

HALF YEARLY **Financial Statements 2019 (Unaudited)**

EASTERN BANK LIMITED AND ITS SUBSIDIARIES Consolidated Balance Sheet (Unaudited) at 30 June 2010

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as at 30 June 2019			for the period en	nded 30 June 2019		as at 30 June 2	019	
		Figures in Taka			Figures in Taka			Figures in Taka
	30-06-2019	31-12-2018	Particulars 20	2019 to 30 2018 to 30 to	April 2019 01 April 2018 30 June to 30 June 2019 2018		30-06-2019	31-12-2018
PROPERTY AND ASSETS				1,420,331,331 9,653,267,097 5,99		PROPERTY AND ASSETS		
Cash				075,171,691 5,991,851,328 3,77		Cash		
Cash in hand (including foreign currencies)	3,133,937,329	2,624,983,711	Net Interest Income 4,34	345,159,640 3,661,415,769 2,22	3,380,605 1,912,600,553	Cash in hand (including foreign currencies)	3,133,682,274	2,624,689,253
Balances with Bangladesh Bank and its agent bank(s)	13,779,524,916	13,713,276,245		117,343,955 1,030,912,967 58		Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,779,524,916	13,713,276,245
(including foreign currencies)	16,913,462,245	16,338,259,956	0 0	093,287,946 1,742,405,802 1,10 105,064,033 104,909,978 2			16,913,207,190	16,337,965,498
Balances with other Banks and Financial Institutions	10,913,402,243	10,338,239,930		315,695,934 2,878,228,746 1,71		Balances with other Banks and Financial Institutions		
In Bangladesh	18,357,567,377	9,071,891,789	Total operating income 7,60	660,855,575 6,539,644,516 3,94	0,786,691 3,303,763,081	In Bangladesh	17,828,787,098	8,521,927,315
Outside Bangladesh	695,837,240	2,374,410,405			78,197,655 867,969,593 97,688,354 210,921,831	Outside Bangladesh	6,929,035,165	8,437,097,706
	19,053,404,617	11,446,302,194			37,725,385 210,921,831 37,725,385 21,437,020		24,757,822,263	16,959,025,020
Money at call and short notice	269,000,000	-			37,384,030 35,093,566	Money at call and short notice	269,000,000	-
Investments					89,356,820 88,128,747 6,445,572 6,651,429	Investments		
Government	26,457,157,189	22,221,712,390	Directors' fees & expenses		1,279,179 1,281,604	Government	26,457,157,189	22,221,712,390
Others	8,053,753,829	7,665,907,401			50,016,882 139,317,056	Others	5,894,786,210	5,498,237,011
	34,510,911,018	29,887,619,791		298,595,249 345,433,994 15 278,626,318 3,067,000,737 1,66	i7,221,231147,614,400i5,315,1081,518,415,246		32,351,943,399	27,719,949,401
Loans and advances			-	382,229,257 3,472,643,779 2,27	5,471,583 1,785,347,835	Loans and advances		
Loans, Cash Credits, Overdraft etc.	207,523,785,532	194,873,643,755	Provision for loans and off-balance sheet exposure: General provision (loans and OBS exposures)	70,597,752 279,368,585 17	8,268,866 66,072,328	Loans, Cash Credits, Overdraft etc.	205,540,373,520	193,014,394,181
Bills discounted and purchased	24,284,674,286	22,506,614,674			468,896,994	Bills discounted and purchased	17,846,996,149	16,291,856,566
	231,808,459,818	217,380,258,429		163,189,779 617,518,896 11 267,805,627 1,362,324,574 76	.3,673,365 70,469,764 3,629,627 605,439,086		223,387,369,669	209,306,250,747
				114,423,630 2,110,319,204 1,51				
Fixed assets including land, building, furniture and fixtures	6,606,819,759	6,681,971,995		772,008,412 1,050,643,615 90		Fixed assets including land, building, furniture and fixtures	6,561,241,005	6,636,617,167
Other assets	4,089,951,618	3,631,641,087		240,403,333) (201,583,271) (120 531,605,078 849,060,344 78	0,000,000) (31,583,271) 39,694,817 347,928,400	Other assets	5,764,745,512	5,357,128,978
Non banking assets	134,016,495	134,016,495		582,818,552 1,261,258,860 72		Non banking assets	134,016,495	134,016,495
			Earnings per share (EPS) (restated)	1.95 1.55	0.89 1.02	TOTAL ASSETS	310,139,345,533	282,450,953,305
TOTAL ASSETS	313,386,025,570	285,500,069,947		0	n Driv	LIABILITIES AND SHAREHOLDER'S EQUITY		
			MA Vizo Mu		James Richard	Liabilities		
LIABILITIES AND SHAREHOLDER'S EQUITY			Head of Finance Company	ny Secretary		Borrowing from other banks, financial institutions and agents	47,778,933,518	46,731,901,799
Liabilities					Johnmy	Deposits and other accounts		
Borrowing from other banks, financial institutions and agents	50,084,477,848	49,066,095,646	Director			Current deposits & other accounts, etc.	24,092,963,010	21,200,155,318
Deposits and other accounts			Dhaka, 29 July 2019		Chairman	Savings bank deposits	48,527,286,310	46,053,721,505
Current deposits & other accounts, etc.	23,926,778,991	21,011,202,434	EASTERN BANK LIMITED) AND ITS SUBSIDIAI	RIFS	Fixed deposits	120,565,433,581	105,826,485,905
Savings bank deposits	48,527,286,310	46,053,721,505	Consolidated Cash Flows	vs Statement (Unaudited)		Others-special notice deposits	29,342,825,806	25,631,642,386
Fixed deposits	120,565,433,581	105,542,120,447	for the period ende	led 30 June 2019		Bills payable	1,174,731,831	916,901,298
Others-special notice deposits	29,206,984,086	25,631,642,387			Figures in Taka	Bearer certificates of deposits	-	-
Bills payable	1,174,731,831	916,901,298	Particulars	01 January 20 to 30 June 20			223,703,240,536	199,628,906,412
Bearer certificates of deposits	-	-	A) Cash flows from operating activities			Other liabilities	15,645,743,161	13,123,885,732
	223,401,214,799	199,155,588,071	Interest receipts in cash Interest paid	10,880,093, (7,656,319,9		TOTAL LIABILITIES	287,127,917,215	259,484,693,943
Other liabilities	16,418,879,771	13,902,926,147	Dividend receipts	(7,636,319,5				
TOTAL LIABILITIES	289,904,572,418	262,124,609,864	Fees and commission receipts in cash	2,093,287,		SHAREHOLDERS' EQUITY		
TOTAL EADERTIES	207,704,372,410		Income from investment (other than dividend rec Recovery of loans previously written off	eceived) 1,009,009, 199,382,		Share Capital-Paid up capital	8,117,995,479	7,379,995,890
SHAREHOLDERS' EQUITY			Cash paid to employees (including directors)	(2,135,055,9		Statutory reserve	7,379,995,890	7,379,995,890
Share Capital-Paid up capital	8,117,995,479	7,379,995,890	Cash paid to suppliers Income taxes paid	(811,746,5 (1,076,758,3		General reserve	603,493,370	603,493,370
Statutory reserve	7,379,995,890	7,379,995,890	Received from other operating activities	105,064,	,033 104,909,978	Asset revaluation reserve	2,603,019,422	2,607,676,007
Asset revaluation reserve	2,688,437,789	2,693,094,373	Paid for other operating activities Operating cash flow before changes in operating asset	(298,595,2 ets and liabilities 2,394,200,		Dividend equalisation reserve	356,040,000	356,040,000
General reserve	603,493,370	603,493,370	Increase/(decrease) in Operating Assets & Liabil			Foreign currency translation difference	335,990	1,500,273
Dividend equalisation reserve	356,040,000	356,040,000	Sale/(purchase) of trading securities	(402,449,2		Profit & loss account -retained earnings	3,950,548,165	4,637,557,932
Foreign currency translation difference	2,917,814	3,291,006	Loans and advances to customers Other assets	(14,018,299,9 (305,479,1		TOTAL SHAREHOLDERS' EQUITY	23,011,428,317	22,966,259,362
Profit & loss account -retained earnings	4,332,572,810	4,959,549,553	Deposits from other Banks	(3,015,884,4		TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	310,139,345,533	282,450,953,306
TOTAL SHAREHOLDERS' EQUITY	23,481,453,152	23,375,460,082	Deposits from customers (other than banks) Liability for tax	27,774,684, (454,846,7		OFF BALANCE SHEET ITEMS		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	313,386,025,570	285,500,069,947	Liabilities for provision	(1,467,187,7	738) (1,563,828,058)	Contingent liabilities		
			Other liabilities Operating cash flow from operating assets and liabi	2,725,089, bilities 10,835,626 ,		Acceptances and endorsements	56,694,148,904	57,033,419,112
OFF BALANCE SHEET ITEMS			Net Cash received from / used in operating activ			Letters of guarantees	23,456,934,641	27,299,063,024
Contingent liabilities			B) Cash flows from investing activities (Purchase)/sale of non-trading securities	(4,225,371,2	208) 887,279,997	Irrevocable letters of credit	19,960,145,852	24,913,788,504
Acceptances and endorsements	56,694,148,904	57,033,419,112	(Purchase)/sale of property, plant and equipment			Bills for collection	7,962,251,014	7,676,005,477
Letters of guarantees		27,299,063,024	Net cash used in investing activities C) Cash flows from financing activities	(4,324,608,6	600) (67,132,142)	Other contingent liabilities	-	378,933,000
Irrevocable letters of credit	23,456,934,641						108,073,480,410	117,301,209,116
	19,960,145,852	24,913,788,504	Borrowings from other banks, financial institution	ons and agents 1,018,382,	,202 2,028,108,751		100,075,100,110	
Bills for collection		24,913,788,504 7,676,005,477	Borrowings from other banks, financial institution Dividend paid (cash dividend)	(1,475,999,1	(1,475,999,178)	Other commitments	100,075,100,110	
	19,960,145,852		Borrowings from other banks, financial institution Dividend paid (cash dividend) <i>Net cash received from financing activities</i>	(1,475,999,1 (457,616,5	(1,475,999,178) (076) 552,109,573	Other commitments Documentary credits and short term trade -related transactior		-
Bills for collection Other contingent liabilities	19,960,145,852	7,676,005,477	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and case	(1,475,999,1 (457,616,5 8,447,601, ash equivalents 3,830,	(1,475,999,178) 552,109,573 834 8,213,146,693 280 7,664,784			- 327,629,500
