

CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2021 (AUDITED)

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Grant Thornton

Independent auditor's report

to the shareholders of Eastern Bank Limited

Report on the audit of the consolidated and separate financial statements

Upmon
We have audited the consolidated financial statements of Eastern Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Eastern Bank Limited (the "Bank"), which comprise the consolidated and separate balance sheet as at 31 December 2021, and the consolidated and separate profit and loss account, consolidated and separate statement of changes in equity and consolidated and separate sand flow statement for the year then ended, and notes to the consolidated and separate inancial statements, including a summary of significant 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 2021, and of its consolidated and separate profit and loss accounts, consolidated and separate statement of changes in equity and its consolidated and separate statement of the year the nended in accordance with International Financial Reporting Standards (IFRSs) as explained in note # 2 and comply with the Bank Company Act, 1991 (as amended up to date), the Companies Act, 1994, the rules and regulations issued by the Bangladesh Securities & Exchange Commission (BSEC) and other applicable laws and regulations.

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 Bangladesh 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.

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 2021. 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 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 or unduit 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	
Key Audit Matters	How the matter was addressed in our audit
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 circular no. 14 dated 23 September 2012 and its subsequent amendments. To minimize covid 19 impact, Bangladesh Bank issued BRPD Circular Letter No. 1952 and 53 dated 26 August 2012, 29 December 2021, and 30 December 2021 respectively. According to the circular, commercial bank must keep an extra provision for those borrowers who have	Tested the credit appraisal, loan disbursement procedures monitoring and provisioning process. Tested the controls related to provision for loans and advances. Our substantive procedures in relation to the provision for loan and advances portfolio comprised the following: Tested the Group and the Bank's general and specific provisions; Assessed quartery classification ledger of loans and advances (CL): Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information; Assessed covid provision according to BRPC circular. Assessed the presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

How the matter was addressed in our audit

Idey Audit Matters

It the year ended 2021 the Group reported total deferred tax assets were also as the complete and the design and tested to beferred Tax Liabilities) of BDT 2,395.81 million (2020. BDT 1,50.73 million) and deferred tax income (Net of Deferred Tax Expense) of BDT 2,89.58 million (2020. BDT 149.58 million) and the Bank reported total deferred tax assets (Net of Deferred Tax Liabilities) of BDT 2,310.03 million (2020. BDT 2,05.46 million) and deferred tax income (Net of Deferred Tax Expense) of BDT 301.20 million (2020. BDT 2,05.46 million). Significant judgment is required the estimations of future taxable income.

We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.

We involved tax specialists to assess key assumptions, controls, recognition and measurement of deferred tax assets.

Finally assessed the appropriateness and presentation of disclosures.

Os. Valuation of treasury bill and treasury bond
The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.

We assessed the processes and controls put in place by the Group identify and confirm the existence of financial instruments. dgment and complex estimates.

the absence of a quoted price in an active market, the fair value when the fair of the perating of the perating effectiveness of the key controls over the financia chiniques which may take into consideration direct or indirect hosbesreable market data and complex pricing models which quire an elevated level of judgment.

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Finally assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bani

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Me focused on this area because the Bank and its subsidiaries the Group') operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to around any uncertainties and the outcome may be difficult to predict.

The around and timing of the computed of the Bank's internal legal counsel for all significant litigation and arrives on the status of all significant litigation and regulatory matters.

nese uncertainties inherently affect the amount and timing of the status of all significant tuggation and regulatory matters. We enquired of the Bank's internal legal counsel for all significan tablished and other contingent liabilities. We have been tablished and other contingent liabilities.

We also assessed the Bank's provisions and contingent liabilities The have focused 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 perating control and automated controls.

We tested the Bank's periodic review of access rights and reviewed and automated control and automated controls.

We also concentrated on from a security administration policies was performed the tests of IT General Controls to evaluate the and procedures to determine whether they are approved, comprehensive, up-to-date, and bank-wide communicated.

Application Development and Database, Hosting Platforms, and database change management.

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 Our opinion on the financial statements does not cover other information and we do not express any form of assurance conclusion

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 obtained in the audit or otherwise appears to be materially misstated. If, based on the work whave performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance for the consolidated and separate financial statements and internal controls.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Internationa Financial Reporting Standards (IFRSs) as explained in note #2 and comply with the Bank Company Act, 1991 (as amended up to date) the Companies Act, 1994, the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh and the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh and the Rules and Regulations issued by the Bangladesh and the Rules and Regulations issued by the Bangladesh and the Rules and Regulations issued by the Bangladesh and the Rules and Regulations issued by the Bangladesh and the Rules and Regulations is the Rules and Regulation is the Rules and Regulations is the Rules and Regulation is the Rules and Rules the Companies Act, 1974, 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, 1971 (as amended up to date) and the Bangladesh Bank guides require the management to ensure effective internal audit, internal control and risk management functions of the Bank. The management 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 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. Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

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 includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise 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:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

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. 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 Group 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.

We communicate with those charged with governance, among other matters, the planned scope and timing of the audit and significant audit findings, 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 complied 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.

Report on other legal and regulatory requirements

In accordance with the Companies Act, 1994, the Bank Company Act, 1991, and the rules and regulations issued by Bangladesh Bank, the Securities and Exchange Rules 1987, 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 Seponsibility for the financial (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 Limited's subsidiaries namely, EBL Securities Limited, EBL Investments Limited and EBL Asset Management Limited have been audited by ACNABIN, 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;

IV. 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;

V. 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 account and returns; VI. the expenditures incurred and payments made were for the purpose of the Group's and Bank's business for the year;

VII. 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; VIII. adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery,

IX. the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; the information and explanations required by us have been received and found satisfactory; XI. we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4600 man hours; and

XII. capital to risk-weighted assets ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.

Howladar Yunus & Co. Chartered Accountants Firm Registration No: N/A Md. Jahidur Rahman FCA Partner Enrolment No: 860

Dated: Dhaka, 05 April 2022 DVC No: 2204050860AS516571 The details of the published financial statements are available at www.ebl.com.bd

Eastern Bank Limited and its subsidiaries **Consolidated Balance Sheet**

PROPERTY AND ASSETS Cash in hand (including foreign currencies) 3.1 3.710,909.855 3.218.511.774 2.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 12.480.410.176 13.538.095.540 15.579.395 15.698.921.950 15.69				Amount in BD7
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TOTAL ASSETS LIABILITIES AND CAPITAL Borrowing from banks, financial institutions and agents Non-convertible subordinated bond Sorrowing from other Banks, Fis, Agents etc. Deposits and other accounts Current deposits & other accounts, etc. Ells payable Savings bank deposits Fixed deposi	Other assets	9		5,916,516,734
Company	Non banking assets	10	-	105,576,495
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### TOTAL LIABILITIES ### SHAREHOLDERS' EQUITY Paid-up capital Statutory reserve 15 Statutory reserve 15 Statutory reserve 16 356,040,000 356,040,0			267,447,600,226	241,295,379,865
SHAREHOLDERS' EQUITY		13		
Paid-up capital Statutory reserve Statutory reserve Statutory reserve Statutory reserve Statutory reserve Statutory reserve 16 Assets revaluation reserve 16 Assets revaluation reserve (Land and other assets) See a set of the state of the s	TOTAL LIABILITIES		360,548,338,562	310,059,271,566
Statutory reserve				
Dividend equalisation reserve Assets revaluation reserve (Land and other assets) Actuarial remeasurement gain/(loss) Actuarial remeasurement gain/(loss) Actuarial remeasurement gain/(loss) Broreign currency translation gain/(loss) Broreign currency and gain/(loss) Bropelin gain/(loss) Brogelin gain				
Assets revaluation reserve (Land and other assets) 17 2,501,893,279 3,492,079,880 General reserve 603,493,370 603,493,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493 603,493,493,493 603,		10		
Commitments Commitment Co				
Actuarial remeasurement gain/(loss) 18 (406,049,063) (209,986,563) (209,				
Surplus in profit and loss account 20 9,504,261,953 8,969,072,019 31,638,925,150 32,648,905,304 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 392,083,366,870 392,083,363,870 392,083,366,870 392,083,364,870 392,083,36				(209,986,563)
TOTAL SHAREHOLDERS' EQUITY 31,638,925,150 29,449,095,304 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 339,508,366,870 392,187,263,713 392,187,263,713 392,187,263,713 392,187,263,713 392,187,263,713 31,749,649,918 27,229,615,956 27,29,615,956				
### TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Letters of guarantees Letters of guarantees Letters of guarantees Literocable letters of credit Bills for collection Other liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 118,101,190 322,187,263,713 339,508,366,870 42,593,184,478 21,729,615,956 42,593,184,478 21,729,615,956 42,593,184,478 21,729,615,956 42,593,184,478 21,729,615,956 42,593,184,478 21,720,615,956 42,593,184,478 21,720,615,956 2		20		
OFF BALANCE SHEET ITEMS Contingent liabilities 21 53,047,505,500 42,593,184,478 Acceptances and endorsements 21.1 53,047,505,500 42,593,184,478 Letters of guarantees 21.2 31,749,649,918 27,229,615,956 Irrevocable letters of credit 21.3 46,268,850,715 26,084,696,594 Bills for collection 21.4 10,647,181,021 8,032,352,776 Other liabilities 141,713,187,154 103,939,849,804 Other commitments 21.5 118,101,190 120,428,481 Undrawn note issuance and revolving underwriting facilities 21.5 118,101,190 120,428,481 Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481				
Contingent liabilities 21 Acceptances and endorsements 21.1 Letters of guarantees 21.2 Irrevocable letters of credit 21.3 Bills for collection 21.4 Other liabilities 10,647,181,021 Other commitments 141,713,187,154 Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed 21.5 Undrawn note issuance and revolving underwriting facilities 21.5 Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481			372,107,203,713	337,300,300,070
Acceptances and endorsements 21.1 Letters of guarantees 21.2 Letters of guarantees 21.2 Irrevocable letters of credit 21.3 Bills for collection 21.4 Bills for collection 21.4 Other liabilities 21.4 Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed 21.5 Undrawn formal standby facilities, credit lines and other commitments 118,101,190 118,101,190 42,593,184,478 27,229,615,956 10,647,181,021 26,084,696,596 110,647,181,021 103,939,849,804 118,101,190 120,428,481 118,101,190 120,428,481		21		
Irrevocable letters of credit			53,047,505,500	42,593,184,478
Bills for collection Other liabilities 21.4 10,647,181,021 8,032,352,776 141,713,187,154 103,939,849,804 141,713,187,154 103,939,849,804 141,713,187,154 103,939,849,804 21.5 21.5 21.8 21.8 21.9 21.9 21.9 21.9 21.9 21.9 21.9 21.9				
Other liabilities Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481 118,101,190 120,428,481				26,084,696,594
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 141,713,187,154 103,939,849,804 118,101,190 120,428,481		21.4	10,647,181,021	8,032,352,776
Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 21.5 118,101,190 120,428,481 118,101,190 120,428,481			141,713,187,154	103,939,849,804
Forward assets purchased and forward deposits placed 21.5 118,101,190 120,428,481 Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481				
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481		21 5	118 101 190	- 120 428 481
Undrawn formal standby facilities, credit lines and other commitments 118,101,190 120,428,481		21.0	110,101,170	120,420,401
118,101,190 120,428,481	Undrawn formal standby facilities, credit lines and other			
			-	
	TOTAL OPE DALANCE CHEET ITTELS			

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

Brimon Md Jahidur Rahman FCA Dated: Dhaka, 05 April 2022 DVC No: 2204050860AS516571

Eastern Bank Limited and its subsidiaries **Consolidated Profit and Loss Account**

			Amount in BDT
Particulars	Notes	2021	2020
Interest income	22	16,535,769,415	20,011,368,328
Interest paid on deposits and borrowings	23	(8,601,126,650)	(13,959,493,914)
Net interest income		7,934,642,765	6,051,874,414
Income from investments	24	5,996,842,333	5,101,545,522
Fees, commission and brokerage	25	3,623,741,723	3,067,368,036
Other operating income	26	287,206,430	345,885,248
		9,907,790,486	8,514,798,806
Total operating income		17,842,433,251	14,566,673,219
Salary & allowances (excluding those of MD)	27	4,263,549,170	4,073,299,850
Rent, taxes, insurance, utilities etc.	28	427,243,019	440,047,713
Legal & professional expenses	29	87,507,746	64,899,448
Postage, stamp, telecommunication etc.	30	155,475,165	138,968,011
Stationery, printing, advertisement, business promotion etc.	31	275,000,463	296,837,619
Managing Director's salary and allowances (Bank only)	32	28,441,208	26,328,372
Directors' fees & expenses	33	3,372,804	3,179,506
Audit fees	34	2,530,051	2,472,615
Depreciation and repair of bank's assets	35	1,044,994,764	1,010,715,838
Other operating expenses	36	688,797,665	614,810,771
Total operating expenses		6,976,912,056	6,671,559,741
Profit before provisions		10,865,521,195	7,895,113,478
Provision for loans and off-balance sheet exposures:	13.4.1		
Specific provision (net off w/o recovery)		1,733,791,900	928,245,166
General provision for loans & advances		475,235,139	(293,454,371)
Special general provision for Covid 19		152,926,606	602,388,520
General provision for off balance sheet exposures		368,073,261	19,415,553
		2,730,026,906	1,256,594,868
Other provision	37	(395,908,014)	(101,490,592)
Total provisions		2,334,118,892	1,155,104,276
Profit before tax for the year		8,531,402,303	6,740,009,203
Current tax expense for the year	13.3.1	4,021,028,809	2,709,205,926
Deferred tax income (net)	38	(289,850,900)	(149,577,739)
Total provision for taxation		3,731,177,909	2,559,628,187
Profit after tax for the year		4,800,224,394	4,180,381,016
Appropriation			
Statutory reserve	15	(1,420,649,200)	-
General reserve		-	
		(1,420,649,200)	
Retained earnings carried forward		3,379,575,194	4,180,381,016
Earnings per share (EPS) (restated 2020)	39	5.03	4.38

Eastern Bank Limited and its subsidiaries **Consolidated Cash Flow Statement**

for the year ended 31 December 2021

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

				Amount in BDT
aı	ticulars	Notes	2021	2020
A)	Cash flows from operating activities			
	Interest receipts in cash		16,643,441,262	18,524,486,123
	Interest payments		(10,149,631,198)	(15,396,039,685)
	Dividend receipts		230,973,031	153,019,086
	Fees and commission receipts in cash		3,317,944,639	2,954,139,616
	Income from investment (other than dividend received)		5,849,819,097	4,518,552,742
	Recoveries on loans previously written off	13.4.1	363,274,439	725,759,332
	Cash payment to employees (including directors)		(4,173,353,626)	(4,060,915,412)
	Cash payment to suppliers		(1,249,822,276)	(1,228,511,398)
	Income taxes paid	13.3.2	(2,420,046,758)	(3,690,357,073)
	Receipts from other operating activities		287,206,430	345,885,248
	Payments for other operating activities		(688,797,665)	(614,810,771)
	Cash from operating profit before changes in operating assets and liabilities		8,011,007,375	2,231,207,808
	Increase/(decrease) in Operating Assets & Liabilities			
	(Purchase-net) of trading securities		18.651.991.769	(10.558.729.038)
	Loans and advances to customers (other than banks)		(41,085,874,502)	10,227,596,106
	Recovery from non banking assets		12.345.330	-
	Other assets	40	(829,223,559)	(694.487.760)
	Deposits from other Banks	12.b.1	(262,280,684)	(1,786,223,237)
	Deposits from customers (other than banks)		27,932,297,188	4,289,418,612
	Liability for tax		(1,311,131,151)	1,130,728,886
	Liabilities for provision		(2.697.393.332)	(1.880.863.607)
	Other liabilities	41	5,031,660,875	3,066,459,100
	Cash generated from changes in operating assets and liabilities		5,442,391,934	3,793,899,062
	Net Cash received from operating activities		13,453,399,308	
3)				
	(Purchase-net) of non-trading securities		(22,343,168,875)	(12,655,242,003)
	(Purchase-net) of property, plant and equipment		(724,622,359)	(1,088,471,897)
	Net cash (used in) investing activities		(23,067,791,233)	(13,743,713,900)
2)	Cash flows from financing activities			
	Borrowings from banks, financial institutions and agents		19,015,292,059	(6,567,155,371)
			(1,420,649,200)	(1,217,699,321)
	Dividend paid (cash dividend)		(1,420,047,200)	(1,217,077,021)

Brown Md Jahidur Rahman FCA

2021 **Particulars** 2020 Continuation D) Net increase/(decrease) in cash (A+B+C) 7.980.250.934 (15.503.461.722) (3,496,239) 29,155,338,931 652,532 44,658,148,121 E) Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents G) Closing cash and cash-equivalents (D+E+F)* **37,132,093,625 29,155,338,931** *Closing cash and cash-equivalents Cash in hand (including foreign currencies)
Balances with Bangladesh Bank and its agent bank (s) 14,957,829,541 16,885,457,329 Balances with other Banks and Financial Institutions

Eastern Bank Limited and its subsidiaries Consolidated Statement of Changes in Equity for the year ended 31 December 2021	ited and to the contract of th	d its sul yes in Equ	osidiari ity	es					Amount in BDT	Managing Directo Dhaka, 31 March 2022	Ali Reza Iftekhar	These financia	
Particulars	Paid up capital	Statutory	Dividend equalisation reserve	Assets revaluation reserve (land and other assets)	General reserve	Actuarial remeasurement (Loss)	Foreign currency translation difference	Surplus in profit and loss account	Total	r & CEO			with other Bar call and short is
Balance as on 1 January 2021	8,117,995,470	8,117,995,470 8,117,995,470	356,040,000	356,040,000 3,492,079,879 603,493,370	603,493,370	(209,986,563)	2,405,658	8,969,072,019	29,449,095,304	Direc		shoul	
Bonus share issued for 2020	1,420,649,200					'		(1,420,649,200)	,	tor	oufic.	d be	
Cash dividend paid for 2020								(1,420,649,200) (1,420,649,200)	(1,420,649,200)		N Ahm	read	nan
Profit after tax for the year								4,800,224,393	4,800,224,393		ad C	d in	cial
Transfer to statutory reserve	,	1,420,649,200	,	,		1		(1,420,649,200)	1		hou	cor	Ins
Adjustment of revaluation of treasury securities (HFT)	1	1		(817,134,941)	'	'		1	(817,134,941)		dhury	njunct	tituti
Reserve for amortisation of treasury securities (HTM)	,	,	,	9,039,202	,			1	9,039,202			tion w	ons
Adjustment of reserved for non banking assets		,		(93,231,165)	'				(93,231,165)			ith th	
Remeasurement (loss) on defined benefit plans	1	1	1	1	1	(196,062,500)		1	(196,062,500)	Direc	Salin		4 5 6.1
Reserve for revaluation of land properties	1	ı	,	(88,859,697)	1	1		1	(88,859,697)	tor			
Foreign currency translation difference	1	1	1	1	1	-	(409,387)	1	(409,387)			7,132	16,885 1,573 2
Currency adjustment for offshore banking operation		1		1	'			(3,086,859)	(3,086,859)				3,457, 3,200, 4,696,
Balance as at 31 December 2021	9,538,644,670	9,538,644,670 9,538,644,670	356,040,000	2,501,893,278 603,493,370	603,493,370	(406,049,063)	1,996,271	9,504,261,952	31,638,925,151				000
Balance as at 31 December 2020	8,117,995,470	8,117,995,470	356,040,000	3,492,079,879 603,493,370	603,493,370	(209,986,563)	2,405,658	8,969,072,019	29,449,095,304				ı
These financial statements should be read in conjunction with the amessed notes All Rea Iftehar All Rea Iftehar Managing Director & CEO Dhake. 31 March 2022	aad in conjuncti	on with the anne	xed notes. Dr. Toufi	S. Confine Almad Choudhury Director	oudhury	3, 3, []	salvuis Ak: Salina Ali Director	- M M Dir	Mir Nasir Hossain Director	Director	Mir Nasir Hossain	29,155,338,931	13,393,287,481 60,000,000 3,129,500

n B							Amour
ank	Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5-years term	ğ
Li							
m	Assets						
ited	Cash in hand (including balance with Bangladesh Bank and its agent Bank)	18,668,739,395	,		,	'	18,668
	Balances with other banks and financial institutions	16,460,957,329	424,500,000	1	•	1	16,885
	Money at call and short notice	1,573,200,000		1	1	'	1,573
	Investments	404,696,900	2,387,860,966	6,042,391,434	14,394,942,671	45,671,117,859	68,901
	Loans and advances	24,706,379,315	40,905,066,517	119,922,013,130	61,167,126,953	24,901,077,743	271,601
	Fixed assets including land, building, furniture and fixtures	37,580,840	77,427,567	339,815,003	1,594,039,763	5,619,147,579	7,668
	Other assets	16,317,198	62,112,041	2,626,966,717	2,151,555,278	2,032,231,517	6'88'9
	Non-banking assets	•	-	-	-		
	Total Assets	61,867,870,975	43,856,967,091	43,856,967,091 128,931,186,284	79,307,664,665	79,307,664,665 78,223,574,698 392,187	392,187
	Liabilities						
	Borrowing from other banks, financial institutions and agents	9,292,307,469	17,529,960,281	28,644,502,443	9,487,365,662	342,236,821	65,296
	Deposits and other accounts	31,264,325,760	42,292,653,536	49,635,456,656	142,726,413,249	1,528,751,026	267,447
	Provisions & other liabilities	225,467,366	2,901,394,778	1,872,196,196	17,740,155,922	5,065,151,399	27,804
	Total Liabilities	40,782,100,594	62,724,008,595	80,152,155,295	169,953,934,833	6,936,139,245	360,548,
	Net Liquidity Gap	21,085,770,380	(18,867,041,504)	48,779,030,989	(90,646,270,168)	71,287,435,453	31,638,
	Cumulative Net Liquidity Gap	21,085,770,380	2,218,728,877	50,997,759,866	50,997,759,866 (39,648,510,302) 31,638,925,151	31,638,925,151	

3,739,396 5,487,329 3,200,000 1,009,830 1,663,658 8,101,05 1,263,713 1,263,713 6,372,676 6,365,661 1,338,562

Eastern Bank Limited	
Balance Sheet	

Surplus in profit and loss account

TOTAL SHAREHOLDERS' EQUITY

TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY

Limited

Balance Sheet as at 31 December 2021			Amount in BD
Particulars	Notes	2021	2020
PROPERTY AND ASSETS			
Cash	3		
Cash in hand (including foreign currencies)	3.1	3,710,774,087	3,218,381,880
Balances with Bangladesh Bank and its agent bank(s) (including	3.2	14,957,829,541	12,480,410,176
foreign currencies)		18.668.603.628	15.698.792.056
Balances with other banks and financial institutions	4	10,000,003,020	13,070,772,030
In Bangladesh	4.1	15,005,092,489	12,444,848,375
Outside Bangladesh	4.2	1,264,597,790	558,299,302
-		16,269,690,279	13,003,147,677
Money at call and short notice	5	1,573,200,000	60,000,000
Investments	6		
Government	6.1	41,229,430,813	50,517,783,114
Others	6.2	25,423,718,052	13,431,621,58
		66,653,148,865	63,949,404,70
Loans and advances	7		
Loans, cash credits, overdraft etc.	7.1	234,038,851,242	214,171,172,83
Bills discounted and purchased	7.2	35,355,122,969	14,772,690,06
		269,393,974,211	228,943,862,89
Fixed assets including land, building, furniture and fixtures	8	7,632,189,734	7,710,898,01
Other assets	9	8,623,907,370	7,463,906,71
Non banking assets	10	-	105,576,49
TOTAL ASSETS		388,814,714,087	336,935,588,55
LIABILITIES AND CAPITAL			
Borrowing from banks, financial institutions and agents	11		
Non-convertible subordinated bond	11.1.a	5,500,000,000	6,000,000,00
Borrowing from other Banks, FIs, Agents etc.		57,686,515,851	38,286,389,12
		63,186,515,851	44,286,389,129

Deposits and other accounts Current deposits & other accounts etc. 32.747.951.058 28.274.075.619 1,155,851,680 Bills payable Savings bank deposits 70.403.378.712 63,784,873,554 Fixed deposits Other deposits- special notice (SND) account 62,103,962,762 37,516,985,909 Bearer certificates of deposits 268.018.850.380 242.357.774.879 26,592,772,458 21,315,844,877 TOTAL LIABILITIES 357,798,138,689 307,960,008,885 SHAREHOLDERS' EQUITY 9.538.644.670 Paid-up capital Statutory reserve Dividend equalisation reserve 356,040,000 356,040,000 Assets revaluation reserve (Land & other assets) 2,416,474,912 General reserve 603,493,370 603,493,370 (406,049,063) (5,967,070) Foreign currency translation gain/(loss)

8,583,70<u>7,111</u>

31,016,575,398 28,975,579,670



CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2021 (AUDITED)

Caring for people



Particulars	Notes	2021	2020
Continuation			
OFF BALANCE SHEET ITEMS			
Contingent liabilities	21		
Acceptances and endorsements	21.1	53,047,505,500	42,593,184,478
Letters of guarantees	21.2	31,749,649,918	27,229,615,956
Irrevocable letters of credit	21.3	46,268,850,715	26,084,696,594
Bills for collection	21.4	10,647,181,021	8,032,352,776
Other liabilities		-	-
		141,713,187,154	103,939,849,804
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed	21.5	118,101,190	120,428,481
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commit	ments	-	-
		118,101,190	120,428,481
TOTAL OFF-BALANCE SHEET ITEMS		141,831,288,344	104,060,278,285

These financial statements should b	e read in conjunction with the a	nnexed notes.	
Ali Reza Iftekhar Managing Director & CEO	Dr. Toufic Ahmad Choudhury Director	Salina Ali Salina Ali Director	Mir Nasir Hossain Director
Dhaka, 31 March 2022		; ; ;	Signed as per our annexed report: Howladar Yunus & Co. Chartered Accountants Md. Jahidur Rahman FCA Partner, Enrolment No: 860 Dated: Dhake, 05 April 2022 DVC No: 2204050860AS516571
Eastern Bank Limited Profit & Loss Account for the year ended 31 December 202			

for the year ended 31 December 2021			
			Amount in BDT
Particulars	Notes	2021	2020
Interest Income	22	16,206,209,303	19,667,413,756
Interest paid on deposits and borrowings	23	(8,444,976,493)	(13,737,063,652)
Net Interest Income		7,761,232,810	5,930,350,104
Income from investments	24	6,088,639,366	5,048,674,967
Fees, commission and brokerage	25	3,040,479,254	2,823,051,316
Other operating income	26	267,799,268	331,681,115
		9,396,917,887	8,203,407,398
Total operating income		17,158,150,697	14,133,757,502
Salary & allowances (excluding those of MD)	27	4,100,539,805	3,923,591,968
Rent, taxes, insurance, utilities etc.	28	415,353,404	430,005,846
Legal & professional expenses	29	86,483,565	63,853,652
Postage, stamp, telecommunication etc.	30	148,308,477	131,767,614
Stationery, printing, advertisement, business promotion etc.	31	271,160,246	292,012,702
Managing Director's salary and allowances	32	28,441,208	26,328,372
Directors' fees & expenses	33	2,771,554	2,717,506
Audit fees	34	1,190,312	1,202,057
Repairs, maintenance and depreciation	35	1,001,833,059	970,168,499
Other operating expenses	36	634,250,171	599,828,196
Total operating expenses		6,690,331,802	6,441,476,411
Profit before provisions		10,467,818,895	7,692,281,091
Provision for loans and off-balance sheet exposures	13.4.1		
Specific provision (net off w/off recovery)		1,655,381,613	764,801,333
General provision for loans		475,235,139	(293,454,371)
Special general provision for Covid 19		152,926,606	602,388,520
General provision for off-balance sheet expsoures		368,073,261	19,415,553
		2,651,616,619	1,093,151,035
Other provision	37	(391,478,235)	(91,661,695)
Total provisions		2,260,138,385	1,001,489,340
Profit before tax for the year		8,207,680,510	6,690,791,751
Current tax expense for the year	13.3.1	3,855,014,674	2,640,680,434
Deferred tax income (net)	38	(301,198,890)	(52,451,737)
Total provision for taxation		3,553,815,784	2,588,228,698
Profit after tax for the year		4,653,864,726	4,102,563,054
Appropriation			
Statutory reserve	15	(1,420,649,200)	-
General reserve		-	
		(1,420,649,200)	
Retained earnings carried forward		3,233,215,526	4,102,563,054
Earnings per share (EPS) (restated 2020)	39	4.88	4.30

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

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James S	Confus	Salmis Ati	Juleun -
i Reza Iftekhar	Dr. Toufic Ahmad Choudhury	Salina Ali	Mir Nasir Hossair
anaging Director & CEO	Director	Director	Director
haka,		Signed	d as per our annexed repor
March 2022		Howla	dar Yunus & Co.
		Charte	red Accountants
		Bin	man
		Md. Ja	hidur Rahman FCA
		Partne	r, Enrolment No: 860
		Dated:	Dhaka, 05 April 2022
		DVC N	n: 2204050860AS516571

Eastern Bank Limited

or the year ended 31 December 2021			4 .: DDT
			Amount in BDT
Particulars	Notes	2021	2020
A) Cash flows from operating activities			
Interest receipts in cash		16,284,739,074	18,243,372,761
Interest payments		(9,993,443,560)	(15,172,791,349)
Dividend receipts		199,399,208	138,078,576
Fees and commission receipts in cash		2,732,231,871	2,709,822,896
Income from investment (other than dividend)		5,973,189,953	4,480,622,697
Recovery on loans previously written off	13.4.1	363,274,439	725,759,332
Cash payment to employees (including directors)		(4,017,539,129)	(3,912,637,846)
Cash payment to suppliers		(1,217,480,524)	(1,201,000,079)
Income taxes paid	13.3.2	(2,290,690,848)	(3,584,048,614)
Receipts from other operating activities		267,799,268	331,681,115
Payments for other operating activities		(634,250,171)	(599,828,196)
Cash generated from operating activities before changes in opera	ting		
assets and liabilities	•	7,667,229,580	2,159,031,293
Increase/(decrease) in Operating Assets & Liabilities			
(Purchase)/sale of trading securities		18,835,036,031	(10,760,662,458)
Loans and advances to customers (other than banks)		(40,449,552,103)	4,785,116,138
Recovery from non banking assets		12,345,330	-
Other assets	40	(1,014,792,055)	(558,391,547)
Deposits from other Banks	12.b.1	(262,280,684)	(1,786,223,237)
Deposits from customers (other than banks)		27,441,152,328	5,167,653,008
Liability for tax		(1,263,124,936)	995,819,917
Liabilities for provision		(2,623,412,824)	(1,727,248,670)
Other liabilities	41	4,996,132,255	2,701,535,895
Cash generated from changes in operating assets and liabilities		5,671,503,343	(1,182,400,954)
Net Cash received from operating activities		13,338,732,922	976,630,339
B) Cash flows from investing activities			
(Purchase-net) of non-trading securities		(22,345,308,535)	(12,655,811,043)
(Purchase-net) of property, plant and equipment		(715,809,642)	(1,048,655,020)
Net cash (used in) investing activities		(23 061 118 176)	(13,704,466,063)
C) Cash flows from financing activities		(20,001,110,170)	(10,704,400,000)
Borrowings from banks, financial institutions and agents		18,900,126,722	(6,534,399,079)
Dividend paid (cash dividend)		(1,420,649,200)	(1,217,699,321)
Net cash received from/(used in) financing activities		17,479,477,521	(7,752,098,400)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C) $$		7,757,092,264	(20,479,934,124)
E) Effects of exchange rate changes on cash and cash equivalents		(5,970,692)	(778,208)
F) Opening cash and cash-equivalents		28,765,069,234	49,245,781,566
G) Closing cash and cash-equivalents (D+E+F)*		36,516,190,806	28,765,069,234
*Cash and cash-equivalents consists of:			
Cash in hand (including foreign currencies)	3.1	3,710,774,087	3,218,381,880
Balances with Bangladesh Bank and its agent bank (s)	3.2	14,957,829,541	12,480,410,176
Balances with other Banks and Financial Institutions	4	16,269,690,279	13,003,147,677
Money at call and short notice	5	1,573,200,000	60,000,000
Prize bonds	6.1	4,696,900	3,129,500

Ali Reza Iftekhar Managing Director & CEO	Dr. Toufic Ahmad (
Dhaka, 31 March 2022	



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

Mir Nasir Hossain Director

Particulars	Paid-up capital Statutory	Dividend equalisation reserve	Assets revaluation reserve (land and other assets)	General	Actuarial remeasurement (Loss)	Actuarial Foreign currency remeasurement (Loss) translation difference	Surplus in profit and loss account	_
Balance as at 1 January 2021 Bonus stare issued for 2020	8,117,995,470 8,117,995,470 1,420,649,200	170 356,040,000	3,406,661,5	3,406,661,512 603,493,370	(209,986,563)	(326,701)	8,583,707,111	
Cash divident paid for 2020 Profit after tax for the year Transfer to statutory reserve	- 1,420,649,200	- 007					(1,420,649,200) 4,653,864,727 (1,420,649,200)	S
Adjustment for revaulation of treasury securities (FTM) Reserve for amortisation of treasury securities (FTM) Remeasurement (loss) on defined benefit plans			9,039,202	102	(196,062,500)			
Adjustment on revaluation of lands Adjustment of reserved for non banking assets	1 1	1 1	(88,859,697) (93,231,165)	97) -				
Currency translation difference Currency adjustment for offshore banking operation						(5,640,368)	(330,328)	1 00
Balance as at 31 December 2021 Balance as at 31 December 2020	9,538,644,670 9,538,644,670 8117 995 470 8 117 995 470	356,040,000	3,416,474,5	3 404 441 512 403 493,370	(406,049,063)	(5,967,069)	8,975,293,910 31,016,575,398	0 31,016,575,398
These financial statements should be read in conjunction with the annexed notes.	d in conjunction with the	annexed notes.						
		Longe	1	7 6	Sabruis Att.) 4.35	7
Au reza meknar Managing Director & CEO Dhaka, 31 March 2022		Director	choudhury	ñŌ	Director		Director	tor tor
Liquidity Statement(Asset and Liability Maturity Analysis) as at 31 December 2021	iability Maturity Ar	alysis)						Amount in BDT
Particulars	Z	Not more than 1 month term	erm 1-3 months term	n 3-12 months term	term 1-5 years term	term Above 5-years term	ars term	1
Assets Cash in hand (including balance with Bangladesh Bank and its agent Bank) Balances with other banks and financial institutions	k and its agent Bank) ons	18,668,603,627 15,845,190,279	03,627 90,279 424,500,000	- 00	1	1 1		18,668,603,627 16,269,690,279
Money at call and short notice		1,573,200,000	573,200,000	707 100 070 7				1,573,200,000
Loans and advances		24,625,357,112	40	11			24,901,077,743	269,393,974,212
Fixed assets including land, building, furniture and fixtures	nd fixtures	37,58					5,592,722,235	7,632,189,734
Other assets Non-banking assets		20,30	20,307,065 77,377,618	3,273,151,638		2,720,891,898	2,532,179,152	
Total Assets		61,174,935,823	35,823 41,511,859,393	3 127,561,267,141		79,869,554,740 78,4	78,697,096,989	388,814,714,087
Liabilities		0					000	
Borrowing from other banks, innancial institutions and agents	s and agents	8,448,364,739			,		342,236,821	63,186,515,851
Deposits and other accounts		31,492,825,821	472,825,821 42,635,4U3,628	47,635,456,656	_		1,528,751,026	268,018,850,380
Total Lishilitee		104,000,012	4	G	71		4,045,331,052 4 71 4 F 38 84.0	257 708 138 480
Net Liquidity Gap		21.018.091.802	۳		L	,	71.982.558.141	31.016.575,398
Cumulative Not I jamidity Can		21 018 001 802	700 027 020 000 10	L	(0/1 000 1/00/)		000 111 7000	L

Ea Not as at

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Limited

Bank

Eastern

Eastern Bank Limited was incorporated in Bangladesh as a public limited company to carry out all kinds of banking business n 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 adjusaccordance with the provisions of the BCCI (Reconstruction) Scheme, 1992. The Bank commenced operations from 16 Augus 1992 and at present it has 85 branches, 5 sub-branches and 46 agent banking outlets across Bangladesh. The shares of the Bank is listed with both Dhaka Stock Exchange (DSE) Limited and Chittagong Stock Exchange (CSE) Limited. The registered office of the Bank is located at 100 Gulshan Avenue, Dhaka - 1212, Bangladesh.

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

OBShore Banking Operation (OBO)

EBL has one Offshore Banking Unit (OBU or 'the Unit') which runs through 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. BRPD(P)744(89)/2004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide letter no. BRPD(P)744(89)/2002-2254 & 2255 dated 25 February 2020 in line with the offshore banking policy 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 funded and non-funded facilities and to accept savings/ current/term deposits in freely convertible foreign 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, la addition, OBU discounts/purchases accepted usance/deferred bills against import from abroad (Bills Finance), and discounts/purchases pected usance/defedered 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.

Representative office and agent banking operation of the Bank

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 these countries. Registered office of YRO is at Room (2B/2C), 1st Floor, Rose Condominium, No. 182/194, Botahtaung Pagoda Road, Pazundaung Township, Yangon, Myanmar; and GRO is at Unit G, 22 Floor, Jianhe Centre, No.111 Tiyuxi Road, Tianhe District, Guangzhou, Guangdong Province, China.

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 king periphery. EBL has now 46 outlets across the country with thousands of new customers. This service includes offering all types of deposit accounts and other banking transactions including bill payments, inward foreign remittance payment, fund transfer etc.

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 have been incorporated in Bangladesh except for EBL Finance (HK) Limited which is 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) Limited and Chittagong Stock Exchange (CSE) Limited. 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.

