on loans/investments previously written off	210,364,060	233,685,739
Cash payment to employees	(4,330,119,577)	(3,644,818,419)
Cash payment to suppliers	(1,308,357,069)	(844,145,379)
Income taxes paid	(3,383,507,663)	(2,942,267,220)
Receipts from other operating activities	238,682,921	167,864,843
Payments for other operating activities	(537,218,534)	(397,757,334)
Cash generated from operating profit before changes in operating assets and liabilities	3,466,972,013	5,036,675,045
Increase/(decrease) in operating assets & liabilities		
Net sale/(purchase) of trading securities	(1,593,424,081)	(8,904,383,270)
Loans and advances/investments to customers (other than banks)	(37,250,700,567)	(17,983,881,439)
Other assets	(92,598,217)	(1,485,201,258)
Deposits/borrowings/placement from other banks	24,448,153,962	15,677,719,538
Deposits from customers (other than banks)	33,419,343,210	29,118,636,415
Other liabilities	(866,861,535)	(1,053,068,471)
Cash generated from changes in operating assets and liabilities	18,063,912,771	15,369,821,514
Net cash received from/(used in) operating activities	21,530,884,784	20,406,496,559
B) Cash flows from investing activities		
Net sale/(purchase) of non-trading securities	(19,992,029,831)	(16,503,586,181)
Net sale/(purchase) of property, plant and equipment	(428,762,866)	(270,487,644)
Net advance payment for right-of-use assets (RoU)	(37,054,257)	(68,776,497)
Net cash (used in) investing activities	(20,457,846,954)	(16,842,850,322)
C) Cash flows from financing activities		
Net issuance/(redemption) of subordinated bond	(810,000,000)	(810,000,000)
Dividend paid (cash dividend)	(2,354,259,415)	(1,498,211,135)
Payments against lease liabilities	(176,298,895)	(150,979,822)
Net cash received from/(used in) financing activities	(3,340,558,311)	(2,459,190,956)
D) Net increase/(decrease) in cash (A+B+C)	(2,267,520,481)	1,104,455,280
E) Effects of exchange rate changes on cash and cash equivalents	(1,563,033)	113,334,230
F) Opening cash and cash equivalents	43,470,938,065	43,259,556,233
G) Closing cash and cash equivalents (D+E+F)*	41,201,854,551	44,477,345,740
*Closing cash and cash equivalents consist of:		
Cash in hand (including foreign currencies)	6,908,201,667	5,816,792,198
Balances with Bangladesh Bank and its agent bank (s)	23,195,620,564	17,463,134,389
Balances with other Banks and Financial Institutions	11,091,705,821	18,814,612,253
Money at call and on short notice/Placement	-	2,377,999,000
Prize bonds	6,326,500	4,807,900
	41,201,854,551	44,477,345,740
Net operating cash flow (NOCF) per share (restated)	13.49	12.79

SD/-
Chief Financial Officer

SD/-
Company Secretary

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Managing Director

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Director

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Director

Eastern Bank PLC.
Condensed Balance Sheet (Unaudited)
As at 30 June 2025

Particulars	Amount in BDT	
	30 June 2025	31 December 2024
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	6,907,296,530	6,077,354,443
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	23,195,620,564	18,402,026,734
	30,102,917,094	24,479,381,177
Balances with other banks and financial institutions		
In Bangladesh	9,331,865,600	11,043,182,890
Outside Bangladesh	1,498,338,348	5,140,656,309
	10,830,203,948	16,183,839,198
Money at call and on short notice/placement	-	2,400,000,000
Investments		
Government	146,484,005,976	123,155,624,682
Others	18,456,766,548	19,890,809,465
	164,940,772,524	143,046,434,147
Loans and advances/investments		
Loans, cash credits, overdraft etc./general investments	388,930,414,949	374,441,666,954
Bills purchased and discounted	59,500,574,729	36,275,947,401
	448,430,989,677	410,717,614,356
Fixed assets including premises, furniture and fixtures	6,362,585,280	6,318,911,387
Other assets	15,053,905,922	12,904,194,686
Non banking assets	-	-
TOTAL ASSETS	675,721,374,446	616,050,374,950
LIABILITIES AND CAPITAL		
LIABILITIES		
Borrowing/placement from banks, financial institutions and agents		
Non-convertible subordinated bond	5,210,000,000	6,020,000,000
Borrowings/placement from other Banks, financial institutions and agents etc.	96,395,066,657	73,146,520,520
	101,605,066,657	79,166,520,520
Deposits and other accounts		
Current deposits/Al-wadeeah current deposits and other accounts	66,701,354,500	66,994,663,564
Bills payable	8,799,438,492	1,101,767,820
Savings bank deposits/Mudaraba savings deposits	83,264,260,319	77,733,055,941
Term deposits/Mudaraba term deposits	260,399,371,209	242,574,279,232
Special notice deposits (SND)/Mudaraba special notice deposits	71,385,806,733	69,288,183,480
Bearer certificates of deposits	-	-
	490,550,231,253	457,691,950,036
Other liabilities	38,892,186,386 </	

