



human settlements

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THE OFFICE OF DISCLOSURE

**Report in terms of Outcome Number 8: Sustainable Human Settlements and
Improved Quality of Household life**

FINANCIAL INSTITUTIONS REPORTING PERIOD

1 JANUARY 2016 – 31 MARCH 2016 (QUARTER 1)

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1. BACKGROUND

The department has a Medium Term Strategic Framework (MTSF) as a guiding document to measure performance targets as set with an objective to the achievement of 1.5 million housing opportunities in partnership with the private sector. Since the financial industry has a critical role to play in realizing the objective of the Home Loan and Mortgage Disclosure Act 2000 (Act No. 63 of 2000), therefore, it has been deemed necessary that they disclose information on a quarterly basis to the department through the Office of Disclosure. The Office of Disclosure has in partnership with financial institutions developed the quarterly reporting format for disclosure of information by financial institutions as a means to contributing to the MTSF targets.

2 PURPOSE

The purpose of this report is to present the information submitted to the Office and the compliance thereof by the financial institutions to establish the lending patterns and practices of financial institutions for the reporting period 1 January 2016 to 31 March 2016. The due date for submission of the information by financial institutions was 15 May 2016.

3. INFORMATION DISCLOSED

Financial institutions have disclosed information. The information has been collated and analysed. Some financial institutions submitted information after the due date of 15 May 2016. The information disclosed by financial institutions is attached herewith as **Annexure A**.

4. FINANCIAL INSTITUTIONS THAT SUBMITTED RETURNS

4.1 Status of Quarterly Returns

Table 1 below indicates the status of 1st Quarter Returns 2016 for the Period 01 January 2016- 31 March 2016. Capitec Bank Ltd, Citibank, N.A, South Africa Branch and Standard Chartered Bank, Johannesburg Branch has provided nil returns and may not participate directly in the home loan market due to various reasons. They may perform in the property market indirectly contributing to the production and sale of new housing units, via special purpose vehicles, which is currently unregulated in terms of HLAMDA.

Table 1: Status Of Quarterly Returns		
	REGISTERED BANKS	ANNUAL RETURN SUBMITTED OR NOT SUBMITTED
1	ABSA Bank Ltd	Submitted
2	African Bank Ltd	Not submitted
3	Albaraka Bank Ltd	Submitted
4	Bidvest Bank Ltd	Not submitted
5	Capitec Bank Ltd	Submitted (nil return)
6	Credit Agricole & Investment Bank SA Branch	Not submitted
7	FirstRand Bank Ltd	Submitted
8	Grindrod Bank Ltd	Submitted
9	Habib Overseas Bank Ltd	Not submitted
10	HBZ Bank Ltd	Submitted
11	Sasfin Bank Ltd	Not submitted
12	The S A Bank of Athens Ltd	Submitted
13	The Standard Bank of S A Ltd	Submitted
14	UBank	Not submitted
15	Investec Bank Ltd	Submitted
16	Mercantile Bank Ltd	Submitted
17	Nedbank Group Ltd	Submitted
	REGISTERED LOCAL BRANCHES OF FOREIGN BANKS	
18	Bank of Baroda	Not submitted
19	Bank of China Ltd Johannesburg Branch	Submitted
20	Bank of Taiwan South Africa Branch	Submitted

21	China Construction Bank Corporation Johannesburg Branch	Not submitted
22	Citibank NA	Submitted (nil return)
23	Commerzbank AG	Not submitted
24	Deutsche Bank AG	Not submitted
25	HSBC Bank plc Johannesburg Branch	Not submitted
26	Societe Generale Jhb Branch	Not submitted
27	Standard Chartered Bank Johannesburg Branch	Submitted (nil return)
28	State Bank of India	Submitted
29	JPMorgan Chase Bank NA Johannesburg Branch	Not submitted
	REGISTERED MUTUAL BAN	
30	Finbond Mutual Bank	Not Submitted
31	GBS Mutual Bank	Submitted
32	VBS Mutual Bank	Submitted
	OTHER	
33	Eskom Finance Company SOC	Submitted
34	Ithala Ltd	Submitted
35	Risima Housing Finance Corporation (SOC) Ltd	Submitted
36	SA Home Loans Group	Submitted
37	Nqaba Finance 1 (RF) Ltd	Submitted

4.2. COMPLIANCE

4.2.1 REGISTERED BANKS

There was compliance to the extent of 65% by this category. The non-compliance aspect can be largely ascribed to those that do not participate in the housing/mortgage market.

4.2.2 REGISTERED LOCAL BRANCHES OF FOREIGN BANKS

There was compliance to the extent of only 50% by this category. The non-compliance aspect can be largely ascribed to those that do not participate in the housing/mortgage market. However, it should be noted that this category also have 25% nil returns.

4.2.3 REGISTERED MUTUAL BANKS

There was compliance to the extent of 66% by this category.

4.2.4 OTHER

Compliance in this category although at 100% is skewed by the fact that the list is incomplete.

4.2.5 OVERALL COMPLIANCE

The overall compliance was 65%

To boost the overall compliance with the Act, amendments thereto are currently being processed for submission to Parliament, which should have the desired effect.

5. SUMMARY OF MORTGAGES AND UNSECURED CREDIT AGREEMENTS

5.1 SUMMARY OF CREDIT AGREEMENTS

Table 2 Applications And Rejections And Credit Agreements Entered into				
Number of applications for credit received	Number of applications rejected	Number of approvals	Real value of credit transactions entered into	Number of credit transactions entered into
949110	410 872	538 238	37 191 412 470	251 232

Financial institutions receive applications from mainly two sources i.e. their customers and from Intermediaries/ Brokers. The loan originators/brokers submit initial loan applications received to all financial institutions to increase the chance of an applicant being approved for funding by at least one financial institution. These results in more than one financial institution reporting the same applicant in their reported applications received. Hence there are multiple duplications in numbers submitted to the Office. This in turn affects the number of approved/declined applications and related amounts as well.

From the information provided by financial institutions there is a high rate of rejections by financial institutions. This could be attributed to applicants not meeting the credit scoring process practiced by financial institutions.

Table 3 Provincial distribution of credit agreements – Rand Value		
Eastern Cape	Free State	Gauteng
1 909 750 874	981 781 128	18 984 916 965
KwaZulu Natal	Limpopo	Mpumalanga
4 287 820 534	581 532 462	1 664 257 589
Northern Cape	North West	Western Cape
605 734 177	3 299 215 648	7 083 446 161

From table 3 above it is clearly evident that In terms of provincial demographics, most of the credit granted is in Gauteng province followed by Western Cape and KwaZulu - Natal. It appears that in these three provinces there are increased activities in the home loan market. These could be as a result of employment opportunities in these provinces and migration to same. There seems to be a fair amount of credit being granted in the North West Province.

The lowest credit has been granted in the following provinces ie Limpopo Northern Cape, and Free State Province.

The table therefore reflects that there is more growth, hence the high demand for credit in Gauteng, Western Cape and KwaZulu Natal provinces.

