

Table of historical information



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

	1st Quarter 2018 31-May-2017 R'000	4th Quarter 2017 28-Feb-2017 R'000	3rd Quarter 2017 30-Nov-16 R'000	2nd Quarter 2017 31-Aug-16 R'000	1st Quarter 2017 31-May-16 R'000	4th Quarter 2016 29-Feb-16 R'000	3rd Quarter 2016 30-Nov-15 R'000	2nd Quarter 2016 31-Aug-15 R'000
Common Equity Tier 1 (CET1)	15 512 960	14 886 882	14 400 817	13 796 552	13 144 403	12 625 956	12 391 507	11 736 293
CET1 %	31.1	30.8	30.0	29.9	28.9	30.1	30.1	29.5
Additional Tier 1 capital (AT1) ⁽¹⁾	129 485	129 485	155 381	155 381	155 381	155 381	181 278	181 278
AT1 %	0.2	0.3	0.3	0.3	0.3	0.4	0.4	0.5
Total Tier 1 capital (T1)	15 642 445	15 016 367	14 556 198	13 951 933	13 299 784	12 781 337	12 572 785	11 917 571
Tier 1 %	31.3	31.1	30.3	30.2	29.2	30.5	30.5	30.0
Subordinated debt ⁽¹⁾⁽²⁾	852 717	856 834	1 254 076	1 279 716	1 456 443	1 401 155	1 675 083	1 723 270
Unidentified loan impairments	505 873	491 168	491 249	475 526	470 241	459 703	452 232	437 506
Tier 2 capital (T2)	1 358 590	1 348 002	1 745 325	1 755 242	1 926 684	1 860 858	2 127 315	2 160 776
Tier 2 %	2.8	2.8	3.7	3.8	4.2	4.4	5.2	5.4
Total qualifying regulatory capital	17 001 035	16 364 369	16 301 523	15 707 175	15 226 468	14 642 195	14 700 100	14 078 347
Total capital adequacy ratio %	34.1	33.9	34.0	34.0	33.4	34.9	35.7	35.4
Required regulatory capital ⁽³⁾	5 366 380	5 190 335	4 680 286	4 503 732	4 438 756	4 089 085	4 118 516	3 976 054

⁽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.