

# table of historical information



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

	4th Quarter 2019 28 February 2019	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
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	20 911 742	20 266 512	19 326 895	18 054 289	17 381 888	16 963 481	16 442 494	15 512 960
CET1 %	32.8	33.4	34.3	35.1	33.9	32.5	32.3	31.1
Additional Tier 1 capital (AT1) <sup>(1)</sup>	77 691	95 104	103 587	103 587	103 587	126 677	129 484	129 485
AT1 %	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2
<b>Total Tier 1 capital (T1)</b>	<b>20 989 433</b>	<b>20 361 616</b>	<b>19 430 482</b>	<b>18 157 876</b>	<b>17 485 475</b>	<b>17 090 158</b>	<b>16 571 978</b>	<b>15 642 445</b>
Tier 1 %	32.9	33.5	34.5	35.3	34.1	32.7	32.5	31.3
Subordinated debt <sup>(1)(2)</sup>	-	91 545	89 884	273 589	283 438	438 724	563 571	852 717
Unidentified loan impairments	624 762	594 672	556 930	515 414	519 230	529 766	514 970	505 873
<b>Tier 2 capital (T2)</b>	<b>624 762</b>	<b>686 217</b>	<b>646 814</b>	<b>789 003</b>	<b>802 668</b>	<b>968 490</b>	<b>1 078 541</b>	<b>1 358 590</b>
Tier 2 %	1.0	1.2	1.1	1.5	1.6	1.8	2.1	2.8
<b>Total qualifying regulatory capital</b>	<b>21 614 195</b>	<b>21 047 833</b>	<b>20 077 296</b>	<b>18 946 879</b>	<b>18 288 143</b>	<b>18 058 648</b>	<b>17 650 519</b>	<b>17 001 035</b>
<b>Total capital adequacy ratio %</b>	<b>33.9</b>	34.7	35.6	36.8	35.7	34.5	<b>34.6</b>	<b>34.1</b>
<b>Required regulatory capital <sup>(3)</sup></b>	<b>7 327 549</b>	<b>6 754 061</b>	<b>6 265 516</b>	<b>5 718 121</b>	<b>5 699 501</b>	<b>5 619 398</b>	<b>5 477 841</b>	<b>5 366 380</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 11.500% (2018: 11.125%) of risk-weighted assets, being the Basel global minimum requirement of 8.000%, the South African country-specific buffer of 1.000% (2018: 1.250%) and the Capital Conservation Buffer of 2.500% (2018:1.875%)(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.