

# 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.

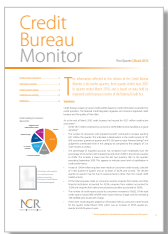
The total value of new credit granted decreased from R118.66 billion to R105.60 billion for the quarter ended March 2014, a decrease of 11.01% when compared to the previous quarter but an increase of 3.24% a year ago. The number of applications for credit decreased by 1,076,000 from 10.75 million in December 2013 to 9.67 million in March 2014, representing a decrease of 10.02% for the quarter. The rejection rate of applications was 58.95%.

The banks' share of total credit granted was R84.74 billion (80.24%), retailers R3.88 billion (3.67%), Non bank financiers R6.51 billion (6.16%) and "Other credit providers" R10.48 billion (9.93%). "Other credit providers" consist primarily of pension backed lenders, developmental lenders, micro loan lenders, agricultural lenders, insurers, non-bank mortgage lenders and securitised debt.

The total outstanding gross debtors book of consumer credit for the quarter ended March 2014 was R1.55 trillion, representing a quarter-on-quarter growth of 2.04%. The number of accounts decreased by 0.82% for the quarter ended March 2014. Mortgages accounted for R823.33 billion (53.08%); "Secured credit agreements" for R331.72 billion (21.39%); Credit facilities for R190.59 billion (12.29%); Unsecured credit for R172.97 billion (11.15%); Short-term credit for R707.34 million (0.05%); and Developmental credit for R31.67 billion (2.04%) of the total gross debtors book.

The following were some of the most significant trends observed for the quarter ended March 2014:

- The value of mortgages granted decreased by 11.17% quarter-on-quarter from R34.72 billion to R30.84 billion;
- Secured credit granted, showed a decrease from R40.58 billion for December 2013 to R35.35 billion for March 2014 (a quarter-on-quarter decrease of 12.88%);



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 decreased from R21.61 billion for December 2013 to R18.82 billion for March 2014 (a quarter-on-quarter decrease of 12.92%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts decreased by 13.26% quarter-on-quarter from R18.70 billion to R16.22 billion;
- Short-term credit showed a quarter-on-quarter decrease of 10.83% from R1.38 billion to R1.23 billion.
- Developmental credit showed a quarter-on-quarter increase of 87.53% from R1.68 billion to R3.14 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 31 March 2014 (2014-Q1).

The reporting requirements of the NCA differentiate between small credit providers, defined as credit providers for whom annual disbursements are less than R15 million, and larger credit providers. Credit providers with annual disbursements of more than R15 million are required to submit quarterly returns. Credit providers with annual disbursements of less than R15 million are only required to submit annual returns. The statistics included in the report follow the scope and definitions in the NCA. The report thus reflects all consumer credit, as well as agreements with juristic persons with a turnover or net assets of less than R1 million. It excludes all other juristic persons. It includes credit provided by banks as well as by any other registered credit providers but excludes credit providers that are not required to register with the NCR (e.g. where the entity has fewer than 100 agreements or less than R500,000 in outstanding credit). The reporting quarters (Q) in the CCMR are as explained in the table below:

Quarters	Reporting period
Quarter 1 (Q1)	1 January – 31 March
Quarter 2 (Q2)	1 April – 30 June
Quarter 3 (Q3)	1 July – 30 September
Quarter 4 (Q4)	1 October – 31 December

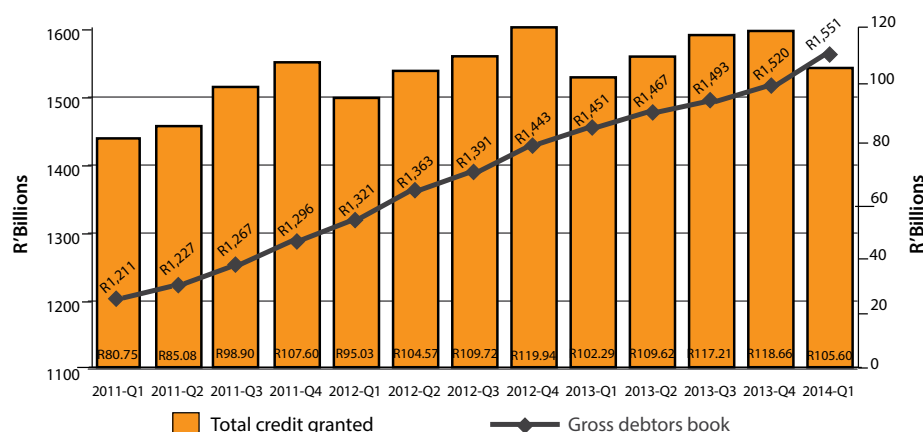
“Secured credit” in this report refers to transactions which were classified as “Other credit agreements” in the previous Consumer Credit Market Reports. This credit type includes transactions that do not fall within any of the other categories in the NCA. It includes a range of secured credit agreements, such as pension-backed loans, Insurance-backed loans, retail furniture accounts and motor vehicle accounts and consists of all credit that is secured, other than mortgages and credit facilities. Detailed tables on the data shown in this report can be found in the Appendix.

Abbreviations - “year-on-year (y-o-y)” as used in this report refers to a comparison of the quarter ended March 2013 to the quarter ended March 2014 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended December 2013 to the quarter ended March 2014. 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

The value of the outstanding gross debtors book as depicted in figure 1.1 increased by R30.95 billion (2.04%) from R1.52 trillion to R1.55 trillion for the quarter ended March 2014. The value of credit granted to consumers decreased by R13.06 billion (11.01%) from R118.66 billion to R105.60 billion for the quarter ended March 2014.

Figure 1.1 Total credit granted and gross debtors book at March 2014



### 1.1 Credit granted

The quarter ended March 2014 showed a decline in the value of consumer credit granted of R13.06 billion (11.01%) when compared to the quarter ended December 2013 as depicted in Table 1.1. When compared to the same period in the previous year, the value of consumer credit granted increased by R3.32 billion (3.24%).

Table 1.1: Credit granted

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	% Change (Q1/Q4)	% Change (Y/Y)
Credit transactions	85,560,626	92,988,299	99,493,712	99,965,663	89,385,859	-10.58%	4.47%
Credit facilities	16,725,388	16,627,607	17,719,904	18,698,299	16,219,056	-13.26%	-3.03%
<b>Total</b>	<b>102,286,014</b>	<b>109,615,905</b>	<b>117,213,616</b>	<b>118,663,962</b>	<b>105,604,914</b>	<b>-11.01%</b>	<b>3.24%</b>

The total number of credit agreements entered into was 4.67 million for the quarter ended March 2014. This was a decrease of 17.73% when compared to the previous quarter as indicated in Table 1.2. On a y-o-y basis the number total credit agreements entered into decreased by 7.13%.

Table 1.2: Credit granted – number of agreements

Agreements	2013-Q1 000	2013-Q2 000	2013-Q3 000	2013-Q4 000	2014-Q1 000	% Change (Q1/Q4)	% Change (Y/Y)
Number of credit transactions	2,771	2,709	2,603	2,690	2,354	-12.47%	-15.04%
Number of credit facilities	2,253	2,869	2,862	2,982	2,311	-22.48%	2.60%
<b>Total</b>	<b>5,024</b>	<b>5,578</b>	<b>5,464</b>	<b>5,671</b>	<b>4,666</b>	<b>-17.73%</b>	<b>-7.13%</b>

Banks accounted for 80.24% of the value of credit granted for the quarter ended March 2014 as indicated in Table 1.3. The balance was shared by non-bank vehicle financiers (6.16%), retailers (3.67%) and other credit providers (9.93%).

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

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Banks	83,333,949	87,734,609	94,112,147	96,142,386	84,738,874	80.24%	-11.86%	1.69%
Non-bank vehicle financiers	5,761,037	6,397,432	6,551,934	6,710,032	6,507,397	6.16%	-3.02%	12.96%
Retailers	3,453,361	3,871,942	3,990,970	5,563,600	3,876,905	3.67%	-30.32%	12.26%
Other credit providers	9,737,667	11,611,922	12,558,565	10,247,944	10,481,738	9.93%	2.28%	7.64%
<b>Total</b>	<b>102,286,014</b>	<b>109,615,905</b>	<b>117,213,616</b>	<b>118,663,962</b>	<b>105,604,914</b>	<b>100.00%</b>	<b>-11.01%</b>	<b>3.24%</b>

The rejection rate increased from 57.37% for the quarter ended December 2013 to 58.95% for the quarter ended March 2014 as indicated in Table 1.4. The number of applications received decreased by 10.02% and the number of applications rejected decreased by 7.54% for the quarter ended March 2014.

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

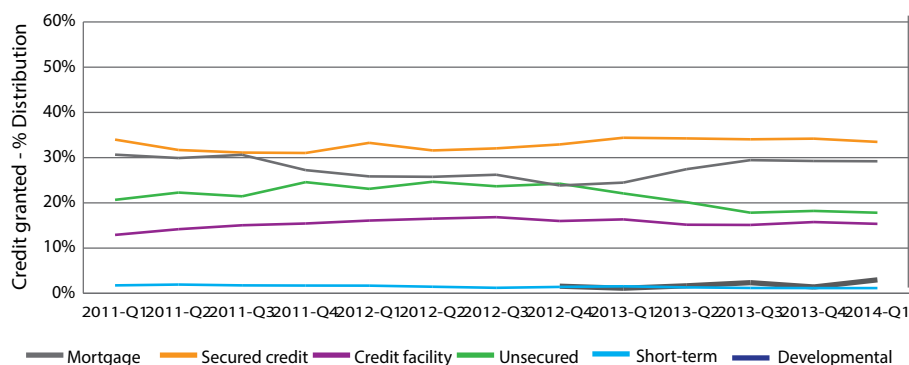
Agreements	2013-Q1 000	2013-Q2 000	2013-Q3 000	2013-Q4 000	2014-Q1 000	% Change (Q1/Q4)	% Change (Y/Y)
Number of applications received	10,117	10,350	10,222	10,748	9,671	-10.02%	-4.41%
Number of applications rejected	5,631	5,811	5,850	6,166	5,701	-7.54%	1.25%
<b>% of applications rejected</b>	<b>55.65%</b>	<b>56.14%</b>	<b>57.23%</b>	<b>57.37%</b>	<b>58.95%</b>		

Unsecured credit's share of the total credit granted decreased from R21.61 billion for the quarter ended December 2013 to R18.82 billion for the quarter ended March 2014 as indicated in Table 1.5 and Figure 1.2. Mortgages' share of total credit granted decreased to R30.84 billion in the quarter ended March 2014 from R34.72 billion in the previous quarter.

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

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Mortgages	25,039,734	30,099,218	34,521,936	34,717,349	30,839,052	29.20%	-11.17%	23.16%
Secured credit	35,185,813	37,539,671	39,911,580	40,579,597	35,352,991	33.48%	-12.88%	0.48%
Credit facilities	16,725,388	16,627,607	17,719,904	18,698,299	16,219,056	15.36%	-13.26%	-3.03%
Unsecured credit	22,592,797	22,064,444	20,897,196	21,614,882	18,822,312	17.82%	-12.92%	-16.69%
Short-term credit	1,590,561	1,450,531	1,394,880	1,378,018	1,228,779	1.16%	-10.83%	-22.75%
Developmental credit	1,151,721	1,834,435	2,768,119	1,675,816	3,142,725	2.98%	87.53%	172.87%
<b>Total</b>	<b>102,286,014</b>	<b>109,615,905</b>	<b>117,213,616</b>	<b>118,663,962</b>	<b>105,604,914</b>	<b>100.00%</b>	<b>-11.01%</b>	<b>3.24%</b>

Figure 1.2: Credit granted – percentage distribution



There was a q-o-q growth of R30.95 billion (2.04%) in the value of the gross debtors book for the period ended March 2014 as indicated Table 1.6. The corresponding y-o-y growth was R99.65 billion (6.87%). The growth in the unsecured credit book was R2.22 billion (1.30%) q-o-q and by R8.36 billion (5.08%) y-o-y. The mortgages book grew by R5.26 billion (0.64%) and secured credit book grew by R8.61 billion (2.66%) for the quarter ended March 2014.

