

# Table of historical information



Simplicity is the ultimate sophistication

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

	2nd Quarter 2013 31-Aug-12	1st Quarter 2013 31-May-12	4th Quarter 2012 29-Feb-12	3rd Quarter 2012 30-Nov-11	2nd Quarter 2012 31-Aug-11	1st Quarter 2012 31-May-11	4th Quarter 2011 28-Feb-11	3rd Quarter 2011 30-Nov-10
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Ordinary share capital and reserves	5 178 817	4 802 946	4 555 886	4 439 736	3 403 946	3 223 601	3 090 661	1 838 627
Preference share capital	258 969	258 969	258 969	258 969	258 969	258 969	258 969	259 489
<b>Primary (Tier 1) capital</b>	<b>5 437 786</b>	<b>5 061 915</b>	<b>4 815 855</b>	<b>4 698 705</b>	<b>3 662 915</b>	<b>3 482 570</b>	<b>3 349 630</b>	<b>2 098 116</b>
Primary (Tier 1) capital adequacy ratio	25.5	29.9	31.0	33.0	30.2	31.9	35.4	28.4
Subordinated debt	2 319 000	1 069 000	1 069 000	744 000	450 000	450 000	450 000	450 000
Unidentified loan impairments	240 860	192 127	175 987	163 016	137 550	123 239	108 441	83 045
<b>Secondary (Tier 2) capital</b>	<b>2 559 860</b>	<b>1 261 127</b>	<b>1 244 987</b>	<b>907 016</b>	<b>587 550</b>	<b>573 239</b>	<b>558 441</b>	<b>533 045</b>
Secondary (Tier 2) capital adequacy ratio	12.0	7.5	8.0	6.4	4.9	5.3	5.9	7.2
<b>Total qualifying regulatory capital</b>	<b>7 997 646</b>	<b>6 323 042</b>	<b>6 059 842</b>	<b>5 605 721</b>	<b>4 250 465</b>	<b>4 055 809</b>	<b>3 908 071</b>	<b>2 631 161</b>
<b>Total capital adequacy ratio</b>	<b>37.5</b>	<b>37.4</b>	<b>39.0</b>	<b>39.4</b>	<b>35.1</b>	<b>37.2</b>	<b>41.3</b>	<b>35.6</b>
<b>Required regulatory capital <sup>(1)</sup></b>	<b>2 023 912</b>	<b>1 606 664</b>	<b>1 476 807</b>	<b>1 352 576</b>	<b>1 151 839</b>	<b>1 035 626</b>	<b>898 909</b>	<b>702 024</b>

<sup>(1)</sup> 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%.