## Eastern Bank PLC. and its subsidiaries
### Condensed Consolidated Balance Sheet (Unaudited)
As at 30 September 2026

Amount in BDT

| Particulars | Notes | 30 September 2026 | 31 December 2025 |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | 3 | | |
| Cash in hand (including foreign currencies) | 3.1 | 8,087,940,285 | 7,416,876,931 |
| Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 3.2 | 30,985,569,384 | 27,410,175,015 |
| | | **39,073,509,668** | **34,827,051,946** |
| **Balances with other banks and financial institutions** | 4 | | |
| In Bangladesh | 4.1 | 4,475,898,248 | 11,635,943,521 |
| Outside Bangladesh | 4.2 | 1,170,996,162 | 1,851,736,000 |
| | | **5,646,894,411** | **13,487,679,521** |
| **Money at call and on short notice/placement** | 5 | **2,000,000,000** | - |
| **Investments** | 6 | | |
| Government | 6.2 | 276,601,962,329 | 194,850,848,919 |
| Others | 6.3 | 19,919,910,118 | 21,737,198,775 |
| | | **296,521,872,446** | **216,588,047,694** |
| **Loans and advances/investments** | 7 | | |
| Loans, cash credits, overdraft etc./general investments | 7.2 | 382,906,730,367 | 391,410,103,404 |
| Bills purchased and discounted | 7.3 | 80,767,864,989 | 88,136,894,626 |
| | | **463,674,595,356** | **479,546,998,030** |
| **Fixed assets including premises, furniture and fixtures** | 8 | **6,818,463,276** | **6,864,782,435** |
| **Other assets** | 9 | **18,735,627,288** | **15,910,834,456** |
| **Non banking assets** | 10 | - | - |
| **TOTAL ASSETS** | | **832,470,962,446** | **767,225,394,082** |
| **LIABILITIES AND CAPITAL** | | | |
| **LIABILITIES** | | | |
| **Borrowing/placement from banks, financial institutions and agents** | 11 | | |
| Non-convertible subordinated bond | | 11,366,000,000 | 11,360,000,000 |
| Borrowings/placement from other Banks, financial institutions and agents etc. | | 92,687,426,511 | 106,815,612,676 |
| | | **104,053,426,511** | **118,175,612,676** |
| **Deposits and other accounts** | 12 | | |
| Current deposits/Al-wadeeah current deposits & other accounts | | 77,410,707,734 | 71,259,182,504 |
| Bills payable | | 2,007,208,419 | 1,512,738,204 |
| Savings bank deposits/Mudaraba savings deposits | | 96,592,759,939 | 86,623,577,652 |
| Term deposits/Mudaraba term deposits | | 366,395,980,764 | 303,010,560,183 |
| Special notice deposits (SND)/Mudaraba special notice deposits | | 87,901,744,706 | 93,607,425,014 |
| Bearer certificates of deposits | | - | - |
| | | **630,308,401,562** | **556,013,483,557** |
| **Other liabilities** | 13 | **44,483,370,702** | **42,952,960,455** |
| **TOTAL LIABILITIES** | | **778,845,198,775** | **717,142,056,687** |
| **SHAREHOLDERS' EQUITY** | | | |
| Paid-up capital | 14 | 16,436,877,890 | 15,958,133,880 |
| Statutory reserve | 15 | 15,958,133,880 | 15,958,133,880 |
| Dividend equalisation reserve | 16 | 1,153,946,694 | 356,040,000 |
| Revaluation reserve on investment | 17 | 2,004,099,330 | 1,208,078,672 |
| General reserve | | 603,493,370 | 603,493,370 |
| Start-up equity investment fund | 20.1 | 365,529,870 | 365,529,870 |
| Capital reserve | | 29,104,053 | 29,104,053 |
| Actuarial remeasurement gain/(loss) | 18 | (535,924,063) | (535,924,063) |
| Foreign currency translation gain/(loss) | 19 | (182,494,464) | (178,349,173) |
| Surplus in profit and loss account | 20 | 17,792,997,110 | 16,319,096,905 |
| **TOTAL SHAREHOLDERS' EQUITY** | | 53,625,763,670 | 50,083,337,394 |
| **TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** | | 832,470,962,445 | 767,225,394,082 |

Amount in BDT

| Particulars | Notes | 30 September 2026 | 31 December 2025 |
|---|---|---|---|
| **OFF-BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | 21 | | |
| Acceptances and endorsements | | 55,278,252,251 | 52,185,665,440 |
| Letters of guarantee | | 99,459,911,783 | 82,051,845,127 |
| Irrevocable letters of credit | | 78,193,903,955 | 66,715,455,486 |
| Bills for collection | | 24,200,710,229 | 22,862,959,596 |
| Others | | 694,749,160 | 801,211,428 |
| | | **257,827,527,377** | **224,617,137,078** |
| **Other commitments** | | | |
| Documentary credits and short term trade-related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 738,180,000 | 731,326,492 |
| Undrawn note issuance and revolving underwriting facilities | | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | | 1,400,000,000 | 1,400,000,000 |
| | | **2,138,180,000** | **2,131,326,492** |
| **TOTAL OFF-BALANCE SHEET ITEMS** | | **259,965,707,377** | **226,748,463,570** |
| **Net asset value (NAV) per share (restated)** | 42 | **32.63** | **30.47** |

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

Chief Financial Officer | Company Secretary | Chief Executive Officer

Director | Director

## Eastern Bank PLC. and its subsidiaries
### Condensed Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 September 2026

Amount in BDT

| Particulars | Notes | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 July 2026 to 30 September 2026 | 01 July 2025 to 30 September 2025 |
|---|---|---|---|---|---|
| Interest income/profit on investment | 22.3 | 34,883,043,655 | 36,219,437,826 | 11,351,956,344 | 12,351,166,704 |
| Interest expense/profit shared on deposits and borrowings etc. | 23 | 33,539,837,420 | 29,093,628,540 | 11,851,126,764 | 9,996,898,665 |
| **Net interest Income/profit on investment** | | **1,343,206,235** | **7,125,809,286** | **(499,170,421)** | **2,354,268,039** |
| Income from investments | 24 | 18,612,699,963 | 10,954,112,410 | 7,293,969,614 | 3,485,121,378 |
| Commission, exchange and brokerage | 25 | 5,093,594,262 | 4,577,245,924 | 1,857,571,525 | 1,868,044,944 |
| Other operating income | 26 | 361,675,708 | 350,917,872 | 120,534,324 | 112,234,951 |
| | | **24,067,969,934** | **15,882,276,206** | **9,272,075,463** | **5,465,401,274** |
| **Total operating income** | | **25,411,176,169** | **23,008,085,493** | **8,772,905,042** | **7,819,669,312** |
| Salary and allowances (excluding those of CEO) | 27 | 6,694,150,590 | 5,947,051,282 | 2,100,286,726 | 1,890,797,310 |
| Rent, taxes, insurance, utilities etc. | 28 | 638,762,087 | 531,197,030 | 243,389,194 | 200,610,325 |
| Legal and professional expenses | 29 | 118,854,795 | 114,307,650 | 44,922,223 | 41,521,782 |
| Postage, stamp, telecommunication etc. | 30 | 252,409,958 | 263,353,601 | 81,240,312 | 84,612,624 |
| Stationery, printing, advertisement, business promotion etc. | 31 | 654,159,037 | 650,632,957 | 192,404,924 | 230,030,578 |
| Chief Executive Officer's (CEO) salary and allowances (Bank only) | 32 | 29,868,795 | 27,942,582 | 7,500,000 | 7,611,064 |
| Directors' fees and expenses | 33 | 3,659,681 | 3,595,023 | 1,180,023 | 1,255,818 |
| Shariah supervisory committee's fees and expenses | 34 | 786,990 | 196,500 | 335,562 | 26,000 |
| Audit fees | 35 | 69,000 | 688,722 | 69,000 | 688,722 |
| Depreciation and repair of bank's assets | 36 | 1,465,602,570 | 1,326,088,874 | 501,799,060 | 427,275,736 |
| Other operating expenses | 37 | 768,627,937 | 813,396,866 | 243,373,486 | 278,688,038 |
| **Total operating expenses** | | **10,626,951,440** | **9,678,451,087** | **3,416,500,511** | **3,163,117,996** |
| **Profit before provisions** | | **14,784,224,729** | **13,329,634,405** | **5,356,404,532** | **4,656,551,316** |
| **Provision for loans/investments and off-balance sheet exposures** | 39 | | | | |
| Specific provision (net of write-off recoveries) | | 3,596,479,708 | 2,242,394,587 | 1,749,025,663 | 540,060,298 |
| General provision for loans and advances/investments | | 190,954,339 | 878,055,081 | 22,298,027 | 87,495,683 |
| General provision for off balance sheet exposures | | 311,693,370 | 114,598,590 | 227,903,883 | 62,104,523 |
| | | **4,099,127,417** | **3,235,048,257** | **1,999,227,573** | **689,660,504** |
| **Other provision** | 38 | **(586,088,577)** | **(26,371,919)** | **22,315,920** | **(417,212,487)** |
| **Total provision** | | **3,513,038,840** | **3,208,676,339** | **2,021,543,493** | **272,448,017** |
| **Profit before tax for the period** | | **11,271,185,889** | **10,120,958,067** | **3,334,861,039** | **4,384,103,299** |
| Current tax expense for the period | | 4,880,432,581 | 5,305,437,009 | 1,114,295,108 | 1,947,798,136 |
| Deferred tax expense/(income) | | (349,331,071) | (1,031,707,608) | (130,915,947) | 101,974,949 |
| Total provision for taxation | | 4,531,101,510 | 4,273,729,401 | 983,379,160 | 2,049,773,084 |
| Profit after tax for the period | | 6,740,084,379 | 5,847,228,666 | 2,351,481,879 | 2,334,330,215 |
| Earnings per share (EPS) (restated) | 41.2 | 4.10 | 3.56 | 1.43 | 1.42 |

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

Chief Financial Officer | Company Secretary | Chief Executive Officer

Director | Director

## Eastern Bank PLC. and its subsidiaries
### Condensed Consolidated Cash Flow Statement (Unaudited)
For the period ended 30 September 2026

Amount in BDT

| Particulars | Notes | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
|---|---|---|---|
| **A) Cash flows from operating activities** | | | |
| Interest/investment income receipts in cash | | 35,677,417,363 | 35,293,490,230 |
| Interest/profit paid on deposits and borrowing etc. | | (30,665,324,928) | (26,794,365,411) |
| Dividend receipts | | 590,977,067 | 686,322,211 |
| Fees and commission receipts in cash | | 5,099,809,951 | 4,601,643,917 |
| Income from investment (other than dividend received) | | 16,384,630,225 | 9,138,434,363 |
| Recoveries on loans/investments previously written off | | 400,596,427 | 326,216,490 |
| Cash payment to employees | | (6,760,719,401) | (6,097,833,109) |
| Cash payment to suppliers | | (2,215,131,992) | (2,082,567,490) |
| Income taxes paid | | (5,811,720,588) | (4,123,908,919) |
| Receipts from other operating activities | | 342,916,027 | 352,658,076 |
| Payments for other operating activities | | (773,074,608) | (817,188,389) |
| ***Cash generated from operating profit before changes in operating assets and liabilities*** | | **12,270,375,541** | **10,482,901,969** |
| ***Increase/(decrease) in operating assets & liabilities*** | | | |
| Net sale/(purchase) of trading securities | | (63,910,841,363) | (23,692,911,717) |
| Loans and advances/investments to customers (other than banks) | | 14,769,099,609 | (36,827,282,333) |
| Other assets | | (1,067,320,639) | (1,926,030,691) |
| Deposits/borrowings/placement from other banks | | (13,959,169,032) | 20,105,058,842 |
| Deposits from customers (other than banks) | | 71,409,016,774 | 62,910,356,011 |
| Other liabilities | | (1,024,989,260) | 769,744,517 |
| **Cash generated from changes in operating assets and liabilities** | | **6,215,796,089** | **21,338,934,629** |
| ***Net cash received from/(used in) operating activities*** | | **18,486,171,630** | **31,821,836,597** |
| **B) Cash flows from investing activities** | | | |
| Net sale/(purchase) of non-trading securities | | (15,126,415,050) | (19,961,385,441) |
| Net sale/(purchase) of property, plant and equipment | | (607,241,903) | (552,582,997) |
| Net advance payment for right-of-use assets (RoU) | | (103,749,581) | (74,997,181) |
| ***Net cash (used in) investing activities*** | | **(15,837,406,534)** | **(20,588,965,619)** |
| **C) Cash flows from financing activities** | | | |
| Net issuance/(redemption) of subordinated bond | | 6,000,000 | (850,000,000) |
| Dividend paid (cash dividend) | | (3,967,620,880) | (2,365,986,835) |
| Payments against lease liabilities | | (284,335,390) | (268,946,922) |
| ***Net cash received from/(used in) financing activities*** | | **(4,245,956,270)** | **(3,484,933,757)** |
| **D) Net increase/(decrease) in cash (A+B+C)** | | **(1,597,191,174)** | **7,747,937,221** |
| **E) Effects of exchange rate changes on cash and cash equivalents** | | 148,186 | 584,516 |
| **F) Opening cash and cash equivalents** | | 48,322,592,767 | 43,470,938,065 |
| **G) Closing cash and cash equivalents (D+E+F)*** | | **46,725,549,779** | **51,219,459,802** |
| ***Closing cash and cash equivalents consist of:** | | | |
| Cash in hand (including foreign currencies) | 3.1 | 8,087,940,285 | 7,470,169,182 |
| Balances with Bangladesh Bank and its agent bank(s) | 3.2 | 30,985,569,384 | 20,724,907,403 |
| Balances with other Banks and Financial Institutions | 4 | 5,646,894,411 | 16,343,251,317 |
| Money at call and on short notice/Placement | 5 | 2,000,000,000 | 6,674,406,400 |
| Prize bonds | 6.2 | 5,145,700 | 6,725,500 |
| | | **46,725,549,779** | **51,219,459,802** |
| **Net operating cash flow (NOCF) per share (restated)** | 42 | **11.25** | **19.36** |

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

Chief Financial Officer | Company Secretary | Chief Executive Officer

Director | Director

## Eastern Bank PLC. and its subsidiaries

Condensed Consolidated Statement of Changes in Equity (Unaudited)

