

Credit Bureau Monitor

Appendix

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

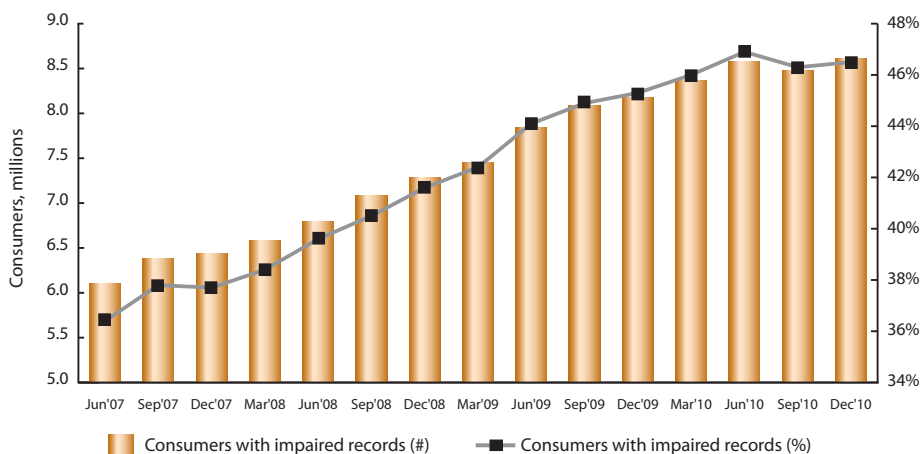
The tables which appear in the Credit Bureau Monitor for the quarter ended December 2010 have been abbreviated in the interests of space.

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	Sep'10	Dec'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	9.86m	9.90m
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%	53.7%	53.5%
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%	39.9%	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%	13.8%	14.3%
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	8.49m	8.61m
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%	46.3%	46.5%
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%	17.0%	17.8%
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%	15.4%	14.6%
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%	13.9%	14.1%
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	18.35m	18.51m

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	Sep'10	Dec'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	47.85m	47.91m
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%	74.3%	74.5%
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%	65.9%	65.9%
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%	8.4%	8.6%
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	16.55m	16.36m
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%	25.7%	25.5%
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%	16.3%	16.5%
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%	5.4%	5.0%
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%	4.0%	3.9%
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	64.40m	64.28m

Figure 2: Accounts with impaired records

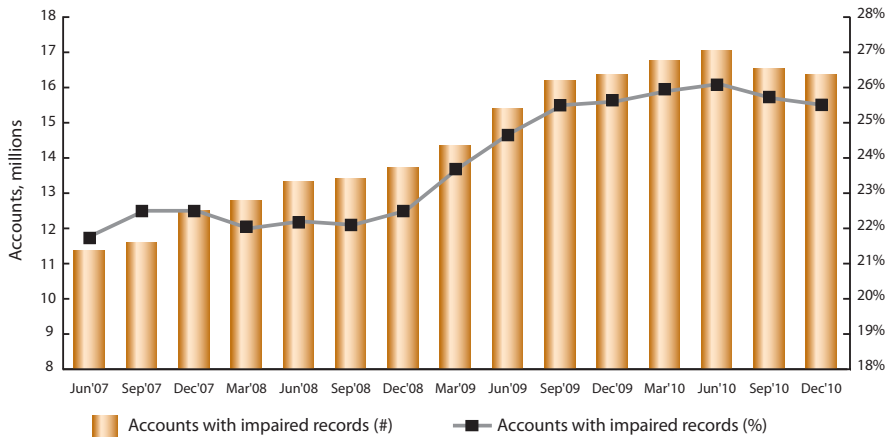
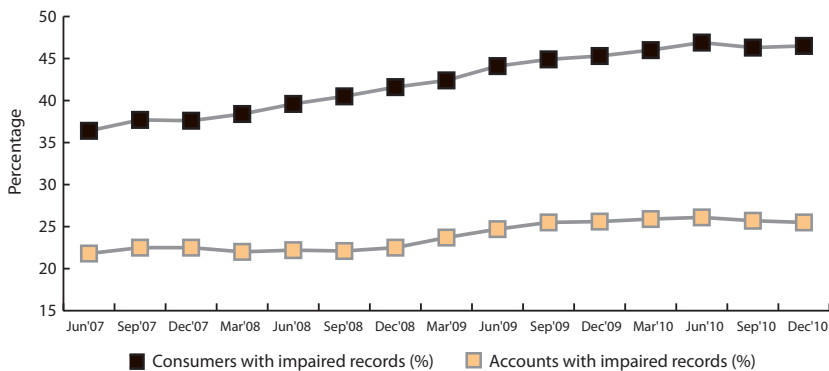


