

## Table of historical information



Simplicity is the ultimate sophistication

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

	4th Quarter 2014 28-Feb-14 R'000	3rd Quarter 2014 30-Nov-13 R'000	2nd Quarter 2014 31-Aug-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
Common Equity Tier 1 (CET1)	9 042 668	8 837 854	8 420 030	8 035 406	8 004 872	7 707 990	5 178 817	4 802 946
CET1 %	30.4	29.7	29.0	29.3	30.2	31.7	24.3	28.4
Additional Tier 1 capital (AT1) <sup>(1)</sup>	207 175	233 072	233 072	233 072	233 072	258 969	258 969	258 969
AT1 %	0.7	0.8	0.8	0.8	0.9	1.1	1.2	1.5
<b>Total Tier 1 capital (T1)</b>	<b>9 249 843</b>	<b>9 070 926</b>	<b>8 653 102</b>	<b>8 268 478</b>	<b>8 237 944</b>	<b>7 966 959</b>	<b>5 437 786</b>	<b>5 061 915</b>
Tier 1 %	31.1	30.5	29.8	30.1	31.1	32.8	25.5	29.9
Subordinated debt <sup>(1)(2)</sup>	2 019 600	2 433 677	2 437 690	2 429 817	2 422 315	2 319 000	2 319 000	1 069 000
Unidentified loan impairments	328 328	328 449	321 282	308 676	295 582	277 636	240 860	192 127
<b>Tier 2 capital (T2)</b>	<b>2 347 928</b>	<b>2 762 126</b>	<b>2 758 972</b>	<b>2 738 493</b>	<b>2 717 897</b>	<b>2 596 636</b>	<b>2 559 860</b>	<b>1 261 127</b>
Tier 2 %	7.9	9.3	9.5	10.0	10.2	10.7	12.0	7.5
<b>Total qualifying regulatory capital</b>	<b>11 597 771</b>	<b>11 833 052</b>	<b>11 412 074</b>	<b>11 006 971</b>	<b>10 955 841</b>	<b>10 563 595</b>	<b>7 997 646</b>	<b>6 323 042</b>
<b>Total capital adequacy ratio %</b>	<b>39.0</b>	<b>39.8</b>	<b>39.3</b>	<b>40.1</b>	<b>41.3</b>	<b>43.5</b>	<b>37.5</b>	<b>37.4</b>
<b>Required regulatory capital <sup>(3)</sup></b>	<b>2 976 616</b>	<b>2 826 638</b>	<b>2 761 853</b>	<b>2 608 993</b>	<b>2 517 174</b>	<b>2 306 998</b>	<b>2 023 912</b>	<b>1 606 664</b>

<sup>(1)</sup> Starting 2013, the non loss absorbant AT1 and T2 capital is subject to a 10% per annum phase-out in terms of Basel 3.

<sup>(2)</sup> 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.

<sup>(3)</sup> This value is 10% (2013: 9.5%) of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country-specific buffer of 2% (2013: 1.5%). In terms of the regulations the Individual Capital Requirement (ICR) is excluded.