

Second Quarter | June 2011

# Consumer Credit Market Report

## Executive Summary

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



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The total outstanding gross debtors book of consumer credit for the quarter ended June 2011 increased by R15.99 billion (1.32%) from R1.21 trillion to R1.23 trillion. This consisted of mortgages at R773.37 billion (63.04%); "secured credit agreements" R228.97 billion (18.66%); credit facilities R135.75 billion (11.07%); unsecured credit R87.98 billion (7.17%); and short-term credit R747.10 million (0.06%).

There was a marginal increase in the number of outstanding accounts by 571,000 (1.62%) from 35.24 million to 35.81 million for the same period.

The banks' share of the outstanding gross debtors book was R1.10 trillion (89.88%). The retailer's share was R37.76 billion (3.08%), non-bank vehicle financiers was R40.87 billion (3.33%) and "Other credit providers" was R45.51 billion (3.71%). "Other credit providers" consist primarily of pension backed lenders, insurers, non-bank mortgage lenders and securitised debt.

New credit granted for the quarter ended June 2011 increased from R80.75 billion to R85.08 billion, an increase of 5.36% when compared to the previous quarter but 25.95% higher than 12 months ago.

The number of consumer credit applications increased by 834,700 (14.39%) from 5.80 million in March 2011 to 6.63 million for the quarter ended June 2011 (an increase of 1.43% when compared to the same period last year). The rejection rate of applications was 43.76%.

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The following were some of the most significant trends observed for the quarter ended June 2011:

- The value of unsecured credit granted continued to increase from R16.69 billion for March 2011 to R18.95 billion for June 2011 (a quarter-on-quarter increase of 13.54% and a year-on-year increase of 61.27%);
- The value of new mortgages granted increased by 2.78% quarter-on-quarter from R24.76 billion to R25.45 billion;
- Secured credit, which is dominated by vehicle finance, showed a decrease from R27.45 billion for March 2011 to R26.96 billion for June 2011 (a quarter-on-quarter decrease of 1.77%);
- Credit facilities which mainly consist of credit cards, store cards and bank overdrafts increased by R1.63 billion (15.65%) quarter-on-quarter and R4.25 billion (54.44%) year-on-year;
- Short-term credit increased by 16.21% from R1.42 billion to R1.65 billion for the quarter ended June 2011.

## 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 2011 (2011-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 the 40 most significant credit providers.

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 provider 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.

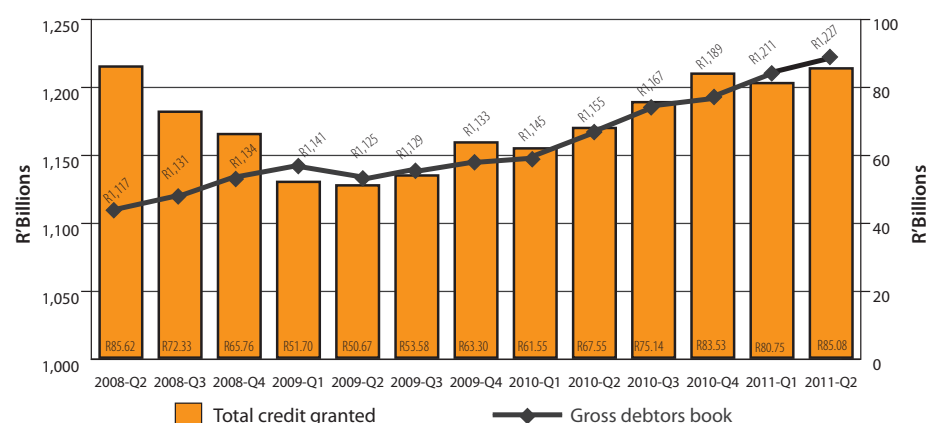
Abbreviations - “year-on-year (y-o-y)” as used in this report refers to a comparison of the quarter ended June 2010 to the quarter ended June 2011 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended March 2011 to the quarter ended June 2011.

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 R15.99 billion (1.32%) in the total value of the outstanding gross debtors book for the quarter ended June 2011. The value of credit granted for the same period increased by R4.33 billion (5.36%) when compared to the previous quarter.

Figure 1.1 Total credit granted and gross debtors book at June 2011



### 1.1 Credit granted

The value of consumer credit granted for the quarter ended June 2011 increased by R4.33 billion (5.36%) when compared to the quarter ended March 2011. The value of credit facilities granted during the quarter ended June 2011 increased by R1.63 billion (15.65%) on a q-o-q basis and by R4.25 billion (54.44%) on a y-o-y basis. The value of credit transactions granted for the same period increased by R2.69 billion (3.83%) q-o-q and by R13.28 billion (22.23%) on a y-o-y basis.

Table 1.1: Credit granted

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	% Change (Q2/Q1)	% Change (Y/Y)
Credit transactions	59,736,903	66,322,098	73,285,907	70,322,237	73,015,210	3.83%	22.23%
Credit facilities	7,811,669	8,813,263	10,245,638	10,431,232	12,064,178	15.65%	54.44%
<b>Total</b>	<b>67,548,572</b>	<b>75,135,362</b>	<b>83,531,545</b>	<b>80,753,469</b>	<b>85,079,389</b>	<b>5.36%</b>	<b>25.95%</b>

The number of credit agreements concluded during the June 2011 quarter increased by 20.45% on a q-o-q basis. On a y-o-y basis the number of agreements entered into increased by 28.14%.

Table 1.2: Credit granted – number of agreements

Agreements	2010-Q2 000	2010-Q3 000	2010-Q4 000	2011-Q1 000	2011-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of credit transactions	2,443	2,682	3,053	2,942	3,213	9.22%	31.50%
Number of credit facilities	2,004	1,917	2,249	1,790	2,486	38.92%	24.05%
<b>Total</b>	<b>4,447</b>	<b>4,599</b>	<b>5,301</b>	<b>4,732</b>	<b>5,699</b>	<b>20.45%</b>	<b>28.14%</b>

The total value of credit granted for the quarter ended June 2011 consisted of banks which had a share of 84.31%, non-bank vehicle financiers (5.61%), retailers (5.10%) and other credit providers (4.98%). Retailers had the largest percentage increase of 19.23% on a q-o-q basis.

Table 1.3: Credit granted – per industry

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	57,430,642	63,699,206	70,012,671	68,407,940	71,733,108	84.31%	4.86%	24.90%
Non-bank vehicle financiers	3,896,608	4,401,483	5,000,930	4,759,477	4,775,612	5.61%	0.34%	22.56%
Retailers	3,410,177	3,638,842	4,814,284	3,635,621	4,334,814	5.10%	19.23%	27.11%
Other credit providers	2,811,144	3,395,830	3,703,660	3,950,430	4,235,855	4.98%	7.23%	50.68%
<b>Total</b>	<b>67,548,572</b>	<b>75,135,362</b>	<b>83,531,545</b>	<b>80,753,469</b>	<b>85,079,389</b>	<b>100.00%</b>	<b>5.36%</b>	<b>25.95%</b>

The rejection rate remained constant at 43.76% when compared to the previous quarter. The number of applications received and the number of applications rejected increased by 14.39% and 15.73% respectively for the quarter ended June 2011.

Table 1.4: Number of applications received and rejected

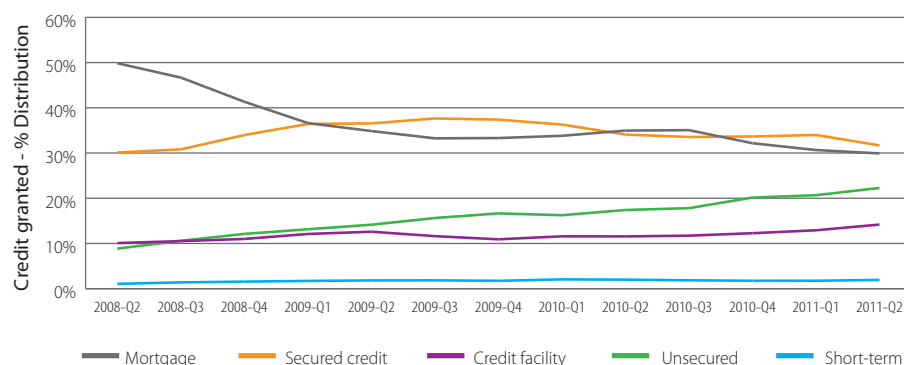
Agreements	2010-Q2 000	2010-Q3 000	2010-Q4 000	2011-Q1 000	2011-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of applications received	6,541	6,875	6,718	5,800	6,635	14.39%	1.43%
Number of applications rejected	2,633	2,690	2,903	2,509	2,903	15.73%	10.24%
<b>% of applications rejected</b>	<b>40.26%</b>	<b>39.13%</b>	<b>43.21%</b>	<b>43.25%</b>	<b>43.76%</b>		

Credit facilities, unsecured credit and short-term credit showed strong q-o-q growth, while mortgages and secured credit had moderate and negative growth, respectively. On a y-o-y basis there was overall growth of 25.95%. Mortgages as a percentage of total credit granted continued to decline from 30.66% for the March 2011 quarter to 29.91% for the June 2011 quarter.