EBL Investments Limited (EBLIL) was incorporated on 30 December 2009, EBLIL obtained license from Bangladesh Securities Exchange Commission (BSEC) on January 2013 and started full-fledged operations of merchant banking, portfolio management, underwriting, etc. from June 2013. Registered office of EBLL is located at Bangladesh Shipping Corporation (BSC) Tower, 2-3 Rajuk Avenue (4th Floor), Motified (7d, Dhaka - 1000), Bangladesh

EBL 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 during 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 Bangladesh Securities & Exchange Commission (BSEC) on 25 May 2017 to run full-fledged business operations. Registered office of EBLAML is located at Bangladesh Shipping Corporation (BSC) Tower, 2-3 Rajuk Avenue (4th Floor), Motifipeel C/A, Dhaka - 1000, Bangladesh.

Basis of preparation and significant accounting policies

The separate financial statements of the Bank as at and for the year ended 31 December 2021 comprise those of Domestic g (main operation including representative offices) and Offshore Banking operation, and the consolidated financial and of the group comprise those of 'the Bank' (parent company) and its subsidiaries (together referred to as 'the group'). and individually referred to as 'group entities/subsidiaries').

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

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 the Financial Reporting Council (FRC) under the Financial Reporting Act, 2015 (FRA) and the requirements of the Bank Company Act 1991 (as amended up to date), the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994, the Sucrities and Exchange Rules 1987. In case 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 shall prevail. 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 d of the period, a statement of profit or loss and other comprehensive income for the period, a statement of changes in equity for the period, a statement of cash flows for the period, notes - comprising significant acco and other explanatory information. As per IAS 1, the entity shall also present current and non-current assets and liabilities as ssifications in its statement of financial position.

separate classifications in its statement of manical position.

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 and non-current classifications.

Investments in Equity Instruments (Shares, Mutual funds, etc.)

IFRSs: As per requirements of IFRS 9 'Financial instruments', all equity investments (shares and mutual funds) are to measured at fair value with value changes recognised in statement of profit or loss and other comprehensive in for the period, except for those equity investments for which the entity has elected to present value changes in 'other comprehensive income (OCI)". If an equity investment is not held for trading, an entity can make an irrevocable election at initial recognition to measure it through OCI with only dividend income recognised in profit or loss account

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, investments in quoted and unquoted shares are revalued on the basis of year-end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As per instruction of another DDS circular letter no. 3 dated 12 March 2015, investment in mutual fund (closed end) is revalued at lower of cost and (higher of market value and 85% of NAV). 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 256.44 million as of 2021 as per BB instructions (note 13.8).

Revaluation gain/loss on government securities

IFRSs: As per IFRS 9 'Financial instruments', treasury bills (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 and foreign exchange gains and losses. The loss allowance arisen from impairment shall be nised in OCI and shall not reduce the carrying amount of financial assets in the financial position. Interest calculated iterest method shall be recognised in profit or 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, amortisation 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.

 $The \ Bank \ recognised \ revaluation \ loss \ of \ BDT \ 857.99 \ million \ and \ amortisation \ expense \ of \ BDT \ 164.13 \ million \ in \ profit \ and$ The Bank recognised revaluation loss of BDT 93.747 limitor and animal manufacture loss account in 2021 against its investment in government treasury securit Unrealised amorized gain of BDT 29.26 million arising from amortisation of reserve in compliance with Bangladesh Bank guidelines (note 17.02 & 17.03).

Provision on loans and advances, off-balance sheet exposures including other commitment

IFRSs: As per IFRS 9 'Financial instruments', loans and advances shall be recognised and measured at amortised cost (net of any write down for impairment). When any objective evidence of impairment (a loss allowance for expected credit losses) exists for such financial assets, impairment assessment should be undertaken individually or portfolio basis (when assets

Bangladesh Bank: As per Bangladesh Bank instructions vide different circulars, a general provision @ 0.25% to 2% under Bangiadesa Bank, 8 per Bangiadesh Bank instructions vide different categories of unclassified loans (standard/ShA) loans) and special general provision for Covid-19 @ 1% to 2% on payment deferral facilitated accounts upon received of 15% payment against total dues for the year 2021, should be maintained regardless of objective evidence of impairment. And specific provision @ 5% to 100% on classified loan accounts including certain reschedule loan accounts should be made on loans net off eligible securities (if any). Also, a general provision @ 0.5% - 1% should 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 charged to its profit and loss account a general provision of BDT 996.23 million (special general provision of BDT 152,93 million against PBD accounts, general provision of BDT 475.23 million against unclassified loans & advances, and charge of BDT 368.07 million for off-balance sheet exposures) in 2021 (note 13.4.1).

Other comprehensive income and appropriation of profit

IFRSs: As per IAS 1 'Presentation of financial statements', other comprehensive income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income (OCI) statement. IFRSs do not require appropriation of profit to be 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 (OCI) statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements 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 categorised, recognised, measured and presented differently from those prescribed in IFRS 7 'Financial instruments' - disclosure and IFRS 9 Financial instruments. As such some disclosures and presentation requirements of IFRS 7 and IFRS 9 cannot be fully made in these financial statements.

IFRSs: When an entity sells a financial asset and simultaneously 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 collateralised 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 simultaneously 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 derecognised in the seller's book and recognised in the buyer's book.

Financial guarantees

IFRSs: 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 recognised initially at their fair value and is amortised over the life of the instrument. Any such liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become 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 recognised for such guarantee except the cash margin. However, a general provision @ 0.5% -1% is maintained against such guarantee.

Cash and cash equivalents

IFRSs: Cash and cash equivalent 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.

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

to present cash flow information in a manner that is most suitable for the business or industry. Whichever method selected

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank, cash flow statement is to be prepared

Balance with Bangladesh Bank (cash reserve require IFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day-to-day

Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents

Off-balance sheet items

$\textbf{IFRSs:} \ \ \text{No concept of off-balance sheet items in any IFRS/IAS/IFRIC; so nothing to disclose as off-balance sheet items.}$

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 amortised 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 arately as liability and cannot be netted off against loans and adv

Recognition of interest in suspense

IFRSs: Loans and advances to customers are generally classified as non-derivative financial assets measured at amortised cost as per IFRS 9 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is to be recognised in profit and loss account on the same basis on 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 recognised as income, rather the corresponding amount needs to be credited to an interest suspense account, which is presented as liability in the balance sheet.

xvi) Presentation of intangible asset IFRSs: An intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.

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.

2.2 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 (HFT)' 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 amortised yearly with resulting gain

Land is recognised at cost at the time of acquisition and subsequently measured at fair value as per IAS 1. Plant & Equipment' and BSEC notification no. SEC/CMRRCD/2009-193/150/Admin/51 dated 18 August 2013.

These financial statements have been prepared on the basis of assessment of the Bank's ability to continue as a going 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 couple of years. The rating outlook of the Bank as denoted by both the rating agencies CRISL 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.

2.4 Use of estimates and judgments

The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with IFRSs requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected. Key estimates include the following:

- Loan loss provisior Revaluation of land

Deferred tax assets/liabilities

Gratuity & superannuation fund - Useful lives of depreciable assets

Foreign currency transactions and translations Functional and presentation currence

The financial statements of the Group and the Bank are presented in Bangladesh Taka (BDT) which is the functional currency of the parent, except Offshore Banking Operation and EBL Finance (HKO 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.

Foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currency (Bangladesh Taka in case of EBL main operations, US Dollar in case of OBO and HKD in case of EBL Finance (HKD Limited) at the rate of exchange prevailing on the day of transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated to the functional currency at standard mid-rate of exchange prevailing at the reporting date. Effects of exchange rate differences (rates at which transactions were initially recorded and the rate prevailing on the reporting date/

ments) applied on the monetary assets or liabilities of the Bank are recorded in the profit and loss account as per IAS 21 'The Effects of Changes in Foreign Exchange Rates' Translation of foreign currency financial statements Assets and liabilities of OBO and EBL Finance (HK) 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 cumulative amount of net exchange rate differences has been presented separately as a component of equity as per IAS 21 The Effects of Changes in Foreign Exchange Rates.

Subsidiaries (investees) are entities controlled by the parent (the Bank). Control exists when the Bank has the power over

the subsidiaries that gives right to direct relevant activities, exposure, or rights, to variable returns from its involveme with the subsidiaries, and the ability to use its power over the subsidiaries to affect the amount of the Bank's returns. 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 ceases. 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 realise the asset and settle the liability simultaneously. Items are not offset in the consolidated financial statements unless required or permitted by accounting standards and regulators.

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

Upon loss of control of a subsidiary the group derecognises 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 on the loss of control is recognised in profit and loss account. If the group retains any interest in the former/previous/ex-subsidiary, then such interest is measured at fair value at the date that the control is lost. However, the group has neither lost control nor derecognised any asset or liability of any of its subsidiaries in the reporting period.

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

Cash flow statement has been prepared in accordance with IAS 7 Statement of cash flows and under the guideline of Banking Regulations & Policy Department (BRPD) of Bangladesh Bank circular no. 14 dated 25 June 2003. The statement shows the structure of changes in cash and cash equivalents during the financial year.

Caring for people



Reporting period

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

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	Basis of use				
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioural trend.				
Investments	Residual maturity term.				
Loans and advances	Repayment/maturity schedule and behavioural trend (non-maturity products).				
Fixed assets	Useful life.				
Other assets	Realisation/amortisation basis.				
Borrowings from other banks and financial institutions	Maturity/repayment term.				
Deposits and other accounts	Maturity and behavioural trend (non-maturity products).				
Other long term liability	Maturity term.				
Provision and other liability	Settlement/adjustment schedule basis.				

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

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'.

Financial assets and liabilities are offset and the net amount is presented in the balance sheet 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 recognised amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability 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 Deferred tax (DT) liabilities of the bank is presented on net basis under asset as the amount of DT asset is higher than DT liability. Net defined benefit obligation is presented under liability as defined higher than DT liability. Net defined benefit obligation is presented under uability as ceim benefit obligation is higher than fair value of plan assets. Card revenues and expenses earn and incurred on shared basis and are directly attributable to are presented on net off basis

 $Comparative\ information\ including\ narrative\ is\ disclosed\ in\ respect\ of\ the\ preceding\ period\ where\ it\ is\ relevant\ to\ enhance\ the\ understanding\ of\ the\ current\ period\ is\ financial\ statements.$ Certain comparative amounts in the financial statements are reclassified and rearranged where relevant, to conform to the current year's presentation

Earnings per share (EPS)

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

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

parties, regardless of whether a price is charged as per IAS 24 Related party disclosures. Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in Annexure - C and Annexure - C1. The Bank carries out business with related parties in the ordinary course of business on an arm's length basis at commercial rates except for those transactions that the key management personnel have availed at conces rates which is applicable to all the eligible staffs/customers. The Bank did not have any related party transaction exceeding this threshold as at the end of 2021.

Transactions between the Bank and its subsidiaries and outstanding amount within the group have been disclosed in Annexure - C1

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter-branches are reconciled at regular intervals to keep the unreconciled balances within

Events after the reporting period

While the overall effect of COVID-19 global pandemic on Bank's business in the post years is still evolving at this point, there has been limited impact assessed on the business since the outbreak. The board and management have been regularly monitoring the potential impact of the pandemic on the Bank as the situation is yet to be normal but it's being assured that any foreseeable adverse impact can be reasonably managed.

All other 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 n the financial statements as per IAS 10 Events endation for dividend distribution is a common after the reporting period'. Board's recommitted presented in the note 42.

The Group has identified following six reportable segments which are the Group's major strategic business units/entities. The strategic business units offer different products and services, and are managed separately based on the management and internal reporting structure of the group. For each of the strategic business units, the Group's/Bank's Management Committee reviews internal management reports on quarterly basis. The following summary describes the operations in each of the reportable segments:

	Segment Name	Description
0	DBO (Domestic Banking Operation/Onshore Banking)	Deals with the full range of commercial banking products and services offered by four different business units: Corporate, SME, Retail Banking and Treasury.
SOLO	0B0 (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, debentures etc., on behalf of customers and provides margin facilities etc.
CONSOL	EBL Investments Limited (EBLIL)	It offers all kinds of merchant banking activities i.e. issue management, underwriting, portfolio management and other transactions.
CON	EBL Finance (HK) Limited (EBLFHKL)	It deals with trade finance and off-shore banking business in Hong Kong.
	EBL Asset Management Limited (EBLAML)	It is to carry out business on asset management, portfolio management, capital market operation, equity investment, financial services i.e. corporate advisory, merger & acquisition, corporate restructuring etc.

formation regarding the results of each reportable segment is included in Annexur rformance is measured based on segment revenue and profit, as included in the int anagement reports that are reviewed by the management committee of the Bank Seg offit is used to measure performance as management believes that such informati

Financial Institutions are in the business of taking calculative risk and it is important how a oank decides on its risk appetite. EBL firmly believes that robust risk management is the core function that makes its business sustainable. The risk management systems in place at the

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 & CEO and other officers of the Credit Risk Management (CRM) Division. The Board sets credit policies to the management for setting procedures, which together has structured the CRM framework of the bank. The Credit Policy Manual (CPM) 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. the bains the poncy towers corporate, reads, Smart and Metalin Line Jurse Comp. exposure of 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, financial risk, facility structure risk, security risk, environmental risk, reputational risk, and account performance risk.

Management, at least once in a quarter, reviews credit exposures and portfolio performance of corporate and SME (M) under a clearly set out 'early alert' policy. If early alerts are raised, account plans are then re-evaluated; remedial actions are agreed and monitored. Remedial action includes, but not limited to exposure reduction, security enhancement, exit of relationship or immediate movement of our 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. 19/2021 and subsequent BRPD circulars 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. Details of which are stated in note 13.4 to the financial statements.

Committee (ALCO) that meets at least once in a month. Asset Liability Management (ALM) desk being primarily responsible for management of liquidity risk closely monitors and controls liquidity requirements on a daily basis by appropriate coordination of funding activities. A monthly projection of fund flows is reviewed in ALCO meeting regularly. On monthly basis ors liquidity management by examining key ratios, maximum cumulative outflow upcoming funding requirement from all business units, asset-liability mismatch etc.

ALCO also monitors concentration of deposits on large institutional depositors which is volatile in nature. In addition to these ratios, Bank prepares structural liquidity profile, maturity profile of term deposit, cash flow modelling and contingency funding plan on monthly basis, which are analysed in ALCO meeting to ensure liquidity at the level acceptable to the Bank and

on risk factors: interest rate risk, foreign exchange risk, and equity price risk.

interest rates. The movement of interest rates affects bank's reported earnings and capital by changing:

To manage interest rate risk, ALCO regularly monitors various ratios and parameters. The Bank deploys several analysis techniques (e.g. rate sensitive gap analysis, duration gap analysis) to measure interest rate risk, its impact on net interest income and takes insight

Foreign exchange risk

Foreign exchange risk is the risk that a bank's financial performance or position will be affected by fluctuations in the exchange rates between currencies and implied volatility or foreign exchange options. Bank makes import payment and outward remittance as its outfloo whereas it gets foreign currency inflow as export receipts and inward remittance. Exchange rate risk arises if, on a particular day, these inflow-outflows don't match and bank runs its position long/short from these customer driven activities. Bank also faces foreign exchange risk if it sources its funding in one currency by converting fund from another currence banking unit. But these transactions exposure is always hedged.

The Bank computes VaR (Value at Risk) on its foreign exchange position arising from customer driven foreign exchange transactions at 95% confidence level on daily basis. The Bank maintains various nostro accounts in order to conduct operations in different currencies. The position maintained by the Bank at the end of the day is within the stipulated limit prescribed

Equity price risk is the risk of losses caused by changes in equity prices. These losses could arise because of changes in the value of listed shares held directly by the bank; changes in the value of listed shares held by a bank subsidiary; changes in the value of listed shares used as collateral for loans whether the loan was made for the purpose of buying the shares; and changes in the value of unlisted shares.

Mark to Market is the tool bank applies for maintaining provision against losses arisen from changes in market price of securities. As of 31 December 2021, the Bank sets aside BDT 256.44 million charging its profit and loss account over the periods to cover unrealized loss against quoted and unquoted securities. EBL is also computing Equity VaR (Value at Risk) on its equity exposure at 95% and 99% confidence level

Operational risk includes legal and regulatory risk, business process and change risk, fiduciary or disclosure breaches, technology failure, financial crime and environmental risk. Risk Management Division (RMD) enriched the scope of risk matrix/KRI for Operational Risk

To ensure effective Internal control system in line with risk management framework of the Bank, the ICCD of the bank establishes a strong monitoring unit. This unit ensures effectiveness of the Bank's internal control on perpetual basis through set control mechanism, review approved tools and processes i.e. Departmental Control Function Check List (IDCFCL). Quarterly Operations Report (QOR), Loan Documentation Check List (LDCL), and Self-Assessment Anti-Fraud Internal Control Check list etc. For any identified operational risks/ lapses this unit takes necessary steps for risk mitigation and addresses to the higher management and Audit Committee of the Board for risk mitigation or absorption with specific recommendations. All the tools used for monitoring are in alignment with regulators guidelines and internal policies and circulars.

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 (TF). 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 Officer (CAMLCO), AML Department implements and monitors different AML & CFT programs across bank. In addition to nominating Branch Anti-Money Laundering Compliance Officer (BAMLCO) at branches, 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 list 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

EBL follows the Bangladesh Bank's ICT Security Guideline in terms of ICT Security policies and procedures. In 2016, EBL was certified by an international accreditation organization for data security, namely the Payment Card Industry Data Security Standard (PCI DSS), and has maintained compliance since then. EBL received 150 27001;2013 Standard Compliance Certification for the third year in a row in 2021 demonstrating its commitment to protecting the confidentiality, integrity, and availability of IT systems and data in a professional manner. To protect sensitive ICT infrastructures from cyber criminals/fraudsters, the EBL ICT division has implemented standard physical and logical security procedures (e.g., Data Centre, Disaster Recovery Site, Power Rooms, Server Rooms, etc.).

EBL also has advanced logical ICT security measures in place for all systems, such as an EBL also has advanced logical ICT security measures in place for all systems, such as an access control system, intrusion detection, an access log, and monthly security assessments. EBL has installed a SIEM (Security Information and Event Management) solution to better monitor security occurrences. Internal and external vulnerability assessments are undertaken on a regular basis to detect security flaws and set controls for mitigation. Business Continuity Management (BCM) is in place at EBL to handle any man-made or natural calamity. Through retail and corporate channels, the Information Security team has also taken steps to raise cybersecurity awareness among all EBL officials and customers. We have a separate information system audit in place to identify control weaknesses.

The Bank has an independent and functional internal audit department to perform risk based audit on various business and operational areas of the Bank on continuous basis. 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 also includes advising and recommending to higher management for improvements in internal control and risk management system. The Audit Committee of Board regularly reviews the internal audit reports as well as monitor 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.

EBL has a Board approved policy titled EBL Fraud and Theft Risk Prevention and Management Dolley 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. lity, trust and teamwork. With this endeavour to encourage all employees to report manner without any fear of harassment, a 'Speak Up Policy' has been approved by the Board

Moreover, EBL Incident Reporting (IR) Process Guideline has been established so that all cidents are reported to Head of ICC and recorded in incident log book for requ

As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2020. The following ratings have been awarded:

			J	
Particulars	Periods	Date of rating	Long term	Short term
Entity rating	January to December 2020	17 June 2021	AA+	ST-1
Entity rating	January to December 2019	22 June 2020	AA+	ST-1
Entity rating	January to December 2018	26 June 2019	AA+	ST-1

Compliance with International Financial Reporting Standards (IFRSs)

Name of IFRSs/IASs	IFRSs/IASs	No.	Status
Presentation of Financial Statements	IAS	1	*Applied
Inventories	IAS	2	N/A
Statement of Cash Flows	IAS	7	*Applied
Accounting Policies, Changes in Accounting	IAS	8	Applied
Estimates and Errors			
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	IAS	20	N/A
of Government Assistance			
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	IAS	26	N/A
Plans			
Separate Financial Statements	IAS	27	Applied
Investments in Associates	IAS	28	N/A
Interests in Joint Ventures	IAS	31	N/A
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	IAS	39	*Applied
Measurement			(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

N/A = Not Applicable 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.

ts 709 meeting held on 31 March 2022 and was subsequently app

				Amount in B
	Conso	lidated	В	ank
Iotes	2021	2020	2021	2020

Cash and cash equivalents include notes and coins at vault and at ATM, unrestricted balances held with Bangladesh Bank and its agent banks, balance with other banks and financial institutions, money at call and on short notice and prize bonds which are not ordinarily prescribible to be age is walled. susceptible to change in value.

reconciled and adjusted with ATM balance and customers' deposit to reflect the actual balance of ATM and deposits as of the reporting date.

Amount in BDT 2021 2020 2020 3.1 **3,710,909,855** 3,218,511,774 **3,710,774,087** 3,218,381,880 (including foreign

3.2 14.957.829.541 12.480.410.176 14.957.829.541 12.480.410.176

3 1 1 3 673 253 441 3 164 891 158 3 673 117 673 3 164 761 264

18,668,739,396 15,698,921,950 18,668,603,626 15,698,792,056 Cash in hand (including foreign currencies)

Cash in hand

Balance with

its agent Bank(s)

Bangladesh Bank and

(including foreign

		3,673,253,441	3,164,891,158	3,673,117,673	3,164,761,264
	With Subsidiaries	135,768	129,894	-	
1.1	Local currency With Bank	3,673,117,673	3,164,761,264	3,673,117,673	3,164,761,264
1.1		3,710,909,855	3,218,511,774	3,710,774,087	3,218,381,880
	Foreign currencies	37,656,413	53,620,616	37,656,413	53,620,616

Balance with Bangladesh Ba	Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)				
Bangladesh Bank					
Local currency	14,148,545,659	11,333,598,151	14,148,545,659	11,333,598,151	
Foreign currencies	456,255,890	833,804,998	456,255,890	833,804,998	
	14,604,801,550	12,167,403,149	14,604,801,550	12,167,403,149	
Sonali Bank (An agent of Bangladesh Bank) - local currency	353,027,991	313,007,027	353,027,991	313,007,027	
	14,957,829,541	12,480,410,176	14,957,829,541	12,480,410,176	

3.a Cash Reserve Ratio (CRR):

Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2018), MPD circular no. 03 dated 09 April 2020 and BRPD circular letter no. 31 dated 18 June 2020 issued by Bangladesh Bank, EBL has been maintaining CRR @ 3.5% and 1.5% on daily basis, and @ 4.0% and 2.0% on bi-weekly basis for DBO and OBO respectively. CRR requirement is calculated on the basis of weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. CRR of December 2021 is maintained on the basis of weekly ATDTL of October 2021). Reserve maintained by the bank as at 31 December is as follows:

	220	000	0 1 0004	0 1 0000
	DB0	0B0	Solo-2021	Solo-2020
Average total demand and time liabilities of October (excluding inter-bank deposit)	248,354,502,250	26,958,943,500	275,313,445,750	255,559,496,200
Daily basis:				
Required reserve (for DBO 3.50% & OBO 1.5% of ATDTL)	8,692,407,579	404,384,153	9,096,791,731	8,603,557,311
Actual reserve held with Bang	rladesh Bank*		14,362,651,680	11,653,908,501
Surplus			5,265,859,949	3,050,351,190

Bi-weekly basis

Required reserve

intained excess cash reserve of BDT 10.947.60 million in the last fortnight of 2021

Pursuant to section 33 of Bank Company Act, 1991 (amended upto 2018), 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 reporting month (i.e. SLR of December 2021 is based on weekly ATDTL of October 2021). Reserve maintained by the Bank as at 31 December is as follows:

(13% of ATDTL)	32,286,085,293	3,504,662,655	35,790,747,948	33,222,734,506
Actual reserve held 3.c			49,177,828,710	55,818,596,219
Surplus			13,387,080,763	22,595,861,713
Actual reserve held				
Excess cash reserve 3.c.1			3,889,292,720	1,772,553,701
Cash held			3,710,774,087	3,218,381,880
Balance with Sonali Bank			353,027,991	313,007,027
Unencumbered approved se	curities (HFT)		-	20,283,860,750
Unencumbered approved se	curities (HTM)		41,224,733,913	30,230,792,860

3.c.1 Excess cash reserve: 14,362,651,680 11,653,908,501

Less: Required cash reserve on bi-weekly average basis (for DBO 4% & 0BO 2% of ATDTL) 10.473.358.960 9.881.354.800 Excess of cash reserve as on the reporting date
*As per Bangladesh Bank Local & Foreign Currency State 3,889,292,720 1,772,553,701

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 auditors on half-yearly basis. Provision is also made for any un-settled

debit entries over 3 n	nonths.					
Balance in Bangladesh	4.1	15,358,095,560	12,728,955,558	15,005,092,489	12,444,848,375	
Balance outside	4.2	1.527.361.769	664.331.925	1.264.597.790	558.299.302	

16,885,457,329 13,393,287,483 16,269,690,279 13,003,147,677

4.1 Balance in Bangladesh In Current Deposit Accounts wit

	2,358,485,452	2,995,898,633	2,014,605,556	2,719,137,889
account)				
elimination (with deposit	(121,166,839)	(295,871,421)	-	-
Less: Inter company				
	2,479,652,291	3,291,770,054	2,014,605,556	2,719,137,889
NBFIs	-	-	-	
Banks	2,479,652,291	3,291,770,054	2,014,605,556	2,719,137,889
In Special Notice Deposit Acc	counts with:			
	167,509,991	89,534,925	158,386,816	82,188,486
account)				
elimination (with deposit	(449,780,770)	(575,770,684)	-	-
Less: Inter company				
	617,290,761	665,305,609	158,386,816	82,188,486
Institutions (NBFIs)	-	-	-	-
Non-Bank Financial				
Banks	617,290,761	665,305,609	158,386,816	82,188,486

account)				
	2,358,485,452	2,995,898,633	2,014,605,556	2,719,137,889
In Fixed Deposit/Placement	Accounts with:			
Banks	13,127,627,061	13,674,557,227	13,127,627,061	13,674,557,227
NBFIs	6,330,000,000	4,997,500,000	6,330,000,000	4,997,500,000
	19,457,627,061	18,672,057,227	19,457,627,061	18,672,057,227
Less: Inter unit/company				
elimination (with	(6,625,526,943)	(9,028,535,227)	(6,625,526,943)	(9,028,535,227)
borrowings)				

12,832,100,118 9,643,522,000 12,832,100,118 9,643,522,000 15,358,095,560 12,728,955,558 15,005,092,489 12,444,848,375

4.2	Balance outside Bangladesh							
	In Deposit account (non-interest bearing) with							
	AB Bank Limited, India	13,168,336	5,429,341	13,168,336	5,429,341			
	Al-Rajhi Bank, KSA	4,181,922	3,470,999	4,181,922	3,470,999			
	Bank of Bhutan, Bhutan	423,129	161,459	423,129	161,459			
	Bank of China, China	3,110,063	3,004,949	3,110,063	3,004,949			
	Bank of Toykyo Mitshubishi, Japan	23,881,326	2,474,669	23,881,326	2,474,669			
	Citibank NA, USA	665,802,194	-	665,802,194	-			
	Commerz Bank AG, Germany Habib American Bank, USA	44.397.689	34,354,632 18.486.436	44.397.689	34,354,632 18.486.436			
	HDFC Bank Limited, Hongkong	43,396,451	44,670,116	-	-			
	ICICI Bank Limited, India	34,128,555	64,543,382	34,128,555	64,543,382			
	ICICI Bank Limited, Hongkong	228,118,896	97,152,050	8,751,368	35,789,543			
	JP Morgan Chase Bank NA, London	17,583,575	18,012,234	17,583,575	18,012,234			
	JP Morgan Chase Bank NA, Sydney	1,247,781	1,538,908	1,247,781	1,538,908			
	JP Morgan Chase Bank, USA	171,490,303	-	171,490,303	-			
	JP Morgan Chase Bank, Germany	-	42,066,560	-	42,066,560			
	Mashreqbank, USA	13,347,825	21,091,674	13,347,825	21,091,674			
	Mashreqbank, UAE	1,869,487	775,084	1,869,487	775,084			
	Nepal Bangladesh Bank Limited, Nepal	5,892,312	3,740,149	5,892,312	3,740,149			
	MCB Bank Limited, Pakistan	65,556,365	67,295,868	65,556,365	67,295,868			
	Nordea Bank, Norway	233,069	431,823	233,069	431,823			
	Standard Chartered Bank, Srilanka	12,030,172	3,540,554	12,030,172	3,540,554			
	Standard Chartered Bank, India	73,587,539	46,505,854	73,587,539	46,505,854			
	Standard Chartered Bank, USA	95,419,763	172,269,373	95,419,763	172,269,373			
	Standard Chartered Bank,Singapore	7,247,338	1,851,198	7,247,338	1,851,198			
	Standard Chartered Bank, Germany	-	8,841,771	-	8,841,771			
	Zuercher Kantonal Bank, Zurich, Switzerland	1,247,680	2,622,841	1,247,680	2,622,841			

Details of Foreign currency amounts and exchange rates are presented in 'Annexure-B'

592.673.581

36.920.843

681.803.306

190.752.909

<u>1,527,361,769</u> 664,331,925 <u>1,264,597,790</u> 558,299,302

With Eastern Bank Limited	(eliminated as in	tra group balance
EBL Securities Limited	135,945,912	97,798,028
EBL Investments Limited	68,645,978	198,073,393
EBL Finance (HK) Limited	329,909,602	575,770,684
EBL Asset Management Limited	36,920,843	190,752,909
	571,422,335	1,062,395,014
With other banks & NBFIs		
Banks	615,594,869	390,139,804
NBFIs	-	-
	615,594,869	390,139,804
Total	1,187,017,204	1,452,534,818

EBL Securities Limited EBL Investments Limited 68,645,978

EBL Finance (HK) Limited

Total	16,885,457,329	13,393,287,483
Less: Inter company elimination	(571,250,154)	(1,062,395,012)
	17,456,707,483	14,455,682,495
Limited		

				4	Amount in BDT
	W-4	Consoli	dated	Ban	k
	Notes	2021	2020	2021	2020
Money at call and s	hort notice				
Banks		1,083,200,000	60,000,000	1,083,200,000	60,000,000
NBFI		490,000,000	-	490,000,000	_
		1,573,200,000	60,000,000	1,573,200,000	60,000,000

Accounting policy:

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 subsequent clarifications on 28 January 2009. Inv government treasury securities are subsequently measured either at cost or market value less any recoverable cost. Details are given below:

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.

These are investments primarily held for selling or trading. After initial recognition, investi 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

REPO and reverse REPO:

Transactions of REPO and reverse REPO are made following DOS circular no. 6 dated 15 July Transactions or nery one reverse har or are made following box decision. A state of the state of 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 corp. bonds, ZCB, Perp. Bonds, debentures, pref. shares 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 (i.e. interest, profit, gain or dividend) is recognized to profit and loss account on accrual basis as per IFRS and Bangladesh Bank guideline.

Investments - Initial recognition and subsequent measurement at a glance Investments are stated as per following bases:

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	Cost	Cost	At realizable value. Unrealised loss to profit and loss account.
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 Asset Value (NAV)	Provision for unrealised loss to profit and loss account but no unrealised gain booking.
Mutual fund (closed-end) *	Cost	Lower of cost or (higher of market value or 85% of NAV)	Provision for unrealised loss (net) to profit and loss account but no unrealised gain booking.
Unit fund (open-end) *	Cost	Lower of cost or 95% of NAV	Provision for unrealised loss (net) to profit and loss account but no unrealised gain booking.
Prize bonds	Cost	Cost	None

* Provision for shares against unrealised loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 & unit funds (open-end) as per DOS circular letter no. 10 dated 28 June

	N-4	Conso	lidated	Ва	nk
	Notes	2021	2020	2021	2020
Details of investr	nents				
Government	6.1	41,229,430,813	50,517,783,114	41,229,430,813	50,517,783,114
Others	6.2	27,671,579,018	15,498,577,951	25,423,718,052	13,431,621,587
		68,901,009,831	66,016,361,065	66,653,148,865	63,949,404,701

Eastern Bank Limited (Parent) 66,653,148,864 63,949,404,702 1,968,342,867 1,855,796,095 EBL Securities Limited EBL Investments Limited 206,342,594 113,114,533 EBL Asset Management 73,175,505 98,045,736 68,901,009,831 66,016,361,065

68,901,009,831 66,016,361,065 Government (In 6.1.1 41,224,733,913 41,767,135,114 41,224,733,913 41,767,135,114 41,224,733,913 41,767,135,114 Treasury Bills

		41,229,430,813	50,517,783,114	41,229,430,813	50,517,783,11
6.1.1	Treasury Bonds				
	Held for Trading (HFT)	-	11,536,342,253	-	11,536,342,25
	Held to Maturity (HTM)	41.224.733.913	30.230.792.862	41.224.733.913	30.230.792.86

3,129,500

6.1.1.a 41,224,733,913 41,767,135,114 41,224,733,913 41,767,135,114 6.1.1.a Treasury Bonds (Tenor wise holding)

Less: Inter company

Prize Bonds

	41,224,733,913	41,767,135,114	41,224,733,913	41,767,135,114
20- year Treasury bonds	4,069,576,635	1,468,788,929	4,069,576,635	1,468,788,929
15- year Treasury bonds	9,085,106,634	3,140,909,791	9,085,106,634	3,140,909,791
10- year Treasury bonds	27,658,406,014	28,461,863,277	27,658,406,014	28,461,863,277
5- year Treasury bonds	411,644,631	4,413,008,905	411,644,631	4,413,008,905
2- year Treasury bonds	-	4,282,564,213	-	4,282,564,213
Unencumbered				

Disclosure on REPO and Reverse Repo transactions is made in 'Annexure- D' 6.2 Others (Investment in securities other than govt)

	(issued by other banks) Perpetual Bond Zero Coupon Bond Preference Shares	6.2.1	10,420,000,000 5,000,000,000 553,609,362 4.190,000,000	8,310,000,000 - 493,202,676	10,420,000,000 5,000,000,000 553,609,362 4,190,000,000	8,310,000,000 - 493,202,676
	Ordinary Shares Ordinary Shares & Mutual Funds (MFs)-(Quoted and Unquoted)	6.2.2	6,507,969,656 27,671,579,018	5,695,375,275 15,498,577,951	4,260,108,690	3,628,418,911 13,431,621,587
	2.1 Subordinated bonds (issued by other banks)					
5.2.1	Subordinated bonds	issued	by other banks)			
5.2.1	Subordinated bonds United Commercial Baseline Subordinated Bonds		1,100,000,000	1,200,000,000	1,100,000,000	1,200,000,000
5.2.1	United Commercial B	ank		1,200,000,000	1,100,000,000	1,200,000,000

Standard Bank 300,000,000 400,000,000 300,000,000 400,000,000 SEBL Subordinated Bond IBBL Subordinated Bond 1,000,000,000 1,000,000,000 Trust Bank Subordinated Bond 1,000,000,000 1,000,000,000 1,000,000,000 1,000,000,000 10,420,000,000 8,310,000,000 10,420,000,000 8,310,000,000

6.2.2 Ordinary Shares & MFs (Quoted and Unquoted) - at cost

Quoted shares & MFs				
Quoted shares (sector wise)				
Banks	1,847,244,658	1,011,261,727	1,280,639,235	634,523,448
NBFIs	643,966,384	943,226,904	166,844,524	305,665,806
Insurance	644,092,979	28,142,966	220,044,982	9,159,814
Cement & Ceramics	28,157,706	3,449,440	23,406,734	3,449,440
Engineering	97,099,626	384,885,456	52,189,251	242,196,541
Food & Allied	572,385,327	179,581,180	562,723,255	179,581,180
Fuel & Power	346,573,484	960,794,858	203,034,613	693,583,079
Pharmaceuticals & Chemicals	870,397,769	615,187,054	614,188,571	265,020,751
Textile	127,726,872	69,945,252	27,927,711	69,945,252
Others	284,959,389	407,618,059	156,604,692	239,380,251
	5,462,604,194	4,604,092,896	3,307,603,568	2,642,505,562

Iotat Quoteu Shares & MFS	0,330,312,846	0,040,078,805	4,103,312,220	3,331,622,441
Total Quoted shares & MFs	875,708,653 6.338,312,846	919,485,910 5.523.578.805	875,708,653 4.183.312.220	909,116,880
Other Mutual Funds	30,000,000	65,365,059	30,000,000	63,408,228
First Bangladesh Fixed Income Fund	698,580,237	705,311,257	698,580,237	698,580,237
EBL NRB Mutual Fund	133,311,883	134,993,062	133,311,883	133,311,883
EBL First Mutual Fund	13,816,533	13,816,532	13,816,533	13,816,532
EBL Sponsored MFs:				
Mutual Funds:				
	5,462,604,194	4,604,092,896	3,307,603,568	2,642,505,562
Others	284,959,389	407,618,059	156,604,692	239,380,251
Textile	127,726,872	69,945,252	27,927,711	69,945,252
Pharmaceuticals & Chemicals	870,397,769	615,187,054	614,188,571	265,020,751

Total Ordinary Shares & MFs (Quoted and Unquoted)	6,507,969,656	5,695,375,275	4,260,108,690	3,628,418,911
	169,656,810	171,796,470	76,796,470	76,796,470
Unit Fund	95,000,000	95,000,000	45,000,000	45,000,000
Snares	74,606,810	76,796,470	31,/96,4/0	31,/96,4/0

Quoted Shares & MFs:				
Banks	1,819,927,481	832,657,992	1,298,698,168	533,459,821
NBFIs	662,002,058	849,956,882	159,200,000	305,722,381
Insurance	658,719,217	24,310,026	221,174,602	4,667,840
Cement & Ceramics	26,196,000	997,873	22,200,000	997,873
Engineering	71,497,549	199,656,530	38,440,800	129,565,303
Food & Allied	488,508,689	118,468,234	479,928,089	118,468,234
Fuel & Power	274,027,763	707,492,710	168,224,929	521,846,887

SEPARATE MENTS 2021 (AUDITED)

