

HIGHLIGHTS OF MERCANTILE BANK PLC.**Annexure-F**

(BDT in crore)

SL	Particulars	31.12.2024	31.12.2023	31.12.2022	31.12.2021	31.12.2020
1	Paid-up Capital	1,106.58	1,106.58	1,084.87	1,033.22	984.02
2	Total Capital Fund	3,874.86	4,326.70	3,987.87	3,558.44	3,341.95
3	Capital Surplus / deficit	168.38	670.56	512.91	401.30	273.37
4	Total Assets	44,469.03	40,217.30	38,232.85	35,941.14	33,078.56
5	Total Deposits	34,272.43	30,694.80	28,179.21	27,055.74	24,526.57
6	Total Loans and Advances	30,002.51	28,483.10	28,089.05	26,676.66	24,899.44
7	Total Contingent Liabilities and Commitments	20,825.15	15,854.45	16,827.22	17,506.03	10,811.23
8	Credit Deposit Ratio (in %)	82.53%	85.57%	86.82%	85.98%	84.30%
9	Percentage of Classified Loans against Total Loans and Advances (in %)	17.25%	6.08%	7.09%	4.54%	4.72%
10	Profit after Tax and Provision	63.12	202.86	220.26	341.86	216.13
11	Amount of Classified Loans during the year	5,176.17	1,731.33	1,992.86	1,211.25	1,175.12
12	Provision kept against classified Loans	1,144.78	639.81	806.27	513.16	488.26
13	Provision Surplus	(1,700.86)	3.13	19.47	-	-
14	Cost of Fund (in %)	5.86%	4.89%	4.25%	4.40%	5.66%
15	Interest Earning Assets	40,531.97	36,899.23	34,655.15	33,414.41	30,216.45
16	Non-interest Earning Assets	3,937.06	3,318.07	3,577.69	2,526.73	2,862.10
17	Return on Equity (ROE) (in %)	2.44%	7.92%	8.87%	14.70%	10.05%
18	Return on Assets (ROA) (in %)	0.15%	0.52%	0.59%	0.99%	0.67%
19	Income from Investment	740.39	474.12	409.85	479.46	413.90
20	Earning Per Share (Tk.)	0.57	1.83	2.03	3.31	2.20
21	Net Income Per Share (Tk)	0.57	1.83	2.03	3.31	2.20
22	Return on investment (ROI)	8.80%	6.78%	6.67%	8.61%	8.39%
23	Net assets value per share (NAVPS)	23.32	23.48	23.30	23.62	22.46
24	Cost of deposit (%)	6.27%	5.18%	4.68%	4.76%	6.12%
25	Price Earning Ratio (approximate)	18.06 Times	7.25 Times	6.83 Times	5.17 Times	5.78 Times