For the period ended 30 September 2026

Amount in BDT

| Particulars | Paid-up capital | Statutory reserve | Dividend equalisation reserve | Revaluation reserve on investment | General reserve | Start-up equity investment fund | Capital reserve | Actuarial remeasurement gain/(loss) | Foreign currency translation gain/(loss) | Surplus in profit and loss account | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Balance as on 01 January 2026 | 15,958,133,880 | 15,958,133,880 | 356,040,000 | 1,208,078,672 | 603,493,370 | 365,529,870 | 29,104,053 | (535,924,063) | (178,349,173) | 16,319,096,905 | 50,083,337,395 |
| Bonus share issued for 2025 | 478,744,010 | - | - | - | - | - | - | - | - | (478,744,010) | - |
| Cash dividend paid for 2025 | - | - | - | - | - | - | - | - | - | (3,989,533,470) | (3,989,533,470) |
| Profit after tax for the period | - | - | - | - | - | - | - | - | - | 6,740,084,379 | 6,740,084,379 |
| Transferred to dividend equalisation reserve | - | - | 797,906,694 | - | - | - | - | - | - | (797,906,694) | - |
| Reserve for revaluation of treasury securities (HFT) | - | - | - | 931,946,371 | - | - | - | - | - | - | 931,946,371 |
| Reserve for amortisation of treasury securities (HTM) | - | - | - | (135,925,714) | - | - | - | - | - | - | (135,925,714) |
| Foreign currency translation gain/(loss) | - | - | - | - | - | - | - | - | (4,145,291) | - | (4,145,291) |
| **Balance as at 30 September 2026** | **16,436,877,890** | **15,958,133,880** | **1,153,946,694** | **2,004,099,330** | 603,493,370 | 365,529,870 | 29,104,053 | **(535,924,063)** | **(182,494,464)** | 17,792,997,110 | **53,625,763,670** |
| **Balance as at 31 December 2025** | **15,958,133,880** | **15,958,133,880** | **356,040,000** | **1,208,078,672** | 603,493,370 | 365,529,870 | 29,104,053 | **(535,924,063)** | **(178,349,173)** | 16,319,096,905 | **50,083,337,394** |

Chief Financial Officer | Company Secretary | Chief Executive Officer | Director | Director

## Eastern Bank PLC.
### Condensed Balance Sheet (Unaudited)
As at 30 September 2026

Amount in BDT

| Particulars | Notes | 30 September 2026 | 31 December 2025 |
|---|---|---|---|
| **PROPERTY AND ASSETS** | | | |
| **Cash** | 3 | | |
| Cash in hand (including foreign currencies) | 3.1 | 8,087,803,142 | 7,416,813,282 |
| Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 3.2 | 30,985,569,384 | 27,410,175,015 |
| | | **39,073,372,525** | **34,826,988,297** |
| **Balances with other banks and financial institutions** | 4 | | |
| In Bangladesh | 4.1 | 4,341,127,995 | 11,525,860,456 |
| Outside Bangladesh | 4.2 | 1,145,157,822 | 1,816,382,300 |
| | | **5,486,285,818** | **13,342,242,756** |
| **Money at call and on short notice/placement** | 5 | **2,000,000,000** | **-** |
| **Investments** | 6 | | |
| Government | 6.2 | 276,601,962,329 | 194,845,196,802 |
| Others | 6.3 | 15,312,842,447 | 16,627,866,525 |
| | | **291,914,804,775** | **211,473,063,327** |
| **Loans and advances/investments** | 7 | | |
| Loans, cash credits, overdraft etc./general investments | 7.2 | 383,422,706,929 | 392,705,427,115 |
| Bills purchased and discounted | 7.3 | 77,255,679,620 | 84,334,481,209 |
| | | **460,678,386,549** | **477,039,908,324** |
| **Fixed assets including premises, furniture and fixtures** | 8 | **6,767,329,283** | **6,790,558,033** |
| **Other assets** | 9 | **20,953,669,663** | **18,130,896,149** |
| **Non banking assets** | 10 | - | - |
| **TOTAL ASSETS** | | **826,873,848,613** | **761,603,656,887** |
| **LIABILITIES AND CAPITAL** | | | |
| **LIABILITIES** | | | |
| **Borrowing/placement from** | 11 | | |
| Non-convertible subordinated bond | | 11,366,000,000 | 11,360,000,000 |
| Borrowings/placements from other Banks, financial institutions and agents etc. | | 88,114,025,887 | 102,080,029,823 |
| | | **99,480,025,887** | **113,440,029,823** |
| **Deposits and other accounts** | 12 | | |
| Current deposits/Al-wadeeah current deposits and other accounts | | 77,725,520,127 | 71,658,253,093 |
| Bills payable | | 2,007,208,419 | 1,512,738,204 |
| Savings bank deposits/Mudaraba savings deposits | | 96,592,759,939 | 86,623,577,652 |
| Term deposits/Mudaraba term deposits | | 366,412,094,764 | 303,010,560,183 |
| Special notice deposits (SND)/Mudaraba special notice deposits | | 87,920,843,564 | 93,648,841,727 |
| Bearer certificates of deposits | | - | - |
| | | **630,658,426,813** | **556,453,970,859** |
| **Other liabilities** | 13 | **42,443,118,985** | **40,859,652,838** |
| **TOTAL LIABILITIES** | | **772,581,571,685** | **710,753,653,520** |
| **SHAREHOLDERS' EQUITY** | | | |
| Paid-up capital | 14 | 16,436,877,890 | 15,958,133,880 |
| Statutory reserve | 15 | 15,958,133,880 | 15,958,133,880 |
| Dividend equalisation reserve | 16 | 1,153,946,694 | 356,040,000 |
| Revaluation reserve on investment | 17 | 1,929,650,907 | 1,133,630,249 |
| General reserve | | 603,493,370 | 603,493,370 |
| Start-up equity investment fund | 20.1 | 365,529,870 | 365,529,870 |
| Actuarial remeasurement gain/(loss) | 18 | (535,924,063) | (535,924,063) |
| Foreign currency translation gain/(loss) | 19 | (360,920,050) | (356,687,558) |
| Surplus in profit and loss account | 20 | 18,741,488,429 | 17,367,653,738 |
| **TOTAL SHAREHOLDERS' EQUITY** | | **54,292,276,927** | **50,850,003,367** |
| **TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY** | | **826,873,848,612** | **761,603,656,887** |

Amount in BDT

| Particulars | Notes | 30 September 2026 | 31 December 2025 |
|---|---|---|---|
| **OFF-BALANCE SHEET ITEMS** | | | |
| **Contingent liabilities** | 21 | | |
| Acceptances and endorsements | | 55,278,252,251 | 52,185,665,440 |
| Letters of guarantee | | 99,459,911,783 | 82,051,845,127 |
| Irrevocable letters of credit | | 78,193,903,955 | 66,715,455,486 |
| Bills for collection | | 24,200,710,229 | 22,862,959,596 |
| Others | | 694,749,160 | 801,211,428 |
| | | **257,827,527,377** | **224,617,137,078** |
| **Other commitments** | | | |
| Documentary credits and short term trade-related transactions | | - | - |
| Forward assets purchased and forward deposits placed | | 738,180,000 | 731,326,492 |
| Undrawn note issuance and revolving underwriting facilities | | - | - |
| Undrawn formal standby facilities, credit lines and other commitments | | 1,400,000,000 | 1,400,000,000 |
| | | **2,138,180,000** | **2,131,326,492** |
| **TOTAL OFF-BALANCE SHEET ITEMS** | | **259,965,707,377** | **226,748,463,570** |
| **Net asset value (NAV) per share(restated)** | 42 | **33.03** | **30.94** |

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

**Chief Financial Officer** | **Company Secretary** | **Chief Executive Officer**

**Director** | **Director**

**Eastern Bank PLC.**
**Condensed Profit & Loss Account (Unaudited)**
For the period ended 30 September 2026

Amount in BDT

| Particulars | Notes | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 July 2026 to 30 September 2026 | 01 July 2025 to 30 September 2025 |
|---|---|---|---|---|---|
| Interest income/profit on investments | 22.3 | 34,628,750,279 | 35,976,983,730 | 11,202,327,112 | 12,216,907,547 |
| Interest expense/profit shared on deposits and borrowings etc. | 23 | 33,126,123,993 | 28,628,323,322 | 11,657,288,495 | 9,785,529,375 |
| **Net interest income/profit on investments** | | **1,502,626,286** | **7,348,660,408** | **(454,961,383)** | **2,431,378,172** |
| Income from investments | 24 | 18,477,527,955 | 10,980,533,762 | 7,248,668,243 | 3,548,017,585 |
| Commission, exchange and brokerage | 25 | 4,832,796,250 | 4,362,003,515 | 1,778,096,849 | 1,772,369,892 |
| Other operating income | 26 | 344,264,603 | 350,613,875 | 115,256,850 | 111,995,077 |
| | | **23,654,588,809** | **15,693,151,152** | **9,142,021,942** | **5,432,382,554** |
| **Total operating income** | | **25,157,215,095** | **23,041,811,561** | **8,687,060,559** | **7,863,760,726** |
| Salary and allowances (excluding those of CEO) | 27 | 6,564,312,490 | 5,823,995,164 | 2,058,157,074 | 1,853,953,263 |
| Rent, taxes, insurance, utilities etc. | 28 | 628,507,634 | 521,515,191 | 239,922,330 | 196,482,267 |
| Legal and professional expenses | 29 | 115,971,469 | 111,339,422 | 44,198,645 | 40,568,523 |
| Postage, stamp, telecommunication etc. | 30 | 242,123,442 | 255,698,958 | 77,866,627 | 79,948,356 |
| Stationery, printing, advertisement, business promotion etc. | 31 | 651,550,673 | 648,820,680 | 191,859,855 | 229,341,912 |
| Chief Executive Officer's (CEO) salary and allowances (Bank only) | 32 | 29,868,795 | 27,942,582 | 7,500,000 | 7,611,064 |
| Directors' fees and expenses | 33 | 3,383,681 | 3,161,273 | 1,168,523 | 1,020,068 |
| Shariah supervisory committee's fees and expenses | 34 | 786,990 | 196,500 | 335,562 | 26,000 |
| Audit fees | 35 | 69,000 | 644,000 | 69,000 | 644,000 |
| Depreciation and repair of bank's assets | 36 | 1,423,725,092 | 1,293,798,507 | 487,838,741 | 416,134,303 |
| Other operating expenses | 37 | 775,021,503 | 799,240,704 | 259,293,383 | 271,876,229 |
| **Total operating expenses** | | **10,435,320,769** | **9,486,352,982** | **3,368,209,741** | **3,097,605,984** |
| **Profit before provisions** | | **14,721,894,326** | **13,555,458,579** | **5,318,850,818** | **4,766,154,742** |
| **Provision for loans/investments and off-balance sheet exposures** | 39 | | | | |
| Specific provision (net of write-off recoveries) | | 3,591,662,382 | 2,142,521,466 | 1,744,654,033 | 545,507,338 |
| General provision for loans and advances/investments | | 78,259,729 | 878,055,081 | 24,673,333 | 85,459,908 |
| General provision for off-balance sheet exposures | | 311,693,370 | 114,598,590 | 227,903,883 | 62,104,523 |
| | | **3,981,615,481** | **3,135,175,136** | **1,997,231,249** | **693,071,769** |
| **Other provision** | 38 | **(309,206,729)** | **(67,646,986)** | **15,417,442** | **(355,456,490)** |
| **Total provision** | | **3,672,408,752** | **3,067,528,151** | **2,012,648,691** | **337,615,279** |
| **Profit before tax for the period** | | **11,049,485,574** | **10,487,930,428** | **3,306,202,127** | **4,428,539,463** |
| Current tax expense for the period | | 4,800,128,956 | 5,258,277,107 | 1,087,229,527 | 1,932,801,827 |
| Deferred tax expense/(income) | | (390,662,247) | (1,038,116,252) | (130,059,564) | 92,861,336 |
| Total provision for taxation | | 4,409,466,709 | 4,220,160,855 | 957,169,962 | 2,025,663,162 |
| Profit after tax for the period | | 6,640,018,865 | 6,267,769,573 | 2,349,032,165 | 2,402,876,301 |
| Earnings per share (EPS) (restated) | 41.2 | 4.04 | 3.81 | 1.43 | 1.46 |

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

Chief Financial Officer | Company Secretary | Chief Executive Officer

Director | Director

## Eastern Bank PLC.
### Condensed Cash Flow Statement (Unaudited)
For the period ended 30 September 2026

Amount in BDT

| Particulars | Notes | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
|---|---|---|---|
| **A) Cash flows from operating activities** | | | |
| Interest/investment income receipts in cash | | 35,302,957,167 | 35,191,045,922 |
| Interest/profit paid on deposits and borrowing etc. | | (30,250,856,918) | (26,327,481,361) |
| Dividend receipts | | 630,227,605 | 658,906,979 |
| Fees and commission receipts in cash | | 4,838,168,355 | 4,372,373,065 |
| Income from investment (other than dividend) | | 16,382,578,985 | 9,114,989,817 |
| Recoveries on loans/investments previously written-off | | 400,596,427 | 326,216,490 |
| Cash payment to employees | | (6,632,374,988) | (5,958,484,537) |
| Cash payment to suppliers | | (2,206,199,478) | (2,084,248,776) |
| Income taxes paid | | (5,763,961,932) | (4,081,431,230) |
| Receipts from other operating activities | | 329,149,965 | 352,354,079 |
| Payments for other operating activities | | (779,192,174) | (802,598,477) |
| ***Cash generated from operating profit before changes in operating assets and liabilities*** | | **12,251,093,014** | **10,761,641,971** |
| ***Increase/(decrease) in operating assets and liabilities*** | | | |
| Net sale/(purchase) of trading securities | | (64,548,769,267) | (23,301,207,063) |
| Loans and advances/investments to customers (other than banks) | | 15,378,758,259 | (36,344,345,665) |
| Other assets | | (1,067,237,988) | (1,976,536,844) |
| Deposits/borrowings/placement from other banks and NBFI | | (13,796,986,803) | 19,886,890,808 |
| Deposits from customers (other than banks and NBFI) | | 71,318,554,723 | 62,225,157,210 |
| Other liabilities | | (1,084,638,072) | 691,617,395 |
| **Cash generated from changes in operating assets and liabilities** | | **6,199,680,851** | **21,181,575,841** |
| ***Net cash received from/(used in) operating activities*** | | **18,450,773,865** | **31,943,217,812** |
| **B) Cash flows from investing activities** | | | |
| Net sale/(purchase) of non-trading securities | | (15,132,067,168) | (19,961,385,352) |
| Net sale/(purchase) of property, plant and equipment | | (619,632,617) | (549,537,772) |
| Net advance payment for Right of Use Assets | | (88,694,249) | (72,359,502) |
| ***Net cash received from/(used in) investing activities*** | | **(15,840,394,034)** | **(20,583,282,626)** |
| **C) Cash flows from financing activities** | | | |
| Net issuance/(redemption) of subordinated bond | | 6,000,000 | (850,000,000) |
| Dividend paid (cash dividend) | | (3,967,620,880) | (2,365,986,835) |
| Payments against lease liabilities | | (261,068,130) | (247,649,146) |
| ***Net cash received from/(used in) financing activities*** | | (4,222,689,010) | (3,463,635,981) |
| **D) Net increase/(decrease) in cash and cash equivalents (A+B+C)** | | (1,612,309,179) | 7,896,299,205 |
| **E) Effects of exchange rate changes on cash and cash equivalents** | | 20,869 | (6,602,170) |
| **F) Opening cash and cash equivalents** | | 48,177,092,353 | 43,067,217,375 |
| **G) Closing cash and cash equivalents (D+E+F)*** | | **46,564,804,043** | **50,956,914,410** |
| ***Cash and cash equivalents consists of:** | | | |
| Cash in hand (including foreign currencies) | 3.1 | 8,087,803,142 | 7,470,101,400 |
| Balances with Bangladesh Bank and its agent bank (s) | 3.2 | 30,985,569,384 | 20,724,907,403 |
| Balances with other Banks and Financial Institutions | 4 | 5,486,285,818 | 16,080,773,707 |
| Money at call and on short notice/placement | 5 | 2,000,000,000 | 6,674,406,400 |
| Prize bonds | 6.2 | 5,145,700 | 6,725,500 |
| | | 46,564,804,043 | 50,956,914,410 |
| **Net operating cash flow (NOCF) per share (restated)** | 42 | **11.23** | **19.43** |

