



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 OCTOBER 2016 – 31 DECEMBER 2016**

(QUARTER 4)

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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 (financial institutions). 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) and the achievement of the MTSF targets it has been deemed necessary that they disclose information on a quarterly basis to the department through the Office of Disclosure. The Office 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 to establish the lending patterns and practices of financial institutions for the reporting period 1 October 2016 to 31 December 2016. The report would also highlight the loan use and also track trends on a quarterly basis. The due date for submission of the information by financial institutions was 29 February 2017. There are some financial institutions who have submitted the information after the due date due to the fact that they have to comply with National Credit Act requirements at the same time and the HLAMDA information is voluntary. Some have chosen not to submit any return.

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 29 February 2017. 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 4TH Quarter Returns 2016 for the period 01 October 2016- 31 December 2016. The following financial institutions have provided nil returns and may not participate directly in the home loan market due to various reasons:

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

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	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	Investec Bank Ltd	Submitted
15	Mercantile Bank Ltd	Submitted
16	Nedbank Group Ltd	Submitted

	REGISTERED LOCAL BRANCHES OF FOREIGN BANKS	
17	Bank of Baroda	Not submitted
18	Bank of China Ltd Johannesburg Branch	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	Societe Generale Jhb Branch	Not submitted
26	Standard Chartered Bank Johannesburg Branch	Submitted (nil return)
27	State Bank of India	Submitted
28	JPMorgan Chase Bank NA Johannesburg Branch	Not submitted
	REGISTERED MUTUAL BANK	
29	Finbond Mutual Bank	Not Submitted
30	GBS Mutual Bank	Submitted
31	VBS Mutual Bank	Submitted
	OTHER	
32	Eskom Finance Company SOC	Submitted
33	Ithala Ltd	Not Submitted
34	Risima Housing Finance Corporation (SOC) Ltd	Submitted
35	SA Home Loans Group	Submitted
36	Nqaba Finance 1 (RF) Ltd	Submitted

4.2. COMPLIANCE

4.2.1 REGISTERED BANKS

There was compliance to the extent of 76 % 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 41% 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 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 is at 80%

4.2.5 OVERALL COMPLIANCE

The overall compliance was 66%

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	Rand value of credit transactions entered into	Number of credit transactions entered into
1099446	526445	573001	104832061970	213584

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. Financial institutions do not provide reasons for declines when submitting information on a quarterly return.

Table 3 Provincial distribution of credit agreements "Rand Value"		
Eastern Cape	Free State	Gauteng
2 425 217 936	1 131 874 299	19 969 924 360
KwaZulu Natal	Limpopo	Mpumalanga
5 274 480 849	835 314 684	1 776 351 243
Northern Cape	North West	Western Cape
487 464 304	1 072 728 226	8 426 111 427

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	328 895
	Rand value	29 589 376 808
No. of Applications from HDP rejected	Number	178 207
	Rand value	15 784 891 834
No. of credit agreements with HDP	Number	64 750
	Rand value	16 181 899 223
No. of credit agreements with low income persons	Number	27 340
	Rand value	533 687 169
No. of credit agreements with women	Number	50 558
	Rand value	10 547 757 736
No. of credit agreements with juristic persons	Number	615
	Rand value	1 811 364 231
No. of credit agreements with residents of rural/low density areas	Number	9776
	Rand value	6 736 290 059
No. of credit agreements with small business	Number	268
	Rand value	342 643 718
No. of houses repossessed	Number	27
	Rand value	No values provided

During the reporting period there were a total of 328895 applications received from HDP's and 178207 being rejected. This amounts to a total of 38% of applications being rejected, which is of concern. There were 64750 credit agreements with HDP concluded which amounts to 17%. A total of 27 houses have been repossessed during the period. This number seems to be low and future discussions with financial institutions will address this matter. The office will also engage in discussions with financial institutions to ascertain the reasons for houses being repossessed with a view to advice the Minister on a way forward in dealing with such repossessions.

