

**MERCANTILE BANK LIMITED**  
**Consolidated Balance Sheet**  
As at December 31, 2013

	Notes	Amount in Taka	
		2013	2012
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	<b>3(a)</b>	<b>10,402,462,532</b>	<b>12,015,292,367</b>
Cash in hand (Including Foreign Currencies)		1,551,949,396	1,470,735,823
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)		8,850,513,136	10,544,556,544
<b>Balance with other Banks and Financial Institutions</b>	<b>4(a)</b>	<b>921,764,840</b>	<b>662,915,683</b>
In Bangladesh		434,127,130	576,083,402
Outside Bangladesh		487,637,710	86,832,281
<b>Money at Call and Short Notice</b>	<b>5(a)</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>6(a)</b>	<b>30,320,602,619</b>	<b>41,544,194,470</b>
Government		28,642,766,416	40,034,748,601
Others		1,677,836,203	1,509,445,869
<b>Loans and Advances</b>	<b>7(a)</b>	<b>97,582,383,031</b>	<b>93,384,291,546</b>
Loans, Cash Credit, Overdraft etc.		91,084,470,329	85,675,340,959
Bills Purchased and Discounted		6,497,912,702	7,708,950,587
<b>Fixed Assets Including Premises, Furniture and Fixtures</b>	<b>8(a)</b>	<b>3,137,872,330</b>	<b>2,945,814,406</b>
<b>Other Assets</b>	<b>9(a)</b>	<b>2,737,292,404</b>	<b>2,213,487,393</b>
Non Banking Assets		-	-
<b>Total Assets</b>		<b>145,102,377,756</b>	<b>152,765,995,865</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from other Banks, Financial Institutions and Agents</b>	<b>10(a)</b>	<b>1,378,752,480</b>	<b>15,927,332,923</b>
<b>Deposits and Other Accounts</b>	<b>11(a)</b>	<b>120,912,479,182</b>	<b>118,045,024,783</b>
Current Accounts and Other Accounts	11.1(a)	18,853,306,986	19,865,532,250
Bills Payable	11.2(a)	1,388,795,686	1,725,460,339
Savings Bank Deposits	11.3(a)	8,510,143,963	6,869,659,847
Fixed Deposits	11.4(a)	41,945,686,077	46,250,915,355
Deposits Under Schemes	11.5(a)	50,214,546,470	43,333,456,992
<b>Other Liabilities</b>	<b>12(a)</b>	<b>10,178,709,385</b>	<b>7,809,819,295</b>
<b>Total Liabilities</b>		<b>132,469,941,047</b>	<b>141,782,177,001</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	13.1	6,599,613,410	6,110,753,160
Statutory Reserve	14(a)	3,765,422,762	3,119,683,762
Other Reserve	15(a)	852,291,348	753,360,335
Surplus in Profit & Loss Account	16(a)	1,362,511,399	948,243,490
		12,579,838,919	10,932,040,747
Non Controlling Interest	16(b)	52,597,790	51,778,117
<b>Total Shareholders' Equity</b>		<b>12,632,436,709</b>	<b>10,983,818,864</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>145,102,377,756</b>	<b>152,765,995,865</b>

These Financial Statements should be read in conjunction with the annexed notes (1 to 41)

  
Managing Director and CEO

  
M. A. Hassan  
Director

  
Vice Chairman

  
Chairman

Signed in terms of our annexed report of even date

  
**Khan Wahab Shafique Rahman & Co.**  
Chartered Accountants

  
**K. M. Hasan & Co.**  
Chartered Accountants

Place: Dhaka  
Date: March 30, 2014

**MERCANTILE BANK LIMITED**  
**Consolidated Off- Balance Sheet Items**

As at December 31, 2013

	Notes	Amount in Taka	
		2013	2012
<b>OFF- BALANCE SHEET ITEMS</b>			
<b>A CONTINGENT LIABILITIES</b>	<b>17</b>		
Acceptances and Endorsements	17.1	21,519,338,210	20,569,926,764
Letters of Guarantee	17.2	7,196,610,686	7,832,764,925
Irrevocable Letters of Credit	17.3	20,947,675,954	19,823,147,250
Bills for Collection	17.4	207,495,891	29,376,464
Other Contingent Liabilities	17.5	1,882,488,279	1,726,232,704
		<b>51,753,609,020</b>	<b>49,981,448,107</b>
<b>B OTHER COMMITMENTS</b>			
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		-	-
<b>Total</b>		-	-
<b>TOTAL OFF- BALANCE SHEET ITEMS INCLUDING CONTINGENT LIABILITIES</b>	<b>( A+B )</b>	<b>51,753,609,020</b>	<b>49,981,448,107</b>

These Financial Statements should be read in conjunction with the annexed notes (1 to 41)

  
 Managing Director and CEO

  
 Director

  
 Vice Chairman

  
 Chairman

Signed in terms of our annexed report of even date

  
**Khan Wahab Shafique Rahman & Co.**  
 Chartered Accountants

  
**K. M. Hasan & Co.**  
 Chartered Accountants

Place: Dhaka  
 Date: March 30, 2014