



Eastern Bank Ltd.


CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2015


Eastern Bank Limited

Profit & Loss Account for the year ended 31 December 2015

	Note	2015 Taka	2014 Taka
Interest income	25	13,338,187,892	13,159,969,636
Interest paid on deposits and borrowings etc.	26	(9,793,129,887)	(9,150,812,052)
Net interest income		3,545,058,005	4,009,157,584
Investment income	27	3,576,370,328	3,343,293,787
Commission, exchange and brokerage	28	2,821,108,202	2,631,754,006
Other operating income	29	144,843,472	149,981,889
Total operating income (A)		6,542,322,002	6,125,029,682
Salaries and allowances	30	2,560,741,641	2,374,178,826
Rent, taxes, insurance, utilities, etc.	31	604,864,153	533,610,910
Legal & professional expenses	32	104,249,918	66,468,469
Postage, stamp, telecommunication, etc.	33	127,867,304	126,035,608
Stationery, printing, advertisements, etc.	34	281,559,632	248,638,946
Managing Director's salary and allowances	35	19,240,568	17,980,516
Directors' fees & expenses	36	3,926,740	3,632,300
Auditors' fees	37	575,000	460,000
Depreciation and repair of bank's assets	38	491,452,009	424,200,508
Other expenses	39	688,412,501	563,556,998
Total operating expenses (B)		4,882,889,466	4,358,773,081
Profit before provision (C = A-B)		5,204,490,541	5,775,414,185
Provision for loans and advances:	13.4.1		
General provision		201,443,264	207,478,234
Specific provision (net off w/off recovery)		2,020,593,013	1,540,210,858
Provision for off-balance sheet exposures		41,962,728	63,504,927
Other provision	40	(476,064,123)	(8,840,067)
Total provision (D)		1,787,934,882	1,802,353,952
Total profit before taxes (E = C-D)		3,416,555,659	3,973,060,233
Provision for taxation (F)	41		
Current tax expense		1,275,558,787	1,995,209,737
Deferred tax (income)/expense		(79,919,330)	(128,661,237)
Total provision for tax		1,195,639,457	1,866,548,500
Net profit after tax (G = E-F)		2,220,916,202	2,106,511,733
Appropriations			
Statutory reserve	15	-	(749,374,225)
General reserve		-	(749,374,225)
Retained surplus for the year		2,220,916,202	1,357,137,508
Earnings per share (EPS)	42	3.63	3.45

The annexed notes 1 to 45 form an integral part of these financial statements.

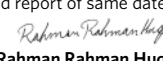

Managing Director & CEO


Director


Director


Chairman

Signed as per our annexed report of same date


Rahman Rahman Huq
Chartered Accountants

Dhaka, 3 April 2016

Eastern Bank Limited

Cash Flow Statement for the year ended 31 December 2015

	Note	2015 Taka	2014 Taka
A) Cash flows from operating activities			
Interest receipts in cash		12,848,541,447	12,997,605,116
Interest paid		(9,247,567,569)	(9,308,330,074)
Dividend receipts		101,306,370	128,832,649
Fees and commission receipts in cash		2,821,108,202	2,631,754,006
Income from investment (other than dividend received)		3,418,080,852	3,030,120,506
Recovery of loans previously written off	13.4.1	281,710,606	105,720,099
Cash payments to employees (including directors)		(2,559,873,725)	(2,367,069,819)
Cash payments to suppliers		(1,342,751,460)	(1,152,153,722)
Income taxes paid	13.3.2	(1,688,991,842)	(2,399,835,591)
Receipts from other operating activities		688,412,501	(573,176,266)
Cash generated from operating activities and liabilities (I)		4,087,993,853	3,243,448,794
Increase/(decrease) in operating assets and liabilities			
Sale of trading securities		9,539,969,644	1,830,515,505
Loans and advances to customers (other than banks)		(11,566,249,898)	(15,446,292,288)
Other assets	43	(378,667,598)	(593,279,247)
Deposits from other banks	12.4.1	720,581,038	882,148,920
Deposits from customers (other than banks)		9,947,559,385	(979,169,306)
Recovery from BCCI assets	17.2	31,261,200	4,850,000
Liability for tax		493,352,384	533,287,090
Liabilities for provision		(2,069,645,488)	(1,908,074,051)
Other liabilities	44	1,271,842,142	887,773,953
Cash generated from operating assets and liabilities (II)		7,990,002,809	(14,488,639,424)
Net cash from operating activities (I+II)		12,077,996,662	(11,245,190,630)
B) Cash flows from investing activities			
(Purchase)/Sale of non-trading securities		(7,711,558,484)	165,693,090
Purchase/sale of property, plant and equipment		(277,691,683)	(426,673,459)
Investment in Subsidiary-EBL Securities Limited		(500,000,000)	-
Investment in Subsidiary-EBL Asset Management Limited		(49,999,900)	-
Net cash used in investing activities		(8,489,250,167)	(310,980,269)
C) Cash flows from financing activities			
Borrowings from other banks, financial institutions and agents	11	4,522,842,389	11,940,756,653
Dividend paid (cash dividend)		(1,222,359,570)	(1,222,359,570)
Net cash from financing activities		3,300,482,819	10,718,397,083
D) Net increase in cash and cash equivalents (A+B+C)		6,889,229,314	(837,773,815)
E) Effects of exchange rate changes on cash and cash equivalents		1,249,911	883,451
F) Opening cash and cash equivalents		17,749,700,936	18,586,591,300
G) Closing cash and cash equivalents (D+E+F)*		24,640,180,161	17,749,700,936
*Cash and cash equivalents at end of the year consists of:			
Cash in hand (including foreign currencies)	31	1,781,450,102	1,706,937,953
Balances with bangladesh bank and its agent bank (s)	3.2	9,162,962,735	8,594,833,742
Balances with other banks and financial institutions	4	13,690,983,224	6,384,106,341
Money at call and short notice	5	-	1,060,000,000
Prize bonds	6.1	4,784,100	3,822,900
		24,640,180,161	17,749,700,936

The annexed notes 1 to 45 form an integral part of these financial statements.


