

Table of historical information



Simplicity is the ultimate sophistication

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

	3rd Quarter 2015 30-Nov-14 R'000	2nd Quarter 2015 31-Aug-14 R'000	1st Quarter 2015 31-May-14 R'000	4th Quarter 2014 28-Feb-14 R'000	3rd Quarter 2014 30-Nov-13 R'000	2nd Quarter 2014 31-Aug-13 R'000	1st Quarter 2014 31-May-13 R'000	4th Quarter 2013 28-Feb-13 R'000
Common Equity Tier 1 (CET1)	10 463 372	9 869 313	9 330 718	9 042 668	8 837 854	8 420 030	8 035 406	8 004 872
CET1 %	29,9	29,9	31,0	30,4	29,7	29,0	29,3	30,2
Additional Tier 1 capital (AT1) ⁽¹⁾	207 175	207 175	207 175	207 175	233 072	233 072	233 072	233 072
AT1 %	0,6	0,6	0,7	0,7	0,8	0,8	0,8	0,9
Total Tier 1 capital (T1)	10 670 547	10 076 488	9 537 893	9 249 843	9 070 926	8 653 102	8 268 478	8 237 944
Tier 1 %	30,5	30,5	31,7	31,1	30,5	29,8	30,1	31,1
Subordinated debt ⁽¹⁾⁽²⁾	2 045 928	2 036 896	2 007 635	2 019 600	2 433 677	2 437 690	2 429 817	2 422 315
Unidentified loan impairments	383 457	362 810	333 253	328 328	328 449	321 282	308 676	295 582
Tier 2 capital (T2)	2 429 385	2 399 706	2 340 888	2 347 928	2 762 126	2 758 972	2 738 493	2 717 897
Tier 2 %	7,0	7,3	7,8	7,9	9,3	9,5	10,0	10,2
Total qualifying regulatory capital	13 099 932	12 476 194	11 878 781	11 597 771	11 833 052	11 412 074	11 006 971	10 955 841
Total capital adequacy ratio %	37,5	37,8	39,5	39,0	39,8	39,3	40,1	41,3
Required regulatory capital ⁽³⁾	3 494 010	3 299 123	3 009 749	2 976 616	2 826 638	2 761 853	2 608 993	2 517 174

⁽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% of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 2%. In terms of the regulations the Individual Capital Requirement (ICR) is excluded.