

## Highlights of Mercantile Bank Limited

	31.12.2016	31.12.2015	31.12.2014	31.12.2013	31.12.2012
Paid-up Capital	739.16	739.16	739.16	659.96	611.08
Total Capital Fund	2,236.72	1,797.20	1,910.39	1,370.97	1,207.87
Capital Surplus / deficit	412.36	282.77	435.55	171.02	75.34
Total Assets	20,412.75	18,280.02	16,847.41	14,484.19	15,253.18
Total Deposits	15,608.58	14,781.63	13,499.65	12,085.79	11,810.69
Total Loans and Advances	15,091.25	12,633.88	11,706.00	9,768.85	9,361.09
Total Contingent Liabilities and Commitments	8,169.78	6,403.67	6,079.86	5,175.36	5,175.36
Credit Deposit Ratio (in %)	85.15%	78.54%	86.71%	80.83%	79.26%
"Percentage of Classified Loans against Total Loans and Advances (in %)"	5.13%	4.95%	4.13%	4.77%	4.37%
Profit after Tax and Provision	222.74	139.33	118.85	197.87	138.15
Amount of Classified Loans during the year	774.59	625.08	483.16	465.98	409.09
Provision kept against classified Loans	311.71	255.10	240.52	424.51	93.29
Provision Surplus	0.40	0.01	0.27	5.91	0.99
Cost of Fund (in %)	5.72%	7.32%	7.90%	8.07%	9.28%
Interest Earning Assets	16,978.44	13,880.95	13,971.20	11,983.34	12,593.67
Non-interest Earning Assets	3,434.31	4,399.07	2,876.22	2,500.87	2,659.51
Return on Equity (ROE) (in %)	13.78%	9.60%	9.11%	16.84%	13.42%
Return on Assets (ROA) (in %)	1.15%	0.79%	0.76%	1.33%	1.03%
Income from Investment	293.19	287.79	279.60	326.69	166.88
Earning Per Share (Tk.)	3.01	1.88	1.61	3.00	2.09
Net Income Per Share (Tk)	3.01	1.88	1.61	3.00	2.09
Return on investment (ROI)	8.91%	8.51%	8.69%	10.86%	4.04%
Net assets value per share (NAVPS)	22.74	20.99	18.29	19.05	17.88
Cost of deposit (%)	6.25%	7.52%	8.26%	8.93%	10.02%
<b>Price Earning Ratio (approximate)</b>	<b>5 Times</b>	<b>7 Times</b>	<b>9 Times</b>	<b>6 Times</b>	<b>9 Times</b>

(BDT in crore)