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

Chief Financial Officer | Company Secretary | Chief Executive Officer

Director | Director

**Eastern Bank PLC.**

**Condensed Statement of Changes in Equity (Unaudited)**

For the period ended 30 September 2026

Amount in BDT

| Particulars | Paid-up capital | Statutory reserve | Dividend equalisation reserve | Revaluation reserve on investment | General reserve | Start-up equity investment fund | Actuarial remeasurement gain/(Loss) | Foreign currency translation gain/(loss) | Surplus in profit and loss account | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| Balance as on 01 January 2026 | 15,958,133,880 | 15,958,133,880 | 356,040,000 | 1,133,630,249 | 603,493,370 | 365,529,870 | (535,924,063) | (356,687,558) | 17,367,653,738 | 50,850,003,367 |
| Bonus share issued for 2025 | 478,744,010 | - | - | - | - | - | - | - | (478,744,010) | - |
| Cash dividend paid for 2025 | - | - | - | - | - | - | - | - | (3,989,533,470) | (3,989,533,470) |
| Profit after tax for the period | - | - | - | - | - | - | - | - | 6,640,018,865 | 6,640,018,865 |
| Transfer to statutory reserve | - | - | - | - | - | - | - | - | - | - |
| Transferred to Dividend equalisation reserve | - | - | 797,906,694 | - | - | - | - | - | (797,906,694) | - |
| Reserve for revaluation of treasury securities (HFT) | - | - | - | 931,946,371 | - | - | - | - | - | 931,946,371 |
| Reserve for amortisation of treasury securities (HTM) | - | - | - | (135,925,713) | - | - | - | - | - | (135,925,713) |
| Foreign currency translation gain/(loss) | - | - | - | - | - | - | - | (4,232,493) | - | (4,232,493) |
| **Balance as at 30 September 2026** | **16,436,877,890** | **15,958,133,880** | **1,153,946,694** | **1,929,650,907** | 603,493,370 | 365,529,870 | (535,924,063) | (360,920,050) | 18,741,488,429 | **54,292,276,928** |
| **Balance as at 31 December 2025** | **15,958,133,880** | **15,958,133,880** | **356,040,000** | **1,133,630,249** | 603,493,370 | 365,529,870 | (535,924,063) | (356,687,558) | 17,367,653,738 | **50,850,003,367** |

Chief Financial Officer | Company Secretary | Chief Executive Officer | Director | Director

**1. Activities of the Bank**

The principal activities of the Bank are to provide a comprehensive range of financial products (loans & deposits), personal and commercial banking, trade services, cash management, treasury and custody services.

The Bank does have a separate Off shore Banking Unit under Offshore Banking Operation (OBO) since 19 May 2004. The activities of the unit is to give loans (on and off-balance sheet exposures) and take deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EPZ companies etc. as per Offshore Banking Act, 2024.

EBL started Islamic Banking operations on August 22, 2024 with a view to conduct Shariah compliant businesses. EBL has developed products based on the Shariah principles and Bangladesh Bank guidelines to cater to the needs of different segments of customers. The operations and accounting system of Islamic Banking are totally different from those of conventional banking and are free from any sort of interest.

**Subsidiaries of the Bank**

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

**2. Basis of Preparation and Significant Accounting Policies**

Basis of preparation, accounting policies and estimates applied in these financial statements as at and for the period ended 30 September 2026 are same as those applied in the annual audited financial statements for the year ended 31 December 2025. Certain selected explanatory notes are given below:

**2.01 Statement of compliance**

The consolidated financial statements of the group (parent and its subsidiaries) and the separate financial statements of the Bank (parent company) as at and for the period ended 30 September 2026 have been prepared under the historical cost convention except Govt. treasury securities (bills/bonds) classified as held for trading (HFT) which are measured at fair value, and in accordance with IFRS Accounting Standards, 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 Bangladesh Bank as the prime regulator.

The financial statements of subsidiaries which are included in Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature.

Certain comparative amounts of previous period/date presented in these financial statements have been reclassified and rearranged to conform to the current period/date's presentation.

**2.04 Revenue Recognition**

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

**2.05 Cash Flow Statement**

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

**2.06 Statement of Changes in Equity**

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

**2.07 Earnings per share**

Earnings per share (EPS) has been computed by dividing profit after tax (PAT) by the number of ordinary shares outstanding as on 30 September 2026 as per IAS 33 *Earnings Per Share* . Diluted earnings per share was not required to calculate as there were no dilution possibilities during the period.

**2.08 Credit Rating of the Bank**

As per BRPD circular no. 6 dated 5 July 2006, the bank has done its credit rating by Credit Rating Agency of Bangladesh Ltd. (CRAB) based on the audited financial statements as at and for the year ended 31 December 2025. The following ratings have been awarded:

| Particulars | Periods | Date of Rating | Surveillance Rating | |
|---|---|---|---|---|
| | | | Long Term | Short Term |
| Entity Rating (CRAB) | January to December 2025 | 16 June 2026 | AAA | ST-1 |
| 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 |

**2.09 General**

**Reporting Period**

The reporting period of these financial statements of the Group and the Bank is 01 January 2026 to 30 September 2026.

**Review and authorization of the Financial Statements**

These financial statements were reviewed by the Audit Committee of the Board of EBL in the meeting held on 28 October 2026 and was subsequently authorized by the Board in the meeting held on the same date.

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

- Income from investments has increased due to growth in investments in government securities and the restructuring of the existing portfolio.
- Provisions for loans and advances/investments have increased primarily due to the downgrading of existing CL.
- Net operating cash flow (NOCF) per share has decreased mainly due to the repayment of borrowings and increased investment in government securities.

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

Number of ordinary shares as on 30 September 2026 was 1,643,687,789 with a face value of BDT 10 per share. However, details history of raising capital and number of shares issued are available in the Annual Report 2025.

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

| Particulars | Group | | Bank | |
|---|---|---|---|---|
| | 30-Sep-26 | 31-Dec-25 | 30-Sep-26 | 31-Dec-25 |
| Net Asset Value (NAV) in BDT crore | 5,362.58 | 5,008.33 | 5,429.23 | 5,085.00 |
| Net Asset Value (NAV) per share in BDT (restated) | 32.63 | 30.47 | 33.03 | 30.94 |

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

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

| Particulars | Group | | Bank | |
|---|---|---|---|---|
| | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| Earnings Per Share (EPS) in BDT (restated) | 4.10 | 3.56 | 4.04 | 3.81 |
| Net Operating Cash Flow (NOCF) per share in BDT (restated) | 11.25 | 19.36 | 11.23 | 19.43 |