Bills for collection Other contingent liabilities Other commitments	19,960,145,852 7,962,251,014 -	7,676,005,477 378,933,000	 Borrowings from other banks, financial institution Dividend paid (cash dividend) <i>Net cash received from financing activities</i> D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and case F) Opening cash and cash-equivalents 	(1,475,999,) (457,616,5 8,447,601, ash equivalents 3,830, 27,787,746,	(1,475,999,178) 552,109,573 834 8,213,146,693 ,280 7,664,784 0.049 26,801,358,391	Documentary credits and short term trade -related transaction	s -	- 327,629,500 -
Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions	19,960,145,852 7,962,251,014 - 108,073,480,410 -	7,676,005,477 378,933,000 117,301,209,116	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and case	(1,475,999,1 (457,616,5 8,447,601, ash equivalents 3,830,	(1,475,999,178) 552,109,573 834 8,213,146,693 ,280 7,664,784 0.049 26,801,358,391	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other	s -	- 327,629,500 - -
Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed	19,960,145,852 7,962,251,014 -	7,676,005,477 378,933,000	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and case F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178,	178) (1,475,999,178) 076) 552,109,573 834 8,213,146,693 280 7,664,784 049 26,801,358,391 163 35,022,169,868	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments	s -	- 327,629,500 - 327,629,500
Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities	19,960,145,852 7,962,251,014 - 108,073,480,410 -	7,676,005,477 378,933,000 117,301,209,116	 Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* 	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, 3,133,937,	(1,475,999,178) (1,475,999,178) 552,109,573 834 8,213,146,693 280 7,664,784 049 26,801,358,391 163 35,022,169,868 329 2,853,897,132	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other	s - 200,906,319 - -	-
Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed	19,960,145,852 7,962,251,014 - 108,073,480,410 -	7,676,005,477 378,933,000 117,301,209,116	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank Balances with other Banks and Financial Instituted	(1,475,999,) (457,616,5 8,447,601, ash equivalents 3,830, 27,787,746, 36,239,178, ash (s) 13,779,524, ions 19,053,404,	(1,475,999,178) (1,475,999,178) 552,109,573 834 8,213,146,693 280 7,664,784 049 26,801,358,391 163 35,022,169,868 329 2,853,897,132 916 10,440,556,591 617 19,395,421,445	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s - 200,906,319 - - 200,906,319	327,629,500
Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other	19,960,145,852 7,962,251,014 - 108,073,480,410 -	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 -	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, 3,133,937, ak (s) 13,779,524,	$\begin{array}{rrrr} (1,475,999,178) \\ \hline (1,475,999,178) \\ \hline 552,109,573 \\ \hline 834 \\ 8,213,146,693 \\ \hline 26,801,358,391 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline 329 \\ 2,853,897,132 \\ 916 \\ 10,440,556,591 \\ 617 \\ 19,395,421,445 \\ 000 \\ 2,330,000,000 \\ \hline \end{array}$	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s - 200,906,319 - - 200,906,319	327,629,500
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - -	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - -	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank Balances with other Banks and Financial Institution Money at call and short notice	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, ash equivalents 3,133,937, nk (s) 13,779,524, ions 19,053,404, 269,000,	(1,475,999,178) (1,475,999,178) 552,109,573 834 8,213,146,693 ,280 7,664,784 ,049 26,801,358,391 163 35,022,169,868 ,329 2,853,897,132 ,916 10,440,556,591 ,617 19,395,421,445 ,000 2,330,000,000 ,300 2,294,700	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s - 200,906,319 - - 200,906,319	327,629,500
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - - 327,629,500	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank Balances with other Banks and Financial Institution Money at call and short notice	(1,475,999,) (457,616,5 8,447,601, ash equivalents 3,830, 27,787,746, 36,239,178, ash (s) 13,779,524, ions 19,053,404, 269,000, 3,311,	(1,475,999,178) (1,475,999,178) 552,109,573 834 8,213,146,693 ,280 7,664,784 ,049 26,801,358,391 163 35,022,169,868 ,329 2,853,897,132 ,916 10,440,556,591 ,617 19,395,421,445 ,000 2,330,000,000 ,300 2,294,700	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s - 200,906,319 - - 200,906,319	327,629,500
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - - 327,629,500	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank Balances with other Banks and Financial Institution Money at call and short notice	(1,475,999,) (457,616,5 8,447,601, ash equivalents 3,830, 27,787,746, 36,239,178, ash (s) 13,779,524, ions 19,053,404, 269,000, 3,311,	(1,475,999,178) (1,475,999,178) 552,109,573 834 8,213,146,693 ,280 7,664,784 ,049 26,801,358,391 163 35,022,169,868 ,329 2,853,897,132 ,916 10,440,556,591 ,617 19,395,421,445 ,000 2,330,000,000 ,300 2,294,700	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s - 200,906,319 - - 200,906,319	327,629,500
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319 108,274,386,729	7,676,005,477 378,933,000 117,301,209,116	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cas F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent banl Balances with other Banks and Financial Institution Money at call and short notice Prize bonds	(1,475,999,) (457,616,5 8,447,601, ash equivalents 3,830, 27,787,746, 36,239,178, ash (s) 13,779,524, ions 19,053,404, 269,000, 3,311,	17.8) (1,475,999,178) 9760 552,109,573 834 8,213,146,693 280 7,664,784 0.049 26,801,358,391 163 35,022,169,868 329 2,853,897,132 916 10,440,556,591 617 19,395,421,445 000 2,294,700 163 35,022,169,868	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	s	- 327,629,500 117,628,838,616
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319 108,274,386,729	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - 327,629,500 117,628,838,616	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bani Balances with other Banks and Financial Institution Money at call and short notice Prize bonds	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, 18, (s) 13,779,524, 19,053,404, 269,000, 3,311, 36,239,178,	$\begin{array}{rrrr} (1,475,999,178) \\ \hline (1,475,999,178) \\ \hline 552,109,573 \\ \hline 834 \\ 8,213,146,693 \\ 2,80 \\ 7,664,784 \\ \hline 049 \\ 26,801,358,391 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline 329 \\ 2,853,897,132 \\ 916 \\ 10,440,556,591 \\ 19,395,421,445 \\ 0,00 \\ 2,330,000,000 \\ 2,294,700 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline \\ $	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	s	- 327,629,500 117,628,838,616
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319 108,274,386,729	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - 327,629,500 117,628,838,616	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bani Balances with other Banks and Financial Institution Money at call and short notice Prize bonds	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, 18, (s) 13,779,524, 19,053,404, 269,000, 3,311, 36,239,178,	$\begin{array}{rrrr} (1,475,999,178) \\ \hline (1,475,999,178) \\ \hline 552,109,573 \\ \hline 834 \\ 8,213,146,693 \\ 2,80 \\ 7,664,784 \\ \hline 049 \\ 26,801,358,391 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline 329 \\ 2,853,897,132 \\ 916 \\ 10,440,556,591 \\ 19,395,421,445 \\ 0,00 \\ 2,330,000,000 \\ 2,294,700 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline \\ $	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	s	- 327,629,500 117,628,838,616
 Bills for collection Other contingent liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS 	19,960,145,852 7,962,251,014 - 108,073,480,410 - 200,906,319 - 200,906,319 108,274,386,729	7,676,005,477 378,933,000 117,301,209,116 - 327,629,500 - 327,629,500 117,628,838,616	Borrowings from other banks, financial institution Dividend paid (cash dividend) Net cash received from financing activities D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash and cast F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent bani Balances with other Banks and Financial Institution Money at call and short notice Prize bonds	(1,475,999,) (457,616,5 8,447,601, 3,830, 27,787,746, 36,239,178, 18, (s) 13,779,524, 19,053,404, 269,000, 3,311, 36,239,178,	$\begin{array}{rrrr} (1,475,999,178) \\ \hline (1,475,999,178) \\ \hline 552,109,573 \\ \hline 834 \\ 8,213,146,693 \\ 2,80 \\ 7,664,784 \\ \hline 049 \\ 26,801,358,391 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline 329 \\ 2,853,897,132 \\ 916 \\ 10,440,556,591 \\ 19,395,421,445 \\ 0,00 \\ 2,330,000,000 \\ 2,294,700 \\ \hline 163 \\ \hline 35,022,169,868 \\ \hline \\ $	Documentary credits and short term trade -related transaction Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	s	327,629,500