Table 1.5: Credit granted – credit type

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2% Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	23,614,617	26,340,185	26,867,971	24,759,915	25,448,516	29.91%	2.78%	7.77%
Secured credit	23,018,513	25,198,591	28,120,840	27,447,578	26,961,813	31.69%	-1.77%	17.13%
Credit facilities	7,811,669	8,813,263	10,245,638	10,431,232	12,064,178	14.18%	15.65%	54.44%
Unsecured credit	11,752,757	13,384,913	16,834,873	16,694,204	18,954,134	22.28%	13.54%	61.27%
Short-term credit	1,351,016	1,398,409	1,462,223	1,420,539	1,650,746	1.94%	16.21%	22.19%
<b>Total</b>	<b>67,548,572</b>	<b>75,135,362</b>	<b>83,531,545</b>	<b>80,753,469</b>	<b>85,079,389</b>	<b>100.00%</b>	<b>5.36%</b>	<b>25.95%</b>

Figure 1.2: Credit granted – percentage distribution



The value of the gross debtors book for the period ended June 2011 grew by R15.99 billion (1.32%) and y-o-y growth was R71.84 billion (6.22%). The unsecured credit book grew by R7.11 billion (8.80%) q-o-q and by R26.84 billion (43.90%) y-o-y. The mortgages book grew marginally by R3.48 billion (0.45%) q-o-q.

Table 1.6: Gross debtors book – credit type

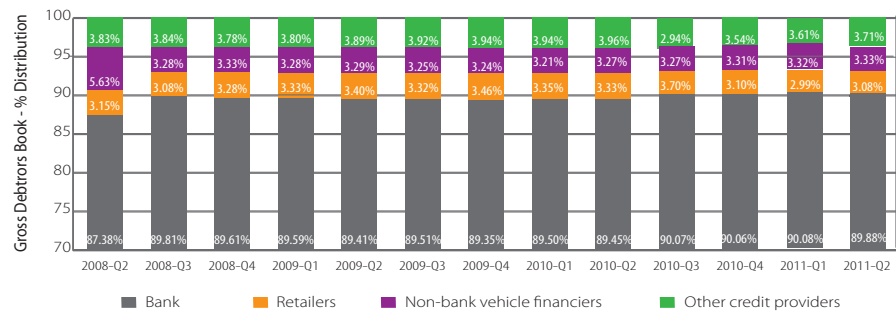
Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	749,031,847	755,385,615	760,679,133	769,891,414	773,371,066	63.04%	0.45%	3.25%
Secured credit	215,018,436	215,339,271	221,715,121	226,348,046	228,974,115	18.66%	1.16%	6.49%
Credit facilities	129,114,950	129,687,691	131,855,932	133,031,600	135,751,871	11.07%	2.04%	5.14%
Unsecured credit	61,138,468	66,173,578	73,797,286	80,864,530	87,977,920	7.17%	8.80%	43.90%
Short-term credit	683,103	668,029	728,570	697,482	747,099	0.06%	7.11%	9.37%
<b>Total</b>	<b>1,154,986,804</b>	<b>1,167,254,185</b>	<b>1,188,776,042</b>	<b>1,210,833,072</b>	<b>1,226,822,071</b>	<b>100.00%</b>	<b>1.32%</b>	<b>6.22%</b>

The retailers and “other credit providers” gross debtors book increased by R1.51 billion (4.16%) and R1.80 billion (4.11%) respectively, for the quarter ended June 2011.

Table 1.7: Gross debtors book – industry type

Industry	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	1,033,093,825	1,051,325,315	1,070,593,198	1,090,717,331	1,102,686,261	89.88%	1.10%	6.74%
Retailers	38,467,682	34,351,320	36,797,850	36,254,891	37,764,044	3.08%	4.16%	-1.83%
Non-bank vehicle financiers	37,710,910	38,425,946	39,354,295	40,152,189	40,865,813	3.33%	1.78%	8.37%
Other credit providers	45,714,387	43,151,605	42,030,698	43,708,661	45,505,953	3.71%	4.11%	-0.46%
<b>Total</b>	<b>1,154,986,804</b>	<b>1,167,254,185</b>	<b>1,188,776,042</b>	<b>1,210,833,072</b>	<b>1,226,822,071</b>	<b>100.00%</b>	<b>1.32%</b>	<b>6.22%</b>

Figure 1.3: Gross debtors book – industry type



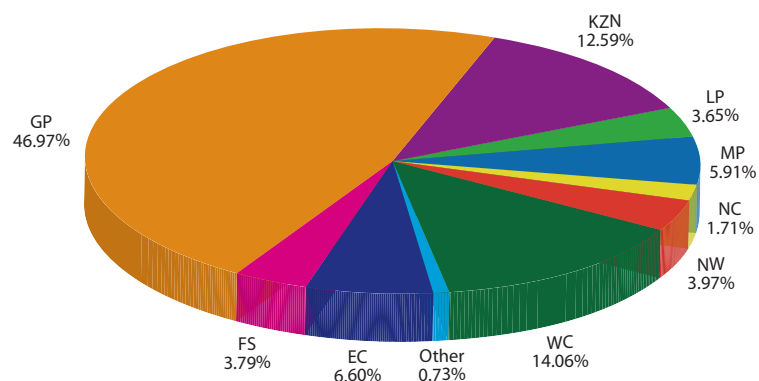
The total number of consumer accounts increased by 1.62% q-o-q and 4.06% y-o-y. The number of accounts for both mortgages and secured credit decreased on q-o-q and y-o-y basis.

Table 1.8: Gross debtors book – number of outstanding accounts

Agreements	2010-Q2 000	2010-Q3 000	2010-Q4 000	2011-Q1 000	2011-Q2 000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	1,814	1,811	1,813	1,814	1,810	5.06%	-0.19%	-0.22%
Secured credit	4,883	4,630	4,612	4,482	4,335	12.10%	-3.29%	-11.22%
Credit facilities	22,084	22,182	22,381	22,399	22,829	63.74%	1.92%	3.37%
Unsecured credit	5,215	5,399	5,737	6,030	6,292	17.57%	4.33%	20.64%
Short-term credit	420	454	512	517	548	1.53%	6.04%	30.64%
<b>Total</b>	<b>34,416</b>	<b>34,476</b>	<b>35,055</b>	<b>35,243</b>	<b>35,814</b>	<b>100.00%</b>	<b>1.62%</b>	<b>4.06%</b>

The value of credit granted for the Gauteng province increased by R2.22 billion (5.87%) for the quarter end June 2011. The Western Cape and Kwazulu-Natal provinces increased by R453.25 million and R494.46 million for the same period respectively. The total credit granted increased in all the provinces except the Free State province which declined by R11.54 million q-o-q.

Figure 1.4: Provincial distribution of credit granted – 2011-Q2



## 2. Mortgage agreements

### 2.1 Mortgages granted

The value of mortgage agreements granted increased by 2.78% for the quarter ended June 2011 and 7.77% on y-o-y basis. Mortgage agreements of above R350K increased by 6.80% q-o-q and 17.63% y-o-y whereas agreements below R350K decreased. The majority of mortgage agreements granted during the June 2011 quarter were in excess of R700,000.

Table 2.1: Mortgages granted – size of agreements

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	78,596	67,603	65,440	60,362	52,186	0.21%	-13.55%	-33.60%
R51K-R100K	276,101	265,574	245,691	240,188	207,741	0.82%	-13.51%	-24.76%
R101K-R150K	308,024	317,923	303,724	273,714	249,958	0.98%	-8.68%	-18.85%
R151K-R350K	2,208,187	2,428,281	2,554,039	2,227,881	2,094,388	8.23%	-5.99%	-5.15%
R351K-R700K	5,875,377	6,622,079	6,817,467	6,095,519	6,215,484	24.42%	1.97%	5.79%
>=R700K	14,868,332	16,638,726	16,881,609	15,862,251	16,628,758	65.34%	4.83%	11.84%
<b>Total</b>	<b>23,614,617</b>	<b>26,340,185</b>	<b>26,867,971</b>	<b>24,759,915</b>	<b>25,448,516</b>	<b>100.00%</b>	<b>2.78%</b>	<b>7.77%</b>

The number of mortgage agreements entered into declined by 0.57% for the quarter ended June 2011. Similar to the trend shown in table 2.1 above, the higher value bands showed q-o-q and y-o-y increases.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	2,468	2,049	2,038	1,758	1,642	4.28%	-6.60%	-33.47%
R51K-R100K	3,361	3,218	2,965	2,901	2,524	6.59%	-13.00%	-24.90%
R101K-R150K	2,333	2,405	2,304	2,076	1,891	4.93%	-8.91%	-18.95%
R151K-R350K	8,643	9,391	9,785	8,607	8,023	20.93%	-6.79%	-7.17%
R351K-R700K	11,480	12,974	13,353	11,921	12,165	31.74%	2.05%	5.97%
>=R700K	10,734	12,037	12,205	11,281	12,079	31.52%	7.07%	12.53%
<b>Total</b>	<b>39,019</b>	<b>42,074</b>	<b>42,650</b>	<b>38,544</b>	<b>38,324</b>	<b>100.00%</b>	<b>-0.57%</b>	<b>-1.78%</b>

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

Tables 2.3 and 2.4 show that the majority of mortgages granted for the June 2011 quarter remained in favour of persons with gross monthly incomes greater than R15K, for both the rand value and number of accounts.