Table 5
Summary of Use of Home Loans

	Number	Rand Value
Building Loans	14 062	2 430 713 336
Purchasing of an existing unit	26 674	25 707 543 011
For improvements or upgrading	38 872	1 525 113 528
Bond Takeover switches	880	670 848 512
Investment	0	0
Revolving mortgage loans	28	5 599 939
Property taken over by spouse	3	566 441
Claim back	0	0
Personal	0	0

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. Bondtakeover/switches refer to those persons who wish to move their loan from one financial institution to another. Some financial institutions indicated that the following uses for home loans were also recorded for example:

Bond takeover/switches;

Investment;

Revolving mortgage loans;

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	8 472 952	86 264 030	36 447 812	1 225 146 039	4 803 041 915	28 703 965 364
number	275	1038	960	4606	9646	20 849

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. For example in the category ROK – R50K the average loan value is R40126, 00 compared to R351K-R500K category which is R481854, 00. 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 and other related 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	99 087
	Rand value	23 947 465 916
No. of Applications from HDP rejected	Number	58 532
	Rand value	12 811 063 433
No. of credit agreements with HDP	Number	18 222
	Rand value	44 906 464 458
No. of credit agreements with low income persons	Number	80
	Rand value	18 469 937
No. of credit agreements with residents of remote/rural/low density areas	Number	7 692
	Rand value	2 074 232 484
No. of credit agreements with juristic persons	Number	580
	Rand value	1 666 277 281
No. of credit agreements with women	Number	11 082
	Rand	7 463 614 893

No. of credit agreements with small business	value	
	Number	650268
No. of houses repossessed	Rand value	341 993 718
	Number	30
	Rand value	No values provided

Table 7 above reflects gender, low income, historically disadvantaged persons. There was a total of **99087** applications received from HDP (Black, Indian Coloured) whilst a total of **58532** being rejected. This implies that 60 % of applications received have been rejected during the quarter. A total of **18222** credit agreements have been entered into with HDP which amounts to 16%. It is evident that there were only 105 credit agreements with low income persons. There were also a total of 30 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 7692 credit agreements with residents of remote/rural/low density areas and 10932 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.

	R0-R3500	R3501- R15000	>R15000
Rand value	7 500	5 635 414 104	34 253 122 435
number	1	1863	35 548

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 R3501, 00 to R15000, 00 have only 1863 agreements compared to 35 548 in the income category >R15000. The lower end of the market has extremely low number of loans granted. 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. The FLISP model requires restructuring 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	2 646	2 163 743 587
Purchasing of an existing unit	26 668	58 692 884 510
For Improvements or upgrading	1 317	283 716 215
Bond Takeover/ switches	880	670 848 512
Investment	0	0
Revolving mortgage loans	28	5 599 939
Claim back	10	1 379 731
Property taken over by spouse	2	351 340
personal	0	0

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;

Revolving mortgage loans;

Claim back; 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	231 259 449	191 764 031	54 390 850	553 166 413	947 512 198
Number of loans	22 904	21 022	3901	28 460	30 212
Long term	3.1-5 years		5.1-10 years	10.1-20 years	> 20.1 years
Rand Value	5 671 802 586		726 246 051	0	0
Number of loans	94 251		9 363	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. It is also noted that there are many applicants using short term loans up to 12 months. This could be as a result of qualifying criteria set by financial institutions.

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	12 717 256	47 166 516	73 080 552	250 715 872	319 956 735	7 672 441 649
Number of loans	5 673	11 333	12 499	27 794	27 426	125 388

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	278 321
	Rand value	3 872 226 517
No. of Applications from HDP rejected	Number	164 112
	Rand value	2 798 893 781
No. of credit agreements with HDP	Number	65 321
	Rand value	2 677 809 936
No. of credit agreements with low income persons	Number	31 683
	Rand value	617 750 099
No. of credit agreements with residents of rural/low density areas	Number	2 066
	Rand value	76 207 883
No. of credit agreements with women	Number	54 244
	Rand value	2 301 659 844
Credit agreements with juristic persons	Number	103
	Rand value	20 193 643

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 184687 applications received from HDP (Black, Indian Coloured) whilst a total of 188836 being rejected. A total of 69184 credit agreements have been entered into with HDP. It is evident from the analysis that there were 34347 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 14153 credit agreements with residents of remote/rural/low density areas and 44762 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	246 628 511	222 534 678	290 561 268	489 973 651	1 164 567 322	5 960 671 398	8 375 018 828
number	13 138	14 512	13 466	16 659	29 847	122 461	210 084

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	1 741 604 746	13 718 753	7 284 952	130 766 811	611 877 633	23 230 698	4 196 713 012
number	45 356	418	1101	4023	9228	566	108 465

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 45 356 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.

