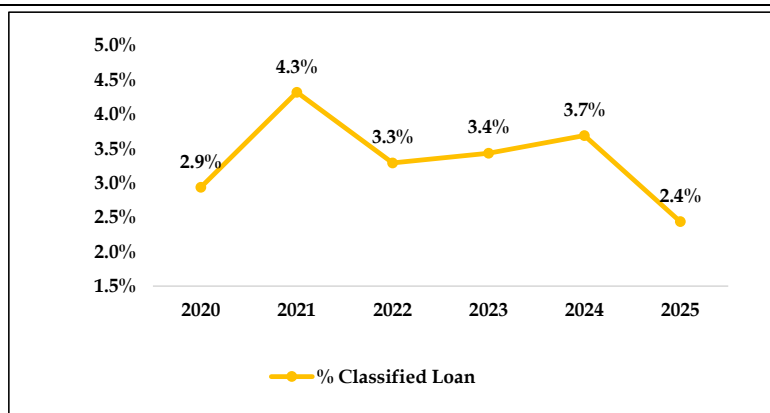
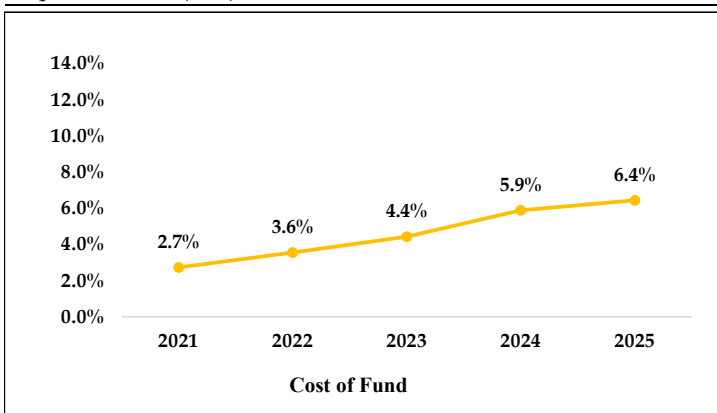


COMPANY INSIGHT			COMPANY BACKGROUND		
Market Price	BDT	27.30	Date of Incorporation	16-Aug-92	
52 Week Price Range	BDT	20.70-28.9	No. of Branches	85	
Market Capitalization	BDT (MN)	43,565.69	Registered Office	Eastern Bank PLC. 100 Gulshan Avenue Dhaka-1212, Bangladesh	
Category	A				
Sector	Bank				
Paid Up Capital	BDT (MN)	15,958.13	SUBSIDIARY INFORMATION		
Reserve & Surplus	BDT (MN)	26,999.90	Company	% Own	Net Profit (In MN)
EPS	BDT	5.65	EBL Securities PLC.	100.00%	2025 2024
Company P/E	Times	4.83	EBL Investments Limited	100.00%	(680.00) (818.19)
Sector P/E	Times	6.40	EBL Finance (HK) Limited	100.00%	8.00 (25.10)
NAV	BDT	31.86	EBL Asset Management Limited	100.00%	123.00 (23.42)
Free Float	%	68.56%			
Free Float Shares	MN	1,094	INTERIM UPDATE (2025)		
Shareholding (%)	%	Director 31.44%	Particulars	Q3-25	Q3-24
		Foreign 0.67%	Net Interest Income (MN)	7,125.81	7,916.05
		Inst. 42.33%	Net Profit (MN)	5,847.23	4,627.39
		Public 25.56%	EPS	3.66	2.90
Year End	December		NAV	29.53	26.92

5 YEARS PERFORMANCE HIGHLIGHT					
Particulars	2025	2024	2023	2022	2021
Deposit (MN)	556,013.48	456,469.44	364,765.33	316,326.53	267,447.60
Growth (%)	21.81%	25.14%	15.31%	18.28%	10.84%
Loans & Advances (MN)	391,410.10	371,855.51	318,673.23	260,686.47	231,099.40
Growth (%)	5.26%	16.69%	22.24%	12.80%	8.97%
Net Interest Income (MN)	9,538.41	10,349.29	8,182.69	6,859.79	7,934.64
Growth (%)	-7.84%	26.48%	19.28%	-13.55%	31.11%
Net Profit (MN)	8,340.36	6,598.98	6,122.42	5,120.59	4,800.22
EPS	5.65	4.70	5.07	4.77	5.03
NAV	29.53	32	32.94	32.66	32.52
Cost of Fund	6.4%	5.89%	4.43%	3.55%	2.73%
Classified loans (CL)	9,538	13,718	10,941	8,579	9,979
% Classified Loan	2.44%	3.69%	3.43%	3.29%	4.32%
Provision for unclassified loan	4621.47	4,302.20	3,818.50	3,031.08	2,633.62
Provision for classified loan	6016.17	6,598.19	6,267.49	4,666.56	6,493.58
Deposit to Loan (MN)	1.42	1.23	1.14	1.21	1.16



