

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 September 2013

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	578,778	
Tier 1 Capital Adequacy Ratio	12.68	
(B) Total qualifying capital and reserve funds	585,656	
Total Capital Adequacy Ratio	12.83	
(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	120,000	<i>Additional Tier 1 capital</i>
Retained earnings (appropriated)	210,383	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	9,378	
Total Equity	588,340	
Less: Retained earnings (unappropriated)	-9,378	
Prescribed deductions against capital and reserve funds	-184	
Total qualifying tier 1 capital and reserve funds	578,778	
<i>Tier 2 capital and unimpaired reserve funds</i>		
General allowance for credit impairment	6,878	<i>Tier 2 capital</i>
Total qualifying capital and reserve funds	585,656	
(D) Total required amount of capital and reserve funds	444,950	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	377,412	<i>Simplified standardised approach</i>
Operational	34,254	<i>Basic indicator approach</i>
Market	-	
Equity	1,952	<i>Standardised approach</i>
Other	31,332	
Surplus qualifying capital and reserve funds	140,706	
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.		

