

# 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.

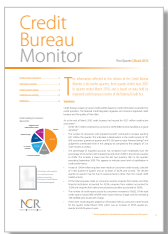
The total outstanding gross debtors book of consumer credit for the quarter ended June 2015 was R1.63 trillion, representing a quarter-on-quarter growth of 0.88%. The number of accounts decreased by 0.73% for the quarter ended June 2015. Mortgages accounted for R856.95 billion (52.73%); "Secured credit agreements" for R357.07 billion (21.97%); Credit facilities for R211.53 billion (13.02%); Unsecured credit for R162.67 billion (10.01%); Developmental credit for R33.50 billion (2.06%) and Short-term credit for R3.33 billion (0.20%) of the total gross debtors book.

The total value of new credit granted increased from R107.54 billion to R112.31 billion for the quarter ended June 2015, an increase of 4.44% when compared to the previous quarter and an increase of 4.77% a year ago. The number of applications for credit increased by 1,743,000 from 10.39 million in March 2015 to 12.13 million in June 2015, representing an increase of 16.78% for the quarter. The rejection rate for applications was 56.03%.

The bank share of total credit granted was R87.41 billion (77.83%), retailers R4.39 billion (3.91%) Non bank financiers R9.44 billion (8.40%) and "Other credit provider" R11.06 billion (9.85%). "Other credit providers" consists primarily of pension backed lenders, developmental lenders, micro loan lenders, agricultural lenders, insurers, non-bank mortgage lenders and securitised debt.

The following were some of the most significant trends observed for the quarter ended June 2015:

- The value of mortgages granted increased by 14.35% quarter-on-quarter from R31.74 billion to R36.29 billion;
- Secured credit granted decreased from R37.48 billion for March 2015 to R36.38 billion for June 2015 (a quarter-on-quarter decrease of 2.92%);



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

1. Market overview.....	3
2. Mortgage agreements.....	7
3. Secured credit.....	9
4. Credit facilities.....	12
5. Unsecured credit transactions.....	14
6. Short-term credit transactions.....	17
7. Developmental credit.....	20
8. Definitions.....	23
9. Appendix tables.....	24

- Unsecured credit agreements increased from R17.40 billion for March 2015 to R17.45 billion for June 2015 (a quarter-on-quarter increase of 0.26%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts increased by 0.53% quarter-on-quarter from R17.00 billion to R17.09 billion;
- Short-term credit showed a quarter-on-quarter increase of 54.46% from R2.54 billion to R3.93 billion;
- Developmental credit showed a quarter-on-quarter decrease of 15.12% from R1.37 billion to R1.17 billion.

## Introduction

The Consumer Credit Market Report is issued by the National Credit Regulator. It is based upon returns which credit providers are required to submit in terms of the National Credit Act (NCA). The statistics presented in this report cover the quarters up to 30 June 2015 (2015-Q2).

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

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

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

Abbreviations - “year-on-year (y-o-y)” as used in this report refers to a comparison of the quarter ended June 2014 to the quarter ended June 2015 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended March 2015 to the quarter ended June 2015. 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 R14.18 billion (0.88%) in the total value of the outstanding gross debtors book for the quarter ended June 2015 as depicted in Figure 1.1. The value of credit granted increased by R4.77 billion (4.44%) when compared to the previous quarter.

Figure 1.1 Total credit granted and gross debtors book at June 2015

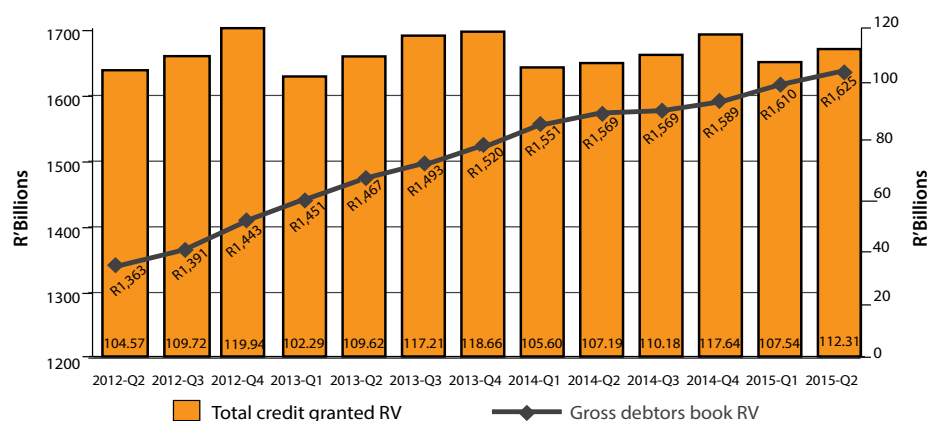


Table 1.1: Credit granted

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	% Change (Q2/Q1)	% Change (Y/Y)
Credit transactions	90,598,672	93,419,773	100,167,940	90,534,733	95,214,901	5.17%	5.10%
Credit facilities	16,592,981	16,764,273	17,475,900	17,001,713	17,091,561	0.53%	3.00%
<b>Total</b>	<b>107,191,653</b>	<b>110,184,046</b>	<b>117,643,841</b>	<b>107,536,447</b>	<b>112,306,461</b>	<b>4.44%</b>	<b>4.77%</b>

### 1.1 Credit granted

The value of credit transactions granted for the quarter ended June 2015 increased by R4.68 billion (5.17%) and increased by R4.62 billion (5.10%) on a y-o-y basis as depicted in Table 1.1. The value of credit facilities granted during the quarter ended June 2015 increased by R89.85 million (0.53%) on a q-o-q basis and by R498.58 million (3.00%) on a y-o-y basis.

Table 1.2: Credit granted – number of agreements

Agreements	2014-Q2 000	2014-Q3 000	2014-Q4 000	2015-Q1 000	2015-Q2 000	% Change (Q1/Q4)	% Change (Y/Y)
Number of credit transactions	2,372	2,412	3,183	2,927	3,236	10.54%	36.41%
Number of credit facilities	2,643	2,567	2,611	2,096	2,348	12.05%	-11.17%
<b>Total</b>	<b>5,015</b>	<b>4,979</b>	<b>5,795</b>	<b>5,023</b>	<b>5,584</b>	<b>11.17%</b>	<b>11.33%</b>

The number of credit agreements concluded during the June 2015 quarter increased by 11.17% on a q-o-q basis. On a y-o-y basis the number of total credit agreements entered into increased by 11.33% as indicated in Table 1.2.

Table 1.3: Credit granted – per industry

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	87,154,235	88,374,051	89,183,095	82,692,898	87,412,624	77.83%	5.45%	0.30%
Non-bank vehicle financiers	7,004,213	7,816,818	10,507,563	9,438,715	9,437,980	8.40%	-0.01%	34.75%
Retailers	4,314,925	4,636,771	5,572,294	4,245,280	4,393,525	3.91%	3.49%	1.82%
Other credit providers	8,718,281	9,356,406	12,380,889	11,159,554	11,062,332	9.85%	0.96%	26.89%
<b>Total</b>	<b>107,191,653</b>	<b>110,184,046</b>	<b>117,643,841</b>	<b>107,536,447</b>	<b>112,306,461</b>	<b>100.00%</b>	<b>4.44%</b>	<b>4.77%</b>

Banks accounted for 77.83%, non-bank vehicle financiers (8.40%), retailers (3.91%) and other credit providers (9.85%) of the total value of credit granted for the quarter ended June 2015 as indicated in Table 1.3.

Table 1.4: Number of applications received and rejected

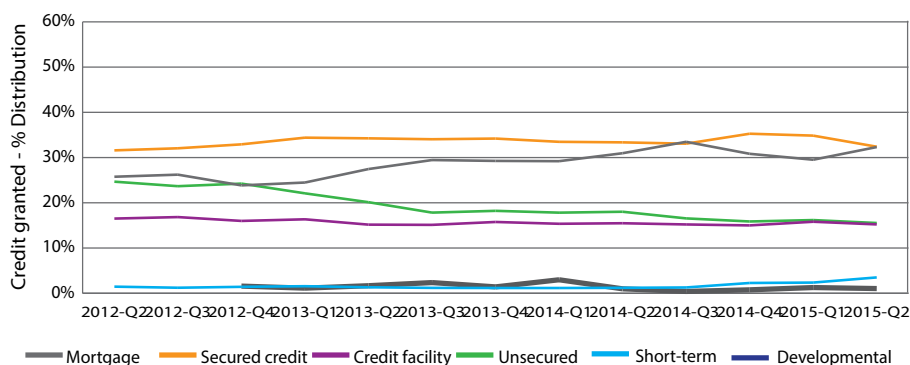
Agreements	2014-Q2 000	2014-Q3 000	2014-Q4 000	2015-Q1 000	2015-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of applications received	10,368	9,640	11,528	10,390	12,134	16.78%	17.03%
Number of applications rejected	6,042	5,240	6,166	5,461	6,798	24.49%	12.51%
% of applications rejected	58.28%	54.36%	53.49%	52.56%	56.03%		

The rejection rate increased from 52.56% for the quarter ended March 2015 to 56.03% for the quarter ended June 2015 as indicated in Table 1.4. The number of applications received and the number of applications rejected increased by 16.78% and 24.49% respectively for the quarter ended June 2015.

Table 1.5: Credit granted – credit type

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	33,183,161	36,891,647	36,280,430	31,739,678	36,292,828	32.32%	14.35%	9.37%
Secured credit	35,756,846	36,437,525	41,608,878	37,478,357	36,383,925	32.40%	-2.92%	1.75%
Credit facilities	16,592,981	16,764,273	17,475,900	17,001,713	17,091,561	15.22%	0.53%	3.00%
Unsecured credit	19,319,744	18,233,926	18,702,266	17,400,813	17,445,341	15.53%	0.26%	-9.70%
Short-term credit	1,287,105	1,415,415	2,678,063	2,542,144	3,926,721	3.50%	54.46%	205.08%
Developmental credit	1,051,816	441,261	898,303	1,373,741	1,166,086	1.04%	-15.12%	10.86%
<b>Total</b>	<b>107,191,653</b>	<b>110,184,046</b>	<b>117,643,841</b>	<b>107,536,447</b>	<b>112,306,461</b>	<b>100.00%</b>	<b>4.44%</b>	<b>4.77%</b>

Figure 1.2: Credit granted – percentage distribution



Unsecured credit granted increased from R17.40 billion for the quarter ended March 2015 to R17.45 billion for the quarter ended June 2015 as indicated in Table 1.5 and figure 1.2. Mortgages' share of the total credit granted increased from R31.74 billion for the quarter ended March 2015 to R36.29 billion for the quarter ended June 2015.

