

# table of historical information



The group's consolidated historical capital position is set out below:

	2nd Quarter 2019 31-August-2018	1st Quarter 2019 31-May-2018	4th Quarter 2018 28-February-2018	3rd Quarter 2018 30-November-2017	2nd Quarter 2018 31-August-2017	1st Quarter 2018 31-May-2017	4th Quarter 2017 28-February-2017	3rd Quarter 2017 30-November-16
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	19 326 895	18 054 289	17 381 888	16 963 481	16 442 494	15 512 960	14 886 882	14 400 817
CET1 %	34.3	35.1	33.9	32.5	32.3	31.1	30.8	30.0
Additional Tier 1 capital (AT1) <sup>(1)</sup>	103 587	103 587	103 587	126 677	129 484	129 485	129 485	155 381
AT1 %	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3
<b>Total Tier 1 capital (T1)</b>	<b>19 430 482</b>	<b>18 157 876</b>	<b>17 485 475</b>	<b>17 090 158</b>	<b>16 571 978</b>	<b>15 642 445</b>	<b>15 016 367</b>	<b>14 556 198</b>
Tier 1 %	34.5	35.3	34.1	32.7	32.5	31.3	31.1	30.3
Subordinated debt <sup>(1)(2)</sup>	89 884	273 589	283 438	438 724	563 571	852 717	856 834	1 254 076
Unidentified loan impairments	556 930	515 414	519 230	529 766	514 970	505 873	491 168	491 249
<b>Tier 2 capital (T2)</b>	<b>646 814</b>	<b>789 003</b>	<b>802 668</b>	<b>968 490</b>	<b>1 078 541</b>	<b>1 358 590</b>	<b>1 348 002</b>	<b>1 745 325</b>
Tier 2 %	1.1	1.5	1.6	1.8	2.1	2.8	2.8	3.7
<b>Total qualifying regulatory capital</b>	<b>20 077 296</b>	<b>18 946 879</b>	<b>18 288 143</b>	<b>18 058 648</b>	<b>17 650 519</b>	<b>17 001 035</b>	<b>16 364 369</b>	<b>16 301 523</b>
<b>Total capital adequacy ratio %</b>	<b>35.6</b>	36.8	35.7	34.5	<b>34.6</b>	<b>34.1</b>	<b>33.9</b>	<b>34.0</b>
<b>Required regulatory capital <sup>(3)</sup></b>	<b>6 265 516</b>	<b>5 718 121</b>	<b>5 699 501</b>	<b>5 619 398</b>	<b>5 477 841</b>	<b>5 366 380</b>	<b>5 190 335</b>	<b>4 680 286</b>

<sup>(1)</sup> Starting 2013, the non loss absorbent AT1 and T2 capital is subject to a 10% per annum phase-out in terms of Basel 3.

<sup>(2)</sup> Starting 2013, a deemed surplus attributable to T2 capital of subsidiaries issued to outside third parties, is excluded from group qualifying capital in terms of the accelerated adoption of Basel 3. This deduction phases in at 20% per annum.

<sup>(3)</sup> This value is 11.125% (2017: 10.750%) of risk-weighted assets, being the Basel global minimum requirement of 8.000%, the South African country-specific buffer of 1.250% (2017: 1.500%) and the Capital Conservation Buffer of 1.875% (2017:1.250%)(disclosable in terms of SARB November 2016 directive in order to standardise reporting across banks). In terms of the regulations the Individual Capital Requirement (ICR) is excluded.