

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 to consumers increased from R102.29 billion to R109.62 billion for the quarter ended June 2013, an increase of 7.17% when compared to the previous quarter and increased by 4.82% on a year-on-year basis. The number of applications for credit increased by 232,000 from 10.12 million for the quarter ended March 2013 to 10,35 million for the quarter ended June 2013, representing an increase of 2.30%. The rejection rate for applications was 56.14%.

The banks' share of total credit granted was R87.73 billion (80.04%), retailers R3.87 billion (3.53%), non bank financiers R6.40 billion (5.84%) and "Other credit providers" R11.61 billion (10.59%). "Other credit providers" consist primarily of pension backed lenders, developmental lenders, micro-lenders, agricultural lenders, insurers, non-bank mortgage lenders and securitised debt.

The total outstanding gross debtors book of consumer credit for the quarter ended June 2013 was R1.47 trillion, representing a quarter on quarter growth of 1.07%. The number of accounts increased by 0.01% for the same period. Mortgages accounted for R799.41 billion (54.50%); "Secured credit agreements" for R300.93 billion (20.52%); Credit facilities for R175.90 billion (11.99%); Unsecured credit for R168.06 billion (11.46%); Short-term credit for R870.71 million (0.06%); and Developmental credit for R21.71 billion (1.48%) of the total gross debtors book.

The following were some of the most significant trends observed for the quarter ended June 2013:

- The value of mortgages granted increased by 20.21% quarter-on-quarter from R25.04 billion to R30.10 billion;
- Secured credit which is dominated by vehicle finance, increased from R35.19 billion for March 2013 to R37.54 billion for June 2013 (a quarter-on-quarter increase of 6.69%);



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- Unsecured credit decreased from R22.59 billion for March 2013 to R22.06 billion for June 2013 (a quarter-on-quarter decrease of 2.34%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts decreased by 0.58% quarter-on-quarter from R16.73 billion to R16.63 billion;
- Short-term credit showed a quarter-on-quarter decrease of 8.80% from R1.59 billion to R1.45 billion.
- Developmental credit showed a quarter-on-quarter increase of 59.28% from R1.15 billion to R1.83 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 June 2013 (2013-Q2).

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. 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. It includes credit provided by banks as well as by any other registered credit providers but excludes credit providers that are not required to register with the NCR (e.g. where the entity has fewer than 100 agreements or less than R500,000 in outstanding credit). 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

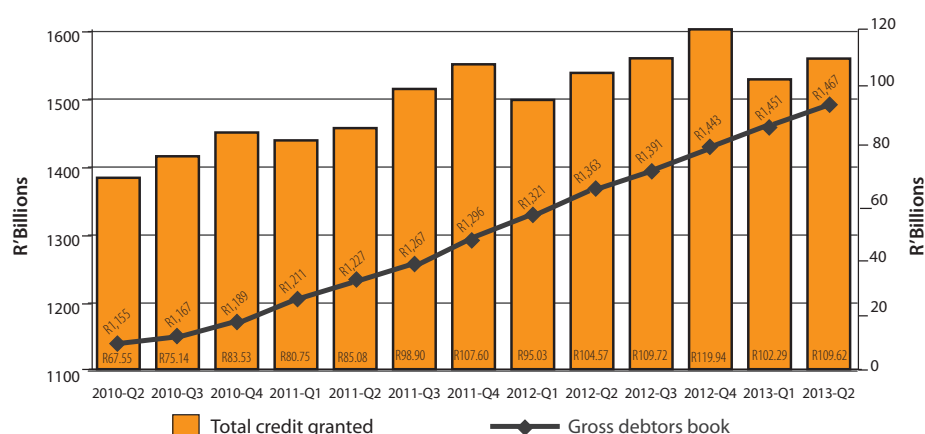
“Secured credit” in this report refers to transactions which were classified as “Other credit agreements” in the previous Consumer Credit Market Reports. This credit type includes transactions that do not fall within any of the other categories in the NCA. It includes a range of secured credit agreements, 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 June 2012 to the quarter ended June 2013 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended March 2013 to the quarter ended June 2013. 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

There was an increase of R15.56 billion (1.07%) in the total value of gross debtors book for the quarter ended June 2013 as depicted in Figure 1.1. The value of credit granted for the same period increased by R7.33 billion (7.17%) when compared to the previous quarter.

Figure 1.1 Total credit granted and gross debtors book at June 2013



1.1 Credit granted

The value of credit transactions granted for the quarter ended June 2013 increased by R7.43 billion (8.68%) and by R5.68 billion (6.51%) on a y-o-y basis. The value of credit facilities granted during the quarter ended June 2013 decreased by R97.78 million (0.58%) on a q-o-q basis and by R641.42 million (3.71%) on a y-o-y basis.

Table 1.1: Credit granted

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	% Change (Q2/Q1)	% Change (Y/Y)
Credit transactions	87,305,861	91,243,623	100,758,403	85,560,626	92,988,299	8.68%	6.51%
Credit facilities	17,269,028	18,479,463	19,182,321	16,725,388	16,627,607	-0.58%	-3.71%
Total	104,574,889	109,723,085	119,940,724	102,286,014	109,615,905	7.17%	4.82%

The number of credit agreements concluded during the June 2013 quarter increased by 11.02% on a q-o-q basis. On a y-o-y basis the number of agreements entered into increased by 1.99%.

Table 1.2: Credit granted – number of agreements

Agreements	2012-Q2 000	2012-Q3 000	2012-Q4 000	2013-Q1 000	2013-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of credit transactions	2,793	2,673	3,311	2,771	2,709	-2.26%	-3.04%
Number of credit facilities	2,675	2,764	3,133	2,253	2,869	27.36%	7.24%
Total	5,469	5,437	6,444	5,024	5,578	11.02%	1.99%

The total value of credit granted for the quarter ended June 2013 consisted of banks which had a share of 80.04%, non-bank vehicle financiers (5.84%), retailers (3.53%) and other credit providers (10.59%). Other credit providers had the largest percentage increase of 19.25% on a q-o-q basis.

Table 1.3: Credit granted – per industry

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	86,848,558	92,257,022	95,860,851	83,333,949	87,734,609	80.04%	5.28%	1.02%
Non-bank vehicle financiers	5,807,030	6,113,069	6,273,258	5,761,037	6,397,432	5.84%	11.05%	10.17%
Retailers	5,247,776	4,989,360	5,726,464	3,453,361	3,871,942	3.53%	12.12%	-26.22%
Other credit providers	6,671,524	6,363,634	12,080,145	9,737,667	11,611,922	10.59%	19.25%	74.05%
Total	104,574,889	109,723,085	119,940,724	102,286,014	109,615,905	100.00%	7.17%	4.82%

The rejection rate increased from 55.65% for the quarter ended March 2013 to 56.14% for the quarter ended June 2013 as indicated in Table 1.4. The number of applications received and the number of applications rejected increased by 2.30% and 3.19% respectively for the quarter ended June 2013.

Table 1.4: Number of applications received and rejected

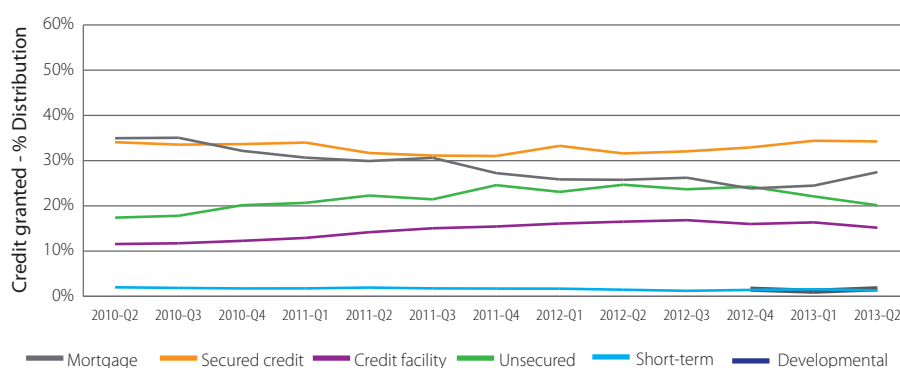
Agreements	2012-Q2 000	2012-Q3 000	2012-Q4 000	2013-Q1 000	2013-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of applications received	9,768	10,380	11,813	10,117	10,350	2.30%	5.96%
Number of applications rejected	4,966	5,563	6,301	5,631	5,811	3.19%	17.01%
% of applications rejected	50.84%	53.60%	53.34%	55.65%	56.14%		

Unsecured credit granted decreased from R22.59 billion for the quarter ended March 2013 to R22.06 billion for the quarter ended June 2013, as indicated in Table 1.5 and Figure 1.2. Mortgages granted increased to R30.10 billion in the quarter ended June 2013 from R25.04 billion for the previous quarter.

Table 1.5: Credit granted – credit type

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	26,943,316	28,764,393	28,603,463	25,039,734	30,099,218	27.46%	20.21%	11.71%
Secured credit	33,034,166	35,164,562	39,478,512	35,185,813	37,539,671	34.25%	6.69%	13.64%
Credit facilities	17,269,028	18,479,463	19,182,321	16,725,388	16,627,607	15.17%	-0.58%	-3.71%
Unsecured credit	25,801,033	25,972,654	29,072,652	22,592,797	22,064,444	20.13%	-2.34%	-14.48%
Short-term credit	1,527,345	1,342,013	1,707,277	1,590,561	1,450,531	1.32%	-8.80%	-5.03%
Developmental credit			1,896,498	1,151,721	1,834,435	1.67%	59.28%	0.00%
Total	104,574,889	109,723,085	119,940,724	102,286,014	109,615,905	100.00%	7.17%	4.82%

Figure 1.2: Credit granted – percentage distribution



The total value of the gross debtors book for the period ended June 2013 grew by R15.56 billion (1.07%) and y-o-y growth was R103.40 billion (7.58%). The unsecured credit book grew by R3.46 billion (2.10%) q-o-q by R36.75 billion (27.99%) y-o-y. The mortgages book grew by R926.47 million (0.12%) q-o-q but declined by R15.23 billion (1.87%) y-o-y.

