

# 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.

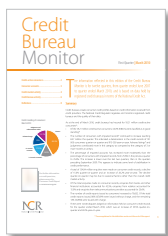
The total value of new credit granted to consumers increased from R95.03 billion to R104.57 billion for the quarter ended June 2012, an increase of 10.04% when compared to the previous quarter and increased by 22.91% on y-o-y basis. The number of applications for credit increased by 603,000 from 9.16 million for the quarter ended March 2012 to 9.77 million for the quarter ended June 2012, representing an increase of 6.59%. The rejection rate for applications was 50.84%.

The banks' share of total credit granted was R86.85 billion (83.05%), retailers R5.25 billion (5.02%), non-bank vehicle financiers R5.81 billion (5.55%) and "Other credit providers" R6.67 billion (6.38%). "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 2012 was R1.36 trillion, representing a quarter-on-quarter growth of 3.22%. The number of accounts increased by 1.09% for the same period. Mortgages accounted for R814.65 billion (59.75%); Secured credit agreements for R263.11 billion (19.30%); Credit facilities for R153.57 billion (11.26%); Unsecured credit for R131.31 billion (9.63%) and Short-term credit for R855.27 million (0.06%) of the total gross debtors book.

The following were some of the most significant trends observed for the quarter ended June 2012:

- The value of mortgages granted increased by 9.69% quarter-on-quarter from R24.56 billion to R26.94 billion;
- Secured credit, which is dominated by vehicle finance, showed an increase from R31.62 billion for March 2012 to R33.03 billion for June 2012 (a quarter-on-quarter increase of 4.49%);



For further information on credit bureau information, please access the Credit Bureau Monitor on [www.ncr.org.za](http://www.ncr.org.za)

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- Unsecured credit agreements increased from R21.95 billion for March 2012 to R25.80 billion for June 2012 (a quarter-on-quarter increase of 17.55%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts increased by 12.95% quarter-on-quarter from R15.29 billion to R17.27 billion;
- Short-term credit showed a quarter-on-quarter decrease of 5.27% from R1.61 billion to R1.53 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 2012 (2012-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. This report is based on the quarterly returns from 51 large credit providers, representing 95% of the consumer credit market of the consumer credit market. 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).

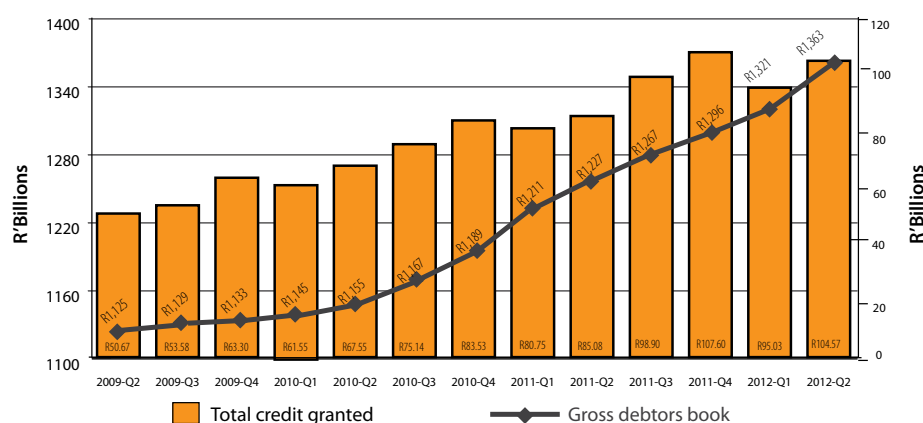
“Secured credit” in this report refers to transactions which were classified as “Other credit agreements” in the previous Consumer Credit Market Reports. This credit type includes transactions that do not fall within any of the other categories in the NCA. It includes a range of secured credit agreements, 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 2011 to the quarter ended June 2012 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended March 2012 to the quarter ended June 2012. 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 R42.57 billion (3.22%) in the total value of gross debtors book for the quarter ended June 2012. The value of credit granted for the same period increased by R9.55 billion (10.04%) when compared to the previous quarter.

Figure 1.1 Total credit granted and gross debtors book at June 2012



### 1.1 Credit granted

The value of credit granted for the quarter ended June 2012 increased by R9.55 billion (10.04%) when compared to the quarter ended March 2012. The value of credit facilities granted during the quarter ended June 2012 increased by R1.98 billion (12.95%) on a q-o-q basis and by R5.20 billion (43.14%) on a y-o-y basis. The value of credit transactions granted for the same period increased by R7.57 billion (9.49%) q-o-q and by R14.29 billion (19.57%) on a y-o-y basis.

Table 1.1: Credit granted

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	% Change (Q2/Q1)	% Change (Y/Y)
Credit transactions	73,015,210	84,016,682	91,007,804	79,740,349	87,305,861	9.49%	19.57%
Credit facilities	12,064,178	14,882,323	16,596,388	15,289,307	17,269,028	12.95%	43.14%
<b>Total</b>	<b>85,079,389</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>10.04%</b>	<b>22.91%</b>

The number of credit agreements concluded during the June 2012 quarter increased by 8.59% on a q-o-q basis. On a y-o-y basis the number of agreements entered into decreased by 4.04%.

Table 1.2: Credit granted – number of agreements

Agreements	2011-Q2 000	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of credit transactions	3,213	3,529	3,379	2,731	2,793	2.27%	-13.06%
Number of credit facilities	2,486	2,386	2,820	2,304	2,675	16.09%	7.62%
<b>Total</b>	<b>5,699</b>	<b>5,915</b>	<b>6,199</b>	<b>5,036</b>	<b>5,469</b>	<b>8.59%</b>	<b>-4.04%</b>

The total value of credit granted for the quarter ended June 2012 consisted of banks which had a share of 83.05%, non-bank vehicle financiers (5.55%), retailers (5.02%) and other credit providers (6.38%). Retailers had the largest percentage increase of 26.68% on a q-o-q basis.

**Table 1.3: Credit granted – per industry**

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	71,733,108	82,248,554	89,294,487	79,000,388	86,848,558	83.05%	9.93%	21.07%
Non-bank vehicle financiers	4,775,612	5,278,131	5,585,873	5,495,101	5,807,030	5.55%	5.68%	21.60%
Retailers	4,334,814	4,719,109	6,141,722	4,142,496	5,247,776	5.02%	26.68%	21.06%
Other credit providers	4,235,855	6,653,211	6,582,110	6,391,671	6,671,524	6.38%	4.38%	57.50%
<b>Total</b>	<b>85,079,389</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>100.00%</b>	<b>10.04%</b>	<b>22.91%</b>

The rejection rate remained constant at 50.84% when compared to the previous quarter. The number of applications received and the number of applications rejected increased by 6.59% and 6.40% respectively for the quarter ended June 2012.

**Table 1.4: Number of applications received and rejected**

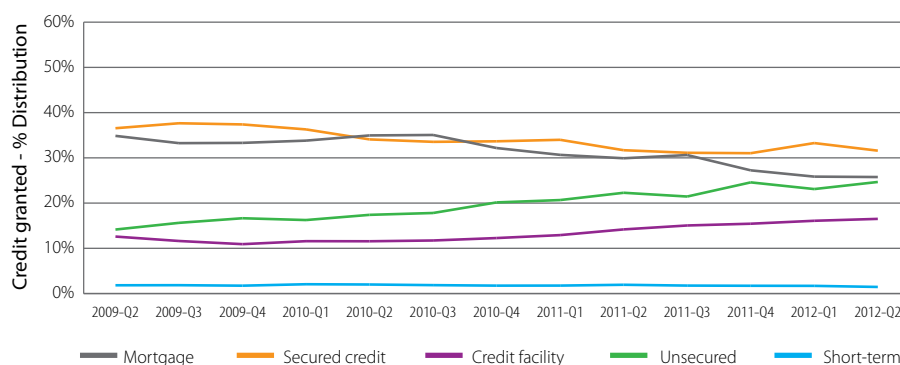
Agreements	2011-Q2 000	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of applications received	6,635	8,307	9,717	9,165	9,768	6.59%	47.23%
Number of applications rejected	2,903	3,706	4,444	4,667	4,966	6.40%	71.06%
<b>% of applications rejected</b>	<b>43.76%</b>	<b>44.61%</b>	<b>45.74%</b>	<b>50.93%</b>	<b>50.84%</b>		

Unsecured credit granted increased from R21.95 billion for the quarter ended March 2012 to R25.80 billion for the quarter ended June 2012, as indicated in Table 1.5. and Figure 1.2. Mortgages granted increased to R26.94 billion in the quarter ended June 2012 from R24.56 billion for the previous quarter.

**Table 1.5: Credit granted – credit type**

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	25,448,516	30,278,386	29,313,825	24,563,230	26,943,316	25.76%	9.69%	5.87%
Secured credit	26,961,813	30,779,506	33,394,502	31,615,175	33,034,166	31.59%	4.49%	22.52%
Credit facilities	12,064,178	14,882,323	16,596,388	15,289,307	17,269,028	16.51%	12.95%	43.14%
Unsecured credit	18,954,134	21,213,694	26,451,931	21,949,604	25,801,033	24.67%	17.55%	36.12%
Short-term credit	1,650,746	1,745,095	1,847,546	1,612,340	1,527,345	1.46%	-5.27%	-7.48%
<b>Total</b>	<b>85,079,389</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>100.00%</b>	<b>10.04%</b>	<b>22.91%</b>

Figure 1.2: Credit granted – percentage distribution



The value of the gross debtors book for the period ended June 2012 grew by R42.57 billion (3.22%) and y-o-y growth was R136.66 billion (11.14%). The unsecured credit book grew by R10.50 billion (8.69%) q-o-q and by R43.33 billion (49.25%) y-o-y. The mortgages book grew by R18.32 billion (2.30%) q-o-q and by R41.27 billion (5.34%) y-o-y.

