

Amount in Taka	
2017	2016

### 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.

	1,54,72,31,094	1,44,22,81,706
<b>Tier-1 (Core Capital)</b>		
Paid-up Capital	1,32,25,84,200	1,25,96,04,000
Statutory Reserve	13,88,70,864	11,78,80,987
General Reserve		
Other Reserve	9,321	9,321
Retained Surplus	8,57,66,709	6,47,87,398
<b>Tier-2 (Supplementary Capital):</b>	<b>6,39,00,000</b>	<b>8,47,00,000</b>
General provision maintained against unclassified loans	6,39,00,000	8,47,00,000
Other Reserves	-	-
<b>Total Capital Held (Tier 1 + Tier 2)</b>	<b>1,61,11,31,094</b>	<b>1,52,69,81,706</b>
<b>Total Risk Weighted Assets (Note 13.05)</b>	<b>6,00,29,00,000</b>	<b>5,86,53,00,000</b>
<b>Required capital</b>	<b>1,00,00,00,000</b>	<b>1,00,00,00,000</b>
(10% of risk-weighted assets or Tk. 100.00 Core whichever is higher)		
<b>Total Capital Held</b>	<b>1,61,11,31,094</b>	<b>1,52,69,81,706</b>
Capital adequacy ratio	26.84	26.03
Core capital	25.77	24.59
Supplementary capital	1.06	1.44

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

Gross Risk-Weighted Assets (RWA) of 2017 in the various categories of risk weights are detailed below :

### 13.05 Total Risk Weighted Assets

(a) Risk Weights for Credit Risk	4,77,76,00,000	4,89,83,94,356
(b) Risk Weights for Market Risk	60,51,00,000	38,04,05,644
(c) Risk Weights for Operational Risk	62,02,00,000	58,65,00,000
<b>Total Risk Weighted Assets (a+b+c)</b>	<b>6,00,29,00,000</b>	<b>5,86,53,00,000</b>