Table 1.6: Gross debtors book – credit type

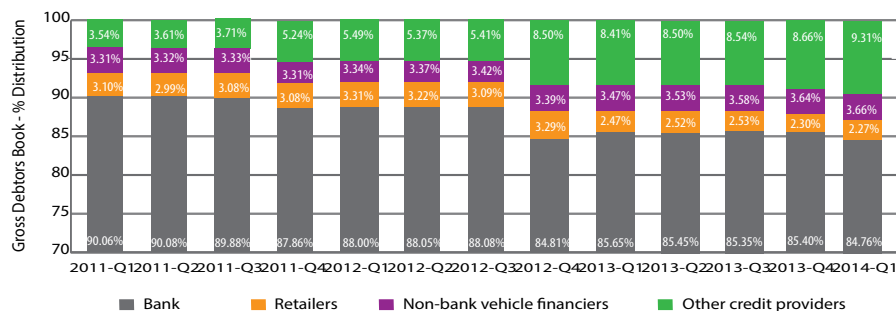
Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Mortgages	798,484,218	799,410,683	809,892,603	818,063,679	823,326,674	53.08%	0.64%	3.11%
Secured credit	295,037,398	300,931,964	311,369,161	323,107,724	331,716,498	21.39%	2.66%	12.43%
Credit facilities	171,440,472	175,901,220	179,902,744	185,366,895	190,586,512	12.29%	2.82%	11.17%
Unsecured credit	164,605,846	168,061,177	167,405,316	170,750,012	172,970,632	11.15%	1.30%	5.08%
Short-term credit	999,930	870,714	817,406	791,291	707,343	0.05%	-10.61%	-29.26%
Developmental Credit	20,759,566	21,709,071	23,960,372	21,951,795	31,669,722	2.04%	44.27%	52.55%
<b>Total</b>	<b>1,451,327,429</b>	<b>1,466,884,829</b>	<b>1,493,347,602</b>	<b>1,520,031,397</b>	<b>1,550,977,380</b>	<b>100.00%</b>	<b>2.04%</b>	<b>6.87%</b>

There was an overall q-o-q increase of 2.04% in the gross debtors' book as indicated in Table 1.7. Banks' share of total debtors book declined from 85.40% for the quarter ended December 2013 to 84.76% for the quarter ended March 2014 as illustrated in Figure 1.3.

Table 1.7: Gross debtors book – industry type

Industry	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Banks	1,243,099,775	1,253,485,296	1,274,615,966	1,298,099,285	1,314,644,922	84.76%	1.27%	5.76%
Retailers	35,877,639	36,906,769	37,712,598	34,985,300	35,173,126	2.27%	0.54%	-1.96%
Non-bank vehicle financiers	50,321,188	51,813,430	53,503,145	55,280,512	56,714,497	3.66%	2.59%	12.71%
Other credit providers	122,028,826	124,679,335	127,515,893	131,666,299	144,444,834	9.31%	9.71%	18.37%
<b>Total</b>	<b>1,451,327,429</b>	<b>1,466,884,829</b>	<b>1,493,347,602</b>	<b>1,520,031,397</b>	<b>1,550,977,380</b>	<b>100.00%</b>	<b>2.04%</b>	<b>6.87%</b>

Figure 1.3: Gross debtors book – industry type



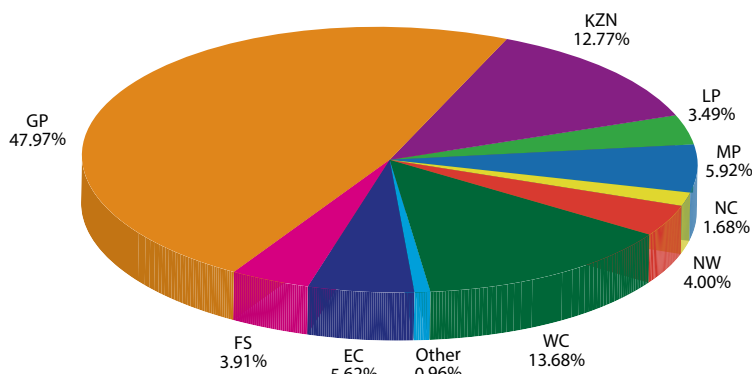
The number of accounts for the debtors book decreased by 0.82% from 41.29 million for the quarter ended December 2013 to 40.95 million for the quarter ended March 2014. The total number of debtors book accounts increased by 0.28% on a y-o-y basis. Credit facilities had the biggest share of 60.14% of the total number of debtors book accounts for the quarter ended March 2014 as indicated in Table 1.8.

Table 1.8: Gross debtors book – number of accounts

Agreements	2013-Q1 000	2013-Q2 000	2013-Q3 000	2013-Q4 000	2013-Q1 000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Mortgages	1,842	1,825	1,828	1,841	1,835	4.48%	-0.30%	-0.37%
Secured credit	4,722	4,712	4,674	4,693	4,635	11.32%	-1.23%	-1.84%
Credit facilities	23,971	24,078	24,418	24,791	24,631	60.14%	-0.65%	2.75%
Unsecured credit	8,642	8,635	8,621	8,444	8,278	20.21%	-1.96%	-4.21%
Short-term credit	544	473	443	399	381	0.93%	-4.42%	-29.99%
Developmental credit	1,116	1,121	1,145	1,125	1,192	2.91%	5.99%	6.80%
<b>Total</b>	<b>40,837</b>	<b>40,843</b>	<b>41,129</b>	<b>41,293</b>	<b>40,953</b>	<b>100.00%</b>	<b>-0.82%</b>	<b>0.28%</b>

A significant portion of total credit granted went to consumers in the Gauteng province (R50.66 billion i.e. 47.27%). The Western Cape and Kwazulu Natal accounted for R14.45 billion (13.68%) and R13.48 billion (12.77%) respectively. The remaining provinces constituted R27.02 billion (25.58%) as illustrated in Figure 1.4.

Figure 1.4: Provincial distribution of credit granted – 2014-Q1



## 2. Mortgage agreements

### 2.1 Mortgages granted

The rand value of mortgage agreements granted decreased by 11.17% for the quarter ended March 2014 as indicated in Table 2.1 below. Mortgage agreements of up to R150K declined on a y-o-y basis whereas agreements above R150K increased. The majority (72.87%) of mortgage agreements granted during the March 2014 quarter were in excess of R700K.

Table 2.1: Mortgages granted – size of agreements

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0-R50K	51,070	36,621	33,008	38,750	35,205	0.11%	-9.15%	-31.06%
R51K-R100K	185,678	179,555	174,358	165,330	153,152	0.50%	-7.37%	-17.52%
R101K-R150K	230,223	238,051	241,926	226,155	201,529	0.65%	-10.89%	-12.46%
R151K-R350K	1,620,523	1,823,065	1,972,058	1,905,584	1,628,985	5.28%	-14.52%	0.52%
R351K-R700K	5,539,957	6,374,716	7,450,421	7,598,281	6,347,428	20.58%	-16.46%	14.58%
≥R700K	17,412,282	21,447,209	24,650,164	24,783,248	22,472,752	72.87%	-9.32%	29.06%
<b>Total</b>	<b>25,039,734</b>	<b>30,099,218</b>	<b>34,521,936</b>	<b>34,717,349</b>	<b>30,839,052</b>	<b>100.00%</b>	<b>-11.17%</b>	<b>23.16%</b>

The number of mortgage agreements entered into decreased by 13.52% for the quarter ended March 2014 as indicated in Table 2.2. The majority (72.24%) of mortgages were granted in favour of larger sized credit agreements.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0-R50K	1,825	1,033	932	1,081	991	2.61%	-8.33%	-45.70%
R51K-R100K	2,260	2,172	2,106	1,997	1,859	4.89%	-6.91%	-17.74%
R101K-R150K	1,737	1,799	1,827	1,699	1,516	3.99%	-10.77%	-12.72%
R151K-R350K	6,201	6,921	7,466	7,191	6,191	16.28%	-13.91%	-0.16%
R351K-R700K	10,764	12,406	14,457	14,680	12,229	32.16%	-16.70%	13.61%
≥ R700K	12,116	14,889	17,167	17,324	15,239	40.08%	-12.04%	25.78%
<b>Total</b>	<b>34,903</b>	<b>39,220</b>	<b>43,955</b>	<b>43,972</b>	<b>38,025</b>	<b>100.00%</b>	<b>-13.52%</b>	<b>8.94%</b>

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

Tables 2.3 and 2.4 showed that majority of mortgages granted for the March 2014 quarter remained in favour of persons with a gross monthly income of greater than R15K for both 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	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K	1,144	1,000	1,072	1,038	858
% share of credit granted	3.29%	2.56%	2.45%	2.37%	2.27%
R10.1K-R15K	3,354	3,523	3,738	3,523	2,804
% share of credit granted	9.65%	9.03%	8.55%	8.05%	7.41%
>R15K	30,262	34,488	38,928	39,219	34,186
% share of credit granted	87.06%	88.41%	89.00%	89.58%	90.32%
<b>Total number of mortgages</b>	<b>34,760</b>	<b>39,011</b>	<b>43,738</b>	<b>43,780</b>	<b>37,848</b>

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K (R000)	210,541	236,620	260,179	242,376	197,935
% share of credit granted	0.85%	0.80%	0.76%	0.71%	0.65%
R10.1K-R15K (R000)	981,329	1,146,680	1,233,152	1,171,389	923,863
% share of credit granted	3.95%	3.86%	3.61%	3.41%	3.03%
>R15K (R000)	23,654,688	28,313,860	32,658,951	32,935,414	29,419,058
% share of credit granted	95.20%	95.34%	95.63%	95.88%	96.33%
<b>Total value of mortgages(R000)</b>	<b>24,846,558</b>	<b>29,697,161</b>	<b>34,152,282</b>	<b>34,349,179</b>	<b>30,540,856</b>

### 2.3 Gross debtors book – mortgages

The rand value of gross debtors book for mortgages showed an increase of R5.26 billion (0.64%) on a q-o-q and R24.84 billion (3.11%) on a y-o-y basis. The number of accounts decreased by 0.30% q-o-q and decreased by 0.37% on a y-o-y basis as indicated in Table 2.5.

Table 2.5: Gross debtors book – mortgages

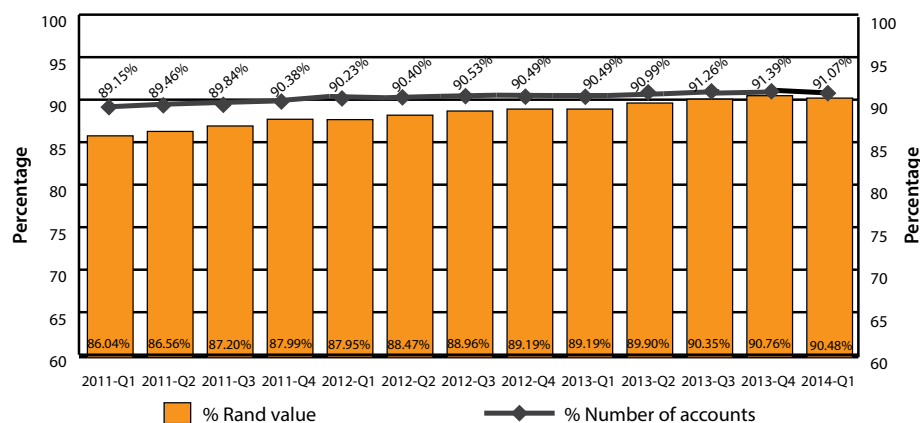
Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q1/Q4)	% Change (Y/Y)
Gross debtors book (R000)	798,484,218	799,410,683	809,892,603	818,063,679	823,326,674	0.64%	3.11%
Number of accounts	1,842,323	1,824,563	1,827,731	1,841,015	1,835,451	-0.30%	-0.37%

### 2.4 Age analysis of gross debtors book - mortgages

The rand value and number of the gross debtors book for mortgages reported as “current” decreased marginally from 91.39% for the quarter ended December 2013 to 91.07% for the quarter ended March 2014 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 decreased by R5.23 billion (12.88%) on a q-o-q basis. Vehicles as a form of security continued to dominate secured credit at R30.93 billion (87.50%).

