

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

	Grindrod Bank Limited R'000	
(A) Primary Capital	411,825	
Primary Capital Adequacy Ratio	11.48	
(B) Total Capital	417,576	
Total Capital Adequacy Ratio	11.65	
(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)	113,452	
Retained earnings (unappropriated)	17,309	
Total Equity	429,340	
Less: Retained earnings (unappropriated)	-17,309	
Prescribed deductions against capital and reserve funds	-206	
Aggregate amount of qualifying primary capital and reserve funds	411,825	
<i>Secondary capital and reserve funds</i>		
General credit risk reserve	5,751	
Aggregate amount of qualifying capital and reserve funds	417,576	
(D) Total required amount of capital and reserve funds	349,614	
Credit	297,308	<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	22,864	
Surplus qualifying capital and reserve funds	67,962	
Qualifying vs required capital and reserve funds	1.19	
(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.		