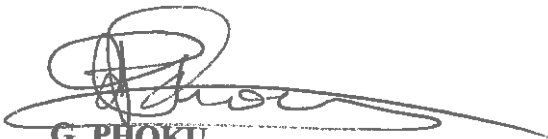
Table 15 Summary of Use of Home Loans		
	Number	Rand Value
Building Loans	11 416	226 969 750
Purchasing of an existing unit	5	3 218 500
For improvements or upgrading	36 527	1 096 206 058
Personal loans	90	2 978 888
Transfer assist	400	13 041 131

The analysis depicts that unsecured credit is also being accessed for the use for improvements or upgrading, building loans ,purchasing of existing units, Personal loans and transfer assistance. 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 4th 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 30/03/2017

ANNEXURE A

**DATA RECEIVED FROM FINANCIAL INSTITUTIONS FOR THEIR REPORTING
PERIOD 01 OCTOBER 2016- 31 DECEMBER 2016.**

QUARTERLY REPORTING

QUARTER: 4: 01 OCTOBER 2016-31 DECEMBER 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
ABSA Bank Limited	38910	17137	5507547497	7128
Albaraka Bank Limited	135	11	141092624	124
Bank of China Jhb Branch	1	0	1440000	1
Bank of Taiwan SA Branch	5	0	1049950	2
Eskom Finance Co. SOC Ltd	474	256	181951199	234
First Rand Bank Ltd	596158	251527	11211792343	116985
GBS Mutual Bank	41	12	14585000	15
Grindrod Bank Limited	3	0	14950000	3
HBZ Bank Limited	8	0	1193900	8
Investec Private Bank	2745	44	4657465275	1781
Ithala SOC Limited	1869	1376	79038928	3245
Mercantile bank Limited	200	131	137338757	69
Nedbank Limited	370493	217741	7024324932	68186
Nqaba Finance 1(RF) Ltd	48	21	5849254	29
Risima Housing Finance	50	0	29120962	50
SA Home Loans Group	33687	6092	2934609431	4563
Standard Bank of South Africa	54552	32091	9516478376	11102
State Bank of India	11	0	269800	11
The South African Bank of Athens Ltd	35	0	59114742	35
VBS Mutual Bank	26	6	93849000	13
TOTAL	1099466	526445	104832061970	213584

PROVINCIAL DISTRIBUTION OF CREDIT AGREEMENTS

1.3.1: RAND VALUE OF CREDIT TRANSACTIONS

Financial Institution	EC	FS	GP	KZN	LP	MP	NC	NW	WC
ABSA Bank Limited	469794655	182423898	2734343189	546270158	47113055	181135620	35295495	120186738	1175309149
Albaraka Bank Limited	1500000	0	51247054	44148670	0	3500000	0	3070000	37626900
Bank of China Jhb Branch	0	0	1440000	0	0	0	0	0	0
Bank of Taiwan SA Branch	0	0	1049950	0	0	0	0	0	0
Eskom Finance Co. SOC Ltd	3019000	13423900	74718396	13802612	6210925	45061400	3772000	1270000	20672964
First Rand Bank Ltd	605332346	422584331	5280362617	1388753629	342966188	729775817	217867473	457119930	1767030011
GBS Mutual Bank	10085000	0	0	0	0	0	0	0	4500000
Grindrod Bank Limited	0	0	0	1495000	0	0	0	0	0
HBZ Bank Limited	0	0	1193900	0	0	0	0	0	0
Investec Private Bank	403242656	27604820	2134065674	581698956	21680920	61815413	5822100	38363060	1383171676
Ithala SOC Ltd	0	0	0	79038928	0	0	0	0	0
Mercantile bank Limited	0	0	97229557	5283000	0	0	0	0	34826200
Nedbank Limited	397490642	164076706	3410469775	940484686	213187890	268489233	85620523	174323556	1370181921
Nqaba Finance 1(RF) Ltd	385000	60000	3081810	0	0	1502444	0	0	820000
Risima Housing Finance	0	0	0	0	29120962	0	0	0	0
SA home Loans Group	170365624	85912355	1482763493	414654066	27348184	141088093	22961971	66343319	523172327
Standard Bank of South Africa	461544513	235788289	4657477485	1251861144	140979684	342783223	116124742	210611623	2099307673
State Bank of India	0	0	229800	40000	0	0	0	0	0
The South African Bank of Athens Ltd	2458500	0	37325891	6950000	247745	1200000	0	1440000	9492606
VBS Mutual Bank	0	0	2925769	0	6459131	0	0	0	0
TOTAL	2425217936	1131874299	19969924360	5274480849	835314684	1776351243	487464304	1072728226	8426111427