Table 1.6: Gross debtors book – credit type

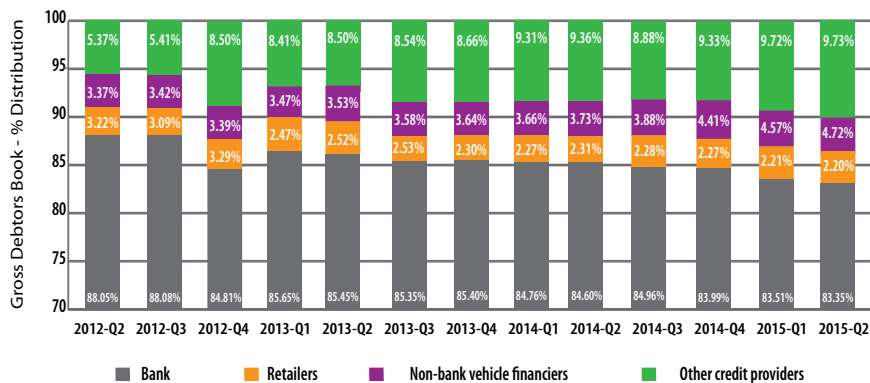
Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	834,367,186	834,400,932	841,246,868	848,558,077	856,953,264	52.73%	0.99%	2.71%
Secured credit	340,355,910	340,874,656	347,746,674	353,706,060	357,070,777	21.97%	0.95%	4.91%
Credit facilities	195,260,046	197,811,577	203,385,334	207,476,200	211,527,383	13.02%	1.95%	8.33%
Unsecured credit	172,200,625	169,796,965	168,973,449	166,638,102	162,672,953	10.01%	-2.38%	-5.53%
Short-term credit	704,986	737,689	2,049,788	2,026,413	3,327,299	0.20%	64.20%	371.97%
Developmental Credit	26,103,039	25,063,059	25,141,074	32,468,147	33,498,781	2.06%	3.17%	28.33%
<b>Total</b>	<b>1,568,991,792</b>	<b>1,568,684,878</b>	<b>1,588,543,187</b>	<b>1,610,872,999</b>	<b>1,625,050,457</b>	<b>100.00%</b>	<b>0.88%</b>	<b>3.57%</b>

The total value of gross debtors book for the period ended June 2015 grew by R14.18 billion (0.88%) and y-o-y growth was R56.06 billion (3.57%) as indicated in Table 1.6. The Unsecured credit book decreased by R3.97 billion (2.38%) q-o-q and by R9.53 billion (5.53%) on a y-o-y basis. The Mortgage's book grew by R8.40 billion (0.99%) q-o-q and by R22.59 billion (2.71%) y-o-y basis.

Table 1.7: Gross debtors book – industry type

Industry	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	1,327,380,413	1,332,808,700	1,334,212,984	1,345,209,332	1,354,511,056	83.35%	0.69%	2.04%
Retailers	36,292,585	35,692,802	36,109,078	35,522,117	35,684,342	2.20%	0.46%	-1.68%
Non-bank vehicle financiers	58,445,504	60,929,959	70,069,055	73,575,693	76,719,097	4.72%	4.27%	31.27%
Other credit providers	146,873,290	139,253,417	148,152,071	156,565,857	158,135,961	9.73%	1.00%	7.67%
<b>Total</b>	<b>1,568,991,792</b>	<b>1,568,684,878</b>	<b>1,588,543,187</b>	<b>1,610,872,999</b>	<b>1,625,050,457</b>	<b>100.00%</b>	<b>0.88%</b>	<b>3.57%</b>

Figure 1.3: Gross debtors book – industry type



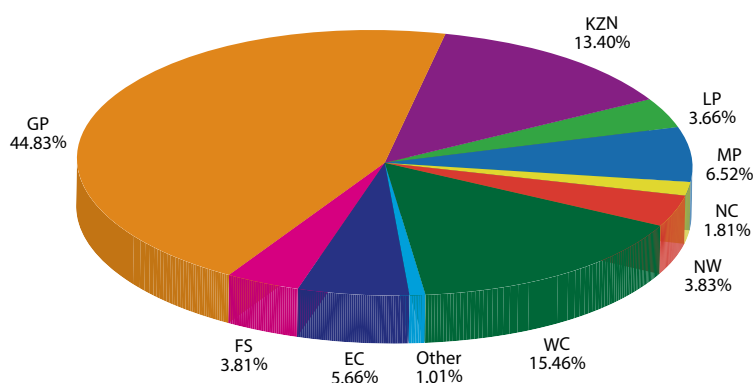
The banks’ share of the total debtors book decreased marginally from 83.51% for the quarter ended March 2015 to 83.35% for the quarter ended June 2015 as illustrated in Figure 1.3.

Table 1.8: Gross debtors book – number of accounts

Agreements	2014-Q2 000	2014-Q3 000	2014-Q4 000	2015-Q1 000	2015-Q2 000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	1,841	1,828	1,828	1,824	1,824	4.41%	-0.03%	-0.92%
Secured credit	4,615	4,524	4,523	4,404	4,329	10.48%	-1.71%	-6.20%
Credit facilities	24,741	24,840	25,765	26,189	26,154	63.31%	-0.13%	5.71%
Unsecured credit	8,031	7,566	7,437	7,087	6,719	16.27%	-5.18%	-16.33%
Short-term credit	367	380	896	923	1,423	3.44%	54.08%	287.55%
Developmental credit	888	572	776	1,187	861	2.08%	-27.49%	-3.03%
<b>Total</b>	<b>40,483</b>	<b>39,710</b>	<b>41,225</b>	<b>41,614</b>	<b>41,310</b>	<b>100.00%</b>	<b>-0.73%</b>	<b>2.04%</b>

The total number of consumer accounts decreased by 0.73% q-o-q but increased by 2.04% y-o-y. The number of accounts decreased for all credit types except for short-term credit. Credit facilities had the biggest share of 63.31% of the total number of debtors book accounts for the quarter ended June 2015 as indicated in Table 1.8.

Figure 1.4: Provincial distribution of credit granted – 2015-Q2



A significant portion of total credit granted went to consumers in the Gauteng province R50.35 billion (44.83%). The Western Cape and Kwazulu Natal accounted for R17.37 billion (15.46%) and R15.05 billion (13.40%) respectively. The remaining provinces constituted R29.55 billion (26.31%) as illustrated in Figure 1.4.

## 2. Mortgage agreements

### 2.1 Mortgages granted

Table 2.1: Mortgages granted – size of agreements

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	29,459	27,625	28,085	22,936	26,749	0.07%	16.62%	-9.20%
R51K-R100K	135,190	139,893	133,932	119,002	121,596	0.34%	2.18%	-10.06%
R101K-R150K	178,015	192,123	186,291	164,677	161,962	0.45%	-1.65%	-9.02%
R151K-R350K	1,601,153	1,692,893	1,671,958	1,412,250	1,475,897	4.07%	4.51%	-7.82%
R351K-R700K	6,669,387	7,493,888	7,418,287	6,175,754	6,905,230	19.03%	11.81%	3.54%
≥R700K	24,569,957	27,345,226	26,841,877	23,845,060	27,601,395	76.05%	15.75%	12.34%
<b>Total</b>	<b>33,183,161</b>	<b>36,891,647</b>	<b>36,280,430</b>	<b>31,739,678</b>	<b>36,292,828</b>	<b>100.00%</b>	<b>14.35%</b>	<b>9.37%</b>

There was an overall q-o-q increase of 14.35% and a y-o-y increase of 9.37% in the rand value of mortgage agreements granted for the quarter ended June 2015 as indicated in Table 2.1. All Mortgage agreements increased except for the R101k-R150k category on a q-o-q basis.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	835	779	808	639	783	1.95%	22.54%	-6.23%
R51K-R100K	1,648	1,685	1,624	1,433	1,470	3.66%	2.58%	-10.80%
R101K-R150K	1,335	1,453	1,413	1,246	1,224	3.05%	-1.77%	-8.31%
R151K-R350K	6,077	6,401	6,298	5,325	5,554	13.82%	4.30%	-8.61%
R351K-R700K	12,773	14,404	14,199	11,819	13,212	32.89%	11.79%	3.44%
≥ R700K	16,668	18,672	18,508	15,980	17,932	44.63%	12.22%	7.58%
<b>Total</b>	<b>39,336</b>	<b>43,394</b>	<b>42,850</b>	<b>36,442</b>	<b>40,175</b>	<b>100.00%</b>	<b>10.24%</b>	<b>2.13%</b>

For the quarter ended June 2015 the number of mortgage agreements concluded increased by 10.24% as indicated in Table 2.2. The majority (77.52%) of mortgages were granted in favour of larger sized credit agreements.

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K	836	829	797	591	559
% share of credit granted	2.13%	1.92%	1.86%	1.62%	1.39%
R10.1K-R15K	2,686	2,988	2,941	2,249	2,345
% share of credit granted	6.85%	6.91%	6.86%	6.17%	5.84%
>R15K	35,675	39,415	39,108	33,602	37,270
% share of credit granted	91.01%	91.17%	91.28%	92.21%	92.77%
<b>Total number of mortgages</b>	<b>39,197</b>	<b>43,232</b>	<b>42,846</b>	<b>36,442</b>	<b>40,174</b>

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K (R000)	194,775	195,641	207,796	153,503	140,271
% share of credit granted	0.59%	0.53%	0.57%	0.48%	0.39%
R10.1K-R15K (R000)	871,062	984,037	992,010	747,622	788,983
% share of credit granted	2.64%	2.68%	2.73%	2.36%	2.17%
>R15K (R000)	31,920,686	35,481,533	35,074,571	30,838,553	35,362,705
% share of credit granted	96.77%	96.78%	96.69%	97.16%	97.44%
<b>Total value of mortgages(R000)</b>	<b>32,986,523</b>	<b>36,661,211</b>	<b>36,274,377</b>	<b>31,739,678</b>	<b>36,291,958</b>

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

More than 90% of the number of agreements were concluded with individuals in the greater than R15k income category. This income category also accounted for 97.44% of the rand value of mortgages granted during the quarter ended June 2015 as shown in Tables 2.3 and 2.4.

1. The totals reported in the “Credit granted” sections do not add up to the totals reported in the “Level of income” sections due to loans granted to juristic persons where level of income is not reported by credit providers. This applies to all the credit types.



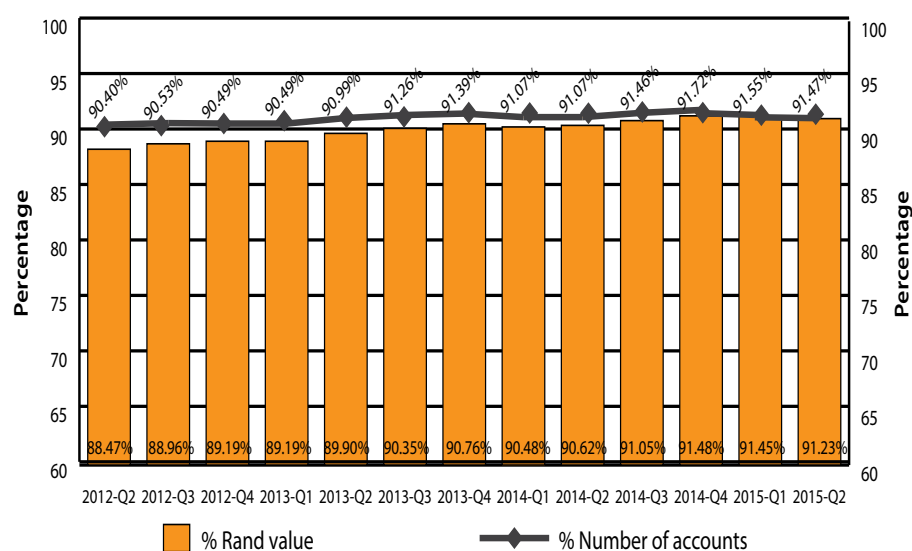
Table 2.5: Gross debtors book – mortgages

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	834,367,186	834,400,932	841,246,868	848,558,077	856,953,264	0.99%	2.71%
Number of accounts	1,840,681	1,827,612	1,827,795	1,824,258	1,823,659	-0.03%	-0.92%

### 2.3 Gross debtors book – mortgages

The rand value of the gross debtors book for mortgages showed an increase of R8.40 billion (0.99%) on a q-o-q and R22.59 billion (2.71%) on a y-o-y basis. The number of accounts decreased by 0.03% q-o-q and by 0.92% on a y-o-y basis as indicated in Table 2.5.