Table 4
Gender, low income, historically disadvantaged persons

No. of Applications received from HDP (Black, Indian Coloured)	Number	816 217
	Rand value	40 210 271 969
No. of Applications from HDP rejected	Number	540 868
	Rand value	21 704 157 153
No. of credit agreements with HDP	Number	120 075
	Rand value	14 973 641 780
No. of credit agreements with low income persons	Number	44 301
	Rand value	675 572 242
No. of credit agreements with women	Number	44 301
	Rand value	675 572 242
No. of credit agreements with juristic persons	Number	456
	Rand value	1 246 862 409
No. of credit agreements with residents of rural/low density areas	Number	53 311
	Rand value	3 784 863 010
No. of credit agreements with small business	Number	200
	Rand value	234 828 050
No. of houses repossessed	Number	58
	Rand value	No values provided

During the reporting period there were a total of 816 217 applications received from HDP's and 540 868 being rejected. This amounts to a total of 66% of applications being rejected, which is of concern. There were 120 075 credit agreements with HDP concluded which amounts to 14.7%. A total of 58 houses have been repossessed during the period. This number seems to be low and future discussions with financial institutions will address this matter.

**Table 5.2
Summary of Use of Home Loans**

	Number	Rand Value
Building Loans	12 357	2 196 364 850
Purchasing of an existing unit	24 981	22 810 489 477
For improvements or upgrading	34 085	1 360 249 396
Bond Takeover switches	910	612 599 882
Investment	1	600 000
Revolving mortgage loans	7	1 533 944
Property taken over by spouse	3	587 882

It is also evident that there are more applicants using finance for improvements or upgrading compared to the purchasing of an existing unit. This trend could be linked to the decline in the supply of new housing units and the more stringent criteria applied by financial institutions in granting of building loans and for purchasing of existing units. Furthermore the availability of reasonably priced suitable land is very scarce for individuals to construct new units. However, the values of loans taken for purchasing of existing units are higher than that for improvements. Some financial institutions indicated that the following uses for home loans were also recorded for example:

- Bond takeover/switches;
- Investment;
- Revolving mortgage loans; and
- Property taken over by spouse.

5.2. MORTGAGE AGREEMENTS

Table 6 Value and volume of credit agreements entered into						
	ROK- R50K	R51K- R100K	R101K- R150K	R151K- R350K	R351K- R500K	≥ R501K
Rand value	14 091 456	86 711 259	122 961 156	1 244 432 086	3 598 241 645	26 103 674 793
number	362	1040	922	4 716	7 510	20 304

Table 6 above reflects the value and volume of credit agreements entered into. It can be seen that the larger volume of loans are in the categories R151K-R350K, R351K-R500K and ≥ R501K whilst the lower volume of loans fall within the categories ROK-R50K R51K-R100K and R101K-R150K. This pattern reflects that fewer credit agreements are being entered into with lower value of loan values and applicants are taking out higher loan values. It could also be that people do not wish to register a mortgage bond for a lower loan amount due to legal costs; hence they would rather opt for an unsecured loan with a shorter loan term period.

Table 7 Gender, low income, historically disadvantaged persons		
No. of Applications received from HDP (Black, Indian Coloured)	Number	104 639
	Rand value	25 545 026 633
No. of Applications from HDP rejected	Number	61 206
	Rand value	12 781 258 069
No. of credit agreements with HDP	Number	16 003
	Rand value	11 688 192 503
No. of credit agreements with low income persons	Number	124
	Rand value	34 002 942
No. of credit agreements with residents of remote/rural/low density areas	Number	1 833
	Rand value	22 077 194
No. of credit agreements with juristic persons	Number	455
	Rand value	1 245 862 409
No. of credit agreements with women	Number	12 421
	Rand value	9 552 890 318

No. of credit agreements with small business	Number	200
	Rand value	234 828 050
No. of houses repossessed	Number	58
	Rand value	No values provided

Table 7 above reflects gender, low income, historically disadvantaged persons. There was a total of 104639 applications received from HDP (Black, Indian Coloured) whilst a total of 61206 being rejected. This implies that 58.6 % of applications received have been rejected during the quarter. A total of 16003 credit agreements have been entered into with HDP which amounts to 15%. It is evident that there were only 124 credit agreements with low income persons. There were also a total of 58 houses that were repossessed during the period. Reasons for repossessions have not been provided by financial institutions. It is encouraging to note that there were 1833 credit agreements with residents of remote/rural/low density areas and 12421 credit agreements with women. The attendant costs associated with mortgage lending (transfer costs, bond costs, legal fees and acceptable deposit) is also a barrier to entry.

Table 8 Income categories-gross monthly income of individual						
	R0- R3500	R3501- R5500	R5501- R7500	R7501- R10K	R10,1K- R15K	>R15000
Rand value	150 000	2 398 550	31 454 392	78 740 641	612 133 493	30 235 342 347
number	2	18	104	305	1 790	32 782

In terms of income categories the figures in table 8 above reflect that the lower end of the income levels have the fewest loans granted compared to income level >R15000. The gap market from R7501, 00 to R15000, 00 have only 2095 agreements compared to 32782 in the income category >R15000. From the figures it is clear that the gap market is facing huge challenges in accessing credit for housing finance purposes. It is clearly evident that most of the applications approved are from income levels R15 000 and above, which FLISP product does not feature because of the under performance of the financial institutions including the DFI's in this area. This depicts an under performance by financial institutions in the low to medium income group (R3501 – R15000) which are supposed to be receiving government incentives such as FLISP to enable access to housing finance. The data clearly indicates that the introduction of the FLISP instrument has failed to positively impact the market with

concomitant volumes of home loans. Government needs to review the FLISP model with a view to suitably restructuring same to fit current market dynamics to the benefit of the lower income market which it was intended to serve. The trend points towards the inability of financial institutions to significantly penetrate the market below the R15 000 income level.

Table 9
Summary of Use of Home Loans

	Number	Rand Value
Building Loans	2 049	1 920 704 592
Purchasing of an existing unit	24 937	22 803 107 000
For Improvements or upgrading	691	215 964 757
Bond Takeover/ switches	910	612 599 882

Table 9 above indicates the use of the home loans. From the figures most credit is used for the purchasing of an existing unit, followed by building loans and improvements or upgrading. It is therefore encouraging to note that these types of loans are different types housing opportunities during the reporting period. Some financial institutions indicated that the following additional uses for home loans were also recorded for example:

- Bond takeover;
- Investment;
- Revolving mortgage loans;
- Building in unproclaimed areas; and
- Property taken over by spouse.

5.3. UNSECURED CREDIT TRANSACTIONS

CREDIT AGREEMENTS ENTERED INTO

A growing pattern is the use of unsecured loans for the purpose of home improvements. An unsecured personal loan refers to loans which are repayable over a period of time in instalments where there is no security that the credit provider can rely on to recover debt if default occurs. It has been established through the financial institutions that although an applicant may indicate on the application form that the unsecured loan is for home improvements, such funds could be used for any other purpose. Consumers perceive unsecured personal loans to be easily accessible and over shorter tenors than mortgage loans, despite the high cost of this finance. Financial institutions have indicated that once an unsecured loan has been granted they cannot trace that the funds were used for the original purpose stipulated.