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	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K	2,330	2,430	2,530	2,147	2,090
% share of credit granted	6.00%	5.81%	5.96%	5.61%	5.47%
R10.1K-R15K	4,785	4,972	5,288	4,577	4,523
% share of credit granted	12.33%	11.88%	12.46%	11.96%	11.84%
>R15K	31,699	34,433	34,620	31,539	31,574
% share of credit granted	81.67%	82.31%	81.58%	82.43%	82.68%
<b>Total number of mortgages</b>	<b>38,814</b>	<b>41,835</b>	<b>42,438</b>	<b>38,263</b>	<b>38,187</b>

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K (R000)	429,465	473,821	524,507	427,601	426,745
% share of credit granted	1.84%	1.82%	1.97%	1.75%	1.69%
R10.1K-R15K (R000)	1,173,511	1,311,137	1,459,625	1,282,986	1,315,816
% share of credit granted	5.02%	5.02%	5.48%	5.26%	5.21%
>R15K (R000)	21,794,318	24,316,870	24,663,044	22,688,839	23,534,847
% share of credit granted	93.15%	93.16%	92.55%	92.99%	93.11%
<b>Total value of mortgages(R000)</b>	<b>23,397,294</b>	<b>26,101,829</b>	<b>26,647,176</b>	<b>24,399,425</b>	<b>25,277,408</b>

## 2.3 Gross debtors book – mortgages

The gross debtors book increased by R3.48 billion (0.45%) for the quarter ended June 2011 while the number of accounts decreased by 0.19% for the same period. On a y-o-y basis the gross debtors book increased by 3.25% while the number of accounts decreased by 0.22%.

Table 2.5: Gross debtors book – mortgages

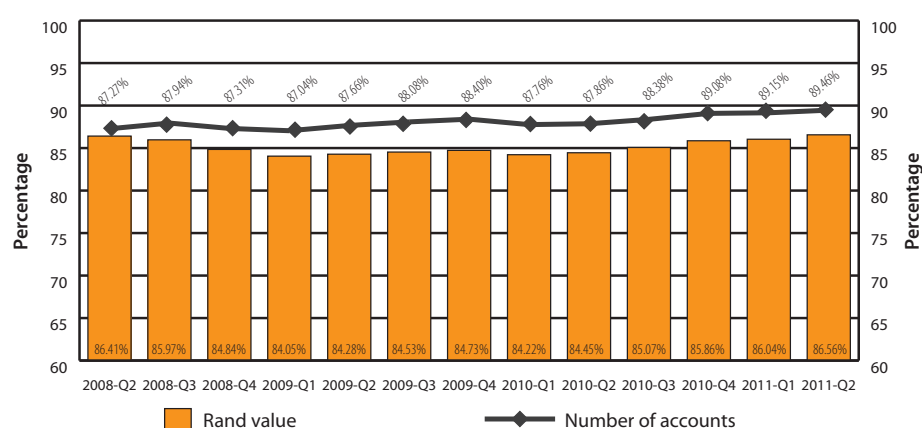
Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	749,031,847	755,385,615	760,679,133	769,891,414	773,371,066	0.45%	3.25%
Number of accounts	1,814,448	1,811,295	1,812,662	1,813,950	1,810,491	-0.19%	-0.22%



## 2.4 Age analysis of gross debtors book - mortgages

For the quarter ended June 2011 the rand value of the gross debtors book reported as “current” increased from R662.44 billion (86.04%) to R669.40 billion (86.56%). The number of accounts reported as “current” increased from 89.15% to 89.46% for the same period.

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. The rand value of secured credit granted for the quarter ended June 2011 decreased by 1.77% when compared to the previous quarter. The rand value of credit granted for vehicles as a form of security decreased by 2.12% when compared to the previous quarter, although the same still dominated secured credit at R23.89 billion (88.62%).

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

Type of security	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	20,165,042	22,420,635	24,798,702	24,412,471	23,894,724	88.62%	-2.12%
Retirement benefits	460,465	338,594	428,661	321,304	396,820	1.47%	23.50%
Insurance policy	53,463	36,079	46,519	31,847	26,460	0.10%	-16.92%
Furniture & other durables	1,419,763	1,407,481	1,783,373	1,376,772	1,267,840	4.70%	-7.91%
Other security	919,780	995,802	1,063,586	1,305,185	1,375,969	5.10%	5.42%
<b>Total</b>	<b>23,018,513</b>	<b>25,198,591</b>	<b>28,120,840</b>	<b>27,447,578</b>	<b>26,961,813</b>	<b>100.00%</b>	<b>-1.77%</b>

The number of secured credit agreements concluded for the quarter ended June 2011 decreased by 4.63%. The number of transactions concluded for “furniture and other durables” continued to be dominant for secured credit granted at 57.17%.

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

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	123,765	135,927	146,127	141,853	137,028	38.45%	-3.40%
Retirement benefits	8,307	6,571	7,164	5,313	6,428	1.80%	20.99%
Insurance policy	4,186	3,772	3,389	3,695	3,138	0.88%	-15.07%
Furniture & other durables	227,813	222,860	276,765	215,178	203,756	57.17%	-5.31%
Other security	5,399	5,622	5,983	7,687	6,069	1.70%	-21.05%
<b>Total</b>	<b>369,470</b>	<b>374,752</b>	<b>439,428</b>	<b>373,726</b>	<b>356,419</b>	<b>100.00%</b>	<b>-4.63%</b>

### 3.2 Secured credit granted by level of income

The number of credit transactions entered into with persons with gross monthly incomes of “less than R10,000” remained fairly constant at 57.79% on a q-o-q basis. Individuals with gross monthly incomes greater than R15,000 were granted 31.11% of the total number of secured credit agreements.

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K	224,333	221,754	274,035	215,146	205,343
% share of credit granted	60.89%	59.33%	62.48%	57.78%	57.79%
R10.1K-R15K	42,929	43,584	47,744	42,224	39,463
% share of credit granted	11.65%	11.66%	10.89%	11.34%	11.11%
>R15K	101,172	108,438	116,792	114,984	110,535
% share of credit granted	27.46%	29.01%	26.63%	30.88%	31.11%
<b>Total number of secured credit</b>	<b>368,434</b>	<b>373,776</b>	<b>438,571</b>	<b>372,354</b>	<b>355,341</b>

A major portion of secured credit granted (78.20%) for the quarter ended June 2011 was for individuals with gross monthly incomes greater than R15,000 as per table 3.4 below. 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	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K (R000)	2,689,546	2,744,550	3,285,201	2,736,924	2,667,768
% share of credit granted	11.80%	10.98%	11.76%	10.10%	10.02%
R10.1K-R15K (R000)	2,959,881	3,207,920	3,600,348	3,220,576	3,137,292
% share of credit granted	12.98%	12.83%	12.89%	11.88%	11.78%
>R15K (R000)	17,148,036	19,050,108	21,051,003	21,150,095	20,829,434
% share of credit granted	75.22%	76.19%	75.35%	78.02%	78.20%
<b>Total value of secured credit (R000)</b>	<b>22,797,463</b>	<b>25,002,578</b>	<b>27,936,552</b>	<b>27,107,595</b>	<b>26,634,494</b>

### 3.3 Gross debtors book – secured credit

The gross debtors book for secured credit increased by R2.63 billion (1.16%) for the quarter ended June 2011 while the number of accounts decreased by 3.29% for the same period. On a y-o-y basis the gross debtors book increased by 6.49% while the number of accounts decreased by 11.22%.

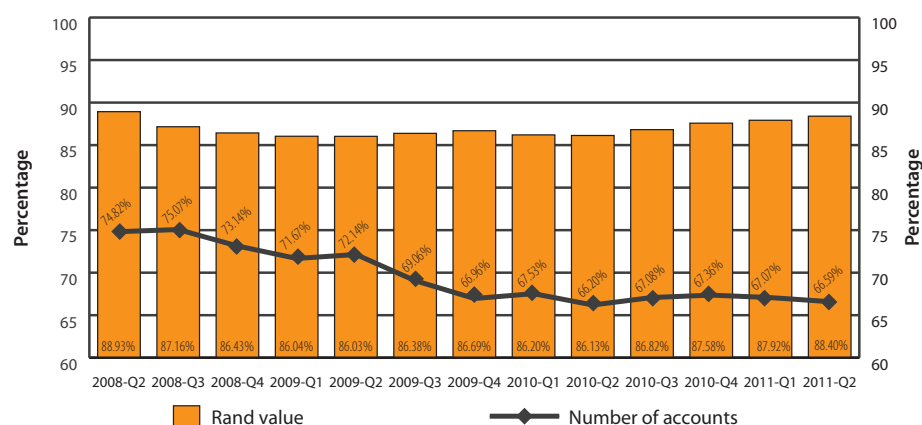
Table 3.5: Gross debtors book – secured credit

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	215,018,436	215,339,271	221,715,121	226,348,046	228,974,115	1.16%	6.49%
Number of accounts	4,882,995	4,629,883	4,612,485	4,482,471	4,334,879	-3.29%	-11.22%

### 3.4 Age analysis of gross debtors book – secured credit

For the quarter ended June 2011 the rand value of the gross debtors book reported as “current” increased from R199.01 billion (87.92%) to R202.41 billion (88.40%). The number of accounts reported as “current” decreased from 67.07% for the quarter ended March 2011 to 66.59% for the quarter ended June 2011.

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 2011 quarter increased by 15.65% and by 54.44% on a y-o-y basis. Store cards had the largest q-o-q increase of 34.60%. Credit and garage cards received R4.33 billion (35.85%) of the total R12.06 billion value of credit facilities granted, followed closely by store cards with R3.63 billion (30.11%) for the quarter ended June 2011. The number of credit facilities granted increased by 38.92% on a q-o-q basis and by 24.06% y-o-y.

