

# 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 September 2012 was R1.39 trillion, representing a quarter on quarter growth of 2.01%. The number of accounts increased by 0.28% for the quarter ended September 2012. The rejection rate for applications was 53.60% for the quarter ended September 2012 when compared to 50.84% for the previous quarter.

The banks continued to dominate the total consumer credit market as at 30 September 2012. The banks' share of total credit granted was R92.26 billion (84.08%), retailers R4.99 billion (4.55%), non-bank vehicle financiers R6.11 billion (5.57%) and "Other credit providers" R6.36 billion (5.80%). "Other credit providers" consist primarily of pension-backed lenders, developmental lenders, micro-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 September 2012:

- The value of mortgages granted increased by 6.76% quarter-on-quarter from R26.94 billion to R28.76 billion;
- Secured credit, which is dominated by vehicle finance, showed an increase from R33.03 billion for June 2012 to R35.16 billion for September 2012 (a quarter-on-quarter increase of 6.45%);
- Unsecured credit agreements increased from R25.80 billion for June 2012 to R25.97 billion for September 2012 (a quarter-on-quarter increase of 0.67%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts increased by 7.01% quarter-on-quarter from R17.27 billion to R18.48 billion;
- Short-term credit showed a quarter-on-quarter decrease of 12.13% from R1.53 billion to R1.34 billion.



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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## 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 September 2012 (2012-Q3).

The reporting requirements of the NCA differentiate between small credit providers, defined as credit providers for whom annual disbursements are less than R15 million, and larger credit providers. Credit providers with annual disbursements of more than R15 million are required to submit quarterly returns. Credit providers with annual disbursements of less than R15 million are only required to submit annual returns. This report is based on the quarterly returns from 51 large credit providers, representing 95% of the consumer credit market of the consumer credit market. The statistics included in the report follow the scope and definitions in the NCA. The report thus reflects all consumer credit, as well as agreements with juristic persons with a turnover or net assets of less than R1 million. It excludes all other juristic persons. It includes credit provided by banks as well as by any other registered credit providers but excludes credit providers that are not required to register with the NCR (e.g. where the entity has fewer than 100 agreements or less than R500,000 in outstanding credit).

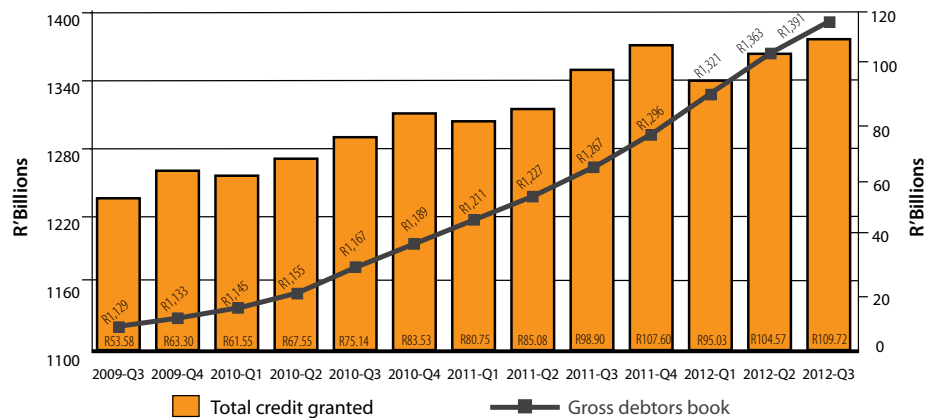
“Secured credit” in this report refers to transactions which were classified as “Other credit agreements” in the previous Consumer Credit Market Reports. This credit type includes transactions that do not fall within any of the other categories in the NCA. It includes a range of secured credit agreements,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

Abbreviations - “year-on-year (y-o-y)” as used in this report refers to a comparison of the quarter ended September 2011 to the quarter ended September 2012 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended June 2012 to the quarter ended September 2012. The totals reported in the “Credit granted” sections do not add up to the totals reported in the “Level of income” sections due to loans granted to juristic persons where the level of income is not reported by credit providers. This applies to all the credit types reflected in this report.

## 1. Market overview

The value of the outstanding gross debtors book as depicted in Figure 1.1 increased by R27.35 billion (2.01%) for the quarter ended September 2012. The value of credit granted to consumers increased by R5.15 billion (4.92%) when compared to the quarter ended June 2012.

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



### 1.1 Credit granted

The value of consumer credit granted for the September 2012 quarter showed positive growth on a q-o-q basis as indicated in Table 1.1. Credit transactions granted during the quarter increased by R3.94 billion (4.51%) q-o-q and by R7.23 billion (8.60%) on a y-o-y basis. The value of credit facilities granted for the same period increased by R1.21 billion (7.01%) on a q-o-q basis. When compared to the same period in the previous year, the value of credit facilities granted increased by R3.60 billion (24.17%).

Table 1.1: Credit granted

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	% Change (Q3/Q2)	% Change (Y/Y)
Credit transactions	84,016,682	91,007,804	79,740,349	87,305,861	91,243,623	4.51%	8.60%
Credit facilities	14,882,323	16,596,388	15,289,307	17,269,028	18,479,463	7.01%	24.17%
<b>Total</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>109,723,085</b>	<b>4.92%</b>	<b>10.94%</b>

The number of credit agreements concluded during the September 2012 quarter decreased by 0.58% on a q-o-q basis as indicated in Table 1.2. The number of agreements entered into decreased by 8.08% on a y-o-y basis.

Table 1.2: Credit granted – number of agreements

Agreements	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	2012-Q3 000	% Change (Q3/Q2)	% Change (Y/Y)
Number of credit transactions	3,529	3,379	2,731	2,793	2,673	-4.31%	-24.26%
Number of credit facilities	2,386	2,820	2,304	2,675	2,764	3.32%	15.86%
<b>Total</b>	<b>5,915</b>	<b>6,199</b>	<b>5,036</b>	<b>5,469</b>	<b>5,437</b>	<b>-0.58%</b>	<b>-8.08%</b>

Banks accounted for 84.08% of the total value of credit granted for the quarter ended September 2012 as indicated in Table 1.3. The balance was shared by the non-bank vehicles financiers (5.57%), retailers (4.55%) and other credit providers (5.80%).

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

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Banks	82,248,554	89,294,487	79,000,388	86,848,558	92,257,022	84.08%	6.23%	12.17%
Non-bank vehicle financiers	5,278,131	5,585,873	5,495,101	5,807,030	6,113,069	5.57%	5.27%	15.82%
Retailers	4,719,109	6,141,722	4,142,496	5,247,776	4,989,360	4.55%	-4.92%	5.73%
Other credit providers	6,653,211	6,582,110	6,391,671	6,671,524	6,363,634	5.80%	-4.61%	-4.35%
<b>Total</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>109,723,085</b>	<b>100.00%</b>	<b>4.92%</b>	<b>10.94%</b>

There was an increase in the rejection rate from 50.84% for the quarter ended June 2012 to 53.60% for the quarter ended September 2012 as indicated in Table 1.4. The number of applications received and the number of applications rejected increased by 6.26% and 12.03% respectively for the quarter ended September 2012.

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

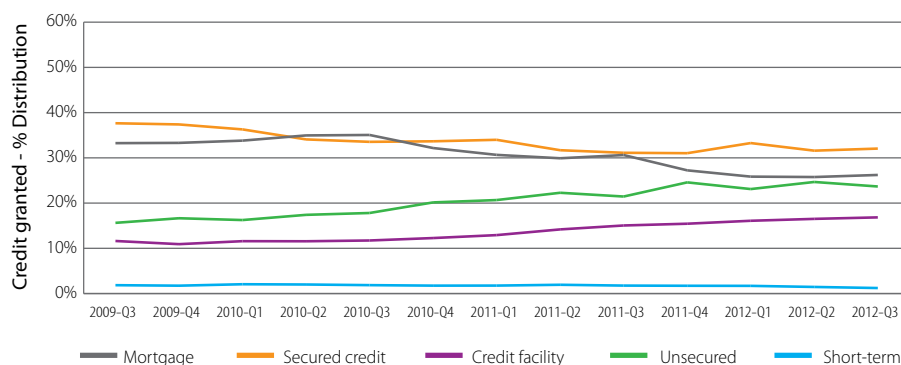
Agreements	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	2012-Q3 000	% Change (Q3/Q2)	% Change (Y/Y)
Number of applications received	8,307	9,717	9,165	9,768	10,380	6.26%	24.96%
Number of applications rejected	3,706	4,444	4,667	4,966	5,563	12.03%	50.13%
<b>% of applications rejected</b>	<b>44.61%</b>	<b>45.74%</b>	<b>50.93%</b>	<b>50.84%</b>	<b>53.60%</b>		

On a y-o-y basis there was an overall growth of 10.94% of total credit granted. Mortgages` percentage share of total credit granted increased to 26.22% for the quarter ended September 2012 from 25.76% for the previous quarter as indicated in Table 1.5 and Figure 1.2.

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

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	30,278,386	29,313,825	24,563,230	26,943,316	28,764,393	26.22%	6.76%	-5.00%
Secured credit	30,779,506	33,394,502	31,615,175	33,034,166	35,164,562	32.05%	6.45%	14.25%
Credit facilities	14,882,323	16,596,388	15,289,307	17,269,028	18,479,463	16.84%	7.01%	24.17%
Unsecured credit	21,213,694	26,451,931	21,949,604	25,801,033	25,972,654	23.67%	0.67%	22.43%
Short-term credit	1,745,095	1,847,546	1,612,340	1,527,345	1,342,013	1.22%	-12.13%	-23.10%
<b>Total</b>	<b>98,899,004</b>	<b>107,604,192</b>	<b>95,029,656</b>	<b>104,574,889</b>	<b>109,723,085</b>	<b>100.00%</b>	<b>4.92%</b>	<b>10.94%</b>

Figure 1.2: Credit granted – percentage distribution



The value of the gross debtors book for the period ended September 2012 grew by R27.35 billion (2.01%) and y-o-y growth was R124.28 billion (9.81%). The unsecured credit book grew by R8.67 billion (6.60%) q-o-q and by R38.88 billion (38.45%) y-o-y. The mortgages book grew by R5.03 billion (0.62%) q-o-q and by R33.68 billion (4.28%) y-o-y.

