

Consumer Credit Market Report

Executive Summary

This report and its appendix represent the analysis of quarterly data of the South African consumer credit market in terms of the National Credit Act which came into effect in June 2006.

The total value of new credit granted increased from R157.37 billion to R168.11 billion for the quarter ended September 2022, an increase of 6.83% when compared to the previous quarter and an increase of 5.65% year-on-year. The number of applications for credit increased from 13.12 million to 14.98 million in September 2022, representing an increase of 14.21% for the quarter. The rejection rate for applications was 69.48%.

The Banks' share of total credit granted was R138.64 billion (82.47%), Retailers R6.97 billion (4.15%), Non-Bank financiers R10.24 billion (6.09%) and "Other credit providers" R12.26 billion (7.29%). Other credit providers consists primarily of pension backed lenders, developmental lenders, micro-loan lenders, agricultural lenders, insurers, non-bank mortgage lenders and securitised debt.

The total outstanding gross debtors book of consumer credit for the quarter ended September 2022 was R2.22 trillion, representing a quarter-on-quarter increase of 1.66%. The number of accounts increased by 1.83% for the quarter ended September 2022. Mortgages accounted for R1.17 trillion (52.49%); "Secured credit agreements" for R485.16 billion (21.84%); Credit facilities for R292.87 billion (13.18%); Unsecured credit for R218.23 billion (9.82%); Developmental credit for R57.33 billion (2.58%) and Short-term credit for R1.96 billion (0.09%) of the total gross debtors book.

The following were some of the most significant trends observed for the quarter ended September 2022:

- The value of mortgages granted increased by 9.53% quarter-on-quarter from R57.50 billion to R62.98 billion;
- Secured credit granted increased from R45.14 billion for June 2022 to R47.64 billion for September 2022 (a quarter-on-quarter increase of 5.53%);



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- Unsecured credit agreements increased from R26.98 billion to R28.17 billion for September 2022 (a quarter-on-quarter increase of 4.41%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts increased from R24.27 billion to R25.78 billion for September 2022 (a quarter-on-quarter increase of 6.24%);
- Short-term credit showed a quarter-on-quarter increase of 1.92% from R2.19 billion to R2.23 billion;
- Developmental credit showed a quarter-on-quarter increase of 1.76% from R1.28 billion to R1.31 billion.

Introduction

The Consumer Credit Market Report is issued by the National Credit Regulator. It is based upon returns which credit providers are required to submit in terms of the National Credit Act (NCA). The statistics presented in this report cover the quarters up to 30 September 2022 (2022-Q3).

The reporting requirements of the NCA differentiate between small credit providers, defined as credit providers for whom annual disbursements are less than R15 million, and larger credit providers, defined as credit providers for whom annual disbursement is more than R15 million. Credit providers with annual disbursements of more than R15 million are required to submit quarterly returns. Credit providers with annual disbursements of less than R15 million are only required to submit annual returns. The statistics included in the report follow the scope and definitions in the NCA. The report thus reflects all consumer credit, as well as agreements with juristic persons with a turnover or net assets of less than R1 million. It excludes all other juristic persons. The reporting quarters (Q) in the CCMR are as explained in the table below:

Quarters	Reporting period
Quarter 1 (Q1)	1 January – 31 March
Quarter 2 (Q2)	1 April – 30 June
Quarter 3 (Q3)	1 July – 30 September
Quarter 4 (Q4)	1 October – 31 December

“Secured credit” in this report refers to transactions which were classified as “Other credit agreements” in the previous Consumer Credit Market Reports. This credit type includes transactions that do not fall within any of the other categories in the NCA. It includes a range of secured credit agreements, such as pension-backed loans, Insurance-backed loans, retail furniture accounts and motor vehicle accounts and consists of all credit that is secured, other than mortgages and credit facilities. Detailed tables on the data shown in this report can be found in the Appendix.

Abbreviations - “year-on-year (y-o-y)” as used in this report refers to a comparison of the quarter ended September 2021 to the quarter ended September 2022 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended June 2022 to the quarter ended September 2022. The totals reported in the “Credit granted” sections do not add up to the totals reported in the “Level of income” sections due to loans granted to juristic persons where the level of income is not reported by credit providers. This applies to all the credit types reflected in this report.

1. Market overview

The value of the outstanding gross debtors book as depicted in Figure 1.1 increased by R36.34 billion (1.66%) for the quarter ended September 2022. The value of credit granted to consumers increased by R10.75 billion (6.83%) from R157.37 billion to R168.11 billion for the quarter ended September 2022.

Figure 1.1 Total credit granted and gross debtors book September 2022

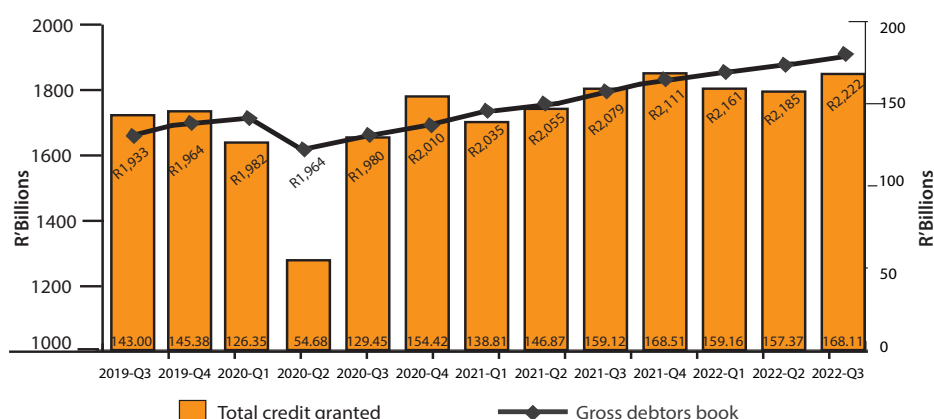


Table 1.1: Credit granted

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	% Change (Q3/Q2)	% Change (Y/Y)
Credit transactions	137,849,264	144,744,587	134,447,039	133,095,249	142,327,628	6.94%	3.25%
Credit facilities	21,273,387	23,765,101	24,712,560	24,270,767	25,784,062	6.24%	21.20%
Total	159,122,651	168,509,689	159,159,599	157,366,015	168,111,690	6.83%	5.65%

1.1 Credit granted

The value of consumer credit granted for the quarter ended September 2022 showed an increase of R10.75 billion (6.83%) when compared to the quarter ended June 2022 as depicted in Table 1.1. On a y-o-y basis the value of credit granted increased by R8.99 billion (5.65%).

Table 1.2: Credit granted – number of agreements

Agreements	2021-Q3 000	2021-Q4 000	2022-Q1 000	2022-Q2 000	2022-Q3 000	% Change (Q3/Q2)	% Change (Y/Y)
Number of credit transactions	1,608	1,791	1,670	1,748	1,779	1.78%	10.64%
Number of credit facilities	1,846	2,385	2,158	2,260	2,323	2.81%	25.89%
Total	3,453	4,176	3,828	4,008	4,102	2.36%	18.79%

The total number of credit agreements entered into was 4.10 million for the quarter ended September 2022. This was an increase of 2.36% when compared to the previous quarter as indicated in Table 1.2. On a y-o-y basis the total number of credit agreements entered into increased by 18.79%.

Table 1.3: Credit granted – per industry

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Banks	133,174,884	139,235,033	129,207,138	130,157,492	138,635,543	82.47%	6.51%	4.10%
Non-bank vehicle financiers	10,356,729	11,612,498	11,674,707	9,988,647	10,241,250	6.09%	2.53%	-1.12%
Retailers	5,540,101	6,308,441	6,340,895	6,458,512	6,971,797	4.15%	7.95%	25.84%
Other credit providers	10,050,937	11,353,717	11,936,858	10,761,364	12,263,100	7.29%	13.95%	22.01%
Total	159,122,651	168,509,689	159,159,599	157,366,015	168,111,690	100.00%	6.83%	5.65%

Banks accounted for 82.47% of the total value of credit granted for the quarter ended September 2022 as indicated in Table 1.3. The balance was shared by non-bank vehicle financiers (6.09%), retailers (4.15%) and other credit providers (7.29%).

Table 1.4: Number of applications received and rejected

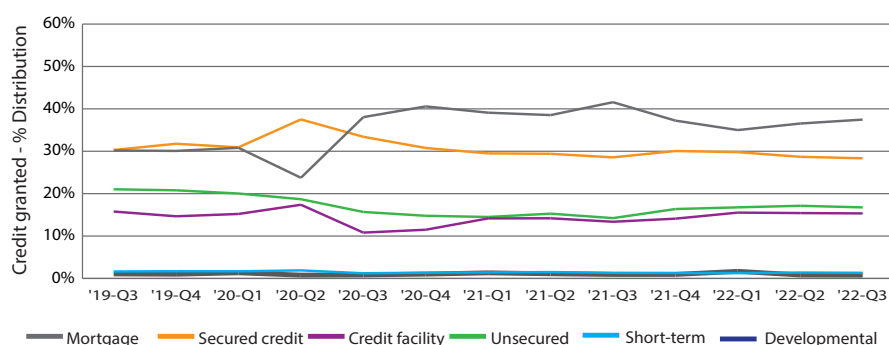
Agreements	2021-Q3 000	2021-Q4 000	2022-Q1 000	2022-Q2 000	2022-Q3 000	% Change (Q3/Q2)	% Change (Y/Y)
Number of applications received	11,757	12,359	13,103	13,119	14,984	14.21%	27.44%
Number of applications rejected	7,835	8,161	8,700	8,751	10,410	18.96%	32.87%
% of applications rejected	66.64%	66.04%	66.40%	66.70%	69.48%		

The rejection rate increased from 66.70% for the quarter ended June 2022 to 69.48% for the quarter ended September 2022. The number of applications received increased by 14.21% and number of applications rejected increased by 18.96% for the quarter ended September 2022.

Table 1.5: Credit granted – credit type

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	66,153,370	62,736,197	55,705,855	57,501,161	62,983,755	37.47%	9.53%	-4.79%
Secured credit	45,442,043	50,646,758	47,407,415	45,140,710	47,636,256	28.34%	5.53%	4.83%
Credit facilities	21,273,387	23,765,101	24,712,560	24,270,767	25,784,062	15.34%	6.24%	21.20%
Unsecured credit	22,635,714	27,585,649	26,687,775	26,980,192	28,169,815	16.76%	4.41%	24.45%
Short-term credit	2,115,350	2,171,478	1,992,181	2,188,857	2,230,822	1.33%	1.92%	5.46%
Developmental credit	1,502,787	1,604,506	2,653,813	1,284,329	1,306,980	0.78%	1.76%	-13.03%
Total	159,122,651	168,509,689	159,159,599	157,366,015	168,111,690	100.00%	6.83%	5.65%

Figure 1.2: Credit granted – percentage distribution



The Unsecured credit share of total credit granted increased from R26.98 billion for the quarter ended June 2022 to R28.17 billion for the quarter ended September 2022 as indicated in Table 1.5 and Figure 1.2. Mortgages' share of total credit granted increased from R57.50 billion for the quarter ended June 2022 to R62.98 billion for the quarter ended September 2022.

