

EBL AT A GLANCE



Eastern Bank Ltd.



A Symbol of Stability

As the leading bank in Bangladesh with comprehensive product suite, Eastern Bank is committed to cater to varied financial needs of clients, help them navigate through market uncertainties and aspires to accelerate transition to Bangladesh's journey to a trillion dollar economy by 2040.

Eastern Bank is a market leader in financing sectors like RMG, power, aviation, infrastructure, food, pharmaceuticals, steel and telecom. More than 60% of bank's lending is in the manufacturing industry.

70% of our loans to SME entrepreneurs are collateral-free. In the past three years, we have financed over taka 60.36 billion in the SME sector.

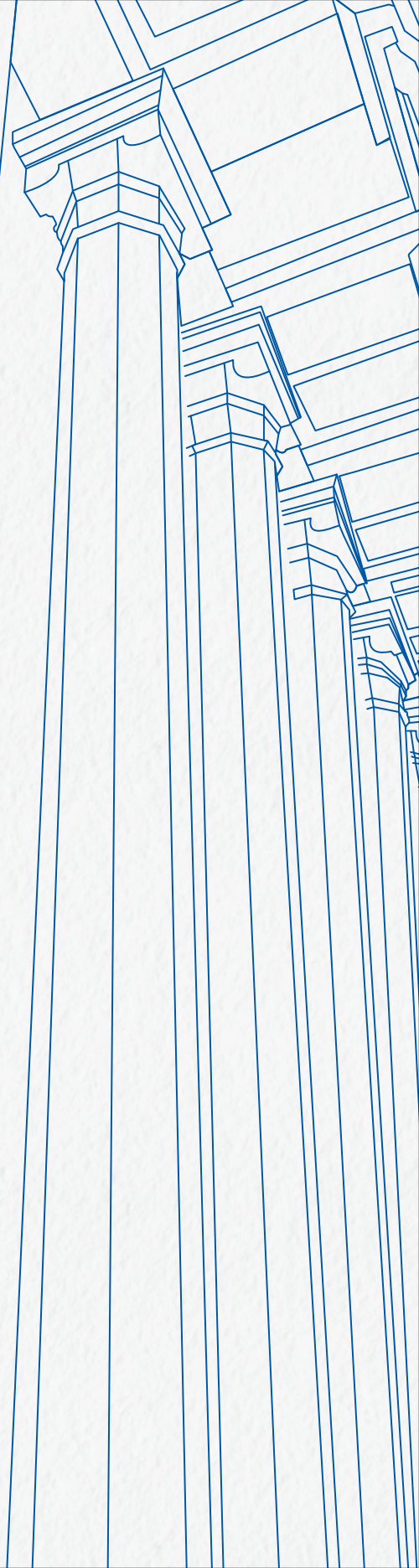
To reach farmers, in the past three years, we used NGO linkages to disburse 16.12 billion Taka in the Agricultural Sector.

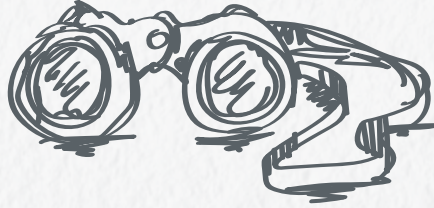
Eastern Bank financed the first human vaccine in Bangladesh. In trade business Eastern Bank's share is five percent of the country's total trade volume.

We are a market leader in Structured Finance and Syndication. We have so far successfully closed 78 deals worth BDT 110 billion and USD 802 million. We have sourced 50 million USD for Bangladesh's leading electronics company. To empower rural women we have arranged the nation's first dematerialized corporate bond

Eastern Bank has footprint in China, Myanmar and Hong Kong with an aspiration to become a regional bank.

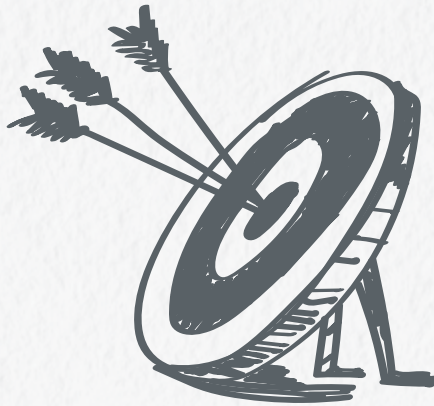
When EBL began its journey in 1992, it faced mounting challenges and a lot to prove to sustain and grow. But within three decades it grew into a taka 460 billion worth company. Today Eastern Bank is a AAA company and in Bangladesh banking sector a symbol of stability.





