



**Eastern Bank PLC. and its subsidiaries**  
Condensed Consolidated Balance Sheet (Unaudited)  
as at 31 March 2024

Particulars	Amount in BDT	
	31-03-2024	31-12-2023
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	6,651,932,137	5,558,590,040
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	16,497,060,829	15,381,788,929
	<b>23,148,992,965</b>	<b>20,940,378,969</b>
<b>Balances with other banks and financial institutions</b>		
In Bangladesh	4,512,046,045	7,189,372,713
Outside Bangladesh	7,468,357,569	12,026,142,551
	<b>11,980,403,614</b>	<b>19,215,515,264</b>
<b>Money at call and on short notice</b>	2,539,000,000	3,100,000,000
<b>Investments</b>		
Government	84,568,878,510	70,339,401,798
Others	27,499,513,659	27,321,218,976
	<b>112,068,392,170</b>	<b>97,660,620,773</b>
<b>Loans and advances</b>		
Loans, cash credits, overdraft etc.	332,090,146,271	318,673,232,509
Bills discounted and purchased	29,506,980,166	37,231,661,887
	<b>361,597,126,437</b>	<b>355,904,894,396</b>
<b>Fixed assets including land, building, furniture and fixtures</b>	8,514,038,596	8,582,233,669
<b>Other assets</b>	10,380,315,740	8,354,488,660
<b>Non banking assets</b>	-	-
<b>TOTAL ASSETS</b>	<b>530,228,269,522</b>	<b>513,758,131,734</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>LIABILITIES</b>		
Borrowing from other banks, financial institutions and agents	83,186,645,753	75,666,791,626
<b>Deposits and other accounts</b>		
Current deposits & other accounts etc.	56,101,591,174	61,508,377,092
Bills payable	1,059,854,599	2,198,324,105
Savings bank deposits	81,354,101,620	80,525,188,456
Fixed deposits	180,978,768,192	169,066,601,996
Special notice deposits (SND)	51,518,647,414	51,466,835,725
Bearer certificates of deposits	-	-
	<b>371,012,962,998</b>	<b>364,765,327,373</b>
<b>Other liabilities</b>	35,572,427,014	32,800,088,291
<b>TOTAL LIABILITIES</b>	<b>489,772,035,766</b>	<b>473,232,207,291</b>
<b>SHAREHOLDERS' EQUITY</b>		
Paid up capital	12,072,347,150	12,072,347,150
Statutory reserve	12,072,347,150	12,072,347,150
Dividend equalisation reserve	356,040,000	356,040,000
Assets revaluation reserve (Land & other assets)	2,589,367,046	2,602,828,136
General reserve	632,597,423	619,656,770
Actuarial remeasurement gain/(loss)	(226,424,063)	(226,424,063)
Foreign currency translation gain/(loss)	(111,799,796)	(111,035,008)
Surplus in profit and loss account	13,071,758,847	13,140,164,307
	<b>40,456,233,756</b>	<b>40,525,924,443</b>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>40,456,233,756</b>	<b>40,525,924,443</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>530,228,269,522</b>	<b>513,758,131,734</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	56,071,752,620	65,894,652,512
Letters of guarantee	58,909,901,717	60,601,051,774
Irrevocable letters of credit	64,195,287,624	53,626,364,704
Bills for collection	19,841,558,461	17,713,324,276
	<b>199,018,500,423</b>	<b>197,835,393,266</b>
<b>Other commitments</b>		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	104,273,128	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000
	<b>1,504,273,128</b>	<b>1,400,000,000</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>	<b>200,522,773,551</b>	<b>199,235,393,266</b>
<b>Net asset value (NAV) per share</b>	<b>33.51</b>	<b>33.57</b>

Chief Financial Officer      Company Secretary      Acting Managing Director

Director      Director

Dhaka, 14 May 2024

**Eastern Bank PLC. and its subsidiaries**  
Condensed Consolidated Profit and Loss Account (Unaudited)  
for the first quarter ended 31 March 2024