Managing Director & CEO


Director


Director


Chairman

Dhaka, 3 April 2016

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Eastern Bank Limited

Statement of Changes in Equity for the year ended 31 December 2015

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D) Net increase in cash and cash equivalents (A+B+C)		6,889,229,314	(837,773,815)

Consolidated & Separate Financial Statements 2015

			Consolidated		Bank	
	Note	2015	2014	2015	2014	
		Taka	Taka	Taka	Taka	
Name of Parties	Assets details	Entitlement Date				
North American Computer Dynamics and ors	6.5 Decmal of Land, Chittagong	16 July 2007	31,600,000	31,600,000	31,600,000	31,600,000
Bangla Union Steel Ltd. Ltd.	82.98 Decmal of Land, Chittagong	30 July 2007	19,617,500	57,300,000	19,617,500	57,300,000
Computer Bazar Network	014 acres of Land, Sababagh, Dhaka	21 June 2009	1,696,000	1,696,000	1,696,000	1,696,000
Setiashions Ltd.	28.03 Decmal of land, Mirpur, Dhaka	26 January 2009	2,321,000	2,321,000	2,321,000	2,321,000
Royals Paper Store	106.50 Decmal of Land, Dhaka	21 May 2009	7,727,000	7,727,000	7,727,000	7,727,000
Sabbir Ahmed	6 Decmal of Land, Mirpur, Dhaka	10 May 2007	600,000	600,000	600,000	600,000
Ti Angle Trading Associates	0.33 Acres of Land, Savar, Dhaka	26 April 2007	6,600,000	6,600,000	6,600,000	6,600,000
Unicom Bangladesh Ltd.	16.5 Decmal of Land, Dhaka	22 November 2007	15,000,000	15,000,000	15,000,000	15,000,000
HM Yunus	184 Acres of Land, Gazipur	6 February 2008	55,700,000	55,700,000	55,700,000	55,700,000
			191,733,000	191,733,000	191,733,000	191,733,000

*After expiry of initial 7 years period of holding in 2012 as allowed by Bank Company Act 1991 (amended) upto 2013, the Bank was granted extension of 1 year (till 17 January 2013) by Bangladesh Bank (BB). After expiry of that extended period, the Bank again applied to BB for extension and was advised to ensure taking absolute possession and dispose the property as soon as possible. Subsequently EBL published sale notice on 13 January 2014 & 5 March 2015 to dispose the property at its earliest which is yet to be done.

Time extension has been taken from BB for rest of the properties, whose initial period of holding has exceeded 7 years on or before 31 December 2015. Meanwhile, EBL has published general sales notice to dispose those properties at earliest. The Bank has maintained required amount of provision (book value of NHA minus reserve against NHA) to avoid any further loss on impairment in future due to complexity in taking absolute possession and/or selling the same.

11	Borrowings from other banks, financial institutions and agents					
Borrowing inside Bangladesh	11.1	17,354,480.816	22,302,635.588	16,363,120.640	21,461,916.146	
Borrowing outside Bangladesh	11.2	14,180,358.799	4,558,720.904	14,180,358.799	4,558,720.904	
		31,534,839.615	26,861,374.492	30,543,479.439	26,020,637.050	

11.1	Borrowing inside Bangladesh					
Demand Borrowing:						
Banks		7,608,969.976	11,088,922.061	6,815,109.800	9,658,339.948	
Non Banking Financial Institutions		380,000.000	-	-	-	
		7,988,969.976	11,088,922.061	6,815,109.800	9,658,339.948	
Less: Inter unit/company elimination		(6,997,609.800)	(9,028,184.69)	(6,815,109.800)	(8,438,339.948)	
		991,360.176	2,060,737.442	-	1,220,000.000	

Term Borrowing:						
Banks		7,014,686.116	10,886,417.240	4,487,815.240	10,129,241.000	
Non Banking Financial Institutions		-	-	-	-	
		7,014,686.116	10,886,417.240	4,487,815.240	10,129,241.000	
Less: Inter unit/company elimination		(2,526,870.876)	(7,571.76,240)	-	-	
		4,487,815.240	10,129,241.000	4,487,815.240	10,129,241.000	

Other borrowings						
(From Bangladesh Bank & others)		699,476.518	422,888.560	699,476.518	422,888.560	
Investment Promotion & Financing Facility (IPFF)		5,424,456.002	5,442,977.156	5,424,456.002	5,442,977.156	
Refinancing for Agribusiness		906,117.799	1,035,563.199	906,117.799	1,035,563.199	
Revolving		1,275,886.081	1,678,127.231	1,275,886.081	1,678,127.231	
Second Crop Diversification Project		1,019,369.000	1,019,369.000	1,019,369.000	1,019,369.000	
SME Foundation		30,000.000	30,000.000	30,000.000	30,000.000	
Rep with B&G against ALS		-	483,750.000	-	483,750.000	
Non-Convertible Subordinated Bond	11.1.a	2,500,000.000	-	2,500,000.000	-	
		11,875,305.400	10,102,675.146	11,875,305.400	10,102,675.146	
		17,354,480.816	22,302,635.588	16,363,120.640	21,461,916.146	

