# **GOOD GOVERNANCE** KEEPS US GOING

Amount in BDT



#### Grant Thornton

Independent auditor's report

to the shareholders of Eastern Bank PLC.

#### Report on the audit of the consolidated and separate financial statements

We have audited the consolidated financial statements of Eastern Bank PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Eastern Bank PLC. (the "Bank"), which comprise the consolidated and separate balance sheet as at 31 December 2023, and the consolidated and separate profit and loss account, consolidated and separate statement for and consolidated and separate cash flow statement for the year then ended, and notes to the consolidated and separate financial statements, including a summary of material accounting policies.

summary of material accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank (the "financial statements") give a true and fair view of the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2023, and of its consolidated and separate profit and loss account, consolidated and separate statement of changes in equity and its consolidated and separate assaft flow statement for the year then ended in accordance with renational Financial Reporting Standards (IFRSs) as explained in note #2 and comply with the Bank Company Act, 1991 (as amended up to date), the rules and regulations issued by the Banqladesh Bank, the rules and regulations issued by the Banqladesh Securities & Exchange Commission (BSEC) and other applicable laws and regulations.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants (Code of Ethics for Professional Accountants (IESBA Code) rules & regulations issued by Bangladesh Bank and Bandaesh Securities and Exchange Commission (BSEC), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Kev audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements for the financial year 2023. These matters were addressed in the context of the audit of the financial statements, and in forming the auditor's opinion thereon, and we do not provide a separate opinion on these matters. For each matter described below our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the auditor's responsibilities for the audit of the consolidated and separate financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatements of the financial statements. These results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

#### 1. Measurement of provision for loans and advances

With reference to Note 13.4 to the financial statements, the process for calculating the provision for loans and advances portfolio associated with credit risk is significant and complex. The bank calculates provision for loans and advances by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per BRPD Master Circular No. 12 of behruary, 2018, BRPD Circular No. 03 dated April 21, 2019, BRPD Circular No. 12 of behruary, 2018, BRPD Circular No. 12 of behruary, 2018, BRPD Circular No. 12. Of behruary, 2018, BRPD Circular No. 12 of behruary, 2018, and the Bank's general and specific provision for those borrowers who have availed payment by deferral (PBD) facilities. The calculation of the new provisioning rule have to be implemented based on the outstanding (deferral payment) loans as of 31 December 2023. The Bank has kept this special provision fBDT 383.3 million (2022; BDT 542, 25 million) as per the circular. In Bangladesh, non-performing loans have been increasing day by day. The Bank need to maintain provision for additional nonperforming loans in line with guidelines of the central bank.

day by day. The Bank need to maintain provision for additional nonperforming loans in line with guidelines of the central bank. The Bank identifies impaired loan accounts and calculates required provision manually. Considering these factors, we have considered measurement of provision for loans and advances as significant risk as well as a key audit matter. In FS Note 07, at year end of 2023 the Group reported total gross loans and advances of BDT 355,904.89 million (2022: BDT 311,084.73 million) and in 2023 the Bank reported total gross loans and advances of BDT 353,536.99 million (2022: BDT 308,715.60 million) whereas at the year end of 2023 the Group reported total provision for loans and advances of BDT 15,055.96 million (2022: BDT 13,372.76 million) and in 2023 the Bank reported total provision for loans and advances of BDT 17,17.06 million (2022: BDT 13,071.20 million). See the notes no. 13.4 to the Financial Statements

02. Recognition of interest income on loans and advances Recognition of interest income has a significant and wide influence on financial statements. Recognition and measurement of interest income has involvement of complex IT environments.

We identify recognition of interest income from loans and advances

as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.

# We tested the design and operating effectiveness of key controls ove recognition and measurement of interest on loans and advances.

We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.

#### See the notes no. 22 to the Financial Statements 03. Valuation of treasury bill and treasury bond

We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.

We obtained an understanding, evaluated the design and tested he operating effectiveness of the key controls over the financial nstrument valuation processes, including controls over market lata inputs into valuation models, model governance, and valuation adjustments. We tested a sample of the valuation models and the inputs used in

hose models, using a variety of techniques, including comparing nputs to available market data.

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank

#### See the notes no. 06 to the Financial Statements 04. IT systems and controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volumes of transactions processed in numerous locations daily and are reliance on automated and manual with automated (IT Dependent) controls.

We tested the design and operating effectiveness of the Bank's financial reporting. We tested IT General Controls (Logical Access, Changes in management, and aspects of IT Operational Controls). This included testing that requests for access to systems were appropriately reviewed and authorized.

we nave rocused on Date management, user access management, and developer access to the production environment and changes to the IT environment. Among others, these are key to ensuring the operating control and automated controls.

We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.

We also concentrated on formal security administration policies and procedures to determine whether they are approved, comprehensive, up-to-date, and bank-wide communicated.

We performed the tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms, and security se

## Management is responsible for the other information. The other information comprises all of the information in the annual report other than the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of

Our opinion on the financial statements does not cover other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge and the statements of the other information is the statement of t obtained in the audii or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### ent and those charged with governance for the consolidated and separate financial staten

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRSs) as explained in note # 2 and comply with the Bank Company Act, 1994 (as amended up to date), the Companies Act, 1994 (as a semeded up to date), the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh Securities & Exchange Commission (BSEC) and other applicable Laws and Regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 (as amended up to date) and the Bangladesh Bank guidelines require the management to ensure effective internal audit, internal control and risk management functions of the Bank The magnement is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the financial statements management is a seasessing the Forguris and the Bank Sahility to continue as a going the properties of the In preparing the financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the consolidated and separate financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that fixed sour opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with fixed with large from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the forup and the Bank to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the Group's and Bank's audit. We remain solely responsible for our audit opinion.

Intunciate with those charged with governance, among other matters, the planned scope and timing of the audit and significant audit s, including any significant deficiencies in internal control that we identify during our audit.

Indings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have compiled with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

In accordance with the Companies Act, 1994 (as amended up to date), the Bank Company Act, 1991 (as amended up to date), and the rules and regulations issued by Bangladesh Bank, the Securities and Exchange Rules 2020, we also report that: We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof:
to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal controls.

statements and internal control:

(a) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the financial statements appeared to be materially adequate;

(b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and the Bank;

financial statements of Eastern Bank PLC: subsidiaries namely, EBL Securities Limited, EBL Investments Limited and EBL Asset Management Limited have been audited by MABS & J Partners, Chartered Accountants and EBL Finance (HK) Limited has been audited by Kingston C.P.A. Limited, Certified Public Accountants, Hong Kong and have been properly reflected in the consolidated financial statements;

in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books:

the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of the expenditures incurred and payments made were for the purpose of the Group's and Bank's business for the year

the financial statements have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank. adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery

the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

the records and statements summered by the oranices have been properly installanted and consolidated in the information and explanations required by us have been received and found satisfactory; we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4200 man hours; and capital to risk-weighted assets ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

Johne Farhana Sultana FCA Partner Enrolment No: 1619

#### Eastern Bank PLC, and its subsidiaries **Consolidated Balance Sheet**

as at 31 December 2023

Particulars	Notes	2023	2022
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	5,558,590,040	4,716,684,2
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	15,381,788,929	16,438,906,9
		20,940,378,969	21,155,591,1
Balances with other banks and financial institutions	4		
In Bangladesh	4.1	7,189,372,713	4,612,126,4
Outside Bangladesh	4.2	12,026,142,551	7,987,271,8
		19,215,515,264	12,599,398,2
Money at call and on short notice	5	3,100,000,000	6,440,000,0
Investments	6		
Government	6.1	70,339,401,798	64,603,877,5
Others	6.2	27,321,218,976	28,428,309,6
		97,660,620,773	93,032,187,1
Loans and advances	7		
Loans, cash credits, overdraft etc.	7.1	318,673,232,509	260,686,467,1
Bills purchased and discounted	7.2	37,231,661,887	50,398,266,4
		355,904,894,396	311,084,733,5
Fixed assets including land, building, furniture and fixtures	8	8,582,233,669	8,583,485,5
Other assets	9		
otner assets Non banking assets	10	8,354,488,660	6,973,051,0
	10		
TOTAL ASSETS		513,758,131,734	459,868,446,5
LIABILITIES AND CAPITAL			
LIABILITIES			
Borrowing from banks, financial institutions and agents	11		
Non-convertible subordinated bond	11.1.a	7,020,000,000	5,950,000,0
Borrowing from other Banks, FIs, Agents etc.	11.1.0	68,646,791,626	72,647,428,4
borrowing from other banks, ris, Agents etc.		75,666,791,626	78,597,428,4
Deposits and other accounts	12	75,000,771,020	70,077,420,4
Current deposits & other accounts, etc.	12.1	61,508,377,092	48,977,808,9
Bills payable	12.2	2,198,324,105	1,073,551,2
Savings bank deposits	12.3	80,525,188,456	75,127,325,4
Fixed deposits	12.4	169,066,601,996	130,692,541,4
Special notice deposits (SND)	12.4	51,466,835,725	60,455,307,9
Bearer certificates of deposits		-	00,400,007,7
		364,765,327,373	316,326,534,9
Other liabilities TOTAL LIABILITIES	13	32,800,088,291 473,232,207,291	29,182,855,2 <b>424,106,818,5</b>
SHAREHOLDERS' EQUITY			
Paid-up capital	14	12,072,347,150	10,730,975,2
Statutory reserve	15	12,072,347,150	10,730,975,2
Dividend equalisation reserve	16	356,040,000	356,040,0
Assets revaluation reserve (Land and other assets)	17	2,602,828,136	2,735,843,7
General reserve		619,656,770	603,493,3
Actuarial remeasurement gain/(loss)	18	(226,424,063)	(367,924,08
Foreign currency translation gain/(loss)	19	(111,035,008)	(75,276,32
Surplus in profit and loss account	20	13,140,164,307	11,047,500,7
TOTAL SHAREHOLDERS' EQUITY		40,525,924,443	35,761,628,0
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		513,758,131,734	459,868,446,5
OFF BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	65,894,652,512	61,495,322,1
Letters of guarantee	21.2	60,601,051,774	44,488,068,7
Irrevocable letters of credit	21.3	53,626,364,704	41,911,963,6
Bills for collection	21.3	17,713,324,276	15,298,846,0
Others		-7,710,024,270	10,270,040,0
		197,835,393,266	163,194,200,5
Other commitments		,	
Documentary credits and short term trade-related transactions		-	
Forward assets purchased and forward deposits placed	21.5	_	501,704,9
Undrawn note issuance and revolving underwriting facilities		-	
Undrawn formal standby facilities, credit lines and other commitments		1,400,000,000	1,400,000,0
.,,		1,400,000,000	1,901,704,9
TOTAL OFF-BALANCE SHEET ITEMS		199,235,393,266	165,095,905,4
		33.57	29.
Net asset value (NAV) per share (restated 2022)			

### Eastern Bank PLC. and its subsidiaries

Julan Dan

Ruslan Nasir Director

Lonfrit

Dr. Toufic Ahmad Choudhury

SHOW

Gazi Md. Shakl Director

na Sultana FCA

**Consolidated Profit and Loss Account** for the year ended 31 December 2023

Canany S

Ali Reza Iftekhar Managing Directo

23	2022
0,122,559	19,886,875,220
,432,166)	(13,027,089,532)
,690,393	6,859,785,688
1,870,577	6,726,276,119
1,131,754	4,572,566,473
7,017,940	294,007,985
,020,271	11,592,850,578
,710,664	18,452,636,265
2,120,181	5,019,551,691
7,138,583	495,525,433
9.454.791	131.015.275
7,760,086	174,916,178
0,331,200	294,981,202
1,987,131	30,470,876
3,958,796	4,097,310
3,733,383	2,549,341
3,449,593	1,231,346,824
0,634,709	620,037,663
,568,453	8,004,491,794
,142,211	10,448,144,471
1,425,604	1,281,382,932
4,284,433	344,986,171
,095,270)	(225,086,025)
2,029,675	119,471,033
,644,442	1,520,754,111
0,917,235	678,719,960
,561,676	2,199,474,071
,580,535	8,248,670,400
9,602,555	3,178,751,532
,441,572)	(50,667,814)
,160,983	3,128,083,720
,419,552	5,120,586,681
,371,900)	(1,192,330,580)
-	-
371,900)	(1,192,330,580)
,047,652	3,928,256,101
5.07	4.24
	5.07

Lulan Dan Tonfus 5 SHIMO (hanny) Ali Reza Iftekhar Dr. Toufic Ahmad Choudhury Ruslan Nasir Gazi Md. Shakha Director Signed as per our annexed report of same date 10 March 2024 Farhana Sultana FCA ner ollment No: 1619

## Eastern Bank PLC. and its subsidiaries

Consolidated Cash Flow Statement for the year ended 31 December 2023

Pa	rticulars	Notes	2023	2022
A)	Cash flows from operating activities			
	Interest receipts in cash		25,891,721,540	19,485,742,85
	Interest payments		(17,649,477,761)	(11,835,913,070
	Dividend receipts		1,154,129,070	969,553,67
	Fees and commission receipts in cash		4,910,279,959	4,759,309,44
	Income from investment (other than dividend received)		6,461,167,778	5,631,674,10
	Recoveries on loans previously written off	13.4.1	473,190,325	793,358,71
	Cash payment to employees (including directors)		(5,491,453,283)	(5,055,640,148
	Cash payment to suppliers		(1,944,214,110)	(1,477,521,52)
	Income taxes paid	13.3.2	(3,709,273,984)	(4,263,006,688
	Receipts from other operating activities		307,017,940	294,007,98
	Payments for other operating activities		(910,634,709)	(620,037,663
	Cash from operating profit before changes in operating assets and liabilities		9,492,452,765	8,681,527,69
	Increase/(decrease) in Operating Assets & Liabilities			
	Net sale/(purchase) of trading securities		493,722,360	(17,116,130,02)
	Loans and advances to customers (other than banks)		(43,837,903,663)	(39,097,078,80)
	Other assets	40	(1,437,868,284)	(130,421,63)
	Deposits/borrowings from other banks		(3,380,899,934)	13,069,765,90
	Deposits from customers (other than banks)		46,834,815,525	47,742,342,69
	Liability for tax		(60,886,999)	1,134,922,96
	Liabilities for provision		(2,180,752,002)	(2,992,832,78)
	Other liabilities	41	3,624,672,506	1,142,290,88
	Cash generated from changes in operating assets and liabilities		54,899,510	3,752,859,21
	Net cash received from/(used in) operating activities		9,547,352,275	12,434,386,90
3)	Cash flows from investing activities			
	Net sale/(purchase) of non-trading securities		(5,150,101,588)	(6,783,101,752
	Net sale/(purchase) of property, plant and equipment		(1,028,245,173)	(1,765,738,14
	Net cash (used in) investing activities		(6,178,346,761)	(8,548,839,897
C)	Cash flows from financing activities			
	Net issuance/(redemption) of subordinated bond		1,070,000,000	450,000,00
	Dividend paid (cash dividend)		(1,341,371,900)	(1,192,330,580
	Net cash received from/(used in) financing activities		(271,371,900)	(742,330,580
D)	Net increase/(decrease) in cash (A+B+C)		3,097,633,614	3,143,216,42
E)	Effects of exchange rate changes on cash and cash equivalents		(35,758,663)	(77,628,769
-, F)	Opening cash and cash-equivalents		40.197.681.282	37.132.093.62
	Closing cash and cash-equivalents (D+E+F)*		43.259.556.233	40,197,681,28

# 2022 \*Closing cash and cash-equivalents consist of: Cash in hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank (s) 5,558,590,040 4,716,684,227 15,381,788,929 19,215,515,264 3,100,000,000 16,438,906,912 12,599,398,242 6,440,000,000 43,259,556,233 40,197,681,282 These financial statements should be read in conjunction with the annexed notes Lulan Davi Storion Ruslan Nasir Director Gazi Md. Sha SHOWY Gazi Md. Shaki Director (367,924,063) Joseph Chornel Chornel Chornel 2,602,828,137 619,656,770 2,735,843,783 603,493,370 00, 00, Bank PLC, and its subsidiaries ted Statement of Changes in Equity ended 31 December 2023 12,072,347,150 12,072,347,150 1: Eastern Eonsolidate

18,412,380,305 194,999,295,208 (80,045,744,963) 6 (28,591,794,498) 4 ,432,431 ,980,704 ,146,499 ,146,499 9,999, 43,655, 115, **53,770,** 31,222, Bank PLC. 6

Ited Liquidity S

d Liability Matt

Eastern Bank PLC. **Balance Sheet** as at 31 December 2023

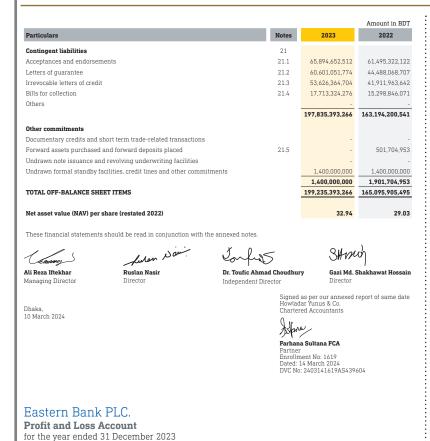
subsidiaries

Particulars			Amount in BDT
	Notes	2023	2022
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	5,558,469,189	4,716,619,787
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	15,381,788,929	16,438,906,912
		20,940,258,118	21,155,526,699
Balances with other banks and financial institutions	4		
In Bangladesh	4.1	6,658,363,659	4,471,348,086
Outside Bangladesh	4.2	11,394,935,677	7,382,719,034
		18,053,299,336	11,854,067,120
Money at call and on short notice	5	3,100,000,000	6,440,000,000
Investments	6		
Government	6.1	70,339,401,798	64,603,877,534
Others	6.2	23,683,427,773	25,802,844,879
		94,022,829,570	90,406,722,413
Loans and advances	7		
Loans, cash credits, overdraft etc.	7.1	319,911,853,079	263,817,658,813
Bills purchased and discounted	7.2	33,445,079,214	45,097,944,098
		353,356,932,292	308,915,602,911
Fixed assets including land, building, furniture and fixtures	8	8,517,304,302	8,500,798,743
Other assets	9	10,563,437,836	8,716,424,628
Non banking assets	10	-	
TOTAL ASSETS		508,554,061,455	455,989,142,514
LIABILITIES AND CAPITAL			
LIABILITIES			
Borrowing from banks, financial institutions and agents	11		
Non-convertible subordinated bond	11.1.a	7,020,000,000	5,950,000,000
Borrowing from other Banks, FIs, Agents etc.		64,647,842,383	70,046,357,312
		71,667,842,383	75,996,357,312
	4.0		
Deposits and other accounts	12		
-	12.1	62,260,915,018	49,608,497,830
Current deposits & other accounts etc.		62,260,915,018 2,198,324,105	
Current deposits & other accounts etc. Bills payable	12.1		1,073,551,209
Current deposits & other accounts etc. Bills payable Savings bank deposits	12.1 12.2	2,198,324,105	1,073,551,209 75,127,325,490
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND)	12.1 12.2 12.3	2,198,324,105 80,525,188,456	1,073,551,209 75,127,325,490 130,692,541,410
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND)	12.1 12.2 12.3	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112	49,608,497,830 1,073,551,209 75,127,325,490 130,692,541,410 60,595,389,174
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND)	12.1 12.2 12.3	2,198,324,105 80,525,188,456 169,066,601,996	1,073,551,209 75,127,325,490 130,692,541,410
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SNID) Bearer certificates of deposits  Other liabilities	12.1 12.2 12.3	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112	1,073,551,209 75,127,325,490 130,692,541,410 60,595,389,174
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SNID) Bearer certificates of deposits  Other liabilities	12.1 12.2 12.3 12.4	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 - 366,103,725,686	1,073,551,205 75,127,325,490 130,692,541,410 60,595,389,174 317,097,305,113
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits Other liabilities TOTAL LIABILITIES	12.1 12.2 12.3 12.4	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 - 366,103,725,686 31,015,047,378	1,073,551,205 75,127,325,490 130,692,541,410 60,595,389,174 <b>317,097,305,113</b> 27,850,035,594
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SNID) Bearer certificates of deposits  Other liabilities FOTAL LIABILITIES SHAREHOLDERS' EQUITY	12.1 12.2 12.3 12.4	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 - 366,103,725,686 31,015,047,378	1,073,551,205 75,127,325,490 130,692,541,410 60,595,389,174 <b>317,097,305,113</b> 27,850,035,594
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities TOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital	12.1 12.2 12.3 12.4	2.198.324,105 80.525,188.456 169,066,601,996 52.052,696,112 - 366,103,725,686 31,015,047,378 468,786,615,447	1,073,551,209 75,127,325,490 130,692,541,410 60,595,389,174 317,097,305,113 27,850,035,594 420,943,698,018
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities FOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve	12.1 12.2 12.3 12.4	2.198.324,105 80,525,188.456 169,066,601,996 52,052,696,112 - 366,103,725,686 31,015,047,378 468,786,615,447	1,073,551,205 75,127,325,49( 130,692,541,41( 60,595,389,17/ 27,850,035,594 420,943,698,018 10,730,975,25( 10,730,975,25(
Current deposits & other accounts etc.  Bills payable Savings bank deposits  Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities  FOTAL LIABILITIES  SHAREHOLDERS' EQUITY  Paid-up capital  Statutory reserve  Dividend equalisation reserve	12.1 12.2 12.3 12.4 13	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 12,072,347,150 356,040,000	1,073,551,209 75,127,325,49( 130,692,541,41( 60,595,389,174  27,850,035,594  420,943,698,018  10,730,975,256 10,730,975,256 356,040,000
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SNID) Bearer certificates of deposits  Other liabilities FOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Land & others)	12.1 12.2 12.3 12.4 13	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 - 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 12,072,347,150 356,040,000 2,517,409,769	1,073,551,205 75,127,325,49( 130,692,541,41( 60,595,389,174 27,850,035,594 420,943,698,018 10,730,975,256 10,730,975,256 356,040,000 2,650,425,416
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities FOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Land & others) General reserve	12.1 12.2 12.3 12.4 13 14 15 16 17	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 12,072,347,150 356,040,000 2,517,409,769 603,493,370	1,073,551,200 75,127,325,494 130,692,541,410 60,595,389,174 317,097,305,113 27,850,035,594 420,943,698,018 10,730,975,256 10,730,975,256 356,040,000 2,650,425,414 603,493,376
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities TOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Land & others) General reserve Actuarial remeasurement gain/(loss)	12.1 12.2 12.3 12.4 13 14 15 16 17	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 12,072,347,150 356,040,000 2,517,409,769 603,493,370 (226,424,063)	1,073,551,209 75,127,325,49( 130,692,541,41( 60,595,389,174  27,850,035,594  420,943,698,018  10,730,975,25( 356,040,000 2,650,425,416 603,493,376 (367,924,063)
Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities TOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Land & others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss)	12.1 12.2 12.3 12.4 13 14 15 16 17	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 356,040,000 2,517,409,769 603,493,370 (226,424,063) (229,117,864)	1,073,551,209 75,127,325,49( 130,692,541,410 60,595,389,174 317,097,305,113 27,850,035,594 420,943,698,018 10,730,975,250 10,730,975,250 356,040,000 2,650,425,416 603,493,37( 367,924,063 (164,282,960
Deposits and other accounts Current deposits & other accounts etc. Bills payable Savings bank deposits Fixed deposits Special notice deposit (SND) Bearer certificates of deposits  Other liabilities TOTAL LIABILITIES SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve Dividend equalisation reserve Assets revaluation reserve (Land & others) General reserve Actuarial remeasurement gain/(loss) Foreign currency translation gain/(loss) Surplus in profit and loss account TOTAL SHAREHOLDERS' EQUITY	12.1 12.2 12.3 12.4 13 14 15 16 17	2,198,324,105 80,525,188,456 169,066,601,996 52,052,696,112 366,103,725,686 31,015,047,378 468,786,615,447 12,072,347,150 12,072,347,150 356,040,000 2,517,409,769 603,493,370 (226,424,063)	1,073,551,209 75,127,325,490 130,692,541,410 60,595,389,174 317,097,305,113 27,850,035,594 420,943,698,018

The details of the published financial statements are available at www.ebl.com.bd

# **GOOD GOVERNANCE** KEEPS US GOING





Particulars	Notes	2023	2022
Interest income	22	26,541,023,589	19,568,667,364
Interest paid on deposits and borrowings	23	(18,393,069,649)	(12,869,384,368)
Net interest income		8,147,953,940	6,699,282,996
Income from investments	24	7,681,670,127	6,705,461,835
Fees, commission and brokerage	25	4,398,907,312	4,092,875,070
Other operating income	26	299,297,933	291,798,090
		12,379,875,372	11,090,134,995
Total operating income		20,527,829,312	17,789,417,991
Salary & allowances (excluding those of MD)	27	5,338,867,697	4,844,110,054
Rent, taxes, insurance, utilities etc.	28	522,355,361	483,904,897
Legal & professional expenses	29	128,013,458	129,780,179
Postage, stamp, telecommunication etc.	30	213,685,248	167,235,129
Stationery, printing, advertisement, business promotion etc.	31	553,841,898	290,154,386
Managing Director's salary and allowances	32	31,987,131	30,470,876
Directors' fees & expenses	33	3,458,296	3,594,810
Audit fees	34	1,653,900	1,308,178
Repairs, maintenance and depreciation	35	1,391,065,367	1,190,279,987
Other operating expenses	36	892,369,393	603,007,062
Total operating expenses		9,077,297,748	7,743,845,559
Profit before provisions		11,450,531,564	10,045,572,432
Provision for loans and off-balance sheet exposures	13.4.1		
Specific provision (net off w/off recovery)		491,425,604	1,278,437,655
General provision for loans		1,066,920,650	344,986,171
Special general provision for COVID-19		(161,095,270)	(225,086,025)
General provision for off-balance sheet expsoures		52,029,675	119,471,033
		1,449,280,659	1,517,808,834
Other provision	37	212,322,556	432,378,729
Total provisions		1,661,603,215	1,950,187,563
Profit before tax for the year		9,788,928,348	8,095,384,868
Current tax expense for the year	13.3.1	4,337,020,911	3,033,354,808
Deferred tax income (net)	38	(657,293,006)	(45,427,604)
Total provision for taxation		3,679,727,905	2,987,927,205
Profit after tax for the year		6,109,200,443	5,107,457,663
Appropriation			
Statutory reserve	15	(1,341,371,900)	(1,192,330,580)
General reserve		-	-
		(1,341,371,900)	(1,192,330,580)
Retained earnings carried forward		4,767,828,543	3,915,127,083
Earnings per share (EPS) (restated 2022)	39	5.06	4.23

Julan Dan (lexeny)



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Signed as per our annexed report of same date Howladar Yunus & Co.

### Eastern Bank PLC.

**Cash Flow Statement** for the year ended 31 December 2023

Par				Amount in BD
	rticulars	Notes	2023	2022
A)	Cash flows from operating activities			
,	Interest receipts in cash		25,535,468,908	19,167,196,08
	Interest payments		(17.355.115.244)	(11.678.207.90
	Dividend receipts		1,321,632,813	1,344,930,38
	Fees and commission receipts in cash		4,537,335,517	4,285,733,20
	Income from investment (other than dividend)		6,283,463,586	5,235,483,10
	Recovery on loans previously written off	13.4.1	473,190,325	793,358,71
	Cash payment to employees (including directors)		(5,296,600,515)	(4,876,806,45)
	Cash payment to suppliers		(1,885,231,510)	(1,445,831,84
	Income taxes paid	13.3.2	(3,621,730,273)	(4,171,023,05
	Receipts from other operating activities		299.297.933	291.798.09
	Payments for other operating activities		(892,369,393)	(603,007,06
	Cash from operating profit before changes in operating assets and liabilities		9,399,342,147	8,343,623,25
	Increase/(decrease) in Operating Assets & Liabilities		1,011,012,211	0,0 10,000,00
	Net sale/(purchase) of trading securities		1.506.048.839	(16.745.665.93
	Loans and advances to customers (other than banks)		(43,431,918,547)	(39,135,298,67)
	Other assets	40	(1.382.723.839)	(45.185.79)
	Deposits/borrowings from other banks		(4,778,778,066)	12,578,551,61
	Deposits from customers (other than banks)		47,402,443,669	47,941,862,71
	Liability for tax		(57,997,633)	1,183,095,85
	Liabilities for provision		(2,134,793,540)	(2,743,546,27
	Other liabilities	41	3,173,430,913	1,019,416,07
	Cash generated from changes in operating assets and liabilities		295.711.798	4,053,229,58
	Net Cash received from operating activities		9,695,053,945	12,396,852,84
B)	Cash flows from investing activities		7,070,000,740	12,570,032,04
B)	• • • • • • • • • • • • • • • • • • • •			
B)	Net sale/(purchase) of non-trading securities		(5,150,101,588)	(6,775,962,09
B)	Net sale/(purchase) of non-trading securities Net sale/(purchase) of property, plant and equipment		(5,150,101,588) (1,033,812,248)	(6,775,962,09
B)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited		(5,150,101,588) (1,033,812,248) (250,000,000)	(6,775,962,09 (1,684,131,74)
B)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000)	(6,775,962,09 (1,684,131,74 (100,000,00
	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities		(5,150,101,588) (1,033,812,248) (250,000,000)	(6,775,962,09 (1,684,131,74 (100,000,00
	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836)	(6,775,962,09) (1,684,131,74) (100,000,00) (8,560,093,831)
	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000	(6,775,962,09) (1,684,131,74) (100,000,00) (8,560,093,83)
	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond  Dividend paid (cash dividend)		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900)	(6,775,962,09 (1,684,131,74) (100,000,00) (8,560,093,831) 450,000,00 (1,192,330,58)
C)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment  Investment in Subsidiary-EBL Securities Limited  Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond  Dividend paid (cash dividend)  Net cash (used in)/received from financing activities		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900)	(6,775,962,09: (1,684,131,74: (100,000,00) (8,560,093,83: 450,000,00 (1,192,330,58: (742,330,58:
C)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209	(6,775,962,09 (1,684,131,74: (100,000,00) (8,560,093,83i: 450,000,00 (1,192,330,58: (742,330,58: 3,094,428,42
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475)	(6,775,962,09 (1,684,131,74) (100,000,00) (8,560,093,831 450,000,00 (1,192,330,58) (742,330,58) 3,094,428,42 (158,333,51
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Investments Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475) 39,452,285,719	(6,775,962,09 (1,684,131,74) (100,000,00 (8,560,093,83) 450,000,00 (1,192,330,58) (742,330,58) 3,094,428,42 (158,333,51 36,516,190,80
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Securities Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents (D+E+F)*		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475)	(6,775,962,09 (1,684,131,74) (100,000,00 (8,560,093,83) 450,000,00 (1,192,330,58) (742,330,58) 3,094,428,42 (158,333,51 36,516,190,80
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Securities Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents (D+E+F)*  "Cash and cash-equivalents consists of:		(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (280,000,000) (1,341,371,900) (271,371,900) (271,371,900) (270,768,209 (64,834,475) 39,452,285,719	(6,775,962,09 (1,684,131,74 (100,000,00) (8,560,093,83) 450,000,00 (1,192,330,58) (742,330,58) 3,094,428,42 (158,333,51 36,516,190,80
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents (D+E+F)*  "Cash and cash-equivalents consists of: Cash in hand (including foreign currencies)	3.1	(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475) 39,452,285,719 42,097,219,454	(6,775,962,09 (1,684,131,74 (100,000,00) (8,560,093,83) (450,000,00 (1,192,330,58) (742,330,58) (3,094,428,42 (158,333,51 36,516,190,80 39,452,285,71
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Investments Limited  Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents  Closing cash and cash-equivalents (D+E+F)*  Cash in hand (including foreign currencies)  Balances with Bangladesh Bank and its agent bank (s)	3.2	(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475) 39,452,285,719 42,097,219,454	(6,775,962,09 (1,684,131,74 (100,000,00) (8,560,093,83i 450,000,00 (1,192,330,58i 3,094,428,42 (158,333,51 36,516,190,06 39,452,285,71
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Securities Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents  Closing cash and cash-equivalents (D+E+F)*  "Cash and cash-equivalents consists of: Cash in hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank (s) Balances with other Banks and Financial Institutions	3.2	(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475) 39,452,285,719 42,097,219,454	(6.775,962,09 (1.684,131,74 (100,000,00) (8.560,093,83 450,000,00 (1.192,330,58 (742,330,58 3,094,428,42 (158,333,51 36,516,190,80 39,452,285,71 4,716,619,78 16,438,906,91 11,854,067,12
C) D) E)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Securities Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents  Closing cash and cash-equivalents (D+E+F)*  "Cash and cash-equivalents consists of: Cash in hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank (s) Balances with other Banks and Financial Institutions  Money at call and short notice	3.2 4 5	(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (280,000,000) (1,341,371,900) (271,371,900) (271,371,900) (270,7788,209 (64,834,475) 39,452,285,719 42,097,219,454 5,558,469,189 15,381,788,929 18,053,299,336 3,100,000,000	(6,775,962,09° (1,684,131,74° (100,000,000° (8,560,093,836° (45,000,000° (1,192,330,581° (742,330,581° (158,333,51° (158,3
C) D) E) F)	Net sale/(purchase) of non-trading securities  Net sale/(purchase) of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Investment in Subsidiary-EBL Securities Limited Net cash (used in) investing activities  Cash flows from financing activities  Net issuance/(redemption) of subordinated bond Dividend paid (cash dividend)  Net cash (used in)/received from financing activities  Net increase/(decrease) in cash and cash equivalents (A+B+C)  Effects of exchange rate changes on cash and cash equivalents  Opening cash and cash-equivalents  Closing cash and cash-equivalents (D+E+F)*  "Cash and cash-equivalents consists of: Cash in hand (including foreign currencies) Balances with Bangladesh Bank and its agent bank (s) Balances with other Banks and Financial Institutions	3.2	(5,150,101,588) (1,033,812,248) (250,000,000) (280,000,000) (6,713,913,836) 1,070,000,000 (1,341,371,900) (271,371,900) 2,709,768,209 (64,834,475) 39,452,285,719 42,097,219,454	(6,775,962,092 (1,684,131,746 (100,000,000 (8,560,093,838 450,000,00 (1,192,330,581 (742,330,581 3,094,428,42 (158,333,51; 36,516,190,80 39,452,285,71 4,716,619,78 16,438,906,91 11,854,067,12 6,440,000,00



10 March 2024







2.517,409,770 603,493,370 (226,424,063) 2.650,425,416 603,493,370 (367,924,063) Analysis) 12,072,347,150 12,072,347,150 356,040,000 10,730,975,250 356,040,000 Statement (Asset and Liability in Equity ember 2023 Bank PLC.

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Managing Director
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Liquidity
as at 31 Decc
Rationlars
Asset at all and on the selection of the Eastern E Statement for the year e

Eastern Bank PLC. and its subsidiaries

Notes to the financial statements as at and for the year ended 31 December 2023

Total

Eastern Bank PLC. was incorporated in Bangladesh as a public limited company to carry out all kinds of banking business in and outside Bangladesh. The Bank took over the business, assets liabilities and losses of erstwhile Bank of Credit & Commerce International (Overseas) Limited (hereinafter referred to as BCCI as they stood after reduction or adjustments in accordance with the provisions of the BCCI (Reconstruction) Scheme, 1992. The Bank commenced operations from 16 August 1992 and at present it has 85 branches, 33 sub-branches and 102 agent banking outlets across Bangladesh. The shares of the Bank is listed with both Dhaka Stechange (CSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The registered office of the Bank is located at 100 Gulshan Avenue, Dhaka - 1212, Bangladesh. 1.1

Offshore Banking Operation (OBO)

EBL has an Offshore Banking Unit (OBU) or the Unit) operated as a separate desk under control and supervision of the Offshore Banking Division/Operation (OBO). The unit and all its activities are governed as permitted by Bangladesh Bank vide letter no BRPD(P)74469/2004-303 dated 25 January 2004 and subsequent approvals for continuation. The activities of the unit is to provide both funded and non-funded facilities and to accept savings/current/term deposits in freely convertible foreign currencies to and from nor-seident person/institutions, fully foreign owned enterprises (Type 3) in EF2s, EF2s, EF2s and H1-Tech Parks, etc. Besides, OBU offers short term loan facility to the Type B industrial enterprises in EF2s, EF2s, EF2 and H1-Tech Parks. In addition, OBU discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/deferred bills against myork (Bills Finance), and by the Bangladesh.

The unit commenced its operations on 19 May 2004 and its office is located at 100 Gulshan Avenue, Dhaka-1212.

#### Representative office and agent banking operation of the Bank

Representative Office:
The bank has two Representative Offices (ROs) abroad, one in Myanmar named 'EBL Yangon Representative Office (YRO)' and another one in China named 'EBL Guangzhou Representative Office (GRO)' which were established in 2014 and 2019 respectively with a view to extend its trade businesses by providing banking and business information to the business people of those countries. Registered office of YRO is at No. 207 (Ist Floor). Baho Road, Sanchaung Township, Yangon, Myanmar, Postal Code: 11111; and GRO is at Unit 6, 22 Floor, Jianhe Centre, No.111 Tiyuar Road, Tanhe District, Guangzhou, Guangdong Province, China. EBL has discontinued the operation of EBL YRO and necessary initiative has already been taken to close the same.

The bank has started agent banking operation in 2018 with a view to reach unbanked population particularly in the geographically dispersed area and offer banking services to potential customers who are currently out of traditional banking periphery. EBL has now 102 outlets across the country offering all types of deposit accounts and other banking transactions including bill payments, inward foreign remittance payment, fund transfer etc.

Subsidiaries of the Bank
The Bank has four fully owned subsidiaries as on the reporting date. These are EBL Securities Limited, EBL Investments Limited,
EBL Finance (HK) Limited and EBL Asset Management Limited. All subsidiaries of the Bank were incorporated in Bangladesh except
EBL Finance (HK) Limited which was incorporated in Hong Kong.

EBL Securities Limited (EBLSL), a securities brokerage firm acquired in two phases, is a public limited company having TRECs (Trading Right Entitlement Certificate) and ordinary shares of both the bourses i.e. Dhaka Stock Exchange (DSE) PLC. and Chittagong Stock Exchange (CSE) PLC. The principal activities of this subsidiary are buying, selling and settling of securities on behalf of investors and its own portfolio. Registered office of EBLSL is located at Jiban Bima Bhaban, 10 Dilkusha CA, Dhaka - 1000, Bangladesh.

EBI. Investments Limited
EBI. Investments Limited (EBILI) was incorporated on 30 December 2009. EBI.IL obtained license from Bangladesh Securities & Eb. Change Commission (BSEC) in January 2013 and started full-fledged operations of merchant banking, portfolio management, underwriting services from June 2013. Registered office of EBILI is located at Bangladesh Shipping Corporation (BSC) Tower 2-3, Rajuk Avenue (4th Floor), Motified (7A, Dhaka-1000, Bangladesh. EBL Finance (HK) Limited

BBL Finance (HK) Limited, the first foreign subsidiary of EBL, was incorporated on 28 November 2011 with Hong Kong (HK) authority. This subsidiary started its full-fledged business operations (i.e. offshore trade finance, advising, documents collection etc.) in Hong Kong in 2013 after obtaining all the required licenses from Bangladesh and HK authority. Registered office of EBL Finance (HK) Limited is Unit 1201, 12th Floor, Albion Plaza, 2-6 Granville Road, Tsimshatsui, Hong Kong.

EBL Asset Management Limited
EBL Asset Management Limited (EBLAML) was incorporated on 9 January 2011 to carry out asset management business, capital
market operation, equity investment etc. EBLAML obtained license from BSEC on 25 May 2017 to commence business operations.
Registered office of EBLAML is located at Bangladesh Shipping Corporation (BSC) Tower, 2-3 Rajuk Avenue (4th Floor), Motijheel C/A,
Dhaka - 1000, Bangladesh.

2 Basis of preparation and significant accounting policies

There was no significant change in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

Statement of compliance

The consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRSs) as adopted by the Financial Reporting Council (IFRC) under the Financial Reporting Act (IFRA), 2015 and the requirements of the Bank Company Act 1991 (as amended up to date), the circulars, rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994, the Securities and Exchange Rules 2020. In osee any requirement of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs, the requirements of the Bank Company Act 1991 (as amended up to date), and provisions and circulars issued by Bangladesh Bank shall prevail. In addition to above, the Bank complied with requirements of following laws and regulations:

a) Bangladesh Securities and Exchange Commission Ordinance 1969; b) Bangladesh Securities and Exchange Commission Act 1993;

c) Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015: d) Income Tax Act 2023 and amendment thereon;

e) The Value Added Tax and Supplementary Duty Act 2012 and amendment thereon; and

Material departures from the requirements of IFRSs are as follows:

Presentation of financial statements
IFRSs: As per IAS 1 Presentation of financial statements, financial statements shall comprise a statement of financial position
the end of the period, a statement of profit or loss and other comprehensive income for the period, a statement of changes in
for the period, a statement of cash flows for the period and notes - comprising significant accounting policies and other explain information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as separate classificati

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section 38) of the Bank Company Act 1991 (as amendment up to date) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current

Investments in equity instruments (shares, mutual funds, etc.)