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

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

Amount in BDT

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| **3** | **Cash** | | | | | |
| | Cash in hand (including foreign currencies) | 3.1 | 8,087,940,285 | 7,416,876,931 | 8,087,803,142 | 7,416,813,282 |
| | Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 3.2 | 30,985,569,384 | 27,410,175,015 | 30,985,569,384 | 27,410,175,015 |
| | | | **39,073,509,668** | **34,827,051,946** | **39,073,372,525** | **34,826,988,297** |
| **3.1** | **Cash in hand (including foreign currencies)** | | | | | |
| | Local currency | 3.1.1 | 7,946,450,162 | 7,264,964,101 | 7,946,313,019 | 7,264,900,452 |
| | Foreign currency | | 141,490,123 | 151,912,830 | 141,490,123 | 151,912,830 |
| | | | **8,087,940,285** | **7,416,876,931** | **8,087,803,142** | **7,416,813,282** |
| **3.1.1** | **Local currency** | | | | | |
| | With Bank | | 7,946,313,019 | 7,264,900,452 | 7,946,313,019 | 7,264,900,452 |
| | With Subsidiaries | | 137,143 | 63,649 | - | - |
| | | | **7,946,450,162** | **7,264,964,101** | **7,946,313,019** | **7,264,900,452** |
| **3.2** | **Balance with Bangladesh Bank and its agent Bank(s) including foreign currencies** | | | | | |
| | **Bangladesh Bank** | | | | | |
| | Local currency | | 29,232,655,718 | 24,472,848,408 | 29,232,655,718 | 24,472,848,408 |
| | Foreign currency | | 1,561,203,592 | 2,581,032,704 | 1,561,203,592 | 2,581,032,704 |
| | | | 30,793,859,310 | 27,053,881,112 | 30,793,859,310 | 27,053,881,112 |
| | Sonali Bank (an agent of Bangladesh Bank) - local currency | | 191,710,073 | 356,293,903 | 191,710,073 | 356,293,903 |
| | | | **30,985,569,384** | **27,410,175,015** | **30,985,569,384** | **27,410,175,015** |
| **4** | **Balances with other banks and financial institutions** | | | | | |
| | Balance in Bangladesh | 4.1 | 4,475,898,248 | 11,635,943,521 | 4,341,127,995 | 11,525,860,456 |
| | Balance outside Bangladesh | 4.2 | 1,170,996,162 | 1,851,736,000 | 1,145,157,822 | 1,816,382,300 |
| | | | **5,646,894,411** | **13,487,679,521** | **5,486,285,818** | **13,342,242,756** |
| **4.1** | **Balance in Bangladesh** | | | | | |
| | **In current deposit accounts with** | | | | | |
| | Banks | | 506,285,875 | 618,846,671 | 191,104,190 | 198,363,355 |
| | Non-bank financial institutions (NBFIs) | | - | - | - | - |
| | Mobile financial services (MFSs) | | 54,929,453 | 9,574,708 | 54,929,453 | 9,574,708 |
| | | | 561,215,328 | 628,421,380 | 246,033,643 | 207,938,063 |
| | Less: inter company elimination | | (314,812,393) | (399,070,589) | - | - |
| | | | **246,402,935** | **229,350,790** | **246,033,643** | **207,938,063** |
| | **In special notice deposit accounts with** | | | | | |
| | Banks | | 180,944,171 | 166,327,844 | 27,444,352 | 36,240,793 |
| | Non-bank financial institutions (NBFIs) | | - | - | - | - |
| | | | 180,944,171 | 166,327,844 | 27,444,352 | 36,240,793 |
| | Less: inter company elimination | | (19,098,858) | (41,416,713) | - | - |
| | | | **161,845,313** | **124,911,131** | **27,444,352** | **36,240,793** |
| | **In fixed deposit/placement accounts with** | | | | | |
| | Banks | | 16,737,308,000 | 19,486,884,540 | 16,721,194,000 | 19,486,884,540 |
| | Non-bank financial institutions (NBFIs) | | 240,000,000 | 490,000,000 | 240,000,000 | 490,000,000 |
| | | | 16,977,308,000 | 19,976,884,540 | 16,961,194,000 | 19,976,884,540 |
| | Less: inter unit/company elimination | | (12,909,658,000) | (8,695,202,940) | (12,893,544,000) | (8,695,202,940) |
| | | | **4,067,650,000** | **11,281,681,600** | **4,067,650,000** | **11,281,681,600** |
| | | | **4,475,898,248** | **11,635,943,521** | **4,341,127,995** | **11,525,860,456** |
| **4.2** | **Balance outside Bangladesh** | | | | | |
| | AB Bank PLC., India | | 46,445,614 | 3,481,618 | 46,445,614 | 3,481,618 |
| | Al-Rajhi Bank, KSA | | 4,088,717 | 16,563,771 | 4,088,717 | 16,563,771 |
| | Bank of Bhutan, Bhutan | | 1,595,868 | 2,570,022 | 1,595,868 | 2,570,022 |
| | Bank of China, China | | 32,670,164 | 23,265,470 | 32,670,164 | 23,265,470 |
| | Bank of Tokyo Mitsubishi, Japan | | 4,002,395 | 23,131,566 | 4,002,395 | 23,131,566 |
| | Citibank NA, USA | | - | 416,675,804 | - | 416,675,804 |
| | Habib American Bank, USA | | 11,838,826 | 2,822,190 | 11,838,826 | 2,822,190 |
| | HDFC Bank Limited, Hongkong | | 3,334,600 | 2,505,928 | - | - |
| | ICICI Bank Limited, India | | 215,461,474 | 43,513,177 | 215,461,474 | 43,513,177 |
| | ICICI Bank Limited, Hongkong | | 33,317,766 | 40,951,011 | 10,814,026 | 8,103,239 |
| | JP Morgan Chase Bank NA, UK | | 24,826,024 | 18,669,483 | 24,826,024 | 18,669,483 |
| | JP Morgan Chase Bank NA, Australia | | - | 598,241 | - | 598,241 |
| | JP Morgan Chase Bank, Germany | | 11,551,459 | 4,464,082 | 11,551,459 | 4,464,082 |
| | Mashreqbank, USA | | - | 596,386,841 | - | 596,386,841 |
| | Mashreqbank, UAE | | 37,219,894 | 2,992,374 | 37,219,894 | 2,992,374 |
| | Nepal Bangladesh Bank Limited, Nepal | | 229,284,682 | 19,688,160 | 229,284,682 | 19,688,160 |
| | MCB Bank Limited, Pakistan | | 2,911,922 | 14,777,490 | 2,911,922 | 14,777,490 |
| | National Commercial Bank, KSA | | 8,200,793 | 8,159,877 | 8,200,793 | 8,159,877 |
| | Standard Chartered Bank, Sri Lanka | | 543,595 | 551,355 | 543,595 | 551,355 |
| | Standard Chartered Bank, India | | 197,699,067 | 157,435,044 | 197,699,067 | 157,435,044 |
| | Standard Chartered Bank, USA | | 230,257,842 | 410,517,995 | 230,257,842 | 410,517,995 |
| | Standard Chartered Bank, Singapore | | 24,287,704 | 10,924,927 | 24,287,704 | 10,924,927 |
| | Standard Chartered Bank, Germany | | 30,791,496 | 21,876,042 | 30,791,496 | 21,876,042 |
| | Zuercher Kantonal Bank, Zurich, Switzerland | | 14,605,382 | 9,213,530 | 14,605,382 | 9,213,530 |
| | Standard Chartered Bank, China | | 1,104,011 | - | 1,104,011 | - |
| | National Bank of Canada | | 4,956,869 | - | 4,956,869 | - |
| | | | **1,170,996,162** | **1,851,736,000** | **1,145,157,822** | **1,816,382,300** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| **4.3** | **Balances of subsidiaries with Banks & NBFIs** | | | | | |
| | **With Eastern Bank PLC. (eliminated as intra group balance)** | | | | | |
| | EBL Securities PLC. | | 295,548,360 | 258,379,970 | | |
| | EBL Investments Limited | | 10,708,219 | 35,100,278 | | |
| | EBL Finance (HK) Limited | | 23,775,094 | 146,436,197 | | |
| | EBL Asset Management Limited | | 19,993,578 | 570,857 | | |
| | | | **350,025,251** | **440,487,302** | | |
| | **With other banks & NBFIs** | | | | | |
| | Banks | | 160,608,593 | 145,436,765 | | |
| | Non-bank financial institutions (NBFIs) | | - | - | | |
| | | | **160,608,593** | **145,436,765** | | |
| | | | **510,633,844** | **585,924,067** | | |
| **4.4** | **Consolidated balance with Banks and FIs held by group entities** | | | | | |
| | Eastern Bank PLC. | | 5,486,285,818 | 13,342,242,756 | | |
| | EBL Securities PLC. | | 430,212,846 | 368,407,769 | | |
| | EBL Investments Limited | | 10,813,986 | 35,155,544 | | |
| | EBL Finance (HK) Limited | | 49,613,434 | 181,789,897 | | |
| | EBL Asset Management Limited | | 19,993,578 | 570,857 | | |
| | | | **5,996,919,662** | **13,928,166,823** | | |
| | Less: inter company elimination | | (350,025,251) | (440,487,302) | | |
| | | | **5,646,894,411** | **13,487,679,521** | | |
| **5** | **Money at call and on short notice/placement** | | | | | |
| | Banks | | 2,000,000,000 | - | 2,000,000,000 | - |
| | Non-bank financial institutions (NBFIs) | | - | - | - | - |
| | | | **2,000,000,000** | **-** | **2,000,000,000** | **-** |
| **6** | **Investments** | | | | | |
| | Government | 6.2 | 276,601,962,329 | 194,850,848,919 | 276,601,962,329 | 194,845,196,802 |
| | Others | 6.3 | 19,919,910,118 | 21,737,198,775 | 15,312,842,447 | 16,627,866,525 |
| | | | **296,521,872,446** | **216,588,047,694** | **291,914,804,775** | **211,473,063,327** |
| **6.1** | **Consolidated investments by group entities** | | | | | |
| | Eastern Bank PLC. | | 291,914,804,775 | 211,473,063,327 | | |
| | EBL Securities PLC. | | 3,220,030,642 | 3,805,443,210 | | |
| | EBL Investments Limited | | 1,145,981,374 | 1,056,667,544 | | |
| | EBL Asset Management Limited | | 241,055,655 | 252,873,613 | | |
| | EBL Finance (HK) Limited. | | - | - | | |
| | | | 296,521,872,446 | 216,588,047,694 | | |
| | Less: inter company elimination | | - | - | | |
| | | | **296,521,872,446** | **216,588,047,694** | | |
| **6.2** | **Government** | | | | | |
| | Treasury Bills | 6.2.1 | 82,947,574,169 | 42,720,979,334 | 82,947,574,169 | 42,715,327,217 |
| | Treasury Bonds | 6.2.2 | 142,381,864,460 | 115,553,740,285 | 142,381,864,460 | 115,553,740,285 |
| | Encumbered security - Bangladesh Government Special Purpose Bond (BGSPB) | | 26,358,178,000 | 26,358,178,000 | 26,358,178,000 | 26,358,178,000 |
| | Sukuk - HTM | | 14,796,310,000 | 8,940,090,000 | 14,796,310,000 | 8,940,090,000 |
| | Bangladesh Government Investment Sukuk-HFT | | 6,512,890,000 | - | 6,512,890,000 | - |
| | Encumbered security -Sukuk | | 3,600,000,000 | 1,270,000,000 | 3,600,000,000 | 1,270,000,000 |
| | Prize Bonds | | 5,145,700 | 7,861,300 | 5,145,700 | 7,861,300 |
| | | | **276,601,962,329** | **194,850,848,919** | **276,601,962,329** | **194,845,196,802** |
| **6.2.1** | **Treasury bills** | | | | | |
| | Held for trading (HFT) | | 82,947,574,169 | 42,715,327,217 | 82,947,574,169 | 42,715,327,217 |
| | Held to maturity (HTM) | | - | 5,652,117 | - | - |
| | | | **82,947,574,169** | **42,720,979,334** | **82,947,574,169** | **42,715,327,217** |
| **6.2.2** | **Treasury bonds** | | | | | |
| | Held for trading (HFT) | | 58,946,671,175 | 39,649,853,769 | 58,946,671,175 | 39,649,853,769 |
| | Held to maturity (HTM) | | 83,435,193,285 | 75,903,886,517 | 83,435,193,285 | 75,903,886,517 |
| | | | **142,381,864,460** | **115,553,740,285** | **142,381,864,460** | **115,553,740,285** |
| **6.3** | **Others** | | | | | |
| | Corporate bond (non-convertible) | | 200,000,000 | 300,000,000 | 200,000,000 | 300,000,000 |
| | Subordinated bonds (issued by other banks) | | 3,500,000,000 | 3,900,000,000 | 3,500,000,000 | 3,900,000,000 |
| | Perpetual Bonds | | 5,000,000,000 | 5,000,000,000 | 5,000,000,000 | 5,000,000,000 |
| | Preference Shares | | 1,391,666,667 | 1,880,500,000 | 1,391,666,667 | 1,880,500,000 |
| | Shares & mutual funds (MFs)-quoted and unquoted | | 9,828,243,451 | 10,656,698,775 | 5,221,175,780 | 5,547,366,525 |
| | | | **19,919,910,118** | **21,737,198,775** | **15,312,842,447** | **16,627,866,525** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| **7** | **Loans and advances/investments** | | | | | |
| | Loans, cash credits, overdrafts etc./general investments | 7.2 | 382,906,730,367 | 391,410,103,404 | 383,422,706,929 | 392,705,427,115 |
| | Bills purchased and discounted | 7.3 | 80,767,864,989 | 88,136,894,626 | 77,255,679,620 | 84,334,481,209 |
| | | | **463,674,595,356** | **479,546,998,030** | **460,678,386,549** | **477,039,908,324** |
| **7.1** | **Consolidated loans and advances/Investments by group entities** | | | | | |
| | Eastern Bank PLC. | | 460,678,386,549 | 477,039,908,324 | | |
| | EBL Securities PLC. | | 2,658,280,585 | 2,312,792,053 | | |
| | EBL Investments Limited | | 48,183,336 | 50,100,048 | | |
| | EBL Finance (HK) Limited | | 3,512,185,369 | 3,802,413,417 | | |
| | EBL Asset Management Limited | | - | - | | |
| | | | **466,897,035,839** | **483,205,213,842** | | |
| | Less: inter company elimination | | (3,222,440,482) | (3,658,215,812) | | |
| | | | **463,674,595,356** | **479,546,998,030** | | |
| **7.2** | **Loans, cash credits, overdrafts etc/Investments** | | | | | |
| | **Inside Bangladesh** | | | | | |
| | Loans/investment-general | | 317,590,119,536 | 323,250,696,460 | 314,928,925,485 | 323,200,596,412 |
| | Cash credit | | 6,790,021,536 | 7,726,364,955 | 6,790,021,536 | 7,726,364,955 |
| | Overdraft | | 58,883,600,080 | 60,790,376,020 | 58,838,330,210 | 58,477,583,967 |
| | Less: inter company elimination | | (357,010,784) | (357,334,031) | - | - |
| | | | **382,906,730,367** | **391,410,103,404** | **380,557,277,230** | **389,404,545,334** |
| | **Outside Bangladesh** | | | | | |
| | Overdraft-EBL Finance (HK) Limited | | 2,865,429,698 | 3,300,881,781 | 2,865,429,698 | 3,300,881,781 |
| | Inter company elimination | | (2,865,429,698) | (3,300,881,781) | - | - |
| | | | **382,906,730,367** | **391,410,103,404** | **383,422,706,929** | **392,705,427,115** |
| **7.3** | **Bills purchased and discounted** | | | | | |
| | **Inside Bangladesh** | | | | | |
| | Local bills/documents | | 48,521,774,686 | 36,252,180,581 | 48,521,774,686 | 36,252,180,581 |
| | Foreign bills/documents | | 28,733,904,934 | 48,082,300,628 | 28,733,904,934 | 48,082,300,628 |
| | | | **77,255,679,620** | **84,334,481,209** | **77,255,679,620** | **84,334,481,209** |
| | **Outside Bangladesh** | | | | | |
| | Bills financed & UPAS by EBL Finance (HK) Ltd. | | 3,512,185,369 | 3,802,413,417 | - | - |
| | | | **80,767,864,989** | **88,136,894,626** | **77,255,679,620** | **84,334,481,209** |
| **7.4** | **Classification status of loans and advances/investments** | | | | | |
| | **Unclassified** | | | | | |
| | Standard (excluding Staff Loan/Financing) | | 423,909,695,185 | 453,581,093,217 | 421,987,998,708 | 452,026,637,399 |
| | Special Mention Accounts (SMA) | | 18,854,018,508 | 11,909,910,297 | 18,854,018,508 | 11,909,910,297 |
| | | | **442,763,713,694** | **465,491,003,514** | **440,842,017,217** | **463,936,547,696** |
| | **Classified** | | | | | |
| | Sub-standard | | 4,739,644,885 | 1,080,638,078 | 4,739,644,885 | 1,080,638,078 |
| | Doubtful | | 3,881,415,990 | 2,003,988,037 | 3,881,415,990 | 2,003,988,037 |
| | Bad/Loss | | 9,506,083,765 | 8,540,202,208 | 8,431,571,435 | 7,590,630,456 |
| | | | **18,127,144,640** | **11,624,828,323** | **17,052,632,309** | **10,675,256,571** |
| | Executives & staffs (HR Loan/Financing) | | **2,783,737,023** | **2,431,166,193** | **2,783,737,023** | **2,428,104,057** |
| | | | **463,674,595,356** | **479,546,998,030** | **460,678,386,548** | **477,039,908,324** |
| | **Percentage of Classified Loans & Advances/investments (Non-Performing loans/investments)** | | **3.91%** | **2.42%** | **3.70%** | **2.24%** |
| **8** | **Fixed assets including premises, furniture and fixtures** | | | | | |
| | **Details of fixed assets at cost** | | | | | |
| | Freehold lands and land development | | 1,499,083,134 | 1,499,083,134 | 1,499,083,134 | 1,499,083,134 |
| | Buildings and floor spaces | | 1,513,777,664 | 1,513,777,664 | 1,513,777,664 | 1,513,777,664 |
| | Capital work in progress | | 32,742,680 | 70,054,315 | 32,742,680 | 70,054,315 |
| | General machineries and equipment | | 1,394,764,473 | 1,136,737,364 | 1,382,041,340 | 1,124,873,645 |
| | Computer and network equipment | | 2,097,911,520 | 2,050,643,968 | 2,066,191,055 | 2,015,820,726 |
| | Digital banking equipment | | 642,001,208 | 576,556,954 | 642,001,208 | 575,676,534 |
| | Electromechanical equipment | | 349,778,517 | 349,778,517 | 349,778,517 | 349,778,517 |
| | Furniture and fixtures | | 962,308,976 | 931,700,474 | 917,678,171 | 893,504,459 |
| | Vehicles | | 346,863,885 | 317,122,656 | 331,191,152 | 291,372,923 |
| | Right of use assets | | 3,271,094,300 | 3,114,825,527 | 3,177,575,946 | 3,020,878,782 |
| | Software | | 1,184,847,258 | 1,150,860,152 | 1,176,475,238 | 1,140,495,000 |
| | **Total cost** | | **13,295,173,615** | **12,711,140,727** | **13,088,536,105** | **12,495,315,699** |
| | Accumulated depreciation and amortization | | (6,476,710,339) | (5,846,358,292) | (6,321,206,822) | (5,704,757,666) |
| | **Written down value** | | **6,818,463,276** | **6,864,782,435** | **6,767,329,283** | **6,790,558,033** |
| **8.1** | **Consolidated fixed assets of group entities** | | | | | |
| | Eastern Bank PLC. | | 6,767,329,283 | 6,790,558,033 | | |
| | EBL Securities PLC. | | 36,002,920 | 54,445,335 | | |
| | EBL Investments Limited | | 1,537,528 | 3,482,635 | | |
| | EBL Finance (HK) Limited | | 12,045,591 | 12,945,027 | | |
| | EBL Asset Management Limited | | 1,547,954 | 3,351,405 | | |
| | | | **6,818,463,276** | **6,864,782,435** | | |
| | Less: Inter company elimination | | - | - | | |
| | | | **6,818,463,276** | **6,864,782,435** | | |

