

Table of historical information



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

	3rd Quarter 2018 30-November-2017	2nd Quarter 2018 31-August-2017	1st Quarter 2018 31-May-2017	4th Quarter 2017 28-February-2017	3rd Quarter 2017 30-November-16	2nd Quarter 2017 31-August-16	1st Quarter 2017 31-May-16	4th Quarter 2016 29-February-16
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	16 963 481	16 442 494	15 512 960	14 886 882	14 400 817	13 796 552	13 144 403	12 625 956
CET1 %	32.5	32.3	31.1	30.8	30.0	29.9	28.9	30.1
Additional Tier 1 capital (AT1) ⁽¹⁾	126 677	129 484	129 485	129 485	155 381	155 381	155 381	155 381
AT1 %	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.4
Total Tier 1 capital (T1)	17 090 158	16 571 978	15 642 445	15 016 367	14 556 198	13 951 933	13 299 784	12 781 337
Tier 1 %	32.7	32.5	31.3	31.1	30.3	30.2	29.2	30.5
Subordinated debt ⁽¹⁾⁽²⁾	438 724	563 571	852 717	856 834	1 254 076	1 279 716	1 456 443	1 401 155
Unidentified loan impairments	529 766	514 970	505 873	491 168	491 249	475 526	470 241	459 703
Tier 2 capital (T2)	968 490	1 078 541	1 358 590	1 348 002	1 745 325	1 755 242	1 926 684	1 860 858
Tier 2 %	1.8	2.1	2.8	2.8	3.7	3.8	4.2	4.4
Total qualifying regulatory capital	18 058 648	17 650 519	17 001 035	16 364 369	16 301 523	15 707 175	15 226 468	14 642 195
Total capital adequacy ratio %	34.5	34.6	34.1	33.9	34.0	34.0	33.4	34.9
Required regulatory capital ⁽³⁾	5 619 398	5 477 841	5 366 380	5 190 335	4 680 286	4 503 732	4 438 756	4 089 085

⁽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 10.75% (2016: 9.75%) of risk-weighted assets, being the Basel global minimum requirement of 8%, the South African country-specific buffer of 1.5% (2016: 1.75%) and the Capital Conservation Buffer of 1.25% (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.