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 JULY 2015 - 30 SEPTEMBER 2015 (QUARTER 3)

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1. BACKGROUND

The department has developed 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 for their reporting period 1 July 2015 to 30 September 2015, which is due on 15 November 2015, to establish the lending patterns and practices of financial institutions for the reporting period in terms of the Act.

3. INFORMATION DISCLOSED

Financial institutions have disclosed information. The information has been collated and analysed. The information disclosed by financial institutions is attached herewith as **Annexure A.**

4. FINANCIAL INSTITUTIONS THAT SUBMITTED RETURNS

Table A below indicates the status of 2nd Quarter Returns 2015 for the Period 01 July 2015- 30 September 2015:

TABLE A:

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	Submitted (nil return)
	Capitec Bank Ltd	Submitted (nil return)
6	FirstRand Bank Ltd	Submitted
7	Grindrod Bank Ltd	Submitted
8	Habib Overseas Bank Ltd	*Not submitted*
9	HBZ Bank Ltd	Submitted
10	Sasfin Bank Ltd	*Not submitted*
11	The S A Bank of Athens Ltd	Submitted
12	The Standard Bank of S A Ltd	Submitted
13	UBank	Submitted (nil return)
14	Investec Bank Ltd	Submitted
15	Mercantile Bank Ltd	Submitted
16	Nedbank Ltd	Submitted
	REGISTERED LOCAL BRANCHES OF FOREIGN BANKS	
17	Bank of Baroda	*Not submitted*
18	Bank of China Ltd Johannesburg Branch	*Not submitted*
19	Bank of Taiwan South Africa Branch	Submitted
20	China Construction Bank Corporation Johannesburg Branch	*Not submitted*
21	Citibank NA	Submitted (nil return)
22	Commerzbank AG	*Not submitted*

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

Some of the financial institutions who provided nil returns 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.

5. SUMMARY OF MORTGAGES AND UNSECURED CREDIT AGREEMENTS

5.1 SUMMARY OF CREDIT AGREEMENTS

Table 1
Applications And Rejections And Credit Agreements Entered Into

Number of applications for credit received	Number of applications rejected	Number of approvals	Rand value of credit transactions entered into	Number of credit transactions entered into
959 277	397 988	561 289	43 093 318 187	239 005

Table 2
Provincial distribution of credit agreements " Rand Value"

Eastern Cape	Free State	Gauteng
2 038 299 145	980 203 403	23 656 772 340
KwaZulu Natal	**Limpopo**	**Mpumalanga**
5 096 314 315	621 655 429	1 428 008 493
Northern Cape	**North West**	**Western Cape**
315 124 473	1 044 780 806	8 409 609 702

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. This result 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 Gender, low income, historically disadvantaged persons		
No. of Applications received from HDP(Black, Indian Coloured)	Number	658 301
	Rand value	25 737 172 328
No. of Applications from HDP rejected	Number	179 688
	Rand value	14 015 088 782
No. of credit agreements with HDP	Number	530 541
	Rand value	15 335 490 529
No. of credit agreements with low income persons	Number	233 223
	Rand value	448 571 814
No. of credit agreements with women	Number	275 097
	Rand value	11 632 011 551
No. of credit agreements with juristic persons	Number	473
	Rand value	124 710 660
No. of credit agreements with residents of rural/low density areas	Number	7 627
	Rand value	2 485 661 492
No. of credit agreements with small business	Number	239
	Rand value	286 018 260
No. of houses repossessed	Number	70
	Rand value	No values provided

Table 4 Summary of Use of Home Loans		
	Number	Rand Value
Building Loans	16 816	3 058 798 055
Purchasing of an existing unit	28 368	24 726 561 937
For improvements or upgrading	38 230	1 443 452 775

It is also evident that there are more applicants using finance for improvements or upgrading compared to the purchasing of an existing unit. However, the value of loans taken for purchasing of existing units are higher than that for improvements.

5.2. MORTGAGE AGREEMENTS

Table 5 Value and volume of credit agreements entered into						
	ROK-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R500K	≥ R501K
Rand value	20921427	102848784	151668432	1547969042	6506095827	28964042098
number	566	1231	1132	5847	12862	21455

Table 5 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.

