

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 2020

	2020 Taka	2019 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	157,862,221	145,181,267
c Statutory reserve	260,892,216	248,211,262
d Retained earnings	312,176,911	274,134,050
	1,730,931,348	1,667,526,579
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	1,730,931,348	1,667,526,579
2. Supplementary Capital (Tier - II)		
a General Provision	5,007,279	10,719,084
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	5,007,279	10,719,084
3. Total Eligible Capital (1+2) :	1,735,938,627	1,678,245,664
B. Risk Weighted Assets (RWA)		
1. Credit risk	-	-
a Balance sheet exposure	1,124,861,482	1,187,298,555
b Off-balance sheet exposure	-	-
2. Market risk	-	-
3. Operational risk	220,033,134	221,026,997
Total Risk Weighted Assets (RWA)	1,344,894,616	1,408,325,552
C. Required Capital on Risk Weighted Assets (10% on Total Risk Weighted Assets under Basel II)		
	134,489,462	140,832,555
D. Capital Surplus/(Shortfall) [A-C]		
	1,601,449,166	1,537,413,108
Capital Adequacy Ratio (CAR) (A3 / B) * 100	129.08%	119.17%
Core Capital to RWA (A1 / B) * 100	128.70%	118.40%
Supplementary Capital to RWA (A2 / B) * 100	0.37%	0.76%

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.