Caring for people



	8	CC	NSC		ATED	&	SEPARA'	TE.			
	Eastern Bank Ltd. Simple Math®						MENTS 2		AUD	ITEL))
		1 11	. 17 11 1 1		01711	וע	VILITIO	021 ('
		Consol	idated	Ва	Amount in BDT			Consol	idated	Ва	Amount in BDT
	Pharmaceuticals &	2021 763,363,021	2020 483,900,072	2021 550,190,566	2020 207,589,498		Notes Electronics and electrical	2021 6,947,074,382	2020 3,756,582,128	2021 6,947,074,382	2020 3,756,582,128
	Chemicals Textile Others	67,065,259 244,285,520	37,153,101 237,536,005	18,663,867 100,935,000	37,153,101 119,625,091		goods Food and allied industries Consumer finance	15,672,423,545	10,873,444,694 32,827,061,558	15,672,423,545	10,873,444,694
	Mutual Funds/Unit Fund	5,075,592,557 775,793,328	3,492,129,424 823,751,950	3,057,656,021 720,193,328	1,979,096,028 760,527,331		Metal and steel products Pharmaceutical industries Power and fuel	19,137,968,412 4,552,721,588 14,203,762,643	17,487,016,658 2,703,502,985 8,058,035,313	19,137,968,412 4,552,721,588 14,203,762,643	17,487,016,658 2,703,502,985 8,058,035,313
	Total		4,315,881,374				Rubber and plastic industries Readymade garments industry	4,934,701,188	2,799,428,682 36,830,131,190	4,934,701,188	2,799,428,682
	*Lock in status of Shares & M EBL First Mutual Fund (Spons	sor Unit)	8/19/2009	20 Years	8/18/2029		Ship building & breaking industry Sugar and edible oil refinery	10,364,441,265	6,710,289,548 4,873,212,500	10,364,441,265	6,710,289,548 4,873,212,500
	EBL NRB Mutual Fund (Spons First Bangladesh Fixed Income (Sponsor Unit)		5/23/2011 3/19/2012	20 Years 20 Years	5/22/2031 3/18/2032		Transport and e-communication Textile mills	6,137,473,849	5,559,431,577 11,712,847,293	6,137,473,849	5,559,431,577
	10% of all three EBL sponsore				nitially it was 10		Other manufacturing or extractive industries Others		12,777,907,895 11,181,522,423		
6.a.2	years but extended subsequer Remaining maturity grouping		e or prospectus i	ssuea.		7.b.4	Sector - wise concentration of	271,601,663,658	230,545,056,172	269,393,974,212	228,943,862,895
	On demand In not more than one month	4,696,900 400,000,000	3,129,500 4,999,726,000	4,696,900 400,000,000	3,129,500 4,999,726,000		Government sector Public sector	- 38,348,026,660	542,640,062	- 38,348,026,660	542,640,062
	In more than one month but not more than three months In more than three months	2,387,860,966	5,367,150,169	140,000,000	5,342,150,169		Private sector		230,002,416,110 230,545,056,172		
	but not more than one year In more than one year but	6,042,391,434 14,394,942,671	8,514,693,324 18,265,027,314	6,042,391,434 14,394,942,671	6,574,587,329 18,213,176,944	7.b.5	Geographic location-wise co (including bills purchased as		ans and advance	es	
	not more than five years In more than five years		28,866,634,758	45,671,117,859	28,816,634,758		Inside Bangladesh Dhaka Division Chattogram Division		165,780,242,739 50,343,078,450		
7	Loans and advances Accounting policy:						Sylhet Division Rajshahi Division	1,786,366,437 3,879,946,903	1,607,253,725 3,574,734,351	1,786,366,437 3,879,946,903	1,607,253,725 3,574,734,351
	Loans and advances (initial r	_					Khulna Division Rangpur Division Barishal Division	4,121,541,319 753,857,430 408,187,443	3,938,540,896 729,116,147 390,493,592	4,121,541,319 753,857,430 408,187,443	3,938,540,896 729,116,147 390,493,592
	Loans and advances compris payments and are not quoted date when they are originated.	in an active marl	ket. These are re	cognised at gross	s amount on the		Mymensingh Division	521,519,576	492,248,530 226,855,708,431	521,519,576	492,248,530
	recognition as at fair value throat After initial recognition, loans	ough profit and los	ss account or othe	r comprehensive	income.		Outside Bangladesh Bills financed & UPAS (by EBL Finance HK Ltd)	5,147,143,445	3,689,347,741	5,313,927,553	3,985,656,024
	at amortised cost using effect cost of a financial asset is the principal repayments, using	amount at which	n the asset is me	asured at initial	recognition less	7.b.6	Geographic location and bus		230,545,056,172		
	future cash receipts (estimate but not future credit losses) d	es cash flows con	nsidering all con	tractual terms of	the instrument		(including bills purchased and		31-12-2021 Total Bar		
	Loans and advances (classification of loans i.e.	substandard/doi	ubtful/bad-loss,	and Provisioni	ng i.e. general			Corporate &	Retail and SME (S) banking	2021	2020
	provision @ 0.25% to 2% un and @ 0.5% to 1% on certain @ 1% to 2%, and specific pro	off balance-shee	et exposures, spe	ecial general pro	vision Covid-19		Division	Commercial	(including staff)		
	including rescheduled loans and in compliance with BRPI no. 16/2020, BRPD circular no	D Circular no.14/	2012, BRPD circ	ular no. 03/2019	, BRPD circular		Dhaka Division Chattogram Division		13,650,864,721		50,343,078,450
	issued by Bangladesh Bank til under other liabilities as per	me to time. Provis First Schedule o	sions and interes f Bank Company	t suspense are se Act 1991 (as an	eparately shown nendment up to		Sylhet Division Rajshahi Division Khulna Division	54,535,865 2,255,938,201 1,113,623,238	1,624,008,702	1,786,366,437 3,879,946,903 4,121,541,319	1,607,253,725 3,574,734,351 3,938,540,896
	date), instead of netting off wi Rate for loan provisioning:	ith toans. Detaits	or rate for provis	ioning is given b	elow:		Rangpur Division Barishal Division		753,857,430 408,187,443	753,857,430 408,187,443	729,116,147 390,493,592
	Heads General provision on:				Rates of provision		Mymensingh Division Outside Bangladesh	5,313,927,553	521,519,576 - 62,589,715,499	521,519,576 5,313,927,553	
	Unclassified (including SMA) Unclassified (including SMA)			nares etc.	0.25% 2%	7.b.7	Business segment - wise cor	ncentration of loa			220,743,002,073
	Unclassified (including SMA) Unclassified consumer finance			nan housing	1% 2%		(including bills purchased as Corporate banking	166,761,118,461	143,744,965,586		
	finance) Unclassified (including SMA) Short term agri credit and mi		ndvances		1% 1%		Offshore banking Retail and SME (S) banking		25,059,741,722 60,236,067,082		
	Special General Provision: Co Off-balance sheet exposures (e.		collection)		1%-2% 0%-1%		Executives & Staffs	1,822,638,307 271,601,663,658	1,504,281,782 230,545,056,172	1,822,638,307 269,393,974,212	
	Specific provision on: Substandard loans other than Doubtful loans other than sho				20%	7.b.8	Loans and advances (As cate	gorised in CL St	atement)		
	Substandard & doubtful loans Substandard loans CMSME				5% 5%		Continuous loan (CL-2) Consumer Financing (CF)	9,935,560,226	8,891,034,461	6,033,432,813	5,693,188,969
	Doubtful loans CMSME Bad/Loss loans and advances				20% 100%		Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs		6,615,085,022		
	Loans and advances (write-o	en off to the exte					against Shares Other than SMEF, CF, BHs/	748,518,032 17.725.340.322	20,481,631,201		1,300,343,933 20.481.631.201
	in the proximate future, class are maintained as per BRPD of written off partially and without	circular no. 01 da out prior approva	ited 6 February 2 l of the board of	2019. No loans ar directors in com	nd advances are pliance with the		MBs/SDs Demand loan (CL-3)		35,987,750,684		
	said circular. At each reportin off as per Bank's own process	in compliance w	rith BB guideline		ces to be written		Small & Medium Enterprise (SME)	7,009,793,888	7,512,027,973	7,009,793,888	7,512,027,973
	Loans and advances (recover The bank puts continuous effort	ort for recovery fr	om written off lo				Other than SMEF, CF, BHs/ MBs/SDs	120,461,279,567 127,471,073,455	81,775,295,761 89,287,323,734	120,461,279,567 127,471,073,455	
	with Section 28ka of the Bank 01 dated 6 February 2019. The for recovery against written of	e Bank takes nec	essary legal mea	isures against de	efault borrowers		Term loan (CL-4) Consumer Financing		11,927,855,478		
	Adalat Act-2003. Legal cost in and loss account of the bank. However, recovery including						(including staff, other than HF) Housing Financing (HF) Small & Medium Enterprise	5,179,786,295	3,679,858,420	5,179,786,295	3,679,858,420
	recognised in profit and loss a a recovery of BDT 363.27 milli	on from written o	l and on settleme ff loans and adva	nt basis. In 2021	, the bank made		(SME) Other than SMEF, CF, BHs/ MBs/SDs		17,979,028,124 65,553,848,436		
	loss account after netting off v Details of loans and advance		rision.				Short term agri credit and	99,258,460,730	99,140,590,458	99,258,460,730	99,140,590,458
	Loans, cash credits, overdrafts etc. 7.1 Bills purchased and 7.2	231,099,397,244					microcredit (CL-5) Short term agri credit		2,440,043,554 2,440,043,554		
	discounted 7.2	40,502,266,414 271,601,663,658	18,462,037,803 230,545,056,172				Outside Bangladesh Loans, cash credits,		3,689,347,741		
7.a	Consolidated loans and adva Eastern Bank Limited (Parent)						overdrafts etc. Total		230,545,056,172		
	EBL Securities Limited EBL Investments Limited	3,843,972,752 58,154,661	3,070,938,335 126,907,157			7.b.9	Security/ Collateral - wise co (including bills purchased as		ans and advanc	es	
	EBL Finance (HK) Limited EBL Asset Management Limited	5,147,143,445 160,000,000	3,689,347,741				Collateral of movable/ immovable assets Local banks and financial		99,835,957,892		
	Less: Inter company	278,603,245,070 (7,001,581,412)					institutions guarantee Government guarantee	493,256,541	7,759,307,284 542,640,062	493,256,541	542,640,062
7.		271,601,663,658					Export documents Fixed deposit receipts (FDR)- own bank		18,033,434,069 17,612,033,160		
7.1	Loans, cash credits, overdraf Inside Bangladesh						Personal guarantee Other securities		15,936,320,549 70,825,363,156		
	Loans - general Cash credit Overdraft	1,919,846,190	176,093,659,327 1,070,455,565 36,219,247,409	1,919,846,190	1,070,455,565		(Hypothecation charges)	271,601,663,658	230,545,056,172		
	Less: Inter company elimination (with EBLSL	(1,527,653,859)		,555,666,004	,522,701,71/	7.b.10	Classification status of loans Unclassified				
	borrowings) Outside Bangladesh	231,099,397,244	212,083,018,369	228,724,923,690	210,185,516,809		Standard (Excluding Staff Loan) Special Mention Accounts (SMA)	2,028,005,272		2,028,005,272	1,732,991,015
	Overdraft-EBL Finance (HK) Limited	5,313,927,553	3,985,656,024	5,313,927,553	3,985,656,024		Classified Sub-standard		1,032,797,745		1,032,797,745
	Less: Inter company elimination (with borrowing)	(5,313,927,553) 231,099,397,244	(3,985,656,024) 212,083,018,369	234,038,851,242	214,171,172,833		Doubtful Bad/Loss	603,750,578 8,827,088,143 10,356,087,877	287,325,617 5,401,017,883	603,750,578 8,449,675,278	287,325,617 4,906,259,496
7.2	Bills purchased and discount	ted					Executives & Staffs (HR Loan) Total	1,822,638,307		1,822,638,307	1,504,281,781
	Inside Bangladesh Local bills /documents Foreign bills /documents	35,198,112,487 157,010,482	14,644,372,768 128,317,293	35,198,112,487 157,010,482	14,644,372,768 128,317,293		Percentage of Classified Loans & Advances/NPL	3.81%	2.92%	3.70%	2.72%
	Outside Bangladesh	35,355,122,969	14,772,690,062			7.b.10.a	The amount reported above ur outstanding of BDT 301.60 mil has not been reported as clas	lion as at 31-12-2 sified as at year-	021 (BDT 1,225.7) end on the basis	0 million as at 31 of stay order fror	-12-2020) which n the Honorable
	Bills financed & UPAS (by EBL Finance HK Ltd)	5,147,143,445 40,502,266,414	3,689,347,741 18,462,037,803	35,355,122,969	14,772,690,062		High Court Division of the S amount of BDT 67.52 million provision considering all those	upreme Court of (BDT 534.60 mil	Bangladesh. As lion as at 31-12-	at year-end 202	1, an aggregate
7.2.1	Bills purchased and discount				208,452,452	7.b.11	Movement of classified loans	and advances		/ 00/ 7/	7.004
	Within one month In more than one month but	6,639,885,581 13,033,101,015	5,228,882,425	5,095,742,547 10,459,529,292	3,015,273,780		Opening balance Addition during the year Reduction during the year	6,721,141,245 4,577,197,179	8,029,709,761 265,997,505	6,226,382,857 4,577,197,179	7,771,474,876 29,474,002
	less than three months In more than three months but less than six months	10,311,299,863	4,360,678,663	9,281,871,174			(on w/off, rescheduled or adjustment)		(1,574,566,021)		(1,574,566,021)
	Above six months	9,533,018,744 40,502,266,414	1,243,703,807 18,462,037,803	9,533,018,744 35,355,122,969	1,243,703,807 14,772,690,062	7.b.11.b	Closing balance 7.b.11.a Industry- wise concentration of	10,356,087,877	Advances		6,426,382,857
7.a.1	Residual maturity grouping o	of loans and adva	ances (including	bills purchased	& discounted)			20 Taka	21 %		20
	On demand In not more than one month		17,895,121,648 8,610,292,831				Commercial and trading Crops, fisheries & livestocks	3,428,549,897 22,450,986	34.36% 0.22%	2,682,842,715 4,660,572	43.08% 0.07%
	In more than one month but not more than three months In more than three months		33,241,704,040				Electronics & electrical goods Consumer finance Metal & steel products	736,205,446 15,707,749 268,849,864	7.38% 0.16% 2.69%	20,761,549 417,516,122 153,225,168	0.34% 6.70% 2.46%
	but not more than one year In more than one year but		83,874,684,646 70,885,064,817				Readymade garments industry	1,917,049,592	19.21%	327,923,773	5.27%
	not more than five years In more than five years		16,038,188,190	24,901,077,743	16,038,188,190		Ship breaking industry Sugar, edible oil refinery & food processing	2,730,261,160 51,857,659	27.36% 0.52%	1,856,012,830 101,758,719	29.88% 1.63%

	Classification of loans i.e. provision @ 0.25% to 2% u and @ 0.5% to 1% on certain	nder different ca	ategories on un	classified loans	(standard/SMA)			Corporate & Commercial	banking (including	2021	2020
	@ 1% to 2%, and specific pro including rescheduled loans	vision @ 5% to 1 are made on the	00% on sub-star basis of quarter	ndard/doubtful/b -end review by t	ad-loss account he management		Division Dhaka Division	159,083,549,897	staff) // 891 528 974	199,975,078,873	163 882 7/1 179
	and in compliance with BRP no. 16/2020, BRPD circular n	o. 19/2021 and s	ubsequent BRPD	circulars and ci	rcular letters as		Chattogram Division Sylhet Division	38,982,683,958	13,650,864,721	52,633,548,679 1,786,366,437	50,343,078,450
	issued by Bangladesh Bank ti under other liabilities as per date), instead of netting off w.	First Schedule of	f Bank Company	7 Act 1991 (as ar	nendment up to		Rajshahi Division Khulna Division	2,255,938,201	1,624,008,702	3,879,946,903 4,121,541,319	3,574,734,351
	Rate for loan provisioning:	in tours. Details	or rate for provid	ioning to given a			Rangpur Division Barishal Division	-	753,857,430 408,187,443	753,857,430 408,187,443	729,116,147 390,493,592
	Heads				Rates of provision		Mymensingh Division Outside Bangladesh	5,313,927,553	521,519,576	521,519,576 5,313,927,553	
	General provision on: Unclassified (including SMA)				0.25%					269,393,974,212	228,943,862,895
	Unclassified (including SMA) Unclassified (including SMA)	loans for housing	g finance		2% 1%	7.b.7	Business segment - wise cor (including bills purchased as		ins and advance	S	
	Unclassified consumer finance finance)			han housing	2% 1%		Corporate banking Offshore banking			168,455,556,428 38,348,702,284	
	Unclassified (including SMA) Short term agri credit and mi Special General Provision: Co	cro credit	advances		1% 1% 1%-2%		Retail and SME (S) banking			60,767,077,192	
	Off-balance sheet exposures (e Specific provision on:		collection)		0%-1%		Executives & Staffs	1,822,638,307 271,601,663,658	1,504,281,782 230,545,056,172	1,822,638,307 269,393,974,212	1,504,281,782 228,943,862,895
	Substandard loans other than Doubtful loans other than sho				20% 50%	7.b.8	Loans and advances (As cate Inside Bangladesh	gorised in CL Sta	atement)		
	Substandard & doubtful loans Substandard loans CMSME	s short term agri	credit and micro	credit	5% 5%		Continuous loan (CL-2) Consumer Financing (CF)	9,935,560,226	8,891,034,461	6,033,432,813	5,693,188,969
	Doubtful loans CMSME Bad/Loss loans and advances	3			20% 100%		Small & Medium Enterprise (SME)			7,536,698,412	
	Loans and advances (write-o						Loans to BHs/MBs/SDs against Shares	748,518,032	-	2,276,171,891	1,300,343,933
	Loans and advance are writt in the proximate future, class are maintained as per BRPD	sified as bad/ los	s for 3 years at a	stretch, and ade	quate provision		Other than SMEF, CF, BHs/ MBs/SDs			17,725,340,322 33,571,643,438	
	written off partially and withe said circular. At each reportir	out prior approva	l of the board of	directors in com	pliance with the		Demand loan (CL-3) Small & Medium Enterprise				34,070,247,125
	off as per Bank's own process Loans and advances (recover			i			(SME) Other than SMEF, CF, BHs/	7,009,793,888			7,512,027,973
	The bank puts continuous eff	ort for recovery fr	om written off lo				MBs/SDs	120,461,279,567 127,471,073,455		120,461,279,567 127,471,073,455	81,775,295,761 89,287,323,734
	with Section 28ka of the Bank 01 dated 6 February 2019. Th for recovery against written of	e Bank takes nec	essary legal mea	asures against de	efault borrowers		Term loan (CL-4) Consumer Financing	11 647 581 561	11 927 855 478	11,647,581,561	11 927 855 478
	Adalat Act-2003. Legal cost is and loss account of the bank.	ncurred against t					(including staff, other than HF) Housing Financing (HF)			5,179,786,295	
	However, recovery including recognised in profit and loss a	account as earned	d and on settleme	ent basis. In 2021	, the bank made		Small & Medium Enterprise (SME)	18,071,850,587	17,979,028,124	18,071,850,587	17,979,028,124
	a recovery of BDT 363.27 milli loss account after netting off			ances and preser	ited in profit and		Other than SMEF, CF, BHs/ MBs/SDs			64,359,242,287 99,258,460,730	
	Details of loans and advance Loans, cash credits,		242 222 242 242	00/ 000 054 0/0	04 / 454 450 000		Short term agri credit and microcredit (CL-5)	,,,,	,,	,,	,,,
	overdrafts etc. Bills purchased and 7.2			234,038,851,242 35,355,122,969			Short term agri credit	3,778,869,036 3,778,869,036		3,778,869,036 3,778,869,036	2,440,043,554 2,440,043,554
	discounted 7.2				228,943,862,895		Outside Bangladesh Loans, cash credits,	5 147 143 445	3 489 347 741	5,313,927,553	3 985 454 024
7.a	Consolidated loans and adva Eastern Bank Limited (Parent)						overdrafts etc. Total			269,393,974,211	
	EBL Securities Limited EBL Investments Limited		3,070,938,335			7.b.9	Security/ Collateral - wise co (including bills purchased as		ans and advanc	es	
	EBL Finance (HK) Limited EBL Asset Management	5,147,143,445	3,689,347,741				Collateral of movable/ immovable assets	95,109,167,938	99,835,957,892	95,109,167,938	99,835,957,892
	Limited	160,000,000 278,603,245,070	235,831,056,128				Local banks and financial institutions guarantee	9,441,042,660	7,759,307,284	4,293,899,215	4,069,959,543
	Less: Inter company elimination	(7,001,581,412)	(5,285,999,956)				Government guarantee Export documents	493,256,541 21,801,145,016	542,640,062 18,033,434,069	493,256,541 21,801,145,016	542,640,062 18,033,434,069
7.1	Total Loans, cash credits, overdrai	271,601,663,658	230,545,056,172				Fixed deposit receipts (FDR)- own bank	29,362,255,204	17,612,033,160	29,362,255,204	17,612,033,160
	Inside Bangladesh						Personal guarantee Other securities			15,635,419,349 102,698,830,949	
	Loans - general Cash credit	1,919,846,190	1,070,455,565		1,070,455,565		(Hypothecation charges)			269,393,974,212	
	Overdraft Less: Inter company elimination (with EBLSL	35,555,793,477		31,653,666,064	33,021,401,917	7.b.10	Classification status of loans	and advances			
	borrowings)		212,083,018,369	228.724.923.690	210.185.516.809		Unclassified Standard (Excluding Staff Loan) Special Mention Accounts (SMA)				219,480,207,242 1,732,991,015
	Outside Bangladesh Overdraft-EBL Finance (HK)				2005 /5/ 00/		Classified			257,592,660,892	
	Limited Less: Inter company	5,313,927,553 (5,313,927,553)	3,985,656,024	5,313,927,553	3,985,656,024		Sub-standard Doubtful	925,249,156 603,750,578	1,032,797,745 287,325,617	925,249,156 603,750,578	1,032,797,745 287,325,617
	elimination (with borrowing)			234,038,851,242	214,171,172,833		Bad/Loss	8,827,088,143 10,356,087,877	5,401,017,883	8,449,675,278 9,978,675,012	4,906,259,496
7.2	Bills purchased and discoun Inside Bangladesh	ted					Executives & Staffs (HR Loan) Total	1,822,638,307 271,601,663,658	1,504,281,781 230,545,056,171	1,822,638,307 269,393,974,211	1,504,281,781 228,943,862,895
	Local bills /documents Foreign bills /documents	35,198,112,487 157,010,482	14,644,372,768 128,317,293	35,198,112,487 157,010,482	14,644,372,768 128.317.293		Percentage of Classified Loans & Advances/NPL	3.81%	2.92%	3.70%	2.72%
	Outside Bangladesh			35,355,122,969		7.b.10.a	The amount reported above ur outstanding of BDT 301.60 mil	lion as at 31-12-2	021 (BDT 1,225.7	0 million as at 31	-12-2020) which
	Bills financed & UPAS (by EBL Finance HK Ltd)	5,147,143,445	3,689,347,741	-	-		has not been reported as clas High Court Division of the S	upreme Court of	Bangladesh. As	at year-end 202	1, an aggregate
721	Bills purchased and discoun				14,772,690,062		amount of BDT 67.52 million provision considering all those	e customers as ba		2020) has been	kept as specific
	On demand	984,961,212	208,452,452	984,961,212	208,452,452	7.b.11	Movement of classified loans Opening balance	6,721,141,245	8,029,709,761	6,226,382,857	7,771,474,876
	Within one month In more than one month but	6,639,885,581 13.033.101.015	5,228,882,425 7,420,320,455	5,095,742,547 10,459,529,292	3,015,273,780 6,682,450,907		Addition during the year Reduction during the year	4,577,197,179	265,997,505	4,577,197,179	29,474,002
	less than three months In more than three months	10,311,299,863	4,360,678,663	9,281,871,174			(on w/off, rescheduled or adjustment)		(1,574,566,021)		(1,574,566,021)
	but less than six months Above six months	9,533,018,744	1,243,703,807	9,533,018,744		7.b.11.b	Closing balance 7.b.11.a Industry- wise concentration of	10,356,087,877 Classified Loans &		9,978,675,012	6,226,382,857
7.a.1	Residual maturity grouping							20	Bank	(Solo)	20
	Receivable On demand	7,312,228,100	17,895,121,648	7,312,228,100	17,895,121,648		Commercial and trading	Taka 3,428,549,897	% 34.36%	Taka 2,682,842,715	% 43.08%
	In not more than one month In more than one month but			17,313,129,012 40,792,915,893			Crops, fisheries & livestocks Electronics & electrical goods	22,450,986 736,205,446	0.22% 7.38%	4,660,572 20,761,549	0.07% 0.34%
	not more than three months In more than three months but not more than one year			117,907,496,510			Consumer finance Metal & steel products	15,707,749 268,849,864	0.16% 2.69%	417,516,122 153,225,168	6.70% 2.46%
	but not more than one year In more than one year but not more than five years			61,167,126,953			Readymade garments industry	1,917,049,592	19.21%	327,923,773	5.27% 29.88%
	In more than five years				16,038,188,190 228,943,862,895		Ship breaking industry Sugar, edible oil refinery & food processing	2,730,261,160 51,857,659	27.36% 0.52%	1,856,012,830 101,758,719	29.88% 1.63%
7.a.2	As per BRPD circular no. 04 d	ated 04 January 2	2021 and BRPD c	ircular letter no.	35 dated 06 July		Transport & ecommunication Textile mills	117,110,122 50,950,467	1.17% 0.51%	95,934,563 1,341,963	1.54% 0.02%
	2021, in order to validate fina relationship of Corporate Bar with DVS (Document Verificat	nking, the Bank h	as verified DVC	mentioned in au	idited financials		Others	639,682,070 9,978,675,012	6.41%	564,404,884 6,226,382,857	9.06% 100%
7.b	of Bangladesh) for 100% case	s and has preser	ved with loan file	e accordingly.	umamo	7.b.12	Particulars of loans and advan				
	Loans and advances on the Loans and advances to Direct	_					i) Debts considered good in respect of which the bank is	255,965,569,805	214,447,959,263	253,757,880,359	212,846,765,986
	Advance to Directors and	41,445	-	41,445	-		fully secured ii) Debts considered good for which the bank holds				
	their allied concerns			11,714,836	12,674,505		for which the bank holds no other security than the debtor's personal security	6,033,427,378	5,692,830,164	6,033,427,378	5,692,830,164
	their allied concerns Advances to Managing Director & CEO	11,714,836	12,674,505				iii) Debts considered good				
	Advances to Managing Director & CEO Advances to other executives and staffs	11,714,836 1,810,923,471	12,674,505 1,491,607,277	1,810,923,471	1,491,607,277						
	Advances to Managing Director & CEO Advances to other executives and staffs Advances to customers (Group wise)	1,810,923,471 217,205,902,431	1,491,607,277 175,975,750,411	214,998,212,985	174,374,557,134		and secured by the personal security of one or more	9.601.991.971	10.404.266.743	9.601.991.971	10.404.266.743
	Advances to Managing Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172	214,998,212,985 52,573,081,475 269,393,974,212	174,374,557,134 53,065,023,980 228,943,862,895		security of one or more parties in addition to the personal security of the	9,601,991,971	10,404,266,743	9,601,991,971	10,404,266,743
	Advances to Managing Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans external points)	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 inded to any custo	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172	214,998,212,985 52,573,081,475 269,393,974,212 10% of the Bank's	174,374,557,134 53,065,023,980 228,943,862,895 total capital)		security of one or more parties in addition to the	9,601,991,971	10,404,266,743	9,601,991,971	10,404,266,743
	Advances to Managing Director & CEO Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans extermediate of Customers (Number of	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 inded to any custo	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172	214,998,212,985 52,573,081,475 269,393,974,212	174,374,557,134 53,065,023,980 228,943,862,895		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely	-	-	9,601,991,971	
	Advances to Managing Director & CEO Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial toans and advances *Total Loans and Advances (I) Number of Customers Classified amount thereon *This amount represents total	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 inded to any custo 8DT million)	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1	214,998,212,985 52,573,081,475 269,393,974,212 10% of the Bank's 116,449 22 - g funded and nor	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified: for which no provision is created. v) Debts due by directors or officers of the bank	-	-	-	
7.b.2	Advances to Managing Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans exte *Total Loans and Advances (I Number of Customers Classified amount thereon This amount represents tot facilities) to each customer ecapital of the bank as at 31 D	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 anded to any custom and advanceeding BDT 3,5 ecember 2021.	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1	214,998,212,985 52,573,081,475 269,393,974,212 10% of the Bank's 116,449 22 2 g funded and nor ich is equivalent	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified; for which no provision is created. v) Debts due by directors or officers of the bank or any of them ei	271,600,989,154	230,545,056,171	-	228,943,862,894
7.b.2	Advances to Managing Director & CEO Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans exte * Total Loans and Advances (I Number of Customers Classified amount thereon This amount represents tot facilities) to each customer eyes of the control of the cont	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 mded to any custom of the company custom of the c	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1 nices (comprising 67,40 million whences (including because of the compression of the c	214,998,212,985 52,573,081,475 269,393,974,212 00% of the Bank's 116,449 22 g funded and norich is equivalent tills purchased ar	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 1 funded to 10% of total ad discounted)		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified; for which no provision is created. v) Debts due by directors or officers of the bank or any of them ei	271,600,989,154	230,545,056,171	269,393,299,708	228,943,862,894
7.b.2	Advances to Managing Director & CEO Advances to their executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans exte * Total Loans and Advances (Number of Customers Classified amount thereon * This amount represents tot facilities) to each customer ecapital of the bank as at 31 D Industry-wise concentration of Agri and micro credit through NGO Commercial and trading	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 anded to any customer and advanceeding BDT 3,5 ecember 2021. If loans and advanceeding BDT 3,5 ecember 2021. 19,174,907,218 31,896,939,865	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1 nnces (comprising 67,40 million what including b 14,219,286,426 30,669,916,120	214,998,212,985 52,573,081,475 269,393,974,212 .0% of the Bank's 116,449 22 - g funded and nor ich is equivalent ills purchased ar 19,174,907,218 31,896,939,865	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 - 1 funded to 10% of total ad discounted) 14,219,286,426 30,669,916,120		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified, for which no provision is created. v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons. vi) Debts due by companies and firms in which the directors of the bank have	271,600,989,154	230,545,056,171	269,393,299,708	228,943,862,894
7.b.2	Advances to Managing Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances Large loan details (Loans exte *Total Loans and Advances (I Number of Customers Classified amount thereon *This amount represents totalicities) to each customer exapital of the bank as at 31 D Industry-wise concentration of the construction o	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 mded to any custom and advanceeding BDT 3,5 ecember 2021. 19,174,907,218 31,886,939,865 10,967,738,014 3,872,666,033	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1 nces (comprising 57.40 million when the second of	214,998,212,985 52,573,081,475 269,373,974,212 0% of the Bank's 116,449 22 g funded and nor ich is equivalent ills purchased ar 19,174,907,218 31,896,939,865 10,967,738,014 3,872,666,033	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 1 funded to 10% of total and discounted) 14,219,286,426 30,669,916,120 8,789,387,758 3,666,702,809		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified; for which no provision is created. v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons. vi) Debts due by companies and firms in which the directors of the bank have interests as directors, partners or managing	271,600,989,154	230,545,056,171	269,393,299,708	228,943,862,894
7.b.2	Advances to Managing Director & CEO Director & CEO Advances to other executives and staffs Advances to customers (Group wise) Industrial loans and advances * Total Loans and Advances (I) Number of Customers Classified amount thereon * This amount represents tot facilities) to each customer ecapital of the bank as at 31 D Industry-wise concentration of Agri and micro credit through NGO Commercial and trading Construction	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 anded to any custo all loans and adva cceeding BDT 3,5 ecember 2021. If loans and adva 19,174,907,218 31,896,939,865 10,967,738,014 3,892,666,033 3,590,702,695	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 where exceeding 1 10,400 million wh 10,4219,286,426 30,669,916,120 8,789,387,758 3,666,702,809 3,824,905,455	214,998,212,985 52,573,081,475 269,393,974,212 .0% of the Bank's 116,449 22 g funded and nor nor ich is equivalent ills purchased ar 19,174,907,218 31,896,939,865 10,967,738,014 3,892,666,033 3,590,702,695	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 - n funded to 10% of total ad discounted) 14,219,286,426 30,669,916,120 8,789,387,758 3,666,702,809 3,824,905,455		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified; for which no provision is created. v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons. vi) Debts due by companies and firms in which the directors of the bank have interests as directors,	271,600,989,154	230,545,056,171	269,393,299,708	228,943,862,894
7.b.2 7.b.3	Advances to Managing Director & CEO Advances to their executives and staffs Advances to customers (Group wise) Industrial loans and advances Industrial loans and Advances (Industrial loans and Industrial loans and Industr	1,810,923,471 217,205,902,431 52,573,081,475 271,601,663,658 anded to any custo all loans and adva cceeding BDT 3,5 ecember 2021. If loans and adva 19,174,907,218 31,896,939,865 10,967,738,014 3,892,666,033 3,590,702,695 740,622,727	1,491,607,277 175,975,750,411 53,065,023,980 230,545,056,172 omer exceeding 1 nnces (comprising 67,40 million wh nnces (including b 14,219,286,426 30,669,916,120 8,789,387,758 3,666,702,809 3,824,905,455 1,224,443,160	214,998,212,985 52,573,081,475 269,393,974,212 .0% of the Bank's 116,449 22 g funded and norich is equivalent ills purchased ar 19,174,907,218 31,896,939,865 10,967,738,014 3,892,666,033 3,590,702,695 740,622,727	174,374,557,134 53,065,023,980 228,943,862,895 total capital) 80,388 17 a funded to 10% of total ad discounted) 14,219,286,426 30,669,916,120 8,789,387,758 3,666,702,809 3,824,905,455 1,224,443,160		security of one or more parties in addition to the personal security of the debtors. iv) Debts adversely classified: for which no provision is created. v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons. vi) Debts due by companies and firms in which the directors of the bank have interests as directors, partners or managing agent or in case of private	271,600,989,154	230,545,056,171	269,393,299,708	228,943,862,894

	Consol	lidated	Amount in BDT Bank			
Notes	2021	2020	2021	2020		
vii) Maximum total amount						
of advances, including						
temporary advances						
made at any time during the period to directors or	1.822.638.307	1.504.281.781	1.822.638.307	1.504.281.781		
managers or officers of the	1,822,638,307	1,504,281,781	1,822,638,307	1,504,281,781		
bank or any of them either						
severally or jointly with any						
other persons.						
viii) Maximum total amount						
of advances, including						
temporary advances,						
granted during the period to the companies or firms						
in which the directors of	_	_	_			
the bank have interests						
as directors, partners or						
managing agents or, in case						
of private companies as						
members .						
ix) Due from other	-	-	-			
banking companies						
x) Information in respect of classified loans and						
advances		-		•		
a) Classified loans for which						
interest/profit not credited	10,356,087,877	6,721,141,245	9,978,675,012	6,226,382,857		
to income						
(i) (Decrease)/Increase of	2,018,656,053	1.490.560.665	2,018,656,053	1.490.560.665		
provision (specific)	2,010,000,000	1,470,300,003	2,010,030,033	1,470,500,000		
(ii) Amount of loans	134,742,880	-	134,742,880			
written of						
iii) Amount recovered from	363.274.439	725,759,332	363,274,439	725.759.332		
loans written off	303,274,439	/20,/07,332	303,274,439	/ 40,/07,332		
b) Amount of provision kept						
against loans classified as	6,675,395,795	5,509,438,624	6,376,784,113	5,489,323,606		
bad/loss	.,,.,,,,,,	-,,0,024	2,2.2,704,210	-, , 525,500		
c) Amount of interest						
creditable to the interest	2,939,008,519	2,425,163,343	2,750,794,589	2,233,375,188		
suspense account						
xi) Cumulative amount of						
written off loans:						
Opening Balance	13,465,399,498	13,465,399,498	13,465,399,498	13,465,399,498		
Amount written off						
during the year:	4/4 000 505		400 / 55 400			
Principal amount	141,072,535	-	122,477,188			
Interest suspense	13,786,659		12,265,692			
Balance of written off loans and advances	13,620,258,692	13,465,399,498	13,600,142,378	13,465,399,498		
and duvanions						
There was no loan written off	in the year 2020					
Cumulative amount of						
recovery from written off	4.295.442 314	3,932,167,877	4.295.442 314	3.932.167.877		
loans (including BCCI loans)	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,20,,077	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,20,,077		
Cumulative amount of						
written off loans for which						
law suits have been filed	15,754,488,554	15,618,345,039	15,754,488,555	15,618,345,040		
(note 7.b.14.1)						
Cumulative amount						
of surritton off loons						
(including legal and						
		15 410 975 090	15 410 3/5 0/0	15 410 3/5 0/7		
other charges)	15 419 375 030		10,010,340,040	10,010,345,U41		
other charges) Opening balance	15,618,345,039	10,010,040,007	124 1/2 515			
other charges) Opening balance During the year	136,143,515		136,143,515	15 419 345 040		
other charges) Opening balance During the year Closing balance	136,143,515 15,754,488,554	15,618,345,039	15,754,488,555			
other charges) Opening balance During the year Closing balance	136,143,515 15,754,488,554	15,618,345,039	15,754,488,555			
other charges) Opening balance During the year Closing balance Cumulative number of writte	136,143,515 15,754,488,554	15,618,345,039	15,754,488,555			
other charges) Opening balance During the year Closing balance Cumulative number of writte Opening balance During the year	136,143,515 15,754,488,554	15,618,345,039	15,754,488,555 th lawsuits have	been filed		
other charges) Opening balance During the year Closing balance Cumulative number of writte Opening balance	136,143,515 15,754,488,554	15,618,345,039	15,754,488,555 th lawsuits have 8,173	been filed		

Fixed assets including land, building, furniture and fixtures Accounting policy:

Fixed assets (other than lease items)

The group applies IAS 16 'Property, plant and equipment' for its own assets which are held for current and future use in the business and are expected to be used for more than one year.

Recognition and measurement

Fixed assets except land are stated at cost less accumulated depreciation as per IAS 16. Land is recognised at cost at the time of acquisition and subsequently measured at revalued amount which is the fair value at the time of revaluation done by independent valuer and any increase (by netting of decrease of value within same class) on revaluation is shown as equity component until the asset is disposed off.

