

Credit Bureau Monitor

Appendix

Complete tables and figures for the reporting quarters June 2007 to June 2010

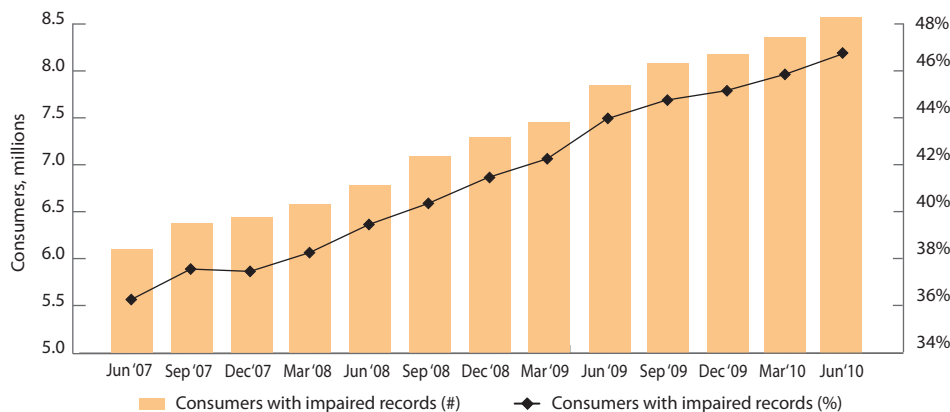
The tables which appear in the Credit Bureau Monitor for the quarter ended June 2010 have been abbreviated in the interests of space.

Credit-active consumers

Table 1: Credit standing of consumers

	Jun'07	Sep'07	Dec'07	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10
Good standing (#)	10.67m	10.52m	10.67m	10.55m	10.38m	10.43m	10.26m	10.15m	9.94m	9.92m	9.89m	9.84m	9.73m
Good standing (%)	63.6%	62.3%	62.4%	61.6%	60.4%	59.5%	58.4%	57.6%	55.9%	55.1%	54.7%	54.0%	53.1%
Current (%)	47.5%	46.6%	47.2%	45.1%	44.9%	44.9%	43.6%	42.3%	41.7%	41.2%	40.5%	39.5%	39.2%
1-2 months in arrears (%)	16.1%	15.7%	15.2%	16.5%	15.5%	14.6%	14.8%	15.3%	14.2%	13.9%	14.2%	14.5%	13.9%
Impaired records (#)	6.11m	6.38m	6.45m	6.59m	6.79m	7.10m	7.30m	7.46m	7.85m	8.09m	8.18m	8.37m	8.59m
Impaired records (%)	36.4%	37.7%	37.6%	38.4%	39.6%	40.5%	41.6%	42.4%	44.1%	44.9%	45.3%	46.0%	46.9%
3+ months in arrears (%)	12.8%	12.6%	13.5%	14.3%	15.3%	15.7%	15.1%	15.3%	16.8%	17.0%	17.3%	17.2%	17.3%
Adverse listings (%)	11.8%	13.1%	12.7%	12.8%	13.1%	12.2%	13.8%	14.2%	14.2%	14.7%	14.6%	15.0%	15.6%
Judgments and administration orders (%)	11.8%	12.0%	11.4%	11.3%	11.2%	12.6%	12.7%	12.9%	13.1%	13.3%	13.3%	13.7%	13.9%
Credit-active consumers (#)	16.78m	16.90m	17.12m	17.14m	17.17m	17.53m	17.56m	17.61m	17.79m	18.01m	18.07m	18.21m	18.32m

