

table of historical information



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

| | 1st Quarter 2020 31 May 2019 R'000 | 4th Quarter 2019 28 February 2019 R'000 | 3rd Quarter 2019 30 November 2018 R'000 | 2nd Quarter 2019 31 August 2018 R'000 | 1st Quarter 2019 31 May 2018 R'000 | 4th Quarter 2018 28 February 2018 R'000 | 3rd Quarter 2018 30 November 2017 R'000 | 2nd Quarter 2018 31 August 2017 R'000 |
|---|--|---|---|---|--|---|---|---|
| Common Equity Tier 1 (CET1) | 21 585 401 | 20 911 742 | 20 266 512 | 19 326 895 | 18 054 289 | 17 381 888 | 16 963 481 | 16 442 494 |
| CET1 % | 31.5 | 32.8 | 33.4 | 34.3 | 35.1 | 33.9 | 32.5 | 32.3 |
| Additional Tier 1 capital (AT1) ⁽¹⁾ | 77 691 | 77 691 | 95 104 | 103 587 | 103 587 | 103 587 | 126 677 | 129 484 |
| AT1 % | 0.2 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| Total Tier 1 capital (T1) | 21 663 092 | 20 989 433 | 20 361 616 | 19 430 482 | 18 157 876 | 17 485 475 | 17 090 158 | 16 571 978 |
| Tier 1 % | 31.7 | 32.9 | 33.5 | 34.5 | 35.3 | 34.1 | 32.7 | 32.5 |
| Subordinated debt ⁽¹⁾⁽²⁾ | - | - | 91 545 | 89 884 | 273 589 | 283 438 | 438 724 | 563 571 |
| Unidentified loan impairments | 642 200 | 624 762 | 594 672 | 556 930 | 515 414 | 519 230 | 529 766 | 514 970 |
| Tier 2 capital (T2) | 642 200 | 624 762 | 686 217 | 646 814 | 789 003 | 802 668 | 968 490 | 1 078 541 |
| Tier 2 % | 0.9 | 1.0 | 1.2 | 1.1 | 1.5 | 1.6 | 1.8 | 2.1 |
| Total qualifying regulatory capital | 22 305 292 | 21 614 195 | 21 047 833 | 20 077 296 | 18 946 879 | 18 288 143 | 18 058 648 | 17 650 519 |
| Total capital adequacy ratio % | 32.6 | 33.9 | 34.7 | 35.6 | 36.8 | 35.7 | 34.5 | 34.6 |
| Required regulatory capital ⁽³⁾ | 7 870 871 | 7 327 549 | 6 754 061 | 6 265 516 | 5 718 121 | 5 699 501 | 5 619 398 | 5 477 841 |

⁽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 11.500% (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.