Table 10 Value and volume according to term					
Medium	Up to 6 months	7-12 months	13-18 months	19-24 months	25-36 months
Rand Value	166 382 295	172 343 045	147 882 728	494 996 114	1 069 765 316
Number of loans	18 510	21 980	7 203	28 660	43 978
Long term	3-5 years	5-10 years		10-20 years	> 20-1 years
Rand Value	3 544 157 599	2 559 248 929		0	0
Number of loans	72 054	37 177		0	0

Table 10 above reflects credit agreements entered into according to the term/loan period. It would appear that consumers are opting for longer term contracts. This could be attributed to lower monthly payments over the longer term. It is also evident that unsecured credit seems to be an easy option for many consumers.

Table 11 Value and volume according to size bands						
	R0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
Rand value	25 517 305	71 408 571	101 255 273	266 454 394	319 700 560	7 370 467 923
Number of loans	11 234	16 315	16 204	28 743	26 162	130 906

Table 11 above reflects the value and volume of loans according to size bands. From the analysis it is evident there are many micro loans taken.. This trend could be attributed to people taking out smaller loan amounts for minor services they need to render upon themselves. However, the highest number and volume of loans are in the size band R15.1K+. It would appear that unsecured loans are still popular amongst those who need smaller loan sizes. It does not makes sense when the loan is needed for paying off debt etc, as these unsecured loans comes with a higher interest rate condition.

Table 12 Gender, low income, historically disadvantaged persons		
No. of Applications received from HDP (Black, Indian Coloured)	Number	763 989
	Rand value	14 672 116 386
No. of Applications from HDP rejected	Number	496 833
	Rand value	8 925 589 224
credit agreements with HDP	Number	133 031
	Rand value	4 297 766 709
credit agreements with low income persons	Number	51 736
	Rand value	751 243 074
credit agreements with residents of rural/low density areas	Number	49 929
	Rand value	1 612 510 169
credit agreements with women	Number	45 072
	Rand value	1 853 906 187
Credit agreements with juristic persons	Number	3 029
	Rand value	75 802 615

Table 12 above reflects gender, low income, historically disadvantaged persons. The analysis reveals that there is a great demand for unsecured credit. People see it as an easy option to access finance for whatever purpose they deem it necessary. There was a total of 763 989 applications received from HDP (Black, Indian Coloured) whilst a total of 496 833 being rejected. This implies that 65 % of applications received have been rejected during the quarter. A total of 133 031 credit agreements have been entered into with HDP which amounts to 17%. It is evident from the analysis that there were 51 736 credit agreements with low income persons indicating that low income persons are also accessing finance via recognized financial institutions.

This is due to the fact that it is easier to qualify for unsecured credit. It is encouraging to note that there were 49 929 credit agreements with residents of remote/rural/low density areas and 45 072 credit agreements with women. It would appear that many people are still opting for unsecured credit as it may be that lending criteria are not as stringent when applying for a mortgage loan.

Table 13 Income categories-gross monthly income of individual							
	R0- R3500	R3501- R5500	R5501- R7500	R7501- R10K	R10.1K- R15K	>R15000	TOTAL
Rand value	263 440 274	280 631 806	394 495 711	599 728 222	1 226 814 156	5 388 562 457	8 153 672 626
number	18 377	19 406	19 283	22 553	35 694	114 229	229 542

Table 13 above clearly indicates that persons from all income categories are making use of unsecured credit facilities. In terms of income categories the figures reflect that persons earning from R0 – R7500 which is considered the lower end of the income levels have a fair amount of credit granted compared to income level >R15000. The analysis indicates that the lower income earners are facing huge cash flow challenges; hence they have to opt for unsecured loans. It therefore suggests that the gap market is facing huge challenges in accessing credit for housing finance purposes. It is also surprising to note that those earning >R15000 are also accessing unsecured credit for their use. It is clearly evident that most of the applications approved are from income levels R15 000 and above, which FLISP product does not feature because of the under performance of the financial institutions including the DFI's in this area.

Table 14 Purpose of credit							
	Housing and related	Furniture	Small business	Education	Debt consolidation	Service	other
Rand value	1483928726	14001461	93736236	270692692	540408161	23015365	5348115915
number	46936	433	1336	9737	8759	563	150118

Table 14 above reflects the purpose of the unsecured credit. Financial institutions have indicated that there is a variety of uses for unsecured credit as per the table above. Whilst housing and related have 46936 credit agreements there is more use for credit in the “other” category. There are a large number of applicants using unsecured credit for debt consolidation. This table indicates that unsecured credit is easily accessible and people are opting for such finance method not knowing that such type of loans have higher interest rates with shorter repayment terms.


Table 15 Summary of Use of Home Loans		
	Number	Rand Value
Building Loans	10 308	275 660 258
Purchasing of an existing unit	40	6 382 477
For improvements or upgrading	32 558	1 029 710 367

The analysis depicts that unsecured credit is also being accessed for the use for improvements or upgrading building loans and purchasing of existing units. These unsecured loans could be were applicants use the finance for minor improvements to their homes. They would opt for this type of finance as there is no need to register a mortgage bond as the price of the property could be of a low value.

6. CONCLUSION

From the information disclosed by financial intuitions for the 1st quarter, it is evident that lower income families are facing challenges in accessing mortgage finance for housing purposes. The data shows that unsecured credit as a means to access funds is still popular. This could be attributed to the ease in obtaining unsecured credit. From the figures on mortgage agreements most credit is used for the purchasing of an existing unit, followed by building loans and lastly improvements or upgrading.

Obtaing finance for housing purposes seems to be a challenge for the lower income earners. This trend is seen in the number of unsecured loans being granted. The rejected applications from HDP's are also excessively high. Engagements to address the rejection rate needs to be held with financial institutions as a way to fast-track means to the achievement of MTSF targets. It is also suggested that engagements with financial institutions be vigorous and meaningful in order that poorer households can access finance through registered financial institutions instead of going the unconventional route as these paths put the poor into greater debt.


G. PHOKU
DIRECTOR: OFFICE OF DISCLOSURE
DATE 14 / June / 2016

ANNEXURE A

**DATA RECEIVED FROM FINANCIAL INSTITUTIONS FOR THEIR
REPORTING PERIOD 01 JANUARY 2016-31 MARCH 2016**

QUARTERLY REPORTING

QUARTER: 1: 01 JANUARY 2016-31 MARCH 2016

SUMMARY OF MORTGAGES AND UNSECURED CREDIT AGREEMENTS

SECTION 1: SUMMARY OF CREDIT AGREEMENTS

Financial Institution	1.1.1 No. of applications for credit received	1.1.2 No. of applications rejected	1.2.1 Total Rand value of credit transactions entered into	1.2.2 Total No. of credit transactions entered into
The South African Bank of Athens Ltd	12	0	19929265	12
Grindrod Bank Limited	3	0	5400000	3
HBZ Bank Limited	6	0	11104237	6
Investec Private Bank	2586	30	3441460835	1462
Albaraka Bank Limited	108	5	95459850	103
Mercantile bank Limited	86	2	175012070	84
Eskom Finance Co. SOC Ltd	419	234	187023137	267
Nqaba Finance 1(RF) Ltd	26	16	3943902	16
ABSA Bank Limited	40419	17833	5540163795	7396
State Bank of India	2	0	28000	2
Ithala SOC Limited	1050	985	20372001	35
SA Home Loans Group	30945	4450	2180049683	3226
GBS Mutual Bank	38	6	19634000	18
First Rand Bank Ltd	466060	162401	9997820467	164070
Bank of Taiwan SA Branch	10	0	6485000	6
Standard Bank of South Africa	59202	31269	9726140185	11978
Risima Housing Finance	20	0	9313571	19
VBS Mutual Bank	33	19	11382440	14
Nedbank Limited	348083	193622	5737389132	62512
Bank of China Jhb Branch	2	0	3300900	3
TOTAL	949110	410872	37191412470	251232