Vision

To become the most valuable brand in the financial services in Bangladesh creating long-lasting value for our stakeholders and above all for the community we operate in by transforming the way we do business and by delivering sustainable growth.



Mission



We will deliver service excellence to all our customers, both internal and external.



We will constantly challenge our systems, procedures and training to maintain a cohesive and professional team in order to achieve service excellence.



We will ensure to maximize shareholders' value.



We will create an enabling environment and embrace a team based culture where people will excel.



Core Values



Service excellence

- We passionately drive customer delight.
- We use customer satisfaction to accelerate growth.
- We believe in change to bring in timely solution.



Openness

- We share business plan.
- We encourage two-way communications.
- We recognize achievements, celebrate results.



Trust

- We care for each other.
- We share knowledge.
- We empower our people.



Commitment

- We know our road-map.
- We believe in continuous improvement.
- We do our task before we are told.



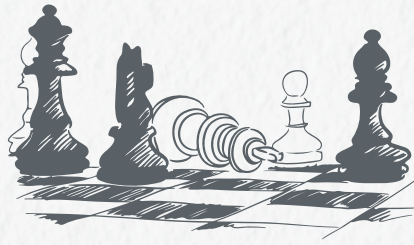
Integrity

- We say what we believe in.
- We respect every relationship.
- We are against abuse of information power.



Responsible corporate citizen

- We are tax-abiding citizen.
- We promote protection of the environment for our progeny.
- We conform to all laws, rules, norms, sentiments and values of the land.



Strategic Priorities



Managing liquidity mismatch proactively in order to reduce liquidity risk and manage interest rate risk.



Conducting regular FCY liquidity stress test to assess the Bank's ability to meet unexpected FCY liquidity demands and forecasting future cash flows to ensure that sufficient FCY is available to meet obligations.



Adhering and adopting to compliance culture and good governance practices to mitigate risks and ensure sustainable banking business.



Intensifying collection and recovery drive to contain NPL.



Diversifying revenue sources and improving asset quality, solvency and profitability.



Investing in technology to widen reach, enhance service excellence, improve efficiencies and fight financial crimes.



Utilizing market intelligence and data analytics for offering unique value propositions to diverse group of customers.



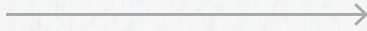
Hiring and retention of quality people offering performance based reward programs, equitable pay and benefits, defined career path and a mutually beneficial work environment.



Building capacity to offer innovative and useful cash management solutions to improve deposit mix.

Credit ratings

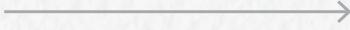
LOCAL



Rating by



GLOBAL



Rating by



Partner in Bangladesh's Development Growth



We are a market leader in financing in sectors like RMG, power, aviation, infrastructure, food, pharmaceuticals, steel and telecom.



In the past three years, we used NGO linkages to disburse 16.12 billion Taka in the Agricultural Sector.



We handle over five percent of the country's total trade volume.



We take pride in financing the first human vaccine in Bangladesh.



More than 60% of our lending is in the manufacturing industry.



To empower rural women we have arranged the nation's first dematerialized corporate bond for TMSS.



In the past three years, we have financed over taka 60.36 billion in the SME sector.



In Structured Finance and Syndication we have so far successfully closed 78 deals worth BDT 110 billion and USD 802 million.

Key Ratios

ROA
1.21% 2022
1.28% 2021

ROE
15.46% 2022
15.51% 2021

EPS (BDT)
4.76 2022
4.34 2021 (restated)

P/E ratio
(times)
6.68 2022
8.88 2021 (restated)

