

Table of historical information



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

	2nd Quarter 2017 31-Aug-16 R'000	1st Quarter 2017 31-May-16 R'000	4th Quarter 2016 29-Feb-16 R'000	3rd Quarter 2016 30-Nov-15 R'000	2nd Quarter 2016 31-Aug-15 R'000	1st Quarter 2016 31-May-15 R'000	4th Quarter 2015 28-Feb-15 R'000	3rd Quarter 2015 30-Nov-14 R'000
Common Equity Tier 1 (CET1)	13 796 552	13 144 403	12 625 956	12 391 507	11 736 293	11 280 204	10 628 250	10 463 372
CET1 %	29.9	28.9	30.1	30.1	29.5	30.1	29.4	29.9
Additional Tier 1 capital (AT1) ⁽¹⁾	155 381	155 381	155 381	181 278	181 278	181 278	181 278	207 175
AT1 %	0.3	0.3	0.4	0.4	0.5	0.5	0.5	0.6
Total Tier 1 capital (T1)	13 951 933	13 299 784	12 781 337	12 572 785	11 917 571	11 461 482	10 809 528	10 670 547
Tier 1 %	30.2	29.2	30.5	30.5	30.0	30.6	29.9	30.5
Subordinated debt ⁽¹⁾⁽²⁾	1 279 716	1 456 443	1 401 155	1 675 083	1 723 270	1 702 670	1 711 213	2 045 928
Unidentified loan impairments	475 526	470 241	459 703	452 232	437 506	415 153	398 251	383 457
Tier 2 capital (T2)	1 755 242	1 926 684	1 860 858	2 127 315	2 160 776	2 117 823	2 109 464	2 429 385
Tier 2 %	3.8	4.2	4.4	5.2	5.4	5.6	5.8	7.0
Total qualifying regulatory capital	15 707 175	15 226 468	14 642 195	14 700 100	14 078 347	13 579 305	12 918 992	13 099 932
Total capital adequacy ratio %	34.0	33.4	34.9	35.7	35.4	36.2	35.7	37.5
Required regulatory capital ⁽³⁾	4 503 732	4 438 756	4 089 085	4 118 516	3 976 054	3 751 252	3 619 641	3 494 010

⁽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 9.75% of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 1.75%. In terms of the regulations the Individual Capital Requirement (ICR) is excluded. Operational risk disclosure changed from 01 March 2016, per the SA Reserve Bank's instruction. The operational risk capital add-on, in accordance with the ASA method, has been converted to an equivalent Risk Weighted Asset (RWA). This reduced the Capital Adequacy Ratio by approximately 1.9% in March 2016, as qualifying capital remains the same but is divided by a higher RWA amount.