

■ Highlights of Mercantile Bank Limited

Annexure-F
(BDT in crore)

SL #	Particulars	31.12.2020	31.12.2019	31.12.2018	31.12.2017	31.12.2016
1	Paid-up Capital	984.02	937.16	814.92	776.11	739.16
2	Total Capital Fund	3,341.95	3,289.98	2,948.63	2,458.14	2,236.72
3	Capital Surplus / deficit	273.37	334.83	312.82	139.74	412.36
4	Total Assets	33,078.56	31,636.35	29,138.56	26,016.99	20,412.75
5	Total Deposits	24,526.57	24,762.45	22,990.73	22,051.66	15,608.58
6	Total Loans and Advances	24,899.44	23,689.04	22,423.06	19,966.07	15,091.25
7	Total Contingent Liabilities and Commitments	10,811.23	10,199.37	10,456.95	11,475.71	8,169.78
8	Credit Deposit Ratio (in %)	84.30%	84.10%	86.30%	84.25%	85.15%
9	Percentage of Classified Loans against Total Loans and Advances (in %)	4.72%	4.86%	4.82%	3.79%	5.13%
10	Profit after Tax and Provision	216.13	217.55	300.09	301.77	222.74
11	Amount of Classified Loans during the year	1,175.12	1,150.26	1,080.24	756.47	774.59
12	Provision kept against classified Loans	488.26	452.00	476.39	396.75	311.71
13	Provision Surplus	-	-	-	-	0.40
14	Cost of Fund (in %)	5.66%	6.35%	6.06%	5.38%	5.72%
15	Interest Earning Assets	30,216.45	29,119.53	26,735.89	22,969.87	16,978.44
16	Non-interest Earning Assets	2,862.10	2,516.82	2,402.68	3,047.12	3,434.31
17	Return on Equity (ROE) (in %)	10.05%	10.99%	16.55%	17.55%	13.78%
18	Return on Assets (ROA) (in %)	0.67%	0.72%	1.09%	1.30%	1.15%
19	Income from Investment	413.90	382.89	355.89	345.11	293.19
20	Earning Per Share (Tk.)	2.20	2.32	3.68	3.89	3.70
22	Net Income Per Share (Tk)	2.20	2.32	3.68	3.89	3.70
23	Return on investment (ROI)	8.39%	8.63%	9.65%	9.01%	8.91%
24	Net assets value per share (NAVPS)	22.46	22.31	22.93	22.66	22.74
25	Cost of deposit (%)	6.12%	6.92%	6.47%	5.85%	6.25%
26	Price Earning Ratio	5.78 Times	5.69 Times	4.89Times	6.79 Times	5 Times