Particulars	Amount in BDT	
	01 January 2024 to 31 March 2024	01 January 2023 to 31 March 2023
Interest income	8,239,044,352	5,886,780,016
Less: Interest paid on deposits and borrowings	5,892,209,068	4,174,814,174
<b>Net interest income</b>	<b>2,346,835,284</b>	<b>1,711,965,842</b>
Income from investments	2,195,694,057	1,827,138,722
Fees, commission and brokerage	1,377,689,677	1,110,289,237
Other operating income	76,310,718	69,296,829
	<b>3,649,694,452</b>	<b>3,006,724,787</b>
<b>Total operating income</b>	<b>5,996,529,736</b>	<b>4,718,690,629</b>
Salary & allowances (excluding those of MD)	1,706,267,863	1,442,980,624
Rent, taxes, insurance, utilities etc.	141,739,671	120,912,963
Legal & professional expenses	13,891,236	24,113,622
Postage, stamp, telecommunication etc.	64,947,421	44,942,850
Stationery, printing, advertisement, business promotion etc.	157,889,140	126,458,823
Managing director's salary and allowances (bank only)	9,317,227	9,178,371
Directors' fees & expenses	1,005,669	1,073,161
Repairs, maintenance and depreciation	335,288,879	323,971,721
Other operating expenses	192,420,952	234,658,432
<b>Total operating expenses</b>	<b>2,622,768,058</b>	<b>2,328,290,566</b>
<b>Profit before provisions</b>	<b>3,373,761,678</b>	<b>2,390,400,063</b>
<b>Provision for loans and off-balance sheet exposures:</b>		
Specific provision (net of w/off recovery)	381,661,942	175,915,242
General provision	178,975,203	305,157,387
	<b>560,637,145</b>	<b>481,072,629</b>
Other provision	342,013,695	(39,799,930)
<b>Total provisions</b>	<b>902,650,840</b>	<b>441,272,700</b>
<b>Profit before tax for the period</b>	<b>2,471,110,838</b>	<b>1,949,127,364</b>
Provision for tax made for the period	1,049,332,484	934,364,756
Deferred tax income (net)	(31,800,231)	(54,605,227)
<b>Total provision for taxation</b>	<b>1,017,532,253</b>	<b>879,759,529</b>
<b>Profit after tax for the period</b>	<b>1,453,578,585</b>	<b>1,069,367,835</b>
<b>Earnings per share (EPS) (restated)</b>	<b>1.20</b>	<b>0.89</b>

Chief Financial Officer      Company Secretary      Acting Managing Director

Director      Director

Dhaka, 14 May 2024

**Eastern Bank PLC. and its subsidiaries**  
Condensed Consolidated Cash Flow Statement (Unaudited)  
for the first quarter ended 31 March 2024

Particulars	Amount in BDT	
	01 January 2024 to 31 March 2024	01 January 2023 to 31 March 2023
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	7,891,082,900	5,323,866,249
Interest payments	(4,447,173,636)	(3,342,107,732)
Dividend receipts	102,950,758	123,764,969
Fees and commission receipts in cash	1,377,689,677	1,110,289,237
Income from investment (other than dividend received)	1,805,262,958	1,461,794,218
Recovery on loans previously written off	69,931,242	68,769,697
Cash payment to employees (including directors)	(1,610,042,557)	(1,280,716,855)
Cash payment to suppliers	(469,985,708)	(405,684,659)
Income taxes paid	(716,021,338)	(988,355,255)
Receipts from other operating activities	76,310,718	69,296,829
Payments for other operating activities	(192,420,952)	(234,658,432)
<b>Cash generated from operating profit before changes in operating assets and liabilities</b>	<b>3,887,584,063</b>	<b>1,906,258,266</b>
<b>Increase/(decrease) in operating assets &amp; liabilities</b>		
Net sale/(purchase) of trading securities	(6,158,882,838)	(4,425,580,983)
Loans and advances to customers (other than banks)	(5,369,254,782)	5,401,128,144
Other assets	(1,713,362,546)	(525,723,572)
Deposits/borrowings from other Banks	7,465,803,676	(1,863,277,026)
Deposits from customers (other than banks)	5,370,019,609	(1,216,875,715)
Liability for tax	(301,510,915)	108,595,726
Liabilities for provision	(972,582,082)	(510,042,397)
Other liabilities	622,679,683	(463,931,785)
<b>Cash generated/(used in) from changes in operating assets and liabilities</b>	<b>(1,057,090,196)</b>	<b>(3,495,707,609)</b>
<b>Net cash received from/(used in) operating activities</b>	<b>2,830,493,867</b>	<b>(1,589,449,342)</b>
<b>B) Cash flows from investing activities</b>		
Net sale/(purchase) of non-trading securities	(8,241,035,266)	(321,952,969)
Net sale/(purchase) of property, plant and equipment	(175,575,566)	(197,600,191)
<b>Net cash received/(used in) from investing activities</b>	<b>(8,416,610,832)</b>	<b>(519,553,160)</b>
<b>C) Cash flows from financing activities</b>		
Net issuance/(redemption) of subordinated bond	-	260,000,000
Dividend paid (cash dividend)	-	-
<b>Net cash (used in)/received from financing activities</b>	<b>(5,586,116,965)</b>	<b>(1,849,002,502)</b>
<b>D) Net increase/(decrease) in cash (A+B+C)</b>	<b>(11,162,233,930)</b>	<b>(13,948,744,142)</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	<b>(764,788)</b>	<b>(13,727,763)</b>
<b>F) Opening cash and cash equivalents</b>	<b>43,259,556,233</b>	<b>40,197,681,281</b>
<b>G) Closing cash and cash equivalents (D+E+F)*</b>	<b>37,672,674,480</b>	<b>38,334,951,016</b>
<b>*Closing cash and cash equivalents consist of:</b>		
Cash in hand (including foreign currencies)	6,651,932,137	4,839,042,056
Balances with Bangladesh Bank and its agent bank (s)	16,497,060,829	13,144,872,878
Balances with other Banks and Financial Institutions	11,980,403,614	15,598,271,082
Money at call and on short notice	2,539,000,000	4,750,000,000
Prize bonds	4,277,900	2,765,000
	<b>37,672,674,480</b>	<b>38,334,951,016</b>

