

HIGHLIGHTS OF MERCANTILE BANK PLC.

Annexure-F

(BDT in crore)

| SL # | Particulars | 31.12.2025 | 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 | 1,106.58 | 1,084.87 | 1,033.22 | 984.02 |
| 2 | Total Capital Fund | 3,603.15 | 3,874.86 | 4,326.70 | 3,987.87 | 3,558.44 | 3,341.95 |
| 3 | Capital Surplus / (deficit) | 5.82 | 168.38 | 670.56 | 512.91 | 401.30 | 273.37 |
| 4 | Total Assets | 47,788.75 | 44,469.03 | 40,217.30 | 38,232.85 | 35,941.14 | 33,078.56 |
| 5 | Total Deposits | 37,978.75 | 34,272.43 | 30,694.80 | 28,179.21 | 27,055.74 | 24,526.57 |
| 6 | Total Loans and Advances | 28,593.56 | 30,002.51 | 28,483.10 | 28,089.05 | 26,676.66 | 24,899.44 |
| 7 | Total Contingent Liabilities and Commitments | 18,417.44 | 20,825.15 | 15,854.45 | 16,827.22 | 17,506.03 | 10,811.23 |
| 8 | Credit Deposit Ratio (in %) | 72.89% | 82.53% | 85.57% | 86.82% | 85.98% | 84.30% |
| 9 | "Percentage of Classified Loans against Total Loans and Advances (in %)" | 15.19% | 17.25% | 6.08% | 7.09% | 4.54% | 4.72% |
| 10 | Profit after Tax and Provision | 119.99 | 63.12 | 202.86 | 220.26 | 341.86 | 216.13 |
| 11 | Amount of Classified Loans during the year | 4,342.07 | 5,176.17 | 1,731.33 | 1,992.86 | 1,211.25 | 1,175.12 |
| 12 | Provision kept against classified Loans | 645.71 | 1,144.78 | 639.81 | 806.27 | 513.16 | 488.26 |
| 13 | Provision Surplus/(Deficit) | (2,139.31) | (1,700.86) | 3.13 | 19.47 | - | - |
| 14 | Cost of Fund (in %) | 7.40% | 5.86% | 4.89% | 4.25% | 4.40% | 5.66% |
| 15 | Interest Earning Assets | 42,254.42 | 40,531.97 | 36,899.23 | 34,655.15 | 33,414.41 | 30,216.45 |
| 16 | Non-interest Earning Assets | 5,534.33 | 3,937.06 | 3,318.07 | 3,577.69 | 2,526.73 | 2,862.10 |
| 17 | Return on Equity (ROE) (in %) | 4.59% | 2.44% | 7.92% | 8.87% | 14.70% | 10.05% |
| 18 | Return on Assets (ROA) (in %) | 0.26% | 0.15% | 0.52% | 0.59% | 0.99% | 0.67% |
| 19 | Income from Investment | 934.84 | 740.39 | 474.12 | 409.85 | 479.46 | 413.90 |
| 20 | Earning Per Share (Tk.) | 1.08 | 0.57 | 1.83 | 2.03 | 3.31 | 2.20 |
| 21 | Net Income Per Share (Tk) | 1.08 | 0.57 | 1.83 | 2.03 | 3.31 | 2.20 |
| 22 | Return on investment (ROI) | 8.62% | 8.80% | 6.78% | 6.67% | 8.61% | 8.39% |
| 23 | Net assets value per share (NAVPS) | 23.92 | 23.32 | 23.48 | 23.30 | 23.62 | 22.46 |
| 24 | Cost of deposit (%) | 7.47% | 6.27% | 5.18% | 4.68% | 4.76% | 6.12% |
| 25 | Price Earning Ratio (approximate) | 6.92 Times | 18.06 Times | 7.25 Times | 6.83 Times | 5.17 Times | 5.78 Times |