11.1.a	Non-Convertible Subordinated Bond					
The bank with prior consent of Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, issued non-convertible subordinated bond of Tk. 2,500 million (face value is Tk. 1 million) with a tenure of 7 years in 2014 (subscribed in 2015) through private placement to enhance Tier-I capital to meet capital requirement. The issued instrument is un-secured, non-convertible in nature and will be redeemed at the end of 3rd, 4th, 5th, 6th and 7th year of maturity at 20% of bond value respectively. Coupon rate of the issued bonds is variable but the floor rate and maximum ceiling is 15% to 14.5% respectively. This subordinated bond has been rated by CRISIL as AA- in long term category valid upto 15 December 2016 which is adjudged to be of high quality and offer high safety. Although it's a recognised component of Tier-I capital, the outstanding amount of the bond is shown as a borrowing as per BB guidelines/instruction. Institution wise subscriptions towards the bonds are below:						

Agrani Bank Limited	200,000,000	-	200,000,000	-	-	-
Brac Bank Limited	100,000,000	-	100,000,000	-	-	-
Janata Bank Limited	250,000,000	-	250,000,000	-	-	-
Mercantile Bank Limited	250,000,000	-	250,000,000	-	-	-
One Bank Limited	600,000,000	-	600,000,000	-	-	-
Rupali Bank Limited	600,000,000	-	600,000,000	-	-	-
Sonal Bank Limited	600,000,000	-	600,000,000	-	-	-
	2,500,000,000	-	2,500,000,000	-	-	-

11.2	Borrowing from Outside Bangladesh					
Non-Interest bearing with Deutsche Trust Company Americas, New York		44,009,757	17,687,070	44,009,757	17,687,070	
HSCB, New York	29,063,995	1,219,233	29,063,995	1,219,233		
Habib American Bank, New York	-	2,341,255	-	2,341,255	-	
ICICI Bank Ltd., Mumbai	-	1,210,454	-	1,210,454	-	
J.P. Morgan Chase Bank NA, New York	34,307,335	-	34,307,335	-	-	
Standard Chartered Bank, Colombo	623,646	-	623,646	-	-	
Wachovia Bank NA	33,183,788	-	33,183,788	-	-	
	141,188,521	22,458,102	141,188,521	22,458,102		

Other borrowings by Offshore Banking Unit						
Interest bearing with:						
Asian Development Bank	392,242,308	419,274,711	392,242,308	419,274,711		
Banca Ulae Spa, Spain	392,501,500	-	392,501,500	-		
Deutsche Investitions- und Entwicklungsgesellschaft MBH (DEIG)	3,768,014,400	2,494,380,800	3,768,014,400	2,494,380,800		
FMQ, Netherlands	942,003,600	1,247,990,400	942,003,600	1,247,990,400		
ICICI Bank, Hong Kong	1,404,103,182	-	1,404,103,182	-		
International Finance Corporation (IFC)	2,355,009,000	-	2,355,009,000	-		
PRP/CAPO	1,256,004,800	-	1,256,004,800	-		
Standard Chartered Bank, Singapore	3,358,655,437	-	3,358,655,437	-		
United Bank Limited, New York	170,636,051	-	170,636,051	-		
United Bank Limited, Dubai	-	752,766,891	-	752,766,891		
	14,039,170,278	4,536,262,802	14,039,170,278	4,536,262,802		
	14,180,358,799	4,558,720,904	14,180,358,799	4,558,720,904		

11.a	Remaining maturity grouping of Borrowings (including OBU)					
Payable						
On demand	991,360.176	2,633,435.000	-	2,633,435.000	-	
In more than one month	4,470,656.602	9,650,596.142	4,992,472.708	9,650,596.142	-	
In more than one month but not more than three months	9,319,136.789	4,021,623.167	8,614,820.683	3,180,885.725	-	
In more than three months but not more than one year	12,129,862,500	8,182,954,972	13,122,362,500	8,182,954,972	-	
In more than one year but not more than five years	2,452,336.594	997,420.485	2,452,336.594	997,420.485	-	
In more than five years	2,171,486.954	1,375,344.726	2,171,486.954	1,375,344.726	-	
	31,534,839.615	26,861,374.492	30,543,479.439	26,020,637.050		

12	Deposits and other accounts					
Current deposits and other accounts etc.						
Bills payable	12.1	15,413,733.946	10,307,565.783	15,429,365.528	10,314,018.874	
Savings bank deposits	12.2	910,454,248	1,034,027,209	910,454,248	1,034,027,209	
Fixed deposits	12.3	32,646,443.552	23,982,033.089	32,646,443.552	23,982,033.089	
Bearer certificates of deposits	12.4	78,935,264.980	81,398,775.594	79,003,702.247	81,461,596.944	
		127,905,896.726	116,722,401.675	127,990,033.575	116,791,676.116	

12.1	Current deposits and other accounts					
Current deposits						
Current deposits	12.1.1	8,043,445.928	5,054,056.980	8,059,077.510	5,060,510.071	
Deposit margin on facilities (LC, LG, acceptance etc.)		5,506,768.075	3,920,186.721	5,506,768.075	3,920,186.721	
Sundry deposits (TD redemption)		473,959	493,134	473,959	493,134	
Interest accrued on deposits		1,863,045.984	1,332,828.949	1,863,045.984	1,332,828.949	
		15,413,733.946	10,307,565.783	15,429,365.528	10,314,018.874	