IFRSs: As per requirements of IFRS 9 Financial instruments, classification and measurement of investment in equity instruments (shares & securities) will depend on how these are managed (the entity's business model) along with their characteristics contractual cash flow. Based on these factors, it would generally fall either under at Fair Value through Profit & Loss Account or Fair Value through Other Comprehesive Income: Where any subsequent change in the Fair Value at the year-end is recongnized Profit & Loss Account or Other Comprehensive Income based on the entity's business model.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted shares are revalued on the basis of year-end market price. Subsequently, as per DOS circular letter no. 1 dated 24 May 2023, provision for diminution of year end shares, mutual funds (closed-end) and bonds has been made on 'portfolio basis' netting of gain and provision for diminution of value of unquoted shares and mutual funds has been made on the basis of net worth (Assets – Liabilities) of shares and surrender price of mutual funds respectively. As such, provision is made for any loss arising from diminution in value of investments (portfolio basis): otherwise investments are recognised at costs.

The Bank reviews its investment in shares & mutual funds at each quarter-end on mark-to-market basis and has maintained a cumulative provision of BDT 755.61 million as on 31-12-2023 as per BB instructions (note 13.8).

Revaluation gain/loss on government securities

IFRSS - Raper IFRSS 9 Financial instruments. treasury pills (T-bills)/treasury bonds (T-bonds) are measured 'at fair value through other comprehensive income' where gains or losses shall be recognised in other comprehensive income (OCI), except for impairment gains or losses shall be recognised in other comprehensive income where gains or losses shall be recognised in other comprehensive income (OCI), except for impairment gains or losses and foreign exchange gains and losses. The loss allowance arisen from impairment shall be recognised in OCI and shall not reduce the carrying amount of financial assets in the financial position. Securities designated as amortized cost are measured at effective interest rate method and related interest income is recognized in Profit & Loss Account. Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2009, amortization gain/loss is charged to profit and loss account, mark-to-market loss on revaluation of government

28 January 2009, amortization gain/loss is charged to profit and loss account, mark-to-market loss on revaluation of government securities (T-bills/T-bonds) categorised as Held for Trading (HFT) is charged to profit and loss account, but any unrealised gain on such revaluation is recognised to revaluation reserve account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method but income/gain is recognised through equity.

Provision on loans and advances, off-balance sheet exposures including other commitments IFRSs: As per IFRS 9 Financial instruments, an entity shall recognize an impairment allowances on loans and advances following Expected Credit Losses (ECL Imodel and an entity shall subsequently remeasure the impairment allowances on loans and advances at each reporting date. If the credit risk on these loans and advances increase significantly, an entity shall measure the impairment allowances at an amount equal to lifetime ECL and the state of the stat

Bangladesh Bank: As per Bangladesh Bank instructions through different circulars, general provision (GP) ranging 0.25% to 2% on different categories of unclassified loans (standard/SMA loans) and special GP for Covid-19 ranging 1% to 2% on accounts under payment by deferral facility upon receiving 15% and 50% payment against total dues for the year 2022 and 2023 respectively to be maintained regardless of objective evidence of impairment. And specific provision ranging 5% to 100% classified loan accounts including certain rescheduled loan accounts to be made netting off eligible securities (if any). Also, a general provision ranging 0.5% - 1% to be provided for certain off-balance sheet exposures (including other commitments). Such provision policies are not specifically in line with those prescribed by IFRS 9.

The Bank maintained a cumulative general provision of BDT 6.854.45 million (special GP for COVID-19 of BDT 383.31 million, general provision of BDT 5.037.56 million for unclassified loans & advances, and BDT 1.433.58 million for off-balance sheet exposures) and specific provision of BDT 9.286.18 million for classified, resheduled and stay order accounts on 311-22-023 intote 134.a.1 gradual provision of BDT 3.861.861.

Other comprehensive income and appropriation of profit IFRSs: As per IAS 1 Presentation of financial statements, other AS 1 Presentation of financial statements, other comprehensive income (OCI) is a component of financial statements or t OCI are to be included in a single other comprehensive income (OCI) statement. IFRSs do not require appropriation shown on the face of the statement of comprehensive income. Bangladesh Bank: The templates of financial statements issued by Bangladesh Bank do not include other comprehensive income nor are the elements of other comprehensive income allowed to be included in a single other comprehensive income (CI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of CI. if any, are shown to statement of changes in equity. Furthermore, the above templates require disclosure of appropriation of profit on the face of profit and loss account.

Financial instruments - presentation and disclosure

As per BB guidelines, in certain cases financial instruments are categorized, recognized, measured and presented differently from those prescribed in IAS 32 Financial Instruments - Disclosures and IFRS 9 Financial Instruments. As such, some disclosures and presentation requirements of IAS 32, IFRS 7 and IFRS 9 cannot be fully made in these financial statements.

r December 2020						Amount in BD i
	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
nd (including balance with Bangladesh Bank and its agent Bank)	8,881,885,916	ı	1		12,058,372,202	20,940,258,118
ith other banks and financial institutions all and on short notice	16,043,299,336	1,310,000,000	700,000,000			18,053,299,336
so.	851,601,189	4,085,041,792	23,939,835,399	25,561,904,017	39,584,447,174	94,022,829,570
advances	42,701,324,979	54,823,615,711	141,718,436,921	84,324,445,258	2	353,356,932,292
s including land, building, furniture and fixtures	54,827,601	112,724,058	493,448,408	2,389,778,379	5,466,525,857	8,517,304,302
S	51,020,447	1,264,249	4,005,253,711	3,359,637,041	3,146,262,389	10,563,437,836
1g assets	-	_	-	-	-	-
8	71,683,959,467	60,332,645,809	170,856,974,438	115,635,764,694	90,044,717,046	508,554,061,455
rom other banks, financial institutions and agents	8,400,248,677	19,545,592,102	35,126,529,854	8,540,794,235	54,677,515	71,667,842,383
id other accounts	44,191,079,220	68,144,068,354	84,453,728,466	168,046,120,668	1,268,728,979	366,103,725,686
& other liabilities	100,950,521	4,358,404,505	2,685,569,046	17,273,268,970	6,596,854,335	31,015,047,378
tties	52,692,278,418	92,048,064,961	122,265,827,365	193,860,183,873	7,920,260,830	468,786,615,447
ly gap	18,991,681,049	(31,715,419,152)	48,591,147,073	(78,224,419,179)	82,124,456,217	39,767,446,008
a net liquidity gap	18,991,681,049	(12,723,738,103)	35,867,408,970	(42,357,010,209)	39,767,446,008	•
2.	xi xv	xi xi	хi	ix x)	vi	vi

REPO transactions

IFRSs: As per requirements of IFRS 9 Financial instruments, when an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same for a similar asset) at a fixed price on a future date (REPO or stock leading), the arrangement is accounted for as a collateralized borrowing and the underlying asset continues to be recognised in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank: As per Bangladesh Bank circulars/guidelines, when a bank sells a financial asset and unitaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transaction and the financial assets should be derecognized in the seller's book and recognised in the buyer's book.

In the object should.

Financial guarantees

FRSs: As per IFRS 9 Financial instruments, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of the instrument. Financial guarantee liabilities are recognized initially at their fair value and is amortized over the life of the instrument. Any such liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee becomes probable. Financial guarantees are prescribed to be included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit (LC) & letter of guarantees (LG) should be treated as off-balance sheet items. No liability is recognized for such guarantee except the cash margin. However, general provision is maintained against such guarantees complying with BRPD circular no. 06 dated 25 April 2023.

Cash and cash equivalents Items should be reported as cash item as per IAS 7 Statements of cash flows.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents; rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with Bangladesh Bank and other banks.

Non-banking assets
IFRSs: No indication of non-banking assets is found in any IASs/IFRSs. Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank, there exists a face item named non-banking assets.

s: Cash flow statement can be prepared either in direct method or indirect method. The presentation method is selected to int cash flow information in a manner that is most suitable for the business or industry. Whichever method selected should be applied consistently.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank, cash flow statement is to be prepared following a mixture of direct and indirect method.

Balance with Bangladesh Bank (cash reserve requirement)
IFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day-to-day operations as per
IAS 7 Statement of cash flows.
Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents.

IFRSs: No concept of off-balance sheet items in any IFRS/IAS/IFRIC: so nothing to disclose as off-balance sheet item

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, off-balance sheet items i.e. letter of credit (LC), letter of guarantee (LG), acceptance should be disclosed separately on the face of the balance sheet.

Presentation of loans and advance net of provision IFRSs: Loans and advances shall be presented at amortized cost net of any write down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank: As per BRPD circular 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

Recognition of interest in suspense Recognition of interest in suspense
IFRSs: loans and advances to customers are generally classified as non-derivative financial assets measured at amortized cost
as per IFRS of and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is
impaired subsequently, interest income is to be recognized in profit and loss account on the same basis or revised carrying amount.

Bangladesh Bank: As per BRPD circular no 14 dated 23 September 2012 and BRPD Circular no. 03 dated 21 April 2019; interest on
classified loans are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest
suspense account, which is presented as liability in the balance sheet.

Bangladesh Bank: There is no specific regulation for intangible assets in BRPD circular no. 14 dated 25 June 2003. However, intangible assets of bank are shown in fixed assets.

\*Please refer to note 2.10 compliance of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) for further details.

Basis of measurement
The consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items:

Government treasury bills and bonds designated as 'Held for Trading (HET)' are marked-to-market weekly with resulting gain credited to revaluation reserve account but loss charged to profit and loss account.

Government treasury bills and bonds designated as 'Held to Maturity (HTM)' are amortized yearly with resulting gain credited to amortization reserve account but loss charged to profit and loss account.

Land is recognised at cost at the time of acquisition and subsequently measured at fair value as per IAS 16 Property, Plant & Equipment and BSEC notification no. SEC/CMRRCD/2009-193/150/Admin/51 dated 18 August 2013.

Going concern hasis of accounting

These financial statements have been prepared on the basis of assessment of the Bank's ability to continue as a going concern. EBL has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. The key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to exhibit a healthy trend for years. The rating outlook of the Bank as denoted by both the rating agencies CRAB and Moody's is stable. Besides, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

Revaluation of using, Deferred tax assets/liabilities; Gratuity & superannuation fund; and Useful lives of depreciable/amortizable assets.

Key estimates include the following:

Foreign currency transactions and translations
Punctional and presentation currency
The financial statements of the Group and the Bank are presented in Bangladesh Taka (BDT) which is the functional currency of
the parent event Offshore Banking Operation and EBL Finance (HK) Ltd. where functional currency is US Dollar (USD) and Hong
Kong Dollar (HKD) respectively. All financial information presented in Taka has been rounded off to the nearest integer, except when
otherwise indicated.

Conversion of foreign currency transactions

Foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currencies (Bangladesh Taka in case of DBO. Do Bollar in case of DBO. and HKO in case of EBO. When the case of DBO and HKO in case of EBO. When the case of DBO and HKO in case of EBO. When the case of DBO and HKO in case of EBO. When the case of DBO and HKO in case of EBO. When the case of DBO and the Case of DBO an

Translation of foreign currency financial statements
Assets and liabilities of OBO and EBL Finance (HKD Limited have been translated into Taka (functional currency of the Bank) using
year-end standard mid-rate of exchange (i.e. the closing rate) whereas income and expenses are translated using monthly average
rate of standard mid-rates of exchange of the Bank. The curmulative amount of net exchange rate differences has been presented
separately as a component of equity as per IAS 21 The Effects of Changes in Porcejan Exchange Rates.

The consolidated financial statements comprise the financial statements of the Bank and its subsidiary companies from the date that control commences until the date that control cases. The financial statements of such subsidiary companies are incorporated on a line by line basis and the investments held by the parent (the Bank) are eliminated against the corresponding share capital of group entities (subsidiaries) in the consolidated financial statements. Financial assets and liabilities are offset and the net amount reported in the consolidated financial statements only when there is legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously. Hems are not offset in the consolidated financial statements unless required or permitted by accounting standards and regulators.

Intra-group balances and transactions, and any unrealized income and expenses arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

Loss of control

Loss of control

Upon loss of control of a subsidiary the group derecognizes the assets (including any goodwill) and liabilities of the subsidiary at carrying amount, any non-controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit arising upon loss of control is recognised in profit and loss account. If the group retains any interest in the former/previous/exsubsidiary, then such interest is measured at fair value at the date when the control is lost. However, the group has neither lost control nor derecognized any asset or liability of any of its subsidiaries in the reporting period. Business combinations

Business combinations are accounted for using the acquisition method when control is transferred to the Group. The conside transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is any tested for impairment. Any gain on bargain purchase is recognized in Group's profit or loss account immediately. Transaction are expensed as incurred except if they are related to the issue of debt or equity securities.

Cash flow statement

Reporting period These financial statements of the Group, the Bank and its subsidiaries cover 01 (One) calendar year from 01 January to 31 December

Liquidity statement
The liquidity statement has been prepared mainly on the basis of remaining maturity grouping of assets and liabilities as at the close of the year as per following bases:

Particulars

Cash, balance with other banks and financial institutions, money at call and short notice, etc.

Stated maturit at Stated maturity/observed behavioral trend. esidual maturity term.
epayment/maturity schedule and behavioral trend (nor prrowings from other banks and financial institutions 2.10

Significant accounting policies

The accounting policies set out and presented in these financial statements have been applied consistently to all the periods by group entities except otherwise instructed by Bangladesh Bank as the primary regulator. Significant accounting policies applied in these financial statements are presented separetaly with relevant notes.

Accounting policies of subsidiaries

The financial statements of subsidiaries which are included in the consolidated financial statements of the Group have been prepared using uniform accounting policies of the Bank (the Parent) for transactions and other events of similar nature unless there is any instruction by regulators. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances.

2.11 Others Materiality and aggregation
Each material class of similar items has been presented separately in the financial statements. Items of dissimilar nature also have been presented separately unless they are immaterial in accordance with IAS 1 Presentation of financial statements.

Offsetting
Financial assets and liabilities are offset and the net amount is presented in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the assets and settle the liabilities simultaneously. Advance tax paid and provision for tax of the Bank is presented on net basis under liability as the amount of tax liability is higher than advance tax. Deferred tax (DT) assets and DT liabilities of the bank are presented on net basis under asset as the amount of DT asset is higher than TD liability. Net defined benefit obligation is presented under liability as defined benefit obligation is higher than fair value of plan assets. Card revenues and expenses earned and incurred on shared basis and are directly attributable to are presented on net off basis. Comparative information
Comparative information including narrative is disclosed in respect of the preceding period where it is relevant to enhance the understanding of the current period's financial statements.

Certain comparative amounts in the financial statements are reclassified and rearranged where relevant, to conform to the current

Earnings per share (EPS) per IAS 33 Earnings per share, the Bank has been reporting basic earnings per share as there has been no dilution possibilities during year. Basic EPS is computed by dividing the profit or loss attributable to ordinary shareholders of the Bank by the number of ordinary area outstanding during the period. Bonus shares issued (if any) in current period are considered for number of ordinary shares standing for preceding period to present comparative EPS with retrospective adjustment i.e. restated EPS.

Related party transactions
Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence.

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per 1.65 24 Related party disclosure, Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in American C and American C 1. The Bank carries out business with related parties in the ordinary occurse of business on an arm's length basis at commercial rates except for those transactions that the key management personnel have availed at concessionary rates which is applicable of the control of the co

Transactions between the Bank and its subsidiaries and outstanding amount within the group are disclosed in Annexure - C1. Reconciliation of books of account

ooks of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular tervals to keep the unreconciled balances within non-material laval Events after the reporting period

All material events after the reporting period have been considered and appropriate adjustments/disclosures have been made in the financial statements as per IAS 10 Events after the reporting period. Board's recommendation for dividend distribution is a common item presented in the note 42. Operating segments
The Group's major strategic business units/entities. The strategic business units/entities. The strategic business units/entities and services, and are managed separately based on the management and internal reporting

struct	ure of the Group. For each of the strategic b	vices, and are managed separately based on the management and internal reportin usiness units, the Group's/Bank's Management Committee reviews internal managemer ry describes the operations in each of the reportable segments:
Segm	ent Name	Description
0	DBO (Domestic Banking Operation)	Deals with the full range of commercial banking products and services offered by three different business units: Corporate, Retail & SME Banking and Treasury.
SOLO	OBO (Offshore Banking Operation)	Deals with loans, deposits and related banking transactions in freely convertible foreign currencies with eligible Corporate customers in EPZs, PEPZs, EZs and Hi-tech Parks.
	EBL Securities Limited (EBLSL)	It buys, sells and deals with capital market securities i.e shares, MFs, debenture etc., on behalf of customers and provides margin loan facilities etc.
ONSOL	EBL Investments Limited (EBLIL)	It offers all kinds of merchant banking activities i.e. issue management underwriting portfolio management and other transactions.
Ñ	EBL Finance (HK) Limited	It deals with trade finance and off-shore banking business in Hong Kong.

EBL Finance (HK) Limited | It deals with trade and on short common profile (EBLAM) | It deals with trade and on short common profile (EBLAM) | It carries out business on asset management, portfolio management, capital market operation, equity investment, financial services i.e. corporate advisory, merger & acquisition, corporate restructuring etc. Information regarding the results of each reportable segment is included in **Annexure - E**. Performance is measured based on segment revenue and profit, as included in the internal management reports that are reviewed by the management committee of the Bank. Segment profit is used to measure performance as management believes that such information is relevant in evaluating

### Risk management and other related matters

nancial institutions are in the business of taking calculative risk and it is important how a bank decides on its risk appetite. EBL mly believes that robust risk management is the core function that makes its business sustainable. The risk management systems

# **GOOD GOVERNANCE** KEEPS US GOING



Credit risk
Credit risk is the risk of loss resulting from the failure of a borrower or counterparty to honor its financial or contractual obligations to the Bank. Board of Directors is the apex body for credit approval of the Bank. However, a part of credit approval authority is sub-delegated to the Managing Director and other officers of the Credit Risk Management (CRM) Division. The Board approves credit policies for the management for setting procedures, which together has structured the CRM framework of the bank. The Policy Coveral (CRM) contains the core principles for identifying, measuring, approving and managing credit risk in the bank. The policy covers Corporate, Retail, Small and Medium Enterprise (SME) exposures. Policies and procedures together have structured and standardized CRM process both in obligor and portfolio level. There is a comprehensive credit appraisal procedure that covers industry/business risk, management risk, faculty risk, environmental risk, reputational risk, and account performance risk.

Management reviews, at least once in a quarter, the credit exposures and portfolio performance of corporate under a clearly set out carly alert 'policy. If early alert 'palerts are raised, account plans are then re-evaluated; remedial actions are set, executed and monitored. Remedial action includes, but not limited to exposure reduction, security enhancement, exit of relationship or immediate transfer to Special Asset Management Division (SAMD).

The Bank follows the criteria for loan classification and provisioning requirement as stipulated in the BRPD Circular no. 14/2012 BRPD circular no. 03/2019, BRPD circular no. 16/2020, BRPD circular gruiner and sustituated in the BRPD Circular no. 14/2012 BRPD circular and circular letters as issued by Bangladesh Bank time to time. The Bank has maintained adequate provision against impaired loans including certain UC accounts having payment by deferral facilities following relevant circulars of Bangladesh Bank. Defails of which are stated in note 13

Liquidity risk
The responsibility of managing and controlling the bank's liquidity lies with the Asset Liability Committee (ALCO), which convenes the least once a month. The Asset Liability Management (ALM) desk, as the primary entity responsible for liquidity risk management, dilately oversees and regulates liquidity requirements on a daily basis through effective coordination of funding activities. In each ALCO meeting, a monthly policy clotten for fund flows is routinely reviewed.
On a monthly basis, ALCO scrutinizes liquidity management by assessing key ratios, maximum cumulative outflow, upcoming funding requirements from all business units, and the asset-liability mismatch. The committee also keeps a close eye on the concentration of deposits from large institutional depositors, acknowledging its volatile nature. To further enhance liquidity oversight, the Bank compiles a structural liquidity profile, a maturity profile of term deposits, cash flow modelling, and a contingency funding plan on a monthly basis. These comprehensive analyses are presented and discussed in ALCO meetings to ensure that liquidity levels meet the standards acceptable to both the Bank and regulatory authorities.

Market risk

Risk Management Division (RMD) is responsible for overall monitoring, control and reporting of market risk. Treasury mid office of RMD is an integral part of market risk management which independently evaluates and monitors treasury department's transaction from risk perspective. Overall risk parameters and exposures of the Bank are monitored by RMD, periodically reported to Executive Risk Management Committee (ERMC) and observations are shared with RMC of the Board. Market risk can be subdivided into three categories depending on risk factors: i) interest rate risk, ii) foreign exchange risk, and iii) equity price risk.

Interest rate risk is the risk to earnings or capital of the Bank arising from movement of interest rates. The movement of interest rates affects Bank's reported earnings and capital by changing:

Net interest income
 The market value of trading accounts (and other instruments accounted for by market value), and
 Other interest sensitive income and expenses.

Foreign exchange risk Foreign exchange risk
Foreign exchange risk refers to the potential impact on a bank's financial performance or position due to fluctuations in exchange rates between currencies. The Bank encounters this risk through its import payments and outward remittances, constituting outflows, while receiving foreign currency inflows from export receipts and inward remittances. The mismatch between these most on a given day can lead to exchange rate risk, causing the bank to have a long or short position resulting from customer-driven activities. Additionally, if the Bank sources funding in one currency by converting funds from another, it faces foreign exchange risk. The Bank remains cautious in currency conversion and takes hedges against such exposures.

Termans cautious in currency conversion and lakes nedge-against scale exposures such exposures. To manage this risk, the Bank calculates Value at Risk (VaR) on its foreign exchange position, arising from customer-driven transact at a 95% confidence level on a daily basis. The Bank strategically maintains various nostro accounts to facilitate operations in diffe currencies. As of the end of each day, the Bank ensures that its position adheres to the specified limits set by the grapidates Bank.

rational risk includes legal and regulatory risk, business process and change risk, fiduciary or disclosure breaches, technology

Institute, intended crime and environmental risk.

Risk Management Division (RMD) enriched the scope of risk matrix/RRI for Operational Risk compiling both quantitative and qualitative parameters in the regulatory frameworks and in the Bank's risk appetite. This department collects required information from different sources in different frequencies from monthly to yearly interval. Based on source data RMD plots the results in the Martix and escalates the critical and high risk issues to MANCOM, ERMC and RMC of the Board for guidance and to implement mitigation measures.

Monitoring activities and corrective measures

Effective control system contributes to the sustainable growth of the Bank. To assure effective internal control system in line with risk
management framework of the Bank the ICCD of the Bank runs a strong monitoring department. The department develops processes, procedures
and monitors key risk items. It also reviews approved tools and processes i.e. Departmental. Control Function Check List (IDCD), clusterly
Operations Report (IOCR). Loan Documentation Check List (IDCD), and Self-Assessment Anti-Fraud Internal Control Check List (IDCD), clusterly
Operations Report (IOCR). Loan Documentation Check List (IDCD), and Self-Assessment Anti-Fraud Internal Control Check List (IDCD), gractice &
procedure as a regulatory compliance. For any identified operational risks/lapses, this unit takes necessary steps for risk mitigation and escalates
to the higher management and Audit Committee of the Board for risk mitigation or absorption with specific remendations in a timely and
prompt manner. All the tools used for monitoring are in alignment with regulatory guidelines and internal policies and circulars. Prevention of money laundering and terrorist financing

Prevention of money laundering and terrorist financing
EBL performs a series of activities in identifying, assessing, mitigating and monitoring risks related to Money Laundering (ML) and
Terrorist Financing (FP). The Bank has established a control framework for strict compliance with all regulatory directives issued from
Bangladesh Financial Intelligence Unit with regard to AML & CFT. For prevention of Money Laundering and Terrorist Financing, the
Bank has revised Central Compliance Committee (CCC) with 14 department/division heads to ensure collective participation of different
departments in comprehensive AML and CFT program. Under direction of CCC and Chief Anti Money Laundering Compliance Officire (CAMLCO). AML department implements and monitors different AML & CFT programs across the Bank In addition to nominating Branch
Anti-Money Laundering Compliance Officire (BAMLCO) ab tranches, we have nominated Department Anti-Money Laundering Compliance
Officer (DAMLCO) at crucial departments to oversee AML/CFT compliance at root level.

EBL has implemented automated transaction monitoring and sanction screening system to corroborate AML/CFT compliance program. Currently 8 sanction screening lists are incorporated in the system for sanction compliance and 60 rules & 58 reports for robust transaction monitoring. To increase awareness among employees, EBL has adopted training programs such as need based training, foundation trainings, certification programs etc. for its employees.

Information and communication technology risk
Eastern Bank PLC. (BBL) exemplifies excellence in Information and Communication Technology (ICT) security within the banking
industry of Bangladesh, strictly adhering to the ICT Security Guideline of Bangladesh Bank. The cornerstone of EBL's commitment
to data security was laid with its PCI DSS certification in 2016, a testament to its dedication to protecting sensitive information.
This commitment is reinforced by its consistent compliance with PCI DSS and the achievement of the ISO 27001:2013 Standard
Compliance Certification for five consecutive years, up to 2023, underscoring its commitment to information security management.
BEL's ICT Division has rigorously implemented both physical and logical security measures to saferuit is ICT infrastructure
against cyber threats. This includes protecting key assets like Data Centers and Disaster Recovery Sites. Moreover, the Bank is in
the process of establishing a Security Operation Center (SOC) to enhance its proactive stance against cyber threats, demonstrating
forward-thinking in cybersecurity vigilance.

On the logical security front BBL has deployed advanced access control systems intrusion detection systems and conducts regular

un ward-runking in cybersecurity vigilance.

On the logical security front, EBL has deployed advanced access control systems, intrusion detection systems, and conducts regular security assessments to identify and remediate vulnerabilities. The adoption of a Security Information and Event Management (SIEM) solution and the routine conduct of internal and external vulnerability assessments and penetration testing underscore the Bank's proactive approach to strengthening its cyber defenses.

EBL has also developed a comprehensive Business Continuity Management (BCM) strategy to ensure operational resilience in the face of disruptive events. This strategic focus ensures that critical operations can continue or quickly resume, thereby maintaining the Bank's operational integrity.

the Bank's operational integrity.

To foster a cybersecurity-aware culture, EBL has launched initiatives aimed at educating its employees and customers on cybersecurity best practices. This, coupled with a stringent information system audit process, highlights the Bank's dedication to continuous improvement in ICT security.

In essence, EBL's holistic approach to ICT security, marked by strict adherence to international standards, proactive threat monitoring, and a focus on cybersecurity education, positions it as a leader in protecting digital assets. Through these efforts, EBL not only secures its own infrastructure and data but also establishes a benchmark for ICT security practices in the banking sector, ensuring customer and stakeholder trust in a digital era.

Internal audit

The Bank has an independent and functional Internal Audit department to perform risk based audit on various business and operational areas of the Bank and its subsidiaries on periodic interval. Audit rating is determined on the basis of audit policy and guidelines as approved by the Board. The objective of internal audit is to examine and evaluate whether the process of risk management, internal control and governance are adequate and functioning properly. The objective sincludes advising and recommending to higher management for improvements in internal control and risk management system. The Audit Committee of the Board has active oversight on the internal audit is independence, scope of work and resources. The Audit Committee of the Board has active oversight on the internal audit is independence, scope of work and resources. The Audit Committee of Board regularly reviews the internal audit reports as well as monitors progress of previous findings. However, the Head of Audit being part of internal control & compliance, reports to and is responsible to the Audit Committee of the Board.

Prevention of fraud

Bil has a Board approved policy titled EBL Fraud and Theft Risk Prevention and Management Policy to minimize the incidence and impact
of fraud. Incidence of fraud or theft has become one of the inherent risks in banking business but can very well be avoided or minimized
by creating a highly regimented environment and harnessing a culture and value of transparency, accountability, trust and teamwork. With
this endeavour to encourage all employees to report perceived unethical or illegal conduct of employees to appropriate authorities in a
confidential manner without any fear of harassment, a 'Speak Up Policy has been approved by the Board.
Moreover, EBL Incident Reporting (IRP Processe Guideline has been established so that all incidents are reported to Head of ICC and
recorded in incident log book for regularization/preventive measures.

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 2022. The following ratings have been awarded: Periods Date of rating Long term Short term

Compliance with International Financial Reporting Standards (IFRSs)

financial statements as at and for the year ended 31 December 2023.				_ :	EBL Investments EBL Finance (HK
Name of IFRSs/IASs	IFRSs/IASs	No.	Status	:	EBL Asset Manac
Presentation of Financial Statements	IAS	1	*Applied	] :	EDL ASSEL Malla
Inventories	IAS	2	N/A	:	Less: Inter comp
Statement of Cash Flows	IAS	7	*Applied	1 :	neco. miter comp
Accounting Policies, Changes in Accounting Estimates and Errors	IAS	8	Applied	] :	
Events after the Reporting Period	IAS	10	Applied	; 4.c	Balance with bar
Income Taxes	IAS	12	Applied	7 :	Receivable
Property, Plant and Equipment	IAS	16	Applied	] :	On demand
Employee Benefits	IAS	19	Applied	:	In not more tha
Accounting for Government Grants and Disclosure of Government Assistance	IAS	20	N/A	1 :	In more than one: In more than thi
The Effects of Changes in Foreign Exchange Rates	IAS	21	Applied	1:	In more than or
Borrowing Costs	IAS	23	N/A	] :	In more than fi
Related Party Disclosures	IAS	24	Applied	7 :	
Accounting and Reporting by Retirement Benefit Plans	IAS	26	N/A	7 : _	
Separate Financial Statements	IAS	27	Applied	7 : 5	Money at call an Banks
Investments in Associates	IAS	28	N/A	7 :	Non-Bank Finan

Accounting Policies, Changes in Accounting Estimates and Errors	IAS	8	Applied
Events after the Reporting Period	IAS	10	Applied
Income Taxes	IAS	12	Applied
Property, Plant and Equipment	IAS	16	Applied
Employee Benefits	IAS	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	IAS	20	N/A
The Effects of Changes in Foreign Exchange Rates	IAS	21	Applied
Borrowing Costs	IAS	23	N/A
Related Party Disclosures	IAS	24	Applied
Accounting and Reporting by Retirement Benefit Plans	IAS	26	N/A
Separate Financial Statements	IAS	27	Applied
Investments in Associates	IAS	28	N/A
Interests in Joint Ventures	IAS	31	N/A
Financial Instruments: Presentation	IAS	32	*Applied
Earnings per share	IAS	33	Applied
Interim Financial Reporting	IAS	34	**Applied
Impairment of Assets	IAS	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	IAS	37	*Applied
Intangible Assets	IAS	38	Applied
Financial Instruments: Recognition and Measurement	IAS	39	*Applied (for Hedge Accounting)
Investment Property	IAS	40	N/A
Agriculture	IAS	41	N/A
First-time Adoption of International Financial Reporting Standards	IFRS	1	Applied
Share-based Payment	IFRS	2	N/A
Business Combinations	IFRS	3	Applied
Non-current Assets Held for Sale and Discontinued Operations	IFRS	5	*Applied
Exploration for and Evaluation of Mineral Resources	IFRS	6	N/A
Financial Instruments: Disclosures	IFRS	7	*Applied
Operating Segments	IFRS	8	Applied
Financial Instruments	IFRS	9	*Applied
Consolidated Financial Statements	IFRS	10	Applied
Joint Arrangements	IFRS	11	N/A
Disclosure of Interests in Other Entities	IFRS	12	Applied
Fair Value Measurement	IFRS	13	*Applied
Regulatory Deferral Accounts	IFRS	14	N/A
Revenue from Contracts with Customers	IFRS	15	Applied
Leases	IFRS	16	Applied
Insurance Contracts	IFRS	17	N/A

\*\* The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for a positive of IAS 34 is to prescribe the minimum content of an interim period and hence it is not applicable for a positive of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for a positive of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for a positive of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the principles for the prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a principle of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles for a positive of IAS 34 is to prescribe the principles recognition and measurement in complete or condensed financial statements for an interim period and hen annual financial statements. However, Eastern Bank PLC, being a listed entity in DSE and CSE regularly put reports complying with IAS 34. N/A = Not applicable

Analysis of impact of standards issued but not yet effective
In 2023, Eastern Bank PLC, has published a Sustainability Report without considering the guidance of IFRS S1: General Requirements
for Disclosure of Sustainability-related Financial Information and IFRS S2: Climate related disclosures, as the compliance of both
standards is not mandatory for this year. However, the Bank has plan to implement IFRS S1 and IFRS S2 in 2024. The application
of IFRS S1 and IFRS S2 may lead to changes in the Bank's operation and governance resulting an improvement in sustainability
performance and achievement of the sustainability goals. Apart from this, the Bank and the key stakehols will be able to compare
the disclosed information objectively once all the entities are required to follow the similar sustainability reporting framework i.e.
IFRS S1 and IFRS S2 from 2024. During implementation of IFRS S1 and IFRS S2 from to incur additional costs
relating to recruitment of additional staffs, relevant data collection and analysis, development & modification of internal control, and
production of sustainability report.

Moreover, IASB introduced IFRS 18: Presentation and Disclosure in Financial Statements in replacement of IAS 1. IFRS 18 is expected to be issued in April 2024 and will be effective for annual reporting periods beginning on or after 1 January 2027. Bank will assess potential impact of IFRS 18 after issuance of the same by IASB.

Audit Committee disclosures
Please refer to Report of the Audit Committee for details disclosures on Audit Committee presented in other information in the annual report

2.12 Approval of financial statements These financial statements were reviewed by the Audit Committee of the Board in its  $149^{\circ}$  meeting held on 10 March 2024 and was subsequently approved by the Board in its  $753^{\circ}$  meeting held on the same date.

roup	Ва	ank
2022	2023	2022
	es held with Bangla notice and prize bo	
/ <	at call and on short	at call and on short house and prize bu

	balance and customers' deposit to reflect the a					ujusteu witti ATM
	Cash in hand (including foreign currencies)	3.1	5,558,590,040	4,716,684,227	5,558,469,189	4,716,619,787
	Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	3.2	15,381,788,929	16,438,906,912	15,381,788,929	16,438,906,912
			20,940,378,969	21,155,591,139	20,940,258,118	21,155,526,699
3.1	Cash in hand (including foreign currencies)					
	Local currency	3.1.1	5,430,805,219	4,641,122,645	5,430,684,368	4,641,058,205
	Foreign currencies		127,784,821	75,561,583	127,784,821	75,561,583
			5,558,590,040	4,716,684,227	5,558,469,189	4,716,619,787
3.1.1	Local currency					
	With Bank		5,430,684,368	4,641,058,205	5,430,684,368	4,641,058,205
	With Subsidiaries		120,851	64,440	-	-
			5,430,805,219	4,641,122,645	5,430,684,368	4,641,058,205

					Amount in BDT
	Notes	Gro	up	Bar	nk
	Notes	2023	2022	2023	2022
3.2	Balance with Bangladesh Bank and its agent Bank(s) in	cluding foreign cu	rrencies		
	Bangladesh Bank				
	Local currency	14,576,796,917	15,100,350,453	14,576,796,917	15,100,350,453
	Foreign currencies	574,672,415	954,131,280	574,672,415	954,131,280
		15,151,469,331	16,054,481,734	15,151,469,331	16,054,481,734
	Sonali Bank (an agent of Bangladesh Bank) - local currency	230.319.598	384,425,178	230.319.598	384.425.178
	, , , , , , , , , , , , , , , , , , , ,	15,381,788,929	16,438,906,912	15,381,788,929	16,438,906,912
3.a	Cash Reserve Ratio (CRR)				
	D	1 1		. 100 1 3 0000	10000

Bank

	DBO	0B0	2023	2022
Average total demand and time liabilities of October (excluding inter-bank deposit)	344,524,920,049	22,635,885,014	367,160,805,063	334,736,199,257
Daily basis				
Required reserve (for DBO 3.50% & OBO 1.5% of ATDTL)	12,058,372,210	339,538,280	12,397,910,490	10,970,354,921
Actual reserve held with Bangladesh Bank*			14,653,175,742	15,755,145,310
Surplus			2,255,265,252	4,784,790,389
Bi-weekly basis:				

The bank maintained excess cash reserve of BDT 500.80 million in the last fortnight of 2023 (BDT 6.730.38 million in the same period of 2022) calculated by summing up excess cash reserve maintained over required CRR on daily basis. \*As per Bangladesh Bank Local & Foreign Currency Statement.

Statutory Liquidity Ratio (SLR) Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2023), DOS cicular no. 1 dated 19 January 2014 and DOS circular letter no. 26 dated 19 August 2019 issued by Bangladesh Bank, EBL has been maintaining SLR @ 13% for DBO & OBO on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the porting month (i.e. SLR of December 2023 is based on weekly ATDTL of October 2023). Reserve maintained by the Bank as at 31 December is as follows:

	,		,			
	Required reserve (13% of ATDTL)		<b>DB0</b> 44,788,239, 630	<b>0B0</b> 2,942,665,080	Solo-2023 47,730,904,710	Solo-2022 43,515,705,903
	Actual reserve held (Note 3.c) Surplus				76,543,989,806 28,813,085,096	72,813,339,980
	ou.p.uo				20/020/000/070	Amount in BDT
		Notes	Gro		Ba	
			2023	2022	2023	2022
3.c	Actual reserve held					
	Excess cash reserve (note 3.c.1)				419,461,222	3,111,109,380
	Cash held				5,558,469,189	4,716,619,787
	Balance with Sonali Bank				230,319,598	384,425,178
	Unencumbered approved securities (HFT)				14,452,184,546	16,501,299,916
	Unencumbered approved securities (HTM)				55,883,555,252	48,099,885,718
	**				76.543.989.806	72.813.339.980
3.c.1	Excess cash reserve					
	Ralance with Rangladech Rank*				17, 450 175 770	15 755 175 210

Batance with Bangtauesh Bank Less: Required cash reserve on bi-weekly average basis (for DBO 4% & OBO 2% of ATDTL) Excess of cash reserve as on the reporting date \*As per Bangladesh Bank Local & Foreign Currency Statement. Ralances with other hanks and financial institutions

Balance with other banks and financial institutions are reported as per our book balance and following BRPD cicular no. 14 dated 25 June 2003. Periodic reconciliation is done to keep any un-reconciled balance within non-material level. Nostro account reconciliations are also certified by external auditor on half-yearly basis. Provision is also made for any un-settled debit entries over 6 months (if required).

14,233,714,520 12,644,035,930 419,461,222 3,111,109,380

Balance in Bangladesh	4.1	7,189,372,713	4,612,126,429	6,658,363,659	4,471,348,086
Balance outside Bangladesh	4.2	12,026,142,551	7,987,271,813	11,394,935,677	7,382,719,034
•		19,215,515,264	12,599,398,242	18,053,299,336	11,854,067,120
Balance in Bangladesh					
In Current Deposit Accounts with					
Banks		1,820,749,618	920,299,072	218,222,994	259,508,932
Non-Bank Financial Institutions (NBFIs)		-	-	-	-
Mobile Financial Services (MFSs)		2,069,240		2,069,240	-
		1,822,818,858	920,299,072	220,292,234	259,508,932
Less: Inter company elimination (with deposit	t account)	(556,503,199)	(630,688,922)	-	-
		1,266,315,659	289,610,150	220,292,234	259,508,932
In Special Notice Deposit Accounts with					
Banks		270,497,653	241,957,290	12,071,425	11,839,154
Non-Bank Financial Institutions (NBFIs)		-	-	-	-
		270,497,653	241,957,290	12,071,425	11,839,154
Less: Inter company elimination (with deposit	t account)	(11,907,930)	(140,081,247)	-	-
		258,589,723	101.876.043	12.071.425	11.839.154
In Fixed Deposit/Placement Accounts with					
Banks		4,335,809,239	7,570,424,524	4,325,809,239	7,570,424,524
Non-Bank Financial Institutions (NBFIs)		3,270,000,000	3,520,640,236	3,270,000,000	3,500,000,000
		7,605,809,239	11,091,064,760	7,595,809,239	11,070,424,524
Less: Inter unit/company elimination (with b	orrowings)	(1,941,341,908)	(6,870,424,524)	(1,169,809,239)	(6.870,424,524)
		5,664,467,331	4,220,640,236	6,426,000,000	4,200,000,000
		7,189,372,713	4,612,126,429	6,658,363,659	4,471,348,086

Balance outside Bangladesh In deposit account with AB Bank PLC., Mumbai Al-Rajhi Bank, KSA Bank of Bhutan, Bhutan Bank of Bhutan, Bhutan
Bank of China, China
Bank of China, China
Bank of China, China
Bank of Tokyo Mitshubishi, Japan
Citibank NA, USA
Commerz Bank AG, Germany
Habib American Bank, USA
HDFC Bank Limited, Hongkong
ICICI Bank Limited, Hongkong
ICICI Bank Limited, India
ICICI Bank Limited, Hongkong
JP Morgan Chase Bank NA, Australia
JP Morgan Chase Bank NA, Australia
JP Morgan Chase Bank NA, Australia
JP Morgan Chase Bank, WA
Mashreqbank, USA
Mashreqbank, USA
Nepal Bingladesh Bank Limited, Nepal
MCB Bank Limited, Pakistan
National Commercial Bank - Jeddah
Nordea Bank, Norway
Standard Chartered Bank, Srilanka
Standard Chartered Bank, India 443,298,125 11,319,182 202,283 3,100,665,347 4,520,398 65,997,299 2,451,517 10,319,970 7,172,648 Standard Chartered Bank, India Standard Chartered Bank, USA Standard Chartered Bank, Singapore Standard Chartered Bank, Germany

Wells Fargo Bank, USA Zuercher Kantonal Bank, Zurich, Switzerland 1,074,265 Z,048,333 1,674,265 Z,048,333 12,026,142,551 7,987,271,813 11,394,935,677 7,382,719,034

Details of Foreign currency amounts and exchange	rates are presented in A	Annexure-B.
Balances of subsidiaries with Banks & NBFIs		
With Eastern Bank PLC. (eliminated as intra grou	p balance)	
EBL Securities Limited	565,325,831	284,178,912
EBL Investments Limited	18,994,749	72,879,024
EBL Finance (HK) Limited	752,537,926	357,962,520
EBL Asset Management Limited	1,539,807	55,749,713
	1,338,398,313	770,770,169
With other banks & NBFIs		
Banks	1,162,215,928	745,331,122
Non-Bank Financial Institutions (NBFIs)	-	-
	1,162,215,928	745,331,122
	2,500,614,241	1,516,101,291
Consolidated balance with Banks and FIs by group	p entities	

18,053,299,336 11,854,067,120 1,086,280,957 404,263,226 19,048,677 72,932,818 1,383,744,800 962,515,299 11,539,807 76,389,948 20,553,913,577 13,370,168,411 Eastern Bank PLC. (Parent) 19,215,515,264 12,599,398,242

inks and FIs (according to ren ne year but not more than five years to years 19,215,515,264 12,599,398,242 18,053,299,336 11,854,067,120 3.100.000.000 6.440.000.000 3.100.000.000 6.440.000.000 3,100,000,000 6,440,000,000 3,100,000,000 6,440,000,000 Money at call and on short notice - Banks 5.1

NRB Bank Limited
United Commercial Bank PLC.
Habib Bank Ltd
Social Islami Bank PLC. Accounting policy

REPO and Reverse REPO

All investments are initially recognised at cost, including acquisition charges associated with the investment. Investments in government treasury securities or Bangladesh Bank Bills categorised as HTM or/and HFT are subsequently measured as per DOS circular no. 5 dated 26 May 2008 and related clarifications as per DOS circular letter no. 5 dated 28 January 2009. Investments classified as non-government treasury securities are subsequently measured either at cost or market value less any recoverable

3.100.000.000 6.440.000.000 3.100.000.000 6.440.000.000

Investment in Govt.T-Securities/BB Bills- Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortised cost at each year-end by taking into account any discount or premium on acquisition. Premiums are amortised and discounts are accredited, using the effective or historical yield. Any increase in value of securities is booked to equity but decrease to profit and loss account. Income is recognised to profit and loss account on accrual basis as per BB guideline. Investment in Govt.T-Securities/BB Bills- Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marked-to-market on weekly basis. Any decrease on revaluation of securities is recognised to profit and loss account, but any increase of value of securities is booked to revaluation reserve account as per BB DOS circular no. 5 dated 28 January 2009. Income is recognised to profit and loss account on accrual basis as per BB guideline.