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
ABSA Bank Limited	No.	5929	2933	993	3	1594	0	0	11	0
	R Value	0	0	589616027	339000	1008848488	0	0	28249500	0
Albaraka Bank Limited	No.	90	7	83	0	53	36	0	0	0
	R Value	90778470	8270000	82508470	0	50770970	52944154	0	0	0
Bank of China Jhb Branch	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	1	0	0	0	0
Eskom Finance Co. SOC Ltd	No.	453	240	213	0	200000	0	0	0	0
	R Value	341575760	176763842	164811917	0	105	0	0	0	0
First Rand Bank Ltd	No.	136453	91946	22148	2794	82420159	0	0	0	0
	R Value	26682612178	14669582889	4680778195	47501323	11658	0	5995	3	3
GBS Mutual Bank	No.	7	4	0	0	511009838	0	5103920973	650000	0
	R Value	0	0	0	0	6	3	0	0	0
Grindrod Bank Limited	No.	1	0	1	0	4480000	3985000	0	0	0
	R Value	3170000	0	3170000	0	1	1	0	0	0
HBZ Bank Limited	No.	8	0	8	0	780000	11000000	0	0	0
	R Value	1193900	0	1193900	0	1	0	0	0	0
Investec Private Bank	No.	736	24	454	0	23900	0	0	0	0
	R Value	1439873921	44549117	830965798	0	390	445	24	15	0
Ithala SOC Ltd	No.	1869	1376	3245	363	722820099	1655589440	40208140	34971585	0
	R Value	873545844	795573501	79038928	8825692	189	30	205	0	0
Mercantile bank Limited	No.	52	40	12	0	10442332	11140750	16263863	0	0
	R Value	109387650	86480650	22907000	0	16	0	1	0	0
Nedbank Limited	No.	144354	81553	28550	24135	27333100	0	1750000	0	0
	R Value	0	0	3378112399	511809955	29165	0	1430	232	27
Nqaba Finance I(RF) Ltd	No.	39	19	20	0	2702756270	0	56543062	26192013	0
	R Value	8027323	3647605	4379718	0	12	0	0	3	0
Risima Housing Finance	No.	50	0	50	0	2603818	0	0	0	0
	R Value	29120962	0	29120962	0	4	0	22	0	0
SA home Loans Group	No.	2640	59	3111	18	870940	0	9748947	0	0
	R Value	0	0	1775837309	4773929	3211	96	0	0	0
Standard Bank of South Africa	No.	36169	24230	5830	18	2197382564	71984992	0	0	0
	R Value	0	0	4519952900	3033350	4130	0	2097	0	0
State Bank of India	No.	11	0	11	5	3214039777	0	1507832074	0	0
	R Value	269800	0	269800	97611	10	0	0	0	0
The South African Bank of Athens Ltd	No.	8	0	8	0	235111	0	0	0	0
	R Value	9851000	0	9851000	0	5	4	0	5	0
VBS Mutual Bank	No.	26	6	13	4	6048370	4719895	0	12502500	0
	R Value	0	0	9384900	57500	7	0	2	0	0
TOTAL	No.	328895	178207	64750	27340	4692000	0	23000	4350000	0
	R Value	29589376808	15784891834	16181899223	533687169	10547757736	1811364231	6736290059	342643718	27

