

Banking Regulation and Policy Department

Bangladesh Bank
Head Office
Dhaka

BRPD Circular No. 24

August 03, 2010
Date: -----
Srabon 19, 1417

Chief Executives
All Scheduled Banks in Bangladesh

Dear Sir,

Revised Guidelines on Risk Based Capital Adequacy (RBCA) for Banks

Please refer to [BRPD Circular No. 9](#) dated December 31, 2008 and [BRPD Circular No. 20](#) dated December 29, 2009.

The risk based regulatory capital adequacy framework in line with Basel II has fully come into force from January 01, 2010 replacing the previous approach for calculating capital adequacy of banks.

In order to enable the banks to have all existing instructions on the subject at one place, the revised guidelines on RBCA have been prepared, which incorporate all instructions issued till July 31, 2010, namely instructions issued vide BRPD Circular No. 07/2008, 09/2008, 05/2009, 13/2009, 20/2009, 10/2010, 11/2010, 12/2010, 13/2010 and BRPD Circular Letter No. 05/2009. Moreover, the overall situation regarding adoption of the RBCA has since been reviewed and considering the same, several new instructions and reporting formats have been included in the revised guidelines.

Report on capital adequacy of banks in line with the revised guidelines should be submitted to the Department of Off-site Supervision on quarterly basis within the following month of the relevant quarter.

Bangladesh Bank has issued this circular under section 13 and 45 of 'ব্যাংক কোম্পানী আইন, ১৯৯১' (Bank Company Act, 1991). This circular along with the [revised guidelines](#) are available on the websites of Bangladesh Bank.

Please acknowledge receipt.

Yours sincerely,



(K.M. Abdul Wadood)
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