Transactions of REPO and Reverse REPO are made following DOS circular no. 6 dated 15 July 2010 of BB. In case of REPO of both coupon and non-coupon bearing treasury securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest bearing security, the Bank does not accrue interest during REPO period.

Investment in corporate bond, zero coupon bond, perpetual bond, debenture, pref. share etc.

These are investments primarily 'held to maturity' or 'no maturity date'. After initial recognition at cost, investments are measured at realizable value in every period end. Any decrease in value of securities is recognized to profit and loss account, but no unrealized gain is booked to revaluation reserve account. Income (ie. interest, profit, gain or dividend) is recognized to profit and loss account on incrual basis as per IFRS and Bangladesh Bank guideline. Investments - Initial recognition and subsequent measurement at a glance

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/bonds - Held For Trading (HFT)	Cost	Fair value	Revaluation loss to profit and loss account, but gain to revaluation reserve account.
Govt. T-bills/T-bonds - Held To Maturity (HTM)	Cost	Amortised cost	Increase in value of securities is booked to equity as amortization gain, but decrease to profit and loss account.
Debenture/bond (unquoted)	Cost	Lower of cost or realizable value	Provision is kept @ 25%, 50% and 100% or outstanding balance for 1st, 2nd and 3rd year respectively following BB DOS circular no. 04/2019, i due coupon/dividend payment is not received.
Shares (quoted) *	Cost	Lower of cost or market value (portfolio basis)	Provision for revaluation loss (net off gain) is charged to profit and loss account but no unrealised gain booking.
Shares (unquoted)*	Cost	Lower of cost or Net worth	Provision for unrealised loss to profit and loss accoun but no unrealised gain booking.
Mutual fund (closed-end) *	Cost	Lower of cost or market value (portfolio basis)	Provision for unrealised loss (net) to profit and loss account but no unrealised gain booking.
Unit fund (open-end) *	Cost	Lower of cost or surrender value	Provision for unrealised loss (net) to profit and loss account but no unrealised gain booking.
Preference Shares	Cost	Lower of cost or realizable value	Provision is kept @ 25%, 50% and 100% or outstanding balance for 1st, 2nd and 3rd year respectively following BB DOS circular no. 04/2019, if due dividend payment is not received.
Prize bonds	Cost	Cost	None

\* Based on DOS circular letter no. 1 dated 24 May 2023, provision for diminution of value of quoted shares, mutual funds (closed-end) has been made on the basis of net worth (Assets - Liabilities) of shares and surrender price of mutual funds respectively. The provision amount has been placed under other liabilities. Details are stated in note 13.8 of these financial statements

			Gro	um	Ba	Amount in BDT
	Dataila of investments	Notes	2023	2022	2023	2022
	<b>Details of investments</b> Government Others	6.1 6.2	70,339,401,798 27,321,218,976 <b>97,660,620,773</b>	64,603,877,534 28,428,309,602 <b>93,032,187,136</b>	70,339,401,798 23,683,427,773 <b>94,022,829,570</b>	64,603,877,534 25,802,844,879 <b>90,406,722,413</b>
6.a	Consolidated investments by group entities Eastern Bank PLC. (Parent)		94,022,829,570	90,406,722,413		
	EBL Securities Limited EBL Investments Limited		2,674,428,030 715,627,309	2,102,010,325 344,940,964		
	EBL Asset Management Limited		97,660,620,773	178,513,434 93,032,187,136		
	Less: Inter company elimination		97,660,620,773	93,032,187,136		
6.1	Government (Investment in govt. securities)		77,000,020,773	75,052,107,150		
	Treasury Bills Treasury Bonds	6.1.1 6.1.2	19,851,925,858 50,483,813,940	872,796,690 63,728,388,944	19,851,925,858 50,483,813,940	872,796,690 63,728,388,944
	Prize Bonds		3,662,000 <b>70,339,401,798</b>	2,691,900 <b>64,603,877,534</b>	3,662,000 <b>70,339,401,798</b>	2,691,900 <b>64,603,877,534</b>
6.1.1	Treasury Bills					
	Held for Trading (HFT) Held to Maturity (HTM)		12,626,258,551 7,225,667,307	872,796,690	12,626,258,551 7,225,667,307	872,796,690
			19,851,925,858	872,796,690	19,851,925,858	872,796,690
6.1.2	Treasury Bonds Held for Trading (HFT)		1,825,925,995	15,628,503,226	1,825,925,995	15,628,503,226
	Held to Maturity (HTM)	6.1.2.a	48,657,887,945 <b>50,483,813,940</b>	48,099,885,718 <b>63,728,388,944</b>	48,657,887,945 <b>50,483,813,940</b>	48,099,885,718 <b>63,728,388,944</b>
5.1.2.a	Treasury Bonds (Tenor wise holding) - unencur	nbered				
	2- year Treasury bonds 5- year Treasury bonds		1,284,698,074 5,929,953,585	3,459,704,851 6,640,447,564	1,284,698,074 5,929,953,585	3,459,704,851 6,640,447,564
	10- year Treasury bonds 15- year Treasury bonds		26,519,870,729 10,185,455,846	32,026,163,012 12,517,611,987	26,519,870,729 10,185,455,846	32,026,163,012 12,517,611,987
	20- year Treasury bonds		6,563,835,707 <b>50,483,813,940</b>	9,084,461,530 <b>63,728,388,944</b>	6,563,835,707 <b>50,483,813,940</b>	9,084,461,530 <b>63,728,388,944</b>
	Disclosure on REPO and Reverse Repo transac	tions is m			50,403,013,740	03,720,300,744
5.2	Others (Investment in securities other than g			·.		
	Corporate bond (non-convertible) Subordinated bond (issued by other banks)	6.2.1	700,000,000 8,340,000,000	903,496,756 9,630,000,000	700,000,000 8,340,000,000	900,000,000
	Perpetual Bond		5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
	Zero Coupon Bond Preference Shares		4,244,833,334	355,419,671 5,195,333,333	236,977,327 4,244,833,334	355,419,671 5,195,333,333
	Ordinary Shares & Mutual Funds (MFs)- (Quoted and Unquoted)	6.2.2	8,799,408,315	7,344,059,842	5,161,617,112	4,722,091,875
5.2.1	Subordinated bond (issued by other banks)		27,321,218,976	28,428,309,602	23,683,427,773	25,802,844,879
0.2.1	United Commercial Bank Subordinated Bond		600,000,000	800,000,000	600,000,000	800,000,000
	Jamuna Bank Subordinated Bond MTBL Subordinated Bond		80,000,000 860,000,000	160,000,000 1,120,000,000	80,000,000 860,000,000	160,000,000 1,120,000,000
	SIBL Subordinated Bond Standard Bank Subordinated Bond		100,000,000	50,000,000 200,000,000	100,000,000	50,000,000 200,000,000
	Bank Asia Subordinated Bond DBBL Subordinated Bond		600,000,000	800,000,000	600,000,000	800,000,000
	SEBL Subordinated Bond		800,000,000 1,300,000,000	1,000,000,000 1,500,000,000	800,000,000 1,300,000,000	1,000,000,000 1,500,000,000
	IBBL Subordinated Bond Trust Bank Subordinated Bond		1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
	Exim Bank Subordinated Bond IFIC Bank Subordinated Bond		1,000,000,000	1,000,000,000 1,000,000,000	1,000,000,000	1,000,000,000
6.2.2	Ordinary shares & MFs (quoted and unquoted Quoted shares & MFs	) - at cost	8,340,000,000	9,630,000,000	8,340,000,000	9,630,000,000
	Quoted shares (sector wise): Banks		1,773,637,669	1,763,278,883	1,299,754,619	1,306,087,143
	NBFIs Insurance		860,566,207 1,175,198,782	718,063,805 572,499,827	154,977,959 436,558,715	154,977,959 241,021,678
	Cement & Ceramics Engineering		129,947,441 187,663,212	90,113,637 127,193,084	99,963,256 87,360,626	60,129,452 87,360,626
	Food & Allied Fuel & Power		724,223,095	744,186,695	701,365,454	708,997,318
	Pharmaceuticals & Chemicals		394,651,746 1,024,197,430	345,071,975 1,040,760,360	227,878,821 682,360,995	178,299,050 682,360,995
	Textile Others		128,139,352 1,291,178,260	198,786,438 654,100,014	27,919,059 453,472,485	27,927,711
			7,689,403,194	6,254,054,720	4,171,611,989	3,732,086,753
	EBL Sponsored MFs: EBL First Mutual Fund		13,816,533	13,816,533	13,816,533	13,816,533
	EBL NRB Mutual Fund First Bangladesh Fixed Income Fund		133,311,883 698,580,237	133,311,883 698,580,237	133,311,883 698,580,237	133,311,883 698,580,237
	Other Mutual Funds		30,000,000	30,000,000	30,000,000	30,000,000
	Total Quoted shares & MFs		875,708,653 8,565,111,847	875,708,653 7,129,763,372	875,708,653 5,047,320,642	875,708,653 4,607,795,405
	Unquoted shares & MFs: Shares		81,796,470	81,796,470	31,796,470	31,796,470
	Unit Funds		152,499,998 234,296,468	132,500,000 214,296,470	82,500,000 <b>114,296,470</b>	82,500,000 <b>114,296,47</b> 0
	Total ordinary shares & MFs (quoted and unqu		8,799,408,315	7,344,059,842	5,161,617,112	4,722,091,875
6.2.2.1	Market value of quoted shares and MFs (as or	1 31 Decer	nber)			
	Quoted shares & MFs:				1 1 / 5 0 / 0 000	1,157,902,198
	Quoted shares & MFs: Banks NBFIs		1,541,385,410 760.057.286	1,515,258,202 612,474,484	1,165,269,990 124,736,250	
	Banks NBFIs Insurance		760,057,286 992,787,151	612,474,484 423,252,499	124,736,250 358,228,592	124,736,250 168,193,417
	Banks NBFIs		760,057,286	612,474,484	124,736,250	124,736,250 168,193,417 51,138,750
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Altied		760,057,286 992,787,151 114,029,309 162,592,151 538,162,990	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476
	Banks NBFIs Insurance Cement & Ceramics Engineering		760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979	612,474,484 423,252,499 75,366,359 112,572,019	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,258
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile		760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979 845,331,530 75,445,357	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,862	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals		760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979 845,331,530	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile		760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979 845,331,530 75,445,357 863,280,938 <b>6.215,868,100</b> 786,417,000	612.474.484 423.252.499 75.366.359 112.572.019 533.860.696 274.557.379 846.890.966 138.994.975 593.432.264 5.126.659.840 758.454.577	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,862 371,525,032 3,464,911,682 717,578,596	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000 <b>3,017,783,910</b> 706,734,577
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  Mutual Funds/Unit Funds	is	760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979 845,331,530 75,445,357 863,280,938 6,215,848,100 786,417,000 7,002,285,100	612.474.484 423.252.499 75.366.359 112.572.019 533.860.696 274.557.379 846.890,966 138.994.971 593.432.264 5.126.659.840 758.454.577 5.885,114.416	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,862 371,525,032 3,464,911,682 717,578,596 4,182,490,278	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000 <b>3,017,783,910</b> 706,734,577
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  Mutual Funds/Unit Funds  *Lock in status of EBL sponsored Mutual Fund EBL First Mutual Fund (Sponsor Unit)	is	760,057,286 992,787,151 114,029,309 162,592,151 588,162,990 322,795,979 845,331,530 75,445,357 863,280,938 6,215,868,100 7,002,285,100  Trading Started 8/19/2009	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971 539,342,264 5,126,659,840 758,454,577 5,885,114,416 Lock in period 20 Years	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,852 371,525,032 3,464,911,682 717,578,596 4,182,490,278 Lock in expiry 8/181/2029	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000 <b>3,017,783,910</b> 706,734,577
	Banks NBFIS Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  Mutual Funds/Unit Funds  *Lock in status of EBL sponsored Mutual Fund		760.057.286 992.787.151 114.029.309 162.592.151 538.162.990 322.795.979 845.331.530 75.445.357 863.280.938 6,215.868,100 7,86.417.000 7,002.285,100	612.474.484 423.252.499 75.366.359 112.572.019 533.850.696 274.557.379 846.890.966 138.994.971 593.432.264 5,126.659,840 758.454.577 5,885,114.416 Lock in period	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,080,110 20,676,862 371,525,032 3,464,911,682 711,578,596 4,182,490,278 Lock in expiry	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000 <b>3,017,783,910</b> 706,734,577
	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  *Lock in status of EBL sponsored Mutual Funds EBL First Mutual Fund (Sponsor Unit) EBL NRB Mutual Fund (Sponsor Unit) First Bangladesh Fixed Income Fund (Sponsor 10% of all three EBL sponsored MFs are to	Unit)	760,057,286 992,787,151 114,029,309 142,592,151 538,162,990 322,795,979 845,331,530 75,445,357 863,280,938 6,215,868,100 7,804,17,000 7,002,285,100  Trading Started 8/19/2007 5/23/2/011 3/19/2012	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971 573,432,264 5126,659,840 758,454,577 5,885,114,416 Lock in period 20 Years 20 Years 20 Years	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,862 371,525,032 3,464,911,682 711,578,596 4,182,490,278 Lock in expiry 8/18/2027 5/22/2031 3/18/2032	124.734.250 168.193.417 51.138.750 73.707.794 505,588.476 140.677.255 53.458.976 21.885.799 220.295,000 3,017.783.910 706.734.518,486
6.a.2	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  **Lock in status of EBL sponsored Mutual Fund EBL First Mutual Fund (Sponsor Unit) First Bangladesh Fixed Income Fund (Sponsor 10% of all three EBL sponsored MFs are to subsequently) from the date of prospectus iss	Unit) be unde	760,057,286 992,787,151 114,029,309 142,592,151 538,162,990 322,795,979 845,331,530 75,445,357 863,280,938 6,215,868,100 7,804,17,000 7,002,285,100  Trading Started 8/19/2007 5/23/2/011 3/19/2012	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971 573,432,264 5126,659,840 758,454,577 5,885,114,416 Lock in period 20 Years 20 Years 20 Years	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110 20,676,862 371,525,032 3,464,911,682 711,578,596 4,182,490,278 Lock in expiry 8/18/2027 5/22/2031 3/18/2032	124.734.250 168.193.417 51.138.750 73.707.794 505,588.476 140.677.255 53.458.976 21.885.799 220.295,000 3,017.783.910 706.734.518,486
6.a.2	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  *Lock in status of EBL sponsored Mutual Funds First Bangladesh Fixed Income Fund (Sponsor Unit) EBL NRB Mutual Fund (Sponsor Unit) First Bangladesh Fixed Income Fund (Sponsor 10% of all three EBL sponsored MFs are to subsequently) from the date of prospectus is Remaining maturity grouping of investments On demand	Unit) be unde	760,057,286 992,787,151 114,029,309 162,592,151 538,162,990 322,795,979 845,331,530 75,445,357 863,280,938 6,215,868,100 7,002,285,100 Trading Started 8/19/2009 5/23/2011 3/19/2012 r lock-in status for	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971 593,432,264 5,126,659,840 20 Years	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,080,110 20,676,862 371,525,032 3,664,911,682 717,7578,596 4,182,490,278 Lock in expiry 8/18/2029 5/22/2031 3/18/2032 ally it was 10 year	124,734,25( 168,193,417 51,138,75( 73,707,794 505,588,474 140,677,255 553,658,974 220,295,000 3,017,783,910 706,734,577 3,724,518,486
6.a.2	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  Mutual Funds/Unit Funds  *Lock in status of EBL sponsored Mutual Fund EBL First Mutual Fund (Sponsor Unit) EBL NRB Mutual Fund (Sponsor Unit) First Bangladesh Fixed Income Fund (Sponsor 10% of all three EBL sponsored MFs are to subsequently) from the date of prospectus is: Remaining maturity grouping of investments On demand In not more than one month In more than one month un more than three in	Unit)  be under  sued.	760,057,286 992,787,151 114,029,309 142,592,151 538,162,990 322,795,979 845,331,530 75,445,357 75,445,357 75,445,357 75,445,357 76,425,368,100 7,002,285,100 Trading Started 8/19/2009 5/23/2/011 3/19/2012 r lock-in status for the st	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 138,994,971 533,432,264 5126,659,840 758,454,577 5,885,114,416 Lock in period 20 Years 20 Years 20 Years 120 Years	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,080,110 20,676,862 20,676,862 2171,578,596 4,182,490,278 Lock in expiry 8/18/2029 5/22/2031 3/18/2032 alty it was 10 year 3,662,000 847,939,189 4,085,041,792	124,734,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 553,658,976 21,885,793 220,295,000 3,017,783,910 706,734,577 3,724,518,486
6.a.2	Banks NBFIs Insurance Cement & Ceramics Engineering Food & Allied Fuel & Power Pharmaceuticals & Chemicals Textile Others  *Lock in status of EBL sponsored Mutual Fund EBL First Mutual Fund (Sponsor Unit) EBL NRB Mutual Fund (Sponsor Unit) First Bangladesh Fixed Income Fund (Sponsor 10% of all three EBL sponsored MFs are to subsequently) from the date of prospectus iss Remaining maturity grouping of investments On demand In not more than one month	Unit)  be under  sued.  nonths	76,0,057,286 992,787,151 114,029,309 162,592,151 538,162,990 822,795,979 845,331,530 75,445,331,530 75,445,331,530 768,417,000 7,88,417,000 7,88,417,000 7,88,417,000 7,88,417,000 7,88,417,000 7,88,417,000 8,119,2001 3,119,2012 r lock-in status for	612,474,484 423,252,499 75,366,359 112,572,019 533,860,696 274,557,379 846,890,966 138,994,971 593,432,264 5126,659,840 20 Years 20 Years 20 Years 20 Years or 20 years (initial control of the control o	124,736,250 358,228,592 88,473,750 73,707,794 520,437,448 188,795,855 553,060,110, 20,676,862 371,525,032 3,664,911,682 711,578,596 4,182,490,278 Lock in expiry 8/18/2032 3/18/2032 ally it was 10 yes 3,662,000 847,939,189	124,736,250 168,193,417 51,138,750 73,707,794 505,588,476 140,677,255 53,658,976 21,885,793 220,295,000 3,017,783,910 706,734,518,486

Existing rate of loan provision:

Loans and advances (write-off):

Loans and advances (initial recognition):

Loans and advances comprise of non-derivative financial assets with fixed or determinable payments and are not quoted in an active market. These are recognised at gross amount on the date when they are originated. The group has not designated any loans and advances upon initial recognition as at fair value through profit and loss account or other comprehensive income. After initial recognition loans, advances and interest receivables are subsequently measured at amortised cost using effective interest rate (EIR) over the relevant periods. The amortised cost of a financial asset is the amount at which the asset is measured at initial recognition loss principal repayments, using EIR method. The EIR is the rate that exactly discounts estimated thut can be receipts lestimates cash flows considering all contractual terms of the instrument but not future credit losses) during the expected

 97,660,620,773
 93,032,187,136
 94,022,829,570
 90,406,722,413

Loans and advances (classification and provisioning):

Particulars	Rates of provision
General provision on:	
Unclassified (including SMA) small and medium enterprise	0.25%
Unclassified (including SMA) Loans to BHs/MBs/SDs against shares etc.	2%
Unclassified (including SMA) loans for housing finance	1%
Unclassified consumer financing including credit card (other than housing finance)	2%
Unclassified (including SMA) other loans and advances	1%
Short term agri credit and micro credit	1%
Special General Provision: COVID -19	1%-2%
Off-balance sheet exposures (excluding Bills for collection)	0%-1%
Specific provision on:	
Substandard loans other than short term agri credit, micro credit and CMSME	20%
Doubtful loans other than short term agri credit, micro credit and CMSME	50%
Substandard & doubtful loans: short term agri credit and micro credit	5%
Substandard loans: CMSME	5%
Doubtful loans: CMSME	20%
Bad/Loss loans and advances	100%

Loans and advance are written off to the extent that there is no realistic prospect of recovery in the proximate future, classified as bad/loss for 3 years at a stretch, and adequate provision is maintained as per BRPD circular no. 01 dated 6 February 2019. No loans and advances are written off partially and without prior approval of the board of directors in compliance with the said circular. At each reporting period end, the bank assesses loans and advances to be written off in compliance with BB guideline.

The Bank takes necessary legal measures against default borrowers for recovery against written off loans and advances as per relevant BB guidelines and Artha Rin Adalat Act-2003. Legal cost incurred against those borrowers are initially charged to the profit and loss account of the bank.

						Amount in BDT
		Notes	Gro	oup	Ba	nk
		Notes	2023	2022	2023	2022
	Details of loans and advances:					
	Loans, cash credits, overdrafts etc.	7.1	318,673,232,509	260,686,467,101	319,911,853,079	263,817,658,813
	Bills purchased and discounted	7.2	37,231,661,887	50,398,266,460	33,445,079,214	45,097,944,098
			355,904,894,396	311,084,733,561	353,356,932,292	308,915,602,911
7.a	Consolidated loans and advances by grou	ip entities				
	Eastern Bank PLC. (Parent)	-	353,356,932,292	308,915,602,911		
	EBL Securities Limited		3,736,378,318	3,823,671,260		
	EBL Investments Limited		51,795,004	54,203,443		
	EBL Finance (HK) Limited		3,786,582,673	5,300,322,362		

3,786,582,673 5,300,322,362 360,931,688,287 318,093,799,976

Loans, cash credits, overdrafts etc. Inside Bangladesh Less: Inter company elimination (with EBLSL borrowings Outside Bangladesh Overdraft-EBL Finance (HK) Limited

Bills purchased and discounted Inside Bangladesh Outside Bangladesh Bills financed & UPAS [by EBL Finance (HK) Ltd]

Less: Inter company elimination

Bills purchased and discounted (on the basis of residual maturity grouping)

7.a.1 Residual maturity grouping of loans and advances (including bills purchased & discounted)

Receivable				
On demand	21,901,381,216	13,371,485,270	21,670,587,634	13,371,485,270
In not more than one month	21,254,716,467	20,689,658,861	21,030,737,345	20,610,051,767
In more than one month but not more than three months	55,407,491,831	50,426,539,336	54,823,615,711	50,316,347,499
In more than three months but not more than one year	143,227,750,199	134,889,100,264	141,718,436,921	132,909,768,546
In more than one year but not more than five years	84,324,445,258	66,001,201,850	84,324,445,258	66,001,201,850
In more than five years	29,789,109,425	25,706,747,979	29,789,109,425	25,706,747,979
	355,904,894,396	311,084,733,561	353,356,932,292	308,915,602,911

	263,438,011,747	216,408,060,820	263,438,011,747	216,408,060,820
	3,134,410,350	2,067,129,447	3,134,410,350	2,067,129,447
	52,475,254,950	43,496,868,346	48,687,081,628	39,618,993,643
gs)	(374,444,537)	(1,285,591,512)	_	
	318,673,232,509	260,686,467,101	315,259,503,724	258,094,183,910
	/ / 50 0 / 0 05 /	F 700 /7/ 000	/ /50 0/0 05/	F 700 / 7/ 000
	4,652,349,354	5,723,474,903	4,652,349,354	5,723,474,903
	(4.652,349,354) 318.673.232.509	260.686.467.101	319.911.853.079	263.817.658.813
	310,0/3,232,307	200,000,407,101	317,711,003,077	203,017,030,013
	33,262,497,687	44,836,762,722	33,262,497,687	44,836,762,722
	182,581,527	261,181,376	182,581,527	261,181,376
	33,445,079,214	45,097,944,098	33,445,079,214	45,097,944,098
	3.786.582.673	5.300.322.362	_	_
	37,231,661,887	50,398,266,460	33,445,079,214	45.097.944.098
	10,928,219,750	5,075,897,258	9,816,783,798	4.542.071.521
	4.974.457.582	10.097.923.032	4.468.538.858	9,035,937,154
ıs	11.762.107.468	15,596,815,692	10.565.862.388	13.956.518.182
15	7,663,895,095	13,624,661,893	6,884,451,715	12,191,773,320
	1.902.981.992	6,002,968,585	1.709.442.454	5,371,643,921
	37,231,661,887	50,398,266,460	33,445,079,214	45,097,944,098
_				
S				
	01 001 001 017	10.071 (05.070	01 /70 507 /0/	10 071 /05 070
	21,901,381,216	13,371,485,270	21,670,587,634	13,371,485,270
	21,254,716,467	20,689,658,861	21,030,737,345	20,610,051,767
าร	55,407,491,831	50,426,539,336	54,823,615,711	50,316,347,499
ar	143,227,750,199	134,889,100,264	141,718,436,921	132,909,768,546
3	84,324,445,258	66,001,201,850	84,324,445,258	66,001,201,850
	20 700 100 / 25	25 70/ 7/7 070	20 700 100 / 25	25 707 777 070

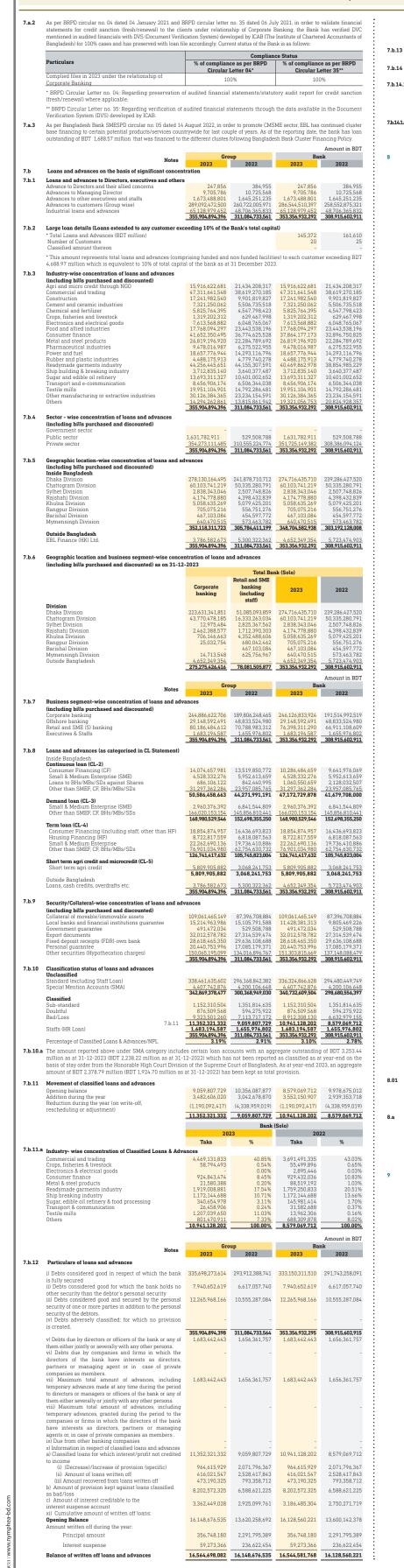
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# **GOOD GOVERNANCE** KEEPS US GOING



Notes Group Bank

2023 2022 2023 2022



mulative amount of recovery from itten off loans (including BCCI loans) mulative amount of written off loans for w		2023	2022	2023	2022
	which law	5,561,991,353	5,088,801,028	5,561,991,353	5,088,801,028
its have been filed (note 7.b.14.1) mulative amount of written off loans	7b.14.1a	19,635,938,826	19,081,371,753	19,635,938,827	19,081,371,753
cluding legal and other charges) ening balance ring the year		19,081,371,752 554,567,074	15,754,488,554 3,326,883,198	19,081,371,753 554,567,074	15,754,488,555 3,326,883,198
sing balance nulative number of written off loan accounts	against whi	19,635,938,826	19,081,371,752	19,635,938,827	19,081,371,753
ning balance ng the year ing balance				8,770 230 <b>9,000</b>	8,282 488 <b>8,770</b>
d assets including land, building, furniti nunting policy:	ure and fix	tures		7,000	0,770
d assets (other than lease items) group applies IAS 16 Property, Plant and E	quipment f	or its own assets w	hich are held for cu	irrent and future us	se in the business
are expected to be used for more than on ognition and measurement d assets except land are stated at cost l		ulated depreciation	n and impairment	loss (if any) as pe	r IAS 16. Land is
ognised at cost at the time of acquisition evaluation done by independent valuer ar wn as equity component until the asset is	and subsect and any incr	quently measured ease (by netting of	at revalued amoun	it which is the fair	value at the time
e cost of an item of fixed assets is recognise I flow to the entity, and the cost of the item	ed as an as can be me	set if it is probable	that future econon	nic benefits associa	ited with the item
e cost of an item of fixed assets comprises purchase price, including import duties an or costs directly attributable to bringing the	nd non-refu				
nner intended by management. initial estimate of the cost of dismantling					
osequent costs osequent costs are capitalised only when i entity and cost can be measured reliably."	The carryin	ng amount of the re	placed portion is d	erecognised. The c	osts of day-to-day
ricing of fixed assets, i.e. repairs and main reciation reciation is charged at the rates stated beli					
the fixed asset policy of the Bank. In all c nmences from the month of acquisition (fo charged on capital-work-in-progress until t	cases depre or full mont	eciation is calculate h) and ceases in the	ed on the straight	line method. Char	ging depreciation
rates and useful lives at which fixed asse		eciated for current		years are given belo	
Assets Category  Iding niture and Fixture			ful lives (Years) 40 10	amortization 2.5	per annum 0%
inture and rixture chineries and equipment ctromechanical equipment ital banking equipment			5 20 8	20.0 5.0 12.5	10% 0%
nputer and network equipment ticle tware			5 8 5	20.0 12.5 20.0	10% i0%
ital-work-in-progress is incurred for software development, lice	ensing and	implementation; h	ardware up-gradat	ion and related oth	er costs incurred
apital expenditures are initially recognised k is completed and the asset is ready for harged from the date of its intended use.					
ecognition of fixed assets carrying amount of an item of fixed assets use or disposal. The gain or loss arising t	s is derecoo from derec	gnised on disposal ognition of an item	or when no future on of fixed assets is	economic benefits a recorded in profit	are expected from and loss account
en the item is derecognised. Ingible assets ngible asset is an identifiable non-moneta					
ngible asset is an identifiable non-monete 38 Intangible assets which comprises the is management software, cheque process ware for call centre, ATM service, Finance	value of all sing softwa	licensed computer re (i.e. BEFTN), sof	software including tware of subsidiar	g core banking soft	ware of the Bank,
gnition, subsequent expenditure and m Group recognises an intangible asset if it	easuremer	nt e that future econo	mic benefits that a		
the entity and the cost of the asset can be e any intangible assets with indefinite use is sequent expenditure on intangible asset	eful lives. t of the Gr	oup is capitalised	only when it incre	eases the future e	
podied in the specific assets to which it re- ingible assets are derecognised on dispo- ing from derecognition of an intangible as-	sal or whe	n no future econor sured as the differe	nic benefits are ex ence between the n	spected from their	use. Gain or loss and the carrying
ount of that intangible asset and are recog banking software of EBL core banking software used by EBL (not				cation software lies	ensed for the use
he Bank. The value of the software is care nprises license fees paid at the time of pur intended use. The value of the software is a	ried at cost rchase and amortized u	less accumulated other directly attril sing the straight lis	amortization and butable costs incur ne method over the	impairment loss (i red for customisin	f any). Initial cost g the software for
nmencing from the month when the applicable of fixed assets are presented in note 8					
ses: per IFRS 16 <i>Leases</i> , the bank has made rec	ognition, m	easurement and di	sclosure in the fina	ancial statements b	oth as Lessee and
sor from the date of commencement or 01 nk as lessee bank assesses at initiation of a contract				t is if the contract	conveye the right
control the use of an identified asset for a passe contract.  e bank as a lessee applies a single recogni	period of ti	me in exchange of	consideration, the	n the bank conside	rs the contract as
se of low value assets. The bank recognise right to use the underlying assets. enor of a lease contract does not exceed to	es lease liab	pilities to make leas	se payment and rig	ght-of-use (ROU) as	sets representing
riod as short term in line with the recogn lue, the Bank, on lease-by-lease basis, ele e reason behind considering the material	iition thres cted a sing lity level is	hold of ROU assets tle threshold on the that the bank oper	s as per Fixed Ass e basis of material	et Policy of the bar lity level as per Fix	nk. In case of low ed Assets Policy.
				ootns with short te	nure (not over 12
onths) and single contracts; recording of v ght-of-use assets (RoU)			nflate the balance	sheet both in asse	ts and liabilities.
nths) and single contracts; recording of v tht-of-use assets (RoU) hank recognises the right-of-use assets sliable for use). RoU assets are measured a r measurement of lease liabilities. The cos	(RoU) at that cost less	ne commencement any accumulated d seets includes the a	date of the lease depreciation and in	(i.e. the date the un apairment of losses bilities recognised,	ts and liabilities.  Iderlying asset is and adjusted for initial direct cost
nths) and single contracts; recording of v ph-of-use assets (RoU)  b bank recognises the right-of-use assets silable for use). RoU assets are measured ay y measurement of lease liabilities. The cos urred, and lease payment made at or befor preciated on a straight line basis over the le bank assessed all live lease contracts in	(RoU) at that cost less at of ROU as the commease term,	ne commencement any accumulated d ssets includes the a nencement date les or remaining perio recognised as RoU	date of the lease lepreciation and in imount of lease lia s any lease incentid of the lease term assets of all lease.	(i.e. the date the un apairment of losses bilities recognised, wes received. Right be seen tender that the seen that the seen that the seen th	ts and liabilities.  Iderlying asset is and adjusted for initial direct cost- of-use assets are are and low value
nnths) and single contracts; recording of v pht-of-use assets (RoU) be bank recognises the right-of-use assets aliable for use). RoU assets are measured a y measurement of lease liabilities. The cos- curred, and lease payment made at or befor preciated on a straight line basis over the le be bank assessed all live lease contracts in sets as per the Banks' own policy set as per ak followed modified retrospective approace; bank reassessed all RoU assets recorded.	(RoU) at the cost less of ROU as the commease term, 2023 and 1 r IFRS 16 L	ne commencement any accumulated di sests includes the a nencement date les or remaining perio recognised as RoU eases. When leases on with the date of I	date of the lease eperciation and in mount of lease lia s any lease incentid of the lease term assets of all lease under IFRS 16 wa initial application o	(i.e. the date the ur pairment of losses bilities recognised, ves received. Right i. s, except short tenus is first time adopte.	ts and liabilities.  Inderlying asset is and adjusted for initial direct cost-of-use assets are are and low value if by the bank, the
nnths) and single contracts; recording of v pht-of-use assets (RoU) e bank recognises the right-of-use assets allable for use). RoU assets are measured a y measurement of lease liabilities. The cos surred, and lease payment made at or befor preciated on a straight line basis over the le bank assessed all live lease contracts in sets asper the Banks' own policy set as per hak followed modified retrospective approac- bank reassessed all RoU assets recorded. sase Liabilities (Bank as a lessee) the commencement of the lease, the bank doe over the lease term. The lease payment	(RoU) at the cost less at of ROU as the the comming the comming as the comming and the comming and the control of the control	ne commencement any accumulated dissets includes the anencement date les remaining perior remaining perior recognised as RoU eases. When leases on with the date of sidering a cut-off dissering a cut-off dis	date of the lease interpretation and information and information and information of lease liate and of the lease term assets of all leases under IFRS 16 was mittal application of ate i.e. 01 January measured at the presses payment (less	(i.e. the date the unpairment of losses bilities recognised ves received. Right	ts and liabilities.  Inderlying asset is and adjusted for initial direct cost of-use assets are and low value in by the bank, the However, in 2023, the payments to be initial payment).
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hish) and single contracts; recording of via-of-use assets (RoU) bank recognises the right-of-use assets liable for use). RoU assets are measured as measurement of lease liablities. The cost red, and lease payment made at or before reciated on a straight line basis over the librar assessed at straight line basis over the librar assessed at like lease contracts in test as per the Bank's own policy set as per librar assessed all RoU assets recorded as bank reassessed all RoU assets recorded see Liablities (Bank as a lessee) he commencement of the lease, the bank as escissed all RoU assets recorded as ex Liablities (Bank as a lessee) he commencement of the lease, the bank as expected to be paid under rehase option reasonably certain to be exercised to the commencement of the lease, the bank as a lessor see where the bank does not transfer substant tal income is recorded as earned based on the ognition of consideration made under coper IFRS 16 Leases, when consideration is; so did not exceeding a period of twelve months each the threshold of the bank and substantia be bank, then the bank considers the payment each the threshold of the bank and substantia be bank, then the bank considers the payment and the payment	(RoU) at the at cost less stof ROU as e the commresse term. 2023 and roll risks for ROU as e the commresse term. 2023 and roll risks for ROU as expensive the store of the sto	see commencement any accumulated dissets includes the a service mention of the terror	date of the lease lepreciation and in mount of lease lia and lia	sheet both in assessible the unpairment of losses bittles recognised, we sreceived. Right because the street of the second of th	ts and liabilities.  In the standard of the standard of the sasets are are and low value of the standard of the sasets are are and low value of the standard of the sasets are are and low value of the sasets are are and low value of the sasets are are and low value of the sasets of
and single contracts; recording of value-of-use assets (RoU) about recognises the right-of-use assets lable for use). RoU assets are measured a measurement of lease liabilities. The cost recitated on a straight line basis over the librank assessed all live lease contracts in test as per the Banks' own policy set as per ki ollowed modified retrospective approach as the sasets are described on a sesset recorded as bank reassessed all RoU assets recorded as bank reassessed all RoU assets recorded ses Liabilities (Bank as a lessee) he commencement of the lease, the bank le over the lease term. The lease payment amount is expected to be paid under rehase option reasonably certain to be exert of the same than the same than the same than the same than the same term. The lease payment all income is recorded as earned based on the option of consideration made under comparison to the same term of the same terms of the same ter	(RoU) at that cost less stord ROU as et the commitmess eterm, 2023 and 17 IFRS 16 Lth of adoptine artier conductive artieves artieved artieves artieved artieves artieved artieves artieved arti	set includes the a set includes the a set includes the a senerement date less or remaining perior recognised as RoU asses. When leases or the set includes the a set includes the set inc	date of the lease lepreciation and in mount of lease lias any lease incentil mount of lease lias any lease incentil of the lease leaves and the lease leaves are application of the lease leaves and the lease leaves are all lease the lease payment (lease leaves are all lease leaves are all lease leaves are all lease leaves l	sheet both in asses file. the date the ur uppairment of losses billities recognised, wes received. Right because the state of the state	ts and liabilities.  In the standard of the standard of the sasets are are and low value of the standard of the sasets are are and low value of the standard of the sasets are are and low value of the sasets are are and low value of the sasets are are and low value of the sasets of
shish and single contracts; recording of value of the contracts of the con	(RoU) at the at cost less st of RoU as e the commresse term. 2023 and r 1FRS 16 L h of adoptine artier con. A recognise to include field and recognise to include the analysis of the	see commencement any accumulated of sests includes the a sentencement date les or remaining perio on with the date of sidering a cut-off of seases. When leases when leases when leases were and variable le sed guarantees. I see a bank and payme ag contracts for ren of the sest of the sentencement of the sest of the set	date of the lease lepreciation and in mount of lease lia and lia	sheet both in assessite. the date the unpairment of losses to billities recognised, we sreceived. Right less than the state of the stat	ts and liabilities.  In the second of the se

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Income taxes and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognised for the carry forward of unused tax losses and unused tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities are reassessed at each reporting period and recognised only if that has become probable that future taxable profit or loss will be available against which they can be used or settled.