Table 4.1: Credit facilities granted – rand value

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	2,750,509	3,177,065	3,262,319	3,576,292	4,325,145	35.85%	20.94%	57.25%
Bank overdraft	1,295,156	1,456,742	1,681,003	1,838,887	2,349,628	19.48%	27.77%	81.42%
Services	234,653	392,475	267,561	475,469	492,978	4.09%	3.68%	110.09%
Store cards	2,578,197	2,774,168	3,861,213	2,699,047	3,633,027	30.11%	34.60%	40.91%
Other facilities	953,154	1,012,813	1,173,542	1,841,537	1,263,400	10.47%	-31.39%	32.55%
<b>Total</b>	<b>7,811,669</b>	<b>8,813,263</b>	<b>10,245,638</b>	<b>10,431,232</b>	<b>12,064,178</b>	<b>100.00%</b>	<b>15.65%</b>	<b>54.44%</b>

Table 4.2: Credit facilities granted – number of agreements

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	290,180	348,803	325,047	324,688	499,941	20.11%	53.98%	72.29%
Bank overdraft	50,313	52,894	51,925	63,538	70,976	2.86%	11.71%	41.07%
Services	26,726	44,845	31,404	48,401	55,922	2.25%	15.54%	109.24%
Store cards	1,593,587	1,422,618	1,791,051	1,298,332	1,809,405	72.78%	39.36%	13.54%
Other facilities	43,073	48,184	49,295	54,581	49,757	2.00%	-8.84%	15.52%
<b>Total</b>	<b>2,003,879</b>	<b>1,917,344</b>	<b>2,248,722</b>	<b>1,789,540</b>	<b>2,486,001</b>	<b>100.00%</b>	<b>38.92%</b>	<b>24.06%</b>

### 4.2 Credit facilities granted by level of income

Tables 4.3 and 4.4 showed an increase in both the rand value and the number of accounts for individuals with gross monthly incomes of "less than R10,000". This was mainly due to the increase in both the rand value and number of agreements granted in store cards.

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
≤R10K	1,550,122	1,338,142	1,609,793	1,173,566	1,750,130
% share of credit granted	77.42%	69.97%	71.72%	66.30%	70.49%
R10.1K-R15K	161,766	202,312	228,165	193,223	227,250
% share of credit granted	8.08%	10.58%	10.16%	10.92%	9.15%
>R15K	290,316	372,060	406,656	403,421	505,392
% share of credit granted	14.50%	19.45%	18.12%	22.79%	20.36%
<b>Total number of credit facilities</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>

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K (R000)	2,798,541	3,242,547	4,130,090	3,257,798	4,189,275
% share of credit granted	36.55%	38.17%	41.21%	32.36%	35.67%
R10.1K-R15K (R000)	966,842	1,023,239	1,159,617	1,183,345	1,321,117
% share of credit granted	12.63%	12.05%	11.57%	11.75%	11.25%
>R15K (R000)	3,890,808	4,228,330	4,733,204	5,627,539	6,235,718
% share of credit granted	50.82%	49.78%	47.22%	55.89%	53.09%
<b>Total value of credit facilities (R000)</b>	<b>7,656,190</b>	<b>8,494,116</b>	<b>10,023,911</b>	<b>10,068,682</b>	<b>11,746,110</b>

### 4.3 Gross debtors book – credit facilities

The gross debtors book for credit facilities increased by R2.72 billion (2.04%) for the quarter ended June 2011, and the number of accounts also increased by 1.92% for the same period. On a y-o-y basis the gross debtors book increased by 5.14% and the number of accounts increased by 3.37%.

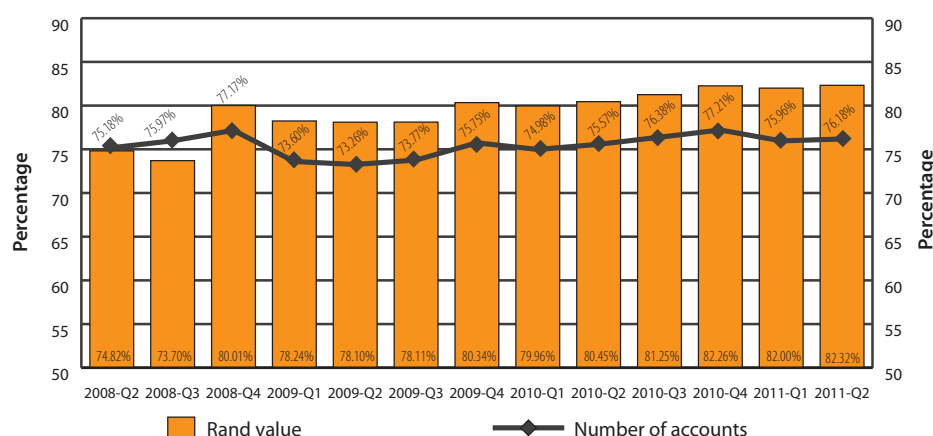
Table 4.5: Gross debtors book – credit facilities

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	129,114,950	129,687,691	131,855,932	133,031,600	135,751,871	2.04%	5.14%
Number of accounts	22,084,147	22,181,620	22,381,117	22,399,446	22,829,325	1.92%	3.37%

### 4.4 Age analysis of gross debtors book – credit facilities

For the quarter ended June 2011 the rand value of the gross debtors book reported as “current” increased from R109.09 billion (82.00%) to R111.75 billion (82.32%). The number of accounts reported as “current” increased from 75.96% for the quarter ended March 2011 to 76.18% for the quarter ended June 2011.

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 R16.69 billion to R18.95 billion for the quarter ended June 2011. On a y-o-y basis there was an increase of R7.20 billion (61.27%) in the rand value of unsecured credit granted. There was an increase in the number of agreements by 8.23% q-o-q and 42.44% y-o-y. The rand value and number of agreements in the "less than 6 months" term of loan category increased significantly by 10.55% q-o-q and 79.49% y-o-y.

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

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
<= 6 Months	107,578	112,744	150,069	174,658	193,090	1.02%	10.55%	79.49%
7-12 Months	670,245	749,565	885,311	937,294	890,449	4.70%	-5.00%	32.85%
13-18 Months	639,450	678,686	827,626	933,920	1,006,053	5.31%	7.72%	57.33%
19-24 Months	1,570,027	1,722,542	2,058,163	1,933,711	2,149,858	11.34%	11.18%	36.93%
25-36 Months	2,782,300	3,318,081	4,022,532	3,604,464	3,921,834	20.69%	8.80%	40.96%
3.1-5 Years	5,433,084	6,391,360	8,103,338	8,599,971	9,927,661	52.38%	15.44%	82.73%
5.1-10 + Years	550,074	411,935	787,834	510,186	865,188	4.56%	69.58%	57.29%
<b>Total</b>	<b>11,752,757</b>	<b>13,384,913</b>	<b>16,834,873</b>	<b>16,694,204</b>	<b>18,954,134</b>	<b>100.00%</b>	<b>13.54%</b>	<b>61.27%</b>

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

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
<= 6 Months	16,505	18,033	31,791	42,800	53,388	4.65%	24.74%	223.47%
7-12 Months	130,447	153,586	193,202	196,456	193,219	16.82%	-1.65%	48.11%
13-18 Months	79,963	83,725	106,506	106,731	124,461	10.84%	16.61%	55.65%
19-24 Months	154,085	169,633	206,104	176,612	196,122	17.08%	11.05%	27.28%
25-36 Months	203,475	244,426	300,704	244,052	264,030	22.99%	8.19%	29.76%
3.1-5 Years	211,517	243,354	302,471	286,139	306,483	26.69%	7.11%	44.90%
5.1-10 + Years	10,278	7,278	15,743	8,367	10,759	0.94%	28.59%	4.68%
<b>Total</b>	<b>806,280</b>	<b>920,035</b>	<b>1,156,521</b>	<b>1,061,157</b>	<b>1,148,462</b>	<b>100.00%</b>	<b>8.23%</b>	<b>42.44%</b>

The rand value and number of unsecured credit granted for agreements in excess of R15,000 had a share of 73.54% and 32.66% respectively, for the June 2011 quarter.

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

Rand value of agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2% Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	183,154	238,270	280,535	261,364	293,894	1.55%	12.45%	60.46%
R3.1K-R5K	480,492	521,533	654,480	595,530	657,834	3.47%	10.46%	36.91%
R5.1K-R8K	813,525	935,971	1,208,546	1,094,758	1,117,519	5.90%	2.08%	37.37%
R8.1K-R10K	705,517	766,068	927,783	851,103	911,950	4.81%	7.15%	29.26%
R10.1K-R15K	1,621,727	1,854,359	2,320,847	1,978,565	2,034,473	10.73%	2.83%	25.45%
> R15.1K	7,948,342	9,068,711	11,442,683	11,912,885	13,938,465	73.54%	17.00%	75.36%
<b>Total</b>	<b>11,752,757</b>	<b>13,384,913</b>	<b>16,834,873</b>	<b>16,694,204</b>	<b>18,954,134</b>	<b>100.00%</b>	<b>13.54%</b>	<b>61.27%</b>

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

Number of agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2% Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	90,266	111,259	147,554	124,147	140,143	12.20%	12.88%	55.27%
R3.1K-R5K	121,756	132,592	164,440	144,041	160,447	13.97%	11.39%	31.78%
R5.1K-R8K	135,638	155,098	198,907	196,986	204,917	17.84%	4.03%	51.08%
R8.1K-R10K	76,746	83,176	100,925	92,116	99,746	8.69%	8.28%	29.97%
R10.1K-R15K	135,519	154,727	193,933	164,523	168,065	14.63%	2.15%	24.02%
> R15.1K	246,365	283,183	350,764	339,344	375,143	32.66%	10.55%	52.27%
<b>Total</b>	<b>806,280</b>	<b>920,035</b>	<b>1,156,523</b>	<b>1,061,157</b>	<b>1,148,461</b>	<b>100.00%</b>	<b>8.23%</b>	<b>42.44%</b>

## 5.2 Unsecured credit granted by level of income

For the quarter ended June 2011 the percentage of the number of unsecured credit agreements granted to individuals with gross monthly incomes of up to R10,000 increased from 63.02% to 64.36%. For the income bands greater than R10,000 there was a decrease from 36.98% to 35.64% in the number of unsecured agreements for the same period.

