

Managing Director's Message



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- Hassan O. Rashid, Managing Director



I am delighted to address you at a time when Eastern Bank PLC. stands strong, resilient, and well-positioned for the future.

The year 2025 tested the banking sector with tighter liquidity, elevated inflation, and evolving regulatory dynamics. Yet, in the face of these challenges, EBL demonstrated what defines us best—discipline, stability, and the ability to deliver consistent performance even in uncertain times. This resilience gives us not just confidence, but momentum as we look ahead.

As we move forward, our ambition is clear: to take Eastern Bank to the next level - transforming it from a strong and successful institution to the largest in Bangladesh.

We see the future with optimism.

Bangladesh's long-term growth story remains intact, supported by its entrepreneurial spirit, expanding trade, and a young, aspiring population. Within this landscape, EBL is uniquely positioned to capture new opportunities and create sustained value for our shareholders.

Our focus will be on accelerating growth with strength and discipline.

We will continue to build on our leadership in corporate and trade finance, while unlocking new growth in retail, SME, and emerging segments creating a more diversified and future-ready portfolio.

We will move faster and further in our digital journey by enhancing customer experience, expanding our digital ecosystem, and improving efficiency through smart use of technology and data.

We will remain unwavering in our commitment to governance, compliance, and risk management for ensuring that our growth is always anchored in strength and stability.

At the same time, we will continue to invest in our people for fostering a culture that encourages innovation, agility, and collaboration, because it is our people who has driven our growth and will drive our next phase of growth.

Sustainability will continue to guide our long-term vision. Through green financing, climate initiatives, and inclusive banking, we aim to create meaningful impact while building a bank that is responsible as well as profitable.

As always, our philosophy remains unchanged - qualitative growth. We will grow, but we will grow the right way: with discipline, with integrity, and with a clear focus on long-term value creation.

The road ahead is filled with opportunity. With a strong foundation beneath us and a clear vision ahead, we are confident in our ability to deliver superior performance and create enduring value for our customers and for our shareholders.

Together, we will take Eastern Bank to greater heights.

Thank you for your continued trust and support.

Warm regards,

Sd/-

Hassan O. Rashid
Managing Director