EASTERN BANK LIMITED AND ITS SUBSIDIARIES Consolidated Profit & Loss Account (Unaudited)

for the period ended 30 June 2019

			raiticulais		ne 2018 2019	2018	PROPERTY AND ASSETS		
PROPERTY AND ASSETS			Interest Income		53,267,097 5,998,758		Cash		
Cash			Less: Interest paid on deposits and borrowings Net Interest Income		01,851,328 3,775,377 1,415,769 2,223,380		Cash in hand (including foreign currencies)	3,133,682,274	2,624,68
Cash in hand (including foreign currencies)	3,133,937,329	2,624,983,711					Balances with Bangladesh Bank and its agent bank(s)	13,779,524,916	13,713,27
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,779,524,916	13,713,276,245	Income from investments Commission, exchange and brokerage		30,912,967 582,788 2,405,802 1,104,743		(including foreign currencies)		
(including foreign currencies)	16,913,462,245	16,338,259,956	Other operating income		4,909,978 29,874			16,913,207,190	16,337,96
Balances with other Banks and Financial Institutions			Total anamating in some		78,228,746 1,717,406 9,644,516 3,940,786		Balances with other Banks and Financial Institutions		
In Bangladesh	18,357,567,377	9,071,891,789	Total operating income				In Bangladesh	17,828,787,098	8,521,92
Outside Bangladesh	695,837,240	2,374,410,405	Salary & allowances (excluding those of MD) Rent, taxes, insurance, utilities etc.	1,978,281,017 1,78 395,647,971 40	84,686,561 978,197 97,517,530 197,688		Outside Bangladesh	6,929,035,165	8,437,09
	19,053,404,617	11,446,302,194	Legal & professional expenses		36,287,470 37,725			24,757,822,263	16,959,02
Money at call and short notice	269,000,000	-	Postage, stamp, telecommunication etc.		55,965,380 37,384		Money at call and short notice	269,000,000	
Investments			Stationery, printing, advertisement, BP, etc. Managing director's salary and allowances (Bank only)		55,018,293 89,356 2,202,857 6,445		Investments		
Government	26,457,157,189	22,221,712,390	Directors' fees & expenses		2,221,318 1,279		Government	26,457,157,189	22,221,71
Others	8,053,753,829	7,665,907,401	Repairs, maintenance and depreciation		7,667,334 160,016		Others	5,894,786,210	5,498,23
oners	34,510,911,018	29,887,619,791	Other operating expenses		15,433,994 157,221			32,351,943,399	27,719,94
Loans and advances	54,510,911,018	23,007,013,731	Total operating expenses Profit before provisions		2,643,779 2,275,471	5,108 1,518,415,246 1,583 1,785,347,835	Loans and advances	52,551,715,577	2,,,1,,,,
Loans, Cash Credits, Overdraft etc.	207,523,785,532	194,873,643,755	Provision for loans and off-balance sheet exposure:				Loans, Cash Credits, Overdraft etc.	205,540,373,520	193,014,39
			General provision (loans and OBS exposures) Specific provision (net off w/off recovery)		9,368,585 178,268 55,437,094 471,687		Bills discounted and purchased	17,846,996,149	16,291,8
Bills discounted and purchased	24,284,674,286	22,506,614,674	Other Provisions		.7,518,896 113,673			223,387,369,669	209,306,25
	231,808,459,818	217,380,258,429	Total provisions		2,324,574 763,629			223,387,309,009	209,306,23
			Profit before tax for the period Current tax expense	3,114,423,630 2,110	0,319,204 1,511,841		Final control of the band is different functions and fit to an	6 5 61 2 41 225	
Fixed assets including land, building, furniture and fixtures	6,606,819,759	6,681,971,995	Deferred tax (income)-net		1,583,271) (120,000,		Fixed assets including land, building, furniture and fixtures	6,561,241,005	6,636,6
Other assets	4,089,951,618	3,631,641,087	Provision for tax made for the period		19,060,344 789,694		Other assets	5,764,745,512	5,357,12
Non banking assets	134,016,495	134,016,495	Profit after tax for the period	1,582,818,552 1,26	1,258,860 722,147	7,139 831,980,349	Non banking assets	134,016,495	134,0
			Earnings per share (EPS) (restated)	1.95	1.55	0.89 1.02	TOTAL ASSETS	310,139,345,533	282,450,95
TOTAL ASSETS	313,386,025,570	285,500,069,947		11.0.		n .Driv	LIABILITIES AND SHAREHOLDER'S EQUITY		
			M# V Er M	un l		Jame D. F. Why	Liabilities		
LIABILITIES AND SHAREHOLDER'S EQUITY			Head of Finance Con	npany Secretary	f	Managing Director	Borrowing from other banks, financial institutions and agents	47,778,933,518	46,731,90
Liabilities						Toluny	Deposits and other accounts		
Borrowing from other banks, financial institutions and agents	50,084,477,848	49,066,095,646	franke			20	Current deposits & other accounts, etc.	24,092,963,010	21,200,1
Deposits and other accounts			Director Dhaka, 29 July 2019			Chairman	Savings bank deposits	48,527,286,310	46,053,72
Current deposits & other accounts, etc.	23,926,778,991	21,011,202,434				•	Fixed deposits	120,565,433,581	105,826,44
Savings bank deposits	48,527,286,310	46,053,721,505	EASTERN BANK LIMIT Consolidated Cash F			S	Others-special notice deposits	29,342,825,806	25,631,64
Fixed deposits	120,565,433,581	105,542,120,447		ended 30 June 20	· /		Bills payable	1,174,731,831	916,90
Others-special notice deposits	29,206,984,086	25,631,642,387				Figures in Taka	Bearer certificates of deposits	1,17 1,7 51,051	,,,,
Bills payable	1,174,731,831	916,901,298	Particulars		01 January 2019	01 January 2018	Dearch certificates of ceposits	223,703,240,536	199,628,90
Bearer certificates of deposits	-	-			to 30 June 2019	to 30 June 2018		223,703,240,336	199,028,90
	223,401,214,799	199,155,588,071	A) Cash flows from operating activities Interest receipts in cash		10,880,093,262	9,381,324,986	Other liabilities	15,645,743,161	13,123,88
			Interest receips in easi		(7,656,319,944)	(5,915,029,072)	TOTAL LIABILITIES	287,127,917,215	259,484,69
Other liabilities	16,418,879,771	13,902,926,147	Dividend receipts		85,840,194	70,138,341			
TOTAL LIABILITIES	289,904,572,418	262,124,609,864	Fees and commission receipts in cash Income from investment (other than divider	nd received)	2,093,287,946 1,009,009,032	1,742,405,802 1,046,875,270	SHAREHOLDERS' EQUITY		
			Recovery of loans previously written off	ina receivea)	199,382,112	201,503,484	Share Capital-Paid up capital	8,117,995,479	7,379,99
SHAREHOLDERS' EQUITY			Cash paid to employees (including directors)	3)	(2,135,055,964)	(1,924,321,971)	Statutory reserve	7,379,995,890	7,379,99
Share Capital-Paid up capital	8,117,995,479	7,379,995,890	Cash paid to suppliers Income taxes paid		(811,746,520) (1,076,758,316)	(801,028,544) (1,049,799,799)	General reserve	603,493,370	603,49
Statutory reserve	7,379,995,890	7,379,995,890	Received from other operating activities		105,064,033	104,909,978	Asset revaluation reserve	2,603,019,422	2,607,62
Asset revaluation reserve	2,688,437,789	2,693,094,373	Paid for other operating activities		(298,595,249)	(345,433,994)	Dividend equalisation reserve	356,040,000	356,04
General reserve	603,493,370	603,493,370	Operating cash flow before changes in operating Increase/(decrease) in Operating Assets & I	-	2,394,200,585	2,511,544,482	Foreign currency translation difference	335,990	1,50
Dividend equalisation reserve	356,040,000	356,040,000	Sale/(purchase) of trading securities		(402,449,203)	(5,036,614,093)	Profit & loss account -retained earnings	3,950,548,165	4,637,5
Foreign currency translation difference	2,917,814	3,291,006	Loans and advances to customers		(14,018,299,942)	(18,956,186,989)	TOTAL SHAREHOLDERS' EQUITY	23,011,428,317	22,966,25
			Other assets Deposits from other Banks		(305,479,179) (3,015,884,436)	1,310,326,503 214,707,706	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	310,139,345,533	282,450,95
Profit & loss account -retained earnings	4,332,572,810	4,959,549,553	Deposits from customers (other than banks))	27,774,684,906	28,645,491,158			
TOTAL SHAREHOLDERS' EQUITY	23,481,453,152	23,375,460,082	Liability for tax		(454,846,762)	148,239,455	OFF BALANCE SHEET ITEMS		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	313,386,025,570	285,500,069,947	Liabilities for provision Other liabilities		(1,467,187,738) 2,725,089,178	(1,563,828,058) 454,489,099	Contingent liabilities		
			Operating cash flow from operating assets and		10,835,626,824	5,216,624,781	Acceptances and endorsements	56,694,148,904	57,033,4
OFF BALANCE SHEET ITEMS			Net Cash received from / used in operating	g activities	13,229,827,409	7,728,169,263	Letters of guarantees	23,456,934,641	27,299,00
