

## 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 (BAFI)  
For the year ended 31 December 2017

	31.12.2017 Taka	31.12.2016 Taka
<b>I. Minimum Capital Requirement (MCR)</b>		
<b>A. Eligible Capital:</b>		
<b>1. Core Capital (Tier- I)</b>		
a Paid up capital	1,000,000,000	1,000,000,000
b Special reserve	110,548,122	93,490,366
c Statutory reserve	213,578,117	196,520,361
d Retained earnings	200,720,224	170,869,150
	1,524,846,463	1,460,879,877
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	1,524,846,463	1,460,879,877
<b>2. Supplementary Capital (Tier - II)</b>		
a General Provision	10,317,702	10,119,578
Less: Capital charge (50% from Tier-I) for exceeding the approved limit	-	-
	10,317,702	10,119,578
<b>3. Total Eligible Capital (1+2) :</b>	<b>1,535,164,165</b>	<b>1,470,999,455</b>
<b>B. Risk Weighted Assets (RWA)</b>		
1. Credit risk	-	-
a Balance sheet exposure	1,095,021,859	1,048,963,442
b Off-balance sheet exposure	-	-
2. Market risk	9,600,000	10,280,000
3. Operational risk	209,617,685	212,182,853
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,314,239,543</b>	<b>1,271,426,295</b>
<b>C. Required Capital on Risk Weighted Assets</b> (10% on Total Risk Weighted Assets under Basel II)		
	<b>131,423,954</b>	<b>127,142,630</b>
<b>D. Capital Surplus/(Shortfall) [A-C]</b>		
	<b>1,403,740,210</b>	<b>1,343,856,825</b>
Capital Adequacy Ratio (CAR) (A3 / B) * 100	116.81%	115.70%
Core Capital to RWA (A1 / B) * 100	116.03%	114.90%
Supplementary Capital to RWA (A2 / B) * 100	0.79%	0.80%

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