Table 1.6: Gross debtors book – credit type

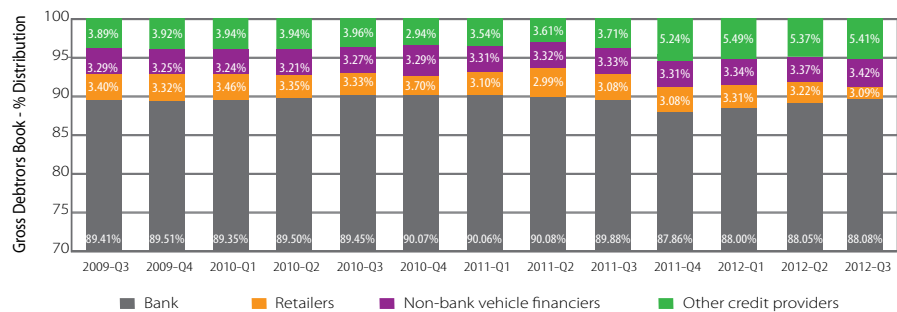
Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	786,002,454	791,109,455	796,329,490	814,645,080	819,679,887	58.93%	0.62%	4.28%
Secured credit	240,613,866	250,004,674	255,553,186	263,108,288	271,454,941	19.52%	3.17%	12.82%
Credit facilities	138,020,910	141,256,197	147,340,977	153,565,919	158,866,811	11.42%	3.45%	15.10%
Unsecured credit	101,102,222	112,988,666	120,811,141	131,309,923	139,978,673	10.06%	6.60%	38.45%
Short-term credit	816,713	927,367	882,032	855,265	852,408	0.06%	-0.33%	4.37%
<b>Total</b>	<b>1,266,556,164</b>	<b>1,296,286,359</b>	<b>1,320,916,825</b>	<b>1,363,484,475</b>	<b>1,390,832,721</b>	<b>100.00%</b>	<b>2.01%</b>	<b>9.81%</b>

There was an overall increase q-o-q and y-o-y in the gross debtors book for all industries except retailers as indicated in Table 1.7 and illustrated in Figure 1.3.

Table 1.7: Gross debtors book – industry type

Industry	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Banks	1,119,300,860	1,138,876,773	1,162,422,217	1,200,512,161	1,225,065,956	88.08%	2.05%	9.45%
Retailers	38,971,470	42,858,782	42,485,026	43,918,609	42,988,652	3.09%	-2.12%	10.31%
Non-bank vehicle financiers	41,874,024	43,321,604	44,407,629	45,892,044	47,588,125	3.42%	3.70%	13.65%
Other credit providers	66,409,809	71,229,200	71,601,954	73,161,661	75,189,988	5.41%	2.77%	13.22%
<b>Total</b>	<b>1,266,556,164</b>	<b>1,296,286,359</b>	<b>1,320,916,825</b>	<b>1,363,484,475</b>	<b>1,390,832,721</b>	<b>100.00%</b>	<b>2.01%</b>	<b>9.81%</b>

Figure 1.3: Gross debtors book – industry type



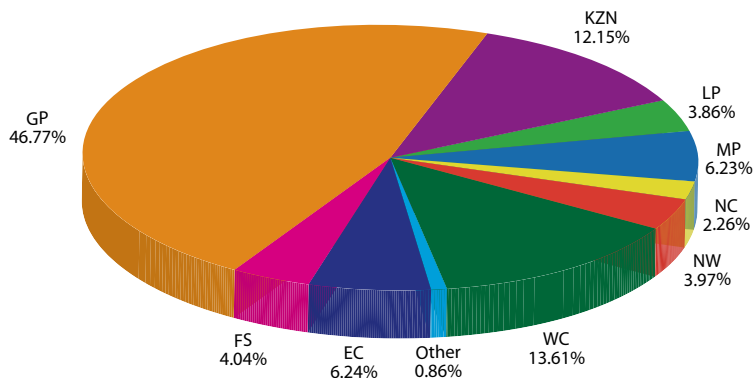
The consumer credit market consisted of a total of 38,71 million accounts for the quarter ended September 2012. The total number of accounts increased by 0.28% on a q-o-q basis and by 1.48% on a y-o-y basis. Credit facilities had a share of 63.06% of the total number of accounts for the quarter ended September 2012 as indicated in Table 1.8.

Table 1.8: Gross debtors book – number of accounts

Agreements	2011-Q3 000	2011-Q4 000	2012-Q1 000	2012-Q2 000	2012-Q3 000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Mortgages	1,825	1,827	1,825	1,848	1,845	4.77%	-0.19%	1.11%
Secured credit	4,585	4,598	4,456	4,452	4,512	11.66%	1.36%	-1.59%
Credit facilities	24,081	23,735	23,844	24,187	24,413	63.06%	0.93%	1.38%
Unsecured credit	7,074	7,506	7,444	7,549	7,430	19.19%	-1.58%	5.04%
Short-term credit	583	632	623	570	512	1.32%	-10.09%	-12.13%
<b>Total</b>	<b>38,148</b>	<b>38,297</b>	<b>38,191</b>	<b>38,606</b>	<b>38,713</b>	<b>100.00%</b>	<b>0.28%</b>	<b>1.48%</b>

A significant portion R51.32 billion (46.77%) of the total value of credit granted went to consumers in the Gauteng province. The Western Cape received R14.94 billion (13.61%) of the total R109.72 billion granted during the third quarter of 2012 followed by Kwazulu Natal with R13.33 billion (12.15%) as illustrated in Figure 1.4.

Figure 1.4: Provincial distribution of credit granted – 2012-Q3



## 2. Mortgage agreements

### 2.1 Mortgages granted

There was an overall q-o-q increase of 6.76% in the rand value of mortgage agreements granted for the quarter ended September 2012 as indicated in Table 2.1 below. Mortgage agreements for all categories declined on a y-o-y basis.

Table 2.1: Mortgages granted – size of agreements

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R50K	57,960	45,935	52,323	49,879	46,491	0.16%	-6.79%	-19.79%
R51K-R100K	232,248	194,269	188,139	186,123	197,401	0.69%	6.06%	-15.00%
R101K-R150K	280,198	268,629	239,359	244,114	250,907	0.87%	2.78%	-10.45%
R151K-R350K	2,522,200	2,404,369	2,023,747	1,922,175	2,065,168	7.18%	7.44%	-18.12%
R351K-R700K	7,667,365	6,994,636	6,051,298	6,647,544	6,932,404	24.10%	4.29%	-9.59%
≥R700K	19,518,416	19,405,986	16,008,364	17,893,482	19,272,021	67.00%	7.70%	-1.26%
<b>Total</b>	<b>30,278,386</b>	<b>29,313,825</b>	<b>24,563,230</b>	<b>26,943,316</b>	<b>28,764,393</b>	<b>100.00%</b>	<b>6.76%</b>	<b>-5.00%</b>

For the quarter ended September 2012 the number of mortgage agreements concluded increased by 4.65% as indicated in Table 2.2. The majority of mortgages were granted in favour of larger-sized credit agreements. On a y-o-y basis mortgage agreements for all categories declined by 10.37%.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R50K	1,905	1,411	1,914	1,767	1,476	3.60%	-16.47%	-22.52%
R51K-R100K	2,822	2,374	2,306	2,264	2,381	5.80%	5.17%	-15.63%
R101K-R150K	2,126	2,025	1,801	1,841	1,881	4.59%	2.17%	-11.52%
R151K-R350K	9,605	9,031	7,689	7,297	7,832	19.09%	7.33%	-18.46%
R351K-R700K	14,961	13,743	11,826	12,931	13,464	32.82%	4.12%	-10.01%
≥ R700K	14,347	13,699	11,645	13,098	13,985	34.09%	6.77%	-2.52%
<b>Total</b>	<b>45,766</b>	<b>42,283</b>	<b>37,181</b>	<b>39,198</b>	<b>41,019</b>	<b>100.00%</b>	<b>4.65%</b>	<b>-10.37%</b>

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

More than 80% of the number of agreements were concluded with individuals in the greater than R15K income category. This income category also accounted for 94.46% of the rand value of the mortgages granted during the quarter ended September 2012. The share of income categories less R10k continued to decline for both rand value and number of agreements.

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

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K	2,568	2,423	1,648	1,438	1,361
% share of credit granted	5.64%	5.75%	4.45%	3.69%	3.33%
R10.1K-R15K	5,708	5,752	4,560	4,463	4,360
% share of credit granted	12.53%	13.66%	12.31%	11.44%	10.67%
>R15K	37,270	33,930	30,841	33,113	35,127
% share of credit granted	81.83%	80.58%	83,24%	84.87%	85.99%
<b>Total number of mortgages</b>	<b>45,546</b>	<b>42,105</b>	<b>37,049</b>	<b>39,014</b>	<b>40,848</b>

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K (R000)	561,907	554,991	370,024	324,321	303,004
% share of credit granted	1.88%	1.91%	1.52%	1.23%	1.06%
R10.1K-R15K (R000)	1,737,170	1,804,470	1,342,467	1,269,474	1,277,787
% share of credit granted	5.80%	6.21%	5.50%	4.80%	4.48%
>R15K (R000)	27,666,652	26,696,575	22,687,655	24,856,083	26,949,257
% share of credit granted	92.33%	91.88%	92.98%	93.97%	94.46%
<b>Total value of mortgages(R000)</b>	<b>29,965,728</b>	<b>29,056,036</b>	<b>24,400,146</b>	<b>26,449,878</b>	<b>28,530,048</b>

### 2.3 Gross debtors book – mortgages

The gross debtors book increased by R5.03 billion (0.62%) for the quarter ended September 2012 and by R33.68 billion (4.28%) on a y-o-y basis. The number of accounts decreased by 0.19% q-o-q but increased by 1.11% on a y-o-y basis as indicated in Table 2.5.