The cost of an item of fixed assets is recognised as an asset if it is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured

its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates.

any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. the initial estimate of the cost of dismantling and removing the item and restoring the

Depreciation is charged at the rates stated below on all the items of fixed assets on the basis of estimated useful lives as determined in the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Charging depreciation commences from the month of acquisition (for full month) and ceases in the month when the assets are disposed. No depreciation is charged on capital work in progress until the usage of the assets

The rates and useful lives at which fixed assets are depreciated for current and comparative

Assets Category	Estimated useful lives (Years)	Rate of depreciation/ amortisation per annum		
Building	40	2.5%		
Furniture and Fixture	10	10.00%		
Machineries and equipment	5	20.00%		
Electromechanical equipment	20	5.00%		
Digital banking equipment	8	12.50%		
Computer and network equipment	5	20.00%		
Vehicles	5	20.00%		
Software	5	20.00%		

Capital work in progress

Costs incurred for software development, licensing and implementation; hardware upgradation, construction costs incurred as capital expenditures are recognised as capital work in progress as per IAS 16, until the development or implementation work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation/amortisation of the asset is charged from the date of its intended use.

The carrying amount of an item of fixed assets is derecognised on disposal or when no

Derecognition of fixed assets

future economic benefits are expected from its use or disposal. The gain or loss arising from derecognition of an item of fixed assets is recorded in profit and loss account when the item

Intangible assets

Intangible asset is an identifiable non-monetary asset without physical substance. The Group classifies its intangible assets as per IAS 38 Intangible assets' which comprises the value of all licensed computer software including core banking software of the Bank, cards management software, cheque processing software (i.e. BEFTN), software of subsidiaries and other integrated customised software for call centre, ATM service, Finance and HR operations i.e. PMS, FAR, HBMS_BMS_etc.

Recognition, subsequent expenditure and measurement

The Group recognises an intangible asset if it is probable that future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with IAS 38 Intangible Assets'. The Group does not have any intangible assets with indefinite useful lives.

Subsequent expenditure on intangible asset of the Group is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates; otherwise is charged as expense when incurred. Core banking software of EBL

The core banking software used by EBL (not by subsidiaries) represents the value of application software licensed for the use of the Bank. The value of the software is carried at cost less accumulated amortisation. Initial cost comprises license fees paid at the time of purchase and other directly attributable costs incurred for customising the software for its intended use. The value of the software is amortised using the straight line method over the estimated useful life of 5 (five) years commencing from the month when the application of the software is made available for use

As per IFRS 16 'Leases', the bank has made recognition, measurement and disclosure in the

icial statements-2021 both as Lessee and Lessor from the date of commencement or 01 January 2019 (date of initial application), whichever is later

Bank as lessee

if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the bank considers the contract as a lease contract.

The bank as a lessee applies a single recognition and measurement approach for all leases, except for short-term leases, or, and lease of low value assets. The bank recognises lease liabilities to make lease payment and right-of-use (ROU) assets representing the right to use the underlying assets.

If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the bank considers the lease period as short term in line with the recognition threshold of ROU assets as per FA policy of the bank. In case of low value, the Bank, on lease-by-lease basis, elected a single threshold on the basis of materiality level of Banks total capital (BDT 35.674 million as on 31-12-2021). The reason behind considering the materiality level is that the bank operates many ATM booths with short tenure (not over 12 months) and single contracts; recording of which as ROU assets would inflate the balance sheet both in assets and liabilities. Moreover, frequent changes of those establishments would create misreporting as well as complexity in recording.

The bank recognises the right-of-use assets (RoU) at the commencement date of the lease (i.e. the date the underlying asset is available for use). RoU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of ROU assets includes the amount of lease liabilities recognised, initial direct cost incurred, and lease payment made at or before the commencement date less any lease term, or remaining period of the lease term.

The bank assessed all live lease contracts in 2021 and recognised as RoU assets of all leases, except short tenure and low value of assets as per the Banks' own policy set as per IFRS 16 Leases. As leases under IFRS 16 has been first time adopted by the bank, the bank followed modified retrospective approach of adoption with the date of initial application of 01 January 2019. However, in 2021, the bank reassessed all RoU assets recorded earlier considering a cutoff date i.e. 01 January 2021.

				Amount in BDT
N-4	Conso	lidated	Ва	nk
Notes	2021	2020	2021	2020
Lease Liabilities (Bank as a le	ssee)			

At the commencement of the lease, the bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the bank and payment of penalties for terminating the lease.

In 2021 the bank reassessed all lease payment of existing contracts for remaining period considering a cut-off date i.e. 01 January 2021. The lease liabilities are presented in the note 13.11 of these financial statements.

Leases where the bank does not transfer substantially all of the risk and benefit of ownership of any asset are classified as operating assets. Rental income is recorded as earned based on the contractual term of the lease. However, the Bank did not hold any such assets in 2021.

Recognition of consideration made under contract in exchange of use of rental premises/

As per IFRS 16 Leases, when consideration is made by the bank under contract in exchange of use of rental premises or assets for a period not exceeding a period of twelve months and/or the present value of the obligation plus initial payment under contract does not exceed the threshold of the bank, and substantially all the risk and benefit of ownership of those rental premises/ assets does not transfer to the bank, then the bank considers the payment (other than advance payment) as rental expense under IFRS 15 Revenue from contracts with customers.

Therefore, EBL recognised those payment against contracts that do not qualify as lease item under IFRS 16 as rental expense in 2021 which is presented in note 28 of the financial statements for the year ended 31 December 2021. These are short term and low value contracts for ATM booths, godow premises that do not meet the materiality threshold for recognition of lease assets.

Details of Fixed Assets at Cost (revalued amount in case of lands)

Freehold lands and land development	4,060,205,301	3,986,656,786	4,060,205,301	3,986,656,786
Buildings and floor spaces	1,407,955,522	1,407,955,522	1,407,955,522	1,407,955,522
Capital work in progress *	127,218,237	120,262,652	127,218,237	120,262,652
General machineries and equipments	699,691,494	671,774,138	686,808,307	660,606,312
Computer and network equipments	1,078,011,559	923,182,539	1,062,262,600	908,872,414
Digital banking equipments	271,103,920	254,153,920	271,103,920	254,153,920
Electromechanical equipments	343,783,516	343,652,516	343,783,516	343,652,516
Furniture and fixtures	714,069,946	713,429,157	681,361,609	679,633,843
Vehicles	231,297,494	205,977,959	206,251,139	180,931,604
Right of use assets (Lease assets) 8.01	1,736,408,856	1,654,846,368	1,709,622,345	1,591,754,131
Softwares	770,963,709	666,394,719	766,231,454	662,449,964
Total cost	11,440,709,555	10,948,286,277	11,322,803,951	10,796,929,664
Accumulated depreciation and amortization	(3,772,698,804)	(3,175,639,306)	(3,690,614,217)	(3,086,031,647)
Written down value at 31 december	7,668,010,751	7,772,646,971	7,632,189,734	7,710,898,017

Capital work in progress *

Initial payment made for automation or upgradation of bank's different software and construction cost is recognised as capital work in progress as per IAS 16, until the project/ development work is completed and/or the asset is ready for intended use. These assets are stated at cost and depreciation of these assets will be charged from the date of intended use.

Details of the fixed assets are presented in 'Annexure-A'.

1 Right of use assets (Lease assets) Right of Use (RoU) assets comprise of lease liabilities which is the present value of lease payments against rented premises less incentive, plus initial direct payment and dismantling cost etc. Any contractual obligation for use of any rented/leased premises or assets for a period exceeding twelve months and/or exceeding the threshold for low value asset, and substantially risks and

benefits related to ownership of those rented premises/assets transfer to the bank are recor

as RoU assets as per IFRS 16 'Leases'. Consolidated fixed assets of group entities

Less: Inter company elimination	_	_
	7,668,010,751	7,772,646,971
EBL Asset Management Limited	1,384,319	3,821,765
EBL Finance (HK) Limited	2,558,146	7,988,725
EBL Investments Limited	5,227,364	8,659,179
EBL Securities Limited	26,651,188	41,279,284
Eastern Bank Limited (Parent)	7,632,189,734	/,/10,898,01/

7,668,010,751 7,772,646,971

Other assets

Total

As per BRPD circular no. 14 dated 25 June 2003, other assets have been presented separately in the balance sheet and categorized as 'income generating' and 'non-income generating' in notes to the financial statements. These assets are recognised in the balance sheet when it is probable that future economic benefits will flow to the entity and costs are reliably measured. Other assets include investment in subsidiaries, TREC of DSE & CSE, advance for revenue and capital expenditure, stocks of stationary and stamps, security deposits to government agencies, other receivables etc, as per BRPD circular no. 14/2003.

Investment in subsidiaries

Investment in subsidiaries are accounted for under the cost method of accounting in accordance with IAS 27 'Consolidated and separate financial statements', IFRS 3 'Business combination' and IFRS 10 'Consolidated financial statements'. Impairment of investment in subsidiaries is made as per the provision of IAS 36 'Impairment of Assets'.

In 2021, the bank has done impairment assessment of its investment in the largest subsidiary company EBL Securities Limited following guideline of IAS 36 Impairment of Assets: As value in use (using discounted cash flow method) is higher than carrying value of investment, no impairment is required to be recognised as on balance sheet date.

An asset is impaired when its carrying value exceeds its recoverable amount as per IAS 36 'Impairment of assets'. At the end of each reporting period, the Bank and its subsidiaries review the carrying value of financial and non-financial assets (other than investment in subsidiaries) and assess whether there is any indication that an asset may be impaired and/or whenever events or changes in circumstances indicate that the carrying value of the asset may not be recovered. If any such indication exists, the bank and the subsidiaries make an estimate of the recoverable amount of the asset. The carrying value of the asset is reduced to its recoverable amount if the recoverable amount is less than its carrying amount with associated impairment losses recognised in the profit and loss account. However, impairment of any financial assets is guided by relevant Bangladesh Bank circulars/instructions and IFRS 9.

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary Deterred tax assets of itabilities are recognised by the balls of iteration of itabilities used for financial reporting and the amount used for taxation purpose as required by IAS 12 Tincome 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 applicable when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities sed 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

Deferred tax asset has not been recognised on the implication of IFRS 16 'Leases' due to the fact that interest cost on lease liabilities and depreciation expense on RoU assets have been considered as admissible expense while calculating current tax liability. The Bank placed Income Tax Return to NBR (National Board of Revenue) for earlier periods since implementation of IFRS 16 showing interest cost on lease liabilities and depreciation on RoU assets as admissible business expense as per section 29 of the ITO 1984. However, assessment of these years are yet to be completed by NBR. Deferred tax asset on provision against diminution of value of quoted securities has not been recognised as adjustment of loss (for set off against gain under the same head) u/s 37 and u/s 40 of ITO 1984 is uncertain due to market volatility.

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.

Income generating:

		6,889,182,751	5,916,516,734	8,623,907,370	7,463,906,711	
Other assets of subsidiaries	9.11	188,119,814	42,831,627	-	-	
Deferred tax assets (net of liabilities)	9.10	2,395,811,691	2,150,731,502	2,310,033,677	2,053,605,499	
Prepayments and advance to vendors		405,568,145	207,308,251	341,696,309	203,703,188	
Advance rent		62,717,244	44,416,462	60,137,688	44,179,987	
Sundry receivables	9.9	1,339,322,099	1,254,018,166	1,337,696,283	1,238,042,671	
Interest, fees and dividend receivables	9.8	1,615,863,808	1,343,478,795	1,935,455,355	1,364,453,355	
Security deposits with non govt. agencies	govt./	19,926,181	15,992,392	9,024,224	7,524,224	
Advance to staff for expenses	9.7	820,689	40,000	820,689	40,000	
Stamps on hand		5,364,587	4,791,068	5,355,437	4,781,918	
Stock of stationeries		14,951,628	12.191.604	14,951,628	12,191,604	
Receivable from subsidiaries	9.6	-	-	76,556,929	3,205,113	
Non- Income generat	ing:					
Fair value of TREC to EBLSL and Shares of CSE	9.5.b	245,379,755	245,379,755	-	-	
Fair value of TREC to EBLSL and Shares of DSE	9.5.a	595,337,112	595,337,112	-	-	
Investment in subsidiary-EBL Asset Management Limited	9.4	-	-	249,999,900	249,999,900	
Investment in subsidiary-EBL Finance (HK) Limited	9.3	-	-	14,779,352	14,779,352	
Investment in subsidiary-EBL Investments Limited	9.2	-	=	299,999,900	299,999,900	
subsidiary-EBL Securities Limited	9.1	-	-	1,967,400,000	1,967,400,000	

consolidated other assets of	group circuitos.	
Eastern Bank Limited (Parent)	8,623,907,370	7,463,906,712
EBL Securities Limited	1,178,730,710	1,009,549,816
EBL Investments Limited	48,385,421	18,717,830
EBL Finance (HK) Limited	1,590,906	2,017,786
EBL Asset Management Limited	26,479,116	3,447,697
	9,879,093,523	8,497,639,841
Less: Inter company elimination	(2,989,910,772)	(2,581,123,106)
Total	6 889 182 751	5 916 516 734

9.1 Investment in subsidiary-EBL Securities Limited

EBL acquired its securities brokerage subsidiary in two phases (2010 and 2011) at a total cost of BDT 479.90 million and injected afterwards BDT 1,487.50 million as fresh capita

Investment in subsidiary-EBL Investments Limited

This fully owned subsidiary of EBL was incorporated on 30 December 2009 with an initial authorized capital of BDT 1,000 million and paid up capital of BDT 300 million. It was awarded merchant banking license by BSEC on January 2013 and started its full fledged merchant banking operations since then.

Investment in subsidiary-EBL Finance (HK) Limited

EBL Finance (HK) Limited, the fully owned foreign subsidiary of EBL, was incorporated on 28 November 2011 with an initial authorized capital of HKD 1.41 million (equivalent to BDT 14.78 million). Afterwards, in 2019 HKD 10.00 million was transferred to capital account from reta earnings. This subsidiary commenced its full fledged operations in Hongkong from early 2013.



D & SEPARATE ATEMENTS 2021 (AUDITED)

Caring for people



	5	E	asi	teri	n R	3
	S			OI ID		
	Eastern Bank Ltd.				ATED	
	Simple Math®	FI	NAN	CIAL	STA	ΓΙ
			1 11 11 1			
					Amount in BDT	
	Notes		lidated	Ва	nk	
7.4	Investment in subsidiary-EBI	2021	2020	2021	2020	1
	Another fully owned subsidia authorized capital of BDT 250 and has been registered under	ary of EBL was million. It has f	incorporated or ully subscribed p	aid up capital of	BDT 250 million	_
2.5	management, capital market, Fair value measurement of TI				161)	
	As per Exchange Demutualiz Certificate (TREC) as well as o of membership licenses unde a purchase agreement betwee EBLSL sold out 25% of its ho share (Face value: BDT 10 eac EBLSL was as follows:	ation Act 2013, ordinary shares or Demutualiza en demutualiza dding to China	EBLSL was away of both the bourstion Scheme ('th ed DSE and stra Consortium at a	arded Trading Ri ses i.e. DSE and (e Scheme'). Subs tegic partner Ch negotiated pric	ght Entitlement CSE in exchange sequently, under ina Consortium, e of BDT 21 per	
	Particulars	No of	Shares held	Face Valu	ie (BDT)	
	Dhaka Stock Exchange Limite	_	,411,329	10.)0	
	Chittagong Stock Exchange Li		,287,330	10.		
	Total Earlier, EBLSL carried out a va		,698,659	10.		
	transaction price made between as fair value as there was no off fair value of TREC and Shares line with present growth pattern Shares held by EBLSL under th	er price from an of DSE and CSE n of business an	y third party. How altogether is to b d outlook of EBLS	ever, EBL manage e similar to net re L. The valuation re	ment expects the alizable value in	
9.5.a	Fair value of DSE-TREC and S	hares (held by	EBLSL)			1
	Value of TREC (Trading Right Entitlement Certificate) held by EBLSL	481,427,540	481,427,540			
	Value of Shares (5,411,329 Ns @BDT 21.05, face value is BDT 10 each)	113,909,572	113,909,572			
		595,337,112		-		
.5.b	Fair value of CSE-TREC and S	hares (held by	EBLSL)			
	Value of TREC (Trading Right Entitlement Certificate) held by EBLSL	201,500,000	201,500,000			
	Value of Shares (4,287,330 Ns @BDT 10.23, face value is BDT 10 each)	43,879,755	43,879,755			
		245,379,755	245,379,755			
.6	Receivable from Subsidiaries Receivable from:	•				
	EBL Securities Limited (in trad	ding account)		76,556,929 76,556,929	3,205,113 3,205,113	1
.7	Advance to staff for expenses	:		70,550,727	5,205,115	
	Due for					
	Less than three months More than three months but	820,689	40,000	820,689	40,000	
	less than six months More than six months but	-	-	=	-	
	less than nine months	-	-	-	-	1
	More than nine months but less than twelve months	-	-	-	-	
	More than twelve months	820.689	40,000	820.689	- 40,000	
.8	Interest fees and divided		40,000	820,689	40,000	
.0	Interest, fees and dividend re Interest receivable on					
	placement/ margin loans *	59,196,631	138,285,615	59,196,631	138,285,615	
	Income receivable on government securities	697,838,303	874,257,540	697,838,303	874,257,540	
	Interest receivable on non- government securities	196,891,958	104,422,515	196,891,958	104,422,515	
	Interest receivable under stimulus	307.040.343	90 444 450	201 040 242	90 444 450	

charges receivable	,	,	,,	,,
Dividend receivable	496,771,296	81,597,821	482,884,040	64,094,628
	1,951,382,528	1,384,752,687	1,935,455,355	1,364,453,355
Less: Inter unit/company elimination	(335,518,720)	(41,273,892)	-	=
	1,615,863,808	1,343,478,795	1,935,455,355	1,364,453,355
* Margin loans by subsidiarie:	S.			
9 Sundry receivables				
Excise duty receivable from customers	75,581,523	74,782,092	75,581,523	74,782,092
Protested Bills to be recovered	106,185,947	105,824,995	106,185,947	105,824,995
AIT recoverable from customers	76,500,000	76,500,000	76,500,000	76,500,000
Cards and ATM acquiring/ transactional account	412,024,155	357,288,543	412,024,155	357,288,543
Receivable (net off) from Bangladesh Bank for SP, WEDB, DIB, DPB etc.	473,857,066	488,650,644	473,857,066	488,650,644
Other receivables (Margin, remittance, Bidding Money, IPO Subscription etc)	195,173,408	150,971,893	193,547,592	134,996,398

Fees, commission and

384,060,263 80,664,650 384,060,263

·.u	Receivable (net oil) from bangladesh bank for SF, WEDB, DIB, DFB etc.				
	Receivable from Bangladesh Bank for SP, WEDB, DIB, DPB etc.				
	For sale of Sanchaypatra	451,509,794	487,825,636	451,509,794	487,825,636
	For sale of WEDB, DIB, DPB etc.	36,613,272	12,175,008	36,613,272	12,175,008
		488,123,066	500,000,644	488,123,066	500,000,644
	Payable to Bangladesh Bank				
	For encashment of Sanchaypatra	1,500,000	11,350,000	1,500,000	11,350,000
	For encashment of WEDB, DIB & DPB	12,766,000	=	12,766,000	=
		14,266,000	11,350,000	14,266,000	11,350,000
	Closing balance	473,857,066	488,650,644	473,857,066	488,650,644
LO	Deferred tax asset (net of liab	oility)			

	Closing balance		473,857,066	488,650,644	473,857,066	488,650,64
.0	Deferred tax asset (n	et of lial	bility)			
	Deferred tax asset	9.10.b	2,681,816,620	2,281,694,923	2,595,976,978	2,184,488,29
	Deferred tax liability	9.10.c	286,004,929	130,963,421	285,943,301	130,882,79
			2,395,811,691	2,150,731,502	2,310,033,677	2,053,605,49
ı	Consolidated deferre	d tax as	set (net of liabili	ty)		
	Eastern Bank Limited (Parent)	i	2,310,033,677	2,053,605,499		
	EBL Securities Limite	ed	82,940,940	82,687,487		
	EBL Investments Lim	ited	2,742,712	13,946,737		
	EBL Asset Manageme Limited	ent	94,362	491,779		
	Total		2,395,811,691	2,150,731,502		
.0.b	Deferred tax asset (B	ank only	y)			
	On specific loan					

910c1	On fixed assets (exce	pt land) in WDV between tax base and ca	arrying value	
			285,943,301	130,882,791
	due to revaluation surplus	9.10.c.2	162,408,212	-
	and carrying value On land properties			
	On fixed assets (excluding land) between tax base	9.10.c.1	123,535,089	130,882,791
9.10.c	Deferred tax liability	(Bank only)		
	* There was no loan v	vritten off during the year 2020.		
	Deferred tax (income	e)	(293,851,189)	(78,729,409)
	Opening deferred tax		2,058,496,352	1,979,766,943
	Deferred tax asset		2.352.347.541	
	Tax rate	, amerence	37.50%	37.50%
	Deductible temporar		6,272,926,775	5,489,323,606
		made against Bad/Loss loans ponding provision on write off *	6,376,784,113 103.857.338	5,489,323,606
9.10.b.1	On specific loan prov	rision kept against B/L loans		
	p		2,595,976,978	2,184,488,290
	On actuarial re- measurement gain/ (Loss) on defined benefit plans	18	243,629,438	125,991,938
	provision kept against B/L loans	9.10.b.1	2,352,347,541	2,058,496,352

On fixed assets (excluding land) between tax base and carrying value	9.10.c.1	123,535,089	130,882,791
On land properties due to revaluation surplus	9.10.c.2	162,408,212	-
		285,943,301	130,882,791
10c1 On fixed assets (exce	pt land) in WDV between tax base and ca	arrying value	
Carrying amount of fi	xed assets	2,520,358,832	2,513,258,349
Tax base		2,190,931,927	2,164,237,573
Taxable temporary d	ifference	329,426,905	349,020,775
Tax rate		37.50%	37.50%
Deferred tax liability		123,535,089	130,882,791
Opening deferred tax	liability	130,882,791	104,605,118
Deferred tax (income)/expense	(7,347,701)	26,277,673
	liabilities) have been recognised and m	easured as per	IAS-12: Income

Taxes and BRPD circular # 11 dated 12 December 2011. Deferred tax has not been recognised on the implication of IFRS 16 'Leases' due to the fact that

interest cost on lease liabilities and depreciation expense on RoU asset have been considered as admissible expense while calculating current tax liability. The Bank placed Income Tax Return to NBR (National Board of Revenue) for earlier periods since implementation of IFRS 16 showing interest cost on lease liabilities and depreciation on RoU asset as admissible business expense as per u/s 29 of the ITO 1984. However, assessment of these years are yet to be completed by NBR

Deferred tax asset on provision against diminution of value of quoted securities has not been recognised as adjustment of loss (for set off against gain under the same head) u/s 37 and u/s 40 of ITO 1984 is uncertain due to market volatility.

7.IUC.Z	On land properties due to revaluation surplus		
	Cost of land	1,510,582,428	-
	Revaluation surplus	2,549,622,873	-
	Total value of land	4,060,205,301	-
	Tax rate (on transfer value as per section 53H of the ITO-1984)	4.00%	-
	Deferred toy liability	162 608 212	

	Deferred tax liability
9.11	Other assets of subsidiaries

(Will deposit decount)	100 110 01/	/2 021 /27
Less: Inter company elimination (with deposit account)	(41,970,135)	(1,217,555)
	230,089,949	44,049,182
Other receivables (trade account etc.)	272,699	9,603,143
Trade receivable from DSE & CSE	229,817,250	34,446,039
Other assets of subsidiaries		

					Amount in BDT
	W-4	Consolidated		Ва	nk
	Notes	2021	2020	2021	2020
Non-banking assets					

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

EBL was awarded absolute ownership of 15 mortgaged properties through the verdict of honorable court under section 33(7) of the Artharin Adalat Act 2003. These were recorded as NBAs in 2009 on the basis of valuation done by professional firm and vetted by the external auditor. Later, the bank derecognized 05 NBAs (04 fully and 01 partially) upon sale or compromised settlement and rest of 11 NBAs were adjusted against corresponding 'Reserve & Provision' kept for NBAs in 2021, as these properties did not qualify as 'Non-Banking Assets' as per the latest BRPD circular BRPD 22/2021 due to absence of mutation and physical possession.

Non earning assets					
Opening Balance	105,576,495	108,736,495	105,576,495	108,736,495	
Adjustment/writeoff made					
during the year					
-with corresponding 17.04	(93,231,165)	(3,160,000)	(93,231,165)	(3,160,000)	
reserve against NBA					
-with corresponding provision against 13.6.a	(12.345.330)	_	(12.345.330)	_	
NBA	(12,545,550)		(12,040,000)		
Balance at the end		405 557 705		405 557 705	
of the year	-	105,576,495		105,576,495	
As on the reporting date, the Bank has been awarded absolute ownership on few mortgaged					

properties (mostly land) through the verdict of the honourable court under section 33 (7) of the Artharin Adalat Act 2003 but which are yet to be recognized in the financial statements as non-earning assets in compliance with the said BB circular.

Details of such NBAs awarded to the Bank are in 'Annexure- D1'. 11 Borrowing from banks, financial institutions and agents

Accounting policy: Borrowing from other banks, financial institutions and agents include interest bearing borrowings which are stated in the financial statements at principal outstanding. Interest

payable on such borrowings are reported under other liabilities. Debt securities (subordinated debt)

The Bank issued 02 (two) 7-year non-convertible floating rate subordinated debts mainly to increase Tier-2 capital having received required approval from Bangladesh Bank and BSEC Principal outstanding against the debt is reported under long term borrowing and interest payable of which is reported under other liabilities.

EBL Securities Limite EBL Finance (HK) Lim	d	3,797,510,684 5,286,132,332	3,433,140,420				
Eastern Bank Limited	(Fareiii)	03,100,013,031	44,200,307,127				
E . B 1 T . 1 1	(Doront)	42 104 E1E 0E1	44.286.389.129				
Consolidated borrowings from Banks, FIs by group entities:							
		65,296,372,676	46,281,080,617	63,186,515,851	44,286,389,129		
Outside Bangladesh	11.2	31,082,021,370	17,425,999,081	31,082,021,371	17,425,999,081		
(including subordinated bond)	11.1	34,214,351,306	28,855,081,536	32,104,494,480	26,860,390,048		
Inside Bangladesh							

65,296,372,676 46,281,080,617

		28.855.081.536		
Subordinated Bond 11.1.a	5,500,000,000	6,000,000,000 26,605,986,748	5,500,000,000	6,000,000,000
Refinance scheme-others Green Transformation fund Non-Convertible	1,847,749,000 49,432,160	-	1,847,749,000 49,432,160	
Stimulus Fund - Wages & Salaries	1,069,478,321	1,546,924,000	1,069,478,321	1,546,924,00
Long Term Financing Facility (LTFF)	872,748,872	1,276,489,063	872,748,872	1,276,489,06
SME Foundation Pre-finance	13,650,000	9,000,000	13,650,000	9,000,00
Second Crop Diversification Project	662,589,850	764,526,750	662,589,850	764,526,75
Refinance scheme under SMESPD	890,553,047	1,010,617,484	890,553,047	1,010,617,48
Refinance scheme under BADP	129,445,400	258,890,800	129,445,400	258,890,80
Financing Facility (IPFF) Export Development Fund (EDF)	257,662,903 19.524,184,927	302,388,801 15.437.149.850	257,662,903 19.524.184.927	302,388,80 15.437.149.85
borrowings under schemes: From Bangladesh Bank & others Investment Promotion &				
Subordinated bond & other	1,287,000,000	254,403,300	1,287,000,000	254,403,30
elimination		(3,985,656,024)	-	
Less: Inter unit/company	6,573,132,332	4,240,059,324	1,287,000,000	254,403,30
Term Borrowing: Banks NBFIs	6,573,132,332	4,240,059,324	1,287,000,000	254,403,30
	2,109,856,826	1,994,691,488	-	
Less: Inter unit/company elimination	(8,313,180,802)	(10,466,984,159)	(6,625,526,943)	(9,028,535,227
NBFIs	10,423,037,628	12,461,675,647	6,625,526,943	9,028,535,22
Demand Borrowing: Banks	10,423,037,628	12,461,675,647	6,625,526,943	9,028,535,22

1,339,322,099 1,254,018,166 1,337,696,283 1,238,042,671 11.1a Non-Convertible Subordinated Bond

The Bank with due approval from Bangladesh Bank and BSEC issued 02 (two) 7-year uns The Bank with due approval from Bangladesh Bank and BSEC issued 02 (two) 7-year unsecured and non-convertible subordinated bonds through private placement to enhance Tier-II capital: 1st one of BDT 2,500 million in 2015 and 2nd one of BDT 5,000 million in 2019. These Bonds are redeemable at the end of 3rd, 4th, 5th, 6th and 7th year of maturity at 20% per year. Coupon rates of both the instruments are variable with a floor and ceiling rate. These two instruments have been rated and awarded AA and AA2 by CRISL and CRABT respectively in the long term. Although these are recognized component of Tier-II capital, the outstanding amount of these Bonds is shown as borrowing as per BB guidelines/instruction. Following is the list of subscribers to these Bonds on current outstanding basis:

	5,500,000,000	6.000.000.000	5.500.000.000	6.000.000.000
	5,000,000,000	5,000,000,000	5,000,000,000	5,000,000,000
Dhaka Bank Limited	200,000,000	200,000,000	200,000,000	200,000,000
Agrani Bank Limited	2,250,000,000	2,250,000,000	2,250,000,000	2,250,000,000
Sonali Bank Limited	500,000,000	500,000,000	500,000,000	500,000,000
National Life Insurance Co. Limited	500,000,000	500,000,000	500,000,000	500,000,000
Janata Bank Limited	500,000,000	500,000,000	500,000,000	500,000,000
Pubali Bank Limited	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Sadharan Bima Corporation	50,000,000	50,000,000	50,000,000	50,000,000
EBL 2nd Subordinated Bond:				
	500,000,000	1,000,000,000	500,000,000	1,000,000,000
Sonali Bank Limited	100,000,000	200,000,000	100,000,000	200,000,000
Rupali Bank Limited	120,000,000	240,000,000	120,000,000	240,000,000
One Bank Limited	120,000,000	240,000,000	120,000,000	240,000,000
Mercantile Bank Limited	50,000,000	100,000,000	50,000,000	100,000,000
Janata Bank Limited	50,000,000	100,000,000	50,000,000	100,000,000
Brac Bank Limited	20,000,000	40,000,000	20,000,000	40,000,000
Agrani Bank Limited	40,000,000	80,000,000	40,000,000	80,000,000
EBL 1st Subordinated Bond:				

	31,082,021,370	17,425,999,081	31,082,021,371	17,425,999,08
			30,374,950,057	
Wells Fargo, USA	2,347,182,583	1,463,255,289	2,347,182,583	1,463,255,28
United Bank Limted, UAE	429,000,000	-	429,000,000	
State Bank of India, Hongkong	1,287,000,000	-	1,287,000,000	
Standard Chartered Bank, Hongkong	1,115,400,000	-	1,115,400,000	
Shiddhartha Bank Limited, Nepal	386,100,000	-	386,100,000	
Thailand	858,000,000	-	858,000,000	
Singapore Standard Chartered Bank.		12,077,743		12,077,74
Standard Chartered Bank,	871,029,636	12,877,943	871,029,636	12,877,94
OEEB, Development Bank, Austria PROPARCO, France	1,716,000,000 156,000,005	1,696,022,000 462,551,458	1,716,000,000 156,000,005	
Opec Fund for International Development (OFID), Austria	-	2,120,027,500		2,120,027,50
National Bank of Ras Al- Khaimah, UAE	1,622,570,307	=	1,622,570,307	
Nabil Bank, Nepal	858,000,000	-	858,000,000	
Korea Development Bank, Singapore	1,016,358,326	2,797,048,041	1,016,358,326	2,797,048,04
JP Morgan Chase, Singapore	806,520,000	1,366,993,732	806,520,000	1,366,993,73
ICICI Bank, India	1,978,247,821	-	1,978,247,821	
HDFC Bank, India	429,000,000	848,011,000	429,000,000	
Doha Bank, Qatar	858,000,000	-	858,000,000	
Entwicklungsgesellschaft MBH (DEG)	3,689,400,000	4,748,861,600	3,689,400,000	4,748,861,60
Deutsche Investitions-und	//2,200,000	-	//2,200,000	
CaixaBank, S.A., Spain Citibank NA, USA	5,642,902,176 772,200,000	-	5,642,902,176 772,200,000	
Bank Muscat, Muscat	643,500,000		643,500,000	
Bank Al-Falah Ltd., UAE	429,000,000	-	429,000,000	
Asian Development Bank (ADB), Philippines	504,705,881	897,893,999		897,893,99
Abu Dhabi Commercial Bank, UAE	1,958,833,322	-	1,958,833,322	
Interest bearing:				
	707,071,314			
Wells Fargo Bank, NA, USA	17,347,262	14,670,310	17,347,262	14,670,31
Standard Chartered Bank, Germany	365,040	-	365,040	
Standard Chartered Bank, USA	665,228,599	665,831,473	665,228,599	665,831,47
JP Morgan AG, Germany	1,517,217			
Commerz Bank, Germany	22,613,196	-	22,613,196	
Citibank NA, USA	-	210,594,830	-	210,594,83
mon microst bearing.				

Payable					
On demand	2,248,357,466	1,994,691,488	138,500,640	-	
In not more than one month	7,043,950,003	4,427,195,755	8,309,864,099	5,392,469,886	
In more than one month but not more than three months	17,529,960,281	13,041,203,385	16,264,046,186	10,950,712,667	
In more than three months but not more than one year	28,644,502,443	10,459,762,873	28,644,502,443	14,207,182,739	
In more than one year but not more than five years	9,487,365,662	14,383,975,141	9,487,365,662	12,078,242,881	
In more than five years	342,236,821	1,974,251,975	342,236,821	1,657,780,956	
	65.296.372.676	46.281.080.617	63.186.515.851	44.286.389.129	

Accounting policy:

Deposits and other accounts include non-interest bearing current deposits redeemable at call, interest bearing short-term deposits, savings deposits and fixed deposits which are initially measured at the consideration received. These items are subsequently measured and accounted

					Amount in BDT
	Notes	Consol	lidated	Ba	nk
	Notes	2021	2020	2021	2020
Current deposits and other accounts etc.	12.1	32,298,170,288	27,698,304,935	32,747,951,058	28,274,075,619
Bills payable	12.2	1,155,851,680	1,492,231,668	1,155,851,680	1,492,231,668
Savings bank deposits	12.3	70,403,378,712	63,784,873,554	70,403,378,712	63,784,873,554
Fixed deposits	12.4	101,607,706,168	111,289,608,129	101,607,706,168	111,289,608,129
Special notice deposition account	t (SND)	61,982,493,378	37,030,361,579	62,103,962,762	37,516,985,909
		267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879

As on the reporting date, the bank had no Bearer certificates of deposits.