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
ABSA Bank Limited	No.	0	0	0	0	0	0	0	0
	R. Value	0	0	0	0	0	0	0	0
Albaraka Bank Limited	No.	0	110	14	0	0	0	0	0
	R Value	0	137768470	3324154	0	0	0	0	0
Bank of China Jhb Branch	No.	0	1	0	0	0	0	0	0
	R Value	0	1440000	0	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	1	0	0	0	0	0	0
	R Value	0	849950	0	0	0	0	0	0
Eskom Finance Co. SOC Ltd	No.	11	181	10	7	0	0	0	0
	R Value	13802224	150736578	4115828	6566405	0	11	2	0
First Rand Bank Ltd	No.	12565	6687	19310	0	0	2247105	1870000	0
	R Value	746364655	5588507698	446128513	0	0	0	0	0
GBS Mutual Bank	No.	0	15	0	0	0	0	0	0
	R Value	0	14585000	0	0	0	0	0	0
Grindrod Bank Limited	No.	0	3	0	0	0	0	0	0
	R Value	0	14950000	0	0	0	0	0	0
HBZ Bank Limited	No.	0	1	1	0	0	0	0	0
	R Value	0	900000	23900	0	0	0	0	0
Investec Private Bank	No.	94	1687	0	0	0	0	0	0
	R Value	361898408	4295566866	0	0	0	0	0	0
Ithala SOC Ltd	No.	15	108	4	0	0	0	0	0
	R Value	8647976	59292179	2448481	0	0	0	0	0
Mercantile bank Limited	No.	4	61	4	0	0	0	0	0
	R Value	11156389	119232368	6950000	0	0	0	0	0
Nedbank Limited	No.	295	3702	18501	0	0	0	0	0
	R Value	322803990	3665987050	923295418	0	0	0	0	0
Nqaba Finance I(RF) Ltd	No.	0	0	4	1	0	0	0	0
	R Value	0	0	785979	435000	0	17	0	3
Risima Housing Finance	No.	13	37	0	0	0	3352834	0	566441
	R Value	7457146	21663817	0	0	0	0	0	0
SA home Loans Group	No.	0	3201	0	872	0	0	0	0
	R Value	0	2254742305	0	663847107	0	0	0	0
Standard Bank of South Africa	No.	1065	10838	1024	0	0	0	0	0
	R Value	958582548	9312953588	138041255	0	0	0	0	0
State Bank of India	No.	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0
The South African Bank of Athens Ltd	No.	0	35	0	0	0	0	0	0
	R Value	0	59114742	0	0	0	0	0	0
BS Mutual Bank	No.	0	6	0	0	0	0	0	0
	R Value	0	9252400	0	0	0	0	0	0
Total	No.	14062	26674	38872	880	0	0	0	0
	R. Value	2430713336	2570754301	1525113528	670848512	0	5599939	1870000	566441

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
ABSA Bank Limited	R Value	7120273	33099756	48646351	297541606	1110437306	4010702205
	Number	228	400	370	1165	2109	2856
	Average term	240	240	240	240	240	240
Albaraka Bank Limited	R Value	0	200000	150000	3706000	5500154	131536470
	Number	0	2	1	14	12	95
	Average term	0	120	120	140	179	173
Bank of China Jhb Branch	R Value	0	0	0	0	0	1440000
	Number	0	0	0	0	0	1
	Average term	0	0	0	0	0	1
Bank of Taiwan SA Branch	R Value	0	0	0	0	0	216
	Number	0	0	0	0	0	849950
	Average term	0	0	0	0	0	1
Eskom Finance Co. SOC Ltd	R Value	196307	856400	1100522	3169468	51384482	125244018
	Number	7	11	9	12	91	104
	Average term	313	289	288	306	346	332
First Rand Bank Ltd	R Value	4472751	22684965	25054690	215950761	1539804207	5700589411
	Number	112	278	188	802	2959	3786
	Average term	234	227	232	232	239	233
GBS Mutual Bank	R Value	0	0	0	300000	500000	13785000
	Number	0	0	0	1	1	13
	Average term	0	0	0	120	240	216
Grindrod Bank Limited	R Value	0	0	0	0	0	11780000
	Number	0	0	0	0	0	2
	Average term	0	0	0	0	0	36
HBZ Bank Limited	R Value	0	0	0	0	0	900000
	Number	0	0	0	0	0	1
	Average term	0	0	0	0	0	60
Investec Private Bank	R Value	40000	0	0	5392715	26030768	4626001792
	Number	1	0	0	20	59	1701
	Average term	9	0	0	180	234	227
Ithala SOC Ltd	R Value	0	165000	0	8874900	34836736	26512000
	Number	0	0	0	33	66	26
	Average term	0	0	0	245	294	240
Mercantile bank Limited	R Value	0	0	0	500000	2109276	134729481
	Number	0	0	0	2	4	63
	Average term	0	0	0	302	241	229
Nedbank Limited	R Value	200000	9224121	14102781	133884037	788925193	3240073399
	Number	4	107	106	500	1474	2381
	Average term	220	231	237	241	251	253
Nqaba Finance I(RF) Ltd	R Value	116537	140000	629376	2301900	2661440	0
	Number	5	2	5	11	6	0
	Average term	158	138	211	207	204	0
Risima Housing Finance	R Value	0	0	0	2241229	5895023	20984710
	Number	0	0	0	10	13	27
	Average term	0	0	0	0	0	0
SA home Loans Group	R Value	0	0	1215815	147689649	425497359	2344186589
	Number	0	0	9	515	997	2552
	Average term	0	0	240	233	238	240
Standard Bank of South Africa	R Value	799835	19893788	36447812	402743529	808154493	8248438920
	Number	18	238	272	1517	1852	7205
	Average term	22	21	21	20	21	21