Table 1.6: Gross debtors book – credit type

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	1,085,496,042	1,105,563,016	1,125,045,076	1,143,045,914	1,165,976,857	52.49%	2.01%	7.41%
Secured credit	462,764,115	468,664,509	478,795,068	479,873,181	485,163,785	21.84%	1.10%	4.84%
Credit facilities	265,258,078	268,741,760	282,974,932	286,647,255	292,866,752	13.18%	2.17%	10.41%
Unsecured credit	206,772,215	209,906,557	214,013,059	216,309,347	218,227,222	9.82%	0.89%	5.54%
Short-term credit	1,841,606	1,934,526	1,841,124	1,859,410	1,962,918	0.09%	5.57%	6.59%
Developmental Credit	56,413,602	56,678,462	58,066,007	57,449,472	57,329,307	2.58%	-0.21%	1.62%
Total	2,078,545,657	2,111,488,831	2,160,735,265	2,185,184,580	2,221,526,842	100.00%	1.66%	6.88%

There was a q-o-q increase of R36.34 billion (1.66%) in the value of gross debtors book for the period ended September 2022 as indicated in Table 1.6. The corresponding y-o-y growth was R142.98 billion (6.88%). The Mortgage credit book increased by R22.93 billion (2.01%) q-o-q and by R80.48 billion (7.41%) on a y-o-y basis. The Secured book increased by R5.29 billion (1.10%) q-o-q and by R22.40 billion (4.84%) on a y-o-y basis.

Table 1.7: Gross debtors book – industry type

Industry	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Banks	1,742,164,046	1,769,793,540	1,817,674,262	1,842,120,966	1,877,503,038	84.51%	1.92%	7.77%
Retailers	37,901,225	40,252,540	39,781,293	41,505,052	42,858,535	1.93%	3.26%	13.08%
Non-bank vehicle financiers	115,727,739	114,821,070	115,750,026	114,017,583	113,643,654	5.12%	-0.33%	-1.80%
Other credit providers	182,752,646	186,621,681	187,529,684	187,540,979	187,521,615	8.44%	-0.01%	2.61%
Total	2,078,545,657	2,111,488,831	2,160,735,265	2,185,184,580	2,221,526,842	100.00%	1.66%	6.88%

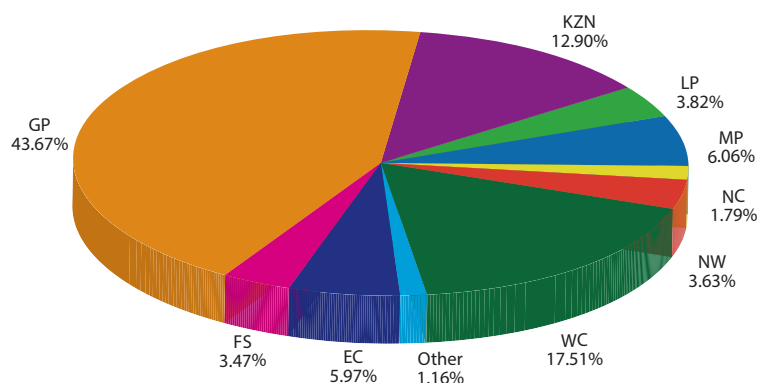
There was a q-o-q (1.66%) and y-o-y (6.88%) increase in the gross debtors book per industry type as indicated in Table 1.7.

Table 1.8: Gross debtors book – number of accounts

Agreements	2021-Q3 000	2021-Q4 000	2022-Q1 000	2022-Q2 000	2022-Q3 000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	1,686	1,664	1,664	1,663	1,667	4.63%	0.19%	-1.15%
Secured credit	3,255	3,275	3,265	3,236	3,403	9.46%	5.15%	4.56%
Credit facilities	24,054	24,003	25,289	24,163	24,571	68.30%	1.69%	2.15%
Unsecured credit	4,491	4,454	4,478	4,487	4,528	12.59%	0.90%	0.82%
Short-term credit	637	637	620	623	649	1.80%	4.17%	2.01%
Developmental credit	1,144	1,141	1,158	1,154	1,156	3.21%	0.11%	1.01%
Total	35,266	35,174	36,474	35,327	35,973	100.00%	1.83%	2.00%

The number of accounts that make up the debtors book increased by 1.83% from 35.33 million to 35.97 million for the quarter ended September 2022. The total number of accounts increased by 2.00% on a y-o-y basis. Credit facilities had the biggest share of 68.30% of the total number of accounts for the quarter ended September 2022 as indicated in Table 1.8.

Figure 1.3: Provincial distribution of credit granted: 2022-Q3



A significant portion of credit granted went to consumers in the Gauteng province at R73.42 billion (43.67%). The Western Cape and KwaZulu-Natal accounted for R29.44 billion (17.51%) and R21.69 billion (12.90%) respectively. The remaining provinces constituted R43.56 billion (25.91%) as illustrated in Figure 1.3.

2. Mortgage agreements

2.1 Mortgages granted

Table 2.1: Mortgages granted – size of agreements

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R50K	6,691	6,280	6,347	6,049	6,865	0.01%	13.50%	2.61%
R51K-R100K	58,967	54,375	44,985	43,425	49,849	0.08%	14.79%	-15.46%
R101K-R150K	111,938	93,857	94,675	83,382	106,019	0.17%	27.15%	-5.29%
R151K-R350K	1,037,488	948,295	867,668	890,271	978,342	1.55%	9.89%	-5.70%
R351K-R700K	6,614,405	6,065,741	5,465,746	5,953,473	5,687,958	9.03%	-4.46%	-14.01%
≥R700K	58,323,881	55,567,647	49,226,434	50,524,561	56,154,721	89.16%	11.14%	-3.72%
Total	66,153,370	62,736,197	55,705,855	57,501,161	62,983,755	100.00%	9.53%	-4.79%

The rand value of mortgage agreements granted increased by 9.53% for the quarter ended September 2022 as indicated in Table 2.1. The majority (89.16%) of mortgage agreements granted during the September 2022 quarter were in excess of R700K. Total mortgages granted on a y-o-y basis decreased by 4.79%.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R50K	256	238	229	219	250	0.51%	14.16%	-2.34%
R51K-R100K	684	640	531	515	576	1.17%	11.84%	-15.79%
R101K-R150K	844	699	703	628	791	1.61%	25.96%	-6.28%
R151K-R350K	3,956	3,607	3,321	3,389	3,723	7.59%	9.86%	-5.89%
R351K-R700K	11,962	10,973	9,879	10,756	10,274	20.95%	-4.48%	-14.11%
≥ R700K	35,331	33,824	28,788	30,245	33,438	68.17%	10.56%	-5.36%
Total	53,033	49,981	43,451	45,752	49,052	100.00%	7.21%	-7.51%

The number of mortgage agreements entered into increased by 7.21% for the quarter ended September 2022 as indicated in Table 2.2. The majority (68.17%) of mortgages were granted in favour of larger sized credit agreements (≥R700k). On a y-o-y basis mortgage agreements decreased by 7.51%.

Table 2.3: Mortgages granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K	187	158	192	313	229
% share of credit granted	0.35%	0.32%	0.44%	0.68%	0.47%
R10.1K-R15K	709	568	619	2,864	576
% share of credit granted	1.34%	1.14%	1.42%	6.26%	1.17%
>R15K	52,137	49,254	42,639	42,575	48,247
% share of credit granted	98.31%	98.55%	98.13%	93.06%	98.36%
Total number of mortgages	53,033	49,980	43,450	45,752	49,052

Table 2.4: Mortgages granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K (R000)	67,512	64,433	71,432	116,738	106,514
% share of credit granted	0.10%	0.10%	0.13%	0.20%	0.17%
R10.1K-R15K (R000)	310,002	251,626	271,793	2,428,604	246,802
% share of credit granted	0.47%	0.40%	0.49%	4.22%	0.39%
>R15K (R000)	65,775,856	62,419,940	55,360,931	54,955,820	62,630,439
% share of credit granted	99.43%	99.50%	99.38%	95.57%	99.44%
Total value of mortgages(R000)	66,153,370	62,735,999	55,704,155	57,501,161	62,983,755

2.2 Mortgages granted by level of income¹

Table 2.3 and 2.4 showed that the majority of mortgages granted for the quarter ended September 2022 remained in favour of individuals with a gross monthly income of “Greater than R15k” for both rand values and number of accounts.

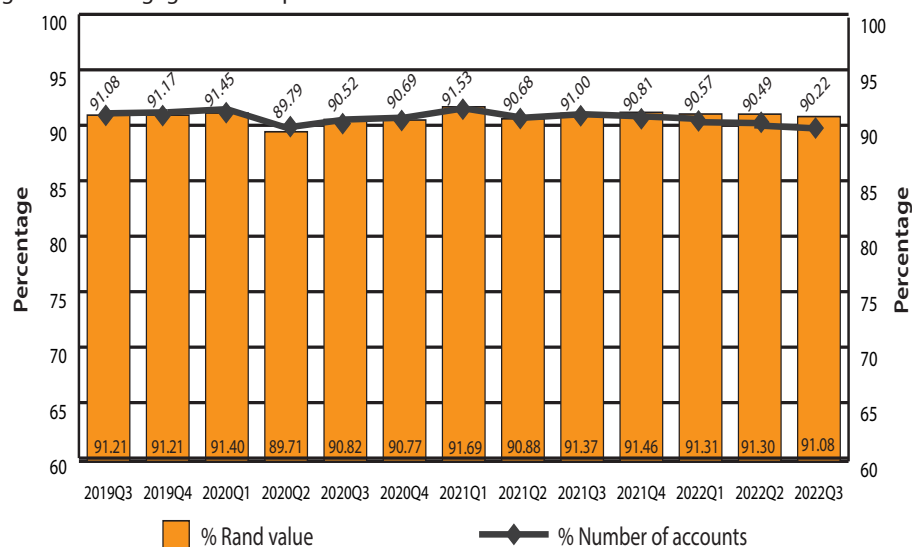
Table 2.5: Gross debtors book – mortgages

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	1,085,496,042	1,105,563,016	1,125,045,076	1,143,045,914	1,165,976,857	2.01%	7.41%
Number of accounts	1,685,838	1,664,333	1,663,885	1,663,419	1,666,527	0.19%	-1.15%

2.3 Gross debtors book – mortgages

The rand value of the gross debtors book for mortgages showed an increase of R22.93 billion (2.01%) on a q-o-q and of R80.48 billion (7.41%) on a y-o-y basis. The number of accounts increased by 0.19% q-o-q and decreased by 1.15% on a y-o-y basis as indicated in Table 2.5.

Figure 2.1: Mortgages book reported as “current”



1. The totals reported in the “Credit granted” sections do not add up to the totals reported in the “Level of income” sections due to loans granted to juristic persons where level of income is not reported by credit providers. This applies to all the credit types.

2.4 Age analysis of gross debtors book - mortgages

The percentage (rand value) of the gross debtors book for mortgages reported as "current" decreased from 91.30% for June 2022 to 91.08% for September 2022. The percentage (number) of accounts reported as "current" decreased from 90.49% to 90.22% for the same period as illustrated in Figure 2.1

3. Secured credit

3.1 Secured credit granted

In terms of the Regulations, the category "Other credit agreements" refers to secured credit agreements but excludes mortgages and credit facilities.