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K	528,401	617,714	788,285	668,784	739,115
% share of credit granted	65.54%	67.14%	68.16%	63.02%	64.36%
R10.1K-R15K	130,174	146,712	172,896	172,309	184,476
% share of credit granted	16.15%	15.95%	14.95%	16.24%	16.06%
>R15K	147,697	155,604	195,336	220,052	224,862
% share of credit granted	18.32%	16.91%	16.89%	20.74%	19.58%
<b>Total number of unsecured credit</b>	<b>806,272</b>	<b>920,030</b>	<b>1,156,517</b>	<b>1,061,145</b>	<b>1,148,453</b>

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K (R000)	5,420,104	6,390,111	8,156,231	7,137,817	8,060,214
% share of credit granted	46.15%	47.77%	48.46%	42.78%	42.57%
R10.1K-R15K (R000)	2,625,155	2,959,121	3,532,721	3,581,452	4,213,763
% share of credit granted	22.35%	22.12%	20.99%	21.46%	22.26%
>R15K (R000)	3,698,769	4,027,995	5,142,771	5,966,125	6,657,912
% share of credit granted	31.49%	30.11%	30.55%	35.76%	35.17%
<b>Total value of unsecured credit (R000)</b>	<b>11,744,029</b>	<b>13,377,227</b>	<b>16,831,723</b>	<b>16,685,394</b>	<b>18,931,889</b>

### 5.3 Gross debtors book – unsecured credit

The gross debtors book for unsecured credit increased by R7.11 billion (8.80%) for the quarter ended June 2011, and the number of accounts increased by 4.33% during the same period. On a y-o-y basis the gross debtors book increased by 43.90% and the number of accounts increased by 20.64%.

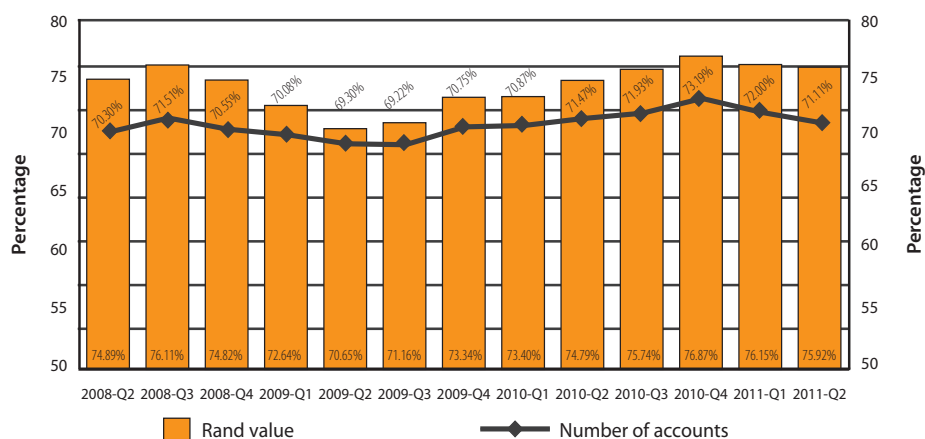
Table 5.7: Gross debtors book – unsecured credit

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	61,138,468	66,173,578	73,797,286	80,864,530	87,977,920	8.80%	43.90%
Number of accounts	5,215,082	5,398,501	5,736,773	6,030,211	6,291,530	4.33%	20.64%

### 5.4 Age analysis of gross debtors book – unsecured credit

For the quarter ended June 2011 the rand value of the gross debtors book reported as “current” declined from 76.15% to 75.92%. The number of accounts reported as “current” declined from 72.00% for the quarter ended March 2011 to 71.11% for the quarter ended June 2011.

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.

The short-term agreements of "Up to 1 month" had the largest share for both the rand value and number of agreements for the quarter ended June 2011. The rand value of short-term credit granted increased from R1.42 billion to R1.65 billion for the quarter ended June 2011. The number of agreements for short-term credit granted increased by 13.71% on a q-o-q basis and 35.91% on a y-o-y basis.

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

Agreements per repayment period	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Up to 1 Month	876,663	919,589	929,831	984,601	1,127,766	68.32%	14.54%	28.64%
2-3 Months	279,392	277,919	298,016	225,911	241,517	14.63%	6.91%	-13.56%
4-6 Months	194,961	200,900	234,377	210,027	281,463	17.05%	34.01%	44.37%
<b>Total</b>	<b>1,351,016</b>	<b>1,398,409</b>	<b>1,462,223</b>	<b>1,420,539</b>	<b>1,650,746</b>	<b>100.00%</b>	<b>16.21%</b>	<b>22.19%</b>

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

Agreements per repayment period	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Up to 1 Month	1,050,727	1,137,946	1,166,034	1,254,543	1,419,972	85.03%	13.19%	35.14%
2-3 Months	112,947	129,144	150,196	121,517	126,037	7.55%	3.72%	11.59%
4-6 Months	64,983	78,163	97,869	92,478	123,913	7.42%	33.99%	90.69%
<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>100.00%</b>	<b>13.71%</b>	<b>35.91%</b>

The rand value and number of agreements in all categories increased on a q-o-q basis. On a y-o-y basis all size categories of short-term credit granted increased with the exception of "R5001-R8000" category, which declined by 19.91%.

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

Agreements	2010-Q2 R000	2010-Q3 R000	2010-Q4 R000	2011-Q1 R000	2011-Q2 R000	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	403,182	450,924	482,962	512,917	577,603	34.99%	12.61%	43.26%
R1001-R2000	361,901	383,889	397,040	387,820	460,094	27.87%	18.64%	27.13%
R2001-R3000	232,183	230,850	235,142	215,135	253,761	15.37%	17.95%	9.29%
R3001-R5000	202,904	198,162	202,093	195,270	238,471	14.45%	22.12%	17.53%
R5001-R8000	150,846	134,584	144,986	109,398	120,819	7.32%	10.44%	-19.91%
<b>Total</b>	<b>1,351,016</b>	<b>1,398,409</b>	<b>1,462,223</b>	<b>1,420,539</b>	<b>1,650,746</b>	<b>100.00%</b>	<b>16.21%</b>	<b>22.19%</b>

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

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	826,581	931,084	983,930	1,061,249	1,185,130	70.97%	11.67%	43.38%
R1001-R2000	237,770	253,581	264,157	257,642	305,425	18.29%	18.55%	28.45%
R2001-R3000	89,303	88,992	91,061	83,275	99,678	5.97%	19.70%	11.62%
R3001-R5000	51,729	50,750	51,899	49,493	60,940	3.65%	23.13%	17.81%
R5001-R8000	23,274	20,846	23,052	16,879	18,749	1.12%	11.08%	-19.44%
<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>100.00%</b>	<b>13.71%</b>	<b>35.91%</b>

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

Short-term credit granted by level of income in the category of “up to R10,000” declined in share of total credit granted for both the number of agreements and rand value for the quarter ended June 2011.

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K	820,002	896,715	937,048	938,360	1,060,845
% share of credit granted	66.74%	66.66%	66.26%	63.90%	63.53%
R10.1K-R15K	227,700	249,316	250,105	269,217	310,060
% share of credit granted	18.53%	18.53%	17.69%	18.33%	18.57%
>R15K	180,955	199,222	226,946	260,961	299,017
% share of credit granted	14.73%	14.81%	16.05%	17.77%	17.91%
<b>Total number of short-term credit</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>

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

Level of income	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R10K (R000)	802,644	837,767	868,180	799,829	923,853
% share of credit granted	59.41%	59.91%	59.37%	56.30%	55.97%
R10.1K-R15K (R000)	274,840	279,984	277,629	280,373	331,339
% share of credit granted	20.34%	20.02%	18.99%	19.74%	20.07%
>R15K (R000)	273,533	280,658	316,415	340,338	395,554
% share of credit granted	20.25%	20.07%	21.64%	23.96%	23.96%
<b>Total value of short-term credit (R000)</b>	<b>1,351,016</b>	<b>1,398,409</b>	<b>1,462,223</b>	<b>1,420,539</b>	<b>1,650,746</b>

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

The gross debtors book for short-term credit increased by R49.62 million (7.11%) for the quarter ended June 2011, and the number of accounts increased by 6.04% during the same period. On a y-o-y basis the gross debtors book increased by 9.37% and the number of accounts increased by 30.64%.

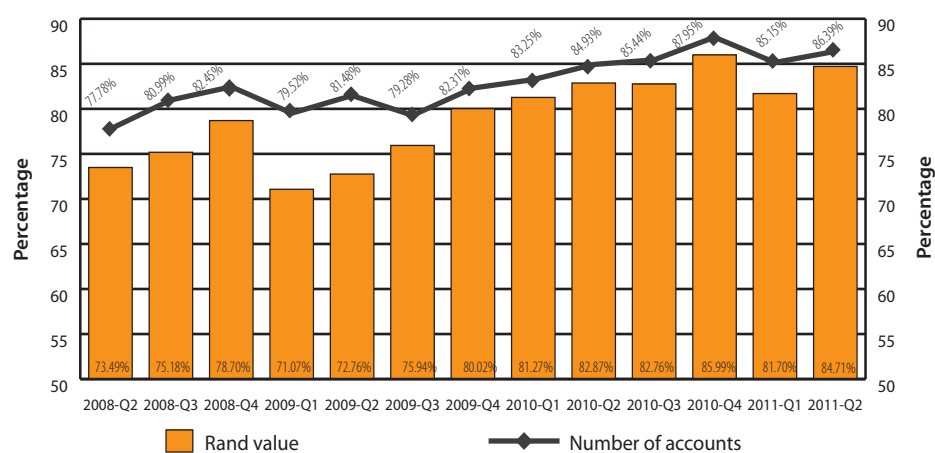
Table 6.7: Gross debtors book - short-term credit

Agreements	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	683,103	668,029	728,570	697,482	747,099	7.11%	9.37%
Number of accounts	419,623	454,299	511,841	516,992	548,205	6.04%	30.64%

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

For the quarter ended June 2011 the rand value of the gross debtors book reported as “current” increased from 81.70% to 84.71%. The number of accounts reported as “current” increased from 85.15% for the quarter ended March 2011 to 86.39% for the quarter ended June 2011.