Table 1.6: Gross debtors book – credit type

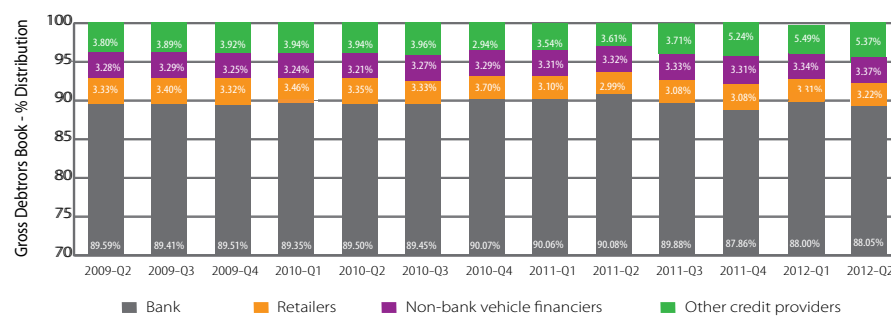
Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	773,371,066	786,002,454	791,109,455	796,329,490	814,645,080	59.75%	2.30%	5.34%
Secured credit	228,974,115	240,613,866	250,004,674	255,553,186	263,108,288	19.30%	2.96%	14.91%
Credit facilities	135,751,871	138,020,910	141,256,197	147,340,977	153,565,919	11.26%	4.22%	13.12%
Unsecured credit	87,977,920	101,102,222	112,988,666	120,811,141	131,309,923	9.63%	8.69%	49.25%
Short-term credit	747,099	816,713	927,367	882,032	855,265	0.06%	-3.03%	14.48%
<b>Total</b>	<b>1,226,822,071</b>	<b>1,266,556,164</b>	<b>1,296,286,359</b>	<b>1,320,916,825</b>	<b>1,363,484,475</b>	<b>100.00%</b>	<b>3.22%</b>	<b>11.14%</b>

Bank's share of the total debtors book increased from 88.00% for the quarter ended March 2012 to 88.05% for the quarter ended June 2012 as illustrated in Figure 1.3.

Table 1.7: Gross debtors book – industry type

Industry	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	1,102,686,261	1,119,300,860	1,138,876,773	1,162,422,217	1,200,512,161	88.05%	3.28%	8.87%
Retailers	37,764,044	38,971,470	42,858,782	42,485,026	43,918,609	3.22%	3.37%	16.30%
Non-bank vehicle financiers	40,865,813	41,874,024	43,321,604	44,407,629	45,892,044	3.37%	3.34%	12.30%
Other credit providers	45,505,953	66,409,809	71,229,200	71,601,954	73,161,661	5.37%	2.18%	60.77%
<b>Total</b>	<b>1,226,822,071</b>	<b>1,266,556,164</b>	<b>1,296,286,359</b>	<b>1,320,916,825</b>	<b>1,363,484,475</b>	<b>100.00%</b>	<b>3.22%</b>	<b>11.14%</b>

Figure 1.3: Gross debtors book – industry type



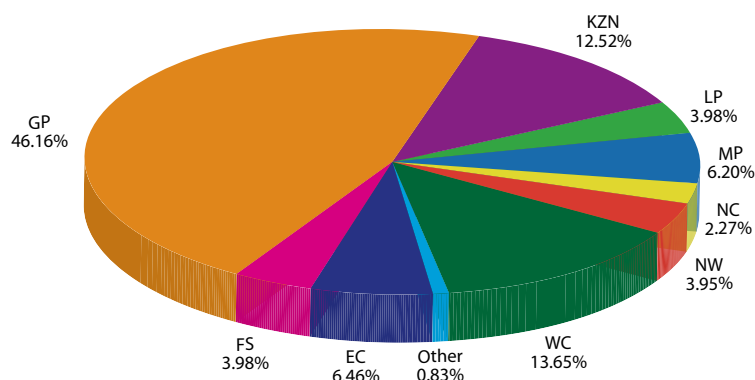
The total number of consumer accounts increased by 1.09% q-o-q and by 7.79% y-o-y. The number of accounts for secured credit and short-term credit decreased on a q-o-q basis. Credit facilities had the biggest share of 62.65% of the total number of debtors book accounts for the quarter ended June 2012 as indicated in Table 1.8.

Table 1.8: Gross debtors book – number of accounts

Agreements	2011-Q2 000	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	1,810	1,825	1,827	1,825	1,848	4.79%	1.28%	2.09%
Secured credit	4,335	4,585	4,598	4,456	4,452	11.53%	-0.09%	2.69%
Credit facilities	22,829	24,081	23,735	23,844	24,187	62.65%	1.44%	5.95%
Unsecured credit	6,292	7,074	7,506	7,444	7,549	19.55%	1.42%	19.99%
Short-term credit	548	583	632	623	570	1.48%	-8.52%	3.94%
<b>Total</b>	<b>35,814</b>	<b>38,148</b>	<b>38,297</b>	<b>38,191</b>	<b>38,606</b>	<b>100.00%</b>	<b>1.09%</b>	<b>7.79%</b>

The total value of credit granted increased in all the provinces. The value of credit granted for the Gauteng province increased by R4.20 billion (9.52%) for the quarter ended June 2012. The Western Cape and Kwazulu Natal provinces increased by R1.89 billion (15.27%) and R609.32 million (4.88%) respectively.

Figure 1.4: Provincial distribution of credit granted – 2012-Q2



## 2. Mortgage agreements

### 2.1 Mortgages granted

There was an overall q-o-q increase of 9.69% in the rand value of mortgage agreements granted for the quarter ended June 2012 as indicated in Table 2.1 below. Mortgage agreements in categories "R351K - R700K" and "≥R700K" showed significant q-o-q growth of 9.85% and 11.78% respectively.

Table 2.1: Mortgages granted – size of agreements

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	52,186	57,960	45,935	52,323	49,879	0.19%	-4.67%	-4.42%
R51K-R100K	207,741	232,248	194,269	188,139	186,123	0.69%	-1.07%	-10.41%
R101K-R150K	249,958	280,198	268,629	239,359	244,114	0.91%	1.99%	-2.34%
R151K-R350K	2,094,388	2,522,200	2,404,369	2,023,747	1,922,175	7.13%	-5.02%	-8.22%
R351K-R700K	6,215,484	7,667,365	6,994,636	6,051,298	6,647,544	24.67%	9.85%	6.95%
≥R700K	16,628,758	19,518,416	19,405,986	16,008,364	17,893,482	66.41%	11.78%	7.61%
<b>Total</b>	<b>25,448,516</b>	<b>30,278,386</b>	<b>29,313,825</b>	<b>24,563,230</b>	<b>26,943,316</b>	<b>100.00%</b>	<b>9.69%</b>	<b>5.87%</b>

For the quarter ended June 2012 the number of mortgage agreements concluded increased by 5.42% as indicated in Table 2.2. The majority of mortgages were granted in favour of larger-sized agreements. On a y-o-y basis mortgage agreements increased by 2.28%.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	1,642	1,905	1,411	1,914	1,767	4.51%	-7.68%	7.61%
R51K-R100K	2,524	2,822	2,374	2,306	2,264	5.78%	-1.82%	-10.30%
R101K-R150K	1,891	2,126	2,025	1,801	1,841	4.70%	2.22%	-2.64%
R151K-R350K	8,023	9,605	9,031	7,689	7,297	18.62%	-5.10%	-9.05%
R351K-R700K	12,165	14,961	13,743	11,826	12,931	32.99%	9.34%	6.30%
≥ R700K	12,079	14,347	13,699	11,645	13,098	33.41%	12.48%	8.44%
<b>Total</b>	<b>38,324</b>	<b>45,766</b>	<b>42,283</b>	<b>37,181</b>	<b>39,198</b>	<b>100.00%</b>	<b>5.42%</b>	<b>2.28%</b>

### 2.2 Mortgages granted by level of income<sup>1</sup>

More than 80% of the number of agreements were concluded with individuals in the greater than R15K income category. This income category also accounted for 93.97% of the rand value of the mortgages granted during the quarter ended June 2012.

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	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K	2,090	2,568	2,423	1,648	1,438
% share of credit granted	5.47%	5.64%	5.75%	4.45%	3.69%
R10.1K-R15K	4,523	5,708	5,752	4,560	4,463
% share of credit granted	11.84%	12.53%	13.66%	12.31%	11.44%
>R15K	31,574	37,270	33,930	30,841	33,113
% share of credit granted	82.68%	81.83%	80.58%	83.24%	84.87%
<b>Total number of mortgages</b>	<b>38,187</b>	<b>45,546</b>	<b>42,105</b>	<b>37,049</b>	<b>39,014</b>

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K (R000)	426,745	561,907	554,991	370,024	324,321
% share of credit granted	1.69%	1.88%	1.91%	1.52%	1.23%
R10.1K-R15K (R000)	1,315,816	1,737,170	1,804,470	1,342,467	1,269,474
% share of credit granted	5.21%	5.80%	6.21%	5.50%	4.80%
>R15K (R000)	23,534,847	27,666,652	26,696,575	22,687,655	24,856,083
% share of credit granted	93.11%	92.33%	91.88%	92.98%	93.97%
<b>Total value of mortgages(R000)</b>	<b>25,277,408</b>	<b>29,965,728</b>	<b>29,056,036</b>	<b>24,400,146</b>	<b>26,449,878</b>

## 2.3 Gross debtors book – mortgages

The rand value of the gross debtors book for mortgages showed an increase of R18.32 billion (2.30%) on a q-o-q and R41.27 billion (5.34%) on a y-o-y basis. The number of accounts increased by 1.28% q-o-q and by 2.09% on a y-o-y basis as indicated in Table 2.5.