Figure 3: Accounts with impaired records



Credit market activity

Table 3: Enquiries

Enquiry purpose	Number of enquiries (Millions)												Percentage change										
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Sep'10	Dec'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	Mar'10 to Jun'10	Jun'10 to Sep'10	Sep'10 to Dec'10	
Consumers seeking credit	8.31	8.90	8.56	8.99	8.24	8.60	9.05	10.35	9.85	10.28	10.65	11.68	7.1%	-3.8%	5.0%	-8.4%	4.4%	5.3%	14.3%	-4.9%	4.4%	3.7%	9.6%
Telecommunication services	0.53	0.60	0.61	0.73	0.58	0.69	0.81	0.82	0.74	0.70	0.84	1.37	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%	19.9%	63.9%
Tracing/debt collection purposes	12.85	11.27	11.70	11.15	9.39	23.19	24.70	16.06	18.57	21.47	20.72	22.68	-12.3%	3.8%	-4.7%	-15.8%	147.1%	6.4%	-35.0%	15.6%	15.6%	-3.5%	9.5%
Other	83.04	81.77	92.79	80.66	80.68	89.51	111.73	119.65	95.68	102.89	157.63	140.92	-1.5%	13.5%	-13.1%	0.0%	10.9%	24.9%	7.1%	-20.0%	7.5%	53.2%	-10.6%
Total (Millions)	104.73	102.54	113.67	101.53	98.89	121.99	146.30	146.88	124.84	135.34	189.84	176.65	-2.1%	10.9%	-10.7%	-2.6%	23.4%	19.9%	0.4%	-15.0%	8.4%	40.3%	-6.9%

Figure 4: Enquiries due to consumers seeking credit

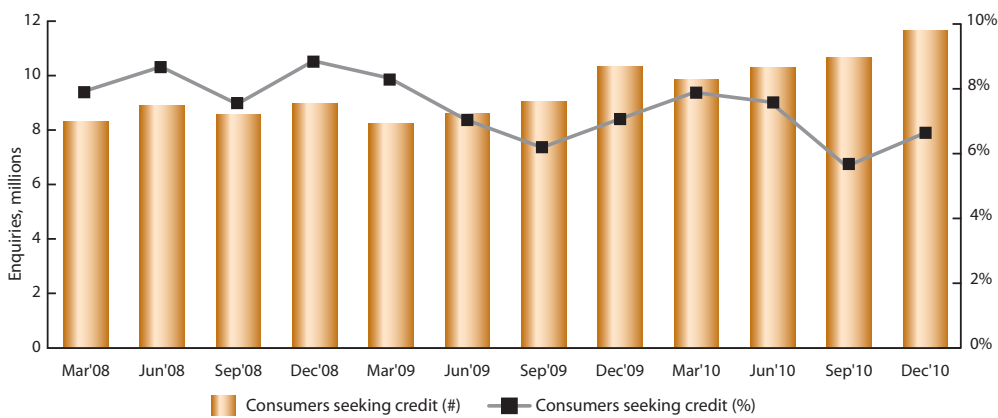


Figure 5: Enquiries due to consumers seeking credit and enquiries for tracing/debt collection purposes