12.1.1	Current deposits					
Local Currency		7,117,011.002	4,550,245.654	7,117,011.002	4,550,245.654	
Foreign Currency		942,066.508	150,264.417	942,066.508	150,264.417	
		8,059,077.510	5,060,510.071	8,059,077.510	5,060,510.071	
Less: Inter company elimination		(15,631.582)	(6,453.091)	-	-	
		8,043,445.928	5,054,056.980	8,059,077.510	5,060,510.071	

12.2	Bills payable					
Local currency		561,431,521	729,105,102	561,431,521	729,105,102	
Foreign currency		349,027,727	304,927,107	349,027,727	304,927,107	
		910,454,248	1,034,027,209	910,454,248	1,034,027,209	

12.3	Savings bank deposits					
Transactional Deposit Accounts:						
Local currency		26,867,363.620	19,857,679.449	26,867,363.620	19,857,679.449	
Foreign currency		277,659.576	221,215.640	277,659.576	221,215.640	
		27,145,023.196	20,078,895.089	27,145,023.196	20,078,895.089	

12.3.1	Current deposits					
Local Currency		7,117,011.002	4,550,245.654	7,117,011.002	4,550,245.654	
Foreign Currency		942,066.508	150,264.417	942,066.508	150,264.417	
		8,059,077.510	5,060,510.071	8,059,077.510	5,060,510.071	
Less: Inter company elimination		(15,631.582)	(6,453.091)	-	-	
		8,043,445.928	5,054,056.980	8,059,077.510	5,060,510.071	

12.4	Fixed deposits					
Special notice deposit (CND) account		11,483,557.409	20,949,041.369	11,483,557.409	20,949,041.369	
Term deposit account		67,464,919.215	60,299,934.604	67,464,919.215	60,299,934.604	
RFCD account		4,834,277	3,043,795	4,834,277	3,043,795	
NFCD account		50,459,346	20,997,716	50,459,346	20,997,716	
		79,003,702.247	81,461,596.944	79,003,702.247	81,461,596.944	
Less: Inter unit/company elimination		(8,055,267)	(6,821,350)	-	-	
		78,935,264.980	81,398,775.594	79,003,702.247	81,461,596.944	

12.a	Deposits from banks - inside Bangladesh					
Deposits from banks	12.a.1	720,581,038	882,148,920	720,581,038	882,148,920	
From other than banks		127,185,315.687	127,649,452.536	127,185,315.687	127,649,452.536	
		127,905,896.726	116,722,401.675	127,990,033.575	116,791,676.116	

		Consolidated		Bank	
	Note	2015 Taka	2014 Taka	2015 Taka	2014 Taka
12.a.1	Deposit from banks- inside Bangladesh				
	In current deposit account with:				
	NRB Bank Limited	4,510,954	1,313,797	4,510,954	1,313,797
	In special notice deposit accounts with:				
	Janata Bank Limited	43,169	43,411	43,169	43,411
	Megha Bank Limited	1,494,889	1,512,504	1,494,889	1,512,504
	Mafalat Bank Limited	13,618,968	12,990,319	13,618,968	12,990,319
	Mudhumoti Bank Limited	530,769,844	527,951,426	530,769,844	527,951,426
	National Bank Limited	156,295	154,173	156,295	154,173
	NRB Bank Limited	136,695,141	85,718,932	136,695,141	85,718,932
	NRB Commercial Bank Limited	4,963,067	940,177	4,963,067	940,177
	One State Bank Limited	539,750	3,973,154	539,750	3,973,154
	Southeast Bank Limited	29,153	29,730	29,153	29,730
	SBC Bank Limited	27,755,957	247,516,331	27,755,957	247,516,331
	Standard Bank Limited	3,953	9,046	3,953	9,046
		720,581,038	882,148,290	720,581,038	882,148,290
12.b	Deposits on the basis of significant concentration:				

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Eastern Bank Ltd.

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2015

2) Transactions relating to procurement of service & rent

Figures in Taka

Name of the Company/ Person	Related Directors of EBL	Nature of transactions	Amount of transaction made in 2015	Outstanding as at 31-12-2015
Coloasia Ltd.	Mir Nasir Hossain	Monthly recurring charge for EBL Data Center at Jessore	2,201,100	-
BTS Communications (BD) Limited	Mir Nasir Hossain	Monthly internet connectivity bills	3,940,870	-
Unique Hotel & Resorts Ltd.	Salina Ali	Security Deposit against lease rent agreement for ATM booth at The Westin, Gulshan, Dhaka.	-	438,900
Unique Hotel & Resorts Ltd.	Salina Ali	Lease rent for ATM booth at The Westin, Gulshan, Dhaka.	240,000	-
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Advance rent for EBL DST sales office at Dhamondi, Dhaka	-	900,000
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL DST sales office at Dhamondi, Dhaka	2,580,000	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance rent for EBL New Market Branch, Chittagong	-	3,742,200
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch, Chittagong	4,158,000	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL Godown at New Market, Chittagong	554,400	-