Table 3.1: Secured credit granted – type of security (rand value)

Type of security	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)
Vehicle	40,890,652	45,190,309	43,565,787	41,552,906	43,261,918	90.82%	4.11%
Retirement benefits	681,004	715,520	680,674	638,303	816,185	1.71%	27.87%
Insurance policy	49,346	46,504	52,821	42,938	41,425	0.09%	-3.53%
Furniture & other durables	1,204,120	1,810,009	1,202,985	1,402,099	1,449,963	3.04%	3.41%
Other security	2,616,920	2,884,416	1,905,148	1,504,464	2,066,565	4.34%	37.36%
Total	45,442,043	50,646,758	47,407,415	45,140,710	47,636,056	100.00%	5.53%

As indicated in Table 3.1 the value of secured credit granted increased by R2.50 billion (5.53%) on a q-o-q basis. Vehicles as a form of security continued to dominate secured credit at R43.26 billion (90.82%).

Table 3.2: Secured credit granted – type of security (number)

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)
Vehicle	123,534	134,429	127,684	119,904	122,970	51.66%	2.56%
Retirement benefits	3,367	3,386	3,083	3,005	3,739	1.57%	24.43%
Insurance policy	3,921	3,009	3,932	3,344	3,209	1.35%	-4.04%
Furniture & other durables	94,256	134,724	90,408	105,072	105,199	44.20%	0.12%
Other security	3,007	3,160	3,048	2,414	2,907	1.22%	20.42%
Total	228,085	278,708	228,155	233,739	238,024	100.00%	1.83%

Table 3.2. indicated an increase in the number of secured credit agreements by 1.83% for the quarter ended September 2022. Vehicles as a form of security had the biggest share in numbers.

3.2 Secured credit granted by level of income

Table 3.3: Secured credit granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K	71,098	100,023	66,736	76,368	75,489
% share of credit granted	31.36%	36.06%	29.43%	32.86%	31.90%
R10.1K-R15K	20,420	25,269	19,201	19,741	19,373
% share of credit granted	9.01%	9.11%	8.47%	8.49%	8.19%
>R15K	135,218	152,076	140,823	136,302	141,777
% share of credit granted	59.64%	54.83%	62.10%	58.65%	59.91%
Total number of secured credit agreements	226,736	277,368	226,760	232,411	236,639

There was a decrease in the percentage share of the numbers of secured credit agreements for individuals with a gross monthly income of “Up to R10K” from 32.86% to 31.90% for the quarter ended September 2022 as indicated in Table 3.3. The percentage share of the number of secured credit agreements entered into with individuals with a gross monthly income of “Greater than R15K” increased from 58.65% to 59.91% for the quarter ended September 2022.

Table 3.4: Secured credit granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K (R000)	1,420,066	1,827,943	1,302,555	1,398,817	1,366,533
% share of credit granted	3.21%	3.67%	2.79%	3.16%	2.92%
R10.1K-R15K (R000)	2,209,364	2,410,285	1,987,699	1,894,474	1,766,732
% share of credit granted	5.00%	4.84%	4.26%	4.28%	3.77%
>R15K (R000)	40,562,821	45,531,876	43,371,212	40,925,929	43,737,076
% share of credit granted	91.79%	91.48%	92.95%	92.55%	93.32%
Total value of secured credit (R000)	44,192,250	49,770,105	46,661,465	44,219,221	46,870,341

Individuals with a gross monthly income of “Greater than R15K” had the biggest rand value share for secured credit granted for quarter ended September 2022 as indicated in Table 3.4.

3.3 Gross debtors book – secured credit.

Table 3.5: Gross debtors book – secured credit

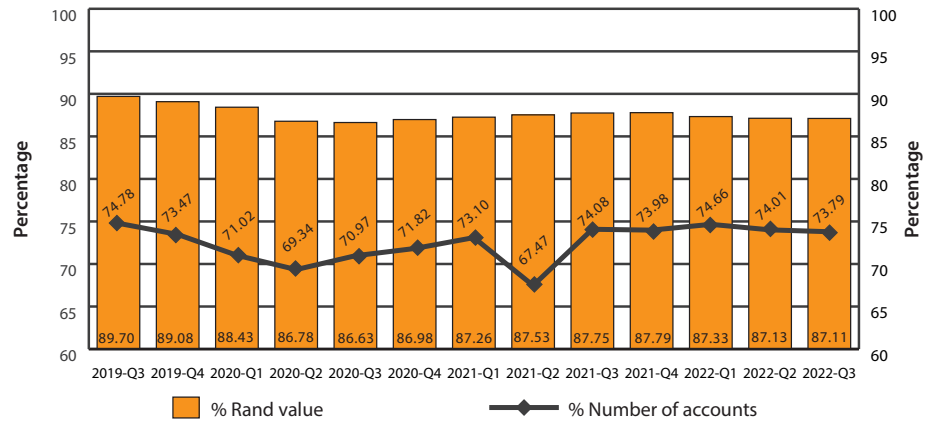
Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	462,764,115	468,664,509	478,795,068	479,873,181	485,163,785	1.10%	4.84%
Number of accounts	3,254,797	3,275,182	3,265,101	3,236,381	3,403,215	5.15%	4.56%

The rand value of the gross debtors book for secured credit showed an increase of R5.29 billion (1.10%) for the quarter ended September 2022 and of R22.40 billion (4.84%) on a y-o-y basis. The

number of accounts increased by 5.15% q-o-q and by 4.56% on a y-o-y basis as indicated in Table 3.5.

3.4 Age analysis of gross debtors book – secured credit

Figure 3.1: Secured credit book reported as “current”



The percentage (rand value) of the gross debtors book for secured credit reported as “current” decreased from 87.13% for the quarter ended June 2022 to 87.11% for the quarter ended September 2022. The percentage (number) of accounts reported as “current” decreased from 74.01% to 73.79% for the same period as illustrated in Figure 3.1.

4. Credit facilities

4.1 Credit facilities granted

Table 4.1: Credit facilities granted – rand value

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Credit and/or Garage cards	7,224,567	8,032,411	8,129,943	8,667,560	9,976,047	38.69%	15.10%	38.09%
Bank overdraft	3,482,250	3,700,804	2,873,224	2,444,397	2,018,614	7.83%	-17.42%	-42.03%
Services	184,487	256,644	286,076	225,690	155,914	0.60%	-30.92%	-15.49%
Store cards	4,475,210	4,722,609	6,154,096	5,342,480	5,901,151	22.89%	10.46%	31.86%
Other facilities	5,906,872	7,052,633	7,269,220	7,590,640	7,732,337	29.99%	1.87%	30.90%
Total	21,273,387	23,765,101	24,712,560	24,270,767	25,784,062	100.00%	6.24%	21.20%

Table 4.2: Credit facilities granted – number of agreements

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Credit and/or Garage cards	380,376	427,516	371,513	469,378	456,883	19.66%	-2.66%	20.11%
Bank overdraft	83,808	85,540	95,056	92,031	76,887	3.31%	-16.46%	-8.26%
Services	5,898	8,118	8,032	11,485	7,202	0.31%	-37.29%	22.11%
Store cards	1,249,176	1,718,064	1,538,649	1,527,380	1,622,073	69.82%	6.20%	29.85%
Other facilities	126,300	145,990	144,703	159,601	160,298	6.90%	0.44%	26.92%
Total	1,845,558	2,385,228	2,157,953	2,259,875	2,323,343	100.00%	2.81%	25.89%

Credit and garage cards received R9.98 billion of the total rand value of credit facilities granted (R25.78

billion), followed by Other facilities at R7.73 billion for the quarter ended September 2022 as indicated in Table 4.1. On a y-o-y basis the total rand value of credit facilities increased by R4.51 billion (21.20%). Table 4.2 indicated that the store cards (69.82%) dominated the number of agreements for the quarter ended September 2022.

4.2 Credit facilities granted by level of income

Table 4.3: Credit facilities granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K	1,031,784	1,437,599	1,293,286	1,318,675	1,380,295
% share of credit granted	55.94%	60.30%	59.97%	58.39%	59.51%
R10.1K-R15K	191,596	228,108	201,521	223,840	221,106
% share of credit granted	10.39%	9.57%	9.35%	9.91%	9.53%
>R15K	621,019	718,176	661,604	715,916	717,870
% share of credit granted	33.67%	30.13%	30.68%	31.70%	30.95%
Total number of credit facilities	1,844,399	2,383,883	2,156,411	2,258,431	2,319,271

Table 4.4: Credit facilities granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K (R000)	3,972,654	4,321,000	5,368,864	4,858,773	5,302,925
% share of credit granted	19.04%	18.23%	21.86%	20.10%	20.62%
R10.1K-R15K (R000)	1,670,180	1,826,971	1,986,304	2,004,136	1,989,679
% share of credit granted	8.01%	7.71%	8.09%	8.29%	7.74%
>R15K (R000)	15,219,603	17,556,261	17,207,737	17,313,541	18,429,265
% share of credit granted	72.95%	74.06%	70.06%	71.61%	71.65%
Total value of credit facilities (R000)	20,862,437	23,704,231	24,562,904	24,176,449	25,721,869

Table 4.3 showed an increase in the percentage share of the number of credit facilities granted to individuals with a gross monthly income of “Up to R10K” from 58.39% to 59.51%. Table 4.4 showed an increase in the same category from 20.10% to 20.62% for the quarter ended September 2022.

4.3 Gross debtors book – credit facilities

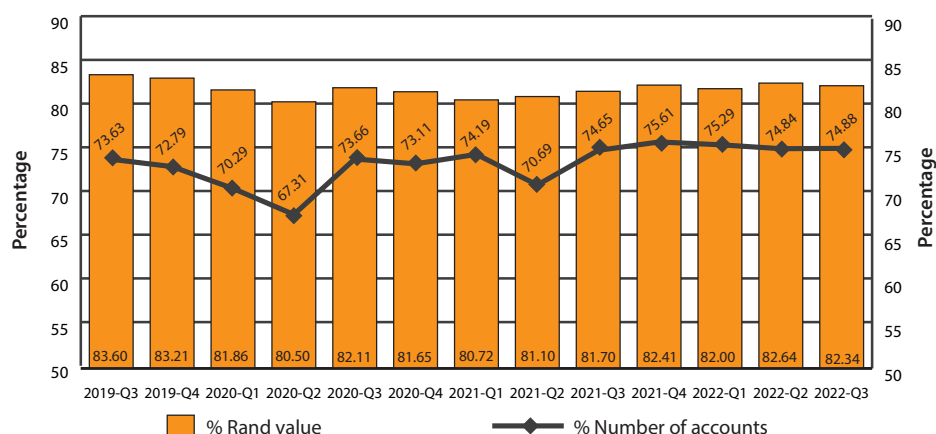
Table 4.5: Gross debtors book – credit facilities

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	265,258,078	268,741,760	282,974,932	286,647,255	292,866,752	2.17%	10.41%
Number of accounts	24,054,029	24,002,734	25,289,192	24,162,656	24,570,646	1.69%	2.15%

The rand value of the gross debtors book for credit facilities showed an increase of R6.22 billion (2.17%) q-o-q and of R27.61 billion (10.41%) on a y-o-y basis. The number of accounts increased by 1.69% q-o-q and by 2.15% on a y-o-y basis as indicated in Table 4.5.

