

Amount in Taka	
2020	2019

13.04 Capital adequacy Ratio:

This disclosure is comply with DFIM circular 14/2011 under the para 7.4 a of " Prudential Guidelines on Capital Adequacy Market Discipline for Financial Institutions"

Capital adequacy ratio has been calculated as per circular issued by Bangladesh Bank.

Tier-1 (Core Capital)	1,722,399,161	1,685,671,380
Paid-up Capital	1,472,036,210	1,472,036,210
Statutory Reserve	173,906,341	166,560,785
General Reserve	-	-
Other Reserve	-	-
Retained Surplus	76,456,610	47,074,385
Tier-2 (Supplementary Capital):	63,200,000	54,800,000
General provision maintained against unclassified loans	63,200,000	54,800,000
Other Reserves	-	-
Total Capital Held (Tier 1 + Tier 2)	1,785,599,161	1,740,471,380
Total Risk Weighted Assets (Note 13.05)	5,909,700,000	5,317,100,000
Required capital	1,000,000,000	1,000,000,000
(10% of risk-weighted assets or Tk. 100.00 Core whichever is higher)		
Total Capital Held	1,785,599,161	1,740,471,380
Capital adequacy ratio	30.21	32.27
Core capital	29.15	31.24
Supplementary capital	1.07	1.03

Minimum Capital Adequacy Ratio requirement as per Bangladesh Bank Guideline is 10% on RWA.

Gross Risk-Weighted Assets (RWA) in the various categories of risk weights are given below:

13.05 Total Risk Weighted Assets

(a) Risk Weights for Credit Risk	5,058,200,000	4,381,300,000
(b) Risk Weights for Market Risk	414,000,000	391,200,000
(c) Risk Weights for Operational Risk	437,500,000	544,600,000
Total Risk Weighted Assets (a+b+c)	5,909,700,000	5,317,100,000

