

Consumer Credit Market Report

Executive Summary

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

The total value of new credit granted decreased from R108.33 billion to R108.32 billion for the quarter ended June 2016, a decrease of 0.01% when compared to the previous quarter and 3.55% year on year. The number of applications for credit decreased by 39,000 from 9.99 million in March 2016 to 9.95 million in June 2016, representing a decrease of 0.39% for the quarter. The rejection rate for applications was 54.44%.

The Banks' share of total granted was R83.90 billion (77.45%), Retailers R2.98 billion (2.74%), Non Bank financiers R10.12 billion (9.34%) and "Other credit providers" R11.34 billion (10.47%). 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 total outstanding gross debtors book of consumer credit for the quarter ended June 2016 was R1.66 trillion, representing a quarter-on-quarter growth of 0.31%. The number of accounts decreased by 1.02% for the quarter ended June 2016. Mortgages accounted for R866.07 billion (52.07%); "Secured credit agreements" for R374.59 billion (22.52%); Credit facilities for R219.00 billion (13.17%); Unsecured credit for R162.72 billion (9.78%); Developmental credit for R37.88 billion (2.28%) and Short-term credit for R3.03 billion (0.18%) of the total gross debtors book.

The following were some of the most significant trends observed for the quarter ended June 2016

- The value of mortgages granted increased by 8.30% quarter-on-quarter from R33.12 billion to R35.87 billion;
- Secured credit granted increased from R34.16 billion for March 2016 to R35.96 billion for June 2016



For further information on credit bureau information, please access the Credit Bureau Monitor on www.ncr.org.za

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(a quarter-on-quarter increase of 5.25%);

- Unsecured credit agreements increased from R18.88 billion for March 2016 to R20.60 billion for June 2016 (a quarter-on-quarter increase of 9.14%);
- Credit facilities which consist mainly of credit cards, store cards and bank overdrafts decreased by 9.44% quarter-on-quarter from R13.31 billion to R12.05 billion;
- Short-term credit showed a quarter-on-quarter decrease of 9.18% from R3.21 billion to R2.92 billion;
- Developmental credit showed a quarter-on-quarter decrease of 83.67% from R5.65 billion to R922.16 million.

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 2016 (2016-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. 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 2015 to the quarter ended June 2016 and “quarter-on-quarter (q-o-q)” refers to a comparison of the quarter ended March 2016 to the quarter ended June 2016. 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 slightly increased by R5.07 billion (0.31%) for the quarter ended June 2016. The value of credit granted to consumers decreased by R10.93 million (0.01%) from R108.33 billion to R108.32 billion for the quarter ended June 2016.

Figure 1.1 Total credit granted and gross debtors book at June 2016

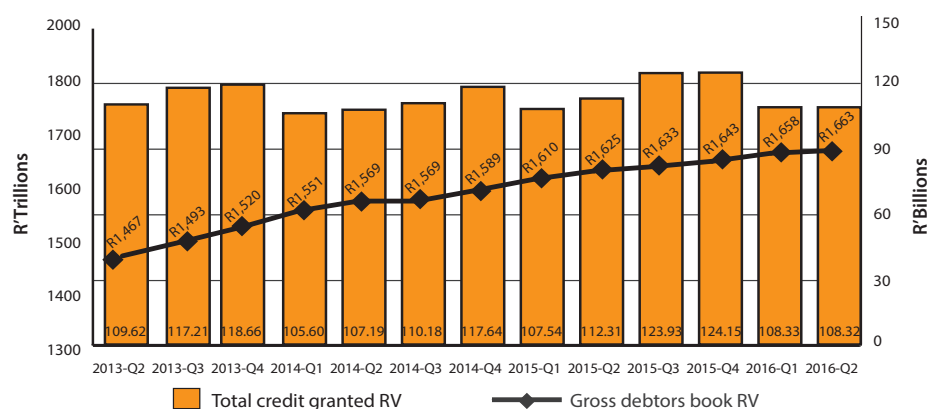


Table 1.1: Credit granted

Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	% Change (Q2/Q1)	% Change (Y/Y)
Credit transactions	95,214,901	106,383,359	110,179,397	95,022,336	96,268,376	1.31%	1.11%
Credit facilities	17,091,561	17,551,427	13,967,635	13,308,871	12,051,903	-9.44%	-29.49%
Total	112,306,461	123,934,786	124,147,032	108,331,207	108,320,278	-0.01%	-3.55%

1.1 Credit granted

The value of consumer credit granted for the quarter ended June 2016 showed a decline of R10.93 million (0.01%) when compared to the quarter ended March 2016 as depicted in Table 1.1. On a year on year basis the value of credit granted also declined by R3.99 billion (3.55%).

Table 1.2: Credit granted – number of agreements

Agreements	2015-Q2 000	2015-Q3 000	2015-Q4 000	2016-Q1 000	2016-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of credit transactions	3,236	3,489	3,704	2,814	2,419	-14.02%	-25.23%
Number of credit facilities	2,348	2,289	1,711	1,960	2,090	6.63%	-10.99%
Total	5,584	5,778	5,415	4,774	4,509	-5.54%	-19.24%

The total number of credit agreements entered into was 4.51 million for the quarter ended June 2016. This was a decrease of 5.54% when compared to the previous quarter as indicated in Table 1.2. On a y-o-y basis the total number of credit agreements entered into also decreased by 19.24%.

Table 1.3: Credit granted – per industry

Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	87,412,624	94,640,969	96,524,792	81,463,176	83,895,115	77.45%	2.99%	-4.02%
Non-bank vehicle financiers	9,437,980	10,293,565	11,089,597	8,924,954	10,115,317	9.34%	13.34%	7.18%
Retailers	4,393,525	4,539,449	3,687,792	2,938,713	2,972,729	2.74%	1.16%	-32.34%
Other credit providers	11,062,332	14,460,802	12,844,851	15,004,364	11,337,116	10.47%	-24.44%	2.48%
Total	112,306,461	123,934,786	124,147,032	108,331,207	108,320,278	100.00%	-0.01%	-3.55%

Banks accounted for 77.45% of the total value of credit granted for the quarter ended June 2016 as indicated in Table 1.3. The balance was shared by non-bank vehicle financiers (9.34%), retailers (2.74%) and other credit providers (10.47%).

Table 1.4: Number of applications received and rejected

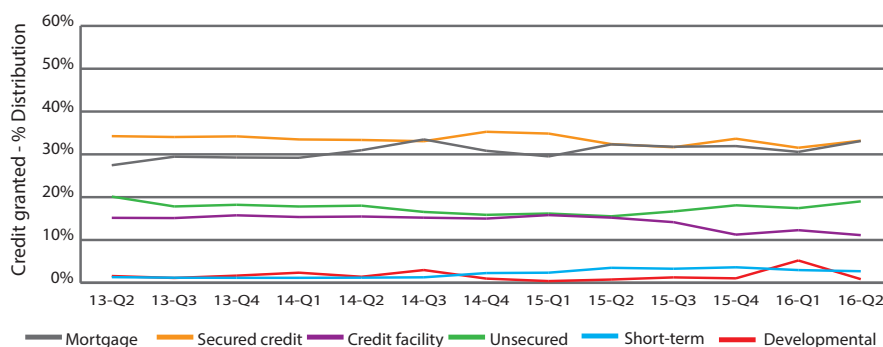
Agreements	2015-Q2 000	2015-Q3 000	2015-Q4 000	2016-Q1 000	2016-Q2 000	% Change (Q2/Q1)	% Change (Y/Y)
Number of applications received	12,134	11,847	11,317	9,990	9,951	-0.39%	-17.99%
Number of applications rejected	6,798	6,248	5,890	5,371	5,417	0.86%	-20.31%
% of applications rejected	56.03%	52.74%	52.05%	53.76%	54.44%		

The rejection rate increased from 53.76% for the quarter ended March 2016 to 54.44% for the quarter ended June 2016 as indicated in Table 1.4. The number of applications received decreased by 0.39% and the number of applications rejected increased by 0.86% for the quarter ended June 2016.

Table 1.5: Credit granted – credit type

Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	36,292,828	39,389,513	39,638,417	33,117,940	35,867,070	33.11%	8.30%	-1.17%
Secured credit	36,383,925	39,234,177	41,772,337	34,162,984	35,956,471	33.19%	5.25%	-1.17%
Credit facilities	17,091,561	17,551,427	13,967,635	13,308,871	12,051,903	11.13%	-9.44%	-29.49%
Unsecured credit	17,445,341	20,655,901	22,466,738	18,878,324	20,603,334	19.02%	9.14%	18.10%
Short-term credit	3,926,721	4,069,338	4,492,852	3,214,364	2,919,345	2.70%	-9.18%	-25.65%
Developmental credit	1,166,086	3,034,431	1,809,053	5,648,723	922,157	0.85%	-83.67%	-20.92%
Total	112,306,461	123,934,786	124,147,032	108,331,207	108,320,278	100.00%	-0.01%	-3.55%

Figure 1.2: Credit granted – percentage distribution



The Unsecured credit share of total credit granted increased from R18.88 billion for the quarter ended March 2016 to R20.60 billion for the quarter ended June 2016 as indicated in Table 1.5 and Figure 1.2. Mortgages' share of total credit granted increased from R33.12 billion for the quarter ended March 2016 to R35.87 billion for the quarter ended June 2016.