3 Inter company balances between EBL and subsidiaries:

Figures in Taka

Name of Subsidiaries	Nature of Account	Balance as at 31-12-2015
EBL Securities Limited	In Special Notice Deposit (SND) Account	2,708,375
EBL Investments Limited	Advance rent payable to EBL	2,087,400
EBL Finance (HK) Limited	In Special Notice Deposit (SND) Account	12,835,864
	In Nostro Account	15,631,582
	Payable for expense to EBL	4,188,653
	Short term borrowing from OBU, EBL	2,515,934,615
EBL Asset Management Limited	In Special Notice Deposit (SND) Account	25,961,028
	Payable for expense to EBL	350,778

4 Compensation of key management personnel: Refer to note no. 35

a. Disclosure regarding outstanding REPO as on 31 December 2015

Sl	Counterparty name	Agreement date	Reversal Date	Amount (1st Leg cash consideration)
1	Janata Bank Limited	12/28/2015	1/4/2016	2,516,476,828
2	Agrani Bank Limited	12/28/2015	1/4/2016	760,097,792
3	Janata Bank Limited	12/29/2015	1/4/2016	1,007,047,858
4	Agrani Bank Limited	12/29/2015	1/4/2016	2,005,060,071
5	Agrani Bank Limited	12/30/2015	1/4/2016	1,000,420,158
6	Sonali Bank Limited	12/30/2015	1/3/2016	719,074,650
7	Janata Bank Limited	12/30/2015	1/3/2016	4,861,669,776
				12,869,847,132

Disclosure regarding outstanding Reverse REPO as on 31 December 2015

Sl	Counterparty name	Agreement date	Reversal Date	Amount (1st Leg cash consideration)
1	Jamuna Bank Limited	12/31/2015	1/3/2016	110,937,784
				110,937,784

b. Disclosure regarding overall transaction of REPO and reverse REPO

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under REPO			
With Bangladesh Bank	42,530,000	483,750,000	55,464,589
With other Banks & Financial Institutions	200,204,860	15,078,969,273	1,779,268,481
Securities purchased under Reverse REPO			
With Bangladesh Bank	90,000,000	9,100,000,860	773,178,082
With other Banks & Financial Institutions	94,865,100	2,752,585,860	42,553,159

Annexure-E

Figures in million Taka

Particulars	Bank	Subsidiaries	Consolidated
	Elimination	EBL/AM/L	EBL/AM/L
Interest income	12,032	13,338	241
Interest expense	9,389	9,793	165
Net interest income	3,313	3,545	76
Investment income	3,376	3,576	45
Fees, commission and brokerage	19,455	19,455	10,4
FX income	851	850	-
Other operating income	137	8	145
Total operating income	9,222	365	10,087
Salaries and allowances	2,561	35	10
Rent, taxes, insurance, utilities etc.	605	9	4
Legal and professional expenses	104	-	-
Postage, stamp, telecommunication etc.	128	-	-
Stationery printing, advertisement etc.	282	-	-
Managing Director's salary and allowances	19	-	-
Director's fees and expenses	4	-	-
Audit fees	1	-	-
Repairs, maintenance and depreciation	491	-	-
Other operating expenses	642	-	-
Total operating expense	4,937	46	5,008
Profit before provisions	4,886	319	5,354
Provisions:			
Provision for loans, advances & OSs	2,188	-	2,264
Other Provisions	(476)	-	(457)
Total Provisions	1,712	8	1,807
Profit before tax	3,173	243	3,547
Tax Provision	1196	49	1,265
Profit after tax	1,978	243	2,283

Annexure-F

Figures in million Taka

Particulars	Bank	Subsidiaries	Consolidated
	Elimination	EBL/AM/L	EBL/AM/L
Assets			
Cash in hand (including cash in hand of Eastern Bank and its agent bank)	10,944	0.09	10,945
Balances with other banks and financial institutions	13,604	6,902	18.3
Money at call and short notice	-	-	(2,600)
Investments	23,398	-	23,392
Loans and advances	112,477	17,755	(183)
Fixed assets including land, building, furniture and fixtures	5,943	-	5,953
Other assets	5,137	100	4,212
Non-banking assets	154	-	154
Total Assets	171,631	24,752	191,091
Liabilities			
Borrowing from other banks, financial institutions and agents	13,307	24,051	(2,709)
Deposits and other accounts	127,827	163	(84)
Provisions & other liabilities	10,245	298	(10)
Total Liabilities	151,382	24,502	(2,842)
Total Shareholders' Equity	20,251	246	314
Total Liabilities & Shareholders' Equity	171,631	24,752	191,091

Annexure-G

Figures in million Taka

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Eastern Bank Limited

Highlights on the overall Activities /Performance

Sl No	Particulars	2015	2014
1	Paid up capital	Taka 6,111,797,850	6,111,797,850
2	Total capital (Tier-1 & Tier-2)	Taka 20,463,336,507	18,120,777,527
3	Surplus/(shortage) capital	Taka 6,092,646,160	4,417,030,801
4	Total assets	Taka 189,563,399,618	172,121,161,111
5	Total deposits	Taka 127,990,033,575	116,791,676,116
6	Total loans and advances	Taka 130,276,324,465	118,291,246,183
7	Total contingent liabilities	Taka 65,477,047,222	61,593,558,925
8	Loans to deposits ratio (total loans/total deposits)	% 101.75	101.28
9	% of classified loans against total loans and advances	% 3.27	4.36
10	Profit after tax and provisions	Taka 2,220,916,202	2,106,511,733
11	Loans classified during the year (Gross)	Taka 2,380,275,747	3,267,098,433
12	Provision held against classified loans	Taka 2,820,642,658	2,409,082,091
13	Surplus of provision	Taka 86,805,609	131,900,000
14	Cost of fund (interest expense/average borrowing and deposits)	% 6.50	6.68
15	Interest bearing assets	Taka 163,992,828,814	146,889,053,938
16	Non-interest bearing assets	Taka 25,570,570,804	25,232,107,173
17	Return on assets (ROA) (PAT/average assets)	% 1.23	1.28
18	Income from investments	Taka 3,576,370,328	3,343,293,787
19	Return on investment on ROI (PAT/average equity, long term borrowings and deposits)	% 2.25	2.54
20	Earnings per share (PAT/weighted average number of shares)	Taka 3.63	3.45
21	Operating profit per share (Net operating profit/ weighted average number of shares)	Taka 8.52	9.45
22	Price earning ratio	Times 7.87	7.89

