

The UAE-Bangladesh Investment Company Limited

Minimum Capital Requirement and Risk-Weighted Assets
as defined by prudential guidelines on capital adequacy and market discipline for Financial Institutions
For the year ended 31 December 2018

	31-12-2018 Taka	31.12.2017 Taka
I. Minimum Capital Requirement (MCR)		
A. Eligible Capital:		
1. Core Capital (Tier- I)		
a Paid up capital	1,000,000,000	1,000,000,000
b Special reserve	128,106,836	110,548,122
c Statutory reserve	231,136,831	213,578,117
d Retained earnings	231,447,972	200,720,224
	1,590,691,639	1,524,846,463
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	1,590,691,639	1,524,846,463
2. Supplementary Capital (Tier - II)		
a General Provision	11,779,654	10,317,702
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	11,779,654	10,317,702
3. Total Eligible Capital (1+2) :	1,602,471,293	1,535,164,165
B. Risk Weighted Assets (RWA)		
1. Credit risk	-	-
a Balance sheet exposure	1,151,951,029	1,095,021,859
b Off-balance sheet exposure	-	-
2. Market risk	-	9,600,000
3. Operational risk	212,258,005	209,617,685
Total Risk Weighted Assets (RWA)	1,364,209,033	1,314,239,543
C. Required Capital on Risk Weighted Assets (10% on Total Risk Weighted Assets)		
	136,420,903	131,423,954
D. Capital Surplus/(Shortfall) [A-C]		
	1,466,050,389	1,403,740,211
Capital Adequacy Ratio (CAR) (A3 / B) * 100	117.47%	116.81%
Core Capital to RWA (A1 / B) * 100	116.60%	116.03%
Supplementary Capital to RWA (A2 / B) * 100	0.86%	0.79%

Capital Adequacy Ratio (CAR) has been calculated as per DFIM Circular No. 14 dated 28-12-2011 on prudential guidelines on capital adequacy and market discipline for Financial Institutions issued by Department of Financial Institutions and Markets of Bangladesh Bank.