Table 2.5: Gross debtors book – mortgages

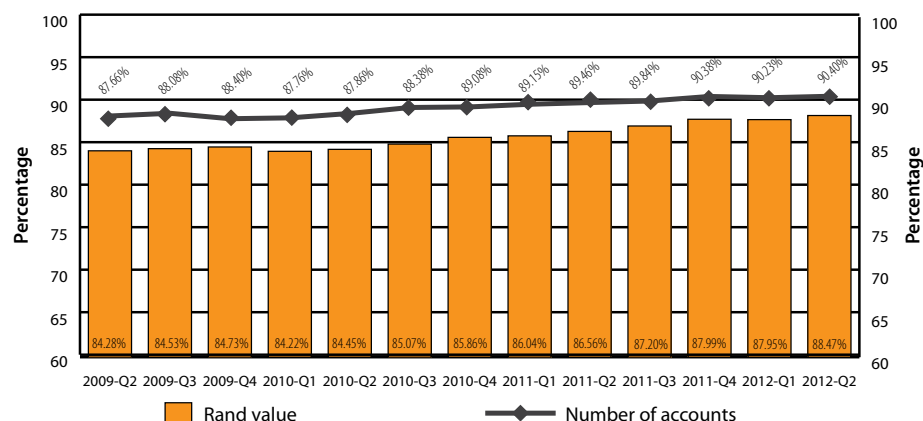
Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	773,371,066	786,002,454	791,109,455	796,329,490	814,645,080	2.30%	5.34%
Number of accounts	1,810,491	1,824,538	1,826,721	1,824,896	1,848,252	1.28%	2.09%

## 2.4 Age analysis of gross debtors book - mortgages

The rand value of the gross debtors book for mortgages reported as “current” increased from 87.95% to 88.47% for the quarter ended June 2012. The number of accounts reported as “current” increased marginally from 90.23% to 90.40% 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 2012 increased by R 1.42 billion (4.49%) when compared to the previous quarter. The rand value of credit granted for vehicles as a form of security increased by 3.80% when compared to the previous quarter.

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

Type of security	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	23,894,724	27,377,226	28,721,147	28,161,208	29,231,146	88.49%	3.80%
Retirement benefits	396,820	515,873	566,164	529,107	661,819	2.00%	25.08%
Insurance policy	26,460	23,494	23,657	26,851	25,381	0.08%	-5.47%
Furniture & other durables	1,267,840	1,729,179	2,618,692	1,445,921	1,787,341	5.41%	23.61%
Other security	1,375,969	1,133,734	1,464,842	1,452,089	1,328,480	4.02%	-8.51%
<b>Total</b>	<b>26,961,813</b>	<b>30,779,506</b>	<b>33,394,502</b>	<b>31,615 175</b>	<b>33,034,166</b>	<b>100.00%</b>	<b>4.49%</b>

The number of secured credit agreements concluded for the quarter ended June 2012 increased by 10.56%. The number of transactions concluded for "furniture and other durables" continued to dominate secured credit granted at 58.48%.

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

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	137,028	154,832	159,131	150,594	153,353	36.81%	1.83%
Retirement benefits	6,428	8,504	9,369	8,235	9,859	2.37%	19.72%
Insurance policy	3,138	2,625	2,595	2,886	2,548	0.61%	-11.71%
Furniture & other durables	203,756	247,043	356,460	202,448	243,627	58.48%	20.34%
Other security	6,069	5,714	7,292	12,663	7,241	1.74%	-42.82%
<b>Total</b>	<b>356,419</b>	<b>418,718</b>	<b>534,847</b>	<b>376,826</b>	<b>416,628</b>	<b>100.00%</b>	<b>10.56%</b>

### 3.2 Secured credit granted by level of income

The share in the number of secured credit transactions entered into with individuals with gross monthly income of greater than R15K decreased from 35.03% to 32.58% for the quarter ended June 2012 as indicated in Table 3.3.

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K	205,343	237,071	331,470	204,899	234,441
% share of credit granted	57.79%	56.86%	62.17%	54.55%	56.50%
R10.1K-R15K	39,463	48,559	56,590	39,131	45,299
% share of credit granted	11.11%	11.65%	10.61%	10.42%	10.92%
>R15K	110,535	131,283	145,083	131,584	135,210
% share of credit granted	31.11%	31.49%	27.21%	35.03%	32.58%
<b>Total number of secured credit agreements</b>	<b>355,341</b>	<b>416,913</b>	<b>533,143</b>	<b>375,614</b>	<b>414,950</b>

A major portion of secured credit granted (79.06%) for the quarter ended June 2012 was for individuals with gross monthly income greater than R15K as indicated in Table 3.4. The balance went to individuals in the lower income categories.

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K (R000)	2,667,768	3,000,220	3,873,443	3,042,849	3,313,328
% share of credit granted	10.02%	9.92%	11.78%	9.76%	10.17%
R10.1K-R15K (R000)	3,137,292	3,612,331	3,788,765	3,255,958	3,511,818
% share of credit granted	11.78%	11.94%	11.52%	10.45%	10.78%
>R15K (R000)	20,829,434	23,639,799	25,225,202	24,868,264	25,764,379
% share of credit granted	78.20%	78.14%	76.70%	79.79%	79.06%
<b>Total value of secured credit (R000)</b>	<b>26,634,494</b>	<b>30,252,350</b>	<b>32,887,410</b>	<b>31,167,071</b>	<b>32,589,525</b>

### 3.3 Gross debtors book – secured credit

The rand value of the gross debtors book for secured credit showed an increase of R7.56 billion (2.96%) on a q-o-q and R34.13 billion (14.91%) on a y-o-y basis. The number of accounts decreased by 0.09% q-o-q and increased by 2.69% on a y-o-y basis as indicated in Table 3.5.

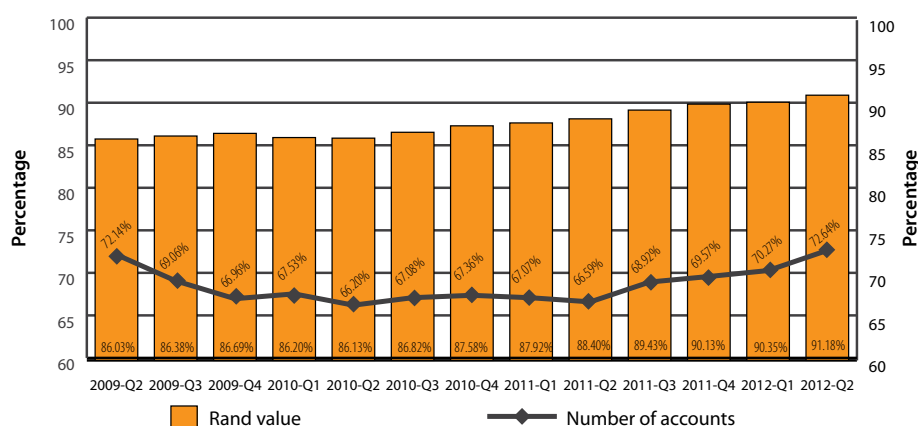
Table 3.5: Gross debtors book – secured credit

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	228,974,115	240,613,866	250,004,674	255,553,186	263,108,288	2.96%	14.91%
Number of accounts	4,334,879	4,585,295	4,597,692	4,455,758	4,451,577	-0.09%	2.69%

### 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 90.35% for the quarter ended March 2012 to 91.18% for the quarter ended June 2012. The number of accounts reported as “current” increased from 70.27% to 72.64% 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 2012 quarter increased by 12.95% and by 43.14% on a y-o-y basis. Credit and garage cards received R6.38 billion (36.97%) of the total R17.27 billion value of credit facilities granted, followed by bank overdraft at R4.17 billion (24.13%) for the quarter ended June 2012 as indicated in Table 4.1 below.

Table 4.1: Credit facilities granted – rand value

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	4,325,145	5,287,609	5,467,616	5,703,967	6,384,779	36.97%	11.94%	47.62%
Bank overdraft	2,349,628	2,953,869	3,735,809	3,623,139	4,167,751	24.13%	15.03%	77.38%
Services	492,978	644,288	574,652	751,343	885,234	5.13%	17.82%	79.57%
Store cards	3,633,027	3,575,589	4,267,834	3,003,288	3,832,958	22.20%	27.63%	5.50%
Other facilities	1,263,400	2,420,968	2,550,477	2,207,570	1,998,306	11.57%	-9.48%	58.17%
<b>Total</b>	<b>12,064,178</b>	<b>14,882,323</b>	<b>16,596,388</b>	<b>15,289,307</b>	<b>17,269,028</b>	<b>100.00%</b>	<b>12.95%</b>	<b>43.14%</b>

The number of credit facilities granted increased by 16.09% on a q-o-q basis and by 7.62% y-o-y as indicated in Table 4.2.

**Table 4.2: Credit facilities granted – number of agreements**

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	499,941	525,352	535,234	488,577	556,128	20.79%	13.83%	11.24%
Bank overdraft	70,976	79,841	82,891	105,475	124,924	4.67%	18.44%	76.01%
Services	55,922	57,931	70,247	69,422	73,624	2.75%	6.05%	31.65%
Store cards	1,809,405	1,661,347	2,071,219	1,568,998	1,849,804	69.14%	17.90%	2.23%
Other facilities	49,757	61,429	60,271	72,025	70,911	2.65%	-1.55%	42.51%
<b>Total</b>	<b>2,486,001</b>	<b>2,385,900</b>	<b>2,819,862</b>	<b>2,304,497</b>	<b>2,675,391</b>	<b>100.00%</b>	<b>16.09%</b>	<b>7.62%</b>

## 4.2 Credit facilities granted by level of income

Tables 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 declined.