Figure 1: Consumers with impaired records



Consumer accounts

Table 2: Credit standing of accounts

	Jun'07	Sep'07	Dec'07	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10
Good standing (#)	40.69m	39.95m	43.04m	45.32m	46.81m	47.39m	47.22m	46.16m	46.87m	47.33m	47.56m	47.99m	48.22m
Good standing (%)	78.2%	77.5%	77.5%	78.0%	77.8%	77.9%	77.5%	76.3%	75.3%	74.5%	74.4%	74.1%	73.9%
Current (%)	68.1%	67.2%	67.4%	67.3%	68.1%	68.7%	68.3%	66.2%	66.2%	65.6%	65.6%	65.1%	65.4%
1-2 months in arrears (%)	10.1%	10.3%	10.1%	10.7%	9.7%	9.2%	9.2%	10.1%	9.1%	8.9%	8.8%	9.0%	8.5%
Impaired records (#)	11.36m	11.60m	12.51m	12.80m	13.32m	13.43m	13.73m	14.36m	15.41m	16.21m	16.38m	16.76m	17.06m
Impaired records (%)	21.8%	22.5%	22.5%	22.0%	22.2%	22.1%	22.5%	23.7%	24.7%	25.5%	25.6%	25.9%	26.1%
3+ months in arrears (%)	10.0%	9.4%	10.2%	10.4%	11.4%	12.5%	12.4%	13.3%	14.6%	15.1%	15.9%	15.7%	16.2%
Adverse listings (%)	6.2%	7.3%	6.8%	6.6%	5.9%	4.9%	5.7%	6.0%	5.9%	6.1%	5.7%	6.1%	5.9%
Judgments and administration orders (%)	5.6%	5.8%	5.5%	5.0%	4.9%	4.7%	4.4%	4.4%	4.3%	4.2%	4.0%	4.1%	4.1%
Consumer accounts (#)	52.06m	51.55m	55.55m	58.12m	60.14m	60.82m	60.95m	60.52m	62.29m	63.54m	63.94m	64.75m	65.28m

Figure 2: Accounts with impaired records

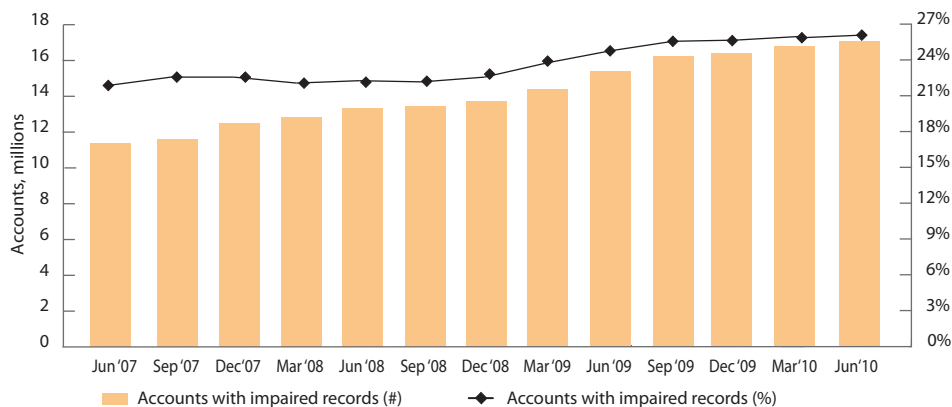
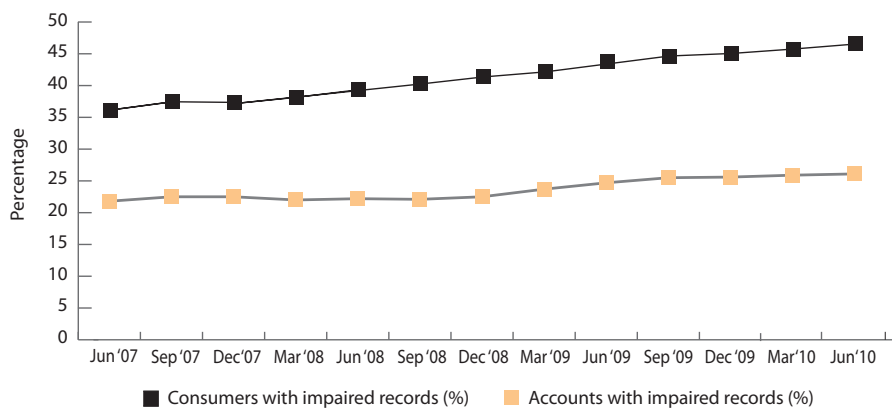


Figure 3: Consumers and accounts with impaired records



Credit market activity

Table 3: Enquiries

	Number of enquiries										Percentage change								
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10
Enquiries due to consumers seeking credit	8.31m	8.90m	8.56m	8.99m	8.24m	8.60m	9.05m	10.35m	9.85m	10.28m	7.1%	-3.8%	5.0%	-8.4%	4.4%	5.3%	14.3%	-4.9%	4.4%
Enquiries related to telecommunication services	0.53m	0.60m	0.61m	0.73m	0.58m	0.69m	0.81m	0.82m	0.74m	0.70m	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%
Enquiries for tracing/debt collection purposes	12.85m	11.27m	11.70m	11.15m	9.39m	23.19m	24.70m	16.06m	18.57m	21.47m	-12.3%	3.8%	-4.7%	-15.8%	147.1%	6.4%	-35.0%	15.6%	15.6%
All other enquiries	83.04m	81.77m	92.79m	80.66m	80.68m	89.51m	111.73m	119.65m	95.68m	102.89m	-1.5%	13.5%	-13.1%	0.0%	10.9%	24.9%	7.1%	-20.0%	7.5%
Total (Millions)	104.73	102.54	113.67	101.53	98.89	121.99	146.30	146.88	124.84	135.34	-2.1%	10.9%	-10.7%	-2.6%	23.4%	19.9%	0.4%	-15.0%	8.4%