Table 6 Gender, low income, historically disadvantaged persons		
No. of Applications received from HDP(Black, Indian Coloured)	Number	109 017
	Rand value	24 781 365 433
No. of Applications from HDP rejected	Number	59 765
	Rand value	13 899 008 514
No. of credit agreements with HDP	Number	19 634
	Rand value	13 514 989 057
No. of credit agreements with low income persons	Number	163
	Rand value	62 734 823
No. of credit agreements with residents of remote/rural/low density areas	Number	2072
	Rand value	1193853655
No. of credit agreements with juristic persons	Number	473
	Rand value	1 247 106 600
No. of credit agreements with women	Number	15 486
	Rand value	10 790 901 440
No. of credit agreements with small business	Number	239
	Rand value	286 018 260
No. of houses repossessed	Number	70
	Rand value	No values provided

Table 6 above reflects gender, low income, historically disadvantaged persons. There was a total of **109017** applications received from HDP (Black, Indian Coloured) whilst a total of **59765** being rejected. This implies that 54.8 % of applications received have been rejected during the quarter. A total of **19634** credit agreements have been entered into with HDP which amounts to 18.01%. It is evident that there were only **163** credit agreements with low income persons. There were also a total of 70 houses that were repossessed during the period. It is encouraging to note that there were **2072** credit agreements with residents of remote/rural/low density areas and 10956 credit agreements with women.

Table 7
Income categories-gross monthly income of individual

	R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	>R15000
Rand value	500000	5781350	28185491	138441250	970336043	35742149238
number	5	29	124	523	2 857	40 293

In terms of income categories the figures in table 7 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 3548 agreements compared to 40293 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.

Table 8
Summary of Use of Home Loans

	Number	Rand Value
Building Loans	4 160	2 732 293 055
Purchasing of an existing unit	28 365	24 726 462 187
For Improvements or upgrading	966	288 132 506

Table 8 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 there were 28365 housing opportunities during the reporting period.

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.

Table 9
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	130 881 375	174811615	75511862	556080479	1236010163
Number of loans	14 990	23 750	6 872	34 273	5 1674
Long term	**3.1-5 years**		**5.1-10 years**	**10.1-20 years**	**> 20.1 years**
Rand Value	5 727 980 988		559 184 112	0	0
Number of loans	106 865		7 102	0	0

Table 9 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.

Table 10
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	26747268	77918757	116577426	251059230	353936731	7634272042
Number of loans	11 488	17 690	18 600	25 764	30 170	141 815

Table 10 above reflects the value and volume according to size bands. It can be seen that the more loans are in the categories R10.1K-R15K, and R15.1K+ whilst the lower number of loans fall within the categories ROK-R3K, R3.1K-R5K. This pattern reflects that those earning in the category ROK-R3K, R3.1K-R5K may have a higher rejection rate.

Table 11 Gender, low income, historically disadvantaged persons		
No. of Applications received from HDP(Black, Indian Coloured)	Number	735 378
	Rand value	964 516 985
No. of Applications from HDP rejected	Number	132 334
	Rand value	121 113 428
credit agreements with HDP	Number	540 366
	Rand value	27 468 334 200
credit agreements with low income persons	Number	243 206
	Rand value	704 154 086
credit agreements with residents of rural/low density areas	Number	3 398
	Rand value	6 738 245
credit agreements with women	Number	281 548
	Rand value	2 157 553 365
Credit agreements with juristic persons	Number	77
	Rand value	9 382 043

From table 11 above, it would appear that many people are still opting for unsecured credit as it may that lending criteria are not as stringent when applying for a mortgage loan.

Table 12 below clearly indicates that persons from all income categories are making use of unsecured credit facilities

Table 12 Income categories-gross monthly income of individual							
	R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	>R15000	TOTAL
Rand value	309009877	375399220	491523367	723881924	1381522593	5179174472	8460511453
number	24 702	25 738	23 807	26 649	38 623	105 957	245 526

Table 13 Purpose of credit							
	Housing and related	**Furniture**	**Small business**	**Education**	**Debt consolidation**	**Service**	**other**
Rand value	1739784438	10722373	80487149	125515718	512283331	20321423	224423736[illegible]
number	56 859	386	1 257	4 766	8 869	576	61 236

Table 13 above reflects the purpose of the credit. Whilst housing and related have 56859 credit agreements there is more use for credit in the "other" category. There is still a large number of applicants using unsecured credit for debt consolidation.

Table 14 Summary of Use of Home Loans		
	Number	**Rand Value**
Building Loans	12 656	326 505 000
Purchasing of an existing unit	3	99 750
For improvements or upgrading	36 280	1 048 733 651

Unsecured credit use for improvements or upgrading and building loans seem to be popular. These 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.

6. CONCLUSION

From the information disclosed it is evident that lower income persons are facing challenges in accessing mortgage finance for housing purposes. It appears that more people are opting to use unsecured credit as a means to access funds. 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.

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.

