

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
31 March 2014

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	600,821	
Tier 1 Capital Adequacy Ratio	12.37	
(B) Total qualifying capital and reserve funds	610,004	
Total Capital Adequacy Ratio	12.56	
(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)	232,379	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	1,282	
Total Equity	602,240	
Less: Retained earnings (unappropriated)	-1,282	
Prescribed deductions against capital and reserve funds	-137	
Total qualifying tier 1 capital and reserve funds	600,821	
<i>Tier 2 capital and unimpaired reserve funds</i>		
General allowance for credit impairment	9,183	<i>Tier 2 capital</i>
Total qualifying capital and reserve funds	610,004	
(D) Total required amount of capital and reserve funds	497,805	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	428,850	<i>Simplified standardised approach</i>
Operational	40,786	<i>Basic indicator approach</i>
Market	-	
Equity	2	<i>Standardised approach</i>
Other	28,167	
Surplus qualifying capital and reserve funds	112,199	
Qualifying vs required capital and reserve funds	1.23	
(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.		