| 9 | Other assets | | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| | **Income generating:** | | | | | |
| | Investment in subsidiaries | | - | - | 3,162,179,152 | 3,162,179,152 |
| | Fair value of TREC to EBLSL and Shares of DSE | | 595,337,112 | 595,337,112 | - | - |
| | Fair value of TREC to EBLSL and Shares of CSE | | 194,034,792 | 194,034,792 | - | - |
| | **Non-income generating:** | | | | | |
| | Stock of printing stationeries | | 7,120,235 | 4,831,689 | 7,120,235 | 4,831,689 |
| | Stock of security stationeries | | 95,548,993 | 133,847,739 | 95,548,993 | 133,847,739 |
| | Stamps on hand | | 14,607,342 | 7,566,142 | 14,598,192 | 7,556,992 |
| | Advance to staff for expenses | | 6,829,431 | 1,920,721 | 6,829,431 | 1,920,721 |
| | Security deposits | | 1,154,576,172 | 1,154,076,172 | 1,143,438,102 | 1,142,938,102 |
| | Interest/profit, fees and dividend receivables | 9.3 | 5,485,010,857 | 4,076,869,734 | 5,509,609,615 | 4,144,736,336 |
| | Sundry receivables | 9.4 | 7,065,720,859 | 5,501,340,178 | 7,065,701,657 | 5,501,225,710 |
| | Advance rent | | 110,155,160 | 89,910,885 | 105,429,333 | 84,229,803 |
| | Advance to representative office-Guangzhou, China | | 5,922,851 | 1,723,505 | 5,922,851 | 1,723,505 |
| | Prepayments and advance to vendors | | 831,186,555 | 1,329,321,073 | 826,914,157 | 1,325,990,704 |
| | Deferred tax assets (net of liabilities) | | 3,134,346,075 | 2,785,015,004 | 3,010,377,944 | 2,619,715,697 |
| | Receivable from DSE and CSE | | 35,230,854 | 35,039,711 | - | - |
| | | | **18,735,627,288** | **15,910,834,456** | **20,953,669,663** | **18,130,896,149** |

| 9.1 | Consolidated other assets of group entities | | |
|---|---|---|---|
| | Eastern Bank PLC. | 20,953,669,663 | 18,130,896,149 |
| | EBL Securities PLC. | 946,100,866 | 994,320,133 |
| | EBL Investments Limited | 41,171,937 | 55,236,276 |
| | EBL Finance (HK) Limited | 4,725,827 | 5,681,083 |
| | EBL Asset Management Limited | 10,528,168 | 14,967,428 |
| | | **21,956,196,461** | **19,201,101,068** |
| | Less: inter company elimination | (3,220,569,172) | (3,290,266,612) |
| | | **18,735,627,288** | **15,910,834,456** |

| 9.2 | Investment in subsidiary | | |
|---|---|---|---|
| | **Inside Bangladesh** | | |
| | EBL Securities PLC. | 2,217,400,000 | 2,217,400,000 |
| | EBL Investments Limited | 679,999,900 | 679,999,900 |
| | EBL Asset Management Limited | 249,999,900 | 249,999,900 |
| | **Outside Bangladesh** | | |
| | EBL Finance (HK) Limited | 14,779,352 | 14,779,352 |
| | | **3,162,179,152** | **3,162,179,152** |

| 9.3 | Interest/profit, fees and dividend receivables | | | | |
|---|---|---|---|---|---|
| | Interest/profit receivable on placement/margin loans* | 33,714,032 | 147,908,576 | 33,494,801 | 147,908,576 |
| | Income receivable on government securities | 4,810,940,328 | 3,340,013,065 | 4,810,940,328 | 3,339,985,439 |
| | Interest receivable on non-government securities | 165,196,765 | 136,059,490 | 165,196,765 | 136,059,490 |
| | Interest receivable under stimulus package (subsidized by BB) | 78,432,947 | 81,020,302 | 78,432,947 | 81,020,302 |
| | Fees, commission and charges receivable | 152,867,704 | 179,384,725 | 137,615,171 | 152,862,172 |
| | Dividend receivable | 297,014,557 | 313,249,704 | 283,929,604 | 286,900,357 |
| | | 5,538,166,332 | 4,197,635,862 | 5,509,609,615 | 4,144,736,336 |
| | Less: inter unit/company elimination | (53,155,475) | (120,766,128) | - | - |
| | | **5,485,010,857** | **4,076,869,734** | **5,509,609,615** | **4,144,736,336** |

* Margin loans/investments by subsidiaries.

| 9.4 | Sundry receivables | | | | |
|---|---|---|---|---|---|
| | Protested Bills to be recovered | 186,165,646 | 186,165,646 | 186,165,646 | 186,165,646 |
| | AIT recoverable from customers | 55,300,000 | 66,300,000 | 55,300,000 | 66,300,000 |
| | Cards and ATM transactional/settlement account | 2,748,683,404 | 2,721,671,433 | 2,748,683,404 | 2,721,671,433 |
| | NRB Incentive Receivable from BB | 2,875,783,263 | 1,609,415,407 | 2,875,783,263 | 1,609,415,407 |
| | Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc) | 1,199,788,547 | 917,787,692 | 1,199,769,345 | 917,673,224 |
| | | **7,065,720,859** | **5,501,340,178** | **7,065,701,657** | **5,501,225,710** |

## 10 Non-banking assets

**Accounting policy**

Non-banking asset (NBA) is acquired due to failure of borrower to repay the loan in time taken against mortgaged properties. NBA is recognised in the financial statements on the basis of third party valuation and in compliance with the NBA Policy guided by Bangladesh Bank (BRPD circular no. 22 dated 20 September 2021).

As on the reporting date, the Bank had absolute ownership on few mortgaged properties (mostly land) through the verdict of the honorable court under section *33 (7) of the Artharin Adalat Act 2003* but those are yet to be recognized in the financial statements as non-earning assets in compliance with the said BB circular.

| 11 | Borrowings/placements from banks, financial institutions and agents | | | | | |
|---|---|---|---|---|---|---|
| | Inside Bangladesh | 11.2 | 95,461,042,272 | 90,345,881,303 | 90,887,641,648 | 85,610,298,450 |
| | Outside Bangladesh | 11.3 | 8,592,384,239 | 27,829,731,373 | 8,592,384,239 | 27,829,731,373 |
| | | | **104,053,426,511** | **118,175,612,676** | **99,480,025,887** | **113,440,029,823** |

| 11.1 | Consolidated borrowings/placements from Banks, FIs by group entities | | |
|---|---|---|---|
| | Eastern Bank PLC. | 99,480,025,887 | 113,440,029,823 |
| | EBL Securities PLC. | 4,438,179,756 | 4,646,987,378 |
| | EBL Finance (HK) Limited | 2,829,689,632 | 3,215,622,521 |
| | EBL Investments Limited | 492,231,652 | 445,929,506 |
| | EBL Asset Management Limited | - | - |
| | | **107,240,126,927** | **121,748,569,228** |
| | Less: inter company elimination | (3,186,700,416) | (3,572,956,552) |
| | | **104,053,426,511** | **118,175,612,676** |

| | | Group | | Bank | |
|---|---|---|---|---|---|
| | Notes | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| **11.2 Borrowings/placements from inside Bangladesh** | | | | | |
| **Demand borrowings/placements** | | | | | |
| Banks | | 12,893,544,000 | 10,676,388,420 | 12,893,544,000 | 10,676,388,420 |
| NBFIs | | - | - | - | - |
| | | 12,893,544,000 | 10,676,388,420 | 12,893,544,000 | 10,676,388,420 |
| Less: inter unit/company elimination | | (12,893,544,000) | (8,695,202,940) | (12,893,544,000) | (8,695,202,940) |
| | | **-** | **1,981,185,480** | **-** | **1,981,185,480** |
| **Term borrowings/placements** | | | | | |
| Banks | | 9,667,587,540 | 16,613,872,045 | 1,907,486,500 | 8,305,332,640 |
| NBFIs | | - | - | - | - |
| | | **9,667,587,540** | **16,613,872,045** | **1,907,486,500** | **8,305,332,640** |
| Less: inter unit/company elimination | | (3,186,700,416) | (3,572,956,552) | - | - |
| | | **6,480,887,124** | **13,040,915,493** | **1,907,486,500** | **8,305,332,640** |
| **Subordinated bond & other borrowings/placements under schemes** | | | | | |
| ***From Bangladesh Bank & others*** | | | | | |
| Investment Promotion & Financing Facility (IPFF) | | 757,270,302 | 767,475,642 | 757,270,302 | 767,475,642 |
| Export Development Fund (EDF) | | 33,430,610,975 | 26,175,675,522 | 33,430,610,975 | 26,175,675,522 |
| Refinance scheme under SMESPD | | 3,475,457,706 | 2,502,839,477 | 3,475,457,706 | 2,502,839,477 |
| Second Crop Diversification Project | | 178,389,575 | 254,842,250 | 178,389,575 | 254,842,250 |
| Long Term Financing Facility (LTFF) | | 282,116,761 | 351,701,788 | 282,116,761 | 351,701,788 |
| Refinance scheme-others | | 7,628,065,223 | 5,289,681,435 | 7,628,065,223 | 5,289,681,435 |
| Green Transformation fund | | 2,084,066,606 | 1,063,386,215 | 2,084,066,606 | 1,063,386,215 |
| Borrowing under assured repo (BGSPB-Eastern) with BB | | 26,358,178,000 | 26,358,178,000 | 26,358,178,000 | 26,358,178,000 |
| Non-Convertible Subordinated Bond | | 11,366,000,000 | 11,360,000,000 | 11,366,000,000 | 11,360,000,000 |
| Islami Bank Liquidity Facility (IBLF) | | 3,420,000,000 | 1,200,000,000 | 3,420,000,000 | 1,200,000,000 |
| | | **88,980,155,148** | **75,323,780,329** | **88,980,155,148** | **75,323,780,329** |
| | | **95,461,042,272** | **90,345,881,303** | **90,887,641,648** | **85,610,298,450** |
| **11.3 Borrowing/placement from outside Bangladesh** | | | | | |
| Non-interest/non-profit bearing | | 1,790,978,431 | 1,630,096,679 | 1,790,978,431 | 1,630,096,679 |
| Interest/profit bearing | | 6,801,405,808 | 26,199,634,694 | 6,801,405,808 | 26,199,634,694 |
| | | **8,592,384,239** | **27,829,731,373** | **8,592,384,239** | **27,829,731,373** |
| **12 Deposits and other accounts** | | | | | |
| Current deposits/Al-wadeeah current deposits other accounts etc. | 12.2 | 77,410,707,734 | 71,259,182,504 | 77,725,520,127 | 71,658,253,093 |
| Bills payable | 12.3 | 2,007,208,419 | 1,512,738,204 | 2,007,208,419 | 1,512,738,204 |
| Savings bank deposits/Mudaraba savings deposits | 12.4 | 96,592,759,939 | 86,623,577,652 | 96,592,759,939 | 86,623,577,652 |
| Fixed deposits/Mudaraba fixed deposits | 12.5 | 366,395,980,764 | 303,010,560,183 | 366,412,094,764 | 303,010,560,183 |
| Special notice deposits (SND)/Mudaraba special notice deposits | | 87,901,744,706 | 93,607,425,014 | 87,920,843,564 | 93,648,841,727 |
| | | **630,308,401,562** | **556,013,483,557** | **630,658,426,813** | **556,453,970,859** |
| As on the reporting date, the bank had no Bearer certificates of deposits. | | | | | |
| **12.1 Group entity- wise consolidated deposits and other accounts** | | | | | |
| Eastern Bank PLC. | | 630,658,426,813 | 556,453,970,859 | | |
| Subsidiary companies | | - | - | | |
| | | **630,658,426,813** | **556,453,970,859** | | |
| Less: inter company elimination | | (350,025,251) | (440,487,302) | | |
| | | **630,308,401,562** | **556,013,483,557** | | |
| **12.2 Deposit concentration** | | | | | |
| Deposit from banks | | 4,829,355,738 | 4,660,338,605 | 4,829,355,738 | 4,660,338,605 |
| Deposit from other than banks | | 625,479,045,825 | 551,353,144,952 | 625,829,071,076 | 551,793,632,254 |
| | | **630,308,401,562** | **556,013,483,557** | **630,658,426,813** | **556,453,970,859** |
| **13 Other liabilities** | | | | | |
| Privileged creditors (payable to government) | | 985,227,478 | 1,924,024,770 | 985,137,117 | 1,921,527,748 |
| Acquirer liabilities | | 2,020,858,467 | 2,329,374,285 | 2,020,858,467 | 2,329,374,285 |
| Sundry creditors | | 448,954,484 | 134,442,492 | 144,198,711 | 122,505,953 |
| Security deposit | | 17,612,688 | 24,769,979 | 17,612,688 | 29,403,601 |
| Current tax liability | | 2,851,705,538 | 3,782,993,546 | 2,810,496,883 | 3,774,329,860 |
| Provision for loans, advances/investments and OBS exposures (other than OBO) | | 19,459,189,256 | 16,966,249,396 | 18,778,284,626 | 16,402,856,702 |
| Provision for loans, advances/investments and OBS exposures (for OBO) | | 584,077,917 | 788,460,422 | 584,077,917 | 788,460,422 |
| Interest suspense/profit suspense account | | 6,997,945,758 | 5,207,706,254 | 6,821,982,035 | 5,031,742,531 |
| Provision for other assets including protested bills | | 737,963,679 | 730,190,207 | 737,963,679 | 730,190,207 |
| Unclaimed dividend | | 89,648,807 | 67,736,217 | 89,648,807 | 67,736,217 |
| Provision for loss on revaluation of shares (net) | | 2,198,038,722 | 2,791,900,771 | 1,494,697,363 | 1,811,677,564 |
| Advance interest/profit/commission received | | 25,864,975 | 29,046,451 | 15,338,034 | 25,590,344 |
| Expenses payable | | 1,129,907,386 | 1,196,431,842 | 1,085,174,031 | 1,179,902,403 |
| Interest/profit payable on borrowing/placement | | 1,620,201,941 | 1,462,573,548 | 1,620,956,525 | 1,462,573,548 |
| Miscellaneous liabilities/payables | | 3,751,623,598 | 3,687,704,168 | 3,698,099,679 | 3,401,526,866 |
| Lease liabilities (present value of lease payments) | | 1,346,837,928 | 1,448,864,716 | 1,320,880,344 | 1,399,763,196 |
| Net benefit obligation | | 217,712,079 | 380,491,390 | 217,712,079 | 380,491,390 |
| | | **44,483,370,702** | **42,952,960,455** | **42,443,118,985** | **40,859,652,838** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| **13.1** | **Group entity-wise consolidated other liabilities** | | | | | |
| | Eastern Bank PLC. | | 42,443,118,985 | 40,859,652,838 | | |
| | EBL Securities PLC. | | 1,892,612,481 | 1,951,877,672 | | |
| | EBL Investments Limited | | 42,496,247 | 46,801,374 | | |
| | EBL Finance (HK) Limited | | 152,014,649 | 234,246,431 | | |
| | EBL Asset Management Limited | | 47,258,426 | 73,728,860 | | |
| | | | **44,577,500,788** | **43,166,307,175** | | |
| | Less: inter company elimination | | (94,130,086) | (213,346,720) | | |
| | | | **44,483,370,702** | **42,952,960,455** | | |
| **13.2** | **Privileged creditors (payable to government)** | | | | | |
| | Tax deducted at source (TDS) | | 905,306,316 | 1,350,770,424 | 905,306,316 | 1,348,274,081 |
| | VAT deducted at source (VDS) | | 48,931,368 | 130,258,494 | 48,841,007 | 130,257,815 |
| | Excise duty deducted from customer accounts | | 30,989,794 | 442,995,851 | 30,989,794 | 442,995,851 |
| | | | **985,227,478** | **1,924,024,770** | **985,137,117** | **1,921,527,748** |
| **13.3** | **Acquirer liabilities** | | | | | |
| | These liabilities are temporary in nature arisen from prepaid, debit and credit card transactions. Transactions are settled next day with relevant parties and reconciled monthly. Major balance includes 'Acquirer Cash' which is a liability to relevant parties arisen due to withdrawal of cash by EBL cardholders from VISA ATMs (not owned by EBL): | | | | | |
| | Prepaid (Lifestyle, travel etc) card liability | | 1,356,376,126 | 1,292,658,634 | 1,356,376,126 | 1,292,658,634 |
| | Credit card liability | | 35,656,795 | 83,529,243 | 35,656,795 | 83,529,243 |
| | Debit card liability | | 6,871,903 | 55,688,709 | 6,871,903 | 55,688,709 |
| | Acquirer cash and other liabilities | | 621,953,644 | 897,497,699 | 621,953,644 | 897,497,699 |
| | | | **2,020,858,467** | **2,329,374,285** | **2,020,858,467** | **2,329,374,285** |
| **14** | **Share capital** | | | | | |
| | **A) Authorized capital** | | | | | |
| | 2,500,000,000 ordinary shares of BDT 10 each | | **25,000,000,000** | **25,000,000,000** | **25,000,000,000** | **25,000,000,000** |
| | **B) Issued, subscribed and fully paid-up capital** | | | | | |