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

Type of security	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)
Vehicle	31,053,160	33,422,791	34,754,470	34,696,204	30,935,479	87.50%	-10.84%
Retirement benefits	617,127	651,192	707,911	632,839	559,613	1.58%	-11.57%
Insurance policy	138,333	107,414	107,524	102,943	105,906	0.30%	2.88%
Furniture & other durables	1,500,511	1,607,015	1,820,943	2,426,492	1,285,647	3.64%	-47.02%
Other security	1,863,671	1,751,258	2,520,732	2,721,120	2,466,346	6.98%	-9.36%
<b>Total</b>	<b>35,172,802</b>	<b>37,539,671</b>	<b>39,911,580</b>	<b>40,579,597</b>	<b>35,352,991</b>	<b>100.00%</b>	<b>-12.88%</b>

Table 3.2 indicated a decrease in the number of secured credit agreements by 30.67% for quarter ended March 2014. Although Vehicles as form of security had a larger share in rand value terms (Table 3.1), "furniture and other durables" were dominant in the number of transactions at 51.65%.

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

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)
Vehicle	152,340	160,586	163,583	159,512	141,510	42.44%	-11.29%
Retirement benefits	7,791	8,367	9,018	7,871	6,500	1.95%	-17.42%
Insurance policy	6,611	5,600	5,248	5,020	4,891	1.47%	-2.57%
Furniture & other durables	216,096	215,266	226,943	302,312	172,210	51.65%	-43.04%
Other security	13,688	6,535	5,638	6,218	8,332	2.50%	34.00%
<b>Total</b>	<b>396,526</b>	<b>396,354</b>	<b>410,430</b>	<b>480,933</b>	<b>333,443</b>	<b>100.00%</b>	<b>-30.67%</b>

### 3.2 Secured credit granted by level of income

There was a decrease in the share of the number of secured credit agreements for individuals with a gross monthly income of up to R10K from 60.69% to 52.08% for the quarter ended March 2014 as indicated in Table 3.3. The number of secured credit agreements entered into with individuals with a gross monthly income of greater than R15K increased from 30.40% to 38.33% for the quarter ended March 2014.

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K	218,798	209,489	218,689	291,042	172,993
% share of credit granted	55.34%	53.03%	53.46%	60.69%	52.08%
R10.1K-R15K	40,147	40,991	41,051	42,743	31,853
% share of credit granted	10.15%	10.38%	10.04%	8.91%	9.59%
>R15K	136,461	144,572	149,321	145,780	127,321
% share of credit granted	34.51%	36.60%	36.50%	30.40%	38.33%
<b>Total number of secured credit agreements</b>	<b>395,406</b>	<b>395,052</b>	<b>409,061</b>	<b>479,565</b>	<b>332,167</b>

The major portion of secured credit granted (83.98%) for the quarter ended March 2014 was for individuals with a gross monthly of 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	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K (R000)	3,263,011	3,037,539	3,184,303	3,687,313	2,537,226
% share of credit granted	9.40%	8.20%	8.08%	9.20%	7.27%
R10.1K-R15K (R000)	3,426,448	3,625,056	3,722,643	3,699,980	3,050,716
% share of credit granted	9.87%	9.78%	9.45%	9.23%	8.75%
>R15K (R000)	28,031,259	30,399,784	32,505,906	32,712,503	29,297,268
% share of credit granted	80.73%	82.02%	82.48%	81.58%	83.98%
<b>Total value of secured credit (R000)</b>	<b>34,720,718</b>	<b>37,062,379</b>	<b>39,412,852</b>	<b>40,099,797</b>	<b>34,885,210</b>

### 3.3 Gross debtors book – secured credit

The rand value of the gross debtors book for secured credit showed an increase of R8.61 billion (2.66%) on a q-o-q and R36.68 (12.43%) on a y-o-y basis. The number of accounts decreased by 1.23% q-o-q and decreased by 1.84% on a y-o-y basis as indicated in Table 3.5.

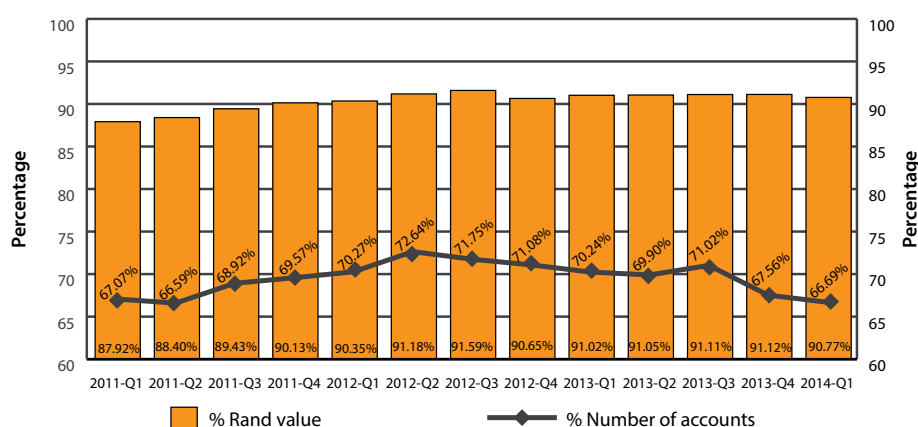
Table 3.5: Gross debtors book – secured credit

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q1/Q4)	% Change (Y/Y)
Gross debtors book (R000)	295,037,398	300,931,964	311,369,161	323,107,724	331,716,498	2.66%	12.43%
Number of accounts	4,722,069	4,711,848	4,673,837	4,693,051	4,635,370	-1.23%	-1.84%

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

The rand value of the gross debtors book for secured credit reported as “current” decreased from 91.12% for the quarter ended December 2013 to 90.77% for the quarter ended March 2014. The number of accounts reported as “current” decreased from 67.56% to 66.69% 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

Credit and garage cards received R7.01 billion of the total rand value of credit facilities granted (R16.22 billion), followed by overdraft (R3.73 billion) for the quarter ended March 2014 as indicated in Table 4.1. On a y-o-y basis the total rand value of credit facilities decreased by R 506.33 million (3.03%). Table 4.2 indicated that the store cards dominated the number of agreements (70.74%) for the quarter ended March 2014.

Table 4.1: Credit facilities granted – rand value

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Credit and/or Garage cards	5,951,162	6,501,664	8,361,510	8,792,496	7,006,197	43.20%	-20.32%	17.73%
Bank overdraft	4,500,925	3,722,893	3,614,468	4,041,263	3,731,795	23.01%	-7.66%	-17.09%
Services	906,306	1,318,996	1,301,678	1,089,114	1,106,567	6.82%	1.60%	22.10%
Store cards	2,968,619	3,390,666	3,274,437	3,735,483	2,931,544	18.07%	-21.52%	-1.25%
Other facilities	2,398,376	1,693,388	1,167,811	1,039,942	1,442,952	8.90%	38.75%	-39.84%
<b>Total</b>	<b>16,725,388</b>	<b>16,627,607</b>	<b>17,719,904</b>	<b>18,698,299</b>	<b>16,219,056</b>	<b>100.00%</b>	<b>-13.26%</b>	<b>-3.03%</b>

Table 4.2: Credit facilities granted – number of agreements

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Credit and/or Garage cards	452,201	585,999	702,296	648,048	469,507	20.31%	-27.55%	3.83%
Bank overdraft	119,520	105,693	98,634	102,559	112,410	4.86%	9.61%	-5.95%
Services	69,681	72,313	74,810	73,567	61,486	2.66%	-16.42%	-11.76%
Store cards	1,550,605	2,054,522	1,957,120	2,128,803	1,635,111	70.74%	-23.19%	5.45%
Other facilities	60,697	50,550	29,026	28,663	32,872	1.42%	14.68%	-45.84%
<b>Total</b>	<b>2,252,704</b>	<b>2,869,077</b>	<b>2,861,886</b>	<b>2,981,640</b>	<b>2,311,386</b>	<b>100.00%</b>	<b>-22.48%</b>	<b>2.60%</b>

## 4.2 Credit facilities granted by level of income

For the quarter ended March 2014 both Tables 4.3 and 4.4 showed a similar trend where the rand value and number of accounts for credit facilities granted to individuals of up to R10k declined.

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K	1,404,749	1,945,814	1,865,694	1,967,865	1,443,633
% share of credit granted	62.42%	67.84%	65.23%	66.04%	62.51%
R10.1K-R15K	289,183	312,182	332,868	336,070	290,599
% share of credit granted	12.85%	10.88%	11.64%	11.28%	12.58%
>R15K	556,669	610,128	661,509	675,684	575,323
% share of credit granted	24.73%	21.27%	23.13%	22.68%	24.91%
<b>Total number of credit facilities</b>	<b>2,250,601</b>	<b>2,868,124</b>	<b>2,860,071</b>	<b>2,979,619</b>	<b>2,309,555</b>

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K (R000)	3,706,984	5,231,104	5,550,551	6,089,494	4,224,708
% share of credit granted	22.93%	33.18%	32.85%	33.91%	27.26%
R10.1K-R15K (R000)	1,825,850	1,730,030	1,746,926	1,825,269	1,677,000
% share of credit granted	11.30%	10.97%	10.34%	10.17%	10.82%
>R15K (R000)	10,631,114	8,804,695	9,600,586	10,040,921	9,594,466
% share of credit granted	65.77%	55.85%	56.81%	55.92%	61.92%
<b>Total value of credit facilities (R000)</b>	<b>16,163,947</b>	<b>15,765,829</b>	<b>16,898,064</b>	<b>17,955,685</b>	<b>15,496,174</b>

### 4.3 Gross debtors book – credit facilities

The rand value of the gross debtors book for credit facilities showed an increase of R5.22 billion (2.82%) on a q-o-q and R19.15 billion (11.17%) on a y-o-y basis. The number of accounts decreased by 0.65% on a q-o-q while on a y-o-y basis there was an increase of 2.75% as indicated in Table 4.5.

