

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 September 2016

	Grindrod Bank Limited	
	R'000	
(A) Tier 1 capital and reserve funds	943,880	
Tier 1 Capital Adequacy Ratio	13.48	
(B) Total qualifying capital and reserve funds	964,758	
Total Capital Adequacy Ratio	13.78	
(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	235,000	<i>Additional Tier 1 capital</i>
Retained earnings (appropriated)	460,370	<i>Common Equity Tier 1 capital</i>
Retained earnings (unappropriated)	57,580	
Total Equity	1,001,529	
Less: Retained earnings (unappropriated)	-57,580	
Prescribed deductions against capital and reserve funds	-69	
Total qualifying tier 1 capital and reserve funds	943,880	
<i>Tier 2 capital and unimpaired reserve funds</i>		
General allowance for credit impairment	20,878	<i>Tier 2 capital</i>
Total qualifying capital and reserve funds	964,758	
(D) Total required amount of capital and reserve funds	814,106	
Credit and counterparty credit risk	700,526	<i>Standardised approach</i>
<i>(including large exposure concentration risk requirement)</i>		
Operational	66,179	<i>Basic indicator approach</i>
Market	-	
Equity	-	<i>Standardised approach</i>
Other	47,401	
Surplus qualifying capital and reserve funds	150,652	
Qualifying vs required capital and reserve funds	1.19	
(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.		

