

# table of historical information

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

	4th Quarter 2020 29 February 2020	3rd Quarter 2020 30 November 2019	2nd Quarter 2020 31 August 2019	1st Quarter 2020 31 May 2019	4th Quarter 2019 28 February 2019	3rd Quarter 2019 30 November 2018	2nd Quarter 2019 31 August 2018	1st Quarter 2019 31 May 2018
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	24 457 242	22 571 738	22 563 756	21 585 401	20 911 742	20 266 512	19 326 895	18 054 289
CET1 %	29.5	27.4	32.6	31.5	32.8	33.4	34.3	35.1
Additional Tier 1 capital (AT1) <sup>(1)</sup>	51 794	73 351	74 370	77 691	77 691	95 104	103 587	103 587
AT1 %	0.1	0.1	0.1	0.2	0.1	0.1	0.2	0.2
<b>Total Tier 1 capital (T1)</b>	<b>24 509 036</b>	<b>22 645 089</b>	<b>22 638 126</b>	<b>21 663 092</b>	<b>20 989 433</b>	<b>20 361 616</b>	<b>19 430 482</b>	<b>18 157 876</b>
Tier 1 %	29.6	27.5	32.7	31.7	32.9	33.5	34.5	35.3
Subordinated debt <sup>(1)</sup>	-	-	-	-	-	91 545	89 884	273 589
General allowance for credit impairment	756 767	751 469	647 418	642 200	624 762	594 672	556 930	515 414
<b>Tier 2 capital (T2)</b>	<b>756 767</b>	<b>751 469</b>	<b>647 418</b>	<b>642 200</b>	<b>624 762</b>	<b>686 217</b>	<b>646 814</b>	<b>789 003</b>
Tier 2 %	0.9	0.9	0.9	0.9	1.0	1.2	1.1	1.5
<b>Total qualifying regulatory capital</b>	<b>25 265 803</b>	<b>23 396 558</b>	<b>23 285 544</b>	<b>22 305 292</b>	<b>21 614 195</b>	<b>21 047 833</b>	<b>20 077 296</b>	<b>18 946 879</b>
<b>Total capital adequacy ratio %</b>	<b>30.5</b>	<b>28.4</b>	<b>33.6</b>	<b>32.6</b>	<b>33.9</b>	<b>34.7</b>	<b>35.6</b>	<b>36.8</b>
<b>Required regulatory capital <sup>(2)</sup></b>	<b>9 525 692</b>	<b>9 476 453</b>	<b>7 970 042</b>	<b>7 870 871</b>	<b>7 327 549</b>	<b>6 754 061</b>	<b>6 265 516</b>	<b>5 718 121</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 11.500% of risk-weighted assets, being the Basel global minimum requirement of 8%, the South African country-specific buffer of 1.00% and the Capital Conservation Buffer of 2.50% (disclosable in terms of SARB November 2016 directive in order to standardise reporting across banks). In terms of the regulations the Individual Capital Requirement (ICR) is excluded.