Details of deferred tax assets or liabilities and amount recognised in profit and loss account for deferred tax income or expense are given in note 9.10 in the financial statements.

3,791,797 1,925,594 22,519,105 1,649,771,465 2,373,025,726

Income generating: Income generating: Income generating: Ilimited 9.1

9.4

d ment in subsidiary-EBL Investments 9.2

Limited Investment in subsidiary-EBL Finance (HK) Limited Investment in subsidiary-EBL Asset

Non- Income generating: Receivable from subsidiaries

Stock of stationeries

Management Limited
Fair value of TREC to EBLSL and Shares of DSE
Fair value of TREC to EBLSL and Shares of CSE
9.5.b

Details of other assets

2023 2022 2023 2022

4,657,487

683,483 24,243,874 1,709,239,391 1,492,076,216

2,217,400,000 1,967,400,000

679,999,900 399,999,900

14,779,352 14,779,352

249,999,900 249,999,900

4,648,337

683,483 9,024,224 1,832,856,670 1,491,849,209

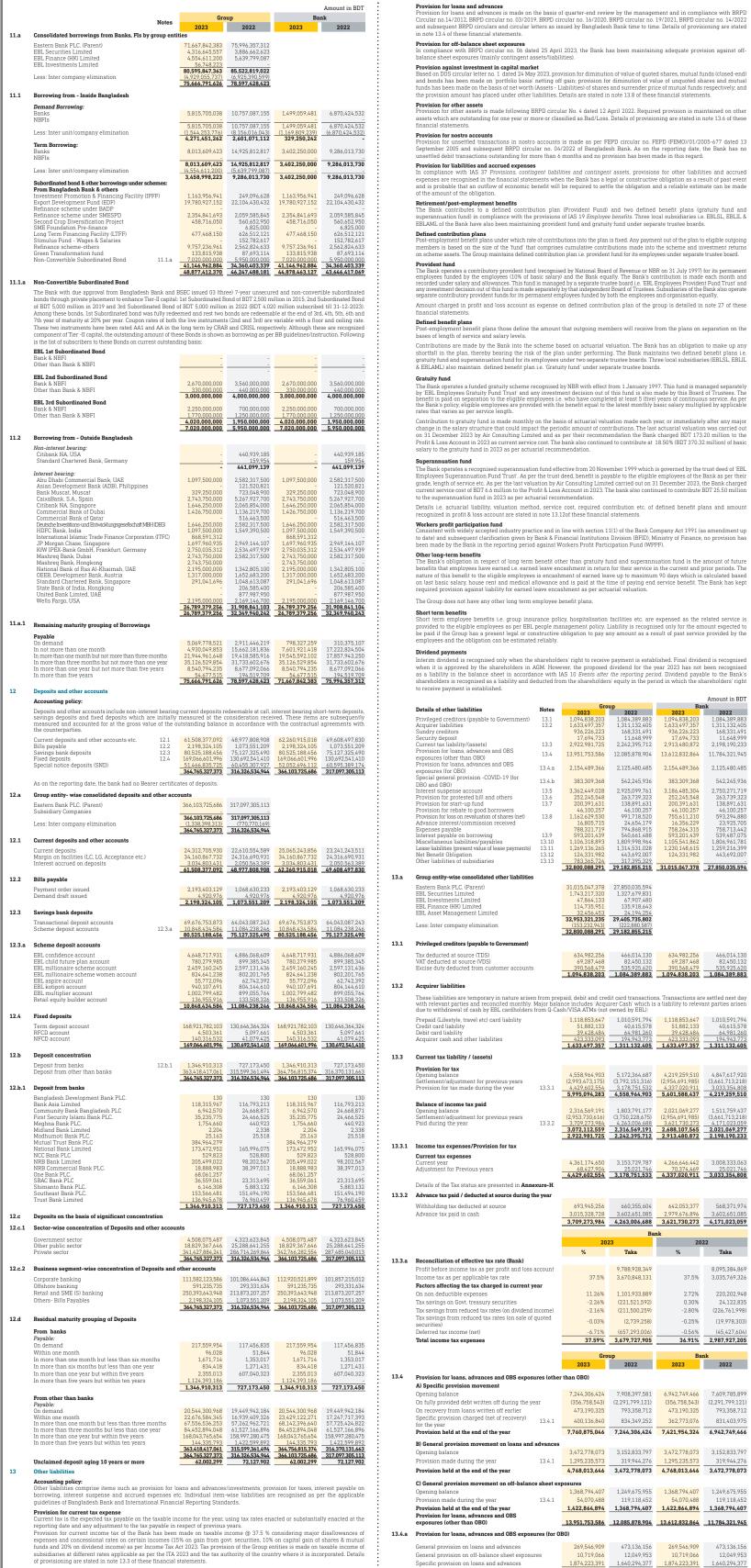
839,199 47,496,348 3,782,647 1,270,656 9,024,224 1,654,086,136 2,371,464,393

	Advance rent	lotes	2023	2022	2023	2022
	Prepayments and advance to vendors Deferred tax assets (net of liabilities)	9.10 9.11	64,012,304 428,699,915 2,920,461,653 2,067,885 8,354,488,660	55,446,991 349,504,083 2,423,604,499 55,912,726 <b>6,973,051,006</b>	61,469,593 424,530,620 2,827,294,867 - - - - -	55,027,291 340,600,550 2,332,586,280 - <b>8,716,424,628</b>
9.a	Consolidated other assets of group entities Eastern Bank PLC. (Parent) EBL Securities Limited EBL Investments Limited EBL Finance (HK) Limited		10,563,437,836 964,131,010 33,451,931 2,542,711	8,716,424,628 999,719,079 17,070,756 2,383,359		
	EBL Asset Management Limited  Less: Inter company elimination		8,598,706 11,572,162,194 (3,217,673,533) <b>8,354,488,660</b>	8,819,178 9,744,416,999 (2,771,365,993) <b>6,973,051,006</b>		
9.1	Investment in subsidiary-EBL Securities Limited EBL acquired its securities brokerage subsidiary afterwards BDT 1,737.50 million as fresh capital.		phases (2010 and 2	011) at a total cost	of BDT 479.90 mil	ion and injected
9.2	Investment in subsidiary-EBL Investments Limit This fully owned subsidiary of EBL was incorporat capital of BDT 680 million as on 31 December 20	ted on 3				
2.3	started its full fledged merchant banking operation  Investment in subsidiary-EBL Finance (HK) Limit  EBL Finance (HK) Limited, the fully owned foreit	ns sind	ce then.			
9.4	authorized capital of HKD 1.41 million (equivaler to capital account from retained earnings.This su Investment in subsidiary-EBL Asset Managemen	it to BE bsidiar	T 14.78 million). A y commenced its fi	fterwards, in 2019	HKD 10.00 million	was transferred
	Another fully owned subsidiary of EBL was incorp has fully subscribed paid up capital of BDT 250 mi operations on asset management, capital market,	orated illion ar	on 9 January 2011 nd has been regist	ered under BSEC o		
P.5	Fair value measurement of TREC and Shares of I As per Exchange Demutualization Act 2013, EBLS shares of both the bourses i.e. DSE and CSE in ex Subsequently, under a purchase agreement betw 25% of its holding to China Consortium at a negoti	L was change een de	awarded Trading F of membership li mutualized DSE ar	tight Entitlement C censes under Dem id strategic partne	utualization Schen r China Consortiun	ne ('the Scheme'). n, EBLSL sold out
	composition of DSE and CSE held by EBLSL was a  Particulars  Dhaka Stock Exchange PLC.	s follov	ws: No of Sh	ares held 1,329	Face Value	ie (BDT)
	Chittagong Stock Exchange PLC.  Total  Earlier, EBLSL carried out a valuation by ACNAE	OTAL obs	4,28 9,69	7,330 <b>8,659</b>	10. <b>10.</b>	00
	both the bourses i.e. DSE and CSE. The value of T approaches i.e. Cost approach, Market approach of recent transaction price made between DSE a	REC w and In nd Chi	as determined app come approach. For na Consortium bu	llying varying weig air value of DSE sl face value of CSE	ghts to the results o hares was determi E shares was taker	of three valuation ned on the basis as fair value as
	there was no offer price from any third party. Ho CSE altogether is to be similar to net realizable v valuation result of TREC and Shares held by EBLS	alue in	line with present	growth pattern of I	business and outlo ows:	ok of EBLSL. The  Amount in BDT
9.5.a	Fair value of DSE-TREC and Shares (held by EBLSL		2023	up 2022	2023	nk 2022
	Value of TREC (Trading Right Entitlement Certificine held by EBLSL Value of Shares (5,411,329 Ns @BDT 21.05, face vis BDT 10 each)		481,427,540 113,909,572	481,427,540 113,909,572		
9.5.b	Fair value of CSE-TREC and Shares (held by EBL: Value of TREC (Trading Right Entitlement Certifica		595,337,112 201,500,000	<b>595,337,112</b> 201,500,000		
	held by EBLSL Value of Shares (4,287,330 Ns @BDT 10.23, face vs is BDT 10 each)	alue	43,879,755 <b>245,379,755</b>	43,879,755 <b>245,379,755</b>		
9.6	Receivable from Subsidiaries  Receivable from:  EBL Securities Limited (in trading account)				839,199	-
9.7	EBL Finance (HK) Ltd.  Advance to staff for expenses  Due for				839,199	4,043 4,043
	Less than three months More than three months but less than six months More than six months but less than nine months More than nine months but less than twelve mon More than twelve months		1,270,656	683,483	1,270,656	683,483 - - - - -
7.8	Interest, fees and dividend receivables Interest receivable on placement/margin loans* Income receivable on government securities		71,173,960 855,660,395	74,630,790 870,256,654	70,481,738 850,228,822	74,337,892 870,256,654
	Interest receivable on non-government securities Interest receivable under stimulus package (subsidized by BB) Fees, commission and charges receivable		246,123,508 131,898,430 50,748,045	149,521,947 251,698,713 59,765,967	246,123,508 131,898,430 34,677,045	149,521,947 251,698,713 53,304,967
	Dividend receivable Less: Inter unit/company elimination		344,166,927 1,699,771,265 (49,999,800) 1,649,771,465	438,363,783 1,844,237,854 (134,998,463) 1,709,239,391	320,676,593 1,654,086,136	433,736,498 1,832,856,670 - 1,832,856,670
9.9	* Margin loans by subsidiaries.  Sundry receivables  Excise duty receivable from customers		26,139,734	49,307,889	26.118.975	49,307,889
	Protested Bills to be recovered AIT recoverable from customers Cards and ATM transactional/settlement account Receivable (net off) from Banqladesh Bank		106,165,646 55,300,000 1,552,824,347	106,226,598 76,500,000 861,381,441	106,165,646 55,300,000 1,552,824,347	106,226,598 76,500,000 861,381,441
	for SP, WEDB, DIB, DPB etc. Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc)	9.9.a	261,589,504 371,006,496 2,373,025,726	182,502,094 216,158,195 1,492,076,216	261,589,504 369,465,922 <b>2,371,464,393</b>	182,502,094 215,931,188 <b>1,491,849,209</b>
9.9.a	Receivable (net off) from Bangladesh Bank for SP. Receivable from Bangladesh Bank for SP, WEDB,		B, DIB, DPB etc. PB etc.			
	For sale of Sanchaypatra For sale of WEDB, DIB, DPB etc.  Payable to Bangladesh Bank		295,813,504 - <b>295,813,504</b>	175,094,833 16,907,261 <b>192,002,094</b>	295,813,504 - <b>295,813,504</b>	175,094,833 16,907,261 <b>192,002,094</b>
	For encashment of Sanchaypatra For encashment of WEDB, DIB & DPB		34,224,000 - 34,224,000 <b>261,589,504</b>	9,500,000 - 9,500,000 <b>182,502,094</b>	34,224,000 - 34,224,000 <b>261,589,504</b>	9,500,000 - 9,500,000 <b>182,502,094</b>
7.10		.10.b .10.c	3,342,244,826 421,783,173 <b>2,920,461,653</b>	2,801,109,992 377,505,492 <b>2,423,604,499</b>	3,249,078,040 421,783,173 <b>2,827,294,867</b>	2,710,090,884 377,504,603 <b>2,332,586,280</b>
7.10.a	Consolidated deferred tax asset (net off liability) Eastern Bank PLC. (Parent) EBL Securities Limited EBL Investments Limited EBL Asset Management Limited		2,827,294,867 83,886,799 6,306,723 2,973,264 2,920,461,653	2,332,586,280 83,635,885 5,478,675 1,903,659 <b>2,423,604,499</b>		
9.10.b	B/L loans	10.b.1 10.b.2 18			3,075,964,622 37,258,981 135,854,438	2,470,732,959 18,603,487 220,754,438
9.10.b.1	defined benefit plans  On specific provision maintained against B/L to Cumulative provision made against Bad/Loss loan Adjustment of corresponding provision on write o	ans as			3,249,078,040 8,559,320,506 356,748,180	2,710,090,884 8,880,420,346 2,291,799,121
	Deductible temporary difference Tax rate Deferred tax asset Opening deferred tax asset Deferred tax (income)	38			8,202,572,325 37.50% 3,075,964,622 2,470,732,959 (605,231,663)	6,588,621,225 37.50% 2,470,732,959 2,352,347,541 (118,385,418)
7.1U.D.Z	On lease contracts-IFRS 16: Lease obligation Accounting base Tax base				1,230,148,615	1,259,216,399
	Taxable temporary difference Tax rate Deferred tax asset on lease obligation Opening deferred tax asset on lease obligation Deferred tax expense/(income)				1,230,148,615 37.50% 461,305,731 472,206,150 10,900,419	1,259,216,399 37.50% 472,206,150 (472,206,150)
	Right of Use Assets (RoU) Accounting base Tax Base Taxable temporary difference				1,561,683,233 430,891,901 <b>1,130,791,333</b>	1,670,520,975 460,913,874 <b>1,209,607,101</b>
	Tax rate  Deferred tax liability on RoU Assets  Opening deferred tax liability on RoU Assets  Deferred tax expense/(income)				37.50% 424,046,750 453,602,663 (29,555,913)	37.50% 453,602,663 - 453,602,663
7.10.c	Net deferred tax (income)  Deferred tax liability (Bank only)  On fixed assets (excluding land) between tax	38 10.c.1			(18,655,494)	(18,603,487)
	base and carrying value On land properties due to revaluation surplus 9.	10.c.1 10.c.2 10.c.3			92,460,598 240,092,631 89,229,944 <b>421,783,173</b>	160,316,569 162,408,212 54,779,822 <b>377,504,603</b>
7.10.c.1	On fixed assets (except land) in WDV between ta: Carrying amount of fixed assets Tax base Taxable temporary difference	x base	and carrying value	•	2,907,824,185 2,661,262,591 <b>246,561,594</b>	2,671,963,740 2,244,452,889 <b>427,510,851</b>
	Tax rate  Deferred tax liability Opening deferred tax liability Deferred tax (income)/expense	38			37.50% 92,460,598 160,316,569 (67,855,972)	37.50% 160,316,569 123,535,089 36,781,480
7.10.c.2	On land properties due to revaluation surplus Cost of land Revaluation surplus Total value of land Tax rate (on transfer value as per section 125 of th	ie ITA 2	(023)		1,478,336,541 2,523,207,315 <b>4,001,543,856</b> 6.00%	1,510,582,428 2,549,622,873 <b>4,060,205,301</b> 4,00%
	Deferred tax liability As per SRO no. 329-Ain/Income Tax-22/2023 date slab rates for per Katha land on area wise transl	d 30 N	ovember 2023, rate		240.092.631 ransfer of propertie	162,408,212 es is 6% or 8% or
7.10.c.3	6% rate on total value of land.  On employee benefits-IAS 19 on gratuity fund Opening deferred tax liability Deferred tax expense/(income) on employee bene Classing deferred tox liability.	fits			46,162,319 15,161,170	46,162,319
	Closing deferred tax liability  on superannuation fund  Opening deferred tax liability  Deferred tax expense/(income) on employee bene  Closing deferred tax liability	fits			8,617,503 19,288,953 <b>27,906,456</b>	8,617,503 8,617,503
	Deferred tax liability on employee benefits  Deferred tax assets/(liabilities) have been recogn 12 December 2011.				89,229,944 Taxes and BRPD cir	54,779.822 cular # 11 dated
	Deferred tax asset on provision against diminution set off against gain under the same head) u/s 70 of There is no other material temporary timing direquired to be accounted for in the year.	of ITA 2	023 is uncertain d	ie to market volati	lity.	
9.11	Other assets of subsidiaries Trade receivable from DSE & CSE Other receivables (trade account etc.)		1,687,748 5,035,518	55,564,199 4,532,862		
	Less: Inter company elimination (with deposit account)		5,035,518 6,723,266 (4,655,381) 2,067,885	4,532,862 60,097,061 (4,184,335) <b>55,912,726</b>		
10	Non-banking assets Accounting policy:					
	Non banking asset (NBA) is acquired due to failur is recognised in the financial statements on the Bangladesh Bank (BRPD circular no. 22 dated 20: As on the reporting date, the Bank has been awar verdict of the honorable court under section 33 (7) statements as non-earning assets in compliance.  Non earning assets	basis o Septem ded ab of the A	f third party valuat ther 2021). solute ownership of Artharin Adalat Act	ion and in compli in few mortgaged p	ance with the NBA properties (mostly)	Policy guided by and) through the
	Non earning assets Details of NBAs awarded to the Bank are given in Borrowing from banks, financial institutions and					
11						
11	Accounting policy: Borrowing from other banks, financial institutions statements at principal outstanding. Interest paya					d in the financial
11	Borrowing from other banks, financial institutions statements at principal outstanding. Interest pays <b>Details of Borrowing:</b> Inside Bangladesh (including subordinated bond)					43,646,417,069 32,349,940,243

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# **GOOD GOVERNANCE** KEEPS US GOING





	and subsequent BRPD circulars and circular letters as is in note 13.4 of these financial statements.  Provision for off-balance sheet exposures	ssued by Banglade	sh Bank time to tin	ne. Details of provi	sioning are stated
	In compliance with BRPD circular no. 06 dated 25 Apr balance sheet exposures (mainly contingent assets/liab Provision against investment in capital market	ilities).			
	Based on DOS circular letter no. 1 dated 24 May 2023, pro and bonds has been made on 'portfolio basis' netting of funds has been made on the basis of net worth (Assets - the provision amount has placed under other liabilities.	ff gain; provision f Liabilities) of share	or diminution of va s and surrender pr	alue of unquoted sl ice of mutual funds	hares and mutual s respectively; and
	Provision for other assets Provision for other assets Provision for other assets is made following BRPD circu assets which are outstanding for one year or more or cla	ular No. 4 dated 12	April 2022. Requir	ed provision is ma	aintained on other
	Frovision for unsettled transactions in nostro accounts				
	September 2005 and subsequent BRPD circular no. 0 unsettled debit transactions outstanding for more than	4/2022 of Banglad	esh Bank. As on t	he reporting date,	the Bank has no
	Provision for liabilities and accrued expenses In compliance with IAS 37 Provisions, contingent liabi expenses are recognised in the financial statements wh and is probable that an outflow of economic benefit wh	en the Bank has a	legal or constructiv	re obligation as a re	esult of past event
	of the amount of the obligation.  Retirement/post-employment benefits				
	The Bank contributes to a defined contribution plar superannuation fund) in compliance with the provision: EBLAML of the Bank have also been maintaining provid	s of IAS 19 Employe	ee benefits. Three l	ocal subsidiaries i.	e. EBLSL, EBLIL &
	<b>Defined contribution plans</b> Post-employment benefit plans under which rate of contri- members is based on the size of the 'fund' that comprise on scheme assets. The Group maintains defined contribut	es cumulative conti	ributions made into	the scheme and in	nvestment returns
	Provident fund The Bank operates a contributory provident fund (recognized)	sed by National Boa	rd of Revenue or N	BR on 31 July 1997)	) for its permanent
	employees funded by the employees (10% of basic salar recorded under salary and allowances. This fund is manac any investment decision out of this fund is made separately separate contributory provident funds for its permanent er	ged by a separate tru y by that independe:	ıstee board i.e. 'EBL nt Board of Trustees	Employees Provide Subsidiaries of the	ent Fund Trust' and Bank also operate
	Amount charged in profit and loss account as expense financial statements.  Defined benefit plans	on defined contrib	oution plan of the q	group is detailed ir	n note 27 of these
	Post-employment benefit plans those define the amoun bases of length of service and salary levels.				
	Contributions are made by the Bank into the scheme be shortfall in the plan, thereby bearing the risk of the pl gratuity fund and superannuation fund for its employees & EBLAML) also maintain defined benefit plan i.e. Gratu	an under performi under two separat	ng. The Bank mai e trustee boards. Th	ntains two defined aree local subsidiar	l benefit plans i.e.
	<b>Gratuity fund</b> The Bank operates a funded gratuity scheme recognised	l by NBR with effect	from 1 January 19	97. This fund is ma	anaged separately
	by 'EBL Employees Gratuity Fund Trust' and any investr benefit is paid on separation to the eligible employees i. the Bank's policy, eligible employees are provided with the rates that varies as per service length.	.e. who have compl	eted at least 5 (five	) years of continuo	us service. As per
	Contribution to gratuity fund is made monthly on the ba change in the salary structure that could impact the per on 31 December 2023 by Air Consulting Limited and a	riodic amount of co	ntributions. The las	st actuarial valuatio	on was carried out
	Profit & Loss Account in 2023 as current service cost. The salary to the gratuity fund in 2023 as per actuarial record	e bank also continu			
	Superannuation fund The Bank operates a recognised superannuation fund effemployees Superannuation Fund Trust'. As per the trust	t deed, benefit is pa	yable to the eligibl	e employees of the	Bank as per their
	grade, length of service etc. As per the last valuation by A current service cost of BDT 6.6 million to the Profit & Los: to the superannuation fund in 2023 as per actuarial reco	s Account in 2023. 7 ommendation.	The bank also conti	nued to contribute	BDT 25.50 million
	Details i.e. actuarial liability, valuation method, servic recognized in profit & loss account are stated in note 13 <b>Workers profit participation fund</b>	.12of these financia	al statements.		
	Consistent with widely accepted industry practice and ir to date) and subsequent clarification given by Bank & F been made by the Bank in the reporting period against V	inancial Institution	s Division (BFID), N	Ministry of Finance	
	Other long-term benefits The Bank's obligation in respect of long term benefit of benefits that employees have earned i.e. earned leave en	ncashment in retur	n for their service	in the current and	prior periods. The
	nature of this benefit to the eligible employees is encasi on last basic salary, house rent and medical allowance required provision against liability for earned leave enca	and is paid at the	time of paying end	n 90 days which is I service benefit. T	s caiculated based The Bank has kept
	The Group does not have any other long term employee  Short term benefits  Chart term samplanes benefits in a group incurrence per		s facilities ata area	aumanaed on the	valatad assuina in
	Short term employee benefits i.e. group insurance po provided to the eligible employees as per EBL people m be paid if the Group has a present legal or constructive employees and the obligation can be estimated reliably.	anagement policy.  obligation to pay	Liability is recogn	ised only for the ar	mount expected to
	Dividend payments Interim dividend is recognised only when the sharehold		re payment is estal	olished. Final divid	end is recognised
	when it is approved by the shareholders in AGM. How as a liability in the balance sheet in accordance with shareholders is recognised as a liability and deducted fr	IAS 10 Events afte	r the reporting per	iod. Dividend paya	able to the Bank's
	to receive payment is established.	Gro	oup	Ва	Amount in BDT
	Details of other liabilities Notes  Privileged creditors (payable to Government) 13.1 Acquirer liabilities 13.2	2023 1,094,838,203 1,633,497,357	2022 1,084,389,883 1,311,132,405	2023 1,094,838,203 1,633,497,357	2022 1,084,389,883 1,311,132,405
	Sundry creditors Security deposit Current tax liability/(assets) Provision for loans, advances and OBS	936,226,223 17,694,733 2,922,981,725	168,331,491 11,648,999 2,242,395,712	936,226,223 17,694,733 2,913,480,872	168,331,491 11,648,999 2,198,190,233
	exposures (other than OBO) Provision for loans, advances and OBS exposures (for OBO)  13.4.a	13,951,753,586 2,154,489,366	12,085,878,904 2,125,480,485	13,612,832,864 2,154,489,366	11,784,321,945 2,125,480,485
	Special general provision -COVID-19 (for DBO and 0BO) Interest suspense account 13.5 Provision for protested bill and others 13.6	383,309,368 3,362,449,028 252,245,548	542,245,936 2,925,099,761 263,739,323	383,309,368 3,186,485,304 252,245,548	542,245,936 2,750,271,719 263,739,323
	Provision for start-up fund 13.7 Provision for rebate to good borrowers Provision for loss on revaluation of shares (net) 13.8	200,391,631 46,100,257 1,162,629,530	138,891,631 46,100,257 991,718,520	200,391,631 46,100,257 755,611,210	138,891,631 46,100,257 593,294,880
	Advance interest/commission received Expenses payable Interest payable on borrowing 13,9 Miscellaneous liabilities/payables 13.10	16,805,715 788,321,719 593,201,439 1,106,318,893	24,654,179 794,868,915 540,661,488 1,809,998,964	16,356,229 758,264,315 593,201,439 1,105,541,862	23,925,705 758,713,442 539,487,075 1,806,961,781
	National Individual Payables 13.11 Lease liabilities (present value of lease payments) 13.11 Net Benefit Obligation 13.12 Other liabilities of subsidiaries 13.13	1,269,136,265 124,331,982 783,365,724	1,314,531,028 443,692,007 317,395,329	1,230,148,615 124,331,982	1,259,216,399 443,692,007
.a	Group entity-wise consolidated other liabilities Eastern Bank PLC. (Parent)	32,800,088,291 31,015,047,378		31,015,047,378	27.850.035.594
	EBL Securities Limited EBL Investments Limited EBL Finance (HK) Limited	1,743,217,320 47,864,133 114,735,951	1,327,679,831 67,907,480 135,918,643		
	EBL Asset Management Limited Less: Inter company elimination	32,456,453 32,953,321,235 (153,232,943) 32,800,088,291	24,194,254 29,405,735,802 (222,880,587) 29,182,855,215		
.1	Privileged creditors (payable to Government)  Tax deducted at source (TDS)	634,982,256	466,014,130	634,982,256	466,014,130
	VAT deducted at source (VDS) Excise duty deducted from customer accounts	69,287,468 390,568,479 <b>1,094,838,203</b>	82,450,132 535,925,620 <b>1,084,389,883</b>	69,287,468 390,568,479 <b>1,094,838,203</b>	82,450,132 535,925,620 <b>1,084,389,883</b>
.2	Acquirer liabilities  These liabilities are temporary in nature arisen from pre with relevant parties and reconciled monthly. Major bale	epaid, debit and cre	edit card transactio	ns. Transactions ar	re settled next day
	due to withdrawal of cash by EBL cardholders from Q-Ca Prepaid (Lifestyle, travel etc) card liability Credit card liability	1,118,853,647 51,882,133	t owned by EBL):	1,118,853,647 51,882,133	1,010,591,794 40,615,578
	Debit card liability Acquirer cash and other liabilities	39,428,484 423,333,093 <b>1,633,497,357</b>	64,981,260 194,943,773 <b>1,311,132,405</b>	39,428,484 423,333,093 <b>1,633,497,357</b>	64,981,260 194,943,773 1,311,132,405
.3	Current tax liability / (assets) Provision for tax				
	Opening balance Settlement/adjustment for previous years Provision for tax made during the year 13.3.1	4,558,964,903 (2,993,473,175) 4,429,602,554 5,995,094,283	5,172,364,687 (3,792,151,316) 3,178,751,532 4,558,964,903	4,219,259,510 (2,954,691,985) 4,337,020,911 5,601,588,437	4,847,617,920 (3,661,713,218) 3,033,354,808 4,219,259,510
	Balance of income tax paid Opening balance	2,316,569,191	1,803,791,177	2,021,069,277	1.511.759.437
	Settlement/adjustment for previous years Paid during the year 13.3.2	(2,953,730,616) 3,709,273,984 3,072,112,559 2,922,981,725	(3,750,228,675) 4,263,006,688 2,316,569,191 2,242,395,712	(2,954,691,985) 3,621,730,273 2,688,107,565 2,913,480,872	(3,661,713,218) 4,171,023,059 <b>2,021,069,277</b> <b>2,198,190,233</b>
3.1	Current tax expenses				
	Current year Adjustment for Previous years	4,361,174,650 68,427,904 <b>4,429,602,554</b>	3,153,729,787 25,021,746 <b>3,178,751,533</b>	4,266,646,442 70,374,469 <b>4,337,020,911</b>	3,008,333,063 25,021,746 <b>3,033,354,808</b>
3.2	Details of the Tax status are presented in <b>Annexure-H</b> . <b>Advance tax paid / deducted at source during the year</b> Withholding tax deducted at source.	/02015	440.055	449.050.55	E/0.074.07
	Withholding tax deducted at source Advance tax paid in cash	693,945,256 3,015,328,728 <b>3,709,273,984</b>	660,355,604 3,602,651,085 <b>4,263,006,688</b>	642,053,377 2,979,676,896 <b>3,621,730,273</b>	568,371,974 3,602,651,085 <b>4,171,023,059</b>
			123		122 Taka
.3.a	Reconciliation of effective tax rate (Bank) Profit before income tax as per profit and loss account	%	<b>Taka</b> 9,788,928,349	%	<b>Taka</b> 8,095,384,869
	Income tax as per applicable tax rate  Factors affecting the tax charged in current year  On non deductible expenses	37.5% 11.26%	3,670,848,131 1,101,933,889	37.5% 2.72%	3,035,769,326 220,202,948
	Tax savings on Govt. treasury securities Tax savings from reduced tax rates (on dividend income) Tax savings from reduced tax rates (on sale of quoted	-2.26% -2.16%	(221,521,592) (211,500,259)	0.30% -2.80%	24,122,835 (226,761,998)
	as a sample on reduced tax rates (on sale or quoted securities)  Deferred tax income (net)  Total income tax expenses	-0.03% -6.71% <b>37.59%</b>	(2,739,258) (657,293,006) <b>3,679,727,905</b>	-0.25% -0.56% <b>36.91%</b>	(19,978,303) (45,427,604) <b>2,987,927,205</b>
	<del> </del>	Gr	oup	Ва	ank
.4	Provision for loans, advances and OBS exposures (other A) Specific provision movement	2023 er than OBO)	2022	2023	2022
	Opening balance On fully provided debt written off during the year	7,244,306,424 (356,758,543)	7,908,397,581 (2,291,799,121)	6,942,749,466 (356,758,543)	7,609,785,899 (2,291,799,121)
	On recovery from loans written off earlier Specific provision charged (net of recovery) for the year  Provision held at the end of the year.	473,190,325 400,136,840	793,358,712 834,349,252	473,190,325 362,773,076	793,358,712 831,403,975
	Provision held at the end of the year  B) General provision movement on loans and advances Opening balance	7,760,875,046 s 3,472,778,073	<b>7,244,306,424</b> 3,152,833,797	<b>7,421,954,324</b> 3,472,778,073	<b>6,942,749,466</b> 3,152,833,797
	Provision made during the year 13.4.1  Provision held at the end of the year	1,295,235,573 4,768,013,646	3,152,833,797 319,944,276 <b>3,472,778,073</b>	1,295,235,573 4,768,013,646	3,152,833,797 319,944,276 <b>3,472,778,073</b>
	C) General provision movement on off-balance sheet expening balance	xposures 1,368,794,407	1,249,675,955	1,368,794,407	1,249,675,955
	Provision made during the year 13.4.1  Provision held at the end of the year  Provision for loans, advances and OBS	54,070,488 <b>1,422,864,894</b>	119,118,452 1,368,794,407	54,070,488 <b>1,422,864,894</b>	119,118,452 <b>1,368,794,407</b>
.4.a	exposures (other than 0B0)  Provision for loans, advances and 0BS exposures (for 0		12,085,878,904	13,612,832,864	11.784.321.945
	General provision on loans and advances General provision on off-balance sheet exposures Specific provision on loans and advances	269,546,909 10,719,066 1,874,223,391	473,136,156 12,049,953 1,640,294,377	269,546,909 10,719,066 1,874,223,391	473,136,156 12,049,953 1,640,294,377
.4.b	Special General Provision: COVID-19	2,154,489,366	2,125,480,485	2,154,489,366	2,125,480,485
	Special General Provision: COVID-19 (for DB0) Special General Provision: COVID-19 (for OB0)	378,264,809 5,044,559	491,415,756 50,830,180	378,264,809 5,044,559	491,415,756 50,830,180
		383,309,368	542,245,936	383,309,368	542,245,936