Table 1.6: Gross debtors book – credit type

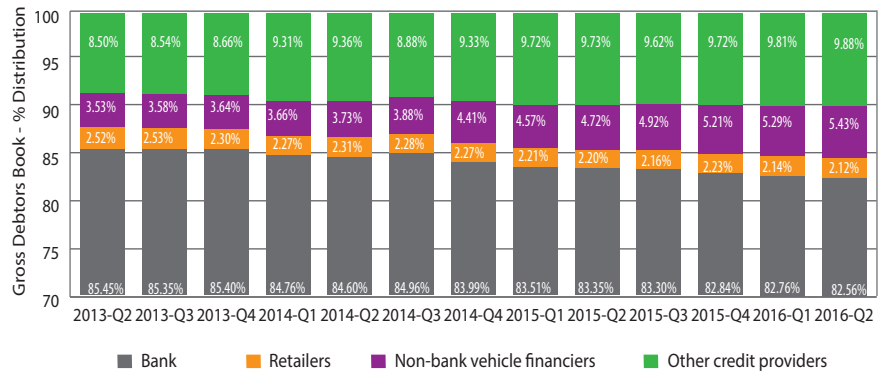
Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	856,953,264	862,257,853	855,771,031	863,372,793	866,070,424	52.07%	0.31%	1.06%
Secured credit	357,070,777	361,335,749	369,573,184	370,506,281	374,586,638	22.52%	1.10%	4.91%
Credit facilities	211,527,383	212,035,018	216,038,768	219,202,997	218,996,856	13.17%	-0.09%	3.53%
Unsecured credit	162,672,953	161,760,517	164,686,255	165,164,069	162,722,321	9.78%	-1.48%	0.03%
Short-term credit	3,327,299	3,234,447	3,637,649	3,091,250	3,032,471	0.18%	-1.90%	-8.86%
Developmental Credit	33,498,781	32,249,176	33,567,090	36,885,125	37,882,941	2.28%	2.71%	13.09%
Total	1,625,050,457	1,632,872,759	1,643,273,977	1,658,222,516	1,663,291,651	100.00%	0.31%	2.35%

There was a q-o-q growth of R5.07 billion (0.31%) in the value of gross debtors book for the period ended June 2016 as indicated in Table 1.6. The corresponding y-o-y growth was R38.24 billion (2.35%). The Mortgage credit book grew by R2.70 billion (0.31%) q-o-q and by R9.12 billion (1.06%) on a y-o-y basis. The Secured book grew by R4.08 billion (1.10%) q-o-q and by R17.52 billion (4.91%) on a y-o-y basis.

Table 1.7: Gross debtors book – industry type

Industry	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Banks	1,354,511,056	1,360,180,846	1,361,226,785	1,372,295,561	1,373,255,171	82.56%	0.07%	1.38%
Retailers	35,684,342	35,315,312	36,701,223	35,560,391	35,298,222	2.12%	-0.74%	-1.08%
Non-bank vehicle financiers	76,719,097	80,305,480	85,607,679	87,711,398	90,396,445	5.43%	3.06%	17.83%
Other credit providers	158,135,961	157,071,122	159,738,291	162,655,166	164,341,814	9.88%	1.04%	3.92%
Total	1,625,050,457	1,632,872,759	1,643,273,977	1,658,222,516	1,663,291,651	100.00%	0.31%	2.35%

Figure 1.3: Gross debtors book – industry type



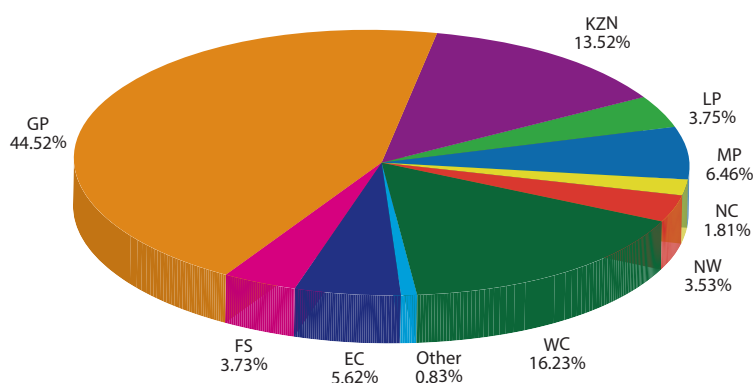
There was an increase q-o-q (0.31%) and y-o-y (2.35%) in the gross debtors book per industry type as indicated in Table 1.7 and illustrated in Figure 1.3.

Table 1.8: Gross debtors book – number of accounts

Agreements	2015-Q2 000	2015-Q3 000	2015-Q4 000	2016-Q1 000	2016-Q2 000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Mortgages	1,824	1,815	1,790	1,784	1,771	4.41%	-0.70%	-2.88%
Secured credit	4,329	4,200	4,184	4,012	3,894	9.69%	-2.94%	-10.05%
Credit facilities	26,154	26,253	26,334	26,139	25,969	64.64%	-0.65%	-0.71%
Unsecured credit	6,719	6,561	6,518	6,391	6,137	15.27%	-3.98%	-8.67%
Short-term credit	1,423	1,377	1,295	1,123	1,268	3.16%	12.92%	-10.87%
Developmental credit	861	1,085	1,122	1,141	1,136	2.83%	-0.41%	32.04%
Total	41,310	41,292	41,241	40,589	40,175	100.00%	-1.02%	-2.75%

The number of accounts that make up the debtors book decreased by 1.02% from 40.59 million to 40.18 million for the quarter ended June 2016. The total number of accounts decreased by 2.75% on a y-o-y basis. Credit facilities had a biggest share of 64.64% of the total number of accounts for the quarter ended June 2016 as indicated in Table 1.8.

Figure 1.4: Provincial distribution of credit granted – 2016-Q2



A significant portion of credit granted went to consumers in the Gauteng province R48.22 billion (44.52%). The Western Cape and Kwazulu Natal accounted for R17.58 billion (16.23%) and R14.65 billion (13.52%) respectively. The remaining provinces constituted R27.87 billion (25.73%) as illustrated in Figure 1.4.

2. Mortgage agreements

2.1 Mortgages granted

Table 2.1: Mortgages granted – size of agreements

Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	26,749	30,248	22,353	19,944	18,936	0.05%	-5.05%	-29.21%
R51K-R100K	121,596	138,187	130,106	117,628	115,649	0.32%	-1.68%	-4.89%
R101K-R150K	161,962	187,895	178,192	153,898	152,063	0.42%	-1.19%	-6.11%
R151K-R350K	1,475,897	1,572,507	1,504,347	1,249,056	1,280,760	3.57%	2.54%	-13.22%
R351K-R700K	6,905,230	7,892,524	7,356,590	6,167,364	6,636,644	18.50%	7.61%	-3.89%
≥R700K	27,601,395	29,568,152	30,446,828	25,410,049	27,663,018	77.13%	8.87%	0.22%
Total	36,292,828	39,389,513	39,638,417	33,117,940	35,867,070	100.00%	8.30%	-1.17%

The rand value of mortgage agreements granted increased by 8.30% for the quarter ended June 2016 as indicated in Table 2.1. The majority (77.13%) of mortgage agreements granted during the June 2016 quarter were in excess of R700K. All categories below R150k declined for the quarter ended June 2016.

Table 2.2: Mortgages granted – number of agreements by size

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R50K	783	870	640	559	524	1.35%	-6.26%	-33.08%
R51K-R100K	1,470	1,687	1,609	1,454	1,422	3.66%	-2.20%	-3.27%
R101K-R150K	1,224	1,416	1,340	1,161	1,152	2.97%	-0.78%	-5.88%
R151K-R350K	5,554	5,947	5,682	4,722	4,839	12.46%	2.48%	-12.87%
R351K-R700K	13,212	15,055	14,016	11,695	12,566	32.35%	7.45%	-4.89%
≥ R700K	17,932	19,697	19,856	16,891	18,339	47.21%	8.57%	2.27%
Total	40,175	44,672	43,143	36,482	38,842	100.00%	6.47%	-3.32%

The number of mortgage agreements entered into increased by 6.47% for the quarter ended June 2016 as indicated in Table 2.2. The majority (79.57%) of mortgages were granted in favour of larger sized credit agreements (≥R351). On a y-o-y basis mortgage agreements declined by 3.32%.

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K	559	659	537	444	449
% share of credit granted	1.39%	1.48%	1.24%	1.22%	1.16%
R10.1K-R15K	2,345	2,781	2,415	1,809	1,901
% share of credit granted	5.84%	6.23%	5.60%	4.96%	4.89%
>R15K	37,270	41,232	40,191	34,229	36,491
% share of credit granted	92.77%	92.30%	93.16%	93.82%	93.95%
Total number of mortgages	40,174	44,672	43,143	36,482	38,841

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K (R000)	140,271	197,937	142,431	119,316	121,914
% share of credit granted	0.39%	0.50%	0.36%	0.36%	0.34%
R10.1K-R15K (R000)	788,983	947,438	837,291	614,843	645,553
% share of credit granted	2.17%	2.41%	2.11%	1.86%	1.80%
>R15K (R000)	35,362,705	38,244,137	38,658,695	32,383,780	35,098,853
% share of credit granted	97.44%	97.09%	97.53%	97.78%	97.86%
Total value of mortgages(R000)	36,291,958	39,389,513	39,638,417	33,117,940	35,866,320

2.2 Mortgages granted by level of income¹

Table 2.3 and 2.4 showed that the majority of mortgages granted for the June 2016 quarter remained in favour of individuals with a gross monthly income of greater than R15k for both rand values and number of accounts.

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

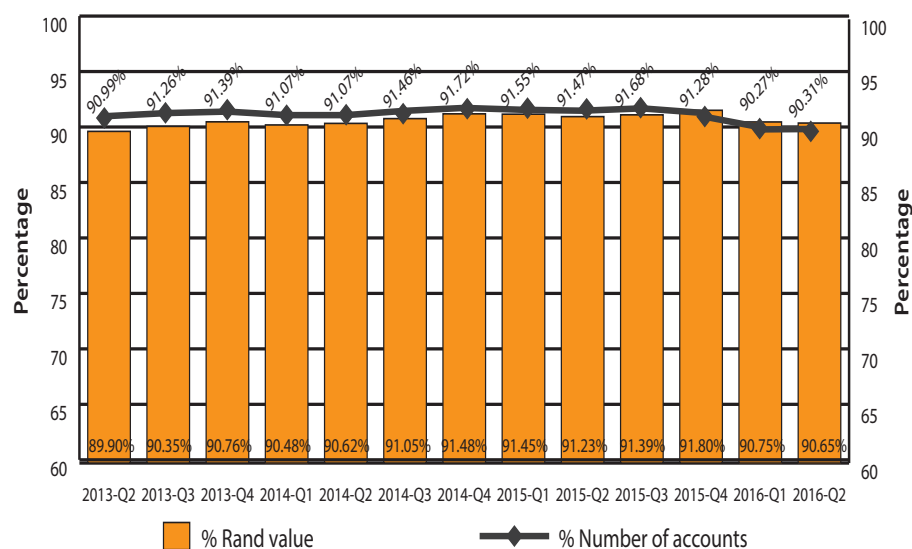
Table 2.5: Gross debtors book – mortgages

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	856,953,264	862,257,853	855,771,031	863,372,793	866,070,424	0.31%	1.06%
Number of accounts	1,823,659	1,815,405	1,789,815	1,783,596	1,771,089	-0.70%	-2.88%

2.3 Gross debtors book – mortgages

The rand value of the gross debtors book for mortgages showed an increase of R2.70 billion (0.31%) on a q-o-q and by R9.12 billion (1.06%) on a y-o-y basis. The number of accounts decreased by 0.70% q-o-q and by 2.88% 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 90.75 % for the quarter ended March 2016 to 90.65% for the quarter ended June 2016. The number of accounts reported as “current” increased from 90.27% to 90.31% 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	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	32,544,711	34,738,338	37,253,138	31,006,234	32,724,903	91.01%	5.54%
Retirement benefits	433,504	436,577	433,163	395,180	422,739	1.18%	6.97%
Insurance policy	208,404	254,237	175,322	186,419	170,549	0.47%	-8.51%
Furniture & other durables	1,427,793	1,222,077	1,852,377	854,291	900,268	2.50%	5.38%
Other security	1,769,513	2,582,948	2,058,338	1,720,861	1,738,011	4.83%	1.00%
Total	36,383,925	39,234,177	41,772,337	34,162,984	35,956,471	100.00%	5.25%

As indicated in Table 3.1 the value of secured credit granted increased by R1.79 billion (5.25%) on a q-o-q basis. Vehicles as a form of security continued to dominate secured credit at R32.72 billion (91.01%).