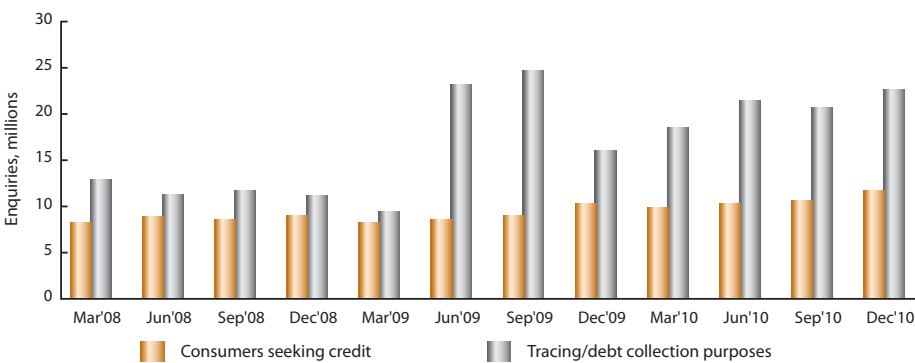


Table 4: All enquiries – distribution according to sectors

Enquiries by	Number of enquiries (Millions)												Percentage change										
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Sep'10	Dec'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	Jun'10 to Sep'10	Sep'10 to Dec'10
Banks and other financial institutions	58.11	44.60	42.86	40.82	41.86	48.34	49.40	45.24	53.04	52.37	76.34	95.69	-23.2%	-3.9%	-4.8%	2.6%	15.5%	2.2%	-8.4%	17.3%	-1.3%	45.8%	25.3%
Retailers	24.51	28.38	40.98	29.83	22.39	17.21	21.46	52.73	18.67	22.37	57.89	26.25	15.8%	44.4%	-27.2%	-24.9%	-23.1%	24.7%	145.7%	-64.6%	19.8%	158.8%	-54.7%
Telecommunication providers	6.43	10.71	10.56	12.30	14.13	28.75	40.73	23.79	25.75	31.48	27.36	26.18	66.5%	-1.3%	16.5%	14.9%	103.5%	41.7%	-41.6%	8.3%	22.2%	-13.1%	-4.3%
Debt collection agencies	4.76	5.68	5.67	5.59	4.77	15.93	17.87	11.33	12.57	16.97	12.26	12.36	19.3%	-0.2%	-1.3%	-14.8%	234.1%	12.1%	-36.6%	11.0%	34.9%	-27.7%	0.8%
All other entities	10.92	13.18	13.60	12.99	15.74	11.76	16.84	13.79	14.81	12.16	16.00	16.17	20.7%	3.2%	-4.5%	21.2%	-25.3%	43.5%	-18.1%	7.3%	-17.9%	31.5%	1.1%
Total	104.73	102.54	113.67	101.53	98.89	121.99	146.30	146.88	124.84	135.34	189.84	176.65	-2.1%	10.9%	-10.7%	-2.6%	23.4%	19.9%	0.4%	-15.0%	8.4%	40.3%	-6.9%