PROVINCIAL DISTRIBUTION OF CREDIT AGREEMENTS

1.3.1: RAND VALUE OF CREDIT TRANSACTIONS

Financial Institution	EC	FS	GP	KZN	LP	MP	NC	NW	WC
The South African Bank of Athens Ltd	0	0	8236740	1100000	0	2700000	0	0	7892525
Grindrod Bank Limited	0	0	1600000	3800000	0	0	0	0	0
HBZ Bank Limited	0	0	0	0	0	0	0	0	0
Investec Private Bank	110389580	10372600	1729495434	465548101	15412000	62228800	13327960	23793660	1010892700
Albaraka Bank Limited	300000	1900000	33685150	35320500	0	503000	0	390000	23361200
Mercantile bank Limited	0	0	123954570	6275000	0	0	0	0	44782500
Eskom Finance Co. SOC Ltd	2906742	5494126	92738592	7416050	8058920	47874281	2675000	3247588	16611836
Nqaba Finance 1(RF) Ltd	108000	0	2172291	0	211783	1183826	0	0	268000
ABSA Bank Limited	490920065	184352792	2701088620	475840931	53906287	490920065	184352792	2701088620	475840931
State Bank of India	0	0	28000	0	0	0	0	0	0
Ithala SOC Ltd	0	0	0	20372001	0	0	0	0	0
SA home Loans Group	137630099	55336740	1070228739	351888324	19191995	86093144	15786617	47913903	395980123
GBS Mutual Bank	17324000	0	0	0	0	0	0	0	2310000
First Rand Bank Ltd	348290823	283182300	5814976655	958079471	117877010	313146340	71509484	198584198	1892174187
Bank of Taiwan SA Branch	0	1260000	5225000	0	0	0	0	0	0
Standard Bank of South Africa	480476260	292170178	4703093570	1191432610	161710214	391875670	242778458	158454494	2104148731
Risima Housing Finance	0	0	0	0	9313571	0	0	0	0
VBS Mutual Bank	0	0	5241256	0	5031184	0	0	0	1110000
Nedbank Limited	321405305	147712392	2689851448	770747546	190819498	267732463	75303866	165743185	1108073428
Bank of China Jhb Branch	0	0	3300900	0	0	0	0	0	0
TOTAL	1909750874	981781128	18984916965	4287820534	581532462	1664257589	605734177	3299215648	7083446161

1.4 GENDER, LOW INCOME, HISTORICALLY DISADVANTAGED PERSONS

Financial Institution		No. of applications received from HDP	No. of applications from HDP rejected	Credit agreement with HDP	Credit agreement with low income persons	Credit agreement with women	Credit agreement with juristic persons	Rural/ low density areas	Small business	No. of houses reposessed
The South African Bank of Athens Ltd	No.	2	0	2	0	0	1	0	0	0
	R Value	1950000		1950000			2950000			
Grindrod Bank Limited	No.	2	0	2	0	3	1	0	0	0
	R Value	0		0		2800000	1000000			
HBZ Bank Limited	No.	6	0	6	0	0	0	0	0	0
	R Value	11104237		11104237						
Investec Private Bank	No.	634	11	361	0	302	387	13	21	0
	R Value	1193984937	19883220	645137183		526140302	1161663573	21119375	38315606	
Albaraka Bank Limited	No.	79	2	77	0	43	20	0	0	0
	R Value	65994650	1375000	64619650	0	40058650	25124200	0	0	0
Mercantile bank Limited	No.	20	1	19	0	18	0	1	0	0
	R Value	30929000	5285000	25644000		34863000		956000		
Eskom Finance Co. SOC Ltd	No.	461	220	241	0	114	0	0	0	0
	R Value	344622131	171749249	172872882	0	84556518				
Nqaba Finance I(RF) Ltd	No.	21	12	9	0	2	0	0	0	0
	R Value	3156096	1179138	1976958		615000				
ABSA Bank Limited	No.	6925	3469	938	23	0	0	1649	6	15
	R Value			566805974	3493287			1004602492	8425000	
State Bank of India	No.	2	0	0	2	0	0	0	0	0
	R Value	28000			28000					
Ithala SOC Ltd	No.	886	803	35	31	16	0	9	0	0
	R Value			20372001	17247226	10654927		3932230		
SA Home Loans Group	No.	2380	176	1824	7	2248	42	0	0	0
	R Value			1096422109	1394334	1615420146	46490636			
GBS Mutual Bank	No.	5	3	1	0	3	5	0	0	0
	R Value			950000		2720000	9634000			
First Rand Bank Ltd	No.	619986	436158	81858	21836	2388	0	49952	5	5
	R Value	38549133249	21504685546	4565522147	239327972	1859168904		1674141135	2675000	
Bank of Taiwan SA Branch	No.	0	0	0	0	0	0	0	0	0
	R Value									
Standard Bank of South Africa	No.	38648	22685	7131	40	4487	0	1557	0	0
	R Value			5030606330	6807560	3302151489		1069875420		
Risima Housing Finance	No.	20	0	19	0	7	0	7	0	0
	R Value	9369669		9313571		2088202		3112107		
VBS Mutual Bank	No.	33	19	14	3	5	0	2	1	0
	R Value			11382440	46100	3211027		26100	2710189	
Nedbank Limited	No.	146107	77309	27538	22359	26503	0	121	167	38
	R Value			2748962298	407227763	2124727876		7098151	182702255	
Bank of China Jhb Branch	No.	0	0	0	0	1	0	0	0	0
	R Value					830000				
TOTAL	No.	816217	540868	120075	44301	36140	456	53311	200	58
	R Value	40210271969	21704157153	14973641780	675572242	9610006041	1246862409	3784863010	234828050	