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

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)
Vehicle	137,484	146,801	156,954	128,390	131,708	53.29%	2.58%
Retirement benefits	4,807	4,711	4,378	4,106	4,423	1.79%	7.72%
Insurance policy	11,964	14,135	9,176	10,491	9,646	3.90%	-8.05%
Furniture & other durables	167,422	135,103	186,753	90,362	96,246	38.94%	6.51%
Other security	5,689	4,394	3,922	4,175	5,118	2.07%	22.59%
Total	327,366	305,144	361,183	237,524	247,141	100.00%	4.05%

Table 3.2. indicated an increase in the number of secured credit agreements by 4.05% for the quarter ended June 2016. Vehicles as a form of security had the biggest share both in rand value and numbers.

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	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K	146,410	114,101	155,655	75,273	76,330
% share of credit granted	44.99%	37.65%	43.34%	32.09%	31.21%
R10.1K-R15K	35,469	35,268	43,019	28,526	29,339
% share of credit granted	10.90%	11.64%	11.98%	12.16%	11.99%
>R15K	143,541	153,697	160,472	130,781	138,931
% share of credit granted	44.11%	50.71%	44.68%	55.75%	56.80%
Total number of secured credit agreements	325,420	303,066	359,146	234,580	244,600

There was a decrease in the share of the numbers of secured credit agreements for individuals with a gross monthly income of "Up to R10K" from 32.09% to 31.21% for the quarter ended June 2016 as indicated in Table 3.3. The number of secured credit agreements entered into with individuals with a gross monthly income of "Greater than R15K" increased from 55.75% to 56.80% for the quarter ended June 2016.

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K (R000)	2,347,202	1,977,218	2,714,544	1,514,862	1,504,384
% share of credit granted	6.58%	5.14%	6.64%	4.54%	4.28%
R10.1K-R15K (R000)	2,870,007	3,118,225	3,651,128	2,688,122	2,738,169
% share of credit granted	8.04%	8.11%	8.93%	8.06%	7.79%
>R15K (R000)	30,460,542	33,373,332	34,506,646	29,146,625	30,911,176
% share of credit granted	85.38%	86.75%	84.43%	87.40%	87.93%
Total value of secured credit (R000)	35,677,752	38,468,775	40,872,318	33,349,609	35,153,729

Individuals with a gross monthly income of “Greater than R15K” had the biggest rand value share for secured credit granted for quarter ended June 2016 as indicated in Table 3.4.

3.3 Gross debtors book – secured credit.

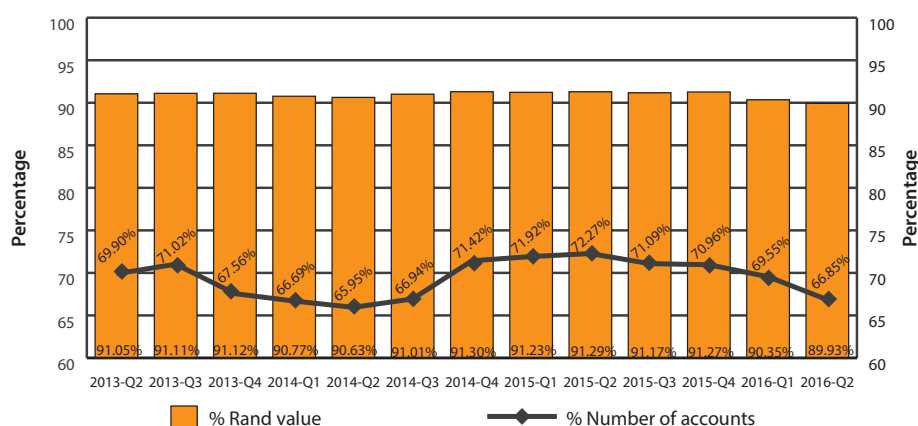
Table 3.5: Gross debtors book – secured credit

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	357,070,777	361,335,749	369,573,184	370,506,281	374,586,638	1.10%	4.91%
Number of accounts	4,329,135	4,199,929	4,183,599	4,011,954	3,893,881	-2.94%	-10.05%

The rand value of the gross debtors book for secured credit showed an increase of R4.08 billion (1.10%) for the quarter ended June 2016 and by R17.52 billion (4.91%) on a y-o-y basis. The number of accounts decreased by 2.94% q-o-q and by 10.05% 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” decreased from 90.35% for the quarter ended March 2016 to 89.93% for the quarter ended June 2016. The number of accounts reported as “current” decreased from 69.55% to 66.85% 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	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	6,399,943	6,168,931	4,818,231	4,686,096	4,276,444	35.48%	-8.74%	-33.18%
Bank overdraft	4,186,712	4,625,989	4,354,172	3,506,648	2,829,680	23.48%	-19.31%	-32.41%
Services	310,975	233,195	160,046	266,052	312,508	2.59%	17.46%	0.49%
Store cards	4,709,528	4,923,525	3,266,853	3,111,880	3,484,870	28.92%	11.99%	-26.00%
Other facilities	1,484,403	1,599,788	1,368,332	1,738,195	1,148,401	9.53%	-33.93%	-22.64%
Total	17,091,561	17,551,427	13,967,635	13,308,871	12,051,903	100.00%	-9.44%	-29.49%

Table 4.2: Credit facilities granted – number of agreements

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
Credit and/or Garage cards	346,743	367,529	257,944	284,212	241,210	11.54%	-15.13%	-30.44%
Bank overdraft	131,742	164,044	111,966	101,387	95,150	4.55%	-6.15%	-27.78%
Services	7,318	7,268	2,286	3,093	3,233	0.15%	4.53%	-55.82%
Store cards	1,832,130	1,719,651	1,221,624	1,356,673	1,576,397	75.43%	16.20%	-13.96%
Other facilities	30,182	30,774	117,015	214,655	173,956	8.32%	-18.96%	476.36%
Total	2,348,115	2,289,266	1,710,835	1,960,020	2,089,946	100.00%	6.63%	-10.99%

Credit and garage cards received R4.28 billion of the total rand value of credit facilities granted (R12.05 billion), followed by store cards at R3.48 billion for the quarter ended June 2016 as indicated in Table 4.1. On a y-o-y basis the total rand value of credit facilities decreased by R5.04 billion (29.49%). Table 4.2 indicated that the store cards (75.43%) dominated the number of agreements for the quarter ended June 2016.

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	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K	1,453,157	1,358,128	1,032,644	1,216,037	1,316,295
% share of credit granted	61.93%	59.38%	60.44%	62.11%	63.06%
R10.1K-R15K	283,020	295,761	206,997	230,386	246,855
% share of credit granted	12.06%	12.93%	12.12%	11.77%	11.83%
>R15K	610,095	633,398	468,908	511,498	524,264
% share of credit granted	26.00%	27.69%	27.44%	26.12%	25.12%
Total number of credit facilities	2,346,272	2,287,287	1,708,549	1,957,921	2,087,414

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K (R000)	3,903,989	4,006,593	2,590,268	2,584,093	2,701,367
% share of credit granted	23.21%	23.20%	19.01%	19.94%	23.07%
R10.1K-R15K (R000)	1,758,506	1,848,955	1,260,111	1,158,465	1,136,148
% share of credit granted	10.45%	10.71%	9.25%	8.94%	9.70%
>R15K (R000)	11,159,959	11,412,588	9,773,652	9,217,381	7,870,151
% share of credit granted	66.34%	66.09%	71.74%	71.12%	67.22%
Total value of credit facilities (R000)	16,822,453	17,268,136	13,624,031	12,959,939	11,707,666

Table 4.3 and 4.4 showed a similar trend where the percentage share of the rand value and the number of credit facilities granted to individuals with a gross monthly income of “Up to R10K” increased for the quarter ended June 2016.

4.3 Gross debtors book – credit facilities

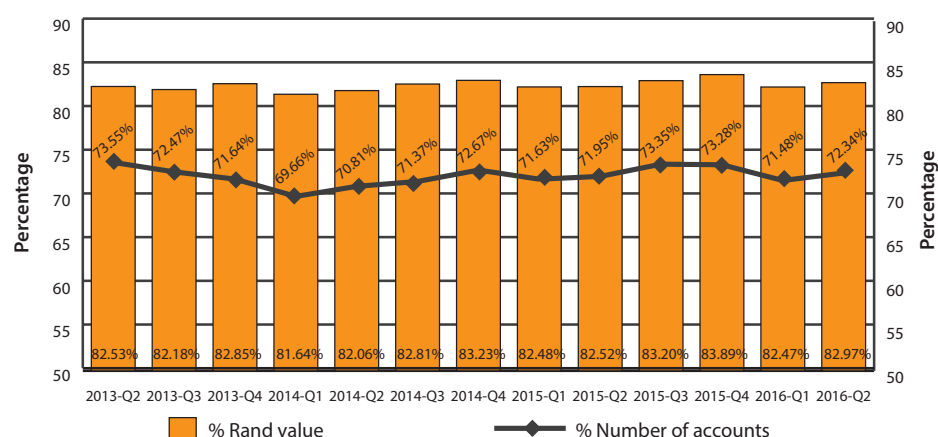
Table 4.5: Gross debtors book – credit facilities

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	211,527,383	212,035,018	216,038,768	219,202,997	218,996,856	-0.09%	3.53%
Number of accounts	26,154,490	26,253,158	26,333,812	26,138,508	25,968,886	-0.65%	-0.71%