CRAR
14.61% 2022
14.08% 2021

Leverage
ratio
5.57% 2022
5.69% 2021

Cost to
income
ratio
43.53% 2022
38.99% 2021

NPL
ratio
2.78% 2022
3.70% 2021

AD
ratio
77.83% 2022
79.69% 2021

LCR-DBO
104.36% 2022
144.97% 2021

NSFR-DBO
105.53% 2022
104.40% 2021

NPL
coverage
ratio
168.46% 2022
141.31% 2021

Core Financials

BDT in million

2022

455,989



Total assets

2021

388,815

2022

308,916



Total loans & advances

2021

269,394

2022

90,407



Total investment

2021

66,653

2022

317,097



Total deposits

2021

268,019

2022

75,996



Total borrowing

2021

63,187

2022

35,045



Total shareholders' equity

2021

31,017

BDT in million

2022

29,942



Common equity tier-1 capital

2021

26,136

2022

40,761



Total regulatory capital

2021

35,674

2022

17,789



Operating income

2021

17,158

2022

10,046



Profit before provisions

2021

10,468

2022

8,095



Profit before tax

2021

8,208

2022

5,107



Profit after tax

2021

4,654

Operational Highlights

2022	83*	Branches	2021	85
2022	23	Sub-branches	2021	05
2022	63	Agent banking outlets	2021	46
2022	18	No. of priority centers	2021	16
2022	255	ATMs & CRMs	2021	227
2022	7,265	No. of POS	2021	7,000
2022	68	No. of DROPBOX	2021	70
2022	539	No. of foreign correspondents	2021	524
2022	3,550	Total no. of employees	2021	3,087
2022	20.76%	Female representation	2021	20.54%

* 3 branches were converted to sub-branches and 1 new branch was opened.

Awards and Recognitions



Best Banking CEO of the Year, Bangladesh ICSB National Award for Corporate Governance Excellence Euromoney Award Sustainability Rating Recognition 2021 by Bangladesh Bank



ADB Award Asiamoney Awards VISA Excellence in Cross-Border Issuing Business VISA Excellence in E-commerce Acquiring Business



Champion of Financial Cyber Drill ISO Certification PCI DSS Certificate Bank of the Year 2021



Bangladesh FinTech Award J.P. Morgan Elite Quality Recognition International Finance Banking Awards 2021 ICMA Best Corporate Award

Board of Directors



Md. Showkat Ali Chowdhury
Chairman



M. Ghaziul Haque
Director



Mir Nasir Hossain
Director



Salina Ali
Director



Anis Ahmed
Director



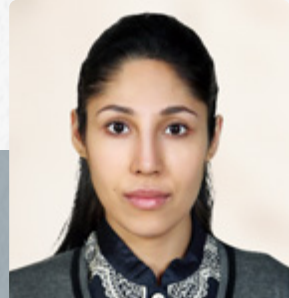
Mufakharul Islam Khasru
Director



Gazi Md. Shakhawat Hossain
Director



K.J.S. Banu
Director



Zara Namreen
Director



Dr. Toufic Ahmad Choudhury
Independent Director



Ashiq Imran
Independent Director



Ruslan Nasir
Director



Barrister K.M. Tanjib-ul Alam
Independent Director



Ali Reza Iftekhar
Managing Director & CEO

Disclosures on Directors' interest in different entities

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 control or common significant influence. Related party informations are given below.

i) Directors' interest in different entities

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
Md. Showkat Ali Chowdhury	Chairman	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
		Chittagong Properties Holding Ltd.	Chairman	50.00%
		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.	Managing Director	0.01%
		Legend Property Development Ltd.	Managing Director	50.00%
		Z.N. Enterprise Ltd.	Managing Director	50.00%
		Zaran Off Dock Ltd.	Managing Director	30.00%
		Namreen Enterprise Ltd	Managing Director	50.00%
		ABC Steel Enterprise Ltd.	Managing Director	80.00%
		S.L. Steels Ltd.	Managing Director	50.00%
		Unique Refineries Ltd.	Managing Director	55.00%
		Port Link Logistics Centre Ltd.	Managing Director	25.00%
		Peninsula Housing & Development Ltd.	Director	36.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsular Shipping Services Ltd.	Director	25.00%
		Consolidated Tea & Plantation Ltd.	Director	6.25%
		The Consolidated Tea & Lands Company (Bangladesh) Limited	Director	6.25%
		Baraora (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%		

