KEY HIGHLIGHTS

FIVE YEAR HISTORY

		2006	2007	2008	2009	2010
Cumulative commitments	R'000s	410,189	447,539	580,739	620,240	705,139
Cumulative disbursements	R'000s	411,669	489,599	595,909	681,701	738,701
Cumulative facilities approved	number	74	78	86	91	100
End user loans financed p.a	number	26,648	32,028	37,643	40,537	33,112
Annual commitments	R'000s	47,000	37,350	133,200	39,501	84,900
Annual disbursements	R'000s	81,549	77,930	106,310	85,792	57,000
Annual disbursements including mez funding	R'000s	81,549	89,930	118,310	139,313	161,133
Total capital employed	R'000s	188,260	146,062	272,385	280,060	330,073
RHLF gross advances book	R'000s	115,370	117,165	176,038	227,911	230,415
Advance impairments	R'000s	(20,454)	(18,450)	(28,318)	(37,138)	(47,643)
Advance impairment %	%	18%	16%	16%	16%	21%
Interest income	R'000s	17,725	22,681	30,521	40,671	42,566
Operating costs	R'000s	(9,088)	(8,987)	(9,633)	(9,694)	(9,013)
Net impairments raised	R'000s	(7,119)	(6,403)	(10,001)	(8,821)	(10,505)
Surplus after tax	R'000s	2,103	4,616	5,867	8,430	29,719
Headcount	number	11	10	9	8	8
% Staff PDI	%	91%	80%	78%	75%	75%

STRATEGIC PERFORMANCE INDICATORS

Key Performance area	Measurement	Strategic Objective	Outcome	Variance
Active clients	number	12	12	0%
Annual disbursements	R'000s	130,900	161,133	23%
End user loans financed	number	37,400	33,112	(11%)
Surplus	R'000s	9,879	29,719	201%
Expenditure	R'000s	(12,469)	(9,013)	28%
Cost Revenue %	%	36%	28%	23%
Loans receivable impairment %	%	15%	21%	(39%)
Commited funding	R'000s	0	56,400	100%

KEY HIGHLIGHTS *(Continued)*

DEVELOPMENTAL IMPACT

Development impact statistics compiled from monthly Housing Impact Monitoring Reports	2006	2007	2008	2009	2010
Number of new loans	26,648	32,028	36,310	40,537	33,112
Loan usage					
New House	2%	2%	6%	8%	3%
Extension	6%	10%	8%	17%	8%
Improvement	49%	48%	56%	50%	71%
Services	16%	10%	4%	3%	2%
Housing loan usage	74%	70%	74%	78%	84%
Other (mainly education)	26%	30%	26%	22%	16%
	100%	100%	100%	100%	100%
Repeat loan borrowers	25%	27%	25%	22%	29%
Borrowers using loan together with government subsidy	12%	25%	27%	28%	32%
Gender of borrower					
Male	51%	49%	48%	46%	41%
Female	49%	51%	52%	54%	59%
Borrower's employment					
Private sector	41%	43%	44%	43%	30%
Public sector	57%	55%	54%	53%	68%
Self-employed, informal	1%	2%	2%	4%	2%
Borrower's income					
less than R1 500	21%	25%	29%	30%	45%
R1 500-R2 500	22%	19%	14%	12%	9%
R2 500-R3 500	19%	20%	15%	16%	8%
	62%	64%	58%	59%	62%
R3 500-R6 000	26%	22%	24%	22%	17%
more than R6 000	12%	14%	18%	19%	21%
	100%	100%	100%	100%	100%