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 capitalised 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	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Eastern Cape	3,163,483,264	3,375,688,529	4,055,865,677	3,893,976,969	4,335,991,074	4,877,560,135	5,462,066,433	5,346,653,403	5,615,660,575
Free State	1,895,686,599	1,992,254,403	2,511,640,092	2,454,534,172	2,581,657,622	3,000,861,224	3,516,131,326	3,234,618,075	3,223,080,240
Gauteng	23,197,606,219	24,590,852,416	28,604,750,992	27,858,599,612	30,413,608,680	34,538,396,721	36,742,680,630	37,749,023,709	39,965,781,579
Kwazulu-Natal	6,420,601,128	6,889,151,856	8,185,687,202	8,029,759,882	8,787,917,284	9,500,604,551	11,458,518,062	10,217,176,418	10,711,632,322
Limpopo	1,738,192,935	1,960,570,142	2,320,212,204	2,247,521,491	2,503,847,623	2,775,043,747	3,214,285,841	2,854,046,971	3,105,731,685
Mpumalanga	2,995,228,281	3,239,064,222	3,833,256,464	3,690,130,042	4,046,392,074	4,551,581,407	5,177,450,337	4,812,329,287	5,032,169,912
Northern Cape	827,066,223	820,756,190	1,022,325,340	908,440,748	1,055,316,249	1,162,809,421	1,432,598,446	1,232,937,015	1,458,343,332
North West	1,880,920,426	2,136,593,780	2,637,604,294	2,539,294,298	2,773,110,467	3,148,323,683	3,603,161,998	3,205,197,739	3,379,967,267
Western Cape	7,934,226,470	7,939,613,667	9,492,162,652	9,013,880,580	10,347,167,396	11,054,932,377	12,399,775,070	11,509,944,457	11,963,194,621
Other	612,157,184	637,028,399	631,869,390	909,620,714	703,563,096	525,248,578	524,876,804	591,541,567	623,826,987
<b>Total</b>	<b>50,665,168,729</b>	<b>53,581,573,604</b>	<b>63,295,374,307</b>	<b>61,545,758,508</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: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
<=R1500	21,036,591	18,834,574	12,824,164	10,625,276	10,514,980	10,095,249	9,290,120	8,350,849	6,817,456
R1500-R3000	149,381,614	130,462,783	110,738,318	97,885,671	90,500,167	80,774,999	84,560,407	73,828,668	67,656,642
R3.1K-R5K	465,569,961	427,702,023	429,712,694	321,559,391	300,468,488	278,686,964	343,799,882	273,973,870	256,186,168
R5.1K-R10K	676,989,575	684,144,556	776,975,371	565,546,947	560,571,322	597,007,695	797,217,202	586,193,711	567,144,101
R10.1K-R20K	329,421,095	334,405,480	444,927,317	361,698,011	349,970,563	353,358,733	460,560,245	348,927,118	341,973,208
R20.1K-R40K	281,774,088	291,026,342	374,116,294	327,414,024	303,529,678	275,228,432	274,230,114	254,962,883	240,213,740
R40.1K-R60K	576,503,707	615,939,636	700,200,557	660,056,868	596,421,469	600,909,503	611,453,640	584,250,700	540,927,353
R60.1K-R100K	2,310,994,997	2,383,515,325	2,761,889,865	2,396,170,501	2,289,058,231	2,427,213,138	2,487,539,125	2,315,420,958	2,162,665,761
R101K-R150K	3,486,984,697	3,734,985,859	4,385,336,930	4,053,527,511	4,261,811,634	4,697,521,732	5,154,072,499	4,992,105,453	4,895,254,308
R151K-R200K	2,656,610,734	2,862,140,510	3,365,946,895	3,401,061,049	3,514,339,162	3,871,764,158	4,279,152,619	4,154,096,846	3,977,595,650
R201K-R400K	5,183,734,934	6,115,131,664	7,256,876,630	6,966,521,561	7,609,414,234	8,373,230,039	9,517,425,339	9,422,282,121	9,279,988,369
>R400K	2,380,485,215	2,575,364,799	3,047,269,054	3,173,944,055	3,131,912,816	3,632,800,245	4,101,538,603	4,433,185,299	4,625,390,473
<b>Total</b>	<b>18,519,487,208</b>	<b>20,173,653,551</b>	<b>23,666,814,089</b>	<b>22,336,010,865</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>

Table 3: Secured credit granted – number of agreements

Agreements	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
<=R1500	19,167	18,020	12,092	10,108	10,569	9,608	8,301	7,873	6,382
R1500-R3000	63,581	55,105	46,526	41,629	38,237	34,133	35,423	31,127	28,731
R3.1K-R5K	117,983	106,892	106,731	80,843	75,075	69,888	85,675	68,958	64,572
R5.1K-R10K	98,666	98,780	112,290	81,768	80,883	86,239	114,882	84,832	82,179
R10.1K-R20K	25,130	25,156	33,390	27,067	26,413	26,749	35,231	26,548	26,033
R20.1K-R40K	9,581	9,852	12,784	11,231	10,342	9,345	9,474	8,681	8,138
R40.1K-R60K	11,333	12,135	13,779	13,034	11,741	11,833	12,034	11,574	10,700
R60.1K-R100K	28,903	29,779	34,464	29,925	28,555	30,154	30,794	28,728	26,721
R101K-R150K	28,447	30,452	35,726	32,939	34,478	38,001	41,575	40,271	39,436
R151K-R200K	15,481	16,653	19,587	19,779	20,431	22,528	24,874	24,092	23,045
R201K-R400K	19,156	22,358	26,419	25,450	27,548	30,334	34,220	34,008	33,319
>R400K	3,289	3,834	4,738	4,989	5,199	5,940	6,945	7,034	7,163
<b>Total</b>	<b>440,717</b>	<b>429,016</b>	<b>458,526</b>	<b>378,762</b>	<b>369,471</b>	<b>374,752</b>	<b>439,428</b>	<b>373,726</b>	<b>356,419</b>

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

Table 4: Mortgages granted by income category – rand value

Income Category	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
R0-R3500	8,696,652	5,047,842	4,747,324	4,889,523	2,488,354	2,200,744	2,823,600	2,680,207	3,385,280
R3501-R5500	34,957,067	35,020,615	33,404,329	23,155,972	22,586,377	22,546,099	27,691,084	18,748,006	19,682,222
R5501-R7500	108,708,205	128,196,952	117,241,208	92,317,672	91,965,442	96,106,568	107,081,207	84,274,342	85,474,134
R7501-R10K	278,591,553	328,008,288	334,569,707	265,668,571	312,425,049	352,967,334	386,910,700	321,898,812	318,203,779
R10.1K-R15K	797,579,203	933,503,391	1,120,490,653	1,063,223,293	1,173,510,612	1,311,137,342	1,459,624,631	1,282,985,628	1,315,815,723
>R15K	15,946,543,001	15,907,597,730	19,071,685,538	19,133,546,775	21,794,317,712	24,316,870,441	24,663,044,399	22,688,838,503	23,534,846,961
<b>Total</b>	<b>17,175,075,681</b>	<b>17,337,374,819</b>	<b>20,682,138,759</b>	<b>20,582,801,806</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>

Table 5: Mortgages granted by income category – number

Income Category	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
R0-R3500	79	39	42	37	22	26	22	15	19
R3501-R5500	262	246	221	159	145	142	156	135	122
R5501-R7500	706	792	732	580	588	581	596	506	480
R7501-R10K	1,518	1,655	1,700	1,401	1,575	1,681	1,756	1,491	1,469
R10.1K-R15K	3,854	4,166	4,710	4,418	4,785	4,972	5,288	4,577	4,523
>R15K	26,345	25,774	29,385	28,625	31,699	34,433	34,620	31,539	31,574
<b>Total</b>	<b>32,764</b>	<b>32,672</b>	<b>36,790</b>	<b>35,220</b>	<b>38,814</b>	<b>41,835</b>	<b>42,438</b>	<b>38,263</b>	<b>38,187</b>

Table 6: Secured credit granted by income category – rand value

Income Category	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
R0-R3500	823,934,071	789,558,087	814,441,442	677,213,384	581,011,962	603,834,917	831,523,624	657,640,045	488,331,041
R3501-R5500	536,361,198	492,087,618	514,666,583	377,202,282	381,626,556	363,303,619	427,236,051	334,988,233	468,625,053
R5501-R7500	698,860,069	609,610,064	710,966,381	557,026,093	547,699,362	543,665,622	628,823,498	540,114,312	535,254,962
R7501-R10K	1,181,246,631	1,126,707,422	1,388,076,199	1,117,578,864	1,179,208,152	1,233,746,201	1,397,618,187	1,204,180,939	1,175,556,647
R10.1K-R15K	2,525,404,767	2,707,997,870	3,329,634,139	2,887,099,265	2,959,880,962	3,207,919,669	3,600,347,546	3,220,576,085	3,137,291,657
>R15K	12,530,111,970	14,290,835,097	16,626,371,746	16,573,724,990	17,148,036,487	19,050,108,346	21,051,002,937	21,150,094,891	20,829,434,481
<b>Total</b>	<b>18,295,918,706</b>	<b>20,016,796,158</b>	<b>23,384,156,490</b>	<b>22,189,844,878</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>

