

## EBL posts 20% profit growth in 2025

- A Monitor Desk Report

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**Dhaka:** Eastern Bank PLC. (EBL) has reported a strong financial performance for 2025, posting a 20% growth in Profit After Tax (PAT), which reached BDT 901 crore, underscoring its consistent earnings momentum and resilient business model despite a challenging operating environment, said a press release issued by the bank today.

Driven by prudent balance sheet management and disciplined risk practices, the Bank continued to deliver robust growth across key financial indicators. Deposits rose by 21.6% to BDT 55,645 crore, while loans and advances increased by 16.1% to BDT 47,704 crore. Investments recorded a significant surge of 47.8%, reaching BDT 21,147 crore by the end of the year.

Asset quality remained one of EBL's strongest pillars. The Bank's non-performing loan (NPL) ratio declined further to 2.24% in December 2025, significantly outperforming the industry average of 30.60%,

reflecting stringent credit discipline and effective risk management. The Bank maintained full compliance with all regulatory requirements. Notably, the Bank did not breach any regulatory or BASEL III related liquidity requirements during the year.

Profitability indicators reflected sustained strength. Return on Equity (ROE) improved to 19.13% in 2025, up from 18.57% in the previous year, while the cost-to-income ratio remained one of the lowest in the industry at 40.36%, highlighting operational efficiency.

EBL continued to create value for its shareholders. Earnings Per Share (EPS) increased to BDT 5.65 from BDT 4.70 (restated) in 2024, while Net Asset Value (NAV) per share rose to BDT 31.86 from BDT 27.16 (restated).

To support future growth and strengthen resilience, the Bank further enhanced its capital base, with the Capital to Risk-Weighted Assets Ratio (CRAR) increasing to 15.49% on a solo basis, compared to 15.11% in 2024.

Overall, EBL's 2025 performance reaffirms its financial strength, disciplined execution, and ability to deliver consistent returns. The Bank remains well-positioned to advance its strategic priorities in 2026, with a continued focus on sustainable growth, prudent risk management, and long-term value creation for stakeholders.