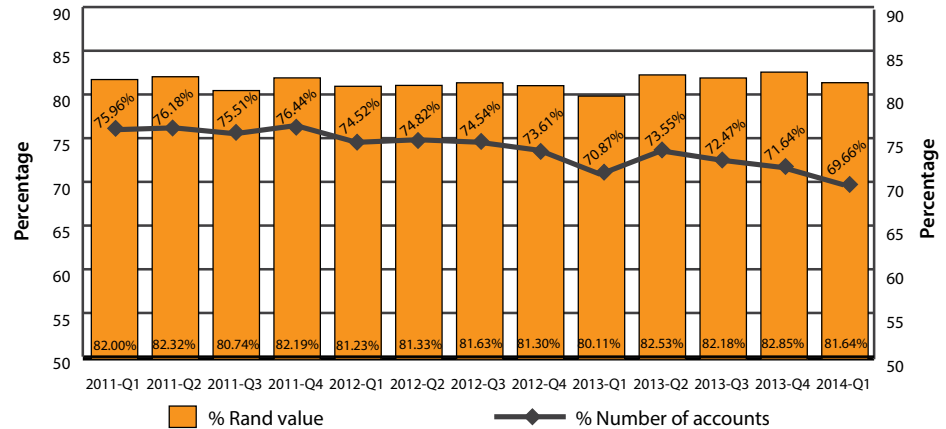
Table 4.5: Gross debtors book – credit facilities

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q1/Q4)	% Change (Y/Y)
Gross debtors book (R000)	171,440,472	175,901,220	179,902,744	185,366,895	190,586,512	2.82%	11.17%
Number of accounts	23,970,587	24,077,725	24,418,213	24,791,327	24,630,703	-0.65%	2.75%

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

The rand value of the gross debtors book for credit facilities reported as “current” decreased from 82.85% for the quarter ended December 2013 to 81.64% for the quarter ended March 2014. The number of accounts reported as “current” decreased from 71.64% to 69.66% 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). There was an overall decline in both the rand value and the number of agreements for unsecured credit granted on a q-o-q basis. On a y-o-y basis both the rand value and the number of agreements decreased as indicated in Table 5.1 and 5.2. A significant portion of unsecured credit agreements were granted with a repayment period of 3.1-5 Years for rand value.

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

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1% Distribution	% Change (Q1/Q4)	% Change (Y/Y)
≤6 Months	783,142	824,792	642,596	667,520	725,556	3.85%	8.69%	-7.35%
7-12 Months	951,709	824,201	1,253,553	1,205,649	993,453	5.28%	-17.60%	4.39%
13-18 Months	761,468	663,552	499,698	542,968	476,215	2.53%	-12.29%	-37.46%
19-24 Months	2,130,536	1,926,299	1,793,609	1,976,542	1,556,024	8.27%	-21.28%	-26.97%
25-36 Months	4,032,132	3,948,361	3,566,348	3,795,178	3,158,613	16.78%	-16.77%	-21.66%
3.1-5 Years	11,001,620	10,871,492	10,111,499	10,190,493	8,955,449	47.58%	-12.12%	-18.60%
5.1-10 +Years	2,932,191	3,005,747	3,029,893	3,236,532	2,957,002	15.71%	-8.64%	0.85%
<b>Total</b>	<b>22,592,797</b>	<b>22,064,444</b>	<b>20,897,196</b>	<b>21,614,882</b>	<b>18,822,312</b>	<b>100.00%</b>	<b>-12.92%</b>	<b>-16.69%</b>

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

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
≤6 Months	267,254	297,774	297,454	321,239	299,793	28.74%	-6.68%	12.18%
7-12 Months	146,266	143,200	164,861	196,418	155,402	14.90%	-20.88%	6.25%
13-18 Months	111,141	96,514	55,474	47,620	44,803	4.30%	-5.92%	-59.69%
19-24 Months	191,924	171,367	150,590	165,849	127,021	12.18%	-23.41%	-33.82%
25-36 Months	237,345	228,833	182,695	191,667	152,964	14.66%	-20.19%	-35.55%
3.1-5 Years	289,989	285,053	254,058	257,360	219,727	21.07%	-14.62%	-24.23%
5.1-10 +Years	50,236	48,965	44,228	46,870	43,369	4.16%	-7.47%	-13.67%
<b>Total</b>	<b>1,294,155</b>	<b>1,271,706</b>	<b>1,149,360</b>	<b>1,227,023</b>	<b>1,043,079</b>	<b>100.00%</b>	<b>-14.99%</b>	<b>-19.40%</b>

the rand value and the number of unsecured credit granted for agreements in excess of R15K had a share of 82.12% and 32.46% respectively for the quarter ended March 2014.

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

Rand value of agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0K-R3K	456,959	495,429	516,650	586,728	526,011	2.79%	-10.35%	15.11%
R3.1K-R5K	625,759	597,838	448,240	488,436	440,923	2.34%	-9.73%	-29.54%
R5.1K-R8K	1,241,267	1,146,874	842,292	931,477	753,361	4.00%	-19.12%	-39.31%
R8.1K-R10K	883,311	822,731	659,197	664,569	502,941	2.67%	-24.32%	-43.06%
R10.1K-R15K	1,700,627	1,643,704	1,340,822	1,436,494	1,141,560	6.06%	-20.53%	-32.87%
> R15.1K	17,684,874	17,357,868	17,089,996	17,507,178	15,457,516	82.12%	-11.71%	-12.59%
<b>Total</b>	<b>22,592,797</b>	<b>22,064,444</b>	<b>20,897,196</b>	<b>21,614,882</b>	<b>18,822,312</b>	<b>100.00%</b>	<b>-12.92%</b>	<b>-16.69%</b>

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

Number of agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0K-R3K	286,693	310,504	339,360	367,082	320,743	30.75%	-12.62%	11.88%
R3.1K-R5K	153,042	148,416	112,806	123,446	109,238	10.47%	-11.51%	-28.62%
R5.1K-R8K	199,248	184,206	139,170	155,340	124,267	11.91%	-20.00%	-37.63%
R8.1K-R10K	96,626	90,711	71,191	71,129	53,815	5.16%	-24.34%	-44.31%
R10.1K-R15K	143,919	139,209	112,762	121,770	96,405	9.24%	-20.83%	-33.01%
> R15.1K	414,627	398,660	374,071	388,256	338,611	32.46%	-12.79%	-18.33%
<b>Total</b>	<b>1,294,155</b>	<b>1,271,706</b>	<b>1,149,360</b>	<b>1,227,023</b>	<b>1,043,079</b>	<b>100.00%</b>	<b>-14.99%</b>	<b>-19.40%</b>

## 5.2 Unsecured credit granted by level of income

There was a decrease in the share of the number of unsecured credit agreements for individuals with a gross monthly income of up to R10k category from 48.36% for the quarter ended December 2013 to 44.12% for the quarter ended March 2014 as indicated in Table 5.5. The number of unsecured credit agreements entered into with individuals with a gross monthly income of greater than R15k increased from 32.88% to 36.11% for the quarter ended March 2014. The rand value of unsecured credit agreements of up to R10k decreased whilst the other income categories increased.

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K	647,738	630,799	552,828	593,357	460,218
% share of credit granted	50.05%	49.60%	48.10%	48.36%	44.12%
R10.1K-R15K	234,646	235,087	219,954	230,267	206,227
% share of credit granted	18.13%	18.49%	19.14%	18.77%	19.77%
>R15K	411,771	405,820	376,578	403,399	376,634
% share of credit granted	31.82%	31.91%	32.76%	32.88%	36.11%
<b>Total number of unsecured credit</b>	<b>1,294,155</b>	<b>1,271,706</b>	<b>1,149,360</b>	<b>1,227,023</b>	<b>1,043,079</b>

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K (R000)	7,812,559	7,555,512	6,932,843	7,355,763	5,781,820
% share of credit granted	34.58%	34.24%	33.18%	34.03%	30.72%
R10.1K-R15K (R000)	4,563,918	4,444,427	4,078,088	4,164,238	3,687,034
% share of credit granted	20.20%	20.14%	19.52%	19.27%	19.59%
>R15K (R000)	10,216,320	10,064,505	9,886,265	10,094,881	9,353,458
% share of credit granted	45.22%	45.61%	47.31%	46.70%	49.69%
<b>Total value of unsecured credit (R000)</b>	<b>22,592,797</b>	<b>22,064,444</b>	<b>20,897,196</b>	<b>21,614,882</b>	<b>18,822,312</b>

### 5.3 Gross debtors book – unsecured credit

The rand value of the gross debtors book for unsecured credit showed an increase of R2.22 billion (1.30%) on a q-o-q and R8.36 billion (5.08%) on a y-o-y basis. The number of accounts decreased by 1.96% q-o-q and 4.21% y-o-y as indicated in Table 5.7.

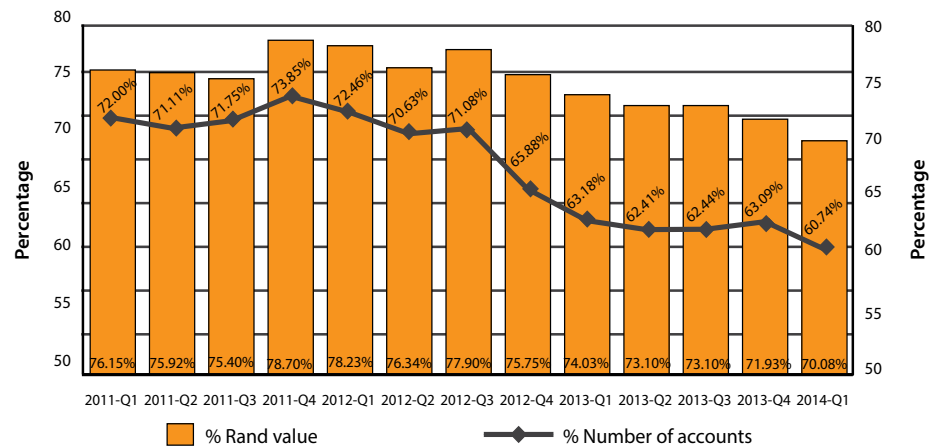
Table 5.7: Gross debtors book – unsecured credit

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q1/Q4)	% Change (Y/Y)
Gross debtors book (R000)	164,605,846	168,061,177	167,405,316	170,750,012	172,970,632	1.30%	5.08%
Number of accounts	8,642,085	8,634,592	8,620,766	8,444,082	8,278,252	-1.96%	-4.21%

### 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 71.93% for the quarter ended December 2013 to 70.08% for the quarter ended March 2014. The number of accounts reported as “current” decreased from 63.09% to 60.74% 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.

The majority of short-term agreements were for up to 1 month in both the rand value and the number of agreements for the quarter ended March 2014. The rand value of short-term credit decreased by R149.24 million (10.83%) q-o-q and by R361.78 million (22.75%) y-o-y as indicated in Table 6.1. The number of agreements for short-term credit granted decreased by 8.49% on a q-o-q basis and by 19.62% y-o-y as indicated in Table 6.2.