Eastern Bank Limited

Offshore Banking Unit, Bangladesh

Balance Sheet

as at 31 December 2015

Note	2015	2014
	USD	Taka
	USD	Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	-	-
With Bangladesh Bank (including foreign currencies)	-	-
Balance with other banks and FIs	3	
In Bangladesh	55,515,732	4,358,001,617
Outside Bangladesh	32,404,989	2,543,801,391
	87,920,721	6,901,803,008
Money at call and short notice		
Investment		
Loans and advances	4	
Loans, cash credits, overdrafts etc.	4.1	
Bills discounted and purchased	4.2	
	226,182,546	17,755,397,724
Fixed assets		
Other assets	5	
Non banking assets		
Total assets	315,379,155	24,757,358,245

LIABILITIES AND CAPITAL

Surplus from other banks, financial institutions and agents	6	
Other banks and FIs		
Demand Borrowing	6.1	
Term Borrowing	6.2	
	306,382,821	24,051,150,866
Deposits and other accounts	7	
Current deposits and other accounts	7.1	
Term deposits	7.2	
	2,074,160	162,822,173
Other Liabilities	8	
Total Liabilities	312,259,077	24,512,438,781

Shareholders' equity

Paid up capital	-	-
Foreign currency translation difference	9	
Surplus in profit and loss account	16	
	3,120,078	244,919,464
Total shareholders' equity	312,078	244,919,464
Total liabilities and shareholders' equity	315,379,155	24,757,358,245
OFF BALANCE SHEET ITEMS:		
Contingent liabilities:		
Acceptance and endorsements	9,013,009	707,523,886
Letter of guarantees	509,500	39,995,903
Bills for collection	12,170,147	955,360,176
Irrevocable letters of credit	8,602,199	675,275,193
Other commitments	-	-
Total Off-Balance Sheet items including contingent liabilities	30,294,854	2,378,155,158

Eastern Bank Limited

Offshore Banking Unit, Bangladesh

Profit and Loss Account

for the year ended 31 December 2015

Note	2015	2014
	USD	Taka
	USD	Taka
Interest income	10	
Interest paid on deposits and borrowings	11	
Net interest income	12	
Commission, exchange and brokerage	13	
Other operating income	14	
Operating expenses	15	
Profit before provision		
Less: Provision for unclassified Loans and Advances		
Profit before income tax		
Less: Provision for income tax		
Net profit/(loss) after tax		
Balance of profit brought forward from previous year		
Surplus in profit and loss account carried forward		

Eastern Bank Limited

Offshore Banking Unit, Bangladesh

Cash Flow Statement

for the year ended 31 December 2015

Note	2015	2014
	USD	Taka
	USD	Taka
A) Cash flow from operating activities		
Interest received	11,892,979	925,886,688
Interest paid	(8,092,595)	(630,116,611)
Commission, exchange and brokerage	35,825	25,396,949
Received from other operating activities	103,502	8,067,588
Operating profit before changes in operating assets and liabilities (Increase)/decrease in operating assets:	3,634,691	282,854,836
Loans and advances to customers	(77,271,929)	(6,146,778,226)
Other Assets	(991,700)	(78,005,288)
Other Liabilities	655,296	38,298,991
Net cash flow from operating activities	(77,123,053)	(6,133,307,221)
B) Cash flow from investing activities		
Net cash flow from investing activities	(73,488,362)	(5,850,452,385)
C) Cash flow from financing activities		
Net cash flow from financing activities	63,279,470	4,980,374,676
D) Net (decrease) / increase in cash (A+B+C)		
E) Effects of exchange rate changes on cash and cash equivalents		
F) Operating cash and cash equivalents	24,641,251	1,920,770,706
G) Closing cash and cash equivalent (D+E+F)	87,920,721	6,901,803,008
*Closing cash and cash equivalents		
Cash in hand (including foreign currencies)	-	-
Balances with Bangladesh Bank and its agent bank (a)	-	-
Balances with other banks and financial institutions	87,920,721	6,901,803,008
Money at call and short notice	-	-
Investment	-	-
Loans and advances	-	-
Fixed assets	-	-
Other assets	-	-
Non-banking assets	-	-
Total Assets	87,920,721	6,901,803,008