| | No. of shares | | | | | |
|---|---|---|---|---|---|---|
| | 30-Sep-26 | 31 -Dec-2025 | | | | |
| Issued against cash | 129,345,000 | 129,345,000 | 1,293,450,000 | 1,293,450,000 | 1,293,450,000 | 1,293,450,000 |
| Issued as bonus share | 1,514,342,789 | 1,466,468,388 | 15,143,427,890 | 14,664,683,880 | 15,143,427,890 | 14,664,683,880 |
| | **1,643,687,789** | **1,595,813,388** | **16,436,877,890** | **15,958,133,880** | **16,436,877,890** | **15,958,133,880** |

**15 Statutory Reserve**

In compliance with the provision of section 24 of the Bank Company Act 1991 (as amended up to date), the Bank is to transfer at least 20% of its profit before tax (PBT) to statutory reserve each year until the sum of statutory reserve and share premium (if any) equal the paid-up capital of the Bank. In 2025, the bank has transferred BDT 2,376.74 million to statutory reserve account (which is less than 20% of PBT of 2025) in compliance with the said provision.

| | | | | | |
|---|---|---|---|---|---|
| Opening balance | 15,958,133,880 | 13,581,390,540 | 15,958,133,880 | 13,581,390,540 |
| Transferred from profit during the period | - | 2,376,743,340 | - | 2,376,743,340 |
| | **15,958,133,880** | **15,958,133,880** | **15,958,133,880** | **15,958,133,880** |

**16 Dividend equalization reserve**

As per BRPD Circular No. 18 dated 20 October 2002, Banks are required to transfer an equal amount of net profit (amount by which cash dividend exceeds 20%) to Dividend Equalization Account while paying cash dividend in excess of 20%. This is treated as 'Core Capital' of the Bank.

**17 Revaluation reserve on investment**

| | | | | |
|---|---|---|---|---|
| Reserve for revaluation of treasury securities (HFT) | 1,708,185,536 | 776,239,165 | 1,708,185,536 | 776,239,165 |
| Reserve for amortization of treasury securities (HTM) | 221,465,371 | 357,391,084 | 221,465,371 | 357,391,084 |
| ` Reserve for fair value of TRECs and Shares of DSE and CSE owned by EBLSL | 74,448,423 | 74,448,423 | - | - |
| | **2,004,099,330** | **1,208,078,672** | **1,929,650,907** | **1,133,630,249** |

**18 Actuarial re-measurement gain/(loss) on defined benefit plans**

Actuarial re-measurement gain/(loss) results from the increase in present value of the defined benefit obligation (Gratuity Fund and Superannuation Fund) due to changes in actuarial assumptions and experience adjustment shown as equity component as element of other comprehensive income (OCI) as per IAS 19 *Employee Benefits* .

| | | | | |
|---|---|---|---|---|
| Opening balance | (857,478,500) | (857,478,500) | (857,478,500) | (857,478,500) |
| Adjustment of re-measurement gain/(loss) | - | - | - | - |
| | **(857,478,500)** | **(857,478,500)** | **(857,478,500)** | **(857,478,500)** |
| Adjustment with deferred tax assets | 321,554,438 | 321,554,438 | 321,554,438 | 321,554,438 |
| | **(535,924,063)** | **(535,924,063)** | **(535,924,063)** | **(535,924,063)** |

**19 Foreign currency translation gain/(loss)**

Assets and liabilities of EBL Offshore Banking Operation and EBL Finance (HK) Limited (on consolidation) have been presented into Taka (which is the functional currency of the Bank) using period end standard mid rate of exchange of the Bank @ USD 1 = BDT 123.0300 and HKD 1= BDT 15.6800. Peridic incomes and expenses are translated using monthly average exchange rate (USD 1= BDT 122.8020 & HKD 1 =BDT 15.6822). The net cumulative result of the exchange rate difference has been presented separately as equity component as per para 39 of IAS 21 *The Effects of Changes in Foreign Exchange Rates* .

**20 Surplus in profit and loss account**

| | | | | | |
|---|---|---|---|---|---|
| Opening balance | | 16,319,096,905 | 15,199,070,079 | 17,367,653,738 | 15,578,163,149 |
| Profit for the year | | 6,740,084,379 | 8,340,355,037 | 6,640,018,865 | 9,009,818,801 |
| Transfer to statutory reserve | | - | (2,376,743,340) | - | (2,376,743,340) |
| Transfer to start-up equity investment fund | 20.1 | - | (90,098,188) | - | (90,098,188) |
| Transfer to dividend equalization reserve | | (797,906,694) | - | (797,906,694) | - |
| Bonus share issued | | (478,744,010) | (2,376,743,340) | (478,744,010) | (2,376,743,340) |
| Cash dividend paid | | (3,989,533,470) | (2,376,743,344) | (3,989,533,470) | (2,376,743,344) |
| | | **17,792,997,110** | **16,319,096,905** | **18,741,488,429** | **17,367,653,738** |

**20.1 Start-up equity investment fund**

| | | | | |
|---|---|---|---|---|
| Opening balance | 365,529,870 | 275,431,682 | 365,529,870 | 275,431,682 |
| Addition during the year | - | 90,098,188 | - | 90,098,188 |
| | **365,529,870** | **365,529,870** | **365,529,870** | **365,529,870** |

