

# BIDVEST BANK LIMITED

## CAPITAL MANAGEMENT REPORT

as at 30 June 2011

The Bank's regulatory capital position at 30 June was as follows:

### Net qualifying capital and reserves

#### Primary capital

Share capital  
Share premium  
Appropriated retained earnings

Prescribed deductions against capital and reserve funds

#### Total qualifying capital and reserves

#### Non qualifying capital and reserves

Retained earnings not formally appropriated  
Prescribed deductions against capital and reserve funds

#### Total capital and reserves

2011 R'000	2010 R'000
755 112	755 112
1 980	1 980
435 799	435 799
317 333	317 333
-54 561	-52 723
700 551	702 389
534 700	282 870
480 139	230 147
54 561	52 723
1 235 251	985 259

### Risk-weighted exposure

#### Credit risk

Retail bank, corporate bank and central treasury

#### Operational risk

Retail bank, corporate bank and central treasury

#### Market risk

Retail bank, corporate bank and central treasury

#### Equity risk

Retail bank, corporate bank and central treasury

#### Other assets

#### Total

#### Capital ratios

Total capital adequacy ratio  
Total primary capital adequacy ratio

Capital requirement 2011 R'000	Risk-weighted exposure 2011 R'000	Capital requirement 2010 R'000	Risk-weighted exposure 2010 R'000
72 807	746 737	65 651	691 060
169 409	1 737 529	74 029	779 254
555	5 694	1 378	14 509
136	1 399	1 755	18 476
183 211	1 879 032	161 288	1 697 769
426 118	4 370 391	304 101	3 201 068
2011		2010	
16,03%		21,93%	
16,03%		21,93%	

None of the exposures at 30 June 2011 were subject to rapid or material change.