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

Agreements per repayment period	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
≤1 Month	1,240,634	1,137,160	1,104,421	1,051,922	957,489	77.92%	-8.98%	-22.82%
2-3 Months	125,392	100,780	98,196	105,158	85,520	6.96%	-18.67%	-31.80%
4-6 Months	224,534	212,591	192,263	220,938	185,770	15.12%	-15.92%	-17.26%
<b>Total</b>	<b>1,590,561</b>	<b>1,450,531</b>	<b>1,394,880</b>	<b>1,378,018</b>	<b>1,228,779</b>	<b>100.00%</b>	<b>-10.83%</b>	<b>-22.75%</b>

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

Agreements per repayment period	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
≤1 Month	862,957	828,956	788,607	754,992	697,447	87.15%	-7.62%	-19.18%
2-3 Months	52,385	38,131	34,475	35,429	29,162	3.64%	-17.69%	-44.33%
4-6 Months	80,230	77,739	75,351	84,084	73,661	9.20%	-12.40%	-8.19%
<b>Total</b>	<b>995,572</b>	<b>944,826</b>	<b>898,433</b>	<b>874,505</b>	<b>800,270</b>	<b>100.00%</b>	<b>-8.49%</b>	<b>-19.62%</b>

All categories for short-term credit agreements granted experienced an overall decline on a q-o-q basis for both rand value and numbers as indicated in Table 6.3 and 6.4

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

Agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0-R1000	277,514	272,160	257,004	251,728	236,317	19.23%	-6.12%	-14.85%
R1001-R2000	431,552	399,087	387,296	371,531	332,157	27.03%	-10.60%	-23.03%
R2001-R3000	325,028	291,010	290,903	278,124	236,733	19.27%	-14.88%	-27.17%
R3001-R5000	465,664	395,919	368,409	356,483	315,273	25.66%	-11.56%	-32.30%
R5001-R8000	90,803	92,355	91,269	120,153	108,299	8.81%	-9.87%	19.27%
<b>Total</b>	<b>1,590,561</b>	<b>1,450,531</b>	<b>1,394,880</b>	<b>1,378,018</b>	<b>1,228,779</b>	<b>100.00%</b>	<b>-10.83%</b>	<b>-22.75%</b>

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

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
R0-R1000	464,132	459,240	427,019	418,372	397 572	49.68%	-4.97%	-14.34%
R1001-R2000	279,608	262,645	255,013	244,082	218 873	27.35%	-10.33%	-21.72%
R2001-R3000	127,387	114,430	114,253	109,015	92 844	11.60%	-14.83%	-27.12%
R3001-R5000	110,851	94,563	88,215	84,848	74 830	9.35%	-11.81%	-32.49%
R5001-R8000	13,594	13,948	13,933	18,188	16 151	2.02%	-11.20%	18.81%
<b>Total</b>	<b>995,572</b>	<b>944,826</b>	<b>898,433</b>	<b>874,505</b>	<b>800 270</b>	<b>100.00%</b>	<b>-8.49%</b>	<b>-19.62%</b>

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

There was a decrease in the share of the number of short-term credit agreements for individuals with a gross monthly income of up to R10k from 63.33% for the quarter ended December 2013 to 61.90% for the quarter ended March 2014 as indicated in Table 6.5. The number of short-term credit agreements entered into with individuals with a gross monthly income of greater than R15k increased from 20.40% to 21.48% for the quarter ended March 2014. The rand value of short-term credit agreements of greater than R15k increased while the other categories decreased as indicated in Table 6.6.

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2013-Q1
≤R10K	620,696	589,912	562,322	553,823	495,368
% share of credit granted	62.35%	62.44%	62.59%	63.33%	61.90%
R10.1K-R15K	172,994	162,221	149,922	142,294	133,003
% share of credit granted	17.38%	17.17%	16.69%	16.27%	16.62%
>R15K	201,882	192,693	186,189	178,388	171,899
% share of credit granted	20.28%	20.39%	20.72%	20.40%	21.48%
<b>Total number of short-term credit</b>	<b>995,572</b>	<b>944,826</b>	<b>898,433</b>	<b>874,505</b>	<b>800,270</b>

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R10K (R000)	775,832	717,228	696,991	700,769	595,263
% share of credit granted	48.78%	49.45%	49.97%	50.85%	48.44%
R10.1K-R15K (R000)	323,005	286,243	264,946	252,987	224,394
% share of credit granted	20.31%	19.73%	18.99%	18.36%	18.26%
>R15K (R000)	491,724	447,060	432,944	424,262	409,122
% share of credit granted	30.92%	30.82%	31.04%	30.79%	33.29%
<b>Total value of short-term credit (R000)</b>	<b>1,590,561</b>	<b>1,450,531</b>	<b>1,394,880</b>	<b>1,378,018</b>	<b>1,228,779</b>

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

The rand value of gross debtors book for short-term credit showed a decrease of R83.95 million (10.61%) on a q-o-q and R292.59 million (29.26%) on a y-o-y basis. The number of accounts decreased by 4.42% q-o-q and 29.99% on a y-o-y basis as indicated in Table 6.7.

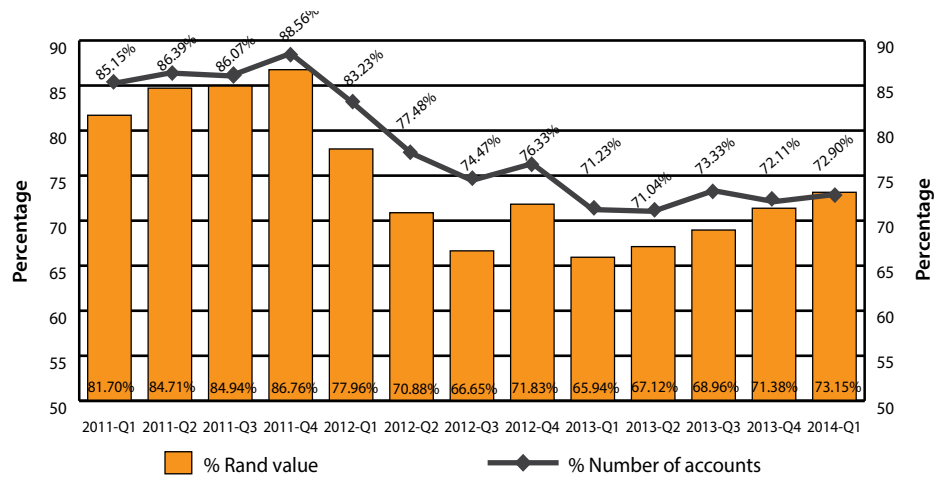
Table 6.7: Gross debtors book - short-term credit

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q1/Q4)	% Change (Y/Y)
Gross debtors book (R000)	999,930	870,714	817,406	791,291	707,343	-10.61%	-29.26%
Number of accounts	544,331	473,208	442,632	398,741	381,113	-4.42%	-29.99%

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

The rand value of the gross debtors book for short-term credit reported as “current” increased from 71.38% for the quarter ended December 2013 to 73.15% for the quarter ended March 2014. The number of accounts reported as “current” increased from 72.11% to 72.90% for the same period as illustrated in Figure 6.1.

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



## 7. Developmental credit transactions

### 7.1 Developmental credit transactions

As indicated in Table 7.1 and 7.2 the rand value of developmental credit granted increased by R1.47 billion (87.53%) for the quarter ended March 2014. The number of developmental credit agreements increased by 120.06%.

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

Rand value of agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 % Distribution	% Change (Q1/Q4)
<= 4 Months	402	384	0	92	469	0.01%	411.01%
5-12 Months	56,023	24,913	36,125	20,364	44,115	1.40%	116.63%
12.1-24 Months	155,970	52,014	68,915	62,404	172,585	5.49%	176.56%
24.1-36 Months	63,797	66,152	47,367	38,387	36,725	1.17%	-4.33%
> 36 months	875,528	1,690,973	2,615,712	1,554,570	2,888,831	91.92%	85.83%
<b>Total</b>	<b>1,151,721</b>	<b>1,834,435</b>	<b>2,768,119</b>	<b>1,675,816</b>	<b>3,142,725</b>	<b>100.00%</b>	<b>87.53%</b>

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

Number of agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution	% Change (Q1/Q4)
<= 4 Months	11	9	0	45	228	0.16%	406.67%
5-12 Months	11,342	4,317	7,314	1,738	8,339	5.98%	379.80%
12.1-24 Months	12,872	4,516	6,136	4,701	11,907	8.54%	153.29%
24.1-36 Months	3,744	4,128	2,713	2,094	2,236	1.60%	6.78%
> 36 months	21,717	43,501	84,165	54,783	116,723	83.71%	113.06%
<b>Total</b>	<b>49,686</b>	<b>56,471</b>	<b>100,328</b>	<b>63,361</b>	<b>139,433</b>	<b>100.00%</b>	<b>120.06%</b>

Table 7.3 indicated that the majority of developmental credit granted were for agreements in excess of R20K at 76.84% for the quarter ended March 2014.

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

Rand value of agreements	2013-Q1 R000	2013-Q2 R000	2013-Q3 R000	2013-Q4 R000	2014-Q1 R000	2014-Q1 Distribution	% Change (Q1/Q4)
R0-R1500	1,112	210	503	437	828	0.03%	89.55%
R1501-R3000	10,560	3,271	7,175	3,610	21,305	0.68%	490.11%
R3.01K-R5K	32,855	9,939	20,026	17,120	105,173	3.35%	514.33%
R5.01K-R10K	67,018	78,267	113,239	77,423	230,190	7.32%	197.31%
R10.1K-R20K_D	169,105	139,709	314,329	184,022	370,342	11.78%	101.25%
> R20K	871,069	1,603,041	2,312,848	1,393,204	2,414,887	76.84%	73.33%
<b>Total</b>	<b>1,151,721</b>	<b>1,834,435</b>	<b>2,768,119</b>	<b>1,675,816</b>	<b>3,142,725</b>	<b>100.00%</b>	<b>87.53%</b>

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

Number of agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1% Distribution	% Change (Q1/Q4)
R0-R1500	970	180	448	424	705	0.51%	66.27%
R1501-R3000	4,235	1,376	3,001	1,474	9,288	6.66%	530.12%
R3.01K-R5K	5,239	2,392	4,853	4,201	25,228	18.09%	500.52%
R5.01K-R10K	9,427	10,093	15,194	10,150	31,136	22.33%	206.76%
R10.1K-R20K_D	12,089	9,542	20,254	12,104	26,944	19.32%	122.60%
> R20K	17,726	32,888	56,578	35,008	46,132	33.09%	31.78%
<b>Total</b>	<b>49,686</b>	<b>56,471</b>	<b>100,328</b>	<b>63,361</b>	<b>139,433</b>	<b>100.00%</b>	<b>120.06%</b>

## 7.2 Developmental credit granted by level of income

The rand value of developmental credit agreements granted to individuals with a gross monthly of “<=R10K” category had the largest share of 57.16% as indicated in Table 7.6. The number of developmental credit agreements granted to individuals with a gross monthly income of “R10.1K-R15K” category had the largest share of 51.96% as indicated in Table 7.5.

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
<=R10K	16,190	7,479	9,366	5,034	11,749
% share	54.45%	51.11%	52.56%	49.08%	48.04%
R10.1K-R15K	13,542	7,154	8,455	5,222	12,709
% share	45.55%	48.89%	47.44%	50.92%	51.96%
<b>Total number of developmental credit</b>	<b>29,732</b>	<b>14,633</b>	<b>17,821</b>	<b>10,256</b>	<b>24,458</b>

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

Level of income	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
<=R10K	161,056	282,743	258,901	164,295	305,352
% share	24.43%	65.74%	62.46%	56.83%	57.16%
R10.1K-R15K	498,325	147,327	155,585	124,813	228,882
% share	75.57%	34.26%	37.54%	43.17%	42.84%
<b>Total rand value of developmental credit</b>	<b>659,381</b>	<b>430,070</b>	<b>414,486</b>	<b>289,108</b>	<b>534,234</b>

### 7.3 Gross debtors book – developmental credit

The rand value of the gross debtors book for developmental credit showed an increase of R9.72 billion (44.27%) on a q-o-q and R10.91 billion (52.55%) on a y-o-y basis. The number of accounts increased by 5.99% q-o-q and by 6.80% on a y-o-y basis as indicated in Table 7.7.

Table 7.7: Gross debtors book - developmental credit

Agreements	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	% Change (Q4/Q3)	% Change (Y/Y)
Gross debtors book (R000)	20,759,566	21,709,071	23,960,372	21,951,795	31,669,722	44.27%	52.55%
Number of accounts	1,116,082	1,121,097	1,145,354	1,124,519	1,191,924	5.99%	6.80%

### 7.4 Age analysis of gross debtors book – developmental credit

The rand value of the gross debtors book for developmental credit reported as “current” was 90.98% for the quarter ended March 2014. The number of accounts reported as “current” was 97.58% for the same period as indicated in Table 7.9.

