

# Highlights of Key Financials

BDT in million

Particulars	Group			Bank		
	2025	2024	Change (%)	2025	2024	Change (%)
<b>Performance during the year</b>						
Net interest income*	9,538	10,349	-7.84%	9,833	10,585	-7.10%
Non-interest income including investment income	21,097	16,466	28.12%	21,144	16,041	31.81%
Operating income	30,635	26,816	14.24%	30,977	26,626	16.34%
Operating profit	17,864	15,835	12.81%	18,473	15,939	15.90%
Profit after tax	8,340	6,599	26.39%	9,010	7,504	20.07%
Net operating cash flow (NOCF)	32,111	24,089	33.30%	32,339	24,862	30.07%
<b>Year-end financial position</b>						
Loans and advances	479,547	412,819	16.16%	477,040	410,718	16.15%
Total investment	216,588	147,888	46.45%	211,473	143,046	47.84%
Deposits	556,013	456,469	21.81%	556,454	457,692	21.58%
Shareholders' equity***	50,083	43,234	15.84%	50,850	43,339	17.33%
Total asset	767,225	621,252	23.50%	761,604	616,050	23.63%
<b>Information per ordinary share</b>						
Earnings per share (BDT)**	5.23	4.14	26.39%	5.65	4.70	20.07%
Price earnings multiple**	4.65	5.97	-22.16%	4.30	5.25	-18.06%
Net asset value per share (BDT)**	31.38	27.09	15.84%	31.86	27.16	17.33%
Market price per share (BDT)	24.30	24.70	-1.62%	24.30	24.70	-1.62%
Net operating cash flow per share (BDT)**	20.12	15.09	33.30%	20.26	15.58	30.07%
<b>Ratios (%)</b>						
Capital to RWA ratio (CRAR) as per Basel III	14.88%	14.65%	-	15.49%	15.11%	-
Non performing loan	2.42%	3.54%	-	2.24%	3.34%	-
Cost to income ratio	41.69%	40.95%	-	40.36%	40.14%	-
Return on equity (ROE)***	17.88%	16.20%	-	19.13%	18.57%	-
Return on assets (ROA)	1.20%	1.17%	-	1.31%	1.34%	-

\* EBL borrowed heavily and invested proceeds into government securities, causing higher investment income but also higher interest expense. Therefore, net interest income had a negative growth in 2025.

\*\* Figures of 2024 are restated

\*\*\* Figures of 2024 are restated due to reclassification as per Bangladesh Bank circular