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
M. Ghaziul Haque	Director	Portlink Logistics Centre Ltd.	Chairman	0.02%
		MGH Infotech Ltd.	Chairman	10.00%
		Last Mile Deliveries Limited	Chairman	5.00%
		Haytrans Bangladesh Limited	Chairman	10.00%
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	Managing Director	14.90%
		Mir Ceramic Ltd.	Managing Director	88.00%
		Mir Telecom Ltd.	Managing Director	32.50%
		Mir Holdings Ltd.	Managing Director	50.00%
		Mir Pharmaceuticals Ltd.	Managing Director	50.00%
		Bangla Telecom Ltd.	Managing Director	40.00%
		Coloasia Limited	Managing Director	50.00%
		BTS Communications (BD) Limited	Managing Director	40.00%
		MIR LPG limited	Managing Director	40.00%
		Mir Communications Ltd.	Chairman	40.00%
		Mir Energy Ltd.	Chairman	40.00%
		Mir Denim Limited	Chairman	50.00%
		Mir Tex Limited	Managing Director	40.00%
		Chaldal Limited	Representative Director	11.20%
		Mir Securities Ltd.	Director	0.03%
		Agrani Insurance Co. Ltd.	Shareholder	3.72%
		Fair Trading	Proprietorship	100.00%
M.N Poultry	Proprietorship	100.00%		
Jupiter Technology	Proprietorship	100.00%		
Salina Ali	Director	Unique Group of Companies Ltd.	Chairperson	12.25%
		Unique Hotel & Resorts PLC	Chairperson	5.71%
		Borak Real Estate Ltd.	Chairperson	12.00%
		Unique Ceramic Industries (Pvt.) Ltd.	Chairperson	12.25%
		Borak Travels (Pvt.) Ltd.	Chairperson	50.00%
		Hansa Creative Solutions PLC	Chairperson	20.00%
		Unique Vocational Training Center Ltd.	Chairperson	12.00%
		Unique Property Development Ltd.	Chairperson	12.00%

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
Salina Ali	Director	Tribeni International Ltd.	Chairperson	20.00%
		Arial Dairy and Agro Industries Ltd.	Chairperson	13.00%
		Hansa Management Ltd.	Chairperson	12.50%
		Sonargaon Economic Zone Ltd.	Chairperson	5.00%
		Unique Share Management Ltd.	Managing Director	12.00%
		Crescent Commercial Center Ltd.	Managing Director	20.00%
		Purnima Construction (Pvt) Ltd.	Managing Director	0.20%
		Gulshan Clinic Ltd.	Director	25.00%
		Borak Zahir Company Ltd.	Director	20.00%
		Unique tours & travels	Proprietorship	50.00%
Anis Ahmed	Director	MGH Logistics Private Limited	Managing Director	95.00%
		MGH Holdings Limited	Managing Director	98.00%
		Bangladesh Port Management Services Limited	Managing Director	3.09%
		Peninsular Shipping Services Limited	Managing Director	39.87%
		MGH Restaurants PVT. Limited	Managing Director	97.00%
		Galileo Bangladesh Limited	Managing Director	80.00%
		One World Aviation Ltd.	Managing Director	41.68%
		RAS Holidays Limited	Managing Director	95.00%
		MGH Global Forwarding Limited	Managing Director	96.66%
		Transmarine Logistics Ltd.	Managing Director	74.99%
		Total Transportation Ltd.	Managing Director	99.98%
		Tricon Global Logistics Ltd.	Managing Director	79.98%
		Global Freight Limited	Managing Director	96.86%
		International Brands Limited	Managing Director	99.53%
		Integrated Transportation Services Ltd.	Managing Director	99.50%
		Emirates Shipping Lines Bangladesh Ltd.	Managing Director	78.05%
		Radio Furti Limited	Managing Director	95.00%
		Portlink Housing Limited	Managing Director	50.00%
		Port Link Logistics Center Limited	Managing Director	49.98%
		Last Mile Deliveries Limited	Managing Director	95.00%
MGX.Com Ltd.	Managing Director	95.00%		