FINANCIAL PERFORMANCE

Figure in MN except EPS, NAV

Particulars	2025	2024	2023	2022	2021	2020
Interest Income	49,033.88	39,557.06	26,870.12	19,886.88	16,535.77	20,011.37
Net Interest Income	9,538.41	10,349.29	8,182.69	6,859.79	7,934.64	6,051.87
Investment income	14,211.99	10,319.81	7,691.87	6,726.28	5,996.84	5,101.55
Commission, excg, brokerage	6,378.32	5,758.94	4,781.13	4,572.57	3,623.74	3,067.37
Other Operating Income	506.29	387.49	307.02	294.01	287.21	345.89
Total Operating Income	30,635.02	26,815.52	20,962.71	18,452.64	17,842.43	14,566.67
Total Operating Expenses	12,770.79	10,980.19	9,362.57	8,004.49	6,976.91	6,671.56
Profit Before Provision	17,864.22	15,835.34	11,600.14	10,448.14	10,865.52	7,895.11
Total Provision	4,400.21	3,719.62	1,707.56	2,199.47	2,334.12	1,155.10
Net Profit	8,340.36	6,598.98	6,122.42	5,120.59	4,800.22	4,180.38
Property, Plant & Equipments	6,864.78	6,372.95	6,059.03	8,583.49	7,668.01	7,772.65
Loans & Advances	391,410.10	371,855.51	318,673.23	260,686.47	231,099.40	212,083.02
Investment	216,588.05	147,888.13	97,660.62	93,032.19	68,901.01	66,016.36
Total Asset	767,225.39	621,251.53	511,475.02	459,868.45	392,187.26	339,508.37
Deposit	556,013.48	456,469.44	364,765.33	316,326.53	267,447.60	241,295.38
Borrowings from banks, NBFIs	106,815.61	77,697.71	68,646.79	72,647.43	59,796.37	40,281.08
Subordinated Bond	-	-	-	-	5,500.00	6,000.00
Paid up Capital	15,958.13	13,581.39	12,072.35	10,730.98	9,538.64	8,118.00
Statutory reserve	15,958.13	13,581.39	12,072.35	10,730.98	9,538.64	8,118.00
Retained Earnings	16,319.10	15,199.07	13,140.16	11,047.50	9,504.26	8,969.07
Shareholders' Equity	50,083.34	42,958.09	38,242.81	35,761.63	31,638.93	29,449.10
Total Liabilities	717,142.06	578,293.44	473,232.21	424,106.82	360,548.34	310,059.27
Classified Loan	10,675.26	13,718.00	10,941.00	8,579.00	9,979.00	6,226.00
Total Equity & Liabilities	767,225.39	621,251.53	511,475.02	459,868.45	392,187.26	339,508.37
Dividend	25C, 3S	17.5C, 17.5S	12.5C, 12.5S	12.5C, 12.5S	12.5C, 12.5S	17.5C, 17.5S
Operating Profit Margin	36.43%	40.03%	43.17%	52.54%	65.71%	39.45%
Net Profit Margin	17.01%	16.68%	22.79%	25.75%	29.03%	20.89%
Credit-Deposit Ratio	70.40%	81.46%	87.36%	82.41%	86.41%	87.89%
Current Ratio	1.07	1.07	1.08	1.08	1.09	1.09
Return on Asset	1.20%	1.17%	1.26%	1.20%	1.31%	1.23%
Return on Equity	16.65%	16.25%	16.55%	15.19%	15.72%	14.20%
Return on Investment	6.56%	8.41%	8.07%	8.31%	8.89%	7.73%
Cost of Fund	6.44%	5.89%	4.43%	3.55%	2.73%	4.76%
% of Classified Loans	2.73%	3.69%	3.43%	3.29%	4.32%	2.94%
EPS	5.65	4.70	5.07	4.77	5.03	5.15
NAV	29.53	31.63	32.94	32.66	32.52	35.69
Total Off Balance Sheet Item/Total Asset	29.86%	35.15%	38.95%	35.90%	36.16%	30.65%