G. PHOKU
DIRECTOR: OFFICE OF DISCLOSURE
DATE 09 - Dec - 2015

ANNEXURE A

DATA RECEIVED FROM FINANCIAL INSTITUTIONS FOR THEIR REPORTING PERIOD 01 JULY 2015-30 SEPTEMBER 2015

QUARTERLY REPORTING

QUARTER: 3: 01 JULY 2015-30 SEPTEMBER 2015
(DUE 15 NOVEMBER 2015)

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	28	0	52340704	28
Grindrod Bank Limited	1	0	800000	1
HBZ Bank Limited	16	0	12826516	16
Investec Private Bank	3100	38	3773027036	1702
Albaraka Bank Limited	119	12	101236370	107
Mercantile bank Limited	87	3	193016263	84
Eskom Finance Co. SOC Ltd	422	255	171916368	222
Nqaba Finance 1(RF) Ltd	26	21	2114430	15
ABSA Bank Limited	49785	22225	7110478928	9479
Ithala SOC Limited	958	933	16266020	25
SA Home Loans Group	30964	4786	2462774397	3833
GBS Mutual Bank	39	10	24355000	20
First Rand Bank Ltd	474848	152624	13055192013	148409
Bank of Taiwan SA Branch	11	0	6585000	10
Standard Bank of South Africa	68816	34066	9462782314	12675
Risima Housing Finance	62	8	32658857	54
VBS Mutual Bank	64	10	35769785	53
Nedbank Limited	329931	182997	6579178186	62272
TOTAL	**959277**	**397988**	**43093318187**	**239005**

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	3200000	0	33161204	1187500	0	972000	0	2120000	11700000
Grindrod Bank Limited	0	0	0	800000	0	0	0	0	0
HBZ Bank Limited	0	0	1397000	11429516	0	0	0	0	0
Investec Private Bank	190652574	17089475	2035343979	386504989	22803330	77910470	3550500	14161086	1025010633
Albaraka Bank Limited	0	0	44262900	34775500	1400000	296000	0	0	20501970
Mercantile bank Limited	0	4960000	135536763	16135000	0	7135000	0	0	29249500
Eskom Finance Co. SOC Ltd	6401669	3158000	84408113	10727930	8304500	31727576	2273750	1726495	23188333
Nqaba Finance 1(RF) Ltd	100000	390609	167000	80000	0	1098766	0	0	278054
ABSA Bank Limited	565141820	249786898	3659426600	631212331	77094649	221190682	63293323	191501082	1436859645
State Bank of India	0	0	0	958	0	0	0	0	0
Ithala SOC Ltd	0	0	0	529278212	0	0	0	0	0
SA home Loans Group	125629498	64850103	1326563426	326941786	11653643	128171746	27878894	53701172	397384129
GBS Mutual Bank	18632000	0	0	0	0	0	0	0	5723000
First Rand Bank Ltd	411716960	319298626	7945944438	1098782616	155914591	376381018	88176000	313580680	2345397084
Bank of Taiwan SA Branch	0	0	5801000	784000	0	0	0	0	0
Standard Bank of South Africa	424828544	181894751	4963795095	1213091326	110956358	313881131	59693544	297998940	1896642625
Risima Housing Finance	0	0	0	0	32658857	0	0	0	0
VBS Mutual Bank	0	0	24191915	0	10986540	0	0	0	0
Nedbank Limited	291996080	138774941	3396772907	834582651	189882961	269244104	70258462	169991351	1217674729
TOTAL	**2038299145**	**980203403**	**23656772340**	**5096314315**	**621655429**	**1428008493**	**315124473**	**1044780806**	**8409609702**