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K	1,750,130	1,621,391	1,930,771	1,454,223	1,642,116
% share of credit granted	70.49%	68.03%	68.52%	63.15%	61.45%
R10.1K-R15K	227,250	235,950	289,967	263,021	311,496
% share of credit granted	9.15%	9.90%	10.29%	11.42%	11.66%
>R15K	505,392	526,116	597,057	585,382	718,758
% share of credit granted	20.36%	22.07%	21.19%	25.42%	26.90%
<b>Total number of credit facilities</b>	<b>2,482,772</b>	<b>2,383,457</b>	<b>2,817,795</b>	<b>2,302,626</b>	<b>2,672,370</b>

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K (R000)	4,189,275	4,587,595	4,912,445	3,947,832	4,167,973
% share of credit granted	35.67%	31.55%	30.48%	26.68%	24.86%
R10.1K-R15K (R000)	1,321,117	1,544,535	1,773,950	1,536,549	1,762,368
% share of credit granted	11.25%	10.62%	11.01%	10.39%	10.51%
>R15K (R000)	6,235,718	8,410,450	9,431,780	9,310,049	10,834,199
% share of credit granted	53.09%	57.83%	58.52%	62.93%	64.63%
<b>Total value of credit facilities (R000)</b>	<b>11,746,110</b>	<b>14,542,580</b>	<b>16,118,176</b>	<b>14,794,431</b>	<b>16,764,540</b>

### 4.3 Gross debtors book – credit facilities

The rand value of the gross debtors book for credit facilities showed an increase of R6.22 billion (4.22%) on a q-o-q and R17.81 billion (13.12%) on a y-o-y basis. The number of accounts increased by 1.44% q-o-q and by 5.95% on a y-o-y basis as indicated in Table 4.5.

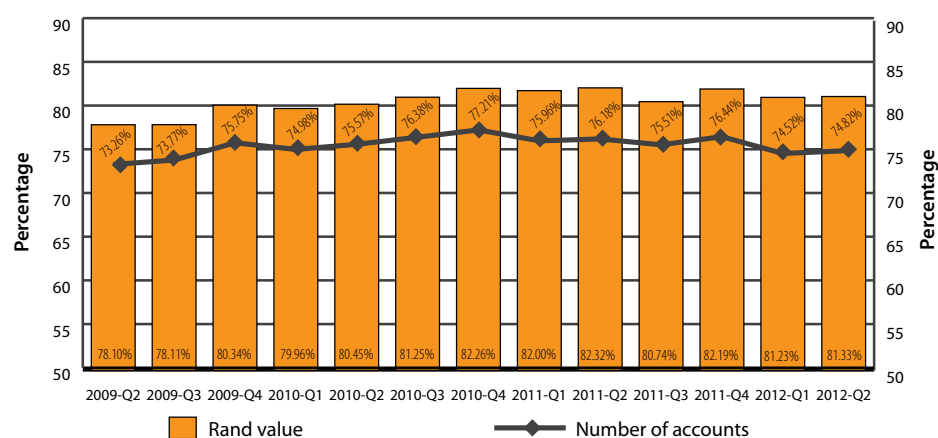
Table 4.5: Gross debtors book – credit facilities

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	135,751,871	138,020,910	141,256,197	147,340,977	153,565,919	4.22%	13.12%
Number of accounts	22,829,325	24,080,817	23,734,765	23,843,505	24,187,189	1.44%	5.95%

### 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 81.23% for the quarter ended March 2012 to 81.33% for the quarter ended June 2012. The number of accounts reported as “current” increased from 74.52% to 74.82% 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 increased from R21.95 billion to R25.80 billion for the quarter ended June 2012. On a y-o-y basis there was an increase of R6.85 billion (36.12%) in the rand value of unsecured credit granted as indicated in Tables 5.1. The number of agreements increased by 9.79% q-o-q and 17.51% y-o-y as indicated in Table 5.2.

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

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	193,090	305,902	417,655	325,009	366,947	1.42%	12.90%	90.04%
7-12 Months	890,449	940,342	1,067,179	952,553	909,754	3.53%	-4.49%	2.17%
13-18 Months	1,006,053	1,157,506	1,287,722	1,048,721	962,050	3.73%	-8.26%	-4.37%
19-24 Months	2,149,858	2,632,326	2,569,021	1,975,167	2,279,061	8.83%	15.39%	6.01%
25-36 Months	3,921,834	4,731,520	5,355,282	4,244,814	4,741,801	18.38%	11.71%	20.91%
3.1-5 Years	9,927,661	10,656,575	14,790,429	12,454,287	13,408,245	51.97%	7.66%	35.06%
5.1-10 +Years	865,188	789,523	964,643	949,052	3,133,174	12.14%	230.14%	262.14%
<b>Total</b>	<b>18,954,134</b>	<b>21,213,694</b>	<b>26,451,931</b>	<b>21,949,604</b>	<b>25,801,033</b>	<b>100.00%</b>	<b>17.55%</b>	<b>36.12%</b>

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

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	53,388	97,151	140,370	136,612	143,941	10.67%	5.36%	169.61%
7-12 Months	193,219	196,854	219,720	190,390	177,530	13.15%	-6.75%	-8.12%
13-18 Months	124,461	148,738	169,132	125,164	129,199	9.57%	3.22%	3.81%
19-24 Months	196,122	240,662	252,488	178,493	199,006	14.75%	11.49%	1.47%
25-36 Months	264,030	298,365	353,146	266,958	291,179	21.58%	9.07%	10.28%
3.1-5 Years	306,483	311,868	401,578	321,048	355,711	26.36%	10.80%	16.06%
5.1-10 +Years	10,759	10,219	11,559	10,584	53,004	3.93%	400.79%	392.65%
<b>Total</b>	<b>1,148,462</b>	<b>1,303,857</b>	<b>1,547,993</b>	<b>1,229,249</b>	<b>1,349,570</b>	<b>100.00%</b>	<b>9.79%</b>	<b>17.51%</b>

The rand value and the number of unsecured credit granted for agreements in excess of R15K had a share of 78.91% and 36.28% respectively for the quarter ended June 2012 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	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	293,894	336,332	404,346	290,689	365,875	1.42%	25.86%	24.49%
R3.1K-R5K	657,834	783,579	915,570	668,273	640,624	2.48%	-4.14%	-2.62%
R5.1K-R8K	1,117,519	1,256,405	1,534,520	1,207,672	1,170,188	4.54%	-3.10%	4.71%
R8.1K-R10K	911,950	1,095,240	1,288,244	986,186	1,080,925	4.19%	9.61%	18.53%
R10.1K-R15K	2,034,473	2,248,141	2,470,266	1,834,219	2,184,810	8.47%	19.11%	7.39%
> R15.1K	13,938,465	15,493,998	19,838,986	16,962,564	20,358,611	78.91%	20.02%	46.06%
<b>Total</b>	<b>18,954,134</b>	<b>21,213,694</b>	<b>26,451,931</b>	<b>21,949,604</b>	<b>25,801,033</b>	<b>100.00%</b>	<b>17.55%</b>	<b>36.12%</b>

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

Number of agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	140,143	155,687	181,179	123,523	215,471	15.97%	74.44%	53.75%
R3.1K-R5K	160,447	186,696	213,202	157,077	156,694	11.61%	-0.24%	-2.34%
R5.1K-R8K	204,917	240,190	307,265	277,053	189,798	14.06%	-31.49%	-7.38%
R8.1K-R10K	99,746	118,973	138,739	107,241	118,145	8.75%	10.17%	18.45%
R10.1K-R15K	168,065	183,756	203,257	150,898	179,824	13.32%	19.17%	7.00%
> R15.1K	375,143	418,555	504,351	413,457	489,638	36.28%	18.43%	30.52%
<b>Total</b>	<b>1,148,461</b>	<b>1,303,857</b>	<b>1,547,993</b>	<b>1,229,249</b>	<b>1,349,570</b>	<b>100.00%</b>	<b>9.79%</b>	<b>17.51%</b>

## 5.2 Unsecured credit granted by level of income

There was an increase in the share of the number of unsecured credit agreements for individuals with a gross monthly income of “≤R10K” from 61.46% for the quarter ended March 2012 to 62.39% for the quarter ended June 2012 as indicated in Table 5.5. The number of unsecured credit agreements entered into with individuals with a gross monthly income greater than R15K decreased from 22.36% to 21.82% for the quarter ended June 2012. The rand value percentage share of unsecured credit agreements for the “>R15K” income category increased while the lower income categories declined.

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K	739,115	831,662	989,087	755,516	841,985
% share of credit granted	64.36%	63.79%	63.90%	61.46%	62.39%
R10.1K-R15K	184,476	204,971	241,278	198,914	213,054
% share of credit granted	16.06%	15.72%	15.59%	16.18%	15.79%
>R15K	224,862	267,213	317,615	274,796	294,510
% share of credit granted	19.58%	20.49%	20.52%	22.36%	21.82%
<b>Total number of unsecured credit</b>	<b>1,148,453</b>	<b>1,303,846</b>	<b>1,547,980</b>	<b>1,229,226</b>	<b>1,349,549</b>

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K (R000)	8,060,214	9,240,612	11,066,616	9,372,215	10,843,425
% share of credit granted	42.57%	43.57%	41.86%	42.77%	42.03%
R10.1K-R15K (R000)	4,213,763	4,575,060	5,646,176	4,609,712	5,362,431
% share of credit granted	22.26%	21.57%	21.36%	21.04%	20.78%
>R15K (R000)	6,657,912	7,392,903	9,725,895	7,932,031	9,595,177
% share of credit granted	35.17%	34.86%	36.79%	36.20%	37.19%
<b>Total value of unsecured credit (R000)</b>	<b>18,931,889</b>	<b>21,208,575</b>	<b>26,438,687</b>	<b>21,913,958</b>	<b>25,801,033</b>

### 5.3 Gross debtors book – unsecured credit

The rand value of the gross debtors book for unsecured credit showed an increase of R10.50 billion (8.69%) on a q-o-q and R43.33 billion (49.25%) on a y-o-y basis. The number of accounts increased by 1.42% q-o-q while on a y-o-y basis there was an increase of 19.99% as indicated in Table 5.7.