Contingent liabilities			B) Cash flows from investing activities (Purchase)/sale of non-trading securities		(4,225,371,208)	887,279,997	Irrevocable letters of credit	19,960,145,852	24,913,78
Acceptances and endorsements	56,694,148,904	57,033,419,112	(Purchase)/sale of property, plant and equip	ment	(99,237,391)	(954,412,139)	Bills for collection	7,962,251,014	7,676,00
Letters of guarantees	23,456,934,641	27,299,063,024	Net cash used in investing activities		(4,324,608,600)	(67,132,142)	Other contingent liabilities	-	378,93
Irrevocable letters of credit	19,960,145,852	24,913,788,504	C) Cash flows from financing activities Borrowings from other banks, financial insti	itutions and agents	1,018,382,202	2,028,108,751		108,073,480,410	117,301,20
Bills for collection	7,962,251,014	7,676,005,477	Dividend paid (cash dividend)	Ū.	(1,475,999,178)	(1,475,999,178)	Other commitments		
Other contingent liabilities			Net cash received from financing activities		(455 (16 056)		Documentary credits and short term trade -related transactions	-	
Other contingent nabilities	-	378,933,000			(457,616,976)	552,109,573			
Other contingent naointies	- 108,073,480,410	378,933,000 117,301,209,116	 D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash an 	nd cash equivalents	(457,616,976) 8,447,601,834 3,830,280	552,109,573 8,213,146,693 7,664,784	Forward assets purchased and forward deposits placed	200,906,319	327,62
Other commitments	-		D) Net (decrease) / increase in cash (A+B+C)	nd cash equivalents	8,447,601,834	8,213,146,693		200,906,319	327,62
,	-		D) Net (decrease) / increase in cash (A+B+C)E) Effects of exchange rate changes on cash an	-	8,447,601,834 3,830,280	8,213,146,693 7,664,784	Forward assets purchased and forward deposits placed	200,906,319 - -	327,62
Other commitments	-		 D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents 	-	8,447,601,834 3,830,280 27,787,746,049	8,213,146,693 7,664,784 26,801,358,391	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities	200,906,319 - -	327,6
Other commitments Documentary credits and short term trade-related transactions	- 108,073,480,410	- 117,301,209,116	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) 	-	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other	200,906,319 - - 200,906,319	
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other	- 108,073,480,410	- 117,301,209,116	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments		327,6
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments	- 108,073,480,410 - 200,906,319 - -	117,301,209,116 - 327,629,500 - -	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,62
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,62
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments	- 108,073,480,410 - 200,906,319 - -	117,301,209,116 - 327,629,500 - -	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,6
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500 117,628,838,616	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700 35,022,169,868	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,62 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,62 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500 117,628,838,616	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice Prize bonds 	tt bank (s)	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300 36,239,178,163	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700 35,022,169,868	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt	- - 200,906,319	327,62 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500 117,628,838,616 - -	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice Prize bonds 	it bank (s) stitutions	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300 36,239,178,163	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- - 200,906,319	327,62 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500 117,628,838,616 - -	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice Prize bonds 	it bank (s) stitutions	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300 36,239,178,163	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- - 200,906,319	327,62 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - - 327,629,500 117,628,838,616 - -	 D) Net (decrease) / increase in cash (A+B+C) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice Prize bonds 	it bank (s) stitutions	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300 36,239,178,163	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,330,000,000 2,294,700	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS	- - 200,906,319	327,62 117,628,83 117,628,83 117,628,83 117,628,83 117,628,83 117,628,83 117,628,83 117,628,83 117,628,83
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS Head of Finance Lambda Company Secretary	- 108,073,480,410 - 200,906,319 - 200,906,319	117,301,209,116 - 327,629,500 - 327,629,500 117,628,838,616 - 	D) Net (decrease) / increase in cash (A+B+C) E) Effects of exchange rate changes on cash an F) Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E)* *Closing cash and cash-equivalents Cash In hand (including foreign currencies) Balances with Bangladesh Bank and its agent Balances with other Banks and Financial Ins Money at call and short notice Prize bonds Mathematical descent and finance Con Lead of Finance	it bank (s) stitutions	8,447,601,834 3,830,280 27,787,746,049 36,239,178,163 3,133,937,329 13,779,524,916 19,053,404,617 269,000,000 3,311,300 36,239,178,163	8,213,146,693 7,664,784 26,801,358,391 35,022,169,868 2,853,897,132 10,440,556,591 19,395,421,445 2,30,000,000 2,294,700 35,022,169,868 Imaging Director Imaging Director	Forward assets purchased and forward deposits placed Undrawn note issuance and revolving facilities Undrawn formal standby facilities, credit lines and other commitments Claims against the Bank not acknowledged as debt TOTAL OFF-BALANCE SHEET ITEMS Attack Head of Finance Longram Longram Company Secretary	- - 200,906,319	327,62 327,62 117,628,83 F Managing E Chairm

EASTERN BANK LI Balance Sheet (Unau as at 30 June 201	udited)	
as at 50 Julie 201	9	Figures in Tal
	30-06-2019	31-12-2018
PROPERTY AND ASSETS		
Cash		
Cash in hand (including foreign currencies)	3,133,682,274	2,624,689,253
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	13,779,524,916	13,713,276,245
	16,913,207,190	16,337,965,498
Balances with other Banks and Financial Institutions		
In Bangladesh	17,828,787,098	8,521,927,315
Outside Bangladesh	6,929,035,165	8,437,097,70
	24,757,822,263	16,959,025,02
Money at call and short notice	269,000,000	
Investments	207,000,000	
Government	26,457,157,189	22,221,712,390
Others		
Ouicis	5,894,786,210 32,351,943,399	5,498,237,01
Loans and advances	52,551,945,599	27,719,949,40
Loans, Cash Credits, Overdraft etc.	205,540,373,520	193,014,394,18
Bills discounted and purchased	17,846,996,149	16,291,856,566 209,306,250,742
	223,387,369,669	209,306,230,74
Fixed assets including land, building, furniture and fixtures	6,561,241,005	6,636,617,162
Other assets	5,764,745,512	5,357,128,978
Non banking assets	134,016,495	134,016,495
TOTAL ASSETS	310,139,345,533	282,450,953,30
LIABILITIES AND SHAREHOLDER'S EQUITY		
Liabilities		
Borrowing from other banks, financial institutions and agents	47,778,933,518	46,731,901,799
Deposits and other accounts		
Current deposits & other accounts, etc.	24,092,963,010	21,200,155,318
Savings bank deposits	48,527,286,310	46,053,721,505
Fixed deposits	120,565,433,581	105,826,485,905
Others-special notice deposits	29,342,825,806	25,631,642,380
Bills payable	1,174,731,831	916,901,298
Bearer certificates of deposits	-	
	223,703,240,536	199,628,906,412
Other liabilities	15,645,743,161	13,123,885,732
TOTAL LIABILITIES	287,127,917,215	259,484,693,943
SHAREHOLDERS' EQUITY		
Share Capital-Paid up capital	8,117,995,479	7,379,995,890
Statutory reserve	7,379,995,890	7,379,995,890
General reserve	603,493,370	603,493,370
Asset revaluation reserve	2,603,019,422	2,607,676,002
Dividend equalisation reserve	356,040,000	356,040,000
Foreign currency translation difference	335,990	1,500,273
Profit & loss account -retained earnings	3,950,548,165	4,637,557,932
TOTAL SHAREHOLDERS' EQUITY	23,011,428,317	22,966,259,362
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	310,139,345,533	282,450,953,306

