

# BIDVEST BANK LIMITED

## CAPITAL MANAGEMENT REPORT

as at 30 September 2011

The Bank's regulatory capital position at 30 September 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
845 106	755 112
2 070	1 980
525 703	435 799
317 333	317 333
-52 150	-54 416
792 956	700 696
585 115	369 292
532 965	314 876
52 150	54 416
1 378 071	1 069 988

### 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
68 425	701 790	65 372	674 930
169 460	1 738 052	75 821	779 254
3 223	33 057	1 250	12 826
191	1 963	3 392	18 550
217 897	2 234 846	171 550	1 792 878
459 197	4 709 708	317 385	3 278 438
2011		2010	
16,84%		21,37%	
16,84%		21,37%	

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