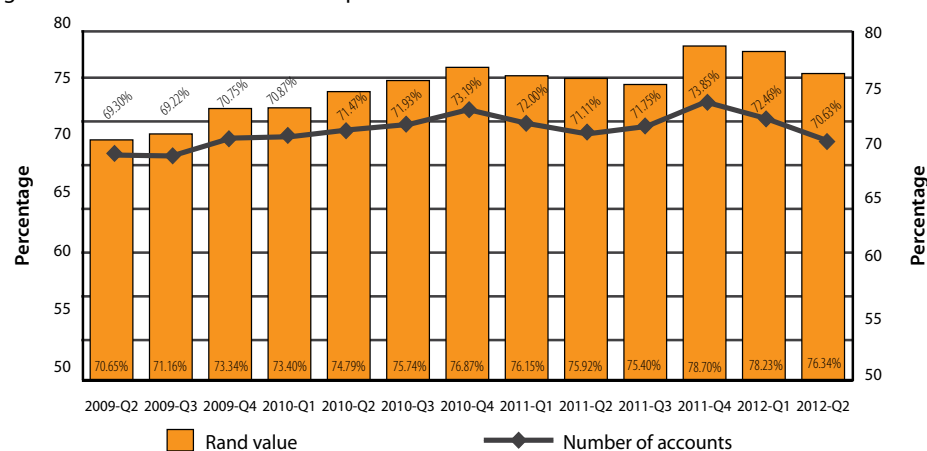
Table 5.7: Gross debtors book – unsecured credit

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	87,977,920	101,102,222	112,988,681	120,811,141	131,309,923	8.69%	49.25%
Number of accounts	6,291,530	7,073,980	7,506,030	7,443,628	7,549,183	1.42%	19.99%

### 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 78.23% for the quarter ended March 2012 to 76.34% for the quarter ended June 2012. The number of accounts reported as “current” decreased from 72.46% to 70.63% 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 credit agreements of “≤1 month” had the largest share for both the rand value and the number of agreements for the quarter ended June 2012. On a y-o-y basis the rand value of short-term credit granted decreased by R123.40 million (7.48%) as indicated in Table 6.1. The number of agreements for short-term credit granted decreased by 9.21% on a q-o-q basis and 40.84% 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	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	1,127,766	1,197,939	1,208,786	1,125,166	1,053,936	69.00%	-6.33%	-6.55%
2-3 Months	241,517	222,081	252,477	187,393	189,020	12.38%	0.87%	-21.74%
4-6 Months	281,463	325,076	386,284	299,780	284,390	18.62%	-5.13%	1.04%
<b>Total</b>	<b>1,650,746</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>	<b>100.00%</b>	<b>-5.27%</b>	<b>-7.48%</b>

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

Agreements per repayment period	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	1,419,972	1,519,658	987,232	891,746	805,445	81.52%	-9.68%	-43.28%
2-3 Months	126,037	102,818	113,578	83,356	87,013	8.81%	4.39%	-30.96%
4-6 Months	123,913	138,070	153,227	113,130	95,529	9.67%	-15.56%	-22.91%
<b>Total</b>	<b>1,669,922</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,987</b>	<b>100.00%</b>	<b>-9.21%</b>	<b>-40.84%</b>

There was an overall decline for short-term credit granted for both rand value and number of agreements. The only categories that showed growth on a q-o-q basis were the “R3001-R5000” and the “R5001-R8000” ones.

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

Agreements	2011-Q2 R000	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	577,603	602,163	366,974	318,969	284,496	18.63%	-10.81%	-50.75%
R1001-R2000	460,094	485,173	506,533	444,027	403,381	26.41%	-9.15%	-12.33%
R2001-R3000	253,761	275,962	361,069	318,713	300,995	19.71%	-5.56%	18.61%
R3001-R5000	238,471	261,088	472,085	414,532	419,509	27.47%	1.20%	75.92%
R5001-R8000	120,819	120,710	140,885	116,099	118,965	7.79%	2.47%	-1.53%
<b>Total</b>	<b>1,650,746</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>	<b>100.00%</b>	<b>-5.27%</b>	<b>-7.48%</b>

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

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	1,185,130	1,244,167	634,801	548,392	485,162	49.11%	-11.53%	-59.06%
R1001-R2000	305,425	321,695	338,238	294,941	265,368	26.86%	-10.03%	-13.12%
R2001-R3000	99,678	108,795	144,062	126,062	118,338	11.98%	-6.13%	18.72%
R3001-R5000	60,940	67,191	115,000	100,920	101,146	10.24%	0.22%	65.98%
R5001-R8000	18,749	18,698	21,936	17,917	17,973	1.82%	0.31%	-4.14%
<b>Total</b>	<b>1,669,922</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,987</b>	<b>100.00%</b>	<b>-9.21%</b>	<b>-40.84%</b>

## 6.2 Short-term credit granted by level of income

There was a marginal increase in the share of the number of short-term credit agreements for individuals with a gross monthly income of “≤R10K” from 65.29% for the quarter ended March 2012 to 66.38% for the quarter ended June 2012 as indicated in Table 6.5. The number of short-term credit agreements entered into with individuals with a gross monthly income greater than R15K decreased from 17.97% to 17.62% for the quarter ended June 2012. The rand value percentage share of short-term credit granted to individuals with an income of “≤R10K” increased while the other income categories decreased.

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K	1,060,845	1,119,826	834,684	710,491	655,827
% share of credit granted	63.53%	63.61%	66.56%	65.29%	66.38%
R10.1K-R15K	310,060	318,406	200,913	182,165	158,106
% share of credit granted	18.57%	18.09%	16.02%	16.74%	16.00%
>R15K	299,017	322,314	218,440	195,576	174,053
% share of credit granted	17.91%	18.31%	17.42%	17.97%	17.62%
<b>Total number of short-term credit</b>	<b>1,669,922</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,986</b>

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

Level of income	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R10K (R000)	923,853	976,201	979,817	823,643	823,397
% share of credit granted	55.97%	55.94%	53.03%	51.08%	53.91%
R10.1K-R15K (R000)	331,339	340,938	360,360	328,656	290,891
% share of credit granted	20.07%	19.54%	19.50%	20.38%	19.05%
>R15K (R000)	395,554	427,957	507,369	460,042	413,057
% share of credit granted	23.96%	24.52%	27.46%	28.53%	27.04%
<b>Total value of short-term credit (R000)</b>	<b>1,650,746</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>

### 6.3 Gross debtors book – short-term credit

The rand value of the gross debtors book for short-term credit decreased by R26.77 million (3.03%) q-o-q but increased by R108.17 million (14.48%) on a y-o-y basis. The number of accounts decreased by 8.52% q-o-q while on a y-o-y basis there was an increase of 3.94% as indicated in Table 6.7.

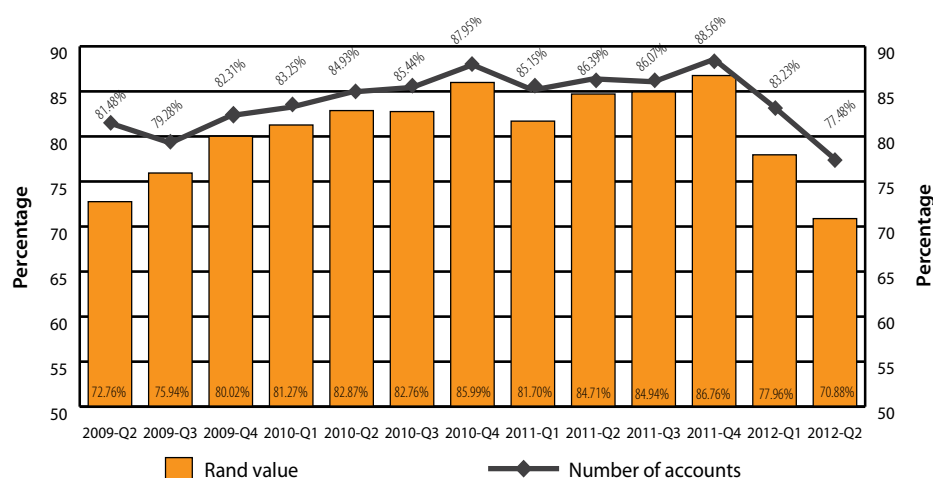
Table 6.7: Gross debtors book - short-term credit

Agreements	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	747,099	816,713	927,367	882,032	855,265	-3.03%	14.48%
Number of accounts	548,205	583,005	631,817	622,858	569,794	-8.52%	3.94%

### 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” decreased from 77.96% for the quarter ended March 2012 to 70.88% for the quarter ended June 2012. The number of accounts reported as “current” decreased from 83.23% to 77.48% for the same period as illustrated in Figure 6.1.

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



## 7. Definitions

Terms used in the report	Definition
<b>Applications received</b>	Includes solicited and unsolicited applications for credit.
<b>Credit facilities</b>	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.
<b>Credit transactions</b>	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.
<b>Gross debtors book</b>	The outstanding balances as at the end of the period including fees and interest that have been earned and capitalized to the debtors book.
<b>Mortgage agreements</b>	An agreement that is secured by a pledge of immovable property.
<b>Secured credit transactions</b>	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.
<b>Short-term credit transactions</b>	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.
<b>Unsecured credit transactions</b>	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.

