

Table of historical information



Simplicity is the ultimate sophistication

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

| | 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 | 3rd Quarter 2014 30-Nov-13 R'000 | 2nd Quarter 2014 31-Aug-13 R'000 | 1st Quarter 2014 31-May-13 R'000 |
|---|--|--|--|--|--|--|--|--|
| Common Equity Tier 1 (CET1) | 10 628 250 | 10 463 372 | 9 869 313 | 9 330 718 | 9 042 668 | 8 837 854 | 8 420 030 | 8 035 406 |
| CET1 % | 29.4 | 29.9 | 29.9 | 31.0 | 30.4 | 29.7 | 29.0 | 29.3 |
| Additional Tier 1 capital (AT1) ⁽¹⁾ | 181 278 | 207 175 | 207 175 | 207 175 | 207 175 | 233 072 | 233 072 | 233 072 |
| AT1 % | 0.5 | 0.6 | 0.6 | 0.7 | 0.7 | 0.8 | 0.8 | 0.8 |
| Total Tier 1 capital (T1) | 10 809 528 | 10 670 547 | 10 076 488 | 9 537 893 | 9 249 843 | 9 070 926 | 8 653 102 | 8 268 478 |
| Tier 1 % | 29.9 | 30.5 | 30.5 | 31.7 | 31.1 | 30.5 | 29.8 | 30.1 |
| Subordinated debt ⁽¹⁾⁽²⁾ | 1 711 213 | 2 045 928 | 2 036 896 | 2 007 635 | 2 019 600 | 2 433 677 | 2 437 690 | 2 429 817 |
| Unidentified loan impairments | 398 251 | 383 457 | 362 810 | 333 253 | 328 328 | 328 449 | 321 282 | 308 676 |
| Tier 2 capital (T2) | 2 109 464 | 2 429 385 | 2 399 706 | 2 340 888 | 2 347 928 | 2 762 126 | 2 758 972 | 2 738 493 |
| Tier 2 % | 5.8 | 7.0 | 7.3 | 7.8 | 7.9 | 9.3 | 9.5 | 10.0 |
| Total qualifying regulatory capital | 12 918 992 | 13 099 932 | 12 476 194 | 11 878 781 | 11 597 771 | 11 833 052 | 11 412 074 | 11 006 971 |
| Total capital adequacy ratio % | 35.7 | 37.5 | 37.8 | 39.5 | 39.0 | 39.8 | 39.3 | 40.1 |
| Required regulatory capital ⁽³⁾ | 3 619 641 | 3 494 010 | 3 299 123 | 3 009 749 | 2 976 616 | 2 826 638 | 2 761 853 | 2 608 993 |

⁽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.