SECTION 2: SUMMARY OF USE OF HOME LOANS

Financial Institution		Building Loans	Purchasing of an existing unit	For Improvements or upgrading	Bond Takeover switches	Investment	Revolving mortgage loans	building in unproclaimed areas	Property taken over by spouse
The South African Bank of Athens Ltd	No.	0	10	2	0	0	0	0	0
	R Value		18172000	1757265					
Grindrod Bank Limited	No.	0	5	1	0	0	0	0	0
	R Value		3800000	1600000					
HBZ Bank Limited	No.	0	6	0	0	0	0	0	0
	R Value		11104237						
Investec Private Bank	No.	87	1375	0	0	0	0	0	0
	R Value	233234474	3208226360						
Albaraka Bank Limited	No.	0	98	4	n/a	1	n/a	n/a	n/a
	R Value	0	93943850	916000		600000			
Mercantile bank Limited	No.	1	83	0	0	0	0	0	0
	R Value	1637913	173374157						
Eskom Finance Co. SOC Ltd	No.	37	205	12	0	0	0	0	0
	R Value	39289776	143353470	2693308					
Nqaba Finance 1(RF) Ltd	No.	0	2	2	0	0	7	0	3
	R Value		1236000	268075			1533944		587882
ABSA Bank Limited	No.	0	0	0	0	0	0	0	0
	R Value								
State Bank of India	No.	0	0	0	0	0	0	0	0
	R Value								
Ithala SOC Ltd	No.	42	954	54	0	0	0	0	0
	R Value	22836342	569490562	13327159					
SA Home Loans Group	No.	0	1946	0	910	0	0	0	0
	R Value		1554670252		612599882				
GBS Mutual Bank	No.	0	18	0	0	0	0	0	0
	R Value		19634000						
First Rand Bank Ltd	No.	10805	5763	15783	0	0	0	0	0
	R Value	582658952	4692509660	384149641					
Bank of Taiwan SA Branch	No.	0	5	1	0	0	0	0	0
	R Value	0	5225000	1260000					
Standard Bank of South Africa	No.	1031	11694	830	0	0	0	0	0
	R Value	968200158	9520487437	109800901					
Risima Housing Finance	No.	3	9	7	0	0	0	0	0
	R Value	1494789	4205411	3613371					
VBS Mutual Bank	No.	0	8	0	0	0	0	0	0
	R Value		11290840						
Nedbank Limited	No.	351	2797	17389	0	0	0	0	0
	R Value	347012446	2776465341	840863676					
Bank of China Jhb Branch	No.	0	3	0	0	0	0	0	0
	R Value	0	3300900	0					
Total	No.	12357	24981	34085	910	1	7	0	3
	R Value	2196364850	22810489477	1360249396	612599882	600000	1533944	0	587882

MORTGAGE AGREEMENT
SECTION 3: CREDIT AGREEMENTS ENTERED INTO DURING THE QUARTER
3.1: VALUE AND VOLUME OF CREDIT AGREEMENTS ENTERED INTO DURING THE REPORTING PERIOD

Financial Institution		R0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R500K	≥ R501K
The South African Bank of Athens Ltd	R Value	0	0	0	154740	450000	19324525
	Number				1	1	10
	Average term				96	240	204
Grindrod Bank Limited	R Value	0	0	0	0	0	0
	Number						
	Average term						
HBZ Bank Limited	R Value	0	0	0	0	0	11104237
	Number						6
	Average term						60
Investec Private Bank	R Value	0	90000	413700	6378369	21360649	3413218117
	Number		1	3	22	49	1387
	Average term		4	138	210	223	224
Albaraka Bank Limited	R Value	0	180000	420000	3937900	5804200	85117750
	Number	0	2	3	14	13	71
	Average term	0	120	120	130	150	183
Mercantile bank Limited	R Value	0	0	0	350000	8952877	165709193
	Number				1	16	67
	Average term				241	217	227
Eskom Finance Co. SOC Ltd	R Value	310119	1489120	733584	4657867	58386918	121445528
	Number	9	21	6	19	103	109
	Average term	256	301	278	258	342	338
Nqaba Finance 1(RF) Ltd	R Value	65001	149291	253000	1140609	1546000	790000
	Number	3	2	2	5	3	1
	Average term	208	174	90	235	200	360
ABSA Bank Limited	R Value	1579276	23209468	35197173	327653374	527806401	4806450895
	Number	38	259	259	1291	1238	4144
	Average term	240	240	240	240	240	240
State Bank of India	R Value	0	0	0	0	0	0
	Number						
	Average term						
Ithala SOC Ltd	R Value	46280	0	125700	835010	9126939	10238072
	Number	1		1	3	18	12
	Average term	360		84	260	305	272
SA Home Loans Group	R Value	218584	1572645	5627616	103205678	223286707	1833358904
	Number	6	22	46	384	518	1880
	Average term	180	182	181	221	237	240
GBS Mutual Bank	R Value	0	0	0	880000	1400000	17354000
	Number				3	3	12
	Average term				156	172	211
First Rand Bank Ltd	R Value	8892221	26611555	25248742	216718327	1213317389	4737014677
	Number	243	343	192	797	2301	3150
	Average term	270	257	246	233	239	232
Bank of Taiwan SA Branch	R Value	0	0	0	300000	500000	5685000
	Number				1	1	4
	Average term						
Standard Bank of South Africa	R Value	1914975	22213326	44217339	453270599	904748411	8299775535
	Number	40	259	328	1697	2093	7561
	Average term	21	21	20	21	22	22
ORisima Housing Finance	R Value	0	0	258395	1232363	1578314	6153499
	Number			2	6	4	7
	Average term			0	0	0	0
VBS Mutual Bank	R Value	0	0	0	263126	1002238	10025476
	Number				1	2	5
	Average term				120	240	269
Nedbank Limited	R Value	1065000	11195854	10465907	123454124	618974602	2557608485
	Number	22	131	80	471	1147	1875
	Average term	254	231	236	237	251	253
Bank of China Jhb Branch	R Value	0	0	0	0	0	3300900
	Number						3
	Average term						24
TOTAL	R. Value	14091456	86711259	122961156	1244432086	3598241645	26103674793
	Number	362	1040	922	4716	7510	20304

MORTGAGE AGREEMENT

3.2: GENDER, LOW INCOME, HISTORICALLY DISADVANTAGED PERSONS, LOW DENSITY AREAS

Financial Institution		Received from HDP(Black, Indian, Coloured)	From HDP rejected	Credit agreement with HDP	Credit agreement with low income persons	credit agreement with resident of remote/ rural/ low density areas	Credit agreement with juristic persons	credit agreement with women	credit agreement with small business	No. of houses reposessed
The South African Bank of Athens Ltd	No.	2	0	2	0	0	1	0	0	0
	R Value	1950000		1950000			2950000			
Grindrod Bank Limited	No.	0	0	0	0	0	0	0	0	0
	R Value									
HBZ Bank Limited	No.	6	0	6	0	0	0	1	0	0
	R Value	11104237		11104237				2000000		
investec Private Bank	No.	634	9	361	0	13	387	302	21	0
	R Value	1193984937	17054340	645137183		21119375	1161663573	526140302	38315606	
Albaraka Bank Limited	No.	79	2	77	0	0	20	43	0	0
	R Value	65994650	1375000	64619650	0	0	25124200	40058650	0	0
Mercantile bank Limited	No.	20	1	19	0	1	0	18	0	0
	R Value	30929000	5285000	25644000		956000		34863000		
Eskom Finance Co. SOC Ltd	No.	461	220	241	0	0	0	114	0	0
	R Value	344622131	171749249	172872882				84556518		
Ngaba Finance I(RF) Ltd	No.	21	12	9	0	0	0	2	0	0
	R Value	3156096	1179138	1976958				615000		
ABSA Bank Limited	No.	6925	3469	938	23	0	0	1649	6	15
	R Value			566805974	3493287			1004602492	8425000	
State Bank of India	No.	0	0	0	0	0	0	0	0	0
	R Value									
ithala SOC Ltd	No.	886	703	33	31	9	0	16	0	0
	R Value			18808281	17247226	3932230		10654927		
SA Home Loans Group	No.	2185	38	1588	6	0	42	2084	0	0
	R Value			1088391319	1335194		46490636	1609694636		
GBS Mutual Bank	No.	5	3	1	0	0	5	3	0	0
	R Value			950000			9634000	2720000		
First Rand Bank Ltd	No.	30570	19134	3454	14	243	0	2388	5	5
	R Value	23883915913	12584615342	2398475518	3304775	68268277		1859168904	2675000	
Bank of Taiwan SA Branch	No.	0	0	0	0	0	0	0	0	0
	R Value									
Standard Bank of South Africa	No.	38648	22685	7131	40	1557	0	4487	0	0
	R Value			5030606330	6807560	1069875420		3302151489		
Risima Housing Finance	No.	20	0	19	0	7	0	7	0	0
	R Value	9369669		9313571		2088202		3112107		
VBS Mutual Bank	No.	27	19	8	0	0	0	2	1	0
	R Value			11290840				3162427	2710189	
Nedbank Limited	No.	24150	14911	2116	10	3	0	1304	167	38
	R Value			1640245760	1814900	2817040		1068559866	182702255	
Bank of China Jhb Branch	No.	0	0	0	0	0	0	1	0	0
	R Value							830000		
TOTAL	No.	104639	61206	16003	124	1833	455	12421	200	58
	R Value	25545026633	12781258069	11688192503	34002942	22077194	1245862409	9552890318	234828050	

