

**BASEL II
PILLAR III: PUBLIC DISCLOSURE**

Bidvest Bank Ltd is required in terms of Pillar III of the Basel II capital accord to disclose certain quantitative information to the public on a quarterly basis. This disclosure is in line with the requirements of Regulation 43 of the Regulations relating to banks. The table below highlights the quantitative information for the quarter ended 30 September 2009. Additional quantitative and qualitative information as per the financial year ending 30 June 2009 can be found in the Annual Financial Statements.

	Quantitative information: 30 September 2009	R'000 (where applicable)
1)	Primary qualifying capital:	436 125
2)	Primary capital adequacy ratio:	17.48%
3)	Total qualifying capital and reserves:	436 125
4)	Total capital adequacy ratio:	17.48%
5)	Components of capital:	
	Share capital:	1 800
	Share premium:	165 979
	Appropriated profits:	317 333
	Un-appropriated profits:	137 275
	Share based payment reserve:	4 504
	Fair value reserve:	1 025
	Total qualifying and non-qualifying capital and reserves:	627 916
6)	Total required amount of capital and reserve funds:	250 000
7)	None of the exposures at 30 September 2009 were subject to rapid or material change	