### 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](http://www.ncr.org.za)

## 8. Appendix tables

### A: Provincial Distribution

Table 1: Provincial distribution – total credit granted

Provincial	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Eastern Cape	4,335,991,074	4,877,560,135	5,462,066,433	5,346,653,403	5,615,660,575	6,347,050,743	7,408,234,517	6,101,830,664	6,753,673,557
Free State	2,581,657,622	3,000,861,224	3,516,131,326	3,234,618,075	3,223,080,240	3,828,322,881	4,671,472,903	3,794,911,199	4,164,341,610
Gauteng	30,413,608,680	34,538,396,721	36,742,680,630	37,749,023,709	39,965,781,579	45,884,300,356	49,168,460,721	44,078,024,940	48,274,266,388
Kwazulu-Natal	8,787,917,284	9,500,604,551	11,458,518,062	10,217,176,418	10,711,632,322	12,829,432,535	13,493,096,170	12,480,759,362	13,090,083,920
Limpopo	2,503,847,623	2,775,043,747	3,214,285,841	2,854,046,971	3,105,731,685	3,579,398,405	4,351,501,612	3,608,020,304	4,164,964,499
Mpumalanga	4,046,392,074	4,551,581,407	5,177,450,337	4,812,329,287	5,032,169,912	6,130,874,130	6,763,514,481	5,913,952,053	6,481,088,576
Northern Cape	1,055,316,249	1,162,809,421	1,432,598,446	1,232,937,015	1,458,343,332	2,109,668,937	2,368,289,247	2,145,950,818	2,376,678,603
North West	2,773,110,467	3,148,323,683	3,603,161,998	3,205,197,739	3,379,967,267	4,082,955,858	4,611,147,670	3,834,074,289	4,131,296,660
Western Cape	10,347,167,396	11,054,932,377	12,399,775,070	11,509,944,457	11,963,194,621	13,496,133,751	14,137,358,602	12,382,041,267	14,272,916,698
Other	703,563,096	525,248,578	524,876,804	591,541,567	623,826,987	610,866,668	630,473,540	690,091,393	865,578,262
<b>Total</b>	<b>67,548,571,565</b>	<b>75,135,361,844</b>	<b>83,531,544,947</b>	<b>80,753,468,641</b>	<b>85,079,388,520</b>	<b>98,899,004,264</b>	<b>107,603,549,463</b>	<b>95,029,656,289</b>	<b>104,574,888,773</b>

### B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
≤R1500	10,514,980	10,095,249	9,290,120	8,350,849	6,817,456	5,136,027	5,263,068	3,788,153	6,039,341
R1500-R3000	90,500,167	80,774,999	84,560,407	73,828,668	67,656,642	62,755,425	73,000,477	44,002,710	49,053,291
R3.1K-R5K	300,468,488	278,686,964	343,799,882	273,973,870	256,186,168	274,876,710	373,962,840	221,526,042	238,074,433
R5.1K-R10K	560,571,322	597,007,695	797,217,202	586,193,711	567,144,101	743,240,165	1,123,120,045	653,319,673	789,800,355
R10.1K-R20K	349,970,563	353,358,733	460,560,245	348,927,118	341,973,208	521,943,779	825,439,308	428,902,433	568,305,838
R20.1K-R40K	303,529,678	275,228,432	274,230,114	254,962,883	240,213,740	331,649,727	409,095,556	336,140,501	311,513,024
R40.1K-R60K	596,421,469	600,909,503	611,453,640	584,250,700	540,927,353	571,813,535	577,517,358	604,998,786	479,047,158
R60.1K-R100K	2,289,058,231	2,427,213,138	2,487,539,125	2,315,420,958	2,162,665,761	2,442,454,727	2,410,617,590	2,207,103,464	2,114,512,432
R101K-R150K	4,261,811,634	4,697,521,732	5,154,072,499	4,992,105,453	4,895,254,308	5,559,162,709	5,754,880,511	5,476,644,043	5,785,373,016
R151K-R200K	3,514,339,162	3,871,764,158	4,279,152,619	4,154,096,846	3,977,595,650	4,521,345,292	4,956,585,205	4,805,850,496	4,920,724,906
R201K-R400K	7,609,414,234	8,373,230,039	9,517,425,339	9,422,282,121	9,279,988,369	10,662,597,583	11,395,038,805	11,286,453,684	11,534,838,614
>R400K	3,131,912,816	3,632,800,245	4,101,538,603	4,433,185,299	4,625,390,473	5,082,529,850	5,489,980,970	5,546,445,410	6,236,883,917
<b>Total</b>	<b>23,018,512,744</b>	<b>25,198,590,887</b>	<b>28,120,839,795</b>	<b>27,447,578,476</b>	<b>26,961,813,229</b>	<b>30,779,505,529</b>	<b>33,394,501,733</b>	<b>31,615,175,395</b>	<b>33,034,166,325</b>

Table 3: Number of agreements for secured credit granted

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
≤R1500	10,569	9,608	8,301	7,873	6,382	4,663	4,732	3,490	5,581
R1500-R3000	38,237	34,133	35,423	31,127	28,731	26,526	30,620	18,347	20,953
R3.1K-R5K	75,075	69,888	85,675	68,958	64,572	69,541	93,805	55,342	58,647
R5.1K-R10K	80,883	86,239	114,882	84,832	82,179	107,342	161,803	94,400	115,642
R10.1K-R20K	26,413	26,749	35,231	26,548	26,033	39,689	62,707	32,024	42,754
R20.1K-R40K	10,342	9,345	9,474	8,681	8,138	11,534	14,723	11,769	10,928
R40.1K-R60K	11,741	11,833	12,034	11,574	10,700	11,299	11,412	12,027	9,429
R60.1K-R100K	28,555	30,154	30,794	28,728	26,721	30,072	29,622	27,322	25,900
R101K-R150K	34,478	38,001	41,575	40,271	39,436	44,792	46,317	43,988	46,253
R151K-R200K	20,431	22,528	24,874	24,092	23,045	26,197	28,689	27,766	28,421
R201K-R400K	27,548	30,334	34,220	34,008	33,319	38,403	41,246	40,872	41,562
>R400K	5,199	5,940	6,945	7,034	7,163	8,660	9,171	9,479	10,558
<b>Total</b>	<b>369,471</b>	<b>374,752</b>	<b>439,428</b>	<b>373,726</b>	<b>356,419</b>	<b>418,718</b>	<b>534,847</b>	<b>376,826</b>	<b>416,628</b>

## C: Analysis of credit granted by level of income

Table 4: Rand value of mortgages granted by income category

Income Category	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
R0-R3500	2,488,354	2,200,744	2,823,600	2,680,207	3,385,280	1,268,890	1,582,012	185,000	3,468,702
R3501-R5500	22,586,377	22,546,099	27,691,084	18,748,006	19,682,222	16,885,976	15,358,110	11,208,228	11,600,810
R5501-R7500	91,965,442	96,106,568	107,081,207	84,274,342	85,474,134	109,480,204	112,658,007	68,902,856	55,513,232
R7501-R10K	312,425,049	352,967,334	386,910,700	321,898,812	318,203,779	434,271,907	425,393,002	289,727,485	253,738,062
R10.1K-R15K	1,173,510,612	1,311,137,342	1,459,624,631	1,282,985,628	1,315,815,723	1,737,169,547	1,804,469,670	1,342,467,388	1,269,473,794
>R15K	21,794,317,712	24,316,870,441	24,663,044,399	22,688,838,503	23,534,846,961	27,666,651,599	26,696,575,305	22,687,654,557	24,856,083,383
<b>Total</b>	<b>23,397,293,546</b>	<b>26,101,828,528</b>	<b>26,647,175,621</b>	<b>24,399,425,498</b>	<b>25,277,408,099</b>	<b>29,965,728,123</b>	<b>29,056,036,106</b>	<b>24,400,145,514</b>	<b>26,449,877,983</b>

Table 5: Number of mortgages granted by income category

Income Category	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
R0-R3500	22	26	22	15	19	7	13	5	9
R3501-R5500	145	142	156	135	122	122	100	67	73
R5501-R7500	588	581	596	506	480	596	581	384	303
R7501-R10K	1,575	1,681	1,756	1,491	1,469	1,843	1,729	1,192	1,053
R10.1K-R15K	4,785	4,972	5,288	4,577	4,523	5,708	5,752	4,560	4,463
>R15K	31,699	34,433	34,620	31,539	31,574	37,270	33,930	30,841	33,113
<b>Total</b>	<b>38,814</b>	<b>41,835</b>	<b>42,438</b>	<b>38,263</b>	<b>38,187</b>	<b>45,546</b>	<b>42,105</b>	<b>37,049</b>	<b>39,014</b>

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

Income Category	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
R0-R3500	581,011,962	603,834,917	831,523,624	657,640,045	488,331,041	536,648,539	1,012,116,921	867,272,251	915,849,742
R3501-R5500	381,626,556	363,303,619	427,236,051	334,988,233	468,625,053	478,214,034	703,256,403	519,462,667	456,223,292
R5501-R7500	547,699,362	543,665,622	628,823,498	540,114,312	535,254,962	622,290,362	728,020,730	494,828,545	644,410,857
R7501-R10K	1,179,208,152	1,233,746,201	1,397,618,187	1,204,180,939	1,175,556,647	1,363,067,299	1,430,048,861	1,161,285,904	1,296,843,675
R10.1K-R15K	2,959,880,962	3,207,919,669	3,600,347,546	3,220,576,085	3,137,291,657	3,612,330,581	3,788,765,393	3,255,957,813	3,511,818,385
>R15K	17,148,036,487	19,050,108,346	21,051,002,937	21,150,094,891	20,829,434,481	23,639,799,222	25,225,201,820	24,868,264,050	25,764,378,576
<b>Total</b>	<b>22,797,463,481</b>	<b>25,002,578,374</b>	<b>27,936,551,843</b>	<b>27,107,594,505</b>	<b>26,634,493,841</b>	<b>30,252,350,037</b>	<b>32,887,410,128</b>	<b>31,167,071,230</b>	<b>32,589,524,527</b>

Table 7: Number of secured credit granted by income category

Income Category	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
R0-R3500	121,566	120,975	155,053	117,640	90,585	107,560	157,520	95,553	118,735
R3501-R5500	44,060	42,628	51,352	40,665	62,029	65,041	92,161	64,437	55,646
R5501-R7500	27,746	27,439	32,698	26,926	25,034	31,020	41,175	20,758	29,266
R7501-R10K	30,961	30,712	34,932	29,915	27,695	33,450	40,614	24,151	30,794
R10.1K-R15K	42,929	43,584	47,744	42,224	39,463	48,559	56,590	39,131	45,299
>R15K	101,172	108,438	116,792	114,984	110,535	131,283	145,083	131,584	135,210
<b>Total</b>	<b>368,434</b>	<b>373,776</b>	<b>438,571</b>	<b>372,354</b>	<b>355,341</b>	<b>416,913</b>	<b>533,143</b>	<b>375,614</b>	<b>414,950</b>

