

table of historical information



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

	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	2nd Quarter 2018 31 August 2017	1st Quarter 2018 31 May 2017	4th Quarter 2017 28 February 2017
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	20 266 512	19 326 895	18 054 289	17 381 888	16 963 481	16 442 494	15 512 960	14 886 882
CET1 %	33.4	34.3	35.1	33.9	32.5	32.3	31.1	30.8
Additional Tier 1 capital (AT1) ⁽¹⁾	95 104	103 587	103 587	103 587	126 677	129 484	129 485	129 485
AT1 %	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.3
Total Tier 1 capital (T1)	20 361 616	19 430 482	18 157 876	17 485 475	17 090 158	16 571 978	15 642 445	15 016 367
Tier 1 %	33.5	34.5	35.3	34.1	32.7	32.5	31.3	31.1
Subordinated debt ⁽¹⁾⁽²⁾	91 545	89 884	273 589	283 438	438 724	563 571	852 717	856 834
Unidentified loan impairments	594 672	556 930	515 414	519 230	529 766	514 970	505 873	491 168
Tier 2 capital (T2)	686 217	646 814	789 003	802 668	968 490	1 078 541	1 358 590	1 348 002
Tier 2 %	1.2	1.1	1.5	1.6	1.8	2.1	2.8	2.8
Total qualifying regulatory capital	21 047 833	20 077 296	18 946 879	18 288 143	18 058 648	17 650 519	17 001 035	16 364 369
Total capital adequacy ratio %	34.7	35.6	36.8	35.7	34.5	34.6	34.1	33.9
Required regulatory capital ⁽³⁾	6 754 061	6 265 516	5 718 121	5 699 501	5 619 398	5 477 841	5 366 380	5 190 335

⁽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 11.125% (2017: 10.750%) of risk-weighted assets, being the Basel global minimum requirement of 8.000%, the South African country-specific buffer of 1.250% (2017: 1.500%) and the Capital Conservation Buffer of 1.875% (2017: 1.250%) (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.