Annexure - F

Eastern Bank Limited

Offshore Banking Unit

Notes to the Financial Statements

as at and for the year ended 31 December 2015

- Nature of business**
Offshore banking Unit ("the Unit") is a separate business unit of Eastern Bank Limited ("the Bank"), governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Offshore Banking Unit (OBU) permission vide letter no. BRPD(p)744/(89)/2004-2003 dated 25 January 2004. The Bank commenced the operation of its Offshore Banking Unit from 19 May 2004 and its office is located at 10, Dhaka C/A (2nd floor) Dhaka-1000.
- Basic of preparation and significant accounting policies**
Basic of preparation
Statement of compliance
The financial statements of the Unit as at and for the year ended 31 December 2015 have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991. The accounting policies set out in the financial statements of main operation of the Bank have been applied consistently in these financial statements of OBU except otherwise instructed by the Bangladesh Bank as prime regulator.
- Loans and advances**
a) These are stated gross, with accumulated specific and general provisions for bad and doubtful debts being shown under other liabilities.
b) Provision for Loans and Advances is made on the basis of period end review by the management and of instructions contained in BRPD Circular no 14, dated 23 September 2012, BRPD circular no 19, dated 27 December 2012, BRPD circular no 16, dated 18 November 2014 and BRPD Circular no 6, dated 2 August 2015.
- General 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 reclassified and rearranged to conform to the current year's presentation. These financial statements of the Unit cover one calendar year from 1 January 2015 to 31 December 2015.