4.4 Age analysis of gross debtors book – credit facilities

Figure 4.1: Credit facilities book reported as “current”



The percentage (rand value) of the gross debtors book for credit facilities reported as “current” decreased from 82.64% for the quarter ended June 2022 to 82.34% for the quarter ended September 2022. The percentage (number) of accounts reported as “current” increased from 74.84% to 74.88% for the same period as illustrated in Figure 4.1.

5. Unsecured credit transactions

5.1 Unsecured credit transactions

Unsecured credit transactions include all transactions in respect of which the lender does not have any security (other than credit facilities or short-term credit).

Table 5.1: Rand value of unsecured credit granted – term of agreement

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤6 Months	188,413	214,186	192,951	202,816	198,373	0.70%	-2.19%	5.29%
7-12 Months	1,691,200	2,153,121	2,231,171	1,992,697	2,378,231	8.44%	19.35%	40.62%
13-18 Months	623,826	837,912	782,721	861,509	765,027	2.72%	-11.20%	22.63%
19-24 Months	1,262,557	1,598,084	1,408,401	1,493,219	1,454,355	5.16%	-2.60%	15.19%
25-36 Months	2,269,293	2,850,507	2,568,111	2,723,720	2,697,625	9.58%	-0.96%	18.88%
3.1-5 Years	9,281,048	11,381,951	10,995,246	11,029,654	11,797,035	41.88%	6.96%	27.11%
5.1-10 +Years	7,319,376	8,549,889	8,509,175	8,676,577	8,879,168	31.52%	2.33%	21.31%
Total	22,635,714	27,585,649	26,687,775	26,980,192	28,169,815	100.00%	4.41%	24.45%

Table 5.2: Number of unsecured credit agreements granted – term of agreement

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤6 Months	18,550	23,052	20,221	22,247	22,184	3.17%	-0.28%	19.59%
7-12 Months	157,707	210,814	193,792	203,928	200,755	28.65%	-1.56%	27.30%
13-18 Months	36,270	47,973	44,853	52,158	52,786	7.53%	1.20%	45.54%
19-24 Months	51,515	66,497	57,835	61,945	62,441	8.91%	0.80%	21.21%
25-36 Months	62,838	79,743	72,570	79,054	81,104	11.58%	2.59%	29.07%
3.1-5 Years	136,611	167,903	159,017	159,704	176,220	25.15%	10.34%	28.99%
5.1-10 +Years	91,259	105,354	100,978	104,123	105,162	15.01%	1.00%	15.23%
Total	554,750	701,336	649,266	683,159	700,652	100.00%	2.56%	26.30%

On a q-o-q basis the rand value and numbers of agreements increased as indicated in Table 5.1 and 5.2. Unsecured credit agreements with a repayment period of “3.1-5 Years” dominated rand values and agreements with a repayment period of “7-12 Months” dominated numbers.

Table 5.3: Rand value of unsecured credit granted – size of agreements

Rand value of agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0K-R3K	63,231	75,512	90,166	100,005	105,639	0.38%	5.63%	67.07%
R3.1K-R5K	197,048	250,373	242,091	260,687	271,197	0.96%	4.03%	37.63%
R5.1K-R8K	364,935	471,061	404,070	444,060	500,650	1.78%	12.74%	37.19%
R8.1K-R10K	449,295	556,018	512,951	551,461	533,306	1.89%	-3.29%	18.70%
R10.1K-R15K	972,079	1,303,159	1,118,648	1,179,907	1,139,404	4.04%	-3.43%	17.21%
> R15.1K	20,589,125	24,929,527	24,319,848	24,444,073	25,619,620	90.95%	4.81%	24.43%
Total	22,635,714	27,585,649	26,687,775	26,980,192	28,169,815	100.00%	4.41%	24.45%

Table 5.4: Unsecured credit granted – number of agreements per size

Number of agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0K-R3K	27,181	33,331	39,502	43,609	45,359	6.47%	4.01%	66.88%
R3.1K-R5K	45,273	57,121	56,181	60,462	62,800	8.96%	3.87%	38.71%
R5.1K-R8K	58,047	74,343	63,233	68,095	76,113	10.86%	11.77%	31.12%
R8.1K-R10K	47,738	59,156	54,246	58,416	55,655	7.94%	-4.73%	16.58%
R10.1K-R15K	75,140	100,945	87,097	90,890	88,348	12.61%	-2.80%	17.58%
> R15.1K	301,371	376,440	349,007	361,687	372,377	53.15%	2.96%	23.56%
Total	554,750	701,336	649,266	683,159	700,652	100.00%	2.56%	26.30%

Unsecured credit granted for agreements in excess of R15k dominated both in rand values and numbers at 90.95% and 53.15% respectively for the quarter ended September 2022 as indicated in Table 5.3 and 5.4.

5.2 Unsecured credit granted by level of income

Table 5.5: Unsecured credit granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K	179,739	248,150	205,523	231,027	231,984
% share of credit granted	32.40%	35.38%	31.66%	33.82%	33.11%
R10.1K-R15K	87,035	106,220	97,578	100,269	100,708
% share of credit granted	15.69%	15.15%	15.03%	14.68%	14.37%
>R15K	287,942	346,939	346,126	351,816	367,921
% share of credit granted	51.91%	49.47%	53.31%	51.50%	52.51%
Total number of unsecured credit	554,716	701,309	649,227	683,112	700,613

Table 5.6: Unsecured credit granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K (R000)	3,074,002	4,200,679	3,621,143	3,946,231	3,947,370
% share of credit granted	13.58%	15.23%	13.57%	14.63%	14.01%
R10.1K-R15K (R000)	2,808,626	3,403,770	3,004,010	3,082,468	3,083,886
% share of credit granted	12.41%	12.34%	11.26%	11.43%	10.95%
>R15K (R000)	16,751,420	19,979,873	20,058,340	19,943,448	21,137,748
% share of credit granted	74.01%	72.43%	75.17%	73.94%	75.04%
Total value of unsecured credit (R000)	22,634,049	27,584,323	26,683,493	26,972,148	28,169,004

There was a decrease in the share of the number of unsecured credit agreements for individuals with a gross monthly income of “Up to R10k” from 33.82% for the quarter ended June 2022 to 33.11% for the quarter ended September 2022 as indicated in Table 5.5. There was an increase in the share of rand value of unsecured credit agreements granted to individuals with a gross monthly income of “Greater than R15k” from 73.94% to 75.04% for the same period as indicated in Table 5.6.

5.3 Gross debtors book – unsecured credit

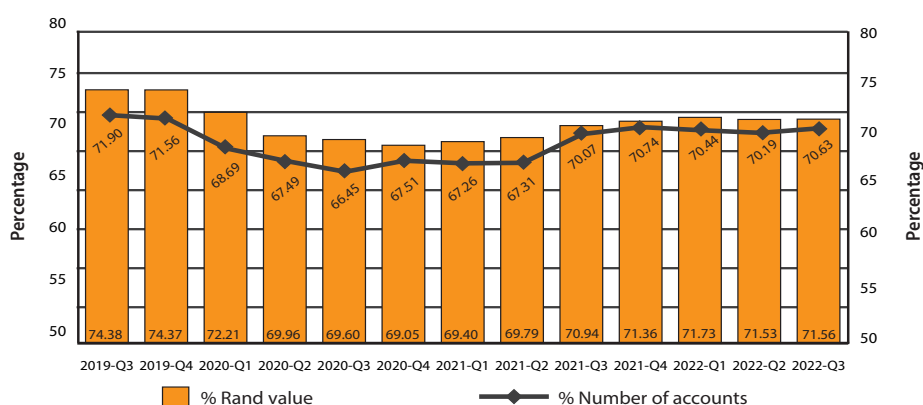
Table 5.7: Gross debtors book – unsecured credit

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	206,772,215	209,906,557	214,013,059	216,309,347	218,227,222	0.89%	5.54%
Number of accounts	4,490,795	4,454,227	4,477,717	4,487,274	4,527,802	0.90%	0.82%

The rand value of gross debtors book for unsecured credit increased by R1.92 billion (0.89%) q-o-q and by R11.46 billion (5.54%) on a y-o-y basis. The number of accounts increased by 0.90% q-o-q and by 0.82% y-o-y as indicated in Table 5.7.

5.4 Age analysis of gross debtors book – unsecured credit

Figure 5.1: Unsecured credit book reported as “current”



The percentage (rand value) of the gross debtors book for unsecured credit reported as “current” increased from 71.53% for the quarter ended June 2022 to 71.56% for the quarter ended September 2022. The percentage (number) of accounts reported as “current” increased from 70.19% to 70.63% for the same period as illustrated in Figure 5.1.

6. Short-term credit transactions

6.1 Short-term credit granted

The short-term figures in this report reflect only data reported by entities that submit quarterly returns. The majority of short-term lenders are smaller entities which report on an annual basis and are therefore excluded from these figures.

Table 6.1: Short-term credit granted – rand value distribution per repayment period

Agreements per repayment period	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤1 Month	762,646	778,661	751,614	777,805	762,642	34.19%	-1.95%	0.00%
2-3 Months	311,371	319,764	291,734	330,367	373,411	16.74%	13.03%	19.92%
4-6 Months	1,041,333	1,073,053	948,832	1,080,684	1,094,769	49.07%	1.30%	5.13%
Total	2,115,350	2,171,478	1,992,181	2,188,857	2,230,822	100.00%	1.92%	5.46%

Table 6.2: Short-term credit granted – number of agreements per repayment period

Agreements per repayment period	2021-Q3 000	2021-Q4 000	2022-Q1 000	2022-Q2 000	2022-Q3 000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤1 Month	414,514	403,174	394,767	408,022	396,781	50.87%	-2.75%	-4.28%
2-3 Months	100,578	100,562	96,914	112,378	123,686	15.86%	10.06%	22.98%
4-6 Months	246,518	249,788	226,739	256,821	259,455	33.27%	1.03%	5.25%
Total	761,610	753,524	718,420	777,221	779,922	100.00%	0.35%	2.40%

The majority of short-term credit agreements were “4-6 months” for rand values and “Up to 1 month” for numbers for the quarter ended September 2022. The rand value of short-term credit increased by R41.97 million (1.92%) q-o-q and by R115.47 million (5.46%) on a y-o-y basis as indicated in Table 6.1. The number of agreements for short-term credit granted increased by 0.35% q-o-q and by 2.40% y-o-y as indicated in Table 6.2.

