

Table of historical information



Simplicity is the ultimate sophistication

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

	2nd Quarter 2014 31-August-13 R'000	1st Quarter 2014 31-May-13 R'000	4th Quarter 2013 28-Feb-13 R'000	3rd Quarter 2013 30-Nov-12 R'000	2nd Quarter 2013 31-Aug-12 R'000	1st Quarter 2013 31-May-12 R'000	4th Quarter 2012 29-Feb-12 R'000	3rd Quarter 2012 30-Nov-11 R'000
Common Equity Tier 1 (CET1)	8 420 030	8 035 406	8 004 872	7 707 990	5 178 817	4 802 946	4 555 886	4 439 736
CET1 %	29.0	29.3	30.2	31.7	24.3	28.4	29.3	31.2
Additional Tier 1 capital (AT1) ⁽¹⁾	233 072	233 072	233 072	258 969	258 969	258 969	258 969	258 969
AT1 %	0.8	0.8	0.9	1.1	1.2	1.5	1.7	1.8
Total Tier 1 capital (T1)	8 653 102	8 268 478	8 237 944	7 966 959	5 437 786	5 061 915	4 815 855	4 698 705
Tier 1 %	29.8	30.1	31.1	32.8	25.5	29.9	31.0	33.0
Subordinated debt ⁽¹⁾⁽²⁾	2 437 690	2 429 817	2 422 315	2 319 000	2 319 000	1 069 000	1 069 000	744 000
Unidentified loan impairments	321 282	308 676	295 582	277 636	240 860	192 127	175 987	163 016
Tier 2 capital (T2)	2 758 972	2 738 493	2 717 897	2 596 636	2 559 860	1 261 127	1 244 987	907 016
Tier 2 %	9.5	10.0	10.2	10.7	12.0	7.5	8.0	6.4
Total qualifying regulatory capital	11 412 074	11 006 971	10 955 841	10 563 595	7 997 646	6 323 042	6 059 842	5 605 721
Total capital adequacy ratio %	39.3	40.1	41.3	43.5	37.5	37.4	39.0	39.4
Required regulatory capital ⁽³⁾	2 761 853	2 608 993	2 517 174	2 306 998	2 023 912	1 606 664	1 476 807	1 352 576

⁽¹⁾ The non-loss absorbent AT1 and T2 capital has been adjusted for a 10% phase-out in terms of Basel III.

⁽²⁾ An adjustment is made for the deemed surplus T2 capital of subsidiaries issued to outside third parties, which is excluded from group qualifying regulatory capital in terms of the accelerated adaption of Basel III rules.

⁽³⁾ This value is 9.5% of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 1.5%. In terms of the regulations the Individual Capital Requirement (ICR) is excluded.