

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
31 March 2013

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	523,823	
Tier 1 Capital Adequacy Ratio	12.41	
(B) Total qualifying capital and reserve funds	530,701	
Total Capital Adequacy Ratio	12.57	
(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)	155,475	<i>Tier 1</i>
Retained earnings (unappropriated)	2,320	
Total Equity	526,374	
Less: Retained earnings (unappropriated)	-2,320	
Prescribed deductions against capital and reserve funds	-231	
Total qualifying tier 1 capital and reserve funds	523,823	
<i>Secondary capital and reserve funds</i>		
General allowance for credit impairment	6,878	<i>Tier 2</i>
Total qualifying capital and reserve funds	530,701	
(D) Total required amount of capital and reserve funds	411,607	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	348,600	<i>Simplified standardised approach</i>
Operational	34,254	<i>Basic indicator approach</i>
Market	-	
Equity	19	<i>Standardised approach</i>
Other	28,734	
Surplus qualifying capital and reserve funds	119,094	
Qualifying vs required capital and reserve funds	1.29	
(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.		