Table 6.3: Short-term credit granted – rand value per agreement size

Agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R1000	112,402	104,205	108,496	113,384	109,535	4.91%	-3.39%	-2.55%
R1001-R2000	298,756	290,419	279,682	300,232	306,594	13.74%	2.12%	2.62%
R2001-R3000	296,158	302,591	286,401	319,592	331,723	14.87%	3.80%	12.01%
R3001-R5000	515,277	552,828	504,339	550,038	568,283	25.47%	3.32%	10.29%
R5001-R8000	892,757	921,434	813,263	905,611	914,686	41.00%	1.00%	2.46%
Total	2,115,350	2,171,478	1,992,181	2,188,857	2,230,822	100.00%	1.92%	5.46%

Table 6.4: Short-term credit granted – number per agreement size

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R1000	199,591	182,856	188,512	198,716	188,991	24.23%	-4.89%	-5.31%
R1001-R2000	192,966	187,064	180,132	192,313	195,387	25.05%	1.60%	1.25%
R2001-R3000	114,192	116,381	109,844	122,075	126,270	16.19%	3.44%	10.58%
R3001-R5000	126,839	135,620	123,570	134,597	138,892	17.81%	3.19%	9.50%
R5001-R8000	128,022	131,603	116,362	129,520	130,382	16.72%	0.67%	1.84%
Total	761,610	753,524	718,420	777,221	779,922	100.00%	0.35%	2.40%

All categories except for “R0-R1000” of short term credit for rand values and numbers experienced a q-o-q increase and “R0-R1000” experienced a decrease as indicated in Table 6.3. and 6.4.

6.2 Short-term credit granted by level of income

Table 6.5: Short-term credit granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K	414,271	406,276	375,594	416,530	421,632
% share of credit granted	54.39%	53.92%	52.28%	53.59%	54.06%
R10.1K-R15K	108,903	107,203	104,010	109,356	107,389
% share of credit granted	14.30%	14.23%	14.48%	14.07%	13.77%
>R15K	238,424	240,036	238,811	251,332	250,886
% share of credit granted	31.31%	31.86%	33.24%	32.34%	32.17%
Total number of short-term credit	761,598	753,515	718,415	777,218	779,907

Table 6.6: Short-term credit granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R10K (R000)	880,224	888,897	762,508	873,081	913,352
% share of credit granted	41.61%	40.94%	38.28%	39.89%	40.94%
R10.1K-R15K (R000)	342,144	351,408	328,063	353,284	348,351
% share of credit granted	16.17%	16.18%	16.47%	16.14%	15.62%
>R15K (R000)	892,948	931,137	901,597	962,478	969,066
% share of credit granted	42.21%	42.88%	45.26%	43.97%	43.44%
Total value of short-term credit (R000)	2,115,316	2,171,441	1,992,167	2,188,843	2,230,768

There was an increase in the share of the number of short-term credit agreements for individuals with a gross monthly income of “Up to R10k” from 53.59% for the quarter ended June 2022 to 54.06% for the quarter ended September 2022 as indicated in Table 6.5. The percentage share of rand value for short-term credit agreements granted to individuals with a gross monthly income of “Greater than R15k” decreased from 43.97% to 43.44% for the same period as indicated in Table 6.6.

6.3 Gross debtors book – short-term credit

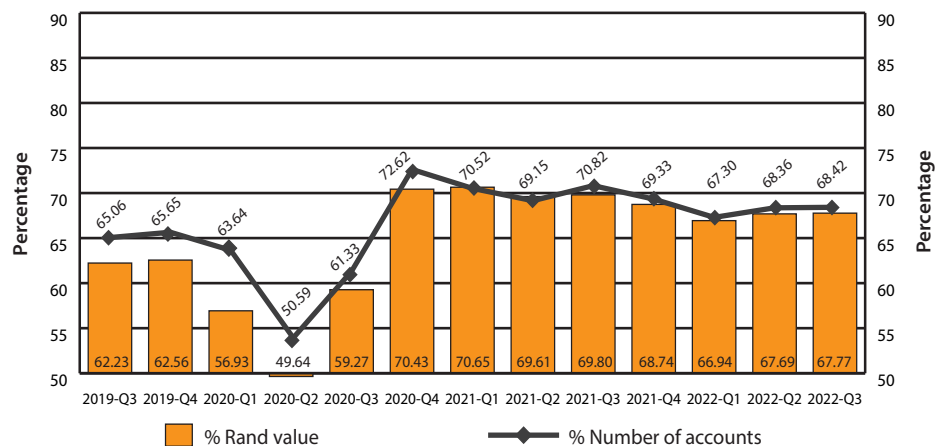
Table 6.7: Gross debtors book - short-term credit

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	1,841,606	1,934,526	1,841,124	1,859,410	1,962,918	5.57%	6.59%
Number of accounts	636,522	637,065	619,971	623,329	649,298	4.17%	2.01%

The rand value of the gross debtors book for short-term credit increased by R103.51 million (5.57%) q-o-q and by R121.31 million (6.59%) on a y-o-y basis. The number of accounts increased by 4.17% q-o-q and by 2.01% on a y-o-y basis as indicated in Table 6.7.

6.4 Age analysis of gross debtors book – short-term credit

Figure 6.1: Short-term credit book reported as “current”



The percentage (rand value) of the gross debtors book for short term credit reported as “current” increased from 67.69% for the quarter ended June 2022 to 67.77% for the quarter ended September 2022. The percentage (number) of accounts reported as “current” increased from 68.36% to 68.42% for the same period as illustrated in Figure 6.1.

7. Developmental credit transactions

7.1 Developmental credit transactions

Table 7.1: Developmental credit granted – term of agreement (rand value)

Rand value of agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)
<= 4 Months	8,600	1,029	38,912	2,169	11,815	0.90%	444.68%
5-12 ,Months	69,494	23,753	346,301	25,539	76,648	5.86%	200.13%
12.1-24 Months	31,379	13,922	129,644	22,377	35,040	2.68%	56.59%
24.1-36 Months	65,494	54,266	128,981	56,783	60,823	4.65%	7.11%
> 36 months	1,327,819	1,511,535	2,009,975	1,177,461	1,122,655	85.90%	-4.65%
Total	1,502,787	1,604,506	2,653,813	1,284,329	1,306,980	100.00%	1.76%

Table 7.2: Developmental credit granted – term of agreement (number of accounts)

Number of agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)
<= 4 Months	724	85	1,893	149	977	8.71%	555.70%
5-12 Months	2,539	840	11,746	1,292	2,938	26.20%	127.40%
12.1-24 Months	1,668	1,058	4,953	1,296	1,855	16.54%	43.13%
24.1-36 Months	2,570	2,165	5,204	2,327	2,728	24.33%	17.23%
> 36 months	2,846	3,069	7,329	2,900	2,714	24.21%	-6.41%
Total	10,347	7,217	31,125	7,964	11,212	100.00%	40.78%

The value of developmental credit granted increased by R22.65 million (1.76%) for the quarter ended September 2022 as indicated in Table 7.1. The number of developmental credit agreements increased by 40.78% for the same period.

Table 7.3: Developmental credit granted – size of agreements (rand value)

Rand value of agreements	2021-Q3 R000	2021-Q4 R000	2022-Q1 R000	2022-Q2 R000	2022-Q3 R000	2022-Q3 % Distribution	% Change (Q3/Q2)
R0-R1500	118	151	312	218	150	0.01%	-31.53%
R1501-R3000	462	450	1,529	583	729	0.06%	25.05%
R3.01K-R5K	2,356	1,308	5,669	1,822	3,678	0.28%	101.90%
R5.01K-R10K	11,898	8,269	23,321	8,210	14,381	1.10%	75.17%
R10.1K-R20K_D	33,188	16,139	64,474	18,934	32,209	2.46%	70.12%
> R20K	1,454,764	1,578,188	2,558,508	1,254,563	1,255,834	96.09%	0.10%
Total	1,502,787	1,604,506	2,653,813	1,284,329	1,306,980	100.00%	1.76%

Table 7.4: Developmental credit granted – size of agreements (number of accounts)

Number of agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	2022-Q3 % Distribution	% Change (Q3/Q2)
R0-R1500	118	158	319	233	165	1.47%	-29.18%
R1501-R3000	195	192	644	246	307	2.74%	24.80%
R3.01K-R5K	566	316	1,369	423	887	7.91%	109.69%
R5.01K-R10K	1,607	1,125	3,118	1,093	1,926	17.18%	76.21%
R10.1K-R20K_D	2,256	1,145	4,263	1,289	2,185	19.49%	69.51%
> R20K	5,605	4,281	21,412	4,680	5,742	51.21%	22.69%
Total	10,347	7,217	31,125	7,964	11,212	100.00%	40.78%

Table 7.3 and 7.4 indicated that the majority of developmental credit granted were for agreements in excess of R20K at 96.09% in rand value and 51.21% in numbers for the quarter ended September 2022.

7.2 Developmental credit granted by level of income

Table 7.5: Developmental credit granted – gross monthly income of individuals (number of agreements)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
<=R10K	3,504	1,101	14,037	1,531	3,964
% share	34.52%	15.57%	45.31%	19.54%	35.85%
R10.1K-R15K	6,647	5,972	16,941	6,306	7,093
% share	65.48%	84.43%	54.69%	80.46%	64.15%
Total number of developmental credit	10,151	7,073	30,978	7,837	11,057

Table 7.6: Developmental credit granted – gross monthly income of individuals (rand value)

Level of income	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
<=R10K	70,408	23,857	446,952	27,712	76,661
% share	4.75%	1.50%	16.95%	2.19%	5.97%
R10.1K-R15K	1,411,422	1,562,743	2,189,362	1,240,406	1,206,776
% share	95.25%	98.50%	83.05%	97.81%	94.03%
Total rand value of developmental credit	1,481,830	1,586,600	2,636,314	1,268,118	1,283,437

The number of developmental credit agreements granted to individuals with a gross monthly income of "R10.1k-R15k" had the largest share of 64.15% as indicated in Table 7.5. The rand value of developmental credit agreements granted to individuals with a gross monthly income of "R10.1k-R15k" had the largest share of 94.03% as indicated in Table 7.6.

7.3 Gross debtors book – developmental credit

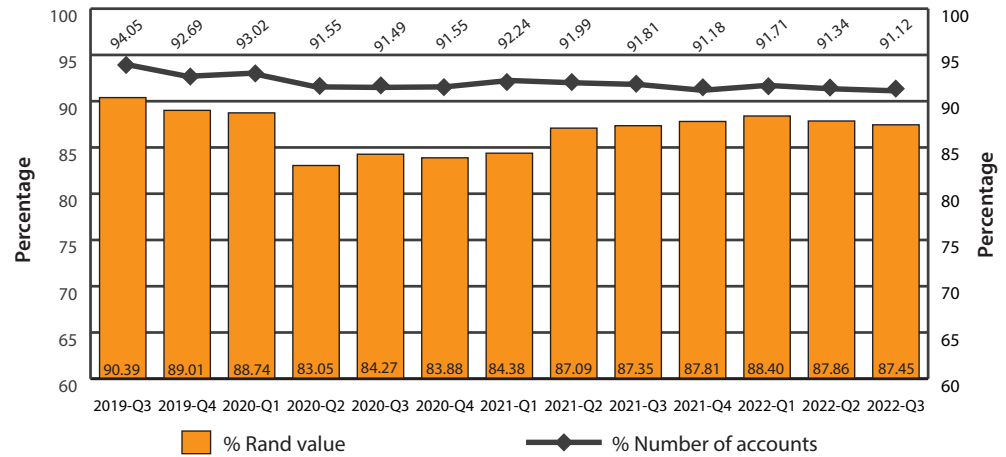
Table 7.7: Gross debtors book - developmental credit

Agreements	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	56,413,602	56,678,462	58,066,007	57,449,472	57,329,307	-0.21%	1.62%
Number of accounts	1,144,200	1,140,528	1,158,375	1,154,438	1,155,757	0.11%	1.01%

The rand value of the gross debtors book for developmental credit decreased by R120.16 million (0.21%) q-o-q and increased by R915.71 million (1.62%) on a y-o-y basis. The number of accounts increased by 0.11% q-o-q and by 1.01% on a y-o-y basis as indicated in Table 7.7.

