

table of historical information

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

	4th Quarter 2022 28 February 2022	3rd Quarter 2022 30 November 2021	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
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	31 189 746	30 557 063	29 547 542	28 132 461	27 872 626	26 507 455	24 638 904	23 660 789
CET1 %	35.4	36.5	36.5	36.4	35.8	30.7	29.5	28.4
Additional Tier 1 capital (AT1) ⁽¹⁾	-	25 897	25 897	25 897	25 897	51 794	51 794	51 794
AT1 %	-	0.0	0.0	0.0	0.1	0.0	0.1	0.1
Total Tier 1 capital (T1)	31 189 746	30 582 960	29 573 439	28 158 358	27 898 523	26 559 249	24 690 698	23 712 583
Tier 1 %	35.4	36.5	36.5	36.4	35.9	30.7	29.6	28.5
General allowance for credit impairment	749 377	715 172	675 502	648 295	647 835	774 832	721 072	752 664
Tier 2 capital (T2)	749 377	715 172	675 502	648 295	647 835	774 832	721 072	752 664
Tier 2 %	0.9	0.9	0.9	0.9	0.8	0.9	0.8	0.9
Total qualifying regulatory capital	31 939 123	31 298 132	30 248 941	28 806 653	28 546 358	27 334 081	25 411 770	24 465 247
Total capital adequacy ratio %	36.3	37.4	37.4	37.3	36.7	31.6	30.4	29.4
Required regulatory capital ⁽²⁾	10 566 490	9 214 280	8 901 223	8 500 078	8 558 137	9 513 242	9 187 290	8 742 528

⁽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 12% of risk-weighted assets, being the Basel global minimum requirement of 8%, the South African country-specific Pillar 2A buffer of 1%, the Capital Conservation Buffer of 2.5% and the Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%. In terms of the regulations relating to banks the Idiosyncratic Capital Requirement ("ICR") Pillar 2B requirement 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. Per Directive 5 of 2021 issued on 20 May 2021, the 1% Pillar 2A requirement was reinstated on 1 January 2022.