		Notes	2023	oup 2022	2023	Amount in BDT ank 2022
	As per BRPD circular no. 19/2021 and subseque and subsequent circular letter nos. 51/2022 a receiving 15% and 50% payment against total c	nd 53/2022	letter nos. 50/2021, s loan status of certa	51/2021, 52/2021, 53 ain eligible borrowe	3/2021; and BRPD c rs has been kept "	ircular no. 14/2022 Unclassified" upon
	receiving 15% and 50% payment against total of (@1.5% in 2021 and 2% in 2022) has been mair the general provision routinely required. Beside enjoyed payment by deferral (PBD) facilities as	ntained agai es, Special G	inst those loans exc SP for COVID-19 @ 1	ept CMSME loan (19 % had been mainta	6 against CMSME to ined in 2020 for the	oans) in addition to se accounts which
	661/13/2021-117 dated 05 January 2021. How adjustment of outstanding amount of the account Total Provision (SP,GP & Special GP) for loans, advances and OBS exposures (Note: 13.4413.4.a+13.4.b)	vever, the b	ank released Spec enjoyed deferral fac	ial GP for COVID-19	of BDT 161.09 mi and 2022.	llion in 2023 upon
	Provision for loans, advances and OBS expo	sures (incl	uding OBO): 5,037,560,555	3,945,914,228	5,037,560,555	3,945,914,228
	Special General Provision-COVID-19 General provision on off-balance sheet expos Specific provision on loans and advances	ures	383,309,368 1,433,583,960 9,635,098,437 <b>16,489,552,320</b>	542,245,936 1,380,844,359 8,884,600,801 <b>14,753,605,326</b>	383,309,368 1,433,583,960 9,296,177,716 <b>16,150,631,599</b>	542,245,936 1,380,844,359 8,583,043,843 <b>14,452,048,367</b>
			2023 DB0	(Bank) OBO	2023 Total	2022 Total
	Provision for loans and advances charged d	uring the y	rear 1,295,235,573	(228,314,923)	1,066,920,650	344,986,171
	Special General Provision-COVID-19 General Provision on off-balance sheet expos	ures	(113,150,930) 54,070,488	(47,944,340) (2,040,812)	(161,095,270) 52,029,675	(225,086,025) 119,471,033
	General Provision charged during the year Specific Provision charged during the year Recovery from loans written off earlier		1,236,155,131 835,963,401 (473,190,325)	(278,300,076) 128,652,528	957,855,055 964,615,929 (473,190,325)	239,371,179 2,071,796,367 (793,358,712)
	Specific Provision (net of recovery) for the y Total Provision for loans and advances charged during the year * Specific provision charged during the year		362,773,076 1,598,928,207 presented after n		491,425,604 1.449,280.659	1,278,437,655 1,517,808.834
	circular no. 14, dated 25 June 2003. Maintenance of provision on loans and adva Required provision on loans & advances and			es (Solo):		
	General provision on unclassified accounts (i Special General Provision: COVID-19 Specific provision on classified accounts Specific provision on stay order accounts Specific provision on rescheduled accounts				3,818,504,354 383,309,368 6,267,489,468 2,256,739,698 771,948,550	3,031,079,131 542,245,936 4,666,559,710 1,924,702,321 1,991,781,812
	General Provision on off-balance sheet expos Total required provision on loans and advan Total maintained provision on loans and adv Surplus provision*	ces includi		3	1,433,583,960 14,931,575,398 16,150,631,599 1,219,056,201	1,380,844,359 13,537,213,269 14,452,048,366 914,835,097
	* General provision maintained on qualitative provision base of the bank.	ground for	r some loan accour	nts in addition to th		
		Notes	9023	oup 2022	2023	Amount in BDT
	Interest suspense account  Opening balance Amount transferred during the year		2,925,099,761 1,698,965,432	2,939,008,519 3,080,772,731	2,750,271,719 1,697,829,751	2,750,794,589 3,094,158,619
	Amount recovered during the year * Amount written off during the year Foreign currency adjsutment		(1,215,330,382) (59,273,366) 12,987,583	(2,885,860,558) (236,622,454) 27,801,522	(1,215,330,382) (59,273,366) 12,987,583	(2,885,860,558) (236,622,454) 27,801,522
	Balance at the end of the year  * Interest receivable on margin loan having n suspense account.	egative equ	3,362,449,028	2,925,099,761	3,186,485,304	•
	Provision for protested bill and others Opening balance		263,739,323	219,304,150	263,739,323	219,304,150
	Provision made during the year Adjusted during the year Balance at the end of the year Provision for start-up fund		9,716,279 (21,210,053) <b>252,245,548</b>	44,435,173 - <b>263,739,323</b>	9,716,279 (21,210,053) <b>252,245,548</b>	44,435,173 - 263,739,323
	Opening Balance Provision made during the year Balance at the end of the year	_	138,891,631 61,500,000 <b>200,391,631</b>	51,086,000 <b>138,891,631</b>	138,891,631 61,500,000 <b>200,391,631</b>	87,805,631 51,086,000 <b>138,891,631</b>
	As per BB SMESPD circular no. 04 dated 29 N bank has been maintaining a provision for st Provision for diminution of value of equity s	artup fund	and subsequent SI @ 1% of profit afte	MESPD circular lett r tax each year sind	er no. 05 dated 26 ce 2020.	April 2021, the
	Opening balance Provision charged/(released) during the year <b>Balance at the end of the year</b> Provision for diminution (gain net off) of valu	ie of quote	991,718,520 170,911,010 <b>1,162,629,530</b> d shares, unqouted	d shares and mutu	593,294,880 162,316,330 <b>755,611,210</b> al funds has been	•
	circular no. 4, dated 24 November 2011 and I Interest payable on borrowing	00S circular	r letter no. 1 dated	24 May 2023.		
	Interest payable on Borrowing (including subordinated bond) Interest payable on Borrowing-Offshore		457,003,405 233,901,287	260,382,165 363,973,069	359,300,151 233,901,287	175,514,006 363,973,069
	Less: Inter unit/company elimination (with interest receivable account)		690,904,693 (97,703,254) 593,201,439	624,355,234 (83,693,746) 540,661,488	593,201,439 - 593,201,439	539,487,075
	Miscellaneous liabilities/payables Received under compromise settlement of					
	classified & w/off loans		195.085.050	266.621.709	195.085.050	266.621.709
	NRB remittance payable Interest suspense for term placement Unclaimed dividend account	13 10 a	195,085,050 1,596,461 1,860,000 48,094,321	266,621,709 384,230,975 1,860,000 35,810,491	195,085,050 1,596,461 1,860,000 48,094,321	384,230,975 1,860,000
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend account Unclaimed dividend is the residual amount of of BSEC (ref. SEC/SRMIC/165-2020/part-1/166 diamount of BDT (1247-28585) Till the year 2017.	ated 06 July to Capital N	1,596,461 1,860,000 48,094,321 859,683,061 1,106,318,893 ridend which is yet 7 2021) the bank ha	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the is deposited unclair Fund (CMSF). The I	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 e shareholders. As e shareholders. As pank has been mai	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled dividend ntaining year-wise
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend account Unclaimed dividend is the residual amount of	declared divided 6.5 July to Capital N is and press di BDT 1,90' ments) illities which 9. (date of it or initial pay price of pura syments ha of time. For weighted an of post emit divided out on Praction is do: which is the which is the which is the company of the capital of	1.596.461 1.860.000 48.094,321 859.683.061 1.106.318.893  ridend which is yet y 2021) the bank hadwarked Stablizand warket Stablizand wark	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sedeposited unclaimed by the sedeposited unclaimed by the sedeposited unclaimed by the sedeposited unclaimed to the sedeposited unclaimed	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 e shareholders. As ned/undistributed/ pank has been mai divided the same shareholders as the dividend.  Is to be made over the lease payments id under residual weercised by the base of the same shareholders. As the same shareholders are shareholders and the same shareholders are shareholders. The same shareholders are shareholders are shareholders are shareholders. The same shareholders are shareholders are shareholders are shareholders. The same shareholders are shareholders are shareholders. The same shareholders are shareholders are shareholders. The same shareholders are shareholders. As the shareholders are shareholders are shareholders are shareholders. As the shareholders are shareholders are shareholders are shareholders. As the shareholders are shareholders are shareholders are shareholders are shareholders. As the shareholders are shar	per the directive of unsettled dividend ntaining year-wise of 31-12-2023) out he lease term from include fixed and alue of guarantees. nk and payment of rors i.e. 3-10 years have been used at al valuation under titional Accounting yee shall obtain in titions and accrued
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  **Unclaimed dividend account**  **Unclaimed dividend account**  **Unclaimed dividend account**  **Unclaimed dividend is the residual amount of a SEG. (ref. SEC/SMIC).165-2020/part-1/166 di amount of BDT 62.472.595.57 till the year 2017 separate bank accounts for unclaimed dividend of which BDT 46.187.091.76 is cash dividend ar Lease liabilities (present value of lease pay?  The bank, as per IFRS 16. recognized lease liab the date of commencement or 01 January 201 variable lease payments (less any adjustment for The lease payments as on include the exercise) penalties for terminating the lease. The lease payments en applicable point (the time of execution of those contracts having)  **Net defined benefit obligation is the net result IAS 19 Employee Benefits. Valuation is carriestlandard (IAS) 19. Under this method, the valuncand contract contract contracts of the payable of the service of	declared divided 6.5 July to Capital N is and press di BDT 1,90' ments) illities which 9. (date of it or initial pay price of pura syments ha of time. For weighted an of post emit divided out on Praction is do: which is the which is the which is the company of the capital of	1.596.461 1.860.000 48.094.321 859.683.061 1.106.318.893 ridend which is yet y 2021) the bank he darket Stabilization ent outstanding of t 7.229.55 is the fract this is the present valuntial application). Viment), and amount chase option reason yet been discounted example, 5 years T-verage lease tenor of ployment benefit ployme	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the is deposited unclair Fund (MSF). The late of lease payment whichever is later. It is expected to patably certain to be patably certain to be a patably certain to the mean of 5 years or more.  lans which is meass method as recomm in future service coven assets built uption date.  Bas Superanuation Fund 133,335,713 138,330,179	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 e shareholders. As ned/undistributed/bank has been mai did not be shareholders. As ned/undistributed/bank has been mai did under residual værcised by the bai di rate of similar ter tom 8.20% – 10.5%  urred as per actuarinended by Internast' which an emplo from past contributed.  2023 2,474,319,756 2,349,987,775	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,761,781  per the directive of unsettled dividend ntaining year-wise of 31-12-2023) out the lease term from include fixed and allue of guarantees. Ak and payment of tors i.e. 3-10 years have been used at all valuation under tional Accounting yee shall obtain in tional accrued Amount in BDT  2022 2,484,019,756 2,040,327,749
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	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend account Unclaimed dividend is the residual amount of the season of t	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318,893  ridend which is yet you will be bank he darket Stabilization and restrict the stable projected unit credit net considering hot edifference between discounted example, 5 years 1-verage lease terms of the difference between discounted example, 5 years 1-verage lease terms of the difference between discounted example, 5 years 1-verage lease terms of the difference between discounted example, 5 years 1-verage lease terms of the difference between difference difference between difference dif	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the seleposited unclaim Fund (CMSF). The last accounts is BDT ional amount of stoc use of lease payments whichever is later. Ties expected to be particularly as a selection of the selection of the custom for the selection of the custom for the selection of the custom for the service of the selection of the selection of the custom for the service of the selection of th	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 shareholders. As ned/undistributed/ank has been alice and the lease payment in	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident instanting vera-instantiant in the period of the second
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend is the residual amount of BDT 62,872,895,77 till the year 2017 separate bank accounts for unclaimed amount of BDT 62,872,895,77 till the year 2017 separate bank accounts for unclaimed dividend of which BDT 46,187,991,76 is cash dividend at Lease liabilities (present value of lease paying The bank, as per IFRS 16, recognized lease liab the date of commencement or 01 January 2019 variable lease payments (less any adjustment for The lease payments also include the exercise) penalties for terminating the lease. The lease pay penalties for terminating the lease. The lease pay penalties for terminating the lease. The lease pay ment lease are contracted having Net defined benefit obligation Net defined benefit obligation is the net result IAS 19 Employee Benefits. Valuation is carrie Standard (IAS) 19. Under this method, the valu normal course of service and past service cost liabilities (i.e., benefits earned by members as and the service length which is discoun rate, salary growth rate, mortality rate, probal The amount of obligation  The amount of obligation for superannuation with employee rank (not salary) and certain t  Opening balance (as per audited FS) Interest cost Current service cost Paid to outgoing employees Adjustment with opening balance Remeasurement gain/(loss)  Pair value of plan assets IAS 19 prescribes a fair valuation of fund ass Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund ass Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund asn Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund asn Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund asn Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund asn Here, fair value of plan assets IAS 19 prescribes a fair valuation of fund asn Here, fair value of plan assets IAS 19 prescribes a fair valu	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318,893  indend which is yet y 2021) the bank he darket Stabilization on the outstanding of to 7,229.55 is the fract hits and the second of the secon	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sideposited unclaimed by the sideposited unclaimed by the sideposited unclaimed by the sideposited unclaimed to the sideposited unclaimed	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 eshareholders. As need/undistributed/asshareholders. As need/undistributed/asshareholders	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident intaining year-wise of 31-12-2023) out the lease term from the le
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend account Unclaimed dividend account Unclaimed dividend is the residual amount of the SBEC (ref. SEC/SMIC) 165-2020/part-1/166 diamount of BDT 62.472.395.57 till the year 2017 separate bank accounts for unclaimed dividend of Which BDT 46.187.091.76 is cash dividend at Lease liabilities (present value of lease pay? The bank, as per IFRS 16, recognized lease liabthe date of commencement or 01 January 2017 variable lease payments (less any adjustment for the lease payments (less any adjustment for the lease payments as include the exercise) penalties for terminating the lease. The lease payments less or contracts having Net defined benefit obligation  Net defined benefit obligation is the net result RAS 19 Employee Benefits. Valuation is carries Standard (IAS) 19. Under this method, the valuation account of the second of the valuation is carries Standard (IAS) 19. Under this method, the valuation commencement of service and past service cost account of the second of the valuation is carries Standard (IAS) 19. Under this method, the valuation commencement of service and past service cost liabilities (i.e. benefit obligation  The amount of obligation for gratuity fund is rates as per service length which is discountate, salary growth rate, mortality rate, probait for the payment of the past service of service and past service of service and supersamuation with employee rank (not salary) and certain to popening balance (as per audited FS) interest cost  Current service cost  Paid to outgoing employees  Adjustment with opening balance  Remeasurement gain/(loss)  Pair value of plan assets  IAS 19 prescribes a fair valuation of fund asset is not readily value of plan assets of the funds.  Opening balance (as per audited FS)  Interest income  Contribution to the fund  Adjustment for opening and other cost  Paid to outgoing employees  Adjustment for opening and other cost  Paid to o	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318,893 idend which is yet (2021) the bank had market Stabilization and interest of the considering of the considering of the considering hot has option reason we been discounted example, 5 years Twerage lease tenor of the considering hot he difference between the considering hot he difference he difference historical and for service being the considering hot had been decided by the considering hot had been decide	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sideposited unclaim Fund (CMSF). The lat accounts is BDT ional amount of stoc in a side of lease payment whichever is later. T is expected to be parably certain to a side of the side o	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 shareholders. As need/undistributed/abank has been mid- 1,48,094,321,31 (as it divided).  Is to be made over the lease payments id under residual vacercised by the base of residual vacercised by the base	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident instanting year-instantian year-instantia
1	Interest suspense for term placement Unclaimed dividend account Unclaimed dividend account Unclaimed dividend is the residual amount of a BSEC (ref SEC/SRMC/165-2020/part-1/166 di amount of BDT 62.472.595.57 till the year 2017 separate bank accounts for unclaimed dividend are accounts for unclaimed dividend of which BDT 46.187.091.76 is cash dividend ar Lease liabilities (present value of lease pay; The bank, as per IFRS 16, recognized lease liabile date of commencement or 01 January 201 variable lease payments (less any adjustment for file lease payments (less any adjustment for file lease payments also include the exercise penalties for terminating the lease. The lease penalties for terminating the lease. The lease penalties for terminating the lease. The lease penalties for terminating the lease in the second of these contracts having.  Net defined benefit obligation Net defined benefit obligation is the net result 18.5 19 Employee Benefits. Valuation is carries Standard (IAS) 19. Under this method, the valuation of service and past service cost and the second of the service and the valuation of service and past service social bilities (i.e., benefits earned by members as service length which is discount area, salary growth rate, mortality rate, probail and the service cost and the service cost past and the service cost and the	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318,893  Indeed which is yet	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sideposited unclaim Fund (CMSF). The lat accounts is BDT ional amount of stoc are of lease payment whichever is later. T is expected to be particularly and the sideposited in the sideposited unclaim of the sideposited unclaim of the sideposited in the si	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 shareholders. As need/undistributed/abank has been mid- 1,48,094,321,31 (as it divided).  Is to be made over the lease payments id under residual vacercised by the base of residual vacercised by the base	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident instanting year-instantian year-instantia
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend is the residual amount of a BSEC (ref SEC/SYME/165-2020/part-1/166 of amount of BDT 62.472.995.57 till the year 2017 separate bank accounts for unclaimed dividend of which BDT 46.187.091.76 is cash dividend at Lease liabilities (present value of lease pay The bank, as per IFRS 16, recognized lease liab the date of commencement or 01 January 201 variable lease payments (less any adjustment for The lease payments a sio include the exercise penalties for terminating the lease. The lease pay penalties for terminating the lease. The lease pay is implicit borrowing rate on applicable point of the time of execution of those contracts having Net defined benefit obligation Net defined benefit obligation Net defined benefit obligation with the result LaS 19 Employee Benefits. Valuation is carrie Standard (IAS) 19. Under this method, the valuation commencement of service and past service cost liabilities (i.e. benefits earned by members as  Defined benefit obligation  The amount of obligation for gratuity fund is rates as per service length which is discoun rate, salary growth rate, mortality rate, probal The amount of obligation for superannuation with employee rank (not salary) and certain t  Opening balance (as per audited FS) Interest cost  Current service cost Paid to outgoing employees Adjustment with opening balance Remeasurement gain/(loss)  Pair value of plan assets  IAS 19 prescribes a fair valuation of fund asset Here, fair value of plan assets is not readily value of plan assets of the funds.  Opening balance (as per audited FS) Interest income  Opening balance (as per audited FS) Interest income  Compening balance (as per audited FS) Interest value of plan assets  As 19 prescribes a fair valuation of fund asset Here, fair value of plan assets  Fair value of plan assets  As 19 prescribes a fair valuation of fund asset Here, fair value of plan assets  As 19 prescribes a	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318.893  indend which is yet yet 2021) the bank had warket Stabilization on the outstanding of the control	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the stageosited unclaimed by the stageosited unclaimed by the stageosited unclaimed by the stageosited unclaimed the stageosited to be particular to the stageosited the stageosited that s	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 shareholders. As need/undistributed/abank has been mid- 1,48,094,321,31 (as it divided).  Is to be made over the lease payments id under residual vacercised by the base of residual vacercised by the base	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident instanting year-instantian year-instantia
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend is the residual amount of BDT 62,872,895,71 till the year 2017 separate bank accounts for unclaimed dividend is the residual amount of BDT 62,872,895,77 till the year 2017 separate bank accounts for unclaimed dividend of which BDT 46,187,991,76 is cash dividend at Lease liabilities (present value of lease paying) The bank, as per IFRS 16, recognized lease liabthe date of commencement or 01 January 201 variable lease payments (less any adjustment for The lease payments also include the exercise) penalties for terminating the lease. The lease pay penalties for terminating the lease. The lease pay ment lease payments are on applicable point of the time of execution of those contracts having Net defined benefit obligation Net defined benefit obligation is the net result IAS 19 Employee Benefits. Valuation is carrie Standard (IAS) 19. Under this method, the valu normal course of service and past service cost liabilities (i.e., benefits earned by members as Defined benefit obligation  Less: Fair value of plan assets  Defined benefit obligation The amount of obligation for gratuity fund is rates as per service length which is discoun rate, salary growth rate, mortality rate, probal The amount of obligation for superannuation with employee rank (not salary) and certain t  Opening balance (as per audited FS) Interest cost Current service cost Paid to outgoing employees Adjustment with opening balance Remeasurement gain/(loss)  Pair value of plan assets  IAS 19 prescribes a fair valuation of fund ass Here, fair value of plan assets  IAS 19 prescribes a fair valuation of fund ass Here, fair value of plan assets  Fair value of plan assets  AS 19 prescribes a fair valuation of fund ass Here, fair value of plan assets  Fair value of plan assets  Pair value of plan assets  Sas per actuarial repor Opening balance (as per audited FS) Interest income Contribution to the fund Adjustment f	seclared divated 0.6 July to Capital 1.8 Is and press of BDT 1.90; ments) solution of post empty of the property of the proper	1.596.461 1.860,000 48,094,321 859,683,061 1.106,318,893 indend which is yet (2021) the bank had market Stabilization and the stabil	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sideposited unclaim Fund (CMSF). The last accounts is BDT ional amount of stoc to include the sideposited unclaim th	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 shareholders. As need/undistributed/abank has been mid- 1,48,094,321,31 (as it divided).  Is to be made over the lease payments id under residual vacercised by the base of residual vacercised by the base	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled divident instanting year-instantian year-instantia
	Interest suspense for term placement Unclaimed dividend account Other liabilities (FDD payable, unclaimed insturment, etc.)  Unclaimed dividend account Unclaimed dividend is the residual amount of insturment, etc.)  Unclaimed dividend is the residual amount of insturment, etc.)  Unclaimed dividend is the residual amount of insturment, etc.)  Unclaimed dividend is the residual amount of insturent of BDT 62.472.595.57 till the year 20.17 separate bank accounts for unclaimed dividend of which BDT 46.187.091.76 is cash dividend at Lease liabilities (present value of lease pay.  The bank, as per IFRS 16, recognized lease laid the date of commencement or 01 January 201 variable lease payments (less any adjustment for The lease payments (less any adjustment for the lease payments also include the exercise) penalties for terminating the lease. The lease payments less on contracts having  Net defined benefit obligation  Net defined benefit obligation is the net result 18.5 19 Employee Benefits. Valuation is carries Standard (IAS) 19. Under this method, the valuation common contracts and incommon contracts of service and past service cost paid to outgoing employees adjustment with opening balance for superannuation with employee rank (not salary) and certain to the function of the same of the function of the functi	declared divided 0.6 July to Capital & Mostes 0.6 July to Capital & Mostes 0.7 Mostes 0.	1.596.461 1.860,000 48,094,321 859,683.061 1.106,318,893  Indeed which is yet addressed to the search of the searc	384,230,975 1,860,000 35,810,491 1,121,475,789 1,809,998,964 to be claimed by the sideposited unclaimed by the sideposited unclaimed by the sideposited unclaimed by the sideposited unclaimed the sidep	1,596,461 1,860,000 48,094,321 858,906,030 1,105,541,862 e shareholders. As need/undistributed/abank has been divided in the lease payments id under residual vacerised by the lease payments id under residual vacerised by the lease payments id under residual vacerised by the lease payments if the lease payments if the lease payments in the lease payme	384,230,975 1,860,000 35,810,491 1,118,438,606 1,806,961,781 per the directive of unsettled dividend intaining year-maining yea shall obtain in tions and accrued  Amount in BDT  2022 2,484,019,756 2,040,327,749 443,692,007 443,692,007 443,4692,007 443,4692,007 443,4692,007 444,019,756 213,400,000 191,044,599 (248,300,000) 2,484,019,756 ssets is estimated. considered as fair  Amount in BDT  2022 1,746,303,625 135,600,000 2,484,019,756 40,000 2,484,019,756 5885 is estimated. considered as fair  Amount in BDT  2022 1,746,303,625 135,600,000 2,484,019,756 5885,600,000 2,484,019,756 5885,600,000 2,483,000,000 2,484,000,000 2,585,600,000 2,585,600,000 2,585,600,000 2,585,600,000 2,585,678,500 588,678,500

does not have any impact on the consolidated financial statements of the Bank.

it assesses whether the interpretation of IFRIC 23 Uncertainty over income tax treatments has a relating to transfer pricing, payment under credit facilities etc., in its consolidated financial states

Assessment for uncertainty over income tax treatments (under IFRIC 23):
At each reporting period, the Bank assesses uncertain tax treatment (if any) separately or together in line with Income Tax Act 2023. The Bank applies its own judgment and past records of tax assessment and demand in identifying uncertainties over income tax treatments. Since the Bank is being operated as complex financial intermediary to provide comprehensive financial solutions.

ents (including those for the subsidiaries) is more likely to be accepted by the tax authority. Therefore, this interpretation

share. The amount of share premium can be utilised as per the provision of section 57 of the Companies Act 1994. Currently, the

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

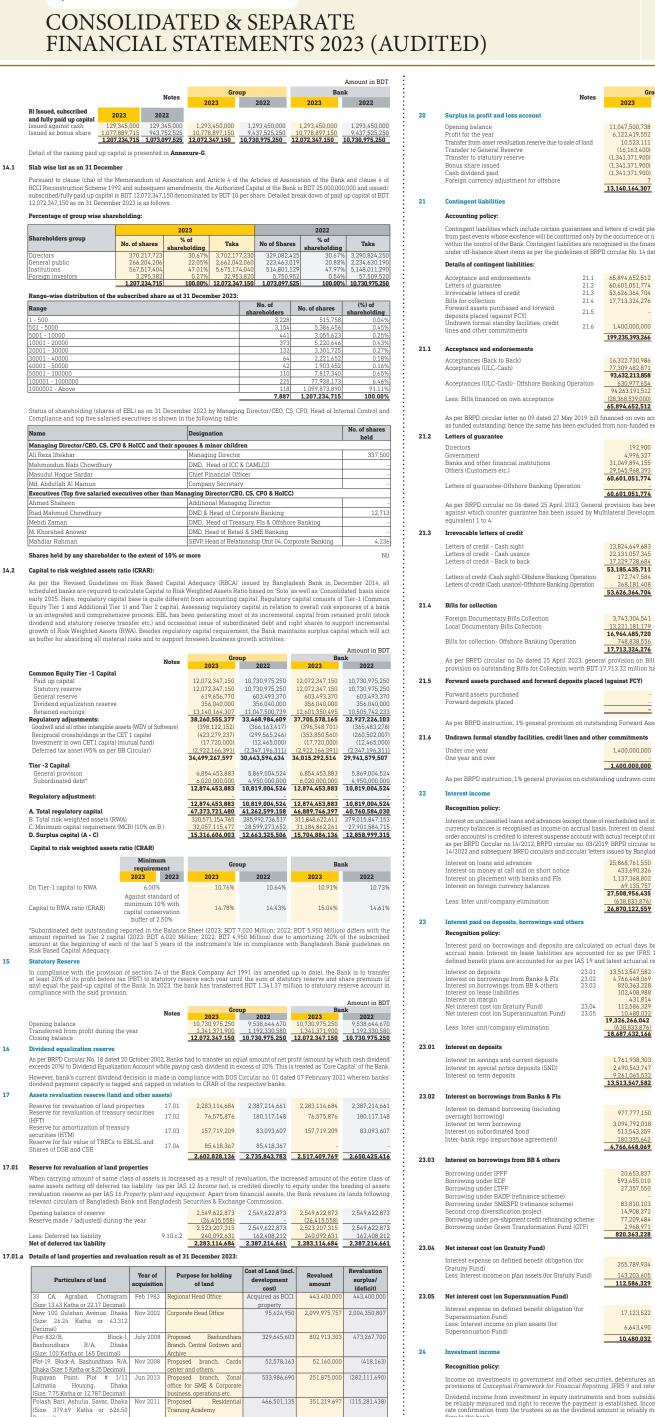
Bank does not have any share premium.

Share premium

A) Authorized capital

# **GOOD GOVERNANCE** KEEPS US GOING





1,478,336,541 4,001,543,757 2,523,207,216

 (481,318,383)
 (2/2,380,945)
 (481,318,383)
 (2/2,380,945)

 76,575,876
 180,117,148
 76,575,876
 180,117,148

157,719,209 83,093,607 157,719,209 83,093,607

 226,400,000
 61,000,000
 226,400,000
 61,000,000

 (362,278,500)
 (588,678,500)
 (362,278,500)
 (588,678,500)

135,854,438 220,754,438 135,854,438 220,754,438 (226,424,063) (367,924,063) (226,424,063) (367,924,063)

Recognition policy:

monetary items.

Fees and commission income arising from services provided by the Bank are recognised as income on accrual basis as per IFRS 15 Revenue from contracts with customers. Fees and commission charged to customers on trade finance i.e. L/C, L/C, acceptance and other general banking services. Le. card services, management fees, arrangement fees, locker charges etc. are recognised as income when a performance obligation is satisfied by transferring a promised service to customer by the bank, and at the time of effecting the transactions except those which are received in advance.

Exchange gain includes all gains and losses from foreign currency day-to-day transactions, conversions and revaluation of non

25.1 3,123,566,018 2,856,104,626 3,015,678,332 2,778,174,073 25.2 1,390,786,808 1,326,823,595 1,383,228,980 1,314,700,998 25.3 266,778,928 389,638,253 1,383,228,980 1,314,700,998

Reserve for revaluation of HFT securities is recognised as per the instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009. Any increase in the value of such securities categorised as HFT as a result of mark-to-market is booked under equity as revaluation reserve but any decrease is directly charged to profit and loss account.

Reserve for amortization of HTM securities is recognised as per the instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009. When the value of a government treasury security categorised as HTM increases as a result of amortization, the amount thus increased is recognised directly to equity as reserve for amortization.

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

Opening balance

(588,678,500) (649,678,500) (649,678,500) (649,678,500)

Assets and liabilities of EBL Offshore Banking Operation and EBL Finance (HK) Ltd (on consolidation) have been presented into Taka (which is the functional currency of the Bank) using year-end standard mid rate of exchange of the Bank (@ USD 1 = BDT 109.75 and HKD 1 = BDT 14.0458. Yearly incomes and expenses are translated using monthly average exchange rate (USD 1 = 107.4661 BDT & HKD 1 = BDT 13.7246). The net cumulative result of the exchange rate difference has been presented separately as equity component as per

553,798,500 553,798,500

)	Notes	2023	2022	2023	2022
	Surplus in profit and loss account  Opening balance Profit for the year	11,047,500,738 6,122,419,552	9,504,261,953 5,120,586,680	10,505,742,232 6,109,200,444	8,975,293,908 5,107,457,664
	Transfer from asset revaluation reserve due to sale of land Transfer to General Reserve	10,523,111 (16,163,400)	-	10,523,111	
	Transfer to statutory reserve Bonus share issued Cash dividend paid	(1,341,371,900) (1,341,371,900) (1,341,371,900)	(1,192,330,580) (1,192,330,580) (1,192,330,580)	(1,341,371,900) (1,341,371,900) (1,341,371,900)	(1,192,330,580 (1,192,330,580 (1,192,330,580
	Foreign currency adjustment for offshore	7 13,140,164,307	(356,155) <b>11,047,500,738</b>	408 12,601,350,495	(17,600 <b>10,505,742,23</b>
	Contingent liabilities  Accounting policy:				
	Contingent liabilities which include certain guarantees and from past events whose existence will be confirmed only by within the control of the Bank. Contingent liabilities are rec	the occurrence or r	non-occurrence of o	ne or more uncertai	n future events no
	under off-balance sheet items as per the guidelines of BRP  Details of contingent liabilities:				
	Acceptance and endorsements 21.1 Letters of guarantee 21.2	65,894,652,512 60,601,051,774	44,488,068,707	65,894,652,512 60,601,051,774	61,495,322,12 44,488,068,70
	Irrevocable letters of credit 21.3  Bills for collection 21.4  Forward assets purchased and forward 21.5	53,626,364,704 17,713,324,276	41,911,963,642 15,298,846,071 501,704,953	53,626,364,704 17,713,324,276	41,911,963,64 15,298,846,07 501,704,95
	deposits placed (against FCY) Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000	1,400,000,000	1,400,000,00
1	Acceptance and endorsements	199,235,393,266	165,095,905,495	199,235,393,268	165,095,905,49
	Acceptances (Back to Back) Acceptances (ULC-Cash)	16,322,730,986 77,309,482,871 <b>93,632,213,858</b>	14,371,493,855 85,896,166,916 <b>100,267,660,771</b>	16,322,730,986 77,309,482,871 <b>93,632,213,858</b>	14,371,493,855 85,896,166,916 <b>100,267,660,77</b>
	Acceptances (ULC-Cash)- Offshore Banking Operation  Less: Bills financed on own acceptance	630,977,654 94,263,191,512 (28,368,539,000)	699,451,062 100,967,111,833 (39,471,789,711)	630,977,654 94,263,191,512 (28,368,539,000)	699,451,06 100,967,111,83 (39,471,789,711
	As per BRPD circular letter no 09 dated 27 May 2019, bill :	65,894,652,512	61,495,322,122	65,894,652,512	61,495,322,12
2	as funded outstanding; hence the same has been excluded <b>Letters of guarantee</b>	from non-funded e	xposures and thus	no provision has bee	en maintained.
	Directors Government Banks and other financial institutions	192,900 4,996,327 31,049,894,155	192,900 624,752,527 21,838,858,255	192,900 4,996,327 31,049,894,155	192,90 624,752,52 21,838,858,25
	Others (Customers etc.)  Letters of guarantee-Offshore Banking Operation	29,545,968,393 <b>60,601,051,774</b>	22,024,265,024 <b>44,488,068,707</b>	29,545,968,393 <b>60,601,051,774</b>	22,024,265,02 44,488,068,70
	As per BRPD circular no 06 dated 25 April 2023, Genera	60,601,051,774 l provision has bee	44,488,068,707 en maintained agai	60,601,051,774 nst Letter of Guara	44,488,068,70 intee except thos
	against which counter guarantee has been issued by Mu equivalent 1 to 4.	ıltilateral Developn	nent Banks/Interna	tional Banks havin	g BB rating grad
3	Irrevocable letters of credit  Letters of credit - Cash sight Letters of credit - Cash yeappe	13,824,649,683	7,279,257,198	13,824,649,683	7,279,257,19
	Letters of credit - Cash usance Letters of credit - Back to back	22,131,057,345 17,229,728,684 <b>53,185,435,711</b>		22,131,057,345 17,229,728,684 <b>53,185,435,711</b>	22,237,967,645 11,889,194,593 <b>41,406,419,43</b>
	Letters of credit (Cash sight)-Offshore Banking Operation Letters of credit (Cash usance)-Offshore Banking Operation	172,747,584 268,181,408 <b>53,626,364,704</b>	123,889,206 381,655,000 <b>41,911,963,642</b>	172,747,584 268,181,408 <b>53,626,364,704</b>	123,889,206 381,655,000 <b>41,911,963,642</b>
4	Bills for collection Foreign Documentary Bills Collection	3,743,304,541		3,743,304,541	2,802,361,43
	Foreign Documentary Bills Collection Local Documentary Bills Collection  Bills for collection Offshore Penking Operation	13,221,181,179 16,964,485,720	2,802,361,433 11,909,297,617 <b>14,711,659,050</b>	13,221,181,179 16,964,485,720	11,909,297,61 14,711,659,05
	Bills for collection- Offshore Banking Operation  As per BRPD circular no 06 dated 25 April 2023, gener	748,838,556 17,713,324,276 al provision on Bil		748,838,556 17,713,324,276 as been waived. As	587,187,02 15,298,846,07
5	AS per BRPD circular no uo dated 25 April 2023, gener provision on outstanding Bills for Collection worth BDT: Forward assets purchased and forward deposits placed	17,713.32 million h			
	Forward assets purchased Forward deposits placed	-	501,704,953	-	501,704,95
	As per BRPD instruction, 1% general provision on outsta	nding Forward Ass	501,704,953 sets Purchased is n	naintained.	501,704,95
5	Undrawn formal standby facilities, credit lines and oth	er commitments			1 /00 00 -
	Under one year One year and over	1,400,000,000 - 1,400,000,000	1,400,000,000 - <b>1,400,000,000</b>	1,400,000,000 - 1,400,000,000	1,400,000,00
	As per BRPD instruction, 1% general provision on outstan	ding undrawn com	nmitment worth BD	T 1,400 million has	been maintained
	Interest income Recognition policy:				
	Interest on unclassified loans and advances (except those o currency balances is recognised as income on accrual bas	is. Interest on class	ified loans and adva	ances (including res	scheduled and sta
	order accounts) is credited to interest suspense account wit as per BRPD Circular no.14/2012, BRPD circular no. 03/20 14/2022 and subsequent BRPD circulars and circular letter	19, BRPD circular n	io. 16/2020, BRPD c	ircular no. 19/2021	
	Interest on loans and advances Interest on money at call and on short notice Interest on placement with banks and FIs	25,868,761,550 433,690,326 1,137,368,802	19,375,638,907 123,922,874 882,528,986	25,117,873,500 433,690,326 1,137,368,802	18,754,873,39 123,922,87 870,453,13
	Interest on foreign currency balances  Less: Inter unit/company elimination	69,135,757 <b>27,508,956,435</b> (638,833,876)	13,204,870 20,395,295,637 (508,420,417)	69,135,757 <b>26,758,068,385</b> (217,044,796)	13,204,87 19,762,454,27 (193,786,913
	Interest paid on deposits, borrowings and others	26,870,122,559	19,886,875,220	26,541,023,589	19,568,667,36
	Recognition policy:  Interest paid on borrowings and deposits are calculate.	d on actual days b	asis by dividing 36	o0 davs in a vear a	nd recognised o
	accrual basis. Interest on lease liabilities are accounted defined benefit plans are accounted for as per IAS 19 and	d for as per IFRS d latest actuarial re	16 <i>Leases</i> . Interest eports.		
	Interest on deposits 23.01 Interest on borrowings from Banks & FIs 23.02 Interest on borrowings from BB & others 23.03	13,513,547,582 4,766,448,069 820,363,228	10,186,638,445 2,735,546,003 459,088,188	13,513,547,582 4,052,248,779 820,363,228	10,186,638,44 2,266,438,32 459,088,18
	Interest on lease liabilities Interest on margin	102,408,988 431,814 112,586,329 10,480,032	76,002,896 434,416 70,700,000 7,100,000	100,456,681 431,814 112,586,329 10,480,032	72,771,91 434,41 70,700,00 7,100,00
	Net interest cost (on Gratuity Fund) 23.04 Not interest cost (on Superappuation Fund) 23.05				13,063,171,281
	Net interest cost (on Gratuity Fund) 23.04 Net interest cost (on Superannuation Fund) 23.05 Less: Inter unit/company elimination	19,326,266,042 (638,833,876)	13,535,509,948 (508,420,417)	18,610,114,445 (217,044,796) 18,393,069,649	(193.786.913
01	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits	19,326,266,042 (638,833,876) 18,687,432,166	13,535,509,948 (508,420,417) 13,027,089,532	(217,044,796) 18,393,069,649	(193,786,913 12,869,384,366
01	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747 9,261,065,532	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,858,011	(217,044,796) 18,393,069,649 1,761,938,303 2,490,543,747 9,261,065,532	(193,786,913 12,869,384,361 1,887,430,351 2,335,350,08: 5,963,858,01:
01	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits Interest on savings and current deposits Interest on special notice deposits (SND)	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083	(217,044,796) 18,393,069,649 1,761,938,303 2,490,543,747	(193,786,913 12,869,384,364 1,887,430,354 2,335,350,083
	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SNID) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing)	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,858,011 10,186,638,445	(217, 044,796) 18,393,069,649 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 638,156,519	(193,786,913 12,869,384,361 1,887,430,351 2,335,350,08 5,963,858,01 10,186,638,441 443,608,771
	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including	19,326,266,042 (638,833,876) 18,687,432,166 17,61,938,303 2,490,543,747 9,261,005,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 180,335,642	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,888,011 10,186,638,445 716,351,149 1,642,667,848 349,567,510 26,959,497	(217,044,796) 18,393,069,649 1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582 638,156,519 2,720,213,359 513,543,259 180,335,642	193,786,913 12,869,384,36i 1,887,430,35i 2,335,350,08i 5,963,858,01 10,186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 2,959,49i
02	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on teurn borrowing Interest on teurn borrowing Interest on toubordinated bond	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259	13.53.509,948 (508.420.417) 13.027.089,532 1.887,430.350 2.335,350.083 5.963,858.011 10.186.638,445 716.351,149 1.642.667,848 349,567,510	(217,044,796) 18,393,069,649 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 638,156,519 2,720,213,359 513,543,259	1,867,384,364 1,867,384,364 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,444 443,608,77 1,446,302,53 349,567,516
02	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 180,335,642 4,766,448,069	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,858,011 10,186,638,445 716,351,149 1,642,667,848 349,567,010 26,959,497 2,735,546,003	(217,044,776) 18.393,069,649 1.761,938,303 2.490,543,747 9.261,065,747 9.261,065,519 2.720,213,359 513,543,259 180,335,642 4.052,248,779 2.0.653,837 593,455,010	193,786,915 12.869,384,36: 1.887,430,35 2.335,350,08 5,963,858,01 10.186,638,44: 443,608,77 1,446,302,53: 349,567,511 2.9,959,49: 2.266,438,32:
02	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under BDF Borrowing under BDF Borrowing under SMESPD (refinance scheme) Borrowing under SMESPD (refinance scheme)	17,61,988,303 2,490,543,747 9,261,065,532 13,513,547,582 13,513,547,582 13,514,547,582 13,514,547,582 14,766,448,069 20,653,837 53,455,010 27,357,550 83,810,103	1,857,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,858,011 10,186,638,445 716,351,149 1,642,667,848 349,567,510 2,735,546,003 1,001,173 267,316,652 46,806,777 1,434,687 28,220,429	(217,044,776) 18.393,069,649  1.761,938,303 2.490,543,747 9.261,065,532 13.513,547,582  638,156,519 2.720,213,359 513,543,259 180,335,642 4.052,248,779 20,653,837 593,455,010 27,357,550 83,810,103	193,786,913 12.869,384,36 1.887,430,35 2.335,350,08 5,963,858,01 10.186,638,44 443,608,77 1,446,302,53 349,567,51 2,659,49 2,266,438,32 1,001,177 267,316,655 46,806,77 1,434,68 28,20,42
02	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under BDP (refinance scheme)	19,326,266,042 (638,833,876) 18,687,432,166 1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 180,335,642 4,766,648,069	1,887,430,350 1,887,430,350 2,335,350,083 5,963,888,011 10,186,638,445 716,351,149 1,642,667,848 349,567,510 26,959,497 2,735,546,003 1,001,173 267,316,652 6,880,777 1,434,687 28,220,429 17,966,379 96,037,042 305,051	(217,044,796) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,065,532  13.513,547,582  638,156,519 2,720,213,359 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,974	193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,44: 443,608,77 1,446,302,53: 349,567,511 26,959,49: 2,266,438,32: 1,001,17: 267,316,65; 46,806,77* 1,434,68: 28,220,42: 17,966,37* 96,037,04: 305,05
02	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on subordinated bond Interest on subordinated bond Interest on borrowings from BB & others  Borrowing under LPFF Borrowing under LTFF Borrowing under EBDP (refinance scheme) Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under pre-shipment reddit refinancing scheme	1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,569 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484	13,555,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445 716,351,149 1.642,667,848 349,567,510 2.959,540 2.735,546,003 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,042	(217,044,776) 18.393,069,649 1,761,938,303 2,490,543,74 9,261,065,532 13,513,547,582 638,156,519 2,720,213,359 513,543,259 180,335,442,24 4,052,248,779 20,653,837 573,455,010 27,357,550 83,810,103 14,908,272 77,209,484	193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,44: 443,608,77 1,446,302,53: 349,567,511 26,959,49: 2,266,438,32: 1,001,17: 267,316,65; 46,806,77* 1,434,68: 28,220,42: 17,966,37* 96,037,04: 305,05
03	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on horrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on toubordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under SDP Borrowing under Green Fansformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund)	1,761,798.303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 180,335,642 4,766,448,069 20,653,837 593,455,010 22,357,550 27,575,750 38,810,103 14,908,272 77,209,484 2,4889,712 20,363,228	1,887,430,350 1,887,430,350 2,335,350,083 5,963,888,011 10,186,638,445 716,351,149 1,642,667,848 349,567,510 26,959,497 2,735,546,003 1,001,173 267,316,652 46,806,777 1,434,687 28,220,42 29,037,042 305,051 459,088,188	(217,044,796) 1.761,938,303 2,490,543,747 9,261,045,532 13,513,547,582 638,156,519 2,720,213,359 13,543,259 180,335,642 4,052,248,779 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,771 820,363,228	193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,44 443,608,77 1,446,302,53 349,567,511 26,959,49 2,266,438,32: 1,001,17: 267,316,65: 46,806,77 1,434,68 28,220,42: 17,966,37 96,037,04: 305,05 459,088,18:
02 03	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under BDP (refinance scheme) Borrowing under SDP (refinance scheme) Borrowing under SDP (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund) Less: Interest income on plan assets (for Gratuity Fund)	1,761,798.303 2,490,543,747 9,261,065,532 13,513,547,582 13,513,547,582 13,513,547,582 20,653,837 53,450,069 20,653,837 53,450,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,328	13,535,509,948 (508,420,417) 13,027,089,532 1,887,430,350 2,335,350,083 5,963,858,011 10,186,638,445 716,351,149 1,642,667,848 349,567,510 26,959,407 2,735,546,003 1,001,173 267,316,652 46,806,777 1,434,687 28,220,429 17,966,379 96,037,065,379 96,037,065,379 96,037,065,379 96,037,065,379 96,037,065,379 96,037,065,379	17.61,938,303 2,490,543,74 9,261,065,532 13,513,547,582 638,156,519 2,720,213,359 103,335,442 4,052,248,779 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,98,897 1820,363,228	193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,44 443,608,77 1,446,302,53 349,567,511 26,959,49 2,266,438,32 1,001,17 267,316,65 46,806,77 1,434,688 28,220,42 17,96,37 1,434,685 45,088,18 20,020 20,000,000 129,300,000
02 03	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on toubordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under BDP Borrowing under BDP Borrowing under SDP (refinance scheme) Borrowing under SADP (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest expense on defined benefit obligation (for Gratuity Fund)  Less: Interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for	1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582 13,513,547,582 13,513,547,582 20,653,837 2	1,857,509,948 (508,420,417) 13.027,089,532  1,887,430,350 2,335,350,083 5,963,858,011 10,186,638,445  716,351,149 1,642,667,848 349,567,510 2,959,407 2,735,546,003  1,001,173 267,316,652 46,806,777 1,434,687 28,220,429 17,966,379 96,037,042 305,051 459,088,188	1.761,938,303 2.490,543,747 2.61.065,747 2.61.065,747 2.720,213,359 513,543,259 180,335,642 4.052,248,779 2.0,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228	193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,355,008 443,608,77 1,444,302,53 349,557,51 26,959,49 2,266,438,32 1,001,17: 267,316,65: 46,806,77 1,434,608 28,220,42 17,96,37 94,037,04 305,05 459,088,18i
03	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under BADP (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund)  Less: Interest cost (on Superannuation Fund)  Net interest cost (on Superannuation Fund)	1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,333,564 2,0653,333,564 2,065	13,55,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 24,959,407 2.735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 728,220,429 17,966,379 96,037,042 305,051 459,088,188	(217,044,776) 18.393,069,649  1,761,938,303 2,490,543,747 9,261,065,757 638,156,519 2,720,213,359 513,543,259 513,543,259 180,335,642 4,052,248,779  20,653,837 533,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,226	193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,35,50,358,01 10,186,638,44 443,608,77 1,446,302,53 349,557,51 1,20,959,49 2,266,438,32 1,001,17: 267,316,65: 46,806,77 1,434,688 28,220,42 1,796,37,04 305,05 459,088,18:
03	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on toubordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under EDF Borrowing under BADP (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under green Shipment credit refinancing scheme Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund)  Net interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for	1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,589 180,335,642 4,766,448,069 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228	13,535,509,948 (508,420,417) 13,027,089,532 1.887,430,350 (2,335,350,083 5,963,858,011 10,186,638,445 716,351,149 1.642,667,848 349,567,510 (26,959,497 2,735,546,003 1,001,173 267,316,652 46,806,77 1,434,677 28,220,429 17,966,379 96,037,042 305,051 459,088,188 200,000,000 129,300,000 129,300,000	(217,044,796) 18.393,069,649  1,761,938,303 2,490,543,747 9,261,065,532  13,513,547,582  638,156,519 2,720,213,359 513,543,259 513,543,259 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 14,908,272 77,209,484 2,948,971 820,363,228 255,789,934 143,203,605 112,586,329	193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,35,50,358,01 10,186,638,44 443,608,77 1,446,302,53 349,557,51 1,20,959,49 2,266,438,32 1,001,17: 267,316,65: 46,806,77 1,434,688 28,220,42 1,796,37,04 305,05 459,088,18:
13	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on tour bordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under BADP (refinance scheme) Borrowing under SADP (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other securi	19,326,266,042 (638833,876) 18,687,432,166 1,761,988,303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 180,335,642 4,766,448,069 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228 255,789,934 143,203,605 112,596,329 17,123,522 6,643,490 10,480,032	13,535,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5.963,858,011 10.186,638,445  716,351,149 1.642,647,848 349,547,510 26,959,497 2,735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,042 2305,051 459,088,188  200,000,000 70,700,000  71,000,000  71,000,000	(217,044,796) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,065,532 13.513,547,582  638,156,519 2,720,213,359 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,948,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,35,50,08 443,608,77 1,446,302,53 349,567,511 2,9759,49 2,266,438,32 1,001,17: 267,316,65: 46,806,77 1,434,688 28,220,42 1,796,37,96,37,96 305,05 459,088,18:
13	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under LTFF Borrowing under LTFF Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on plan assets (for Gratuity Fund)  Interest cost (on Superannuation Fund)  Interest cost income on plan assets (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other security provisions of Conceptual Framework for Financial Reports (Indome Tome)  Investment income from investment in equity instrument	19,326,266,042 (638,833,876) 18,687,432,166  1,761,988,303 2,490,543,747 9,261,045,532  13,513,547,582  977,777,150 3,094,792,018 513,543,259 180,335,642 4,766,448,069  20,653,837 53,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  112,586,329  17,123,522 6,643,490 10,480,032	13,535,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5.963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 2.735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,0000  70,700,000  13,400,000 71,000,000  71,100,000	(217,044,796) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,065,532 13.513,547,582  638,156,519 2,720,213,359 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,98,871 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,915 12.869,384,36:  1,887,430,35 2,335,350,08 5,963,355,80,08 443,608,77 1,446,302,53 349,567,511 26,959,49 2,266,438,32: 1,001,17: 267,316,655 46,806,77 1,434,68: 28,220,22: 217,966,37 96,037,04: 305,05 459,088,18:  200,000,000 129,300,000 70,700,000 71,100,000
13	Net interest cost (on Superannuation Fund) 23.05  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on demand borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under BDP Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under gree-shipment credit refinancing scheme Borrowing under Green Transformation Fund (GTF)  Net interest expense on defined benefit obligation (for Gratuity Fund) Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest income on plan assets (for Superannuation Fund)  Interest income on plan assets (for Superannuation Fund)  Interest cost (on Superannuation Fund)  Interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense o	19,326,266,042 (638,833,876) 18,687,432,166  1,761,988,303 2,490,543,747 9,261,045,532  13,513,547,582  13,513,547,582  20,653,837 593,455,010 27,357,550 38,810,103 14,908,272 77,209,484 2,968,971 20,363,226  112,586,329  17,123,522 6,643,490 10,480,032	13,535,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445 716,351,149 1.642,667,848 349,567,510 26,959,497 2,735,546,003 1.001,173 267,316,652 46,806,777 1,434,687 28,220,429 17,966,379 96,037,000 200,000,000 129,300,000 70,700,000 13,400,000 71,100,000 nd bonds are accordant Bangladesh Earlies is recognised and is progressive on perpetual breasured and is presented an	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,065,532 13.513,547,582  638,156,519 2,720,213,359 18.335,642 4,052,248,779  20.653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	(193,786,915 12.869,384,36:  1,887,430,35 2,335,350,08 5,963,355,80,08 443,608,77 1,446,302,53 349,567,511 26,959,49 2,266,438,32; 1,001,17; 267,316,65; 46,806,77 1,434,68 26,220,42; 17,966,37 96,037,04; 305,05 459,088,18:  200,000,000 129,300,000 70,700,000 13,400,000 7,100,000 13,400,000 7,100,000 100,000 110,000 1
03	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under LTFF Borrowing under LTFF Borrowing under SMESPD (refinance scheme) Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on plan assets (for Gratuity Fund)  Interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other security provisions of Conceptual Framework for Financial Reportity Dividend income from investment in equity instrument be reliably measured and right to receive the payment i rate confirmation from the trustees so as the dividend a set dedividend a set dedividend as the dividend as the dividen	1,761,938,303 2,490,543,747 9,261,065,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,335,642 4,766,448,069 18,336,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,434 2,968,971 820,363,228 17,123,522 6,643,490 10,480,032 titles, debentures at ng, IFRS 9 and rele as and from subsidil se stablished. Income ome trading in gow on trading in gow	13,555,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 2.735,546,003 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,0000 70,700,000 129,300,000 70,700,000 13,400,000 6,300,000 7,100,000  nd bonds are acconvant Bangladesh E aries is recognised me on perpetual bhe resurved and is privature securities erroment errorment errorm	(217,044,796) 18.393,069,649  1,761,938,303 2,490,543,747 9,261,065,532  13.513,547,582  638,156,519 2,720,213,359 513,543,259 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 27,357,550 28,3810,103 14,908,272 77,209,484 2,988,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032  at the time when and is recognised to biable that the econ time of the continue of the c	193.786.913 12.869,384.36i 1.887,430,35i 2.335,350,08i 5.963,355.00,08i 10.186.638.44i 443,608,77i 1.444,302,53i 349,557,51i 26,959,49i 2.266,438,32i 1.001,17i 267,316,65i 46,806,77i 1.434,66i 28,220,42i 1.796,373i 4.57,088,18i 200,000,000 129,300,000 70,700,000 13,400,000 71,100,000
03	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on derm borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on tour borrowing from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under BADP (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under GRESPD (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest expense on defined benefit obligation (for Gratuity Fund) Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest cost (on Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other security provisions of Conceptual Framework for Financial Reports of the reliably measured and right to receive the payment it rate confirmation from the trustees so as the dividend at flow to the bank.  Non-interest investment income i.e. gain/loss arising framework for Financial Reports of the reliably measured and right to receive the payment in Remutal funds is recognised in profit and loss account by Bangladesh Bank.  Dividend income for investment income i.e. gain/loss arising framework for Financial Reports of the reliably measured and right to receive the payment in a manufactor from the trustees so as the dividend at flow t	1,761,798.303 2,490,543,747 9,261,065,532 13,513,547,582 13,513,547,582 13,513,547,582 20,653,837 593,455,010 27,357,550 38,810,103 14,908,272 77,209,484 2,968,971 820,363,228 112,586,329 17,123,522 6,643,490 10,490,032	13,55,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445  716,351,149 1.642,667,848 349,567,510 26,959,497 2.735,546,003 1,001,173 267,316,652 46,806,77 1,434,677	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532 13.513,547,582  638,156,519 2,720,213,359 183,354,425 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,977 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	(193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,858,01 10,186,638,44: 443,608,77 1,444,302,53: 349,567,511 26,959,49: 2,266,438,32: 1,001,17: 267,316,65: 46,806,77 1,434,68 28,220,42: 17,96,37,04: 305,05 459,088,18: 200,000,000 129,300,000 70,700,000 13,400,000 7,100,000 13,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000 14,400,000
13	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under BDF Borrowing under B	1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582  977,777,150 3,094,792,018 513,543,259 18,335,642 4,766,448,069 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  112,586,329 17,123,522 6,643,490 10,480,032  tities, debentures at ng, IFRS 9 and rele s and from subsidi se established no established no mount is reliably rr om trading in gow at the time of effect 1,145,623,100 698,787,779 3,908,528,689 871,279,407 940,560,408	13,555,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 2.735,546,003 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,000 14,34,000 14,34,000 17,000,000 17,000,000 18,300,000 19,300,000 19,300,000 11,450,000 1	(17,04,796, 18,393,069,649)  1,761,938,303 2,490,543,747 9,261,065,532  13,513,547,582  638,156,519 2,720,213,359 513,543,259 180,335,642 4,052,248,779  20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,948,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032  and the me when a company the company that the com	1193,786,915 12.869,384,36 1,887,430,35 2,335,350,08 5,963,355,00 10,186,638,44 443,608,77 1,444,302,53 349,567,51 26,959,49 2,266,438,32 1,001,17; 267,316,65; 46,806,77 1,434,686 28,220,42 1,796,377 9,6037,04; 305,05 459,088,18i 200,000,000 129,300,000 70,700,000 13,400,000 71,100,000 13,400,000 71,100,000 11,17,100,000
03	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on town deposits  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under BDP Borrowing under BDP Borrowing under BDP Borrowing under SDP (refinance scheme) Borrowing under SADP (refinance scheme) Borrowing under GRESPD (refinance scheme) Borrowing under GRESPD (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest expense on defined benefit obligation (for Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other security provisions of Conceptual Framework for Financial Report Dividen income from investment in equity instrument be reliably measured and right to receive the payment it rate confirmation from the trustees so as the dividend at flow to the bank.  Non-interest investment income i.e. gain/loss arising from the more i.e. gain/loss arising from the province of the payment in a confirmation from the trustees so as the dividend at flow to the bank.  Non-interest investment income i.e. gain/loss arising from the province of the payment in a confirmation from the trustees so as the dividend at flow to the bank.	1,761,938.303 2,490,543,747 2,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,338,764 20,653,837 533,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 11,123,522 6,643,490 10,480,032 11,15,623,100 10,480,032 11,15,623,100 11,145,623,100	13,55,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445  716,351,149 1.642,667,848 349,567,510 26,959,497 2.735,546,003  1,001,173 267,316,652 46,806,777 1,434,687 28,220,429 17,966,379 976,037,042 305,051 459,088,188  200,000,000 129,300,000 70,700,000  13,400,000 71,000,000 13,400,000 11,400,000	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,913 12.869,384,36i 1,887,430,35i 2,335,350,08i 5,963,385,30i 10.186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 26,959,49; 2,266,438,32i 1,001,17; 267,316,65; 46,806,77; 1,434,68i 28,220,42i 17,966,37i 96,037,04i 305,05; 459,088,18i 200,000,000 70,700,00i 13,400,000 71,100,00i 13,400,000 71,100,00i 13,400,000 12,9300,000 71,100,00i 13,400,000 12,9300,000 13,400,000 12,9300,000 13,400
133	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IBFP Borrowing under LIFF Borrowing under SBPD (refinance scheme) Borrowing under SBPD (refinance scheme) Borrowing under SPD (refinance scheme) Borrowing under GPP (Finance scheme) Borrowing under GPP (Finance scheme) Borrowing under SPD (refinance scheme) Borrowing under GPP (Finance scheme) Borrowing	1,761,938.303 2,490,543,747 2,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,338,764 20,653,837 533,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 11,123,522 6,643,490 10,480,032 11,15,623,100 10,480,032 11,15,623,100 11,145,623,100	13,55,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445  716,351,149 1.642,667,848 349,567,510 26,959,497 2.735,546,003  1,001,173 267,316,652 46,806,77 1,434,687 28,220,429 17,966,379 976,037,042 305,051 459,088,188  200,000,000 129,300,000 70,700,000  13,400,000 71,000,000  13,400,000 71,000,000 11,115,352,258 680,447,250 3,811,728,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174 999,182,174	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	(193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,385,801 10,186,638,44: 443,608,77 1,446,302,53: 349,567,511 26,959,49: 2,266,438,32: 46,806,77 1,434,68 28,220,42: 17,966,37 9,6037,04: 305,05 459,088,18: 200,000,000 129,300,000 70,700,00: 13,400,000 71,100,00: 41 basis as per the it is declared, car pon receiving the nomic benefit will unquoted share which are restricted.
133	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on derm borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on town deposits  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under BDP Borrowing under BDP Borrowing under BADP (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under GRESPD (refinance scheme)  Net interest cost (on Gratuity Fund)  Interest expense on defined benefit obligation (for Gratuity Fund)  Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest cost (on Superannuation Fund)  Interest on policy:  Income on investments in government and other security positions of Conceptual Framework for Financial Report Dividend income  Recognition policy:  Income on investment in equity instrument be reliably measured and right to receive the payment it rate confirmation from the trustees so as the dividend a flow to the bank.  Non-interest investment income i.e. gain/loss arising fremework for Finan	1,761,938.303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,3836,644,766,448,069 20,653,837 573,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228 17,123,522 6,643,490 11,450,672 112,586,327 17,123,522 6,643,490 10,480,032 11,1586,327 11,123,522 1	13,55,509,948 (508,420,417) 13.027,089,532 1.887,430,350 2.335,350,083 5,963,858,011 10,186,638,445  716,351,149 1.642,667,848 349,567,510 26,959,497 2.735,546,003  1,001,173 267,316,652 46,806,777 1,434,687 28,220,429 17,966,379 96,037,042 305,051 459,088,188  200,000,000 129,300,000 70,700,000  13,400,000 6,300,000 71,000,000  13,400,000 6,300,000 71,000,000 11,400,000 12,300,000 13,400,000	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	1193,786,915 12,869,384,36 1,887,430,35 2,335,350,08 5,963,355,350,08 443,608,77 1,446,302,53 349,567,51 26,959,49 2,266,438,32 1,001,17 267,316,65 46,806,77 1,434,68 28,220,42 17,966,37 96,037,04 305,05 459,088,18 200,000,00 70,700,00 13,400,00 7,100,00 13,400,00 7,100,00 13,400,00 129,300,00 13,400,00 129,300,00 129
133	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under LTFF Borrowing under LTFF Borrowing under LTFF Borrowing under BDF Borrowing under BDF Borrowing under SMESPD (refinance scheme) Second crop diversification project Borrowing under Green Transformation Fund (GTF)  Net interest cost (on Gratuity Fund)  Net interest expense on defined benefit obligation (for Gratuity Fund) Less: Interest income on plan assets (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest income on plan assets (for Superannuation Fund)  Interest income on plan assets (for Superannuation Fund)  Investment income  Recognition policy:  Income on investments in government and other security provisions of Conceptual Framework for Financial Reports (Index)  Investment income  Recognition policy:  Income on investment in equity instruments be reliably measured and right to receive the payment ir rate confirmation from the trustees so as the dividend a flow to the bank.  Non-interest investment income i.e. gain/loss arising fit in mutual funds is recognised in profit and loss account by Bangladesh Bank.  Interest on government Securities  Sain/(loss) from government Securities  Sain/(loss) from government Securities  Net gain/(loss) from government securities  Net gain/(loss) on sale of quoted securities  Net gain/(loss) on sale of quoted securities  Net gain/(loss) on sale of quoted securiti	1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582  977,777,150 3,094,792,018 513,543,259 18,0335,642 4,766,448,069 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  17,123,522 6,643,490 10,480,032  11,125,86,329 17,123,522 6,643,490 10,480,032  11,125,863,329	13,55,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 24,959,407 2.735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,0000 70,700,000 129,300,000 70,700,000 13,400,000 70,700,000 13,400,000 6,300,000 70,700,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000 13,400,000 6,300,000 71,100,000	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	(193,786,915 12.869,384,36: 1,887,430,35 2,335,350,08 5,963,385,801 10.186,638,44: 443,608,77 1,446,302,53: 349,567,511 26,959,49: 2,266,438,32: 46,806,77 1,434,68 28,220,42: 17,966,37 9,6037,04: 305,05 459,088,18: 200,000,000 129,300,000 70,700,00: 13,400,000 71,100,00: 41 basis as per the it is declared, car pon receiving the nomic benefit will unquoted share which are restricted. 1,295,782,84: 680,447,255 3,811,728,17. 90,182,75: (64,327,561 72,648,327,561 72,648,327,561 72,648,327,561 72,648,337,561,6705,461,839
	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on borrowings from Banks & FIs  Interest on demand borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on term borrowing Interest on town of Interest on the Subordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under IPFF Borrowing under SMESPD (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under Green Transformation Fund (GTF)  Net interest expense on defined benefit obligation (for Gratuity Fund) Less: Interest income on plan assets (for Gratuity Fund)  Less: Interest income on plan assets (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest income on plan assets (for Superannuation Fund)  Interest on Funding I	1,761,788.303 2,490,543,747 9,261,045,532 13,513,547,582 13,513,547,582 13,513,547,582 13,513,547,582 18,035,642,805 20,653,837 53,455,010 27,357,550 38,810,103 14,908,272 77,209,484 2,968,971 820,363,228 112,586,329 17,123,522 6,643,490 10,480,032 11,125,542 11,1	1,355,509,948 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 2.735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,000  70,700,000  13,400,000 70,700,000  71,100,000	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,913 12.869,384,36i 1,887,430,35i 2,335,350,08i 5,963,385,30i 10.186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 26,959,49; 2,266,438,32i 1,001,17; 267,316,65; 46,806,77; 1,434,68i 28,220,42i 17,966,37i 96,037,04i 305,05; 459,088,18i 200,000,000 70,700,00i 13,400,000 71,100,00i 13,400,000 71,100,00i 13,400,000 12,9300,000 71,100,00i 13,400,000 12,9300,000 13,400,000 12,9300,000 13,400
133	Net interest cost (on Superannuation Fund)  Less: Inter unit/company elimination  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on derm borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on tour bordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under EDF Borrowing under BADP (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under GPEP B	1,761,938,303,2490,543,747 9,261,045,532 13,513,547,592 13,513,547,592 13,513,547,592 13,513,547,592 18,045,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 18,035,259 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586 112,586,586	1.857,509,468 (508,420,417) 13.027,089,532  1.887,430,350 2.335,350,083 5,963,858,011 10.186,638,445  716,351,149 1.642,667,848 349,567,510 2.735,546,003  1.001,173 267,316,652 46,806,777 1.434,687 28,220,429 17,966,379 96,037,000  70,700,000  129,300,000 70,700,000  71,000,000  13,400,000 70,700,000  13,400,000 71,000,000 129,300,000 71,000,000 13,400,000 129,300,000 13,400,000 14,500,437,750 14,536,373,730 14,949,82,244 40,000,000 17,588,557 1,353,039,039 149,998,224 40,000,000 47,688,557	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,913 12.869,384,36i 1,887,430,35i 2,335,350,08i 5,963,385,30i 10.186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 26,959,49; 2,266,438,32i 1,001,17; 267,316,65; 46,806,77; 1,434,68i 28,220,42i 17,966,37i 96,037,04i 305,05; 459,088,18i 200,000,000 70,700,00i 13,400,000 71,100,00i 13,400,000 71,100,00i 13,400,000 12,9300,000 71,100,00i 13,400,000 12,9300,000 13,400,000 12,9300,000 13,400
133	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on derm borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on term borrowing Interest on tour bordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under BDP Borrowing under BDP Borrowing under SDP Borrowing under BADP (refinance scheme) Borrowing under SADP (refinance scheme) Borrowing under GRESPD (refinance scheme)  Interest expense on defined benefit obligation (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest income on plan assets (for Gratuity Fund)  Interest on policy:  Income on investments in government and other security rovisions of Conceptual Framework for Financial Report Dividend income  Recognition policy:  Income on investment income i.e. gain/loss arising fremework for Financial Report Dividend income investment income i.e. gain/loss arising fremework for Financial Report Dividend from the trustees so as the dividend a flo	1,761,938.303 1,761,938.303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,035,43,259 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228 112,596,329 17,123,522 6,643,490 10,480,032 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 112,586,329 112,586,329 112,586,329 112,586,329 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 17,123,522 17,123,52 17,123	13,55,509,948 (508,420,417) (13,027,089,532 (1,001,173	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,913 12.869,384,36i 1,887,430,35i 2,335,350,08i 5,963,385,30i 10.186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 26,959,49; 2,266,438,32i 1,001,17; 267,316,65; 46,806,77; 1,434,68i 28,220,42i 17,966,37i 96,037,04i 305,05; 459,088,18i 200,000,000 70,700,00i 13,400,000 71,100,00i 13,400,000 71,100,00i 13,400,000 12,9300,000 71,100,00i 13,400,000 12,9300,000 13,400,000 12,9300,000 13,400
13	Net interest cost (on Superannuation Fund)  Interest on deposits  Interest on savings and current deposits Interest on special notice deposits (SND) Interest on savings and current deposits Interest on special notice deposits (SND) Interest on term deposits  Interest on demand borrowing (including overnight borrowing) Interest on demand borrowing (including overnight borrowing) Interest on term borrowing (including overnight borrowing) Interest on term borrowing Interest on tour bordinated bond Inter-bank repo (repurchase agreement)  Interest on borrowings from BB & others  Borrowing under IPFF Borrowing under BADP (refinance scheme) Borrowing under SMESPD (refinance scheme) Borrowing under BADP (refinance scheme) Borrowing under GREEP (refinance scheme)  Not interest expense on defined benefit obligation (for Gratuity Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest expense on defined benefit obligation (for Superannuation Fund)  Interest on policy:  Income on investments in government and other security rovisions of Conceptual Framework for Financial Reports Dividend income  Recognition policy:  Income on investments in government and other security rovisions of Conceptual Framework for Financial Reports Dividend income from investment in equity instrument be reliably measured and right to receive the payment it rate confirmation from the trustees so as the dividend aftow t	1,761,938,303 2,490,543,747 9,261,045,532 13,513,547,582 977,777,150 3,094,792,018 513,543,259 18,035,543,259 18,035,543,259 18,035,644,648,069 20,653,837 573,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,238 112,586,329 17,123,522 6,643,490 10,480,032 112,586,329 112,5	13,55,509,948 (508,420,417) (13,027,089,532 (1,887,430,350 (2,335,350,083 (5,963,858,011 (10,186,638,445 (1,963,638,458 (1,963	(217,044,796.) 18.393,069,649  1.761,938,303 2,490,543,747 9,261,045,532  13.513,547,582  638,156,519 2,720,213,359 183,354,42 20,653,837 593,455,010 27,357,550 83,810,103 14,908,272 77,209,484 2,968,971 820,363,228  255,789,934 143,203,605 112,586,329  17,123,522 6,643,490 10,480,032	193,786,913 12.869,384,36i 1,887,430,35i 2,335,350,08i 5,963,385,30i 10.186,638,44i 443,608,77i 1,446,302,53i 349,567,51i 26,959,49; 2,266,438,32i 1,001,17; 267,316,65; 46,806,77; 1,434,68i 28,220,42i 17,966,37i 96,037,04i 305,05; 459,088,18i 200,000,000 70,700,00i 13,400,000 71,100,00i 13,400,000 71,100,00i 13,400,000 12,9300,000 71,100,00i 13,400,000 12,9300,000 13,400,000 12,9300,000 13,400