1.4 GENDER, LOW INCOME, HISTORICALLY DISADVANTAGED PERSONS

inancial 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 repossessed
he South African	Number	7	0	7	0	7	8	2	1	0
lank of Athens Ltd	R Value	14693656	0	14693656	0	5728999	26010000	808205	3150000	0
rindrod Bank	Number	0	0	0	0	2	0	0	0	0
imited	R Value	800000	0	0	0	800000	0	0	0	0
IBZ Bank Limited	Number	13	0	13	2	4	2	0	0	0
	R Value	3063400	0	3063400	27000	74400	9664750	0	0	0
nvestec Private Bank	Number	797	26	421	0	407	394	8	18	0
	R Value	1470680264	46137236	706683690	0	721394671	1141600975	9242128	31382277	0
lbaraka Bank	Number	85	10	75	0	44	27	0	0	0
imited	R Value	80685300	12652500	68032800	0	36023820	30089650	0	0	0
Iercantile bank	Number	19	0	19	0	14	0	0	0	0
imited	R Value	28611500	0	28611500	0	21013500	0	0	0	0
skom Finance Co.	Number	437	242	195	0	189	0	0	0	0
OC Ltd	R Value	331020099	179368921	151651178	0	157489923	0	0	0	0
Iqaba Finance 1(RF)	Number	25	17	8	0	5	0	0	0	0
td	R Value	3073201	1956436	1116765	0	696000	0	0	0	0
BSA Bank Limited	Number	8370	4116	1248	22	0	0	2160	14	6
	R Value			698040699	3665441	0	0	1303761071	25216000	0
thala SOC Ltd	Number	849	790	32	21	8	0	10	0	1
	R Value			38359396	32694786	4854149	0	7176170	0	0
A Home Loans	Number	2278	164	2066	8	2677	37	0	0	0
iroup	R Value			1153081453	2200100	1814480916	33826225	0	0	0
BS Mutual Bank	Number	4	1	2	0	5	5	0	0	0
	R Value			1150000	0	4700000	5915000	0	0	0
irst Rand Bank Ltd	Number	601201	79678	490184	209669	240310	0	3716	2	4
	R Value	23767892871	13770980509	4182900555	201389174	3092585863	0	112563968	805000	0
ank of Taiwan SA	Number	0	0	0	0	7	0	0	0	0
ranch	R Value	0	0	0	0	3851000	0	0	0	0
tandard Bank of	Number	44083	24500	7721	58	4873	0	1648	0	0
outh Africa	R Value			5021288990	9867005	3354879660	0	1040906055	0	0
isima Housing	Number	62	8	54	1	25	0	19	0	0
inance	R Value	36652037	3993180	32658857	274696	11055347	0	6859252	0	0
BS Mutual Bank	Number	71	8	52	5	19	0	15	5	0
	R Value			35719785	63650	9202126	0	1013615	10492192	0
edbank Limited	Number	137658	70128	28444	23437	26501	0	49	199	59
	R Value			3198437805	397765245	2412093327	0	3331028	214972791	0
OTA	**Number**	**658301**	**179688**	**530541**	**233223**	**275097**	**473**	**7627**	**239**	**70**
	R Value	**25737172328**	**14015088782**	**15335490529**	**448571814**	**11632011551**	**1247106600**	**2485661492**	**286018260**	

SECTION 2: SUMMARY OF USE OF HOME LOANS

nancial Institution		Building Loans	Purchasing of an existing unit	For Improvements or upgrading		
ıe South African Bank of Athens Ltd	Number	1	23	4		
	R. Value	2474746	48249548	1616410		
indrod Bank Limited	Number	0	1	0		
	R Value	0	800000	0		
3Z Bank Limited	Number	0	5	1		
	R Value	0	11984750	37400		
vestec Private Bank	Number	111	1591	0		
	R Value	307613826	3465413210	0		
baraka Bank Limited	Number	0	82	17	**(Bond Takeover)** **2**	**(Investment)** **6**
	R Value	0	77242670	13757700	2000000	8236000
ercantile bank Limited	Number	3	81	0		
	R Value	24200000	168816263	0		
kom Finance Co. SOC Ltd	Number	25	163	24	**(building in unproclaimed areas) 4**	**(RMF)** **0**
	R Value	34296856	134436821	2949183	233507	0
ןaba Finance 1(RF) Ltd	Number	0	2	6	**Revolving mortgage loans** **4**	**(personal)** **2**
	R Value	0	699000	676823	382000	**320609**
3SA Bank Limited	Number	0	0	0		
	R Value	0	0	0		
ate Bank of India	Number					
	R Value					
ıala SOC Ltd	Number	28	889	29		
	R Value	13477782	496109851	13327287		
\ Home Loans Group	Number	0	2311	0	**1011(Switches and refinance)**	
	R Value	0	1801750385	0	642241972	
3S Mutual Bank	Number	2	18	0		
	R Value	2700000	21655000	0		
'st Rand Bank Ltd	Number	14749	8130	17834		
	R Value	1010985672	6552330541	426364285		
nk of Taiwan SA Branch	Number	0	9	1		
	R Value	0	6435000	150000		
ındard Bank of South Africa	Number	1360	11106	969		
	R Value	1156946575	8211407662	101337567		
ıima Housing Finance	Number	8	31	15		
	R Value	8246987	19162819	5249051		
'S Mutual Bank	Number	1	29	0		
	R Value	1247302	33931153	0		
lbank Limited	Number	528	3897	19330		
	R Value	496608309	3676137264	877987069		
:al	**Number**	**16816**	**28368**	**38230**		
	R. Value	**3058798055**	**24726561937**	**1443452775**		

