

table of historical information

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

	2nd Quarter 2020 31 August 2019	1st Quarter 2020 31 May 2019	4th Quarter 2019 28 February 2019	3rd Quarter 2019 30 November 2018	2nd Quarter 2019 31 August 2018	1st Quarter 2019 31 May 2018	4th Quarter 2018 28 February 2018	3rd Quarter 2018 30 November 2017
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	22 563 756	21 585 401	20 911 742	20 266 512	19 326 895	18 054 289	17 381 888	16 963 481
CET1 %	32.6	31.5	32.8	33.4	34.3	35.1	33.9	32.5
Additional Tier 1 capital (AT1) ⁽¹⁾	74 370	77 691	77 691	95 104	103 587	103 587	103 587	126 677
AT1 %	0.1	0.2	0.1	0.1	0.2	0.2	0.2	0.2
Total Tier 1 capital (T1)	22 638 126	21 663 092	20 989 433	20 361 616	19 430 482	18 157 876	17 485 475	17 090 158
Tier 1 %	32.7	31.7	32.9	33.5	34.5	35.3	34.1	32.7
Subordinated debt ⁽¹⁾⁽²⁾	-	-	-	91 545	89 884	273 589	283 438	438 724
Unidentified loan impairments	647 418	642 200	624 762	594 672	556 930	515 414	519 230	529 766
Tier 2 capital (T2)	647 418	642 200	624 762	686 217	646 814	789 003	802 668	968 490
Tier 2 %	0.9	0.9	1.0	1.2	1.1	1.5	1.6	1.8
Total qualifying regulatory capital	23 285 544	22 305 292	21 614 195	21 047 833	20 077 296	18 946 879	18 288 143	18 058 648
Total capital adequacy ratio %	33.6	32.6	33.9	34.7	35.6	36.8	35.7	34.5
Required regulatory capital ⁽³⁾	7 970 042	7 870 871	7 327 549	6 754 061	6 265 516	5 718 121	5 699 501	5 619 398

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

⁽²⁾ 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.

⁽³⁾ This value is 11.500% (2018: 11.125%) of risk-weighted assets, being the Basel global minimum requirement of 8.000%, the South African country-specific buffer of 1.000% (2018: 1.250%) and the Capital Conservation Buffer of 2.500% (2018:1.875%)(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.