

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 2022

	2022	2021
	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	182,269,097	165,457,413
c Statutory reserve	285,299,092	268,487,408
d Retained earnings	385,397,538	334,962,486
	<u>1,852,965,728</u>	<u>1,768,907,307</u>
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	<u>1,852,965,728</u>	<u>1,768,907,307</u>
2. Supplementary Capital (Tier - II)		
a General Provision	6,414,344	2,887,426
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	<u>6,414,344</u>	<u>2,887,426</u>
3. Total Eligible Capital (1+2) :	<u><u>1,859,380,072</u></u>	<u><u>1,771,794,733</u></u>
B. Risk Weighted Assets (RWA)		
1. Credit risk	-	-
a Balance sheet exposure	1,181,488,318	1,065,289,512
b Off-balance sheet exposure	-	-
2. Market risk	-	-
3. Operational risk	209,376,916	197,262,480
Total Risk Weighted Assets (RWA)	<u><u>1,390,865,234</u></u>	<u><u>1,262,551,992</u></u>
C. Required Capital on Risk Weighted Assets (10% on Total Risk Weighted Assets under Basel II)		
	<u><u>139,086,523</u></u>	<u><u>126,255,199</u></u>
D. Capital Surplus/(Shortfall) [A-C]		
	<u><u>1,720,293,549</u></u>	<u><u>1,645,539,534</u></u>
Capital Adequacy Ratio (CAR) (A3 / B) * 100	133.69%	140.33%
Core Capital to RWA (A1 / B) * 100	133.22%	140.11%
Supplementary Capital to RWA (A2 / B) * 100	0.46%	0.23%

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.