Figure 6: All enquiries – distribution according to sectors

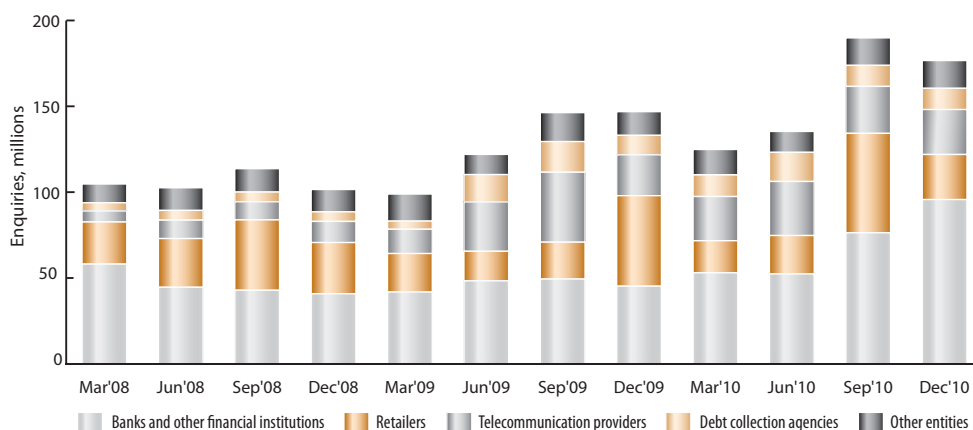


Table 5: Enquiries by banks and other financial institutions

Enquiry purpose	Number of enquiries (Millions)												Percentage change										
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Sep'10	Dec'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	Jun'10 to Sep'10	Sep'10 to Dec'10
Consumers seeking credit	6.39	6.56	6.61	6.61	6.64	6.79	7.39	8.29	8.29	8.46	8.82	9.34	2.7%	0.8%	0.0%	0.4%	2.3%	8.8%	12.2%	0.0%	2.0%	6.0%	
Tracing/debt collection purposes	6.01	2.89	3.47	2.64	2.42	5.10	2.78	2.70	2.33	2.51	3.12	3.68	-51.9%	20.1%	-24.1%	-8.2%	110.7%	-45.4%	-3.0%	-13.6%	7.9%	18.0%	
Other purposes	45.71	35.15	32.78	31.57	32.80	36.45	39.23	34.25	42.41	41.40	64.6	82.66	-23.1%	-6.8%	-3.7%	3.9%	11.1%	7.6%	-12.7%	23.9%	-2.4%	28.4%	
Banks and other financial institutions	58.11	44.60	42.86	40.82	41.86	48.34	49.40	45.24	53.04	52.37	76.34	95.69	-23.2%	-3.9%	-4.8%	2.6%	15.5%	2.2%	-8.4%	17.3%	-1.3%	25.3%	

Table 6: Enquiries by retailers

Enquiry purpose	Number of enquiries (Millions)												Percentage change										
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Sep'10	Dec'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	Jun'10 to Sep'10	Sep'10 to Dec'10
Consumers seeking credit	1.92	2.34	1.95	2.38	1.60	1.80	1.66	2.06	1.55	1.82	1.84	2.33	21.9%	-16.6%	21.9%	-32.9%	13.0%	-7.6%	23.9%	-24.7%	17.1%	0.9%	27.1%
Tracing/ debt collection purposes	0.84	1.35	1.16	1.66	0.55	0.57	0.67	0.55	0.57	0.53	0.59	0.63	60.6%	-13.9%	43.4%	-66.6%	2.5%	18.7%	-18.9%	4.1%	-6.7%	10.9%	7.2%
Other purposes	21.75	24.69	37.87	25.79	20.24	14.84	19.12	50.12	16.54	20.02	55.47	23.29	13.5%	53.4%	-31.9%	-21.5%	-26.7%	28.8%	162.1%	-67.0%	21.0%	117.1%	-58.0%
Retailers	24.51	28.38	40.98	29.83	22.39	17.21	21.46	52.73	18.67	22.37	57.89	26.25	15.8%	44.4%	-27.2%	-24.9%	-23.1%	24.7%	145.7%	-64.6%	19.8%	158.8%	-54.7%

