

Annexure - B

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 (CAMD)
For the year ended 31 December 2019

	31.12.2019 Taka	31.12.2018 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	145,181,267	128,106,836
c Statutory reserve	248,211,262	231,136,831
d Retained earnings	274,134,050	231,447,972
	1,667,526,579	1,590,691,640
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	<u>1,667,526,579</u>	<u>1,590,691,640</u>
2. Supplementary Capital (Tier - II)		
a General Provision	10,719,084	11,779,654
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	<u>10,719,084</u>	<u>11,779,654</u>
3. Total Eligible Capital (1+2) :	<u><u>1,678,245,664</u></u>	<u><u>1,602,471,294</u></u>
B. Risk Weighted Assets (RWA)		
1. Credit risk	-	-
a Balance sheet exposure	1,187,298,555	1,151,951,029
b Off-balance sheet exposure	-	-
2. Market risk	-	-
3. Operational risk	221,026,997	212,258,005
Total Risk Weighted Assets (RWA)	<u><u>1,408,325,552</u></u>	<u><u>1,364,209,034</u></u>
C. Required Capital on Risk Weighted Assets (10% on Total Risk Weighted Assets under Basel II)		
	<u>140,832,555</u>	<u>136,420,903</u>
D. Capital Surplus/(Shortfall) [A-C]		
	<u>1,537,413,108</u>	<u>1,466,050,390</u>
Capital Adequacy Ratio (CAR) (A3 / B) * 100	119.17%	117.47%
Core Capital to RWA (A1 / B) * 100	118.40%	116.60%
Supplementary Capital to RWA (A2 / B) * 100	0.76%	0.86%

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 (CAMD)' issued by Department of Financial Institutions and Markets of Bangladesh Bank.