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	500000	0	51840704
	Number	0	0	0	2	0	26
	Average term	0	0	0	108	0	206
Grindrod Bank Limited	R Value	0	0	0	0	0	800000
	Number	0	0	0	0	0	1
	Average term	0	0	0	0	0	240
HBZ Bank Limited	R Value	0	.0	0	0	400000	11584750
	Number	0	0	0	0	1	4
	Average term	0	0	0	0	60	60
Investec Private Bank	R Value	0	100000	240000	12129333	26300371	3734257332
	Number	0	1	2	44	61	1594
	Average term	0	233	76	203	222	224
Albaraka Bank Limited	R Value	0	0	300000	2550000	3550000	94836370
	Number	0	0	2	9	8	88
	Average term	0	0	90	147	131	161
Me tile bank Limited	R Value	0	100000	0	879000	4256000	187781263
	Number	0	1	0	4	8	71
	Average term	0	160	0	167	231	233
Eskom Finance Co. SOC Ltd	R Value	238106	860925	553500	3289560	41247828	125726447
	Number	8	12	4	12	76	110
	Average term	282	271	298	277	336	327
Nqaba Finance 1(RF) Ltd	R Value	120998	450000	244056	925375	374000	0
	Number	3	6	2	3	1	0
	Average term	204	254	192	224	360	0
ABSA Bank Limited	R Value	1560695	26082952	40706804	378116077	719122797	6826749630
	Number	39	295	296	1475	1673	5867
	Average term	240	240	240	240	240	240
Ithala SOC Ltd	R Value	0	0	0	979024	1761567	13525429
	Number	0	0	0	4	4	17
	Average term	0	00	0	0	0	0
SA Home Loans Group	R Value	392706	3049205	6469004	119583756	274066205	2040431481
	Number	10	41	52	442	637	2140
	Average term	194	186	182	220	235	239
GBS Mutual Bank	R Value	0	0	0	0	860000	23495000
	Number	0	0	0	0	2	18
	Average term	0	0	0	0	162	210
First Rand Bank Ltd	R Value	12454182	33184293	36551794	289861032	1880963120	6316892672
	Number	376	414	277	1084	3599	4298
	Average term	26	16	12	2	2	50
Ban aiwan SA Branch	R Value	0	0	150000	0	900000	5085000
	Number	0	0	1	0	2	6
	Average term	0	0		0		
Standard Bank of South Africa	R Value	3979740	27938531	47545270	573143306	2617849847	6192325620
	Number	86	328	354	2140	5043	4724
	Average term	22	21	20	21	22	22
Risima Housing Finance	R Value	0	219732	636883	2326164	2926102	26549976
	Number	0	3	5	10	7	30
	Average term	0					
VBS Mutual Bank	R Value	0	57860	109860	766874	862310	33381551
	Number	0	1	1	3	2	23
	Average term	0	168	72	232	240	485
Nedbank Limited	R Value	2175000	10805286	18311261	162919541	930655680	3278778873
	Number	44	129	137	615	1738	2438
	Average term	230	241	228	238	252	256
TOTAL	**R. Value**	**20921427**	**102848784**	**151668432**	**1547969042**	**6506095827**	**28964042098**
	Number	**566**	**1231**	**1132**	**5847**	**12862**	**21455**

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 repossessed
South African	Number	7	0	7	0	2	8	7	1	0
k of Athens Ltd	R Value	14693656	0	14693656	0	808205	26010000	5728999	3150000	0
ıdrod Bank	Number	0	0	0	0	0	0	1	0	0
ited	R Value	0	0	0	0	0	0	800000	0	0
Z Bank Limited	Number	3	0	3	0	0	2	1	0	0
	R Value	2320000	0	2320000	0	0	9664750	400000	0	0
stec Private	Number	797	26	421	0	8	394	407	18	0
k	R Value	1470680264	46137236	706683690	0	9242128	1141600975	721394671	31382277	0
araka Bank	Number	85	10	75	0	0	27	44	0	0
ited	R Value	80685300	12652500	68032800	0	0	30089650	36023820	0	0
cantile bank	Number	19	0	19	0	14	0	0	0	0
ited	R Value	28611500	0	28611500	0	21013500	0	0	0	0
om Finance Co.	Number	437	242	195	0	0	0	189	0	0
Ltd	R Value	331020099	179368921	151651178	0	0	0	157489923	0	0
	Number	25	17	8	0	0	0	5	0	0
ba F...ce F) Ltd	R Value	3073201	1956436	1116765	0	0	0	696000	0	0
SA Bank	Number	8370	4116	1248	22	0	0	2160	14	6
ited	R Value			698040699	3665441	0	0	1303761071	25216000	0
a SOC Ltd	Number	849	790	32	21	8	0	10	0	1
	R Value			38359396	32694786	4854149	0	7176170	0	0
Home Loans	Number	2013	44	1760	8	0	37	2447	0	0
ıp	R Value			1142602313	2200100	0	33826225	1806299016	0	0
Mutual Bank	Number	4	1	2	0	0	5	5	0	0
	R Value			1150000	0	0	5915000	4700000	0	0
Rand Bank Ltd	Number	34283	21202	5052	43	367	0	3457	2	4
	R Value	22813629376	13654900241	3390989833	12609978	107242171	0	2658108952	805000	0
of Taiwan SA	Number	0	0	0	0	0	0	6	0	0
ch	R Value	0	0	0	0	0	0	3701000	0	0
dard Bank of	Number	44083	24500	7721	58	1648	0	4873	0	0
h Africa	R Value			5021288990	9867005	1040906055	0	3354879660	0	0
na Housing	Number	62	8	54	1	19	0	24	0	0
nce	R Value	36652037	3993180	32658857	274696	6859252	0	11055347	0	0
Mutual Bank	Number	46	5	30	0	2	0	11	5	0
	R Value			35178455	0	738195	0	9088916	10492192	0
ank Limited	Number	17934	8804	3007	10	4	0	1839	199	59
	R Value			2181610925	1422817	2190000	0	1437921565	214972791	0
AL	**Number**	**109017**	**59765**	**19634**	**163**	**2072**	**473**	**15486**	**239**	**70**
	R Value	**24781365433**	**13899008514**	**13514989057**	**62734823**	**1193853655**	**1247106600**	**10790901440**	**286018260**	