Table 7.8 Developmental credit book age analysis (rand value)

Period	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution
Current	18,141,010,352	18,870,418,372	20,556,711,400	18,978,686,912	28,813,105,571	90.98%
30 Days	743,939,629	785,351,311	563,172,857	701,682,145	695,589,690	2.20%
31-60 Days	303,148,562	306,571,054	227,796,021	261,310,324	252,432,489	0.80%
61-90 Days	191,874,533	191,180,845	155,978,104	187,402,284	165,690,033	0.52%
91-120 Days	148,485,471	155,286,539	130,566,764	152,353,248	151,074,278	0.48%
120+ Days	1,231,107,268	1,400,262,835	2,326,146,364	1,670,359,939	1,591,830,017	5.03%
<b>Grand Total</b>	<b>20,759,565,815</b>	<b>21,709,070,956</b>	<b>23,960,371,510</b>	<b>21,951,794,852</b>	<b>31,669,722,078</b>	<b>100%</b>

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

Period	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q1 % Distribution
Current	1,089,286	1,089,930	1,109,472	1,089,843	1,163,040	97.58%
30 Days	6,813	8,137	7,130	7,414	7,316	0.61%
31-60 Days	4,113	4,472	3,969	4,178	3,333	0.28%
61-90 Days	2,201	2,629	2,713	3,133	1,917	0.16%
91-120 Days	1,734	2,099	2,217	2,743	1,775	0.15%
120+ Days	11,936	13,830	19,853	17,208	14,543	1.22%
<b>Grand Total</b>	<b>1,116,083</b>	<b>1,121,097</b>	<b>1,145,354</b>	<b>1,124,519</b>	<b>1,191,924</b>	<b>100%</b>

## 8. 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.
<b>Developmental credit transactions</b>	Developmental credit agreement means a credit agreement that satisfies the criteria set out in Section 10;  This includes educational loan; small business; the acquisition, rehabilitation, building or expansion of low income housing; or any other purpose in terms of sub section (2) (a)

### Notes

1. Where values have been rounded off the percentage calculations and summed totals are calculated off the unrounded values.
2. Please refer to the NCR website for the complete set of tables. Website address [www.ncr.org.za](http://www.ncr.org.za)

## 9. Appendix tables

### A: Provincial Distribution

Table 1: Provincial distribution – total credit granted

Provincial	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Eastern Cape	6,101,830,664	6,753,673,557	6,849,466,933	7,843,898,108	6,134,979,822	6,914,465,756	6,977,361,330	7,065,654,036	5,930,465,600
Free State	3,794,911,199	4,164,341,610	4,437,331,245	5,191,326,247	4,110,460,139	4,119,553,834	4,749,237,123	5,012,379,031	4,129,852,870
Gauteng	44,078,024,940	48,274,266,388	51,317,873,076	54,846,486,316	48,553,451,845	52,250,536,524	55,220,734,637	56,096,332,160	50,657,555,112
Kwazulu-Natal	12,480,759,362	13,090,083,920	13,333,336,987	14,921,937,023	12,586,451,819	13,546,384,650	14,053,951,981	14,240,046,666	13,484,053,171
Limpopo	3,608,020,304	4,164,964,499	4,238,427,176	5,005,683,458	3,917,645,378	4,115,867,090	4,411,896,644	4,400,887,465	3,681,341,105
Mpumalanga	5,913,952,053	6,481,088,576	6,839,583,672	7,495,528,094	6,358,047,887	6,615,023,989	7,044,523,494	7,588,245,920	6,249,663,661
Northern Cape	2,145,950,818	2,376,678,603	2,474,282,035	2,688,342,023	1,771,993,872	1,899,104,656	1,848,235,836	2,039,582,975	1,776,837,033
North West	3,834,074,289	4,131,296,660	4,357,277,586	4,956,114,055	4,398,860,782	4,289,495,807	4,646,281,961	4,979,666,833	4,229,449,629
Western Cape	12,382,041,267	14,272,916,698	14,936,704,468	16,029,134,467	13,788,916,201	15,063,625,443	16,758,439,787	16,278,808,336	14,447,714,353
Other	690,091,393	865,578,262	938,802,249	962,274,284	665,206,177	801,847,510	1,502,953,027	962,358,425	1,017,981,737
<b>Total</b>	<b>95,029,656,289</b>	<b>104,574,888,773</b>	<b>109,723,085,427</b>	<b>119,940,724,075</b>	<b>102,286,013,921</b>	<b>109,615,905,259</b>	<b>117,213,615,820</b>	<b>118,663,961,847</b>	<b>105,604,914,271</b>

### B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
≤R1500	3,788,153	6,039,341	5,297,537	12,832,410	6,515,197	6,569,111	4,916,098	4,492,588	3,140,578
R1500-R3000	44,002,710	49,053,291	44,854,291	86,916,571	50,709,825	50,967,992	46,081,170	62,201,390	42,306,919
R3.1K-R5K	221,526,042	238,074,433	213,464,642	325,857,541	199,028,071	208,054,841	185,037,917	238,051,592	155,516,651
R5.1K-R10K	653,319,673	789,800,355	808,360,916	1,259,042,355	681,409,425	696,023,274	777,705,823	1,045,403,625	585,602,023
R10.1K-R20K	428,902,433	568,305,838	593,416,188	930,855,896	496,415,473	541,958,351	656,373,433	861,776,167	412,943,538
R20.1K-R40K	336,140,501	311,513,024	288,540,950	395,203,914	340,617,460	278,434,996	310,677,054	352,369,509	236,513,584
R40.1K-R60K	604,998,786	479,047,158	464,082,313	476,348,687	534,622,921	389,077,115	395,694,490	366,532,116	368,672,437
R60.1K-R100K	2,207,103,464	2,114,512,432	2,064,346,547	2,131,418,460	1,973,902,693	1,847,054,667	1,832,756,307	1,743,239,530	1,634,442,835
R101K-R150K	5,476,644,043	5,785,373,016	5,912,367,127	6,298,417,024	5,484,493,525	5,717,600,015	5,675,306,739	5,437,656,610	4,838,447,980
R151K-R200K	4,805,850,496	4,920,724,906	5,271,058,457	5,837,946,864	5,061,066,752	5,500,494,209	5,787,842,168	5,625,034,191	4,975,821,445
R201K-R400K	11,286,453,684	11,534,838,614	12,644,286,756	13,920,817,748	12,792,503,912	13,870,702,399	14,721,181,398	14,844,857,308	12,904,103,416
>R400K	5,546,445,410	6,236,883,917	6,854,486,371	7,802,854,402	7,564,527,537	8,432,733,918	9,518,007,516	9,997,982,836	9,195,479,615
<b>Total</b>	<b>31,615,175,395</b>	<b>33,034,166,325</b>	<b>35,164,562,095</b>	<b>39,478,511,872</b>	<b>35,185,812,791</b>	<b>37,539,670,888</b>	<b>39,911,580,113</b>	<b>40,579,597,462</b>	<b>35,352,991,021</b>



Table 3: Number of agreements for secured credit granted

Agreements	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
≤R1500	3,490	5,581	5,378	6,689	5,476	5,559	4,369	4,239	3,044
R1500-R3000	18,347	20,953	21,973	31,028	22,359	20,673	18,329	25,878	17,712
R3.1K-R5K	55,342	58,647	59,642	79,354	52,391	50,931	44,437	58,471	38,234
R5.1K-R10K	94,400	115,642	124,983	179,053	100,637	98,408	108,063	144,817	82,975
R10.1K-R20K	32,024	42,754	48,772	71,727	38,566	40,512	49,807	64,684	30,908
R20.1K-R40K	11,769	10,928	10,700	14,950	11,686	9,951	11,413	12,923	8,333
R40.1K-R60K	12,027	9,429	9,143	9,663	10,457	7,643	7,739	7,163	7,156
R60.1K-R100K	27,322	25,900	25,332	26,113	24,172	22,476	22,121	20,937	19,731
R101K-R150K	43,988	46,253	47,241	50,148	43,406	44,997	44,368	42,324	37,624
R151K-R200K	27,766	28,421	30,429	33,710	29,080	31,599	32,967	31,956	28,200
R201K-R400K	40,872	41,562	45,671	50,139	45,917	49,662	52,138	52,457	45,648
>R400K	9,479	10,558	11,548	13,141	12,379	13,943	14,679	15,084	13,880
<b>Total</b>	<b>376,826</b>	<b>416,628</b>	<b>440,812</b>	<b>565,715</b>	<b>396,526</b>	<b>396,354</b>	<b>410,430</b>	<b>480,933</b>	<b>333,445</b>

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

Table 4: Rand value of mortgages granted by income category

Income Category	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
R0-R3500	185,000	3,468,702	1,482,700	110,000	2,001,540	469,700	752,000	120,368	1,343,348
R3501-R5500	11,208,228	11,600,810	7,329,795	6,189,362	8,189,411	4,419,800	8,121,633	6,847,243	5,806,898
R5501-R7500	68,902,856	55,513,232	53,878,712	40,988,256	30,811,017	39,618,806	42,192,239	43,877,133	32,384,145
R7501-R10K	289,727,485	253,738,062	240,312,695	222,629,200	169,538,930	192,111,866	209,112,905	191,531,616	158,400,855
R10.1K-R15K	1,342,467,388	1,269,473,794	1,277,787,145	1,208,509,375	981,328,804	1,146,680,159	1,233,151,868	1,171,389,110	923,862,647
>R15K	22,687,654,557	24,856,083,383	26,949,257,013	26,920,211,387	23,654,687,903	28,313,860,454	32,658,951,366	32,935,413,743	29,419,058,158
<b>Total</b>	<b>24,400,145,514</b>	<b>26,449,877,983</b>	<b>28,530,048,060</b>	<b>28,398,637,580</b>	<b>24,846,557,605</b>	<b>29,697,160,785</b>	<b>34,152,282,011</b>	<b>34,349,179,213</b>	<b>30,540,856,051</b>

Table 5: Number of mortgages granted by income category

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R3500	5	9	8	2	15	4	3	3	9
R3501-R5500	67	73	48	45	86	32	46	51	46
R5501-R7500	384	303	300	234	243	213	208	225	181
R7501-R10K	1,192	1,053	1,005	905	800	751	815	759	622
R10.1K-R15K	4,560	4,463	4,360	3,791	3,354	3,523	3,738	3,523	2,804
>R15K	30,841	33,113	35,127	33,717	30,262	34,488	38,928	39,219	34,186
<b>Total</b>	<b>37,049</b>	<b>39,014</b>	<b>40,848</b>	<b>38,694</b>	<b>34,760</b>	<b>39,011</b>	<b>43,738</b>	<b>43,780</b>	<b>37,848</b>

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

Income Category	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
R0-R3500	867,272,251	915,849,742	813,907,976	1,656,550,626	1,234,065,587	946,164,168	1,041,235,439	1,447,248,745	942,546,027
R3501-R5500	519,462,667	456,223,292	502,918,724	517,585,914	281,220,028	288,281,929	318,901,507	412,149,606	226,149,404
R5501-R7500	494,828,545	644,410,857	623,133,364	711,598,172	511,169,367	530,038,438	541,660,723	545,829,557	384,435,202
R7501-R10K	1,161,285,904	1,296,843,675	1,372,959,440	1,523,386,389	1,236,555,519	1,271,560,273	1,282,505,377	1,282,085,447	984,095,394
R10.1K-R15K	3,255,957,813	3,511,818,385	3,775,237,007	4,125,602,996	3,426,448,261	3,625,056,034	3,722,642,704	3,699,980,229	3,050,715,679
>R15K	24,868,264,050	25,764,378,576	27,614,987,457	30,342,363,457	28,031,258,789	30,401,277,964	32,505,906,240	32,712,502,948	29,297,267,971
<b>Total</b>	<b>31,167,071,230</b>	<b>32,589,524,527</b>	<b>34,703,143,968</b>	<b>38,877,087,554</b>	<b>34,720,717,551</b>	<b>37,062,378,806</b>	<b>39,412,851,990</b>	<b>40,099,796,532</b>	<b>34,885,209,677</b>