**21 Contingent liabilities**

| | | | | |
|---|---|---|---|---|
| Acceptance and endorsements | 55,278,252,251 | 52,185,665,440 | 55,278,252,251 | 52,185,665,440 |
| Letters of guarantee | 99,459,911,783 | 82,051,845,127 | 99,459,911,783 | 82,051,845,127 |
| Irrevocable letters of credit | 78,193,903,955 | 66,715,455,486 | 78,193,903,955 | 66,715,455,486 |
| Bills for collection | 24,200,710,229 | 22,862,959,596 | 24,200,710,229 | 22,862,959,596 |
| Others | 694,749,160 | 801,211,428 | 694,749,160 | 801,211,428 |
| Forward assets purchased and forward deposits placed (against FCY) | 738,180,000 | 731,326,492 | 738,180,000 | 731,326,492 |
| Undrawn formal standby facilities, credit lines and other commitments | 1,400,000,000 | 1,400,000,000 | 1,400,000,000 | 1,400,000,000 |
| | **259,965,707,377** | **226,748,463,570** | **259,965,707,377** | **226,748,463,570** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| **22** | **Income statement** | | | | | |
| | **Income:** | | | | | |
| | Interest/profit, discount and similar income | 22.1 | 52,767,738,417 | 46,702,067,010 | 52,511,421,427 | 46,439,810,732 |
| | Dividend income | 24.1 | 624,741,920 | 679,812,449 | 627,256,852 | 660,714,090 |
| | Fees, commision and brokerage | 25.1 & 25.3 | 3,533,474,276 | 3,120,161,644 | 3,283,919,085 | 2,910,108,833 |
| | Gain/(loss) from sale of government securities | 24 | (14,656,203) | (63,996,748) | (14,656,203) | 4,225,678 |
| | Net gain/(loss) on sale of TREC value of CSE | 24 | - | - | - | - |
| | Net gain/(loss) on sale of quoted securities | 24 | 117,919,484 | (144,332,475) | (17,743,842) | (147,233,008) |
| | Exchange gain (net of exchange loss) | 25.2 | 1,560,119,987 | 1,457,084,281 | 1,548,877,166 | 1,451,894,683 |
| | Other operating income | 26 | 361,675,708 | 350,917,872 | 344,264,603 | 350,613,875 |
| | | | **58,951,013,589** | **52,101,714,033** | **58,283,339,088** | **51,670,134,883** |
| | **Expense:** | | | | | |
| | Interest/profit paid on deposits and borrowings/placements etc. | 23 | 33,539,837,420 | 29,093,628,540 | 33,126,123,993 | 28,628,323,322 |
| | Administrative expenses | 22.2 | 8,899,944,578 | 8,038,766,544 | 8,731,443,735 | 7,887,970,133 |
| | Depreciation on Banking assets | 36 | 958,378,925 | 826,287,677 | 928,855,531 | 799,142,144 |
| | Other operating expenses | 37 | 768,627,937 | 813,396,866 | 775,021,503 | 799,240,704 |
| | | | **44,166,788,860** | **38,772,079,627** | **43,561,444,762** | **38,114,676,303** |
| | | | **14,784,224,729** | **13,329,634,405** | **14,721,894,326** | **13,555,458,579** |
| | | | - | - | - | - |
| **22.1** | **Interest/profit, discount and similar income** | | | | | |
| | Interest/profit on loans and advances/investments | 22.3 | 34,130,355,443 | 34,424,798,227 | 33,756,061,999 | 33,928,798,925 |
| | Interest on money at call and on short notice | 22.3 | 328,854,505 | 746,466,987 | 328,854,505 | 746,466,987 |
| | Interest/profit on placement with banks and financial institutions | 22.3 | 763,802,998 | 1,505,814,880 | 752,190,505 | 1,482,365,465 |
| | Interest/profit on foreign currency balances | 22.3 | 175,921,336 | 261,711,257 | 175,921,336 | 261,711,257 |
| | Interest on Reverse REPO | 24 | 683,422,717 | 317,739,431 | 683,422,717 | 317,739,431 |
| | Interest/profit on govt. Securities | 24.2 | 16,951,663,363 | 9,713,001,972 | 16,949,639,749 | 9,693,199,790 |
| | Interest/profit on non-government securities | 24 | 249,608,682 | 451,887,781 | 249,608,682 | 451,887,781 |
| | | | **53,283,629,045** | **47,421,420,534** | **52,895,699,494** | **46,882,169,635** |
| | Inter unit/company elimination | 23 | (515,890,628) | (719,353,525) | (384,278,067) | (442,358,904) |
| | | | **52,767,738,417** | **46,702,067,010** | **52,511,421,427** | **46,439,810,732** |
| **22.2** | **Administrative expense** | | | | | |
| | Salary & allowances (excluding those of CEO of Bank) | 27 | 6,694,150,590 | 5,947,051,282 | 6,564,312,490 | 5,823,995,164 |
| | Rent, taxes, insurance, utilities etc. | 28 | 638,762,087 | 531,197,030 | 628,507,634 | 521,515,191 |
| | Legal & professional expenses | 29 | 118,854,795 | 114,307,650 | 115,971,469 | 111,339,422 |
| | Postage, stamp, telecommunication etc. | 30 | 252,409,958 | 263,353,601 | 242,123,442 | 255,698,958 |
| | Stationery, printing, advertisement, business promotion etc. | 31 | 654,159,037 | 650,632,957 | 651,550,673 | 648,820,680 |
| | Chief Executive Officer's( CEO) salary and allowances (Bank only) | 32 | 29,868,795 | 27,942,582 | 29,868,795 | 27,942,582 |
| | Directors' fees and expenses | 33 | 3,659,681 | 3,595,023 | 3,383,681 | 3,161,273 |
| | Shariah supervisory committee's fees and expenses | 34 | 786,990 | 196,500 | 786,990 | 196,500 |
| | Audit fees | 35 | 69,000 | 688,722 | 69,000 | 644,000 |
| | Repair of bank's assets | 36 | 507,223,644 | 499,801,197 | 494,869,560 | 494,656,363 |
| | | | **8,899,944,578** | **8,038,766,544** | **8,731,443,735** | **7,887,970,133** |
| **22.3** | **Interest Income/profit on investments** | | | | | |
| | Interest/profit on loans and advances/investments | | 34,130,355,443 | 34,424,798,227 | 33,756,061,999 | 33,928,798,925 |
| | Interest on money at call and on short notice | | 328,854,505 | 746,466,987 | 328,854,505 | 746,466,987 |
| | Interest/profit on placement with banks and financial institutions | | 763,802,998 | 1,505,814,880 | 752,190,505 | 1,482,365,465 |
| | Interest/profit on foreign currency balances | | 175,921,336 | 261,711,257 | 175,921,336 | 261,711,257 |
| | | | **35,398,934,283** | **36,938,791,351** | **35,013,028,346** | **36,419,342,634** |
| | Inter unit/company elimination | | (515,890,628) | (719,353,525) | (384,278,067) | (442,358,904) |
| | | | **34,883,043,655** | **36,219,437,826** | **34,628,750,279** | **35,976,983,730** |
| **23** | **Interest expense/profit shared on deposits, borrowings/placements and others** | | | | | |
| | Interest paid/profit shared on deposits | 23.1 | 27,191,673,486 | 22,384,288,054 | 27,191,673,486 | 22,384,288,054 |
| | Interest/profit on borrowings/placements from Banks & FIs | 23.2 | 3,303,380,007 | 3,963,689,336 | 2,761,192,954 | 3,225,664,685 |
| | Interest/profit on borrowings/placements from BB & others | 23.3 | 3,375,507,706 | 3,247,597,665 | 3,375,507,706 | 3,247,597,665 |
| | Interest on lease liabilities | | 111,380,660 | 109,874,415 | 108,241,725 | 105,599,227 |
| | Net interest expense/(income) on GF and SF | 23.4 & 23.5 | 73,786,189 | 107,532,595 | 73,786,189 | 107,532,595 |
| | | | **34,055,728,048** | **29,812,982,064** | **33,510,402,060** | **29,070,682,225** |
| | Inter unit/company elimination | | (515,890,628) | (719,353,525) | (384,278,067) | (442,358,904) |
| | | | **33,539,837,420** | **29,093,628,540** | **33,126,123,993** | **28,628,323,322** |
| **23.1** | **Interest expense/profit shared on deposits** | | | | | |
| | Interest/profit on savings/mudaraba savings and current deposits | | 1,957,868,871 | 1,489,112,140 | 1,957,868,871 | 1,489,112,140 |
| | Interest/profit on special notice deposits (SND)/mudaraba special notice deposits | | 4,408,981,077 | 3,595,964,794 | 4,408,981,077 | 3,595,964,794 |
| | Interest/profit on fixed deposits/mudaraba fixed deposits | | 20,824,823,537 | 17,299,211,120 | 20,824,823,537 | 17,299,211,120 |
| | | | **27,191,673,486** | **22,384,288,054** | **27,191,673,486** | **22,384,288,054** |
| **23.2** | **Interest expense/profit shared on borrowings/placemets from Banks & FIs** | | | | | |
| | Interest/profit on demand borrowings/placements | | 667,941,480 | 610,861,424 | 667,941,480 | 610,861,424 |
| | Interest/profit on term borrowings/placements | | 1,393,583,196 | 1,945,537,492 | 851,396,143 | 1,207,512,841 |
| | Interest on subordinated bond | | 1,019,676,214 | 396,563,627 | 1,019,676,214 | 396,563,627 |
| | Inter-bank repo (repurchase agreement) | | 222,179,116 | 1,010,726,793 | 222,179,116 | 1,010,726,793 |
| | | | **3,303,380,007** | **3,963,689,336** | **2,761,192,954** | **3,225,664,685** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| **23.3** | **Interest expense/profit shared on borrowing from Bangladesh Bank & others** | | | | | |
| | Borrowing under Investment Promotion & Financing Facility (IPFF) | | 33,066,168 | 31,853,781 | 33,066,168 | 31,853,781 |
| | Borrowing under Export Development Fund (EDF) | | 1,063,471,569 | 1,071,229,476 | 1,063,471,569 | 1,071,229,476 |
| | Borrowing under Long Term Financing Facility (LTFF) | | 12,914,669 | 15,479,462 | 12,914,669 | 15,479,462 |
| | Borrowing under BADP (refinance scheme) | | 18,130,102 | 12,628,453 | 18,130,102 | 12,628,453 |
| | Borrowing under SMESPD (refinance scheme) | | 35,146,882 | 22,119,642 | 35,146,882 | 22,119,642 |
| | Second crop diversification project | | 4,587,161 | 6,880,741 | 4,587,161 | 6,880,741 |
| | Borrowing under assured repo (BGSPB-Eastern) | | 1,971,447,286 | 1,960,222,986 | 1,971,447,286 | 1,960,222,986 |
| | Borrowing under pre-shipment credit refinancing Scheme | | 58,372,544 | 71,237,799 | 58,372,544 | 71,237,799 |
| | Borrowing under Green Transformation Fund (GTF) | | 14,531,111 | 9,118,202 | 14,531,111 | 9,118,202 |
| | Profit paid on Islami Bank Liquidity Facility (IBLF) | | 163,050,845 | 46,827,123 | 163,050,845 | 46,827,123 |
| | Borrowing under Bangladesh Bank Repo | | 789,370 | - | 789,370 | - |
| | | | **3,375,507,706** | **3,247,597,665** | **3,375,507,706** | **3,247,597,665** |
| **23.4** | **Net interest cost on Gratuity Fund** | | | | | |
| | Interest expense on defined benefit obligation (for Gratuity Fund) | | 310,049,759 | 314,391,833 | 310,049,759 | 314,391,833 |
| | Less: interest income on plan assets (for Gratuity Fund) | | 238,214,104 | 206,456,831 | 238,214,104 | 206,456,831 |
| | | | **71,835,655** | **107,935,002** | **71,835,655** | **107,935,002** |
| **23.5** | **Net interest expense/(income) on Superannuation Fund** | | | | | |
| | Interest expense on defined benefit obligation (for Superannuation Fund) | | 8,543,905 | 10,680,749 | 8,543,905 | 10,680,749 |
| | Less: interest income on plan assets (for Superannuation Fund) | | 6,593,372 | 11,083,156 | 6,593,372 | 11,083,156 |
| | | | **1,950,534** | **(402,407)** | **1,950,534** | **(402,407)** |
| **24** | **Investment income** | | | | | |
| | Dividend income | 24.1 | 624,741,920 | 679,812,449 | 627,256,852 | 660,714,090 |
| | Interest on Reverse REPO | | 683,422,717 | 317,739,431 | 683,422,717 | 317,739,431 |
| | Interest/profit on govt. Securities | 24.2 | 16,951,663,363 | 9,713,001,972 | 16,949,639,749 | 9,693,199,790 |
| | Interest/profit on non-government securities | 24.3 | 249,608,682 | 451,887,781 | 249,608,682 | 451,887,781 |
| | Gain/(loss) from government securities | | (14,656,203) | (63,996,748) | (14,656,203) | 4,225,678 |
| | Net gain/(loss) on sale of quoted securities | | 117,919,484 | (144,332,475) | (17,743,842) | (147,233,008) |
| | Net gain/(loss) on sale of TREC value of CSE | | - | - | - | - |
| | | | **18,612,699,963** | **10,954,112,410** | **18,477,527,955** | **10,980,533,762** |
| **24.1** | **Dividend income** | | | | | |
| | Eastern Bank PLC. | | 627,256,852 | 660,714,090 | | |
| | EBL Securities PLC. | | 41,877,018 | 23,768,432 | | |
| | EBL Investments Limited | | 18,519,530 | 16,078,430 | | |
| | EBL Asset Management Limited | | 10,211,792 | 4,108,943 | | |
| | | | **697,865,192** | **704,669,895** | | |
| | **Less: elimination of dividend from subsidiaries** | | | | | |
| | EBL Securities PLC. | | - | - | | |
| | EBL Asset Management Limited | | - | - | | |
| | EBL Finance (HK) Limited | | 73,123,272 | 24,857,446 | | |
| | | | **73,123,272** | **24,857,446** | | |
| | | | **624,741,920** | **679,812,449** | | |
| **24.2** | **Interest/profit on govt. Securities** | | | | | |
| | Interest on treasury bonds | | 9,824,915,993 | 4,838,926,286 | 9,822,892,379 | 4,819,124,104 |
| | Amortization gain on T-Bills | | 3,807,553,399 | 2,616,776,107 | 3,807,553,399 | 2,616,776,107 |
| | Interest on Bangladesh Government Special Purpose Bond (BGSPB)-Eastern | | 1,973,812,717 | 1,935,133,380 | 1,973,812,717 | 1,935,133,380 |
| | Profit from Sukuk | | 1,132,680,553 | 322,166,199 | 1,132,680,553 | 322,166,199 |
| | Rent on Bangladesh Government Investment Sukuk (BGIS) | | 212,700,702 | - | 212,700,702 | - |
| | | | **16,951,663,363** | **9,713,001,972** | **16,949,639,749** | **9,693,199,790** |
| **24.3** | **Interest/profit on non-government securities** | | | | | |
| | Interest on corporate bond | | 21,697,802 | 38,197,802 | 21,697,802 | 38,197,802 |
| | Interest on subordinated bonds | | 227,910,880 | 413,689,979 | 227,910,880 | 413,689,979 |
| | | | **249,608,682** | **451,887,781** | **249,608,682** | **451,887,781** |
| **25** | **Commission, exchange and brokerage** | | | | | |
| | Fees, commission and charges | 25.1 | 3,358,663,431 | 2,983,312,700 | 3,283,919,085 | 2,910,108,833 |
| | Exchange gain (net of exchange loss) | 25.2 | 1,560,119,987 | 1,457,084,281 | 1,548,877,166 | 1,451,894,683 |
| | Brokerage commission | 25.3 | 174,810,845 | 136,848,944 | - | - |
| | | | **5,093,594,262** | **4,577,245,924** | **4,832,796,250** | **4,362,003,515** |
| **25.1** | **Fees, commission and charges** | | | | | |
| | Loan processing fees | | 129,296,932 | 255,656,797 | 129,296,932 | 255,656,797 |
| | Service charges (Periodic & Ad-hoc) | | 831,103,362 | 451,705,966 | 778,824,820 | 405,624,355 |
| | Early settlement fees | | 33,213,616 | 20,376,622 | 33,213,616 | 20,376,622 |
| | Commission on sale of savings certificate | | 1,661,010 | 1,445,459 | 1,661,010 | 1,445,459 |
| | Commission on Bancassurance | | 19,072,800 | 2,083,960 | 19,072,800 | 2,083,960 |
| | Commission on remittance processing | | 4,764,789 | 1,965,574 | 4,764,789 | 1,965,574 |
| | Cards fees & charges (net of cards direct expenses) | 25.1.1 | 685,052,007 | 639,927,548 | 685,052,007 | 639,927,548 |
| | Commission on general banking (PO, FDD, remittance etc) | | 18,895,033 | 20,058,668 | 18,895,033 | 20,058,668 |
| | Commission on Automated Challan System (ACS) | | 164,857,390 | 125,053,427 | 164,857,390 | 125,053,427 |
| | Commission on trade business (LG, LC, Acceptance) | 25.1.2 | 1,470,746,493 | 1,465,038,679 | 1,448,280,689 | 1,437,916,423 |
| | | | **3,358,663,431** | **2,983,312,700** | **3,283,919,085** | **2,910,108,833** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| 25.1.1 | **Cards fees and charges (net of cards direct expenses)** | | | | | |
| | **Fees and charges** | | | | | |
| | Debit, prepaid cards etc. | | 448,115,526 | 407,820,567 | 448,115,526 | 407,820,567 |
| | Credit cards: | | | | | |
| | Annual and transactional fees | | 390,532,220 | 332,421,693 | 390,532,220 | 332,421,693 |
| | Late payment and overlimit fees | | 452,418,026 | 282,216,279 | 452,418,026 | 282,216,279 |
| | Cash advance fees | | 7,365,659 | 3,990,007 | 7,365,659 | 3,990,007 |
| | Interchange reimbursement (IRF) and aquiring fees | | 343,591,334 | 314,613,309 | 343,591,334 | 314,613,309 |
| | Risk assurance premium | | 144,855,236 | 139,078,225 | 144,855,236 | 139,078,225 |
| | Merchant service commission | | 875,067,867 | 417,944,171 | 875,067,867 | 417,944,171 |
| | Replacement fees and others | | 1,686,041 | 2,190,555 | 1,686,041 | 2,190,555 |
| | | | **2,663,631,909** | **1,900,274,805** | **2,663,631,909** | **1,900,274,805** |
| | **Cards direct expenses** | | | | | |
| | Membership and priority pass | | 94,910,015 | 678,783,424 | 94,910,015 | 678,783,424 |
| | Acquiring and IRF charges | | 1,687,716,758 | 417,638,941 | 1,687,716,758 | 417,638,941 |
| | Insurance expense | | 17,188,074 | 17,625,968 | 17,188,074 | 17,625,968 |
| | Other service charges (ATM card usage, cash back, etc.) | | 178,765,055 | 146,298,924 | 178,765,055 | 146,298,924 |
| | | | **1,978,579,902** | **1,260,347,257** | **1,978,579,902** | **1,260,347,257** |
| | | | **685,052,007** | **639,927,548** | **685,052,007** | **639,927,548** |
| 25.1.2 | **Commission on trade business (LG, LC, Acceptance)** | | | | | |
| | Commission on LC | | 648,390,409 | 574,023,985 | 625,924,605 | 546,901,729 |
| | Commission on acceptance | | 584,651,052 | 638,584,357 | 584,651,052 | 638,584,357 |
| | Commission on guarantee | | 237,705,032 | 252,430,336 | 237,705,032 | 252,430,336 |
| | | | **1,470,746,493** | **1,465,038,679** | **1,448,280,689** | **1,437,916,423** |
| 25.2 | **Exchange gain (net of exchange loss)** | | | | | |
| | Exchange gain other than cards business | | 7,665,008,173 | 10,219,965,878 | 7,615,135,266 | 10,047,272,634 |
| | Less: exchange loss | | 6,228,000,151 | 8,876,442,409 | 6,189,370,065 | 8,708,938,763 |
| | | | **1,437,008,023** | **1,343,523,469** | **1,425,765,202** | **1,338,333,871** |
| | Exchange gain from cards business | | 243,413,532 | 219,871,999 | 243,413,532 | 219,871,999 |
| | Less: exchange loss | | 120,301,568 | 106,311,187 | 120,301,568 | 106,311,187 |
| | | | **123,111,964** | **113,560,812** | **123,111,964** | **113,560,812** |
| | | | **1,560,119,987** | **1,457,084,281** | **1,548,877,166** | **1,451,894,683** |
| 25.3 | **Brokerage commission** | | | | | |
| | Brokerage commission (DSE and CSE) | | 183,771,035 | 149,598,191 | | |
| | Brokerage commission (dealer) | | 9,994,575 | 5,657,685 | | |
| | Settlement fees & commission | | 2,967,138 | 2,575,046 | | |
| | Management & trustee fees | | 6,046,934 | - | | |
| | | | **202,779,682** | **157,830,922** | | |
| | **Less: direct expenses** | | | | | |
| | Laga and howla charges | | 17,931,986 | 13,748,897 | | |
| | CDBL charges | | 10,036,851 | 7,233,081 | | |
| | | | **27,968,837** | **20,981,978** | | |
| | | | **174,810,845** | **136,848,944** | | |
| 26 | **Other operating income** | | | | | |
| | Rebate earnings | | 179,369,103 | 212,714,166 | 179,369,103 | 212,714,166 |
| | Postage charges recovered | | 32,377,229 | 14,885,703 | 20,005,615 | 14,885,703 |
| | Swift charges recovered | | 78,990,456 | 76,091,025 | 78,990,456 | 76,091,025 |
| | Service charges | | 11,889,486 | 8,718,877 | 10,585,156 | 8,510,870 |
| | Locker rent | | 25,009,303 | 24,638,903 | 25,009,303 | 24,638,903 |
| | Gain/(loss) on disposal of fixed assets | | 18,759,681 | (1,740,203) | 15,114,638 | (1,740,203) |
| | Other fees and income | | 15,280,450 | 15,609,402 | 15,190,332 | 15,513,412 |
| | | | **361,675,708** | **350,917,872** | **344,264,603** | **350,613,875** |
| 27 | **Salary & allowances (excluding those of CEO of Bank)** | | | | | |
| | Basic salary | | 2,616,780,535 | 2,328,816,822 | 2,537,283,507 | 2,249,961,337 |
| | Other salary & allowances | | 2,271,668,037 | 2,048,900,521 | 2,240,288,959 | 2,021,492,070 |
| | Festival bonus | | 656,421,013 | 593,617,406 | 647,308,733 | 583,895,294 |
| | Incentive bonus | | 558,820,508 | 448,500,000 | 556,625,000 | 448,500,000 |
| | Contribution to provident fund | | 249,554,464 | 223,834,760 | 241,900,258 | 216,764,690 |
| | Current service cost - Gratuity Fund | | 335,326,033 | 297,801,773 | 335,326,033 | 297,801,773 |
| | Current service cost - Superannuation Fund | | 5,580,000 | 5,580,000 | 5,580,000 | 5,580,000 |
| | | | **6,694,150,590** | **5,947,051,282** | **6,564,312,490** | **5,823,995,164** |
| 28 | **Rent, taxes, insurance, utilities etc.** | | | | | |
| | Rents, rates and taxes - premises & equipment | | 228,888,793 | 196,299,015 | 224,816,063 | 192,418,853 |
| | Insurance premium | | 259,260,736 | 200,968,621 | 258,503,001 | 200,430,724 |
| | Utilities (except telecommunication) | | 150,612,558 | 133,929,395 | 145,188,570 | 128,665,615 |
| | | | **638,762,087** | **531,197,030** | **628,507,634** | **521,515,191** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| **29** | **Legal & professional expenses** | | | | | |
| | Professional fees | | 25,885,205 | 20,613,197 | 25,885,205 | 17,665,328 |
| | Lawyers' professional fees | | 14,684,739 | 32,445,516 | 14,684,739 | 32,445,516 |
| | Other legal expenses (court expense, auction notice etc.) | | 78,284,851 | 61,248,937 | 75,401,525 | 61,228,578 |
| | | | **118,854,795** | **114,307,650** | **115,971,469** | **111,339,422** |
| | | | - | - | - | - |
| **30** | **Postage, stamp, telecommunication etc.** | | | | | |
| | Telephone and mobile bill | | 31,381,142 | 27,680,745 | 31,309,475 | 27,572,862 |
| | SMS service charges | | 92,509,105 | 122,143,532 | 92,509,105 | 122,143,532 |
| | Network link, Internet and DR maintenance cost | | 51,120,110 | 47,065,585 | 49,019,024 | 45,736,598 |
| | Swift charges | | 27,617,039 | 22,772,863 | 26,264,838 | 22,772,863 |
| | Postage and courier charges | | 48,774,037 | 42,881,668 | 42,012,475 | 36,663,895 |
| | Stamp and court fees | | 1,008,525 | 809,208 | 1,008,525 | 809,208 |
| | | | **252,409,958** | **263,353,601** | **242,123,442** | **255,698,958** |
| **31** | **Stationery, printing, advertisement, business promotion etc.** | | | | | |
| | Printing and office stationery | | 110,092,512 | 101,595,809 | 108,988,045 | 100,337,115 |
| | Security stationery | | 8,009,575 | 9,957,650 | 8,009,575 | 9,957,650 |
| | Advertisement (Print & electronic media, POC materials etc.) | | 87,483,960 | 88,298,523 | 86,891,787 | 87,873,575 |
| | Business promotional expenses for Skylounge | | 250,704,594 | 282,942,400 | 250,704,594 | 282,942,400 |
| | Business promotional expenses for priority and others | | 197,868,396 | 167,838,575 | 196,956,672 | 167,709,940 |
| | | | **654,159,037** | **650,632,957** | **651,550,673** | **648,820,680** |
| **32** | **Chief Executive Officer's( CEO) salary and allowances (Bank only)** | | | | | |
| | Basic salary | | 16,874,125 | 17,637,753 | 16,874,125 | 17,637,753 |
| | Allowances | | 6,940,000 | 3,150,000 | 6,940,000 | 3,150,000 |
| | Bonus (Festival & incentive) | | 5,312,257 | 5,391,050 | 5,312,257 | 5,391,050 |
| | Contribution to Provident Fund | | 742,413 | 1,763,779 | 742,413 | 1,763,779 |
| | | | **29,868,795** | **27,942,582** | **29,868,795** | **27,942,582** |
| **33** | **Directors' fees and expenses** | | | | | |
| | Meeting attendance fees | | 2,035,500 | 2,882,250 | 1,759,500 | 2,448,500 |
| | Fixed remuneration for Independent Directors | | 734,083 | - | 734,083 | - |
| | Other permissible expenses (refreshment, conveyance etc.) | | 890,098 | 712,773 | 890,098 | 712,773 |
| | | | **3,659,681** | **3,595,023** | **3,383,681** | **3,161,273** |