EASTERN BANK LIMITED AND ITS SUBSIDIARIES Consolidated Statement of Changes in Equity (Unaudited)

for the period ended 30 June 2019

Particulars	Paid up capital	Statutory reserve	General reserve	Dividend equalisation reserve	Asset revaluation reserve	Foreign currency translation difference	Retained earnings	Total equity
Balance as at 1 January 2019	7,379,995,890	7,379,995,890	603,493,370	356,040,000	2,693,094,374	3,291,006	4,959,549,554	23,375,460,08
Net profit for the period after tax	-	-	-	-	-	-	1,582,818,552	1,582,818,55
Bonus share issued	737,999,589	-	-	-	-	-	(737,999,589)	
Cash dividend Paid	-	-	-	-	-	-	(1,475,999,178)	(1,475,999,17
Adjustment of reserve for amortization of treasury securities (HTM)	-		-		(1,818,135)		-	(1,818,13
Adjustment of reserve for revaluation of treasury securities (HFT)	-	-	-	-	(2,838,450)	-	-	(2,838,45
Adjustment for FCY RE balance	-	-	-	-	-	-	4,203,473	4,203,42
Currency translation difference	-	-	-	-	-	(373,192)	-	(373,19
Balance as at 30 June 2019	8,117,995,479	7,379,995,890	603,493,370	356,040,000	2,688,437,789	2,917,814	4,332,572,813	23,481,453,15
Balance as at 30 June 2018	7,379,995,890	7,379,995,890	603,493,370	356,040,000	2,667,887,745	8,568,811	3,103,692,469	21,499,674,17

Eastern Bank Ltd.

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Eastern Bank Ltd. Simple Math®

Balance as at 30 June 2018

7,379,995,890

7,379,995,890

603,493,370

EASTERN BANK LIMITED

Profit & Loss Account (Unaudited)

HALF YEARLY **Financial Statements 2019 (Unaudited)**

EASTERN BANK LIMITED AND ITS SUBSIDIARIES Selected Explanatory Notes

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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 June 2019 have been prepared under the historical cost
convention except land which gets revalued fulfilling BB & BSEC requirements and Govt treasury securities (bills/bonds)
classified as held for trading (HFT) which are measured at fair value, and in accordance with International Financial
Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (amendment upto 2013),
BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Securities and
Exchange Rules 1987, 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.

Periods	Date of Rating	Surveillar	Surveillance Rating			
Periods	Date of Kating	Long Term	Short Term	Outlook		
January to December 2018	26-Jun-19	AA+	ST-1	Stable		
January to December 2017	28-Jun-18	AA+	ST-2	Stable		
January to December 2016	29-Jun-17	AA+	ST-2	Stable		