	Notes	Gro 2023	up 2022	Ban 2023	Amount in BDT k
25.1	Fees, commission and charges Loan processing fees	290,432,048	290,122,761	290,432,048	290,122,761
	Service charges (Periodic & Ad-hoc) Early settlement fees Cards fees & charges (net of cards direct expenses) 25.1.a	554,766,876 13,321,336 738,936,301	459,583,639 13,994,353 819,187,106	464,859,360 13,321,336 738,936,301	397,104,076 13,994,353 819,187,106
	Commission on general banking (PO, FDD, remittance, etc) Commission on Automated Challan System (ACS) Commission on trade business (LG, LC, Acceptance)	22,834,423 62,792,802 1,440,482,232	33,148,703 36,758,788 1,203,309,277	22,834,423 62,792,802 1,422,502,062	33,148,703 36,758,788 1,187,858,287
25.1.a	Cards fees and charges (net off cards direct expenses)	3,123,566,018	2,856,104,626	3,015,678,332	2,778,174,073
	Fees and charges: Debit, Prepaid Cards, etc. Credit cards:	410,532,018	327,234,297	410,532,018	327,234,297
	Annual and transactional fees Late payment and overlimit fees Cash advance fees	327,640,334 221,263,907 4,270,407	285,716,781 308,962,529 2,930,090	327,640,334 221,263,907 4,270,407	285,716,781 308,962,529 2,930,090
	Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission	351,269,031 134,060,479 661,967,517	286,465,620 117,109,643 507,901,265	351,269,031 134,060,479 661,967,517	286,465,620 117,109,643 507,901,265
	Replacement fees and others  Cards direct expenses	293,912 <b>2,111,297,604</b>	316,908 <b>1,836,637,134</b>	293,912 <b>2,111,297,604</b>	316,908 <b>1,836,637,134</b>
	Membership and Priority Pass Acquiring and IRF charges Insurance expense	747,600,919 527,394,862 16,537,691	553,408,211 381,358,114 15,046,623	747,600,919 527,394,862 16,537,691	553,408,211 381,358,114 15,046,623
	Other service charges (ATM card usage, cash back, reward etc.)	80,827,830 1,372,361,303	67,637,080 1,017,450,027	80,827,830 1,372,361,303	67,637,080 <b>1,017,450,027</b>
25.2	Exchange gain (net off exchange loss) Exchange gain other than cards business	738,936,301 8,914,759,917	<b>819,187,106</b> 18,060,453,922	738,936,301 8,761,511,275	<b>819,187,106</b> 17,892,481,904
	Less: Exchange loss	7,662,519,214 1,252,240,703 325,455,644	16,820,316,329 1,240,137,593	7,516,828,400 1,244,682,875	16,664,466,908 1,228,014,996 285,704,716
	Exchange gain from cards business Less: Exchange loss	186,909,540 138,546,104	285,704,716 199,018,714 <b>86,686,002</b>	325,455,644 186,909,540 138,546,104	199,018,714 <b>86,686,002</b>
25.3	Brokerage commission Brokerage commission (DSE and CSE)	1,390,786,808 286,386,080	1,326,823,595 405,972,545	1,383,228,980	1,314,700,998
	Brokerage commission (Dealer) Settlement fees & commission Management & trustee fees	6,298,418 7,663,045 7,291,819	7,470,383 16,246,029 17,502,530		
	Less: Direct expenses Laga and Howla charges	<b>307,639,362</b> 24,121,063	<b>447,191,487</b> 34,869,532		
	CDBL charges	16,739,371 40,860,434 266,778,928	22,683,702 <b>57,553,234</b> <b>389,638,253</b>		
26	Other operating income Recognition policy:				
	Other operating incomes are recognised on accrual basi and relevant Bangladesh Bank guidelines. Rebate earnings	139,504,164	ons of IFRS 15 'Ret	renue from contracts	147,975,460
	Postage charges recovered Swift charges recovered Service charges (others)	14,394,588 75,900,443 9,756,339	12,958,078 71,082,891 8,993,117	14,394,588 75,900,443 9,756,339	12,958,078 71,082,891 8,993,117
	Locker rent Gain on disposal of fixed assets Other fees and income	24,522,751 6,652,296 36,287,359 307,017,940	22,906,373 4,298,696 25,793,368 <b>294,007,985</b>	24,522,751 6,609,696 28,609,952 299,297,933	22,906,373 4,298,696 23,583,473 <b>291,798,090</b>
	Lapse and forfeiture account of EBL Employees Provider to the bank and recognized as 'other income' as per this sued by Financial Reporting Council (FRC). Lapse & f	nt Fund of BDT 10.2 e notification no. 1	4 million (BDT 10.7 79/FRC/FRM/ Noti:	5 million in 2022) h fication /2020/2 da	as been reverted ted 07 July 2020
	Commission, fees and charges received against export: SRO 189-AIN/2019/46-MUSHAK, dated 13 June 2019.				
	Management and other expenses Recognition policy:				
	Expenses incurred by the group are recognised on a promised service by the bank as per IFRS 15 Revenue f. Conceptual Framework for Financial Reporting and relev Expenses incurred by the bank shown in these financial Reports of the service of the	rom contracts with o ant local laws.	customers', IAS 19 '.	Employee Benefits',	IFRS 16 "Leases",
	Supplementary Duty Act 2012 and rules 2016.	iciai statements ar	e inclusive of VAI	where applicable	Amount in BDT
27	Notes  Salary & allowances (excluding those of MD)	2023	2022	2023	2022
	Basic salary Other salary & allowances	2,095,732,467 2,154,012,682	1,880,402,328 1,884,678,607	1,980,734,380 2,103,702,235	1,784,125,350 1,835,785,655
		393,849,795	362,966,235 523,679,112	385,490,095 499,000,000	347,286,685 514,000,000
	Festival bonus Incentive bonus Contribution to provident fund	510,000,000 198,712,050	176,780,810	190,140,988	171,867,765
27.1	Incentive bonus	198.712.050 173.213.188 6.600.000 5.532,120.181 e year or part there 2,333 at the end of I de determined as pe eturn on assets, fu s, such estimates 23 by Air Consultin at in 2023 as curre	176,780,810 185,744,599 5,300,000 5,019,551,691 of who received a rolecember 2022. r the actuarial valuture salary increa are subject to sigr g Limited and as p int service cost. Th	190,140,988 173,200,000 6,600,000 5,338,867,697 ninimum total remulation report which ses, mortality rates difficant uncertainty, over their recommen	185,744,599 5,300,000 4,844,110,054 uneration of BDT involves making future pension hence the bank addition the Bank
27.1	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36.000 p.a. was 2,642 at the end of December 2023 and 12  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans are assumptions about discount rates, expected rates of r increase, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 202 charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as pe  Current service cost - superannuation fund (Bank only)  Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emplo	198.712,050 173.213,188 6.600,000 5.532,120,181 9 year or part there e determined as peturn on assets, fu in, s, such estimates 23 by Air Consultin tin 2023 as curre r actuarial recomm harial valuation of the propose Benefit of the propose Benefit service cost. The ar	176.780.810 185.744.599 5.300.000 5.019.551.691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which sees, mortality rates difficant uncertainty, er their recommer bank also continu scarried out on Pro present value of ob is determined on	185,746,599 5,300,000 4,844,110,054 uneration of BDT involves making f, future pension hence the bank addation the Bank und to contribute jected unit credit igations and the the occurrence of
	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 3  Current service cost - gratuity fund (Bank only)  The current service costs of the defined benefit plans ar assumptions about discount rates, expected rates of rincrease, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 202 charged BDT 173.20 million to the Profit & Loss Account 18.60% of basic salary to the gratuity fund in 2023 as per Current service cost - superannuation fund (Bank only) Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past related current service cost and, where applicable past	198.712,050 173.213,188 6.600,000 5.532,120,181 9 year or part there 2.333 at the end of I e determined as peturn on assets, funs, such estimates 23 by Air Consultin tin 2023 as curre a cutural recomm harial valuation of the 191 Employee Benefi service cost. The a yeer cank (not salar) eed carried out on 1 2023. The bank	176.780.810 185.744.599 5.300.000 5.019.551.691 of who received a relevember 2022.  If the actuarial valuture salary increa are subject to sign g Limited and as Int service cost. The endation.  It found Valuation is to determine the mount of obligation of and certain three.	190,140,988 173,200,000 6,600,000 5,338,867,697 ininimum total rem ation report which sees, mortality rates ber their recommere bank also continu accarried out on Pro present value of ob is determined on shold level of service, the Bank charged	185,745,599 5,300,000 4,844,110,054 uneration of BDT involves making, future pension hence the bank idation the Bank led to contribute igetted unit credit ligations and the being reached courrence of the being reached courrent course.
	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36.000 p.a. was 2.642 at the end of December 2023 and 15  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about discount rates, expected rates of r increase, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 20: charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as pe  Current service cost - superannuation fund (Bank only) Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (AS) related current service cost and, where applicable past certain pre-defined events which is related with emploie, survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account	198.712,050 173.213,188 6.600,000 5.532,120,181 9 year or part there 2.333 at the end of I e determined as peturn on assets, funs, such estimates 23 by Air Consultin tin 2023 as curre a cutural recomm harial valuation of the 191 Employee Benefi service cost. The a yeer cank (not salar) eed carried out on 1 2023. The bank	176.780.810 185.744.599 5.300.000 5.019.551.691 of who received a rale ecember 2022.  If the actuarial valuture salary increa are subject to sign g Limited and as a nt service cost. The endation.  It is to determine the mount of obligation and actually and certain three 31 December 2023 also continued to 100.000.	190,140,988 173,200,000 6,600,000 5,338,867,697 ininimum total rem ation report which sees, mortality rates ber their recommere bank also continu accarried out on Pro present value of ob is determined on shold level of service, the Bank charged	185,745,599 5,300,000 4,844,110,054 uneration of BDT involves making, future pension hence the bank indicated the bank indication the Bank led to contribute the occurrence of the being reached current service to million to the Amount in BDT
27.2	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36.000 p.a. was 2,642 at the end of December 2023 and 12  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about discount rates, expected rates of r increase, etc. Due to the long-term nature of these plansarries actuarial valuation each year.  The last valuation was carried out on 31 December 20: charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as per Current service cost - superannuation fund (Bank only)  Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie. Survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account is superannuation fund in 2023 as per actuarial recommendation.	198.712.050 173.213.188 6.600.000 6.552,120.181 9 eyear or part there 2.333 at the end of I e determined as pe teturn on assets, function of the second of t	176,780,810 185,744,599 5,300,000 5,017,551,691 of who received a relevened a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, ser their recommer bank also continu carried out on Pro present value of ob is determined on shold level of servic the Bank charged contribute BDT 25.1	185,74,599 5,300,000 4,844,110,054 uneration of BDT involves making, future pension hence the bank addition the Bank addition the Bank addition the Bank the occurrence of the being reached to contribute of the being reached to current service of million to the Amount in BDT is a contributed.
	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36.000 p.a. was 2,642 at the end of December 2023 and 12  Current service cost - gratuity fund (Bank only)  The current service costs of the defined benefit plans ar assumptions about dissount rates, expected rates of rincrease, etc. Due to the long-term nature of these placarries actuarial valuation each year.  The last valuation was carried out on 31 December 202 charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as pe  Current service cost - superannuation fund (Bank only) Contribution to super	198.712.050 173.213.188 6.600.000 5.532.120.181 e year or part there 2.333 at the end of I e determined as pe teturn on assets, fun, s. such estimates 23 by Air Consultin at in 2023 as curre r a cituarial recomm  23 by Air Consultin at the control of the contro	176,780,810 185,744,599 5,300,000 5,017,551,691 of who received a relevented and leventher 2022.  In the actuarial valuature salary increa are subject to sign glimited and as yn the service cost. The endation.  In the fund. Valuation is to determine the mount of obligation yl and certain three and the service and the	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, ser their recommer bank also continu carried out on Pro present value of ob is determined on shold level of service their secontribute BDT 25.1  Bar 2023 201,422,261 186,075,644 134,857,456 522,355,361	185,74,599 5,300,000 4,844,110,054 uneration of BDT involves making, future pension hence the bank addition to the being reached courrence of the being reached courrent service in million to the  Amount in BDT ik 2022 202,696,895 163,609,414 117,598,588 483,904,897
27.2	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Superannuation Fund 27.2  The number of regular employees engaged for the whol 36.000 p.a. was 2.642 at the end of December 2023 and 12  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about dissount rates, expected rates of r increase, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 202 charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as per Current service cost - superannuation fund (Bank only)  Contribution to superannuation fund (Bank only) Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie. Survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account is superannuation fund in 2023 as per actuarial recommendation fund in 2023 as per a	198.712.050 173.213.188 6.600.000 5.532,120.181 e year or part there 2.333 at the end of I e determined as pe teturn on assets, fun, s, such estimates 23 by Air Consultin at in 2023 as curre actuarial recomm 10 11 2023 as curre actuarial recomm 20 20 20 20 20 20 20 20 20 20 20 20 20 2	176,780,810 185,744,599 5,300,000 5,017,551,691 of who received a relevened a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem attion report which ses, mortality rates ificant uncertainty, ser their recommer bank also continu carried out on Pro present value of ob is determined on shold level of service the Bank charged contribute BDT 25.1  201,422,261 186,075,644 134,857,456 522,355,361 iepreciation on RoL 92 million in 2022	185,746,599 5,300,000 4,844,110,054 uneration of BDT involves making f, future pension hence the bank adation the Bank led to contribute ligations and the the occurrence of the bency reached current service for million to the Amount in BDT lk 2022 202,696,895 163,609,414 117,598,588 483,904,897 assets (note 35) against rented
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27.2 28 29	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Gratuity Fund 27.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2024 and 36,000 p.a. was 2,642 at the end of	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fun, such estimates 23 by Air Consultin in 10,203 as curre r actuarial recomm in 10,203 as curre r actuarial recomm agraid valuation of the 19 Employee Benefi service cost. The a yee rank (not salar yee rank (not salar yee rank (not salar yee) and the same of the service of the 10,203. The bank in 10,203. The same service of the 10,	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, or their recommere e bank also continu carried out on Pro present value of ob is determined on bis determined on bis determined or bis determined of service the Bank charged contribute BDT 25.1  201,422,261 186,075,644 136,877,654 522,355,361 lepzenistion on Rot lepzenistion on Rot depzenistion on Rot lepzenistion on	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank idation the Bank ed to contribute the occurrence of the being reached it current service of million to the mount in BDT in the contribute the occurrence of the being reached it current service of million to the mount in BDT is a service of the being reached it current service of million to the mount in BDT is a service of the being reached it current service of million to the mount in BDT is a service of the ser
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27.2 28 29 30	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 3.  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about discount rates, expected rates of rincrease, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 20.018.60% of basic salary to the gratuity fund (Bank only)  Current service cost - superannuation fund (Bank only)  Contribution to superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie, survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account is superannuation fund in 2023 as per actuarial recomment.  Notes  Rent, taxes, insurance, utilities etc.  Rents, rates and taxes - premises & equipment* Insurance premium**  Utilities (except telecommunication)  * As per IFRS 16 Leases, the Bank recorded interest exprinated of charging rental expense (excluding VAT) of premises treated as lease assets and shown in the balar premises of the contribution of the premises treated as lease assets and shown in the balar "The major portion of insurance premium (BDT 178.32 m as per DOS circular letter no 1 dated 10 January 2007 and eposits up to certain threshold in case the bank goes ban Legal & professional expenses  Professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional	198.712.050 173.213.188 6.600.000 5.532.120.181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin at in 2023 as curre ra actuarial recomm diarial valuation of the 19 Employee Benefiservice cost. The aveer and cost and the 19 Employee Benefiservice cost. The aveer and cost and the 19 Employee Benefiservice cost. The aveer and cost and the 19 Employee Benefiservice cost. The aveer and cost and the 19 Employee Benefiservice and the 19 Employee Benefiser and the 19 Employee B	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,019,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, ber their recommer e bank also continu carried out on Pro present value of ob is determined on hold level of service their recommer c bank also continu carried out on Pro present value of ob is determined on hold level of service their recommer c bank charged contribute BDT 25.1  201,422,261 186,075,644 134,887,456 522,355,361 186,075,644 192,281 1022) was paid to lober 2012 in exchan roperty, Cash securit 79,423,457 128,013,458 111,117,923 62,181,610 39,623,420 76,2295 213,685,248 105,104,201 62,644,061 274,190,341 111,190,3294 553,841,898 21,203,738 4,200,000 4,463,020 2,120,373 31,987,131	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making f, future pension hence the bank udation to the courrent service of being reached 1 current service of million to the 2022  202,696,895 163,609,414 117,598,588 483,904,897 1 assets (note 35) against rented Bangladesh Bank udation to the 24,828,348 udation to the udation to the 18,745,180 24,828,348 udation to the 18,745,180
27.2 28 29 30 31	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 3.  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about discount rates, expected rates of rincrease, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 2023 as per contemped BDT 173.20 million to the Profit & Loss Account 18.60% of basic salary to the gratuity fund (Bank only)  Current service cost - superannuation fund (Bank only)  Current service cost - superannuation fund is made as per actumethod as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie. survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account is superannuation fund in 2023 as per actuarial recomment.  Rent, taxes, insurance, utilities etc.  Rent, rates and taxes - premises & equipment* Insurance premium**  Utilities (except telecommunication)  * As per IFRS 16 Leases, the Bank recorded interest exprinated of charging rental expense (excluding VAT) of Inpremises treated as lease assets and shown in the balar as profits of insurance premium (BDT 178.32 ras per DOS circular letter no 1 dated 10 January 2007 and eposits up to certain threshold in case the bank goes ban Legal & professional expenses  Professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional expenses  Professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional expenses of Skylounge  Business promotional expenses for Skylounge  Business promotional expenses for Priority and others  Meeting and stationery  Advertisement (Print & electron	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as peturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre ractuarial recomm of the 10203 as curre ractuarial recomm of the 10203 for the 10203	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a televember 2022.  It the actuarial valt ture salary increa are subject to sign glimited and as a first six to determine the mount of obligation yand certain three six to determine the mount of obligation yand certain three six to determine the mount of obligation yand certain three six to determine the mount of obligation yand certain three six to determine the mount of obligation yand certain three six to determine the mount of obligation yand certain three six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six to determine the mount of obligation yand continued to six the property of the pr	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, our their recommer e bank also continu to a carried out on Pro present value of ob is determined on hold level of service, the Bank charged contribute BDT 25.1  201,422,261 186,075,644 134,857,456 522,355,361 196,075,644 134,857,456 522,355,361 197,423,457 128,013,458 111,117,923 62,181,610 39,623,420 76,2295 213,685,248 111,117,923 62,181,610 39,623,420 76,2295 213,685,248 111,103,294 553,841,898 21,203,738 4,200,000 4,463,020 4,210,373 31,987,131  2,411,200 1,047,096 3,458,296 in 2023 as per Brit 1,443,900 210,000	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of see being reached current service for million to the BDT  Amount in BDT  ik 2022  202,696,895 163,609,414 117,598,588 483,904,897 Jassets (note 35) against rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 86,206,651 129,780,179  83,779,365 60,229,176 22,594,300 632,288 167,235,129 68,642,528 53,198,875 113,150,261 55,162,722 290,154,386 20,003,524 4,200,000 4,267,000 2,003,524 4,200,000 4,267,000 2,003,524 4,200,000 4,267,000 2,314,400 1,280,410 2D circular letter
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2023 and 36,000 p.a. was 2,000 p	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 102023 as curre r actuarial recomm 10203. The bank addition.  Cre 2023  207,866,150 192,545,619 193,728,814 537,138,583 ense on lease liability 187,728,814 187,728,814 188,731,738,583 ense on lease liability 187,748,748,748,748,748,748,748,748,748,7	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, ber their recommere e bank also continu carried out on Pro present value of ob is determined on shold level of service their recommere bank also continu carried out on Pro present value of ob is determined on shold level of service their recommere bank charged contribute BDT 25.1  201,422,261 186,075,644 134,887,456 522,355,361 186,075,644 192,281 192,281 192,281 192,281 192,281 192,281 192,281 193,457 128,013,458 111,117,923 62,181,610 39,623,420 76,2295 213,685,248 105,104,201 62,644,061 274,190,341 111,190,3249 1553,841,898 110,100,000 4,463,020 1,203,373 4,200,000 4,463,020 1,203,373 31,987,131	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank addition the Bank led to contribute  iected unit credit ligations and the the occurrence of experiments and the the occurrence of experiments and the three common to the common time of the common t
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 3.  Current service cost - gratuity fund (Bank only)  The current service cost of the defined benefit plans ar assumptions about discount rates, expected rates of rincrease, etc. Due to the long-term nature of these plan carries actuarial valuation each year.  The last valuation was carried out on 31 December 20.0 charged BDT 173.20 million to the Profit & Loss Account 18.50% of basic salary to the gratuity fund in 2023 as pe  Current service cost - superannuation fund is made as per actumenth of as per International Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie, is survival or withdrawal probabilities.  As per the the latest valuation by Air Consulting Limit cost of BDT 6.60 million to the Profit & Loss Account is superannuation fund in 2023 as per actuarial recomment.  **Notes*  Rent, taxes, insurance, utilities etc.  Rents, rates and taxes - premises & equipment* Insurance premium**  Utilities (except telecommunication)  * As per IFRS 16 Leases, the Bank recorded interest exprinates of charging rental expense (excluding VAT) of premises treated as lease assets and shown in the balar **The major portion of insurance premium (BDT 178.32 ras per DOS circular letter no 1 dated 10 January 2007 and epositis up to certain threshold in case the bank goes ban Legal & professional expenses  Professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional expenses  Professional fees (consultancy, advisory, certification, CPV etc.)  Lawyers' professional expenses for Skylounge  Business promotional expenses for Priority and others  Metalone of the Bank was paid BDT 8,000 per board no. 11 dated 40 Ctober 2015.  Audit Fees  Stationery, printing, advertisement, business	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin at in 2023 as currer actuarial recomm 1012 as currer actuarial recomm 1023. The bank addition.  Gre 2023 207,866,150 122,545,619 136,726,814 537,138,583 207,866,150 122,545,619 136,726,814 537,138,583 207,866,150 122,545,619 136,726,814 537,138,583 111,130,871 62,225,705 127,456,791 111,130,871 62,225,705 127,456,791 111,130,871 62,225,705 212,760,086 m etc. 106,970,467 63,366,017 762,295 212,760,086 m etc. 106,970,467 63,366,017 762,295 217,760,086 m etc. 106,970,467 63,366,017 762,295 217,760,086 m etc. 106,970,467 63,366,017 762,295 217,700,341 15,804,374 560,331,200 1,975,975 0r board committee	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem attion report which ses, mortality rates ificant uncertainty, over their recommer e bank also continu to a carried out on Pro present value of ob is determined on hold level of switch the Bank charged contribute BDT 25.3  201,422,261 186,075,644 134,857,456 522,355,361 186,075,644 134,857,456 522,355,361 192 million in 2022 was paid to 1 obre 2012 in exchan roperty, Cash securit 179,423,457 128,013,458 111,117,923 62,181,610 39,623,420 762,295 213,685,268 111,117,9334 111,103,394 553,941,898 21,203,738 4,200,000 1,463,900 1,463,900 1,653,900 1,653,900 1,653,900	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of see being reached current service 50 million to the Manuari BBT like 2022  202,696,895 163,609,414 117,598,588 483,904,897 Jassets (note 35) against rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 86,206,651 127,780,179  83,779,365 60,229,176 22,594,300 632,288 167,235,129  68,642,528 53,198,875 113,150,261 55,162,722 290,154,386  20,003,524 4,200,000 2,000,352 30,470,876
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2024 and 36,000 p.a. was 2,642 at the end of 2,6	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre r actuarial recomm of the 10203 and the 10203 and the 10203. The bank addition.  Gre 2023 207,866,150 192,545,619 192,545,619 192,545,619 192,545,619 193,728,814 ense on lease liability and the 10203 and Be 1	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, or their recommere e bank also continu carried out on Pro present value of ob is determined on hold level of schold level of sc	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making f, tuture pension hence the bank udation the Bank ued to contribute  iected unit credit ligations and the the occurrence of ee being reached current service for million to the  Amount in BDT  ix 2022  202,696,895 163,609,414 117,598,588 483,904,897 1 assets (note 35) against rented Bangladesh Bank age of coverage of yetc.  18,745,180 24,828,348 86,20,651 129,780,179  68,642,528 53,198,875 113,150,261 55,162,722 290,154,386  20,000,524 4,200,000 4,267,000 0,200,352 30,470,876  2,314,400 1,280,410 3,594,810 PD circular letter  1,159,156 149,022 1,308,178
27.2 28 29 30 31	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2024 and 36,000 p.a. was 2,642 at the end of 2,6	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre ractuarial recomm 10203 as curre ractuarial recomm 10203 The bank addition.  Gre 2023 207,866,150 122,545,619 136,726,814 537,138,853 1800 The sale tiability of the	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a relevented at lecember 2022.  It the actuarial valuture salary increa are subject to sign glimited and as Interest of the second of the se	190,140,988 173,200,000 6,600,000 6,	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of the being reached current service for million to the Amount in BDT lik 2022  202,696,895 163,609,414 117,598,588 483,904,897 Jassets (note 35) against rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 86,206,651 129,780,179  83,779,365 60,229,176 22,594,300 632,288 167,235,129 68,642,528 53,198,875 113,150,261 55,162,722 290,154,386 20,003,524 4,200,000 4,267,000 2,003,524 4,200,000 1,280,410 2) D circular letter  1,159,156 149,022 1,308,178
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2024 and 36,000 p.a. was 2,642 at the end of 2,6	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre r actuarial recomm 10 arrial valuation of the 19 Employee Benefis service cost. The a yee rank (not salar yee rank (not salar 192,33.7 he bank dation.    Cre	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,019,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, ber their recommere e bank also continu carried out on Pro present value of ob is determined on hold level of service their recommere bank charged contribute BDT 25.1  201,422,261 186,075,644 134,887,456 522,355,361 186,075,644 134,887,456 522,355,361 186,075,644 134,887,456 522,355,361 186,075,644 134,887,456 522,355,361 186,075,644 134,887,456 522,355,361 186,075,644 134,887,456 523,355,361 192,221 10,222 was paid to 1 ober 2012 in exchanoperty, Cash security 20,704,390 27,885,611 79,423,457 128,013,456 111,117,923 62,181,610 39,623,420 76,2295 213,685,248 105,104,201 62,644,061 274,190,341 111,103,249 1553,841,898  21,203,738 4,200,000 4,653,290 1,653,900 1,653,900 1,653,900 1,653,900 1,653,900 1,653,909	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making, future pension hence the bank addition the Bank led to contribute  iected unit credit ligations and the the occurrent service of the company of the contribute of the contribut
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Superannuation Fund 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 and 3.6.000 p.a. was 2.642 at the end of December 2023 as per 20.6.2.6.000 p.a. was 2.6.000 p.a. was	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as peturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre ractuarial recomm of the 19 Employee Benefi service cost. The air ever ractuarial recomm of the 19 Employee Benefi service cost. The air ever ractuarial recomm of 10203. The bank adation.    Core	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a televember 2022.  It the actuarial valuture salary increa are subject to sign glimited and as Interest of the second of the	190,140,988 173,200,000 6,600,000 6,	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making future pension thence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of the beng reached current service for million to the 2022  202,676,875 163,609,414 117,598,588 483,904,897 Jassets (not 35) Jagainst rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 86,206,651 129,780,179  83,779,365 60,229,176 22,594,300 632,288 167,235,129 20,03,524 4,200,000 4,267,000 2,003,524 4,200
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Gratuity Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2024 and 36,000 p.a. was 2,642 at the end of 2,642 at the end	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre r actuarial recomm of the 10203 and the 10203 and the 10203. The bank didution.  Cre 2023  207,866,150 192,545,619 192,545,619 192,545,619 192,545,619 192,545,619 193,728,814 Ense on lease liability of the 10203 and Be 10	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem ation report which ses, mortality rates ificant uncertainty, or their recommere e bank also continu carried out on Pro present value of ob is determined on hold level of schold level of sc	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making involves invol
27.2 28 29 30 31 32	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 2.7.1 Current service cost - Superannuation Fund 2.7.2  The number of regular employees engaged for the whol 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 as per 2023 and 36,000 p.a. was 2,642 at the end of 2,600 p.a. was 2,642 at	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fun, such estimates 23 by Air Consultin tin 10,203 as curre r actuarial recomm of the 10 Employee Benefit service cost. The alary er and the 10,203. The bank addition.    Crc	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 minimum total rem  ation report which ses, mortality rates ificant uncertainty, our their recommere e bank also continu  carried out on Pro present value of ob is determined on hold level of sendind level of sendind level of sendind level of sendind level of sending the Bank charged contribute BDT 25.1  Ban 2023 201,422,261 186,075,644 134,857,456 522,355,361 lepreciation on Rot ober 2012 in exchan roperty, Cash securit 20,704,390 27,885,611 79,423,457 128,013,458 111,117,923 62,181,610 39,623,459 21,203,738 4,200,000 4,463,020 4,210,373 31,987,131  24,11,200 1,47,09,64 3,455,296 1,171,890,90 1,653,90	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making f, future pension hence the bank idation the Bank led to contribute  iected unit credit ligations and the the occurrent service for involves making fetted unit credit ligations and the courrent service for involves making fetted unit credit ligations and the ligations and the courrent service for involves the service service for involves the service for involve
27.2 28 29 30 31 32 33 34	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund Current service cost - Gratuity Fund 27.1 The number of regular employees engaged for the whole 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 202 charged BDT 173.20 million to the Profit & Loss Account 15,50% of Death 2023 as per 173.20 million to the Profit & Loss Account 15,50% of Death 2023 as per 18,50% of Death 2023 as per 2024 and 2024 as per 1975 and 2024 as per 2025 circular letter of 1976 and 2024 as per 1976 and 20	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as peturn on assets, fun, such estimates 23 by Air Consultin tin 1023 as curre r actuarial recomm of the 19 Employee Benefit service cost. The allower rank in 2023 and record of the 192,545,619 120,545,619 120,545,619 136,726,814 137,746,814 137,746,746 137,746,746 137,746,746 137,746,746 137,746,746 137,746,746 137,747,746 137,747,747,746 148,747,747,747,747,747,747,747,747,747,7	175,780,810 175,78	193,240,808 193,240,809 5,338,867,697 minimum total rem  attion report which ses, mortality rates ificant uncertainty, ber their recommer e bank also continu  carried out on Pro present value of ob is determined on hold level of services the Bank charged contribute BDT 25.3  201,422,261 186,075,644 136,857,456 522,355,361 189,275,361 198,275,375 198,275,375 198,275,375 198,275 198,275,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 198,275 21,275,275 198,275 21,275,275 22,275,275 23,275,275 23,275,275 23,275,275 23,275,275 23,275,275 23,275,275 24,275,275 23,275,275 24,275,275 23,275,275 23,275,275 23,275,275 24,275,275 23,275,275 23,275,275 24,275,275 23,275 24,275 2	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making future pension hence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of the being reached current service for million to the  Amount in BDT  ik 2022  202,696,895 163,609,414 117,598,588 483,904,897 Jassets (note 35) against rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 48,200,651 127,780,179  83,779,365 60,229,176 22,591,300 632,288 167,235,129  68,642,528 53,198,875 131,150,261 55,162,722 290,154,386  20,003,524 4,200,000 4,267,000 4,267,000 4,267,000 2,000,352 30,470,876  2,314,400 1,280,410 20 circular letter  1,159,156 1,190,272 1,308,178  48,21,298 49,533,072 18,605,484 69,004,469 23,975,759,599 426,623,356 815,522,738 48,21,298 48,21,298 49,533,072 18,605,484 69,004,469 23,975,959 475,775,559 175,575,599 475,775,599 475,775,599 475,775,599 475,775,599 475,775,759 1,780,279,987
27.2 28 29 30 31 32 33 34	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Gratuity Fund 27.2 The number of regular employees engaged for the who \$6,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 202 and 36,000 p.a. was 2,642 at the end of December 202 charged BDT 173.20 million to the Profit & Loss Account 18,50% of basic salary to the gratuity fund in 2023 as per 202 charged BDT 173.20 million to the Profit & Loss Account 18,50% of basic salary to the gratuity fund in 2023 as per international Accounting Standard (IAS) related current service cost and, where applicable past certain pre-defined events which is related with emploie. Survival or withdrawal probabilities.  As pert the the latest valuation by Air Consulting Limit cost of BDT 6,60 million to the Profit & Loss Account 18 and 18 p.a. was 200 p.a.	198,712,050 173,213,188 6,600,000 5,532,120,181 e year or part there 2,333 at the end of I e determined as pe teturn on assets, fus, such estimates 23 by Air Consultin tin 10203 as curre r actuarial recomm of the service cost. The a yee rank (not salar yee rank (not salar yee rank (not salar yee) 136,726,814 207,866,150 192,545,619 193,726,814 537,138,583 ense on lease liability of the service cost. The a yee rank (not salar yee) 136,726,814 537,138,583 ense on lease liability of the service of t	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,019,551,691 of who received a	190,140,988 173,200,000 6,500,009 5,38,867,697 minimum total rem inimum to	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making involves invol
27.2 28 29 30 31 32 33 34	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund 27.1 Current service cost - Gratuity Fund 27.2 The number of regular employees engaged for the about 50,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 2023 and 36,000 p.a. was 2,642 at the end of December 202 charged BDT 173.20 million to the Profit & Loss Account 15,50% of basic salary to the gratuity fund in 2023 as per 15,50% of basic salary to the gratuity fund in 2023 as per 10,50% of basic salary to the gratuity fund in 2023 as per 10,50% of basic pile the profit & Loss Account 15,50% of basic pile the profit &	198,712,050 173,213,188 6,600,000 153,213,1818 6,600,000 153,2120,181 e year or part there 2,333 at the end of I e determined as peturn on assets, fun, such estimates 23 by Air Consultin tin 1023 as currer actuarial recomm of the period of	176,780,810 185,744,599 5,300,000 185,744,599 5,300,000 5,017,551,691 of who received a	19.140,988 173,200,000 6.600,000 5.338,867,697 6.600,000 5.338,867,697 ininimum total rem inimum total rem ininimum total rem ininimum total rem ininimum total rem ininitality rate initality rate inital	185,746,599 5,300,000 4,844,110,054 uneration of BDT  involves making future pension hence the bank idation the Bank led to contribute  lected unit credit ligations and the the occurrence of the being reached  202,648,895 163,609,414 1117,598,588 483,904,897 Jassets (note 35) Jagainst rented Bangladesh Bank ge of coverage of yetc.  18,745,180 24,828,348 86,206,651 129,780,179  83,779,365 60,229,176 22,594,300 632,288 167,235,129 68,642,528 53,198,875 131,510,261 55,162,722 290,154,386 20,003,524 4,200,000 4,267,000 2,003,524 4,200,000 4,267,000 2,003,524 4,200,000 1,280,410 20 circular letter  1,159,156 1,190,277 45,279,599 420,623,356 815,522,728 1,190,277,5599 420,623,356 815,522,738  48,812,278 48,9311 7,197,5599 420,623,356 815,522,738  48,812,278 48,931,379,575,599 420,623,356 815,522,738  48,812,278 48,931,379,579,599 420,623,356 815,624,729 1,190,277,5599 420,623,356 815,624,729 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,599 1,190,277,997
27.2 28 29 30 31 32 33 34	Incentive bonus Contribution to provident fund Current service cost - Gratuity Fund Current service cost - Gratuity Fund Current service cost - Gratuity Fund 27.2  The number of regular employees engaged for the web a 5,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 3,000 p.a. was 2,642 at the end of December 2023 and 2,000 p.a. was 2,642 at the end of December 2024 and 2,000 p.a. was 2,642 at the end of the end	198,712,050 173,213,188 6,600,000 153,213,1818 6,600,000 15,522,120,181 e year or part there 2,333 at the end of If e determined as peturn on assets, fus, such estimates 23 by Air Consultin tin 2023 as currer actuarial recomm in 2023 such estimates 23 by Air Consultin tin 1925 energia estimates 23 by Air Consultin tin 1926 energia estimates 23 by Air Consultin tin 1926 energia estimates 24 by Air Consultin 1926 energia estimates 25 by Air Consultin 1926 energia estimates 26 by Air Consultin 1926 energia estimates 27 by Air Consultin 1926 energia estimates 28 by Air Consultin 1926 energia estimates 29 by Air Consultin 1926 energia estimates 29 by Air Consultin 1926 energia estimates 29 by Air Consultin 1926 energia estimates 20 by Air Consultin 1926 energia estimates 21 by Air Consultin 1926 energia estimates 22 by Air Consultin 1926 energia estimates 22 by Air Consultin 1926 energia estimates 23 by Air Consultin 1926 energia estimates 24 by Air Consultin 1926 energia estimates 25 by Air Consultin 1926 energia estimates 26 by Air Consultin 1926 energia estimates 27 by Air Consultin 1926 energia estimates 28 by Air	176,780,810 185,744,599 5,300,000 5,017,551,691 of who received a	190,140,988 173,200,000 6,600,000 5,338,867,697 ininimum total rem ses, mortality rates ifficant uncertainty, ber their recommere bank also continu carried out on Pro present value of ob is determined on hold level of services the Bank charged contribute BDT 25.3  201,422,261 186,075,644 134,857,456 522,3355,361 186,075,644 134,857,456 522,3515,361 192,202 192,202 192,202 192,203 192,203 192,203 192,203 193,203 194,203 194,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 195,203 196,203 197,203	185,746,599 5,300,000 4,844,110,054 uneration of BDT involves making future pension thence the bank idation to the courrence of ide identification to the 2022  202,696,895 163,609,414 1117,598,588 483,904,897 4838916,897 4838916,897 4838916,897 4838916,897 4838916,897 4838916,897 4838916,897 4838916,897 4838916,897 4838917 4838916 483,799,365 60,229,176 622,288 167,235,129  200,0352 484,222 290,154,386  20,003,524 4,200,000 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,000,352 4,267,000 2,304,70,876  2314,400 1,359,4810 20 circular letter  1,159,156 1,190,279,987  55,646,818 55,178,598 420,23,356 48,212,98 9,533,072 16,805,444 17,878,2450 4,333,044 4,821,298 9,533,072 18,605,444 11,97,757,559 11,97,776,599 420,23,356 11,97,775,599 43,81,522 13,81,524 11,81,824,2450 4,333,040 13,81,524 11,81,824,250 13,81,524 11,81,824,250 13,81,525 11,81,824,2450 14,81,824,250 14,81,824,250 14,81,824,250 14,81,824,250 14,81,824,250 14,81,824,245 14,81,824,250 14,81,824,245 14,81,824,250 14,81,824,245 14,8