Table 2.5: Gross debtors book – mortgages

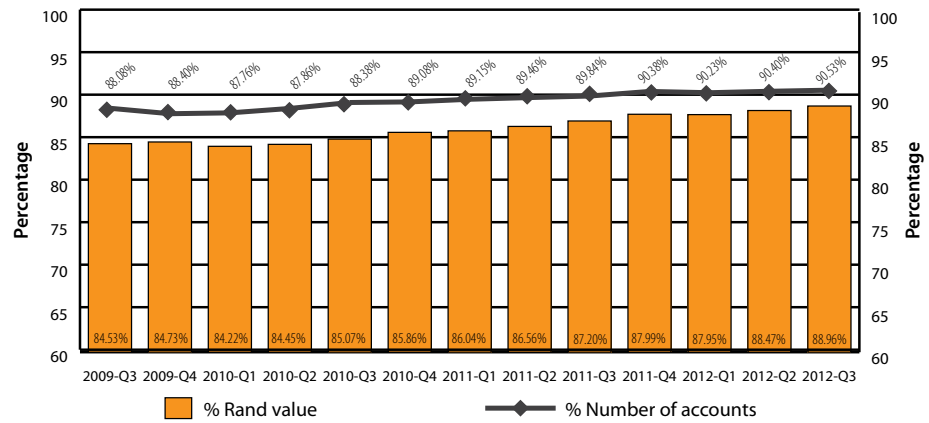
Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	786,002,454	791,109,455	796,329,490	814,645,080	819,679,887	0.62%	4.28%
Number of accounts	1,824,538	1,826,721	1,824,896	1,848,252	1,844,715	-0.19%	1.11%

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

The rand value of the gross debtors book for mortgages reported as “current” increased from 88.47% to 88.96% for the quarter ended September 2012. The number of accounts reported as “current” increased marginally from 90.40% to 90.53% for the same period as illustrated in Figure 2.1.



Figure 2.1: Mortgages book reported as “current”



### 3. Secured credit

#### 3.1 Secured credit granted

In terms of the Regulations, the category “Other credit agreements” refers to secured credit agreements but excludes mortgages and credit facilities. As indicated in Table 3.1 the rand value of secured credit granted for the quarter ended September 2012 increased by R2.13 billion (6.45%) 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 R31.23 billion (88.82%).

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

Type of security	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)
Vehicle	27,377,226	28,721,147	28,161,208	29,231,146	31,234,786	88.82%	6.85%
Retirement benefits	515,873	566,164	529,107	661,819	660,135	1.88%	-0.25%
Insurance policy	23,494	23,657	26,851	25,381	19,880	0.06%	-21.67%
Furniture & other durables	1,729,179	2,618,692	1,445,921	1,787,341	1,812,848	5.16%	1.43%
Other security	1,133,734	1,464,842	1,452,089	1,328,480	1,436,914	4.09%	8.16%
<b>Total</b>	<b>30,779,506</b>	<b>33,394,502</b>	<b>31,615,175</b>	<b>33,034,166</b>	<b>35,164,562</b>	<b>100.00%</b>	<b>6.45%</b>

Table 3.2 indicated an increase in the number of secured credit agreements of 5.80% for the quarter ended September 2012. The number of credit transactions concluded for “furniture and other durables” continued to dominate in the secured credit category at 59.54%.

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

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)
Vehicle	154,832	159,131	150,594	153,353	160,263	36.36%	4.51%
Retirement benefits	8,504	9,369	8,235	9,859	9,517	2.16%	-3.47%
Insurance policy	2,625	2,595	2,886	2,548	1,990	0.45%	-21.90%
Furniture & other durables	247,043	356,460	202,448	243,627	262,465	59.54%	7.73%
Other security	5,714	7,292	12,663	7,241	6,577	1.49%	-9.17%
<b>Total</b>	<b>418,718</b>	<b>534,847</b>	<b>376,826</b>	<b>416,628</b>	<b>440,812</b>	<b>100.00%</b>	<b>5.80%</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 greater than R15k from 32.58% for the quarter ended June 2012 to 31.80% for the quarter ended September 2012 as indicated in Table 3.3. The number of credit transactions entered into with individuals with gross monthly income of up to R10K increased from 56.50% to 57.76% for the quarter ended September 2012.

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K	237,071	331,470	204,899	234,441	253,681
% share of credit granted	56.86%	62.17%	54.55%	56.50%	57.76%
R10.1K-R15K	48,559	56,590	39,131	45,299	45,870
% share of credit granted	11.65%	10.61%	10.42%	10.92%	10.44%
>R15K	131,283	145,083	131,584	135,210	139,675
% share of credit granted	31.49%	27.21%	35.03%	32.58%	31.80%
<b>Total number of secured credit agreements</b>	<b>416,913</b>	<b>533,143</b>	<b>375,614</b>	<b>414,950</b>	<b>439,226</b>

Table 3.4 indicated a decline in the rand value for the ‘Up to R10K’ category while the ‘Greater than R15K’ gross monthly income category marginally increased for the period ended September 2012.

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K (R000)	3,000,220	3,873,443	3,042,849	3,313,328	3,312,920
% share of credit granted	9.92%	11.78%	9.76%	10.17%	9.55%
R10.1K-R15K (R000)	3,612,331	3,788,765	3,255,958	3,511,818	3,775,237
% share of credit granted	11.94%	11.52%	10.45%	10.78%	10.88%
>R15K (R000)	23,639,799	25,225,202	24,868,264	25,764,379	27,614,987
% share of credit granted	78.14%	76.70%	79.79%	79.06%	79.57%
<b>Total value of secured credit (R000)</b>	<b>30,252,350</b>	<b>32,887,410</b>	<b>31,167,071</b>	<b>32,589,525</b>	<b>34,703,144</b>

### 3.3 Gross debtors book – secured credit

The gross debtors book increased by R8.35 billion (3.17%) for the quarter ended September 2012 and by R30.84 billion (12.82%) on a y-o-y basis. The number of accounts increased by 1.36% q-o-q but decreased by 1.59% on a y-o-y basis as indicated in Table 3.5.

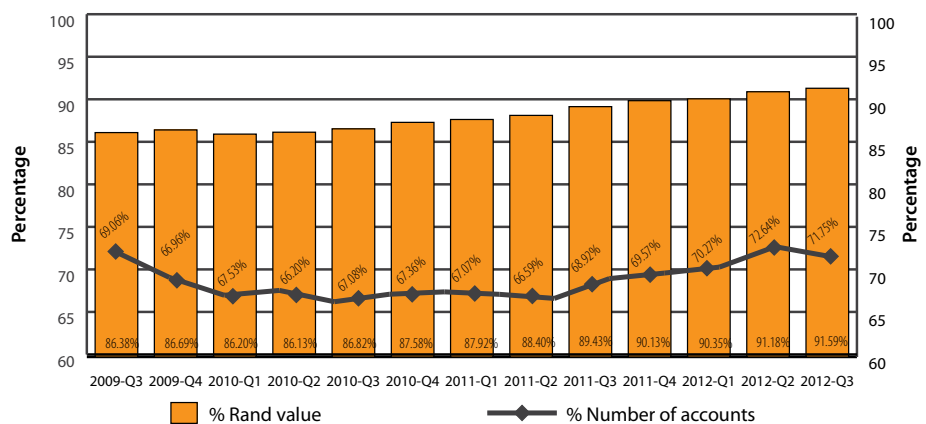
Table 3.5: Gross debtors book – secured credit

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	240,613,866	250,004,674	255,553,186	263,108,288	271,454,941	3.17%	12.82%
Number of accounts	4,585,295	4,597,692	4,455,758	4,451,577	4,512,289	1.36%	-1.59%

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

As illustrated in Figure 3.1 the rand value of the gross debtors book reported as “current” increased from 91.18% for the quarter ended June 2012 to 91.59% for the quarter ended September 2012. The number of accounts reported as “current” decreased from 72.64% to 71.75% for the same period.

Figure 3.1: Secured credit book reported as “current”



## 4. Credit facilities

### 4.1 Credit facilities granted

Table 4.1 and 4.2 indicated credit and garage cards received R6.43 billion (34.80%) of the total R18.48 billion of the value of credit facilities granted, followed by bank overdraft with R4.50 billion (24.36%) for the quarter ended September 2012. On a y-o-y basis the value of credit facilities increased by R3.60 billion (24.17%). The number of credit facilities granted increased by 3.32% on a q-o-q basis and by 15.86% y-o-y.

Table 4.1: Credit facilities granted – rand value

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Credit and/or Garage cards	5,287,609	5,467,616	5,703,967	6,384,779	6,430,870	34.80%	0.72%	21.62%
Bank overdraft	2,953,869	3,735,809	3,623,139	4,167,751	4,501,368	24.36%	8.00%	52.39%
Services	644,288	574,652	751,343	885,234	894,718	4.84%	1.07%	38.87%
Store cards	3,575,589	4,267,834	3,003,288	3,832,958	4,147,422	22.44%	8.20%	15.99%
Other facilities	2,420,968	2,550,477	2,207,570	1,998,306	2,505,085	13.56%	25.36%	3.47%
<b>Total</b>	<b>14,882,323</b>	<b>16,596,388</b>	<b>15,289,307</b>	<b>17,269,028</b>	<b>18,479,463</b>	<b>100.00%</b>	<b>7.01%</b>	<b>24.17%</b>

Table 4.2: Credit facilities granted – number of agreements

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
Credit and/or Garage cards	525,352	535,234	488,577	556,128	536,610	19.41%	-3.51%	2.14%
Bank overdraft	79,841	82,891	105,475	124,924	98,835	3.58%	-20.88%	23.79%
Services	57,931	70,247	69,422	73,624	83,374	3.02%	13.24%	43.92%
Store cards	1,661,347	2,071,219	1,568,998	1,849,804	1,968,430	71.21%	6.41%	18.48%
Other facilities	61,429	60,271	72,025	70,911	77,007	2.79%	8.60%	25.36%
<b>Total</b>	<b>2,385,900</b>	<b>2,819,862</b>	<b>2,304,497</b>	<b>2,675,391</b>	<b>2,764,256</b>	<b>100.00%</b>	<b>3.32%</b>	<b>15.86%</b>

## 4.2 Credit facilities granted by level of income

Tables 4.3 indicated the number of credit facilities granted to individuals with a gross monthly income of greater than R15K declined from 26.90% for the quarter ended June 2012 to 25.84% for the quarter ended September 2012. The rand value figures shown in Table 4.4 depicted a similar declining trend.