2,667,887,745

356,040,000

1,051,947

Profit & Loss for the period	s Account (U d ended 30 Ju					sh Flow Statement (Unau r the period ended 30 June					Selected Explar period from 1 Ja	natory Notes nuary 2019 to 30	June 2019
			1	Figures in Taka				Figures in Taka		t ies of the Bank ncipal activities of the Bank are	to provide a compre	hensive range of fin:	uncial products (loans & deposits)
Particulars	01 January 2019 to 30	2018 to 30	01 April 2019 to 30 June	01 April 2018 to 30 June	Particulars		01 January 2019 to 30 June 2019	01 January 2018 to 30 June 2018	person: The Bar of the u current	al and commercial banking, trade nk does have a separate Off shore l nnit is to give loans (on and off - cies to and from non-resident pe	e services, cash manag Banking Unit (OBU) balance sheet exposu rson/institutions, ful	gement, treasury, secu which started its opera ures) and take deposit ly foreign owned ente	irities and custody services. ation on 19 May 2004. The activitie: is only in freely convertible foreign erprises (Type 'A') in EPZs, PEPZs
	June 2019	June 2018	2019	2018	A) Cash flows from operating activ	ities			PEPZs,	EZs and Hi-Tech Parks. In addit	ion, OBU discounts/	purchases accepted u	be 'B' industrial enterprise in EPZ sance/deferred bills against impo d exports of products produced i
Interest Income	11,177,648,282	2 9,454,943,310	5,876,441,605	5,068,747,434	Interest receipts in cash		10,649,561,252	9,201,363,996	Bangla	desh of persons resident in Bangla iaries of the Bank			
Less: Interest paid on deposits and borrowings	6,918,349,736	5,881,226,041	3,696,021,337	3,192,826,937	Interest paid		(7,499,497,989)	(5,829,998,266)	Securit	ies Ltd, a securities borkerage firn	n, 'EBL Investments L	imited', a merchant ba	siness operations. These are: EB ank , 'EBL Finance (HK) Limited',
					Dividend receipts		130,232,531	362,210,972	an asse	t management company to do fur	nd management, capi		d 'EBL Asset Management Limited equity investment etc.
Net Interest Income	4,259,298,546	6 3,573,717,269	2,180,420,268	1,875,920,497	Fees and commission receipts in o	cash	1,888,850,652	1,590,709,442	Basis o		s and estimates appli		statements as at and for the period statements for the year ended 3
					Income from investment (other th	han dividend received)	974,018,058	773,528,524	Decem	ber 2018 (please refer to www.ebl			
Income from investments	1,126,745,318	8 1,049,638,852	608,067,891	532,287,519	Recovery of loans previously writ	ten off	199,382,112	201,503,484	2.01 5	statement of compliance	ts of the group (parent	and its subsidiaries) ar	nd the separate financial statements o
Commission, exchange and brokerage	1,888,850,652	2 1,590,709,442	988,956,458	752,505,597	Cash paid to employees (includin	g directors)	(2,049,178,339)	(1,850,986,603)	c	onvention except land which gets re	valued fulfilling BB & I	BSEC requirements and	en prepared under the historical cost l Govt treasury securities (bills/bonds cordance with International Financia
	104 551 053	05 224 040	55 144 450	40.075.056	Cash paid to suppliers		(782,555,492)	(777,018,604)	H H	Reporting Standards (IFRSs), the "Fi BRPD Circular no. 14 dated 25 June	rst Schedule" (section 3 2003, other Bangladesł	38) of the Bank Compa n Bank Circulars, the Co	ny Act 1991 (amendment upto 2013) ompanies Act 1994, the Securities and and other laws and rules applicable in
Other operating income	104,571,053	3 95,224,849	55,144,479	48,075,856	Income taxes paid		(1,040,790,231)	(1,084,943,125)	I	Bangladesh. In case the requiremen	t of provisions and cir	culars issued by Bangla	adesh Bank differ with those of othe d by Bangladesh Bank shall prevail.
	3,120,167,023	3 2,735,573,143	1,652,168,828	1,332,868,972	Received from other operating ac	tivities	104,571,053	95,224,849	1 1		ements of the group		ancial statements of the Bank an
Total operating income	7,379,465,570	0 6,309,290,412	3,832,589,097	3,208,789,469	Paid for other operating activities		(282,985,354)	(332,583,290)	Î		s US Dollar (USD) a	& Hong Kong Dollar	except OBU & EBL Finance (HK + (HKD) respectively. All financia pt when otherwise indicated.
					Operating cash flow before changes i		2,291,608,252	2,349,011,379	1 1		ed financial statemen		the separate financial statements o
Salary & allowances (excluding those of MD)	1 907 346 116	6 1,724,000,527	942 557 745	837 642 628	Increase/(decrease) in Operating	-			a		g policies and the re		nts, estimates and assumptions that ets, liabilities, income and expense
	1,507,540,110	1,724,000,527	742,337,743	057,042,020	Sale/(purchase) of trading securit		(401,889,279)	(4,523,763,955)		ecognized in the period in which			visions to accounting estimates are eriod affected.
Rent, taxes, insurance, utilities etc.	375,884,288	8 393,330,904	188,032,511	203,835,299	Loans and advances to customers	5	(13,679,404,600)	(18,659,762,179)	5	Significant accounting policies The accounting policies set out have	been applied consister	ntly to all periods prese	ented in these finacial statements, and
Legal & professional expenses	54,886,939	9 36,060,486	37,552,357	21,351,856	Other assets		(258,749,097)	588,426,397	1 1	ave been applied consistently by g The financial statements of subsidiar	oup entities, except ot	therwise instructed by t	the Central Bank as prime regulator ial Statements of the Group have bee
Postage, stamp, telecommunication etc.	65,588,845	5 61,558,728	34,897,882	32,979,188	Deposits from other Banks	han hant)	(3,015,884,436)	214,707,706	F C	repared using uniform accounting Certain comparative amounts in t	policies of the Bank (P	arent) for transactions a	
					Deposits from customers (other t	nan banks)	27,603,392,304	28,434,285,171	t 2.04 I	he current period's presentation. Revenue Recognition			-
Stationery, printing, advertisement, BP, etc.	169,547,536	6 161,324,827	88,645,532	85,878,538	Liability for tax		(425,711,586)	233,802,462		he revenue during the period is reco Cash Flow Statement	gnised following all cor	ditions of revenue reco	gnition as prescribed by IFRS - 15.
Managing director's salary and allowances (Bank only)	13,133,143	3 12,202,857	6,445,572	6,651,429	Liabilities for provision Other liabilities		(1,431,877,427)	(1,260,585,228)		Cash Flow Statement is prepared	eline of Bangladesh	Bank BRPD Circula	nting Standard (IAS) 7 'Cash Flow r No.14 dated 25 June 2003. The ng the period.
Directors' fees & expenses	2,377,262	2 2,071,818	1,238,929	1,195,354	Other liabilities Operating cash flow from opera	ting assets and liabilition	2,716,153,759 11,106,029,638	1,184,013,036 6,211,123,410	2.06 5	statement of Changes in Equity	0	-	ng the period. onal Accounting Standard (IAS)
					Net Cash received from / used in	-	13,397,637,890	8,560,134,789		Presentation of Financial Stateme			
Repairs, maintenance and depreciation	285,272,413	3 241,821,103	156,147,082	136,291,200	B) Cash flows from investing activi				H S	Carnings per share (EPS) has been hares outstanding as on 30 June 2	2019 as per IAS- 33 "	Earnings Per Share".	c (PAT) by the number of ordinar Diluted earnings per share was no
Other operating expenses	282,985,354	4 332,583,290	149,110,221	141,416,770	(Purchase)/sale of non-trading se		(4,234,633,904)	877,137,027	2.08	equired to calculate as there were Credit Rating of the Bank	-		ı. ating by Credit Rating Informatior
Total operating expenses	3,157,021,896	6 2,964,954,540	1,604,627,831	1,467,242,262	(Purchase)/sale of property, plant	and equipment	(93,248,367)	(952,883,993)	a		ed on the financial st		the year ended 31 December 2018
Profit before provisions	4.222.443.674	4 3,344,335,872	2.227.961.266	1.741.547.207	Net cash used in investing activi	ities	(4,327,882,271)	(75,746,966)		Periods	Date of R	ating	nce Rating Short Term Outlook
	-,,,	- , , , ,	_,,	_,, _,,,	C) Cash flows from financing activi	ities				January to December 2018 January to December 2017	26-Jun- 28-Jun-	18 AA+	ST-1 Stable ST-2 Stable
Provision for loans and off-balance sheet exposure:					Borrowings from other banks, fin	aancial institutions and agents	1,047,031,719	1,475,415,064	2.09	January to December 2016 General	29-Jun-	17 AA+	ST-2 Stable
General provision (loans and OBS exposures)	70,597,752	2 279,368,585	178,268,866	66,072,328	Dividend paid (cash dividend)		(1,475,999,178)	(1,475,999,178)	1	Reporting Period he reporting period of these financia	l statements of the Gro	up and the Bank cover !	rom 1 January 2019 to 30 June 2019.
Specific provision (net off w/off recovery)	1,030,461,495	5 465,437,094	468,130,795	468,896,994	Net cash received from financing	activities	(428,967,459)	(584,114)	1	Review of the Financial Statemen	nts	-	rd of EBL in its 117 meeting held or
Other Dravisions	121 426 069	214.276.066	105 105 255	00.001.046	D) Net (decrease) / increase in cash	(A+B+C)	8,640,788,160	8,483,803,709	2	9 June 2019 and was subsequent Additional Disclosure in compl	y approved by the Bo	oard in its 651 meeting	g held on the same date.
Other Provisions	131,436,068	8 314,276,066	105,185,255	80,881,846	E) Effects of exchange rate changes	on cash and cash equivalents	2,378,175	5,131,757	1	Significant deviation between the		ls and reasons there	
Total provisions	1,232,495,316	6 1,059,081,745	751,584,917	615,851,168	F) Opening cash and cash-equivale	ents	33,300,174,418	32,155,955,268			anuary to January une 2019 June 20	18 (Decrease)	Reasons
Profit before tax for the period	2,989,948,358	8 2,285,254,127	1,476,376,349	1,125,696,039	G) Closing cash and cash-equivalen	nts (D+E)*	41,943,340,753	40,644,890,734		Specific provision (expense)	103.40 46.54	yea aili	ore provision (than required) was maintained at ar-end 2017 on qualitative ground against some ing borrowers. As a result, provision requirement ainst classified loans had been lower in H1, 2018.
Current tax expense	1,706,905,151	1 1,000,223,934	875,037,004	353,738,334					-			Th 201	erefore, despite being usual the provision in H1, 19 looks higher. ovision on diminution of value of quoted
	(2.10.102.222)	(201 502 251)	(122 222 222)		*Closing cash and cash-equivale	ents				Other provisions (expense)	16.32 61.75	(43.43) The 201	rurities was adequately maintained in 2018. erefore charge to P&L Account during H1, 19 was lower.
Deferred tax (income)-net	(240,403,333)) (201,583,271)	(120,000,000)	(31,583,271)	Cash In hand (including foreign c	currencies)	3,133,682,274	2,853,631,210		Current tax provision (expense)	177.20 105.0	6 72.14 ^{H1} _{for}	nrrent tax expense has been increased in 1-19 due to decrease of income eligible r concessional tax rate and writing off had debts
Provision for tax made for the period	1,466,501,817	7 798,640,663	755,037,003	322,155,063	Balances with Bangladesh Bank a	nd its agent bank (s)	13,779,524,916	10,440,556,591	1	f ordinary shares with face value			bad debts.
Profit after tax for the period	1,523,446,541	1 1,486,613,464	721,339,346	803,540,976	Balances with other Banks and Fi	inancial Institutions	24,757,822,263	25,018,408,233	-	ordinary shares as on 30 June 201 apital and number of shares issue 1 of NAV per share:	9 was 811,799,547 w d are available in the	th a face value BDT 1 Annual Report 2018.	0 per share. However, details histo
					Money at call and short notice		269,000,000	2,330,000,000	Particula	1	Grou 30-Jun-19	p 31-Dec-18	Bank 30-Jun-19 31-Dec-18
Earnings per share (EPS) (restated)	1.88	8 1.83	0.89	0.99	Prize bonds		3,311,300	2,294,700		s Value (NAV) in crore Value per share in BDT (restated)	2,348.15 28.93	2,337.55 28.79	30-jun-19 31-Dec-18 2,301.14 2,296.63 28.35 28.29
Earnings per share (EPS) (restated)	1.00	1.05	0.89	0.99			41,943,340,753	40,644,890,734		n of NAVPS:	28.93	Net Asset V	alue
				N.S.				N.S.		n of EPS and NOCFPS:		No of shares out	-
Ma rea 1	Ul		Ļ	mun And	M# NE	All		June Rinhin	Particula			anuary to June 2018 Ja	Bank muary to June 2019 January to June 201
Head of Finance Con	• npany Secretary	7	∱ Mar	haging Director	Head of Finance	Company Secretary	f	Managing Director	Net Oper	er Share (EPS) in BDT (restated) ating Cash Flow per share	1.95 16.30	9.52	1.88 1.83 16.50 10.54
La Durante -				Johnny	h >			Johnny	(NOCFPS) Calculatio	i) in BDT (restated)		Profit After	Tax
Director				Chairman	Director			Chairman		n of NOCFPS:	_	No of shares out Net Operating C	0
Dhaka, 29 July 2019					Dhaka, 29 July 2019					11 01 INOUFF3:		No of shares out	standing
					Stateme	ASTERN BANK LIM ent of Changes in Equity or the period ended 30 June	(Unaudited)						
Particulars			р	aid up capital	Statutory	General reserve	Dividend	Accet revalu	uation reserve	Foreign currency transla	ation Rete	ined earnings	Figures in Tal Total equity
Balance as at 1 January 2019				7,379,995	reserve 5,890 7,379,995,890	603,493,370	equalisation res	serve Asset revail	2,607,676,007	difference	,500,273	4,637,557,933	22,966,259,36
Net profit for the period after tax						-		-		-	-	1,523,446,541	1,523,446,54
Bonus share issued Cash dividend paid				737,999		-		-			-	(737,999,589) (1,475,999,178)	(1,475,999,178
Cash dividend paid Adjustment of reserve for amortization of treasur	y securities (HT	ГМ)				-		-	(1,818,135		-	(1,470,999,178) -	(1,475,999,178) (1,818,135
Adjustment of reserve for revaluation of treasury	securities (HFT	.)				-		-	(2,838,450))	-	-	(2,838,450
Adjustment for FCY RE balance Currency translation difference					· ·	-		-			- 164,283)	3,542,459	3,542,459
Balance as at 30 June 2019			-	8,117,995		603,493,370	3	56,040,000	2,603,019,422		335,990	3,950,548,165	I
			I		I	·		I					

