

# Table of historical information



Simplicity is the ultimate sophistication

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

	3rd Quarter 2012 30-Nov-11	2nd Quarter 2012 31-Aug-11	1st Quarter 2012 31-May-11	4th Quarter 2011 28-Feb-11	3rd Quarter 2011 30-Nov-10	2nd Quarter 2011 31-Aug-10	1st Quarter 2011 31-May-10	4th Quarter 28-Feb-10
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Ordinary share capital and reserves	4 439 736	3 403 946	3 223 601	3 090 661	1 838 627	1 698 341	1 598 636	1 509 083
Preference share capital	258 969	258 969	258 969	258 969	259 489	154 606	154 606	154 606
<b>Primary (Tier 1) capital</b>	<b>4 698 705</b>	<b>3 662 915</b>	3 482 570	3 349 630	2 098 116	1 852 947	1 753 242	1 663 689
Primary (Tier 1) capital adequacy ratio	33.0	30.2	31.9	35.4	28.4	28.1	30.5	34.1
Subordinated debt	744 000	450 000	450 000	450 000	450 000	350 000	250 000	250 000
Unidentified loan impairments	163 016	137 550	123 239	108 441	83 045	73 359	62 813	54 399
<b>Secondary (Tier 2) capital</b>	<b>907 016</b>	<b>587 550</b>	573 239	558 441	533 045	423 359	312 813	304 399
Secondary (Tier 2) capital adequacy ratio	6.4	4.9	5.3	5.9	7.2	6.4	5.4	6.2
<b>Total qualifying regulatory capital</b>	<b>5 605 721</b>	<b>4 250 465</b>	4 055 809	3 908 071	2 631 161	2 276 306	2 066 055	1 968 088
<b>Total capital adequacy ratio</b>	<b>39.4</b>	<b>35.1</b>	37.2	41.3	35.6	34.6	35.9	40.3
<b>Required regulatory capital <sup>(1)</sup></b>	<b>1 352 576</b>	<b>1 151 839</b>	1 035 626	898 909	702 024	625 637	545 982	463 442

<sup>(1)</sup> This value is reported in terms of Banks' Act circular 5/2011, which requires the value disclosed be 9.5% of risk weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 1.5%.