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K	1,621,391	1,930,771	1,454,223	1,642,116	1,713,526
% share of credit granted	68.03%	68.52%	63.15%	61.45%	62.05%
R10.1K-R15K	235,950	289,967	263,021	311,496	334,549
% share of credit granted	9.90%	10.29%	11.42%	11.66%	12.11%
>R15K	526,116	597,057	585,382	718,758	713,504
% share of credit granted	22.07%	21.19%	25.42%	26.90%	25.84%
<b>Total number of credit facilities</b>	<b>2,383,457</b>	<b>2,817,795</b>	<b>2,302,626</b>	<b>2,672,370</b>	<b>2,761,579</b>

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K (R000)	4,587,595	4,912,445	3,947,832	4,167,973	4,672,553
% share of credit granted	31.55%	30.48%	26.68%	24.86%	26.07%
R10.1K-R15K (R000)	1,544,535	1,773,950	1,536,549	1,762,368	1,998,530
% share of credit granted	10.62%	11.01%	10.39%	10.51%	11.15%
>R15K (R000)	8,410,450	9,431,780	9,310,049	10,834,199	11,252,175
% share of credit granted	57.83%	58.52%	62.93%	64.63%	62.78%
<b>Total value of credit facilities (R000)</b>	<b>14,542,580</b>	<b>16,118,176</b>	<b>14,794,431</b>	<b>16,764,540</b>	<b>17,923,259</b>

### 4.3 Gross debtors book – credit facilities

The gross debtors book increased by R5.30 billion (3.45%) for the quarter ended September 2012 and by R20.85 billion (15.10%) on a y-o-y basis as indicated in Table 4.5. The number of accounts increased by 0.93% q-o-q and by 1.38% y-o-y.

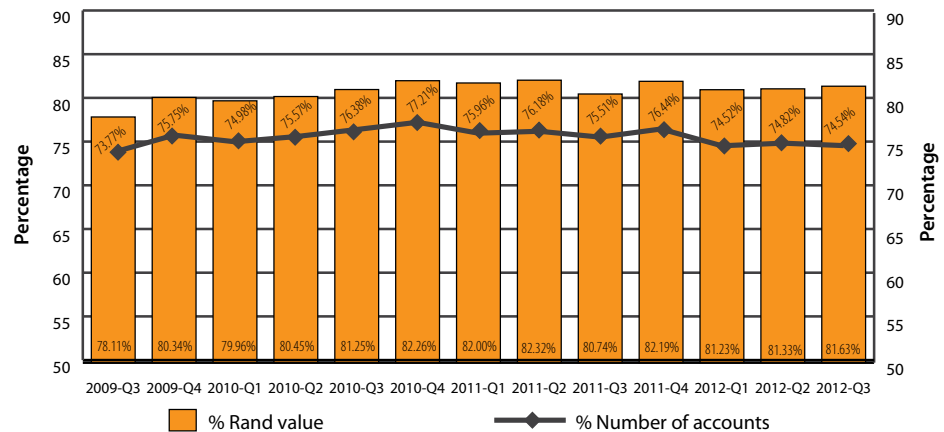
Table 4.5: Gross debtors book – credit facilities

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	138,020,910	141,256,197	147,340,977	153,565,919	158,866,811	3.45%	15.10%
Number of accounts	24,080,817	23,734,765	23,843,505	24,187,189	24,413,166	0.93%	1.38%

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

The rand value of the gross debtors book reported as “current” increased from 81.33% for the quarter ended June 2012 to 81.63% for the quarter ended September 2012. The number of accounts reported as “current” decreased from 74.82% to 74.54% 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). Table 5.1 indicated the value of unsecured credit granted increased to R25.97 billion (0.67%) for the quarter ended September 2012. On a y-o-y basis there was an increase of R4.76 billion (22.43%) in the rand value of unsecured credit agreements. Table 5.2 indicated there was a decline of 2.39% in the number of agreements for the quarter ended September 2012 while there was an increase of 1.03% on a y-o-y basis.

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

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤6 Months	305,902	417,655	325,009	366,947	417,670	1.61%	13.82%	36.54%
7-12 Months	940,342	1,067,179	952,553	909,754	800,716	3.08%	-11.99%	-14.85%
13-18 Months	1,157,506	1,287,722	1,048,721	962,050	819,344	3.15%	-14.83%	-29.21%
19-24 Months	2,632,326	2,569,021	1,975,167	2,279,061	1,771,699	6.82%	-22.26%	-32.69%
25-36 Months	4,731,520	5,355,282	4,244,814	4,741,801	4,838,417	18.63%	2.04%	2.26%
3.1-5 Years	10,656,575	14,790,429	12,454,287	13,408,245	13,235,317	50.96%	-1.29%	23.90%
5.1-10 +Years	789,523	964,643	949,052	3,133,174	4,089,491	15.75%	30.52%	435.52%
<b>Total</b>	<b>21,213,694</b>	<b>26,451,931</b>	<b>21,949,604</b>	<b>25,801,033</b>	<b>25,972,654</b>	<b>100.00%</b>	<b>0.67%</b>	<b>22.43%</b>

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

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤6 Months	97,151	140,370	136,612	143,941	169,291	12.85%	17.61%	74.26%
7-12 Months	196,854	219,720	190,390	177,530	156,103	11.85%	-12.07%	-20.70%
13-18 Months	148,738	169,132	125,164	129,199	120,483	9.15%	-6.75%	-19.00%
19-24 Months	240,662	252,488	178,493	199,006	151,629	11.51%	-23.81%	-37.00%
25-36 Months	298,365	353,146	266,958	291,179	289,770	22.00%	-0.48%	-2.88%
3.1-5 Years	311,868	401,578	321,048	355,711	356,529	27.07%	0.23%	14.09%
5.1-10 +Years	10,219	11,559	10,584	53,004	73,463	5.58%	38.60%	665.80%
<b>Total</b>	<b>1,303,857</b>	<b>1,547,993</b>	<b>1,229,249</b>	<b>1,349,570</b>	<b>1,317,268</b>	<b>100.00%</b>	<b>-2.39%</b>	<b>1.03%</b>

The rand value and the number of unsecured credit granted for agreements in excess of R15K had a share of 81.03% and 37.87% respectively for the quarter ended September 2012 as indicated in Tables 5.3 and 5.4.

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

Rand value of agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0K-R3K	336,332	404,346	290,689	365,875	377,257	1.45%	3.11%	12.17%
R3.1K-R5K	783,579	915,570	668,273	640,624	567,618	2.19%	-11.40%	-27.56%
R5.1K-R8K	1,256,405	1,534,520	1,207,672	1,170,188	1,083,470	4.17%	-7.41%	-13.76%
R8.1K-R10K	1,095,240	1,288,244	986,186	1,080,925	923,836	3.56%	-14.53%	-15.65%
R10.1K-R15K	2,248,141	2,470,266	1,834,219	2,184,810	1,975,922	7.61%	-9.56%	-12.11%
> R15.1K	15,493,998	19,838,986	16,962,564	20,358,611	21,044,551	81.03%	3.37%	35.82%
<b>Total</b>	<b>21,213,694</b>	<b>26,451,931</b>	<b>21,949,604</b>	<b>25,801,033</b>	<b>25,972,654</b>	<b>100.00%</b>	<b>0.67%</b>	<b>22.43%</b>

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

Number of agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0K-R3K	155,687	181,179	123,523	215,471	229,327	17.41%	6.43%	47.30%
R3.1K-R5K	186,696	213,202	157,077	156,694	139,945	10.62%	-10.69%	-25.04%
R5.1K-R8K	240,190	307,265	277,053	189,798	178,932	13.58%	-5.73%	-25.50%
R8.1K-R10K	118,973	138,739	107,241	118,145	102,955	7.82%	-12.86%	-13.46%
R10.1K-R15K	183,756	203,257	150,898	179,824	167,254	12.70%	-6.99%	-8.98%
> R15.1K	418,555	504,351	413,457	489,638	498,855	37.87%	1.88%	19.19%
<b>Total</b>	<b>1,303,857</b>	<b>1,547,993</b>	<b>1,229,249</b>	<b>1,349,570</b>	<b>1,317,268</b>	<b>100.00%</b>	<b>-2.39%</b>	<b>1.03%</b>

## 5.2 Unsecured credit granted by level of income

Table 5.5 indicated the percentage of the agreements of unsecured credit granted to individuals with a gross monthly income of up to R10K decreased from 62.39% to 59.31% of the total number of unsecured credit agreements granted for the quarter ended September 2012. In the income bands greater than R10K there was an increase from 37.61% to 40.68% in the number of unsecured credit agreements for the same period. The rand value of the agreements of unsecured credit granted to individuals with a gross monthly income of up to R10K decreased from 42.03% to 40.48% over the same period as indicated in Table 5.6.

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K	831,662	989,087	755,516	841,985	781,337
% share of credit granted	63.79%	63.90%	61.46%	62.39%	59.31%
R10.1K-R15K	204,971	241,278	198,914	213,054	217,934
% share of credit granted	15.72%	15.59%	16.18%	15.79%	16.54%
>R15K	267,213	317,615	274,796	294,510	317,997
% share of credit granted	20.49%	20.52%	22.36%	21.82%	24.14%
<b>Total number of unsecured credit</b>	<b>1,303,846</b>	<b>1,547,980</b>	<b>1,229,226</b>	<b>1,349,549</b>	<b>1,317,268</b>

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K (R000)	9,240,612	11,066,616	9,372,215	10,843,425	10,512,485
% share of credit granted	43.57%	41.86%	42.77%	42.03%	40.48%
R10.1K-R15K (R000)	4,575,060	5,646,176	4,609,712	5,362,431	5,387,977
% share of credit granted	21.57%	21.36%	21.04%	20.78%	20.74%
>R15K (R000)	7,392,903	9,725,895	7,932,031	9,595,177	10,072,191
% share of credit granted	34.86%	36.79%	36.20%	37.19%	38.78%
<b>Total value of unsecured credit (R000)</b>	<b>21,208,575</b>	<b>26,438,687</b>	<b>21,913,958</b>	<b>25,801,033</b>	<b>25,972,654</b>

### 5.3 Gross debtors book – unsecured credit

The gross debtors book increased by R86.67 billion (6.60%) for the quarter ended September 2012 and by R38.88 billion (38.45%) on a y-o-y basis. The number of accounts decreased by 1.58% q-o-q while on a y-o-y basis there was an increase of 5.04% as indicated in Table 5.7.