Eastern Bank PLC. Condensed Profit & Loss Account (Unaudited) For the half year ended 30 June 2025				
Particulars	Amount in BDT			
	01 January 2025 to 30 June 2025	01 January 2024 to 30 June 2024	01 April 2025 to 30 June 2025	01 April 2024 to 30 June 2024
Interest income/profit on investments	23,760,076,184	17,790,049,124	12,299,875,940	9,620,274,211
Interest /profit shared on deposits and borrowings	(18,842,793,947)	(12,586,475,117)	(9,744,407,684)	(6,814,201,276)
Net interest income/profit on investments	4,917,282,237	5,203,574,008	2,555,468,255	2,806,072,935
Income from investments	7,432,516,177	5,087,861,790	3,608,668,213	2,889,085,686
Commission, exchange and brokerage	2,589,633,623	2,671,693,677	1,179,963,475	1,392,118,396
Other operating income	238,618,798	175,016,078	124,649,611	98,808,689
Total operating income	15,178,050,835	13,138,145,552	7,468,749,554	7,186,085,705
Salary and allowances (excluding those of MD)	3,970,041,900	3,254,831,938	1,885,517,708	1,595,116,438
Rent, taxes, insurance, utilities etc.	325,032,924	287,365,456	161,714,975	148,880,888
Legal and professional expenses	70,770,900	37,034,330	31,679,534	23,494,505
Postage, stamp, telecommunication etc.	175,750,602	136,956,246	102,973,730	73,529,743
Stationery, printing, advertisement, business promotion etc.	419,478,768	348,051,518	217,299,978	191,206,819
Managing Director's salary and allowances	20,331,518	18,634,448	9,415,759	9,317,221
Directors' fees and expenses	2,141,205	2,482,655	1,007,666	1,564,986
Shariah supervisory committee's fees and expenses	170,500	-	104,500	-
Audit fees	-	105,693	-	105,693
Depreciation and repair of bank's assets	877,664,204	693,076,627	444,825,676	368,619,862
Other operating expenses	527,364,476	385,259,282	222,402,664	196,514,734
Total operating expenses	6,388,746,998	5,163,798,194	3,076,942,190	2,608,350,890
Profit before provisions	8,789,303,837	7,974,347,358	4,391,807,364	4,577,734,816
Provision for loans/investments and off-balance sheet exposures				
Specific provision (net off w/off recovery)	1,597,014,128	576,791,208	1,180,112,089	202,211,237
General provision for loans and advances/investments	792,595,173	378,855,731	(571,064,691)	139,654,656
General provision for off-balance sheet exposures	52,494,067	(3,520,282)	(1,668,361)	56,705,589
Total provision	2,442,103,368	952,126,657	607,379,038	398,571,483
Other provision	287,809,504	807,379,185	206,218,650	465,365,490
Total provision	2,729,912,872	1,759,505,842	813,597,688	863,936,973
Profit before tax for the period	6,059,390,965	6,214,841,516	3,578,209,676	3,713,797,843
Current tax expense for the period	3,325,475,280	2,217,094,698	1,764,143,959	1,186,241,640
Deferred tax expense/(income)	(1,130,977,588)	592,107,646	(245,593,314)	622,566,092
Total provision for taxation	2,194,497,693	2,809,202,344	1,518,550,646	1,808,807,732
Profit after tax for the period	3,864,893,272	3,405,639,171	2,059,659,030	1,904,990,111
Earnings per share (EPS) (restated)	2.42	2.13	1.29	1.19