Figure 2.1: Mortgages book reported as “current”



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

The rand value of the gross debtors book for mortgages reported as “current” decreased from 91.45% for the quarter ended March 2015 to 91.23% for the quarter ended June 2015. The number of accounts reported as “current” decreased from 91.55% to 91.47% for the same period as illustrated in Figure 2.1.

## 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.

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

Type of security	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	31,628,072	32,205,604	36,260,206	33,276,643	32,544,711	89.45%	-2.20%
Retirement benefits	515,421	426,058	440,493	421,700	433,504	1.19%	2.80%
Insurance policy	81,595	103,327	190,348	213,498	208,404	0.57%	-2.39%
Furniture & other durables	1,471,105	1,616,604	2,592,492	1,432,627	1,427,793	3.92%	-0.34%
Other security	2,060,653	2,085,932	2,125,339	2,133,888	1,769,513	4.86%	-17.08%
<b>Total</b>	<b>35,756,846</b>	<b>36,437,525</b>	<b>41,608,878</b>	<b>37,478,357</b>	<b>36,383,925</b>	<b>100.00%</b>	<b>-2.92%</b>

As indicated in Table 3.1 the rand value of secured credit granted for the quarter ended June 2015 decreased by R1.09 billion (2.92%) when compared to the previous quarter. The rand value of credit granted for vehicles as a form of security continued to dominate secured credit at 89.45% for the quarter ended June 2015.

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

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	142,285	143,896	158,270	144,092	137,484	42.00%	-4.59%
Retirement benefits	5,734	4,926	5,136	4,580	4,807	1.47%	4.96%
Insurance policy	3,559	4,192	11,893	13,131	11,964	3.65%	-8.89%
Furniture & other durables	185,736	198,453	306,057	171,363	167,422	51.14%	-2.30%
Other security	6,120	4,801	9,364	8,752	5,689	1.74%	-35.00%
<b>Total</b>	<b>343,434</b>	<b>356,268</b>	<b>490,720</b>	<b>341,918</b>	<b>327,366</b>	<b>100.00%</b>	<b>-4.26%</b>

The number of secured credit agreements concluded for the quarter ended June 2015 decreased by 4.26%. The number of transactions concluded for “furniture and other durables” continued to dominate secured credit granted at 51.14% as indicated in Table 3.2.

### 3.2 Secured credit granted by level of income

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K	181,036	190,302	274,106	161,056	146,410
% share of credit granted	52.90%	53.62%	56.00%	47.37%	44.99%
R10.1K-R15K	32,353	32,022	50,463	36,966	35,469
% share of credit granted	9.45%	9.02%	10.31%	10.87%	10.90%
>R15K	128,834	132,576	164,877	141,992	143,541
% share of credit granted	37.65%	37.36%	33.69%	41.76%	44.11%
<b>Total number of secured credit agreements</b>	<b>342,223</b>	<b>354,900</b>	<b>489,446</b>	<b>340,014</b>	<b>325,420</b>

The share in the number of secured credit agreements entered into with individuals with a gross monthly income of “up to R10k” decreased from 47.37% to 44.99% for the quarter ended June 2015 as indicated in Table 3.3.

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K (R000)	2,511,199	2,446,521	3,276,969	2,523,056	2,347,202
% share of credit granted	7.11%	6.82%	7.98%	6.82%	6.58%
R10.1K-R15K (R000)	3,093,045	2,916,272	3,646,397	2,994,087	2,870,007
% share of credit granted	8.76%	8.13%	8.88%	8.10%	8.04%
>R15K (R000)	29,718,543	30,525,420	34,140,983	31,454,654	30,460,542
% share of credit granted	84.13%	85.06%	83.14%	85.08%	85.38%
<b>Total value of secured credit (R000)</b>	<b>35,322,787</b>	<b>35,888,213</b>	<b>41,064,350</b>	<b>36,971,796</b>	<b>35,677,752</b>

A major portion of secured credit granted (85.38%) for the quarter ended June 2015 was for individuals with a gross monthly income of “greater than R15k” as indicated in Table 3.4.

### 3.3 Gross debtors book – secured credit.

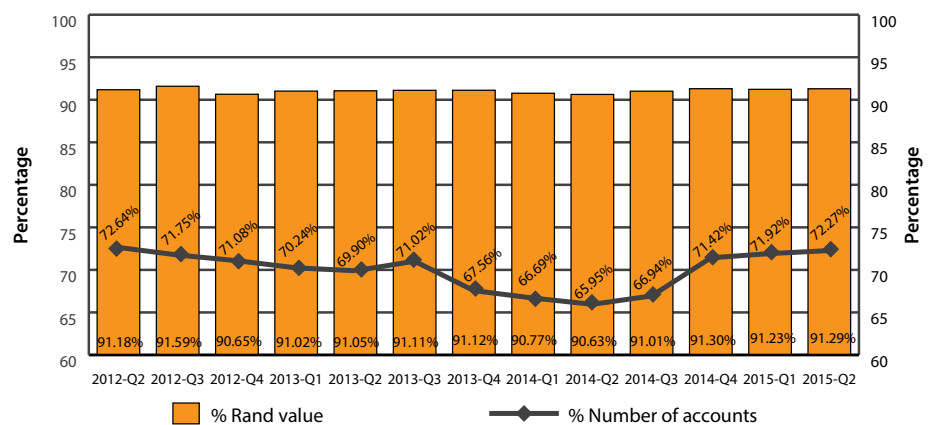
Table 3.5: Gross debtors book – secured credit

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	340,355,910	340,874,656	347,746,674	353,706,060	357,070,777	0.95%	4.91%
Number of accounts	4,615,316	4,524,086	4,522,945	4,404,348	4,329,135	-1.71%	-6.20%

The rand value of the gross debtors book for secured credit increased by R3.36 billion (0.95%) on a q-o-q and by R16.71 billion (4.91%) on a y-o-y basis. The number of accounts decreased by 1.71% q-o-q and by 6.20% on a y-o-y basis as indicated in Table 3.5.

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

Figure 3.1: Secured credit book reported as “current”



The rand value of the gross debtors book for secured credit reported as “current” increased from 91.23% for the quarter ended March 2015 to 91.29% for the quarter ended June 2015. The number of accounts reported as “current” increased from 71.92% to 72.27% for the same period as illustrated in Figure 3.1.

## 4. Credit facilities

### 4.1 Credit facilities granted

Table 4.1: Credit facilities granted – rand value

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q1/Q4)	% Change (Y/Y)
Credit and/or Garage cards	7,710,215	6,971,756	5,864,948	6,278,581	6,399,943	37.45%	1.93%	-16.99%
Bank overdraft	3,304,585	3,800,334	4,605,385	4,235,059	4,186,712	24.50%	-1.14%	26.69%
Services	456,533	432,698	725,682	511,914	310,975	1.82%	-39.25%	-31.88%
Store cards	3,779,149	4,226,182	4,753,100	4,256,283	4,709,528	27.55%	10.65%	24.62%
Other facilities	1,342,500	1,333,303	1,526,785	1,719,876	1,484,403	8.69%	-13.69%	10.57%
<b>Total</b>	<b>16,592,981</b>	<b>16,764,273</b>	<b>17,475,900</b>	<b>17,001,713</b>	<b>17,091,561</b>	<b>100.00%</b>	<b>0.53%</b>	<b>3.00%</b>

Table 4.2: Credit facilities granted – number of agreements

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	484,582	427,702	370,348	386,255	346,743	14.77%	-10.23%	-28.44%
Bank overdraft	113,145	124,182	126,108	149,265	131,742	5.61%	-11.74%	16.44%
Services	11,304	11,488	16,182	16,310	7,318	0.31%	-55.13%	-35.26%
Store cards	2,001,475	1,975,187	2,063,454	1,506,511	1,832,130	78.03%	21.61%	-8.46%
Other facilities	32,933	28,565	35,067	37,193	30,182	1.29%	-18.85%	-8.35%
<b>Total</b>	<b>2,643,439</b>	<b>2,567,124</b>	<b>2,611,159</b>	<b>2,095,534</b>	<b>2,348,115</b>	<b>100.00%</b>	<b>12.05%</b>	<b>-11.17%</b>

The value of credit facilities granted for the June 2015 quarter increased by 0.53% and by 3.00% on a y-o-y basis. Credit and garage cards received R6.40 billion (37.45%) of the total credit facilities granted, followed by store cards R4.71 billion (27.55%) for the quarter ended June 2015 as indicated in Table 4.1. The number of credit facilities increased by 12.05% on a q-o-q basis but decreased by 11.17% on a y-o-y as indicated in Table 4.2.

### 4.2 Credit facilities granted by level of income

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K	1,707,454	1,619,567	1,678,283	1,226,918	1,453,157
% share of credit granted	64.64%	63.14%	64.33%	58.61%	61.93%
R10.1K-R15K	309,880	322,014	316,852	265,879	283,020
% share of credit granted	11.73%	12.55%	12.14%	12.70%	12.06%
>R15K	623,957	623,617	613,890	600,541	610,095
% share of credit granted	23.62%	24.31%	23.53%	28.69%	26.00%
<b>Total number of credit facilities</b>	<b>2,641,291</b>	<b>2,565,198</b>	<b>2,609,025</b>	<b>2,093,338</b>	<b>2,346,272</b>

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K (R000)	4,640,576	4,887,489	4,709,485	3,822,488	3,903,989
% share of credit granted	28.91%	30.05%	27.36%	22.88%	23.21%
R10.1K-R15K (R000)	1,800,614	1,745,600	1,795,436	1,725,046	1,758,506
% share of credit granted	11.22%	10.73%	10.43%	10.33%	10.45%
>R15K (R000)	9,609,163	9,630,582	10,708,064	11,159,800	11,159,959
% share of credit granted	59.87%	59.22%	62.21%	66.80%	66.34%
<b>Total value of credit facilities (R000)</b>	<b>16,050,354</b>	<b>16,263,671</b>	<b>17,212,984</b>	<b>16,707,333</b>	<b>16,822,453</b>

Table 4.3 showed an increase in the percentage share of the number of accounts with a gross monthly income of “Up to R10k” whilst the higher income categories decreased. The rand value for credit facilities granted to individuals with a gross monthly income of “>R15k” declined as shown in Table 4.4.