The rand value of the gross debtors book for credit facilities showed a decrease of R206.14 million (0.09%) q-o-q but increased by R7.47 billion (3.53%) on a y-o-y basis. The number of accounts decreased by 0.65% q-o-q and by 0.71% 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 82.47% for the quarter ended March 2016 to 82.97% for the quarter ended June 2016. The number of accounts reported as “current” increased from 71.48% to 72.34% 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	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	183,052	268,143	301,398	276,315	284,195	1.38%	2.85%	55.25%
7-12 Months	1,130,384	2,041,327	1,831,421	1,475,141	1,774,733	8.61%	20.31%	57.00%
13-18 Months	781,882	957,623	1,075,969	904,900	793,752	3.85%	-12.28%	1.52%
19-24 Months	1,548,864	1,714,046	1,941,411	1,562,505	1,578,541	7.66%	1.03%	1.92%
25-36 Months	3,199,855	3,383,359	3,706,265	2,978,657	3,234,285	15.70%	8.58%	1.08%
3.1-5 Years	9,665,283	11,106,378	12,125,952	10,267,202	11,374,981	55.21%	10.79%	17.69%
5.1-10 +Years	936,021	1,185,026	1,484,322	1,413,605	1,562,846	7.59%	10.56%	66.97%
Total	17,445,341	20,655,901	22,466,738	18,878,324	20,603,334	100.00%	9.14%	18.10%

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

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤6 Months	60,469	67,376	80,830	61,649	62,080	7.58%	0.70%	2.66%
7-12 Months	144,062	187,598	229,696	195,128	202,412	24.70%	3.73%	40.50%
13-18 Months	159,897	168,429	181,688	138,740	80,267	9.80%	-42.15%	-49.80%
19-24 Months	139,077	143,545	156,879	124,843	106,892	13.04%	-14.38%	-23.14%
25-36 Months	130,096	137,385	153,862	118,982	125,404	15.30%	5.40%	-3.61%
3.1-5 Years	201,130	229,099	250,243	214,232	221,362	27.01%	3.33%	10.06%
5.1-10 +Years	15,207	17,221	21,299	19,793	21,032	2.57%	6.26%	38.30%
Total	849,938	950,653	1,074,497	873,367	819,449	100.00%	-6.17%	-3.59%

On a q-o-q basis the rand value increased whilst the number of agreements declined as indicated in Table 5.1 and 5.2. Unsecured credit agreements with a repayment period of “3.1-5 Years” dominated both rand values and numbers.

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

Rand value of agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	392,555	362,045	376,319	320,260	242,470	1.18%	-24.29%	-38.23%
R3.1K-R5K	327,887	425,435	496,166	408,143	308,271	1.50%	-24.47%	-5.98%
R5.1K-R8K	475,952	563,415	668,565	520,871	510,835	2.48%	-1.93%	7.33%
R8.1K-R10K	559,960	701,719	864,865	713,757	732,989	3.56%	2.69%	30.90%
R10.1K-R15K	1,014,188	1,406,701	1,353,419	1,076,253	1,268,106	6.15%	17.83%	25.04%
> R15.1K	14,674,799	17,196,587	18,707,405	15,839,040	17,540,663	85.14%	10.74%	19.53%
Total	17,445,341	20,655,901	22,466,738	18,878,324	20,603,334	100.00%	9.14%	18.10%

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

Number of agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0K-R3K	246,997	227,793	258,292	204,827	142,127	17.34%	-30.61%	-42.46%
R3.1K-R5K	77,751	102,075	117,615	96,462	72,151	8.80%	-25.20%	-7.20%
R5.1K-R8K	74,025	89,215	105,329	82,704	79,123	9.66%	-4.33%	6.89%
R8.1K-R10K	58,984	74,031	92,213	76,300	78,411	9.57%	2.77%	32.94%
R10.1K-R15K	80,090	103,092	107,892	86,486	101,420	12.38%	17.27%	26.63%
> R15.1K	312,091	354,447	393,156	326,588	346,217	42.25%	6.01%	10.93%
Total	849,938	950,653	1,074,497	873,367	819,449	100.00%	-6.17%	-3.59%

Unsecured credit granted for agreements in excess of R15k dominated both in rand values and numbers at 85.14% and 42.25% respectively for the quarter ended June 2016.

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	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K	387,786	477,214	525,998	406,378	378,581
% share of credit granted	45.63%	50.21%	48.96%	46.53%	46.20%
R10.1K-R15K	139,822	152,942	172,359	145,923	147,231
% share of credit granted	16.45%	16.09%	16.04%	16.71%	17.97%
>R15K	322,304	320,251	376,047	320,987	293,575
% share of credit granted	37.92%	33.70%	35.00%	36.76%	35.83%
Total number of unsecured credit	849,912	950,407	1,074,404	873,288	819,387

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K (R000)	5,401,272	6,366,839	7,055,370	5,325,486	5,345,747
% share of credit granted	30.97%	30.81%	31.41%	28.21%	25.95%
R10.1K-R15K (R000)	3,456,832	3,821,348	4,231,837	3,486,911	3,775,034
% share of credit granted	19.82%	18.49%	18.84%	18.47%	18.32%
>R15K (R000)	8,584,737	10,475,591	11,178,063	10,064,019	11,480,701
% share of credit granted	49.22%	50.70%	49.76%	53.32%	55.73%
Total value of unsecured credit (R000)	17,442,841	20,663,777	22,465,270	18,876,416	20,601,482

There was a decrease in the share of the number of unsecured credit agreements for individuals with a gross monthly income of “Up to R10k” from 46.53% for the quarter ended March 2016 to 46.20% for the quarter ended June 2016 as indicated in Table 5.5. There was an increase in the share of rand value of unsecured credit agreements granted to individuals with a gross monthly income of “Greater than R15k” increased from 53.32% to 55.73% for the same period as indicated in Table 5.6.

5.3 Gross debtors book – unsecured credit

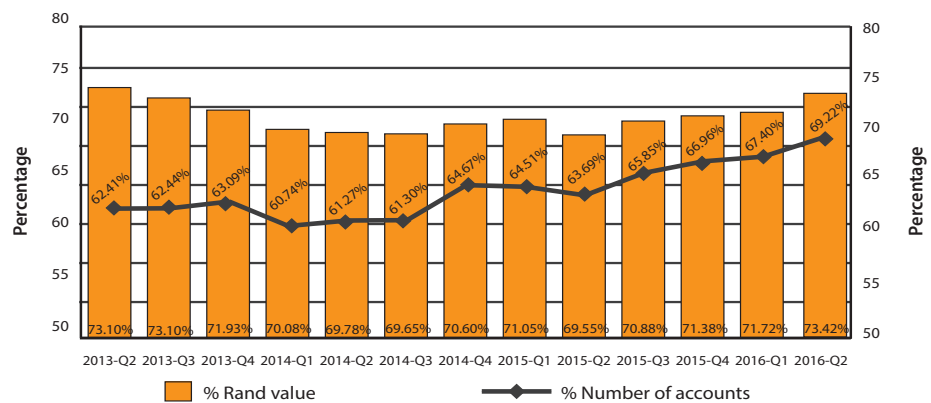
Table 5.7: Gross debtors book – unsecured credit

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	162,672,953	161,760,517	164,686,255	165,164,069	162,722,321	-1.48%	0.03%
Number of accounts	6,719,367	6,561,426	6,517,673	6,391,039	6,136,720	-3.98%	-8.67%

The rand value of gross debtors book for unsecured credit decreased by R2.44 billion (1.48%) q-o-q but increased by R49.37 million (0.03%) on a y-o-y basis. The number of accounts decreased by 3.98% q-o-q and by 8.67% 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” increased from 71.72% for the quarter ended March 2016 to 73.42% for the quarter ended June 2016. The number of accounts reported as “current” increased from 67.40% to 69.22% 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	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	2,617,028	2,554,758	2,540,966	1,685,860	1,264,196	43.30%	-25.01%	-51.69%
2-3 Months	177,583	203,764	238,754	205,664	238,606	8.17%	16.02%	34.36%
4-6 Months	1,132,109	1,310,816	1,713,132	1,322,840	1,416,542	48.52%	7.08%	25.12%
Total	3,926,721	4,069,338	4,492,852	3,214,364	2,919,345	100.00%	-9.18%	-25.65%

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

Agreements per repayment period	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
≤1 Month	1,489,832	1,536,522	1,490,931	962,261	703,936	54.31%	-26.85%	-52.75%
2-3 Months	66,071	73,824	85,371	77,012	92,257	7.12%	19.80%	39.63%
4-6 Months	441,960	495,585	600,289	470,504	500,070	38.58%	6.28%	13.15%
Total	1,997,863	2,105,931	2,176,591	1,509,777	1,296,263	100.00%	-14.14%	-35.12%

The majority of short term credit agreements were for “Up to 1 month” for numbers and for rand values favoured “4-6 Months” for the quarter ended June 2016. The rand value of short term credit decreased by R295.02 million (9.18%) q-o-q and by R1.01 billion (25.65%) on a y-o-y basis as indicated in Table 6.1. The number of agreements for short-term credit granted decreased by 14.14% q-o-q and by 35.12% y-o-y as indicated in Table 6.2.