SD/-
Chief Financial Officer

SD/-
Company Secretary

SD/-
Managing Director

SD/-
Director

SD/-
Director

Eastern Bank PLC. Condensed Cash Flow Statement (Unaudited) For the half year ended 30 June 2025		
Particulars	Amount in BDT	
	01 January 2025 to 30 June 2025	01 January 2024 to 30 June 2024
A) Cash flows from operating activities		
Interest/investment income receipts in cash	22,995,845,704	17,812,675,332
Interest/profit paid on deposits and borrowing etc	(19,021,254,967)	(11,129,265,897)
Dividend receipts	541,151,144	597,024,179
Fees and commission receipts in cash	2,518,600,495	2,671,957,989
Income from investment (other than dividend)	5,672,155,607	2,388,087,746
Recoveries on loans/investments previously written off	210,364,060	233,685,739
Cash payment to employees	(4,227,615,052)	(3,527,214,379)
Cash payment to suppliers	(1,310,818,806)	(827,015,266)
Income taxes paid	(3,359,088,737)	(2,905,899,992)
Receipts from other operating activities	238,618,798	167,864,843
Payments for other operating activities	(529,676,181)	(387,741,938)
Cash generated from operating profit before changes in operating assets and liabilities	3,728,282,065	5,094,158,357
Increase/(decrease) in operating assets and liabilities		
Net sale / (purchase) of trading securities	(1,393,798,618)	(7,687,959,095)
Loans and advances/investments to customers (other than banks)	(36,349,496,729)	(17,685,238,788)
Other assets	(50,483,781)	(1,333,031,576)
Deposits/borrowings/placement from other banks	24,178,644,381	15,321,614,578
Deposits from customers (other than banks)	32,373,139,026	28,450,331,905
Other liabilities	(820,786,032)	(799,697,071)
Cash generated from changes in operating assets and liabilities	17,937,218,247	16,266,019,952
Net cash received from/(used in) operating activities	21,665,500,312	21,360,178,309
B) Cash flows from investing activities		
Net sale/(purchase) of non-trading securities	(19,992,029,831)	(16,864,843,327)
Net sale/(purchase) of property, plant and equipment	(427,590,038)	(266,499,073)
Net advance payment for Right of Use Assets	(37,054,257)	(56,353,115)
Net cash received from/(used in) investing activities	(20,456,674,125)	(17,187,695,514)
C) Cash flows from financing activities		
Net issuance/(redemption) of subordinated bond	(810,000,000)	(810,000,000)
Dividend paid (cash dividend)	(2,354,259,415)	(1,498,211,135)
Payments against lease liabilities	(164,120,775)	(150,126,111)
Net cash received from/(used in) financing activities	(3,328,380,190)	(2,458,337,245)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(2,119,554,003)	1,714,145,549
E) Effects of exchange rate changes on cash and cash equivalents	(8,215,830)	74,814,432
F) Opening cash and cash equivalents	43,067,217,375	42,097,219,454
G) Closing cash and cash equivalents (D+E+F)*	40,939,447,542	43,886,179,435
*Cash and cash equivalents consists of:		
Cash in hand (including foreign currencies)	6,907,296,530	5,816,683,729
Balances with Bangladesh Bank and its agent bank (s)	23,195,620,564	17,463,134,389
Balances with other Banks and Financial Institutions	10,830,203,948	18,223,554,416
Money at call and on short notice/placement	-	2,377,999,000
Prize bonds	6,326,500	4,807,900
Total	40,939,447,542	43,886,179,435
Net operating cash flow (NOCF) per share (restated)	13.58	13.39