EASTERN BANK LIMITED Cash Flow Statement (Unaudited)

		Eigungs in Tales			Figures in Taka	1 Activities of the Bank The primited a thirties of the Bank are to gravitly a comprehensive super of four side and the four set
		Figures in Taka				The principal activities of the Bank are to provide a comprehensive range of financial products (loans & c personal and commercial banking, trade services, cash management, treasury, securities and custody service
Particulars		01 April 2019 01 April 2018 to 30 June to 30 June 2019 2018	Particulars	01 January 2019 to 30 June 2019	01 January 2018 to 30 June 2018	The Bank does have a separate Off shore Banking Unit (OBU) which started its operation on 19 May 2004. The of the unit is to give loans (on and off -balance sheet exposures) and take deposits only in freely convertibl currencies to and from non-resident person/institutions, fully foreign owned enterprises (Type 'A') in EPZ: EZs and Hi-Tech Parks, etc. Besides, OBU offers short term loan facility to the Type 'B' industrial enterprise
			A) Cash flows from operating activities			PEPZs, E2s and Hi-Tech Parks. In addition, OBU discounts/purchases accepted usance/deferred bills agains from abroad and accepted usance/deferred export bills against direct and deemed exports of products pro Bangladesh of persons resident in Bangladesh.
Interest Income	11,177,648,282 9,454,943,310 5	,876,441,605 5,068,747,434	Interest receipts in cash	10,649,561,252	9,201,363,996	Subsidiaries of the Bank
Less: Interest paid on deposits and borrowings	6,918,349,736 5,881,226,041 3	3,696,021,337 3,192,826,937	Interest paid	(7,499,497,989)	(5,829,998,266)	The Bank has four fully owned subsidiaries which has been in full fledged business operations. These Securities Ltd, a securities borkerage firm, 'EBL Investments Limited', a merchant bank, 'EBL Finance (HK) L
			Dividend receipts	130,232,531	362,210,972	foreign subsidiary for trade finance & offshore banking business in Hong Kong, and 'EBL Asset Management an asset management company to do fund management, capital market operation, equity investment etc.
Net Interest Income	4,259,298,546 3,573,717,269 2,	,180,420,268 1,875,920,497	Fees and commission receipts in cash	1,888,850,652	1,590,709,442	2 Basis of Preparation and Significant Accounting Policies Basis of preparation, accounting policies and estimates applied in these financial statements as at and for th
			Income from investment (other than dividend received)	974,018,058	773,528,524	ended 30 June 2019 are same as those applied in the audited annual financial statements for the year of December 2018 (please refer to www.ebl.com.bd). Certain selected explanatory notes are given below:
Income from investments	1,126,745,318 1,049,638,852	608 067 801 522 287 510	Recovery of loans previously written off	199,382,112	201,503,484	Basis of Preparation 2.01 Statement of compliance
income from investments	1,120,743,318 1,049,038,632	000,007,091 552,267,519	Cash paid to employees (including directors)	(2,049,178,339)	(1,850,986,603)	The consolidated financial statements of the group (parent and its subsidiaries) and the separate financial stat the Bank (parent company) as at and for the period ended 30 June 2019 have been prepared under the histo
Commission, exchange and brokerage	1,888,850,652 1,590,709,442	988,956,458 752,505,597				convention except land which gets revalued fulfilling BB & BSEC requirements and Govt treasury securities (bil classified as held for trading (HFT) which are measured at fair value, and in accordance with International
Other operating income	104,571,053 95,224,849	55,144,479 48,075,856	Cash paid to suppliers	(782,555,492)	(777,018,604)	Reporting Standards (IFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991 (amendment u BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Sect Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules ap
ould operating income	104,571,055 75,224,047		Income taxes paid	(1,040,790,231)	(1,084,943,125)	Bangladesh. In case the requirement of provisions and circulars issued by Bangladesh Bank differ with throw regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall
	3,120,167,023 2,735,573,143 1	1,652,168,828 1,332,868,972	Received from other operating activities	104,571,053	95,224,849	2.02 Functional and presentation currency These consolidated financial statements of the group and the separate financial statements of the
Total operating income	7,379,465,570 6,309,290,412 3,	.832.589.097 3.208.789.469	Paid for other operating activities	(282,985,354)	(332,583,290)	presented in BDT which is the Group's and the Bank's functional currency except OBU & EBL Finar Ltd. where functional currency is US Dollar (USD) & Hong Kong Dollar (HKD) respectively. All
······			Operating cash flow before changes in operating assets and liabilities	2,291,608,252	2,349,011,379	information presented in BDT has been rounded to the nearest integer, except when otherwise indicat 2.03 Use of estimates and judgements
			Increase/(decrease) in Operating Assets & Liabilities			The preparation of the consolidated financial statements of the Group and the separate financial state the Bank in conformity with IFRSs require management to make judgements, estimates and assumpt
Salary & allowances (excluding those of MD)	1,907,346,116 1,724,000,527	942,557,745 837,642,628	Sale/(purchase) of trading securities	(401,889,279)	(4,523,763,955)	affect the application of accounting policies and the reported amount of assets, liabilities, income and Actual results may differ from these estimates.
n			Loans and advances to customers	(13,679,404,600)	(18,659,762,179)	Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estin recognized in the period in which the estimate is revised and in any future period affected.
Rent, taxes, insurance, utilities etc.	375,884,288 393,330,904	188,032,511 203,835,299				Significant accounting policies The accounting policies set out have been applied consistently to all periods presented in these finacial statem
Legal & professional expenses	54,886,939 36,060,486	37,552,357 21,351,856	Other assets	(258,749,097)	588,426,397	have been applied consistently by group entities, except otherwise instructed by the Central Bank as prime in The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group.
Postage stemp tale	65 500 045 61 550 500	24 907 003 23 073 105	Deposits from other Banks	(3,015,884,436)	214,707,706	prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar 1 Certain comparative amounts in these financial statements have been reclassified and rearranged to co
Postage, stamp, telecommunication etc.	65,588,845 61,558,728	34,897,882 32,979,188	Deposits from customers (other than banks)	27,603,392,304	28,434,285,171	the current period's presentation.
Stationery, printing, advertisement, BP, etc.	169,547,536 161,324,827	88,645,532 85,878,538	Liability for tax	(425,711,586)	233,802,462	2.04 Revenue Recognition The revenue during the period is recognised following all conditions of revenue recognition as prescribed by IFRS
Age 1 10 2 1 1 1 1 1			Liabilities for provision	(1,431,877,427)	(1,260,585,228)	2.05 Cash Flow Statement Cash Flow Statement is prepared in accordance with International Accounting Standard (IAS) 7 'C
Managing director's salary and allowances (Bank only)	13,133,143 12,202,857	6,445,572 6,651,429	Other liabilities	2,716,153,759	1,184,013,036	Statement' and under the guideline of Bangladesh Bank BRPD Circular No.14 dated 25 June 2 Statement shows the Structure of Changes in cash and cash equivalents during the period.
Directors' fees & expenses	2,377,262 2,071,818	1,238,929 1,195,354	Operating cash flow from operating assets and liabilities	11,106,029,638	6,211,123,410	2.06 Statement of Changes in Equity Statement of changes in equity is prepared in accordance with International Accounting Standard
					8,560,134,789	'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank. 2.07 Earnings per share
Repairs, maintenance and depreciation	285,272,413 241,821,103	156,147,082 136,291,200	Net Cash received from / used in operating activities	13,397,637,890	8,500,134,789	Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the number of shares outstanding as on 30 June 2019 as per IAS- 33 "Earnings Per Share". Diluted earnings per share