12.a	Group entity- wise consolidated deposits and other accounts:								
	Eastern Bank Limited (Parent) Subsidiary Companies	268,018,850,380	242,357,774,879						
		240 010 050 200	2/2 257 77/ 070						

Less: Inter company elimination	(571,250,154)	(1,062,395,014)					
Total	267,447,600,226	241,295,379,865					
Current deposits and other accounts							

12.1

32,298,170,288 27,698,304,935 32,747,951,0	58 28,274,075,61
Interest accrued on deposits 1,132,681,525 2,650,477,668 1,132,681,5	25 2,650,477,66
Margin on facilities (LC, LG, Acceptance etc.) 9,047,252,831 7,342,052,213 9,047,252,8	31 7,342,052,21
Current deposits 22,118,235,931 17,705,775,055 22,568,016,7	01 18,281,545,73

.2 Bills payable				
Payment order issued	1,150,930,705		1,150,930,705	
Demand draft issued	4,920,976 1,155,851,680	4,920,976 1,492,231,668	4,920,976 1,155,851,680	4,920,976 1,492,231,668

12.3	Savings bank deposit	s				
	Transactional deposit accounts		58,623,764,655	52,452,738,036	58,623,764,655	52,452,738,036
	Scheme deposit accounts	12.3.a	11,779,614,057	11,332,135,518	11,779,614,057	11,332,135,518
			70,403,378,712	63,784,873,554	70,403,378,712	63,784,873,554
12.3.a	Scheme deposit accor	unts:				

	70,403,378,712	63,784,873,554	70,403,378,712	63,784,873,554
12.3.a Scheme deposit accounts:				
EBL confidence account	5,589,096,386	5,611,737,099	5,589,096,386	5,611,737,099
EBL child future plan account	952,488,350	884,695,328	952,488,350	884,695,328
EBL millionaire scheme account	2,943,879,648	3,085,513,939	2,943,879,648	3,085,513,939
EBL millionaire scheme women account	527,005,070	281,440,191	527,005,070	281,440,191
EBL aspire account	63,185,805	48,666,535	63,185,805	48,666,535
EBL kotipoti account	775,199,394	563,331,723	775,199,394	563,331,723
EBL multiplier account	788,023,790	660,660,384	788,023,790	660,660,384
Retail equity builder account	140,735,613	196,090,319	140,735,613	196,090,319
	11 770 414 057	11 222 125 510	11 770 414 057	11 222 125 510

Fixed deposits				
Term deposit account	101,545,143,189	111,213,240,539	101,545,143,189	111,213,240,539
RFCD account	4,757,209	4,576,074	4,757,209	4,576,074
NFCD account	57,805,770	71,791,516	57,805,770	71,791,516
	101,607,706,168	111,289,608,129	101,607,706,168	111,289,608,129
	Term deposit account	Term deposit account 101,545,143,189 RFCD account 4,757,209 NFCD account 57,805,770	Term deposit account 101,545,143,189 111,213,240,539 RFCD account 4,757,209 4,576,074 NFCD account 57,805,770 71,791,516	Term deposit account 101,545,143,189 111,213,240,539 101,545,143,189 RFCD account 4,757,209 4,576,074 4,757,209

12.b	Deposit concentratio	n				
	Deposit from banks	12.b.1	508,463,295	770,743,979	508,463,295	770,743,979
	Deposit from other than banks		266,939,136,931	240,524,635,885	267,510,387,085	241,587,030,899
			267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879

	207,447,000,220	241,270,377,000	200,010,030,300	242,337,774,077
12.b.1 Deposit from banks				
Bangladesh Development Bank Limited	130	130	130	130
Community Bank Bangladesh Limited	13,516,163	18,603,660	13,516,163	18,603,660
First Security Islami Bank Limited	15,382,357	12,738,812	15,382,357	12,738,812
Janata Bank Limited	38,180	39,152	38,180	39,152
Meghna Bank Limited	379,529	2,794,475	379,529	2,794,475
Midland Bank Limited	3,110,039	3,099,572	3,110,039	3,099,572
Modhumoti Bank Limited	233,071,918	102,014,400	233,071,918	102,014,400
National Bank Limited	155,969	156,555	155,969	156,555
NCC Bank Limited	527,715	526,501	527,715	526,501
NRB Bank Limited	50,608,479	43,900,173	50,608,479	43,900,173
NRB Commercial Bank Limited	11,498,356	3,134,530	11,498,356	3,134,530
One Bank Limited	556,830	555,942	556,830	555,942
Shimanto Bank Limited	158,267,459	495,494,499	158,267,459	495,494,499
Southeast Bank Limited	-	24,486	-	24,486
SBAC Bank Limited	21,350,036	87,660,960	21,350,036	87,660,960
Standard Bank Limited	135	134	135	134
	508,463,295	770,743,979	508,463,295	770,743,979

12.c Deposits on the basis of significant concentration:

Retail and SME (S)

Others- Bills

12.0.1	Sector - wise concentration of Deposits and other accounts							
	Government sector	4,124,325,527	4,553,626,030	4,124,325,527	4,553,626,030			
	Other public sector	17,710,022,389	9,707,323,557	17,710,022,389	9,707,323,557			
	Private sector	245,613,252,310	227,034,430,278	246,184,502,464	228,096,825,292			
					010055550			
		267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879			
		267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879			
12.c.2	Business segment - wise con				242,357,774,879			
12.c.2	Business segment - wise con Corporate banking		posits and other					

181 264 942 633 181 887 759 816 181 264 942 633 181 887 759 816

1.155.851.680 1.492.231.668 1.155.851.680 1.492.231.668

	r ayabics				
		267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879
12.d	Residual maturity grouping	of Deposits			
	From banks				
	Payable:				
	On demand	82,129,634	124,494,573	82,129,634	124,494,573
	Within one month	36,251	54,950	36,251	54,950
	In more than one month but less than six months	946,073	1,434,087	946,073	1,434,087
	In more than six months but less than one year	889,026	1,347,612	889,026	1,347,612
	In more than one year but within five years	424,462,310	643,412,757	424,462,310	643,412,757
	In more than five years but within ten years	-	-	-	-

Unclaimed deposit aging 10 years or more	139,548,020	9,238,075	139,548,020	9,238,075
Total	267,447,600,226	241,295,379,865	268,018,850,380	242,357,774,879
		240,524,635,885	267,510,387,087	
In more than five years but within ten years	1,528,751,026	1,582,037,648	1,528,751,026	1,582,037,648
In more than one year but within five years	142,301,950,939	112,431,458,610	142,301,950,939	112,431,458,610
In more than three months but less than one year	49,633,621,556	60,547,792,989	49,633,621,556	60,958,560,526
In more than one month but less than three months	42,292,653,536	37,593,353,104	42,635,403,628	37,669,209,897
Within one month	14,192,374,364	16,288,424,397	14,420,874,426	16,864,195,081
on demand	16,989,785,511	12,081,569,137	16,989,785,511	12,081,569,137
From other than banks Payable:				
	508,463,293	770,743,979	508,463,293	770,743,979
within ten years	-			
In more than five years but				
In more than one year but within five years	424,462,310	643,412,757	424,462,310	643,412,757
In more than six months but less than one year	889,026	1,347,612	889,026	1,347,612
less than six months				

Individual item-wise liabilities are recognised as per the guidelines of Bangladesh Bank and International Financial Reporting Standards.

13

Current tax is the expected tax payable on the taxable income for the year, using tax rates

Provision for current income tax of the Bank has been made on taxable income @ 37.5 % ovision for current income tax of the Bank has been made on taxable income @ 37.5 % snidering major disallowances of expenses and concessional rates on certain incomes (0% on in from govt. securities, 10% on capital gain of shares & mutual funds and 20% on dividend come) as per Income Tax Ordinance (ITO) 1984. Tax provision of the Group entities is made taxable income of subsidiaries at different rates applicable as per the ITO 1984 and the tax thority of the country where it is incorporated. Details of provisioning are stated in note 13.3 these financial statements.

together in line with Income lax Ordinance 1984. The Bank applies 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 solutions, it assesses whether the interpretation of IFRIC 23 'Uncertainty over income tax treatments' has any impact particularly on those relating to transfer pricing, payment under credit facilities etc., in its consolidated financial statements. The Bank beliefs that its tax treatments (including those for the subsidiaries) is more likely to be accepted by the tax authority. Therefore, this interpretation does not have any impact on the consolidated financial statements of the Bank.

Provision for loans and advances

Provision for loans and advances is made on the basis of guarter-end review by the nanagement and in compliance BRPD Circular no.14/2012, BRPD circular no. 03/2019, BRPD etters as issued by Bangladesh Bank time to time. Details of provisioning are stated in note 13.4

compliance with BRPD circular no. 14 dated 23 September 2012 and related earlier circulars. Bank has been maintaining provision @ 0% to 1% against off-balance sheet exposures ainly contingent assets/liabilities).

Provision for diminution of value of quoted shares and mutual funds (closed-end) has been made on portfolio basis (gain net off) as per DOS circular No. 4 dated 24 November 2011 and DOS circular letter no. 3 dated 12 March 2015 and placed under other liabilities. For unquoted shares, provision has been made on the basis of available net assets value (NAV) or recoverable value (whichever is lower) of shares. Details are stated in note 13.8 of these financial statements

Provision for other assets is made following BRPD circular No. 14 dated 25 June 2001. Full provision is kept on other assets which are outstanding for one year or more or classified as ${\tt Bad/Loss}$. Details of provisioning are stated in note 13.6 of these financial statements.

the Bank has no unsettled transactions outstanding for more than 3 months and no provision

has been made in this regard. Provision for liabilities and accrued expenses

In compliance with IAS 37 Provisions, contingent liabilities and contingent assets', provisions for other liabilities and accrued expenses are recognised in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made

The Bank contributes to a defined contribution plan (Provident Fund) and two defined benefit plans (gratuity fund and superannuation fund) in compliance with the provisions of IAS 19 Employee benefits'. Three local subsidiaries i.e. EBLIS, EBLII. & EBLAML of the Bank have also been maintaining provident fund and gratuity fund under separate trustee boards.

Post-employment benefit plans under which rate of contributions into the plan is fixed. Any payment out of the plan to eligible outgoing members is based on the size of the 'fund' that comprises cumulative contributions made into the scheme and investment returns on scheme assets. The Group maintains one funded defined contribution plan i.e. provident fund for its employees under a trustee board.

Provident fund

The Bank operates a contributory provident fund (recognised by National Board of Revenue or NBR on 31 July 1997) for its permanent employees funded by the employees (10% of basic salary) and the Bank equally. The Bank's contribution is made each month and recorded under salary and allowances. This fund is managed by a separate trustee board i.e. EBL Employees Provident Fund Trust's and any investment decision out of this fund is made separately by that independent Board of Trustees. Subsidiaries of the Bank also operate separate contributory provident funds for its permanent employees funded by both the employees and organisation equally.

Defined benefit plans

Post-employment benefit plans those define the amount that outgoing members will receive from the plans on separation on the bases of length of service and salary levels.

Contributions are made by the Bank into the scheme based on actuarial valuation. The Bank has an obligation to make up any shortfall in the plan, thereby bearing the risk of the plan under performing. The Bank maintains two defined benefit plans i.e. gratuity fund and superannuation fund for its employees under two separate trustee boards. Three local subsidiaries (EBLSL, BEILA & BELAML) also maintain a funded defined benefit plan i.e. 'Gratuity fund' under separate trustee boards.

The Bank operates a funded gratuity scheme recognised by NBR with effect from 1 January 1997. This fund is managed separately by 'EBL Employees Gratuity Fund Trust' and any investment decision out of this fund is also made by this Board of Trustees. The benefit is paid on separation to the eligible employees i.e. who have completed at least 5 (five) years of continuous service. As per the Bank's policy, eligible employees are provided with the benefit equal to the latest monthly basic salary multiplied by applicable rates that varies as per service length.

Contribution to gratuity fund is made monthly on the basis of actuarial valuation made each contribution to graduity fault as made inclining on the basis of actuariat valuation image each year, or immediately after any major change in the salary structure that could impact the periodic amount of contributions. The last actuarial valuation was carried out on 31 December 2021 by Air Consulting Limited and as per their recommendation the Bank charged BDT 181.40 million to the Profit & Loss Account in 2021 as current service cost. The bank also continued to contribute at 18.3% of basic salary to the gratuity fund in 2021 as per actuarial recommendation.

Superannuation fund

The Bank operates a recognised superannuation fund effective from 20 November 1999 which is governed by the trust deed of 'EBL Employees Superannuation Fund Trust'. As per the trust deed, benefit is payable to the eligible employees of the Bank as per their grade, length of service etc. As per the last valuation by Air Consulting Limited carried out on 31 December 2021, the Bank charged current service cost of BDT 9.2 million to the Profit & Loss Account in 2021. The bank also continued to contribute BDT 21.30 million to the superannuation fund in 2021 as per actuarial reco

Details i.e. actuarial liability, valuation method, service cost, required contribution etc. of defined benefit plans and amount recognised in profit & loss account are stated in note 13.12of these financial statements.

Consistent with widely accepted industry practice and in line with section 11(1) of the Bank Company Act 1991 (as amendment up to date) and subsequent clarification given by Bank & Financial Institutions Division (BFID). Ministry of Finance, no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF).

superannuation fund is the amount of future benefits that employees have earned i.e. earned leave encashment in return for their service in the current and prior periods. The nature of this benefit to the eligible employees is encashment of earned leave up to maximum 90 days which is calculated based on last Basic Salary. House rent and Medical allowance and is paid at the time of paying end service benefit. The Bank has kept required provision against liability for earned leave encashment as per actuarial valuation

The Group does not have any other long term employee benefit plans.

Short term benefits

Interim dividend is recognised only when the shareholders' right to receive payment established. Final dividend is recognised when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2021 has not been recognised as a liability in the balance sheet in accordance with IAS 10 'Events after the reporting period'. Dividend payable to the Bank's shareholders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

	Notes	Conso	lidated	Bank		
	Notes	2021	2020	2021	2020	
Details of other liabilities						
Privileged creditors	13.1	809,991,826	696,520,198	809,991,826	696,520,198	
Acquirer liabilities	13.2	1,286,229,244	1,308,342,901	1,286,229,244	1,308,342,901	
Sundry creditors		210,513,976	114,465,841	210,513,976	114,465,841	
Security deposit		5,797,180	6,727,979	5,797,180	6,727,979	
Current tax liability/ (assets)	13.3	3,368,573,510	1,794,622,025	3,335,858,484	1,771,534,658	
Provision for loans, advances and OBS exposures (excluding OBO)	13.4	12,310,907,332	10,560,988,589	12,012,295,650	10,320,670,887	
Provision for loans, advances and OBS exposures (OBO)	13.4.a	1,332,329,766	253,985,199	1,332,329,766	253,985,199	
Special general provision -Covid 19	13.4.b	756,003,206	602,352,869	756,003,206	602,352,869	
Interest suspense account	13.5	2,939,008,519	2,425,163,343	2,750,794,589	2,233,375,188	
Provision for protested bill and others	13.6	219,304,150	191,142,995	219,304,150	191,142,995	
Provision for non- banking assets	13.6.a	-	12,345,330	-	12,345,330	
Provision for start- up fund	13.7	87,805,631	76,922,811	87,805,631	76,922,811	
Provision for rebate to good borrowers		46,100,257	46,100,257	46,100,257	46,100,257	
Provision for loss on revaluation of shares (net)	13.8	408,519,732	843,471,723	256,437,323	686,959,533	
Advance interest/ commission received	i	47,469,311	59,169,628	44,036,445	55,768,640	
Expenses payable		846,890,274	533,270,894	801,786,369	501,654,571	
Interest payable on borrowing	13.9	266,192,477	296,900,882	266,192,477	296,863,401	
Miscellaneous liabilities/payables	13.10	982,488,812	990,877,633	976,920,826	850,648,682	
Lease liabilities (present value of lease payments)	13.11	752,382,202	893,842,167	743,558,930	866,681,805	
Net Benefit Obligation	13.12	650,816,131	422,781,132	650,816,131	422,781,132	
Other liabilities of subsidiaries	13.13	477,042,127	352,816,687	-	-	

27,804,365,660 22,482,811,084 26,592,772,458 21,315,844,877 13.a Group entity- wise consolidated other lia

		809.991.826	696.520.198	809.991.826	696.520.198
	Excise duty deducted from customer accounts	469,407,713	376,309,666	469,407,713	376,309,666
	VAT deducted at source (VDS)	63,940,651	71,275,953	63,940,651	71,275,953
	Tax deducted at source (TDS)	276,643,462		276,643,462	248,934,579
L3.1	Privileged creditors (payable	to government)			
	Total	27,804,365,661	22,482,811,084		
	Less: Inter company elimination	(486,504,562)	89,161,049		
		28,290,870,223	22,393,650,035		
	EBL Asset Management Limited	2,237,336	12,970,385		
	EBL Finance (HK) Limited	82,054,861	59,122,410		
	EBL Investments Limited	59,850,049	145,991,004		
	EBL Securities Limited	1,553,955,519	859,721,360		
	Eastern Bank Limited (Parent)	26,592,772,458	21,315,844,876		

These liabilities are temporary in nature arisen from prepaid, debit and credit card transactions Transactions are settled next day with relevant parties and reconciled monthly. Major balance includes 'Acquirer Cash' which is a liability to relevant parties arisen due to withdrawal of cash by EBL cardholders from Q-Cash/VISA ATMs (Not owned by EBL):

	1,286,229,244	1,308,342,901	1,286,229,244	1,308,342,90
Acquirer cash and other liabilities	178,018,902	156,717,191	178,018,902	156,717,19
Debit card liability	179,537,155	176,886,989	179,537,155	176,886,98
Credit card liability	36,047,195	27,126,210	36,047,195	27,126,21
card liability	892,625,992	947,612,510	892,625,992	947,612,51

13.3 Current tax liability / (assets)

Provision for tax				
Opening balance	3,661,662,395	3,924,795,548	3,410,562,765	3,729,199,174
Settlement/adjustments for previous years	(2,510,326,516)	(2,972,339,079)	(2,417,959,518)	(2,959,316,843)
Provision for tax made during the year 13.3.	4,021,028,809	2,709,205,926	3,855,014,674	2,640,680,434
	5,172,364,687	3,661,662,395	4,847,617,920	3,410,562,765
Balance of income tax paid				
Opening balance	1,867,040,369	1,144,970,128	1,639,028,107	1,014,296,336
Settlement/adjustment for previous years	(2,483,295,950)	(2,968,286,831)	(2,417,959,518)	(2,959,316,843)
Paid during the year 13.3.3	2.420.046.758	3.690.357.073	2.290.690.848	3.584.048.614
	2,420,040,736	3,070,337,073	2,270,070,040	3,304,040,014

3,368,573,510 1,794,622,025 3,335,858,484 1,771,534,658

Withholding tax deducted

13.3.2 Income tax paid du	ring the y	ear			
Total income tax ex	penses	4,021,028,809	2,709,205,926	3,855,014,674	2,640,680,434
Adjustment for prior	years	(7,538,637)	(98,018,263)	-	(98,018,263)
Current year		4,028,567,446	2,807,224,189	3,855,014,674	2,738,698,697
Current tax expense	es				

Advance income tax paid 2,420,046,758 3,690,357,073 2,290,690,848 3,584,048,614

517,250,285 291,385,450 **419,434,469** 282,193,122



CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2021 (AUDITED)

Caring for people



Amount in BDT

2020

2021 2020 Profit before income tax as 8,207,680,511 6,690,791,752 per profit and loss accour Income tax as per applicable 37.5% 3.077.880.192 37.5% 2.509.046.907 13.11% 1,075,651,270 11.79% 789,021,694 Tax exempted income (on -1.18% (96,459,368) -7.84% (524,602,868) govt. treasury securities) Tax savings from reduced tax -1.32% (108,183,008) -0.36% (23,994,906) rates (on dividend income Tax savings from reduced tax rates (on gain on sale of quoted securities) -1.14% (93.874.412) -0.16% (10.772.129) (98,018,263) -3.67% (301,198,890) 43.30% 3,553,815,784 -0.78% (52,451,737) 38.68% 2,588,228,698 Total income tax expenses

13.4

Provision for loans, advances and OBS exposures (excluding OBO)						
ent						
7,739,757,059	6,085,752,561	7,499,439,356	6,008,878,691			
(123,973,646)	-	(103,857,339)	-			
363,274,439	725,759,332	363,274,439	725,759,332			
(859,700,000)	-	(859,700,000)	-			
789,039,729	928,245,166	710,629,442	764,801,333			
7,908,397,581	7,739,757,059	7,609,785,899	7,499,439,356			
nent on loans an	d advances					
1,933,422,077	2,243,972,050	1,933,422,077	2,243,972,050			
359,711,720	(310,549,973)	359,711,720	(310,549,973)			
859,700,000	-	859,700,000	-			
3,152,833,796	1,933,422,077	3,152,833,796	1,933,422,077			
t on off-balance	sheet exposures					
887,809,454	858,679,985	887,809,454	858,679,985			
361,866,501	29,129,469	361,866,501	29,129,469			
1,249,675,955	887,809,454	1,249,675,955	887,809,454			
12,310,907,331	10,560,988,589	12,012,295,650	10,320,670,887			
	ent 7,739,757,059 (123,973,646) 363,274,439 (859,700,000) 789,039,729 7,908,397,581 nent on toans an 1,933,422,077 359,711,720 859,700,000 3.152,833,796 at on off-balance 887,809,454 361,866,501 1,249,675,955	ent 7,739,757,059 6,085,752,561 (123,973,646) 725,759,332 (859,700,000) 789,039,729 928,245,166 7,908,397,581 7,739,757,059 nent on loans and advances 1,933,422,077 2,243,972,050 359,711,720 (310,549,973) 859,700,000 7 3,152,833,796 1,933,422,077 at on off-balance sheet exposures 887,809,454 858,679,985 361,866,501 29,129,469 1,249,675,955 887,809,454	ent 7,739,757,059 6,085,752,561 7,499,439,356 (123,973,646) - (103,857,339) 363,274,439 725,759,332 363,274,439 (859,700,000) - (859,700,000) 789,039,729 928,245,166 710,629,442 7,908,397,581 7,739,757,059 7,609,785,899 nent on loans and advances 1,933,422,077 2,243,972,050 1,933,422,077 359,711,720 (310,549,973) 359,711,720 859,700,000 859,700,000 3,152,833,796 1,933,422,077 3,152,833,796 at on off-balance sheet exposures 887,809,454 858,679,985 887,809,454 361,866,501 29,129,469 361,866,501			

13.4.a Provision for loans, advances and OBS exposures (for OBO)

	Special General Provision: Covid-19 (for DBO)	683.737.969	560.480.082	683.737.969	560.480.082			
3.4.b	3.4.b Special General Provision: Covid-19							
		1,332,329,766	253,985,199	1,332,329,766	253,985,199			
	Specific provision on loans and advances	952,596,101	=	952,596,101	=			
	General provision on off- balance sheet exposures	9,685,980	3,387,781	9,685,980	3,387,781			
	General provision on loans and advances	370,047,685	250,597,417	370,047,685	250,597,417			

756,003,206 602,352,869 756,003,206 602,352,869 As per BRPD circular no. 19/2021 and subsequent circular letters no. 50/2021, 51/2021, 52/2021, and 53/2021, loan status of few borrowers are remain kept as "Unclassified" upon receive of 15% payment against total dues for the year 2021, and Special General Provision- Covid 19 @ 1.5% for CMSME and @ 2% for other than CMSME has been maintained in addition to the required general provision. Besides, Special General Provision-Covid 19 @ 1% had been maintained in 2020 for those accounts enjoyed payment by deferral (PBD) facilities as per BRPD circular let no. 56/2020 and subsequent BB clarification letter ref. BRPD(P-1) 661/13/2021-117 dated 05 January 2021. However, the bank released Special General Provision of BDT 187.98 million in 2021 upon full settlement of some PBD facilited accounts.

72,265,237 41,872,787 72,265,237 41,872,787

8.860.993.682 7.739.757.059 8.562.382.000 7.499.439.355

2021 2020

Total Provision (SP,GP & Special GP) for loans (Note: 13.4+13.4.a+13.4.b) 14,399,240,303 11,417,326,657 14,100,628,622 11,177,008,955

13.4.a.1	Provision for loans, advances and OBS exposures (including OBU):							
	General provision on loans and advances	3,522,881,482	2,184,019,494	3,522,881,482	2,184,019,494			
	Special General Provision- Covid 19	756,003,206	602,352,869	756,003,206	602,352,869			
	General provision on off-	1 250 241 024	901 107 225	1 250 241 024	901 107 225			

14,399,240,303 11,417,326,657 14,100,628,622 11,177,008,953 nces charged during the year 2021 (Bank- Solo)

	Onshore	Offshore	Total	Total
General Provision on loans and advances	359,711,720	115,523,419	475,235,139	(293,454,371)
Special General Provision- Covid 19	123,257,887	29,668,719	152,926,606	602,388,520
General Provision on off- balance sheet exposures	361,866,501	6,206,760	368,073,261	19,415,553
General Provision charged during the year	844,836,107	151,398,899	996,235,006	328,349,702
Specific Provision charged during the year	1,073,903,881	944,752,172	2,018,656,053	1,490,560,665
Recovery from loans written off earlier	(363,274,439)	-	(363,274,439)	(725,759,332)
Specific Provision (net of recovery) for the year *	710,629,442	944,752,172	1,655,381,613	764,801,333
Total Provision for loans and advances charged during the year	1,555,465,549	1,096,151,070	2,651,616,619	1,093,151,035

written off loans in the current year as per BRPD circular no. 14, dated 25 June 2003.

Maintenance of provision on toans and advances including Obs	exposures (5010)	as per oo Noc.
	Solo-2021	Solo-2020
Required provision on loans & advances and OBS exposures:		
General provision on unclassified accounts (including SMA)	2,633,616,000	2,182,485,000
Special General Provision: Covid-19	756,003,206	602,352,869
Specific provision on classified accounts	6,493,582,193	3,432,492,829
Specific provision on stay order accounts	67,521,807	534,605,000
Specific provision on rescheduled accounts	2,001,278,000	1,765,547,437
General Provision on off-balance sheet exposures	1,259,361,932	891,197,235
Total required provision on loans and advances including OBS exposures	13,211,363,138	9,408,680,370
Total maintained provision on loans and advances and OBS exposures	14,100,628,622	11,177,008,953

ind for some loan accounts in addition to the * General provision maintained on qualitative ground for s requirement to strengthen the provision base of the bank.

	Balance at the end of the year	2.939.008.519	2.425.163.343	2.750.794.589	2.233.375.188
	Amount written off during the year	(13,786,659)	-	(12,265,692)	-
	Amount recovered during the year *	(1,744,292,526)	(523,224,921)	(1,735,748,720)	(523,224,921)
	Amount transferred during the year	2,271,924,361	1,124,868,127	2,265,433,813	1,102,689,792
	Opening balance	2,425,163,343	1,823,520,136	2,233,375,188	1,653,910,317
13.5	Interest suspense account				

	Opening balance	191,142,995	145,373,498	191,142,995	145,373,49
	Provision made during the year	28,161,155	49,545,498	28,161,155	49,545,49
	Adjusted during the year	-	(3,776,000)	-	(3,776,000
	Balance at the end of the year	219,304,150	191,142,995	219,304,150	191,142,99
13.6.a	Provision for non-banking as	ssets			
	Opening Balance	12,345,330	12,345,330	12,345,330	12,345,33
	Adjustment made during the year	(12,345,330)	-	(12,345,330)	
	Balance at the end of the year	-	12,345,330	-	12,345,33
13.7	Provision for start-up fund				

Balance at the end of the year 87,805,631 76,922,811 87,805,631 76,922,811 As per BB SMESPD circular no. 04 dated 29 March 2021 and subsequent SMESPD circular letter no. 05 dated 26 April 2021, the bank has been maintaining a provision for startup fund @ 1% of

	Balance at the end of the year	408,519,732	843,471,723	256,437,323	686,959,533	
	Provision (released) during the year	(434,951,991)	(224,182,900)	(430,522,210)	(214,354,004)	
	Opening balance	843,471,723	1,067,654,623	686,959,533	901,313,537	
13.8	8 Provision for diminution of value of equity securities					
	profit after tax each year since 2020.					

Provision for diminution (gain net of) of value of quoted shares has been made as per DOS circular no. 4, dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 03 dated 12 March 2015 of Bangladesh Bank.

		266,192,477	296,900,882	266,192,477	296,863,401	
	Less: Inter unit/ company elimination (with int. receivable account)	(28,772,942)	(684,164)	-	-	
		294,965,419	297,585,046	266,192,477	296,863,401	
	Interest payable on Borrowing-Offshore	129,171,737	50,934,485	100,398,795	50,250,321	
	Interest payable on Borrowing (including subordinated bond)	165,793,681	246,650,561	165,793,681	246,613,080	
13.9	Interest payable on borrowing					

١	Miscellaneous liabilities/payables					
	Received under compromise settlement of classified & w/off loans	231,900,474	84,599,923	231,900,474	84,599,923	
	NRB remittance payable	478,308,977	159,497,500	478,308,977	159,497,500	
	Interest suspense for term placement	1,860,000	41,532,917	1,860,000	41,532,917	
	Unclaimed dividend account 13.10.a	31,594,794	83,541,076	31,594,794	83,541,076	
	Other liabilities (FDD payable, unclaimed insturment, etc.)	238,824,567	621,706,218	233,256,581	481,477,267	
		982,488,812	990,877,633	976,920,826	850,648,682	

13.10a Unclaimed dividend account

Unclaimed dividend is the residual amount of declared dividend which has not yet been paid to or claimed by the shareholders. As per the BSEC directive (ref:SEC/SRMIC/165-2020/part-1/166 dated 06 July 2021) the bank has deposited unclaimed/undistributed/unsettled dividend am of BDT 62.47 million held for a period of 3 years or more from the date of declaration/approval/record date, to the Capital Market Stabilization Fund (CMSF).

13.11 Lease liabilities (present value of lease payments)

The bank, as per IFRS 16, recognized lease liabilities which is the present value of lease payments to be made over the lease term from the date of commencement or 01 January 2019 (date of initial application), whichever is later. The lease payments include fixed and variable lease payments (less any adjustment for initial payment), and amount is expected to be paid under residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the bank and payment of penalties for terminating the lease. The lease payments have been discounted using Treasury bond rate of similar tenors i.e. 3 -10 years as implicit borrowing rate on applicable point of time. For example, 5 years T-bond rate 3.88% to 6.5 % have been used at the time of execution of those contracts having weighted average lease tenor of 5 years or more.

Net defined benefit obligation is the net result of post employment benefit plans which is measured as per actuarial valuation under IAS 19 'Employee Benefits'. Valuation is carried out on Projected unit credit method as recommended by International Accounting Standard (IAS) 19, Under this method, the valuation is done considering both future service cost which an employee shall obtain in normal course of service and 'past service cost' which is the difference between assets built up from past contributions and accrued liabilities (i.e. benefits earned by members as a result of service as of

		Bank-Solo				
		Gratuity Fund	Superannuation Fund	2021	2020	
Defined benefit obligation	13.12.a	2,246,984,043	150,135,713	2,397,119,756	1,921,219,756	
Less: Fair value of plan assets	13.12.b	1,620,502,421	125,801,203	1,746,303,625	1,498,438,624	
		626 481 621	24 334 510	650 816 131	422 781 132	

13.12a Defined benefit obligation

The amount of obligation for gratuity fund is determined considering present value of last basic salary multiplied by applicable rates as per service length which is discounted on actuarial financial and demographical assumptions/factors such as interest rate, salary growth rate,

	2,246,984,043	150,135,713	2,397,119,756	1,921,219,756
Remeasurement loss	307,500,000	6,200,000	313,700,000	335,978,500
Adjustment for opening balance	3,368	(154,996)	(151,628)	-
Paid to outgoing employees	(126,400,000)	(21,900,000)	(148,300,000)	(113,476,009)
Current service cost	181,396,632	9,254,996	190,651,628	321,044,259
Interest cost	132,200,000	(12,200,000)	120,000,000	107,589,615
Opening balance (as per audited FS)	1,752,284,043	168,935,713	1,921,219,756	1,270,083,391
•		-		

value of the	IAS 19 prescribes a fair valuation of fund assets and where market price is not available, fair value of the fund assets is estimated. Here, fair value of plan assets is not readily available, hence historical book value (audited) of fund assets is considered as fair value of plan assets of the funds.					
Opening bal audited FS)	ance (as per	1,375,802,421	122,636,203	1,498,438,624	1,270,083,400	
Interest inco	me	109,300,000	3,900,000	113,200,000	87,511,629	
Contribution	to the fund	261,800,000	21,300,000	283,100,000	254,319,604	
Adjustment fo	r opening balance	-	(135,000)	(135,000)	-	
Paid to outg	oing employees	(126,400,000)	(21,900,000)	(148,300,000)	(113,476,009)	
		1,620,502,421	125,801,203	1,746,303,625	1,498,438,624	
1312al Remeasurer	nent loss (as per	actuarial report)			

61,151,750 335.978.500 274.826.750

opening batar	100	274,020,730	01,101,700	555,776,500	
Remeasureme defined benef		307,500,000	6,200,000	313,700,000	335,978,500
		582,326,750	67,351,750	649,678,500	335,978,500
	-	Consoli	idated	Ba	nk
	_	2021	2020	2021	2020
3.13 Other liabiliti	es of subsidiarie	es			
Accounts paya	able (trading)	593,092,582	353,577,290		
Sundry credit	ors	5,752,529	3,313,054		
Dividend paya	ible	335,518,720	40,590,480		
Provision for I	Employees	100.041	400.545		

934,773,747 397,608,339

(457,731,620) (44,791,652)

127.515

409.916

utstanding balances Share trading account Dividend & other accounts

Gratuity Fund

13.b Nostro Reconciliation The Bank is not required to keep provision on the unreconciled debit hasheet date as there was no debit entry aging more than three months.

Authorised and issued capital

capital already issued to shareholders is referred to as the issued share capital of the Bank

The paid-up capital represents the amount of Bank's capital that has been contributed by ordinary shareholders. The ordinary shareholders are entitled to receive dividend as recommended by the Board and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM).

shares of BDT 10 each

12,000,000,000 12,000,000,000 12,000,000,000 12,000,000,000

subscribed Number of Shares and fully		Consol	idated	Bank		
paid up capital	2021	2020	2021	2020	2021	2020
Issued						
against	129,345,000	129,345,000	1,293,450,000	1,293,450,000	1,293,450,000	1,293,450,000
cash						
Issued						
as bonus	824,519,467	682,454,547	8,245,194,670	6,824,545,470	8,245,194,670	6,824,545,470
share						
	953,864,467	811,799,547	9,538,644,670	8,117,995,470	9,538,644,670	8,117,995,470

14.1 Slab wise list as on 31 December

Pursuant to clause (cha) of the Memorandum of Association and Article 4 of the Articles of Association of the Bank and clause 4 of BCCI Reconstruction Scheme 1992, the Authorised Capital of the Bank is BDT 12,00,000,000 and issued/subscribed/fully paid up capital is BDT 9,538,644,670 denominated by BDT 10 per share. Detailed break up of paid up capital of BDT 9,538,644,670 as on 31 December 2021 is as follows:

Shareholders		2021		2020		
group	No. of shares	% of shareholding	Taka	No of Shares	% of shareholding	Taka
Directors	287,911,286	30.18%	2,879,112,860	245,030,885	30.18%	2,450,308,850
General Public	539,089,564	56.52%	5,390,895,640	479,452,756	59.06%	4,794,527,560
Financial Institutions	126,863,617	13.30%	1,268,636,170	87,315,906	10.76%	873,159,060
Total	953,864,467	100.00%	9,538,644,670	811,799,547	100.00%	8,117,995,470

Range-wise distribution of the subscribed share:							
Range	No. of shareholders	No. of shares	(%) of shareholding				
001-500	3,438	609,236	0.06%				
501-5000	3,068	5,265,920	0.55%				
5001-10000	414	3,137,661	0.33%				
10001-20000	308	4,509,567	0.47%				
20001-30000	98	2,440,492	0.26%				
30001-40000	62	2,147,742	0.23%				
40001-50000	54	2,499,908	0.26%				
50001-100000	103	7,524,107	0.79%				
100001- 1000000 1000001 and	204	71,074,851	7.45%				
above	95	854 654 983	89.60%				

Name	Designation	No. of shares (EBL) held
CEO, CS, CFO & HoICC and th	eir spouses & minor children:	
Ali Reza Iftekhar	Managing Director & CEO	230,065
Md. Mustafa Haikal Hashmi	DMD, Head of ICC & CAMLCO	-
Masudul Hoque Sardar	Chief Financial Officer	-
Md. Abdullah Al Mamun	Company Secretary	-
Executives (Top five salarie	d executives other than CEO, CS, CFO & HoICC)	
Ahmed Shaheen	DMD, Head of Corporate Banking	-
Riad Mahmud Chowdhury	DMD, Head of Corporate Business, Dhaka	10,046
Mehdi Zaman	DMD, Head of Treasury, FIs & Offshore Banking	-
M. Khorshed Anowar	DMD, Head of Retail & SME Banking	-
Mahdiar Rahman	Head of Relationship Unit 04	3,348
Shares held by any shareho	lder to the extent of 10% or more	Nil

14.2 Capital to risk weighted assets ratio (CRAR):

As per the 'Revised Guidelines on Risk Based Capital Adequacy (RBCA)' issued by Bangladesh As per the 'Revised Guidelines on Risk Based Capital Adequacy (RBCA)' issued by Bangladesh Bank in December 2014, all scheduled banks are required to calculate Capital to Risk Weighted Assets Ratio based on 'Solo' as well as 'Consolidated' basis since early 2015. Here, regulatory capital base is quite different from accounting capital. Regulatory capital consists of Tier-1 (Common Equity Tier 1 and Additional Tier 1) and Tier 2 capital. Assessing regulatory capital in relation to overall risk exposures of a bank is an integrated and comprehensive process. EBL has been generating most of its incremental capital from retained profit (stock dividend and statutory reserve transfer etc.) and occasional issue of subordinated debt and right shares to support incremental growth of Risk Weighted Assets (RWA). Besides regulatory capital requirement, the Bank maintains surplus capital which will act as buffer for absorbing all material risks and to support foreseen business growth activities.

				Amount in BDT	
	Conso	lidated	Bank		
	2021	2020	2021	2020	
Common Equity Tier -1 Capital					
Paid up capital	9,538,644,670	8,117,995,470	9,538,644,670	8,117,995,470	
Statutory reserve	9,538,644,670	8,117,995,470	9,538,644,670	8,117,995,470	
General reserve	603,493,370	603,493,370	603,493,370	603,493,370	
Dividend equalization reserve	356,040,000	356,040,000	356,040,000	356,040,000	
Retained earnings	9,504,261,954	8,969,072,019	8,975,293,909	8,583,707,111	
Regulatory adjustments:	29,541,084,664	26,164,596,329	29,012,116,619	25,779,231,420	

				Amount in BDT
	Conso	lidated	Ba	nk
	2021	2020	2021	2020
Goodwill and all other intangible assets (WDV of Software)	(269,704,015)	(225,786,420)	(268,713,120)	(225,271,226)
Reciprocal crossholdings in the CET 1 capital	(479,615,523)	(170,605,317)	(356,836,600)	(88,255,255)
Investment in own CET1 capital (mutual fund)	(16,132,580)	(43,481,580)	(16,132,580)	(43,481,580)
Deferred tax asset (95% as per BB Circular)	(2,234,730,164)	(1,955,571,535)	(2,234,730,164)	(1,955,571,535)
	26,540,902,382	23,769,151,477	26,135,704,155	23,466,651,825
Tier -2 Capital				
General provision	5,538,246,622	3,677,569,598	5,538,246,622	3,677,569,598
Subordinated debt [This				
amount differs with the				
outstanding amount to	4,000,000,000	6,000,000,000	4,000,000,000	6,000,000,000
comply with BASEL III quideline]				
guideilliej	0.500.077.700	0 (77 5 (0 500	0.500.077.700	0 /77 5/0 500
	9,538,246,622	9,677,569,598	9,538,246,622	9,677,569,598
Regulatory adjustment:				
	9,538,246,622	9,677,569,598	9,538,246,622	9,677,569,598
A. Total regulatory capital	36,079,149,003	33,446,721,075	35,673,950,776	33,144,221,423
B. Total risk weighted	260,049,340,559	222,540,458,869	253,387,602,954	217,653,889,659

Capital to risk weighted assets ratio (CRAR)									
	Minimum requirement		Conso	lidated	Solo				
	2021	2020	2021	2020	2021	20			
On Tier-1 capital to RWA	6.00%	6.00%	10.21%	10.68%	10.31%	10.			
	Against standard of	Against standard of							

	2021	2020	2021	2020	2021	2020
On Tier-1 capital to RWA	6.00%	6.00%	10.21%	10.68%	10.31%	10.78%
Capital to RWA ratio (CRAR)	Against standard of minimum 10% with capital conservation buffer 2.50%	Against standard of minimum 10% with capital conservation buffer 2.50%	13.87%	15.03%	14.08%	15.23%
Amount in RDT						

nimum capital irement (MCR) (10% on B) 26,004,934,056 22,254,045,887 25,338,760,295 21,765,388,966 D. Surplus/(deficiency) [A-C] 10,074,214,948 11,192,675,188 10,335,190,481 11,378,832,457

In compliance with the provision of section 24 of the Bank Company Act 1991 (as amended up to date), the Bank is to transfer at least 20% of its profit before tax (PBT) to statu year until the sum of statutory reserve and share premium (if any) equal the paid up capital of the Bank. In 2021, the bank has transferred BDT 1,420.65 million to statutory reserve account in

Closing balance	9.538.644.670	8.117.995.470	9,538,644,670	8.117.995.470	
Transferred from profit during the year	1,420,649,200	-	1,420,649,200	-	
Opening balance	8,117,995,470	8,117,995,470	8,117,995,470	8,117,995,470	
compliance with the said provision.					