### 4.3 Gross debtors book – credit facilities

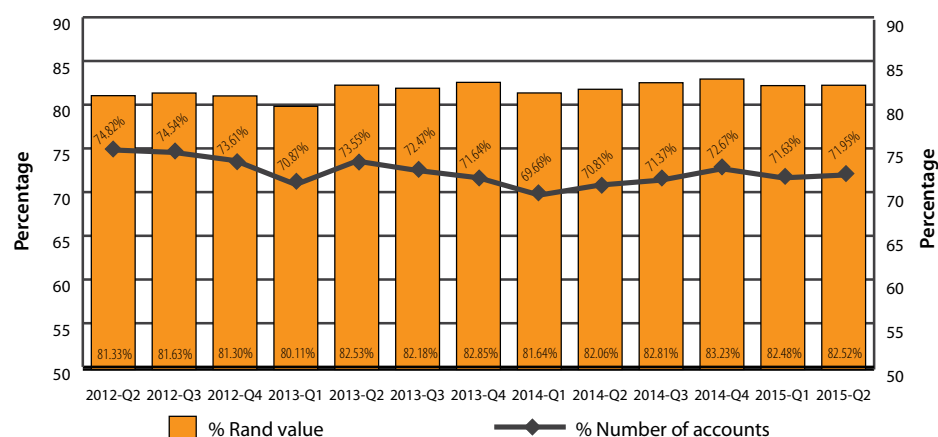
Table 4.5: Gross debtors book – credit facilities

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	195,260,046	197,811,577	203,385,334	207,476,200	211,527,383	1.95%	8.33%
Number of accounts	24,741,448	24,840,358	25,765,194	26,188,853	26,154,490	-0.13%	5.71%

The rand value of the gross debtors book for credit facilities showed an increase of R4.05 billion (1.95%) on a q-o-q and R16.27 billion (8.33%) on a y-o-y basis. The number of accounts decreased by 0.13% q-o-q but increased by 5.71% on a y-o-y basis as indicated in Table 4.5.

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

Figure 4.1: Credit facilities book reported as “current”



The rand value of the gross debtors book for credit facilities reported as “current” increased from 82.48% for the quarter ended March 2015 to 82.52% for the quarter ended June 2015. The number of accounts reported as “current” increased from 71.63% to 71.95% for the same period as illustrated in Figure 4.1.

## 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).

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

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	792,536	931,831	1,064,829	1,013,897	183,052	1.05%	-81.95%	-76.90%
7-12 Months	831,988	1,084,775	1,174,151	927,876	1,130,384	6.48%	21.82%	35.87%
13-18 Months	517,638	545,593	742,430	738,512	781,882	4.48%	5.87%	51.05%
19-24 Months	1,550,368	1,488,911	1,702,380	1,483,579	1,548,864	8.88%	4.40%	-0.10%
25-36 Months	3,565,665	3,708,774	3,526,449	3,012,347	3,199,855	18.34%	6.22%	-10.26%
3.1-5 Years	9,223,147	8,971,651	9,526,864	9,286,558	9,665,283	55.40%	4.08%	4.79%
5.1-10 +Years	2,838,401	1,502,392	965,163	938,044	936,021	5.37%	-0.22%	-67.02%
<b>Total</b>	<b>19,319,744</b>	<b>18,233,926</b>	<b>18,702,266</b>	<b>17,400,813</b>	<b>17,445,341</b>	<b>100.00%</b>	<b>0.26%</b>	<b>-9.70%</b>

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

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	337,599	393,791	417,313	419,159	60,469	7.11%	-85.57%	-82.09%
7-12 Months	151,306	113,981	128,304	114,891	144,062	16.95%	25.39%	-4.79%
13-18 Months	43,356	46,737	158,591	136,870	159,897	18.81%	16.82%	268.80%
19-24 Months	127,767	115,544	161,602	144,571	139,077	16.36%	-3.80%	8.85%
25-36 Months	170,219	166,123	155,142	127,051	130,096	15.31%	2.40%	-23.57%
3.1-5 Years	226,134	201,369	209,829	198,682	201,130	23.66%	1.23%	-11.06%
5.1-10 +Years	45,188	28,619	16,678	15,387	15,207	1.79%	-1.17%	-66.35%
<b>Total</b>	<b>1,101,569</b>	<b>1,066,164</b>	<b>1,247,459</b>	<b>1,156,611</b>	<b>849,938</b>	<b>100.00%</b>	<b>-26.51%</b>	<b>-22.84%</b>

The total rand value of unsecured credit granted increased from R17.40 billion to R17.45 billion for the quarter ended June 2015. On a y-o-y basis there was a decrease of R1.87 billion (9.70%) in rand value of unsecured credit granted as indicated in Table 5.1. The number of agreements decreased by 26.51% q-o-q and by 22.84% on a y-o-y basis as indicated in Table 5.2.

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

Rand value of agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	592,803	638,963	677,275	650,863	392,555	2.25%	-39.69%	-33.78%
R3.1K-R5K	531,089	554,732	701,166	590,623	327,887	1.88%	-44.48%	-38.26%
R5.1K-R8K	691,243	562,366	769,794	658,261	475,952	2.73%	-27.70%	-31.15%
R8.1K-R10K	545,109	525,158	634,679	550,382	559,960	3.21%	1.74%	2.72%
R10.1K-R15K	1,182,854	1,000,057	1,082,949	935,822	1,014,188	5.81%	8.37%	-14.26%
> R15.1K	15,776,646	14,952,649	14,836,404	14,014,861	14,674,799	84.12%	4.71%	-6.98%
<b>Total</b>	<b>19,319,744</b>	<b>18,233,926</b>	<b>18,702,266</b>	<b>17,400,813</b>	<b>17,445,341</b>	<b>100.00%</b>	<b>0.26%</b>	<b>-9.70%</b>

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

Number of agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	351,856	384,519	466,994	462,801	246,997	29.06%	-46.63%	-29.80%
R3.1K-R5K	127,966	131,220	179,003	150,696	77,751	9.15%	-48.41%	-39.24%
R5.1K-R8K	113,515	87,292	123,857	107,363	74,025	8.71%	-31.05%	-34.79%
R8.1K-R10K	58,226	55,580	67,059	58,726	58,984	6.94%	0.44%	1.30%
R10.1K-R15K	99,897	79,663	85,921	75,522	80,090	9.42%	6.05%	-19.83%
> R15.1K	350,109	327,890	324,625	301,504	312,091	36.72%	3.51%	-10.86%
<b>Total</b>	<b>1,101,569</b>	<b>1,066,164</b>	<b>1,247,459</b>	<b>1,156,612</b>	<b>849,938</b>	<b>100.00%</b>	<b>-26.51%</b>	<b>-22.84%</b>

The rand value and the number of unsecured credit granted for agreements in excess of R15k had a share of 84.12% and 36.72% respectively for the quarter ended June 2015 as indicated in Table 5.3 and 5.4.

## 5.2 Unsecured credit granted by level of income

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K	488,301	480,381	558,986	505,055	387,786
% share of credit granted	44.33%	45.06%	44.81%	43.67%	45.63%
R10.1K-R15K	219,952	218,609	249,846	232,173	139,822
% share of credit granted	19.97%	20.50%	20.03%	20.07%	16.45%
>R15K	393,316	367,174	438,547	419,303	322,304
% share of credit granted	35.71%	34.44%	35.16%	36.26%	37.92%
<b>Total number of unsecured credit</b>	<b>1,101,569</b>	<b>1,066,164</b>	<b>1,247,379</b>	<b>1,156,531</b>	<b>849,912</b>

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K (R000)	6,165,682	5,517,414	5,584,381	4,942,974	5,401,272
% share of credit granted	31.91%	30.26%	29.86%	28.41%	30.97%
R10.1K-R15K (R000)	3,837,684	3,639,413	3,779,290	3,454,752	3,456,832
% share of credit granted	19.86%	19.96%	20.21%	19.86%	19.82%
>R15K (R000)	9,316,378	9,077,099	9,337,793	9,001,649	8,584,737
% share of credit granted	48.22%	49.78%	49.93%	51.74%	49.22%
<b>Total value of unsecured credit (R000)</b>	<b>19,319,744</b>	<b>18,233,926</b>	<b>18,701,464</b>	<b>17,399,375</b>	<b>17,442,841</b>

There was a decrease in the share of the number of unsecured credit agreements for individuals with a gross monthly income of “R10.1k-R15k” category from 20.07% for the quarter ended March 2015 to 16.45% for the quarter ended June 2015 as indicated in Table 5.5. The rand value percentage share of unsecured credit agreements of “Up to R10k” income category increased whilst the higher income categories decreased.

### 5.3 Gross debtors book – unsecured credit

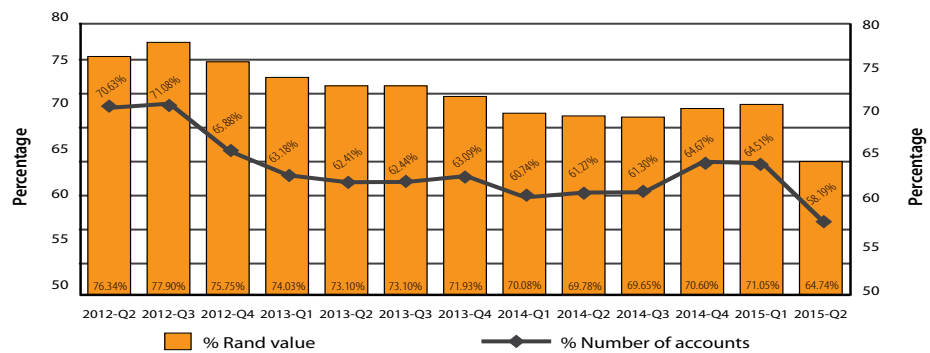
Table 5.7: Gross debtors book – unsecured credit

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	172,200,625	169,796,965	168,973,449	166,638,102	162,672,953	-2.38%	-5.53%
Number of accounts	8,030,773	7,565,825	7,436,831	7,086,546	6,719,367	-5.18%	-16.33%

The rand value of gross debtors book for unsecured credit decreased by R3.97 billion (2.38%) on a q-o-q and by R9.53 billion (5.53%) on a y-o-y basis. The number of accounts decreased by 5.18% q-o-q and by 16.33% y-o-y as indicated in Table 5.7.

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

Figure 5.1: Unsecured credit book reported as “current”



The rand value of the gross debtors book for unsecured credit reported as “current” decreased from 71.05% for the quarter ended March 2015 to 64.74% for the quarter ended June 2015. The number of accounts reported as “current” decreased from 64.51% to 58.19% for the same period as illustrated in Figure 5.1.



## 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.

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

Agreements per repayment period	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	983,306	1,121,887	1,959,157	1,881,972	2,617,028	66.65%	39.06%	166.15%
2-3 Months	64,796	66,161	181,131	170,437	177,583	4.52%	4.19%	174.07%
4-6 Months	239,003	227,366	537,775	489,735	1,132,109	28.83%	131.17%	373.68%
<b>Total</b>	<b>1,287,105</b>	<b>1,415,415</b>	<b>2,678,063</b>	<b>2,542,144</b>	<b>3,926,721</b>	<b>100.00%</b>	<b>54.46%</b>	<b>205.08%</b>

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

Agreements per repayment period	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	736,326	820,071	1,143,024	1,118,322	1,489,832	74.57%	33.22%	102.33%
2-3 Months	21,678	21,682	69,591	64,754	66,071	3.31%	2.03%	204.78%
4-6 Months	86,728	78,283	164,226	155,671	441,960	22.12%	183.91%	409.59%
<b>Total</b>	<b>844,732</b>	<b>920,036</b>	<b>1,376,841</b>	<b>1,338,747</b>	<b>1,997,863</b>	<b>100.00%</b>	<b>49.23%</b>	<b>136.51%</b>

Short term agreements of “≤1 month” had the largest share for both the rand value and the number of agreements for the quarter ended June 2015. On a y-o-y basis the rand value of short term credit increased by R2.64 billion (205.07%) and by R1.38 billion (54.46%) on a q-o-q basis as indicated in Table 6.1. The number of agreements for short-term credit granted increased by 49.23% on a q-o-q and by 136.51% y-o-y basis as indicated in Table 6.2.