As per Bangladesh Bank's BRPD Circular No. 02, dated 11 February 2024, each director is entitled to an honorarium of maximum Taka 10,000 for attending each meeting. Additionally, as per BRPD Circular No. 03, dated 14 February 2024, each independent director is entitled to the same honorarium of maximum Taka 10,000 per meeting, along with a fixed monthly remuneration of Taka 50,000.

However, the honorarium payable to directors is subject to monthly limits, which include a maximum of 2 Board meetings, 4 Executive Committee meetings, 1 Audit Committee meeting, and 1 Risk Management Committee meeting. These restrictions are outlined in BRPD Circular No. 02, dated 11 February 2024, and BRPD Circular No. 03, dated 14 February 2024.

| | | | | | | |
|---|---|---|---|---|---|---|
| **34** | **Shariah supervisory committee's fees and expenses** | | | | | |
| | Meeting attendance fees | | 82,800 | 196,500 | 82,800 | 196,500 |
| | Fixed remuneration for shariah supervisory committee members | | 651,048 | - | 651,048 | - |
| | Other expenses (refreshment, conveyance etc.) | | 53,142 | - | 53,142 | - |
| | | | **786,990** | **196,500** | **786,990** | **196,500** |
| **35** | **Audit fees** | | | | | |
| | Statutory audit | | 69,000 | - | 69,000 | - |
| | Interim audit for issuance of Bond | | - | 575,000 | - | 575,000 |
| | Provident fund audit | | - | 113,722 | - | 69,000 |
| | | | **69,000** | **688,722** | **69,000** | **644,000** |
| **36** | **Depreciation and repair of bank's assets** | | | | | |
| | **Depreciation** | | | | | |
| | Building and floor spaces | | 28,383,331 | 28,096,344 | 28,383,331 | 28,096,344 |
| | Machinery and equipment | | 102,507,548 | 79,917,742 | 102,233,632 | 79,786,571 |
| | Computer and network equipment | | 189,850,190 | 118,081,957 | 187,014,879 | 115,477,430 |
| | Digital banking equipment | | 46,325,965 | 32,806,817 | 46,325,965 | 32,806,817 |
| | Electromechanical equipment | | 13,116,694 | 13,057,515 | 13,116,694 | 13,057,515 |
| | Vehicles | | 17,617,887 | 17,023,009 | 17,291,376 | 16,696,500 |
| | Furniture and fixtures | | 48,451,663 | 45,375,736 | 46,361,456 | 42,941,763 |
| | Software | | 90,645,782 | 84,647,614 | 89,767,758 | 84,001,781 |
| | Right-of-use (RoU) assets | | 421,479,864 | 407,280,943 | 398,360,439 | 386,277,423 |
| | | | **958,378,925** | **826,287,677** | **928,855,531** | **799,142,144** |
| | **Repairs, maintenance and spare parts** | | | | | |
| | Machinery and equipment | | 49,810,452 | 61,570,446 | 49,222,056 | 61,282,287 |
| | Vehicles | | 38,668,350 | 30,443,101 | 37,294,600 | 29,021,375 |
| | Furniture and fixtures | | 28,292,805 | 32,261,335 | 28,292,805 | 32,202,607 |
| | Rented premises- general | | 83,947,771 | 101,543,120 | 81,576,464 | 99,717,585 |
| | Rented premises-electricity & lighting | | 22,451,404 | 38,006,950 | 22,345,256 | 37,815,054 |
| | Computer and network equipment | | 18,783,718 | 22,267,836 | 18,444,992 | 22,105,359 |
| | Software maintenance | | 265,269,145 | 213,708,409 | 257,693,388 | 212,512,096 |
| | | | **507,223,644** | **499,801,197** | **494,869,560** | **494,656,363** |
| | | | **1,465,602,570** | **1,326,088,874** | **1,423,725,092** | **1,293,798,507** |

| | | Notes | Group | | Bank | |
|---|---|---|---|---|---|---|
| | | | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| **37** | **Other operating expenses** | | | | | |
| | Business travelling and conveyance | | 67,991,974 | 81,794,348 | 67,336,052 | 81,272,761 |
| | Bank charges | | 66,003,681 | 109,598,993 | 63,081,690 | 107,242,017 |
| | Cards production & POS acquiring cost | | 61,831,591 | 71,489,143 | 61,831,591 | 71,489,143 |
| | CSR expenses (including donation) | | 26,701,374 | 65,642,993 | 26,560,234 | 65,564,689 |
| | Fees and subscriptions | | 8,111,963 | 10,417,836 | 6,889,126 | 8,669,750 |
| | Recruitment and training expenses | | 14,059,581 | 18,226,807 | 13,980,831 | 18,190,086 |
| | Entertainment and recreation | | 60,550,254 | 63,342,958 | 58,620,622 | 61,271,876 |
| | Office securities (cash carrying, premises guarding services, etc.) | | 267,655,275 | 214,124,189 | 264,519,220 | 213,182,339 |
| | Business and internal events | | 25,690,701 | 35,355,239 | 25,690,701 | 35,355,239 |
| | Reward and recognition | | 49,010,811 | 43,716,854 | 49,010,811 | 43,716,854 |
| | Sales and collection commission (DST, Agency, Dealers) | | 79,867,530 | 66,045,753 | 79,867,530 | 66,045,753 |
| | Expense for EBL Sub-ordinated bond | | 9,050,178 | 4,057,946 | 29,150,178 | 4,057,946 |
| | Other operating expenses (uniform, freight, books, shares etc) | | 32,103,024 | 29,583,807 | 28,482,917 | 23,182,251 |
| | | | **768,627,937** | **813,396,866** | **775,021,503** | **799,240,704** |
| **38** | **Other provisions charged/(released)** | | | | | |
| | Provision charged/(released) for protested bills & others | | 7,773,472 | 80,702,441 | 7,773,472 | 80,702,441 |
| | Provision for start-up fund | | - | 62,678,250 | - | 62,678,250 |
| | Provision charged/(released) on revaluation of equity securities | | (593,862,050) | (169,752,609) | (316,980,202) | (211,027,677) |
| | | | **(586,088,577)** | **(26,371,919)** | **(309,206,729)** | **(67,646,986)** |
| **39** | **Provision charged/(released) against loans and advances & off-balance sheet expsoures** | | | | | |
| | Specific provision | | 3,997,076,134 | 2,568,611,077 | 3,992,258,808 | 2,468,737,956 |
| | Less: recovery from loans previously written off | | (400,596,427) | (326,216,490) | (400,596,427) | (326,216,490) |
| | Specific provision (net of write-off recoveries) | | **3,596,479,708** | **2,242,394,587** | **3,591,662,382** | **2,142,521,466** |
| | General provision for loans and advances/investments | | 190,954,339 | 878,055,081 | 78,259,729 | 878,055,081 |
| | General provision for off-balance sheet expsoures | | 311,693,370 | 114,598,590 | 311,693,370 | 114,598,590 |
| | | | **4,099,127,417** | **3,235,048,257** | **3,981,615,481** | **3,135,175,136** |
| **40** | **Consolidated deferred tax income/(expense)** | | | | | |
| | Easter Bank PLC. | | 390,662,247 | 1,038,116,252 | | |
| | EBL Securities PLC. | | (39,228,678) | - | | |
| | EBL Investments Limited | | 1,695,558 | (2,267,974) | | |
| | EBL Finance (HK) Limited | | - | - | | |
| | EBL Asset Management Limited | | (3,798,056) | (4,140,670) | | |
| | | | **349,331,071** | **1,031,707,608** | | |
| | | | - | - | | |

**41 Earnings per share**

Earnings per share (EPS) has been computed by dividing profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 30 September 2026 as per IAS- 33 *Earnings Per Share* . Diluted EPS was not required to calculate as there was no dilution incidence during the period.

**41.1 Weighted average number of ordinary shares outstanding**

| | | | | |
|---|---|---|---|---|
| Number of shares before bonus share issued | 1,595,813,388 | 1,595,813,388 | 1,595,813,388 | 1,595,813,388 |
| Bonus shares issued | 47,874,401 | 47,874,401 | 47,874,401 | 47,874,401 |
| | **1,643,687,789** | **1,643,687,789** | **1,643,687,789** | **1,643,687,789** |

**41.2 Earnings per share (EPS)**

| | | | | |
|---|---|---|---|---|
| Net profit attributable to the shareholders of EBL | 6,740,084,379 | 5,847,228,666 | 6,640,018,865 | 6,267,769,573 |
| Number of ordinary shares outstanding | 1,643,687,789 | 1,643,687,789 | 1,643,687,789 | 1,643,687,789 |
| **Earnings per share (EPS) (restated)** | **4.10** | **3.56** | **4.04** | **3.81** |

**42 Calculation of Net operating cash flow (NOCF) per share and Net asset value (NAV) per share**

| | Notes | Group | | Bank | |
|---|---|---|---|---|---|
| | | 30 September 2026 | 31 December 2025 | 30 September 2026 | 31 December 2025 |
| Net asset value (NAV) | | 53,625,763,670 | 50,083,337,394 | 54,292,276,927 | 50,850,003,367 |
| **Net asset value (NAV) per share in BDT (restated)** | | **32.63** | **30.47** | **33.03** | **30.94** |

| | Group | | Bank | |
|---|---|---|---|---|
| | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 | 01 January 2026 to 30 September 2026 | 01 January 2025 to 30 September 2025 |
| Net operating cash flow (NOCF) | 18,486,171,630 | 31,821,836,597 | 18,450,773,865 | 31,943,217,812 |
| **Net operating cash flow per share (NOCFPS) in BDT (restated)** | **11.25** | **19.36** | **11.23** | **19.43** |

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

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