

Highlights of Mercantile Bank Limited

Annexure-F

((BDT in crore))

SL #	Particulars	31.12.2022	31.12.2021	31.12.2020	31.12.2019	31.12.2018
1	Paid-up Capital	1,084.88	1,033.22	984.02	937.16	814.92
2	Total Capital Fund	3,987.87	3,558.44	3,341.95	3,289.98	2,948.63
3	Capital Surplus / deficit	512.91	401.30	273.37	334.83	312.82
4	Total Assets	38,232.85	35,941.14	33,078.56	31,636.35	29,138.56
5	Total Deposits	28,179.21	27,055.74	24,526.57	24,762.45	22,990.73
6	Total Loans and Advances	28,089.05	26,676.66	24,899.44	23,689.04	22,423.06
7	Total Contingent Liabilities and Commitments	16,827.22	17,506.03	10,811.23	10,199.37	10,456.95
8	Credit Deposit Ratio (in %)	86.82%	85.98%	84.30%	84.10%	86.30%
9	"Percentage of Classified Loans against Total Loans and Advances (in %)"	7.09%	4.54%	4.72%	4.86%	4.82%
10	Profit after Tax and Provision	220.26	341.86	216.13	217.55	300.09
11	Amount of Classified Loans during the year	1,992.86	1,211.25	1,175.12	1,150.26	1,080.24
12	Provision kept against classified Loans	806.27	513.16	488.26	452.00	476.39
13	Provision Surplus	19.47	-	-	-	-
14	Cost of Fund (in %)	4.25%	4.40%	5.66%	6.35%	6.06%
15	Interest Earning Assets	34,655.15	33,414.41	30,216.45	29,119.53	26,735.89
16	Non-interest Earning Assets	3,577.69	2,526.73	2,862.10	2,516.82	2,402.68
17	Return on Equity (ROE) (in %)	8.87%	14.70%	10.05%	10.99%	16.55%
18	Return on Assets (ROA) (in %)	0.59%	0.99%	0.67%	0.72%	1.09%
19	Income from Investment	409.85	479.46	413.90	382.89	355.89
20	Earning Per Share (Tk.)	2.03	3.31	2.20	2.32	3.68
22	Net Income Per Share (Tk)	2.03	3.31	2.20	2.32	3.68
23	Return on investment (ROI)	6.67%	8.61%	8.39%	8.63%	9.65%
24	Net assets value per share (NAVPS)	23.30	23.62	22.46	22.31	22.93
25	Cost of deposit (%)	4.68%	4.76%	6.12%	6.92%	6.47%
26	Price Earning Ratio (approximate)	6.70 Times	5.17 Times	5.78 Times	5.69 Times	4.89Times