

## Highlights of Mercantile Bank Limited

Annexure-F

(BDT in crore unless otherwise specified)

| SL # | Particulars  | 31.12.2021 | 31.12.2020 | 31.12.2019 | 31.12.2018 | 31.12.2017 |
|------|--|------------|------------|------------|------------|------------|
| 1    | Paid-up Capital  | 1,033.22   | 984.02     | 937.16     | 814.92     | 776.11     |
| 2    | Total Capital Fund   | 3,558.44   | 3,341.95   | 3,289.98   | 2,948.63   | 2,458.14   |
| 3    | Capital Surplus / deficit  | 401.30     | 273.37     | 334.83     | 312.82     | 139.74     |
| 4    | Total Assets   | 35,941.14  | 33,078.56  | 31,636.35  | 29,138.56  | 26,016.99  |
| 5    | Total Deposits   | 27,055.74  | 24,526.57  | 24,762.45  | 22,990.73  | 22,051.66  |
| 6    | Total Loans and Advances   | 26,676.66  | 24,899.44  | 23,689.04  | 22,423.06  | 19,966.07  |
| 7    | Total Contingent Liabilities and Commitments                             | 17,506.03  | 10,811.23  | 10,199.37  | 10,456.95  | 11,475.71  |
| 8    | Credit Deposit Ratio (in %)  | 85.98%     | 84.30%     | 84.10%     | 86.30%     | 84.25%     |
| 9    | "Percentage of Classified Loans against Total Loans and Advances (in %)" | 4.54%      | 4.72%      | 4.86%      | 4.82%      | 3.79%      |
| 10   | Profit after Tax and Provision   | 341.86     | 216.13     | 217.55     | 300.09     | 301.77     |
| 11   | Amount of Classified Loans during the year                               | 1,211.25   | 1,175.12   | 1,150.26   | 1,080.24   | 756.47     |
| 12   | Provision kept against classified Loans                                  | 513.16     | 488.26     | 452.00     | 476.39     | 396.75     |
| 13   | Provision Surplus  | -          | -          | -          | -          | -          |
| 14   | Cost of Fund (in %)  | 4.40%      | 5.66%      | 6.35%      | 6.06%      | 5.38%      |
| 15   | Interest Earning Assets  | 33,414.41  | 30,216.45  | 29,119.53  | 26,735.89  | 22,969.87  |
| 16   | Non-interest Earning Assets  | 2,526.73   | 2,862.10   | 2,516.82   | 2,402.68   | 3,047.12   |
| 17   | Return on Equity (ROE) (in %)  | 14.70%     | 10.05%     | 10.99%     | 16.55%     | 17.55%     |
| 18   | Return on Assets (ROA) (in %)  | 0.99%      | 0.67%      | 0.72%      | 1.09%      | 1.30%      |
| 19   | Income from Investment   | 479.46     | 413.90     | 382.89     | 355.89     | 345.11     |
| 20   | Earning Per Share (Tk.)  | 3.31       | 2.20       | 2.32       | 3.68       | 3.89       |
| 22   | Net Income Per Share (Tk)  | 3.31       | 2.20       | 2.32       | 3.68       | 3.89       |
| 23   | Return on investment (ROI)   | 8.61%      | 8.39%      | 8.63%      | 9.65%      | 9.01%      |
| 24   | Net assets value per share (NAVPS)                                       | 23.62      | 22.46      | 22.31      | 22.93      | 22.66      |
| 25   | Cost of deposit (%)  | 4.76%      | 6.12%      | 6.92%      | 6.47%      | 5.85%      |
| 26   | Price Earning Ratio  | 5.17 Times | 5.78 Times | 5.69 Times | 4.89Times  | 6.79 Times |