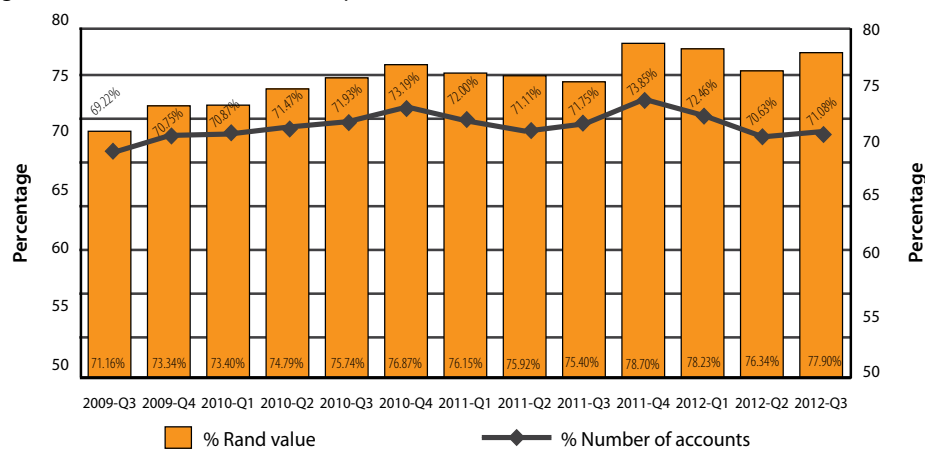
Table 5.7: Gross debtors book – unsecured credit

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	101,102,222	112,988,681	120,811,141	131,309,923	139,978,673	6.60%	38.45%
Number of accounts	7,073,980	7,506,030	7,443,628	7,549,183	7,430,216	-1.58%	5.04%

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

The rand value of the gross debtors book reported as “current” increased from 76.34% for the quarter ended June 2012 to 77.90% for the quarter ended September 2012. The number of accounts reported as “current” increased from 70.63% to 71.08% 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.

Table 6.1 indicated the rand value of short-term credit granted for the September 2012 quarter decreased by R185.33 million (12.13%). The 'Up to 1 month' category received the largest share (71.82%) of the total credit granted. On a y-o-y basis the rand value of short-term credit granted decreased by R403.08 million (23.10%). Table 6.2 indicated the number of agreements for short-term credit granted decreased by 11.56% on a q-o-q basis and 50.37% on a y-o-y basis.

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

Agreements per repayment period	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤1 Month	1,197,939	1,208,786	1,125,166	1,053,936	963,881	71.82%	-8.54%	-19.54%
2-3 Months	222,081	252,477	187,393	189,020	170,680	12.72%	-9.70%	-23.15%
4-6 Months	325,076	386,284	299,780	284,390	207,453	15.46%	-27.05%	-36.18%
<b>Total</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>	<b>1,342,013</b>	<b>100.00%</b>	<b>-12.13%</b>	<b>-23.10%</b>

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

Agreements per repayment period	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
≤1 Month	1,519,658	987,232	891,746	805,445	733,039	83.89%	-8.99%	-51.76%
2-3 Months	102,818	113,578	83,356	87,013	79,208	9.06%	-8.97%	-22.96%
4-6 Months	138,070	153,227	113,130	95,529	61,536	7.04%	-35.58%	-55.43%
<b>Total</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,987</b>	<b>873,783</b>	<b>100.00%</b>	<b>-11.56%</b>	<b>-50.37%</b>

Table 6.3 and 6.4 indicated the majority of short-term credit granted relates to agreements not exceeding R3000 at 64.96% of the rand value of credit granted, while 88.20% of the number of accounts were for the same categories.

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

Agreements	2011-Q3 R000	2011-Q4 R000	2012-Q1 R000	2012-Q2 R000	2012-Q3 R000	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R1000	602,163	366,974	318,969	284,496	256,841	19.14%	-9.72%	-57.35%
R1001-R2000	485,173	506,533	444,027	403,381	353,213	26.32%	-12.44%	-27.20%
R2001-R3000	275,962	361,069	318,713	300,995	261,712	19.50%	-13.05%	-5.16%
R3001-R5000	261,088	472,085	414,532	419,509	369,717	27.55%	-11.87%	41.61%
R5001-R8000	120,710	140,885	116,099	118,965	100,530	7.49%	-15.50%	-16.72%
<b>Total</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>	<b>1,342,013</b>	<b>100.00%</b>	<b>-12.13%</b>	<b>-23.10%</b>

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

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q3 % Distribution	% Change (Q3/Q2)	% Change (Y/Y)
R0-R1000	1,244,167	634,801	548,392	485,162	437,437	50.06%	-9.84%	-64.84%
R1001-R2000	321,695	338,238	294,941	265,368	230,692	26.40%	-13.07%	-28.29%
R2001-R3000	108,795	144,062	126,062	118,338	102,518	11.73%	-13.37%	-5.77%
R3001-R5000	67,191	115,000	100,920	101,146	88,313	10.11%	-12.69%	31.44%
R5001-R8000	18,698	21,936	17,917	17,973	14,823	1.70%	-17.53%	-20.72%
<b>Total</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,987</b>	<b>873,783</b>	<b>100.00%</b>	<b>-11.56%</b>	<b>-50.37%</b>

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

Table 6.5 indicated individuals with a gross monthly income of 'Up to R10K' received 67.27% of the total number of short-term credit agreements granted for the quarter ended September 2012. The rest was shared across the remaining income categories. Table 6.6 indicated individuals with a gross monthly income of 'Up to R10K' received 54.93% of the rand value of short-term credit granted for the quarter ended September 2012.

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K	1,119,826	834,684	710,491	655,827	587,794
% share of credit granted	63.61%	66.56%	65.29%	66.38%	67.27%
R10.1K-R15K	318,406	200,913	182,165	158,106	137,102
% share of credit granted	18.09%	16.02%	16.74%	16.00%	15.69%
>R15K	322,314	218,440	195,576	174,053	148,887
% share of credit granted	18.31%	17.42%	17.97%	17.62%	17.04%
<b>Total number of short-term credit</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,986</b>	<b>873,783</b>

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

Level of income	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R10K (R000)	976,201	979,817	823,643	823,397	737,134
% share of credit granted	55.94%	53.03%	51.08%	53.91%	54.93%
R10.1K-R15K (R000)	340,938	360,360	328,656	290,891	249,893
% share of credit granted	19.54%	19.50%	20.38%	19.05%	18.62%
>R15K (R000)	427,957	507,369	460,042	413,057	354,987
% share of credit granted	24.52%	27.46%	28.53%	27.04%	26.45%
<b>Total value of short-term credit (R000)</b>	<b>1,745,095</b>	<b>1,847,546</b>	<b>1,612,340</b>	<b>1,527,345</b>	<b>1,342,013</b>

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

The gross debtors book decreased by R2.86 million (0.33%) for the quarter ended September 2012 but increased by R35.70 million (4.37%) on a y-o-y basis. The number of accounts decreased by 10.09% q-o-q and 12.13% on a y-o-y basis as indicated in Table 6.7.

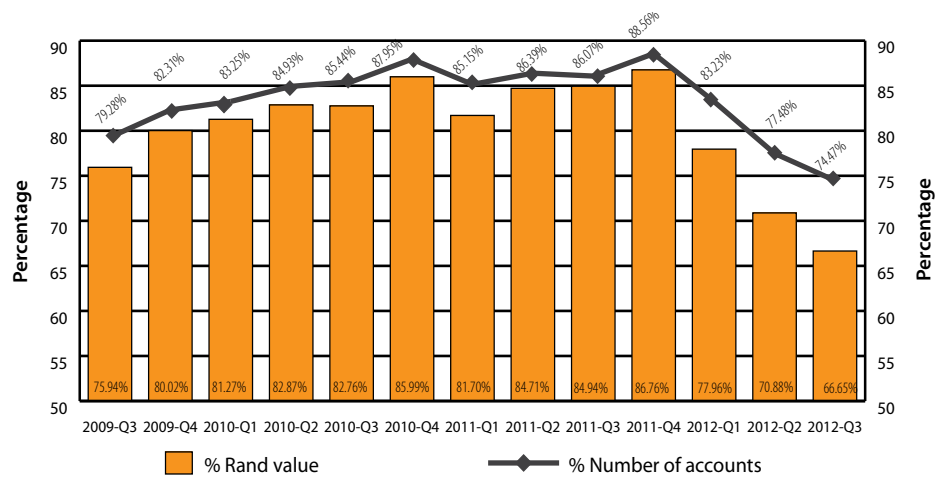
Table 6.7: Gross debtors book - short-term credit

Agreements	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3	% Change (Q3/Q2)	% Change (Y/Y)
Gross debtors book (R000)	816,713	927,367	882,032	855,265	852,408	-0.33%	4.37%
Number of accounts	583,005	631,817	622,858	569,794	512,292	-10.09%	-12.13%

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

The rand value of the gross debtors book reported as “current” decreased from 70.88% for the quarter ended June 2012 to 66.65% for the quarter ended September 2012. The number of accounts reported as “current” decreased from 77.48% to 74.47% for the same period as illustrated in Figure 6.1.

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



## 7. Definitions

Terms used in the report	Definition
<b>Applications received</b>	Includes solicited and unsolicited applications for credit.
<b>Credit facilities</b>	An agreement that meets all the criteria as set out in section 8 (3) of the NCA. The values (rand value and number of accounts) reported for "credit facility" includes both new credit facilities and limit increases for existing credit facility agreements. These values represent the potential exposure of the credit providers and not the actual usage/consumption by consumers. This does not apply to the gross value of the debtors book values where actual credit usage by consumers is reported.
<b>Credit transactions</b>	An agreement that meets all the criteria as set out in section 8 (4) of the NCA. This includes all types of credit agreements, but excludes credit facility agreements.
<b>Gross debtors book</b>	The outstanding balances as at the end of the period including fees and interest that have been earned and capitalized to the debtors book.
<b>Mortgage agreements</b>	An agreement that is secured by a pledge of immovable property.
<b>Secured credit transactions</b>	Credit transactions that do not fall within the other named categories in the NCA. This category includes pension-backed loans, insurance-backed loans, retail furniture accounts and motor vehicle accounts.
<b>Short-term credit transactions</b>	An agreement that meets all the criteria as set out in section 39 (2) of the National Credit Regulations.  This includes amounts not exceeding R8 000 and repayable within 6 months.
<b>Unsecured credit transactions</b>	An agreement that meets all the criteria as set out in section 39 (3) of the National Credit Regulations.  Where the loan or credit is not secured by any pledge or personal security.

