

GRINDROD BANK LIMITED
QUARTERLY PUBLIC DISCLOSURE REQUIREMENTS IN TERMS OF REGULATION 43
30 June 2011

	Grindrod Bank Limited R'000	
(A) Primary Capital	339,898	
Primary Capital Adequacy Ratio	12.74	
(B) Total Capital	343,322	
Total Capital Adequacy Ratio	12.87	
(C) Components of Capital		
<i>Primary capital and reserve funds</i>		
Ordinary share capital and premium	226,500	
Retained earnings (appropriated)	113,454	
Retained earnings (unappropriated)	21,272	
Total Equity	361,226	
Less: Retained earnings (unappropriated)	-21,272	
Prescribed deductions against capital and reserve funds	-56	
Aggregate amount of qualifying primary capital and reserve funds	339,898	
<i>Secondary capital and reserve funds</i>		
General credit risk reserve	3,424	
Aggregate amount of qualifying capital and reserve funds	343,322	
(D) Total required amount of capital and reserve funds	260,128	
Credit	215,932	<i>Simplified standardised approach</i>
(including large exposure concentration risk requirement)	-	
Operational	24,466	<i>Basic indicator approach</i>
Market	-	
Equity	664	<i>Standardised approach</i>
Other	19,067	
Surplus qualifying capital and reserve funds	83,194	
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.		