Table 1.6: Gross debtors book – credit type

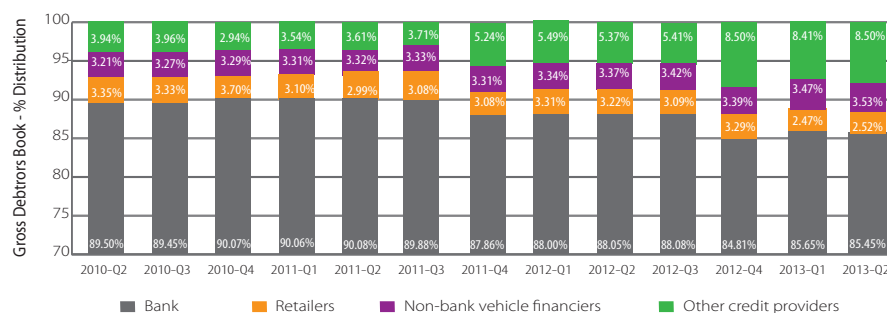
Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	814,645,080	819,679,887	809,135,730	798,484,218	799,410,683	54.50%	0.12%	-1.87%
Secured credit	263,108,288	271,454,941	286,559,482	295,037,398	300,931,964	20.52%	2.00%	14.38%
Credit facilities	153,565,919	158,866,811	165,857,623	171,440,472	175,901,220	11.99%	2.60%	14.54%
Unsecured credit	131,309,923	139,978,673	159,254,492	164,605,846	168,061,177	11.46%	2.10%	27.99%
Short-term credit	855,265	852,408	1,135,923	999,930	870,714	0.06%	-12.92%	1.81%
Developmental Credit			21,188,021	20,759,566	21,709,071	1.48%	4.57%	0.00%
Total	1,363,484,475	1,390,832,721	1,443,131,271	1,451,327,429	1,466,884,829	100.00%	1.07%	7.58%

The banks' share of the total debtors book decreased marginally from 85.65% for the quarter ended March 2013 to 85.45% for the quarter ended June 2013 as illustrated in Figure 1.3.

Table 1.7: Gross debtors book – industry type

Industry	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	1,200,512,161	1,225,065,956	1,223,969,289	1,243,099,775	1,253,485,296	85.45%	0.84%	4.41%
Retailers	43,918,609	42,988,652	47,469,049	35,877,639	36,906,769	2.52%	2.87%	-15.97%
Non-bank vehicle financiers	45,892,044	47,588,125	48,976,829	50,321,188	51,813,430	3.53%	2.97%	12.90%
Other credit providers	73,161,661	75,189,988	122,716,103	122,028,826	124,679,335	8.50%	2.17%	70.42%
Total	1,363,484,475	1,390,832,721	1,443,131,271	1,451,327,429	1,466,884,829	100.00%	1.07%	7.58%

Figure 1.3: Gross debtors book – industry type



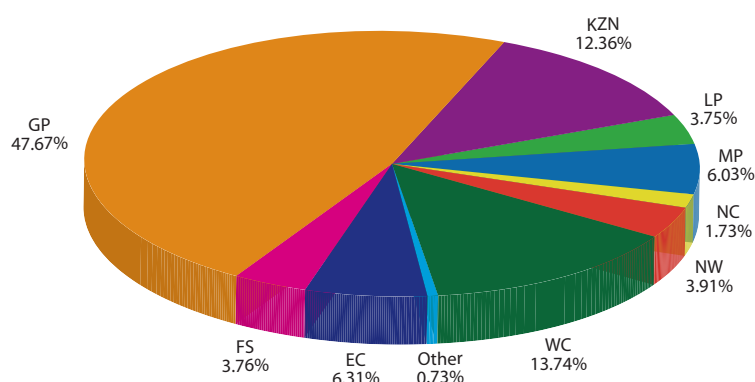
The total number of consumer accounts increased by 0.01% q-o-q and by 5.79% y-o-y. The number of accounts for both credit facilities and developmental credit increased on q-o-q basis while other credit types decreased. Credit facilities had a biggest share of 58.95% of the total number of debtors book accounts for the quarter ended June 2013 as indicated in Table 1.8.

Table 1.8: Gross debtors book – number of accounts

Agreements	2012-Q2 000	2012-Q3 000	2012-Q4 000	2013-Q1 000	2013-Q2 000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	1,848	1,845	1,847	1,842	1,825	4.47%	-0.96%	-1.28%
Secured credit	4,452	4,512	4,752	4,722	4,712	11.54%	-0.22%	5.85%
Credit facilities	24,187	24,413	24,395	23,971	24,078	58.95%	0.45%	-0.45%
Unsecured credit	7,549	7,430	8,545	8,642	8,635	21.14%	-0.09%	14.38%
Short-term credit	570	512	578	544	473	1.16%	-13.07%	-16.95%
Developmental credit			1,102	1,116	1,121	2.74%	0.45%	0.00%
Total	38,606	38,713	41,218	40,837	40,843	100.00%	0.01%	5.79%

North West was the only province that declined in the value of credit granted for the quarter ended June 2013. The value of credit granted for the Gauteng province increased by R3.70 billion (7.61%) for the quarter ended June 2013. The Western Cape and Kwazulu Natal provinces increased by R1.27 billion (9.24%) and R959.93 million (7.63%) respectively as depicted in Figure 1.4.

Figure 1.4: Provincial distribution of credit granted – 2013-Q2



2. Mortgage agreements

2.1 Mortgages granted

There was an overall q-o-q increase of 20.21% in the rand value of mortgage agreements granted for the quarter ended June 2013 as indicated in Table 2.1 below. Mortgage agreements in categories "R351K-R700K" and "≥R700K" showed significant q-o-q growth of 15.07% and 23.17% respectively. On a y-o-y basis mortgage agreements increased by 11.71%.

Table 2.1: Mortgages granted – size of agreements

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	49,879	46,491	35,846	51,070	36,621	0.12%	-28.29%	-26.58%
R51K-R100K	186,123	197,401	180,499	185,678	179,555	0.60%	-3.30%	-3.53%
R101K-R150K	244,114	250,907	218,538	230,223	238,051	0.79%	3.40%	-2.48%
R151K-R350K	1,922,175	2,065,168	1,916,675	1,620,523	1,823,065	6.06%	12.50%	-5.16%
R351K-R700K	6,647,544	6,932,404	6,464,382	5,539,957	6,374,716	21.18%	15.07%	-4.10%
≥R700K	17,893,482	19,272,021	19,787,523	17,412,282	21,447,209	71.26%	23.17%	19.86%
Total	26,943,316	28,764,393	28,603,463	25,039,734	30,099,218	100.00%	20.21%	11.71%

For the quarter ended June 2013 the number of mortgage agreements concluded increased by 12.37% as indicated in Table 2.2. The majority of the mortgage agreements were granted in favour of larger sized credit agreements. On a y-o-y basis mortgage agreements increased by 0.06%.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	1,767	1,476	1,025	1,825	1,033	2.63%	-43.40%	-41.54%
R51K-R100K	2,264	2,381	2,201	2,260	2,172	5.54%	-3.89%	-4.06%
R101K-R150K	1,841	1,881	1,648	1,737	1,799	4.59%	3.57%	-2.28%
R151K-R350K	7,297	7,832	7,266	6,201	6,921	17.65%	11.61%	-5.15%
R351K-R700K	12,931	13,464	12,577	10,764	12,406	31.63%	15.25%	-4.06%
≥R700K	13,098	13,985	14,134	12,116	14,889	37.96%	22.89%	13.67%
Total	39,198	41,019	38,851	34,903	39,220	100.00%	12.37%	0.06%

2.2 Mortgages granted by level of income¹

More than 85% of the number of agreements were concluded with individuals in the greater than R15K income category. This income category also accounted for 95.34% of the rand value of the mortgages granted during the quarter ended June 2013 as shown in Tables 2.3 and 2.4.

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.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K	1,438	1,361	1,186	1,144	1,000
% share of credit granted	3.69%	3.33%	3.07%	3.29%	2.56%
R10.1K-R15K	4,463	4,360	3,791	3,354	3,523
% share of credit granted	11.44%	10.67%	9.80%	9.65%	9.03%
>R15K	33,113	35,127	33,717	30,262	34,488
% share of credit granted	84.87%	85.99%	87.14%	87.06%	88.41%
Total number of mortgages	39,014	40,848	38,694	34,760	39,011

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K (R000)	324,321	303,004	269,917	210,541	236,620
% share of credit granted	1.23%	1.06%	0.95%	0.85%	0.80%
R10.1K-R15K (R000)	1,269,474	1,277,787	1,208,509	981,329	1,146,680
% share of credit granted	4.80%	4.48%	4.26%	3.95%	3.86%
>R15K (R000)	24,856,083	26,949,257	26,920,211	23,654,688	28,313,860
% share of credit granted	93.97%	94.46%	94.79%	95.20%	95.34%
Total value of mortgages(R000)	26,449,878	28,530,048	28,398,638	24,846,558	29,697,161

2.3 Gross debtors book – mortgages

The rand value of the gross debtors book for mortgages showed an increase of R926.47 million (0.12%) on a q-o-q but a decrease of R15.23 billion (1.87%) on a y-o-y basis. The number of accounts decreased by 0.96% q-o-q and by 1.28% on a y-o-y basis as indicated in Table 2.5.

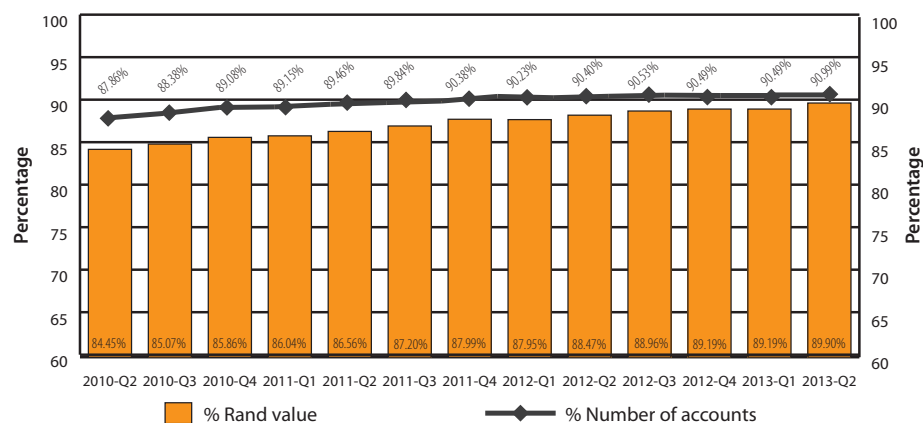
Table 2.5: Gross debtors book – mortgages

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	814,645,080	819,679,887	809,135,730	798,484,218	799,410,683	0.12%	-1.87%
Number of accounts	1,848,252	1,844,715	1,846,868	1,842,323	1,824,563	-0.96%	-1.28%

2.4 Age analysis of gross debtors book - mortgages

The rand value of the gross debtors book for mortgages reported as “current” increased from 89.19% to 89.90% for the quarter ended June 2013. The number of accounts reported as “current” increased marginally from 90.49% to 90.99% for the same period as illustrated in Figure 2.1.

