

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

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	768,741	
Tier 1 Capital Adequacy Ratio	13.03	
(B) Total qualifying capital and reserve funds	778,047	
Total Capital Adequacy Ratio	13.18	
(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)	335,368	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	38,668	
Total Equity	807,615	
Less: Retained earnings (unappropriated)	-38,668	
Prescribed deductions against capital and reserve funds	-206	
Total qualifying tier 1 capital and reserve funds	768,741	
<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	778,047	
(D) Total required amount of capital and reserve funds	604,917	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	516,548	<i>Simplified standardised approach</i>
Operational	48,816	<i>Basic indicator approach</i>
Market	-	
Equity	2	<i>Standardised approach</i>
Other	39,552	
Surplus qualifying capital and reserve funds	173,130	
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.		