### Notes

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

## 8. Appendix tables

### A: Provincial Distribution

Table 1: Provincial distribution – total credit granted

Provincial	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Eastern Cape	4,877,560,135	5,462,066,433	5,346,653,403	5,615,660,575	6,347,050,743	7,408,234,517	6,101,830,664	6,753,673,557	6,849,466,933
Free State	3,000,861,224	3,516,131,326	3,234,618,075	3,223,080,240	3,828,322,881	4,671,472,903	3,794,911,199	4,164,341,610	4,437,331,245
Gauteng	34,538,396,721	36,742,680,630	37,749,023,709	39,965,781,579	45,884,300,356	49,168,460,721	44,078,024,940	48,274,266,388	51,317,873,076
Kwazulu-Natal	9,500,604,551	11,458,518,062	10,217,176,418	10,711,632,322	12,829,432,535	13,493,096,170	12,480,759,362	13,090,083,920	13,333,336,987
Limpopo	2,775,043,747	3,214,285,841	2,854,046,971	3,105,731,685	3,579,398,405	4,351,501,612	3,608,020,304	4,164,964,499	4,238,427,176
Mpumalanga	4,551,581,407	5,177,450,337	4,812,329,287	5,032,169,912	6,130,874,130	6,763,514,481	5,913,952,053	6,481,088,576	6,839,583,672
Northern Cape	1,162,809,421	1,432,598,446	1,232,937,015	1,458,343,332	2,109,668,937	2,368,289,247	2,145,950,818	2,376,678,603	2,474,282,035
North West	3,148,323,683	3,603,161,998	3,205,197,739	3,379,967,267	4,082,955,858	4,611,147,670	3,834,074,289	4,131,296,660	4,357,277,586
Western Cape	11,054,932,377	12,399,775,070	11,509,944,457	11,963,194,621	13,496,133,751	14,137,358,602	12,382,041,267	14,272,916,698	14,936,704,468
Other	525,248,578	524,876,804	591,541,567	623,826,987	610,866,668	630,473,540	690,091,393	865,578,262	938,802,249
<b>Total</b>	<b>75,135,361,844</b>	<b>83,531,544,947</b>	<b>80,753,468,641</b>	<b>85,079,388,520</b>	<b>98,899,004,264</b>	<b>107,603,549,463</b>	<b>95,029,656,289</b>	<b>104,574,888,773</b>	<b>109,723,085,427</b>

### B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
≤R1500	10,095,249	9,290,120	8,350,849	6,817,456	5,136,027	5,263,068	3,788,153	6,039,341	5,297,537
R1500-R3000	80,774,999	84,560,407	73,828,668	67,656,642	62,755,425	73,000,477	44,002,710	49,053,291	44,854,291
R3.1K-R5K	278,686,964	343,799,882	273,973,870	256,186,168	274,876,710	373,962,840	221,526,042	238,074,433	213,464,642
R5.1K-R10K	597,007,695	797,217,202	586,193,711	567,144,101	743,240,165	1,123,120,045	653,319,673	789,800,355	808,360,916
R10.1K-R20K	353,358,733	460,560,245	348,927,118	341,973,208	521,943,779	825,439,308	428,902,433	568,305,838	593,416,188
R20.1K-R40K	275,228,432	274,230,114	254,962,883	240,213,740	331,649,727	409,095,556	336,140,501	311,513,024	288,540,950
R40.1K-R60K	600,909,503	611,453,640	584,250,700	540,927,353	571,813,535	577,517,358	604,998,786	479,047,158	464,082,313
R60.1K-R100K	2,427,213,138	2,487,539,125	2,315,420,958	2,162,665,761	2,442,454,727	2,410,617,590	2,207,103,464	2,114,512,432	2,064,346,547
R101K-R150K	4,697,521,732	5,154,072,499	4,992,105,453	4,895,254,308	5,559,162,709	5,754,880,511	5,476,644,043	5,785,373,016	5,912,367,127
R151K-R200K	3,871,764,158	4,279,152,619	4,154,096,846	3,977,595,650	4,521,345,292	4,956,585,205	4,805,850,496	4,920,724,906	5,271,058,457
R201K-R400K	8,373,230,039	9,517,425,339	9,422,282,121	9,279,988,369	10,662,597,583	11,395,038,805	11,286,453,684	11,534,838,614	12,644,286,756
>R400K	3,632,800,245	4,101,538,603	4,433,185,299	4,625,390,473	5,082,529,850	5,489,980,970	5,546,445,410	6,236,883,917	6,854,486,371
<b>Total</b>	<b>25,198,590,887</b>	<b>28,120,839,795</b>	<b>27,447,578,476</b>	<b>26,961,813,229</b>	<b>30,779,505,529</b>	<b>33,394,501,733</b>	<b>31,615,175,395</b>	<b>33,034,166,325</b>	<b>35,164,562,095</b>

Table 3: Number of agreements for secured credit granted

Agreements	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
≤R1500	9,608	8,301	7,873	6,382	4,663	4,732	3,490	5,581	5,378
R1500-R3000	34,133	35,423	31,127	28,731	26,526	30,620	18,347	20,953	21,973
R3.1K-R5K	69,888	85,675	68,958	64,572	69,541	93,805	55,342	58,647	59,642
R5.1K-R10K	86,239	114,882	84,832	82,179	107,342	161,803	94,400	115,642	124,983
R10.1K-R20K	26,749	35,231	26,548	26,033	39,689	62,707	32,024	42,754	48,772
R20.1K-R40K	9,345	9,474	8,681	8,138	11,534	14,723	11,769	10,928	10,700
R40.1K-R60K	11,833	12,034	11,574	10,700	11,299	11,412	12,027	9,429	9,143
R60.1K-R100K	30,154	30,794	28,728	26,721	30,072	29,622	27,322	25,900	25,332
R101K-R150K	38,001	41,575	40,271	39,436	44,792	46,317	43,988	46,253	47,241
R151K-R200K	22,528	24,874	24,092	23,045	26,197	28,689	27,766	28,421	30,429
R201K-R400K	30,334	34,220	34,008	33,319	38,403	41,246	40,872	41,562	45,671
>R400K	5,940	6,945	7,034	7,163	8,660	9,171	9,479	10,558	11,548
<b>Total</b>	<b>374,752</b>	<b>439,428</b>	<b>373,726</b>	<b>356,419</b>	<b>418,718</b>	<b>534,847</b>	<b>376,826</b>	<b>416,628</b>	<b>440,812</b>

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

Table 4: Rand value of mortgages granted by income category

Income Category	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
R0-R3500	2,200,744	2,823,600	2,680,207	3,385,280	1,268,890	1,582,012	185,000	3,468,702	1,482,700
R3501-R5500	22,546,099	27,691,084	18,748,006	19,682,222	16,885,976	15,358,110	11,208,228	11,600,810	7,329,795
R5501-R7500	96,106,568	107,081,207	84,274,342	85,474,134	109,480,204	112,658,007	68,902,856	55,513,232	53,878,712
R7501-R10K	352,967,334	386,910,700	321,898,812	318,203,779	434,271,907	425,393,002	289,727,485	253,738,062	240,312,695
R10.1K-R15K	1,311,137,342	1,459,624,631	1,282,985,628	1,315,815,723	1,737,169,547	1,804,469,670	1,342,467,388	1,269,473,794	1,277,787,145
>R15K	24,316,870,441	24,663,044,399	22,688,838,503	23,534,846,961	27,666,651,599	26,696,575,305	22,687,654,557	24,856,083,383	26,949,257,013
<b>Total</b>	<b>26,101,828,528</b>	<b>26,647,175,621</b>	<b>24,399,425,498</b>	<b>25,277,408,099</b>	<b>29,965,728,123</b>	<b>29,056,036,106</b>	<b>24,400,145,514</b>	<b>26,449,877,983</b>	<b>28,530,048,060</b>

Table 5: Number of mortgages granted by income category

Income Category	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
R0-R3500	26	22	15	19	7	13	5	9	8
R3501-R5500	142	156	135	122	122	100	67	73	48
R5501-R7500	581	596	506	480	596	581	384	303	300
R7501-R10K	1,681	1,756	1,491	1,469	1,843	1,729	1,192	1,053	1,005
R10.1K-R15K	4,972	5,288	4,577	4,523	5,708	5,752	4,560	4,463	4,360
>R15K	34,433	34,620	31,539	31,574	37,270	33,930	30,841	33,113	35,127
<b>Total</b>	<b>41,835</b>	<b>42,438</b>	<b>38,263</b>	<b>38,187</b>	<b>45,546</b>	<b>42,105</b>	<b>37,049</b>	<b>39,014</b>	<b>40,848</b>

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

Income Category	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
R0-R3500	603,834,917	831,523,624	657,640,045	488,331,041	536,648,539	1,012,116,921	867,272,251	915,849,742	813,907,976
R3501-R5500	363,303,619	427,236,051	334,988,233	468,625,053	478,214,034	703,256,403	519,462,667	456,223,292	502,918,724
R5501-R7500	543,665,622	628,823,498	540,114,312	535,254,962	622,290,362	728,020,730	494,828,545	644,410,857	623,133,364
R7501-R10K	1,233,746,201	1,397,618,187	1,204,180,939	1,175,556,647	1,363,067,299	1,430,048,861	1,161,285,904	1,296,843,675	1,372,959,440
R10.1K-R15K	3,207,919,669	3,600,347,546	3,220,576,085	3,137,291,657	3,612,330,581	3,788,765,393	3,255,957,813	3,511,818,385	3,775,237,007
>R15K	19,050,108,346	21,051,002,937	21,150,094,891	20,829,434,481	23,639,799,222	25,225,201,820	24,868,264,050	25,764,378,576	27,614,987,457
<b>Total</b>	<b>25,002,578,374</b>	<b>27,936,551,843</b>	<b>27,107,594,505</b>	<b>26,634,493,841</b>	<b>30,252,350,037</b>	<b>32,887,410,128</b>	<b>31,167,071,230</b>	<b>32,589,524,527</b>	<b>34,703,143,968</b>