As per BRPD Circular No. 18 dated 20 October 2002, Banks had to transfer an equal amount of paying cash dividend in excess of 20%. This is treated as 'Core Capital' of the Bank ver, bank's current dividend decision is made in compliance with DOS Circular no. 01 dated

17 Assets revaluation reserve (land and other assets)

		2 501 893 279	3 492 079 880	2 414 474 912	3 404 441 513
Reserve for fair value of TRECs to EBLSL and Shares of DSE and CSE	17.05	85,418,367	85,418,367	-	
Reserve against non-banking assets	17.04	-	93,231,165	-	93,231,165
Reserve for amortization of treasury securities (HTM)	17.03	29,260,251	20,221,049	29,260,251	20,221,049
Reserve for revaluation of treasury securities (HFT)	17.02	-	817,134,941	-	817,134,941
revaluation of land properties	17.01	2,387,214,661	2,476,074,358	2,387,214,661	2,476,074,358

When carrying amount of same class of assets is increased as a result of revaluation, the amount of the entire class of same assets is interested as a research revealability (as per IAS and amount of the entire class of same assets netting off deferred tax liability (as per IAS and tax), is credited directly to equity under the heading of assets revaluation reserve as 16 'Property, plant and equipment'. Apart from financial assets, the Bank revalues is lowing relevant circulars of Bangladesh Bank and Bangladesh Securities & Exchange per IAS 16 'Property, plant and equ lands following relevant circulars of

Closing balance	2,387,214,661	2,476,074,358	2,387,214,661	2,476,074,35
Less: Deferred tax liability	162,408,212	-	162,408,212	
,	2,549,622,873	2,476,074,358	2,549,622,873	2,476,074,35
Reserve made during the year	73,548,515	-	73,548,515	
Opening balance	2,476,074,358	2,476,074,358	2,476,074,358	2,476,074,35

17.01a Details of land properties and revaluation result as of 31-12-2021:

Amount in BDT

Particulars of land	Year of acquisition	Purpose for holding of land	Cost of Land (incl. development cost)	Revalued amount	Revaluation surplus/ (deficit)
33 CA, Agrabad, Chottagram (Size: 13.43 Katha or 22.17 Decimal)	Feb 1983	Regional Head Office	Acquired as BCCI property	443,400,000	443,400,000
New 100 Gulshan Avenue, Dhaka (Size: 26.24 Katha or 43.312 Decimal)	Nov 2002	Corporate Head Office	95,624,950	2,099,975,757	2,004,350,807
Plot-832/B, Block-I, Bashundhara R/A, Dhaka (Size: 100 Katha or 165 Decimal)	July 2008	Proposed country sales center, Retail banking, Cards sales, Call center, Collection/recovery unit, etc.	326,732,201	800,000,000	473,267,799
Plot-19, Block-A, Bashundhara R/A, Dhaka (Size: 5 Katha or 8.25 Decimal)	Nov 2008	Proposed branch, Cards center and others.	52,418,163	52,000,000	(418,163)
Rupayan Point, Plot # 1/11 Lalmatia Housing, Dhaka (Size: 7.75 Katha or 12.787 Decimal)	Jun 2013	Proposed branch, Zonal office for SME & Corporate business, operations etc.	533,986,690	251,875,000	(282,111,690)
Purbachal, Kaligonj, Gazipur, Dhaka (Size: 85.15 Katha or 140.50 Decimal)	Aug 2007	Proposed Central Warehouse	35,319,289	61,734,847	26,415,558
Polash Bari, Ashulia, Savar, Dhaka (Size: 379.69 Katha or 626.50 Decimal)	Nov 2011	Proposed Residential Training Academy	466,501,135	351,219,697	(115,281,438)
		Total	1,510,582,428	4,060,205,301	2.549.622.873

				Amount in BDT
N-4	Consolidated		Ва	nk
Notes	2021	2020	2021	2020

17.02 Reserve for revaluation of treasury securities (HFT) Rereve 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

-				
Closing balance		817,134,941	-	817,134,941
Adjustment made during the year	(1,562,011,070)	(976,951,208)	(1,562,011,070)	(976,951,208
Addition during the year	744,876,128	1,793,874,362	744,876,128	1,793,874,362
Opening balance	817,134,941	211,787	817,134,941	211,78
charged to profit and toss acco	Juiit.			

17.03 Reserve for amortization of treasury securities (HTM)

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 amortisation, the amount thus increased is recognised directly

Closing balance	29,260,251	20,221,049	29,260,251	20,221,049
the year	(0,412,032)	(74,12/,/30)	(0,412,032)	(74,127,730)
Adjustment made during	(6.412.632)	(94.127.738)	(6.412.632)	(94.127.738)
Addition during the year	15,451,834	14,358,937	15,451,834	14,358,937
Opening balance	20,221,049	99,989,850	20,221,049	99,989,850

The bank derecognized 11 NBAs and adjusted corresponding 'Reserve & Provision' against those NBAs in 2021 as these properties do not qualify as 'Non-Banking Asset' as per the latest BRPD circular BRPD 22/2021 due to absence of mutation and physical possession.

Adjustment made (00,000,000,000) (00,000,000)	during the year	10	(93,231,165)	(3,160,000)	(93,231,165)	(3,160,000)
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17.05 Reserve for fair value of TRECs to EBLSL and Shares of DSE and CSE (held by EBLSL under

	755,298,500	755,298,500
Value of CSE Membership booked earlier	201,500,000	201,500,000
Value of DSE Membership booked earlier	553,798,500	553,798,500
Less:	040,710,007	040,710,007
Fair value of Shares of CSE (4,287,330 shares @ BDT 10)	43,879,755 840,716,867	43,879,755 840,716,867
Fair value of Shares of DSE (5,411,329 shares @ BDT 10)	113,909,572	113,909,572
Fair value of CSE-TREC held by EBLSL	201,500,000	201,500,000
Fair value of DSE-TREC held by EBLSL	481,427,540	481,427,540

2020

18	Actuarial re-measurement gain/(loss) on defined benefit plans						
Actuarial re-measurement gain/(loss) results from increase in the present va benefit obligation (Gratuity Fund and Superannuation Fund) due to chan assumptions and experience adjustment which has been shown as equity comy of OCI as per IAS 19 'Employee Benefits'.				l) due to chang	es in actuarial		
	Opening balance Re-measurement gain/(loss) on defined benefit obligation (current year)	(335,978,500) (313,700,000)	(335,978,500)	(335,978,500) (313,700,000)	(335,978,500)		
	*	(649,678,500)	(335,978,500)	(649,678,500)	(335,978,500)		
	Less: Adjustment with deferred tax assets	243,629,438	125,991,938	243,629,438	125,991,938		
	Closing balance	(406.049.063)	(209.986.563)	(406.049.063)	(209.986.563)		

Foreign currency translation difference: [gain/(loss)]

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 85.80 and HKD 1 = BDT 1.0996. Yearly incomes and expenses are translated using monthly average exchange rate (USD 1 = BDT 85.0935 & HKD 1 = BDT 11.0082). The net cumulative result of the exchange difference has been presented separately as equity component as per IAS 21 (para 39).

Surplus in profit and loss account					
Opening balance	8,969,072,019	6,002,777,699	8,583,707,111	5,697,244,179	
Profit for the year	4,800,224,393	4,180,381,016	4,653,864,727	4,102,563,055	
Transfer to statutory reserve	(1,420,649,200)	-	(1,420,649,200)	-	
Bonus share issued	(1,420,649,200)	-	(1,420,649,200)	-	
Cash dividend paid	(1,420,649,200)	(1,217,699,321)	(1,420,649,200)	(1,217,699,321)	
Foreign currency					
adjustment for	(3,086,859)	3,612,625	(330,329)	1,599,197	
offshore					
Closing balance	9,504,261,953	8,969,072,019	8,975,293,909	8,583,707,111	

21 Contingent liabilities Accounting policy:

Contingent liabilities which include certain guarantees and letters of credit pledged as collateral are possible obligations that may arise from past events whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are recognised in the financial statements and disclosed in the face of balance sheet under off-balance sheet items as per the guidelines of PBPD circuit No. 14 data (25, lbm 2002).

Details of contingent	liabiliti	es:			
Acceptance and endorsements	21.1	53,047,505,500	42,593,184,478	53,047,505,500	42,593,184,478
Letters of guarantee	21.2	31,749,649,918	27,229,615,956	31,749,649,918	27,229,615,956
Irrevocable letters of credit	21.3	46,268,850,715	26,084,696,594	46,268,850,715	26,084,696,594
Bills for collection Forward assets	21.4	10,647,181,021	8,032,352,776	10,647,181,021	8,032,352,776
purchased and forward deposits	21.5	118,101,190	120,428,481	118,101,190	120,428,481

	forward deposits placed (against FCY)	.,		., . ,	., ., .
		141,831,288,344	104,060,278,285	141,831,288,344	104,060,278,285
21.1	Acceptance and endorsemen	its			
	Details of contingent liabiliti	es:			
	Acceptances (Back to Back)	12,614,362,231	8,817,799,726	12,614,362,231	8,817,799,726
	Acceptances (ULC-Cash)	58,867,554,746	33,609,098,625	58,867,554,746	33,609,098,625
		71,481,916,977	42,426,898,351	71,481,916,977	42,426,898,351
	Acceptances (ULC-Cash)- Offshore Banking Unit	519,235,246	166,286,127	519,235,246	166,286,127
		72,001,152,223	42,593,184,478	72,001,152,223	42,593,184,478

53,047,505,500 42,593,184,478 53,047,505,500 42,593,184,478 As per BRPD circular letter no 09 dated 27 May 2019, bill financed on own acceptance worth BDT 18,953,65 million has been reported under funded outstanding, hence the same has been excluded

- (18.953.646.722)

(18 953 646 722)

21.2	Letters of guarantees				
	Directors Government	192,900 519,796,327	192,900 513,802,927	192,900 519,796,327	192,900 513,802,927
	Banks and other financial institutions	14,020,549,353	12,489,452,702	14,020,549,353	12,489,452,702
	Others (Customers etc.)			17,209,111,338 31,749,649,918	
	Letters of guarantee- Offshore Banking Unit	-	-	-	-
		31,749,649,918	27,229,615,956	31,749,649,918	27,229,615,956

As per BRPD circular no 13 dated 18 October 2018, 1% General provision has been maintained against Letter of Guarantee, except those against which counter guarantee has been issued by Multilateral Development Banks/International Banks having BB rating grade equivalent 1 to 4 for which a provision 0% - 1% is required to be maintained

21.3 Irrevocable letters of credit

		45,819,488,006	25,912,204,574	45,819,488,006	25,912,204,57
	Letters of credit (Cash sight)- Offshore Banking Unit	89,284,660	51,448,311	89,284,660	51,448,31
	Letters of credit (Cash usance)-Offshore Banking Unit	360,078,049	121,043,709	360,078,049	121,043,70
		46,268,850,715	26,084,696,594	46,268,850,715	26,084,696,59
4	Bills for collection				
	Foreign Documentary Bills	3,902,700,420	2,998,233,689	3,902,700,420	2,998,233,68

Collection	6,446,288,527	4,598,513,118	6,446,288,527	4,598,513,118
	10,348,988,947	7,596,746,807	10,348,988,947	7,596,746,807
Bills for collection- Offshore Banking Unit	298,192,074	435,605,969	298,192,074	435,605,969
	10,647,181,021	8,032,352,776	10,647,181,021	8,032,352,776
As per BRPD circular no 07 of has been waived. As such no				

Forward assets purchased Forward deposits placed	118,101,190	120,428,481	118,101,190	120,428,481
	118,101,190	120,428,481	118,101,190	120,428,481
As per BRPD instruction, 1% g BDT 118.10 million has been m		on outstanding	Forward Assets	Purchased worth

		16,535,769,415	20,011,368,328	16,206,209,303	19,667,413,756
Less: Ir elimina	nter unit/company ntion	(390,074,937)	(530,626,708)	(150,641,286)	(253,828,364
		16,925,844,351	20,541,995,035	16,356,850,589	19,921,242,120
Institut Interes balance	t on foreign currency	80,804,436	46,522,533	80,804,436	46,522,533
	on placement nks and Financial	712,561,002	1,258,910,739	696,959,046	1,243,077,283
Interes short n	t on money at call and otice	12,853,266	19,558,828	12,853,266	19,558,828
Interes advanc	t on loans and es	16,119,625,648	19,217,002,936	15,566,233,842	18,612,083,47

23 Interest paid on deposits, borrowings and others

Interest paid on borrowings and deposits are calculated on actual days basis by dividing 360 days in a year and recognised on accrual basis. Interest on lease liabilities are accounted for as per IFRS 16 Leases. Interest cost netting off interest income on defined benefit plans are accounted for as per

Less: Inter unit/comp elimination	any	(390,074,937)	(530,626,708)	(150,641,286)	(253,828,364)
		8,991,201,586	14,490,120,621	8,595,617,779	13,990,892,016
Net interest cost (on Superannuation Fund)	23.05	(16,100,000)	2,843,000	(16,100,000)	2,843,000
Net interest cost (on Gratuity Fund)	23.04	22,899,999	17,234,986	22,899,999	17,234,986
Interest on Margin		676,183	676,183	676,183	676,183
& others Interest on lease liabi	lities	55,772,411	66,048,878	54,968,264	64,673,564
Banks & FIs Interest on borrowings from BB	23.03	250,825,450	437,825,267	250,825,450	437,825,267
Interest on borrowings from	23.02	1,597,990,130	2,491,691,516	1,203,210,470	1,993,838,225
interest on deposits	23.01	7,079,137,413	11,4/3,800,/91	7,079,137,413	11,4/3,800,/91

8,601,126,650 13,959,493,914 8,444,976,493 13,737,063,652 Interest on savings and current deposits Interest on special notice deposits (SND) 1,959,622,297 1,857,457,425 1,959,622,297 1,857,457,425 1,434,345,227 1,369,155,564 1,434,345,227 1,369,155,564

	deposits (SIVD)				
	Interest on term deposits	3,685,169,889	8,247,187,803	3,685,169,889	8,247,187,803
,		7,079,137,413	11,473,800,791	7,079,137,413	11,473,800,791
7	23.02 Interest on borrowings from	Banks & FIs			
)	Interest on demand borrowing	289,008,019	674,074,462	180,369,778	456,124,059
-	Interest on term borrowing	862,765,994	1,032,807,239	576,624,575	752,904,351
2	Interest on Subordinated Bond	444,823,582	591,279,891	444,823,582	591,279,891
	Inter-bank Repo (Repurchase	1.392.535	193.529.923	1.392.535	193.529.923

	agreement)	1,392,535	193,529,923	1,392,535	193,529,923
		1,597,990,130	2,491,691,516	1,203,210,470	1,993,838,225
2	23.03 Interest on borrowings from	BB & others			
	Borrowing under IPFF	1,003,709	1,994,338	1,003,709	1,994,338
	Borrowing under EDF	184,335,755	314,255,725	184,335,755	314,255,725
	Borrowing under LTFF	7,268,618	48,253,089	7,268,618	48,253,089
	Borrowing under BADP (refinance scheme)	6,028,200	10,621,714	6,028,200	10,621,714
	Borrowing under SMESPD (refinance scheme)	26,414,511	38,198,340	26,414,511	38,198,340
	Second Crop Diversification Project	21,024,486	24,082,593	21,024,486	24,082,593
	Borrowing from SME Foundation	106,340	419,469	106,340	419,469

	shipment Credit Refinancing Scheme	4,550,124	-	4,550,124	-
	Borrowing under Green Transformation Fund (GTF)	93,706	-	93,706	
		250,825,450	437,825,267	250,825,450	437,825,267
23.04	Net interest cost (on Gratuity	Fund)			
	Interest expense on defined benefit obligation (for Gratuity	132,200,000	99,042,152	132,200,000	99,042,152

100 Gulshan Avenue, Dhaka-1212.

109,300,000 81,807,166 109,300,000 81,807,166 22,899,999 17,234,986 22,899,999 17,234,986



CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2021 (AUDITED)

Caring for people



23.05	Notes	Consoli 2021	idated 2020	2021	Amount in BDT		Notes	Consoli 2021	idated 2020
	Net interest cost (on Superan		2020	2021	2020	28	Rent, taxes, insurance, utiliti		2020
	Interest expense on defined benefit	(12,200,000)	8,547,463	(12,200,000)	8,547,463		Rents, rates and taxes -	167,900,297	177,17
	obligation (for Superannuation Fund) Less: Interest income on plan	2 000 000	5,704,463	3,900,000	F 70/ //2		Premises & Equipments * Insurance premium**	146,206,893	157,25
	assets (for Superannuation Fund)	3,900,000	2,843,000	(16,100,000)	5,704,463 2,843,000		Utilities (except telecommunication)	113,135,828 427,243,019	105,61 440,04
	Investment income	(10,100,000)	2,045,000	(10,100,000)	2,040,000		* As per IFRS 16 'Leases', the	Bank recorded in	nterest ex
	Recognition policy:						depreciation on RoU assets (n 489.24 million in 2021 (BDT 3	381.25 million in	2020) aga
	Income on investments in accounted for on accrual bas	is as per the prov	visions of IFRS 1				assets and shown in the balar ** The major portion of insuranc		
	customers' and relevant Bang Dividend income from inve-	stments in equit	ty instruments				was paid to Bangladesh Bank a DID-02/2012 dated 02 October 2		
	recognised at the time when the payment is established.	it is declared, asc	ertained, reliabl	y measured and	right to receive	29	the bank goes bankrupt. The re-	st of the premium o	
	Non-interest investment inco (HFT), quoted and unquoted s					29	Legal & professional expense Professional fees (consultancy,	16,492,900	12,4
	the time of effecting the trans	sactions except the	ose which are re	stricted by Bangl	adesh Bank.		advisory, certification,CPV, etc.) Lawyers' professional fees	19,017,410	21,6
	Dividend income 24.1 Interest on reverse REPO	347,532,429 792,688	152,054,258 18,532,283	618,188,619 792,688	137,113,749 18,532,283		Other legal expenses (Court expense, auction notice, etc.)	51,997,436	30,8
	Interest on govt. treasury bonds	3,800,353,995	2,999,612,074	3,800,353,995	2,999,612,074	30	Postage, stamp, telecommun	87,507,746 ication etc.	64.89
	Interest on non-govt. treasury bonds	1,070,717,588	455,304,501	1,070,717,588	455,304,501		Telephone - office (including	68,023,117	55,89
	Gain from government 24.2 securities*	1,115,211,491	1,777,511,802	1,115,211,491	1,777,511,802		SMS service) Network link, Internet, swift and DR maintenance cost	61,600,136	55,1
	(Loss) on revaluation of treasury securities (HFT)*	(857,986,510)	(378,570,820)	(857,986,510)	(378,570,820)		Postage and courier charges Stamp and court fees	25,352,993 498,919	27,5 4
	Net Gain/(Loss) on sale of quoted securities	520,220,651	77,101,424	341,361,494	39,171,379			155,475,165	138,96
		5,996,842,333				31	Stationery, printing, advertis Printing and stationery	57,724,740	promotio 61,78
	*As per instruction/circular of 2008 and subsequent clarification			iar letter no us di	атец 26 мау		Advertisement (Print & electronic media, POC materials etc.)	36,960,067	41,30
1	Dividend Income Eastern bank limited (Parent)	618,188,619	137,113,749				Business promotional expenses for Skylounge	131,861,006	147,8
	EBL securities limited EBL investments limited	56,682,047 1,416,536	53,587,216 2,212,803				Business promotional expenses for Priority and others	48,454,649	45,93
	EBL asset management limited	6,763,947	1,306,813			32	Managing Director's salary a	275,000,463	296,83
	Less: Elimination-Dividend	683,051,149	194,220,581			02	Basic salary	18,428,371	16,75
	from EBL Securities Limited and EBL Finance (HK) Limited	335,518,720	42,166,322				Allowances Bonus (Festival and Incentive)	4,200,000 3,970,000	4,20 3,70
2		347,532,429	152,054,258				Bank's contribution to provident fund	1,842,837	1,67
.2	Gain from government secur Gain from trading in govt.	1,108,925,498	988 455 917	1,108,925,498	988,655,817	33	Directors' fees and expenses	28,441,208	26,32
	treasury bills/bonds Gain from amortization in	6,285,994	788,855,985	6,285,994	788,855,985		Meeting attendance fees	2,854,050	2,48
	govt. treasury bills	1,115,211,491					Other expenses (refreshment, conveyance etc.)	518,754	69
	*As per instruction/circular of and subsequent clarifications			ar letter no 05 dat	ed 26 May 2008		Each director of the Bank is pa	3,372,804 aid for BDT 8.000 a	3,17 as per BRI
	Commission, exchange and b		707.				2015 for per board or board or		
	Recognition policy:					34	Audit Fees Statutory and corporate	2,212,803	2,31
	Fees and commission incom income on accrual basis as	per IFRS 15 'Rev	enue from contr	acts with custor	ners'. Fees and		governance audit feesVAT on audit fees (i.e. 15%)	317,249	15
	commission charged to custo banking services i.e. card serv	vices, manageme	nt fees, arrangen	nent fees, locker	charges etc. are		Audit fees include BDT 97,212	2,530,051	2,47
	recognised as income when service to customer by the bar are received in advance.					35	Repairs, maintenance and de		rangon r
	Exchange gain includes all g	gains and losses	from foreign cu	rrency day to da	ay transactions,		Depreciation: (Annexure 'A') Building and floor spaces	35,198,888	35,19
	Fees, commission	of non monetary it	iems.				Machinery and equipments Computer and network	46,924,465	49,44
	and charges	2,403,973,447		2,341,863,721	2,052,782,840		equipments Digital banking equipments	97,620,560 15,972,470	85,31 16,73
	of exchange loss)	701,502,695	769,080,548	698,615,533	770,268,476		Electromechanical equipments	17,184,810	17,18
	commission 25.3	518,265,579 3,623,741,721	181,242,188 3.067.368.036	3.040.479.254	2.823.051.316		Vehicles Furniture and fixtures	33,743,839 51,720,861	34,43 53,62
.1	Fees, commission and charg						Software	60,651,392	61,53
	Loan processing fees Service charges (Periodic	193,733,395	212,912,304 340,476,876	193,733,395	212,912,304 295,367,503		Right of use assets (Lease assets)	381,937,471	369,21
	& Adhoc) Early settlement fees	369,530,421 44,143,279	38,480,163	324,096,239 44,143,279	38,480,163		Repairs, maintenance and	740,954,755	722,68
	Cards fees & charges (net of cards direct 25.1.a	690,281,572	677,619,620	690,281,572	677,619,620		spare parts Machinery and equipments	53,457,828	51,48
	expenses) Commission on general						Vehicles	10,141,557	7,11
	banking (PO, FDD, remittance, etc)	102,423,661	134,725,126	102,608,572	134,725,126		Furniture and fixtures Rented premises- general	10,298,371	7,55
	Commission on trade business (LG, LC, Acceptance)	1,003,861,119	712,831,211	987,000,664	693,678,124		Rented premises-electricity	48,885,189 8,773,545	56,63 10,09
.1.a	Cards fees and charges (net		2,117,045,300 (penses):	2,341,863,721	2,052,782,840		& lighting Computer and network	8,919,423	7,76
	Cards fees and charges:						equipments Software maintenance	163,564,097	147,38
	Fees and charges (Debit, Prepaid Cards, etc.)	241,344,008	191,123,339	241,344,008	191,123,339		Total	304,040,008	288,03
	Fees and charges (Credit cards):							1,044,994,764	1,010,71
	Annual and transactional fees	205 (20 (42				36			
		285,623,463	274,571,968	285,623,463	274,571,968		Other expenses Business travelling		
	Late payment and overlimit	183,026,830	274,571,968	285,623,463 183,026,830	274,571,968		Business travelling and conveyance	44,902,346 39,812,049	
	fees Cash advance fees	183,026,830 2,221,292	221,676,523 1,990,370	183,026,830 2,221,292	221,676,523 1,990,370		Business travelling and conveyance Bank charges Cards production cost	39,812,049 30,425,590	43,89 32,80
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees	183,026,830 2,221,292 215,529,750	221,676,523 1,990,370 160,403,161	183,026,830 2,221,292 215,529,750	221,676,523 1,990,370 160,403,161		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges	39,812,049 30,425,590 560,000	43,89 32,80 1,40
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission	183,026,830 2,221,292 215,529,750 108,919,316	221,676,523 1,990,370	183,026,830 2,221,292	221,676,523 1,990,370		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions	39,812,049 30,425,590	43,89 32,80 1,40 184,93
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490	43,89 32,80 1,40 184,93 5,64 8,64
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, Office securities (Cash carrying,	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853	43,89 32,80 1,40 184,93 5,64 8,64
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Unter service charges (ATM card	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756	221,676,523 1,990,370 160,403,161 107,876,151 205,356,381 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600	43,89 32,80 1,40 184,93 5,64 8,64 22,03 150,32 6,80
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Unter service charges (ATM card	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,0851 12,466,756 44,282,438	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,451,5460 32,270,760 39,814,630		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers)	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48
.2	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 276,551,231 12,466,756 44,282,438 719,110,106	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Sub-ordinated bond	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00
.2	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses)	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 276,551,231 12,466,756 44,282,438 719,110,106	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (IDST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books,	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495	43,883,280 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00
2	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572 nge toss)	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc)	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189	43,85 32,80 1,40 184,93 5,64 22,07 150,32 6,80 40,48 59,00 8,30
2	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,464,7556 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,7556 44,282,438 719,110,106 690,281,572	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc)	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495	43,85 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00 8,30
2	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,1195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 2,756,8,849	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc.) Other expenses of subsidiaries 36.1	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665	43,85 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00 8,30
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,464,7556 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,7556 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries 36.1 Subsidiaries Subsidiaries 26.1 Subsidiaries 26.2 Sub	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665	43,81 32,81 1,41 184,91 5,64 8,64 22,01 150,32 6,81 40,48 59,00 8,30 13,70 4,64 614,81
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,669 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries 36.1 Subsidiaries 36.1 Subsidiaries Guarantee premium Other expenses and Other expenses of cuarantee premium Other expenses and Cother expenses of cuarantee premium Other expenses and Cother expenses and Cother expenses and Cother expenses and Cother expenses of cuarantee premium Other expenses and Cother expens	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 488,797,665	43,85 32,86 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,45 59,00 13,76 4,62 614,81
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE and CSE)	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 arge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commision (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc.) Other expenses of subsidiaries Other expenses of subsidiaries Other expenses of subsidiaries	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665	43,85 32,86 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,45 59,00 8,30 13,76 4,62 614,81
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and other Replacement fees and other Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,669 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469		Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Other expenses of subsidiaries Other expense of subsidiaries Other expense and regulatory charges Other provisions	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es	43,8*3 2.8(8,4) 1.4(4,4) 1.4(4,5) 1.5(6,6) 1.5(6,6) 1.5(6,6) 1.5(7
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE and CSE) Brokerage commission (Daler) Settlement fees & commission	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,669 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc.) Other expense of subsidiaries 36.1 Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other expense and regulatory charges Other provisions Provision charged for protested bill & 13.6	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es	43,85 32,86 1,40 184,93 5,64 8,64 22,07 150,32 6,86 40,45 59,00 13,76 4,62 614,81 34 3,45 78
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE and CSE) Brokerage commission (DSE and CSE) Brokerage commission (DSE and CSE) Brokerage commission (Dseler) Settlement fees & commission Management & trustee fees	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,464,5756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other expense and regulatory charges Other provisions Provision charged for protested bill & 13.6 others Provision for startup 13.7	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 488,797,665 es 919,742 4,074,814 33,806,645 38,801,201	43,85 32,86 1,40 184,93 5,64 8,64 22,07 150,32 6,86 40,48 59,00 8,30 13,76 4,62 45,76
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Total Total Total Total Total Total cards fees and charges (and of exchange frading) (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Total	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,881 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 age loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 178,464,076 1,103,787 8,166,370 19,800,741 207,534,974	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Sub- ordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other expenses and regulatory charges Other provisions Provision charged for protested bill & 13.6 others Provision released on	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820	43,85 32,86 1,40 184,93 5,64 8,64 42,07 150,32 6,86 40,46 59,00 13,76 4,62 614,81 34 3,45 78 4,62 45,76
.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward eto) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission Brokerage commission (Dealer) Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 age loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,495 593,526,105 45,866,090 29,394,436	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 769,080,548	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,966,469	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Other expenses of subsidiaries Other expense and regulatory charges Provision charged for protested bill & 13.6 others Provision for startup fund	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991)	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00 13,76 4,62 614,81 3,49 78 45,76 76,92 (224,18)
	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income Recognition policy:	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,861 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 age loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,495 593,526,105 593,526,105 593,526,105 58,66,090 29,394,436 75,260,526 518,265,579	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,963,669 769,080,548 178,464,076 1,103,787 8,166,370 1,9800,741 207,534,741 207,534,741 15,229,962 11,062,824 26,292,786 181,242,188	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,965,469 770,268,476	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commision (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc.) Other expenses of subsidiaries	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (395,908,016)	43,85 32,86 1,40 184,93 5,64 8,64 422,07 150,32 6,80 40,45 59,00 13,76 4,62 614,81 34 3,45 78 4,62 45,76 76,92
.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission Brokerage commission (Dealer) Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income Recognition policy: Other operating incomes are Revenue from contracts with	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 649,281,572 age loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,495 593,526,105 45,866,090 29,394,436 75,260,5579	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 769,080,548 178,464,076 1,103,787 8,166,370 19,800,741 207,534,974 15,229,962 11,062,824 26,227,286 181,242,188	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 4,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,968,469 770,268,476	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc.) Other expenses of subsidiaries Other expenses of subsidiaries Other expenses of subsidiaries Other expense of subsidiaries Other expenses	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (395,908,016)	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00 13,76 4,62 614.81 3,49 78 4,62 45,76 76,92 (224,18:
5.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (Dealer) Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income Recognition policy: Other operating incomes are Revenue from contracts with Rebate earnings Posstage charges recovered	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,98 7,611,986 30,497,426 57,613,98 7,611,986 30,497,426 57,613,98 7,88 7,88 7,88 7,88 7,88 7,88 7,88 7	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 769,080,548 178,464,076 1,103,787 8,166,370 19,800,741 207,534,974 15,229,962 11,062,824 26,272,786 181,242,188	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,968,469 770,268,476	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other expenses and regulatory charges Frovision charged for protested bill & 13.6 others Provision released on revaluation of equity 13.8 securities Deferred tax expense/(incom	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (395,908,016) (e) (net) (282,900,616) (6,950,284)	43.89 32.80 1.40 184.93 5.64 8.64 22.07 150.32 6.80 40.48 59.00 8.30 13.76 4.62 614.81 45.76 76.92 (224.182 (101.490
5.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE and CSE) Brokerage commission (Dealer) Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income Recognition policy: Other operating incomes are Revenue from contracts with Rebate earnings Postage charges recovered Swrite charges recovered Swrite charges recovered	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 nge loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 545,66,60 29,394,436 75,260,526 518,265,579	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,669 769,080,548 178,464,076 1,103,787 8,166,370 1,9800,741 207,534,974 15,229,962 11,062,824 26,292,786 181,242,188	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,881 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,193,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,968,469 770,268,476	36.1	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Sub- ordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Registration, renewal & IPO expense Guarantee premium Other expenses and regulatory charges Uniform provisions Provision charged for protested bill & 13.6 others Provision released on revaluation of equity 13.8 securities Deferred tax expense/(income) Deferred tax (110 cm)	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (395,908,016) (282,900,616)	32.08 43.89 32.80 1.40 184,93 5.64 8.64 22.07 150.32 6.80 40,48 59,00 8.30 13.76 4.62 614.81 45.76 76.92 (224,182 (175,974 26.39
5.5.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission (DSE and CSE) Brokerage commission (Dseler) Settlement fees & commission Management & trustee fees Less: Direct expenses Laga and Howla charges CDBL charges Other operating income Recognition policy: Other operating incomes are Revenue from contracts with Rebate earnings Postage charges recovered Swift charges recovered Service charges (others) Locker rent Gain on disposal of fixed assets	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 ange loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,495 593,526,105 518,265,579 21,066,530 21,266,3723 7,1563,723 7,1563	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,669 769,080,548 178,464,076 1,103,787 8,166,370 1,9800,741 207,534,974 207,534,974 15,229,962 11,062,824 26,292,786 181,242,188 accrual basis as elevant Bangladd 146,724,535 24,100,520 57,317,277 7,210,151 19,407,025 2,2668,637	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,437,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,56,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,968,467 770,268,476	36.1 37	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiaries Other expenses of subsidiaries Other provisions Provision charged for protested bill & 13.6 others provision released on revaluation of equity provision for startup fund revaluation of equity 13.8 securities Deferred tax expense/(incom) Deferred tax (income) 9.10.b Deferred tax (income) 9.10.c Earnings per share Earnings per share (EPS) hat	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 688,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (395,908,016) (e) (net) (282,900,616) (69,50,284) (289,850,900)	43.89 32.80 1,40 184,93 5,64 8,64 22,07 150,32 6.80 40,48 59,00 8.30 13.76 4.62 614.81 344 3,49 78 4.5,76 76,92 (224,182 (101,490 (175,974 26,39 (149,577
.3	fees Cash advance fees Interchange reimbursement (IRF) and aquiring fees Risk assurance premium Merchant service commission Replacement fees and others Cards direct expenses Membership and Priority Pass Acquiring and IRF charges Insurance expense Other service charges (ATM card usage, cash back, reward etc) Total cards fees and charges (net of direct expenses) Exchange gain (net of exchar Gain on exchange trading (other than cards business) Less: Exchange loss Exchange gain from cards business Less: Exchange loss Total Brokerage commission Brokerage commission Brokerage commission (Dealer) Settlement fees & commission Management & crumsission Management & crumsission Menagement & crumsission Control of the commission Recognition policy: Other operating income Recognition policy: Other operating incomes are Revenue from contracts with Rebate earnings Postage charges recovered Service charges recovered Service charges recovered	183,026,830 2,221,292 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 276,551,231 12,466,756 44,282,438 719,110,106 690,281,572 age loss) 2,369,080,646 1,721,307,516 647,773,130 94,437,809 40,708,244 53,729,565 701,502,695 547,803,198 7,611,986 30,497,426 7,613,495 593,526,105 45,866,090 29,394,436 75,260,526 518,265,579	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 3,356,381 1,163,354,176 265,453,706 148,195,460 39,814,630 485,734,556 677,619,620 2,807,360,806 2,086,248,727 721,112,079 75,533,318 27,564,849 47,968,469 178,464,076 1,103,787 8,166,370 19,800,741 207,534,974 15,229,962 11,062,824 26,292,786 181,242,188 accrual basis as elevant Banglade 146,724,535 24,100,520 57,317,277 7,210,151	183,026,830 2,221,272 215,529,750 108,919,316 372,414,199 312,820 1,409,391,678 385,809,681 12,466,756 44,282,438 719,110,106 690,281,572 2,353,535,526 1,708,649,558 644,885,968 94,473,809 40,708,244 53,729,565 698,615,533	221,676,523 1,990,370 160,403,161 107,876,151 205,356,283 356,381 1,163,354,176 265,453,706 148,195,460 32,270,760 39,814,630 485,734,556 677,619,620 2,777,871,136 2,055,571,129 722,300,007 75,533,318 27,564,849 47,968,469 770,268,476	36.1 37	Business travelling and conveyance Bank charges Cards production cost POS acquiring expenses/ charges CSR expenses (including donation) Fees and subscriptions Recruitment and training expenses Entertainment and recreation Office securities (Cash carrying, office premises etc.) Business and internal events Reward and recognition Sales and collection commission (DST, Agency, Dealers) Expense for EBL Subordinated bond Other operating expenses (uniform, freight, books, shares etc) Other expenses of subsidiaries Other expenses of subsidiari	39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201 488,797,665 es 919,742 4,074,814 33,806,645 38,801,201 28,161,155 10,882,820 (434,951,991) (282,900,616) (6,950,284) (289,850,900) as been compute ordinary shares o	43,89 32,80 1,40 184,93 5,64 8,64 22,07 150,32 6,80 40,48 59,00 8,30 13,76 4,62 45,76 76,92 (224,18: (101,490 (175,97) 26,39 (149,577)

Postage charges recovered	21,006,530	24,100,520	9,896,631	12,411,059
Swift charges recovered	71,563,723	57,317,277	71,563,723	57,317,277
Service charges (others)	6,577,659	7,210,151	6,577,659	7,210,151
Locker rent	22,956,424	19,407,025	22,956,424	19,407,025
Gain on disposal of fixed assets	5,685,639	2,668,637	5,685,639	2,540,021
Other fees and income *	22,441,731	88,457,103	14,144,468	86,071,047
	287,206,430	345,885,248	267,799,268	331,681,115
Lapse and forfeiture account of in 2020) has been reverted and : Notification /2020/2 dated 07 Ju amount of BDT 2.25 million of su	recognised as 'othe lly 2020 issued by I	er income' as per Financial Reportir	the notification no. ng Council (FRC). La	179/FRC/FRM/ apse & forfeiture

amount of DDT 2.25 million of substitutines are also included in Consolidated other income.

