

# table of historical information

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

	3rd Quarter 2022 30 November 2021	2nd Quarter 2022 31 August 2021	1st Quarter 2022 31 May 2021	4th Quarter 2021 28 February 2021	3rd Quarter 2021 30 November 2020	2nd Quarter 2021 31 August 2020	1st Quarter 2021 31 May 2020	4th Quarter 2020 29 February 2020
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	30 557 063	29 547 542	28 132 461	27 872 626	26 507 455	24 638 904	23 660 789	24 457 242
CET1 %	36.5	36.5	36.4	35.8	30.7	29.5	28.4	29.5
Additional Tier 1 capital (AT1) <sup>(1)</sup>	25 897	25 897	25 897	25 897	51 794	51 794	51 794	51 794
AT1 %	0.0	0.0	0.0	0.1	0.0	0.1	0.1	0.1
<b>Total Tier 1 capital (T1)</b>	<b>30 582 960</b>	<b>29 573 439</b>	<b>28 158 358</b>	<b>27 898 523</b>	<b>26 559 249</b>	<b>24 690 698</b>	<b>23 712 583</b>	<b>24 509 036</b>
Tier 1 %	36.5	36.5	36.4	35.9	30.7	29.6	28.5	29.6
General allowance for credit impairment	715 172	675 502	648 295	647 835	774 832	721 072	752 664	756 767
<b>Tier 2 capital (T2)</b>	<b>715 172</b>	<b>675 502</b>	<b>648 295</b>	<b>647 835</b>	<b>774 832</b>	<b>721 072</b>	<b>752 664</b>	<b>756 767</b>
Tier 2 %	0.9	0.9	0.9	0.8	0.9	0.8	0.9	0.9
<b>Total qualifying regulatory capital</b>	<b>31 298 132</b>	<b>30 248 941</b>	<b>28 806 653</b>	<b>28 546 358</b>	<b>27 334 081</b>	<b>25 411 770</b>	<b>24 465 247</b>	<b>25 265 803</b>
<b>Total capital adequacy ratio %</b>	<b>37.4</b>	<b>37.4</b>	<b>37.3</b>	<b>36.7</b>	<b>31.6</b>	<b>30.4</b>	<b>29.4</b>	<b>30.5</b>
<b>Required regulatory capital <sup>(2)</sup></b>	<b>9 214 280</b>	<b>8 901 223</b>	<b>8 500 078</b>	<b>8 558 137</b>	<b>9 513 242</b>	<b>9 187 290</b>	<b>8 742 528</b>	<b>9 525 692</b>

<sup>(1)</sup> Starting 2013, the non loss absorbent AT1 and T2 capital is subject to a 10% per annum phase-out in terms of Basel 3.

<sup>(2)</sup> This value is currently 11% of risk-weighted assets, being the Basel global minimum requirement of 8%, the Capital Conservation Buffer of 2.5% and the Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%. In terms of the regulations relating to banks the Individual Capital Requirement ("ICR") is excluded.

The Prudential Authority issued Directive 2 on 6 April 2020 and temporarily relaxed the Pillar 2A South African country-specific buffer of 1% to provide temporary capital relief to banks during this time of financial stress following the outbreak of the Covid-19 pandemic, in a manner that ensures South Africa's continued compliance with the relevant internationally agreed capital framework. Per Directive 5 of 2021 issued on 20 May 2021, the 1% Pillar 2A requirement will be reinstated on 1 January 2022.