Table 7: Number of secured credit granted by income category

Income Category	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
R0-R3500	120,975	155,053	117,640	90,585	107,560	157,520	95,553	118,735	124,544
R3501-R5500	42,628	51,352	40,665	62,029	65,041	92,161	64,437	55,646	68,641
R5501-R7500	27,439	32,698	26,926	25,034	31,020	41,175	20,758	29,266	29,559
R7501-R10K	30,712	34,932	29,915	27,695	33,450	40,614	24,151	30,794	30,937
R10.1K-R15K	43,584	47,744	42,224	39,463	48,559	56,590	39,131	45,299	45,870
>R15K	108,438	116,792	114,984	110,535	131,283	145,083	131,584	135,210	139,675
<b>Total</b>	<b>373,776</b>	<b>438,571</b>	<b>372,354</b>	<b>355,341</b>	<b>416,913</b>	<b>533,143</b>	<b>375,614</b>	<b>414,950</b>	<b>439,226</b>

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

Income Category	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
R0-R3500	1,634,437,771	2,172,402,074	1,582,250,863	1,969,261,723	2,215,146,717	2,108,155,071	1,800,711,939	1,618,095,495	1,981,854,742
R3501-R5500	502,507,119	620,133,308	483,662,955	729,960,800	779,319,245	954,839,382	682,442,019	774,028,011	785,315,587
R5501-R7500	473,055,845	593,120,272	508,235,101	635,439,593	632,568,764	744,855,984	554,038,320	703,057,623	727,510,098
R7501-R10K	632,546,719	745,433,861	683,649,035	854,612,784	960,560,510	1,104,594,778	910,640,065	1,072,791,606	1,177,872,958
R10.1K-R15K	1,023,238,968	1,159,617,119	1,183,345,017	1,321,116,695	1,544,534,833	1,773,950,450	1,536,549,413	1,762,367,602	1,998,529,942
>R15K	4,228,329,761	4,733,204,320	5,627,539,154	6,235,718,320	8,410,449,614	9,431,780,370	9,310,048,820	10,834,199,414	11,252,175,286
<b>Total</b>	<b>8,494,116,183</b>	<b>10,023,910,954</b>	<b>10,068,682,125</b>	<b>11,746,109,915</b>	<b>14,542,579,683</b>	<b>16,118,176,035</b>	<b>14,794,430,576</b>	<b>16,764,539,751</b>	<b>17,923,258,613</b>

Table 9: Number of credit facilities granted by income category

Income Category	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
R0-R3500	713,888	887,193	607,556	1,036,518	887,399	997,197	714,721	803,773	814,591
R3501-R5500	261,996	303,539	227,183	308,290	314,818	404,832	307,764	331,325	355,200
R5501-R7500	185,823	216,470	171,082	206,099	209,478	268,988	212,516	245,727	266,372
R7501-R10K	176,435	202,591	167,745	199,223	209,696	259,754	219,222	261,291	277,363
R10.1K-R15K	202,312	228,165	193,223	227,250	235,950	289,967	263,021	311,496	334,549
>R15K	372,060	406,656	403,421	505,392	526,116	597,057	585,382	718,758	713,504
<b>Total</b>	<b>1,912,514</b>	<b>2,244,614</b>	<b>1,770,210</b>	<b>2,482,772</b>	<b>2,383,457</b>	<b>2,817,795</b>	<b>2,302,626</b>	<b>2,672,370</b>	<b>2,761,579</b>

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

Income Category	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
R0-R3500	1,740,365,001	2,491,116,353	1,890,084,092	2,141,777,955	2,493,855,143	2,947,568,709	2,469,519,652	2,387,886,573	2,412,361,364
R3501-R5500	1,373,032,431	1,637,741,445	1,357,512,941	1,506,577,787	1,779,580,514	2,043,690,288	1,809,407,494	2,180,620,092	2,068,993,889
R5501-R7500	1,605,101,231	2,019,730,531	1,937,743,992	2,198,926,239	2,404,420,809	3,113,142,954	2,466,268,788	3,224,732,485	2,875,065,282
R7501-R10K	1,671,612,105	2,007,642,693	1,952,475,799	2,212,931,762	2,562,755,092	2,962,213,923	2,627,019,069	3,050,185,853	3,156,064,878
R10.1K-R15K	2,959,121,051	3,532,721,359	3,581,451,696	4,213,762,903	4,575,059,811	5,646,176,069	4,609,711,639	5,362,431,112	5,387,977,147
>R15K	4,027,995,285	5,142,770,843	5,966,125,427	6,657,911,860	7,392,903,246	9,725,894,963	7,932,030,974	9,595,176,792	10,072,191,402
<b>Total</b>	<b>13,377,227,104</b>	<b>16,831,723,224</b>	<b>16,685,393,947</b>	<b>18,931,888,506</b>	<b>21,208,574,615</b>	<b>26,438,686,906</b>	<b>21,913,957,616</b>	<b>25,801,032,907</b>	<b>25,972,653,962</b>

Table 11: Number of unsecured credit granted by income category

Income Category	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
R0-R3500	256,406	355,216	273,308	311,817	352,931	425,927	305,484	307,659	291,461
R3501-R5500	136,806	161,680	135,638	147,841	167,788	197,804	153,584	180,377	164,951
R5501-R7500	122,544	149,443	141,923	153,494	164,318	199,458	154,277	201,199	165,395
R7501-R10K	101,958	121,946	117,915	125,963	146,625	165,898	142,171	152,750	159,530
R10.1K-R15K	146,712	172,896	172,309	184,476	204,971	241,278	198,914	213,054	217,934
>R15K	155,604	195,336	220,052	224,862	267,213	317,615	274,796	294,510	317,997
<b>Total</b>	<b>920,030</b>	<b>1,156,517</b>	<b>1,061,145</b>	<b>1,148,453</b>	<b>1,303,846</b>	<b>1,547,980</b>	<b>1,229,226</b>	<b>1,349,549</b>	<b>1,317,268</b>

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

Income Category	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
R0-R3500	281,249,061	296,006,487	241,256,956	282,381,906	298,550,655	296,170,838	224,642,887	247,172,387	222,312,723
R3501-R5500	190,572,092	191,695,688	181,775,698	205,292,037	222,807,124	212,046,807	179,213,354	184,511,007	166,952,028
R5501-R7500	189,254,173	200,577,665	199,276,450	230,522,289	241,866,772	247,254,246	218,333,430	206,371,497	181,379,277
R7501-R10K	176,691,680	179,900,487	177,519,565	205,656,638	212,976,028	224,344,647	201,452,837	185,342,467	166,489,636
R10.1K-R15K	279,984,258	277,628,564	280,373,038	331,339,272	340,937,601	360,359,944	328,656,164	290,890,633	249,892,527
>R15K	280,658,100	316,414,585	340,337,637	395,554,214	427,957,247	507,369,379	460,041,669	413,057,279	354,987,014
<b>Total</b>	<b>1,398,409,364</b>	<b>1,462,223,476</b>	<b>1,420,539,344</b>	<b>1,650,746,356</b>	<b>1,745,095,427</b>	<b>1,847,545,861</b>	<b>1,612,340,341</b>	<b>1,527,345,270</b>	<b>1,342,013,205</b>

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

Income Category	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
R0-R3500	315,297	334,384	305,573	354,012	377,599	313,072	245,527	237,184	211,274
R3501-R5500	210,543	215,247	220,842	244,594	262,088	188,569	163,080	150,708	137,601
R5501-R7500	198,737	210,951	226,153	253,483	263,344	186,211	168,513	150,131	132,764
R7501-R10K	172,138	176,466	185,792	208,756	216,795	146,832	133,371	117,804	106,155
R10.1K-R15K	249,316	250,105	269,217	310,060	318,406	200,913	182,165	158,106	137,102
>R15K	199,222	226,946	260,961	299,017	322,314	218,440	195,576	174,053	148,887
<b>Total</b>	<b>1,345,253</b>	<b>1,414,099</b>	<b>1,468,538</b>	<b>1,669,922</b>	<b>1,760,546</b>	<b>1,254,037</b>	<b>1,088,232</b>	<b>987,986</b>	<b>873,783</b>

## D: Age analysis of debtors book

Table 14: Age analysis of gross debtors book – mortgages

Ageing	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Current	642,619,545,751	653,114,692,825	662,441,881,427	669,396,733,441	685,430,708,886	696,132,116,849	700,402,206,785	720,677,046,328	729,183,879,901
30 Days	24,267,553,629	23,702,127,314	25,348,914,342	25,498,307,856	26,026,820,257	24,950,551,598	25,726,161,574	26,607,592,443	25,248,315,661
31-60 Days	11,374,584,924	10,542,823,060	10,413,991,387	10,108,834,895	9,374,544,740	8,630,982,981	9,142,762,258	9,068,518,696	8,992,971,445
61-90 Days	7,436,664,224	6,215,108,471	5,973,803,957	6,082,801,872	5,735,403,356	5,394,774,774	5,547,226,995	5,251,175,187	5,445,975,310
91-120 Days	12,918,640,238	12,241,714,811	12,090,820,342	11,487,361,159	9,311,611,650	8,139,943,237	8,340,031,630	7,461,009,689	6,956,760,496
120+ Days	56,768,626,630	54,862,666,815	53,622,002,635	50,797,027,038	50,123,364,835	47,861,085,731	47,171,100,756	45,579,737,879	43,851,984,518
<b>Total</b>	<b>755,385,615,396</b>	<b>760,679,133,296</b>	<b>769,891,414,089</b>	<b>773,371,066,261</b>	<b>786,002,453,724</b>	<b>791,109,455,170</b>	<b>796,329,489,998</b>	<b>814,645,080,222</b>	<b>819,679,887,331</b>



Table 15: Age analysis of accounts – mortgages

Ageing	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
Current	1,600,748	1,614,772	1,617,068	1,619,650	1,639,204	1,650,953	1,646,529	1,670,750	1,669,938
30 Days	58,133	55,927	58,070	59,711	60,657	59,022	60,853	60,794	58,960
31-60 Days	24,005	21,373	21,622	21,458	20,114	18,280	19,213	18,985	19,380
61-90 Days	14,981	12,715	12,524	12,915	11,934	10,867	11,444	12,810	11,471
91-120 Days	23,290	21,955	21,983	18,912	16,168	13,862	14,004	13,785	12,632
120+ Days	90,138	85,920	82,683	77,845	76,461	73,737	72,853	71,128	72,334
<b>Total</b>	<b>1,811,295</b>	<b>1,812,662</b>	<b>1,813,950</b>	<b>1,810,491</b>	<b>1,824,538</b>	<b>1,826,721</b>	<b>1,824,896</b>	<b>1,848,252</b>	<b>1,844,715</b>