Table 7: Secured credit granted by income category – number

Income Category	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
R0-R3500	182,028	169,810	163,272	124,474	121,566	120,975	155,053	117,640	90,585
R3501-R5500	63,372	59,682	62,931	47,679	44,060	42,628	51,352	40,665	62,029
R5501-R7500	34,535	32,680	37,883	30,299	27,746	27,439	32,698	26,926	25,034
R7501-R10K	33,590	32,422	38,100	33,417	30,961	30,712	34,932	29,915	27,695
R10.1K-R15K	42,491	43,095	51,310	44,744	42,929	43,584	47,744	42,224	39,463
>R15K	83,975	90,721	104,130	100,449	101,172	108,438	116,792	114,984	110,535
<b>Total</b>	<b>439,991</b>	<b>428,410</b>	<b>457,626</b>	<b>381,062</b>	<b>368,434</b>	<b>373,776</b>	<b>438,571</b>	<b>372,354</b>	<b>355,341</b>

Table 8: Credit facilities approved by income category – rand value

Income Category	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
R0-R3500	1,372,685,818	1,054,112,797	1,563,241,751	1,057,072,391	1,329,834,967	1,634,437,771	2,172,402,074	1,582,250,863	1,969,261,723
R3501-R5500	415,781,922	404,886,649	430,140,075	361,473,104	452,987,126	502,507,119	620,133,308	483,662,955	729,960,800
R5501-R7500	343,161,042	358,019,548	383,491,095	357,030,560	420,290,402	473,055,845	593,120,272	508,235,101	635,439,593
R7501-R10K	488,049,594	518,056,296	548,221,879	519,135,375	595,428,495	632,546,719	745,433,861	683,649,035	854,612,784
R10.1K-R15K	764,736,867	814,702,884	859,484,434	875,255,640	966,841,794	1,023,238,968	1,159,617,119	1,183,345,017	1,321,116,695
>R15K	2,866,954,986	2,864,030,623	2,977,239,815	3,680,974,707	3,890,807,653	4,228,329,761	4,733,204,320	5,627,539,154	6,235,718,320
<b>Total</b>	<b>6,251,370,229</b>	<b>6,013,808,797</b>	<b>6,761,819,049</b>	<b>6,850,941,777</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>

Table 9: Credit facilities approved by income category – number

Income Category	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
R0-R3500	1,804,972	866,165	1,024,140	817,043	1,009,936	713,888	887,193	607,556	1,036,518
R3501-R5500	292,631	189,439	212,265	176,182	242,536	261,996	303,539	227,183	308,290
R5501-R7500	163,052	112,568	128,063	110,642	150,037	185,823	216,470	171,082	206,099
R7501-R10K	148,135	110,817	123,495	110,489	147,613	176,435	202,591	167,745	199,223
R10.1K-R15K	144,930	120,271	133,638	122,429	161,766	202,312	228,165	193,223	227,250
>R15K	224,346	202,060	220,769	236,064	290,316	372,060	406,656	403,421	505,392
<b>Total</b>	<b>2,778,066</b>	<b>1,601,320</b>	<b>1,842,370</b>	<b>1,572,849</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>

Table 10: Unsecured credit granted by income category – rand value

Income Category	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
R0-R3500	2,274,997,025	2,603,660,704	1,678,417,952	1,256,097,573	1,445,876,961	1,740,365,001	2,491,116,353	1,890,084,092	2,141,777,955
R3501-R5500	841,465,466	951,818,527	1,252,836,018	969,125,427	1,153,229,890	1,373,032,431	1,637,741,445	1,357,512,941	1,506,577,787
R5501-R7500	738,714,765	818,016,724	1,303,599,978	1,187,705,364	1,350,875,009	1,605,101,231	2,019,730,531	1,937,743,992	2,198,926,239
R7501-R10K	757,965,522	870,303,870	1,370,169,974	1,270,260,483	1,470,122,347	1,671,612,105	2,007,642,693	1,952,475,799	2,212,931,762
R10.1K-R15K	1,135,533,848	1,428,655,010	2,231,470,904	2,205,633,234	2,625,155,459	2,959,121,051	3,532,721,359	3,581,451,696	4,213,762,903
>R15K	1,421,014,558	1,698,429,360	2,694,022,392	3,112,861,832	3,698,769,243	4,027,995,285	5,142,770,843	5,966,125,427	6,657,911,860
<b>Total</b>	<b>7,169,691,184</b>	<b>8,370,884,195</b>	<b>10,530,517,218</b>	<b>10,001,683,913</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>

Table 11: Unsecured credit granted by income category – number

Income Category	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
R0-R3500	311,306	337,803	271,266	196,526	220,410	256,406	355,216	273,308	311,817
R3501-R5500	97,248	103,761	134,444	104,188	116,872	136,806	161,680	135,638	147,841
R5501-R7500	63,618	67,068	102,511	93,228	102,261	122,544	149,443	141,923	153,494
R7501-R10K	55,084	60,209	87,073	79,201	88,858	101,958	121,946	117,915	125,963
R10.1K-R15K	70,951	80,845	117,437	114,308	130,174	146,712	172,896	172,309	184,476
>R15K	65,542	72,619	109,977	125,567	147,697	155,604	195,336	220,052	224,862
<b>Total</b>	<b>663,749</b>	<b>722,305</b>	<b>822,708</b>	<b>713,018</b>	<b>806,272</b>	<b>920,030</b>	<b>1,156,517</b>	<b>1,061,145</b>	<b>1,148,453</b>

Table 12: Short-term credit granted by income category – rand value

Income Category	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
R0-R3500	215,086,873	224,123,894	244,506,494	236,393,069	263,121,083	281,249,061	296,006,487	241,256,956	282,381,906
R3501-R5500	123,744,743	132,693,419	151,204,287	173,133,908	187,343,114	190,572,092	191,695,688	181,775,698	205,292,037
R5501-R7500	108,690,736	117,387,613	136,042,666	164,966,892	180,897,299	189,254,173	200,577,665	199,276,450	230,522,289
R7501-R10K	117,532,215	124,894,330	134,992,379	160,181,658	171,282,230	176,691,680	179,900,487	177,519,565	205,656,638
R10.1K-R15K	200,779,205	211,685,693	224,667,103	264,805,098	274,839,617	279,984,258	277,628,564	280,373,038	331,339,272
>R15K	162,987,895	179,080,231	209,165,387	269,631,373	273,532,791	280,658,100	316,414,585	340,337,637	395,554,214
<b>Total</b>	<b>928,821,667</b>	<b>989,865,180</b>	<b>1,100,578,316</b>	<b>1,269,111,998</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>

Table 13: Short-term credit granted by income category – number

Income Category	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
R0-R3500	234,102	243,654	255,067	263,262	285,719	315,297	334,384	305,573	354,012
R3501-R5500	128,633	138,524	153,878	185,904	196,921	210,543	215,247	220,842	244,594
R5501-R7500	103,620	112,796	127,185	162,417	179,771	198,737	210,951	226,153	253,483
R7501-R10K	99,544	107,099	116,131	144,618	157,591	172,138	176,466	185,792	208,756
R10.1K-R15K	147,627	158,225	172,089	210,253	227,700	249,316	250,105	269,217	310,060
>R15K	93,201	102,997	121,580	163,212	180,955	199,222	226,946	260,961	299,017
<b>Total</b>	<b>806,727</b>	<b>863,295</b>	<b>945,930</b>	<b>1,129,666</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>

## D: Age analysis of debtors book

Table 14: Age analysis of gross debtors book – mortgages

Ageing	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Current	618,732,375,209	622,645,016,154	627,807,869,245	628,274,672,268	632,537,731,519	642,619,545,751	653,114,692,825	662,441,881,427	669,396,733,441
30 Days	27,936,156,709	25,621,992,517	25,507,388,801	26,530,107,494	26,783,192,720	24,267,553,629	23,702,127,314	25,348,914,342	25,498,307,856
31-60 Days	12,566,489,015	11,887,595,550	11,163,928,641	12,690,435,826	11,105,379,208	11,374,584,924	10,542,823,060	10,413,991,387	10,108,834,895
61-90 Days	8,882,177,534	8,375,649,869	7,823,646,376	8,268,352,386	8,102,411,172	7,436,664,224	6,215,108,471	5,973,803,957	6,082,801,872
91-120 Days	16,733,918,620	14,110,679,772	14,250,894,287	14,472,739,452	14,475,834,846	12,918,640,238	12,241,714,811	12,090,820,342	11,487,361,159
120+ Days	49,299,623,042	53,924,599,512	54,396,317,254	55,735,608,984	56,027,297,646	56,768,626,630	54,862,666,815	53,622,002,635	50,797,027,038
<b>Total</b>	<b>734,150,740,129</b>	<b>736,565,533,374</b>	<b>740,950,044,604</b>	<b>745,971,916,410</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>