State Bank of India	R Value	0	0	0	0	0	0
	Number	0	0	0	0	0	0
	Average term	0	0	0	0	0	0
The South African Bank of Athens Ltd	R Value	0	0	0	597745	876000	57640997
	Number	0	0	0	2	2	31
	Average term	0	0	0	240	240	215
VBS Mutual Bank	R Value	0	0	0	252500	429478	8570422
	Number	0	0	0	1	1	4
	Average term	0	0	0	204	240	186
TOTAL	R. Value	8472952	86264030	36447812	1225146039	4803041915	28703965364
	Number	275	1038	960	4605	9646	20849

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 repossessioned
ABSA Bank Limited	No.	5929	2933	993	3	0	0	1594	11	0
	R Value	0	0	589616027	339000	0	0	1008848488	28249500	0
Albaraka Bank Limited	No.	90	7	83	0	0	36	53	0	0
	R Value	90778470	8270000	82508470	0	0	52944154	50770970	0	0
Bank of China Jhb Branch	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0	0
Eskom Finance Co. SOC Ltd	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0	0
First Rand Bank Ltd	No.	30967	16960	5225	28	5466	0	158	0	0
	R Value	22836310377	11875474437	4082200325	7444158	5085524094	0	71388697	3	3
GBS Mutual Bank	No.	7	4	0	0	0	3	6	650000	0
	R Value	0	0	0	0	0	3985000	4480000	0	0
Grindrod Bank Limited	No.	0	0	0	0	0	1	1	0	0
	R Value	0	0	0	0	0	11000000	780000	0	0
HBZ Bank Limited	No.	1	0	1	0	0	0	0	0	0
	R Value	900000	0	900000	0	0	0	0	0	0
Investec Private Bank	No.	736	24	454	0	24	443	390	15	0
	R Value	1439873	44549117	830965798	0	40208140	1521643240	722820099	34971585	0
Ithala SOC Ltd	No.	1482	1360	127	1	97	0	10	0	0
	R Value	861650261	792641624	70388636	240000	13399921	0	6548940	0	0
Mercantile bank Limited	No.	52	40	12	0	1	0	16	0	0
	R Value	109387650	86480650	22907000	0	1750000	0	27333100	0	0
Nedbank Limited	No.	21215	12949	2631	12	3	0	1691	232	27
	R Value	0	0	2090495094	2639500	1619000	0	1433281494	261920133	0
Ngqaba Finance 1(RF) Ltd	No.	39	19	58	0	0	0	12	0	0
	R Value	8027323	3647605	11674927	0	0	0	2603818	0	0
Nisima Housing Finance	No.	50	0	50	0	4	0	22	0	0
	R Value	29120962	0	29120962	0	870940	0	9748947	0	0
NIA home Loans Group	No.	2323	0	2744	18	0	96	2991	0	0
	R Value	0	0	1764196407	4773929	0	71984992	2190319693	0	0
Standard Bank of South Africa	No.	36169	24230	5830	18	2097	0	4130	0	0
	R Value	0	0	4519952900	3033350	1507832074	0	3214039777	0	0
State Bank of India	No.	0	0	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0	0	0