Chief Financial Officer      Company Secretary      Acting Managing Director

Director      Director

Dhaka, 14 May 2024

**Eastern Bank PLC.**  
Condensed Balance Sheet (Unaudited)  
as at 31 March 2024

Particulars	Amount in BDT	
	31-03-2024	31-12-2023
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
Cash in hand (including foreign currencies)	6,651,580,665	5,558,469,189
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	16,497,060,829	15,381,788,929
	<b>23,148,641,493</b>	<b>20,940,258,118</b>
<b>Balances with other banks and financial institutions</b>		
In Bangladesh	4,315,451,746	6,658,363,659
Outside Bangladesh	7,033,815,583	11,394,935,677
	<b>11,349,267,329</b>	<b>18,053,299,336</b>
<b>Money at call and on short notice</b>	2,539,000,000	3,100,000,000
<b>Investments</b>		
Government	84,559,149,970	70,339,401,798
Others	23,160,092,256	23,683,427,773
	<b>107,719,242,227</b>	<b>94,022,829,570</b>
<b>Loans and advances</b>		
Loans, cash credits, overdraft etc.	332,634,975,935	319,911,853,079
Bills discounted and purchased	26,253,289,275	33,445,079,214
	<b>358,888,265,210</b>	<b>353,356,932,292</b>
<b>Fixed assets including land, building, furniture and fixtures</b>	8,457,026,196	8,517,304,302
<b>Other assets</b>	12,630,305,937	10,563,437,836
<b>Non banking assets</b>	-	-
<b>TOTAL ASSETS</b>	<b>524,731,748,393</b>	<b>508,554,061,455</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowing from other banks, financial institutions and agents	78,822,473,383	71,667,842,383
<b>Deposits and other accounts</b>		
Current deposits & other accounts etc.	56,928,856,731	62,260,915,018
Bills payable	1,059,854,599	2,198,324,105
Savings bank deposits	81,354,101,620	80,525,188,456
Fixed deposits	180,981,253,277	169,066,601,996
Special notice deposits (SND)	51,560,631,180	52,052,696,112
Bearer certificates of deposits	-	-
	<b>371,884,697,407</b>	<b>366,103,725,686</b>
<b>Other liabilities</b>	34,268,017,075	31,015,047,378
<b>TOTAL LIABILITIES</b>	<b>484,975,187,866</b>	<b>468,786,615,447</b>
<b>SHAREHOLDERS' EQUITY</b>		
Paid up capital	12,072,347,150	12,072,347,150
Statutory reserve	12,072,347,150	12,072,347,150
Dividend equalisation reserve	356,040,000	356,040,000
Assets revaluation reserve (Lands & other assets)	2,514,918,623	2,517,409,769
General reserve	603,493,370	603,493,370
Actuarial remeasurement gain/(loss)	(226,424,063)	(226,424,063)
Foreign currency translation gain/(loss)	(229,117,864)	(229,117,864)
Surplus in profit and loss account	12,592,956,161	12,601,350,495
	<b>39,756,560,526</b>	<b>39,767,446,008</b>
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>39,756,560,526</b>	<b>39,767,446,008</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>524,731,748,393</b>	<b>508,554,061,455</b>
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>		
Acceptances and endorsements	56,071,752,620	65,894,652,512
Letters of guarantee	58,909,901,717	60,601,051,774
Irrevocable letters of credit	64,195,287,624	53,626,364,704
Bills for collection	19,841,558,461	17,713,324,276
	<b>199,018,500,423</b>	<b>197,835,393,266</b>
<b>Other commitments</b>		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	104,273,128	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	1,400,000,000	1,400,000,000
	<b>1,504,273,128</b>	<b>1,400,000,000</b>
<b>TOTAL OFF-BALANCE SHEET ITEMS</b>	<b>200,522,773,551</b>	<b>199,235,393,266</b>
<b>Net asset value (NAV) per share</b>	<b>32.93</b>	<b>32.94</b>

Chief Financial Officer      Company Secretary      Acting Managing Director

Director      Director

Dhaka, 14 May 2024

**Eastern Bank PLC. and its subsidiaries**  
Condensed Consolidated Statement of Changes in Equity (Unaudited)  
for the first quarter ended 31 March 2024

Particulars	Amount in BDT								
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