Sales and collection commission Section 28 April 29 Capture 19 Cap

17.02 Reserve for revaluation of treasury securities (HFT)

Reserve for amortization of treasury securities (HTM)

Reserve for fair value of TRECs to EBLSL and Shares of DSE and CSE (held by EBLSL under Demutualization Scheme)

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

Opening balance Re-measurement loss adjustment

Less: Adjustment with deferred tax assets

| Reld by EBLSL under Demutuatization School | Rel | A81,427.540 | A81,4

17.03

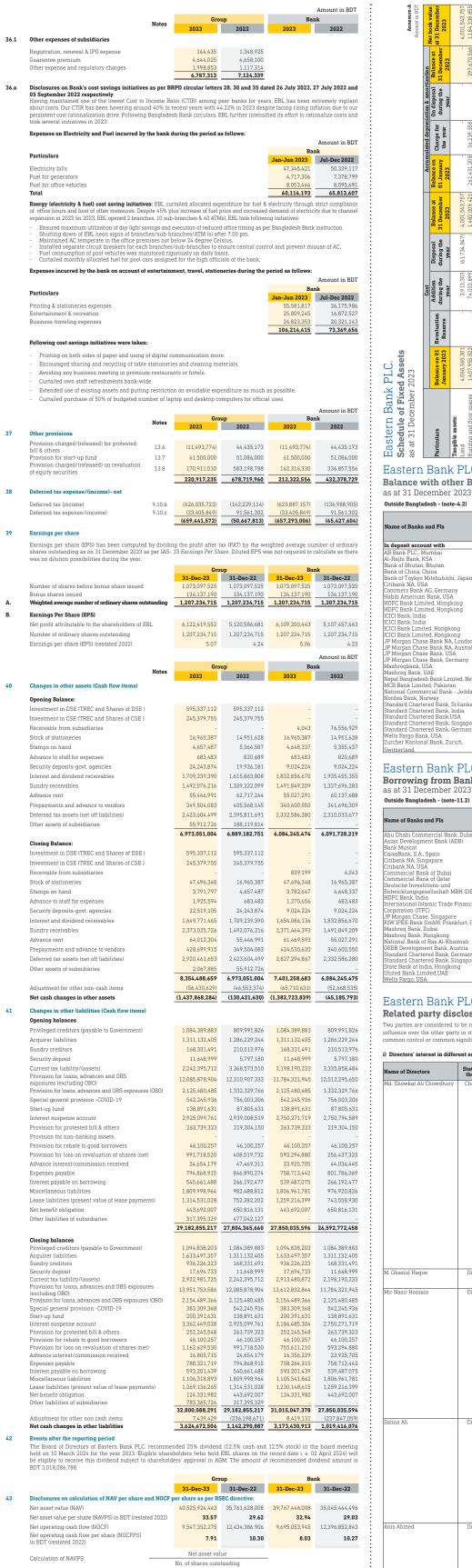
17.04

Closing balance



# **GOOD GOVERNANCE** KEEPS US GOING





D			Cont			Access	onlated done	rome & amor	implion	Amount in BD1
an l	Balance on 01 Fanuary 2023	Revaluation Reserve	Addition during the	Disposal during the	Balance at 31 December 2023	Balan 01 Jar 202	Charge for the year	recumutated depreciation & anortization ce on Charge for On disposal Balan tuary the year during the 31 Dec	Balance at 31 December 2023	Net book value at 31 December 2023
Tangible as sets:	4.060.365.301		2.913.303	(61.734.847)	4.001.543.757					- 4.001.543.757
	1,407,955,522	,	74,053,899		1,482,009,421	21 261,431,208	36,239,358		- 297,670,566	1
	87,317,958	'	101,090,060	(158,566,239)	29,841,778					
Machinery and equipments Digital Banking Equipment	315,212,920		138,525,328	(41,745,429)	382,328,420	55 641,557,049	49,440,203	(41,645,307)	649,351,946	5 200,727,210
	345,278,516				345,278,517				90,233,133	
Computer and network	1194 011 111		150 400 055	(00 707 060)	1 27.4 007.114	٥		(90 171 067)		
equipments	204 251 130	'	107,000,000	(20,020,020)	1,240,74,1110		110,000,021			
	706.575.683		62.111,650	(9.671.025)	759,016,307	. ~				
	2,514,374,390		387,640,382	(255,530,759)	2,646,484,012		7		. ⊢i	Ť,
Intangible assets:										
Software	938,627,850	1	168,242,642	-	1,106,870,492	72 573,144,57,	573,144,572 137,177,220		- 710,321,792	2 396,548,700
At 31 December 2023	12,462,069,646	<u>'</u>	1,183,483,985 (	573,038,263)	13,072,515,36	1,183,483,985 (573,038,263) 13,072,515,368 3,961,270,904 926,959,086 (333,018,924) 4,555,211,066 8,517,304,302	926,959,086	(333,018,924	(4,555,211,06	6 8,517,304,3
At 31 December 2022	11,322,803,951	-	1,954,755,436 (	815,489,741)	12,462,069,61	- 1,954,755,436 (815,489,741) 12,462,069,646 3,690,614,219 815,522,738 (544,866,050)  <mark>3,961,270,904 8,500,798,743</mark>	815,522,738	(544,866,050	3,961,270,90	4 8,500,798,7,
Schedule of Fixed Assets Disposals for the year 2023	d Assets D	isposals								Amexure-A1
Date Darticulare		Coet	Accumulated	Net book	Color volus	Calae walna Tav & VAT Gain / (Lose)				Burer/ Hirhest hidder
c		0477.046	depreciation	value		THE THE CHIEF	claim received		Disposal	man resulting (
20.07.23 Machinery & equipment	ment	13.537.297	-	139	1,642,000	267,302 1,37	1,374,095	- Open	Tender M/S S	Open Tender M/S Sumon Enterprise
	rk equipment	38,915,052					C L	(		
28.08.23 Machinery & equipment	ment	25,030,208	3 25,029,663		000,6%.1	227,093 1,16	1,166,753	- Oben	Open Tender   M/S	M/S Bagdad I raders
05.12.23 Toyota Noah Microbus DM- CHA-53-9346	1s DM- CHA-53-9346	2,993,314	4 2,993,313	3 1	1,954,766	318,218 1,63	1,636,547	- Open	Open Tender M	Mr. Apan Barua
	3A-39-8721	1,684,900		9 1	2 905 250	876 870 647	0 7 3 2 3 3 0 0	Onen	Onen Tender Mr M	Mr Md Ishandir Khan
	3A-39-8722	1,684,900	1					To do		om a minor m
28.12.23 Computer & network equipment	rk equipment	511,798							_	
	S	527,010			3,027,432	,	- 2,5	2,536,826 Writ	Written off   Agra	Agrani Insurance Ltd.
28.12.23 Machinery & equipment	ment	3,177,922	3,078,484	_						
28.12.23 Land at Purbachol*		35,319,289	-	- 35,319,289	50,100,000 4,257,600	35,319,289 50,100,000 4,257,600 10,523,111		- Open	Tender Mr. Z.	Open Tender   Mr. Zahed Rehan Iqbal

Name of Banks and FIs	Currency	Foreign	Exchange	Amount in	Foreign	Exchange	Amount in
		Currency	rate	BDT	Currency	rate	BDT
In deposit account with					,		
AB Bank PLC., Mumbai	USD	202,552	109.75	22,230,056	10,519	103.29	
Al-Rajhi Bank, KSA	SAR	66,472	29.27	1,945,405	62,572	27.49	1,719,85
Bank of Bhutan, Bhutan	USD	8,457	109.75	928,196	8,567	103.29	884,94
Bank of China, China	CNY	63,980	15.37	983,385	239,075	14.80	3,539,23
Bank of Toykyo Mitshubishi, Japan	JPY	49,972,951	0.77	38,669,069	253,587,749	0.77	194,780,75
Citibank NA. USA	USD	6.750.531	109.75	740.870.809	-	-	
Commerz Bank AG, Germany	EURO	4,972,155	120.80	600,645,298	4,044,167	109.61	443,298,12
Habib American Bank, USA	USD	1,864,203	109.75	204,596,274	109,584	103.29	11,319,18
HDFC Bank Limited, Hongkong	USD	131,976	109.75	14,484,402	482,175	103.29	49,805,14
HDFC Bank Limited, Hongkong	HKD	68,581	14.05	963,268	70,046	13.25	928,34
ICICI Bank, India	USD	10,097,029	109.75	1,108,148,898	1,798,831	103.29	185,806,07
ICICI Bank, India	INR	117.526	1.32	154.911	-	-	
ICICI Bank Limited, Hongkong	USD	154.398	109.75	16.945.194	5.202.847	103.29	537.416.13
ICICI Bank Limited, Hongkong	HKD	2.197.146	14.05	30.860.675	1.343.898	13.25	17.811.2
JP Morgan Chase Bank NA, London	GBP	173.801	140.47	24,413,712	189.782	124.13	23,556,97
JP Morgan Chase Bank NA. Australia	AUD	769	75.17	57.798	2.906	69.60	
JP Morgan Chase Bank, USA	USD	15,897,775	109.75	1,744,780,801	30,018,243	103.29	3,100,665,34
JP Morgan Chase Bank, Germany	EURO	1.228.930	120.80	148.456.926	41.239	109.61	4,520,39
Mashregbank, USA	USD	1.478.499	109.75	162.265.221	638.935	103.29	65.997.29
Mashreg Bank, UAE	AED	260.046	29.89	7,771,698	87.157	28.13	2,451,51
Nepal Bangladesh Bank Limited, Nepal	USD	71.915	109.75	7.892.667	99.910	103.29	
MCB Bank Limited, Pakistan	USD	250.267	109.75	27,466,854	69.440	103.29	7,172,64
National Commercial Bank - Jeddah	SAR	200.000	29.27	5,853,340		-	
Nordea Bank, Norway	NOK	-	-	-	232.201	10.44	2.423.66
Standard Chartered Bank, Srilanka	USD	4.658	109.75	511.258	4.778	103.29	493,57
Standard Chartered Bank, India	USD	5.276.006	109.75	579.041.665	484.419	103.29	
Standard Chartered Bank,USA	USD	49.678.988	109.75	5,452,268,920	28,013,066	103.29	2,893,545,23
Standard Chartered Bank, Singapore	SGD	44.130	83.15	3.669.388	17.869	76.53	
Standard Chartered Bank, Germany	EURO	39.975	120.80	4.829.097	-	-	100.10
Wells Fargo Bank, USA	USD	9.774.425	109.75	1.072.743.103	3.621.501	103.29	374.074.63
Zurcher Kantonal Bank, Zurich,							
Switzerland	CHF	13,012	130.21	1,694,265	18,416	111.22	2,048,33
				12.026.142.551			7.987.271.81

### Eastern Bank PLC. and its subsidiaries

**Borrowing from Banks and Financial Institutions (Group)** 

Outside Bangladesh - (note-11.2)

		31	December 2	2023	31	L December	2022
Name of Banks and FIs	Currency	Foreign Currency	Exchange rate	Amount in BDT	Foreign Currency	Exchange rate	Amount in BDT
Abu Dhabi Commercial Bank, Dubai	USD	10,000,000	109.75	1,097,500,000	25,000,000	103.29	2,582,317,500
Asian Development Bank (ADB)	USD	-	-	-	1,176,471		
Bank Muscat	USD	3,000,000	109.75	329,250,000	7,000,000	103.29	723,048,900
CaixaBank, S.A., Spain	USD	25,000,000	109.75	2,743,750,000	51,000,000	103.29	5,267,927,700
Citibank NA, Singapore	USD	15,000,000	109.75	1,646,250,000	20,000,000	103.29	2,065,854,000
Citibank NA, USA	USD	-	-	-	4,268,832	103.29	440,939,185
Commercial Bank of Dubai	USD	13,000,000	109.75	1,426,750,000	11,000,000	103.29	1,136,219,700
Commercial Bank of Qatar	USD	-	-	-	5,000,000	103.29	516,463,500
Deutsche Investitions-und	USD	15.000.000	109.75	1,646,250,000	25.000.000	103.29	2,582,317,500
Entwicklungsgesellschaft MBH (DEG)							,
HDFC Bank, India	USD	10,000,000	109.75	1,097,500,000	15,000,000	103.29	1,549,390,500
International Islamic Trade Finance	USD	7.914.272	109.75	868,591,312	-	-	-
Corporation (ITFC)	******	45 /54 450	400 55		00 554 004	400.00	0.010.411.405
JP Morgan Chase, Singapore	USD	15,471,170		1,697,960,935	28,551,331		
KfW IPEX-Bank GmbH, Frankfurt, Germany		25,057,269	109.75	2,750,035,312	24,537,048		
Mashreq Bank, Dubai	USD	25,000,000		2,743,750,000	25,000,000	103.29	2,582,317,500
Mashreq Bank, Hongkong	USD	25,000,000		2,743,750,000			
National Bank of Ras Al-Khaimah	USD	20,000,000		2,195,000,000	13,000,000		
OEEB Development Bank, Austria	USD	12,000,000	109.75	1,317,000,000	16,000,000		
Standard Chartered Bank, Germany	USD	-	-	-	1,549		
Standard Chartered Bank, Singapore	USD	2,651,861	109.75	291,041,696	10,151,861		
State Bank of India, Hongkong	USD	-	-	-	2,000,000		
United Bank Limited, UAE	USD	-	-	-	8,500,000		
Wells Fargo, USA	USD	20,000,000	109.75	2,195,000,000	21,000,000	103.29	
				<u> 26,789,379,256</u>			32,349,940,242

### Eastern Bank PLC.

Related party disclosures

Two parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significan ace over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence Related party informations are given below.

i) Directors' interest in different entities Status with the Bank of the firms/companies in which directors of the Bank are interested as proprietor, partner,

ivaline of Directors	the Bank	director, managing agent, guarantor, employee etc.	Diatus	in the concern
Md. Showkat Ali Chowdhury	Chairman	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
		Chittagong Properties Holding Ltd.	Chairman	50.00%
		Finlay (International) Ltd.	Chairman	81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd.	Chairman	81.00%
		Port Link Housing Ltd.	Chairman	50.00%
		Finlay Properties Ltd.	Chairman	55.00%
		Z & Z Holdings Ltd.	Managing Director	0.01%
		Peninsula Housing & Development Ltd.	Director	36.00%
		Legend Property Development Ltd.	Managing Director	50.00%
		Z.N. Enterprise Ltd.	Managing Director	50.00%
		Zaran Off Dock Ltd.	Managing Director	30.00%
		Namreen Enterprise Ltd	Managing Director	50.00%
				80.00%
		ABC Steel Enterprise Ltd.	Managing Director	
		S.L. Steels Ltd.	Managing Director	50.00%
		Unique Refineries Ltd.	Managing Director	55.00% 25.00%
		Port Link Logistics Centre Ltd.	Managing Director	
		South Asia Securities Ltd.	Director	7.10%
		Peninsular Shipping Services Ltd.	Director	25.00%
		Consolidated Tea & Plantation Ltd.	Director	6.25%
		The Consolidated Tea & Lands Company (Bangladesh)	Director	6.25%
		Limited		
		Baraoora (Sylhet) Tea Co. (BD) Ltd.	Director	6.25%
		Eastern Industries Ltd.	Director	25.00%
		Bay Hill Hotel and Ressorts Ltd.	Director	40.00%
		S.N. Corporation	Partner	50.00%
		Z. A Enterprise Limited	Managing Director	50.00%
		T. A. Enterprise Limited	Managing Director	50.00%
		Associate Enterprise Limited	Managing Director	50.00%
M. Ghaziul Haque	Director	MGH Aviation Services Ltd.	Chairman	10.00%
ii onana naqac	Director	Last Mile Deliveries Limited	Chairman	5.00%
		Haytrans Bangladesh Limited	Chairman	10.00%
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	Managing Director	14.90%
WIII INdSII 11055dIII	Director	Mir Ceramic Ltd.	Managing Director	88.00%
		Mir Telecom Ltd.		32.50%
		Mir Holdings Ltd.	Managing Director Managing Director	50.00%
		Mir Pharmaceuticals Ltd.	Managing Director	50.00%
		Bangla Telecom Ltd.	Managing Director	40.00%
		Coloasia Limited	Managing Director	50.00%
		BTS Communications (BD) Limited	Managing Director	40.00%
		MIR LPG limited	Managing Director	40.00%
		Mir Communications Ltd.	Chairman	40.00%
		Mir Energy Ltd.	Chairman	40.00%
		Mir Denim Limited	Chairman	50.00%
		Mir Tex Limited	Managing Director	40.00%
		Agrani Insurance Co. Ltd.	Shareholder	3.72%
		1 -	Representative	
		Chaldal Limited	Director	11.20%
		Mir Securities Ltd.	Chairman	0.03%
		Fair Trading	Proprietorship	100.00%
		M.N Poultry	Proprietorship	100.00%
		Jupiter Technology	Proprietorship	100.00%
Salina Ali	Director	Unique Group of Companies Ltd.	Chairperson	12.25%
	2110001	Unique Hotel & Resorts PLC	Chairperson	5.71%
		Borak Real Estate Ltd.	Chairperson	32.00%
		Unique Ceramic Industries (Pvt.) Ltd.	Chairperson	37.25%
		Borak Travels (Pvt.) Ltd.	Chairperson	50.00%
		Hansa Management Ltd.	Chairperson	12.50%
		Unique Vocational Training Center Ltd.	Chairperson	12.50%
		Unique Property Development Ltd.	Chairperson	12.00%
		Unique Share Management Ltd.	Managing Director	12.00%
		Crescent Commercial Center Ltd.	Managing Director	20.00%
		Sonargaon Economic Zone Ltd.	Chairperson	5.00%
		Gulshan Clinic Ltd.	Director	25.00%
		Borak Zahir Company Ltd.	Director	20.00%
		Tribeni International Ltd.	Chairperson	20.00%
		Arial Dairy and Agro Industries Ltd.	Chairperson	13.00%
		Purnima Construction (Pvt) Ltd.	Managing Director	0.20%
Anis Ahmed	Director	MGH Logistics Private Limited	Managing Director	95.00%
		MGH Holdings Limited	Managing Director	98.00%
		Bangladesh Port Management Services Limited	Managing Director	3.10%
		Peninsular Shipping Services Limited	Managing Director	79.98%
		MGH Restaurants PVT. Limited	Managing Director	97.00%
		Galileo Bangladesh Limited	Managing Director	80.00%
		One World Aviation Ltd.		41.68%
			Managing Director	
		RAS Holidays Limited	Managing Director	95.00%
		MGH Global Forwarding Limited	Managing Director	96.66%
		Transmarine Logistics Ltd.	Managing Director	75.00%
		Total Transportation Ltd.	Managing Director	99.98%
			Managing Director Managing Director Managing Director	99.98% 79.98% 96.86%

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the Bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/interes in the concern
		International Brands Limited	Managing Director	99.53%
		Integrated Transportation Services Ltd.	Managing Director	99.50%
		Emirates Shipping Lines Bangladesh Ltd.	Managing Director	78.05%
		Radio Furti Limited	Managing Director	95.00%
		Portlink Housing Limited	Managing Director	50.00%
		Port Link Logistics Center Limited	Director	49.98%
		Last Mile Deliveries Limited	Managing Director	95.00%
		MGX Com Ltd.	Managing Director	95.00%
		Jatra.Com Ltd.	Managing Director	30.00%
		GTM Xpress Limited	Managing Director	90.00%
		DC Bypass	Managing Director	90.00%
		Obhai Solutions Limited	Managing Director	0.29%
		Bangladesh Express Company Ltd.	Managing Director	20.00%
		Waadaa Limited	Managing Director	51.22%
		MGH Aviation Services Limited	Managing Director	90.00%
		Consolidated Tea & Plantation Limited	Director	10.00%
				10.0076
		The Consolidated Tea & Lands Company (Bangladesh)	Director	10.00%
		Baraoora (Sylhet) Tea Company Limited	Director	10.00%
Mufakkharul Islam Khasru	Director	Finlay Properties Ltd.	Managing Director	15.00%
Gazi Md. Shakhawat Hossain	Director	Bay Hill Hotel & Resorts Ltd.	Representative Director	40.00%
		Unique Hotel & Resorts PLC	Representative Director Representative	4.79%
		Unique Meghnaghat Power Ltd. General Electric Company (BD) Ltd.	Director Director	51.00% 0.00%
C.J.S. Banu	Director		Director	3.26%
CJ.S. Banu Ruslan Nasir	Director	Samorita Hospital Limited		
Rusian Nasir	Director	Mir Akhter Hossain Ltd. Mir Ceramic Ltd.	Director Deputy Managing Director	7.45% 2.00%
		Martin III	Director	22.50%
		Mir Telecom Ltd.		
		Mir Holdings Ltd.	Director	10.00%
		Bangla Telecom Ltd.	Director	20.00%
		Coloasia Limited	Director	10.00%
		BTS Communications (BD) Limited	Director	20.00%
		Agrani Insurance securities Ltd.	Shareholder	2.50%
		MIR LPG limited	Director	20.00%
		Mir Communications Ltd.	Director	15.00%
		Mir Energy Ltd.	Director	15.00%
		Mir Denim Limited	Director	15.00%
		Mir Tex Limited	Director	20.00%
		Mir Pharmaceuticals Ltd.	Director	20.00%
		Mir Securities Ltd.	Director	0.03%
		Orange Pie	Partnership	50.00%
ara Namreen	Director	Namreen Power Ltd.	Managing Director	50.00%
		Finlay Bazar Ltd.	Managing Director	60.00%
Dr. Toufic Ahmad Choudhury	Independent	Bangladesh Academy for Security Markets (BASM)	Director General	No
	Director	Palli Karma Sahayak Foundation (PKSF)	Director (PKSF nominated)	No
		In attitute for Inchesive Pieces on and Developer (7-3-0)		N.
		Institute for Inclusive Finance and Development (InM)	Director	No
		National Credit Rating Ltd. (NCRL)	Director	1.00%
		C & A Textile	Independent Director	No
arrister K.M. Tanjib-ul Alam	Independent	Swarna Bhumi Limited	Director	50.00%
. ,	Director	Frame and Focus Limited	Director	33.00%
		Biman Bangladesh Airlines Limited	Director	0.00%
Ali Reza Iftekhar	Managing	EBL Securities Ltd.	Director	0.000057%
nii neza iitekiidi	Managing Director			
	Director	EBL Investments Ltd.	Director	0.000015%
		EBL Finance (HK) Ltd.	Director	

Related party transactions: Please see Annexure -C1

Lending policies to related parties: Related parties are allowed Loans and Advances as per General Loan Policy of the Bank Business other than Banking business with any related concern of the directors as per section-18(2) of the Bank Companies Act

1991: Nil

#### Eastern Bank PLC.

Related party transactions

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per IAS 24. The Bank in normal course of business had transactions with other entities that fall within the definition of 'Related Party' as contained in International Accounting Standards (IAS)-24 Related party disclosures and as defined in the BRPD circular no 14, dated 25 June 2003.

