

table of historical information

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

	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	3rd Quarter 2020 30 November 2019
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	29 547 542	28 132 461	27 872 626	26 507 455	24 638 904	23 660 789	24 457 242	22 571 738
CET1 %	36.5	36.4	35.8	30.7	29.5	28.4	29.5	27.4
Additional Tier 1 capital (AT1) ⁽¹⁾	25 897	25 897	25 897	51 794	51 794	51 794	51 794	73 351
AT1 %	0.0	0.0	0.1	0.0	0.1	0.1	0.1	0.1
Total Tier 1 capital (T1)	29 573 439	28 158 358	27 898 523	26 559 249	24 690 698	23 712 583	24 509 036	22 645 089
Tier 1 %	36.5	36.4	35.9	30.7	29.6	28.5	29.6	27.5
General allowance for credit impairment	675 502	648 295	647 835	774 832	721 072	752 664	756 767	751 469
Tier 2 capital (T2)	675 502	648 295	647 835	774 832	721 072	752 664	756 767	751 469
Tier 2 %	0.9	0.9	0.8	0.9	0.8	0.9	0.9	0.9
Total qualifying regulatory capital	30 248 941	28 806 653	28 546 358	27 334 081	25 411 770	24 465 247	25 265 803	23 396 558
Total capital adequacy ratio %	37.4	37.3	36.7	31.6	30.4	29.4	30.5	28.4
Required regulatory capital ⁽²⁾	8 901 223	8 500 078	8 558 137	9 513 242	9 187 290	8 742 528	9 525 692	9 476 453

⁽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⁾ 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%, disclosable in terms of Directive 4 issued by the Prudential Authority on 27 August 2020. Directive 4 has replaced Directive 6 of 2016 and requires banks to publicly disclose their D-SIB capital add-on as part of their composition of regulatory capital disclosure. 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. It is currently anticipated that the 1% Pillar 2A requirement will be reinstated on 1 January 2022.