Table 7: Number of secured credit granted by income category

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R3500	95,553	118,735	124,544	219,268	136,374	130,371	137,604	188,305	113,825
R3501-R5500	64,437	55,646	68,641	60,170	33,949	31,883	33,929	47,140	25,102
R5501-R7500	20,758	29,266	29,559	37,692	23,609	22,448	22,408	27,927	15,947
R7501-R10K	24,151	30,794	30,937	38,051	24,866	24,786	24,748	27,670	18,119
R10.1K-R15K	39,131	45,299	45,870	53,693	40,147	40,991	41,051	42,743	31,853
>R15K	131,584	135,210	139,675	155,505	136,461	144,573	149,321	145,780	127,321
<b>Total</b>	<b>375,614</b>	<b>414,950</b>	<b>439,226</b>	<b>564,379</b>	<b>395,406</b>	<b>395,052</b>	<b>409,061</b>	<b>479,565</b>	<b>332,167</b>

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

Income Category	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
R0-R3500	1,800,711,939	1,618,095,495	1,981,854,742	1,851,924,388	1,421,472,640	2,007,504,284	1,490,094,628	1,547,187,414	1,233,011,941
R3501-R5500	682,442,019	774,028,011	785,315,587	1,022,970,168	656,185,583	1,677,811,937	2,337,616,848	2,667,046,017	1,343,274,706
R5501-R7500	554,038,320	703,057,623	727,510,098	790,415,510	575,513,706	600,499,629	687,451,121	761,575,131	666,534,292
R7501-R10K	910,640,065	1,072,791,606	1,177,872,958	1,292,245,419	1,053,811,626	945,287,782	1,035,388,832	1,113,685,498	981,886,847
R10.1K-R15K	1,536,549,413	1,762,367,602	1,998,529,942	2,127,778,012	1,825,849,513	1,730,030,432	1,746,926,494	1,825,269,496	1,676,999,727
>R15K	9,310,048,820	10,834,199,414	11,252,175,286	11,609,462,679	10,631,114,315	8,804,695,304	9,600,585,769	10,040,921,352	9,594,466,410
<b>Total</b>	<b>14,794,430,576</b>	<b>16,764,539,751</b>	<b>17,923,258,613</b>	<b>18,694,796,176</b>	<b>16,163,947,383</b>	<b>15,765,829,368</b>	<b>16,898,063,692</b>	<b>17,955,684,908</b>	<b>15,496,173,923</b>

Table 9: Number of credit facilities granted by income category

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R3500	714,721	803,773	814,591	858,799	629,871	953,025	743,592	835,121	594,472
R3501-R5500	307,764	331,325	355,200	454,158	315,078	485,369	567,907	563,199	368,717
R5501-R7500	212,516	245,727	266,372	346,259	214,076	255,337	279,223	289,671	242,640
R7501-R10K	219,222	261,291	277,363	318,935	245,724	252,083	274,972	279,874	237,804
R10.1K-R15K	263,021	311,496	334,549	371,500	289,183	312,182	332,868	336,070	290,599
>R15K	585,382	718,758	713,504	780,082	556,669	610,128	661,509	675,684	575,323
<b>Total</b>	<b>2,302,626</b>	<b>2,672,370</b>	<b>2,761,579</b>	<b>3,129,733</b>	<b>2,250,601</b>	<b>2,868,124</b>	<b>2,860,071</b>	<b>2,979,619</b>	<b>2,309,555</b>

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

Income Category	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
R0-R3500	2,469,519,652	2,387,886,573	2,412,361,364	2,898,334,340	1,622,867,935	1,525,118,607	1,322,699,442	1,491,191,833	1,038,688,935
R3501-R5500	1,809,407,494	2,180,620,092	2,068,993,889	2,213,764,987	1,481,080,755	1,409,790,615	1,306,710,073	1,396,632,371	1,122,510,393
R5501-R7500	2,466,268,788	3,224,732,485	2,875,065,282	2,889,417,723	2,079,347,904	1,962,940,017	1,791,915,242	1,862,095,607	1,504,273,353
R7501-R10K	2,627,019,069	3,050,185,853	3,156,064,878	3,370,300,167	2,629,262,828	2,657,662,705	2,511,518,065	2,605,843,565	2,116,347,490
R10.1K-R15K	4,609,711,639	5,362,431,112	5,387,977,147	5,718,771,015	4,563,918,277	4,444,426,623	4,078,087,881	4,164,237,767	3,687,033,688
>R15K	7,932,030,974	9,595,176,792	10,072,191,402	11,981,994,226	10,216,319,695	10,064,504,953	9,886,265,388	10,094,881,107	9,353,458,076
<b>Total</b>	<b>21,913,957,616</b>	<b>25,801,032,907</b>	<b>25,972,653,962</b>	<b>29,072,582,458</b>	<b>22,592,797,394</b>	<b>22,064,443,520</b>	<b>20,897,196,091</b>	<b>21,614,882,250</b>	<b>18,822,311,935</b>

Table 11: Number of unsecured credit granted by income category

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R3500	305,484	307,659	291,461	361,214	210,378	201,333	161,207	182,317	122,831
R3501-R5500	153,584	180,377	164,951	190,709	136,577	129,286	113,873	122,058	97,638
R5501-R7500	154,277	201,199	165,395	181,382	140,340	135,343	121,913	126,482	103,114
R7501-R10K	142,171	152,750	159,530	189,395	160,443	164,837	155,835	162,500	136,635
R10.1K-R15K	198,914	213,054	217,934	260,819	234,646	235,087	219,954	230,267	206,227
>R15K	274,796	294,510	317,997	410,767	411,771	405,820	376,578	403,399	376,634
<b>Total</b>	<b>1,229,226</b>	<b>1,349,549</b>	<b>1,317,268</b>	<b>1,594,286</b>	<b>1,294,155</b>	<b>1,271,706</b>	<b>1,149,360</b>	<b>1,227,023</b>	<b>1,043,079</b>

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

Income Category	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
R0-R3500	224,642,887	247,172,387	222,312,723	242,512,256	165,366,633	150,937,726	157,353,046	163,710,822	132,044,524
R3501-R5500	179,213,354	184,511,007	166,952,028	210,416,880	180,865,981	171,280,775	168,157,002	172,439,462	150,821,792
R5501-R7500	218,333,430	206,371,497	181,379,277	225,575,757	208,288,837	188,744,912	176,184,021	171,579,878	146,113,288
R7501-R10K	201,452,837	185,342,467	166,489,636	225,078,580	221,310,523	206,264,539	195,296,650	193,038,863	166,283,398
R10.1K-R15K	328,656,164	290,890,633	249,892,527	324,570,383	323,004,645	286,243,423	264,945,637	252,987,131	224,394,031
>R15K	460,041,669	413,057,279	354,987,014	479,123,148	491,724,196	447,059,718	432,943,517	424,262,160	409,121,783
<b>Total</b>	<b>1,612,340,341</b>	<b>1,527,345,270</b>	<b>1,342,013,205</b>	<b>1,707,277,004</b>	<b>1,590,560,815</b>	<b>1,450,531,093</b>	<b>1,394,879,873</b>	<b>1,378,018,316</b>	<b>1,228,778,816</b>

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

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R3500	245,527	237,184	211,274	228,801	172,766	153,980	152,086	150,742	125,922
R3501-R5500	163,080	150,708	137,601	160,292	156,098	155,804	150,715	152,237	140,372
R5501-R7500	168,513	150,131	132,764	151,807	152,023	143,632	131,155	125,957	114,050
R7501-R10K	133,371	117,804	106,155	131,950	139,809	136,496	128,366	124,887	115,024
R10.1K-R15K	182,165	158,106	137,102	165,525	172,994	162,221	149,922	142,294	133,003
>R15K	195,576	174,053	148,887	189,217	201,882	192,693	186,189	178,388	171,899
<b>Total</b>	<b>1,088,232</b>	<b>987,986</b>	<b>873,783</b>	<b>1,027,592</b>	<b>995,572</b>	<b>944,826</b>	<b>898,433</b>	<b>874,505</b>	<b>800,270</b>

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

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R1500				1,710,731	2,097,522	1,018,658	1,093,934	666,549	575,203
R1501-R3500				3,050,093	4,511,542	2,127,912	2,246,258	1,063,343	2,782,472
R3501-R5500				20,048,114	24,441,333	12,274,592	11,982,819	7,525,391	15,878,408
R5501-R7500				32,908,383	42,416,959	23,060,110	23,952,086	17,687,694	33,156,633
R7501-R10K				54,580,020	87,588,774	244,262,015	219,625,908	137,351,846	252,959,584
R10.1K-R15K				537,497,540	498,324,556	147,326,502	155,584,860	124,813,025	228,882,018
<b>Total</b>				<b>649,794,881</b>	<b>659,380,686</b>	<b>430,069,789</b>	<b>414,485,865</b>	<b>289,107,848</b>	<b>534,234,318</b>

Table 15: Number of developmental credit granted by income category

Income Category	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
R0-R1500				134	64	85	58	38	41
R1501-R3500				415	596	290	342	127	361
R3501-R5500				2,038	2,920	1,286	1,641	795	1,798
R5501-R7500				2,950	4,443	2,100	2,862	1,479	3,406
R7501-R10K				4,309	8,167	3,718	4,463	2,595	6,143
R10.1K-R15K				8,422	13,542	7,154	8,455	5,222	12,709
<b>Total</b>				<b>18,268</b>	<b>29,732</b>	<b>14,633</b>	<b>17,821</b>	<b>10,256</b>	<b>24,458</b>

## D: Age analysis of debtors book

Table 16: Age analysis of gross debtors book – mortgages

Ageing	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Current	700,402,206,785	720,677,046,328	729,183,879,901	721,679,870,604	712,146,540,162	718,672,636,493	731,746,521,673	742,443,700,159	744,914,312,312
30 Days	25,726,161,574	26,607,592,443	25,248,315,661	27,184,895,137	26,495,639,128	25,583,114,855	25,706,245,806	26,367,734,157	28,312,964,436
31-60 Days	9,142,762,258	9,068,518,696	8,992,971,445	9,049,128,860	9,814,167,744	8,951,710,274	9,268,344,174	8,822,418,650	10,069,217,352
61-90 Days	5,547,226,995	5,251,175,187	5,445,975,310	5,319,051,723	5,698,255,305	5,130,561,052	5,082,904,879	5,071,016,670	5,572,115,583
91-120 Days	8,340,031,630	7,461,009,689	6,956,760,496	7,180,800,578	7,442,159,296	6,627,364,702	5,864,916,580	3,495,477,713	3,857,728,570
120+ Days	47,171,100,756	45,579,737,879	43,851,984,518	38,721,983,264	36,887,455,871	34,445,295,263	32,223,670,170	31,863,332,060	30,600,335,443
<b>Total</b>	<b>796,329,489,998</b>	<b>814,645,080,222</b>	<b>819,679,887,331</b>	<b>809,135,730,166</b>	<b>798,484,217,506</b>	<b>799,410,682,639</b>	<b>809,892,603,282</b>	<b>818,063,679,409</b>	<b>823,326,673,696</b>

Table 17: Age analysis of accounts – mortgages

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current	1,646,529	1,670,750	1,669,938	1,671,248	1,667,127	1,660,198	1,667,979	1,682,496	1,671,588
30 Days	60,853	60,794	58,960	62,815	61,860	58,975	58,842	62,540	66,232
31-60 Days	19,213	18,985	19,380	19,739	21,088	19,018	19,768	19,325	21,750
61-90 Days	11,444	12,810	11,471	11,805	12,743	11,573	11,319	11,383	12,435
91-120 Days	14,004	13,785	12,632	14,043	14,787	13,285	11,578	7,667	8,518
120+ Days	72,853	71,128	72,334	67,218	64,719	61,514	58,245	57,604	54,928
<b>Total</b>	<b>1,824,896</b>	<b>1,848,252</b>	<b>1,844,715</b>	<b>1,846,868</b>	<b>1,842,324</b>	<b>1,824,563</b>	<b>1,827,731</b>	<b>1,841,015</b>	<b>1,835,451</b>