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

Agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	454,490	486,324	463,286	335,108	301,891	10.34%	-9.91%	-33.58%
R1001-R2000	834,388	880,272	871,282	607,589	536,799	18.39%	-11.65%	-35.67%
R2001-R3000	697,670	725,674	786,522	521,869	458,641	15.71%	-12.12%	-34.26%
R3001-R5000	1,098,735	1,161,053	1,338,138	864,967	751,929	25.76%	-13.07%	-31.56%
R5001-R8000	841,438	816,015	1,033,624	884,831	870,084	29.80%	-1.67%	3.40%
Total	3,926,721	4,069,338	4,492,852	3,214,364	2,919,345	100.00%	-9.18%	-25.65%

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

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)	% Change (Y/Y)
R0-R1000	751,288	808,135	773,227	533,759	433,446	33.44%	-18.79%	-42.31%
R1001-R2000	562,715	593,694	595,657	410,616	359,875	27.76%	-12.36%	-36.05%
R2001-R3000	277,678	287,498	312,660	205,576	178,756	13.79%	-13.05%	-35.62%
R3001-R5000	275,274	289,054	335,004	221,977	190,747	14.72%	-14.07%	-30.71%
R5001-R8000	130,908	127,550	160,043	137,849	133,439	10.29%	-3.20%	1.93%
Total	1,997,863	2,105,931	2,176,591	1,509,777	1,296,263	100.00%	-14.14%	-35.12%

All categories for short term credit agreements granted experienced an overall decline on a q-o-q basis 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	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K	1,138,587	1,202,797	1,275,439	877,111	808,329
% share of credit granted	56.99%	57.12%	58.60%	58.10%	62.36%
R10.1K-R15K	365,658	381,876	381,844	258,797	205,460
% share of credit granted	18.30%	18.13%	17.54%	17.14%	15.85%
>R15K	493,585	521,204	519,276	373,855	282,474
% share of credit granted	24.71%	24.75%	23.86%	24.76%	21.79%
Total number of short-term credit	1,997,830	2,105,877	2,176,559	1,509,763	1,296,263

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R10K (R000)	1,707,581	1,821,965	2,123,653	1,501,279	1,522,027
% share of credit granted	43.49%	44.77%	47.27%	46.71%	52.14%
R10.1K-R15K (R000)	770,583	792,533	849,424	588,664	518,983
% share of credit granted	19.62%	19.48%	18.91%	18.31%	17.78%
>R15K (R000)	1,448,448	1,454,688	1,519,657	1,124,390	878,335
% share of credit granted	36.89%	35.75%	33.82%	34.98%	30.09%
Total value of short-term credit (R000)	3,926,612	4,069,186	4,492,734	3,214,334	2,919,345

There was an increase in the share of the number of short term credit agreements for individuals with a gross monthly income of "Up to R10k" from 58.10% for the quarter ended March 2016 to 62.36% for the quarter ended June 2016 as indicated in Table 6.5. The rand value of short term credit agreements granted to individuals with a gross monthly income of "Greater than R15k" decreased from 34.98% to 30.09% for the same period as indicated in Table 6.6.

6.3 Gross debtors book – short-term credit

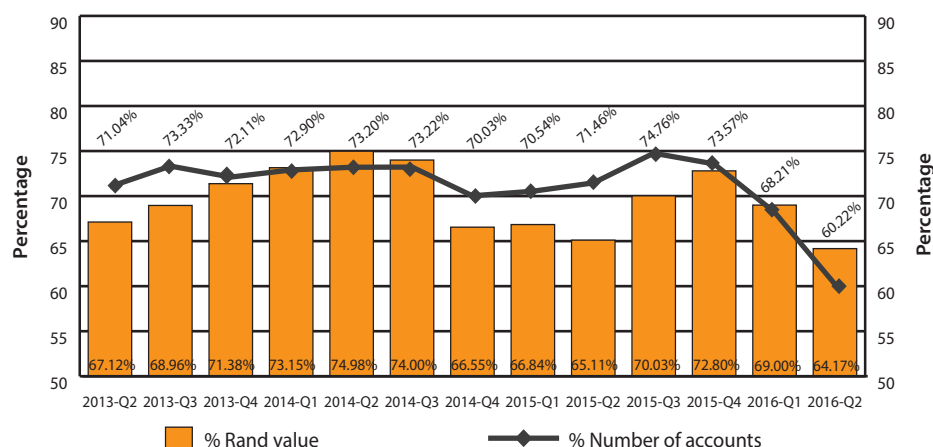
Table 6.7: Gross debtors book - short-term credit

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	3,327,299	3,234,447	3,637,649	3,091,250	3,032,471	-1.90%	-8.86%
Number of accounts	1,422,758	1,377,209	1,294,562	1,122,947	1,268,083	12.92%	-10.87%

The rand value of the gross debtors book for short-term credit decreased by R58.78 million (1.90%) q-o-q and by R294.83 million (8.86%) on a y-o-y basis. The number of accounts increased by 12.92% q-o-q but decreased by 10.87% 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 69.00% for the quarter ended March 2016 to 64.17% for the quarter ended June 2016. The number of accounts reported as “current” decreased from 68.21% to 60.22% 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	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	1,436	8,405	15,006	26,299	3,801	0.41%	-85.55%
5-12 Months	17,241	40,999	89,742	241,804	23,994	2.60%	-90.08%
12.1-24 Months	56,506	62,857	58,147	159,071	47,282	5.13%	-78.18%
24.1-36 Months	32,571	29,936	32,961	88,959	32,235	3.50%	2.86%
> 36 months	1,058,331	2,892,235	1,613,198	5,132,590	814,846	88.36%	-84.12%
Total	1,166,086	3,034,431	1,809,053	5,648,723	922,157	100.00%	-83.67%

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

Number of agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	2016-Q2 % Distribution	% Change (Q2/Q1)
<= 4 Months	186	524	952	1,635	290	1.64%	-82.26%
5-12 Months	2,875	4,971	5,484	14,009	3,109	17.56%	-77.81%
12.1-24 Months	3,591	4,554	3,711	10,249	2,850	16.09%	-78.52%
24.1-36 Months	1,657	1,466	1,756	4,343	1,224	6.91%	-7.69%
> 36 months	11,970	70,907	36,622	126,536	10,236	57.80%	-91.91%
Total	20,279	82,422	48,525	156,772	17,709	100.00%	-88.70%

As indicated in Table 7.1 and Table 7.2 the value of developmental credit granted decreased by R4.73 billion (83.67%) for the quarter ended June 2016. The number of developmental credit agreements decreased by 88.70% for the same period.

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

Rand value of agreements	2015-Q2 R000	2015-Q3 R000	2015-Q4 R000	2016-Q1 R000	2016-Q2 R000	2016-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	684	1,578	666	1,558	579	0.06%	-62.84%
R1501-R3000	1,872	6,202	4,042	7,973	1,200	0.13%	-84.95%
R3.01K-R5K	4,738	14,859	9,661	23,029	7,842	0.85%	-65.95%
R5.01K-R10K	19,226	70,131	74,054	140,441	23,493	2.55%	-83.27%
R10.1K-R20K_D	64,655	267,575	174,709	609,635	65,228	7.07%	-89.30%
> R20K	1,074,909	2,674,086	1,545,920	4,866,087	823,814	89.34%	-83.07%
Total	1,166,086	3,034,431	1,809,053	5,648,723	922,157	100.00%	-83.67%

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

Number of agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q1	2016-Q2 % Distribution	% Change (Q2/Q1)
R0-R1500	808	2,455	1,289	2,511	1,066	6.02%	-57.55%
R1501-R3000	801	2,631	1,751	3,483	535	3.02%	-84.64%
R3.01K-R5K	1,165	3,644	2,403	5,688	1,620	9.15%	-71.52%
R5.01K-R10K	2,559	9,648	10,897	19,688	2,729	15.41%	-86.14%
R10.1K-R20K_D	4,234	16,516	11,461	31,688	4,535	25.61%	-85.69%
> R20K	10,712	47,528	20,724	93,714	7,224	40.79%	-92.29%
Total	20,279	82,422	48,525	156,772	17,709	100.00%	-88.70%

Table 7.3 and 7.4 indicated that the majority of developmental credit granted were for agreements in excess of R20K at 89.34% in rand value and 40.79% in numbers for the quarter ended June 2016.

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	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
<=R10K	5,925	7,397	8,204	18,703	5,487
% share	56.00%	56.24%	59.27%	58.92%	59.53%
R10.1K-R15K	4,656	5,756	5,637	13,042	3,730
% share	44.00%	43.76%	40.73%	41.08%	40.47%
Total number of developmental credit	10,581	13,153	13,841	31,745	9,217

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

Level of income	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
<=R10K	610,603	479,688	583,695	699,326	504,683
% share	69.30%	70.72%	69.28%	66.72%	66.96%
R10.1K-R15K	270,541	198,623	258,773	348,877	249,000
% share	30.70%	29.28%	30.72%	33.28%	33.04%
Total rand value of developmental credit	881,144	678,311	842,468	1,048,203	753,683

The number of developmental credit agreements granted to individuals with a gross monthly income of “Up to R10K” had the largest share of 59.53% as indicated in Table 7.5. The rand value of developmental credit agreements granted to individuals with a gross monthly income of “Up to R10K” had the largest share of 66.96% as indicated in Table 7.6.

7.3 Gross debtors book – developmental credit

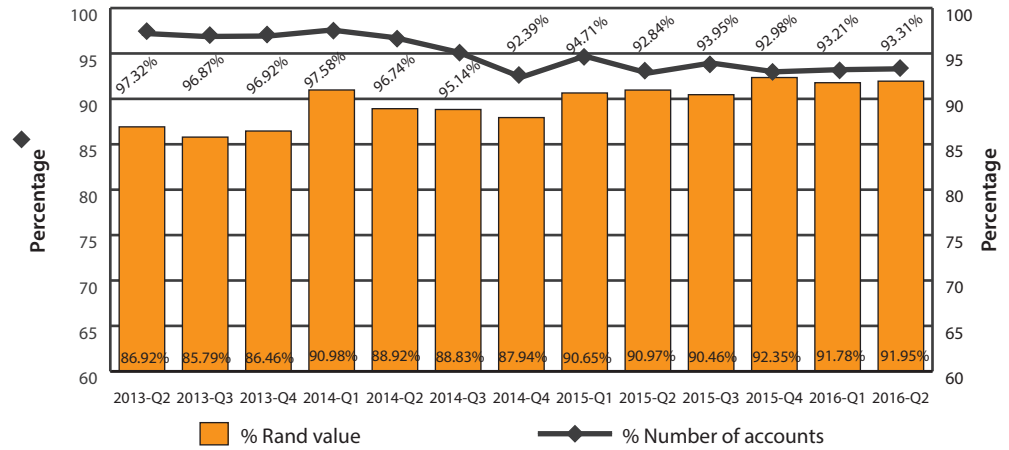
Table 7.7: Gross debtors book - developmental credit

Agreements	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2	% Change (Q2/Q1)	% Change (Y/Y)
Gross debtors book (R000)	33,498,781	32,249,176	33,567,090	36,885,125	37,882,941	2.71%	13.09%
Number of accounts	860,611	1,085,263	1,122,001	1,141,040	1,136,392	-0.41%	32.04%

The rand value of the gross debtors book for developmental credit increased by R997.82 million (2.71%) q-o-q and by R4.38 billion (13.09%) on a y-o-y basis. The number of accounts decreased by 0.41% q-o-q but increased by 32.04% on a y-o-y basis as indicated in Table 7.7.

