

HIGHLIGHTS OF MERCANTILE BANK PLC.

As at 31.12.2023

Annexure - F

(BDT in crore)

Sl #	Particulars	31.12.2023	31.12.2022	31.12.2021	31.12.2020	31.12.2019
1	Paid-up Capital	1,106.58	1,084.88	1,033.22	984.02	937.16
2	Total Capital Fund	4,326.70	3,987.87	3,558.44	3,341.95	3,289.98
3	Capital Surplus / deficit	670.56	512.91	401.30	273.37	334.83
4	Total Assets	40,217.30	38,232.85	35,941.14	33,078.56	31,636.35
5	Total Deposits	30,694.80	28,179.21	27,055.74	24,526.57	24,762.45
6	Total Loans and Advances	28,483.10	28,089.05	26,676.66	24,899.44	23,689.04
7	Total Contingent Liabilities and Commitments	15,854.45	16,827.22	17,506.03	10,811.23	10,199.37
8	Credit Deposit Ratio (in %)	85.57%	86.82%	85.98%	84.30%	84.10%
9	Percentage of Classified Loans against Total Loans and Advances (in %)	6.08%	7.09%	4.54%	4.72%	4.86%
10	Profit after Tax and Provision	202.86	220.26	341.86	216.13	217.55
11	Amount of Classified Loans during the year	1,731.33	1,992.86	1,211.25	1,175.12	1,150.26
12	Provision kept against classified Loans	639.81	806.27	513.16	488.26	452.00
13	Provision Surplus	3.13	19.47	-	-	-
14	Cost of Fund (in %)	4.89%	4.25%	4.40%	5.66%	6.35%
15	Interest Earning Assets	36,899.23	34,655.15	33,414.41	30,216.45	29,119.53
16	Non-interest Earning Assets	3,318.07	3,577.69	2,526.73	2,862.10	2,516.82
17	Return on Equity (ROE) (in %)	7.92%	8.87%	14.70%	10.05%	10.99%
18	Return on Assets (ROA) (in %)	0.52%	0.59%	0.99%	0.67%	0.72%
19	Income from Investment	474.12	409.85	479.46	413.90	382.89
20	Earning Per Share (Tk.)	1.83	2.03	3.31	2.20	2.32
21	Net Income Per Share (Tk)	1.83	2.03	3.31	2.20	2.32
22	Return on investment (ROI)	6.78%	6.67%	8.61%	8.39%	8.63%
23	Net assets value per share (NAVPS)	23.48	23.30	23.62	22.46	22.31
24	Cost of deposit (%)	5.18%	4.68%	4.76%	6.12%	6.92%
25	Price Earning Ratio (approximate)	7.25 Times	6.83 Times	5.17 Times	5.78 Times	5.69 Times