

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 June 2013

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	548,756	
Tier 1 Capital Adequacy Ratio	12.78	
(B) Total qualifying capital and reserve funds	555,634	
Total Capital Adequacy Ratio	12.94	
(C) Components of Capital		
<i>Capital and reserve funds</i>		
Ordinary share capital and premium	248,579	<i>Tier 1</i>
Preference share capital	120,000	<i>Additional Tier 1 capital</i>
Retained earnings (appropriated)	180,384	<i>Tier 1</i>
Retained earnings (unappropriated)	18,296	
Total Equity	567,259	
Less: Retained earnings (unappropriated)	-18,296	
Prescribed deductions against capital and reserve funds	-207	
Total qualifying tier 1 capital and reserve funds	548,756	
<i>Secondary capital and reserve funds</i>		
General allowance for credit impairment	6,878	<i>Tier 2</i>
Total qualifying capital and reserve funds	555,634	
(D) Total required amount of capital and reserve funds	418,574	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	349,535	<i>Simplified standardised approach</i>
Operational	34,254	<i>Basic indicator approach</i>
Market	-	
Equity	2	<i>Standardised approach</i>
Other	34,784	
Surplus qualifying capital and reserve funds	137,060	
Qualifying vs required capital and reserve funds	1.33	
(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.		