Figure 4: Enquiries due to consumers seeking credit

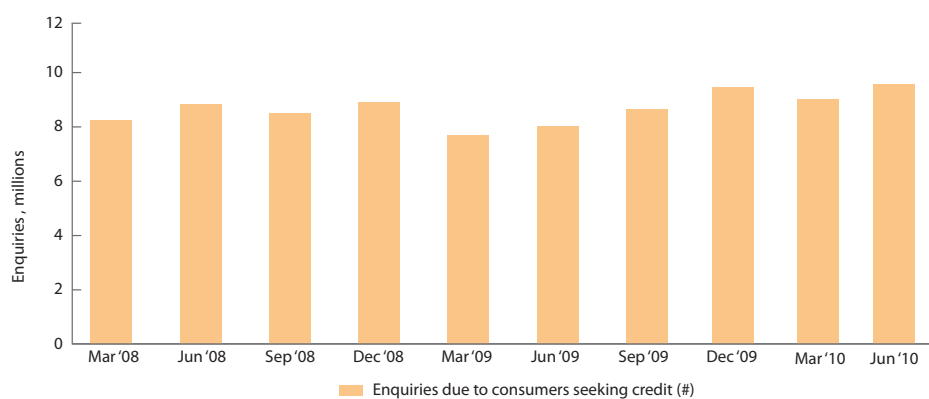


Figure 5: Enquiries due to consumers seeking credit and enquiries for tracing/debt collection purposes

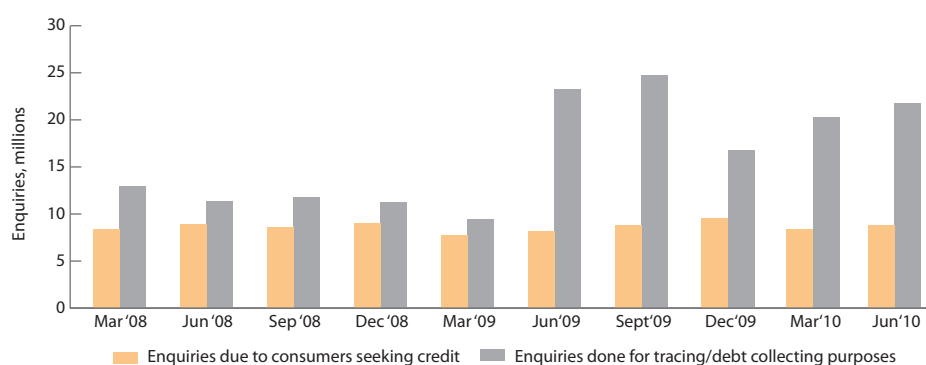


Table 4: All enquiries – distribution according to sectors

Enquiries by:	Number of enquiries										Percentage change								
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10
Banks and other financial institutions	58.11m	44.60m	42.86m	40.82m	41.86m	48.34m	49.40m	45.24m	53.04m	52.37m	-23.2%	-3.9%	-4.8%	2.6%	15.5%	2.2%	-8.4%	17.3%	-1.3%
Retailers	24.51m	28.38m	40.98m	29.83m	22.39m	17.21m	21.46m	52.73m	18.67m	22.37m	15.8%	44.4%	-27.2%	-24.9%	-23.1%	24.7%	145.7%	-64.6%	19.8%
Telecommunication providers	6.43m	10.71m	10.56m	12.30m	14.13m	28.75m	40.73m	23.79m	25.75m	31.48m	66.5%	-1.3%	16.5%	14.9%	103.5%	41.7%	-41.6%	8.3%	22.2%
Debt collection agencies	4.76m	5.68m	5.67m	5.59m	4.77m	15.93m	17.87m	11.33m	12.57m	16.97m	19.3%	-0.2%	-1.3%	-14.8%	234.1%	12.1%	-36.6%	11.0%	34.9%
All other entities	10.92m	13.18m	13.60m	12.99m	15.74m	11.76m	16.84m	13.79m	14.81m	12.16m	20.7%	3.2%	-4.5%	21.2%	-25.3%	43.5%	-18.1%	7.3%	-17.9%
Total (Millions)	104.73	102.54	113.67	101.53	98.89	121.99	146.30	146.88	124.84	135.34	-2.1%	10.9%	-10.7%	-2.6%	23.4%	19.9%	0.4%	-15.0%	8.4%