3.3: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

Financial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000	TOTAL
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	19929265	19929265
	Number						12	12
Standard Bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
BZ Bank Limited	R. Value	0	0	0	0	0	11104237	11104237
	Number						6	6
vestec Private Bank	R. Value	0	0	0	0	1784140	3439676695	3441460835
	Number					2	1460	1462
Ibaraka Bank Limited	R. Value	0	0	0	1470000	1550000	67315650	70335650
	Number	0	0	0	4	4	75	83
Mercantile Bank Limited	R. Value	0	0	0	0	1885000	173127070	175012070
	Number					2	82	84
skom Finance Co. SOC Ltd	R. Value	0	0	0	0	12281052	174742084	187023137
	Number					30	237	267
qaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	3943902	3943902
	Number						16	16
BSA Bank Limited	R. Value	50000	144500	3298787	16423761	84584447	5435662300	5540163795
	Number	1	1	21	71	286	7016	7396
ate Bank of India	R. Value	0	0	0	0	0	0	0
	Number							
ala SOC Ltd	R. Value	0	0	17247226	0	0	3124775	20372001
	Number			31			4	35
A Home Loans Group	R. Value	0	510050	825144	8284682	95333450	2062316808	2167270133
	Number		2	4	28	249	2573	2856
BS Mutual Bank	R. Value	0	0	0	0	0	19634000	19634000
	Number						18	18
rst Rand Bank Ltd	R. Value	100000	100000	3104775	12057098	119061755	6093379282	6227802910
	Number	1	1	12	40	341	6631	7026
ank of Taiwan SA Branch	R. Value	0	0	0	0	0	6485000	6485000
	Number						6	6
andard Bank of South Africa	R. Value	0	1378000	5429560	29729604	240961056	9448641965	9726140185
	Number		12	28	121	716	11101	11978
sima Housing Finance	R. Value	0	0	0	0	409112	8904459	9313571
	Number					1	18	19
BS Mutual Bank	R. Value	0	0	0	0	0	11290840	11290840
	Number						8	8
xibank Limited	R. Value	0	266000	1548900	10775496	54271136	3255902440	3322763972
	Number		2	8	41	158	3517	3726
nk of China Jhb Branch	R. Value	0	0	0	0	12345	161575	173920
	Number					1	2	3
TOTAL	R. Value	150000	2398550	31454392	78740641	612133493	30235342347	30980148688
	Number	2	18	104	305	1790	32782	35001

SECTION 4: SUMMARY OF USE OF HOME LOANS

Financial Institution		Building Loans	Purchasing of an existing unit	For Improvements or upgrading	Bond Takeover switches	Investment	Revolving mortgage loans	Claim back	Property taken over by spouse
The South African Bank of Athens Ltd	No.	0	10	2	0	0	0	0	0
	R. Value		18172000	1757265					
Grindrod Bank Limited	No.	0	0	0	0	0	0	0	0
	R. Value								
HBZ Bank Limited	No.	0	6	0	0	0	0	0	0
	R. Value		11104237						
Investec Private Bank	No.	87	1375	0	0	0	0	0	0
	R. Value	233234474	3208226360						
Albaraka Bank Limited	No.	0	98	4	n/a	1	n/a	n/a	n/a
	R. Value	0	93943850	916000		600000			
Mercantile bank Limited	No.	1	83	0	0	0	0	0	0
	R. Value	1637913	173374157						
Eskom Finance Co. SOC Ltd	No.	37	205	12	0	0	0	0	0
	R. Value	39289776	143353470	2693308					
Nqaba Finance 1(RF) Ltd	No.	0	2	2	0	0	7	2	3
	R. Value		1236000	268075			1533944	318000	587882
ABSA Bank Limited	No.	0	0	0	0	0	0	0	0
	R. Value								
State Bank of India	No.	0	0	0	0	0	0	0	0
	R. Value								
Ithala SOC Ltd	No.	42	954	0	0	0	0	0	0
	R. Value	22836342	569490562						
SA Home Loans Group	No.	0	1946	0	910				
	R. Value		1554670252		612599882				
GBS Mutual Bank	No.	0	18	0	0	0	0	0	0
	R. Value		19634000						
First Rand Bank Ltd	No.	497	5724	93	0	0	0	0	0
	R. Value	306998694	4688927183	11043924					
Bank of Taiwan SA Branch	No.	0	5	0	0	0	0	0	0
	R. Value		5225000						
Standard Bank of South Africa	No.	1031	11694	0	0	0	0	0	0
	R. Value	968200158	9520487437						
Risima Housing Finance	No.	3	9	0	0	0	0	0	0
	R. Value	1494789	4205411						
UBS Mutual Bank	No.	0	8	0	0	0	0	0	0
	R. Value		11290840						
Nedbank Limited	No.	351	2797	578	0	0	0	0	0
	R. Value	347012446	2776465341	199286185					
Bank of China Jhb Branch	No.	0	3	0	0	0	0	0	0
	R. Value	0	3300900						
Total	No.	2049	24937	691	910	1	7	2	3
	R. Value	1920704592	22803107000	215964757	612599882	600000	1533944	318000	587882

UNSECURED CREDIT TRANSACTIONS
SECTION 7: CREDIT AGREEMENTS ENTERED INTO
7.1: VALUE AND VOLUME ACCORDING TO TERM
MEDIUM TERM