Table 7: Enquiries by telecommunication providers

	Number of enquiries (Millions)												Percentage change										
	Mar'08	Jun'08	Sep'08	Dec'08	Mar'09	Jun'09	Sep'09	Dec'09	Mar'10	Jun'10	Sep'10	Dec'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	Jun'10 to Sep'10	Sep'10 to Dec'10
Telecommunication services	0.53	0.60	0.61	0.73	0.58	0.69	0.81	0.82	0.74	0.70	0.84	1.37	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%	19.9%	63.9%
Tracing/ debt collection purposes	0.45	0.29	0.33	0.30	0.37	0.58	1.60	0.43	0.24	0.41	2.42	3.85	-36.2%	14.9%	-7.3%	20.7%	56.1%	177.7%	-73.2%	-45.2%	74.6%	487.9%	59.2%
Other purposes	5.45	9.82	9.62	11.27	13.17	27.48	38.32	22.54	24.77	30.37	24.10	20.96	80.1%	-2.0%	17.1%	16.9%	108.6%	39.4%	-41.2%	9.9%	22.6%	-20.6%	-13.0%
Telecommunication providers	6.43	10.71	10.56	12.30	14.13	28.75	40.73	23.79	25.75	31.48	27.36	26.18	66.5%	-1.3%	16.5%	14.9%	103.5%	41.7%	-41.6%	8.3%	22.2%	-13.1%	-4.3%

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	Sep'10	Dec'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	61,592	66,034
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	13,220	13,601
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	74,812	79,635

	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	Jun'10 to Sep'10	Sep'10 to Dec'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%	4.0%	7.2%	
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%	15.1%	2.9%	
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%	5.8%	6.4%	

Figure 7: Credit reports issued

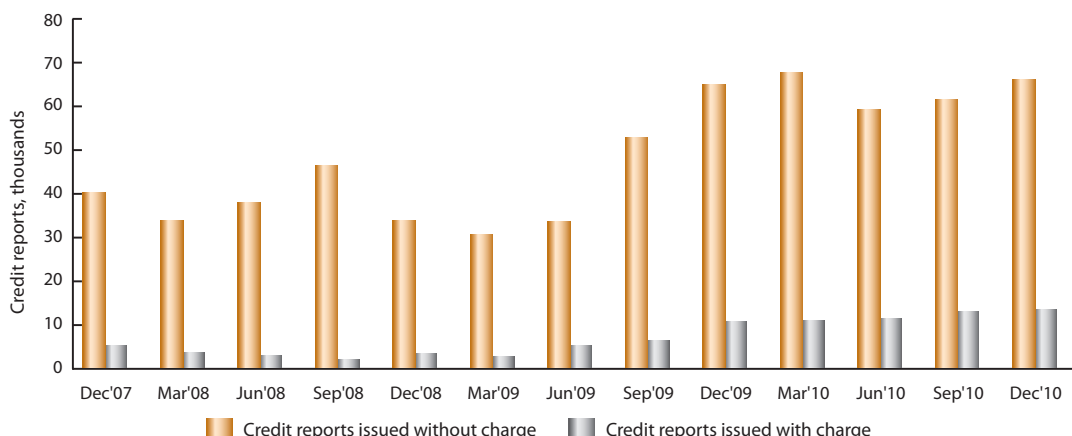


Table 9: Disputes

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	Sep'10	Dec'10
Lodged	13,990	12,653	9,666	9,867	9,020	8,406	7,122	10,395	10,573	12,530	13,300	22,569	14,836
Resolved in favour of complainants	8,482	7,162	5,844	6,194	5,892	5,678	5,131	6,226	5,038	7,112	13,652	14,400	6,086
Resolved where credit record remained unchanged	4,616	5,178	3,666	3,043	2,275	2,131	1,620	2,784	2,026	2,834	5,401	9,583	847

Disputes:	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	Jun'10 to Sep'10	Sep'10 to Dec'10	
Lodged	-9.6%	-23.6%	2.1%	-8.6%	-6.8%	-15.3%	46.0%	1.7%	18.5%	6.1%	69.7%	-34.3%	
Resolved in favour of complainants	-15.6%	-18.4%	6.0%	-4.9%	-3.6%	-9.6%	21.3%	-19.1%	41.2%	92.0%	5.5%	-57.7%	
Resolved where credit record remained unchanged	12.2%	-29.2%	-17.0%	-25.2%	-6.3%	-24.0%	71.9%	-27.2%	39.9%	90.6%	77.4%	-91.2%	

Note: Changes in the previous and current quarters relate to a major bureau revising their reporting of queries and disputes.

Figure 8: Disputes

