

Table of historical information



Simplicity is the ultimate sophistication

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

	4th Quarter 2013 28-Feb-13 R'000	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
Common Equity Tier 1 (CET1)	8 004 872	7 707 990	5 178 817	4 802 946	4 555 886	4 439 736	3 403 946	3 223 601
CET1 %	30.2	31.7	24.3	28.4	29.3	31.2	28.1	29.5
Additional Tier 1 capital (AT1)	233 072	258 969	258 969	258 969	258 969	258 969	258 969	258 969
AT1 %	0.9	1.1	1.2	1.5	1.7	1.8	2.1	2.4
Total Tier 1 capital (T1)	8 237 944	7 966 959	5 437 786	5 061 915	4 815 855	4 698 705	3 662 915	3 482 570
Total Tier 1 capital adequacy ratio	31.1	32.8	25.5	29.9	31.0	33.0	30.2	31.9
Subordinated debt	2 422 315	2 319 000	2 319 000	1 069 000	1 069 000	744 000	450 000	450 000
Unidentified loan impairments	295 582	277 636	240 860	192 127	175 987	163 016	137 550	123 239
Tier 2 capital (T2)	2 717 897	2 596 636	2 559 860	1 261 127	1 244 987	907 016	587 550	573 239
Tier 2 %	10.2	10.7	12.0	7.5	8.0	6.4	4.9	5.3
Total qualifying regulatory capital	10 955 841	10 563 595	7 997 646	6 323 042	6 059 842	5 605 721	4 250 465	4 055 809
Total capital adequacy ratio %	41.3	43.5	37.5	37.4	39.0	39.4	35.1	37.2
Required regulatory capital ⁽¹⁾	2 517 174	2 306 998	2 023 912	1 606 664	1 476 807	1 352 576	1 151 839	1 035 626

⁽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%. In terms of the regulations the Individual Capital Requirement (ICR) is excluded.