

Mercantile Bank Limited

Balance Sheet

As at 31 December 2018

	Notes	Amount in BDT	
		Dec-18	Dec-17
PROPERTY AND ASSETS			
Cash	3	15,601,365,120	15,678,480,709
Cash in hand (Including foreign currencies)	3.1	2,318,756,969	2,005,641,735
Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies)	3.2	13,282,608,151	13,672,838,974
Balance with other banks and financial institutions	4	2,481,834,305	821,345,385
In Bangladesh	4.1	678,173,186	575,494,212
Outside Bangladesh	4.2	1,803,661,119	245,851,173
Money at call on short notice	5	145,000,000	100,000,000
Investments	6	38,977,947,399	34,772,149,654
Government	6.4	33,226,982,753	29,362,506,727
Others	6.5	5,750,964,646	5,409,642,927
Loans and Advances	7	224,230,612,873	199,660,721,031
Loans, Cash Credit, Overdraft etc.	7.A	207,889,221,985	180,264,523,067
Bills purchased and discounted	7.B	16,341,390,888	19,396,197,964
Fixed assets including premises, furniture and fixtures	8	3,288,457,574	3,057,496,972
Other assets	9	6,660,431,339	6,079,732,473
Non- banking assets		-	-
Total Assets		291,385,648,610	260,169,926,224
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	10	20,080,790,157	16,184,830,552
Non-convertible Subordinated Bond	11.2(b)	4,800,000,000	2,400,000,000
Deposits and other Accounts	11	229,907,325,556	209,122,954,051
Current Accounts and other Accounts	11.1	48,158,559,081	49,514,274,067
Bills Payable	11.2	2,939,303,079	2,594,349,058
Savings Bank Deposits	11.3	21,453,096,403	19,511,485,925
Fixed Deposits	11.4	105,589,346,641	77,056,698,640
Deposit Under Schemes	11.5	51,767,020,352	60,446,146,361
Other Liabilities	12	17,913,978,270	14,878,121,360
Total Liabilities		272,702,093,982	242,585,905,963
Capital/Shareholders' Equity			
Paid up capital	13.1	8,149,202,630	7,761,145,370
Statutory reserve	14	7,182,984,005	6,312,796,441
General reserve	14.1	1,400,000,000	500,000,000
Other reserve	15	712,557,299	1,295,336,337
Surplus in Profit & Loss Account	16	1,238,810,693	1,714,742,113
Total Shareholders' Equity		18,683,554,627	17,584,020,261
Total Liabilities & Shareholders' Equity		291,385,648,610	260,169,926,224

Mercantile Bank Limited

Balance Sheet - Continued

As at 31 December 2018

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and Endorsements

Letters of Guarantee

Irrevocable Letters of Credit

Bills for Collection

Other Contingent liabilities (BLW)

Total

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

Total Off-Balance Sheet items including contingent liabilities

Net Asset Value Per Share (NAVPS)


Notes	Amount in BDT	
	Dec-18	Dec-17
17.1	50,255,420,715	47,500,722,770
17.2	12,775,435,565	13,500,172,474
17.3	35,271,484,698	43,748,154,363
17.4	6,267,132,644	7,629,978,904
17.5	-	-
Total	104,569,473,622	112,379,028,511
	-	-
	-	-
	-	-
	-	-
Total	-	-
Total Off-Balance Sheet items including contingent liabilities	104,569,473,622	112,379,028,511
Net Asset Value Per Share (NAVPS)	22.93	22.66

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


Managing Director and CEO


Director


Director


Chairman


Syful Shamsul Alam & Co.
 Chartered Accountants

This is the Balance Sheet referred to in our separate report of even date.


Ahmed Zaker & Co.
 Chartered Accountants

Dated: Dhaka
 30th April, 2019