

# Table of historical information



Simplicity is the ultimate sophistication

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

|   | 2nd Quarter 2016<br>31-Aug-15<br>R'000 | 1st Quarter 2016<br>31-May-15<br>R'000 | 4th Quarter 2015<br>28-Feb-15<br>R'000 | 3rd Quarter 2015<br>30-Nov-14<br>R'000 | 2nd Quarter 2015<br>31-Aug-14<br>R'000 | 1st Quarter 2015<br>31-May-14<br>R'000 | 4th Quarter 2014<br>28-Feb-14<br>R'000 | 3rd Quarter 2014<br>30-Nov-13<br>R'000 |
|---|--|--|--|--|--|--|--|--|
| Common Equity Tier 1 (CET1)                       | 11 736 293                             | 11 280 204                             | 10 628 250                             | 10 463 372                             | 9 869 313                              | 9 330 718                              | 9 042 668                              | 8 837 854                              |
| CET1 %  | 29.5                                   | 30.1                                   | 29.4                                   | 29.9                                   | 29.9                                   | 31.0                                   | 30.4                                   | 29.7                                   |
| Additional Tier 1 capital (AT1) <sup>(1)</sup>    | 181 278                                | 181 278                                | 181 278                                | 207 175                                | 207 175                                | 207 175                                | 207 175                                | 233 072                                |
| AT1 %   | 0.5                                    | 0.5                                    | 0.5                                    | 0.6                                    | 0.6                                    | 0.7                                    | 0.7                                    | 0.8                                    |
| <b>Total Tier 1 capital (T1)</b>                  | <b>11 917 571</b>                      | <b>11 461 482</b>                      | <b>10 809 528</b>                      | <b>10 670 547</b>                      | <b>10 076 488</b>                      | <b>9 537 893</b>                       | <b>9 249 843</b>                       | <b>9 070 926</b>                       |
| Tier 1 %  | 30.0                                   | 30.6                                   | 29.9                                   | 30.5                                   | 30.5                                   | 31.7                                   | 31.1                                   | 30.5                                   |
| Subordinated debt <sup>(1)(2)</sup>               | 1 723 270                              | 1 702 670                              | 1 711 213                              | 2 045 928                              | 2 036 896                              | 2 007 635                              | 2 019 600                              | 2 433 677                              |
| Unidentified loan impairments                     | 437 506                                | 415 153                                | 398 251                                | 383 457                                | 362 810                                | 333 253                                | 328 328                                | 328 449                                |
| <b>Tier 2 capital (T2)</b>                        | <b>2 160 776</b>                       | <b>2 117 823</b>                       | <b>2 109 464</b>                       | <b>2 429 385</b>                       | <b>2 399 706</b>                       | <b>2 340 888</b>                       | <b>2 347 928</b>                       | <b>2 762 126</b>                       |
| Tier 2 %  | 5.4                                    | 5.6                                    | 5.8                                    | 7.0                                    | 7.3                                    | 7.8                                    | 7.9                                    | 9.3                                    |
| <b>Total qualifying regulatory capital</b>        | <b>14 078 347</b>                      | <b>13 579 305</b>                      | <b>12 918 992</b>                      | <b>13 099 932</b>                      | <b>12 476 194</b>                      | <b>11 878 781</b>                      | <b>11 597 771</b>                      | <b>11 833 052</b>                      |
| <b>Total capital adequacy ratio %</b>             | <b>35.4</b>                            | <b>36.2</b>                            | <b>35.7</b>                            | <b>37.5</b>                            | <b>37.8</b>                            | <b>39.5</b>                            | <b>39.0</b>                            | <b>39.8</b>                            |
| <b>Required regulatory capital <sup>(3)</sup></b> | <b>3 976 054</b>                       | <b>3 751 252</b>                       | <b>3 619 641</b>                       | <b>3 494 010</b>                       | <b>3 299 123</b>                       | <b>3 009 749</b>                       | <b>2 976 616</b>                       | <b>2 826 638</b>                       |

<sup>(1)</sup> Starting 2013, the non loss absorbent AT1 and T2 capital is subject to a 10% per annum phase-out in terms of Basel 3.

<sup>(2)</sup> 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.

<sup>(3)</sup> This value is 10% (2013: 9.5%) of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 2% (2013: 1.5%). In terms of the regulations the Individual Capital Requirement (ICR) is excluded.