



www.ebl.com.bd

With a vision to become the bank of choice and to be the most valuable financial brand in Bangladesh, Eastern Bank Ltd. (EBL) began its journey in 1992. Over the years EBL has established itself as a leading private commercial bank in the country with undisputed leadership in Corporate Banking and a strong Consumer and SME growth engine. EBL's ambition is to be the number one financial services provider, creating lasting value for its clientele, shareholders, employees and above all for the community it operates in.

Market

Bangladesh's Banking Sector has grown from strength to strength over the past one decade and is fiercely competitive, especially in the Consumer Banking segment. EBL offers a wide range of depository, loan and card products to cater virtually for every customer segment. From Student Banking to Priority Banking to Platinum Card, EBL has almost all banking products in its repertoire. The product basket is rich in content featuring different types of Savings & Current Accounts, Personal Loans, Debit Cards, Credit Cards, Pre-paid Cards, Internet Banking, Corporate Banking, SME Banking, Investment Banking, Treasury and Syndication services. The customers are served through a network of 39 Branches, 61 ATMs and 5 Kiosks countrywide. EBL has its presence in 11 major cities/towns in the country including Dhaka, Chittagong, Sylhet, Khulna, Rajshahi & Cox's Bazar.

Achievements

EBL believes in relationship building and focuses on sustainable and long term growth - for the bank, its clients and the community it operates in. Despite

the constant threat of the global economic recession and its subsequent effect on the Bangladesh market in 2009, EBL's Profit After Tax grew by 84% last year. The Non Performing Loan Ratio dropped to 2.46% from 3.30%. The same year, Earning per Share (EPS) had increased by around 70% and Cost to Income ratio is 29.58% which is one of the lowest in the industry. And in 2010 the bank's Credit Rating increased to AA from AA-, which was A+ in the year before.

EBL knows its target customers and as such offers new products and services to cater to their contemporary taste and need. In the past couple of years the bank came up with several exciting products and service propositions: some of them are a first in Bangladesh. Priority Banking, Travel related products, life insurance covered DPS, Platinum Credit Card, SME Debit Card to name a few. EBL is one of the first banks in Bangladesh to launch mobile-based remittance service marking a new era of banking services among the unbanked population of the country. EBL SME Banking holds a strong foothold in the market and offers several

specialized financial solutions for the entrepreneurs. EBL introduced Invoice Factoring for the first time in Bangladesh and has dedicated Women Entrepreneur Cell to cater to the banking needs of the particular segment. On the corporate banking front, EBL is a market leader in Syndication deals which demonstrates the bank's financial capacity and strength. In the last five years EBL has closed syndication deals worth more than Tk. 1500 crore. EBL received its biggest recognition when country's national flag carrier Biman Bangladesh Airlines mandated pre-delivery purchase deal to Eastern Bank Ltd. for two Boeing 777-300ER. In the Bangladesh banking history EBL is the first local bank to handle such a mega project. In 2009 EBL launched Investment Banking wing, which contributed significantly in the EBL revenue stream in the very first year of its operation.

EBL's sincere efforts are well-appreciated by all and have gotten recognitions from local and international institutions like Institute of Chartered Accountants in Bangladesh, Superbrands Inc., South Asian Federation of Accountants.



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STEP INTO YOUR WORLD OF PRIVILEGES

Welcome to EBL Priority Banking - where your priority is ours. EBL Priority Banking is an exclusive banking service offered to our most valued clients like you, to help you achieve your financial aspirations. We are dedicated to providing a comprehensive range of banking services to help you enhance your wealth and enjoy a life full of privilege. Our tailor-made personalized financial services and dedicated Relationship Manager help ensure you from the hassles of financial management and enhance your wealth with ease.

Priority
banking



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ব্যবসায় আত্মবিশ্বাস ও সমৃদ্ধি

বিত্তবিরত জানতে ০৯৯ ৯২৭৭ ৭৮৮৮



Eastern Bank Ltd.
Simple Math™



Access to **600** Airport Lounges

RELAX LIKE NEVER BEFORE
EBL Visa Platinum Card comes with a Priority Pass that entitles the cardholder to enjoy access to over 600 Airport Lounges in more than 100 countries*. The Platinum Card offers complimentary access to Sheraton Batake Lounge, Hazrat Shahjalal International Airport Dhaka, as well.

Access to **200** Golf Clubs Globally

PLAY LIKE NEVER BEFORE
Golf & Platinum go together. The EBL Visa Platinum Card gives you access to some of the finest golf courses around the world, 200 Clubs to be precise. Enjoy discounted access to your preferred greens whenever you feel for a swing.

Discount at **3500** Hotels Worldwide

HOLIDAYS LIKE NEVER BEFORE
What are your dream holidays made of? Checking into the hotel where the sea's crashing waves are your morning alarm; exploring the wild and beautiful in the safest sloughing off urban malice in an exotic spa; shopping at your heart's content or just walking along the beach and watching the sun dip into the unending ocean. EBL Visa Platinum Card is your passport to holidays you have always dreamt of. Over 3500 hotels and restaurants in more than 100 countries with privileged services and hefty discounts await you round the year.

EBL VISA PLATINUM

Discount! Shop till you Drop! Global 24x7 Concierge Service! Monthly 2.37% Interest Rate! Interest Rate 1.67% on Balance Transfer! Maximum 45 days Interest Free Period! Bundled Free Supplementary Cards! Free Card Cheque Book with Credit Card! 800 To Go! All Accident Insurance! Emergency Cash Advance! Emergency Medical Services!