Figure 2.1: Mortgages book reported as "current"



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. As indicated in Table 3.1 the rand value of secured credit granted for the quarter ended June 2013 increased by R2.37 billion (6.69%) when compared to the previous quarter. The rand value of credit granted for vehicles as a form of security increased by 7.63% when compared to the previous quarter.

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

Type of security	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	29,231,146	31,234,786	34,151,506	31,053,160	33,422,791	89.03%	7.63%
Retirement benefits	661,819	660,135	644,633	617,127	651,192	1.73%	5.52%
Insurance policy	25,381	19,880	108,579	138,333	107,414	0.29%	-22.35%
Furniture & other durables	1,787,341	1,812,848	2,853,132	1,500,511	1,607,015	4.28%	7.10%
Other security	1,328,480	1,436,914	1,699,401	1,863,671	1,751,258	4.67%	-6.68%
Total	33,034,166	35,164,562	39,457,251	35,172,802	37,539,671	100.00%	6.69%

The number of secured credit agreements concluded for the quarter ended June 2013 decreased by 0.04%. The number of transactions concluded for "furniture and other durables" continued to dominate secured credit granted at 54.31%.

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

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	153,353	160,263	171,914	152,340	160,586	40.52%	5.41%
Retirement benefits	9,859	9,517	8,782	7,791	8,367	2.11%	7.39%
Insurance policy	2,548	1,990	5,938	6,611	5,600	1.41%	-15.29%
Furniture & other durables	243,627	262,465	371,209	216,096	215,266	54.31%	-0.38%
Other security	7,241	6,577	7,872	13,688	6,535	1.65%	-52.26%
Total	416,628	440,812	565,715	396,526	396,354	100.00%	-0.04%

3.2 Secured credit granted by level of income

The share in the number of secured credit transactions entered into with individuals with a gross monthly income of greater than R15K increased from 34.51% to 36.60% for the quarter ended June 2013 as indicated in Table 3.3.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K	234,441	253,681	355,181	218,798	209,489
% share of credit granted	56.50%	57.76%	62.93%	55.34%	53.03%
R10.1K-R15K	45,299	45,870	53,693	40,147	40,991
% share of credit granted	10.92%	10.44%	9.51%	10.15%	10.38%
>R15K	135,210	139,675	155,505	136,461	144,572
% share of credit granted	32.58%	31.80%	27.55%	34.51%	36.60%
Total number of secured credit agreements	414,950	439,226	564,379	395,406	395,052

A major portion of secured credit granted (82.02%) for the quarter ended June 2013 was for individuals with a gross monthly income of greater than R15K as indicated in Table 3.4.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K (R000)	3,313,328	3,312,920	4,409,121	3,263,011	3,037,539
% share of credit granted	10.17%	9.55%	11.34%	9.40%	8.20%
R10.1K-R15K (R000)	3,511,818	3,775,237	4,125,603	3,426,448	3,625,056
% share of credit granted	10.78%	10.88%	10.61%	9.87%	9.78%
>R15K (R000)	25,764,379	27,614,987	30,342,363	28,031,259	30,399,784
% share of credit granted	79.06%	79.57%	78.05%	80.73%	82.02%
Total value of secured credit (R000)	32,589,525	34,703,144	38,877,088	34,720,718	37,062,379

3.3 Gross debtors book – secured credit

The rand value of the gross debtors book for secured credit showed an increase of R5.89 billion (2.00%) on a q-o-q and R37.82 billion (14.38%) on a y-o-y basis. The number of accounts decreased by 0.22% q-o-q and increased by 5.85% on a y-o-y basis as indicated in Table 3.5.

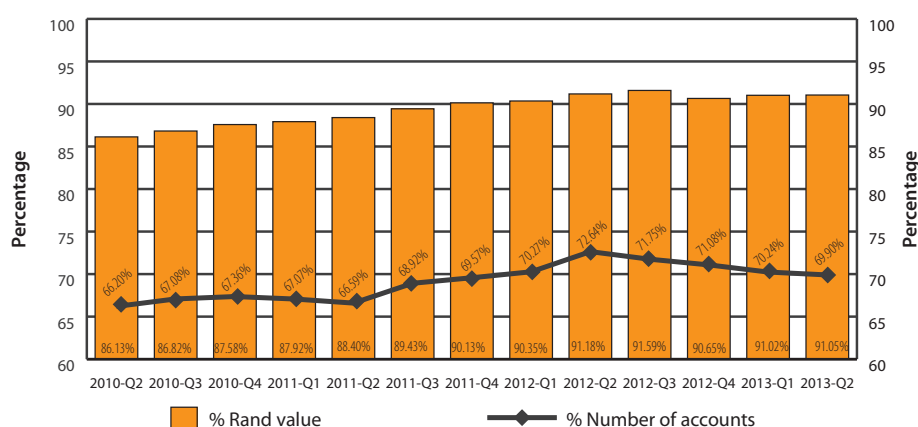
Table 3.5: Gross debtors book – secured credit

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	263,108,288	271,454,941	286,559,482	295,037,398	300,931,964	2.00%	14.38%
Number of accounts	4,451,577	4,512,289	4,752,430	4,722,069	4,711,848	-0.22%	5.85%

3.4 Age analysis of gross debtors book – secured credit

The rand value of the gross debtors book for secured credit reported as “current” increased from 91.02% for the quarter ended March 2013 to 91.05% for the quarter ended June 2013. The number of accounts reported as “current” decreased from 70.24% to 69.90% for the same period as illustrated in Figure 3.1.

Figure 3.1: Secured credit book reported as “current”



4. Credit facilities

4.1 Credit facilities granted

The value of credit facilities granted for the June 2013 quarter decreased by 0.58% and by 3.71% on a y-o-y basis. Credit and garage cards received R6.50 billion (39.10%) of the total R16.63 billion value of credit facilities granted, followed by bank overdraft at R3.72 billion (22.39%) for the quarter ended June 2013 as indicated in Table 4.1 below.

Table 4.1: Credit facilities granted – rand value

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	6,384,779	6,430,870	6,303,369	5,951,162	6,501,664	39.10%	9.25%	1.83%
Bank overdraft	4,167,751	4,501,368	5,156,361	4,500,925	3,722,893	22.39%	-17.29%	-10.67%
Services	885,234	894,718	848,312	906,306	1,318,996	7.93%	45.54%	49.00%
Store cards	3,832,958	4,147,422	4,388,341	2,968,619	3,390,666	20.39%	14.22%	-11.54%
Other facilities	1,998,306	2,505,085	2,485,939	2,398,376	1,693,388	10.18%	-29.39%	-15.26%
Total	17,269,028	18,479,463	19,182,321	16,725,388	16,627,607	100.00%	-0.58%	-3.71%

The number of credit facilities granted increased by 27.36% on a q-o-q basis and by 7.24% on y-o-y as indicated in Table 4.2.

Table 4.2: Credit facilities granted – number of agreements

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	556,128	536,610	499,667	452,201	585,999	20.42%	29.59%	5.37%
Bank overdraft	124,924	98,835	119,356	119,520	105,693	3.68%	-11.57%	-15.39%
Services	73,624	83,374	78,474	69,681	72,313	2.52%	3.78%	-1.78%
Store cards	1,849,804	1,968,430	2,363,505	1,550,605	2,054,522	71.61%	32.50%	11.07%
Other facilities	70,911	77,007	71,931	60,697	50,550	1.76%	-16.72%	-28.71%
Total	2,675,391	2,764,256	3,132,933	2,252,704	2,869,077	100.00%	27.36%	7.24%

4.2 Credit facilities granted by level of income

Table 4.3 and 4.4 showed a similar trend where the percentage share in the rand value and number of accounts for credit facilities granted to individuals with a gross monthly income of up to R10K increased.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K	1,642,116	1,713,526	1,978,151	1,404,749	1,945,814
% share of credit granted	61.45%	62.05%	63.21%	62.42%	67.84%
R10.1K-R15K	311,496	334,549	371,500	289,183	312,182
% share of credit granted	11.66%	12.11%	11.87%	12.85%	10.88%
>R15K	718,758	713,504	780,082	556,669	610,128
% share of credit granted	26.90%	25.84%	24.92%	24.73%	21.27%
Total number of credit facilities	2,672,370	2,761,579	3,129,733	2,250,601	2,868,124

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K (R000)	4,167,973	4,672,553	4,957,555	3,706,984	5,231,104
% share of credit granted	24.86%	26.07%	26.52%	22.93%	33.18%
R10.1K-R15K (R000)	1,762,368	1,998,530	2,127,778	1,825,850	1,730,030
% share of credit granted	10.51%	11.15%	11.38%	11.30%	10.97%
>R15K (R000)	10,834,199	11,252,175	11,609,463	10,631,114	8,804,695
% share of credit granted	64.63%	62.78%	62.10%	65.77%	55.85%
Total value of credit facilities (R000)	16,764,540	17,923,259	18,694,796	16,163,947	15,765,829

4.3 Gross debtors book – credit facilities

The rand value of the gross debtors book for credit facilities showed an increase of R4.46 billion (2.60%) on a q-o-q and R22.34 billion (14.54%) on a y-o-y basis. The number of accounts increased by 0.45% on q-o-q while on a y-o-y basis declined by 0.45% as indicated in Table 4.5.