3.3: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

Financial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	52340704
	Number	0	0	0	0	0	28
Grindrod Bank Limited	R. Value	0	0	0	0	0	800000
	Number	0	0	0	0	0	1
HBZ Bank Limited	R. Value	0	0	0	0	0	2320000
	Number	0	0	0	0	0	3
Investec Private Bank	R. Value	0	0	0	0	1218332	3771808704
	Number	0	0	0	0	3	1699
Albaraka Bank Limited	R. Value	0	0	0	3733700	1226000	66187020
	Number	0	0	0	11	4	65
Mercantile bank Limited	R. Value	0	0	0	0	1667000	191349263
	Number	0	0	0	0	2	82
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	11864063	160052304
	Number	0	0	0	0	24	198
	R. Value	0	0	0	0	35998	2078431
Nqaba Finance 1(RF) Ltd	Number	0	0	0	0	1	14
ABSA Bank Limited	R. Value	0	223000	3442441	20102428	122367603	6964343456
	Number	0	2	20	99	410	8948
Ithala SOC Ltd	R. Value	500000	1326000	2875500	6650000	34552092	483374619
	Number	5	4	8	24	99	818
SA Home Loans Group	R. Value	0	477500	1722600	13911569	109562678	2318318010
	Number	0	2	6	42	281	2991
GBS Mutual Bank	R. Value	0	0	0	0	360000	23995000
	Number	0	0	0	0	1	19
First Rand Bank Ltd	R. Value	0	1979050	10630928	35229240	226475437	8295592436
	Number	0	7	36	112	656	9237
Bank of Taiwan SA Branch	R. Value	0	0	0	1234000	150000	5051000
	Number	0	0	0	2	1	6
Standard Bank of South Africa	R. Value	0	1775800	8091205	44421878	362731431	9045761999
	Number	0	14	44	179	1082	11356
Risima Housing Finance	R. Value	0	0	0	274696	861680	31522481
	Number	0	0	0	1	5	48
VBS Mutual Bank	R. Value	0	0	0	0	778355	34400100
	Number	0	0	0	0	3	27
Nedbank Limited	R. Value	0	0	1422817	12883739	96485374	4292853711
	Number	0	0	10	53	285	4753
TOTAL	**R. Value**	**500000**	**5781350**	**28185491**	**138441250**	**970336043**	**35742149238**
	Number	**5**	**29**	**124**	**523**	**2857**	**40293**

SECTION 4: SUMMARY OF USE OF HOME LOANS

Financial Institution		Building Loans	Purchasing of an existing unit	For Improvements or upgrading	Bond Takeover	Investment
The South African Bank of Athens Ltd	Number	1	23	4	n/a	n/a
	R. Value	2474746	48249548	1616410	n/a	n/a
drod Bank Limited	Number	0	1	0	n/a	n/a
	R. Value	0	800000	0	n/a	n/a
HBZ Bank Limited	Number	0	5	0	n/a	n/a
	R. Value	0	11984750	0	n/a	n/a
Investec Private Bank	Number	111	1591	0	n/a	n/a
	R. Value	307613826	3465413210	0	n/a	n/a
Albaraka Bank Limited	Number	0	82	17	2	6
	R. Value	0	77242670	13757700	2000000	8236000
Mercantile bank Limited	Number	3	81	0	n/a	n/a
	R. Value	24200000	168816263	0	n/a	n/a
Eskom Finance Co. SOC Ltd	Number	25	163	24	(RMF) 0	(Building in unproclaimed areas) 4
	R. Value	34296856	134436821	2949183	0	233507
Nqaba Finance 1(RF) Ltd	Number	0	2	6	(revolving mortgage loans) 4	Personal 2
	R. Value	0	699000	676823	382000	320609
Ithala SOC Ltd	Number	28	889	29	n/a	n/a
	R. Value	13477782	496109851	13327287	n/a	n/a
SA Home Loans Group	Number	0	2311	0	1011(Switches and refinance)	
	R. Value	0	1801750385	0	642241972	