	Note	2015		2014	
		USD	BDT	USD	BDT
3	Balance with other Banks and Financial Institutions				
	Inside Bangladesh:				
	Interest bearing account with:				
	Term Placement:	15,515,732	1,217,989,617	14,983,707	1,167,970,970
	Eastern Bank Limited	40,000,000	3,140,012,000	-	-
	Islamic Bank Bangladesh Limited	55,515,732	4,358,001,617	14,983,707	1,167,970,970
	Outside Bangladesh:				
	Interest bearing account with:				
	EBL Finance (HK) Limited	32,050,000	2,515,934,615	9,600,000	748,314,240
		32,050,000	2,515,934,615	9,600,000	748,314,240
	In non interest bearing account with:				
	Standard Chartered Bank, New York	315,631	24,777,160	50,075	3,903,300
	Deutsche Bank AG, Frankfurt, Germany	39,338	3,089,616	7,469	583,796
		354,969	27,866,776	57,544	4,485,496
		32,404,989	2,543,801,391	9,657,544	757,799,736
		87,920,721	6,901,803,008	24,611,251	1,920,770,200
4	Loans and advances				
	Loans, cash credits, overdrafts, etc.	4.1			
	Bills discounted and purchased	4.2			
		97,333,759	7,640,729,269	81,252,718	6,333,600,585
		128,848,787	10,114,668,455	66,563,966	5,188,621,190
		226,182,546	17,755,397,724	147,816,683	11,522,221,774
4.1	Loans, Cash Credit, Overdraft, etc.				
	Inside Bangladesh:				
	Loans	91,202,699	7,159,439,243	77,084,948	6,008,725,432
	Cash Credit	-	-	-	-
	Overdraft	6,131,060	481,290,027	4,167,770	324,875,153
		97,333,759	7,640,729,269	81,252,718	6,333,600,585
	Outside Bangladesh:				
	Loans	-	-	-	-
	Cash Credit	-	-	-	-
	Overdraft	-	-	-	-
		97,333,759	7,640,729,269	81,252,718	6,333,600,585
4.2	Bills Discounted and Purchased				
	Inside Bangladesh:				
	Bills Discounted / Financed	128,848,787	10,114,668,455	66,563,966	5,188,621,190
	LD/RFDP	-	-	-	-
		128,848,787	10,114,668,455	66,563,966	5,188,621,190
	Outside Bangladesh:				
	Bills Discounted / Financed	-	-	-	-
	LD/RFDP	-	-	-	-
		128,848,787	10,114,668,455	66,563,966	5,188,621,190
4.3	Classified, unclassified, doubtful and bad loans and advances				
	Unclassified:				
	Standard	226,182,546	17,755,397,724	147,816,683	11,522,221,774
	Special mention account	-	-	-	-
	Classified				
	Sub-standard	-	-	-	-
	Doubtful	-	-	-	-
	Bad/loss	-	-	-	-
		226,182,546	17,755,397,724	147,816,683	11,522,221,774
5	Other Assets				
	Prepayments	674,089	52,916,177	117,500	9,159,064
	Interest Receivable on Term Placement	601,798	47,241,336	166,687	12,993,161
		1,275,887	100,157,513	284,187	22,152,225
6	Borrowings from other banks, financial institutions and agents				
	Demoral Borrowing	6.1			
	Term Borrowing	6.2			
		71,300,526	5,592,120,183	93,270,365	7,270,368,977
		235,082,725	18,454,030,682	73,194,968	5,705,503,883
		306,382,821	24,051,150,866	166,465,332	12,975,872,780
6.1	Demoral Borrowing				
	In non interest bearing account with:				
	Standard Chartered Bank, New York	-	-	-	-
	Interest bearing account with Eastern Bank Limited (OBU)	71,300,526	5,592,120,183	93,270,365	7,270,368,977
		71,300,526	5,592,120,183	93,270,365	7,270,368,977
6.2	Term Borrowing				
	Borrowing Inside Bangladesh				
	AB Bank Limited	5,000,000	392,501,500	-	-
	Basic Bank Limited	-	-	10,000,000	-
	Bank Asia Limited	10,000,000	785,003,000	-	779,494,000
	Commercial Bank of Ceylon	5,000,000	392,501,500	-	-
	Dhaka Bank Limited	20,000,000	1,570,006,000	-	-
	Dutch Bangla Bank Limited	-	-	5,000,000	389,747,000
	Prime Bank Limited	10,000,000	785,003,000	-	-
	Habib Bank Limited	8,000,000	62,800,240	-	-
	Investment Promotion & Financing Facility (IPFF)	5,440,045	427,045,165	-	-
		56,240,045	4,414,860,405	15,000,000	1,169,241,000
	Borrowing outside Bangladesh				
	Asian Development Bank	4,996,698	392,242,308	537,845	41,924,711
	Barca Ubae Spa	5,000,000	392,501,500	-	-
	Deutsche Investitions-Und Entwicklungsgesellschaft mbH	48,000,000	3,768,014,040	32,000,000	2,494,380,800
	MOB (Netherlands)	12,000,000	942,003,600	-	-
	KICI Bank, Hongkong	17,886,596	1,404,103,182	16,000,000	1,247,790,400
	International Corporation	30,000,000	2,355,009,000	-	-
	PROPANCO	16,000,000	1,256,004,800	-	-
	Standard Chartered Bank, Singapore	42,785,256	3,358,655,437	-	-
	United Bank Limited, New York	217,699	170,636,051	-	-
	United Bank Limited, Dubai	-	-	9,657,122	752,766,891
		178,842,250	14,039,170,278	58,194,968	4,536,262,803
		380,282,295	18,454,030,682	73,194,968	5,705,503,883
6.1.a	Classification based on type of security				
	Secured	306,382,821	24,051,150,866	166,465,332	12,975,872,780
	Unsecured	-	-	-	-
		306,382,821	24,051,150,866	166,465,332	12,975,872,780
7	Deposits and other accounts				
	Current deposits and other accounts	7.1			
	Term deposits	-	-	951,223	74,147,276
		2,074,160	162,822,173	951,223	74,147,276
7.1	Current deposits and other accounts				
	Current deposits	1,075,945	84,461,998	96,627	7,532,011
	Other accounts	998,215	78,360,175	854,596	66,615,265
		2,074,160	162,822,173	951,223	74,147,276
7.1.a	Other Accounts				
	Interest payable on deposit	-	-	-	-
	Margin on facility	998,215	78,360,175	854,596	66,615,265
		998,215	78,360,175	854,596	66,615,265
8	Other liabilities				
	Provision for taxation	-	-	-	-
	Provision for unclassified Loans and advances (Including provision for off balance Sheet items)	2,564,774	201,335,529	1,593,881	124,242,089
	Interest payable on Borrowing	1,217,934	95,608,156	580,277	45,232,250
	Privileged Creditors	19,244	1,510,675	1,644	128,122
	Sundry Depositors	145	11,383	106	8,263
		3,802,097	298,465,743	2,175,908	169,610,723
8.1	Provision for tax of the unit is accounted for in the book of Eastern Bank Limited				
8.a	Maturity grouping of other liabilities				
	Payable on demand	19,244	1,510,675	1,644	128,122
	More than one month but less than three months	1,218,079	95,619,539	580,383	45,240,513
	More than three months but less than one year	-	-	-	-
	More than one year but less than five years	-	-	-	-
		2,564,774	201,335,529	1,593,881	124,242,089
		3,802,097	298,465,743	2,175,908	169,610,723
9	Foreign currency translation difference				
	The foreign currency translation difference 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 currency. 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 to USD 1 = BDT 78.503 (2014: BDT 77.9494) and incomes and expenses are translated using monthly average of standard mid rate of exchange (USD 1= BDT 77.9465).				
10	Interest income				
	Interest on Advances	10,882,205	848,229,789	7,675,486	595,709,806
	Interest on Money at Call and Short Notice	2104,708	164,054,624	678,579	52,665,652
	Interest on Placements	-	-	-	-
	Other Banks	12,986,913	1,012,284,413	8,354,065	648,375,658
11	Interest paid on deposits and borrowings				
	Interest on Deposits	8,730,251	680,492,517	5,285,831	410,243,916
	Interest on Borrowings	-	-	-	-
	Interest on Margin	8,730,251	680,492,517	5,285,831	410,243,916
12	Commission, exchange and brokerage				
	Fees & Commission	327,635	25,538,027	636,155	49,373,290
	Exchange loss net off exchange gains*	(1,810)	(141,078)	(9,469)	(74,839,971)
	Brokerage	325,825	25,396,949	626,687	48,334,319
		325,825	25,396,949	626,687	48,334,319
	*The net result of exchange differences arising from day to day transactions & revaluation of monetary items are recognized in profit and loss account as per BAS 27 "The Effect of changes in Foreign Exchange Rates".				
13	Other Operating Income				
	Service charges, SWIFT charges etc.	103,502	8,067,588	51,321	3,983,104
		103,502	8,067,588	51,321	3,983,104
14	Operating Expenses				
	Account Maintenance & Processing fees	594,084	46,306,752	249,610	19,372,701
	Other charges	937	73,026	859	66,687
		595,021	46,379,778	250,469	19,439,388
15	Provision for Loans and Advances				
	General Provision	970,893	75,677,718	346,114	26,862,630
	Specific Provision	970,893	75,677,718	346,114	26,862,630
16	Surplus in profit and loss account				
	Opening balance	3,149,658	244,451,219	2,240,360	174,969,231
	Add: Profit during the year	3,120,075	243,198,937	3,149,658	244,451,219
		6,269,733	487,650,156	5,390,017	419,420,450
	Less: Transferred to Man operation during the year	(3,149,658)	(244,451,219)	(2,240,360)	(174,969,231)
	Closing balance	3,120,075	243,198,937	3,149,658	244,451,219