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

Income Category	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
R0-R3500	1,329,834,967	1,634,437,771	2,172,402,074	1,582,250,863	1,969,261,723	2,215,146,717	2,108,155,071	1,800,711,939	1,618,095,495
R3501-R5500	452,987,126	502,507,119	620,133,308	483,662,955	729,960,800	779,319,245	954,839,382	682,442,019	774,028,011
R5501-R7500	420,290,402	473,055,845	593,120,272	508,235,101	635,439,593	632,568,764	744,855,984	554,038,320	703,057,623
R7501-R10K	595,428,495	632,546,719	745,433,861	683,649,035	854,612,784	960,560,510	1,104,594,778	910,640,065	1,072,791,606
R10.1K-R15K	966,841,794	1,023,238,968	1,159,617,119	1,183,345,017	1,321,116,695	1,544,534,833	1,773,950,450	1,536,549,413	1,762,367,602
>R15K	3,890,807,653	4,228,329,761	4,733,204,320	5,627,539,154	6,235,718,320	8,410,449,614	9,431,780,370	9,310,048,820	10,834,199,414
<b>Total</b>	<b>7,656,190,437</b>	<b>8,494,116,183</b>	<b>10,023,910,954</b>	<b>10,068,682,125</b>	<b>11,746,109,915</b>	<b>14,542,579,683</b>	<b>16,118,176,035</b>	<b>14,794,430,576</b>	<b>16,764,539,751</b>

Table 9: Number of credit facilities granted by income category

Income Category	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
R0-R3500	1,009,936	713,888	887,193	607,556	1,036,518	887,399	997,197	714,721	803,773
R3501-R5500	242,536	261,996	303,539	227,183	308,290	314,818	404,832	307,764	331,325
R5501-R7500	150,037	185,823	216,470	171,082	206,099	209,478	268,988	212,516	245,727
R7501-R10K	147,613	176,435	202,591	167,745	199,223	209,696	259,754	219,222	261,291
R10.1K-R15K	161,766	202,312	228,165	193,223	227,250	235,950	289,967	263,021	311,496
>R15K	290,316	372,060	406,656	403,421	505,392	526,116	597,057	585,382	718,758
<b>Total</b>	<b>2,002,204</b>	<b>1,912,514</b>	<b>2,244,614</b>	<b>1,770,210</b>	<b>2,482,772</b>	<b>2,383,457</b>	<b>2,817,795</b>	<b>2,302,626</b>	<b>2,672,370</b>

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

Income Category	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
R0-R3500	1,445,876,961	1,740,365,001	2,491,116,353	1,890,084,092	2,141,777,955	2,493,855,143	2,947,568,709	2,469,519,652	2,387,886,573
R3501-R5500	1,153,229,890	1,373,032,431	1,637,741,445	1,357,512,941	1,506,577,787	1,779,580,514	2,043,690,288	1,809,407,494	2,180,620,092
R5501-R7500	1,350,875,009	1,605,101,231	2,019,730,531	1,937,743,992	2,198,926,239	2,404,420,809	3,113,142,954	2,466,268,788	3,224,732,485
R7501-R10K	1,470,122,347	1,671,612,105	2,007,642,693	1,952,475,799	2,212,931,762	2,562,755,092	2,962,213,923	2,627,019,069	3,050,185,853
R10.1K-R15K	2,625,155,459	2,959,121,051	3,532,721,359	3,581,451,696	4,213,762,903	4,575,059,811	5,646,176,069	4,609,711,639	5,362,431,112
>R15K	3,698,769,243	4,027,995,285	5,142,770,843	5,966,125,427	6,657,911,860	7,392,903,246	9,725,894,963	7,932,030,974	9,595,176,792
<b>Total</b>	<b>11,744,028,909</b>	<b>13,377,227,104</b>	<b>16,831,723,224</b>	<b>16,685,393,947</b>	<b>18,931,888,506</b>	<b>21,208,574,615</b>	<b>26,438,686,906</b>	<b>21,913,957,616</b>	<b>25,801,032,907</b>

Table 11: Number of unsecured credit granted by income category

Income Category	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
R0-R3500	220,410	256,406	355,216	273,308	311,817	352,931	425,927	305,484	307,659
R3501-R5500	116,872	136,806	161,680	135,638	147,841	167,788	197,804	153,584	180,377
R5501-R7500	102,261	122,544	149,443	141,923	153,494	164,318	199,458	154,277	201,199
R7501-R10K	88,858	101,958	121,946	117,915	125,963	146,625	165,898	142,171	152,750
R10.1K-R15K	130,174	146,712	172,896	172,309	184,476	204,971	241,278	198,914	213,054
>R15K	147,697	155,604	195,336	220,052	224,862	267,213	317,615	274,796	294,510
<b>Total</b>	<b>806,272</b>	<b>920,030</b>	<b>1,156,517</b>	<b>1,061,145</b>	<b>1,148,453</b>	<b>1,303,846</b>	<b>1,547,980</b>	<b>1,229,226</b>	<b>1,349,549</b>

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

Income Category	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
R0-R3500	263,121,083	281,249,061	296,006,487	241,256,956	282,381,906	298,550,655	296,170,838	224,642,887	247,172,387
R3501-R5500	187,343,114	190,572,092	191,695,688	181,775,698	205,292,037	222,807,124	212,046,807	179,213,354	184,511,007
R5501-R7500	180,897,299	189,254,173	200,577,665	199,276,450	230,522,289	241,866,772	247,254,246	218,333,430	206,371,497
R7501-R10K	171,282,230	176,691,680	179,900,487	177,519,565	205,656,638	212,976,028	224,344,647	201,452,837	185,342,467
R10.1K-R15K	274,839,617	279,984,258	277,628,564	280,373,038	331,339,272	340,937,601	360,359,944	328,656,164	290,890,633
>R15K	273,532,791	280,658,100	316,414,585	340,337,637	395,554,214	427,957,247	507,369,379	460,041,669	413,057,279
<b>Total</b>	<b>1,351,016,134</b>	<b>1,398,409,364</b>	<b>1,462,223,476</b>	<b>1,420,539,344</b>	<b>1,650,746,356</b>	<b>1,745,095,427</b>	<b>1,847,545,861</b>	<b>1,612,340,341</b>	<b>1,527,345,270</b>

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

Income Category	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
R0-R3500	285,719	315,297	334,384	305,573	354,012	377,599	313,072	245,527	237,184
R3501-R5500	196,921	210,543	215,247	220,842	244,594	262,088	188,569	163,080	150,708
R5501-R7500	179,771	198,737	210,951	226,153	253,483	263,344	186,211	168,513	150,131
R7501-R10K	157,591	172,138	176,466	185,792	208,756	216,795	146,832	133,371	117,804
R10.1K-R15K	227,700	249,316	250,105	269,217	310,060	318,406	200,913	182,165	158,106
>R15K	180,955	199,222	226,946	260,961	299,017	322,314	218,440	195,576	174,053
<b>Total</b>	<b>1,228,657</b>	<b>1,345,253</b>	<b>1,414,099</b>	<b>1,468,538</b>	<b>1,669,922</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,986</b>

## D: Age analysis of debtors book

Table 14: Age analysis of gross debtors book – mortgages

Ageing	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Current	632,537,731,519	642,619,545,751	653,114,692,825	662,441,881,427	669,396,733,441	685,430,708,886	696,132,116,849	700,402,206,785	720,677,046,328
30 Days	26,783,192,720	24,267,553,629	23,702,127,314	25,348,914,342	25,498,307,856	26,026,820,257	24,950,551,598	25,726,161,574	26,607,592,443
31-60 Days	11,105,379,208	11,374,584,924	10,542,823,060	10,413,991,387	10,108,834,895	9,374,544,740	8,630,982,981	9,142,762,258	9,068,518,696
61-90 Days	8,102,411,172	7,436,664,224	6,215,108,471	5,973,803,957	6,082,801,872	5,735,403,356	5,394,774,774	5,547,226,995	5,251,175,187
91-120 Days	14,475,834,846	12,918,640,238	12,241,714,811	12,090,820,342	11,487,361,159	9,311,611,650	8,139,943,237	8,340,031,630	7,461,009,689
120+ Days	56,027,297,646	56,768,626,630	54,862,666,815	53,622,002,635	50,797,027,038	50,123,364,835	47,861,085,731	47,171,100,756	45,579,737,879
<b>Total</b>	<b>749,031,847,111</b>	<b>755,385,615,396</b>	<b>760,679,133,296</b>	<b>769,891,414,089</b>	<b>773,371,066,261</b>	<b>786,002,453,724</b>	<b>791,109,455,170</b>	<b>796,329,489,998</b>	<b>814,645,080,222</b>



Table 15: Age analysis of accounts – mortgages

Ageing	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
Current	1,594,201	1,600,748	1,614,772	1,617,068	1,619,650	1,639,204	1,650,953	1,646,529	1,670,750
30 Days	62,344	58,133	55,927	58,070	59,711	60,657	59,022	60,853	60,794
31-60 Days	24,296	24,005	21,373	21,622	21,458	20,114	18,280	19,213	18,985
61-90 Days	15,910	14,981	12,715	12,524	12,915	11,934	10,867	11,444	12,810
91-120 Days	26,364	23,290	21,955	21,983	18,912	16,168	13,862	14,004	13,785
120+ Days	91,333	90,138	85,920	82,683	77,845	76,461	73,737	72,853	71,128
<b>Total</b>	<b>1,814,448</b>	<b>1,811,295</b>	<b>1,812,662</b>	<b>1,813,950</b>	<b>1,810,491</b>	<b>1,824,538</b>	<b>1,826,721</b>	<b>1,824,896</b>	<b>1,848,252</b>

