

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 June 2012

	Grindrod Bank Limited R'000	
(A) Primary Capital	412,132	
Primary Capital Adequacy Ratio	12.31	
(B) Total Capital	417,883	
Total Capital Adequacy Ratio	12.49	
(C) Components of Capital		
<i>Primary capital and reserve funds</i>		
Ordinary share capital and premium	248,579	
Preference share capital	50,000	
Retained earnings (appropriated)	113,692	
Retained earnings (unappropriated)	7,382	
Total Equity	419,653	
Less: Retained earnings (unappropriated)	-7,382	
Prescribed deductions against capital and reserve funds	-139	
Aggregate amount of qualifying primary capital and reserve funds	412,132	
<i>Secondary capital and reserve funds</i>		
General credit risk reserve	5,751	
Aggregate amount of qualifying capital and reserve funds	417,883	
(D) Total required amount of capital and reserve funds	326,306	
Credit	275,477	<i>Simplified standardised approach</i>
(including large exposure concentration risk requirement)	-	
Operational	29,421	<i>Basic indicator approach</i>
Market	-	
Equity	22	<i>Standardised approach</i>
Other	21,387	
Surplus qualifying capital and reserve funds	91,577	
Qualifying vs required capital and reserve funds	1.28	
(E) Risk exposure or other item that is subject to rapid or material change		
No specific items that are subject to rapid or material change have been identified at this stage.		

