

Bidvest Bank Limited



Bidvest Bank Limited
(Registration No. 2000/006478/06)

PILLAR III Public Disclosure

March 31 2013

Bidvest Bank Limited

As at 31 March 2013 the Bank Consolidated regulatory capital position was as follows:

Net qualifying capital and reserves	31 March 2013 R'000	31 March 2012 R'000
Primary capital	845 112	845 112
Share capital	2 070	2 070
Share premium	525 709	525 709
Appropriated retained earnings	317 333	317 333
Prescribed deductions against capital and reserve funds	-62 658	-51 013
Total qualifying capital and reserves	782 454	794 099
Non qualifying capital and reserves	1 045 064	727 988
Retained earnings not formally appropriated	982 406	676 975
Prescribed deductions against capital and reserve funds	62 658	51 013
Total capital and reserves	1 827 518	1 522 087

Risk-weighted exposure	Capital requirement 31 March 2013 R'000	Risk weighted exposure 31 March 2013 R0'000	Capital requirement 31 March 2012 R'000	Risk weighted exposure 31 March 2012 R'000
Credit risk				
Retail bank, corporate bank and central treasury	68 665	722 790	75 003	789 503
Operational risk				
Retail bank, corporate bank and central treasury	213 426	2 246 589	189 839	1 998 310
Market risk				
Retail bank, corporate bank and central treasury	1 066	11 216	648	6 821
Equity risk				
Retail bank, corporate bank and central treasury	326	3 436	188	1 980
Other assets	159 721	1 681 275	186 147	1 959 445
Total	443 204	4 665 306	451 825	4 756 059

Capital ratios

Total capital adequacy ratio	16.77%	16.70%
Total primary capital adequacy ratio	16.77%	16.70%

None of the exposure at 31 March 2013 was subject to rapid or material change.

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Risk-weighted exposure	Capital requirement 31 March 2013 R'000	Risk weighted exposure 31 March 2013 R0'000	Capital requirement 31 March 2012 R'000	Risk weighted exposure 31 March 2012 R'000
Credit risk				
Retail bank, corporate bank and central treasury	68 665	722 790	75 003	789 503
Operational risk				
Retail bank, corporate bank and central treasury	118 009	1 242 203	94 423	993 923
Market risk				
Retail bank, corporate bank and central treasury	1 066	11 216	648	6 821
Equity risk				
Retail bank, corporate bank and central treasury	326	3 436	188	1 980
Other assets	159 721	1 681 275	186 147	1 959 445
Total	347 787	3 660 920	356 409	3 751 672

Capital ratios

Total capital adequacy ratio	21.37%	21.17%
Total primary capital adequacy ratio	21.37%	21.17%

None of the exposure at 31 March 2013 was subject to rapid or material change.