

Table of historical information



Simplicity is the ultimate sophistication

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

	2nd Quarter 2012 31-Aug-11	1st Quarter 2012 31-May-11	4th Quarter 2011 28-Feb-11	3rd Quarter 2011 30-Nov-10	2nd Quarter 2011 31-Aug-10	1st Quarter 2011 31-May-10	4th Quarter 2010 28-Feb-10	3rd Quarter 2010 30-Nov-09
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Ordinary share capital and reserves	3 403 944	3 223 601	3 090 661	1 838 627	1 698 341	1 598 636	1 509 083	1 390 955
Preference share capital	258 969	258 969	258 969	259 489	154 606	154 606	154 606	154 606
Primary (Tier 1) capital	3 662 913	3 482 570	3 349 630	2 098 116	1 852 947	1 753 242	1 663 689	1 545 561
Primary (Tier 1) capital adequacy ratio ⁽¹⁾	30.2	31.9	35.4	28.4	28.1	30.5	34.1	36.0
Subordinated debt	450 000	450 000	450 000	450 000	350 000	250 000	250 000	-
Unidentified loan impairments	137 550	123 239	108 441	83 045	73 359	62 813	54 399	47 261
Secondary (Tier 2) capital	587 550	573 239	558 441	533 045	423 359	312 813	304 399	47 261
Secondary (Tier 2) capital adequacy ratio ⁽¹⁾	4.8	5.3	5.9	7.2	6.4	5.4	6.2	1.1
Total qualifying regulatory capital	4 250 463	4 055 809	3 908 071	2 631 161	2 276 306	2 066 055	1 968 088	1 592 822
Total capital adequacy ratio ⁽¹⁾	35.1	37.2	41.3	35.6	34.6	35.9	40.3	37.1
Required regulatory capital ⁽²⁾	1 151 839	1 035 626	898 909	702 024	625 637	545 982	463 442	407 944

⁽¹⁾ The capital adequacy ratio percentages incorporate a calculation change in line with standard Basel practice. The risk-weighted asset/equivalent for operational risk, included in the divisor, is now as per the Alternative Standardised Approach calculation for retail business banking. This calculation is made once annually using audited numbers, unless dispensation is granted by the SARB to revise the calculation more frequently. The previous method calculated the risk-weighted asset/equivalent for operational risk as the inverse of the operational risk floor. There has been no change by the regulator to the capital requirement. Prior period values were restated.

⁽²⁾ This value is reported in terms of Banks' Act circular 5/2011, which prevents disclosure of the required regulatory capital amount relating to the bank-specific buffer (Basel pillar 2b add-on). The value disclosed is 9.5% of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country specific buffer of 1.5%. Prior period values were restated.