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

Agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	257,366	283,955	341,931	334,888	454,490	11.57%	35.71%	76.59%
R1001-R2000	340,656	363,798	547,857	527,289	834,388	21.25%	58.24%	144.94%
R2001-R3000	246,841	265,824	464,976	445,684	697,670	17.77%	56.54%	182.64%
R3001-R5000	314,229	357,056	733,638	704,298	1,098,735	27.98%	56.00%	249.66%
R5001-R8000	128,013	144,781	589,661	529,985	841,438	21.43%	58.77%	557.30%
<b>Total</b>	<b>1,287,105</b>	<b>1,415,415</b>	<b>2,678,063</b>	<b>2,542,144</b>	<b>3,926,721</b>	<b>100.00%</b>	<b>54.46%</b>	<b>205.08%</b>

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

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	429,944	472,737	565,078	563,817	751,288	37.60%	33.25%	74.74%
R1001-R2000	225,524	242,120	364,763	351,005	562,715	28.17%	60.32%	149.51%
R2001-R3000	96,169	100,041	180,751	173,710	277,678	13.90%	59.85%	188.74%
R3001-R5000	74,357	81,575	178,957	171,297	275,274	13.78%	60.70%	270.21%
R5001-R8000	18,738	23,563	87,292	78,918	130,908	6.55%	65.88%	598.62%
<b>Total</b>	<b>844,732</b>	<b>920,036</b>	<b>1,376,841</b>	<b>1,338,747</b>	<b>1,997,863</b>	<b>100.00%</b>	<b>49.23%</b>	<b>136.51%</b>

There was an overall increase for short term credit granted for both rand value and number as indicated in Table 6.3 and 6.4.

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

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K	538,843	630,901	852,972	811,165	1,138,587
% share of credit granted	63.79%	68.57%	61.95%	60.59%	56.99%
R10.1K-R15K	135,018	126,735	236,462	238,384	365,658
% share of credit granted	15.98%	13.78%	17.17%	17.81%	18.30%
>R15K	170,871	162,400	287,407	289,198	493,585
% share of credit granted	20.23%	17.65%	20.87%	21.60%	24.71%
<b>Total number of short-term credit</b>	<b>844,732</b>	<b>920,036</b>	<b>1,376,841</b>	<b>1,338,747</b>	<b>1,997,830</b>

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R10K (R000)	657,856	798,072	1,249,997	1,146,489	1,707,581
% share of credit granted	51.11%	56.38%	46.68%	45.10%	43.49%
R10.1K-R15K (R000)	223,812	224,789	540,458	526,748	770,583
% share of credit granted	17.39%	15.88%	20.18%	20.72%	19.62%
>R15K (R000)	405,437	392,554	887,608	868,907	1,448,448
% share of credit granted	31.50%	27.73%	33.14%	34.18%	36.89%
<b>Total value of short-term credit (R000)</b>	<b>1,287,105</b>	<b>1,415,415</b>	<b>2,678,063</b>	<b>2,542,144</b>	<b>3,926,612</b>

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 60.59% for the quarter ended March 2015 to 56.99% for the quarter ended June 2015 as indicated in Table 6.5. The rand value of short term credit agreements entered into with individuals with a gross monthly income of “greater than R15K” increased from 34.18% for the quarter ended March 2015 to 36.89% for the quarter ended June 2015 as indicated in Table 6.6.

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

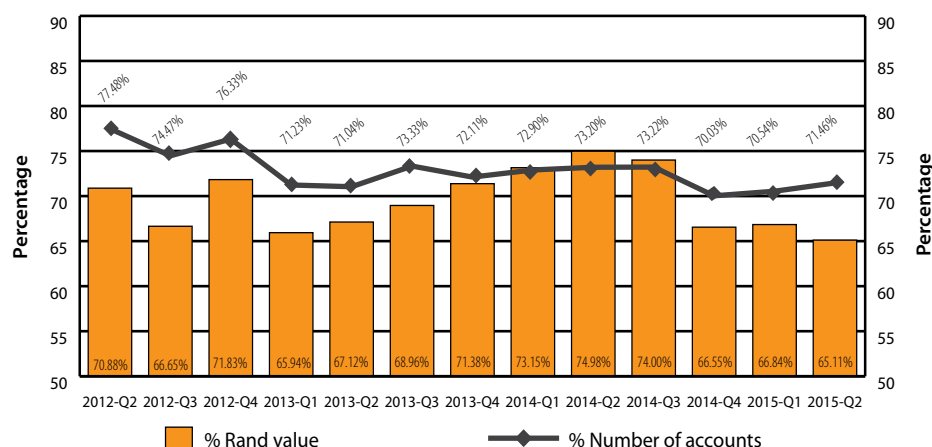
Table 6.7: Gross debtors book - short-term credit

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	704,986	737,689	2,049,788	2,026,413	3,327,299	64.20%	371.97%
Number of accounts	367,120	379,900	896,202	923,393	1,422,758	54.08%	287.55%

The rand value of the gross debtors book for short-term credit increased by R1.30 billion (64.20%) on a q-o-q and R2.62 billion (371.97%) on a y-o-y basis. The number of accounts increased by 54.08% q-o-q and by 287.55% on a y-o-y basis as indicated in Table 6.7.

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

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



The rand value of the gross debtors book for short-term credit reported as “current” decreased from 66.84% for the quarter ended March 2015 to 65.11% for the quarter ended June 2015. The number of accounts reported as “current” increased from 70.54% to 71.46% for the same period as illustrated in Figure 6.1.

## 7. Developmental credit transactions

### 7.1 Developmental credit transactions

Table 7.1: Developmental credit granted – term of agreement (rand value)

Rand value of agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	103	364	9,921	18,947	1,436	0.12%	-92.42%
5-12 Months	9,001	16,885	35,046	204,858	17,241	1.48%	-91.58%
12.1-24 Months	60,074	68,759	59,691	213,070	56,506	4.85%	-73.48%
24.1-36 Months	46,490	41,138	34,295	40,908	32,571	2.79%	-20.38%
> 36 months	936,148	314,115	759,349	895,958	1,058,331	90.76%	18.12%
<b>Total</b>	<b>1,051,816</b>	<b>441,261</b>	<b>898,303</b>	<b>1,373,741</b>	<b>1,166,086</b>	<b>100.00%</b>	<b>-15.12%</b>

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

Number of agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	46	180	2,197	2,864	186	0.92%	-93.51%
5-12 Months	1,714	3,787	3,193	14,527	2,875	14.18%	-80.21%
12.1-24 Months	4,445	5,498	4,397	13,710	3,591	17.71%	-73.81%
24.1-36 Months	2,699	2,316	1,746	2,139	1,657	8.17%	-22.53%
> 36 months	33,996	14,342	14,046	20,223	11,970	59.03%	-40.81%
<b>Total</b>	<b>42,900</b>	<b>26,123</b>	<b>25,579</b>	<b>53,463</b>	<b>20,279</b>	<b>100.00%</b>	<b>-62.07%</b>

Developmental credit agreements of greater than “36 months” had the largest share for both the rand and the number of accounts for the quarter ended June 2015. On a q-o-q basis the rand value of developmental credit decreased by R207.65 million (15.12%) as indicated in Table 7.1. The number of developmental credit agreements decreased by 62.07% on a q-o-q basis as indicated in Table 7.2.

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

Rand value of agreements	2014-Q2 R000	2014-Q3 R000	2014-Q4 R000	2015-Q1 R000	2015-Q2 R000	2015-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	649	901	1,728	2,272	684	0.06%	-69.90%
R1501-R3000	6,848	6,696	5,278	7,079	1,872	0.16%	-73.55%
R3.01K-R5K	24,468	15,780	11,678	18,748	4,738	0.41%	-74.73%
R5.01K-R10K	74,193	67,322	37,931	83,520	19,226	1.65%	-76.98%
R10.1K-R20K_D	126,827	68,680	91,483	244,445	64,655	5.54%	-73.55%
> R20K	818,831	281,881	750,206	1,017,676	1,074,909	92.18%	5.62%
<b>Total</b>	<b>1,051,816</b>	<b>441,261</b>	<b>898,303</b>	<b>1,373,741</b>	<b>1,166,086</b>	<b>100.00%</b>	<b>-15.12%</b>

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

Number of agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	610	761	1,913	2,527	808	3.98%	-68.03%
R1501-R3000	3,146	2,786	2,201	3,037	801	3.95%	-73.63%
R3.01K-R5K	6,130	3,929	2,848	4,629	1,165	5.74%	-74.83%
R5.01K-R10K	10,245	9,292	5,064	10,955	2,559	12.62%	-76.64%
R10.1K-R20K_D	8,690	4,894	6,269	15,883	4,234	20.88%	-73.34%
> R20K	14,079	4,461	7,284	16,431	10,712	52.82%	-34.81%
<b>Total</b>	<b>42,900</b>	<b>26,123</b>	<b>25,579</b>	<b>53,462</b>	<b>20,279</b>	<b>100.00%</b>	<b>-62.07%</b>

Table 7.3 and 7.4 indicated that the majority of developmental credit granted were for agreements in excess of R20K at 92.18% in rand value and 52.82% in numbers for the quarter ended June 2015.

## 7.2 Developmental credit granted by level of income

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
<=R10K	6,888	6,249	7,784	21,073	5,925
% share	63.18%	47.53%	58.36%	60.60%	56.00%
R10.1K-R15K	4,015	6,899	5,554	13,699	4,656
% share	36.82%	52.47%	41.64%	39.40%	44.00%
<b>Total number of developmental credit</b>	<b>10,903</b>	<b>13,148</b>	<b>13,338</b>	<b>34,772</b>	<b>10,581</b>

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

Level of income	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
<=R10K	272,103	160,228	319,693	627,724	610,603
% share	64.74%	50.73%	46.60%	65.42%	69.30%
R10.1K-R15K	148,213	155,632	366,336	331,788	270,541
% share	35.26%	49.27%	53.40%	34.58%	30.70%
<b>Total rand value of developmental credit</b>	<b>420,316</b>	<b>315,860</b>	<b>686,029</b>	<b>959,513</b>	<b>881,144</b>

The number of developmental credit agreements granted to individuals with a gross monthly income of “<=R10k” category had the largest share of 56.00% as indicated in Table 7.5. The rand value of developmental credit agreements granted to individuals with a gross monthly income of “<=R10k” category had the largest share of 69.30% as indicated in Table 7.6.

## 7.3 Gross debtors book – developmental credit

Table 7.7: Gross debtors book - developmental credit

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	26,103,039	25,063,059	25,141,074	32,468,147	33,498,781	3.17%	28.33%
Number of accounts	887,542	572,078	775,947	1,186,853	860,611	-27.49%	-3.03%

The rand value of the gross debtors book for developmental credit increased by R1.03 billion (3.17%) on a q-o-q and by R7.40 billion (28.33%) on a y-o-y basis. The number of accounts decreased by 27.49% q-o-q and by 3.03% on a y-o-y basis as indicated in Table 7.7.