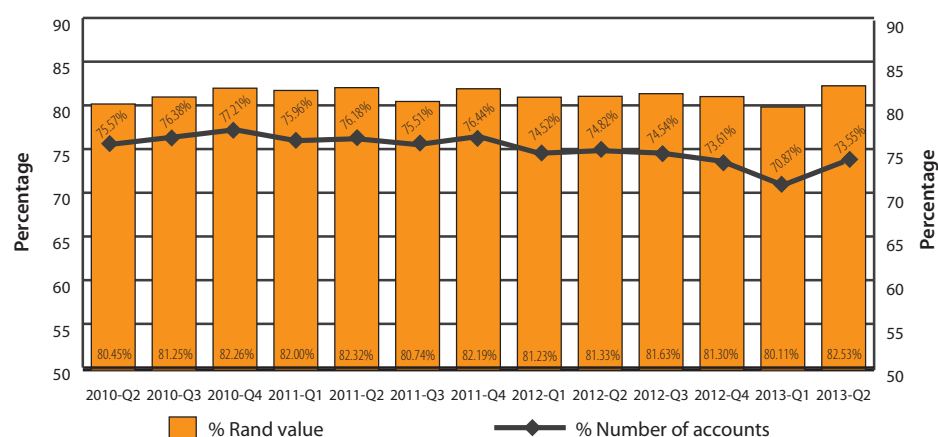
Table 4.5: Gross debtors book – credit facilities

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	153,565,919	158,866,811	165,857,623	171,440,472	175,901,220	2.60%	14.54%
Number of accounts	24,187,189	24,413,166	24,394,575	23,970,587	24,077,725	0.45%	-0.45%

4.4 Age analysis of gross debtors book – credit facilities

The rand value of the gross debtors book for credit facilities reported as “current” increased from 80.11% for the quarter ended March 2013 to 82.53% for the quarter ended June 2013. The number of accounts reported as “current” increased from 70.87% to 73.55% for the same period as illustrated in Figure 4.1.

Figure 4.1: Credit facilities book reported as “current”



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). The total rand value of unsecured credit granted decreased from R22.59 billion to R22.06 billion for the quarter ended June 2013. On a y-o-y basis there was a decrease of R3.74 billion (14.48%) in the rand value of unsecured credit granted as indicated in Table 5.1. The number of agreements decreased by 1.73% q-o-q and 5.77% y-o-y as indicated in Table 5.2.

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

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	366,947	417,670	618,652	783,142	824,792	3.74%	5.32%	124.77%
7-12 Months	909,754	800,716	1,105,747	951,709	824,201	3.74%	-13.40%	-9.40%
13-18 Months	962,050	819,344	1,027,898	761,468	663,552	3.01%	-12.86%	-31.03%
19-24 Months	2,279,061	1,771,699	2,847,420	2,130,536	1,926,299	8.73%	-9.59%	-15.48%
25-36 Months	4,741,801	4,838,417	5,416,480	4,032,132	3,948,361	17.89%	-2.08%	-16.73%
3.1-5 Years	13,408,245	13,235,317	13,945,054	11,001,620	10,871,492	49.27%	-1.18%	-18.92%
5.1-10 +Years	3,133,174	4,089,491	4,111,402	2,932,191	3,005,747	13.62%	2.51%	-4.07%
Total	25,801,033	25,972,654	29,072,652	22,592,797	22,064,444	100.00%	-2.34%	-14.48%

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

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	143,941	169,291	218,524	267,254	297,774	23.42%	11.42%	106.87%
7-12 Months	177,530	156,103	169,968	146,266	143,200	11.26%	-2.10%	-19.34%
13-18 Months	129,199	120,483	154,542	111,141	96,514	7.59%	-13.16%	-25.30%
19-24 Months	199,006	151,629	261,074	191,924	171,367	13.48%	-10.71%	-13.89%
25-36 Months	291,179	289,770	336,241	237,345	228,833	17.99%	-3.59%	-21.41%
3.1-5 Years	355,711	356,529	379,312	289,989	285,053	22.42%	-1.70%	-19.86%
5.1-10 +Years	53,004	73,463	72,109	50,236	48,965	3.85%	-2.53%	-7.62%
Total	1,349,570	1,317,268	1,591,770	1,294,155	1,271,706	100.00%	-1.73%	-5.77%

The rand value and the number of unsecured credit granted for agreements in excess of R15K had a share of 78.67% and 31.35% respectively for the quarter ended June 2013 as indicated in Tables 5.3 and 5.4.

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

Rand value of agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	365,875	377,257	449,854	456,959	495,429	2.25%	8.42%	35.41%
R3.1K-R5K	640,624	567,618	717,171	625,759	597,838	2.71%	-4.46%	-6.68%
R5.1K-R8K	1,170,188	1,083,470	1,596,738	1,241,267	1,146,874	5.20%	-7.60%	-1.99%
R8.1K-R10K	1,080,925	923,836	1,210,969	883,311	822,731	3.73%	-6.86%	-23.89%
R10.1K-R15K	2,184,810	1,975,922	2,411,343	1,700,627	1,643,704	7.45%	-3.35%	-24.77%
> R15.1K	20,358,611	21,044,551	22,686,578	17,684,874	17,357,868	78.67%	-1.85%	-14.74%
Total	25,801,033	25,972,654	29,072,652	22,592,797	22,064,444	100.00%	-2.34%	-14.48%

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

Number of agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	215,471	229,327	277,960	286,693	310,504	24.42%	8.31%	44.10%
R3.1K-R5K	156,694	139,945	176,397	153,042	148,416	11.67%	-3.02%	-5.28%
R5.1K-R8K	189,798	178,932	258,216	199,248	184,206	14.48%	-7.55%	-2.95%
R8.1K-R10K	118,145	102,955	133,732	96,626	90,711	7.13%	-6.12%	-23.22%
R10.1K-R15K	179,824	167,254	204,005	143,919	139,209	10.95%	-3.27%	-22.59%
> R15.1K	489,638	498,855	541,460	414,627	398,660	31.35%	-3.85%	-18.58%
Total	1,349,570	1,317,268	1,591,770	1,294,155	1,271,706	100.00%	-1.73%	-5.77%

5.2 Unsecured credit granted by level of income

There was a decrease in the share of the number of unsecured credit agreements for individuals with a gross monthly income of “≤R10K” from 50.05% for the quarter ended March 2013 to 49.60% for the quarter ended June 2013 as indicated in Table 5.5. The number of unsecured credit agreements entered into with individuals with a gross monthly income greater than R15K increased from 31.82% to 31.91% for the quarter ended June 2013. The rand value percentage share of unsecured credit agreements for the “>R15K” income category increased while the other lower income categories declined.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K	841,985	781,337	922,700	647,738	630,799
% share of credit granted	62.39%	59.31%	57.88%	50.05%	49.60%
R10.1K-R15K	213,054	217,934	260,819	234,646	235,087
% share of credit granted	15.79%	16.54%	16.36%	18.13%	18.49%
>R15K	294,510	317,997	410,767	411,771	405,820
% share of credit granted	21.82%	24.14%	25.76%	31.82%	31.91%
Total number of unsecured credit	1,349,549	1,317,268	1,594,286	1,294,155	1,271,706

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K (R000)	10,843,425	10,512,485	11,371,817	7,812,559	7,555,512
% share of credit granted	42.03%	40.48%	39.12%	34.58%	34.24%
R10.1K-R15K (R000)	5,362,431	5,387,977	5,718,771	4,563,918	4,444,427
% share of credit granted	20.78%	20.74%	19.67%	20.20%	20.14%
>R15K (R000)	9,595,177	10,072,191	11,981,994	10,216,320	10,064,505
% share of credit granted	37.19%	38.78%	41.21%	45.22%	45.61%
Total value of unsecured credit (R000)	25,801,033	25,972,654	29,072,582	22,592,797	22,064,444

5.3 Gross debtors book – unsecured credit

The rand value of the gross debtors book for unsecured credit showed an increase of R3.46 billion (2.10%) on a q-o-q and R36.75 billion (27.99%) on a y-o-y basis. The number of accounts decreased by 0.09% q-o-q while on a y-o-y basis there was an increase of 14.38% as indicated in Table 5.7.

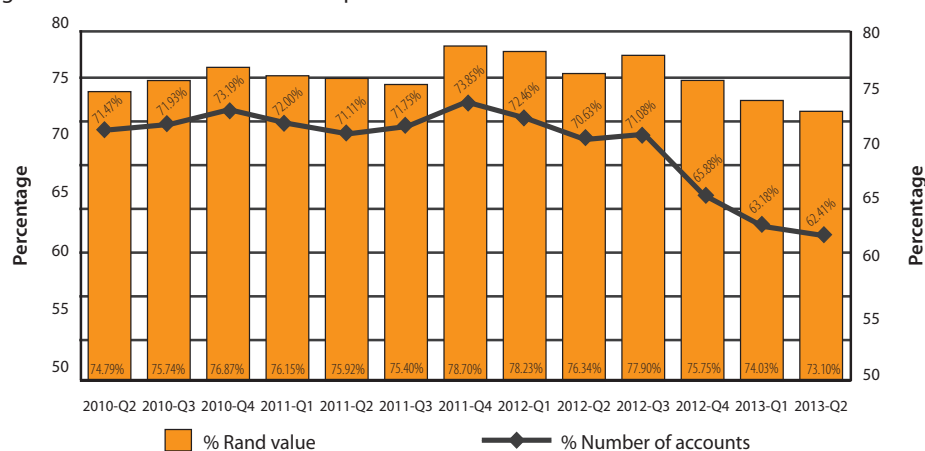
Table 5.7: Gross debtors book – unsecured credit

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	131,309,923	139,978,673	159,254,492	164,605,846	168,061,177	2.10%	27.99%
Number of accounts	7,549,183	7,430,216	8,544,646	8,642,085	8,634,592	-0.09%	14.38%

5.4 Age analysis of gross debtors book – unsecured credit

The rand value of the gross debtors book for unsecured credit reported as “current” decreased from 74.03% for the quarter ended March 2013 to 73.10% for the quarter ended June 2013. The number of accounts reported as “current” decreased from 63.18% to 62.41% for the same period as illustrated in Figure 5.1.

Figure 5.1: Unsecured credit book reported as “current”



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.

Short-term agreements of “≤1 Month” had the largest share for both the rand value and the number of agreements for the quarter ended June 2013. On a y-o-y basis the rand value of short-term credit granted decreased by R140.03 million (8.80%) q-o-q and by R76.81 million (5.03%) y-o-y as indicated in Table 6.1. The number of agreements for short-term credit granted decreased by 5.10% on a q-o-q and 4.37% on a y-o-y basis as indicated in Table 6.2.

