

Table of historical information



Simplicity is the ultimate sophistication

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

	3rd Quarter 2016 30-Nov-15 R'000	2nd Quarter 2016 31-Aug-15 R'000	1st Quarter 2016 31-May-15 R'000	4th Quarter 2015 28-Feb-15 R'000	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
Common Equity Tier 1 (CET1)	12 391 507	11 736 293	11 280 204	10 628 250	10 463 372	9 869 313	9 330 718	9 042 668
CET1 %	30.1	29.5	30.1	29.4	29.9	29.9	31.0	30.4
Additional Tier 1 capital (AT1) ⁽¹⁾	181 278	181 278	181 278	181 278	207 175	207 175	207 175	207 175
AT1 %	0.4	0.5	0.5	0.5	0.6	0.6	0.7	0.7
Total Tier 1 capital (T1)	12 572 785	11 917 571	11 461 482	10 809 528	10 670 547	10 076 488	9 537 893	9 249 843
Tier 1 %	30.5	30.0	30.6	29.9	30.5	30.5	31.7	31.1
Subordinated debt ⁽¹⁾⁽²⁾	1 675 083	1 723 270	1 702 670	1 711 213	2 045 928	2 036 896	2 007 635	2 019 600
Unidentified loan impairments	452 232	437 506	415 153	398 251	383 457	362 810	333 253	328 328
Tier 2 capital (T2)	2 127 315	2 160 776	2 117 823	2 109 464	2 429 385	2 399 706	2 340 888	2 347 928
Tier 2 %	5.2	5.4	5.6	5.8	7.0	7.3	7.8	7.9
Total qualifying regulatory capital	14 700 100	14 078 347	13 579 305	12 918 992	13 099 932	12 476 194	11 878 781	11 597 771
Total capital adequacy ratio %	35.7	35.4	36.2	35.7	37.5	37.8	39.5	39.0
Required regulatory capital ⁽³⁾	4 118 516	3 976 054	3 751 252	3 619 641	3 494 010	3 299 123	3 009 749	2 976 616

⁽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% (2013: 9.5%) of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 2% (2013: 1.5%). In terms of the regulations the Individual Capital Requirement (ICR) is excluded.