7.4 Age analysis of gross debtors book – developmental credit

Figure 7.1: Developmental credit book reported as “current”



The rand value of the gross debtors book for developmental credit reported as “current” increased from 91.78% for the quarter ended March 2016 to 91.95% for the quarter ended June 2016. The number of accounts reported as “current” increased from 93.21% to 93.31% for the same period as illustrated in Figure 7.1.

8. Definitions

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

9. Appendix tables

A: Provincial Distribution

Table 1: Provincial distribution – total credit granted

Provincial	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Eastern Cape	6,024,814,409	5,994,079,897	6,652,674,095	6,201,918,550	6,357,497,553	7,100,538,887	7,223,020,207	6,622,692,041	6,088,597,515
Free State	3,874,224,484	4,500,537,484	4,801,971,146	4,496,073,671	4,283,953,425	5,399,050,935	5,137,099,819	4,259,921,022	4,040,222,408
Gauteng	51,603,926,570	52,836,990,360	55,477,936,356	47,642,964,901	50,345,844,152	54,924,394,212	54,221,996,838	47,559,682,046	48,221,594,914
Kwazulu-Natal	13,155,044,738	13,295,210,401	14,386,617,805	14,100,402,011	15,048,035,342	16,246,341,254	16,388,409,950	14,668,842,787	14,648,407,573
Limpopo	3,712,266,510	3,636,353,470	4,093,910,942	3,871,306,048	4,109,092,506	4,626,168,275	4,715,369,165	4,351,591,938	4,059,695,457
Mpumalanga	6,531,453,525	6,631,635,913	7,327,428,071	7,370,956,589	7,325,351,741	8,064,667,890	8,548,219,829	6,794,915,115	6,995,809,574
Northern Cape	1,840,315,723	2,204,125,645	2,205,944,642	2,055,840,184	2,034,161,524	2,476,914,108	2,563,716,672	2,259,453,398	1,963,935,444
North West	3,914,240,417	3,762,128,889	4,647,410,857	4,326,362,013	4,302,576,868	4,852,997,965	5,136,418,276	3,827,313,863	3,824,961,540
Western Cape	15,236,771,193	15,819,066,952	16,979,150,410	16,345,865,705	17,367,469,809	19,152,210,983	19,452,302,703	17,584,185,760	17,575,593,276
Other	1,298,595,639	1,503,916,761	1,070,796,188	1,124,756,861	1,132,478,193	1,091,501,727	760,478,342	402,609,034	901,460,731
Total	107,191,653,208	110,184,045,772	117,643,840,512	107,536,446,533	112,306,461,113	123,934,786,234	124,147,031,801	108,331,207,004	108,320,278,432

B: Secured Credit Granted

Table 2: Secured credit granted – size of agreement

Agreements	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
≤R1500	3,362,750	3,226,141	4,966,990	3,885,156	3,411,454	3,217,185	2,237,051	1,746,603	2,017,006
R1500-R3000	35,355,179	33,472,162	55,022,051	33,248,706	33,227,304	26,400,681	25,748,386	16,043,096	23,035,732
R3.1K-R5K	145,096,417	146,913,277	213,563,270	118,855,426	104,873,890	84,552,917	97,242,883	56,952,804	53,713,372
R5.1K-R10K	663,341,584	718,575,987	1,097,738,428	635,051,451	632,021,010	486,878,415	647,779,634	336,458,476	348,226,946
R10.1K-R20K	488,596,790	566,725,589	1,029,595,736	527,904,754	532,043,647	497,768,559	755,202,294	342,711,806	358,762,338
R20.1K-R40K	236,255,485	240,387,535	402,311,232	301,811,136	292,617,258	304,091,242	401,654,649	229,644,263	238,808,974
R40.1K-R60K	312,445,501	263,925,459	282,586,056	274,975,046	244,604,394	239,559,456	237,069,291	209,305,684	195,490,152
R60.1K-R100K	1,531,550,943	1,416,399,259	1,458,308,420	1,397,191,603	1,221,713,089	1,226,929,704	1,214,806,820	1,023,254,851	1,012,977,478
R101K-R150K	4,762,433,288	4,399,061,338	4,740,855,777	4,296,326,824	3,953,519,541	4,140,685,478	4,411,395,338	3,551,378,912	3,439,551,879
R151K-R200K	5,086,565,026	5,027,049,532	5,914,415,546	5,511,745,472	5,178,643,553	5,552,750,536	6,061,569,832	4,802,966,745	4,942,129,597
R201K-R400K	13,071,584,796	13,144,501,287	14,620,810,093	13,336,876,453	13,015,774,609	14,415,392,010	15,442,480,908	12,977,234,810	13,946,269,444
>R400K	9,420,258,204	10,477,287,348	11,788,704,583	11,040,484,631	11,171,474,791	12,255,950,722	12,475,150,172	10,615,286,080	11,395,487,796
Total	35,756,845,963	36,437,524,914	41,608,878,182	37,478,356,658	36,383,924,540	39,234,176,905	41,772,337,258	34,162,984,130	35,956,470,714

Table 3: Number of agreements for secured credit granted

Agreements	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
≤R1500	2,992	2,849	4,338	4,166	3,357	3,109	2,175	1,525	1,692
R1500-R3000	14,695	13,737	22,559	13,889	13,797	10,977	10,685	6,721	9,480
R3.1K-R5K	35,526	35,967	52,279	29,378	25,923	20,977	23,898	14,139	13,266
R5.1K-R10K	93,918	100,650	152,889	88,855	87,639	67,005	88,588	45,927	47,474
R10.1K-R20K	36,645	42,599	76,287	39,707	39,664	36,710	55,565	24,980	26,473
R20.1K-R40K	8,509	8,725	15,115	11,018	10,879	11,302	15,134	8,398	8,764
R40.1K-R60K	6,159	5,218	5,612	5,427	4,928	4,751	4,722	4,154	3,883
R60.1K-R100K	18,446	17,249	17,771	17,183	14,952	14,874	14,689	12,434	12,304
R101K-R150K	36,956	34,925	37,636	34,171	31,382	32,843	34,927	28,138	27,259
R151K-R200K	28,830	29,119	34,269	31,944	29,945	32,057	35,034	27,725	28,439
R201K-R400K	46,137	47,665	52,757	48,201	47,074	52,075	56,260	47,071	50,318
>R400K	14,621	17,565	19,208	17,979	17,826	18,464	19,506	16,312	17,789
Total	343,434	356,268	490,720	341,918	327,366	305,144	361,183	237,524	247,141

C: Analysis of credit granted by level of income

Table 4: Rand value of mortgages granted by income category

Income Category	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
R0-R3500	50,000	90,000	2,198,647	2,408,325	2,457,436	2,063,520	1,338,968	150,000	
R3501-R5500	6,269,257	7,201,492	7,242,959	4,074,538	4,047,920	5,071,171	3,532,104	4,685,580	3,826,350
R5501-R7500	39,449,115	33,256,130	38,271,603	36,682,275	29,636,685	55,941,258	38,695,371	33,387,351	35,648,052
R7501-R10K	149,006,448	155,093,378	160,082,986	110,337,705	104,128,783	134,861,550	98,864,876	81,093,568	82,439,149
R10.1K-R15K	871,062,098	984,036,663	992,009,505	747,622,296	788,982,591	947,437,638	837,290,621	614,843,078	645,553,364
>R15K	31,920,685,927	35,481,532,837	35,074,570,855	30,838,553,338	35,362,704,936	38,244,137,434	38,658,694,967	32,383,780,107	35,098,852,844
Total	32,986,522,845	36,661,210,500	36,274,376,555	31,739,678,477	36,291,958,351	39,389,512,571	39,638,416,907	33,117,939,684	35,866,319,759

Table 5: Number of mortgages granted by income category

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R3500	1	1	5	5	7	4	4	2	
R3501-R5500	41	46	46	25	27	26	26	20	20
R5501-R7500	192	182	143	143	133	133	135	110	128
R7501-R10K	602	600	603	418	392	496	372	312	301
R10.1K-R15K	2,686	2,988	2,941	2,249	2,345	2,781	2,415	1,809	1,901
>R15K	35,675	39,415	39,108	33,602	37,270	41,232	40,191	34,229	36,491
Total	39,197	43,232	42,846	36,442	40,174	44,672	43,143	36,482	38,841

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

Income Category	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
R0-R3500	920,539,394	973,143,464	1,093,122,074	803,555,609	739,639,290	466,968,526	685,170,738	279,626,352	293,287,745
R3501-R5500	237,187,812	256,898,694	562,535,253	411,787,384	340,734,000	241,360,206	380,068,688	162,798,481	165,365,083
R5501-R7500	379,632,848	345,774,788	513,407,740	372,985,179	369,896,072	354,551,262	485,516,409	286,493,999	278,853,564
R7501-R10K	973,838,532	870,704,552	1,107,904,370	934,727,431	896,932,653	914,338,035	1,163,788,335	785,942,781	766,877,482
R10.1K-R15K	3,093,044,672	2,916,272,021	3,646,397,228	2,994,087,066	2,870,007,141	3,118,225,070	3,651,127,569	2,688,122,024	2,738,168,699
>R15K	29,718,543,353	30,525,419,850	34,140,983,170	31,454,653,652	30,460,542,477	33,373,332,131	34,506,646,456	29,146,625,341	30,911,175,972
Total	35,322,786,611	35,888,213,369	41,064,349,835	36,971,796,321	35,677,751,633	38,468,775,230	40,872,318,195	33,349,608,978	35,153,728,545

Table 7: Number of secured credit granted by income category

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R3500	120,788	126,618	151,307	81,836	77,744	57,618	79,578	35,279	36,296
R3501-R5500	25,792	28,721	59,718	38,373	28,888	22,310	30,969	15,066	15,541
R5501-R7500	16,207	16,825	31,206	18,995	18,369	15,343	20,731	10,722	10,524
R7501-R10K	18,249	18,138	31,875	21,852	21,409	18,830	24,377	14,206	13,969
R10.1K-R15K	32,353	32,022	50,463	36,966	35,469	35,268	43,019	28,526	29,339
>R15K	128,834	132,576	164,877	141,992	143,541	153,697	160,472	130,781	138,931
Total	342,223	354,900	489,446	340,014	325,420	303,066	359,146	234,580	244,600