7.4 Age analysis of gross debtors book – developmental credit

Figure 7.1: Developmental credit book reported as “current”



The percentage (rand value) of the gross debtors book for developmental credit reported as “current” decreased from 87.86% for the quarter ended June 2022 to 87.45% for the quarter ended September 2022. The percentage (number) of accounts reported as “current” decreased from 91.34% to 91.12% for the same period as illustrated in Figure 7.1.

8. Definitions

Terms used in the report	Definition
Applications received	Includes solicited and unsolicited applications for credit.
Credit facilities	An agreement that meets all the criteria as set out in section 8 (3) of the NCA. The values (rand value and number of accounts) reported for "credit facility" includes both new credit facilities and limit increases for existing credit facility agreements. These values represent the potential exposure of the credit providers and not the actual usage/consumption by consumers. This does not apply to the gross value of the debtors book values where actual credit usage by consumers is reported.
Credit transactions	An agreement that meets all the criteria as set out in section 8 (4) of the NCA. This includes all types of credit agreements, but excludes credit facility agreements.
Gross debtors book	The outstanding balances as at the end of the period including fees and interest that have been earned and capitalized to the debtors book.
Mortgage agreements	An agreement that is secured by a pledge of immovable property.
Secured credit transactions	Credit transactions that do not fall within the other named categories in the NCA. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts and motor vehicle accounts.
Short-term credit transactions	An agreement that meets all the criteria as set out in section 39 (2) of the National Credit Regulations. This includes amounts not exceeding R8 000 and repayable within 6 months.
Unsecured credit transactions	An agreement that meets all the criteria as set out in section 39 (3) of the National Credit Regulations. Where the loan or credit is not secured by any pledge or personal security.
Developmental credit transactions	Developmental credit agreement means a credit agreement that satisfies the criteria set out in Section 10; This includes educational loan; small business; the acquisition, rehabilitation, building or expansion of low income housing; or any other purpose in terms of sub section (2) (a)

Notes

1. Where values have been rounded off the percentage calculations and summed totals are calculated off the unrounded values.
2. Please refer to the NCR website for the complete set of tables. Website address www.ncr.org.za

9. Appendix tables

A: Provincial Distribution

Table 1: Provincial distribution – total credit granted

Provincial	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Eastern Cape	7,627,099,219	8,807,791,016	7,927,891,354	8,711,521,149	9,189,326,505	10,143,237,260	9,192,680,995	9,076,949,319	10,043,442,465
Free State	4,755,632,109	5,589,666,864	5,228,081,297	4,951,821,163	5,196,660,539	5,865,734,108	6,045,321,731	5,466,294,079	5,841,283,406
Gauteng	56,363,658,392	69,939,794,082	62,241,635,087	62,841,278,159	71,221,435,488	72,419,913,391	68,104,178,653	67,529,093,140	73,421,084,519
Kwazulu-Natal	17,804,851,497	20,072,919,096	18,230,611,437	20,265,057,439	19,504,520,897	21,684,214,734	21,551,652,499	20,783,025,294	21,691,778,284
Limpopo	5,154,645,267	5,821,185,979	4,931,704,049	5,747,386,876	5,890,694,504	7,068,561,878	6,441,802,462	6,298,558,277	6,423,653,691
Mpumalanga	7,969,597,184	8,965,600,605	7,954,062,553	8,527,858,567	9,705,397,587	10,821,510,585	9,897,217,285	9,352,445,806	10,180,746,289
Northern Cape	2,267,342,340	2,612,026,170	2,364,575,692	2,600,352,325	2,761,121,210	2,805,901,347	2,918,369,485	2,819,228,779	3,016,282,938
North West	4,647,391,871	5,544,692,071	4,928,454,089	5,027,180,579	5,730,646,242	6,352,658,572	5,968,553,392	5,487,239,208	6,100,940,853
Western Cape	22,131,247,662	25,966,284,692	23,867,600,967	27,036,133,859	29,015,594,419	30,363,271,722	27,884,699,345	29,117,465,621	29,438,787,496
Other	724,500,262	1,099,081,924	1,134,126,010	1,165,403,779	907,253,881	984,685,059	1,155,123,216	1,435,715,943	1,953,690,340
Total	129,445,965,803	154,419,042,499	138,808,742,535	146,873,993,895	159,122,651,272	168,509,688,656	159,159,599,063	157,366,015,466	168,111,690,281

B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
≤R1500	458,365	464,490	557,079	643,489	452,735	313,382	363,556	416,793	382,326
R1500-R3000	4,846,713	5,618,374	5,319,811	5,498,886	4,527,362	4,564,374	4,167,728	4,746,596	4,257,709
R3.1K-R5K	43,390,063	44,079,607	28,576,669	38,393,959	32,629,277	33,464,886	23,179,084	29,506,301	27,799,294
R5.1K-R10K	337,866,009	412,212,294	279,237,450	318,959,229	299,993,695	411,514,618	284,028,891	306,888,088	292,922,501
R10.1K-R20K	464,273,633	644,604,166	390,357,307	449,615,823	472,604,485	692,174,255	469,710,164	566,363,366	584,138,277
R20.1K-R40K	312,815,430	460,632,765	284,248,419	325,323,507	352,885,592	556,596,922	369,582,749	419,665,464	460,419,428
R40.1K-R60K	128,357,174	163,566,334	126,988,929	126,713,794	130,864,354	181,985,136	137,278,124	149,134,363	158,459,105
R60.1K-R100K	477,002,986	476,233,665	422,164,870	388,822,668	372,890,369	362,646,583	340,399,967	312,640,842	317,065,310
R101K-R150K	2,141,111,875	2,196,457,326	1,869,282,488	1,719,683,710	1,622,829,948	1,560,357,451	1,428,834,305	1,257,993,088	1,253,724,290
R151K-R200K	4,360,895,596	4,487,588,264	3,800,914,187	3,630,104,008	3,471,890,852	3,561,181,057	3,241,365,485	2,921,381,751	2,935,045,505
R201K-R400K	16,583,404,214	17,948,682,289	15,610,514,579	15,830,041,234	16,511,395,880	18,602,988,094	17,952,208,665	17,237,459,946	17,747,125,540
>R400K	18,395,641,743	20,672,360,099	18,128,164,253	20,344,281,846	22,169,078,928	24,678,971,242	23,156,296,568	21,934,512,908	23,854,916,642
Total	43,250,063,801	47,512,499,673	40,946,326,041	43,178,082,153	45,442,043,477	50,646,758,000	47,407,415,286	45,140,709,506	47,636,255,927

Table 3: Number of agreements for secured credit granted

Agreements	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
≤R1500	403	411	472	543	370	259	316	317	324
R1500-R3000	2,071	2,422	2,127	2,388	2,028	1,969	1,807	2,042	1,797
R3.1K-R5K	10,443	10,202	6,494	9,433	7,815	8,007	5,556	7,162	6,760
R5.1K-R10K	44,847	54,946	37,072	42,572	39,687	54,540	37,424	40,270	38,540
R10.1K-R20K	33,917	46,640	28,308	32,565	34,016	49,765	34,103	41,269	42,080
R20.1K-R40K	11,729	17,223	10,557	12,110	13,021	20,645	13,674	15,598	17,022
R40.1K-R60K	2,626	3,373	2,589	2,581	2,712	3,749	2,843	3,087	3,293
R60.1K-R100K	5,757	5,745	5,081	4,728	4,531	4,464	4,161	3,846	3,874
R101K-R150K	16,804	17,205	14,670	13,447	12,715	12,200	11,220	9,882	9,832
R151K-R200K	24,846	25,583	21,663	20,651	19,716	20,217	18,396	16,566	16,644
R201K-R400K	59,307	64,284	55,722	56,278	58,361	65,549	63,041	60,383	62,082
>R400K	30,019	33,293	28,879	31,258	33,113	37,344	35,614	33,317	35,777
Total	242,769	281,327	213,634	228,554	228,085	278,708	228,155	233,739	238,025

C: Analysis of credit granted by level of income

Table 4: Rand value of mortgages granted by income category

Income Category	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
R0-R3500	385,037	493,167	1,157,397		499,000	541,038	1,181,000	304,729	2,506,845
R3501-R5500	2,333,362	1,915,527	2,794,040	1,469,467	2,712,450	1,166,741	2,345,500	4,650,990	3,444,017
R5501-R7500	66,334,374	78,635,733	84,137,611	43,941,809	32,630,167	32,056,885	24,438,302	40,126,690	51,428,857
R7501-R10K	41,059,613	53,650,021	29,237,992	40,970,670	31,670,582	30,668,125	43,466,772	71,655,404	49,133,943
R10.1K-R15K	248,978,956	297,194,335	277,798,074	288,735,085	310,001,772	251,626,198	271,792,746	2,428,603,843	246,802,031
>R15K	48,892,494,290	62,230,979,203	53,872,483,784	56,208,909,941	65,775,856,144	62,419,940,104	55,360,930,735	54,955,819,531	62,630,439,385
Total	49,251,585,632	62,662,867,986	54,267,608,898	56,584,026,972	66,153,370,115	62,735,999,091	55,704,155,055	57,501,161,187	62,983,755,078

Table 5: Number of mortgages granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R3500	2	2	5		1	1	3	1	3
R3501-R5500	15	13	11	10	17	7	11	28	22
R5501-R7500	109	124	136	73	67	57	64	95	80
R7501-R10K	104	136	95	114	102	93	114	189	124
R10.1K-R15K	622	700	661	686	709	568	619	2,864	576
>R15K	43,145	52,924	44,758	45,270	52,137	49,254	42,639	42,575	48,247
Total	43,997	53,899	45,666	46,153	53,033	49,980	43,450	45,752	49,052

Table 6: Rand value of secured credit granted by income category

Income Category	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
R0-R3500	325,124,204	451,780,752	274,165,969	323,698,006	285,016,254	425,083,217	278,337,372	308,441,897	297,816,225
R3501-R5500	221,560,769	302,949,402	183,385,491	217,339,589	227,161,607	321,128,593	206,168,718	260,699,173	255,809,082
R5501-R7500	285,193,238	312,756,202	243,429,519	239,501,067	259,215,400	320,809,157	226,946,552	240,494,746	237,433,776
R7501-R10K	775,589,053	662,067,649	680,606,321	581,400,738	648,672,297	760,921,994	591,101,905	589,181,643	575,473,946
R10.1K-R15K	2,449,439,181	2,019,218,604	2,220,753,022	2,119,439,425	2,209,363,922	2,410,285,464	1,987,698,646	1,894,473,880	1,766,731,808
>R15K	38,503,860,747	42,965,824,752	36,633,890,181	38,698,888,351	40,562,820,564	45,531,876,232	43,371,212,067	40,925,929,319	43,737,076,491
Total	42,560,767,192	46,714,597,361	40,236,230,503	42,180,267,176	44,192,250,044	49,770,104,657	46,661,465,260	44,219,220,658	46,870,341,328

