

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 September 2015

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	803,775	
Tier 1 Capital Adequacy Ratio	13.23	
(B) Total qualifying capital and reserve funds	813,081	
Total Capital Adequacy Ratio	13.38	
(C) Components of Capital		
<i>Capital and reserve funds</i>		
Ordinary share capital and premium	248,579	<i>Common Equity Tier 1 capital</i>
Preference share capital	185,000	<i>Additional Tier 1 capital</i>
Retained earnings (appropriated)	370,367	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	18,669	
Total Equity	822,615	
Less: Retained earnings (unappropriated)	-18,669	
Prescribed deductions against capital and reserve funds	-171	
Total qualifying tier 1 capital and reserve funds	803,775	
<i>Tier 2 capital and unimpaired reserve funds</i>		
General allowance for credit impairment	9,306	<i>Tier 2 capital</i>
Total qualifying capital and reserve funds	813,081	
(D) Total required amount of capital and reserve funds	622,863	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	535,116	<i>Simplified standardised approach</i>
Operational	48,816	<i>Basic indicator approach</i>
Market	-	
Equity	2	<i>Standardised approach</i>
Other	38,929	
Surplus qualifying capital and reserve funds	190,218	
Qualifying vs required capital and reserve funds	1.31	
(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.		

