

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

	Grindrod Bank Limited R'000	
(A) Tier 1 capital and reserve funds	688,654	
Tier 1 Capital Adequacy Ratio	12.86	
(B) Total qualifying capital and reserve funds	697,960	
Total Capital Adequacy Ratio	13.03	
(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	145,000	<i>Additional Tier 1 capital</i>
Retained earnings (appropriated)	295,372	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	12,022	
Total Equity	700,973	
Less: Retained earnings (unappropriated)	-12,022	
Prescribed deductions against capital and reserve funds	-297	
Total qualifying tier 1 capital and reserve funds	688,654	
<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	697,960	
(D) Total required amount of capital and reserve funds	548,970	
Credit and counterparty credit risk <i>(including large exposure concentration risk requirement)</i>	465,009	<i>Simplified standardised approach</i>
Operational	48,816	<i>Basic indicator approach</i>
Market	-	
Equity	2	<i>Standardised approach</i>
Other	35,143	
Surplus qualifying capital and reserve funds	148,990	
Qualifying vs required capital and reserve funds	1.27	
(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.		