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
Anis Ahmed	Director	Jatra.Com Ltd.	Managing Director	30.00%
		GTM Xpress Limited	Managing Director	90.00%
		DC Bypass	Managing Director	90.00%
		Obhai Solutions Limited	Managing Director	30.00%
		Bangladesh Express Company Ltd.	Managing Director	20.00%
		Waadaa Limited	Managing Director	51.21%
		MGH Aviation Services Limited	Managing Director	90.00%
		Renaissance Aviation Services Ltd.	Managing Director	60.00%
		Haytrans Bangladesh Limited	Managing Director	90.00%
		Consolidated Tea & Plantation Limited	Director	10.00%
		The Consolidated Tea & Lands Company (Bangladesh) Limited	Director	3.18%
Baraora (Sylhet) Tea Company Limited	Director	3.18%		
Mufakkarul Islam Khasru	Director	Finlay Properties Ltd.	Managing Director	15.00%
Gazi Md. Shakhawat Hossain	Director	Bay Hill Hotel & Resorts Ltd.	Representative Director	40.000%
		Unique Hotel & Resorts PLC	Representative Director	8.14%
		Unique Meghnaghat Power Ltd.	Representative Director	51.00%
		General Electric Company (BD) Ltd.	Director	0.00%
K.J.S. Banu	Director	Samorita Hospital Limited	Director	3.26%
Zara Namreen	Director	Namreen Power Ltd.	Managing Director	50.00%
		Finlay Bazar Ltd.	Chairman	60.00%
Ruslan Nasir	Director	Mir Akhter Hossain Ltd.	Shareholder	7.45%
		Mir Ceramic Ltd.	Deputy Managing Director	2.00%
		Mir Telecom Ltd.	Director	22.50%
		Mir Holdings Ltd.	Director	10.00%
		Bangla Telecom Ltd.	Director	20.00%
		Coloasia Limited	Director	10.00%
		BTS Communications (BD) Limited	Director	20.00%
		MIR LPG limited	Director	20.00%
		Mir Communications Ltd.	Director	15.00%
		Mir Energy Ltd.	Director	15.00%
Mir Denim Limited	Director	15.00%		

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
Ruslan Nasir	Director	Mir Tex Limited	Director	20.00%
		Mir Pharmaceuticals Ltd.	Director	20.00%
		Mir Securities Ltd.	Director	0.03%
		Agrani Insurance securities Ltd.	Shareholder	2.50%
		Orange Pie	Partnership	50.00%
Dr. Toufic Ahmad Choudhury (Independent Director)	Director	Bangladesh Academy for Security Markets (BASM)	Director General	No
		Palli Karma Sahayak Foundation (PKSF)	Director (PKSF nominated)	No
		Institute of Inclusive Finance and Growth (InM)	Director	No
		National Credit Rating Ltd. (NCRL)	Director	1.00%
		C & A Textile	Independent Director	No
Ashiq Imran (Independent Director)	Director	Fialka	CEO & Principal Architect	100.00%
Barrister K.M. Tanjib-ul Alam (Independent Director)	Director	Swarna Bhumi Limited	Director	50.00%
		Frame and Focus Limited	Director	33.00%
Ali Reza Iftekhar	MD & CEO	EBL Investments Ltd.	Director	0.000025%
		EBL Securities Ltd.	Director	0.000067%
		EBL Finance (HK) Ltd.	Director	-

ii) Significant contracts where Bank is a party & wherein Directors have interest: Nil

iii) Shares issued to Directors and Executives without consideration or exercisable at discount : Nil

iv) Related Party Transactions : Please see Annexure -C1

v) Lending Policies to Related Parties : Related parties are allowed Loans and Advances as per General Loan Policy of the Bank.

vi) Business other than Banking business with any related concern of the Directors as per Section-18(2) of the Bank Companies Act 1991: Nil

vii) Investments in the Securities of Directors and their related concern : Nil

Key sustainability highlights 2022



People

136,839 people received sustainable financing in 2022.



Sustainability Training

318 employees took training regarding sustainability in 2022.



CSR

BDT 141.36 million in CSR expenditure.



AML Training

3,799 employees completed training on AML in 2022.



Green Factory

15 of our customers are LEED certified.



Women Workforce

22.03% women workforce as of 31 December 2022.



Green EBL Head Office

Water treatment system and solar panel in the Head Office.



Sensor Lights

Sensor lights to reduce electricity consumption.



ESDD

Environment & Social Due Diligence (ESDD) conducted for 462 clients.



Sustainable Agriculture

BDT 7,063 million financed in sustainable agriculture.



App-based banking

327,337 accounts using Smartphone app-based banking.



Sustainable CMSME

BDT 520 million financed in sustainable CMSME.



Internet banking

75,028 accounts using internet banking.



Socially Responsible Finance

BDT 21,431 million financed.



In-house Training

163 capacity development in-house training.

8R approach to sustainability

At the core of EBL's strategy lies a relentless drive for efficient cost management, a commitment to consistent productivity improvements, and a steadfast focus on broadening our banking horizon to deliver sustained success in an ever-evolving business landscape. As we reflect on our sustainability efforts in 2022, we are proud to report that we remained steadfast in our commitment to the 8R strategy - a framework that emphasizes the importance of 8R i.e. reduce, reuse, recycle, responsibility, respond, renew, refine and refuse.