Commission, fees and charges received against export and export related services are VAT exempted as per service code S056 of SRO 189-AIN/2019/46-MUSHAK, dated 13 June 2019. Management and other expenses:

Recognition policy:

Expenses incurred by the group are recognised on accrual basis when a performance obligation is satisfied by receiving a promised service by the bank as per IFRS 15 'Revenue from contracts with customers', IAS 19 'Employee Benefits', IFRS 16 'Leases' and relevant local laws. Expenses incurred by the bank shown in these financial statements are inclusive of VAT where applicable as per VAT and Supplementary Duty Act 2012 and rules 2016.

		, . ,			
Salary & allowances (exc	ludi	ng those of MD)			
Basic salary		1,484,670,065	1,389,172,884	1,412,154,336	1,305,222,867
Other salary & allowances	3	1,697,501,129	1,621,701,245	1,631,680,430	1,570,187,981
Festival bonus		280,661,765	267,257,878	273,562,025	260,632,940
Incentive bonus		469,272,166	345,270,038	455,072,166	341,247,312
Contribution to provident fu	nd	140,792,418	128,612,657	137,419,220	125,256,609
Current Service Cost - Gratuity Fund	.1	181,396,632	324,900,396	181,396,632	324,659,509
Current Service Cost					
- Superannuation 27	.2	9,254,996	(3,615,250)	9,254,996	(3,615,250)
Fund					
		4,263,549,171	4,073,299,850	4,100,539,805	3,923,591,968
	Salary & allowances (exc Basic salary Other salary & allowances Festival bonus Incentive bonus Contribution to provident fur Current Service Cost - Gratuity Fund Current Service Cost - Superannuation 27	Salary & allowances (excludion and a salary of ther salary & allowances Festival bonus Incentive bonus Contribution to provident fund Current Service Cost - Gratuity Fund Current Service Cost - Superannuation 27.2	Other salary & allowances Festival bonus Contribution to provident fund Current Service Cost - Gratuity Fund Current Service Cost - Superannuation - Superannua	Salary & allowances (excluding those of MD) Basic salary 1.484,670,065 1,389,172,884 Other salary & allowances 1,697,501,129 1,621,701,245 Festival bonus 280,661,765 267,257,878 Incentive bonus 469,272,166 345,270,038 Contribution to provident fund 140,792,418 128,612,657 Current Service Cost 27.1 181,396,632 324,900,396 Current Service Cost 9,254,996 (3,615,250) Fund 9,254,996 (3,615,250)	Salary & allowances (excluding those of MD) Basic salary 1,484,670.065 1,389,172.884 1,412,154,336 Other salary & allowances 1,697,501.129 1,621,701.245 1,631,680,430 Festival bonus 280,661,755 267,578,788 273,562,025 Incentive bonus 469,272,166 345,270,038 455,072,166 Contribution to provident fund 140,792,418 128,612,657 137,419,220 Current Service Cost 27.1 181,396,632 324,900,396 181,396,632 Current Service Cost -Superannuation 27.2 9,254,996 (3,615,250) 9,254,996 Fund

*The number of regular employees engaged for the whole year or part thereof who received a total remuneration of BDT 36,000 p.a. or above were 2,101 at the end of December 2021 and 1,968at the end of December 2020.

27.1 Current Service Cost - Gratuity Fund (Bank only):

The current service costs of the defined benefit plans are determined as per the actuarial valuation report which involves making assumptions about discount rates, expected rates of return on assets, future salary increases, mortality rates, future pension increase, etc. Due to the long-term nature of these plans, such estimates are subject to significant uncertainty, hence the bank carries actuarial valuation each year.

The last valuation was carried out on 31 December 2021 by Air Consulting Limited and as per their recommendation the Bank charged BDT 181.40 million to the Profit & Loss Account in 2021 as current service cost. The bank also continued to contribute 18.3% of basic salary to the gratuity fund in 2021 as per actuarial recommendation.

27.2 Current Service Cost - Superannuation Fund (Bank only):

Contribution to superannuation fund is made as per actuarial valuation of the fund. Valuation is carried out on Projected unit credit method' as per International Accounting Standard (IAS) 19 'Employee Benefits' to determine the present value of obligations and the related current service cost and, where applicable past service cost. The amount of obligation is determined on the occurrence of certain pre-defined events which is related with employee rank (not salary) and certain threshold level of service being reached i.e. survival or withdrawal probabilities.

As per the the latest valuation by Air Consulting Limited carried out on 31 December 2021, the Bank charged current service cost of BDT 9.2 million to the Profit & Loss Account in 2021. The bank also continued to contribute BDT 21.30 million to the superannuation fund in 2021 as per

Consolidated Bank					Amount in BDI				
	Notes	2021	2020	2021	2020				
28	Rent, taxes, insurance, utilitie	es etc.							
	Rents, rates and taxes - Premises & Equipments *	167,900,297	177,173,855	163,859,014	173,662,943				
	Insurance premium**	146,206,893	157,256,995	145,226,382	156,523,852				
	Utilities (except telecommunication)	113,135,828	105,616,862	106,268,007	99,819,050				
		427,243,019	440,047,713	415,353,404	430,005,846				
	* As per IFRS 16 'Leases', the depreciation on RoU assets (n 489.24 million in 2021 (BDT 3 assets and shown in the balar	ote 35) instead of 881.25 million in 2	charging rental 2020) against re	expense (excludi nted premises t	ng VAT) of BDT				
	** The major portion of insurance was paid to Bangladesh Bank a DID-02/2012 dated 02 October 2 the bank goes bankrupt. The res	s per DOS circular 012 in exchange of	letter no 1 dated coverage of depos	10 January 2007 sits up to certain t	and Circular no.				
29	Legal & professional expenses								
	Professional fees (consultancy, advisory, certification, CPV, etc.)	16,492,900	12,431,618	15,944,741	11,385,822				
	Lawyers' professional fees	19,017,410	21,638,282	18,544,140	21,638,282				
	Other legal expenses (Court expense, auction notice, etc.)	51,997,436	30,829,547	51,994,684	30,829,547				
		87,507,746	64,899,448	86,483,565	63,853,652				
30	Postage, stamp, telecommun	ication etc.							
	Telephone - office (including SMS service)	68,023,117	55,898,021	67,779,308	55,661,025				
	Network link, Internet, swift and DR maintenance cost	61,600,136	55,118,869	59,075,571	53,428,483				
	Postage and courier charges	25,352,993	27,511,253	20,954,679	22,238,238				
	Stamp and court fees	498,919 155,475,165	439,867 138,968,011	498,919 148,308,477	439,867 131,767,614				
31	Stationery, printing, advertise								
	Printing and stationery	57,724,740	61,781,205	55,599,990	60,287,697				
	Advertisement (Print & electronic media. POC materials etc.)	36,960,067	41,307,423	36,801,813	38,745,592				
	Business promotional expenses for Skylounge	131,861,006	147,814,367	131,861,006	147,814,367				
	Business promotional expenses	48.454.649	45.934.624	46.897.436	45.165.046				
	for Priority and others	40,454,047	40,704,024						

3.372.804	3.179.506	2.771.554	2.717.506
518,754	692,706	518,754	692,706
2,854,050	2,486,800	2,252,800	2,024,800
28,441,208	26,328,372	28,441,208	26,328,372
1,842,837	1,675,307	1,842,837	1,675,307
3,970,000	3,700,000	3,970,000	3,700,000
4,200,000	4,200,000	4,200,000	16,753,065 4,200,000
	3,970,000 1,842,837 28,441,208 2,854,050 518,754	4,200,000 3,970,000 1,842,837 28,441,208 26,328,372 2,854,050 518,754 4,200,000 4,200,	4.200,000 4.200,000 3.970,000 3.970,000 1.842,837 1.675,307 28,441,208 26,328,372 28,441,208 24,328,372 28,441,208 24,328,372 28,441,208 24,328,372 28,441,208 28,441,208

	0 500 054	2 / 72 / 15	1 100 212	1 202 057
governance audit feesVAT on audit fees (i.e. 15%)	317,249	158,380	142,500	129,130
Statutory and corporate	2,212,803	2,314,234	1,047,812	1,072,926
Audit Fees				
2015 for per board or board co				

Audit fees include BDT 97,212 incurred for EBL Yangon representative office, Myar

Repairs, maintenance and depreciation Depreciation: (Annexure 'A')

Depreciation: (Annexure A)				
Building and floor spaces	35,198,888	35,198,891	35,198,888	35,198,891
Machinery and equipments	46,924,465	49,445,223	46,081,420	48,529,949
Computer and network	97,620,560	85,310,584	95,892,100	83,241,163
equipments				
Digital banking equipments	15,972,470	16,737,217	15,972,470	16,737,217
Electromechanical equipments	17,184,810	17,182,622	17,184,810	17,182,622
Vehicles	33.743.839	34.434.897	29.571.409	29.886.128
Furniture and fixtures	51,720,861	53,627,435	48,353,809	49,851,838
Software	60,651,392	61,532,999	60,339,595	61,344,620
Right of use assets	201 027 / 71	2/0.212.2/0	257 0 / 2 727	2// 025 005
(Lease assets)	381,937,471	369,212,368	357,063,727	344,835,805
	740,954,755	722,682,236	705,658,227	686,808,233
Repairs, maintenance and	740,954,755	722,682,236	705,658,227	686,808,233
Repairs, maintenance and spare parts	740,954,755	722,682,236	705,658,227	686,808,233
	740,954,755 53,457,828	722,682,236 51,481,657	705,658,227 53,014,363	686,808,233 51,249,333
spare parts				
spare parts Machinery and equipments	53,457,828	51,481,657	53,014,363	51,249,333
spare parts Machinery and equipments Vehicles	53,457,828 10,141,557	51,481,657 7,118,158	53,014,363 9,068,675	51,249,333 6,313,777
spare parts Machinery and equipments Vehicles Furniture and fixtures	53,457,828 10,141,557 10,298,371	51,481,657 7,118,158 7,559,220	53,014,363 9,068,675 10,296,940	51,249,333 6,313,777 7,541,690

8.919.423	7.767.380	5.917.557	7.638.244
163,564,097	147,381,781	162,801,111	146,171,094
304,040,008	288,033,602	296,174,831	283,360,266
1,044,994,764	1,010,715,838	1,001,833,059	970,168,499
44,902,346	32,088,502	40,742,468	31,077,544
39,812,049	43,899,816	38,788,647	41,857,062
30,425,590	32,804,797	30,425,590	32,804,797
560,000	1,400,000	560,000	1,400,000
188,163,257	184,932,469	188,163,257	184,932,469
6,598,303	5,644,295	5,921,404	4,754,678
11,939,490	8,641,312	8,506,329	8,543,092
26,756,853	22,075,311	23,522,760	19,313,091
151,019,804	150,326,518	150,227,803	149,481,718
2,745,600	6,806,266	2,745,600	6,806,266
29,416,024	40,482,724	29,416,024	40,482,724
77,802,495	59,008,466	77,802,495	59,008,466
7,179,463	8,304,375	7,179,463	8,304,375
32,675,189	13,769,996	30,248,330	11,061,913
38,801,201	4,625,923	-	-
688,797,665	614,810,771	634,250,171	599,828,196
es			
	163,564,097 304,040,008 1,044,994,764 44,902,346 39,812,049 30,425,590 560,000 188,163,257 6,598,303 11,939,490 26,756,853 151,019,804 2,745,600 29,416,024 77,802,495 7,179,463 32,675,189 38,801,201	163,564,097 147,381,781 304,040,008 288,033,602 1,044,994,764 1,010,715,838 44,902,346 32,088,502 39,812,049 43,899,816 30,425,590 32,804,797 560,000 1,400,000 188,163,257 184,932,469 6,598,303 5,644,295 11,939,490 8,641,312 26,756,853 22,075,311 151,019,804 150,326,518 2,745,600 6,806,266 27,416,024 40,482,724 77,802,495 59,008,466 7,179,463 8,304,375 32,675,189 13,769,996 38,801,201 4,625,923 688,797,665 614,810,771	163,564,097 147,381,781 162,801,111 304,040,008 288,033,602 296,174,831 1,044,994,764 1,010,715,838 1,001,833,059 44,902,346 32,088,502 40,742,468 39,812,049 43,899,816 38,788,647 30,425,590 32,804,797 30,425,590 560,000 1,400,000 560,000 188,163,257 184,932,469 188,163,257 6,598,303 5,644,295 5,921,404 11,939,490 8,641,312 8,506,329 26,756,853 22,075,311 23,522,760 151,019,804 150,326,518 150,227,803 2,745,600 6,806,266 2,745,600 29,416,024 40,482,724 29,416,024 77,802,495 59,008,466 77,802,495 7,179,463 8,304,375 7,179,463 32,675,189 13,769,996 30,248,330 38,801,201 4,625,923 -

regulatory charges		33,806,645	781,428		
.,,,		38,801,201	4,625,923		
Other provisions					
Provision charged for protested bill & others	13.6	28,161,155	45,769,498	28,161,155	45,769,498
Provision for startup fund Provision released on	13.7	10,882,820	76,922,811	10,882,820	76,922,811
revaluation of equity securities	13.8	(434,951,991)	(224,182,900)	(430,522,210)	(214,354,004)
		(395,908,016)	(101,490,591)	(391,478,235)	(91,661,695)
Deferred tax expense	/(incom	ie) (net)			
Deferred tax (income)	9.10.b	(282,900,616)	(175,974,151)	(293,851,189)	(78,729,409)

Earnings per share					
		(289,850,900)	(149,577,739)	(301,198,890)	(52,451,737)
Deferred tax (income)/expense	9.10.c	(6,950,284)	26,396,412	(7,347,701)	26,277,673
Deferred tax (income)	9.10.b	(282,900,616)	(175,974,151)	(293,851,189)	(78,729,409)
Deferred tax expense	/(incom	e) (net)			

Sundry receivables Advance rent

Prepayments and advance

Earnings per share (EPS) has been computed by dividing the profit after tax (PAT) by the weighted average number of ordinary shares outstanding as on 31 December 2021 as per IAS-33 "Earnings Per Share". Diluted EPS was not required to calculate as there was no dilution possibilities during the year.

Number of shares before bonus share issued	811,799,548	811,799,548	811,799,548	811,799,548
Bonus shares issued	142,064,919	142,064,919	142,064,919	142,064,919
Weighted average number of ordinary shares outstanding :	953,864,467	953,864,467	953,864,467	953,864,467
Earnings Per Share (EPS) :				
Net profit attributable to the shareholders of EBL	4,800,224,393	4,180,381,016	4,653,864,727	4,102,563,054
Number of ordinary shares outstanding :	953,864,467	953,864,467	953,864,467	953,864,467
Earnings per share (EPS) (restated 2020)	5.03	4.38	4.88	4.30
Changes in other assets (Cas	h flow item)			
Opening Balance:				
TREC of DSE (in exchange of membership license)	595,337,112	595,337,112	-	-
TREC of CSE (in exchange of membership license)	245,379,755	245,379,755	-	=
Receivable from subsidiaries Stock of stationeries Stamps on hand Advance to staff for expenses	12,191,604 4,791,068 40,000	15,097,285 5,600,093 301,986	3,205,113 12,191,604 4,781,918 40,000	3,527,436 15,097,285 5,582,843 252,950
Security deposits-govt. agencies	15,992,392	11,637,804	7,524,224	7,359,364
Interest and dividend receivables	1,343,478,795	964,781,342	1,364,453,355	1,046,980,398
Sundry receivables Advance rent	1,254,018,166 44,416,462	755,995,261 216,938,429	1,238,042,671 44,179,987	754,902,561 216,800,826
Prepayments and advance to vendors	207,308,251	161,824,574	203,703,188	158,371,686
Deferred tax assets (net of liabilities)	2,150,731,502	1,875,161,824	2,053,605,499	1,875,161,824
Other assets of subsidiaries	42,831,627	21,833,460	-	
	5,916,516,734	4,869,888,926	4,931,727,559	4,084,037,174
Closing Balance:				
Investment in DSE (TREC and Shares of DSE) Investment in CSE (TREC	595,337,112	595,337,112	-	-
and Shares of CSE)	245,379,755	245,379,755	-	-
Receivable from subsidiaries Stock of stationeries Stamps on hand Advance to staff for expenses	14,951,628 5,364,587 820,689	12,191,604 4,791,068 40,000	76,556,929 14,951,628 5,355,437 820,689	3,205,113 12,191,604 4,781,918 40,000
Security deposits-govt. agencies	19,926,181	15,992,392	9,024,224	7,524,224
Interest and dividend receivables	1,615,863,808	1,343,478,795	1,935,455,355	1,364,453,355

1,339,322,099 1,254,018,166 1,337,696,283 1,238,042,671 62,717,244 44,416,462 60,137,688 44,179,987

405,568,145 207,308,251 341,696,309 203,703,188

Bank Limited Eastern |

10,796,929	At 31 December 2021	Mir Hossain	Upen	11,875	(40,932)	251,438	198,631	1,892,519	2,091,150
662,449	Software	Tubildi Elitet prioe	Tender	725,231	(141,034)	866,350	2	TO', 101	
	Intangible assets:	Tushar Enterprise	Open .	0	0		85	10,718,956	
T, U, I, U, I	assets)						1	100,414	
1 501 757	Right of use assets (Lease						1	64'46	
679,633	Furniture and fixtures		Topic i	2		1	1	63'866	
100,001		Md. Saldur Rahman	Tender	1 008 503	(137 325)	1 235 925	1	100,412	
180 031	Vehirles	Med Codding	6000				1	100,412	
908,872	equipments						1	64,659	
0 0 0	Computer and network						1	2,124,399	
343,652	Electromechanical equipments	Md. Gias Uddin	Open Tender	935,999	(117,000)	1,053,000	1	1,973,744	
254,153	Digital Banking Equipment	Md. Sujon Ali	Upen	938,799	(117,350)	1,056,150	1	2,184,999	
909'099	Machinery and equipments	Rahman	Tender	780,499	(67,563)	878,063	1	2,343,777	
120,262	Capital work in progress	Md. Abdur	0pen					000	
1,407,955	Building and floor spaces	Md. Rakibul Hossain	Open Tender	666'696	(121,250)	1,091,250	1	1,662,999	
3,986,656	Land					19,250	7	73,070	
	Tangible assets:	Enterprise	Tender	63,217	(19,250)		c	000	
2021		M/S Habib	Onen			154.000	90,781	1,337,034	
Balance 01 Janus	Particulars	Enterprise	Tender	161,427	(20,188)	181,688	73	6,266,129	
		pidder	Disposal	(Foss)		value	value	tepreciation	٦
		Buyer/ Highest	Mode of	Gain/	Tax & VAT	Sales	Net book	Accumulated	4 4
		Amount in BDT							
	as at 31 December 2021	Annexure-A1							
ssets	Schedule of Fixed Assets								

edule of F	edule of Fixed Assets Disposals	_	
	Particulars	Cost	Accumulat depreciation
2021	Machinery & Equipment	6,266,202	6,266,
2021	Furniture & Fixtures	1,427,815	1,337,
2021	Computer & Network Equipment	93,900	93,
.2021	Toyota Axio (DM-6A-20-2597)	1,663,000	1,662,
.2021	Toyota Axio (DM-6A-33-7409)	2,345,800	2,345,
.2021	Toyota Noah (DM-CHA-13-1299)	2,185,000	2,184,
.2021	Toyota Axio X (DM-GA-37-8610)	1,973,745	1,973,
.2021	Toyota Axio (DM-GA-37-6008)	2,124,400	2,124,
.2021	Motor Cycle DM-HA-47-5926	97,660	97.
.2021	Motor Cycle DM-HA-51-2507	100,413	100,
.2021	Motor Cycle DM-HA-51-2508	100,413	100,
.2021	Motor Cycle DM-HA-47-9259	93,900	93,
.2021	Motor Cycle CM-HA-14-1741	97,660	97.
.2021	Motor Cycle DM-HA-51-0605	100,415	100,

		U4-4-4	n-	Amount in BDT	Eas
Notes	2021	lidated 2020	Ba	2020	Bala
	2021	2020	2021	2020	as at
Deferred tax assets (net of iabilities)	2,395,811,691	2,150,731,502	2,310,033,677	2,053,605,499	as at
Other assets of subsidiaries	188,119,814	42,831,627	-		Outsid
	6,889,182,751	5,916,516,734	6,091,728,218	4,931,727,560	
Adjustment for other non- ash items	143,442,458	352,140,048	145,208,604	289,298,839	Name and F
Vet cash changes in other essets	(829,223,559)	(694,487,760)	(1,014,792,055)	(558,391,547)	In den
Changes in other liabilities (ash flow items)				AB Ba
Opening balances	Jaon Non Reino,				Al-Raj
Privileged creditors	696,520,198	594,132,711	696,520,198	594,132,711	Bank
Acquirer liabilities	1,308,342,901		1,308,342,901	954,182,205	Bhuta
Sundry creditors	114,465,841		114,465,841	75,526,803	Bank
Security deposit	6,727,979		6,727,979		Bank
Current tax liability/(assets)	1,794,622,024		1,771,534,659	2,714,070,821	Mitsh
Provision for loans, advances and DBS exposures (excluding OBU)	10,560,988,589	9,188,404,604	10,320,670,886	9,111,530,722	Citiba Comm
Provision for loans, advances and OBS exposures (OBU)	253,985,199	246,897,402	253,985,199	246,897,402	Germa Habib
Special general provision Covid 19	602,352,869	-	602,352,869	-	Bank, HDFC
Startup fund	76,922,811	-	76,922,811	-	Hongl HDFC
nterest suspense account	2,425,163,343	1,823,520,136	2,233,375,188	1,653,910,317	Hongl
Provision for protested bill others	191,142,995	145,373,498	191,142,995	145,373,498	ICICI I
Provision for non-banking assets	12,345,330	12,345,330	12,345,330	12,345,330	ICICI I
Provision for rebate to good porrowers	46,100,257	46,100,257	46,100,257	46,100,257	ICICI I
Provision for loss on evaluation of shares (net)	843,471,722	1,067,654,623	686,959,533	901,313,537	N.A., U
Advance interest/ commission received	59,169,628	46,060,675	55,768,640	36,379,504	N.A., U JP Mo
Expenses payable	533,270,894	512,872,100	501,654,571	490,287,580	NA, A
nterest payable on corrowing including OBU	296,900,882	545,663,660	296,863,401	544,808,104	JP Mo Bank.
Miscellaneous liabilities	990,877,633	477,122,524	850,648,682	469,321,632	Mash
Lease liabilities (present value of lease payments)	893,842,167	622,832,947	866,681,805	608,816,783	Mashi Nepal
Net Benefit Obligation Other liabilities of subsidiaries	422,781,132 352,816,687	- 267,012,538	422,781,132	-	Bank MCB I
Janes additated of Substatuties			21.315.844.877	18.611.065.061	Pakist
01		,,20,	,,	,,	Norde
Closing balances					110140

losing balances				
rivileged creditors	809,991,826	696,520,198	809,991,826	696,520,198
cquirer liabilities	1,286,229,244	1,308,342,901	1,286,229,244	1,308,342,901
Sundry creditors	210,513,976	114,465,841	210,513,976	114,465,841
ecurity deposit	5,797,180	6,727,979	5,797,180	6,727,979
Current tax liability/(assets)	3,368,573,510	1,794,622,024	3,335,858,484	1,771,534,659
rovision for loans, advances				
nd OBS exposures excluding OBU)	12,310,907,332	10,560,988,589	12,012,295,650	10,320,670,886
Provision for loans, advances and OBS exposures (OBU)	1,332,329,766	253,985,199	1,332,329,766	253,985,199
pecial general provision Covid 19	756,003,206	602,352,869	756,003,206	602,352,869
tartup fund	87,805,631	76,922,811	87,805,631	76,922,811
nterest suspense account	2,939,008,519	2,425,163,343	2,750,794,589	2,233,375,188
Provision for protested bill others	219,304,150	191,142,995	219,304,150	191,142,995
Provision for non-banking ssets	-	12,345,330	-	12,345,330
Provision for rebate to good corrowers	46,100,257	46,100,257	46,100,257	46,100,257
Provision for loss on evaluation of shares (net)	408,519,732	843,471,722	256,437,323	686,959,533
dvance interest/ ommission received	47,469,311	59,169,628	44,036,445	55,768,640
Expenses payable	846,890,274	533,270,894	801,786,369	501,654,571
nterest payable on orrowing including OBU	266,192,477	296,900,882	266,192,477	296,863,401
discellaneous liabilities	982,488,812	990,877,633	976,920,826	850,648,682
ease liabilities (present alue of lease payments)	752,382,202	893,842,167	743,558,930	866,681,805
let Benefit Obligation Other liabilities of subsidiaries	650,816,131 477,042,127	422,781,132 352,816,687	650,816,131	422,781,132
	27,804,365,660		26,592,772,458	21,315,844,877
djustment for other non ash items	(289,893,705)	(5,588,712)	(280,795,325)	(3,243,922)

Events after the reporting period The Board of Directors of Eastern Bank Limited recommended 25% dividend (12.5% cash and 12.5% bonus share) in board meeting held on 31 March 2022 for the year 2021. Eligible shareholders (who hold EBL shares on the record date i.e. 25 April 2022) will be entitled to get this dividend subject to shareholders' approval in AGM. The amount of recommended dividend is BDT 2.384,661,167.

	Cost			Accumu	lated Deprec	Accumulated Depreciation & Amortization	ization	Net book
	Additions during the year	Disposals during the year	Balance at 31 December 2021	Balance on 01 January 2021	Charge for the year	On disposals during the year	Balance at 31 December 2021	value at 31 December 2021
LC	1		4 040 205 301	1			1	4 040 205 301
)			1,407,955,522	191,033,432	35,198,888		226,232,320	1.181.723.202
-	200,145,968	(193,190,383)	127,218,238					127,218,238
-	43,187,239	(16,985,243)	808'808'989	589,272,305	46,081,420	(16,985,086)	618,368,638	68,439,670
	16,950,000		271,103,920	187,530,531	15,972,470		203,503,001	67,600,919
-	131,000		343,783,516	38,592,347	17,184,811		55,777,158	288,006,358
-	153,484,086	(93,900)	1,062,262,600	640,533,758	95,892,100	(63'866)	736,331,959	325,930,640
-	36,201,940	(10,882,406)	206,251,138	113,979,618	29,571,409	(10,882,394)	132,668,633	73,582,505
_	5,246,731	(3,518,965)	681,361,608	372,557,383	48,353,808	(3,229,550)	417,681,642	263,679,967
-	242,435,578	(124,567,364)	1,709,622,345	515,353,535	357,577,676	(70,398,678)	802,532,533	907,089,812
-	103,781,490	-	766,231,454	437,178,738	60,339,596	-	497,518,334	268,713,120
D.	801,564,032	(349,238,261)	11,322,803,951	3,086,031,648	706,172,178	(101,589,607)	3,690,614,217	7,632,189,734
Η.	1,132,692,492	(144,568,648)	10,796,929,664	2,459,754,590	686,808,236	(60.531,179)	3,086,031,648	7.710,898,016

At 31 Dec

ern Bank Limited and its subsidiaries ce with other Banks and Financial Institutions (Consolidated)

Name of Banks	Currency		2021			2020	
name of Banks and FIs	Carrency	Foreign	Exch.	Amount in	Foreign	Exch.	Amount in
		Currency	rate	BDT	Currency	rate	BDT
In demand deposit acco	unt (non inte	erest bearin	g) with :				
AB Bank Limited,India	USD	153,477	85.80	13,168,336	64,024	84.80	5,429,341
Al-Rajhi Bank, KSA	SAR	182,923	22.86	4,181,922	153,598	22.60	3,470,999
Bank of Bhutan,	USD						
Bhutan		4,932	85.80	423,129	1,904	84.80	
Bank of China, China	CNY	230,826	13.47	3,110,063	231,392	12.99	3,004,949
Bank Toykyo Mitshubishi, Japan	JPY	31.991.059	0.75	23.881.326	2 021 072	0.82	2,474,669
Citibank N. A., USA	USD	. , ,			3,021,743	0.02	2,474,007
Commerz Bank AG.		7,759,932	85.80	665,802,194	-	-	-
Germany	EUR0	_	_	_	330.683	103.89	34,354,632
Habib American					000,000	100.07	04,004,002
Bank, USA	USD	517,456	85.80	44,397,689	217,998	84.80	18,486,436
HDFC Bank Limited,	USD						
Hongkong	002	496,474	85.80	42,597,441	509,429	84.80	43,200,115
HDFC Bank Limited, Hongkong	HKD	71.986	11.10	799.010	133.997	10.97	1.470.001
ICICI Bank Limited,		/1,700	11.10	/77,010	133,777	10.77	1,470,001
Honakona	HKD	1.131.193	11.10	12.555.795	43.176	10.97	473,660
ICICÍ Bank Limited,	USD						
Hongkong		2,512,390	85.80	215,563,102	1,140,061	84.80	96,678,389
ICICI Bank, India	USD	397,769	85.80	34,128,555	761,115	84.80	64,543,382
JP Morgan Chase Bank	GBP						
N.A., UK		151,918	115.74	17,583,575	157,303	114.51	18,012,234
IP Morgan Chase Bank J.A., USA	USD	1.998.721	0E 00	171.490.303			
JP Morgan Chase Bank		1,770,721	03.00	171,470,303		-	_
NA, Australia	AUD	20,059	62.21	1,247,781	23,856	64.51	1,538,908
JP Morgan Chase	EURO						
Bank, Germany		-	-	-	404,915.21	103.89	
Mashreq Bank, UAE	USD	21,789	85.80	1,869,487	9,140	84.80	775,084
Mashreqbank, USA	USD	155,569	85.80	13,347,825	248,719	84.80	21,091,674
Nepal Bangladesh	USD						
Bank Ltd., Nepal MCB Bank Limited.		68,675	85.80	5,892,312	44,105	84.80	3,740,149
Pakistan	USD	764.060	85.80	65.556.365	793.573.05	84.80	67,295,868
Nordea Bank, Norway	NOK	23.843	9.78	233.069	43.877	9.84	431.823
Standard Chartered		25,045	7.70	200,007	45,077	7.04	451,025
Bank, USA - OBU	USD	1,112,118	85.80	95,419,763	2,031,452	84.80	172,269,373
Standard Chartered	USD						
Bank, Srilanka	030	140,212	85.80	12,030,172	41,751	84.80	3,540,554
Standard Chartered	EURO				05.405	103.89	0.0/4.554
Bank, Germany Standard Chartered		-	-	-	85,107	103.89	8,841,771
Bank, India	USD	857.664	85.80	73.587.539	548.411	84.80	46.505.854
Standard Chartered	CCD	007,004	00.00	70,007,007	040,411	04.00	40,000,004
Bank, Singapore	SGD	114,209	63.46	7,247,338	28,966	63.91	1,851,198
Zurcher Kantonal Bank,	CHF						
Zurich, Switzerland	J	13,300	93.81	1,247,680		95.90	2,622,841
Total				1,527,361,770			664,331,924

Eastern Bank Limited and its subsidiaries Borrowing from Banks and Financial Institutions (Consolidated)

Outside Bangladesh - (note-11.2) Name of Banks and FIs Currency Name Abu Dhabi Com USD Bank, UAE Asian Development Bank (ADB), Philipp Bank Al-Falah Ltd., UAE 22,830,225 85.80 1,958,833,32 USD 5,000,000 85.80 429,000,00 7,500,000 85.80 643,500,00 Bank Muscat. Musca CaixaBank, S.A., Spai USD 65,768,091 85.80 5,642,902,176 9,000,000 85.80 772,200,000 Citibank NA,USA COMMERZBANK AG, Germany Deutsche Investitions-u 2,483,397 84.80 210,594,830 USD 263,557 85.80 22,613,19 Net cash changes in other 5,031,660,875 3,066,459,100 4,996,132,255 2,701,535,895 USD ABH (DEG). 43.000.000 85.80 3.689.400.000 56.000.000 84.80 4.748.861.600 oha Bank, Qatar 10,000,000 85.80 858,000,00 HDFC Bank, India 5,000,000 85.80 429,000,000 10,000,000 84.80 848,011,000 CICI Bank, India USD J.P. Morgan AG, USD 17,683 85.80 JP Morgan AG, USA JP Morgan Chase, USD 1,431,112 84.80 121,359,906 USD Singapore Korea Development Bank, Singapore 16,120,000 84.80 1,366,993,732 9,400,000 85.80 806,520,000 USD 11,845,668 85.80 1,016,358,326 32,983,629 84.80 2,797,048,041 Nabil Bank, Nepal National Bank of Ras Al-Khaimah, UAE OEEB, development 18,911,076 85.80 1,622,570,30 USD 20,000,000 85.80 1,716,000,000 bank, Austria Opec fund for 20,000,000 84.80 1,696,022,000 Development, Austria PROPARCO, France Standard Chartered Bank, Germany Standard Chartered Bank, USA Standard Chartered 1,818,182 85.80 156,000,005 5,454,546 84.80 462,551,458 USD USD 7,753,247 85.80 665,228,599 7,851,684 USD 10 151 861 85 80 871.029.636 151.861 84.80 12.877.943 Bank, Singapore Standard Chartered Standard Chartered Bank, Thailand Shiddhartha Bank Limited, Nepal Standard Chartered Bank, Hongkong State Bank of India, USD 10,000,000 85.80 858,000,000 4,500,000 85.80 USD 13,000,00 85.80 1,115,400,0 USD 15,000,000 85.80 1,287,000,00 Hongkong United Bank Limted, USD 5,000,000 85.80 Vells Fargo, USA 2,364,529,845 17,255,145 84.80 1,463,255,289

Eastern Bank Limited 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 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

31,082,021,371

control or common significant influence Related party informations are given below

Name of Directors	with the	directors of the bank are interested as proprietor, partner, director, managing	Status	of holding/ interest in	
	Bank	agent, guarantor, employee etc.		the conce	
	Chairman	Need Fashion Wear & Textile Ltd.	Chairman	35.00%	
Chowdhury		Chittagong Properties Holding Ltd.	Chairman	50.00%	
	İ	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.	Chairman	0.01%	
		Peninsula Housing & Development Ltd.	Chairman	36.00%	
		Legend Property Development Ltd.	Managing Director		
		Z.N. Enterprise Ltd.	Managing Director		
		Zaran Off Dock Ltd.	Managing Director	30.00%	
		Namreen Enterprise Ltd	Managing Director		
	İ	ABC Steel Enterprise Ltd.	Managing Director	80.00%	
		S.L. Steels Ltd.	Managing Director		
	İ	Unique Refineries Ltd.	Managing Director		
	İ	Port Link Logistics Centre Ltd.	Managing Director		
		South Asia Securities Ltd.	Director	8.38%	
		Peninsular Shipping Services Ltd.	Director	25.00%	
	İ	Consolidated Tea & Plantation Ltd.	Director	6.25%	
		Consolidated Tea & Lands Co. (BD) Ltd.	Director	6.25%	
		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%	
M. Ghaziul Haque	Director	Portlink Logistics Centre Ltd.	Chairman	0.02%	
	ĺ	MGH Infotech Ltd.	Chairman	10.00%	
	İ	Last Mile Deliveries Limited	Chairman	5.00%	
		Haytrans Bangladesh Limited	Chairman	10.00%	
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	Managing Director		
		Mir Ceramic Ltd.	Managing Director	88.00%	
	i	Mir Telecom Ltd.	Managing Director		
	i	Mir Holdings Ltd.	Managing Director		
	i	Mir Pharmaceuticals Ltd.	Managing Director		
		Bangla Telecom Ltd.	Managing Director		
	ĺ	Coloasia Limited	Managing Director		
	i	BTS Communications (BD) Limited	Managing Director		
	i		Managing Director		
	İ	Mir Communications Ltd.	Chairman	40.00%	
	ĺ	Mir Energy Ltd.	Chairman	40.00%	
		Global Fair Communications Ltd.	Chairman	40.00%	
	ĺ	Mir Denim Limited	Chairman	50.00%	
	ĺ	Mir Tex Limited	Managing Director	40.00%	
	ĺ	Agrani Insurance Co. Ltd.	Shareholder	3.72%	
		Chaldal Limited	Representative	11.20%	
			Director		
		Mir Securities Ltd.	Director	0.03%	
		M.N Poultry		100.009	
		Jupiter Technology	Proprietorship	100.009	
Anis Ahmed	Director	Unique Group of Companies Ltd.	Chairperson	12.25%	
		Unique Hotel & Resorts Ltd.	Chairperson	5.71%	
		Borak Real Estate Ltd.	Chairperson Chairperson	12.00%	
		Unique Ceramic Industries (Pvt.) Ltd.		12.25%	
		Borak Travels (Pvt.) Ltd.	Chairperson	50.00%	
		Unique Eastern (Pvt.) Ltd.	Chairperson	10.42%	
		Unique Vocational Training Center Ltd.	Chairperson	12.00%	
		Unique Property Development Ltd.	Chairperson	12.00%	
		Unique Share Management Ltd.	Managing Director		
		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%	
		Hansa Management Ltd.	Chairperson	12.50%	
		Unique tours & travels	Proprietorship	50.00%	
	Director		Managing Director Managing Director		
milis Anmed	DITECTOL	MGH Logistics Pvt. Limited MGH Holdings Limited	Managing Director		
		Bangladesh Port Management	Managing Director	İ	
		Services Ltd.	l .		
		Peninsular Shipping Services Limited			
			Managing Director		
	1	Galileo Bangladesh Limited	Managing Director	80.00%	



CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2021 (AUDITED)