GBS Mutual Bank	Number	2	18	0	n/a	n/a
	R. Value	2700000	21655000	0	n/a	n/a
First Rand Bank Ltd	Number	2093	8127	210	n/a	n/a
	R. Value	684480672	6552230791	24905035	n/a	n/a
Bank of Taiwan SA Branch	Number	0	9	0	n/a	n/a
	R. Value	0	6435000	0	n/a	n/a
Standard Bank of South Africa	Number	1360	11106	0	n/a	n/a
	R. Value	1156946575	8211407662	0	n/a	n/a
Risima Housing Finance	Number	8	31	0	n/a	n/a
	R. Value	8246987	19162819	0	n/a	n/a
VBS Mutual Bank	Number	1	29	0	n/a	n/a
	R. Value	1247302	33931153	0	n/a	n/a
Nedbank Limited	Number	528	3897	676	n/a	n/a
	R. Value	496608309	3676137264	230900068	n/a	n/a
Total	**Number**	**4160**	**28365**	**966**	n/a	n/a
	R. Value	**2732293055**	**24726462187**	**288132506**	n/a	n/a

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**
HBZ Bank Limited	R. Value	0	0	0	5000	836766	841766
	Number	0	0	0	1	10	11
ABSA Bank Limited	R. Value	0	51612003	13683573	112473120	202111872	379880568
	Number	0	5767	1240	6512	9060	22579
Home Loans Group	R. Value	46280	130700	62280	334540	18208240	18782040
	Number	2	5	2	11	491	511
First Rand Bank Ltd	R. Value	130835095	74782953	61766009	221577670	682688723	1171650450
	Number	14988	11291	5630	14395	30450	76754
VBS Mutual Bank	R. Value	0	50860	0	15000	197750	263610
	Number	0	6	0	1	11	18
Nedbank Limited	R. Value	0	48285959	0	221675149	331966812	601927920
	Number	0	6681	0	13353	11652	31686
TOTAL	**R. Value**	**130881375**	**174811615**	**75511862**	**556080479**	**1236010163**	**2173346354**
	Number	**14990**	**23750**	**6872**	**34273**	**51674**	**131559**

LONG TERM

Financial Institution		**3.1-5yrs**	**5.1-10yrs**	**10.1-20yrs**	**≥ 20.1yrs**	**Total**
ABSA Bank Limited	R. Value	1104277024	295171259	0	0	1399448283
	Number	23115	3754	0	0	26869
First Rand Bank Ltd	R. Value	3050099339	263535133	0	0	3313634472
	Number	58265	3342	0	0	61607
Bank of Taiwan SA Branch	R. Value	0	150000	0	0	150000
	Number	0	1	0	0	1
VBS Mutual Bank	R. Value	0	327720	0	0	327720
	Number	0	5	0	0	5
Nedbank Limited	R. Value	1573604625	0	0	0	1573604625
	Number	25485	0	0	0	25485
TOTAL	**R. Value**	**5727980988**	**559184112**	**0**	**0**	**6287165100**
	Number	**106865**	**7102**	**0**	**0**	**113967**

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+
HBZ Bank Limited	R Value	0	10000	0	10000	12000	809766
	Number	0	2	0	2	1	7
	R Average	0	5000	0	5000	12000	115681
ABSA Bank Limited	R Value	7142335	22061085	21384895	49417700	55961514	1623361322
	Number	2747	4725	3143	4994	4043	29796
	R Average	2600	4669	6804	9895	13842	54483
SA Home Loans Group	R Value	0	0	0	300780	746640	17734620
	Number	0	0	0	27	51	433
	R Average	0	0	0	11140	14640	40957
First Rand Bank Ltd	R Value	13167470	38671190	68693280	150804717	221022145	3992926120
	Number	5384	8451	10414	15080	19341	79691
	R Average	2446	4576	6596	10000	11428	50105
Bank of Taiwan SA Branch	R Value	0	0	0	0	0	150000
	Number	0	0	0	0	0	1
	R Average	0	0	0	0	0	150000
VBS Mutual Bank	R Value	0	13500	8000	58400	28860	482570
	Number	0	3	1	6	2	11
	R Average	0	24	12	24	18	46
Nedbank Limited	R Value	6437463	17162982	26491251	50467633	76165572	1998807644
	Number	3357	4509	5042	5655	6732	31876
	R Average	1918	3808	5254	8924	11314	62706
TOTAL	**R Value**	**26747268**	**77918757**	**116577426**	**251059230**	**353936731**	**7634272042**
	Number	**11488**	**17690**	**18600**	**25764**	**30170**	**141815**