SD/-
Chief Financial Officer

SD/-
Company Secretary

SD/-
Managing Director

SD/-
Director

SD/-
Director

Eastern Bank PLC. and its subsidiaries Selected explanatory notes As at and for the half year ended 30 June 2025				
1 Activities of the Bank	The principal activities of the Bank are to provide a comprehensive range of financial products (loans & deposits), personal and commercial banking, trade services, cash management, treasury and custody services.			
	The Bank does have a separate Off shore Banking Unit under Offshore Banking Operation (OBO) since 19 May 2004. The activities of the unit is to give loans (on and off-balance sheet exposures) and take deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EPZ companies etc. as per Offshore Banking Act, 2024.			
	EBL started Islamic Banking operations on August 22, 2024 with a view to conduct Shariah compliant businesses. EBL has developed products based on the Shariah principles and Bangladesh Bank guidelines to cater to the needs of different segments of customers. The operations and accounting system of Islamic Banking are totally different from those of conventional banking and are free from any sort of interest.			
Subsidiaries of the Bank	The Bank has four fully owned and operational subsidiaries: EBL Securities 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 half year ended 30 June 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 half year ended 30 June 2025 have been prepared under the historical cost convention except I Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (as amendment upto date), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Securities and Exchange Rules 2020, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail.			
2.02 Functional and presentation currency	These consolidated financial statements of the group and the separate financial statements of the Bank are presented in BDT which is the Group's and the Bank's functional currency except OBU & EBL Finance (HK) Ltd. where functional currency is US Dollar (USD) & Hong Kong Dollar (HKD) respectively. All financial information presented in BDT has been rounded to the nearest integer, except when otherwise indicated.			
2.03 Use of estimates and judgements	The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs require management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, incomes and expenses. Actual results may differ from these estimates.			
	Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.			
Significant accounting policies	The accounting policies set out have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities, except otherwise instructed by the Bangladesh Bank as prime regulator.			
	The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature.			
	Certain comparative amounts of previous period/date presented in these financial statements have been reclassified and rearranged to conform to the current period/date'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 June 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
	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
2.09 General				
Reporting Period	The reporting period of these financial statements of the Group and the Bank is 01 January 2025 to 30 June 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 28 July 2025 and was subsequently authorized by the Board in the meeting held on the same date.			
2.10 Significant deviation in compliance with BSEC notification dated 20 June 2018:	<ul style="list-style-type: none"> Interest income/profit on investments in HT25 increased mainly due business growth, higher average volume of loan 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 and rising market driven interest rates. Income from investments has increased due to volume growth of investment in govt. securities and upward trend of interest rate of treasury bills/bonds. Provision for loans and advances/investments increased mainly due to loan growth and impact of new circular effective from 01 April 2025. 			
2.11 Number of ordinary shares with face value and date of issues:	Number of ordinary shares as on 30 June 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-Jun-25	31-Dec-24	30-Jun-25
	Net Asset Value (NAV) in BDT crore	4,422.20	4,295.81	4,467.39
	Net Asset Value (NAV) per share in BDT (restated)	27.71	26.92	27.99
				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 June 2025	January to June 2024	January to June 2025
	Earnings Per Share (EPS) in BDT (restated)	2.20	2.02	2.42
	Net Operating Cash Flow (NOCF) per share in BDT (restated)	13.49	12.79	13.58
				13.39
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 half year ended 30 June 2025									
Particulars	Amount in BDT								
	Paid up capital	Statutory reserve	Dividend equalisation reserve	Assets revaluation reserve	General reserve	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	-	-	-	-	-	-	-	3,864,893,272	3,864,893,272
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
Reserve for revaluation of treasury securities (HFT)	-	-	-	195,659,829	-	-	-	-	195,659,829
Reserve for amortisation of treasury securities (HTM)	-	-	-	(46,827,311)	-	-	-	-	(46,827,311)
Adjustment of remeasurement gain / (loss) on defined benefit plans	-	-	-	-	-	-	-	-	-
Foreign currency translation gain/(loss)	-	-	-	-	-	(26,728,393)	-	-	(26,728,393)
Balance as at 30 June 2025	15,958,133,880	13,581,390,540	356,040,000	383,051,793	603,493,370	(535,924,063)	(361,865,108)	14,689,569,737	44,673,890,149
Balance as at 31 December 2024	13,581,390,540	13,581,390,540	356,040,000	234,219,274	603,493,370	(535,924,063)	(335,136,715)	15,578,163,149	43,063,636,095

SD/-
Chief Financial Officer

SD/-
Company Secretary

SD/-
Managing Director

SD/-
Director

SD/-
Director