

	31-12-2017 Taka	31-12-2016 Taka
f) Capital Adequacy Ratio (CAR)		
A. Core Capital (Tire-1)		
Paid-up Capital	1,000,000,000	1,000,000,000
Statutory Reserve	116,792,226	113,236,850
Share Money Deposit	-	-
Retained Earnings	21,542,895	137,321,392
Less: Shortfall in Provision	-	-
	<u>1,138,335,121</u>	<u>1,250,558,242</u>
B. Supplementary Capital (Tire-2)		
General Provision	78,491,361	60,553,728
Total Capital	<u><u>1,216,826,482</u></u>	<u><u>1,311,111,970</u></u>
C. Total Risk Weighted Assets (RWA)		
i. Credit Risk	7,269,566,440	6,236,152,608
ii. Market Risk	478,588,359	427,763,901
iii. Operational Risk	501,636,192	486,330,042
	<u>8,249,790,991</u>	<u>7,150,246,551</u>
Eligible Capital :		
Tier-1	1,138,335,121	1,250,558,242
Tier-2	78,491,361	60,553,728
Total Eligible Capital (1+2)	<u>1,216,826,482</u>	<u>1,311,111,970</u>
Capital Adequacy Ratio (CAR) {(A+B)/C}	14.75%	18.08%
Core Capital to RWA (A/C)*100	13.80%	17.24%
Supplementary Capital to RWA (B/C)*100	0.95%	0.80%
Minimum Capital Requirement (MCR) = 10% of RWA	824,979,099	715,024,655
Surplus/(Deficit)	<u>391,847,383</u>	<u>596,087,315</u>