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

Table 7.8: Developmental credit book age analysis (rand value)

Period	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 %Distribution
Current	23,210,342,183	22,264,569,346	22,109,418,742	29,433,286,777	30,473,045,580	90.97%
30 Days	685,600,883	668,106,273	736,557,639	769,377,145	759,200,358	2.27%
31-60 Days	256,932,600	222,128,084	246,657,302	249,399,567	253,420,809	0.76%
61-90 Days	164,584,208	142,279,021	158,499,415	153,351,727	143,744,628	0.43%
91-120 Days	135,111,938	129,551,779	131,311,504	139,189,661	116,491,976	0.35%
120+ Days	1,650,467,035	1,636,424,410	1,758,628,923	1,723,541,871	1,752,877,787	5.23%
<b>Grand Total</b>	<b>26,103,038,847</b>	<b>25,063,058,913</b>	<b>25,141,073,525</b>	<b>32,468,146,748</b>	<b>33,498,781,138</b>	<b>100%</b>

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

Period	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q2 % Distribution
Current	858,591	544,270	716,881	1,124,071	798,960	92.84%
30 Days	7,119	6,742	9,895	15,824	14,820	1.72%
31-60 Days	3,354	3,045	6,494	6,646	8,433	0.98%
61-90 Days	2,103	1,842	5,465	4,138	5,513	0.64%
91-120 Days	1,684	1,569	4,254	3,124	6,116	0.71%
120+ Days	14,691	14,610	32,958	33,050	26,769	3.11%
<b>Grand Total</b>	<b>887,542</b>	<b>572,078</b>	<b>775,947</b>	<b>1,186,853</b>	<b>860,611</b>	<b>100%</b>

The rand value of the gross debtors book for developmental credit reported as “current” was 90.97% for the quarter ended June 2015 as indicated in Table 7.8. The number of accounts reported as “current” was 92.84% for the same period as indicated in Table 7.9.

## 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	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Eastern Cape	6,914,465,756	6,977,361,330	7,065,654,036	5,930,465,600	6,024,814,409	5,994,079,897	6,652,674,095	6,201,918,550	6,357,497,553
Free State	4,119,553,834	4,749,237,123	5,012,379,031	4,129,852,870	3,874,224,484	4,500,537,484	4,801,971,146	4,496,073,671	4,283,953,425
Gauteng	52,250,536,524	55,220,734,637	56,096,332,160	50,657,555,112	51,603,926,570	52,836,990,360	55,477,936,356	47,642,964,901	50,345,844,152
Kwazulu-Natal	13,546,384,650	14,053,951,981	14,240,046,666	13,484,053,171	13,155,044,738	13,295,210,401	14,386,617,805	14,100,402,011	15,048,035,342
Limpopo	4,115,867,090	4,411,896,644	4,400,887,465	3,681,341,105	3,712,266,510	3,636,353,470	4,093,910,942	3,871,306,048	4,109,092,506
Mpumalanga	6,615,023,989	7,044,523,494	7,588,245,920	6,249,663,661	6,531,453,525	6,631,635,913	7,327,428,071	7,370,956,589	7,325,351,741
Northern Cape	1,899,104,656	1,848,235,836	2,039,582,975	1,776,837,033	1,840,315,723	2,204,125,645	2,205,944,642	2,055,840,184	2,034,161,524
North West	4,289,495,807	4,646,281,961	4,979,666,833	4,229,449,629	3,914,240,417	3,762,128,889	4,647,410,857	4,326,362,013	4,302,576,868
Western Cape	15,063,625,443	16,758,439,787	16,278,808,336	14,447,714,353	15,236,771,193	15,819,066,952	16,979,150,410	16,345,865,705	17,367,469,809
Other	801,847,510	1,502,953,027	962,358,425	1,017,981,737	1,298,595,639	1,503,916,761	1,070,796,188	1,124,756,861	1,132,478,193
<b>Total</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>107,191,653,208</b>	<b>110,184,045,772</b>	<b>117,643,840,512</b>	<b>107,536,446,533</b>	<b>112,306,461,113</b>

### B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
≤R1500	6,569,111	4,916,098	4,492,588	3,140,578	3,362,750	3,226,141	4,966,990	3,885,156	3,411,454
R1500-R3000	50,967,992	46,081,170	62,201,390	42,306,919	35,355,179	33,472,162	55,022,051	33,248,706	33,227,304
R3.1K-R5K	208,054,841	185,037,917	238,051,592	155,516,651	145,096,417	146,913,277	213,563,270	118,855,426	104,873,890
R5.1K-R10K	696,023,274	777,705,823	1,045,403,625	585,602,023	663,341,584	718,575,987	1,097,738,428	635,051,451	632,021,010
R10.1K-R20K	541,958,351	656,373,433	861,776,167	412,943,538	488,596,790	566,725,589	1,029,595,736	527,904,754	532,043,647
R20.1K-R40K	278,434,996	310,677,054	352,369,509	236,513,584	236,255,485	240,387,535	402,311,232	301,811,136	292,617,258
R40.1K-R60K	389,077,115	395,694,490	366,532,116	368,672,437	312,445,501	263,925,459	282,586,056	274,975,046	244,604,394
R60.1K-R100K	1,847,054,667	1,832,756,307	1,743,239,530	1,634,442,835	1,531,550,943	1,416,399,259	1,458,308,420	1,397,191,603	1,221,713,089
R101K-R150K	5,717,600,015	5,675,306,739	5,437,656,610	4,838,447,980	4,762,433,288	4,399,061,338	4,740,855,777	4,296,326,824	3,953,519,541
R151K-R200K	5,500,494,209	5,787,842,168	5,625,034,191	4,975,821,445	5,086,565,026	5,027,049,532	5,914,415,546	5,511,745,472	5,178,643,553
R201K-R400K	13,870,702,399	14,721,181,398	14,844,857,308	12,904,103,416	13,071,584,796	13,144,501,287	14,620,810,093	13,336,876,453	13,015,774,609
>R400K	8,432,733,918	9,518,007,516	9,997,982,836	9,195,479,616	9,420,258,204	10,477,287,348	11,788,704,583	11,040,484,631	11,171,474,791
<b>Total</b>	<b>37,539,670,888</b>	<b>39,911,580,113</b>	<b>40,579,597,462</b>	<b>35,352,991,022</b>	<b>35,756,845,963</b>	<b>36,437,524,914</b>	<b>41,608,878,182</b>	<b>37,478,356,658</b>	<b>36,383,924,540</b>



Table 3: Number of agreements for secured credit granted

Agreements	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
≤R1500	5,559	4,369	4,239	3,044	2,992	2,849	4,338	4,166	3,357
R1500-R3000	20,673	18,329	25,878	17,712	14,695	13,737	22,559	13,889	13,797
R3.1K-R5K	50,931	44,437	58,471	38,234	35,526	35,967	52,279	29,378	25,923
R5.1K-R10K	98,408	108,063	144,817	82,975	93,918	100,650	152,889	88,855	87,639
R10.1K-R20K	40,512	49,807	64,684	30,908	36,645	42,599	76,287	39,707	39,664
R20.1K-R40K	9,951	11,413	12,923	8,333	8,509	8,725	15,115	11,018	10,879
R40.1K-R60K	7,643	7,739	7,163	7,156	6,159	5,218	5,612	5,427	4,928
R60.1K-R100K	22,476	22,121	20,937	19,731	18,446	17,249	17,771	17,183	14,952
R101K-R150K	44,997	44,368	42,324	37,622	36,956	34,925	37,636	34,171	31,382
R151K-R200K	31,599	32,967	31,956	28,200	28,830	29,119	34,269	31,944	29,945
R201K-R400K	49,662	52,138	52,457	45,648	46,137	47,665	52,757	48,201	47,074
>R400K	13,943	14,679	15,084	13,880	14,621	17,565	19,208	17,979	17,826
<b>Total</b>	<b>396,354</b>	<b>410,430</b>	<b>480,933</b>	<b>333,443</b>	<b>343,434</b>	<b>356,268</b>	<b>490,720</b>	<b>341,918</b>	<b>327,366</b>

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

Table 4: Rand value of mortgages granted by income category

Income Category	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
R0-R3500	469,700	752,000	120,368	1,343,348	50,000	90,000	2,198,647	2,408,325	2,457,436
R3501-R5500	4,419,800	8,121,633	6,847,243	5,806,898	6,269,257	7,201,492	7,242,959	4,074,538	4,047,920
R5501-R7500	39,618,806	42,192,239	43,877,133	32,384,145	39,449,115	33,256,130	38,271,603	36,682,275	29,636,685
R7501-R10K	192,111,866	209,112,905	191,531,616	158,400,855	149,006,448	155,093,378	160,082,986	110,337,705	104,128,783
R10.1K-R15K	1,146,680,159	1,233,151,868	1,171,389,110	923,862,647	871,062,098	984,036,663	992,009,505	747,622,296	788,982,591
>R15K	28,313,860,454	32,658,951,366	32,935,413,743	29,419,058,158	31,920,685,927	35,481,532,837	35,074,570,855	30,838,553,338	35,362,704,936
<b>Total</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>	<b>32,986,522,845</b>	<b>36,661,210,500</b>	<b>36,274,376,555</b>	<b>31,739,678,477</b>	<b>36,291,958,351</b>

Table 5: Number of mortgages granted by income category

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R3500	4	3	3	9	1	1	5	5	7
R3501-R5500	32	46	51	46	41	46	46	25	27
R5501-R7500	213	208	225	181	192	182	143	143	133
R7501-R10K	751	815	759	622	602	600	603	418	392
R10.1K-R15K	3,523	3,738	3,523	2,804	2,686	2,988	2,941	2,249	2,345
>R15K	34,488	38,928	39,219	34,186	35,675	39,415	39,108	33,602	37,270
<b>Total</b>	<b>39,011</b>	<b>43,738</b>	<b>43,780</b>	<b>37,848</b>	<b>39,197</b>	<b>43,232</b>	<b>42,846</b>	<b>36,442</b>	<b>40,174</b>

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

Income Category	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
R0-R3500	947,657,902	1,041,235,439	1,447,248,745	942,546,027	920,539,394	973,143,464	1,093,122,074	803,555,609	739,639,290
R3501-R5500	288,281,929	318,901,507	412,149,606	226,149,404	237,187,812	256,898,694	562,535,253	411,787,384	340,734,000
R5501-R7500	530,038,438	541,660,723	545,829,557	384,435,202	379,632,848	345,774,788	513,407,740	372,985,179	369,896,072
R7501-R10K	1,271,560,273	1,282,505,377	1,282,085,447	984,095,394	973,838,532	870,704,552	1,107,904,370	934,727,431	896,932,653
R10.1K-R15K	3,625,056,034	3,722,642,704	3,699,980,229	3,050,715,679	3,093,044,672	2,916,272,021	3,646,397,228	2,994,087,066	2,870,007,141
>R15K	30,399,784,230	32,505,906,240	32,712,502,948	29,297,267,971	29,718,543,353	30,525,419,850	34,140,983,170	31,454,653,652	30,460,542,477
<b>Total</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>	<b>35,322,786,611</b>	<b>35,888,213,369</b>	<b>41,064,349,835</b>	<b>36,971,796,321</b>	<b>35,677,751,633</b>

Table 7: Number of secured credit granted by income category

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R3500	130,372	137,604	188,305	113,825	120,788	126,618	151,307	81,836	77,744
R3501-R5500	31,883	33,929	47,140	25,102	25,792	28,721	59,718	38,373	28,888
R5501-R7500	22,448	22,408	27,927	15,947	16,207	16,825	31,206	18,995	18,369
R7501-R10K	24,786	24,748	27,670	18,119	18,249	18,138	31,875	21,852	21,409
R10.1K-R15K	40,991	41,051	42,743	31,853	32,353	32,022	50,463	36,966	35,469
>R15K	144,572	149,321	145,780	127,321	128,834	132,576	164,877	141,992	143,541
<b>Total</b>	<b>395,052</b>	<b>409,061</b>	<b>479,565</b>	<b>332,167</b>	<b>342,223</b>	<b>354,900</b>	<b>489,446</b>	<b>340,014</b>	<b>325,420</b>

