

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 September 2011

	Grindrod Bank Limited R'000	
(A) Primary Capital	339,915	
Primary Capital Adequacy Ratio	12.70	
(B) Total Capital	343,339	
Total Capital Adequacy Ratio	12.83	
(C) Components of Capital		
<i>Primary capital and reserve funds</i>		
Ordinary share capital and premium	226,500	
Retained earnings (appropriated)	113,456	
Retained earnings (unappropriated)	21,169	
Total Equity	361,125	
Less: Retained earnings (unappropriated)	-21,169	
Prescribed deductions against capital and reserve funds	-41	
Aggregate amount of qualifying primary capital and reserve funds	339,915	
<i>Secondary capital and reserve funds</i>		
General credit risk reserve	3,424	
Aggregate amount of qualifying capital and reserve funds	343,339	
(D) Total required amount of capital and reserve funds	260,981	
Credit	216,696	<i>Simplified standardised approach</i>
<i>(including large exposure concentration risk requirement)</i>	-	
Operational	24,466	<i>Basic indicator approach</i>
Market	-	
Equity	30	<i>Standardised approach</i>
Other	19,788	
Surplus qualifying capital and reserve funds	82,358	
Qualifying vs required capital and reserve funds	1.32	
(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.		