For more information please visit the VISA Platinum website at www.eblplatinum.com and enjoy the full range of dedicated and tailor-made services available to you.

Eastern Bank Ltd.
Simple Math™

Visa. (+880) 018 7627 8800 | card@eblplatinum.com

Product

EBL is known for its product innovation in the market. During the past five years, EBL introduced 12 new-to-Bangladesh financial products and services. EBL Matribhumi - the bundle product for expatriate Bangladeshis, insurance covered monthly savings scheme, VISA corporate cards, remittance card and mobile-based remittance solution are just a few of them. On the SME banking window EBL offered customer-friendly and groundbreaking products like EBL Uddom and EBL Mukti. At present, EBL Consumer, SME and Corporate Banking units are capable of handling every kind of customer financial needs.

Recent developments

To further strengthen EBL's position as a market leader the Bank is set to launch two separate subsidiaries namely EBL Securities Ltd. and EBL Investment Ltd. to provide related services to its own customers and create new market. EBL has recently got approval for opening up two remittance subsidiaries under the name of EBL Exchange in Malaysia and United Kingdom. These new SBUs shall not only help EBL in expanding its geographic reach but also help exploring in newer markets. To provide the customers with cutting edge technology, EBL has recently upgraded its core banking software to Universal Banking System. EBL is the first bank in South Asia to use such banking solutions.

Promotion

EBL's communication initiatives leverage its renowned logo introduced in 2003, the tri-colour mnemonic signifying the colours of the sun, sky and mother earth. The vibrant colours of the logo radiate a sense of youthfulness. Different Brand surveys consistently show EBL as one of the most widely recognized financial brands in Bangladesh. EBL's brand and visual identity have recently been evolved to match the bank's ambition and confidence. The concept of putting the vibrant yellow colour up front is underpinned by three core elements. The logo now stands alone on all communication materials amidst bright yellow delivering a premium, consistent and confident look and feel. The bank's corporate design of the tri-colour flow is supported by a well-defined brand personality highlighting EBL's unique characteristics- a passionate, precise, confident and agile mind. The final element in the logo design is the claim, 'Simple Math' which demonstrates the passion that it promises.

EBL actively embraces its role as a corporate citizen. It regards Corporate Social Responsibility (CSR) not a charity, but an investment in society and in its

own future. EBL's goal as a responsible corporate citizen is to build social capital. The bank leverages its core competencies in five areas of activity: through social investments it aims to create opportunities; with its involvement in art and music it fosters creativity; via its educational grant programme it enables talent; through its commitment to sustainability it ensures long term viability, and the bank's employees regularly participate in activities that provide social support. EBL came forward to give succor to the AILA affected people of Satkhira with the supply of pure drinking water. Round the year, EBL participated in several social and community events and contributed towards the sustainable development of the community. EBL in cooperation with the Dhaka University Alumni Association (DUAA) has been regularly sponsoring the "EBL-DUAA Inspiration" - a financial grant programme which supports meritorious students of Dhaka University.

The HR motto of EBL is: "We do not offer jobs, we offer career." EBL is widely recognized for its gender impartial work environment, corporate culture and best practices that attract and help retain top talents of the industry. EBL's employees are its brands.

Brand value

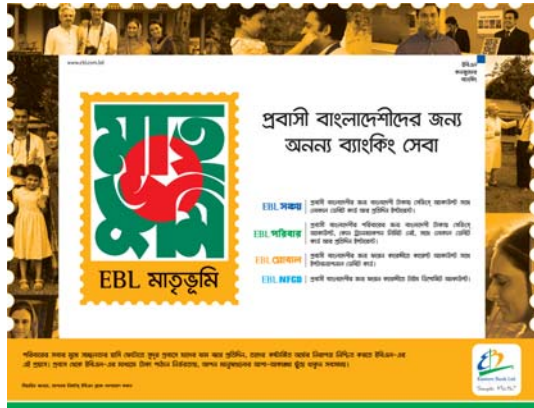
Eastern Bank's claim, 'Simple Math' has always been much more than just a marketing slogan or an advertising strap line, it defines the way that the Bank does business. Through the consistent delivery of the promise EBL aims to live its brand promise of excellence, relevant client solutions and responsibility to all stakeholders. Simple Math - as the strap line goes, EBL offers

simplicity in all its banking services and products. From products and services to processes, EBL tries to uphold the essence of the message, simplicity. EBL strongly believes in investing in human capital and as such people is regarded as the most valuable asset of the company.

All in all, EBL has established itself as a valuable brand in Bangladesh symbolizing innovation, quality and trust.

Things you didn't know

- 1. EBL is the first bank in Bangladesh to go online.
- 2. EBL provided the first "Green Loan" in Bangladesh in Solar Panel manufacturing plant which will contribute to transform the lives of 1 million people of the most remote and off-grid areas by lighting up their homes.
- 3. EBL is the first ever local bank to finance aircraft purchase deal of Biman Bangladesh Airlines. Prior to this, only multinational banks used to finance such projects.
- 4. EBL generates highest profitability per employee in Bangladesh banking sector.
- 5. EBL launched first ever Bank- sponsored Mutual Fund in Bangladesh.



History

1992

Date of commencement of banking operations.

2003

First online banking operations across all the branches.

2006

EBL launched SME Banking Division.

2006

Signed agreement with ADB to become ADB's partner bank under their Trade Finance Facilitation Program (TFFP) supporting guarantee and revolving credit facility.

2009

EBL launched Priority Banking for premium customer segment.

2010

EBL launched EBL VISA Platinum Card.

2010

EBL launched VISA Corporate Platinum Card for the first time in Bangladesh.