

Mercantile Bank Limited

Balance Sheet

As at 31 December 2015

	Notes	Amount in BDT	
		2015	2014
Property and Assets			
Cash	3	13,225,470,762	12,894,264,363
Cash in hand (Including foreign currencies)	3.1	1,397,512,291	1,430,465,332
Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies)	3.2	11,827,958,471	11,463,799,031
Balance with other banks and financial institutions	4	3,822,760,252	742,378,611
In Bangladesh	4.1	3,551,643,870	356,894,971
Outside Bangladesh	4.2	271,116,382	385,483,640
Money at call and short notice	5	800,000,000	-
Investments	6	33,829,461,266	32,184,085,090
Government	6.4	28,817,526,390	29,720,024,802
Others	6.5	5,011,934,876	2,464,060,288
Loans and Advances	7	126,338,834,275	117,060,025,369
Loans, Cash Credit, Overdraft etc.	7.A	117,680,020,620	109,991,936,542
Bills Purchased and Discounted	7.B	8,658,813,655	7,068,088,827
Fixed assets including premises, furniture and fixtures	8	3,325,794,196	3,198,110,451
Other assets	9	1,457,844,919	2,395,268,905
Non- banking assets		-	-
Total Property and Assets		182,800,165,670	168,474,132,789
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	552,848,144	3,692,368,038
Deposits and other accounts	11	147,816,283,651	134,996,493,244
Current accounts and other accounts	11.1	30,560,448,494	21,840,966,771
Bills payable	11.2	1,634,654,462	1,387,228,039
Savings bank deposits	11.3	12,739,771,915	10,534,217,297
Fixed deposits	11.4	42,028,786,930	46,057,219,028
Deposit under schemes	11.5	60,852,621,850	55,176,862,109
Subordinated bond	11.2(b)	3,000,000,000	3,000,000,000
Other Liabilities	12	15,917,307,280	13,266,098,308
Total Liabilities		167,286,439,075	154,954,959,590
Capital/shareholders' equity			
Paid-up capital	13.1	7,391,567,010	7,391,567,010
Statutory reserve	14	4,751,781,375	4,223,124,428
Other reserve	15	2,477,869,048	1,137,109,118
Surplus in profit & loss account	16	892,509,162	767,372,642
Total shareholders' equity		15,513,726,595	13,519,173,199
Total Liabilities & Shareholders' Equity		182,800,165,670	168,474,132,789

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Balance Sheet

As at 31 December 2015

	Notes	Amount in BDT	
		2015	2014
Off-Balance Sheet Items			
Contingent Liabilities			
Acceptances and endorsements	17.1	22,710,709,305	20,279,437,342
Letters of guarantee	17.2	7,682,114,027	7,508,920,077
Irrevocable letters of credit	17.3	22,480,501,454	24,344,028,198
Bills for collection	17.4	8,771,335,282	6,168,104,039
Other contingent liabilities(BLW)	17.5	2,391,993,594	2,498,091,318
		64,036,653,662	60,798,580,974
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		-	-
Total Off-Balance Sheet items including contingent liabilities		64,036,653,662	60,798,580,974

The annexed notes form an integral part of these financial statements.



Managing Director and CEO

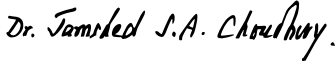

Director


Director


Chairman

This is the Consolidated Balance sheet referred to in our separate report of even date


A. Qasem & Co.
Chartered Accountants
Dated: Dhaka
04 April, 2016


Dr. Jamshed S.A. Choudhury
Chartered Accountants