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

Income Category	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
R0-R3500	1,471,645,971	1,697,353,210	1,392,031,869	1,325,921,066	1,274,650,558	1,004,702,473	714,981,488	880,133,424	817,747,418
R3501-R5500	1,366,535,479	1,333,263,347	1,395,453,015	804,637,305	879,575,696	1,125,904,816	650,206,265	580,931,002	668,085,120
R5501-R7500	745,313,448	788,122,781	817,735,631	706,914,670	747,361,311	818,509,997	508,365,975	475,758,626	530,685,490
R7501-R10K	1,057,081,332	1,068,749,734	1,104,264,042	985,015,228	1,002,401,088	1,057,475,329	716,713,978	647,270,021	684,848,961
R10.1K-R15K	1,800,614,074	1,745,600,468	1,795,435,866	1,725,045,571	1,758,505,771	1,848,955,193	1,260,111,145	1,158,464,819	1,136,147,731
>R15K	9,609,163,372	9,630,581,549	10,708,063,775	11,159,799,568	11,159,959,052	11,412,587,699	9,773,652,218	9,217,380,916	7,870,151,364
Total	16,050,353,676	16,263,671,089	17,212,984,198	16,707,333,408	16,822,453,476	17,268,135,507	13,624,031,069	12,959,938,808	11,707,666,084

Table 9: Number of credit facilities granted by income category

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R3500	786,712	682,976	709,568	536,344	665,574	507,333	469,809	648,505	630,635
R3501-R5500	404,015	409,127	444,840	290,676	346,377	401,381	252,494	237,728	300,256
R5501-R7500	261,076	266,098	266,684	195,879	221,654	225,938	150,503	158,326	191,171
R7501-R10K	255,651	261,366	257,191	204,019	219,552	223,476	159,838	171,478	194,233
R10.1K-R15K	309,880	322,014	316,852	265,879	283,020	295,761	206,997	230,386	246,855
>R15K	623,957	623,617	613,890	600,541	610,095	633,398	468,908	511,498	524,264
Total	2,641,291	2,565,198	2,609,025	2,093,338	2,346,272	2,287,287	1,708,549	1,957,921	2,087,414

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

Income Category	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
R0-R3500	1,237,346,856	1,038,782,054	1,041,823,027	861,812,500	1,043,006,594	1,388,000,061	1,583,874,017	1,087,225,379	956,394,946
R3501-R5500	1,200,735,848	1,062,367,683	1,042,261,523	915,865,340	1,033,444,891	1,329,855,861	1,477,670,971	1,089,804,189	1,133,773,129
R5501-R7500	1,544,629,912	1,383,095,471	1,409,113,760	1,268,120,846	1,373,506,039	1,493,629,423	1,615,134,158	1,261,595,145	1,291,703,475
R7501-R10K	2,182,968,958	2,033,169,038	2,091,182,942	1,897,175,789	1,951,314,673	2,155,353,327	2,378,690,592	1,886,861,117	1,963,875,436
R10.1K-R15K	3,837,684,312	3,639,412,809	3,779,289,716	3,454,751,731	3,456,831,877	3,821,348,098	4,231,837,022	3,486,911,144	3,775,034,345
>R15K	9,316,377,902	9,077,098,988	9,337,793,048	9,001,649,137	8,584,736,940	10,475,590,642	11,178,063,064	10,064,019,481	11,480,700,684
Total	19,319,743,788	18,233,926,043	18,701,464,016	17,399,375,343	17,442,841,014	20,663,777,412	22,465,269,824	18,876,416,455	20,601,482,015

Table 11: Number of unsecured credit granted by income category

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q3	2016-Q1	2016-Q2
R0-R3500	134,326	113,746	146,097	123,519	102,975	144,637	159,634	111,876	92,892
R3501-R5500	102,716	101,089	120,951	109,061	94,243	121,277	134,547	104,368	102,046
R5501-R7500	107,144	110,085	125,670	118,050	90,055	98,690	108,345	87,488	84,117
R7501-R10K	144,115	155,461	166,268	154,425	100,513	112,610	123,472	102,646	99,526
R10.1K-R15K	219,952	218,609	249,846	232,173	139,822	152,942	172,359	145,923	147,231
>R15K	393,316	367,174	438,547	419,303	322,304	320,251	376,047	320,987	293,575
Total	1,101,569	1,066,164	1,247,379	1,156,531	849,912	950,407	1,074,404	873,288	819,387

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

Income Category	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
R0-R3500	157,125,617	350,500,639	282,704,048	242,211,491	354,353,746	384,618,550	476,041,437	352,199,082	393,091,760
R3501-R5500	172,984,782	162,790,624	302,732,882	279,819,306	424,106,290	464,377,091	572,728,562	396,434,227	414,711,004
R5501-R7500	160,525,564	121,323,320	303,376,125	283,003,856	422,170,989	448,928,930	507,971,076	354,881,354	345,950,375
R7501-R10K	167,219,640	163,457,538	361,184,069	341,454,791	506,949,655	524,040,036	566,911,919	397,764,817	368,273,527
R10.1K-R15K	223,812,333	224,788,574	540,457,952	526,748,056	770,583,223	792,533,229	849,423,569	588,664,141	518,983,153
>R15K	405,436,982	392,553,832	887,607,890	868,906,688	1,448,447,867	1,454,688,072	1,519,657,372	1,124,390,055	878,334,733
Total	1,287,104,918	1,415,414,527	2,678,062,966	2,542,144,188	3,926,611,770	4,069,185,908	4,492,733,935	3,214,333,676	2,919,344,552

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

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R3500	143,693	335,108	250,101	225,919	305,087	317,108	359,660	256,784	274,396
R3501-R5500	158,376	114,448	232,300	223,768	307,105	333,204	360,631	240,928	219,617
R5501-R7500	120,187	82,323	181,647	176,123	251,983	266,608	272,356	185,423	157,086
R7501-R10K	116,587	99,022	188,924	185,355	274,412	285,877	282,792	193,976	157,230
R10.1K-R15K	135,018	126,735	236,462	238,384	365,658	381,876	381,844	258,797	205,460
>R15K	170,871	162,400	287,407	289,198	493,585	521,204	519,276	373,855	282,474
Total	844,732	920,036	1,376,841	1,338,747	1,997,830	2,105,877	2,176,559	1,509,763	1,296,263

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

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R1500	800,742	260,144	923,570	8,685,168	170,499	964,679	4,037,983	12,703,397	2,069,062
R1501-R3500	2,720,456	1,698,461	1,169,126	15,166,721	699,713	1,804,587	3,939,757	17,783,398	3,547,055
R3501-R5500	10,662,839	8,156,901	5,175,746	38,630,534	4,135,223	7,235,937	10,344,089	43,250,680	8,192,231
R5501-R7500	21,570,432	16,507,278	18,916,780	85,607,637	11,813,260	15,707,177	24,296,766	92,087,941	14,263,798
R7501-R10K	236,348,918	133,604,749	293,507,390	479,634,343	593,784,207	453,975,331	541,076,496	533,500,245	476,611,059
R10.1K-R15K	148,212,938	155,632,370	366,336,062	331,788,411	270,541,114	198,623,247	258,773,261	348,876,917	248,999,577
Total	420,316,325	315,859,903	686,028,674	959,512,814	881,144,016	678,310,958	842,468,352	1,048,202,578	753,682,782

Table 15: Number of developmental credit granted by income category

Income Category	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
R0-R1500	65	28	330	840	144	149	227	597	215
R1501-R3500	324	283	187	1,096	124	254	352	855	310
R3501-R5500	1,037	976	579	2,589	433	895	864	2,325	624
R5501-R7500	1,802	1,754	3,974	7,789	1,901	2,144	2,397	5,841	1,816
R7501-R10K	3,660	3,208	2,714	8,759	3,323	3,955	4,364	9,085	2,522
R10.1K-R15K	4,015	6,899	5,554	13,699	4,656	5,756	5,637	13,042	3,730
Total	10,903	13,148	13,338	34,772	10,581	13,153	13,841	31,745	9,217

D: Age analysis of debtors book

Table 16: Age analysis of gross debtors book – mortgages

Ageing	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Current	756,065,040,559	759,734,822,399	769,568,168,320	776,006,157,056	781,814,033,883	788,032,808,769	785,565,327,913	783,478,308,746	785,060,950,205
30 Days	27,863,104,177	27,727,602,656	27,190,443,352	26,964,673,237	28,394,921,142	28,713,107,779	29,383,150,352	32,714,339,613	31,510,777,734
31-60 Days	9,949,462,139	9,317,503,379	8,624,585,916	9,551,225,171	10,269,289,658	10,548,811,122	9,199,826,633	11,816,188,894	12,518,979,739
61-90 Days	5,940,086,180	5,164,505,927	4,764,030,470	5,376,949,682	5,921,404,048	5,725,125,880	5,041,297,827	6,663,088,656	7,783,231,479
91-120 Days	4,166,354,469	4,040,940,042	3,666,095,240	3,973,846,134	4,243,908,663	4,263,489,301	3,856,101,535	4,594,774,910	4,842,370,667
120+ Days	30,383,138,972	28,415,557,172	27,433,544,614	26,685,225,361	26,309,706,454	24,974,510,373	22,725,326,714	24,106,092,462	24,354,114,265
Total	834,367,186,496	834,400,931,575	841,246,867,912	848,558,076,641	856,953,263,848	862,257,853,224	855,771,030,974	863,372,793,281	866,070,424,089

Table 17: Age analysis of accounts – mortgages

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
Current	1,676,278	1,671,481	1,676,400	1,670,019	1,668,039	1,664,386	1,633,654	1,609,993	1,599,405
30 Days	65,309	64,333	62,655	62,878	63,141	62,528	68,288	74,076	71,622
31-60 Days	21,364	20,239	19,212	20,771	21,025	20,459	20,578	25,560	25,481
61-90 Days	13,195	11,460	10,638	11,533	12,292	11,716	12,071	14,692	15,060
91-120 Days	8,027	7,185	6,884	8,595	8,650	7,937	8,421	9,909	10,107
120+ Days	56,508	52,914	52,006	50,462	50,512	48,379	46,803	49,366	49,414
Total	1,840,681	1,827,612	1,827,795	1,824,258	1,823,659	1,815,405	1,789,815	1,783,596	1,771,089