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

Income Category	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
R0-R3500	2,007,504,284	1,490,094,628	1,547,187,414	1,233,011,941	1,471,645,971	1,697,353,210	1,392,031,869	1,325,921,066	1,274,650,558
R3501-R5500	1,677,811,937	2,337,616,848	2,667,046,017	1,343,274,706	1,366,535,479	1,333,263,347	1,395,453,015	804,637,305	879,575,696
R5501-R7500	600,499,629	687,451,121	761,575,131	666,534,292	745,313,448	788,122,781	817,735,631	706,914,670	747,361,311
R7501-R10K	945,287,782	1,035,388,832	1,113,685,498	981,886,847	1,057,081,332	1,068,749,734	1,104,264,042	985,015,228	1,002,401,088
R10.1K-R15K	1,730,030,432	1,746,926,494	1,825,269,496	1,676,999,727	1,800,614,074	1,745,600,468	1,795,435,866	1,725,045,571	1,758,505,771
>R15K	8,804,695,304	9,600,585,769	10,040,921,352	9,594,466,410	9,609,163,372	9,630,581,549	10,708,063,775	11,159,799,568	11,159,959,052
<b>Total</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>	<b>16,050,353,676</b>	<b>16,263,671,089</b>	<b>17,212,984,198</b>	<b>16,707,333,408</b>	<b>16,822,453,476</b>

Table 9: Number of credit facilities granted by income category

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R3500	953,025	743,592	835,121	594,472	786,712	682,976	709,568	536,344	665,574
R3501-R5500	485,369	567,907	563,199	368,717	404,015	409,127	444,840	290,676	346,377
R5501-R7500	255,337	279,223	289,671	242,640	261,076	266,098	266,684	195,879	221,654
R7501-R10K	252,083	274,972	279,874	237,804	255,651	261,366	257,191	204,019	219,552
R10.1K-R15K	312,182	332,868	336,070	290,599	309,880	322,014	316,852	265,879	283,020
>R15K	610,128	661,509	675,684	575,323	623,957	623,617	613,890	600,541	610,095
<b>Total</b>	<b>2,868,124</b>	<b>2,860,071</b>	<b>2,979,619</b>	<b>2,309,555</b>	<b>2,641,291</b>	<b>2,565,198</b>	<b>2,609,025</b>	<b>2,093,338</b>	<b>2,346,272</b>

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

Income Category	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
R0-R3500	1,525,118,607	1,322,699,442	1,491,191,833	1,038,688,935	1,237,346,856	1,038,782,054	1,041,823,027	861,812,500	1,043,006,594
R3501-R5500	1,409,790,615	1,306,710,073	1,396,632,371	1,122,510,393	1,200,735,848	1,062,367,683	1,042,261,523	915,865,340	1,033,444,891
R5501-R7500	1,962,940,017	1,791,915,242	1,862,095,607	1,504,273,353	1,544,629,912	1,383,095,471	1,409,113,760	1,268,120,846	1,373,506,039
R7501-R10K	2,657,662,705	2,511,518,065	2,605,843,565	2,116,347,490	2,182,968,958	2,033,169,038	2,091,182,942	1,897,175,789	1,951,314,673
R10.1K-R15K	4,444,426,623	4,078,087,881	4,164,237,767	3,687,033,688	3,837,684,312	3,639,412,809	3,779,289,716	3,454,751,731	3,456,831,877
>R15K	10,064,504,953	9,886,265,388	10,094,881,107	9,353,458,076	9,316,377,902	9,077,098,988	9,337,793,048	9,001,649,137	8,584,736,940
<b>Total</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>	<b>19,319,743,788</b>	<b>18,233,926,043</b>	<b>18,701,464,016</b>	<b>17,399,375,343</b>	<b>17,442,841,014</b>

Table 11: Number of unsecured credit granted by income category

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R3500	201,333	161,207	182,317	122,831	134,326	113,746	146,097	123,519	102,975
R3501-R5500	129,286	113,873	122,058	97,638	102,716	101,089	120,951	109,061	94,243
R5501-R7500	135,343	121,913	126,482	103,114	107,144	110,085	125,670	118,050	90,055
R7501-R10K	164,837	155,835	162,500	136,635	144,115	155,461	166,268	154,425	100,513
R10.1K-R15K	235,087	219,954	230,267	206,227	219,952	218,609	249,846	232,173	139,822
>R15K	405,820	376,578	403,399	376,634	393,316	367,174	438,547	419,303	322,304
<b>Total</b>	<b>1,271,706</b>	<b>1,149,360</b>	<b>1,227,023</b>	<b>1,043,079</b>	<b>1,101,569</b>	<b>1,066,164</b>	<b>1,247,379</b>	<b>1,156,531</b>	<b>849,912</b>

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

Income Category	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
R0-R3500	150,937,726	157,353,046	163,710,822	132,044,524	157,125,617	350,500,639	282,704,048	242,211,491	354,353,746
R3501-R5500	171,280,775	168,157,002	172,439,462	150,821,792	172,984,782	162,790,624	302,732,882	279,819,306	424,106,290
R5501-R7500	188,744,912	176,184,021	171,579,878	146,113,288	160,525,564	121,323,320	303,376,125	283,003,856	422,170,989
R7501-R10K	206,264,539	195,296,650	193,038,863	166,283,398	167,219,640	163,457,538	361,184,069	341,454,791	506,949,655
R10.1K-R15K	286,243,423	264,945,637	252,987,131	224,394,031	223,812,333	224,788,574	540,457,952	526,748,056	770,583,223
>R15K	447,059,718	432,943,517	424,262,160	409,121,783	405,436,982	392,553,832	887,607,890	868,906,688	1,448,447,867
<b>Total</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>	<b>1,287,104,918</b>	<b>1,415,414,527</b>	<b>2,678,062,966</b>	<b>2,542,144,188</b>	<b>3,926,611,770</b>

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

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R3500	153,980	152,086	150,742	125,922	143,693	335,108	250,101	225,919	305,087
R3501-R5500	155,804	150,715	152,237	140,372	158,376	114,448	232,300	223,768	307,105
R5501-R7500	143,632	131,155	125,957	114,050	120,187	82,323	181,647	176,123	251,983
R7501-R10K	136,496	128,366	124,887	115,024	116,587	99,022	188,924	185,355	274,412
R10.1K-R15K	162,221	149,922	142,294	133,003	135,018	126,735	236,462	238,384	365,658
>R15K	192,693	186,189	178,388	171,899	170,871	162,400	287,407	289,198	493,585
<b>Total</b>	<b>944,826</b>	<b>898,433</b>	<b>874,505</b>	<b>800,270</b>	<b>844,732</b>	<b>920,036</b>	<b>1,376,841</b>	<b>1,338,747</b>	<b>1,997,830</b>

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

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R1500	1,018,658	1,093,934	666,549	575,203	800,742	260,144	923,570	8,685,168	170,499
R1501-R3500	2,127,912	2,246,258	1,063,343	2,782,472	2,720,456	1,698,461	1,169,126	15,166,721	699,713
R3501-R5500	12,274,592	11,982,819	7,525,391	15,878,408	10,662,839	8,156,901	5,175,746	38,630,534	4,135,223
R5501-R7500	23,060,110	23,952,086	17,687,694	33,156,633	21,570,432	16,507,278	18,916,780	85,607,637	11,813,260
R7501-R10K	244,262,015	219,625,908	137,351,846	252,959,584	236,348,918	133,604,749	293,507,390	479,634,343	593,784,207
R10.1K-R15K	147,326,502	155,584,860	124,813,025	228,882,018	148,212,938	155,632,370	366,336,062	331,788,411	270,541,114
<b>Total</b>	<b>430,069,789</b>	<b>414,485,865</b>	<b>289,107,848</b>	<b>534,234,318</b>	<b>420,316,325</b>	<b>315,859,903</b>	<b>686,028,674</b>	<b>959,512,814</b>	<b>881,144,016</b>

Table 15: Number of developmental credit granted by income category

Income Category	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
R0-R1500	85	58	38	41	65	28	330	840	144
R1501-R3500	290	342	127	361	324	283	187	1,096	124
R3501-R5500	1,286	1,641	795	1,798	1,037	976	579	2,589	433
R5501-R7500	2,100	2,862	1,479	3,406	1,802	1,754	3,974	7,789	1,901
R7501-R10K	3,718	4,463	2,595	6,143	3,660	3,208	2,714	8,759	3,323
R10.1K-R15K	7,154	8,455	5,222	12,709	4,015	6,899	5,554	13,699	4,656
<b>Total</b>	<b>14,633</b>	<b>17,821</b>	<b>10,256</b>	<b>24,458</b>	<b>10,903</b>	<b>13,148</b>	<b>13,338</b>	<b>34,772</b>	<b>10,581</b>

**D: Age analysis of debtors book**

Table 16: Age analysis of gross debtors book – mortgages

Ageing	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Current	718,672,636,493	731,746,521,673	742,443,700,159	744,914,312,312	756,065,040,559	759,734,822,399	769,568,168,320	776,006,157,056	781,814,033,883
30 Days	25,583,114,855	25,706,245,806	26,367,734,157	28,312,964,436	27,863,104,177	27,727,602,656	27,190,443,352	26,964,673,237	28,394,921,142
31-60 Days	8,951,710,274	9,268,344,174	8,822,418,650	10,069,217,352	9,949,462,139	9,317,503,379	8,624,585,916	9,551,225,171	10,269,289,658
61-90 Days	5,130,561,052	5,082,904,879	5,071,016,670	5,572,115,583	5,940,086,180	5,164,505,927	4,764,030,470	5,376,949,682	5,921,404,048
91-120 Days	6,627,364,702	5,864,916,580	3,495,477,713	3,857,728,570	4,166,354,469	4,040,940,042	3,666,095,240	3,973,846,134	4,243,908,663
120+ Days	34,445,295,263	32,223,670,170	31,863,332,060	30,600,335,443	30,383,138,972	28,415,557,172	27,433,544,614	26,685,225,361	26,309,706,454
<b>Total</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>	<b>834,367,186,496</b>	<b>834,400,931,575</b>	<b>841,246,867,912</b>	<b>848,558,076,641</b>	<b>856,953,263,848</b>

Table 17: Age analysis of accounts – mortgages

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	1,660,198	1,667,979	1,682,496	1,671,588	1,676,278	1,671,481	1,676,400	1,670,019	1,668,039
30 Days	58,975	58,842	62,540	66,232	65,309	64,333	62,655	62,878	63,141
31-60 Days	19,018	19,768	19,325	21,750	21,364	20,239	19,212	20,771	21,025
61-90 Days	11,573	11,319	11,383	12,435	13,195	11,460	10,638	11,533	12,292
91-120 Days	13,285	11,578	7,667	8,518	8,027	7,185	6,884	8,595	8,650
120+ Days	61,514	58,245	57,604	54,928	56,508	52,914	52,006	50,462	50,512
<b>Total</b>	<b>1,824,563</b>	<b>1,827,731</b>	<b>1,841,015</b>	<b>1,835,451</b>	<b>1,840,681</b>	<b>1,827,612</b>	<b>1,827,795</b>	<b>1,824,258</b>	<b>1,823,659</b>

