

table of historical information



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

| | 1st Quarter 2019 31-May-2018 R'000 | 4th Quarter 2018 28-February-2018 R'000 | 3rd Quarter 2018 30-November-2017 R'000 | 2nd Quarter 2018 31-August-2017 R'000 | 1st Quarter 2018 31-May-2017 R'000 | 4th Quarter 2017 28-February-2017 R'000 | 3rd Quarter 2017 30-November-16 R'000 | 2nd Quarter 2017 31-August-16 R'000 |
|---|--|---|---|---|--|---|---|---|
| Common Equity Tier 1 (CET1) | 18 054 289 | 17 381 888 | 16 963 481 | 16 442 494 | 15 512 960 | 14 886 882 | 14 400 817 | 13 796 552 |
| CET1 % | 35.1 | 33.9 | 32.5 | 32.3 | 31.1 | 30.8 | 30.0 | 29.9 |
| Additional Tier 1 capital (AT1) ⁽¹⁾ | 103 587 | 103 587 | 126 677 | 129 484 | 129 485 | 129 485 | 155 381 | 155 381 |
| AT1 % | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 | 0.3 |
| Total Tier 1 capital (T1) | 18 157 876 | 17 485 475 | 17 090 158 | 16 571 978 | 15 642 445 | 15 016 367 | 14 556 198 | 13 951 933 |
| Tier 1 % | 35.3 | 34.1 | 32.7 | 32.5 | 31.3 | 31.1 | 30.3 | 30.2 |
| Subordinated debt ⁽¹⁾⁽²⁾ | 273 589 | 283 438 | 438 724 | 563 571 | 852 717 | 856 834 | 1 254 076 | 1 279 716 |
| Unidentified loan impairments | 515 414 | 519 230 | 529 766 | 514 970 | 505 873 | 491 168 | 491 249 | 475 526 |
| Tier 2 capital (T2) | 789 003 | 802 668 | 968 490 | 1 078 541 | 1 358 590 | 1 348 002 | 1 745 325 | 1 755 242 |
| Tier 2 % | 1.5 | 1.6 | 1.8 | 2.1 | 2.8 | 2.8 | 3.7 | 3.8 |
| Total qualifying regulatory capital | 18 946 879 | 18 288 143 | 18 058 648 | 17 650 519 | 17 001 035 | 16 364 369 | 16 301 523 | 15 707 175 |
| Total capital adequacy ratio % | 36.8 | 35.7 | 34.5 | 34.6 | 34.1 | 33.9 | 34.0 | 34.0 |
| Required regulatory capital ⁽³⁾ | 5 718 121 | 5 699 501 | 5 619 398 | 5 477 841 | 5 366 380 | 5 190 335 | 4 680 286 | 4 503 732 |

⁽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 11.125% (2017: 10.750%) of risk-weighted assets, being the Basel global minimum requirement of 8.000%, the South African country-specific buffer of 1.250% (2017: 1.500%) and the Capital Conservation Buffer of 1.875% (2017:1.250%)(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.