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

Agreements per repayment period	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	1,053,936	963,881	1,215,508	1,240,634	1,137,160	78.40%	-8.34%	7.90%
2-3 Months	189,020	170,680	189,287	125,392	100,780	6.95%	-19.63%	-46.68%
4-6 Months	284,390	207,453	302,482	224,534	212,591	14.66%	-5.32%	-25.25%
Total	1,527,345	1,342,013	1,707,277	1,590,561	1,450,531	100.00%	-8.80%	-5.03%

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

Agreements per repayment period	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	805,445	733,039	839,364	862,957	828,956	87.74%	-3.94%	2.92%
2-3 Months	87,013	79,208	87,965	52,385	38,131	4.04%	-27.21%	-56.18%
4-6 Months	95,529	61,536	100,263	80,230	77,739	8.23%	-3.10%	-18.62%
Total	987,987	873,783	1,027,592	995,572	944,826	100.00%	-5.10%	-4.37%

There was an overall decline for short-term credit granted for both rand value and the number of agreements as indicated in Table 6.3 and 6.4. The only category that showed growth on a q-o-q basis was the “R5001-R8000”.

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

Agreements	2012-Q2 R000	2012-Q3 R000	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	284,496	256,841	280,258	277,514	272,160	18.76%	-1.93%	-4.34%
R1001-R2000	403,381	353,213	439,714	431,552	399,087	27.51%	-7.52%	-1.06%
R2001-R3000	300,995	261,712	349,051	325,028	291,010	20.06%	-10.47%	-3.32%
R3001-R5000	419,509	369,717	518,009	465,664	395,919	27.29%	-14.98%	-5.62%
R5001-R8000	118,965	100,530	120,245	90,803	92,355	6.37%	1.71%	-22.37%
Total	1,527,345	1,342,013	1,707,277	1,590,561	1,450,531	100.00%	-8.80%	-5.03%

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

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	485,162	437,437	464,817	464,132	459,240	48.61%	-1.05%	-5.34%
R1001-R2000	265,368	230,692	285,796	279,608	262,645	27.80%	-6.07%	-1.03%
R2001-R3000	118,338	102,518	136,485	127,387	114,430	12.11%	-10.17%	-3.30%
R3001-R5000	101,146	88,313	122,648	110,851	94,563	10.01%	-14.69%	-6.51%
R5001-R8000	17,973	14,823	17,846	13,594	13,948	1.48%	2.60%	-22.39%
Total	987,987	873,783	1,027,592	995,572	944,826	100.00%	-5.10%	-4.37%

6.2 Short-term credit granted by level of income

There was a decrease in the share of the number of short-term credit agreements for individuals with a gross monthly income of 'Up to R10K' from 62.35% for the quarter ended March 2013 to 62.44% for the quarter ended June 2013 as indicated in Table 6.5. The number of short-term credit agreements entered into with individuals with a gross monthly income of greater than R15K increased from 20.28% to 20.39% for the quarter ended June 2013. The rand value of short-term credit agreements for the "Up to R10K" increased while the other income categories decreased as indicated in Table 6.6.

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K	655,827	587,794	672,850	620,696	589,912
% share of credit granted	66.38%	67.27%	65.48%	62.35%	62.44%
R10.1K-R15K	158,106	137,102	165,525	172,994	162,221
% share of credit granted	16.00%	15.69%	16.11%	17.38%	17.17%
>R15K	174,053	148,887	189,217	201,882	192,693
% share of credit granted	17.62%	17.04%	18.41%	20.28%	20.39%
Total number of short-term credit	987,986	873,783	1,027,592	995,572	944,826

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

Level of income	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R10K (R000)	823,397	737,134	903,583	775,832	717,228
% share of credit granted	53.91%	54.93%	52.93%	48.78%	49.45%
R10.1K-R15K (R000)	290,891	249,893	324,570	323,005	286,243
% share of credit granted	19.05%	18.62%	19.01%	20.31%	19.73%
>R15K (R000)	413,057	354,987	479,123	491,724	447,060
% share of credit granted	27.04%	26.45%	28.06%	30.92%	30.82%
Total value of short-term credit (R000)	1,527,345	1,342,013	1,707,277	1,590,561	1,450,531

6.3 Gross debtors book – short-term credit

The rand value of the gross debtors book for short-term credit decreased by R129.22 million (12.92%) q-o-q but increased by R15.45 million (1.81%) on a y-o-y basis. The number of accounts decreased by 13.07% q-o-q and 16.95% on a y-o-y basis as indicated in Table 6.7.

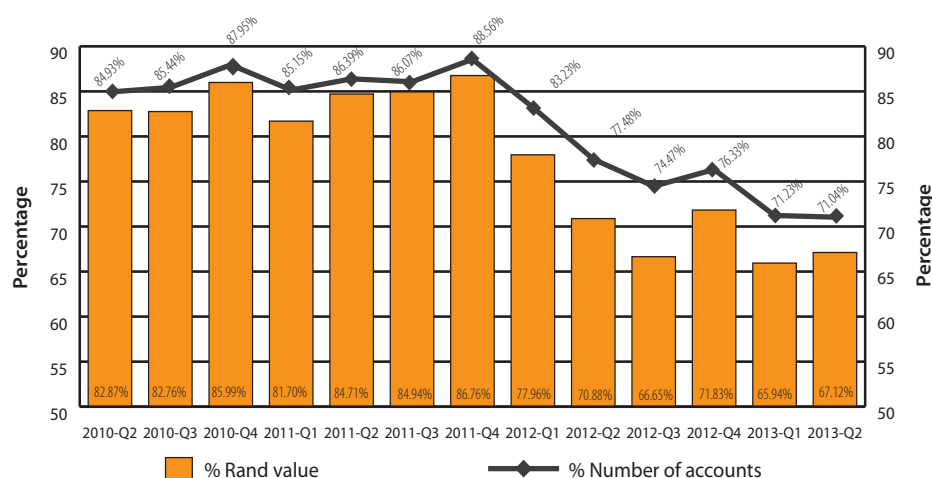
Table 6.7: Gross debtors book - short-term credit

Agreements	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book	855,265	852,408	1,135,923	999,930	870,714	-12.92%	1.81%
Number of accounts	569,794	512,292	577,708	544,331	473,208	-13.07%	-16.95%

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

The rand value of the gross debtors book for short-term credit reported as “current” increased from 65.94% for the quarter ended March 2013 to 67.12% for the quarter ended June 2013. The number of accounts reported as “current” decreased from 71.23% to 71.04% for the same period as illustrated in Figure 6.1.

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



7. Developmental credit transactions

7.1 Developmental credit transactions

Developmental credit agreements greater than 36 months had the largest share for both the rand value and the number of agreements for the quarter ended June 2013. On a q-o-q basis the rand value of developmental credit granted increased by R682.71 million (59.28%) as indicated in Table 7.1. The number of agreements for developmental credit granted increased by 13.66% on a q-o-q basis as indicated in Table 7.2.

Table 7.1: Developmental credit granted – term of agreement (Rand Value)

Rand value of agreements	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	568	402	384	0.02%	-4.55%
5-12 Months	20,700	56,023	24,913	1.36%	-55.53%
12.1-24 Months	68,866	155,970	52,014	2.84%	-66.65%
24.1-36 Months	88,300	63,797	66,152	3.61%	3.69%
> 36 months	1,718,064	875,528	1,690,973	92.18%	93.14%
Total	1,896,498	1,151,721	1,834,435	100.00%	59.28%

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

Number of agreements	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	21	11	9	0.02%	-18.18%
5-12 Months	3,987	11,342	4,317	7.64%	-61.94%
12.1-24 Months	6,463	12,872	4,516	8.00%	-64.92%
24.1-36 Months	5,027	3,744	4,128	7.31%	10.26%
> 36 months	71,221	21,717	43,501	77.03%	100.31%
Total	86,719	49,686	56,471	100.00%	13.66%

Table 7.3 and 7.4 indicate the majority of developmental credit granted were for agreements in excess of R20K at 87.39% and 58.24% respectively for the quarter ended June 2013.

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

Rand value of agreements	2012-Q4 R000	2013-Q1 R000	2013-Q2 R000	2013-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	1,036	1,112	210	0.01%	-81.16%
R1501-R3000	8,730	10,560	3,271	0.18%	-69.03%
R3.01K-R5K	50,258	32,855	9,939	0.54%	-69.75%
R5.01K-R10K	129,721	67,018	78,267	4.27%	16.78%
R10.1K-R20K_D	240,946	169,105	139,709	7.62%	-17.38%
> R20K	1,465,806	871,069	1,603,041	87.39%	84.03%
Total	1,896,498	1,151,721	1,834,435	100.00%	59.28%

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

Number of agreements	2012-Q4	2013-Q1	2013-Q2	2013-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	1,049	970	180	0.32%	-81.44%
R1501-R3000	3,633	4,235	1,376	2.44%	-67.51%
R3.01K-R5K	12,138	5,239	2,392	4.24%	-54.34%
R5.01K-R10K	17,283	9,427	10,093	17.87%	7.06%
R10.1K-R20K_D	15,895	12,089	9,542	16.90%	-21.07%
> R20K	36,721	17,726	32,888	58.24%	85.54%
Total	86,719	49,686	56,471	100.00%	13.66%

7.2 Developmental credit granted by level of income

The rand value of developmental credit agreements granted to individuals with a gross monthly income of “≤R10K” category had the largest share of 65.74% as indicated in Table 7.6. The number of developmental credit agreements granted to individuals with a gross monthly income of “≤R10K” category had the largest share of 51.11% as indicated in Table 7.5.

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

Level of income	2012-Q4	2013-Q1	2013-Q2
≤R10K	9,846	16,190	7,479
% share	53.90%	54.45%	51.11%
R10.1K-R15K	8,422	13,542	7,154
% share	46.10%	45.55%	48.89%
Total number of developmental credit	18,268	29,732	14,633

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

Level of income	2012-Q4	2013-Q1	2013-Q2
≤R10K	112,297	161,056	282,743
% share	17.28%	24.43%	65.74%
R10.1K-R15K	537,498	498,325	147,327
% share	82.72%	75.57%	34.26%
Total rand value of developmental credit	649,795	659,381	430,070

7.3 Gross debtors book – developmental credit

The rand value of the gross debtors book for developmental credit showed an increase of R949.51 million (4.57%) on a q-o-q basis. The number of accounts increased by 0.45% for the quarter ended June 2013 as indicated in Table 7.7.

