

Table of historical information



Simplicity is the ultimate sophistication

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

	3rd Quarter 2013 30-Nov-12 R'000	2nd Quarter 2013 31-Aug-12 R'000	1st Quarter 2013 31-May-12 R'000	4th Quarter 2012 29-Feb-12 R'000	3rd Quarter 2012 30-Nov-11 R'000	2nd Quarter 2012 31-Aug-11 R'000	1st Quarter 2012 31-May-11 R'000	4th Quarter 2011 28-Feb-11 R'000
Ordinary share capital and reserves	7 707 990	5 178 817	4 802 946	4 555 886	4 439 736	3 403 946	3 223 601	3 090 661
Preference share capital	258 969	258 969	258 969	258 969	258 969	258 969	258 969	258 969
Primary (Tier 1) capital	7 966 959	5 437 786	5 061 915	4 815 855	4 698 705	3 662 915	3 482 570	3 349 630
Primary (Tier 1) capital adequacy ratio	32.8	25.5	29.9	31.0	33.0	30.2	31.9	35.4
Subordinated debt	2 319 000	2 319 000	1 069 000	1 069 000	744 000	450 000	450 000	450 000
Unidentified loan impairments	277 636	240 860	192 127	175 987	163 016	137 550	123 239	108 441
Secondary (Tier 2) capital	2 596 636	2 559 860	1 261 127	1 244 987	907 016	587 550	573 239	558 441
Secondary (Tier 2) capital adequacy ratio	10.7	12.0	7.5	8.0	6.4	4.9	5.3	5.9
Total qualifying regulatory capital	10 563 595	7 997 646	6 323 042	6 059 842	5 605 721	4 250 465	4 055 809	3 908 071
Total capital adequacy ratio	43.5	37.5	37.4	39.0	39.4	35.1	37.2	41.3
Required regulatory capital ⁽¹⁾	2 306 998	2 023 912	1 606 664	1 476 807	1 352 576	1 151 839	1 035 626	898 909

⁽¹⁾ This value is reported in terms of Banks' Act circular 5/2011, which requires the value disclosed be 9.5% of risk weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 1.5%.