Financial Institution		Up to 6 mths	7-12 mths	13-18 mths	19-24 mths	25-36 mths	Total
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0
	No. of loans						
Grindrod Bank Limited	R. Value	0	1600000	2800000			4400000
	No. of loans		1	1	0	0	2
HBZ Bank Limited	R. Value	0	0	0	0	119600	119600
	No. of loans					3	3
Investec Private Bank	R. Value	0	0	0	0	0	0
	No. of loans						
Albaraka Bank Limited	R. Value	0	0	0	0	0	0
	No. of loans						
Mercantile bank Limited	R. Value	0	0	0	0	0	0
	No. of loans						
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0
	No. of loans						
Ngaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	0
	No. of loans						
ABSA Bank Limited	R. Value	0	63393218	14613036	118027803	193951794	389985851
	No. of loans		6271	1196	6237	7782	21486
State Bank of India	R. Value	0	0	28000	0	0	28000
	No. of loans			2			2
Ithala SOC Ltd	R. Value	7195542	1777850	57000	275500	46000	9351892
	No. of loans	308	91	4	10	1	414
SA Home Loans Group	R. Value	53420	130700	34280	139560	12421590	12779550
	No. of loans	3	5	2	4	356	370
GBS Mutual Bank	R. Value	0	0	0	0	0	0
	No. of loans						
First Rand Bank Ltd	R. Value	159133333	55443125	130350412	163825442	528356895	1037109207
	No. of loans	18199	8575	5998	9976	24384	67132
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	0
	No. of loans						
Standard Bank of South Africa	R. Value	0	0	0	0	0	0
	No. of loans						
Risima Housing Finance	R. Value	0	0	0	0	0	0
	No. of loans						
VBS Mutual Bank	R. Value	0	21000	0	20000	50600	91600
	No. of loans		1		1	4	6
Nedbank Limited	R. Value	0	49977152	0	212707809	334818837	597503798
	No. of loans		7036		12432	11448	30916
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0
	No. of loans						
TOTAL	R. Value	166382295	172343045	147882728	494996114	1069765316	2051369498
	No. of loans	18510	21980	7203	28660	43978	120331

LONG TERM

Financial Institution		3.1-5yrs	5.1-10yrs	10.1-20yrs	≥ 20.1yrs	Total
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0
	No. of loans					
Grindrod Bank Limited	R. Value	0	0	0	0	0
	No. of loans					
HBZ Bank Limited	R. Value	0	0	0	0	0
	No. of loans					
Investec Private Bank	R. Value	0	0	0	0	0
	No. of loans					
Albaraka Bank Limited	R. Value	0	0	0	0	0
	No. of loans					
Mercantile bank Limited	R. Value	0	0	0	0	0
	No. of loans					
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0
	No. of loans					
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0
	No. of loans					
ABSA Bank Limited	R. Value	1117785072	435591744	0	0	1553376816
	No. of loans	21895	5531			27426
State Bank of India	R. Value	0	0	0	0	0
	No. of loans					
Ithala SOC Ltd	R. Value	0	0	0	0	0
	No. of loans					
SA Home Loans Group	R. Value	0	0	0	0	0
	No. of loans					
GBS Mutual Bank	R. Value	0	0	0	0	0
	No. of loans					
First Rand Bank Ltd	R. Value	2426372527	306535823	0	0	2732908350
	No. of loans	50159	3776			53935
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0
	No. of loans					
Standard Bank of South Africa	R. Value	0	0	0	0	0
	No. of loans					
Risima Housing Finance	R. Value	0	0	0	0	0
	No. of loans					
VBS Mutual Bank	R. Value	0	0	0	0	0
	No. of loans					
Nedbank Limited	R. Value	0	1817121362	0	0	1817121362
	No. of loans		27870			27870
Bank of China Jhb Branch	R. Value	0	0	0	0	0
	No. of loans					
TOTAL	R. Value	3544157599	2559248929	0	0	6103406528
	No. of loans	72054	37177			109231

7.2: VALUE AND VOLUME ACCORDING TO SIZE BANDS

Financial Institution		R0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
The South African Bank of Athens Ltd	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Grindrod Bank Limited	R Value	0	0	0	0	0	4400000
	No. of loans						2
	R Average						2200000
HBZ Bank Limited	R Value	0	0	0	0	0	119600
	No. of loans						3
	R Average						39867
Investec Private Bank	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Albaraka Bank Limited	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Mercantile bank Limited	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Eskom Finance Co. SOC Ltd	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Nqaba Finance 1(RF) Ltd	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
ABSA Bank Limited	R Value	6732155	21024433	20178185	50420548	50205345	1794802001
	No. of loans	2580	4484	2985	5086	3620	30157
	R Average	2609	4689	6760	9914	13869	59515
State Bank of India	R Value	0	0	28000	0	0	28000
	No. of loans			2			2
	R Average			0			
Ithala SOC Ltd	R Value	0	0	0	1446930	1155350	14000
	No. of loans				150	88	6749612
	R Average				5	5	176
SA Home Loans Group	R Value	0	0	0	334200	534100	11911250
	No. of loans				30	35	305
	R Average				11140	15260	39053
GBS Mutual Bank	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
First Rand Bank Ltd	R Value	12414655	33012190	56228541	161769225	196404345	3310188601
	No. of loans	5178	7124	8343	17509	15934	66979
	R Average	2398	4634	6740	9239	12326	49421
Bank of Taiwan SA Branch	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Standard Bank of South Africa	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
Risima Housing Finance	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
VBS Mutual Bank	R Value	0	0	7000	9500	15000	60100
	No. of loans			1	1	1	3
	R Average			36	36	36	24
Nedbank Limited	R Value	6370495	17371948	24813547	52473991	71386420	2242208759
	No. of loans	3476	4707	4873	5967	6484	33279
	R Average	1833	3691	5092	8794	11010	67376
Bank of China Jhb Branch	R Value	0	0	0	0	0	0
	No. of loans						
	R Average						
TOTAL	R Value	25517305	71408571	101255273	266454394	319700560	7370467923
	No. of loans	11234	16315	16204	28743	26162	130906