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

Ageing	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Current	273,993,875,368	283,696,738,674	294,411,498,208	301,091,194,170	308,478,093,778	310,242,638,504	317,501,116,656	322,684,110,270	325,987,034,485
30 Days	10,578,783,242	11,251,330,855	12,047,455,071	13,003,991,570	13,015,224,991	12,594,224,025	12,723,498,207	13,189,786,977	12,901,280,537
31-60 Days	3,419,239,058	3,565,177,864	3,788,618,257	4,251,966,564	4,256,949,802	3,997,995,906	4,243,385,222	4,568,888,745	4,573,764,438
61-90 Days	1,771,576,941	1,758,634,544	1,927,430,109	2,049,196,023	2,151,946,510	1,991,408,423	2,124,527,082	2,291,132,485	2,445,035,104
91-120 Days	1,339,407,555	1,256,527,994	1,268,562,945	1,343,608,025	1,419,750,551	1,341,688,846	1,474,173,598	1,527,763,753	1,730,997,529
120+ Days	9,829,081,356	9,840,750,619	9,664,159,804	9,976,541,669	11,033,943,899	10,706,700,664	9,679,973,450	9,444,606,401	9,432,664,511
<b>Total</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>	<b>340,355,909,531</b>	<b>340,874,656,367</b>	<b>347,746,674,215</b>	<b>353,706,288,631</b>	<b>357,070,776,604</b>

Table 19: Age analysis of accounts – secured credit

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	3,293,603	3,319,405	3,170,708	3,091,509	3,044,015	3,028,370	3,230,334	3,167,658	3,128,611
30 Days	289,441	287,465	371,602	375,369	349,324	331,350	315,349	313,065	292,744
31-60 Days	171,536	167,157	182,117	188,994	175,584	164,706	164,318	172,732	162,864
61-90 Days	127,694	118,473	128,367	133,787	127,662	116,935	112,981	118,083	117,571
91-120 Days	105,325	99,502	104,030	107,322	105,460	97,018	91,077	93,412	100,511
120+ Days	724,249	681,835	736,227	738,389	813,271	785,708	608,886	539,398	526,834
<b>Total</b>	<b>4,711,848</b>	<b>4,673,837</b>	<b>4,693,051</b>	<b>4,635,370</b>	<b>4,615,316</b>	<b>4,524,086</b>	<b>4,522,945</b>	<b>4,404,348</b>	<b>4,329,135</b>

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

Ageing	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Current	145,176,857,951	147,844,236,528	153,570,222,409	155,596,343,128	160,223,903,195	163,817,011,452	169,282,669,120	171,126,853,183	174,542,837,449
30 Days	11,552,696,469	12,501,932,669	11,823,172,061	12,791,331,747	12,325,908,666	11,832,846,189	11,970,881,592	12,723,709,767	11,261,484,802
31-60 Days	3,695,358,788	3,742,970,881	3,651,120,235	4,671,157,553	4,289,670,848	4,095,257,756	3,831,603,617	4,667,791,694	4,766,181,530
61-90 Days	2,428,827,888	2,444,671,418	2,267,014,772	2,802,741,431	2,702,506,010	2,508,452,293	2,645,855,210	2,734,988,145	2,899,798,991
91-120 Days	2,302,533,585	2,241,216,783	2,249,657,681	2,319,278,730	2,792,320,079	2,461,390,516	2,397,531,314	2,328,114,127	2,650,418,501
120+ Days	10,744,945,736	11,127,716,031	11,805,707,777	12,405,659,168	12,925,737,062	13,096,618,807	13,256,793,575	13,894,742,718	15,406,661,838
<b>Total</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>	<b>195,260,045,860</b>	<b>197,811,577,013</b>	<b>203,385,334,428</b>	<b>207,476,199,634</b>	<b>211,527,383,111</b>

Table 21: Age analysis of accounts – credit facilities

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	17,710,003	17,697,148	17,759,659	17,158,364	17,518,356	17,729,365	18,724,243	18,759,820	18,817,479
30 Days	2,696,123	2,738,196	2,840,694	2,843,336	2,582,957	2,565,562	2,562,152	2,605,532	2,453,610
31-60 Days	913,848	916,627	858,872	1,069,097	917,308	869,957	819,067	986,152	906,842
61-90 Days	603,868	732,445	559,085	654,008	631,101	576,490	546,708	620,176	613,021
91-120 Days	474,785	462,690	495,542	521,326	580,366	509,462	454,636	453,139	501,012
120+ Days	1,679,098	1,871,107	2,277,475	2,384,572	2,511,360	2,589,522	2,658,388	2,764,034	2,862,526
<b>Total</b>	<b>24,077,725</b>	<b>24,418,213</b>	<b>24,791,327</b>	<b>24,630,703</b>	<b>24,741,448</b>	<b>24,840,358</b>	<b>25,765,194</b>	<b>26,188,853</b>	<b>26,154,490</b>

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

Ageing	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Current	122,858,326,913	122,372,639,673	122,813,598,903	121,216,269,276	120,160,031,508	118,267,378,019	119,302,558,911	118,397,798,500	105,311,107,322
30 Days	8,004,541,113	8,193,812,383	8,883,315,454	8,933,635,027	8,830,061,194	9,124,898,138	9,039,528,957	7,718,542,250	14,643,906,229
31-60 Days	4,246,461,063	4,083,277,047	4,007,064,913	4,485,955,117	4,044,343,146	3,952,669,632	4,185,394,870	4,131,801,882	4,715,806,820
61-90 Days	3,272,691,727	3,167,868,997	3,158,525,153	3,143,565,698	3,332,151,077	3,039,676,746	3,150,445,907	3,010,478,276	3,161,770,312
91-120 Days	2,737,141,586	2,177,329,027	2,131,320,899	2,043,713,639	2,152,428,134	1,846,038,214	1,947,223,070	1,809,885,571	2,450,497,520
120+ Days	26,942,014,614	27,410,388,894	29,756,187,149	33,147,492,792	33,681,610,191	33,566,304,189	31,348,297,145	31,569,595,456	32,389,864,725
<b>Total</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>	<b>172,200,625,250</b>	<b>169,796,964,938</b>	<b>168,973,448,860</b>	<b>166,638,101,935</b>	<b>162,672,952,928</b>

Table 23: Age analysis of accounts – unsecured credit

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	5,389,260	5,383,062	5,327,025	5,027,857	4,920,250	4,637,764	4,809,660	4,571,616	3,909,674
30 Days	462,111	447,670	442,660	475,072	422,117	422,837	482,386	441,792	735,720
31-60 Days	249,784	236,634	220,557	244,659	218,722	199,997	220,847	219,375	269,735
61-90 Days	188,718	180,119	172,185	163,908	168,762	152,057	167,620	158,878	189,907
91-120 Days	157,785	152,015	148,177	133,341	147,891	124,296	137,077	129,007	145,437
120+ Days	2,186,934	2,221,266	2,133,478	2,233,415	2,153,031	2,028,874	1,619,241	1,565,878	1,468,894
<b>Total</b>	<b>8,634,592</b>	<b>8,620,766</b>	<b>8,444,082</b>	<b>8,278,252</b>	<b>8,030,773</b>	<b>7,565,825</b>	<b>7,436,831</b>	<b>7,086,546</b>	<b>6,719,367</b>

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

Ageing	2013-Q2 (R)	2013-Q3 (R)	2013-Q4 (R)	2014-Q1 (R)	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)
Current	584,414,823	563,689,345	564,836,232	517,436,938	528,574,813	545,918,606	1,364,213,283	1,354,396,380	2,166,529,107
30 Days	57,163,550	44,440,033	58,563,510	42,703,077	36,237,400	43,557,826	202,751,795	148,764,048	289,879,750
31-60 Days	33,071,716	27,646,108	27,833,248	32,959,015	28,219,933	33,310,643	90,216,437	97,197,213	147,225,952
61-90 Days	33,269,378	20,081,110	30,911,530	22,842,770	19,976,592	20,912,003	62,682,559	57,753,325	134,408,083
91-120 Days	15,010,417	10,435,170	5,913,455	7,733,943	9,531,008	9,103,378	44,962,892	41,028,835	119,661,367
120+ Days	147,784,224	151,114,575	103,232,940	83,666,783	82,446,503	84,886,941	284,960,711	327,273,565	469,594,834
<b>Total</b>	<b>870,714,108</b>	<b>817,406,341</b>	<b>791,290,915</b>	<b>707,342,526</b>	<b>704,986,249</b>	<b>737,689,397</b>	<b>2,049,787,677</b>	<b>2,026,413,366</b>	<b>3,327,299,093</b>

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

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	336,150	324,596	287,539	277,826	268,741	278,179	627,636	651,343	1,016,700
30 Days	25,869	21,206	29,363	21,917	16,597	18,034	74,128	64,496	113,679
31-60 Days	15,277	16,110	18,085	19,103	20,016	20,399	31,674	36,536	52,658
61-90 Days	19,072	10,355	18,362	12,394	11,286	11,668	23,174	21,316	42,199
91-120 Days	9,638	6,555	4,337	6,417	7,285	7,536	17,376	14,939	33,328
120+ Days	67,202	63,810	41,055	43,456	43,195	44,084	122,214	134,763	164,194
<b>Total</b>	<b>473,208</b>	<b>442,632</b>	<b>398,741</b>	<b>381,113</b>	<b>367,120</b>	<b>379,900</b>	<b>896,202</b>	<b>923,393</b>	<b>1,422,758</b>

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

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	18,870,418,372	20,556,711,400	18,978,686,912	28,813,105,571	23,210,342,183	22,264,569,346	22,109,418,742	29,433,286,777	30,473,045,580
30 Days	785,351,311	563,172,857	701,682,145	695,589,690	685,600,883	668,106,273	736,557,639	769,377,145	759,200,358
31-60 Days	306,571,054	227,796,021	261,310,324	252,432,489	256,932,600	222,128,084	246,657,302	249,399,567	253,420,809
61-90 Days	191,180,845	155,978,104	187,402,284	165,690,033	164,584,208	142,279,021	158,499,415	153,351,727	143,744,628
91-120 Days	155,286,539	130,566,764	152,353,248	151,074,278	135,111,938	129,551,779	131,311,504	139,189,661	116,491,976
120+ Days	1,400,262,835	2,326,146,364	1,670,359,939	1,591,830,017	1,650,467,035	1,636,424,410	1,758,628,923	1,723,541,871	1,752,877,787
<b>Total</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>26,103,038,847</b>	<b>25,063,058,913</b>	<b>25,141,073,525</b>	<b>32,468,146,748</b>	<b>33,498,781,138</b>

Table 27: Age analysis of accounts – developmental credit

Ageing	2013-Q2	2013-Q3	2013-Q4	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2
Current	1,089,930	1,109,472	1,089,843	1,163,040	858,591	544,270	716,881	1,124,071	798,960
30 Days	8,137	7,130	7,414	7,316	7,119	6,742	9,895	15,824	14,820
31-60 Days	4,472	3,969	4,178	3,333	3,354	3,045	6,494	6,646	8,433
61-90 Days	2,629	2,713	3,133	1,917	2,103	1,842	5,465	4,138	5,513
91-120 Days	2,099	2,217	2,743	1,775	1,684	1,569	4,254	3,124	6,116
120+ Days	13,830	19,853	17,208	14,543	14,691	14,610	32,958	33,050	26,769
<b>Total</b>	<b>1,121,097</b>	<b>1,145,354</b>	<b>1,124,519</b>	<b>1,191,924</b>	<b>887,542</b>	<b>572,078</b>	<b>775,947</b>	<b>1,186,853</b>	<b>860,611</b>

