

Highlights of Mercantile Bank Limited

Annexure-F

(BDT in crore unless otherwise specified)

SL #	Particulars	31.12.2019	31.12.2018	31.12.2017	31.12.2016	31.12.2015
1	Paid-up Capital	937.16	814.92	776.11	739.16	739.16
2	Total Capital Fund	3,289.98	2,948.63	2,458.14	2,236.72	1,797.20
3	Capital Surplus / deficit	334.83	312.82	139.74	412.36	282.77
4	Total Assets	31,636.35	29,138.56	26,016.99	20,412.75	18,280.02
5	Total Deposits	24,762.45	22,990.73	22,051.66	15,608.58	14,781.63
6	Total Loans and Advances	23,689.04	22,423.06	19,966.07	15,091.25	12,633.88
7	Total Contingent Liabilities and Commitments	10,199.37	10,456.95	11,475.71	8,169.78	6,403.67
8	Credit Deposit Ratio (in %)	84.10%	86.30%	84.25%	85.15%	78.54%
9	Classified Loans against Total Loans and Advances (in %)	4.86%	4.82%	3.79%	5.13%	4.95%
10	Profit after Tax and Provision	217.55	300.09	301.77	222.74	139.33
11	Amount of Classified Loans	1,150.26	1,080.24	756.47	774.59	625.08
12	Provision kept against classified Loans	452.00	476.39	396.75	311.71	255.10
13	Provision Surplus	(0.00)	(0.00)	-	0.40	0.01
14	Cost of Fund (in %)	6.35%	6.06%	5.38%	5.72%	7.32%
15	Interest Earning Assets	29,119.53	26,735.89	22,969.87	16,978.44	13,880.95
16	Non-interest Earning Assets	2,516.82	2,402.68	3,047.12	3,434.31	4,399.07
17	Return on Equity (ROE) (in %)	10.99%	16.55%	17.55%	13.78%	9.60%
18	Return on Assets (ROA) (in %)	0.72%	1.09%	1.30%	1.15%	0.79%
19	Income from Investment	382.89	355.89	345.11	293.19	287.79
20	Earning Per Share (Tk.)	2.32	3.68	3.89	3.70	1.88
21	Return on investment (ROI)	8.63%	9.65%	9.01%	8.91%	8.51%
22	Net assets value per share (NAVPS)	22.31	22.93	22.66	22.74	20.99
23	Cost of deposit (%)	6.92%	6.47%	5.85%	6.25%	7.52%
24	Price Earning Ratio	5.69 Times	4.89 Times	6.79 Times	5 Times	7 Times