Sustainability at EBL

Environmental sustainability



Plastic free premise



Green features in Head Office



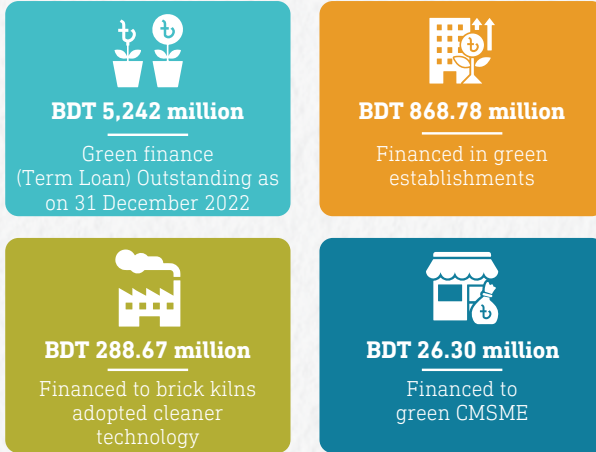
Most of the banking solutions in the EBL Skybanking app



Capacity building session for all new joiners on "E&S management"

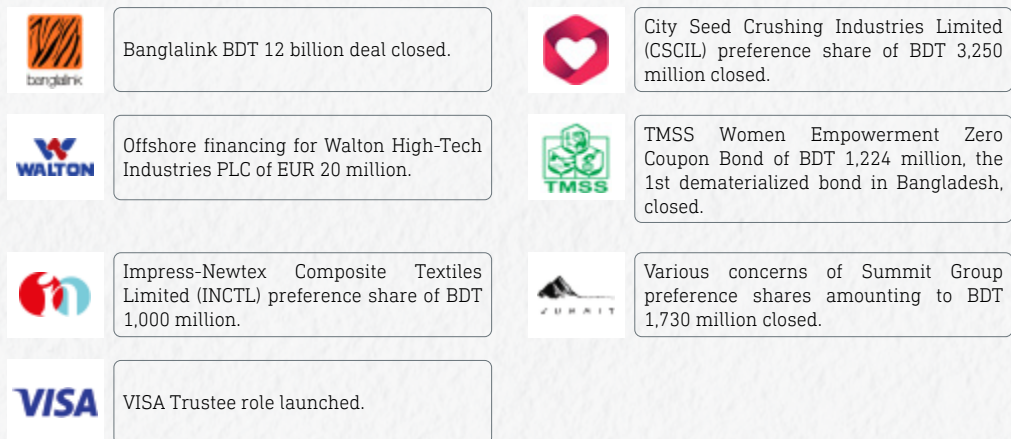
Climate change & carbon footprint

Climate change has transformed into a pressing issue with far-reaching consequences on our planet. From biodiversity and agriculture to forestry and water supply, no facet of our ecosystem has been spared from its adverse effects. Bangladesh is currently recognized as one of the biggest sufferers of climate change by people all around the world.



Banks, like all other businesses, emit greenhouse gases (GHG) either directly or indirectly (via the financing of clients and projects that emit GHG emissions). In recognition of its corporate social responsibility and as an environmentally conscious institution, EBL has taken up the mantle of green banking. This move is not just a step towards safeguarding our planet but also a means to ensure sustained economic growth in the long run.

Noteworthy deals of Structured Finance Unit



Key ICT Projects



Project Rupantor

On 17th April, 2022, we went live with our upgraded version of Core Banking System (CBS). After one and half years of tremendous effort, we were able to deliver the fastest CBS migration project in the history of the banking industry of Bangladesh, that too amidst all four waves of Coronavirus. Now, we can revel in the benefits of transformation that the largest ICT project of EBL promised.



Customer services improved as relevant information is made available via a dynamic 360-degree view.



Regulatory procedures can be now completed faster & easier.



Complex loan administration is made easier which helps to offer customers more tailored solutions.



A large number of payments can be processed with a few clicks.



Money market & foreign exchange processes are now more transparent & simplified.



Complexities for calculating correct taxes & duties are mitigated.



The successful upgradation has paved the way for building a digital ecosystem.