Table 7.7: Gross debtors book - developmental credit

Agreements	2012-Q4	2013-Q1	2013-Q2	% Change (Q2/Q1)
Gross debtors book (R000)	21,188,021	20,759,566	21,709,071	4.57%
Number of accounts	1,101,716	1,116,082	1,121,097	0.45%

7.4 Age analysis of gross debtors book – developmental credit

The rand value of the gross debtors book for developmental credit reported as “current” was 86.92% for the quarter ended June 2013. The number of accounts reported as “current” was 97.22% for the same period as indicated in Table 7.9.

Table 7.8 Developmental credit book age analysis (rand value)

Period	2012-Q4 Rand value	2013-Q1 Rand value	2013-Q2 Rand value	2013- Q2 % Distribution
Current	18,797,125,039	18,141,010,352	18,870,418,372	86.92%
30 Days	695,313,190	743,939,629	785,351,311	3.62%
31-60 Days	258,615,376	303,148,562	306,571,054	1.41%
61-90 Days	178,919,315	191,874,533	191,180,845	0.88%
91-120 Days	165,718,173	148,485,471	155,286,539	0.72%
120+ Days	1,092,330,011	1,231,107,268	1,400,262,835	6.45%
Grand Total	21,188,021,104	20,759,565,815	21,709,070,956	100%

Table 7.9 Developmental credit book age analysis (number of accounts)

Period	2012-Q4 Number of accounts	2013-Q1 Number of accounts	2013-Q2 Number of accounts	2013- Q2 % Distribution
Current	1,077,483	1,089,286	1,089,930	97.22%
30 Days	6,355	6,813	8,137	0.73%
31-60 Days	3,163	4,113	4,472	0.40%
61-90 Days	1,976	2,201	2,629	0.23%
91-120 Days	3,375	1,734	2,099	0.19%
120+ Days	9,364	11,936	13,830	1.23%
Grand Total	1,101,716	1,116,083	1,121,097	100%

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	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Eastern Cape	5,615,660,575	6,347,050,743	7,408,234,517	6,101,830,664	6,753,673,557	6,849,466,933	7,843,898,108	6,134,979,822	6,914,465,756
Free State	3,223,080,240	3,828,322,881	4,671,472,903	3,794,911,199	4,164,341,610	4,437,331,245	5,191,326,247	4,110,460,139	4,119,553,834
Gauteng	39,965,781,579	45,884,300,356	49,168,460,721	44,078,024,940	48,274,266,388	51,317,873,076	54,846,486,316	48,553,451,845	52,250,536,524
Kwazulu-Natal	10,711,632,322	12,829,432,535	13,493,096,170	12,480,759,362	13,090,083,920	13,333,336,987	14,921,937,023	12,586,451,819	13,546,384,650
Limpopo	3,105,731,685	3,579,398,405	4,351,501,612	3,608,020,304	4,164,964,499	4,238,427,176	5,005,683,458	3,917,645,378	4,115,867,090
Mpumalanga	5,032,169,912	6,130,874,130	6,763,514,481	5,913,952,053	6,481,088,576	6,839,583,672	7,495,528,094	6,358,047,887	6,615,023,989
Northern Cape	1,458,343,332	2,109,668,937	2,368,289,247	2,145,950,818	2,376,678,603	2,474,282,035	2,688,342,023	1,771,993,872	1,899,104,656
North West	3,379,967,267	4,082,955,858	4,611,147,670	3,834,074,289	4,131,296,660	4,357,277,586	4,956,114,055	4,398,860,782	4,289,495,807
Western Cape	11,963,194,621	13,496,133,751	14,137,358,602	12,382,041,267	14,272,916,698	14,936,704,468	16,029,134,467	13,788,916,201	15,063,625,443
Other	623,826,987	610,866,668	630,473,540	690,091,393	865,578,262	938,802,249	962,274,284	665,206,177	801,847,510
Total	85,079,388,520	98,899,004,264	107,603,549,463	95,029,656,289	104,574,888,773	109,723,085,427	119,940,724,075	102,286,013,921	109,615,905,259

B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
≤R1500	6,817,456	5,136,027	5,263,068	3,788,153	6,039,341	5,297,537	12,832,410	6,515,197	6,569,111
R1500-R3000	67,656,642	62,755,425	73,000,477	44,002,710	49,053,291	44,854,291	86,916,571	50,709,825	50,967,992
R3.1K-R5K	256,186,168	274,876,710	373,962,840	221,526,042	238,074,433	213,464,642	325,857,541	199,028,071	208,054,841
R5.1K-R10K	567,144,101	743,240,165	1,123,120,045	653,319,673	789,800,355	808,360,916	1,259,042,355	681,409,425	696,023,274
R10.1K-R20K	341,973,208	521,943,779	825,439,308	428,902,433	568,305,838	593,416,188	930,855,896	496,415,473	541,958,351
R20.1K-R40K	240,213,740	331,649,727	409,095,556	336,140,501	311,513,024	288,540,950	395,203,914	340,617,460	278,434,996
R40.1K-R60K	540,927,353	571,813,535	577,517,358	604,998,786	479,047,158	464,082,313	476,348,687	534,622,921	389,077,115
R60.1K-R100K	2,162,665,761	2,442,454,727	2,410,617,590	2,207,103,464	2,114,512,432	2,064,346,547	2,131,418,460	1,973,902,693	1,847,054,667
R101K-R150K	4,895,254,308	5,559,162,709	5,754,880,511	5,476,644,043	5,785,373,016	5,912,367,127	6,298,417,024	5,484,493,525	5,717,600,015
R151K-R200K	3,977,595,650	4,521,345,292	4,956,585,205	4,805,850,496	4,920,724,906	5,271,058,457	5,837,946,864	5,061,066,752	5,500,494,209
R201K-R400K	9,279,988,369	10,662,597,583	11,395,038,805	11,286,453,684	11,534,838,614	12,644,286,756	13,920,817,748	12,792,503,912	13,870,702,398
>R400K	4,625,390,473	5,082,529,850	5,489,980,970	5,546,445,410	6,236,883,917	6,854,486,371	7,802,854,402	7,564,527,537	8,432,733,917
Total	26,961,813,229	30,779,505,529	33,394,501,733	31,615,175,395	33,034,166,325	35,164,562,095	39,478,511,872	35,185,812,791	37,539,670,886

Table 3: Number of agreements for secured credit granted

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
≤R1500	6,382	4,663	4,732	3,490	5,581	5,378	6,689	5,476	5,559
R1500-R3000	28,731	26,526	30,620	18,347	20,953	21,973	31,028	22,359	20,673
R3.1K-R5K	64,572	69,541	93,805	55,342	58,647	59,642	79,354	52,391	50,931
R5.1K-R10K	82,179	107,342	161,803	94,400	115,642	124,983	179,053	100,637	98,408
R10.1K-R20K	26,033	39,689	62,707	32,024	42,754	48,772	71,727	38,566	40,512
R20.1K-R40K	8,138	11,534	14,723	11,769	10,928	10,700	14,950	11,686	9,951
R40.1K-R60K	10,700	11,299	11,412	12,027	9,429	9,143	9,663	10,457	7,643
R60.1K-R100K	26,721	30,072	29,622	27,322	25,900	25,332	26,113	24,172	22,476
R101K-R150K	39,436	44,792	46,317	43,988	46,253	47,241	50,148	43,406	44,997
R151K-R200K	23,045	26,197	28,689	27,766	28,421	30,429	33,710	29,080	31,599
R201K-R400K	33,319	38,403	41,246	40,872	41,562	45,671	50,139	45,917	49,662
>R400K	7,163	8,660	9,171	9,479	10,558	11,548	13,402	12,688	13,942
Total	356,419	418,718	534,847	376,826	416,628	440,812	565,976	396,835	396,353

C: Analysis of credit granted by level of income

Table 4: Rand value of mortgages granted by income category

Income Category	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
R0-R3500	3,385,280	1,268,890	1,582,012	185,000	3,468,702	1,482,700	110,000	2,001,540	469,700
R3501-R5500	19,682,222	16,885,976	15,358,110	11,208,228	11,600,810	7,329,795	6,189,362	8,189,411	4,419,800
R5501-R7500	85,474,134	109,480,204	112,658,007	68,902,856	55,513,232	53,878,712	40,988,256	30,811,017	39,618,806
R7501-R10K	318,203,779	434,271,907	425,393,002	289,727,485	253,738,062	240,312,695	222,629,200	169,538,930	192,111,866
R10.1K-R15K	1,315,815,723	1,737,169,547	1,804,469,670	1,342,467,388	1,269,473,794	1,277,787,145	1,208,509,375	981,328,804	1,146,680,159
>R15K	23,534,846,961	27,666,651,599	26,696,575,305	22,687,654,557	24,856,083,383	26,949,257,013	26,920,211,387	23,654,687,903	28,313,860,454
Total	25,277,408,099	29,965,728,123	29,056,036,106	24,400,145,514	26,449,877,983	28,530,048,060	28,398,637,580	24,846,557,605	29,697,160,785

Table 5: Number of mortgages granted by income category

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R3500	19	7	13	5	9	8	2	15	4
R3501-R5500	122	122	100	67	73	48	45	86	32
R5501-R7500	480	596	581	384	303	300	234	243	213
R7501-R10K	1,469	1,843	1,729	1,192	1,053	1,005	905	800	751
R10.1K-R15K	4,523	5,708	5,752	4,560	4,463	4,360	3,791	3,354	3,523
>R15K	31,574	37,270	33,930	30,841	33,113	35,127	33,717	30,262	34,488
Total	38,187	45,546	42,105	37,049	39,014	40,848	38,694	34,760	39,011