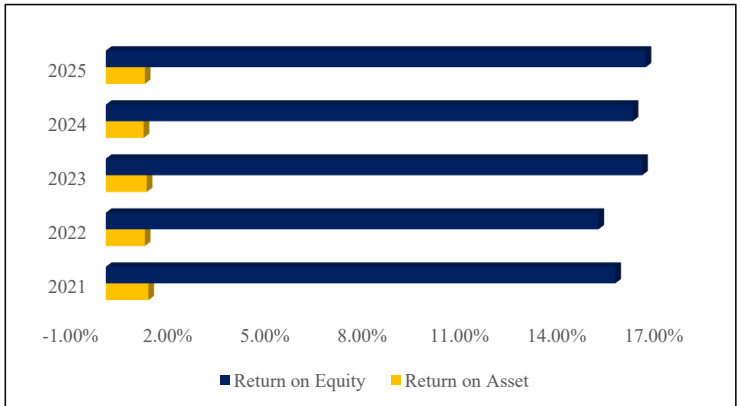
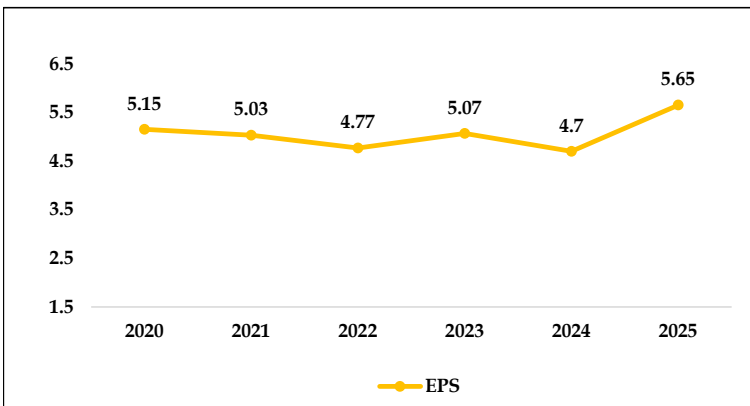
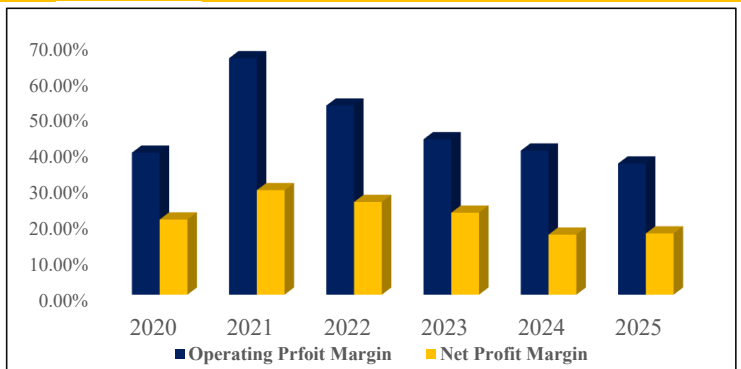
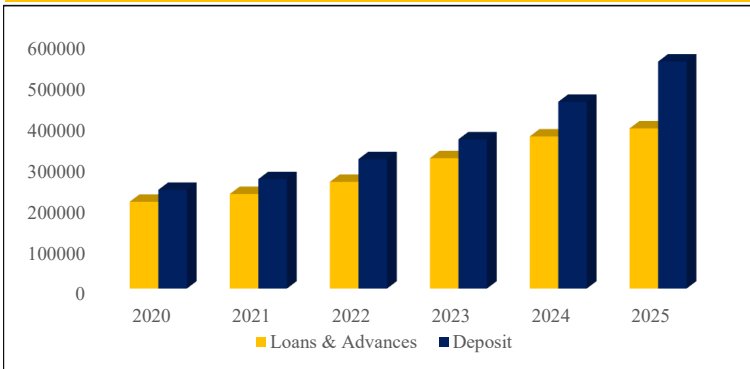
INVESTMENT POSITIVES

- 1) Classified loan stock reduced by 30.5% to BDT 9,538 MN, reflecting successful recovery and strengthened portfolio quality.
- 2) Significant improvement in asset quality with NPL ratio declining sharply to 2.44% in 2025 from 3.69% in 2024, reflecting effective credit risk management and recovery efforts.
- 3) Impressive investment income growth of 37.8% YoY to BDT 14.21 billion, highlighting successful revenue diversification beyond traditional lending.
- 4) Strong deposit growth of 21.81% YoY to BDT 556 billion underscores sustained customer confidence and a strong market position
- 5) Strong net profit growth of 26.4% YoY with Net Profit After Tax reaching BDT 8.34 billion in 2025, demonstrating sustained earnings momentum.
- 6) Improved Return on Equity of 16.65% in 2025 (vs. 16.25% in 2024), reflecting efficient utilization of shareholders' funds.

INVESTMENT NEGATIVES

- 1) Rising cost of funds to 6.44% in 2025 (from 5.89% in 2024) continues to pressure net interest margins, with NII declining 7.84% YoY
- 2) Significant deceleration in loan growth to 5.26% in 2025 from 16.69% in 2024 signals a conservative lending posture, limiting interest
- 3) EBL Securities PLC. continues to report substantial losses of BDT 680 MN in 2025, posing an ongoing drag on consolidated group profitability.

FINANCIAL PERFORMANCE



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