1 The significant related party transactions during the year were as follows: 1.a Non-funded facilities

Name of the organization	Representing directors	Nature of interest of the directors with the borrowing firm/individual	Nature of facilities	Sanctioned amount	Outstanding as at 01 January 2023	Outstanding as at 31 December 2023	Amount
	Md. Showkat Ali Chowdhury Chairman	MD	LG- Performance Bond-SME (Expired)	193,100	192,900	192,900	-

								AIIIO	unt in BD i
1.b Cre	redit card facilit	ies:						A	unt in BDT
Custor	· F · · ·	Md. Showkat Ali Cho Chairman	wdhury	MD	LG- Performance Bond-SME (Expired)	193,100	192,900	192,900	-

Md. Showkat Ali Chowdhury	Chairman	250,000	-	26,177
Mir Nasir Hossain	Director	500,000	-	-
Kishwar Jahan Sayeeda Banu	Director	500,000	386.56	-
Mufakkharul Islam Khasru	Director	500,000	-	76,329
Ruslan Nasir	Director	475,000	-	-
Mohd. Noor Ali	Spouse of director	500,000	-	-
Arifa Ferdous	Spouse of director	625,000	102.28	575
Anis Ahmed	Director	1,000,000	384,568.43	144,919
Salina Ali	Director	1,000,000	-	431
Mark harden Market	Constant of Almoston	1 000 000		

rustan rusii	DITUGIOI	475,000		l I
Mohd. Noor Ali	Spouse of director	500,000	-	-
Arifa Ferdous	Spouse of director	625,000	102.28	575
Anis Ahmed	Director	1,000,000	384,568.43	144,919
Salina Ali	Director	1,000,000	-	431
Mahbuba Nasir	Spouse of director	1,000,000	-	-
Mahreen Nasir	Daughter of director	1,000,000	-	-
2) Transactions relating to procureme	nt, service & rent:			Amount in BDT

Name of the Company/Person		Nature of transactions	Transaction made in 2023	Outstanding as at 31 December 2023
Coloasia Limited	Mir Nasir Hossain & Ruslan Nasir	Remaining payment of 2022 for monthly recurring charge for EBL Data Center at Jashore.	200,100	
	Mir Nasir Hossain & Ruslan Nasir	Remaining payment of 2022 for AMC of Active Juniper, Cisco equipment, Router & Switch of Data Center (Q4-2022)	946,519	
Unique Hotel & Resorts PLC	Salina Ali	Payment for service and branding, and Food bill of Skylounge at HSIA, Dhaka	391,233,339	
Unique Hotel & Resorts PLC	Salina Ali	Advance payment for Skylounge service at HSIA, Dhaka from July 23 to June 24	-	75,525,12
Unique Hotel & Resorts PLC.	Salina Ali	Security Deposit against lease rental agreement for ATM booth at the Westin, Gulshan, Dhaka.	=	438,90
Unique Hotel & Resorts PLC.	Salina Ali	Rental payment for ATM booth at the Westin, Gulshan, Dhaka.	290,400	
Unique Hotel & Resorts PLC.	Salina Ali	Various customer proposition and clients entertainment from the Westin, Gulshan, Dhaka.	137,940	
Borak Real Estate Ltd.	Salina Ali	Rental payment for EBL ATM at Borak Mehenur, Banani, Dhaka.	580,800	
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL DST Sales office, ATM Booth, Godown, Generator and Garages at Dhanmondi Dhaka.	3,742,182	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance rent for EBL New Market Branch & Godown at New Market, Chattogram	-	2,199,600
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch & Godown at New Market, Chattogram	9,271,020	
Namreen Enterprise Ltd.	Md. Showkat Ali Chowdhury	Advance rent for EBL Gulshan Avenue Branch & other office premises (CAD, SAMD, ATM Booth, Cards, Cards Operation, Payroll, E & M-Commerce, Digital Banking and, Contact Center) at ZN Tower, Gulshan, Dhaka.	-	244,606,511
Namreen Enterprise Ltd.	Md. Showkat Ali Chowdhury	Rental payment for EBL Gulshan Avenue Branch & other office premises (CAD & SAMD & ATM Booth, Cards, Cards Operation, Payroll, E & M-Commerce, Digital Banking, Contact Center) at ZN Tower, Gulshan, Dhaka.	178,383,742	

Discontinuation of transactions with "related parties": Following Bangladesh Bank BRPD circular -12 dated 15 June 2022 (restricting banks from procuring goods or services from "related parties"). EBL discontinued procuring goods and services (i.e. courier, internet, refreshment items etc.) from respective related party entities except Unique Hotel & Resorts PLC. and replaced all elternatives by the end of 2022. However, EBL Skylounge situated at HSIA, Dhaka of which service is taken from Unique Hotel & Resorts PLC (UHRL) is yet to be replaced due to its unique nature of propositions and absence of ready and suitable alternatives. Considering the business sensitivity (especially cards business) and unavailability of suitable alternative for replacing UHRL, EBL applied and got permission from Bangladesh Bank to continue with the UHRL till 30th June 2024 (Ref. BRPD letter no. LS-2/745(19)/2023-5425 dated 13th July, 2023).

3 Inter-company balances between EBL and Subsidiaries

Amount in BDT

Amount in BDT

Name of subsidiaries	Nature of account	Balance as at 31 December 2023
	In special notice deposits (SND)	8,822,63
	In current deposit (CD) account	556,503,19
EBL Securities Limited	Share trading account	839,19
	Short term finance (OD)	374,444,50
	Dividend receivable account	50,000,00
EBL Investments Limited	In special notice deposits (SND)	18,994,7
EBL Finance (HK) Limited	In nostro account	752,537,91
EBL Finance (HK) Limited	Short term finance (OD)	4,554,611,20
EBL Asset Management Limited	In special notice deposits (SND)	1,539,8

Compensation of key management personnel: Refer to note: 32

## Eastern Bank PLC.

Disclosure regarding outstanding REPO and Reverse REPO

Amount in BDT

Annexure-D

Sl	Counterparty name	Agreement date	Reversal date	Amount (Cash Con 1st Leg cas consideration)
		NIL		
	outstanding REPO as on 31 December	2023		
nere is no o	ratistanianing itel o as on 51 beceniber	2023		
	egarding outstanding Reverse REPO			
			Reversal date	Amount (Cash Con 1st Leg cas
isclosure re	egarding outstanding Reverse REPO	as on 31 December 2023	Reversal date	
isclosure re	egarding outstanding Reverse REPO	as on 31 December 2023  Agreement date  NIL	Reversal date	

Particulars	during the year during the year		Daily average outstanding during the year
Securities sold under REPO			
With Bangladesh Bank	1,268,908,800.00	8,157,139,800.00	840,675,982.63
With other Banks & Financial Institutions	187,014,800.00	5,045,998,250.00	1,957,517,425.88
Securities purchased under Reverese REPO			
With Bangladesh Bank	-	-	-
With other Banks & Financial Institutions	96,551,500.00	24,155,842,757.28	9,502,055,486.46

## Eastern Bank PLC.

Details of non banking assets (NBA) obtained u/s 33 (7) as of 31 December 2023

Name of the accounts	NBA	Entitlement Date	Asset details	Forced sale value (BDT million)	Market value (BDT million)	Legal status
Innovative Computer, Dhaka	Not recognized	7/6/2007	Land Area: 11.25 decimal (Equiv. 7.50 katha in local Measurement) in 3 schedule at Mouza - West Durgapur, Demra, Dhaka.	2.20	2.73	Physical possession & mutation is yet to be completed.
M/s Safa Garments, Dhaka	Do	18/1/2005	Land Area: 18 decimal Mouza - Vatara, Gulshan, Dhaka.	57.60	72.00	Do
Arshim & Com, Dhaka	Do	27/3/2007	Land Area: 19.8 decimal equivalent to 12 katha at Mouza- Lala Sarai, Cantonment, Dhaka.	33.60	42.00	Do
H.M. Younus, Dhaka	Do	10/1/2008	Land Area: 184 decimal Mouza- Shibrampur, Joydebpur, Gazipur.	132.48	165.60	Do

Net operating cash flow No. of shares outstanding

# **GOOD GOVERNANCE** KEEPS US GOING



# Forced sale value (BDT (BDT million) million) Property already sold at Tk 4.01 million out of which BBL received a PO for Tk. 3.601 million but completion of mutation ormalities in the name of EBL is under process. Upon completion of mutation ormalities, highest bidder will pay the est amount & sale deed will be executed ccordingly. ouza- Pathalia, Savar 1aka. Stec Fashion Ltd., fouza- Dokkhin Khan, haka. (5.03 decimal land of Goran Chat bari Mouza, Mirpur, Dhaka has bee Mouza- Uttar Sona Tang gar, Mohammadpur, Dhaka. M/s Unicorn Bangladesh Ltd, Dhaka and Area: 16.5 decim uza- Bhola Samair Royel Paper Stor Dhaka ouza- Shrikhondo, hanmondi, Dhaka. and Area: 14 decim M/s Sylcar Plaza Property already sold at Tk. 11 million out o which received Tk. 1.1 million but mutatior formalities in the name of EBL is in process fouza- Sylhet Sadar, nattogram. Ind Area: 8 decima 13 Al Karim Trade okkhin Pahartoli Dor Title Suit No. 1479/08 filed by Mr. Md. Abdul Monnaf is pending in the 7th joint district judge court. Dhaka. Physical possession & mutaion is also yet to be completed. Bank obtained Certificate u/s 33(7) of ARA Ain,2003 on 27/05.12 and a General Notice was published on 13.01.14 in the Daily Ittefag& the Daily Jugantar to sell out the mortgage property. Sale of the said property by Tk.1.1 million was duly approval of the Board in its 530th meeting held on 17.04.2014. A Misc. Case No. 39/15 filed by Bank on 16-11-15 before the Artha Rin Adalat. Sylthet against Islamic Bank Bangdadesh Lid. Taltala Branch. Sylthet, stating that. The borrower Eastern industries was mortgaged the same land to EBL & IBBL. We obtained the Certificate u/s 33(7) over the said land in execution Case. and when we proceeded for mutation the same time IBBL is also applied for mutation were the same land. Then the concern ACLand) dismissed the mutation case and passed an order that the disputed issue will be settled by the Artha Rin Adalat. Sylthet. Later on we filed the instant Misc. Case No.39715 on 16-11-15 before the Artha Rin Adalat. Sylthet praying for cancellation of judgment & decree as well Certificate 33(7) of ARA issued in favour of IBBL. The said Misc. Case is pending for disposal. Mrs. Julia Siddiud. atrabari, Demra, Dhaka 17 M/s Eastern Industries, Sylhe and Area: 1.5 decim Mouza- Sylhet Sadar, Sylhet. of IBBL. The said Misc. Case is pending for disposal. Mrs. Julia Siddique, Judgement Debtor No.03 filed a Misc. case 03/2023 for releasing third part mortgage property which is pending for disposal. Execution Case No. 17/1999 pending in Artha Rin Adalat, Khulna which is pending for hearing application of hand over physical possession. 18 M/s M.A. Rob Mouza- Betgari, Bogura 20 Calix International, Dhaka towali. Dhak 2 M/s Alif Trade ARA. Artha Rin Suit No.177/19 filed on 21.03.19 for Tk.20.7 million as on 28.02.19. The said Artha Rin. Suit derered in favor of the Bank on 27-11-19. Subsequently, Execution Case No.91/20 filed on 0-6-02-20 for Tk.23 million. We obtained Certificate u/s 33/7) of ARA 2nd Execution case filed on 0-60-20/201 for Tk.16.365.15 as on 31.08.2021, which is pending. (2) 0.878 katha or eqvlt 1.45 decimal land at Mirpur Housing (Joarshahara), Mirpur-14, PS Kafrul, Dhaka

### Eastern Bank PLC. and its subsidiaries

**Business segmental Profit and Loss Account** for the year ended 31 December 2023

								BDT in	million
Particulars		Bank				Subsidia	ries		Group
Particulars	DBO	0B0	Solo	EBLSL	EBLIL	EBLFHKL	EBLAML	Elimination	Group
Interest income	24,140	2,618	26,541	366	3			(422)	26,870
Interest expense	15,689	2,921	18,393	341	1.7	373	1	(422)	
Net interest income	8,451	(303)	8,148	25	1	7	1	-	8,183
Investment income	7,682	-	7,682	130	19		13	(152)	7,692
Fees, commission and brokerage	3,004	11		260	15	103	5	-	3,396
FX income	1,383	2	1,385	-	-	-	-	-	1,385
Other operating income	281	18		1.65	6	-	-	-	307
Total operating income	20,801	(273)	20,528	416	41			(152)	20,963
Salary and allowances (excluding those of MD)	5,339	-	5,339	116	15	53	10	-	5,532
Rent, taxes, insurance, utilities etc.	522	-	522	11	1	2	1	-	537
Legal and professional expenses	128	-	128	1	0.4	0.1	-	-	129
Postage, stamp, telecommunication etc.	214	-	214	-	-	6	-	-	220
Stationery, printing, advertisement etc.	554	-	554	5	1.1	-	0.12	-	560
Managing Director's salary and allowances (Bank only)	32	-	32	-	-	-	-	-	32
Directors' fees and expenses	3	-	3	0.3	0.2	-	0.07	-	4
Audit fees	2	-	2	0.2	0.1	2	0.1	-	4
Repairs, maintenance and depreciation	1,391	-	1,391	27	6	6	3.2	-	1,433
Other operating expenses	862	31		11	2	5	0.7	-	911
Total operating expense	9,047	31		172	25			-	9,363
Profit before provisions	11,754	(304)	11,451	244	16	36	5	(152)	11,600
Provisions:									
Provision for loans, advances & OBS exposures	1,599	(150)	1,449	37	-	-	-	-	1,487
Other provisions	212	-	212	(2)	-	-	11	-	221
Total provisions	1,811	(150)	1,662	35	-	-	11	-	1,708
Profit before tax	9,943	(154)	9,789	209	16		(6)	(152)	
Tax provision	3,680	-	3,680	80	5	5	1	-	3,770
Profit after tax for the year	6,263	(154)	6,109	129	11	31	(6)	(152)	6,122

#### Eastern Bank PLC. and its subsidiaries **Business segmental Balance Sheet**

								BDI	ın mıllıor
		Bank				Subsidi	aries		
Particulars	DBO	ОВО	Solo	EBLSL	EBLIL	EBLFHKL	EBLAML	Elimination	Group
Assets									
Cash in hand (including balance with Bangladesh Bank and its agent bank)	20,940	-	20,940	0.10	0.02	-	-	-	20,940
Balances with other banks and financial institutions	14,531	,		,	19	1,384	12	(1,338)	19,216
Money at call and on short notice Investments	3,100 94,023	-	3,100 94,023	2,674			248		3,100 97,661
Loans and advances	324,208					3,787	-	(5,027)	
Fixed assets including land, building, furniture and fixtures Other assets	8,517 10,541		8,517 10,563			3	8 9	(3,218)	8,582 8,354
Non banking assets	-	-	-	-	-	-	-	-	-
Total assets	475.861	33,863	508,554	8,506	829	5.175	276	(9,583)	513,758
Liabilities									
Borrowing from other banks, financial institutions and agents	41,021	31,817	71,668	4,317	57	4,555	-	(4,929)	75,667
Deposits and other accounts	365,512		366,104		-	-	-	(1,338)	
Other liabilities	28,356			1,743					32,800
Total liabilities			468,787	6,060					
Total shareholders' equity	40,971	(1,204)	39,767	2,446	725	506	244	(3,162)	40,526
Total liabilities & shareholders' equity	475.861	33,863	508,554	8,506	829	5,175	276	(9,583)	513,758

#### Eastern Bank PLC. Highlights on the overall activities/performance

as at 31 December 2023

3				
Sl No	Particulars		2023	2022
1	Paid up capital	BDT	12,072,347,150	10,730,975,250
2	Total capital (Tier-1 & 2)	BDT	46,889,746,397	40,760,584,030
3	Surplue ((chortage) capital (over MCP)	RDT	15 707 887 134	12 858 999 315

1	Paid up capital	BDT	12,072,347,150	10,730,975,250
2	Total capital (Tier-1 & 2)	BDT	46,889,746,397	40,760,584,030
3	Surplus/(shortage) capital (over MCR)	BDT	15,704,884,136	12,858,999,315
4	Total assets	BDT	508,554,061,455	455,989,142,514
5	Total deposits	BDT	366,103,725,686	317,097,305,113
6	Total loans and advances	BDT	353,356,932,292	308,915,602,911
7	Total contingent liabilities and commitments	BDT	199,235,393,266	165,095,905,495
8	Loans to deposits ratio (total loans/total deposits)	%	96.52	
9	% of classified loans against total loans and advances	%	3.10	2.78
10	Profit after tax and provisions	BDT	6,109,200,443	5,107,457,663
11	Loans classified during the year (Gross)	BDT	3,552,150,907	2,939,353,718
12	Provision held against classified loans	BDT	6,267,489,468	4,666,559,710
13	Surplus of provision	BDT	1,219,056,201	914,835,097
14	Cost of fund (interest expense/simple average borrowing and deposits)	%	4.43	3.55
15	Interest bearing assets	BDT	445,914,153,094	400,054,047,370
16	Non-interest bearing assets	BDT	62,639,908,361	55,935,095,144
17	Income from investments	BDT	7,681,670,127	6,705,461,835
18	Return on assets (ROA) (PAT/average assets)	%	1.27	1.21
19	Return on investment or ROI (PAT/average equity, long term borrowings and	96	2.22	2.01
1 -	deposits)	,		
20	Earnings per share (restated 2022)	BDT	5.06	4.23
21	Operating profit per share (Operating profit/ weighted average number of	BDT	9.48	8.32
	shares) (restated 2022)			
22	Price earnings ratio (PE ratio) (restated 2022)	Times	5.81	7.52

#### Eastern Bank PLC.

History of raising Paid up capital

		Nur	nber of shares	issued	_		
Year	Description	Bonus shares	Subscribed shares	Cumulative paid up shares	Face value	Increase in paid up capital (BDT)	Total paid up capital (BDT)
1993	As per MOA & AOA	-	6,000,000	6,000,000	100	600,000,000	600,000,00
2001	20% Bonus Share	1,200,000	-	7,200,000	100	120,000,000	720,000,00
2003	15% Bonus Share	1,080,000	-	8,280,000	100	108,000,000	828,000,00
2007	25% Bonus Share	2,070,000	-	10,350,000	100	207,000,000	1,035,000,00
2008	34% Bonus Share	3,519,000	-	13,869,000	100	351,900,000	1,386,900,00
2008	Right Share 2:1R at Par	-	6,934,500	20,803,500	100	693,450,000	2,080,350,00
2009	20% Bonus Share	4,160,700	-	24,964,200	100	416,070,000	2,496,420,00
2010	17% Bonus Share	4,243,914	-	29,208,114	100	424,391,400	2,920,811,40
2011	Change of denomination of face value from BDT 100 to BDT 10 per share	-	=	292,081,140	10	-	2,920,811,40
2011	55% Bonus Share	160,644,627	-	452,725,767	10	1,606,446,270	4,527,257,67
2012	35% Bonus Share	158,454,018	-	611,179,785	10	1,584,540,180	6,111,797,85
2016	15% Bonus Share	91,676,967	-	702,856,752	10	916,769,670	7,028,567,52
2017	5% Bonus Share	35,142,837	-	737,999,589	10	351,428,370	7,379,995,89
2019	10% Bonus Share	73,799,958	-	811,799,547	10	737,999,580	8,117,995,47
2021	17.5% Bonus Share	142,064,920	-	953,864,467	10	1,420,649,200	9,538,644,67
2022	12.5% Bonus Share	119,233,058	-	1,073,097,525	10	1,192,330,580	10,730,975,25
2023	12.5% Bonus Share	134,137,190	-	1,207,234,715	10	1,341,371,900	12,072,347,15

10,73 12,07			249,351,288	549,243,294	31,264,970,279	32,063,564,861		
	Tax Return submitted.	78,662,823 Tax Return submitted	78,662,823	-	2,954,691,985	3,033,354,808	2023-2024	2022
2,330, 1,371,	Assessment completed & tax paid in full.	Assessment Completed	33,899,134	-	3,821,115,540	3,855,014,674	2022-2023	2021
	Assessment completed & tax paid in full.	Assessment Completed	(20,801,914)	-	2,759,500,611	2,738,698,697	2021-2022	2020
	Assessment completed & tax paid in full.	75,228,493 Assessment Completed	75,228,493	3,750,000	3,061,971,774	3,140,950,267	2020-2021	2019
10	Assessment completed & tax paid in full.	(66,699,495) Assessment Completed	(96,699,495)	44,170,522	1,814,288,624	1,791,759,651	2019-2020	2018
	Assessment completed & tax paid in full.	8,908,092 Assessment Completed	8,908,092	116,461,499	1,719,610,320	1,844,979,911	2018-2019	2017
,073,0 ,207,2	Assessment completed & tax paid in full.	Assessment Completed	-	98,018,263	1,675,145,868	1,773,164,131	2017-2018	2016
	Assessment completed & tax paid in full.	Assessment Completed	-	141,730,072	1,243,469,326	1,385,199,398	2016-2017	2015
	Assessment completed & tax paid in full.	Assessment Completed	-	101,433,833	1,893,775,904	1,995,209,737	2015-2016	2014
	Assessment completed & tax paid in full.	Assessment Completed	-	108,897,872	2,480,889,617	2,589,787,489	2014-2015	2013
	Assessment completed & tax paid in full.	Assessment Completed	1	(65,218,767)	2,251,593,767	2,186,375,000	2013-2014	2012
119,233 134,133		Pending before High Court	(120,871,443)		1,860,714,175	1,739,842,732	2012-2013	2011
	Tax authorities charged 'excess profit tax' unjustifiably while defining 'capital' narrowly.	235,564,824 Pending before High Court	235,564,824	1	1,334,435,176	1,570,000,000	2011-2012	2010
		Pending before High Court	1		1,283,105,154	1,283,105,154	2010-2011	2009
	Gain on sale of govt. securities was exempted by Sec 32 (7) of ITO, 1984 but tax authorities disallowed unjustifiably.	25,460,774 Pending before High Court	25,460,774		1,110,662,438	1,136,123,212	2009-2010	2008
	Remarks/Ground of appeal	Status	Excess/ (shortage) in provision	Subsequent adjustments	Tax Paid	Tax Provision	Assessment Year	Income
.2.5% Bo	Amount in BDT		cana	oment of	AA DOOGO	rear wise	TO THE	State
	Annaeine-H		sitie.	mentS	Acces	Eastern Bank PLC.	ern Ba	East

#### Eastern Bank PLC.

Offshore Banking Operation, Bangladesh **Balance Sheet** 

as at 31 December 2023

		2023		2022	
Particulars	Notes	USD	BDT	USD	BDT
PROPERTY AND ASSETS					
Cash					
In hand (including foreign currencies)		-	-	-	
With Bangladesh Bank (including foreign currencies)		-	-	-	
Balance with other Banks and FIs					
(on current and other accounts)	3				
In Bangladesh		16.000.000	1.756.000.000	_	
Outside Bangladesh		26,756,763	2,936,554,698	9,429,053	973,952,37
		42,756,763	4,692,554,698	9,429,053	973,952,37
Money at call and on short notice		-	-	-	
Investment		-	-	-	
Loans and advances	4				
Loans, cash credits, overdrafts etc.	4.1	91,415,791	10,032,883,038	126,160,248	13,031,432,63
Bills purchased and discounted	4.2	174,175,029	19,115,709,453	346,608,157	35,802,092,35
		265,590,820	29,148,592,491	472,768,405	48,833,524,98
Fixed assets		-	-	-	
Other assets	5	202,000	22,169,516	290,000	29,954,89
Non banking assets		-	-	-	
TOTAL ASSETS		308,549,583	33,863,316,705	482,487,458	49,837,432,251
CAPITAL AND LIABILITIES					
Borrowing from other banks, financial institutions	6				
and agents	0				
Bangladesh Bank		-	-	-	
Other banks and FIs					
Demand borrowing	6.1	10,658,856	1,169,809,481	66,515,683	6,870,584,486
Term borrowing	6.2	279,245,537	30,647,197,665	395,998,022	40,903,704,836
		289,904,393	31,817,007,146 31,817,007,146	462,513,704 462,513,704	47,774,289,323
		289,904,393	31,817,007,146	462,513,704	47,774,289,32
Deposits and other accounts	7				
Current deposits and other accounts	7.1	5,387,114	591,235,735	2,839,810	293,331,63
Fixed deposits	7.2	5.387.114	591.235.735	2.839.810	293.331.63
Other liabilities	8	24,225,425	2,658,740,424	26,667,312	2,754,538,68
TOTAL LIABILITIES		319,516,932	35,066,983,305	492,020,827	50,822,159,638
CAPITAL/SHAREHOLDERS' EQUITY					
Paid up capital		_	_	_	
Foreign currency translation gain/(loss)	9	-	(229,117,865)	-	(164,282,968
Surplus in profit and loss account	16	(10,967,349)	(974,548,735)	(9,533,368)	(820,444,419
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		308,549,583	33,863,316,705	482,487,458	49,837,432,251
OFF-BALANCE SHEET ITEMS					
Contingent liabilities:		5.840.555	(00 opp (= )		100 151 511
Acceptance and endorsements		5,749,227	630,977,654	6,771,544	699,451,06
Letter of guarantee Bills for collection		/ 000 100	7/0 000 55/	E /0/ /00	E07 107 00
Bills for collection Irrevocable letters of credit		6,823,130 4,017,576	748,838,556 440,928,992	5,684,690 4,894,288	587,187,02 505,544,20
HICYOGADIC ICHICIS OF GICUIT		4,017,370	440,720,772	4,074,200	303,344,20
Other commitments		-	-	-	

#### The annexed notes 1 to 16 form an integral part of these financial statements. Eastern Bank PLC.

Offshore Banking Operation, Bangladesh Profit and Loss Account

for the year ended 31 December 2023

Particulars		2023		2022	
		USD	BDT	USD	BDT
Interest income	10	24,362,695	2,618,163,769	20,691,193	1,936,070,812
Interest paid on deposits and borrowings	11	27,183,948	2,921,352,914	17,264,018	1,615,390,757
Net interest income		(2,821,254)	(303,189,145)	3,427,175	320,680,055
Fees, commission and brokerage	12	112,589	12,099,475	129,651	12,131,442
Other operating Income	13	166,256	17,866,867	250,835	23,470,540
Total operating income		(2,542,409)	(273,222,803)	3,807,661	356,282,037
Operating expenses	14	284,081	30,529,061	196,229	18,361,076
Profit before provision		(2,826,490)	(303,751,865)	3,611,432	337,920,962
Less: provision for unclassified loans and advances	15	(1,392,509)	(149,647,548)	4,698,785	439,664,344
(Including provision for off balance sheet items)					
Profit/(loss) before tax for the year		(1,433,981)	(154,104,317)	(1,087,353)	(101,743,382)
Less: provision for income tax		-	-	-	-
Profit/(loss) after tax for the year		(1,433,981)	(154,104,317)	(1,087,353)	(101,743,382)
Balance of profit brought forward from previous year		-	-	-	-
Retained earnings carried forward	16	(1.433.981)	(154.104.317)	(1.087.353)	(101.743.382)

### Eastern Bank PLC.

Offshore Banking Operation, Bangladesh

Notes to the financial statements as at and for the year ended 31 December 2023

Nature of business
EBL has an Offshore Banking Unit ('OBU' or 'the Unit') operated as a separate desk under control and supervision of the Offshore
Banking Division/Operation (OBO). The unit and all activities of the division are governed under the permission by Bangladesh Bank
vide letter no. BRPDIP/144(8)(9)/2004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide
letter no. BRPDIP/144(8)(2)/2002-2524 & 2255 dated 25 February 2020 in line with the offshore banking joily issued by Bangladesh
Bank vide BRPD circular no. 02 dated 25 February 2019 and amendments thereon. The activities of the unit is to provide both
lunded and non-funded facilities and to accept savings/current/term deposits in freely convertible form currencies to and from
non-resident person/institutions, fully foreign owned enterprises (Type A) in EPZs, PEPZs, EZs and Hi-Tech Parks, etc. Besides, OBU
offers short term loan facility to the Type B' industrial enterprises in EPZs, PEPZs, EZs and Hi-Tech Parks, etc. Besides, OBU
offers short term loan facility to the Type B' industrial enterprises in EPZs, PEPZs, EZs and Hi-Tech Parks, in addition, OBO discounts/
purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usance/
deferred export bills against direct and deemed exports of products produced in Bangladesh, of persons resident in Bangladesh. The unit commenced its operations on 19 May 2004 and its office is located at 100 Gulshan Avenue, Dhaka-1212.

# Significant accounting policies and basis of preparations Basis of preparation

2.1 Statement of compliance Statement of compliance
The financial statements of the operation / the Unit as at and for the year ended 31 December 2023 have been prepared in accordance with International Financial Reporting Standards (IFRSs). the "First Schedule" (section 38) of the Bank Company Act 1991 (as amended up to date). The accounting policies set out in the financial statements of DBO of the Bank have been applied consistently in these financial statements except otherwise instructed by the Bangladesh Bank as prime regulator.

a) Loans and advances comprise of non-derivative financial assets with fixed or determinable payments and are not quoted in an active market. These are recognised at gross amount on the date when they are originated. The bank has not designated any loans and advances upon initial recognition as at fair value through profit and loss account or other comprehensive income.

boths and advances upon linitial recognitions as a trait vatue intrough print and uses account of other comprehensive income, but causification of loans into substandard/doubitul/bad-loss category and general provision (GP) on unclassified loans (0.25% to 2%), certain off balance-sheet exposures (0% to 1%); special GP for COVID-19 (1% to 2%) and specific provision (GP) on classified loans (5% to 100%) including rescheduled loans are made on the basis of quarter-end review and in compliance with BRPD Circular no. 14/2002, BRPD circular no. 19/2002, BRPD circular no. 19/2002 and subsequent BRPD circulars and circular letters as issued by Bangladesh Bank time to time. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Bank Company Act 1991 (as amended up to date), instead of netting off with loans.

#### Allocation of common expenses

Operating expenses in the nature of rent, rates and taxes, salaries, management expenses, printing and stationery, electricity, postages, stamps, telecommunication and audit fees are accounted for in account of the main operation of the Bank.

Fixed assets and depreciation

Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to Profit and Loss Account of the main operation of the Bank. Certain corresponding figures in the financial statements have been reclassifed and rearranged to conform to the current year's

	These financial statements of the unit cover one cal	tender	year from 1 Janua	ry 2023 to 31 Decei	mber 2023.	
	N.	otes	20	23	20	122
3	Balance with other banks and financial institution		USD	BDT	USD	BDT
	Inside Bangladesh					
	Commercial Bank of Ceylon PLC. National Credit and Commerce Bank PLC.		16,000,000 16,000,000	1,756,000,000 <b>1,756,000,000</b>		
	Outside Bangladesh Standard Chartered Bank, USA		26,712,762	2,931,725,601	9,429,053	973,952,37
	Standard Chartered Bank, Germany		26,756,763	4,829,097 <b>2,936,554,698</b>	9,429,053	973,952,37
4	Loans and advances		42,756,763	4,692,554,698	9,429,053	973,952,37
-	Loans, cash credits, overdrafts, etc. 4.	.1	91,415,791	10,032,883,038	126,160,248	13,031,432,63
	·	.2	174,175,029 265,590,820	19,115,709,453 29,148,592,491	346,608,157 472,768,405	35,802,092,35 48,833,524,98
4.1	Loans, cash credit, overdraft etc. Inside Bangladesh :					
	Loans Overdraft		4,518,725 44,506,639	495,930,061 4,884,603,623	68,878,345 1,871,647	7,114,630,24 193,327,48
	Outside Bangladesh :		49,025,364	5,380,533,684	70,749,992	7,307,957,72
	Overdraft		42,390,427 42,390,427	4,652,349,354 4,652,349,354	55,410,256 55,410,256	5,723,474,90 5,723,474,90
4.2	P.W		91,415,791	10,032,883,038	126,160,248	13,031,432,63
4.2	Bills purchased and discounted Inside Bangladesh :					
	Bills discounted Bills financed		174,175,029	19,115,709,453	346,608,157	35,802,092,35
	Outside Bangladesh :		174,175,029	19,115,709,453	346,608,157	35,802,092,35
	Bills discounted Bills financed		-	=	=	
			174,175,029	19,115,709,453	346,608,157	35,802,092,35
5	Other assets					
	Prepayments Interest receivable on term placement		190,000 12,000	20,852,515 1,317,001	290,000	29,954,89
6	Borrowings from other banks, financial institution	e and	202,000	22,169,516	290,000	29,954,89
5	Demand borrowings 6.	.1	10,658,856	1,169,809,481	66,515,683	6,870,584,48
	Term borrowings 6.	.2	279,245,537 289,904,393	30,647,197,665 31,817,007,146	395,998,022 462,513,704	40,903,704,83 <b>47,774,289,32</b>
6.1	Demand borrowings					
	In non interest bearing account with Standard Chartered Bank, Germany		-	-	1,549	159,95
	In interest bearing account with Eastern Bank PLC. (DBO)		10,658,856	1,169,809,481	66,514,134	6,870,424,53
5.2	Term borrowings		10,658,856	1,169,809,481	66,515,683	6,870,584,48
	Inside Bangladesh					
	Bank Asia Limited BRAC Bank PLC.		-	=	10,000,000 16,000,000	1,032,927,00 1,652,683,20
	Commercial Bank of Ceylon PLC HSBC		5,000,000	548,750,000	20,000,000 8,000,000	2,065,854,00 826,341,60
	Jamuna Bank PLC. NCC Bank PLC.		10,000,000	1,097,500,000	6,000,000 4,000,000	619,756,20 413,170,80
	Prime Bank PLC. State Bank of India, Dhaka		11,500,000	1,262,125,000	5,400,000 10,500,000	557,780,58 1,084,573,35
	City Bank PLC. First Security Islami Bank PLC.		2,000,000	219,500,000	5,000,000	516,463,50
	Investment Promotion & Financing Facility (IPFF) Modhumoti Bank Limited		4,150,965 2,500,000	455,568,409 274,375,000	2,181,311	225,313,50
	Outside Bangladesh		35,150,965	3,583,443,409	87,081,311	8,994,863,73
	Abu Dhabi Commercial Bank, UAE Asian Development Bank (ADB)		10,000,000	1,097,500,000	25,000,000 1,176,471	2,582,317,50 121,520,82
	Bank Al-Falah Ltd., UAE Bank Muscat. Muscat		3,000,000	329,250,000	7,000,000	723,048,90
	CaixaBank, S.A., Spain Citibank NA, Singapore		25,000,000 15,000,000	2,743,750,000 1,646,250,000	51,000,000 20,000,000	5,267,927,70 2,065,854,00
	Citibank NA, USA Commercial Bank of Dubai		13,000,000	1,426,750,000	11,000,000	1,136,219,70
	Commercial Bank of Qatar Deutsche Investitions-und		15,000,000	1,646,250,000	5,000,000 25,000,000	516,463,50 2,582,317,50
	Entwicklungsgesellschaft MBH (DEG) Doha Bank, Qatar		13,000,000	1,040,230,000	23,000,000	2,302,317,30
	HDFC Bank, India International Islamic Trade Finance		10,000,000 7,914,272	1,097,500,000 868,591,312	15,000,000	1,549,390,50
	Corporation (ITFC) JP Morgan Chase, Singapore		15,471,170	1,697,960,935	28,551,331	2,949,144,10
	KfW IPEX-Bank GmbH, Frankfurt, Germany Korea Development Bank, Singapore		25,057,269	2,750,035,312	24,537,048	2,534,497,93
	Mashreq Bank, Dubai Mashreq Bank, Hongkong		25,000,000 25,000,000	2,743,750,000 2,743,750,000	25,000,000	2,582,317,50
	National Bank of Ras Al-Khaimah, UAE OEEB Development Bank, Austria		20,000,000 12,000,000	2,195,000,000 1,317,000,000	13,000,000 16,000,000	1,342,805,10 1,652,683,20
	Standard Chartered Bank, Singapore State Bank of India, Hongkong		2,651,861	291,041,696	10,151,861 2,000,000	1,048,613,08 206,585,40
	United Bank Limited,UAE Wells Fargo, NA		20,000,000	2,195,000,000	8,500,000 21,000,000	877,987,95 2,169,146,70
	wetto Largo, 144		244,094,572 279,245,537	26,789,379,256 30,647,197,665	308,916,711 395,998,022	31,908,841,10
6.1.a	Classification based on type of security		277,240,007	30,047,177,003	373,770,022	40,703,704,03
	Secured Unsecured		289,904,393	31,817,007,146	462,513,704	47,774,289,32
			289,904,393	31,817,007,146	462,513,704	47,774,289,32
7	Deposits and other accounts  Current deposits and other accounts  7.	.1	5,387,114	591,235,735	2,839,810	293,331,63
		.2	5,387,114	591,235,735	2,839,810	293,331,63
	Current deposits and other accounts:					
7.1		а	4,731,015 656,099	519,228,879 72,006,856	2,580,048 259,761	266,500,16 26,831,46
7.1	Current account Other accounts 7.1.		5,387,114	591,235,735	2,839,810	293,331,63
	Other accounts 7.1.4					
			-		-	
	Other accounts: 7.1.4		656,099 <b>656.099</b>	72,006,856 <b>72,006,856</b>	259,761 <b>259,761</b>	
7.1.a	Other accounts: Interest payable on deposit		656,099 656,099	72,006,856 <b>72,006,856</b>	259,761 <b>259,761</b>	
7.1.a	Other accounts 7.1.2  Other accounts: Interest payable on deposit Margin on facility  Other liabilities Provision for taxation 8.	.1		72,006,856	259,761	26,831,46
7.1.a	Other accounts 7.1.  Other accounts: Interest payable on deposit Margin on facility  Other liabilities  Provision for taxation 8. General provision for loans and advances General provision for off balance sheet exposures	.1	2,456,008 97,668	72,006,856 - 269,546,909 10,719,066	4,580,538 116,658	<b>26,831,46</b> 473,136,18 12,049,98
7.1.a	Other accounts:  Other accounts: Interest payable on deposit Margin on facility  Other liabilities  Provision for taxation General provision for loans and advances General provision for off balance sheet exposures Specific provision for Oans and advances Special general provision for COVID-19	.1	2,456,099 2,456,008 97,668 17,077,206 45,964	269,546,909 10,719,066 1,874,223,391 5,044,559	4,580,538 116,658 15,880,061 492,098	26,831,46 473,136,18 12,049,98 1,640,294,37 50,830,18
7.1.a 8	Other accounts:  Other accounts:  Interest payable on deposit Margin on facility  Other liabilities  Provision for taxation General provision for loans and advances General provision for loans and advances Specific provision for loans and advances Special general provision for COVID-19 Interest suspense account Interest payable on borrowing	.1	2,456,009 2,456,008 97,668 17,077,206 45,964 2,341,802 2,131,219	72,006,856 269,546,909 10,719,066 1,874,223,391 5,044,559 257,012,731 233,901,287	259,761 4,580,538 116,658 15,880,061 492,098 2,011,302 3,523,706	26,831,46 26,831,46 473,136,15 12,049,95 1,640,294,37 50,830,18 207,752,85 363,973,06
7.1.a	Other accounts:  Interest payable on deposit Margin on facility  Other liabilities  Provision for taxation 8. General provision for loans and advances General provision for loans and advances Specific provision for loans and advances Special general provision for COVID-19 Interest suspense account	.1	2,456,008 97,668 17,077,206 45,964 2,341,802	72,006,856 269,546,909 10,719,066 1,874,223,391 5,044,559 257,012,731	259,761 4,580,538 116,658 15,880,061 492,098 2,011,302	26,831,46 473,136,15 12,049,95 1,640,294,37 50,830,18 207,752,85

## Foreign currency translation gain/(loss)

The foreign currency translation gain/(loss) is a net result of exchange difference of year end standard mid rate and monthly average of standard mid rate arising from translation of functional currency to presentation currecy. Assets and liabilities of OBU have been presented into Taka (which is functional currency of the Bank) using year end standard mid rate of exchange of the Bank i.e. USD 1 = BDT 109.7500 (2022: BDT 103.2927) and incomes and expenses are translated using monthly average of standard mid rate of exchange (USD 1= BDT 107.4661).

24,195,242 2,600,168,281 20,446,047 1,913,132,507

.U	interest	ını	come
	Interest	on	advan
	Interest	on	nlacor

	Interest on placement with other banks	167,453 24,362,695	17,995,488 <b>2,618,163,769</b>	245,146 20,691,193	22,938,305 1,936,070,812
11	Interest paid on deposits and borrowings				
	Interest on demand borrowings	1,977,210	212,483,007	2,000,076	187,146,697
	Interest on term borrowings	25,206,739	2,708,869,907	15,263,943	1,428,244,060
		27,183,948	2,921,352,914	17,264,018	1,615,390,757
12	Commission, exchange and brokerage				
	Fees & commission	109,240	11,739,547	139,468	13,050,015
	Exchange gain/(loss) net off exchange gains*	3,349	359,928	(9,817)	(918,573)
		112,589	12,099,475	129,651	12,131,442
	*The net result of exchange differeces arising from day to and loss account as per IAS 21 The Effect of changes in Fo			netary items are re	cognized in profit
13	Other operating income				

	and loss account as per IAS 21 The Effect of changes in Fo	reign Exchange Rate	es.		
13	Other operating income				
	Rebate of foreign correspondence charges	96,215	10,339,823	176,533	16,518,149
	Swift charges recovered	17,050	1,832,297	14,927	1,396,716
	Postage charges recovered	1,794	192,740	2,342	219,122
	Service charges (others)	51,198	5,502,006	57,033	5,336,552
		166,256	17,866,867	250,835	23,470,540
14	Operating expenses				
	Account maintenance & processing fees	284,081	30,529,061	196,229	18,361,076
	Other charges	-	-	-	-
		284,081	30,529,061	196,229	18,361,076
15	Provision for loans and advances				
	General provision for loans	(2,124,530)	(228,314,923)	267,628	25,041,895
	General provision for off-balance sheet exposures	(18,990)	(2,040,812)	3,768	352,581
	Special general provision for COVID-19	(446,135)	(47,944,340)	(350,154)	(32,763,812)
	Specific provision	1,197,145	128,652,528	4,777,542	447,033,680
		(1,392,509)	(149,647,548)	4,698,785	439,664,344
16	Surplus in profit and loss account				
	Opening balance	(9,533,368)	(820,444,419)	(8,446,015)	(718,701,037)
	Add: Profit/(loss) during the year	(1,433,981)	(154,104,317)	(1,087,353)	(101,743,382)
		(10,967,349)	(974,548,735)	(9,533,368)	(820,444,419)
	Less: Transferred to DBO during the year	-	-	-	-
		(400(=010)	(00 ( 0 ( 0 00 )	(0 =00 0 (0)	(000 ( ( ( ( ( ( )

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(10,967,349) (974,548,735) (9,533,368) (820,444,419)