Figure 6: All enquiries – distribution according to sectors

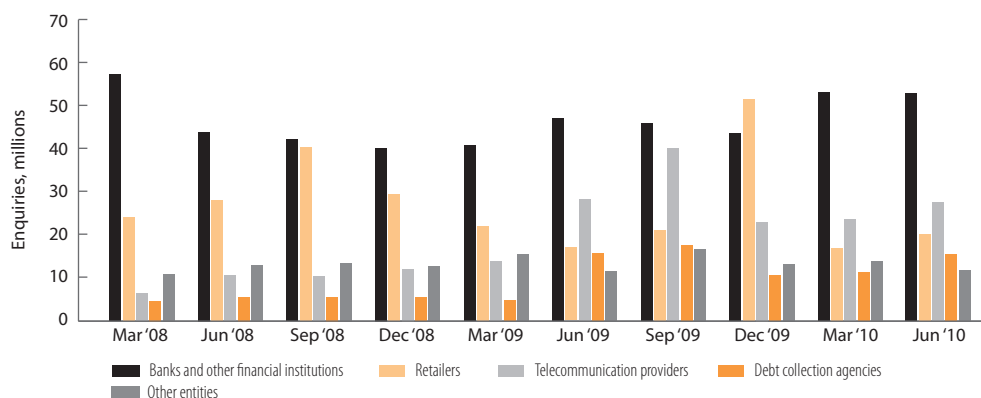


Table 5: Enquiries by banks and other financial institutions

	Number of enquiries										Percentage change								
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10
Enquiries due to consumers seeking credit	6.39m	6.56m	6.61m	6.61m	6.64m	6.79m	7.39m	8.29m	8.29m	8.46m	2.7%	0.8%	0.0%	0.4%	2.3%	8.8%	12.2%	0.0%	2.0%
Enquiries done for tracing/debt collection purposes	6.01m	2.89m	3.47m	2.64m	2.42m	5.10m	2.78m	2.70m	2.33m	2.51m	-51.9%	20.1%	-24.1%	-8.2%	110.7%	-45.4%	-3.0%	-13.6%	7.9%
Enquiries done for other purposes	45.71m	35.15m	32.78m	31.57m	32.80m	36.45m	39.23m	34.25m	42.41m	41.40m	-23.1%	-6.8%	-3.7%	3.9%	11.1%	7.6%	-12.7%	23.9%	-2.4%
Enquiries by banks and other financial institutions (Millions)	58.11	44.60	42.86	40.82	41.86	48.34	49.40	45.24	53.04	52.37	-23.2%	-3.9%	-4.8%	2.6%	15.5%	2.2%	-8.4%	17.3%	-1.3%

Table 6: Enquiries by retailers

	Number of enquiries										Percentage change								
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10
Enquiries due to consumers seeking credit	1.92m	2.34m	1.95m	2.38m	1.60m	1.80m	1.66m	2.06m	1.55m	1.82m	21.9%	-16.6%	21.9%	-32.9%	13.0%	-7.6%	23.9%	-24.7%	17.1%
Enquiries done for tracing/debt collection purposes	0.84m	1.35m	1.16m	1.66m	0.55m	0.57m	0.67m	0.55m	0.57m	0.53m	60.6%	-13.9%	43.4%	-66.6%	2.5%	18.7%	-18.9%	4.1%	-6.7%
Enquiries done for other purposes	21.75m	24.69m	37.87m	25.79m	20.24m	14.84m	19.12m	50.12m	16.54m	20.02m	13.5%	53.4%	-31.9%	-21.5%	-26.7%	28.8%	162.1%	-67.0%	21.0%
Enquiries by retailers (Millions)	24.51	28.38	40.98	29.83	22.39	17.21	21.46	52.73	18.67	22.37	15.8%	44.4%	-27.2%	-24.9%	-23.1%	24.7%	145.7%	-64.6%	19.8%

Table 7: Enquiries by telecommunication providers

	Number of enquiries										Percentage change									
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10	
Enquiries related to telecommunication services	0.53m	0.60m	0.61m	0.73m	0.58m	0.69m	0.81m	0.82m	0.74m	0.70m	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%	
Enquiries done for tracing/debt collection purposes	0.45m	0.29m	0.33m	0.30m	0.37m	0.58m	1.60m	0.43m	0.24m	0.41m	-36.2%	14.9%	-7.3%	20.7%	56.1%	177.7%	-73.2%	-45.2%	74.6%	
Enquiries done for other purposes	5.45m	9.82m	9.62m	11.27m	13.17m	27.48m	38.32m	22.54m	24.77m	30.37m	80.1%	-2.0%	17.1%	16.9%	108.6%	39.4%	-41.2%	9.9%	22.6%	
Enquiries by telecommunication providers (Millions)	6.43	10.71	10.56	12.30	14.13	28.75	40.73	23.79	25.75	31.48	66.5%	-1.3%	16.5%	14.9%	103.5%	41.7%	-41.6%	8.3%	22.2%	