Table 7: Number of secured credit granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R3500	35,658	47,804	28,702	32,781	30,624	44,565	28,710	31,682	30,453
R3501-R5500	19,515	24,950	15,782	18,777	19,220	26,735	17,572	21,613	21,126
R5501-R7500	10,191	12,656	8,622	9,727	10,452	14,407	10,078	11,566	12,280
R7501-R10K	11,250	12,589	9,942	9,816	10,802	14,316	10,376	11,507	11,630
R10.1K-R15K	22,642	22,538	19,587	19,000	20,420	25,269	19,201	19,741	19,373
>R15K	141,764	159,037	129,397	136,014	135,218	152,076	140,823	136,302	141,777
Total	241,020	279,574	212,032	226,115	226,736	277,368	226,760	232,411	236,639

Table 8: Rand value of credit facilities granted by income category

Income Category	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
R0-R3500	610,807,212	805,706,767	1,081,991,349	1,446,457,109	1,025,018,976	1,239,153,622	1,499,558,034	1,192,329,270	1,289,520,706
R3501-R5500	469,175,861	655,915,332	823,602,504	899,739,435	1,017,377,957	1,049,196,080	1,396,229,273	1,227,680,934	1,418,935,936
R5501-R7500	437,605,705	647,735,170	771,972,306	856,537,539	961,877,531	1,004,083,479	1,266,458,148	1,209,656,743	1,340,878,426
R7501-R10K	527,924,102	799,982,031	902,486,694	917,338,273	968,379,108	1,028,566,606	1,206,618,569	1,229,105,936	1,253,589,909
R10.1K-R15K	1,069,457,425	1,467,653,810	1,657,898,832	1,649,297,282	1,670,180,293	1,826,970,739	1,986,303,557	2,004,135,720	1,989,679,385
>R15K	10,752,363,886	13,259,963,278	14,262,279,428	14,982,597,168	15,219,603,146	17,556,260,533	17,207,736,547	17,313,540,854	18,429,264,884
Total	13,867,334,191	17,636,956,388	19,500,231,113	20,751,966,806	20,862,437,011	23,704,231,059	24,562,904,128	24,176,449,457	25,721,869,246

Table 9: Number of credit facilities granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R3500	443,129	547,633	511,502	557,703	479,314	751,530	638,174	596,424	611,035
R3501-R5500	235,379	297,653	223,626	241,758	240,158	300,334	295,627	312,383	338,498
R5501-R7500	151,636	192,141	146,526	171,168	166,813	207,153	198,172	222,976	241,320
R7501-R10K	133,351	165,410	133,094	152,649	145,499	178,582	161,313	186,892	189,442
R10.1K-R15K	181,369	208,898	170,126	190,566	191,596	228,108	201,521	223,840	221,106
>R15K	532,966	587,721	527,587	580,068	621,019	718,176	661,604	715,916	717,870
Total	1,677,830	1,999,456	1,712,461	1,893,912	1,844,399	2,383,883	2,156,411	2,258,431	2,319,271

Table 10: Rand value of unsecured credit granted by income category

Income Category	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
R0-R3500	78,159,556	96,885,557	139,737,233	85,872,571	151,475,078	269,097,639	326,881,505	246,677,506	268,000,963
R3501-R5500	575,952,369	663,507,638	506,059,855	582,444,903	675,270,810	977,090,291	728,347,223	843,653,718	845,849,660
R5501-R7500	739,196,948	847,526,788	710,965,590	884,730,141	980,721,103	1,337,606,287	1,127,761,252	1,251,021,290	1,252,725,581
R7501-R10K	1,133,771,121	1,338,668,063	1,115,765,761	1,266,076,542	1,266,535,394	1,616,885,229	1,438,152,750	1,604,878,977	1,580,793,994
R10.1K-R15K	2,758,696,282	3,119,546,994	2,613,900,887	2,852,078,165	2,808,625,866	3,403,769,857	3,004,010,162	3,082,467,675	3,083,886,114
>R15K	15,005,610,246	16,737,984,075	15,038,745,376	16,757,571,264	16,751,420,289	19,979,873,475	20,058,340,133	19,943,448,495	21,137,748,079
Total	20,291,386,522	22,804,119,115	20,125,174,702	22,428,773,586	22,634,048,540	27,584,322,778	26,683,493,025	26,972,147,661	28,169,004,391

Table 11: Number of unsecured credit granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R3500	12,510	12,324	13,407	11,071	15,465	23,340	19,464	20,666	23,697
R3501-R5500	48,692	54,854	41,314	49,036	54,962	78,857	58,178	67,132	66,888
R5501-R7500	44,172	49,626	41,754	50,315	55,470	76,103	64,867	72,478	71,904
R7501-R10K	46,723	54,325	46,963	52,190	53,842	69,850	63,014	70,751	69,495
R10.1K-R15K	82,178	92,245	80,358	86,662	87,035	106,220	97,578	100,269	100,708
>R15K	253,622	290,004	259,176	286,544	287,942	346,939	346,126	351,816	367,921
Total	487,897	553,378	482,972	535,818	554,716	701,309	649,227	683,112	700,613

Table 12: Rand value of short-term credit granted by income category

Income Category	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
R0-R3500	93,642,457	140,432,829	119,047,120	137,871,884	134,553,348	140,411,531	118,758,798	142,477,620	159,568,449
R3501-R5500	191,545,172	265,247,391	222,759,426	276,583,074	259,237,681	255,961,593	215,415,862	253,109,317	259,352,751
R5501-R7500	199,436,112	267,788,665	236,159,911	275,896,412	262,395,288	264,152,905	224,433,401	251,262,699	260,248,112
R7501-R10K	173,624,796	224,957,448	208,185,123	234,170,896	224,037,708	228,370,746	203,900,023	226,231,048	234,182,274
R10.1K-R15K	277,886,073	351,813,794	330,869,353	360,339,299	342,143,799	351,407,943	328,062,787	353,284,139	348,350,511
>R15K	645,591,779	857,024,361	854,900,374	927,703,116	892,947,698	931,136,582	901,596,605	962,478,387	969,066,237
Total	1,581,726,389	2,107,264,488	1,971,921,307	2,212,564,681	2,115,315,522	2,171,441,300	1,992,167,476	2,188,843,210	2,230,768,334

Table 13: Number of short-term credit granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R3500	84,117	107,856	90,532	100,162	100,756	99,691	94,746	109,225	112,924
R3501-R5500	107,301	135,732	118,623	137,542	132,296	127,724	115,695	129,131	127,676
R5501-R7500	85,720	106,188	96,804	107,857	103,424	102,110	93,089	100,143	101,101
R7501-R10K	63,850	76,889	74,089	80,803	77,795	76,751	72,064	78,031	79,931
R10.1K-R15K	92,685	110,549	107,123	114,571	108,903	107,203	104,010	109,356	107,389
>R15K	181,319	224,910	227,941	246,829	238,424	240,036	238,811	251,332	250,886
Total	614,992	762,124	715,112	787,764	761,598	753,515	718,415	777,218	779,907

Table 14: Rand value of developmental credit granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R1500	1,743,661	337,934	27,813,131	1,300,189	2,478,651	13,516,601	80,441,526	3,238,164	4,275,329
R1501-R3500	2,586,001	1,173,637	20,139,611	2,355,359	12,061,827	358,674	24,258,305	1,279,975	4,721,251
R3501-R5500	6,028,144	1,722,198	44,966,402	5,007,054	8,220,330	738,549	57,033,930	3,031,732	10,617,422
R5501-R7500	13,885,405	4,362,288	89,551,684	12,090,816	18,185,590	2,695,961	115,678,155	7,388,445	21,695,860
R7501-R10K	22,651,870	9,156,580	139,892,462	19,772,723	29,461,903	6,547,260	169,539,808	12,773,769	35,351,409
R10.1K-R15K	994,385,267	1,548,520,252	1,497,014,248	1,547,943,475	1,411,421,803	1,562,742,975	2,189,361,906	1,240,405,952	1,206,775,701
Total	1,041,280,348	1,565,272,889	1,819,377,538	1,588,469,616	1,481,830,104	1,586,600,020	2,636,313,630	1,268,118,037	1,283,436,972

Table 15: Number of developmental credit granted by income category

Income Category	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
R0-R1500	103	60	660	109	154	214	1,477	141	221
R1501-R3500	137	42	725	148	258	49	862	140	273
R3501-R5500	318	78	1,515	234	417	54	1,796	149	512
R5501-R7500	1,023	533	3,512	832	1,047	302	3,890	425	1,100
R7501-R10K	1,400	547	5,134	1,021	1,628	482	6,012	676	1,858
R10.1K-R15K	6,027	6,263	13,440	7,421	6,647	5,972	16,941	6,306	7,093
Total	9,008	7,523	24,986	9,765	10,151	7,073	30,978	7,837	11,057

D: Age analysis of debtors book

Table 16: Age analysis of gross debtors book – mortgages

Ageing	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Current	901,998,876,442	921,807,727,449	955 997 214 970	964,095,768,756	991,869,926,734	1,011,171,107,476	1,027,249,182,770	1,043,551,211,392	1,061,991,877,409
30 Days	25,395,526,705	24,890,446,509	24 550 452 990	24,793,732,580	24,796,604,577	26,305,291,822	28,911,324,955	31,352,362,161	34,565,700,372
31-60 Days	11,187,666,428	10,965,528,292	11 118 881 954	11,259,789,770	11,041,063,555	11,058,713,961	12,023,091,810	11,776,488,665	12,416,465,277
61-90 Days	6,775,405,549	11,201,097,290	6 566 757 287	13,329,522,694	11,588,800,807	11,315,567,695	10,419,479,861	9,407,621,021	9,820,730,801
91-120 Days	7,771,545,503	6,945,164,232	4 846 111 440	4,587,060,741	4,376,383,998	4,430,265,802	4,754,660,696	4,582,309,552	5,049,646,217
120+ Days	40,065,552,472	39,782,492,195	39 610 157 103	42,785,721,475	41,823,262,674	41,282,069,711	41,687,335,673	42,375,921,581	42,132,436,903
Total	993,194,573,099	1,015,592,455,967	1 042 689 575 744	1,060,851,596,015	1,085,496,042,345	1,105,563,016,467	1,125,045,075,765	1,143,045,914,372	1,165,976,856,979

Table 17: Age analysis of accounts – mortgages

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	1,498,505	1,508,666	1,514,574	1,523,585	1,534,093	1,511,417	1,506,929	1,505,279	1,503,478
30 Days	47,050	44,930	43,254	44,731	44,340	46,308	49,036	50,843	55,007
31-60 Days	20,270	18,827	18,692	19,272	18,535	18,397	19,480	19,222	19,693
61-90 Days	11,887	16,380	11,046	18,630	16,447	17,285	16,503	15,217	15,750
91-120 Days	13,845	10,607	7,844	7,432	7,632	7,494	7,987	7,742	8,136
120+ Days	63,815	64,093	59,253	66,510	64,791	63,432	63,950	65,116	64,463
Total	1,655,372	1,663,503	1,654,663	1,680,160	1,685,838	1,664,333	1,663,885	1,663,419	1,666,527