Caring for people



Name of Status	Name of the firms/companies in which	rercentage	Eastern				1 (210		Annexure-D1	Annexure-E1 Business segmental balance sheet	2.2 Loans and advances
Name of Directors Bank	directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc. One World Aviation Limited	Status of holding/interest in the concern Managing Director 41.68%	Details of I as of 31-12-2	NBA ob			3 (7)	Pa	1	as at 31 December 2021 BDT in million Bank (Solo) Subsidiaries Bank	a) Loans and advances are stated at gross i.e. principal outstanding plus interest receivable Accumulated specific and general provisions for loan outstanding are shown under oth liabilities.
	RAS Holidays Limited MGH Global Forwarding Ltd. Transmarine Logistics Limited Total Transportation Limited	Managing Director 95.00% Managing Director 96.66% Managing Director 74.99% Managing Director 99.98%	SL Name of the accounts	NBA	Obtained u/s 33(7)		Asset Details	Forced Sale Value (BDT in Lac)	Lac)	Assets Cash in hand (including balance	b) Classification of loans i.e. substandard/doubtful/bad-loss, and Provisioning i.e. general provisic @ 0.25% to 2% under different categories on unclassified loans (standard/SMA) and @ 0.5 to 1% on certain off balance-sheet exposures, special general provision Covid-19 @ 1% to 2' and specific provision @ 5% to 100% on sub-standard/doubtful/bad-loss account includir
	Tricon Global Logistics Limited Global Freight Limited International Brands Limited	Managing Director 79.98% Managing Director 96.86% Managing Director 99.53%	1 Mr. Sabbir Ahmmed, Dhaka	Not recognised	U/S 33(7)	10-May- 2007	Land Area: 06 decimal, Mouza- Digun, Mirpur, Dhaka.	58.00	72.72 Physical possession & mutation is yet to be completed.	with Bangladesh Bank and its agent Bank) 18.669 - 18.669 0.13 0.00 18.669	rescheduled loans are made on the basis of quarter-end review by the management and compliance with BRPD Circular no.14/2012, BRPD circular no.03/2019, BRPD circular no.19/2021 and subsequent BRPD circulars and circular letters as issue.
	Integrated Transportation Services Limited Emirates Shipping Lines Bangladesh Limited	Managing Director 99.50% Managing Director 78.05%	2 Innovative Computer, Dhaka	Do	U/S 33(7)	7-Jun-2007	Land Area: 11.25 decimal (Equiv. 7.50 katha in local measurement) in 3 schedule at Mouza	22.00	27.27 Do	Balances with other banks and financial institutions 21,727 1,168 16,270 489 69 593 37 (571) 16,885 Money at Call and	by Bangladesh Bank time to time. Provisions and interest suspense are separately shown und other liabilities as per First Schedule of Bank Company Act 1991 (as amendment up to dat instead of netting off with loans.
	Limited Radio Foorti Limited Portlink Housing Limited Portlink Logistics Centre Limited	Managing Director 95.00% Managing Director 50.00% Managing Director 49.98%	3 M/s Safa	Do	U/S 33(7)	18-Jan- 2005	schedule at Mouza - West Durgapur, Demra, Dhaka Land Area: 18 decimal	576.00	720.00 Do	Short notice 1.573 - 1.573 - - - - - - 1.573 - 1.573 - 1.573 - 1.573 - 1.573 - 1.573 - 1.573 1	2.3 General Allocation of common expenses
	Last Mile Deliveries Limited MGX.com Ltd. Jatra.Com Ltd.	Managing Director 95.00% Managing Director 95.00% Managing Director 30.00%	Garments, Dhaka 4 Arshim & Com	n, Do	U/S 33(7)	27-Mar- 2007	Mouza - Vatara, Gulshan, Dhaka. Land Area: 19.8 decimal	336.00	420.00 Do	Fixed assets including land, building, furniture	Operaing expenses in the nature of rent, rates and taxes, salaries, management expense printing and stationery, electricity, postages, stamps, telecommunication and audit fees a accounted for in Account of the Main Operation of the Bank.
	GTM Express Ltd. DC Bypass Ltd. Obhai Soutions Limited Bangladesh Express Company	Managing Director 90.00% Managing Director 90.00% Managing Director 30.00%					Mouza- Lala Sarai, Cantonment, Dhaka.			and fixtures 7,632 - 7,632 27 5 3 1 - 7,668 Other assets 8,576 48 8,624 1,179 48 2 26 (2,990) 6,889 Non-banking assets - - - - - - - - Total Assets 355,876 39,564 388,815 7,507 387 5,744 298 (10,563) 392,187	Fixed Assets and depreciation Fixed assets of this unit are appearing in the books of the main operation of the bank as 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 rearrange
	Limited Waadaa Limited MGH Infotech Ltd.	Managing Director 20.00% Managing Director 51.00% Managing Director 90.00%	5 H.M. Younus, Dhaka	Do	U/S 33(7)	10-Jan- 2008	Land Area: 184 decimal Mouza- Shibrampur,	883.20	1,104.00 Do	Liabilities Borrowing from other	Certain corresponding figures in the financial statements have been reclassified and rearrang to conform to the current year's presentation. These financial statements of the unit cover one calender year from 1 January 2021 to December 2021.
	Consolidated Tea & Plantation Limited The Consolidated Tea and Lands Company (Bangladesh) Limited		6 Tri Angle Trading	Do	U/S 33(7)	29-Apr- 2007	Joydebpur, Gazipur. Land Area: 33 decimal	16.00	20.00 Do	Danks, financial	2021 2020
Madalahama	Baraoora (Sylhet) Tea Company Limited Haytrans Bangladesh Limited.	Director 10.00% Managing Director 90.00%	Associate, Dhaka 7 Stec Fashion Ltd., Dhaka	Do	U/S 33(7)	26-Jan- 2009	Mouza- Pathalia, Savar, Dhaka. Land Area: 25 decimal.	49.00	60.60 Property partly sold. Physical possession of rest of property is yet	accounts 267,890 129 268,019 - - - (571) 267,448	Notes USD BDT USD BDT 3 Balance with other Banks and Financial Institutions
Mufakkharul Islam Khasru Directo Gazi Md. Shakhawat Directo	or Finlay Properties Ltd. Bay Hill Hotel & Resorts Ltd.	Managing Director 15.00% Representative 40.000%					Mouza- Dokkhin Khan, Dhaka. (5.03 decimal land of Goran Chat bari		to be completed.	Total Liabilities 324,135 40,289 357,798 5,351 60 5,368 2 (8,032) 360,548 Total Shareholders Equity 31,741 (725) 31,017 2,155 327 376 296 (2,531) 31,639	Inside Bangladesh In interest bearing account Modhumoti Bank Limited Commercial Bank of Ceylon plc 10,000,000 858,000,000 20,000,000 1,696,022,000,000
Hossain	Unique Hotel & Resorts Ltd.	Representative Birector 8.14%	8 North	Do	U/S 33(7)	22-Jul-2007	Mouza, Mirpur, Dhaka has been sold through auction) Land Area: 6.5 decimal	46.80	58.50 The property was sold at Tk. 50.00 lac out of which Tk. 47.00	Total Liabilities	First Security Islami Bank Ltd 2,500,000 214,500,000 2,000,000 1,676,022,1 In-non interest bearing account
W.I.C.Danus Dinasta	Unique Meghnaghat Power Ltd. General Electric Company (BD) Ltd.	Representative 51.00%	American Computing, Dhaka				Mouza- Uttar Sona Tang gar, Mohammadpur, Dhaka.		lac was received and rest of Tk. 3.00 lac will be received at the time of execution & registration of Sale deed in favour of the	Eastern Bank Limited (Solo) Annexure-F Highlights on the overall Activities / Performance	m-non interest bearing account Standard Chartered Bank, USA Standard Chartered Bank, Germany - 104,265 8,841,763
K.J.S Banu Director Dr. Toufic Ahmad Choudhury Director	Bangladesh Academy for Security	NA NA Director General No					Diana.		highest bidder. NB: The property has already been recorded in BS Khatian of various people. As such, a	SI No Particulars 2021 2020 1 Paid up capital BDT 9.538,644,670 8,117,995,470	1,112,118 95,419,763 2,135,717 181,111, 1,112,118 95,419,763 2,135,717 181,111, 13,612,118 1,167,919,763 22,135,717 1,871,133,
(Independent Director)	Markets (BASM) Palli Karma Sahayak Foundation	Director (PKSF No.							Power of Attorney has given to the highest bidder for record correction. Accordingly, a Title suit No.338/19 filed in the Court	3 Surplus/(shortage) capital BDT 10,335,190,481 11,378,832,457	4 Loans and advances i) Loans, cash credits, overdrafts, etc. 4.1 146,979,738 12,610,861,507 147,208,252 12483421
	(PKSF) Institute of Inclusive Finance and Growth (InM)	nominated) Director No	9 M/s Unicorn	Do	U/S 33(7)	22-Nov-	Land Area: 16.5	330000	of 3rd Joint District Judge, Dhaka for record correction which is pending.	4 Total assets BDT 388,814,714,087 336,935,588,555 5 Total deposits BDT 268,018,850,380 242,357,774,879 6 Total loans and advances BDT 269,393,974,211 228,943,862,895	ii) Bills discounted and purchased 4.2 299,974,834 25,737,840,778 148,303,737 12576,520 446,954,572 38,348,702,284 295,511,989 25,059,741, 4.1 Loans, Cash Credit, Overdraft etc.
Ashiq Imran	National Credit Rating Ltd. (NCRL) C & A Textile	Director 1.00% Independent Director No	Bangladesh Ltd, Dhaka	50	0/3/33(/)	2007	decimal Mouza- Bhola Samair, Gulshan, Dhaka	3,300.00	is yet to be completed.	7 Total contingent liabilities and commitments BDT 141,831,288,344 104,060,278,285 Loans to deposits ratio (total loans/total deposits) % 100.51 94.47	Inside Bangladesh : 83,452,395 7,160,215513 97,698,437 8284574 Loans 83,452,395 136,718,441 2,509,815 212830 Overdraft 1,593,455 136,718,441 2,509,815 212830
	or Fialka or Namreen Power Ltd.	CEO & Principal Architect 100.00% Managing Director 50.00%	10 Royel Paper Store, Dhaka	Do	U/S 33(7)	21-May- 2009	Land Area: 106.5 decimal Mouza- Shrikhondo,	70.00	96.82 Do	9 % of classified loans against total loans and advances % 3.70 2.72	Outside Bangladesh : 85,045,850 7296,933,954 100,208,252 8497765 Overdraft 61,933,888 5313,927,553 47,000,000 3985,656
Ruslan Directo	Finlay Bazar Ltd. Or Mir Akhter Hossain Ltd.	Managing Director 50.00% Managing Director 60.00% Shareholder 7.45%	11 M/s Computer	er Do	U/S 33(7)	23-Jun- 2009	Dhanmondi, Dhaka. Land Area: 14	17.00	21.21 Do	12 Provision held against classified loans BDT 6,493,582,193 3,432,492,829	61,933,888 5313927553 47,000,000 3985,555 146,979,738 12,610,861,507 147,208,252 12,483,421 4.2 Bills Purchased and Discounted
Nasir	Mir Ceramic Ltd. Mir Telecom Ltd.	Deputy Managing Director Director 22.50%	Bazar Network, Dhaka			2009	decimal Mouza- Nandipara, Sabuzbag, Dhaka.			14 Cost of fund (interest expense/simple average borrowing and deposits) 15 Interest bearing assets BDT 344,012,223,159 301,684,379,074	Inside Bangladesh : Bills Discounted 4 299,974,834 25737840,778 148,303,737 12576,332
	Mir Holdings Ltd. Bangla Telecom Ltd. Coloasia Limited	Director 10.00%	12 M/s Sylcar Plaza, Sylhet	Do	U/S 33(7)	27-May- 2012	Land Area: 21 & 14 decimal, Mouza-Sylhet	212.00	BDT 110.00 lac out of which received BDT 11.00 lac but	16 Non-interest bearing assets BDT 44,802,490,928 35,251,209,481 Income from investments BDT 6,088,639,366 5,048,674,967	Outside Bangladesh : 299,974,834 25737,840,778 148,303,737 12576,320 Bills Discounted
	BTS Communications (BD) Limited Agrani Insurance securities Ltd. MIR LPG limited	Director 20.00% Shareholder 2.50% Director 20.00%					Sadar, Sylhet.		mutation formalities in the name of EBL is in process. Once complition of of mutation formalities, highest bidder/s	17 Return on assets (ROA) (PAT/average assets) % 1.28 1.22	Bills Financed
	Mir Communications Ltd. Mir Energy Ltd. Global Fair Communications Ltd.	Director 15.00% Director 15.00% Director 15.00% Director 15.00%	13 Orion Fishing	j Do	U/S 33(7)	13-May-	Land Area: 3.5	1,384.95	will pay the rest amount & sale deed to be executed accordingly. 1,731.19 Physical possession & mutation	20 Earnings per share (restated 2020) BDT 4.88 4.30 21 Operating profit per share (Net Operating profit) BDT 10.97 8.06 weighted average number of shares) (restated 2020) 10.97 8.06	Prepayments 390,000 33,462,005 490,000 41,552, Interest Receivable on Term Placement 165,271 14,180,275 24,201 2,052,
	Mir Denim Limited Mir Tex Limited Mir Pharmaceuticals Ltd. Mir Securities Ltd.	Director 15.00% Director 20.00% Director 20.00% Director 0.03%	Limited, Dhaka	Do	U/S 33(7)	2012 19-Jan-	& 20.83 katha at Dhaka and Chattogram. Land Area: 8	105.00	is yet to be completed.	22 Price earning ratio Times 7.89 8.37 Eastern Bank Limited Annexure - G	555,271 47,642,280 514,201 43,604, Borrowings from other banks, financial institutions and agents Demand Borrowings 6.1 77,224,848 6,625,891,983 106,467,195 9,028,535,
Ali Reza Iftekhar MD & CF	Orange Pie EO EBL Investments Ltd.	Partnership 50.00% Director 0.00003%	Traders, Chattogram.			2012	decimal Dokkhin Pahartoli, Double Mooring,			Offshore Banking Operation, Bangladesh	Term Borrowings 6.2 371.687.139 31.890,756.520 199,720.103 16.936.484. 448.911.987 38.516.648.503 306.187.297 25.965.019 6.1 Demand Borrowings
	EBL Securities Ltd. EBL Finance (HK) Ltd.	Director 0.000067% Director -	15 Bhuiyan (Any & Amy) Corporation,	Do	U/S 33(7)	7-Jun-2007	Chattogram. Land Area: 4.95 decimal or equiv. 3 Katha, Bhola	84.00	105.00 Do	Balance Sheet as at 31 December 2021	In non interest bearing account with Standard Chartered Bank, Germany In interest bearing account with
i) Shares issued to Direc	where Bank is a party & wherein Director ctors and Executives without consideration		Dhaka 16 Ariful Karim,	Do	U/S 33(7)	5-Nov-2008	Samair, Gulshan, Dhaka. Land Area: 148	1,258.00	1,480.00 Do	Particulars Notes <u>USD BDT USD BDT</u>	Eastern Bank Limited (DBU) 77,220,594 6.625,526,943 106.467,195 9.028,535, 77,224,848 6.625,891,983 106.467,195 9.028,535, 6.2 Term Borrowings
Lending Policies to R	ictions : Please see Annexure -C1 Related Parties : llowed Loans and Advances as per General	l Loan Policy of the Bank.	Chattogram				decimal with 4 storied building, West Nasirabad, Chattogram.			PROPERTY AND ASSETS Cash In hand (including foreign currencies) With Bangladesh Bank (including	Borrowing inside Bangladesh State Bank of India, Dhaka 10,000,000 858,000,000 - - 54,403 WOORI Bank, Dhaka 5,000,000 429,000,000 3,000,000 254,403
Section-18(2) of the E	Banking business with any related concer Bank Companies Act 1991: Nil ecurities of Directors and their related co		17 Miner International, Dhaka	Do	U/S 33(7)	15-Mar- 2006	Land Area: 18 decimal, Jatrabari, Demra, Dhaka.	108.00	by Md. Abdul Monnaf is pending in the 7th joint district judge court, Dhaka. Physical	foreign currencies) Balance with other Banks and FIs	Investment Promotion & Financing Facility (IPFF)
Eastern Bank l	Limited		18 M/s Eastern Industries.	Do	U/S 33(7)	11-Jun- 2012	Land Area: 1.5 decimal	9.60	possession & mutaion is also yet to be completed. 12.00 A Misc. Case is pending in the Artha Rin Adalat. Sylhet.	Balance with other Banks and Fis (on current and other accounts) 3 In Bangladesh 12,500,000 1,072,500,000 20,000,000 1,696,022,000 Ustide Bangladesh 1,112,118 95,419,763 2,135,717 181,111,144	Borrowing outside Bangladesh Abu Dhabi Commercial Bank, UAE 22,830,225 1,958,833,322 - Asian Development Bank (ADB) 5,882,353 504,705,881 10,588,235 897,893, Bank Al-Falah Ltd, UAE 5,000,000 429,000,000 - -
	Sactions tion is a transfer of resources, services, whether a price is charged as per IAS 24		Sylhet	, Do	U/S 33(7)	23-Nov- 2011	Mouza- Sylhet Sadar, Sylhet. Land Area: 51 decimal at	48.96		13,612,118 1,167,919,763 22,135,717 1,877,133,144 Money at call and short notice Investment	Bank Muscat, Muscat 7,500,000 643,500,000 - CaixaBank, S.A., Spain 65,768,091 5,642,902,176 - Citibank NA, USA 9,000,000 772,200,000 -
as contained in Intern	tions with other entities that fall within national Accounting Standards (IAS)-24 (R ircular no 14, dated 25 June 2003.		Ididila			2011	Puratan Kasba, Jashore [200 sq yards of land at Khulna		Joint District Judge, Jashore for declaration of Title of 16.50 decimal of land situated at District-Jashore, P.S-Kotwali.	Loans and Advances: 4 Loans, cash credits, overdrafts etc. 4.1 146,979,738 12,610,861,507 147,208,252 12,483,421,697	Deutsche Investitions-Und 43,000,000 3,689,400,000 56,000,000 4,748,861,8 Doha Bank, Qatar 10,000,000 858,000,000 - - - HDFC Bank India 5,000,000 429,000,000 10,000,000 848,011,6
The significant relate Non-funded facilities: Amount in BDT	d party transactions during the year were :	e as follows:					has been sold at BDT 38.00 lac]		Mouza- Old Kashba ,S.A Khatian No.907, SA Dag No.1009, R.S Khatian No.2637, RS Dag No.1331 also for declaration that the	Bills purchased and discounted 4.2 299.974.834 25.737.840.778 148.303.737 12.576.320.025 446.954.572 38.348.702.284 295.511.989 25,059,741.722 Fixed Assets	HDFC Bank, India 15,000,000 429,000,000 10,000,000 848,011,0 10CIC Bank, India 23,055,501 1978,247,821 1.3 P Morgan Chase, Singapore 7,400,000 806,520,000 16,120,000 13,66,993,7 11,845,668 1,016,358,326 32,983,679 2,797,048,8
Name of the Representi	Nature of Interest of the Directors with the borrowing firm Facilities Amount	Outstanding Outstanding Amount as at Overdue							Certificate under section 33(7) of ARA issued by Artha Rin Adalat, Khulna is not binding	Other Assets 5 555,271 47,642,280 514,201 43,604,845 Non Banking Assets 1071A ASSETS 461,121,961 39,564,264,328 318,161,907 26,980,479,711	Nabil Bank, Nepal Nabil Bank, Nepal 10,000,000 858,000,000 12,763027 2,77300 National Bank of Ras Al-Khaimah, UAE 18,911,076 1,622,579,307 20,000,000 1,716,000,000 20,000,000 1,696,022,1
Z. N. Md. Enterprise Showkat Al	/ individual LG-	01-01-2021 31-12-2021							upon the Plaintiff. Plaintiff also filed application for injunction. EBL also appeared & filed written objection & application	CAPITAL AND LIABILITIES Borrowing from other banks, financial	Opec fund for International - - 25,000,000 2,120,027,3 Development, Austria - 1,818,182 156,000,005 5,454,546 462,551,4 PROPARCO, France 1,818,182 156,000,005 5,454,546 462,551,4
Ltd.Customer Chowdhury, ID-100397 Chairman Credit card facilities:	7. Bond-SME (Expired)	172,700							for rejection of Plaint which is pending for hearing. Execution Case No. 17/1999 pending in Artha Rin Adalat, Khulna which is pending for hearing.	institutions and agents Bangladesh Bank Other Banks and FIs	Standard Chartered Bank, Singapore 10,151,861 871,029,636 151,861 12,877.5 Standard Chartered Bank, Thailand 10,000,000 858,000,000 - Shiddhartha Bank Limited, Nepal 4,500,000 386,100,000 - Standard Chartered Bank, Hongkong 13,000,000 1,115,400,000 -
Amount in BDT	Nature of interest Approved	d Outstanding Outstanding							"Mutation formality has been completed of 200 sq yards in the name of EBL. Physical possession & registration formality in favor of	Demand Borrowing 6.1 77.224.848 6.625.891.983 106.467.195 9.028.635.227 Term Borrowing 6.2 371.687.139 31.890.756.520 199.720.103 16.936.484.403 468,911.987 38.516.648.503 306.187.297 25.956.019.631	State Bank of India, Hongkong 15,000,000 1.287,000,000 United Bank Limited,UAE 5,000,000 42,900,000 United Bank Limited,UAE 27,356,440 2,347,182,583 17,255,145 1,463,255.
Md. Showkat Ali Chow Mir Nasir Hossain	with EBL limit	as at as at 01-01-2021 31-12-2021	20 Maruti Enterprise,	Do	U/S 33(7)	3-0ct-2012	Land Area: 41.5 decimal & 0.37 decimal, Mouza-	519.54	the buyer is in process. 649.42 Writ petition in court no. 8010/2016 has been vacated and discharged the rule on	Deposits and other accounts 7 Current deposits and other accounts 7.1 Term deposits 7.2 Term deposits 7.2	354,020,397 30,374,950,057 193,553,416 16,413,542 371,687,139 31,890,756,520 199,720,103 16,936,484, 6.1a Classification based on type of security
Kishwar Jahan Sayeed (KJS) Banu Mufakkharul Islam Kh	da Representing Director 500,000 nasru Representing Director 500,000	41,445	Bagura				Betgari, Bogura sadar.		12-11-2018 in favor of bank. Thereafter, auction purchaser filed Civil Petition for Leave to Appeal	1,504,184 129,058,956 3,027,026 256,695,118 Other Liabilities 8 19,151,806 1,643,224,976 4,422,632 375,044,030	Secured Unsecured 448,911,987 38,516,648,503 306,187,297 25,965,019, 448,911,987 38,516,648,503 306,187,297 25,965,019,
Ruslan Nasir Mohd. Noor Ali Arifa Ferdous	Representing Director	73,110 -	21 Calix	Do	U/S 33(7)	28-Nov-	Land Area: 0.0992	120.00		TOTAL LIABILITIES 469,567,977 40,288,932,436 313,636,955 26,596,758,778 CAPITAL/SHAREHOLDERS EQUITY	7 Deposits and other accounts Current deposits and other accounts 7.1 Term deposits 7.2 1,504,184 129,058,956 3,027,026 256,695,1
Transactions relating	to procurement, service & rent:	Amount in BDT	International, Dhaka 22 Save Power	Do	U/S 33(7)	2004 18-Nov-	Ajutangso, Kotowali, Dhaka Land Area:	121.50		Brofit and loss assount vatained	7.1 Current deposits and other accounts: Current account
Person of EE	Nature of transactions Nasir Hossain Nasir Hossain Nature of transactions Monthly recurring charge for EBL Dat Center at Jashore.	Transaction made in 2021 at 31-12-2021 ta 2.711,338	Manufacturing Inustries Ltd. 23 M/s Alif	Do	U/S 33(7)	2020 18-Jan-	84.5 dec land at Gouripur, Cumilla Land Area: 16	13.60	be completed. This account is under compromise settlement. 16:00 Physical possession & mutation	earnings TOTAL LIABILITIES AND 461,121,961 39,564,264,328 318,161,908 26,980,479,712	Other Accounts 7.1a 289.384 24.829.164 1.018.051 86.331.8 1.504.184 129.058.956 3.027.026 256.695.1
BTS Communications (BD) Mir I Limited Anis	Monthly internet connectivity services for Active Juniper and Cisco equipme Router & Swittch of Data Center s Ahmed Monthly courier service payment.		Traders			2021	decimal, Mouza- Muzgunni, PS- Daulatpur, Dist- Khulna.		is yet to be completed.	OFF BALANCE SHEET ITEMS: Contingent liabilities:	Interest Payable on deposit Margin on Facility 289,384 24,829,164 1,018,051 86,331,8 289,384 24,829,164 1,018,051 86,331,8
MGH Restaurants (Pvt.) Ltd. Anis	s Ahmed Purchase of birthday cakes for priorit customers. s Ahmed Monthly courier service payment. Advance payment for service and brai	905,789 - 205,960 -	24 Liberty Fashion Wears Ltd.	Do	U/S 33(7)	29-May- 2019	Land Area: 1467.57 sft. apartment alongwith 1/2	91.00	113.00 2nd Execution Case No.12/20 filed on 21-01-2020 for Tk.115.71 Crore. Upon considering our application learned court was pleased to pass	Acceptance and endorsements 6.051.693 519.235.246 1,960.896 166.286.127 Letter of guarantee 3.475.432 298.192.074 5,136.796 435.605.969	8 Other liabilities Provision for taxation 6.1 General provision for loans and advances 4.312.910 370,047.685 2,995.070 253,985.1
Limited Salir	of SkyLounge at HSIA, Dhaka. Security deposit against lease rental agreement for ATM booth at The West	- 116,123,340					katha land at Uttara Model Town, R:31, S-7,plot 5, Dhaka.		order for issuance warrant of arrest. Next date fixed on 02-03-2022 for warrant execution. SUIBL filed Artha Execution Case	Irrevocable letters of credit 5.237,328 449,362,709 2,034,078 172,492,020 Other Commitments 14,764,452 1,266,790,029 9,131,770 774,384,115	deterial provision for loans and advances Specific provision for loans and advances 112,890 9,685,980 2,773,076 23,763,1 112,890 9,685,980 - 111,102,519 95,2594,101 -
imited	Gulshan, Dhaka. Rental payment for ATM booth at The Westin, Gulshan, Dhaka. Various customer proposition and clie	250,800 - ents	-				is-7,ріог в, шпака.		No.72/19 (Artha Rin Suit No. 196/16) is pending. Physical prossession & mutation	The annexed notes 1 to 20 form an integral part of these financial statements. Eastern Bank Limited	Special General Provision for Covid 19 842.252 72.265.237 493.776 41.872.7 Interest Suspense Account 1,589.319 136.363.571 328.911 27.892.0 Interest yayable on Borrowing 1,170,149 100,398.795 592.567 50,250.3
	na Ali entertainment from The Westin, Gulsi Dhaka. Advance rent for EBL ATM at Borak M Banani, Dhaka.	922,389 - fehenur, - 201,600	25 M/S Cosmetic Gallery	c Do	U/S 33(7)	14-Feb- 2021	Land Area (1) 25 decimal land at Equria, Keranigonj	154.12	is yet to be completed. 192.65 ARA: Artha Rin Suit No.177/19 filed on 21.03.19 for Tk.2.07 Crore as on 28.02.19. The said Artha Rin Suit decread in	Offshore Banking Operation, Bangladesh	Privileged Creditors 19,447 1,668,551 12,162 1,031,3 System Gl balances 2,320 199,056 145 12,3 19,151,806 1,643,224,976 4,422,632 375,044,0
The Consolidated Tea and and Co (Rangladesh) Md. S	na Ali Rental payment for EBL ATM at Borak Mehenur, Banani, Dhaka. Showkat Ali wdhury Supply of monthly refrestment items.	528,000 -					Dhaka (2) 0.878 katha or eqvlt 1.45 decimal land at		Artha Rin Suit decreed in favor of the Bank on 27-11-19. Subsequently, Execution Case No.91/20 filed on 06-02-20 for Tk 2 30 Crore We obtained	for the year ended 31 December 2021	8.1 Provision for tax of the unit is accounted for in the book of Eastern Bank Limited. 9 Foreign currency translation difference The foreign currency translation difference is a net result of suphers difference of unit.
Limited Chowdest Ali Chaudhur Md. S	Showkat Ali Booth, Godown, Generator and Garage Dhanmondi, Dhaka.	230,907 - e, ATM es at - 2,379,770	Total NBA obt	tained/-	(7)		Mirpur Housing (Joarshahara), Mirpur-14, PS Kafrul, Dhaka	9 40, -	for Tk.2.30 Crore. We obtained Certificate u/s 33(7) of ARA. 2nd Execution case filed on 06-09- 2021 for Tk. 14,163,265.15.	Particulars Notes 2021 USD BDT USD BDT Interest income 10 12,322,256 1,048,543,886 15,144,523 1,285,365,623 15,144,523 1,285,365,623	The foreign currency translation difference is a net result of exchange difference of year of standard mid rate and monthly average of standard mid rate arising from translation of function currency to presentation currecy. Assets and liabilities of OBU have been presented into Ta (which is functional currency of the Bank) using year end standard mid rate of exchange of
Ad. Showkat Ali Chowdhury Chov	Showkat Ali Rental payment for EBL DST Sales off ATM Booth, Godown, Generator and Ga at Dhanmondi, Dhaka. Chaulat Ali Advance rent for EBL New Market Bra	7,224,011 -	,	of those pr	operties l		made by profes	ssional v	valuation firm at different stages.	Interest paid on deposits and borrowings 11 7,970,911 678,272,679 10,147,054 861,213,917 Net interest income 4,351,345 370,271,206 4,997,469 242,151,706	Bank i.e. USD 1 = BDT 85.80 (2020: BDT 84.8011) and incomes and expenses are translated us monthly average of standard mid rate of exchange (USD 1= BDT 85.0934).
Tashmia Ambarin Chov	ATM Booth & Godown at New Market, Chattogram Showkat Ali Rental payment for EBL New Market I	- 6,846,300 Branch, ket,	Business s for the year en	segmen	tal pro	ofit and			BDT in million	Commission, exchange and brokerage 12 79,254 6,744,041 14,813 12,036,152 Other operating Income 13 171,439 14,588,303 192,380 16,327,959 Total operating income 4,602,038 391,603,550 5,331,663 452,515,817	Interest income 11,570,188 984,547,764 12,491,359 1,060,182,8 Interest on Placement with other Banks 752,068 63,996,122 2653,163 225,182,7
James an Enterprise Limited Md. S	wdhury AIM Booth and Godown at New Mark Chattogram. Advance rent for EBL office premisser CAD, SAMD & ATM Booth) at ZN Towe wdhury Gulshan, Dhaka (Ground Floor, 1st Flc	8,924,850 - es (for er,	Particulars		DBO O	(Solo) BO Total			Subsidiaries Bank FHKL EBLAML Elimination (Consol)	Operating expenses 14 166,329 14,153,517 225,961 19,178,057	12,322,256 1,048,543,886 15,144,523 1,285,365,011 Interest paid on deposits and borrowings
Jamreen Enterprise Limited Md. S	2nd to 6th Floor). Showkat Ali Rental payment for EBL office premis ZN Tower, Gulshan, Dhaka. (Ground Fl	- 15,800,694 sses at floor, 1st	Interest income Interest expense Net Interest Inc	se :	7,917	049 16,20 678 8,44 370 7,7 6	5 287 0	13 0.1 13	175 9 (239) 16,536 109 0 (239) 8,601 67 9 - 7,935	Less: Provision for unclassified Loans and Advances 15 12.881,725 1,096,151,070 580,749 49,290,124	Interest on Borrowings 7,970,911 678,272,679 10,147,054 861,213, 7,970,911 678,272,679 10,147,054 861,213, 12 Commission, exchange and brokerage
	Floor, 2nd to 6th Floor). S between EBL and Subsidiaries:	81,686,948 -	Investment inco	ome (6,089	- 6,08 5 2,34	9 202	32	- 10 (336) 5,997 65 4 (0) 2,924	Continue Continue	Fees & Commission Exchange gain/(loss) net off exchange gains* 94,838 8,070,077 93,532 7,938,33 (1,326,036) 48,281 4,097,73 (15,583) 79,254 6,744,041 141,813 12,036,13 (1,326,036) 48,281 4,097,73
Name of subsidiaries	Nature of account	Amount in BDT Balance as at 31-12-2021	FX Income Other operating income		699	2 70	-	11	700	Net Profit/(loss) after tax (8,446,016) (718,701,037) 4,524,952 384,047,635 Balance of Profit brought forward from	*The net result of exchange differeces arising from day to day transactions & revaluation of monetary items are recognized in profit and loss account as per BAS 21 (The Effect of changes Foreign Exchange Rates).
EBL Securities Limited	In special notice deposit (SNI In current deposit (CD) accou Short term finance (OD)	int 119,871,168 1,527,653,859	Total operating income	16	253 6,767	15 2 <i>d</i> 392 17,15		58	11 - 287 143 23 (336) 17,842	previous year Retained Earnings carried forward 16 (8,446,016) (718,701,037) 4,524,952 384,047,635 The annexed notes 1 to 20 form an integral part of these financial statements.	13 Other Operating Income Rebate of Foreign Correspondence Charges 124,054 10,556,205 130,446 11,071, Swift charges recovered 10,193 867,358 11,337 962,
EBL Investments Limited	In nostro account	D) account 68,645,978 329,909,602	Salary and allov Rent, taxes, insu utilities etc.	urance,	4,101 415	- 4,10		15	39 7 - 4,264 2 1 - 427	Eastern Bank Limited	Postage charges recovered 10,173 86,358 11,337 762, Postage charges recovered 204 17,359 1,723 146, Service charges (others) 36,987 3,147,381 48,875 4,148, 171,439 14,588,303 192,380 16,327,
EBL Finance (HK) Limite	Short term finance (OD) Dividend receivable account Limited In special notice deposit (SNI	5,286,132,332 35,518,720 D) account 36,920,843	Legal and profe expenses Postage, stamp,	essional	86	- 8	6 0 0	0.1	0.4 0.07 - 88	Notes to the Financial Statements	14 Operating Expenses Account Maintenance & Processing fees 166,329 14,153,517 225,961 19,178,
Compensation of key ma			Stationery, print advertisement,	iting,	148 271	- 14		0.2	5 0 - 155 1 0.04 - 275	as at and for the year ended 31 December 2021 Nature of business	166,329 14,153,517 225,961 19,178, 15 Provision for Loans and Advances
Disclosure regardi	ng Repo and Reverse Repo	Annexure-D	Managing Director salary and allows	tor's vances	28		8 -	-	28	Offshore Banking Operation ("OBO") is run by separate business unit (Offshore Banking Unit or "OBU" or "the unit") of the Bank through a separate desk under control and supervision of the Offshore Banking Division.	Special general provision for 348,660 29,668,719 493,776 41,908,
SI Cou	istanding REPO as on 31 December 2021 Interparty Agreement date Reversal NIL	date Amount (Cash Con 1st Leg cash consideration)	Directors' fees a expenses Audit fees		3	-		0.2	- 0.15 - 3 1 0.1 - 3	The unit and all activities of the division are governed under the permission by Bangladesh Bank vide letter no. BRPD(P)744(89)/2004-303 dated 25 January 2004 and subsequent approvals for continuation by Bangladesh Bank vide letter no. BRPD(P)744(89)/2020-2254 & 2255 dated 25 February 2020 in line with the offshore banking	11,102,519 944,752,172 12,881,725 1,096,151,070 580,749 49,290, 16 Surplus in profit and loss account
	REPO as on 31 December 2021 atstanding Reverse REPO as on 31 December 2021	ber 2021	Repairs, mainte and depreciation Other operating	on :	1,002	- 1,00	29	5	6 3.1 - 1,045	policy 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 funded and non-funded facilities and to accept savings/current/ term deposits in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign	Opening balance 4,524,953 384,047,635 4,524,953 385,044 Add: Profit/(loss) during the year (8,446,015) 718,701,037 4,524,953 386,047 (3,921,062) (334,653,401) 9,049,906 769,991
Sl	interparty name Agreement date Reversal NIL	Amount (Cach Can 1ct	expenses Total operating expense	ı	620 6,676	14 6,69	THE LEE	27 49	5 1.0 (0.18) 689 58 12 (0.18) 6,977	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 enterprise in EPZs, PEPZs, EZs and Hi-Tech Parks. In addition, OBU discounts/ purchases a coepted usence/deferred bills against import from abroad (Bills Finance), and discounts/purchases accepted usence/deferred export bills against direct and deepred exports of products produced in Bandadech	Less: Transferred to Main operation during the year Closing balance (4,524,953) (384,047,635) (4,524,953) (385,044,047,635) (4,524,953) (385,044,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (384,047,635) (4,524,953) (4,5
	Reverse REPO as on 31 December 2021	IPO. Amount in BDT	Profit before provisions Provisions:			377 10,46		9	85 10 (336) 10,866	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.	17 Cash received from commission, exchange and brokerage Commission, exchange and brokerage 79,254 6,744,041 141,813 12,036,134,034 18 7 79,254 6,744,041 141,813 12,036,134,034
Particulars Securities sold under RI With Bangladesh Bank	during the year during the	anding Daily average outstand- e year ing during the year	Provision for loans advances & OBS		1.55	00.				2 Significant accounting policies and basis of preparations Basis of preparation	Cash received from other operating activities Service charges, SWIFT charges etc. 171,439 14,588,303 192,380 16,327,133 171,439 14,588,303 192,380 16,327,133
With Bangladesh Bank With other Banks & Fina Institutions Securities purchased ur	343,572,703 3,094,6	.664,082 151,729,520	exposures Other Provisions Total Provisions	1S	1,555 1, (391) 1,164 1,	096 2,65 - (39 096 2,2 6	1) -	-	2,730 - (4) - (396) - (4) - 2,334	The financial statements of the operation / the Unit as at and for the year ended 31 December	19 Paid for operating expenses Operating expenses (166,329) (14,153,517) (225,961) (19,178.0 (166,329) (14,153,517) (225,961) (19,178.0
Reverese REPO With Bangladesh Bank With other Banks & Fina			Profit before tax Tax Provision	ix g	8,926 (7 3,554	19) 8,20	8 539 2		85 15 (336) 8,531 12 2 - 3,731	set out in the financial statements of main operation of the Bank have been applied consistently	20 Cash and cash equivalent Balance with other banks & FIs 13,612,118 1,167,919,763 22,135,717 1,877,133,1
Institutions	anciai 301,935,080 3,599,4	855,855 90,429,836	Profit after tax	5	o,373 (7	19) 4,65	4 388	1	73 13 (336) 4,801	in these financial statements except otherwise instructed by the Central Bank as prime regulator.	Money at call and short notice 13,612,118 1,167,919,763 22,135,717 1877,133,1