Other operating expenses	282,985,354 332,583,290	149,110,221 141,416,770	B) Cash flows from investing activities			required to calculate as there were no dilution possibilities during the period. 2.08 Credit Rating of the Bank
			(Purchase)/sale of non-trading securities	(4,234,633,904)	877,137,027	As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Inf and Services Limited (CRISL) based on the financial statements as at and for the year ended 31 Decemi
Total operating expenses	3,157,021,896 2,964,954,540 1	1,604,627,831 1,467,242,262	(Purchase)/sale of property, plant and equipment	(93,248,367)	(952,883,993)	The following ratings have been awarded:
Profit before provisions	4,222,443,674 3,344,335,872 2,	,227,961,266 1,741,547,207	Net cash used in investing activities	(4,327,882,271)	(75,746,966)	Periods Date of Rating <u>Surveillance Rating</u> Out
			C) Cash flows from financing activities			January to December 2018 26-Jun-19 AA+ ST-1 Stat January to December 2017 28-Jun-18 AA+ ST-2 Stat January to December 2016 29-Jun-17 AA+ ST-2 Stat
Provision for loans and off-balance sheet exposure:			Borrowings from other banks, financial institutions and agents	1,047,031,719	1,475,415,064	2.09 General
General provision (loans and OBS exposures)	70,597,752 279,368,585	178,268,866 66,072,328	Dividend paid (cash dividend)	(1,475,999,178)	(1,475,999,178)	Reporting Period
			Net cash received from financing activities	(428,967,459)	(584,114)	The reporting period of these financial statements of the Group and the Bank cover from 1 January 2019 to 30 Jur Review of the Financial Statements
Specific provision (net off w/off recovery)	1,030,461,495 465,437,094	468,130,795 468,896,994				These financial statements were reviewed by the Audit Committee of the Board of EBL in its 117 meetin 29 June 2019 and was subsequently approved by the Board in its 651 meeting held on the same date.
Other Provisions	131,436,068 314,276,066	105,185,255 80,881,846	D) Net (decrease) / increase in cash (A+B+C)	8,640,788,160	8,483,803,709	2.10 Additional Disclosure in compliance with BSEC notification dated 20 June 2018: Significant deviation between two quarterly periods and reasons therefor:
Total and the second second			E) Effects of exchange rate changes on cash and cash equivalents	2,378,175	5,131,757	Condoslidated Increase/
Total provisions	1,232,495,316 1,059,081,745	/51,584,91/ 615,851,168	F) Opening cash and cash-equivalents	33,300,174,418	32,155,955,268	Periods January to January to June 2019 June 2018 (Decrease) Reasons
Profit before tax for the period	2,989,948,358 2,285,254,127 1,	,476,376,349 1,125,696,039	G) Closing cash and cash-equivalents (D+E)*	41,943,340,753	40,644,890,734	year-end 2017 on qualitative ground ag aling borrowers. As a result provision Specific provision (expense) 103.40 46.54 56.86 aguitted agu
Current tax expense	1,706,905,151 1,000,223,934	875,037,004 353,738,334				Therefore, despite being usual the provi 2019 looks higher.
Current tax expense	1,700,903,131 1,000,223,934	875,057,004 555,758,554	*Closing cash and cash-equivalents			Other provisions (expense) 16.32 61.75 (45.43) Provision on diminution of value of q securities was adequately maintained i Therefore charge to PRA incount duri
Deferred tax (income)-net	(240,403,333) (201,583,271) (2	(120,000,000) (31,583,271)	Cash In hand (including foreign currencies)	3,133,682,274	2,853,631,210	Current tax provision
Duration for tay made for the pariod	1,466,501,817 798,640,663	755 027 002 222 155 062	Balances with Bangladesh Bank and its agent bank (s)	13,779,524,916	10,440,556,591	(expense) 177.20 105.06 72.14 In Concessional tax rate and write no bad debts.
Provision for tax made for the period	1,400,501,817 /98,040,005	755,037,003 322,155,063				Number of ordinary shares with face value and date of issues: Number of ordinary shares as on 30 lune 2019 was \$11,799.547 with a face value RDT 10 per share. However, date
Profit after tax for the period		721,339,346 803,540,976	Balances with other Banks and Financial Institutions	24,757,822,263	25,018,408,233	Number of ordinary shares as on 30 June 2019 was 811,799,547 with a face value BDT 10 per share. However, deta of raising capital and number of shares issued are available in the Annual Report 2018. Calculation of NAV per share:
	1,523,446,541 1,486,613,464					Group Bank
	1,523,446,541 1,486,613,464		Money at call and short notice	269,000,000	2,330,000,000	Particulars
	1,523,446,541 1,486,613,464		Money at call and short notice Prize bonds	269,000,000 3,311,300	2,330,000,000	
Earnings per share (EPS) (restated)	1.88 1.83	0.89 0.99			2,294,700	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-Dec-18 Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35
Earnings per share (EPS) (restated)				3,311,300	2,294,700	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-Dec-18 Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS: No of shares outstanding No of shares outstanding
Earnings per share (EPS) (restated)				3,311,300	2,294,700	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS: Net Asset Value No of shares outstanding Calculation of EPS and NOCFPS: Group Bank
Earnings per share (EPS) (restated)				3,311,300	2,294,700	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS:
MA NE M		0.89 0.99		3,311,300 41,943,340,753	2,294,700 40,644,890,734	Particulars 30-jun-19 31-Dec-18 30-jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 10 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 10 Calculation of NAVPS: Calculation of EPS and NOCFPS: Net Asset Value No of shares outstanding Net Asset Value 10 10 Particulars Group Banuary to June 2019 January to
MA NE M	1.88 1.83	0.89 0.99	Prize bonds	3,311,300 41,943,340,753	2,294,700 40,644,890,734	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 1000000000000000000000000000000000000
Head of Finance Con	1.88 1.83	0.89 0.99 Lundfind F Managing Director Zdurf	Prize bonds Head of Finance Low Company Secretary	3,311,300 41,943,340,753	2,294,700 40,644,890,734 June And Managing Director	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS: Net Asset Value No of shares outstanding Calculation of EPS and NOCFPS: Innury to June 2019 January to June 2018 January to June 2019 Particulars Group Bark Earnings Per Share (EPS) in BDT (restated) 1.95 1.55 1.88 Net Operating Cash Flow per share (NOCFPS) in BDT (restated) 16.30 9.52 16.50 Calculation of EPS: Profit After Tax No of shares outstanding
Ma New M	1.88 1.83	0.89 0.99	Prize bonds	3,311,300 41,943,340,753	2,294,700 40,644,890,734	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS:
$\frac{1}{\text{Head of Finance}} \qquad \frac{1}{\text{Con}}$ $\frac{1}{\text{Director}}$	1.88 1.83	0.89 0.99 Hundfind F Managing Director Zoburg	Prize bonds Head of Finance Head of Finance Lance Director Dhaka, 29 July 2019	3,311,300 41,943,340,753	2,294,700 40,644,890,734 June And Managing Director	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS: Net Asset Value No of shares outstanding Calculation of EPS and NOCFPS: Invary to June 2019 January to June 2018 January to June 2019 Particulars Group Bank Earnings Per Share (EPS) in BDT (restated) 1.95 1.55 1.88 Net Operating Cash Flow per share (NOCFPS) Intervent of the form of the fo
$ \begin{array}{c} \begin{array}{c} \begin{array}{c} \begin{array}{c} \begin{array}{c} \begin{array}{c} \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}\\ \begin{array}{c} \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}\\ \begin{array}{c} \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \begin{array}{c} \end{array}\\ \end{array}\\ \end{array}$	1.88 1.83	0.89 0.99 Hundfind F Managing Director Zoburg	Prize bonds Head of Finance Head of Fi	3,311,300 41,943,340,753	2,294,700 40,644,890,734 June And Managing Director	Particulars 30-Jun-19 31-Dec-18 30-Jun-19 31-D Net Assets Value (NAV) in crore 2,348.15 2,337.55 2,301.14 Net Assets Value per share in BDT (restated) 28.93 28.79 28.35 Calculation of NAVPS: Net Asset Value No of shares outstanding Calculation of EPS and NOCFPS: Invary to June 2019 January to June 2018 January to June 2019 Particulars Group Bank Earnings Per Share (EPS) in BDT (restated) 1.95 1.55 1.88 Net Operating Cash Flow per share (NOCFPS) Intervent of the form of the fo
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