Credit bureau activity

Table 8: Credit reports issued

	Number of credit reports										
	Dec'07	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10
Credit reports issued without charge	40,342	33,868	38,068	46,459	33,827	30,652	33,662	52,973	65,082	67,694	59,220
Credit reports issued with charge	5,355	3,776	2,989	2,072	3,528	2,889	5,288	6,559	10,935	10,938	11,486
Total number of credit reports issued	45,697	37,644	41,057	48,531	37,355	33,541	38,950	59,532	76,017	78,632	70,706

	Percentage change										
	Dec'07 to Mar'08	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10	
Credit reports issued without charge	-16.0%	12.4%	22.0%	-27.2%	-9.4%	9.8%	57.4%	22.9%	4.0%	-12.5%	
Credit reports issued with charge	-29.5%	-20.8%	-30.7%	70.3%	-18.1%	83.0%	24.0%	66.7%	0.0%	5.0%	
Total number of credit reports issued	-17.6%	9.1%	18.2%	-23.0%	-10.2%	16.1%	52.8%	27.7%	3.4%	-10.1%	

Figure 7: Credit reports issued

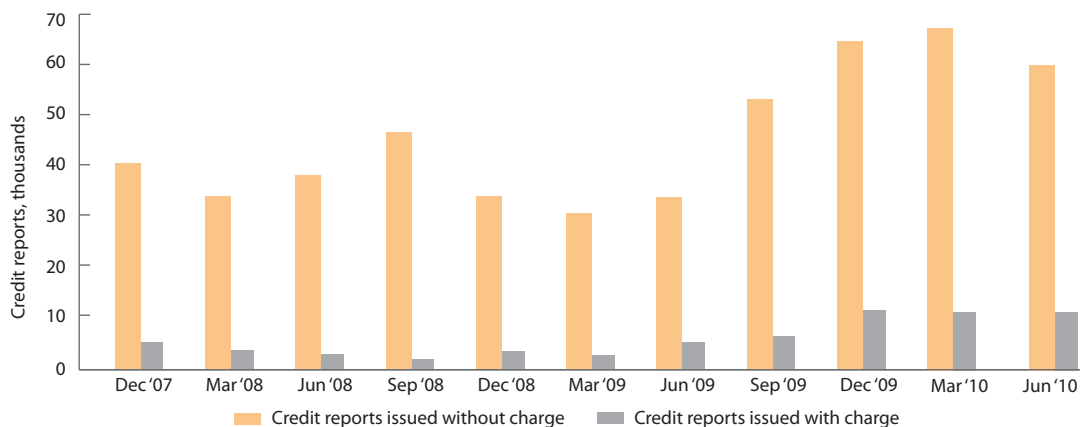


Table 9: Disputes

	Number of disputes										
	Dec'07	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10
Credit reports issued without charge	13,990	12,653	9,666	9,867	9,020	8,406	7,122	10,395	10,573	12,530	13,300
Credit reports issued with charge	8,482	7,162	5,844	6,194	5,892	5,678	5,131	6,226	5,038	7,112	13,652
Total number of credit reports issued	4,616	5,178	3,666	3,043	2,275	2,131	1,620	2,784	2,026	2,834	5,401

	Percentage change									
	Dec'07 to Mar'08	Mar'08 to Jun'08	Jun'08 to Sep'08	Sep'08 to Dec'08	Dec'08 to Mar'09	Mar'09 to Jun'09	Jun'09 to Sep'09	Sep'09 to Dec'09	Dec'09 to Mar'10	Mar'10 to Jun'10
Credit reports issued without charge	-9.6%	-23.6%	2.1%	-8.6%	-6.8%	-15.3%	46.0%	1.7%	18.5%	6.1%
Credit reports issued with charge	-15.6%	-18.4%	6.0%	-4.9%	-3.6%	-9.6%	21.3%	-19.1%	41.2%	92.0%
Total number of credit reports issued	12.2%	-29.2%	-17.0%	-25.2%	-6.3%	-24.0%	71.9%	-27.2%	39.9%	90.6%

Figure 8: Disputes

