

Annexure-F

Highlights of Mercantile Bank Limited

(BDT in crore)

Particulars	31.12.2015	31.12.2014	31.12.2013	31.12.2012	31.12.2011
Paid-up Capital	739.16	739.16	659.96	611.08	496.81
Total Capital Fund	1,797.20	1,910.39	1,370.97	1,207.87	1,070.09
Capital Surplus/deficit	282.77	435.55	171.02	75.34	60.57
Total Assets	18,280.02	16,847.41	14,484.19	15,253.18	11,665.53
Total Deposits	14,781.63	13,499.65	12,085.79	11,810.69	9,405.42
Total Loans and Advances	12,633.88	11,706.00	9,768.85	9,361.09	7,972.80
Total Contingent Liabilities and Commitments	6,403.67	6,079.86	5,175.36	5,175.36	4,194.84
Credit Deposit Ratio (in %)	78.54%	86.71%	80.83%	79.26%	81.68%
Percentage of Classified Loans against Total Loans and Advances (in %)	4.95%	4.13%	4.77%	4.37%	2.61%
Profit after Tax and Provision	139.33	118.85	197.87	138.15	175.57
Amount of Classified Loans during the year	625.08	483.16	465.98	409.09	89.68
Provision kept against classified Loans	255.10	240.52	242.51	93.29	71.82
Provision Surplus	0.01	0.27	5.91	0.99	0.75
Cost of Fund (in %)	7.32%	7.90%	8.93%	10.02%	9.63%
Interest Earning Assets	13,880.95	13,971.20	11,983.34	12,593.67	10,307.69
Non-interest Earning Assets	4,399.07	2,876.22	2,500.87	2,659.51	1,357.84
Return on Equity (ROE) (in %)	9.60%	9.11%	16.84%	13.42%	20.59%
Return on Assets (ROA) (in %)	0.79%	0.76%	1.33%	1.03%	1.70%
Income from Investment	287.79	279.60	326.69	166.88	167.13
Earning Per Share (Tk.)	1.88	1.61	3.00	2.09	2.84
Net Income Per Share (Tk)	1.88	1.61	3.00	2.09	2.84
Price Earning Ratio (approximate)	7 Times	9 Times	6 Times	9 Times	10 Times