Table 18: Age analysis of gross debtors book – secured credit

Ageing	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Current	389,439,854,817	395,652,774,553	398,270,385,962	402,266,105,161	406,065,593,189	411,432,423,614	418,117,098,415	418,128,349,942	422,645,052,522
30 Days	21,833,564,849	21,963,761,298	21,872,908,102	22,065,745,828	22,686,934,831	24,212,759,318	25,086,753,918	26,364,159,714	26,827,808,338
31-60 Days	9,129,507,925	8,710,757,208	8,033,840,102	7,689,646,691	7,677,395,548	7,499,170,916	8,493,818,367	8,437,031,158	8,438,410,538
61-90 Days	4,997,877,988	4,305,447,491	3,979,872,141	3,646,651,111	3,454,826,972	3,416,499,056	3,927,216,444	3,996,876,382	4,008,480,445
91-120 Days	3,706,252,073	3,845,775,167	3,972,478,020	3,398,755,443	3,103,255,554	3,082,187,031	3,546,554,066	2,895,178,261	3,326,684,437
120+ Days	20,441,360,197	20,409,666,149	20,309,138,630	20,493,176,375	19,776,108,862	19,021,468,775	19,623,626,873	20,051,585,726	19,917,348,821
Total	449,548,417,849	454,888,181,866	456,438,622,957	459,560,080,609	462,764,114,956	468,664,508,710	478,795,068,083	479,873,181,183	485,163,785,101

Table 19: Age analysis of accounts – secured credit

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	2,378,021	2,423,363	2,413,576	2,409,928	2,411,304	2,422,847	2,437,847	2,395,361	2,511,234
30 Days	215,448	216,927	216,723	213,652	214,986	228,543	225,536	230,721	238,655
31-60 Days	121,346	115,027	108,606	102,434	99,572	101,636	104,310	103,967	109,198
61-90 Days	83,636	71,998	69,066	64,987	62,122	62,360	63,839	64,537	69,304
91-120 Days	67,670	60,790	59,939	53,880	51,611	51,879	54,437	50,133	56,788
120+ Days	484,421	486,105	433,807	726,996	415,202	407,917	379,132	391,662	418,036
Total	3,350,542	3,374,210	3,301,717	3,571,877	3,254,797	3,275,182	3,265,101	3,236,381	3,403,215

Table 20: Age analysis of gross debtors book – credit facilities

Ageing	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Current	214,235,024,693	216,307,898,557	213,421,313,449	215,672,345,315	216,714,333,274	221,467,096,445	232,032,559,564	236,887,434,373	241,149,204,800
30 Days	10,116,458,795	10,074,434,007	10,563,183,376	10,319,432,676	10,193,801,247	10,628,070,975	11,445,807,809	11,698,293,943	12,528,330,158
31-60 Days	4,445,919,375	4,539,110,530	4,828,989,440	4,219,855,738	4,187,134,815	4,100,883,496	4,895,784,689	4,402,514,030	4,576,385,481
61-90 Days	3,075,372,409	3,383,583,045	3,791,497,470	3,314,445,597	3,141,534,609	3,046,718,232	3,223,669,138	3,243,877,119	3,448,461,874
91-120 Days	4,012,715,971	4,940,212,313	5,040,407,169	4,221,183,515	3,726,221,655	3,477,372,453	3,358,971,801	3,448,040,174	3,575,308,768
120+ Days	25,022,181,343	25,664,736,130	26,766,577,112	28,190,254,506	27,295,052,049	26,021,618,457	28,018,138,549	26,967,095,298	27,589,061,411
Total	260,907,672,586	264,909,974,582	264,411,968,016	265,937,517,347	265,258,077,649	268,741,760,058	282,974,931,550	286,647,254,937	292,866,752,492

Table 21: Age analysis of accounts – credit facilities

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	18,750,427	18,424,484	18,155,508	17,888,905	17,956,587	18,147,741	19,040,316	18,083,689	18,399,216
30 Days	1,631,813	1,914,826	1,949,772	1,870,816	1,899,388	1,937,492	2,156,845	2,014,553	1,998,549
31-60 Days	613,575	654,624	673,839	619,964	585,649	566,174	697,814	630,598	626,099
61-90 Days	471,514	469,065	466,860	432,066	417,419	390,067	451,977	442,729	459,053
91-120 Days	527,080	443,998	434,420	455,819	433,965	410,707	423,652	482,792	472,220
120+ Days	3,459,508	3,292,873	2,792,723	4,037,120	2,761,021	2,550,553	2,518,588	2,508,295	2,615,509
Total	25,453,917	25,199,870	24,473,122	25,304,690	24,054,029	24,002,734	25,289,192	24,162,656	24,570,646

Table 22: Age analysis of gross debtors book – unsecured credit

Ageing	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Current	152,122,321,556	149,424,938,241	147,792,123,937	146,675,194,891	146,680,558,920	149,779,857,095	153,510,868,015	154,724,761,035	156,166,431,585
30 Days	11,021,680,119	10,204,229,413	9,701,386,140	8,860,743,301	8,332,169,412	9,223,100,661	8,824,141,722	9,065,189,645	9,345,234,471
31-60 Days	6,146,349,954	5,679,702,001	5,353,348,740	5,078,802,996	4,211,087,088	4,342,965,381	4,626,219,970	4,526,108,329	4,637,056,857
61-90 Days	4,303,556,083	4,544,119,763	3,895,064,348	3,676,719,758	3,445,890,907	3,386,905,004	3,442,226,996	3,724,311,750	3,677,352,903
91-120 Days	4,411,198,085	5,471,603,952	3,483,017,416	3,276,798,148	2,972,942,549	2,817,583,294	2,788,042,973	2,924,789,563	3,049,264,429
120+ Days	40,560,122,613	41,087,075,440	42,721,914,261	42,608,561,862	41,129,565,657	40,356,145,893	40,821,559,107	41,344,186,266	41,351,881,670
Total	218,565,228,410	216,411,668,810	212,946,854,842	210,176,820,956	206,772,214,533	209,906,557,328	214,013,058,783	216,309,346,588	218,227,221,915

Table 23: Age analysis of accounts – unsecured credit

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	3,415,442	3,319,947	3,192,614	3,153,367	3,146,574	3,150,771	3,154,151	3,149,468	3,198,205
30 Days	319,631	288,074	273,361	249,524	226,297	238,391	241,533	243,160	244,455
31-60 Days	190,597	161,871	147,807	137,631	111,693	113,611	123,625	119,466	118,734
61-90 Days	122,494	125,789	106,498	97,617	91,666	90,810	93,787	98,719	94,961
91-120 Days	120,783	106,285	92,953	86,969	77,349	71,527	71,149	75,649	75,379
120+ Days	970,645	915,535	933,266	959,569	837,216	789,117	793,472	800,812	796,068
Total	5,139,592	4,917,501	4,746,499	4,684,677	4,490,795	4,454,227	4,477,717	4,487,274	4,527,802

Table 24: Age analysis of gross debtors book – short-term credit

Ageing	2020-Q3 (R)	2020-Q4 (R)	2021-Q1 (R)	2021-Q2 (R)	2021-Q3 (R)	2021-Q4 (R)	2022-Q1 (R)	2022-Q2 (R)	2022-Q3 (R)
Current	1,120,028,145	1,355,477,961	1,340,477,082	1,356,619,140	1,285,379,673	1,329,712,362	1,232,528,035	1,258,674,032	1,330,245,769
30 Days	93,699,746	158,729,777	133,364,051	160,051,636	166,958,219	192,569,840	164,008,096	167,835,473	173,826,694
31-60 Days	70,947,246	89,084,370	99,305,200	103,473,496	86,297,772	95,845,398	105,941,886	96,215,316	102,562,564
61-90 Days	54,038,808	60,950,071	69,854,615	65,868,315	70,509,640	71,401,493	83,847,492	80,627,559	84,136,721
91-120 Days	54,938,504	39,301,051	46,188,921	51,534,059	56,620,542	54,075,036	64,327,429	65,524,577	70,274,015
120+ Days	496,207,436	221,156,495	208,155,801	211,441,363	175,839,979	190,922,166	190,470,673	190,533,381	201,872,726
Total	1,889,859,885	1,924,699,725	1,897,345,670	1,948,988,009	1,841,605,826	1,934,526,295	1,841,123,611	1,859,410,338	1,962,918,489

Table 25: Age analysis of accounts – short-term credit

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	376,340	435,335	429,813	450,491	450,804	441,658	417,229	426,084	444,241
30 Days	42,090	47,193	55,864	66,443	67,042	72,503	66,810	67,127	70,221
31-60 Days	29,792	31,003	34,700	37,858	31,401	33,420	37,741	32,826	35,179
61-90 Days	19,443	20,108	24,432	27,144	24,388	24,552	27,769	26,596	27,032
91-120 Days	17,675	13,077	14,438	15,508	17,864	15,838	20,565	21,050	20,581
120+ Days	128,255	52,788	50,227	54,044	45,023	49,094	49,857	49,646	52,044
Total	613,595	599,504	609,474	651,488	636,522	637,065	619,971	623,329	649,298

Table 26: Age analysis of gross debtors book – developmental credit

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	46,981,973,224	47,086,324,157	48,046,798,993	48,930,093,214	49,277,577,238	49,769,616,869	51,331,768,094	50,475,424,415	50,132,664,817
30 Days	1,560,060,888	1,396,955,977	1,442,640,515	1,429,275,353	1,504,341,410	1,663,558,668	1,785,372,830	2,236,711,491	2,314,975,907
31-60 Days	1,149,514,396	930,134,577	816,083,144	738,388,585	388,842,129	410,223,217	569,333,952	735,293,018	834,663,100
61-90 Days	1,067,014,608	790,290,451	657,221,256	582,916,913	449,478,148	339,546,049	330,392,893	377,673,711	487,594,574
91-120 Days	783,797,469	1,117,055,612	646,569,996	461,457,363	502,413,350	384,291,259	290,930,541	348,795,293	369,396,599
120+ Days	4,208,510,431	4,812,996,814	5,333,703,016	4,043,909,665	4,290,949,501	4,111,225,666	3,758,209,181	3,275,574,437	3,190,012,394
Total	55,750,871,016	56,133,757,588	56,943,016,920	56,186,041,093	56,413,601,776	56,678,461,728	58,066,007,491	57,449,472,365	57,329,307,391

Table 27: Age analysis of accounts – developmental credit

Ageing	2020-Q3	2020-Q4	2021-Q1	2021-Q2	2021-Q3	2021-Q4	2022-Q1	2022-Q2	2022-Q3
Current	1,036,342	1,039,894	1,057,662	1,055,427	1,050,510	1,039,968	1,062,386	1,054,503	1,053,092
30 Days	5,893	6,322	6,014	5,764	5,681	6,353	6,259	7,616	7,444
31-60 Days	11,891	9,600	8,660	10,340	9,836	8,676	11,400	11,707	12,432
61-90 Days	9,711	8,733	6,201	8,335	7,240	7,334	6,454	8,867	8,652
91-120 Days	8,188	8,222	4,978	6,622	6,718	7,733	6,255	7,741	7,218
120+ Days	60,709	63,049	63,104	60,804	64,215	70,464	65,621	64,004	66,919
Total	1,132,734	1,135,820	1,146,619	1,147,292	1,144,200	1,140,528	1,158,375	1,154,438	1,155,757