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

Income Category	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
R0-R3500	488,331,041	536,648,539	1,012,116,921	867,272,251	915,849,742	813,907,976	1,656,550,626	1,234,065,587	946,164,168
R3501-R5500	468,625,053	478,214,034	703,256,403	519,462,667	456,223,292	502,918,724	517,585,914	281,220,028	288,281,929
R5501-R7500	535,254,962	622,290,362	728,020,730	494,828,545	644,410,857	623,133,364	711,598,172	511,169,367	530,038,438
R7501-R10K	1,175,556,647	1,363,067,299	1,430,048,861	1,161,285,904	1,296,843,675	1,372,959,440	1,523,386,389	1,236,555,519	1,271,560,273
R10.1K-R15K	3,137,291,657	3,612,330,581	3,788,765,393	3,255,957,813	3,511,818,385	3,775,237,007	4,125,602,996	3,426,448,261	3,625,056,034
>R15K	20,829,434,481	23,639,799,222	25,225,201,820	24,868,264,050	25,764,378,576	27,614,987,457	30,342,363,457	28,031,258,789	30,401,277,964
Total	26,634,493,841	30,252,350,037	32,887,410,128	31,167,071,230	32,589,524,527	34,703,143,968	38,877,087,554	34,720,717,551	37,062,378,806

Table 7: Number of secured credit granted by income category

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R3500	90,585	107,560	157,520	95,553	118,735	124,544	219,268	136,374	130,371
R3501-R5500	62,029	65,041	92,161	64,437	55,646	68,641	60,170	33,949	31,883
R5501-R7500	25,034	31,020	41,175	20,758	29,266	29,559	37,692	23,609	22,448
R7501-R10K	27,695	33,450	40,614	24,151	30,794	30,937	38,051	24,866	24,786
R10.1K-R15K	39,463	48,559	56,590	39,131	45,299	45,870	53,693	40,147	40,991
>R15K	110,535	131,283	145,083	131,584	135,210	139,675	155,505	136,461	144,573
Total	355,341	416,913	533,143	375,614	414,950	439,226	564,379	395,406	395,052

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

Income Category	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
R0-R3500	1,969,261,723	2,215,146,717	2,108,155,071	1,800,711,939	1,618,095,495	1,981,854,742	1,851,924,388	1,421,472,640	2,007,504,284
R3501-R5500	729,960,800	779,319,245	954,839,382	682,442,019	774,028,011	785,315,587	1,022,970,168	656,185,583	1,677,811,937
R5501-R7500	635,439,593	632,568,764	744,855,984	554,038,320	703,057,623	727,510,098	790,415,510	575,513,706	600,499,629
R7501-R10K	854,612,784	960,560,510	1,104,594,778	910,640,065	1,072,791,606	1,177,872,958	1,292,245,419	1,053,811,626	945,287,782
R10.1K-R15K	1,321,116,695	1,544,534,833	1,773,950,450	1,536,549,413	1,762,367,602	1,998,529,942	2,127,778,012	1,825,849,513	1,730,030,432
>R15K	6,235,718,320	8,410,449,614	9,431,780,370	9,310,048,820	10,834,199,414	11,252,175,286	11,609,462,679	10,631,114,315	8,804,695,304
Total	11,746,109,915	14,542,579,683	16,118,176,035	14,794,430,576	16,764,539,751	17,923,258,613	18,694,796,176	16,163,947,383	15,765,829,368

Table 9: Number of credit facilities granted by income category

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R3500	1,036,518	887,399	997,197	714,721	803,773	814,591	858,799	629,871	953,025
R3501-R5500	308,290	314,818	404,832	307,764	331,325	355,200	454,158	315,078	485,369
R5501-R7500	206,099	209,478	268,988	212,516	245,727	266,372	346,259	214,076	255,337
R7501-R10K	199,223	209,696	259,754	219,222	261,291	277,363	318,935	245,724	252,083
R10.1K-R15K	227,250	235,950	289,967	263,021	311,496	334,549	371,500	289,183	312,182
>R15K	505,392	526,116	597,057	585,382	718,758	713,504	780,082	556,669	610,128
Total	2,482,772	2,383,457	2,817,795	2,302,626	2,672,370	2,761,579	3,129,733	2,250,601	2,868,124

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

Income Category	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
R0-R3500	2,141,777,955	2,493,855,143	2,947,568,709	2,469,519,652	2,387,886,573	2,412,361,364	2,898,334,340	1,622,867,935	1,525,118,607
R3501-R5500	1,506,577,787	1,779,580,514	2,043,690,288	1,809,407,494	2,180,620,092	2,068,993,889	2,213,764,987	1,481,080,755	1,409,790,615
R5501-R7500	2,198,926,239	2,404,420,809	3,113,142,954	2,466,268,788	3,224,732,485	2,875,065,282	2,889,417,723	2,079,347,904	1,962,940,017
R7501-R10K	2,212,931,762	2,562,755,092	2,962,213,923	2,627,019,069	3,050,185,853	3,156,064,878	3,370,300,167	2,629,262,828	2,657,662,705
R10.1K-R15K	4,213,762,903	4,575,059,811	5,646,176,069	4,609,711,639	5,362,431,112	5,387,977,147	5,718,771,015	4,563,918,277	4,444,426,623
>R15K	6,657,911,860	7,392,903,246	9,725,894,963	7,932,030,974	9,595,176,792	10,072,191,402	11,981,994,226	10,216,319,695	10,064,504,953
Total	18,931,888,506	21,208,574,615	26,438,686,906	21,913,957,616	25,801,032,907	25,972,653,962	29,072,582,458	22,592,797,394	22,064,443,520

Table 11: Number of unsecured credit granted by income category

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R3500	311,817	352,931	425,927	305,484	307,659	291,461	361,214	210,378	201,333
R3501-R5500	147,841	167,788	197,804	153,584	180,377	164,951	190,709	136,577	129,286
R5501-R7500	153,494	164,318	199,458	154,277	201,199	165,395	181,382	140,340	135,343
R7501-R10K	125,963	146,625	165,898	142,171	152,750	159,530	189,395	160,443	164,837
R10.1K-R15K	184,476	204,971	241,278	198,914	213,054	217,934	260,819	234,646	235,087
>R15K	224,862	267,213	317,615	274,796	294,510	317,997	410,767	411,771	405,820
Total	1,148,453	1,303,846	1,547,980	1,229,226	1,349,549	1,317,268	1,594,286	1,294,155	1,271,706

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

Income Category	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
R0-R3500	282,381,906	298,550,655	296,170,838	224,642,887	247,172,387	222,312,723	242,512,256	165,366,633	150,937,726
R3501-R5500	205,292,037	222,807,124	212,046,807	179,213,354	184,511,007	166,952,028	210,416,880	180,865,981	171,280,775
R5501-R7500	230,522,289	241,866,772	247,254,246	218,333,430	206,371,497	181,379,277	225,575,757	208,288,837	188,744,912
R7501-R10K	205,656,638	212,976,028	224,344,647	201,452,837	185,342,467	166,489,636	225,078,580	221,310,523	206,264,539
R10.1K-R15K	331,339,272	340,937,601	360,359,944	328,656,164	290,890,633	249,892,527	324,570,383	323,004,645	286,243,423
>R15K	395,554,214	427,957,247	507,369,379	460,041,669	413,057,279	354,987,014	479,123,148	491,724,196	447,059,718
Total	1,650,746,356	1,745,095,427	1,847,545,861	1,612,340,341	1,527,345,270	1,342,013,205	1,707,277,004	1,590,560,815	1,450,531,093

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

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R3500	354,012	377,599	313,072	245,527	237,184	211,274	228,801	172,766	153,980
R3501-R5500	244,594	262,088	188,569	163,080	150,708	137,601	160,292	156,098	155,804
R5501-R7500	253,483	263,344	186,211	168,513	150,131	132,764	151,807	152,023	143,632
R7501-R10K	208,756	216,795	146,832	133,371	117,804	106,155	131,950	139,809	136,496
R10.1K-R15K	310,060	318,406	200,913	182,165	158,106	137,102	165,525	172,994	162,221
>R15K	299,017	322,314	218,440	195,576	174,053	148,887	189,217	201,882	192,693
Total	1,669,922	1,760,546	1,254,037	1,088,232	987,986	873,783	1,027,592	995,572	944,826

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

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R1500							1,710,731	2,097,522	1,018,658
R1501-R3500							3,050,093	4,511,542	2,127,912
R3501-R5500							20,048,114	24,441,333	12,274,592
R5501-R7500							32,908,383	42,416,959	23,060,110
R7501-R10K							54,580,020	87,588,774	244,262,015
R10.1K-R15K							537,497,540	498,324,556	147,326,502
Total							649,794,881	659,380,686	430,069,789

Table 15: Number of developmental credit granted by income category

Income Category	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
R0-R1500							134	64	85
R1501-R3500							415	596	290
R3501-R5500							2,038	2,920	1,286
R5501-R7500							2,950	4,443	2,100
R7501-R10K							4,309	8,167	3,718
R10.1K-R15K							8,422	13,542	7,154
Total							18,268	29,732	14,633

D: Age analysis of debtors book

Table 16: Age analysis of gross debtors book – mortgages

Ageing	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Current	669,396,733,441	685,430,708,886	696,132,116,849	700,402,206,785	720,677,046,328	729,183,879,901	721,679,870,604	712,146,540,162	718,672,636,493
30 Days	25,498,307,856	26,026,820,257	24,950,551,598	25,726,161,574	26,607,592,443	25,248,315,661	27,184,895,137	26,495,639,128	25,583,114,855
31-60 Days	10,108,834,895	9,374,544,740	8,630,982,981	9,142,762,258	9,068,518,696	8,992,971,445	9,049,128,860	9,814,167,744	8,951,710,274
61-90 Days	6,082,801,872	5,735,403,356	5,394,774,774	5,547,226,995	5,251,175,187	5,445,975,310	5,319,051,723	5,698,255,305	5,130,561,052
91-120 Days	11,487,361,159	9,311,611,650	8,139,943,237	8,340,031,630	7,461,009,689	6,956,760,496	7,180,800,578	7,442,159,296	6,627,364,702
120+ Days	50,797,027,038	50,123,364,835	47,861,085,731	47,171,100,756	45,579,737,879	43,851,984,518	38,721,983,264	36,887,455,871	34,445,295,263
Total	773,371,066,261	786,002,453,724	791,109,455,170	796,329,489,998	814,645,080,222	819,679,887,331	809,135,730,166	798,484,217,506	799,410,682,639

