EASTERN BANK LTD.
Lending Rates Effective From April 01, 2020

<table>
<thead>
<tr>
<th>Facility Size-wise Category</th>
<th>Large Facility</th>
<th>SME(Commercial) Segment</th>
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</table>

1. Agriculture:
(a) Loan on Primary Products | Max. 9.00% | Max. 9.00% |
(b) Loan to Agricultural input traders & fertilizer distributors and dealers | Max. 9.00% | Max. 9.00% |

2. Large & Medium Scale Industry (Term Loan):
(a) Up-to 5 – years | 9.00% (MID RATE) | 9.00% (MID RATE) |
(b) Above 5 - years | 9.00% (MID RATE) | 9.00% (MID RATE) |
(c) NBFI's up-to 5-years | 9.00% (MID RATE) | - |

3. Working Capital:
(a) Jute | 9.00% (MID RATE) | 9.00% (MID RATE) |
(b) Other Than Jute
1) On Demand (Short Term Loan) | 9.00% (MID RATE) | - |
2) Others | 9.00% (MID RATE) | 9.00% (MID RATE) |
(c) Jute Trading | 9.00% (MID RATE) | 9.00% (MID RATE) |

4. Export Credit:
(a) Jute & Jute goods | 7% | 7% |
(b) Other Exports | 7% | 7% |
(c) Other | 9.00% ( M ID RATE) | - |

5. Other Commercial Lending
Rice, Wheat, Edible Oil, Lentils, Chick Peas, Onion, Dates and Sugar | 9.00% (MID RATE) | 9.00% (MID RATE) |
Other Items | 9.00% (MID RATE) | 9.00% (MID RATE) |

6. Special Program
(a) Special Cottage Industries (Term Loan) | 9.00% | 9.00% |
(b) Other special program | 9.00% | 9.00% |
7. Others

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<tr>
<th>Description</th>
<th>FDR Rate</th>
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<tbody>
<tr>
<td>(a) Fully cash covered - FDR own bank (EBL)</td>
<td>+3.00%</td>
<td>+3.00%</td>
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<tr>
<td>(b) Fully cash covered - FDR other banks/NBFI</td>
<td>+4.00%</td>
<td>+4.00%</td>
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<tr>
<td>(c) Products which are fully covered - (Govt. Securities /Govt. Bonds/Bank Guarantee/Letter of Credit/Multilateral Agency )-Excluding PSP's</td>
<td>9.00%</td>
<td>9.00%</td>
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<tr>
<td>(d) Real Estate financing</td>
<td>9.00% (MID RATE)</td>
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<tr>
<td>(e) Other Special Loans</td>
<td>9.00% (MID RATE)</td>
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</tr>
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</table>

NB 1. Bangladesh Bank instruction (if any) regarding lending rate will govern the above prescribed rate.
2. Rates regarding all Retail Banking products & SME small segment Banking products are as per Product Program Guideline (PPG) approved by the Board.
3. As per BRPD circular no: 03, dated 24th February 2020, retail loan rates will be maximum 9.00%.

M. Khorshed Anowar  
Head of Retail & SME Banking

Mehdi Zaman  
Head of Treasury

Masudul Hoque Sardar  
Chief Financial Officer

Usman Rashed Muyeen  
Head of Credit Risk Management

Ahmed Shaheen  
Deputy Managing Director

Hassan O. Rashid  
Additional Managing Director

Ali Reza Iftekhar  
Managing Director & CEO