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

Ageing	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Current	308,478,093,778	310,242,638,504	317,501,116,656	322,684,110,270	325,987,034,485	329,420,967,300	337,326,409,861	334,745,084,992	336,872,028,729
30 Days	13,015,224,991	12,594,224,025	12,723,498,207	13,189,786,977	12,901,280,537	13,721,011,940	13,648,741,034	15,461,165,758	14,930,806,290
31-60 Days	4,256,949,802	3,997,995,906	4,243,385,222	4,568,888,745	4,573,764,438	4,594,306,840	4,596,513,194	5,222,683,793	5,110,904,967
61-90 Days	2,151,946,510	1,991,408,423	2,124,527,082	2,291,132,485	2,445,035,104	2,396,996,654	2,325,871,758	2,338,100,289	2,338,672,405
91-120 Days	1,419,750,551	1,341,688,846	1,474,173,598	1,527,763,753	1,730,997,529	1,765,360,895	1,829,147,023	1,887,745,906	4,018,838,089
120+ Days	11,033,943,899	10,706,700,664	9,679,973,450	9,444,606,401	9,432,664,511	9,437,086,429	9,846,500,839	10,851,500,240	11,315,387,932
Total	340,355,909,531	340,874,656,367	347,746,674,215	353,706,288,631	357,070,776,604	361,335,730,058	369,573,183,709	370,506,280,978	374,586,638,412

Table 19: Age analysis of accounts – secured credit

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
Current	3,044,015	3,028,370	3,230,334	3,167,658	3,128,611	2,985,293	2,968,562	2,790,143	2,602,972
30 Days	349,324	331,350	315,349	313,065	292,744	284,950	282,292	317,591	338,544
31-60 Days	175,584	164,706	164,318	172,732	162,864	155,937	147,367	154,767	155,329
61-90 Days	127,662	116,935	112,981	118,083	117,571	110,264	105,325	107,159	98,907
91-120 Days	105,460	97,018	91,077	93,412	100,511	92,319	89,114	88,991	99,486
120+ Days	813,271	785,708	608,886	539,398	526,834	570,621	590,939	553,303	598,643
Total	4,615,316	4,524,086	4,522,945	4,404,348	4,329,135	4,199,384	4,183,599	4,011,954	3,893,881

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

Ageing	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Current	160,223,903,195	163,817,011,452	169,282,669,120	171,126,853,183	174,542,837,449	176,409,604,455	181,226,553,507	180,780,995,221	181,698,694,215
30 Days	12,325,908,666	11,832,846,189	11,970,881,592	12,723,709,767	11,261,484,802	10,350,696,878	10,296,384,704	11,692,558,289	11,034,135,277
31-60 Days	4,289,670,848	4,095,257,756	3,831,603,617	4,667,791,694	4,766,181,530	4,227,697,035	4,010,303,675	5,384,428,308	4,259,618,399
61-90 Days	2,702,506,010	2,508,452,293	2,645,855,210	2,734,988,145	2,899,798,991	2,665,813,212	2,532,796,229	3,020,835,969	2,895,855,099
91-120 Days	2,792,320,079	2,461,390,516	2,397,531,314	2,328,114,127	2,650,418,501	2,611,972,764	2,563,674,408	2,829,429,179	3,174,758,524
120+ Days	12,925,737,062	13,096,618,807	13,256,793,575	13,894,742,718	15,406,661,838	15,769,233,460	15,409,055,173	15,494,750,312	15,933,794,068
Total	195,260,045,860	197,811,577,013	203,385,334,428	207,476,199,634	211,527,383,111	212,035,017,804	216,038,767,696	219,202,997,278	218,996,855,582

Table 21: Age analysis of accounts – credit facilities

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
Current	17,518,356	17,729,365	18,724,243	18,759,820	18,817,479	19,256,548	19,296,266	18,684,929	18,785,220
30 Days	2,582,957	2,565,562	2,562,152	2,605,532	2,453,610	2,302,177	2,428,395	2,463,909	2,263,093
31-60 Days	917,308	869,957	819,067	986,152	906,842	855,222	852,862	1,022,006	883,740
61-90 Days	631,101	576,490	546,708	620,176	613,021	580,001	576,740	660,079	615,145
91-120 Days	580,366	509,462	454,636	453,139	501,012	453,315	447,143	470,170	503,364
120+ Days	2,511,360	2,589,522	2,658,388	2,764,034	2,862,526	2,805,895	2,732,406	2,837,415	2,918,324
Total	24,741,448	24,840,358	25,765,194	26,188,853	26,154,490	26,253,158	26,333,812	26,138,508	25,968,886

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

Ageing	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Current	120,160,031,508	118,267,378,019	119,302,558,911	118,397,798,500	113,137,846,454	114,655,385,618	117,552,102,340	118,456,580,759	119,462,982,488
30 Days	8,830,061,194	9,124,898,138	9,039,528,957	7,718,542,250	6,931,819,972	6,847,568,162	7,516,704,623	8,004,225,479	6,325,279,216
31-60 Days	4,044,343,146	3,952,669,632	4,185,394,870	4,131,801,882	3,967,356,672	3,495,795,156	3,480,231,545	3,790,674,465	3,707,426,615
61-90 Days	3,332,151,077	3,039,676,746	3,150,445,907	3,010,478,276	2,992,227,976	2,632,352,513	2,509,492,097	2,559,674,938	2,762,086,121
91-120 Days	2,152,428,134	1,846,038,214	1,947,223,070	1,809,885,571	2,415,817,632	2,094,343,479	1,955,794,315	1,854,697,544	2,806,780,614
120+ Days	33,681,610,191	33,566,304,189	31,348,297,145	31,569,595,456	33,227,884,222	32,035,071,953	31,671,930,181	30,498,216,175	27,657,766,082
Total	172,200,625,250	169,796,964,938	168,973,448,860	166,638,101,935	162,672,952,928	161,760,516,881	164,686,255,101	165,164,069,360	162,722,321,136

Table 23: Age analysis of accounts – unsecured credit

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
Current	4,920,250	4,637,764	4,809,660	4,571,616	4,279,310	4,320,651	4,363,986	4,307,297	4,248,085
30 Days	422,117	422,837	482,386	441,792	391,098	377,591	414,200	419,749	368,634
31-60 Days	218,722	199,997	220,847	219,375	206,207	187,075	185,401	199,358	181,741
61-90 Days	168,762	152,057	167,620	158,878	161,029	142,296	133,744	132,491	138,823
91-120 Days	147,891	124,296	137,077	129,007	127,877	109,880	104,398	98,479	128,711
120+ Days	2,153,031	2,028,874	1,619,241	1,565,878	1,553,846	1,423,933	1,315,944	1,233,665	1,070,726
Total	8,030,773	7,565,825	7,436,831	7,086,546	6,719,367	6,561,426	6,517,673	6,391,039	6,136,720

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

Ageing	2014-Q2 (R)	2014-Q3 (R)	2014-Q4 (R)	2015-Q1 (R)	2015-Q2 (R)	2015-Q3 (R)	2015-Q4 (R)	2016-Q1 (R)	2016-Q2 (R)
Current	528,574,813	545,918,606	1,364,213,283	1,354,396,380	2,166,529,107	2,264,943,971	2,648,131,574	2,132,976,152	1,945,970,796
30 Days	36,237,400	43,557,826	202,751,795	148,764,048	289,879,750	231,713,562	275,275,060	324,226,980	229,910,970
31-60 Days	28,219,933	33,310,643	90,216,437	97,197,213	147,225,952	102,165,832	129,596,983	176,643,931	131,695,111
61-90 Days	19,976,592	20,912,003	62,682,559	57,753,325	134,408,083	83,831,873	92,170,462	145,061,096	110,291,674
91-120 Days	9,531,008	9,103,378	44,962,892	41,028,835	119,661,367	77,026,687	63,826,159	80,325,174	94,436,131
120+ Days	82,446,503	84,886,941	284,960,711	327,273,565	469,594,834	474,764,826	428,649,200	232,016,572	520,166,313
Total	704,986,249	737,689,397	2,049,787,677	2,026,413,366	3,327,299,093	3,234,446,751	3,637,649,438	3,091,249,905	3,032,470,995

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

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q2
Current	268,741	278,179	627,636	651,343	1,016,700	1,029,614	952,417	765,919	763,648
30 Days	16,597	18,034	74,128	64,496	113,679	97,720	95,139	119,236	102,422
31-60 Days	20,016	20,399	31,674	36,536	52,658	43,002	44,324	56,482	48,121
61-90 Days	11,286	11,668	23,174	21,316	42,199	31,443	30,843	43,216	35,100
91-120 Days	7,285	7,536	17,376	14,939	33,328	23,903	19,697	22,663	26,714
120+ Days	43,195	44,084	122,214	134,763	164,194	151,527	152,142	115,431	292,078
Total	367,120	379,900	896,202	923,393	1,422,758	1,377,209	1,294,562	1,122,947	1,268,083

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

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q1
Current	23,210,342,183	22,264,569,346	22,109,418,742	29,433,286,777	30,473,045,580	29,172,856,488	30,999,620,560	33,854,961,449	34,831,818,092
30 Days	685,600,883	668,106,273	736,557,639	769,377,145	759,200,358	839,496,633	759,535,846	1,054,352,600	1,097,411,237
31-60 Days	256,932,600	222,128,084	246,657,302	249,399,567	253,420,809	269,979,155	237,905,348	261,817,852	312,060,411
61-90 Days	164,584,208	142,279,021	158,499,415	153,351,727	143,744,628	144,747,947	149,997,426	146,472,925	164,413,912
91-120 Days	135,111,938	129,551,779	131,311,504	139,189,661	116,491,976	113,275,237	106,894,295	110,641,815	113,461,451
120+ Days	1,650,467,035	1,636,424,410	1,758,628,923	1,723,541,871	1,752,877,787	1,708,820,087	1,313,136,749	1,456,878,512	1,363,775,876
Total	26,103,038,847	25,063,058,913	25,141,073,525	32,468,146,748	33,498,781,138	32,249,175,547	33,567,090,224	36,885,125,153	37,882,940,979

Table 27: Age analysis of accounts – developmental credit

Ageing	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1	2016-Q1
Current	858,591	544,270	716,881	1,124,071	798,960	1,019,634	1,043,198	1,063,554	1,060,396
30 Days	7,119	6,742	9,895	15,824	14,820	27,163	28,064	24,449	26,302
31-60 Days	3,354	3,045	6,494	6,646	8,433	4,453	6,439	7,786	8,689
61-90 Days	2,103	1,842	5,465	4,138	5,513	2,465	5,207	4,651	5,431
91-120 Days	1,684	1,569	4,254	3,124	6,116	1,887	4,370	3,999	4,066
120+ Days	14,691	14,610	32,958	33,050	26,769	29,661	34,723	36,601	31,508
Total	887,542	572,078	775,947	1,186,853	860,611	1,085,263	1,122,001	1,141,040	1,136,392