Table 17: Age analysis of accounts – mortgages

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current	1,619,650	1,639,204	1,650,953	1,646,529	1,670,750	1,669,938	1,671,248	1,667,127	1,660,198
30 Days	59,711	60,657	59,022	60,853	60,794	58,960	62,815	61,860	58,975
31-60 Days	21,458	20,114	18,280	19,213	18,985	19,380	19,739	21,088	19,018
61-90 Days	12,915	11,934	10,867	11,444	12,810	11,471	11,805	12,743	11,573
91-120 Days	18,912	16,168	13,862	14,004	13,785	12,632	14,043	14,787	13,285
120+ Days	77,845	76,461	73,737	72,853	71,128	72,334	67,218	64,719	61,514
Total	1,810,491	1,824,538	1,826,721	1,824,896	1,848,252	1,844,715	1,846,868	1,842,324	1,824,563

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

Ageing	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Current	202,408,313,474	215,190,749,827	225,341,218,385	230,885,090,748	239,895,689,968	248,614,322,445	259,764,062,447	268,539,077,806	273,993,875,368
30 Days	8,875,755,789	8,584,715,966	8,499,972,240	9,030,063,292	8,865,933,111	8,932,242,551	9,987,865,455	10,068,335,554	10,578,783,242
31-60 Days	3,458,871,279	2,902,644,622	2,771,890,276	3,017,196,396	2,793,779,057	2,869,507,693	3,010,956,888	3,312,253,865	3,419,239,058
61-90 Days	1,689,893,162	1,451,405,721	1,395,969,048	1,436,638,962	1,348,041,162	1,334,861,781	1,520,938,482	1,587,985,080	1,771,576,941
91-120 Days	2,129,725,254	1,770,771,075	1,651,171,395	1,657,449,424	1,369,734,727	1,265,523,015	1,462,119,969	1,446,183,604	1,339,407,555
120+ Days	10,411,555,627	10,713,578,334	10,344,452,801	9,526,746,751	8,835,110,056	8,438,483,258	10,813,538,452	10,083,561,929	9,829,081,356
Total	228,974,114,585	240,613,865,545	250,004,674,145	255,553,185,573	263,108,288,081	271,454,940,743	286,559,481,693	295,037,397,838	300,931,963,520

Table 19: Age analysis of accounts – secured credit

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current	2,886,697	3,160,198	3,198,736	3,131,266	3,233,668	3,237,723	3,378,052	3,316,551	3,293,603
30 Days	367,876	357,792	349,493	336,326	324,871	336,527	303,339	305,132	289,441
31-60 Days	206,561	193,437	181,488	187,285	154,697	173,677	163,421	179,630	171,536
61-90 Days	136,447	128,632	123,944	126,252	106,202	115,355	111,692	122,178	127,694
91-120 Days	110,214	106,509	101,643	101,360	83,386	90,454	98,770	105,490	105,325
120+ Days	627,084	638,727	642,388	573,269	548,753	558,553	697,156	693,088	724,249
Total	4,334,879	4,585,295	4,597,692	4,455,758	4,451,577	4,512,289	4,752,430	4,722,069	4,711,848

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

Ageing	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Current	111,750,028,603	111,443,931,732	116,101,233,960	119,686,362,829	124,894,645,404	129,687,072,392	134,846,597,183	137,334,427,616	145,176,857,951
30 Days	9,265,191,258	11,268,774,135	10,804,635,158	11,908,706,577	12,344,163,344	12,942,944,477	13,915,555,503	14,609,712,584	11,552,696,469
31-60 Days	2,544,901,742	2,841,738,272	2,655,093,579	3,518,401,493	3,348,536,963	3,317,203,748	3,503,097,156	4,637,514,040	3,695,358,788
61-90 Days	1,656,135,682	1,648,475,275	1,553,544,380	1,941,096,898	2,048,014,494	1,912,716,874	2,123,137,830	2,733,829,094	2,428,827,888
91-120 Days	1,210,000,990	1,381,480,478	1,286,497,129	1,449,801,555	1,619,648,915	1,625,741,330	1,829,810,189	2,189,571,855	2,302,533,585
120+ Days	9,325,613,046	9,436,510,014	8,855,192,401	8,836,607,373	9,310,909,790	9,381,132,339	9,639,425,209	9,935,416,594	10,744,945,736
Total	135,751,871,321	138,020,909,906	141,256,196,607	147,340,976,725	153,565,918,910	158,866,811,160	165,857,623,070	171,440,471,783	175,901,220,417

Table 21: Age analysis of accounts – credit facilities

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current	17,391,317	18,183,596	18,143,745	17,768,218	18,097,123	18,196,801	17,957,637	16,987,394	17,710,003
30 Days	2,235,743	2,438,830	2,334,480	2,428,367	2,332,834	2,537,811	2,673,772	2,732,693	2,696,123
31-60 Days	738,090	851,504	771,733	964,901	861,758	816,163	874,771	1,092,094	913,848
61-90 Days	449,036	570,179	474,537	569,222	553,951	505,780	527,978	652,665	603,868
91-120 Days	323,399	340,896	318,951	360,433	409,148	400,634	404,932	456,006	474,785
120+ Days	1,691,740	1,695,812	1,691,319	1,752,364	1,932,375	1,955,977	1,955,485	2,049,735	1,679,098
Total	22,829,325	24,080,817	23,734,765	23,843,505	24,187,189	24,413,166	24,394,575	23,970,587	24,077,725

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

Ageing	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Current	66,788,801,560	76,228,581,219	88,926,537,191	94,514,486,191	100,242,693,804	109,049,687,134	120,642,089,674	121,856,109,752	122,858,326,913
30 Days	5,642,722,341	6,393,888,739	4,624,932,726	4,910,594,574	6,234,485,364	5,615,425,411	7,655,571,667	8,237,935,133	8,004,541,113
31-60 Days	1,766,558,202	2,063,524,156	2,000,489,178	2,480,227,873	2,831,325,714	2,696,737,992	3,384,621,594	4,237,966,756	4,246,461,063
61-90 Days	1,257,002,349	1,430,448,085	1,443,986,459	1,727,311,282	2,153,629,944	2,040,580,971	2,539,870,013	2,996,185,902	3,272,691,727
91-120 Days	1,229,528,934	1,464,386,830	1,628,299,012	1,696,117,302	2,210,926,598	2,341,761,432	2,684,813,478	2,378,856,131	2,737,141,586
120+ Days	11,293,306,935	13,521,392,534	14,364,436,133	15,482,404,195	17,636,861,436	18,234,480,495	22,347,525,960	24,898,791,993	26,942,014,614
Total	87,977,920,321	101,102,221,563	112,988,680,699	120,811,141,417	131,309,922,860	139,978,673,435	159,254,492,386	164,605,845,667	168,061,177,016

Table 23: Age analysis of accounts – unsecured credit

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current	4,474,018	5,075,476	5,543,500	5,393,472	5,332,237	5,281,661	5,629,408	5,460,276	5,389,260
30 Days	424,751	452,860	380,671	400,941	413,838	384,290	460,368	490,453	462,111
31-60 Days	156,920	169,627	172,006	201,241	204,792	184,025	216,223	255,803	249,784
61-90 Days	115,690	123,309	124,835	141,625	159,906	140,518	166,536	186,594	188,718
91-120 Days	115,868	133,744	133,114	128,398	157,652	162,486	176,658	142,878	157,785
120+ Days	1,004,283	1,118,964	1,151,904	1,177,951	1,280,758	1,277,236	1,895,453	2,106,082	2,186,934
Total	6,291,530	7,073,980	7,506,030	7,443,628	7,549,183	7,430,216	8,544,646	8,642,086	8,634,592

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

Ageing	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)
Current	632,839,215	693,732,243	804,629,572	687,599,778	606,254,395	568,096,358	815,910,903	659,375,569	584,414,823
30 Days	47,964,260	49,696,777	44,395,566	57,360,332	64,905,256	71,926,324	105,223,130	79,392,300	57,163,550
31-60 Days	17,596,971	18,700,690	21,981,639	32,553,014	40,294,499	35,907,349	48,092,276	53,576,476	33,071,716
61-90 Days	13,856,855	14,664,770	15,869,961	28,886,586	42,297,698	34,544,754	51,406,873	51,027,287	33,269,378
91-120 Days	4,415,056	5,748,738	6,219,665	13,033,501	17,333,211	14,924,694	23,169,896	30,048,951	15,010,417
120+ Days	30,426,336	34,169,555	34,270,739	62,598,502	84,179,738	127,008,740	92,119,629	126,509,683	147,784,224
Total	747,098,693	816,712,773	927,367,142	882,031,713	855,264,797	852,408,219	1,135,922,707	999,930,266	870,714,108

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

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current	473,616	501,775	559,519	518,427	441,487	381,502	440,993	387,720	336,150
30 Days	33,008	34,629	26,470	36,200	34,722	32,227	43,028	41,104	25,869
31-60 Days	11,037	12,091	12,043	18,050	21,762	19,352	22,328	27,721	15,277
61-90 Days	8,413	8,995	8,816	14,956	26,335	22,610	24,979	22,377	19,072
91-120 Days	4,154	6,775	7,007	9,387	10,744	10,007	11,071	15,078	9,638
120+ Days	17,977	18,740	17,962	25,838	34,744	46,594	35,309	50,331	67,202
Total	548,205	583,005	631,817	622,858	569,794	512,292	577,708	544,331	473,208

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

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current							18,797,125,039	18,141,010,352	18,870,418,372
30 Days							695,313,190	743,939,629	785,351,311
31-60 Days							258,615,376	303,148,562	306,571,054
61-90 Days							178,919,315	191,874,533	191,180,845
91-120 Days							165,718,173	148,485,471	155,286,539
120+ Days							1,092,330,011	1,231,107,268	1,400,262,835
Total							21,188,021,104	20,759,565,815	21,709,070,956

Table 27: Age analysis of accounts – developmental credit

Ageing	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2
Current							1,077,483	1,089,286	1,089,930
30 Days							6,355	6,813	8,137
31-60 Days							3,163	4,113	4,472
61-90 Days							1,976	2,201	2,629
91-120 Days							3,375	1,734	2,099
120+ Days							9,364	11,936	13,830
Total							1,101,716	1,116,083	1,121,097

