

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)
 As at 31 December 2021

	2021	2020
	Taka	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	165,457,413	157,862,221
c Statutory reserve	268,487,408	260,892,216
d Retained earnings	334,962,486	312,176,911
	1,768,907,307	1,730,931,348
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	1,768,907,307	1,730,931,348
2. Supplementary Capital (Tier - II)		
a General Provision	2,887,426	5,007,279
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	2,887,426	5,007,279
3. Total Eligible Capital (1+2) :	1,771,794,733	1,735,938,627
B. Risk Weighted Assets (RWA)		
1. Credit risk	-	-
a Balance sheet exposure	1,065,289,512	1,124,861,482
b Off-balance sheet exposure	-	-
2. Market risk	-	-
3. Operational risk	197,262,480	220,033,134
Total Risk Weighted Assets (RWA)	1,262,551,992	1,344,894,616
C. Required Capital on Risk Weighted Assets		
(10% on Total Risk Weighted Assets under Basel II)	126,255,199	134,489,462
D. Capital Surplus/(Shortfall) [A-C]		
	1,645,539,534	1,601,449,166
Capital Adequacy Ratio (CAR) (A3 / B) * 100	140.33%	129.08%
Core Capital to RWA (A1 / B) * 100	140.11%	128.70%
Supplementary Capital to RWA (A2 / B) * 100	0.23%	0.37%

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.