Table 15: Age analysis of accounts – mortgages

Ageing	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
Current	1,603,588	1,605,236	1,607,482	1,594,382	1,594,201	1,600,748	1,614,772	1,617,068	1,619,650
30 Days	66,921	59,325	57,024	62,386	62,344	58,133	55,927	58,070	59,711
31-60 Days	27,534	25,730	23,878	26,584	24,296	24,005	21,373	21,622	21,458
61-90 Days	18,275	17,303	15,723	16,627	15,910	14,981	12,715	12,524	12,915
91-120 Days	29,356	25,730	25,444	25,966	26,364	23,290	21,955	21,983	18,912
120+ Days	83,582	89,117	88,937	90,760	91,333	90,138	85,920	82,683	77,845
<b>Total</b>	<b>1,829,256</b>	<b>1,822,441</b>	<b>1,818,488</b>	<b>1,816,705</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>

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

Ageing	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Current	184,237,121,304	183,209,845,528	183,761,339,220	182,365,082,571	185,194,011,820	186,958,881,461	194,179,285,636	199,012,216,720	202,408,313,474
30 Days	11,198,880,692	10,328,446,818	10,051,019,673	10,369,562,318	10,507,857,947	9,593,922,461	9,259,765,539	9,156,087,374	8,875,755,789
31-60 Days	4,882,003,976	4,876,181,822	4,157,052,551	3,848,732,161	3,399,899,850	3,318,562,087	3,333,257,885	3,400,327,309	3,458,871,279
61-90 Days	2,626,746,140	2,430,467,224	2,093,862,654	1,978,889,723	1,893,433,562	1,793,040,495	1,730,452,274	1,749,136,116	1,689,893,162
91-120 Days	2,650,189,806	2,745,542,678	2,849,018,302	3,749,518,457	3,288,207,481	3,272,738,036	2,809,523,786	2,464,569,181	2,129,725,254
120+ Days	8,556,394,728	8,512,815,232	9,070,370,186	9,245,486,352	10,735,025,612	10,402,126,883	10,402,835,766	10,565,708,949	10,411,555,627
<b>Total</b>	<b>214,151,336,646</b>	<b>212,103,299,302</b>	<b>211,982,662,586</b>	<b>211,557,271,582</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>

Table 17: Age analysis of accounts – secured credit

Ageing	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
Current	3,889,788	3,526,558	3,477,633	3,352,579	3,232,664	3,105,615	3,106,792	3,006,407	2,886,697
30 Days	420,962	430,093	448,675	429,769	433,207	395,940	406,772	394,413	367,876
31-60 Days	249,962	269,015	250,818	246,786	241,296	216,704	213,581	219,945	206,561
61-90 Days	164,899	205,683	175,189	172,535	169,867	148,871	141,636	144,186	136,447
91-120 Days	119,265	146,084	141,774	149,823	144,030	127,040	118,422	115,837	110,214
120+ Days	546,754	528,826	699,448	612,904	661,927	635,713	625,282	601,683	627,084
<b>Total</b>	<b>5,391,630</b>	<b>5,106,259</b>	<b>5,193,537</b>	<b>4,964,396</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>

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

Ageing	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Current	99,177,552,672	100,005,846,586	100,544,072,355	103,287,763,768	103,867,351,573	105,367,542,320	108,464,198,379	109,091,834,990	111,750,028,603
30 Days	10,805,598,143	10,649,562,147	8,745,854,098	9,375,125,676	8,867,070,774	8,684,844,854	8,823,587,179	9,106,486,448	9,265,191,258
31-60 Days	3,609,876,199	3,330,924,733	2,435,444,353	2,997,227,175	2,466,112,599	2,326,013,343	2,212,555,271	2,745,020,966	2,544,901,742
61-90 Days	2,615,609,894	2,285,455,505	1,763,818,191	1,925,050,247	1,778,083,966	1,554,999,223	1,418,974,770	1,552,095,631	1,656,135,682
91-120 Days	1,799,721,328	1,618,616,512	1,333,786,377	1,334,752,169	1,401,911,600	1,218,839,522	1,042,276,709	1,031,697,065	1,210,000,990
120+ Days	8,979,284,408	10,141,777,491	10,321,826,191	10,256,913,189	10,734,419,378	10,535,452,012	9,894,339,682	9,504,464,466	9,325,613,046
<b>Total</b>	<b>126,987,642,644</b>	<b>128,032,182,974</b>	<b>125,144,801,565</b>	<b>129,176,832,224</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>

Table 19: Age analysis of accounts – credit facilities

Ageing	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
Current	16,113,878	16,185,257	16,703,777	16,368,870	16,688,782	16,942,078	17,280,636	17,015,476	17,391,317
30 Days	2,266,608	2,190,271	2,153,895	2,181,833	2,110,519	2,104,917	2,188,153	2,281,319	2,235,743
31-60 Days	916,185	855,225	676,930	836,963	724,250	684,842	643,288	808,474	738,090
61-90 Days	589,042	536,046	415,926	479,515	452,324	408,649	369,360	430,869	449,036
91-120 Days	420,370	379,017	309,195	302,974	329,634	285,943	261,554	272,947	323,399
120+ Days	1,690,579	1,795,320	1,794,484	1,659,673	1,778,638	1,755,191	1,638,126	1,590,361	1,691,740
<b>Total</b>	<b>21,996,662</b>	<b>21,941,136</b>	<b>22,054,207</b>	<b>21,829,828</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>

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

Ageing	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Current	34,770,654,618	36,900,495,987	40,042,515,099	42,056,313,724	45,726,877,325	50,117,434,228	56,731,285,723	61,581,006,584	66,788,801,560
30 Days	3,136,767,446	3,001,152,747	2,916,089,917	3,089,908,682	3,175,677,074	3,133,143,567	3,784,212,150	4,919,362,373	5,642,722,341
31-60 Days	1,303,410,332	1,225,334,072	1,102,272,102	1,175,840,618	1,151,940,056	1,146,562,194	1,203,582,546	1,599,974,651	1,766,558,202
61-90 Days	1,074,682,517	965,310,615	900,626,646	885,227,713	874,462,238	887,704,215	836,174,689	1,061,463,979	1,257,002,349
91-120 Days	900,621,675	846,953,247	771,722,743	732,751,940	940,772,443	1,058,264,369	1,010,230,985	1,011,196,199	1,229,528,934
120+ Days	8,031,648,933	8,916,410,630	8,861,993,584	9,353,681,587	9,268,738,514	9,830,469,808	10,231,799,864	10,691,526,362	11,293,306,935
<b>Total</b>	<b>49,217,785,521</b>	<b>51,855,657,299</b>	<b>54,595,220,091</b>	<b>57,293,724,264</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>

Table 21: Age analysis of accounts – unsecured credit

Ageing	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
Current	3,487,479	3,509,034	3,622,083	3,619,456	3,727,271	3,883,227	4,198,885	4,342,028	4,474,018
30 Days	310,347	315,284	302,450	315,335	315,191	300,711	329,368	392,228	424,751
31-60 Days	156,093	139,240	128,698	133,737	126,851	122,100	118,583	147,707	156,920
61-90 Days	123,408	108,636	104,071	100,754	95,908	93,665	88,030	103,569	115,690
91-120 Days	89,145	82,542	75,689	70,722	99,714	114,909	107,013	99,007	115,868
120+ Days	865,905	915,022	886,677	866,859	850,148	883,889	894,895	945,672	1,004,283
<b>Total</b>	<b>5,032,377</b>	<b>5,069,758</b>	<b>5,119,668</b>	<b>5,106,863</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>

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

Ageing	2009-Q2 (R)	2009-Q3 (R)	2009-Q4 (R)	2010-Q1 (R)	2010-Q2 (R)	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)
Current	432,530,132	454,073,327	554,492,022	585,337,870	566,058,762	552,871,106	626,521,163	569,865,126	632,839,215
30 Days	39,415,340	44,734,252	46,890,869	46,415,316	40,553,104	46,973,808	39,776,446	54,330,972	47,964,260
31-60 Days	16,440,676	13,073,764	13,480,418	18,466,342	14,720,664	15,091,281	15,659,940	21,905,360	17,596,971
61-90 Days	14,580,640	10,671,352	10,545,526	14,644,805	11,542,571	11,245,554	11,533,029	15,730,802	13,856,855
91-120 Days	5,611,418	7,132,427	3,788,430	3,734,122	4,301,013	4,508,794	4,529,893	3,784,350	4,415,056
120+ Days	85,911,904	68,271,663	63,736,359	51,656,217	45,927,083	37,338,069	30,549,039	31,865,809	30,426,336
<b>Total</b>	<b>594,490,110</b>	<b>597,956,785</b>	<b>692,933,624</b>	<b>720,254,672</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>

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

Ageing	2009-Q2	2009-Q3	2009-Q4	2010-Q1	2010-Q2	2010-Q3	2010-Q4	2011-Q1	2011-Q2
Current	278,739	285,061	326,587	352,656	356,372	388,164	450,150	440,208	473,616
30 Days	10,429	28,004	27,129	27,945	25,426	29,267	26,131	35,359	33,008
31-60 Days	8,808	7,836	7,574	9,806	8,311	8,590	8,815	11,948	11,037
61-90 Days	7,464	6,077	5,376	7,262	6,175	5,971	6,597	8,743	8,413
91-120 Days	2,381	2,391	1,946	1,935	1,881	2,282	2,321	2,440	4,154
120+ Days	34,259	30,187	28,147	23,982	21,458	20,025	17,827	18,294	17,977
<b>Total</b>	<b>342,080</b>	<b>359,556</b>	<b>396,759</b>	<b>423,586</b>	<b>419,623</b>	<b>454,299</b>	<b>511,841</b>	<b>516,992</b>	<b>548,205</b>