Table 16: Age analysis of gross debtors book – secured credit

Ageing	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Current	185,194,011,820	186,958,881,461	194,179,285,636	199,012,216,720	202,408,313,474	215,190,749,827	225,341,218,385	230,885,090,748	239,895,689,968
30 Days	10,507,857,947	9,593,922,461	9,259,765,539	9,156,087,374	8,875,755,789	8,584,715,966	8,499,972,240	9,030,063,292	8,865,933,111
31-60 Days	3,399,899,850	3,318,562,087	3,333,257,885	3,400,327,309	3,458,871,279	2,902,644,622	2,771,890,276	3,017,196,396	2,793,779,057
61-90 Days	1,893,433,562	1,793,040,495	1,730,452,274	1,749,136,116	1,689,893,162	1,451,405,721	1,395,969,048	1,436,638,962	1,348,041,162
91-120 Days	3,288,207,481	3,272,738,036	2,809,523,786	2,464,569,181	2,129,725,254	1,770,771,075	1,651,171,395	1,657,449,424	1,369,734,727
120+ Days	10,735,025,612	10,402,126,883	10,402,835,766	10,565,708,949	10,411,555,627	10,713,578,334	10,344,452,801	9,526,746,751	8,835,110,056
<b>Total</b>	<b>215,018,436,272</b>	<b>215,339,271,423</b>	<b>221,715,120,886</b>	<b>226,348,045,650</b>	<b>228,974,114,585</b>	<b>240,613,865,545</b>	<b>250,004,674,145</b>	<b>255,553,185,573</b>	<b>263,108,288,081</b>

Table 17: Age analysis of accounts – secured credit

Ageing	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
Current	3,232,664	3,105,615	3,106,792	3,006,407	2,886,697	3,160,198	3,198,736	3,131,266	3,233,668
30 Days	433,207	395,940	406,772	394,413	367,876	357,792	349,493	336,326	324,871
31-60 Days	241,296	216,704	213,581	219,945	206,561	193,437	181,488	187,285	154,697
61-90 Days	169,867	148,871	141,636	144,186	136,447	128,632	123,944	126,252	106,202
91-120 Days	144,030	127,040	118,422	115,837	110,214	106,509	101,643	101,360	83,386
120+ Days	661,927	635,713	625,282	601,683	627,084	638,727	642,388	573,269	548,753
<b>Total</b>	<b>4,882,991</b>	<b>4,629,883</b>	<b>4,612,485</b>	<b>4,482,471</b>	<b>4,334,879</b>	<b>4,585,295</b>	<b>4,597,692</b>	<b>4,455,758</b>	<b>4,451,577</b>

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

Ageing	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Current	103,867,351,573	105,367,542,320	108,464,198,379	109,091,834,990	111,750,028,603	111,443,931,732	116,101,233,960	119,686,362,829	124,894,645,404
30 Days	8,867,070,774	8,684,844,854	8,823,587,179	9,106,486,448	9,265,191,258	11,268,774,135	10,804,635,158	11,908,706,577	12,344,163,344
31-60 Days	2,466,112,599	2,326,013,343	2,212,555,271	2,745,020,966	2,544,901,742	2,841,738,272	2,655,093,579	3,518,401,493	3,348,536,963
61-90 Days	1,778,083,966	1,554,999,223	1,418,974,770	1,552,095,631	1,656,135,682	1,648,475,275	1,553,544,380	1,941,096,898	2,048,014,494
91-120 Days	1,401,911,600	1,218,839,522	1,042,276,709	1,031,697,065	1,210,000,990	1,381,480,478	1,286,497,129	1,449,801,555	1,619,648,915
120+ Days	10,734,419,378	10,535,452,012	9,894,339,682	9,504,464,466	9,325,613,046	9,436,510,014	8,855,192,401	8,836,607,373	9,310,909,790
<b>Total</b>	<b>129,114,949,890</b>	<b>129,687,691,274</b>	<b>131,855,931,990</b>	<b>133,031,599,566</b>	<b>135,751,871,321</b>	<b>138,020,909,906</b>	<b>141,256,196,607</b>	<b>147,340,976,725</b>	<b>153,565,918,910</b>

Table 19: Age analysis of accounts – credit facilities

Ageing	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
Current	16,688,782	16,942,078	17,280,636	17,015,476	17,391,317	18,183,596	18,143,745	17,768,218	18,097,123
30 Days	2,110,519	2,104,917	2,188,153	2,281,319	2,235,743	2,438,830	2,334,480	2,428,367	2,332,834
31-60 Days	724,250	684,842	643,288	808,474	738,090	851,504	771,733	964,901	861,758
61-90 Days	452,324	408,649	369,360	430,869	449,036	570,179	474,537	569,222	553,951
91-120 Days	329,634	285,943	261,554	272,947	323,399	340,896	318,951	360,433	409,148
120+ Days	1,778,638	1,755,191	1,638,126	1,590,361	1,691,740	1,695,812	1,691,319	1,752,364	1,932,375
<b>Total</b>	<b>22,084,147</b>	<b>22,181,620</b>	<b>22,381,117</b>	<b>22,399,446</b>	<b>22,829,325</b>	<b>24,080,817</b>	<b>23,734,765</b>	<b>23,843,505</b>	<b>24,187,189</b>

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

Ageing	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Current	45,726,877,325	50,117,434,228	56,731,285,723	61,581,006,584	66,788,801,560	76,228,581,219	88,926,537,191	94,514,486,191	100,242,693,804
30 Days	3,175,677,074	3,133,143,567	3,784,212,150	4,919,362,373	5,642,722,341	6,393,888,739	4,624,932,726	4,910,594,574	6,234,485,364
31-60 Days	1,151,940,056	1,146,562,194	1,203,582,546	1,599,974,651	1,766,558,202	2,063,524,156	2,000,489,178	2,480,227,873	2,831,325,714
61-90 Days	874,462,238	887,704,215	836,174,689	1,061,463,979	1,257,002,349	1,430,448,085	1,443,986,459	1,727,311,282	2,153,629,944
91-120 Days	940,772,443	1,058,264,369	1,010,230,985	1,011,196,199	1,229,528,934	1,464,386,830	1,628,299,012	1 696 117 302	2,210,926,598
120+ Days	9,268,738,514	9,830,469,808	10,231,799,864	10,691,526,362	11,293,306,935	13,521,392,534	14,364,436,133	15 482 404 195	17,636,861,436
<b>Total</b>	<b>61,138,467,650</b>	<b>66,173,578,381</b>	<b>73,797,285,957</b>	<b>80,864,530,148</b>	<b>87,977,920,321</b>	<b>101,102,221,563</b>	<b>112,988,680,699</b>	<b>120 811 141 417</b>	<b>131,309,922,860</b>

Table 21: Age analysis of accounts – unsecured credit

Ageing	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
Current	3,727,271	3,883,227	4,198,885	4,342,028	4,474,018	5,075,476	5,543,500	5,393,472	5,332,237
30 Days	315,191	300,711	329,368	392,228	424,751	452,860	380,671	400,941	413,838
31-60 Days	126,851	122,100	118,583	147,707	156,920	169,627	172,006	201,241	204,792
61-90 Days	95,908	93,665	88,030	103,569	115,690	123,309	124,835	141,625	159,906
91-120 Days	99,714	114,909	107,013	99,007	115,868	133,744	133,114	128,398	157,652
120+ Days	850,148	883,889	894,895	945,672	1,004,283	1,118,964	1,151,904	1,177,951	1,280,758
<b>Total</b>	<b>5,215,083</b>	<b>5,398,501</b>	<b>5,736,774</b>	<b>6,030,211</b>	<b>6,291,530</b>	<b>7,073,980</b>	<b>7,506,030</b>	<b>7,443,628</b>	<b>7,549,183</b>

Table 22: Age analysis of gross debtors book – short-term credit

Ageing	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)
Current	566,058,762	552,871,106	626,521,163	569,865,126	632,839,215	693,732,243	804,629,572	687,599,778	606,254,395
30 Days	40,553,104	46,973,808	39,776,446	54,330,972	47,964,260	49,696,777	44,395,566	57,360,332	64,905,256
31-60 Days	14,720,664	15,091,281	15,659,940	21,905,360	17,596,971	18,700,690	21,981,639	32,553,014	40,294,499
61-90 Days	11,542,571	11,245,554	11,533,029	15,730,802	13,856,855	14,664,770	15,869,961	28,886,586	42,297,698
91-120 Days	4,301,013	4,508,794	4,529,893	3,784,350	4,415,056	5,748,738	6,219,665	13,033,501	17,333,211
120+ Days	45,927,083	37,338,069	30,549,039	31,865,809	30,426,336	34,169,555	34,270,739	62,598,502	84,179,738
<b>Total</b>	<b>683,103,197</b>	<b>668,028,612</b>	<b>728,569,510</b>	<b>697,482,419</b>	<b>747,098,693</b>	<b>816,712,773</b>	<b>927,367,142</b>	<b>882,031,713</b>	<b>855,264,797</b>

Table 23: Age analysis of accounts – short-term credit

Ageing	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2
Current	356,372	388,164	450,150	440,208	473,616	501,775	559,519	518,427	441,487
30 Days	25,426	29,267	26,131	35,359	33,008	34,629	26,470	36,200	34,722
31-60 Days	8,311	8,590	8,815	11,948	11,037	12,091	12,043	18,050	21,762
61-90 Days	6,175	5,971	6,597	8,743	8,413	8,995	8,816	14,956	26,335
91-120 Days	1,881	2,282	2,321	2,440	4,154	6,775	7,007	9,387	10,744
120+ Days	21,458	20,025	17,827	18,294	17,977	18,740	17,962	25,838	34,744
<b>Total</b>	<b>419,623</b>	<b>454,299</b>	<b>511,841</b>	<b>516,992</b>	<b>548,205</b>	<b>583,005</b>	<b>631,817</b>	<b>622,858</b>	<b>569,794</b>

