

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.