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

Ageing	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Current	230,885,090,748	239,895,689,968	248,614,322,445	259,764,062,447	268,539,077,806	273,993,875,368	283,696,738,674	294,411,498,208	301,091,194,170
30 Days	9,030,063,292	8,865,933,111	8,932,242,551	9,987,865,455	10,068,335,554	10,578,783,242	11,251,330,855	12,047,455,071	13,003,991,570
31-60 Days	3,017,196,396	2,793,779,057	2,869,507,693	3,010,956,888	3,312,253,865	3,419,239,058	3,565,177,864	3,788,618,257	4,251,966,564
61-90 Days	1,436,638,962	1,348,041,162	1,334,861,781	1,520,938,482	1,587,985,080	1,771,576,941	1,758,634,544	1,927,430,109	2,049,196,023
91-120 Days	1,657,449,424	1,369,734,727	1,265,523,015	1,462,119,969	1,446,183,604	1,339,407,555	1,256,527,994	1,268,562,945	1,343,608,025
120+ Days	9,526,746,751	8,835,110,056	8,438,483,258	10,813,538,452	10,083,561,929	9,829,081,356	9,840,750,619	9,664,159,804	9,976,541,669
<b>Total</b>	<b>255,553,185,573</b>	<b>263,108,288,081</b>	<b>271,454,940,743</b>	<b>286,559,481,693</b>	<b>295,037,397,838</b>	<b>300,931,963,520</b>	<b>311,369,160,550</b>	<b>323,107,724,394</b>	<b>331,716,498,021</b>

Table 19: Age analysis of accounts – secured credit

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current	3,131,266	3,233,668	3,237,723	3,378,052	3,316,551	3,293,603	3,319,405	3,170,708	3,091,508
30 Days	336,326	324,871	336,527	303,339	305,132	289,441	287,465	371,602	375,369
31-60 Days	187,285	154,697	173,677	163,421	179,630	171,536	167,157	182,117	188,994
61-90 Days	126,252	106,202	115,355	111,692	122,178	127,694	118,473	128,367	133,787
91-120 Days	101,360	83,386	90,454	98,770	105,490	105,325	99,502	104,030	107,322
120+ Days	573,269	548,753	558,553	697,156	693,088	724,249	681,835	736,227	738,389
<b>Total</b>	<b>4,455,758</b>	<b>4,451,577</b>	<b>4,512,289</b>	<b>4,752,430</b>	<b>4,722,069</b>	<b>4,711,848</b>	<b>4,673,837</b>	<b>4,693,051</b>	<b>4,635,369</b>

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

Ageing	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Current	119,686,362,829	124,894,645,404	129,687,072,392	134,846,597,183	137,334,427,616	145,176,857,951	147,844,236,528	153,570,222,409	155,596,343,128
30 Days	11,908,706,577	12,344,163,344	12,942,944,477	13,915,555,503	14,609,712,584	11,552,696,469	12,501,932,669	11,823,172,061	12,791,331,747
31-60 Days	3,518,401,493	3,348,536,963	3,317,203,748	3,503,097,156	4,637,514,040	3,695,358,788	3,742,970,881	3,651,120,235	4,671,157,553
61-90 Days	1,941,096,898	2,048,014,494	1,912,716,874	2,123,137,830	2,733,829,094	2,428,827,888	2,444,671,418	2,267,014,772	2,802,741,431
91-120 Days	1,449,801,555	1,619,648,915	1,625,741,330	1,829,810,189	2,189,571,855	2,302,533,585	2,241,216,783	2,249,657,681	2,319,278,730
120+ Days	8,836,607,373	9,310,909,790	9,381,132,339	9,639,425,209	9,935,416,594	10,744,945,736	11,127,716,031	11,805,707,777	12,405,659,168
<b>Total</b>	<b>147,340,976,725</b>	<b>153,565,918,910</b>	<b>158,866,811,160</b>	<b>165,857,623,070</b>	<b>171,440,471,783</b>	<b>175,901,220,417</b>	<b>179,902,744,310</b>	<b>185,366,894,935</b>	<b>190,586,511,757</b>

Table 21: Age analysis of accounts – credit facilities

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current	17,768,218	18,097,123	18,196,801	17,957,637	16,987,394	17,710,003	17,697,148	17,759,659	17,158,364
30 Days	2,428,367	2,332,834	2,537,811	2,673,772	2,732,693	2,696,123	2,738,196	2,840,694	2,843,336
31-60 Days	964,901	861,758	816,163	874,771	1,092,094	913,848	916,627	858,872	1,069,097
61-90 Days	569,222	553,951	505,780	527,978	652,665	603,868	732,445	559,085	654,008
91-120 Days	360,433	409,148	400,634	404,932	456,006	474,785	462,690	495,542	521,326
120+ Days	1,752,364	1,932,375	1,955,977	1,955,485	2,049,735	1,679,098	1,871,107	2,277,475	2,384,572
<b>Total</b>	<b>23,843,505</b>	<b>24,187,189</b>	<b>24,413,166</b>	<b>24,394,575</b>	<b>23,970,587</b>	<b>24,077,725</b>	<b>24,418,213</b>	<b>24,791,327</b>	<b>24,630,703</b>

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

Ageing	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Current	94,514,486,191	100,242,693,804	109,049,687,134	120,642,089,674	121,856,109,752	122,858,326,913	122,372,639,673	122,813,598,903	121,216,269,276
30 Days	4,910,594,574	6,234,485,364	5,615,425,411	7,655,571,667	8,237,935,133	8,004,541,113	8,193,812,383	8,883,315,454	8,933,635,027
31-60 Days	2,480,227,873	2,831,325,714	2,696,737,992	3,384,621,594	4,237,966,756	4,246,461,063	4,083,277,047	4,007,064,913	4,485,955,117
61-90 Days	1,727,311,282	2,153,629,944	2,040,580,971	2,539,870,013	2,996,185,902	3,272,691,727	3,167,868,997	3,158,525,153	3,143,565,698
91-120 Days	1,696,117,302	2,210,926,598	2,341,761,432	2,684,813,478	2,378,856,131	2,737,141,586	2,177,329,027	2,131,320,899	2,043,713,639
120+ Days	15,482,404,195	17,636,861,436	18,234,480,495	22,347,525,960	24,898,791,993	26,942,014,614	27,410,388,894	29,756,187,149	33,147,492,792
<b>Total</b>	<b>120,811,141,417</b>	<b>131,309,922,860</b>	<b>139,978,673,435</b>	<b>159,254,492,386</b>	<b>164,605,845,667</b>	<b>168,061,177,016</b>	<b>167,405,316,021</b>	<b>170,750,012,471</b>	<b>172,970,631,549</b>

Table 23: Age analysis of accounts – unsecured credit

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current	5,393,472	5,332,237	5,281,661	5,629,408	5,460,276	5,389,260	5,383,062	5,327,025	5,027,857
30 Days	400,941	413,838	384,290	460,368	490,453	462,111	447,670	442,660	475,072
31-60 Days	201,241	204,792	184,025	216,223	255,803	249,784	236,634	220,557	244,659
61-90 Days	141,625	159,906	140,518	166,536	186,594	188,718	180,119	172,185	163,908
91-120 Days	128,398	157,652	162,486	176,658	142,878	157,785	152,015	148,177	133,341
120+ Days	1,177,951	1,280,758	1,277,236	1,895,453	2,106,082	2,186,934	2,221,266	2,133,478	2,233,415
<b>Total</b>	<b>7,443,628</b>	<b>7,549,183</b>	<b>7,430,216</b>	<b>8,544,646</b>	<b>8,642,086</b>	<b>8,634,592</b>	<b>8,620,766</b>	<b>8,444,082</b>	<b>8,278,252</b>

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

Ageing	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)	2012-Q4 (R)	2013-Q1 (R)	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)
Current	687,599,778	606,254,395	568,096,358	815,910,903	659,375,569	584,414,823	563,689,345	564,836,232	517,436,938
30 Days	57,360,332	64,905,256	71,926,324	105,223,130	79,392,300	57,163,550	44,440,033	58,563,510	42,703,077
31-60 Days	32,553,014	40,294,499	35,907,349	48,092,276	53,576,476	33,071,716	27,646,108	27,833,248	32,959,015
61-90 Days	28,886,586	42,297,698	34,544,754	51,406,873	51,027,287	33,269,378	20,081,110	30,911,530	22,842,770
91-120 Days	13,033,501	17,333,211	14,924,694	23,169,896	30,048,951	15,010,417	10,435,170	5,913,455	7,733,943
120+ Days	62,598,502	84,179,738	127,008,740	92,119,629	126,509,683	147,784,224	151,114,575	103,232,940	83,666,783
<b>Total</b>	<b>882,031,713</b>	<b>855,264,797</b>	<b>852,408,219</b>	<b>1,135,922,707</b>	<b>999,930,266</b>	<b>870,714,108</b>	<b>817,406,341</b>	<b>791,290,915</b>	<b>707,342,526</b>

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

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current	518,427	441,487	381,502	440,993	387,720	336,150	324,596	287,539	277,826
30 Days	36,200	34,722	32,227	43,028	41,104	25,869	21,206	29,363	21,917
31-60 Days	18,050	21,762	19,352	22,328	27,721	15,277	16,110	18,085	19,103
61-90 Days	14,956	26,335	22,610	24,979	22,377	19,072	10,355	18,362	12,394
91-120 Days	9,387	10,744	10,007	11,071	15,078	9,638	6,555	4,337	6,417
120+ Days	25,838	34,744	46,594	35,309	50,331	67,202	63,810	41,055	43,456
<b>Total</b>	<b>622,858</b>	<b>569,794</b>	<b>512,292</b>	<b>577,708</b>	<b>544,331</b>	<b>473,208</b>	<b>442,632</b>	<b>398,741</b>	<b>381,113</b>

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

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current				18,797,125,039	18,141,010,352	18,870,418,372	20,556,711,400	18,978,686,912	28,813,105,571
30 Days				695,313,190	743,939,629	785,351,311	563,172,857	701,682,145	695,589,690
31-60 Days				258,615,376	303,148,562	306,571,054	227,796,021	261,310,324	252,432,489
61-90 Days				178,919,315	191,874,533	191,180,845	155,978,104	187,402,284	165,690,033
91-120 Days				165,718,173	148,485,471	155,286,539	130,566,764	152,353,248	151,074,278
120+ Days				1,092,330,011	1,231,107,268	1,400,262,835	2,326,146,364	1,670,359,939	1,591,830,017
<b>Total</b>				<b>21,188,021,104</b>	<b>20,759,565,815</b>	<b>21,709,070,956</b>	<b>23,960,371,510</b>	<b>21,951,794,852</b>	<b>31,669,722,078</b>

Table 27: Age analysis of accounts – developmental credit

Ageing	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	2013-Q2	2013-Q3	2013-Q4	2014-Q1
Current				1,077,483	1,089,286	1,089,930	1,109,472	1,089,843	1,163,040
30 Days				6,355	6,813	8,137	7,130	7,414	7,316
31-60 Days				3,163	4,113	4,472	3,969	4,178	3,333
61-90 Days				1,976	2,201	2,629	2,713	3,133	1,917
91-120 Days				3,375	1,734	2,099	2,217	2,743	1,775
120+ Days				9,364	11,936	13,830	19,853	17,208	14,543
<b>Total</b>				<b>1,101,716</b>	<b>1,116,083</b>	<b>1,121,097</b>	<b>1,145,354</b>	<b>1,124,519</b>	<b>1,191,924</b>