Implementation of 'Binimoy'

EBL is one of the first few banks to implement Bangladesh Bank's much-awaited Interoperable Digital Transaction Platform (IDTP), aka Binimoy, via its popular mobile app—EBLSkybanking. Binimoy platform, an initiative to create a cashless society, not only enables interoperable transactions among all the connected banks, mobile financial service providers, and payment service providers but also offers three layers of security for the transactions. EBL customers can avail all the services 'Binimoy' has to offer by logging in to EBLSkybanking and registering to Binimoy.



EMI from POS

This is a significant leap for EBL as this feature will give customers access to an instant EMI conversion facility from the bank's POS terminals. It will result in delight for customers, at the same time, an increase in revenue and operational efficiency for the bank.



Peoplebl mobile app

EBL has developed PEOPLEBL app to digitalize the human resource management system. This app is going to provide employees of EBL an easy access to various services such as apply for leave/visit, place requisitions, get wellness information and raise voices via the mobile app to their fingertips. Especially, this app will provide a close-knit community assistance in times of emergencies which will help us to connect with people faster.



Connectivity via the Bangabandhu Satellite

This year we have provided connectivity to six locations via the Bangabandhu Satellite. With the help of satellite connectivity, we can now give connection to places that were previously beyond our reach.



Robotic Process Automation (RPA)

As envisioned earlier, we have automated 14 of our internal ICT processes this year. RPA not only reliably reduces risk by executing repetitive tasks but also provides resources with additional time to accomplish important activities which are subject to complex human judgement.

Our approach towards managing ICT risks

Our holistic, integrated, and disciplined approach to managing risks is guided by board-approved and up-to-date ICT Risk Management Policy and ICT Security Policy. All technical decisions are made with a prior assessment of risks. Systematic approaches are followed for identifying, evaluating, mitigating and monitoring risks, and necessary tools are made available for these activities. Vulnerability assessment and remediation have been conducted for IT systems and penetration testing has been done for IT devices.

This year we achieved the milestone of being complied with PCI-DSS for seven consecutive years and ISO/IEC 27001:2013 for four successive years. Additionally, new endeavours are made continuously to manage the risk of the ever-changing technology landscape.



Major Correspondent Banks

J.P.Morgan

J.P. Morgan Chase Bank, N.A.



Wells Fargo Bank, N.A.



Standard Chartered Bank



Citibank, N.A.



Bank of America



COMMERZBANK
Commerzbank AG



Mashreq Bank



MUFG
MUFG Bank



Bank of China



ICICI Bank



HSBC



Deutsche Bank



SMBC



HDFC Bank, India



UniCredit Bank
Unicredit Bank



DBS
DBS Bank



Credit Suisse



ING Bank



Maybank



Mizhou Bank



Nordea
Nordea Bank



OCBC



Rabobank
Rabo Bank



SEB Sweden



RAK Bank



UBAF



ZKB



Woori bank



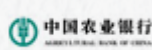
ICBC



China Construction Bank



浦发银行
SPD BANK
Shanghai Pudong Development Bank



中国农业银行
AGRICULTURAL BANK OF CHINA
Agricultural Bank of China

DFI Partners



International Finance Corporation (IFC) – sister concern of World Bank



Asian Development Bank (ADB)



International Islamic Trade Finance Corporation (ITFC) – sister concern of Islamic Development Bank. (IsDB)



Deutsche Investitions- und Entwicklungsgesellschaft (DEG) – German Investment Corporation, a subsidiary of KfW



FMO – Dutch Development Bank



OPEC Fund for International Development (OFID)



PROPARCO – French Development Financial Institution, a sister concern of French Development Agency (AFD)



Oesterreichische Entwicklungsbank AG (OeEB) – the Development Bank of Austria

EBL Finance (HK) Limited

EBL Finance (HK) Limited, a wholly owned subsidiary of EBL, has been successfully operating in Hong Kong since 2013. Tuning with EBL's strategy of diversifying sources of revenues and spreading wings in foreign markets, EBL Finance (HK) Limited is steadily expanding its business base in Hong Kong. Operating under money lending license the subsidiary has been offering an extensive range of trade based products and services for both Bangladesh and Hong Kong based customers and has been able to successfully penetrate in both the markets.



EBL Yangon Representative Office, Myanmar



EBL Guangzhou Representative Office, China





Eastern Bank Ltd



Eastern Bank Limited

100 Gulshan Avenue
Dhaka-1212
Bangladesh