7.3 GENDER, LOW INCOME, HISTORICALLY DISADVANTAGED PERSONS, LOW DENSITY AREAS

Financial Institution		Received from HDP(Black ,Indian ,Coloured)	From HDP rejected	No. of Credit agreements with HDP	No. of Credit agreements with low income persons	no. of credit agreements with resident of rural/low density areas	no. of credit agreements with women	No. of Credit agreements with juristic persons
The South African Bank of Athens Ltd	No.	0	0	0	0	0	0	0
	R Value							
Grindrod Bank Limited	No.	0	0	0	0	0	1	0
	R Value							
HBZ Bank Limited	No.	3	0	3	1	0	2	0
	R Value	119600		119600	19600		59600	
Investec Private Bank	No.	0	0	0	0	0	0	0
	R Value							
Albaraka Bank Limited	No.	0	0	0	0	0	0	0
	R Value							
Mercantile bank Limited	No.	0	0	0	0	0	0	0
	R Value							
Eskom Finance Co. SOC Ltd	No.	0	0	0	0	0	0	0
	R Value							
Nqaba Finance 1(RF) Ltd	No.	0	0	0	0	0	0	0
	R Value							
ABSA Bank Limited	No.	51972	17269	28544	7147	0	19479	76
	R Value			1004381660	100344782		784436927	8888992
State Bank of India	No.	2	0	2	0	0	0	0
	R Value	28000		28000				
Ithala SOC Ltd	No.	438	4	414	413	100	224	20
	R Value			9351892	9337392	2330100	4667540	1103400
SA Home Loans Group	No.	195	138	236	1	0	164	0
	R Value	6659850	5519020	8030790	59140		5725510	
GBS Mutual Bank	No.	0	0	0	0	0	0	0
	R Value							
First Rand Bank Ltd	No.	589416	417024	78404	21822	49709	0	2933
	R Value	14665217336	8920070204	2167046629	236023197	1605872858		65810223
Bank of Taiwan SA Branch	No.	0	0	0	0	0	0	0
	R Value							
Standard Bank of South Africa	No.	0	0	0	0	0	0	0
	R Value							
Risima Housing Finance	No.	0	0	0	0	0	0	0
	R Value							
VBS Mutual Bank	No.	6	0	6	3	2	3	0
	R Value	91600		91600	46100	26100	48600	
Nedbank Limited	No.	121957	62398	25422	22349	118	25199	0
	R Value			1108716538	405412863	4281111	1056168010	
Bank of China Jhb Branch	No.	0	0	0	0	0	0	0
	R Value							
TOTAL	No.	763989	496833	133031	51736	49929	45072	3029
	R Value	14672116386	8925589224	4297766709	751243074	1612510169	1853906187	75802615

7.4: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

Financial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000	TOTAL
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0	0
	Number							
Grindrod Bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
HBZ Bank Limited	R. Value	0	19600	0	0	40000	2	2
	Number		1				60000	119600
Investec Private Bank	R. Value	0	0	0	0	1	1	3
	Number					0	0	0
Albaraka Bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
Mercantile bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0	0
	Number							
Ngaba Finance I(RF) Ltd	R. Value	0	0	0	0	0	0	0
	Number							
ABSA Bank Limited	R. Value	10294904	23074306	66975572	88170721	198861496	1555985668	1943362667
	Number	1325	2043	3779	3648	6497	31620	48912
State Bank of India	R. Value	0	0	28000	0	0	0	28000
	Number			2				2
Ithala SOC Ltd	R. Value	384800	273600	7575592	0	0	14500	8248492
	Number	20	10	363			1	394
SA Home Loans Group	R. Value	0	59140	0	72280	983120	11665010	12779550
	Number		1		2	33	334	370
GBS Mutual Bank	R. Value	0	0	0	0	0	0	0
	Number							
First Rand Bank Ltd	R. Value	69344877	154839060	200239377	317806820	616155649	2411631774	3770017557
	Number	5856	11197	10117	12745	19640	61512	121067
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	0	0
	Number							
Standard Bank of South Africa	R. Value	0	0	0	0	0	0	0
	Number							
Risima Housing Finance	R. Value	0	0	0	0	0	0	0
	Number							
VBS Mutual Bank	R. Value	0	0	46100	30500	15000	0	91600
	Number			3	2	1		6
Nedbank Limited	R. Value	183415693	102366100	119631070	193647901	410758891	1404805505	2414625160
	Number	11176	6154	5019	6156	9522	20759	58786
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0	0
	Number							
TOTAL	R. Value	263440274	280631806	394495711	599728222	1226814156	5388562457	8153672626
	Number	18377	19406	19283	22553	35694	114229	229542

7.5.1: PURPOSE OF CREDIT

Financial Institution		Housing and related	Furniture	Small business	Education	Debt consolidation	Service	other
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0	0
	Number							
Grindrod Bank Limited	R. Value	4400000	0	0	0	0	0	0
	Number	2						
HBZ Bank Limited	R. Value	119600	0	0	0	0	0	0
	Number	3						
Investec Private Bank	R. Value	0	0	0	0	0	0	0
	Number							
Albaraka Bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
Mercantile bank Limited	R. Value	0	0	0	0	0	0	0
	Number							
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0	0
	Number							
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	0	0
	Number							
ABSA Bank Limited	R. Value	0	0	73320732	90790509	63561650		
	Number			978	4370	828		1592243227
State Bank of India	R. Value	0	0	0	0	0	0	38133
	Number							28000
Ithala SOC Ltd	R. Value	0	0	0	0	0	0	9351892
	Number							414
SA Home Loans Group	R. Value	0	0	0	0	0	0	0
	Number							
GBS Mutual Bank	R. Value	0	0	0	0	0	0	0
	Number							
First Rand Bank Ltd	R. Value	837805535	0	0	0	0	0	2932212022
	Number	30118						90949
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	0	0
	Number							
Standard Bank of South Africa	R. Value	0	0	0	0	0	0	0
	Number							
Risima Housing Finance	R. Value	0	0	0	0	0	0	0
	Number							
VBS Mutual Bank	R. Value	26100	0	0	30500	15000	0	20000
	Number	2			2	1		1
Nedbank Limited	R. Value	641577491	14001461	20415504	179871683	476831511	23015365	814260774
	Number	16811	433	358	5365	7930	563	20621
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0	0
	Number							
TOTAL	R. Value	1483928726	14001461	93736236	270692692	540408161	23015365	5348115915
	Number	46936	433	1336	9737	8759	563	150118

SECTION 8: SUMMARY OF USE OF HOME LOANS

Financial Institution		Building Loans	Purchasing of an existing unit	For Improvements or upgrading	Personal loans	Transfer assist
The South African Bank of Athens Ltd	No.	0	0	0	0	0
	R. Value					
Grindrod Bank Limited	No.	0	1	1	0	0
	R. Value		2800000	1600000		
HBZ Bank Limited	No.	0	0	2	0	0
	R. Value			100000		
Investec Private Bank	No.	0	0	0	0	0
	R. Value					
Albaraka Bank Limited	No.	0	0	0	0	0
	R. Value					
Mercantile bank Limited	No.	0	0	0	0	0
	R. Value					
Eskom Finance Co. SOC Ltd	No.	0	0	0	0	0
	R. Value					
Nqaba Finance 1(RF) Ltd	No.	0	0	0	0	0
	R. Value					
ABSA Bank Limited	No.	0	0	0	0	0
	R. Value					
State Bank of India	No.	0	0	0	0	0
	R. Value					
Ithala SOC Ltd	No.	0	0	54	0	0
	R. Value			13327159		
SA Home Loans Group	No.	0	0	0	0	0
	R. Value					
GBS Mutual Bank	No.	0	0	0	0	0
	R. Value					
First Rand Bank Ltd	No.	10308	39	15690	0	0
	R. Value	275660258	3582477	373105717		
Bank of Taiwan SA Branch	No.	0	0	0	0	0
	R. Value					
Standard Bank of South Africa	No.	0	0	0	0	0
	R. Value					
Risima Housing Finance	No.	0	0	0	0	0
	R. Value					
VBS Mutual Bank	No.	0	0	0	0	0
	R. Value					
Nedbank Limited	No.	0	0	16811	0	0
	R. Value			641577491		
Bank of China Jhb Branch	No.	0	0	0	0	0
	R. Value					
Total	No.	10308	40	32558	0	0
	R. Value	275660258	6382477	1029710367	0	0

NIL RETURNS:

Capitec Bank Ltd
Citibank, N.A, South Africa Branch
Standard Chartered Bank, Johannesburg Branch