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

Ageing	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Current	186,958,881,461	194,179,285,636	199,012,216,720	202,408,313,474	215,190,749,827	225,341,218,385	230,885,090,748	239,895,689,968	248,614,322,445
30 Days	9,593,922,461	9,259,765,539	9,156,087,374	8,875,755,789	8,584,715,966	8,499,972,240	9,030,063,292	8,865,933,111	8,932,242,551
31-60 Days	3,318,562,087	3,333,257,885	3,400,327,309	3,458,871,279	2,902,644,622	2,771,890,276	3,017,196,396	2,793,779,057	2,869,507,693
61-90 Days	1,793,040,495	1,730,452,274	1,749,136,116	1,689,893,162	1,451,405,721	1,395,969,048	1,436,638,962	1,348,041,162	1,334,861,781
91-120 Days	3,272,738,036	2,809,523,786	2,464,569,181	2,129,725,254	1,770,771,075	1,651,171,395	1,657,449,424	1,369,734,727	1,265,523,015
120+ Days	10,402,126,883	10,402,835,766	10,565,708,949	10,411,555,627	10,713,578,334	10,344,452,801	9,526,746,751	8,835,110,056	8,438,483,258
<b>Total</b>	<b>215,339,271,423</b>	<b>221,715,120,886</b>	<b>226,348,045,650</b>	<b>228,974,114,585</b>	<b>240,613,865,545</b>	<b>250,004,674,145</b>	<b>255,553,185,573</b>	<b>263,108,288,081</b>	<b>271,454,940,743</b>

Table 17: Age analysis of accounts – secured credit

Ageing	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
Current	3,105,615	3,106,792	3,006,407	2,886,697	3,160,198	3,198,736	3,131,266	3,233,668	3,237,723
30 Days	395,940	406,772	394,413	367,876	357,792	349,493	336,326	324,871	336,527
31-60 Days	216,704	213,581	219,945	206,561	193,437	181,488	187,285	154,697	173,677
61-90 Days	148,871	141,636	144,186	136,447	128,632	123,944	126,252	106,202	115,355
91-120 Days	127,040	118,422	115,837	110,214	106,509	101,643	101,360	83,386	90,454
120+ Days	635,713	625,282	601,683	627,084	638,727	642,388	573,269	548,753	558,553
<b>Total</b>	<b>4,629,883</b>	<b>4,612,485</b>	<b>4,482,471</b>	<b>4,334,879</b>	<b>4,585,295</b>	<b>4,597,692</b>	<b>4,455,758</b>	<b>4,451,577</b>	<b>4,512,289</b>

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

Ageing	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Current	105,367,542,320	108,464,198,379	109,091,834,990	111,750,028,603	111,443,931,732	116,101,233,960	119,686,362,829	124,894,645,404	129,687,072,392
30 Days	8,684,844,854	8,823,587,179	9,106,486,448	9,265,191,258	11,268,774,135	10,804,635,158	11,908,706,577	12,344,163,344	12,942,944,477
31-60 Days	2,326,013,343	2,212,555,271	2,745,020,966	2,544,901,742	2,841,738,272	2,655,093,579	3,518,401,493	3,348,536,963	3,317,203,748
61-90 Days	1,554,999,223	1,418,974,770	1,552,095,631	1,656,135,682	1,648,475,275	1,553,544,380	1,941,096,898	2,048,014,494	1,912,716,874
91-120 Days	1,218,839,522	1,042,276,709	1,031,697,065	1,210,000,990	1,381,480,478	1,286,497,129	1,449,801,555	1,619,648,915	1,625,741,330
120+ Days	10,535,452,012	9,894,339,682	9,504,464,466	9,325,613,046	9,436,510,014	8,855,192,401	8,836,607,373	9,310,909,790	9,381,132,339
<b>Total</b>	<b>129,687,691,274</b>	<b>131,855,931,990</b>	<b>133,031,599,566</b>	<b>135,751,871,321</b>	<b>138,020,909,906</b>	<b>141,256,196,607</b>	<b>147,340,976,725</b>	<b>153,565,918,910</b>	<b>158,866,811,160</b>

Table 19: Age analysis of accounts – credit facilities

Ageing	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
Current	16,942,078	17,280,636	17,015,476	17,391,317	18,183,596	18,143,745	17,768,218	18,097,123	18,196,801
30 Days	2,104,917	2,188,153	2,281,319	2,235,743	2,438,830	2,334,480	2,428,367	2,332,834	2,537,811
31-60 Days	684,842	643,288	808,474	738,090	851,504	771,733	964,901	861,758	816,163
61-90 Days	408,649	369,360	430,869	449,036	570,179	474,537	569,222	553,951	505,780
91-120 Days	285,943	261,554	272,947	323,399	340,896	318,951	360,433	409,148	400,634
120+ Days	1,755,191	1,638,126	1,590,361	1,691,740	1,695,812	1,691,319	1,752,364	1,932,375	1,955,977
<b>Total</b>	<b>22,181,620</b>	<b>22,381,117</b>	<b>22,399,446</b>	<b>22,829,325</b>	<b>24,080,817</b>	<b>23,734,765</b>	<b>23,843,505</b>	<b>24,187,189</b>	<b>24,413,166</b>

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

Ageing	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Current	50,117,434,228	56,731,285,723	61,581,006,584	66,788,801,560	76,228,581,219	88,926,537,191	94,514,486,191	100,242,693,804	109,049,687,134
30 Days	3,133,143,567	3,784,212,150	4,919,362,373	5,642,722,341	6,393,888,739	4,624,932,726	4,910,594,574	6,234,485,364	5,615,425,411
31-60 Days	1,146,562,194	1,203,582,546	1,599,974,651	1,766,558,202	2,063,524,156	2,000,489,178	2,480,227,873	2,831,325,714	2,696,737,992
61-90 Days	887,704,215	836,174,689	1,061,463,979	1,257,002,349	1,430,448,085	1,443,986,459	1,727,311,282	2,153,629,944	2,040,580,971
91-120 Days	1,058,264,369	1,010,230,985	1,011,196,199	1,229,528,934	1,464,386,830	1,628,299,012	1 696 117 302	2,210,926,598	2,341,761,432
120+ Days	9,830,469,808	10,231,799,864	10,691,526,362	11,293,306,935	13,521,392,534	14,364,436,133	15 482 404 195	17,636,861,436	18,234,480,495
<b>Total</b>	<b>66,173,578,381</b>	<b>73,797,285,957</b>	<b>80,864,530,148</b>	<b>87,977,920,321</b>	<b>101,102,221,563</b>	<b>112,988,680,699</b>	<b>120 811 141 417</b>	<b>131,309,922,860</b>	<b>139,978,673,435</b>

Table 21: Age analysis of accounts – unsecured credit

Ageing	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
Current	3,883,227	4,198,885	4,342,028	4,474,018	5,075,476	5,543,500	5,393,472	5,332,237	5,281,661
30 Days	300,711	329,368	392,228	424,751	452,860	380,671	400,941	413,838	384,290
31-60 Days	122,100	118,583	147,707	156,920	169,627	172,006	201,241	204,792	184,025
61-90 Days	93,665	88,030	103,569	115,690	123,309	124,835	141,625	159,906	140,518
91-120 Days	114,909	107,013	99,007	115,868	133,744	133,114	128,398	157,652	162,486
120+ Days	883,889	894,895	945,672	1,004,283	1,118,964	1,151,904	1,177,951	1,280,758	1,277,236
<b>Total</b>	<b>5,398,501</b>	<b>5,736,774</b>	<b>6,030,211</b>	<b>6,291,530</b>	<b>7,073,980</b>	<b>7,506,030</b>	<b>7,443,628</b>	<b>7,549,183</b>	<b>7,430,216</b>

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

Ageing	2010-Q3 (R)	2010-Q4 (R)	2011-Q1 (R)	2011-Q2 (R)	2011-Q3 (R)	2011-Q4 (R)	2012-Q1 (R)	2012-Q2 (R)	2012-Q3 (R)
Current	552,871,106	626,521,163	569,865,126	632,839,215	693,732,243	804,629,572	687,599,778	606,254,395	568,096,358
30 Days	46,973,808	39,776,446	54,330,972	47,964,260	49,696,777	44,395,566	57,360,332	64,905,256	71,926,324
31-60 Days	15,091,281	15,659,940	21,905,360	17,596,971	18,700,690	21,981,639	32,553,014	40,294,499	35,907,349
61-90 Days	11,245,554	11,533,029	15,730,802	13,856,855	14,664,770	15,869,961	28,886,586	42,297,698	34,544,754
91-120 Days	4,508,794	4,529,893	3,784,350	4,415,056	5,748,738	6,219,665	13,033,501	17,333,211	14,924,694
120+ Days	37,338,069	30,549,039	31,865,809	30,426,336	34,169,555	34,270,739	62,598,502	84,179,738	127,008,740
<b>Total</b>	<b>668,028,612</b>	<b>728,569,510</b>	<b>697,482,419</b>	<b>747,098,693</b>	<b>816,712,773</b>	<b>927,367,142</b>	<b>882,031,713</b>	<b>855,264,797</b>	<b>852,408,219</b>

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

Ageing	2010-Q3	2010-Q4	2011-Q1	2011-Q2	2011-Q3	2011-Q4	2012-Q1	2012-Q2	2012-Q3
Current	388,164	450,150	440,208	473,616	501,775	559,519	518,427	441,487	381,502
30 Days	29,267	26,131	35,359	33,008	34,629	26,470	36,200	34,722	32,227
31-60 Days	8,590	8,815	11,948	11,037	12,091	12,043	18,050	21,762	19,352
61-90 Days	5,971	6,597	8,743	8,413	8,995	8,816	14,956	26,335	22,610
91-120 Days	2,282	2,321	2,440	4,154	6,775	7,007	9,387	10,744	10,007
120+ Days	20,025	17,827	18,294	17,977	18,740	17,962	25,838	34,744	46,594
<b>Total</b>	<b>454,299</b>	<b>511,841</b>	<b>516,992</b>	<b>548,205</b>	<b>583,005</b>	<b>631,817</b>	<b>622,858</b>	<b>569,794</b>	<b>512,292</b>