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
IBZ Bank Limited	Number	10	0	10	2	0	4	0
	R Value	743400	0	743400	27000	0	74400	0
ABSA Bank Limited	Number	48436	12414	29459	10146	0	19790	77
	R Value			926332728	118941812	0	740385182	9382043
SA Home Loans Group	Number	265	120	306	0	0	230	0
	R Value	8857900	4922300	10479140	0	0	8181900	0
First Rand Bank Ltd	Number	566918	58476	485132	209626	3349	236853	0
	R Value	954263495	116080268	791910722	188779196	5321797	434476911	0
Bank of Taiwan SA Branch	Number	0	0	0	0	0	1	0
	R Value	0	0	0	0	0	150000	0
VBS Mutual Bank	Number	25	3	22	5	13	8	0
	R Value	652190	110860	541330	63650	275420	113210	0
Nedl Limited	Number	119724	61324	25437	23427	45	24662	0
	R Value			1016826880	396342428	1141028	974171762	0
TOTAL	**Number**	**735378**	**132334**	**540366**	**243206**	**3398**	**281548**	**77**
	R Value	**964516985**	**121113428**	**2746834200**	**704154086**	**6738245**	**2157553365**	**9382043**

7.4: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

nancial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000	TOTAL
BZ Bank Limited	R. Value	0	0	27000	37400	15000	762366	841766
	Number	0	0	2	1	2	6	11
BSA Bank Limited	R. Value	18866484	31527160	68548168	90505891	205875333	1364005815	1779328851
	Number	2757	3099	4290	4011	6738	28503	49448
Home Loans Group	R. Value	0	0	0	145980	1716620	16919440	18782040
	Number	0	0	0	7	58	446	511
st Rand Bank Ltd	R. Value	113310047	243775954	303471573	450096511	808445839	2566184997	4485284921
	Number	10125	16380	14162	16369	22979	58346	138361
nk of Taiwan SA Branch	R. Value	0	0	0	0	0	150000	150000
	Number	0	0	0	0	0	1	1
BS Mutual Bank	R. Value	0	24500	39150	284820	0	242860	591330
	Number	0	3	2	13	0	5	23
dbank Limited	R. Value	176833346	100071606	119437476	182811322	365469801	1230908994	2175532545

	Number	11820	6256	5351	6248	8846	18650	57171
OTAL	R. Value	309009877	375399220	491523367	723881924	1381522593	5179174472	8460511453
	Number	24702	25738	23807	26649	38623	105957	245526

7.5.1: PURPOSE OF CREDIT

Financial Institution		Housing and related	Furniture	Small business	Education	Debt consolidation	Service	other
HBZ Bank Limited	R. Value	37400	0	0	0	102000	0	690366
	Number	1	0	0	0	2	0	7
ABSA Bank Limited	R. Value	0	0	65620319	42905520	69576449	0	1482825570
	Number	0	0	953	2163	942	0	40388
SA Home Loans Group	R. Value	0	0	0	0	0	0	18782040
	Number	0	0	0	0	0	0	511
First Rand Bank Ltd	R. Value	1092100957	0	0	0	0	0	0
	Number	38191	0	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	150000	0	0	0	0	0	0
	Number	1	0	0	0	0	0	0
VBS Mutual Bank	R. Value	409080	13400	0	35000	19650	0	86000
	Number	12	2	0	2	1	0	4
Nedbank Limited	R. Value	647087001	10708973	14866830	82575198	442585232	20321423	741853386
	Number	18654	384	304	2601	7924	576	20326
TOTAL	**R. Value**	**1739784438**	**10722373**	**80487149**	**125515718**	**512283331**	**20321423**	**2244237362**
	Number	**56859**	**386**	**1257**	**4766**	**8869**	**576**	**61236**

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
HBZ Bank Limited	Number	0	0	1	n/a	n/a
	R. Value	0	0	37400	n/a	n/a
SA Home Loans Group	Number	0		0	247	264
	R. Value	0		0	9625780	9156260
First Rand Bank Ltd	Number	12656	3	17624	n/a	n/a
	R. Value	326505000	99750	401459250	n/a	n/a
Bank of Taiwan SA Branch	Number	0	0	1	n/a	n/a
	R. Value	0	0	150000	n/a	n/a
Nedbank Limited	Number	0	0	18654	n/a	n/a
	R. Value	0	0	647087001	n/a	n/a
Total	**Number**	**12656**	**3**	**36280**	**247**	**264**
	R. Value	**326505000**	**99750**	**1048733651**	**9625780**	**9156260**

NIL RETURNS:

Standard Chartered Bank, Johannesburg Branch
Capitec Bank Ltd
Bidvest Bank Limited
U Bank Limited
Citibank