The South African Bank of Athens Ltd	No.	8	0	8	0	0	4	5	5	0
	R Value	9851000	0	9851000	0	0	4719895	6048370	12502500	0
VBS Mutual Bank	No.	19	6	6	0	0	0	3	2	0
	R Value	0	0	9252400	0	0	0	4602500	4350000	0
TOTAL	No.	99087	58532	18222	80	7692	580	11082	650268	30
	R Value	239474659	128110634	449064644	1846993	207423248	1666277281	7463614893	341993718	
		16	33	58	7	4				

3.3: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

Financial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000	TOTAL
ABSA Bank Limited	R. Value	0	0	339000	766800	12813631	5493628066	5507547497
	Number	0	0	3	3	35	7087	7128
Albaraka Bank Limited	R. Value	0	0	0	907500	980000	82260970	88148470
	Number	0	0	0	2	3	83	88
Bank of China Jhb Branch	R. Value	0	0	0	0	0	56337	56337
	Number	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	849950	849950
	Number						1	1
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	602000	6379063	174970135	181951199
	Number	0	0	0	1	13	220	234
First Rand Bank Ltd	R. Value	0	2058700	5385458	14611490	136973795	7349527342	7508556785
	Number	0	8	20	42	374	7681	8125
GBS Mutual Bank	R. Value	0	0	0	0	500000	14085000	14585000
	Number	0	0	0	0	1	14	15
Grindrod Bank Limited	R. Value	0	0	0	0	0	11780000	11780000
	Number	0	0	0	0	0	2	2
HBZ Bank Limited	R. Value	0	0	0	0	0	900000	900000
	Number	0	0	0	0	0	1	1
Investec Private Bank	R. Value	0	0	0	0	455600	4657009675	4657465275
	Number	0	0	0	0	1	1780	1781
Ithala SOC Ltd	R. Value	0	240000	0	498000	6492150	63158486	70388636
	Number	0	1	0	2	23	101	127
Mercantile bank Limited	R. Value	0	0	0	0	0	137338757	137338757
	Number	0	0	0	0	0	69	69
Nedbank Limited	R. Value	0	264500	2375000	9791710	74212746	4099765575	4186409531
	Number	0	2	10	32	200	4328	4572
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	5849254	5849254
	Number	0	0	0	0	0	29	29
Risima Housing Finance	R. Value	0	0	0	0	444749	28676213	29120962
	Number	0	0	0	0	1	49	50
SA home Loans Group	R. Value	0	0	4773929	23081964	154898038	2735835481	2918589412
	Number	0	0	18	71	409	3575	4073
Standard Bank of South Africa	R. Value	75000	150000	2808350	18136918	165991556	9329316552	9516478376
	Number	1	1	16	81	515	10488	11102
State Bank of India	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	59114742	59114742
	Number	0	0	0	0	0	35	35
VBS Mutual Bank	R. Value	0	0	0	252500	0	8999900	9252400
	Number	0	0	0	1	0	5	6
TOTAL	R. Value	75000	2713200	15342737	68648882	560141328	34253122435	34904382583
	Number	1	12	64	235	1552	35548	37438

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
ABSA Bank Limited	No.	0	0	0	0	0	0	0	0
	R. Value	0	0	0	0	0	0	0	0
Albaraka Bank Limited	No.	0	110	14	0	0	0	0	0
	R. Value	0	137768470	3324154	0	0	0	0	0
Bank of China Jhb Branch	No.	0	0	0	0	0	0	0	0
	R. Value	0	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	1	0	0	0	0	0	0
	R. Value	0	849950	0	0	0	0	0	0
Eskom Finance Co. SOC Ltd	No.	11	181	10	7	0	11	7	0
	R. Value	13802224	150736578	4115828	6566405		2247105	719731	
First Rand Bank Ltd	No.	1149	6683	733	0	0	0	0	0
	R. Value	479394905	5588459198	98743513	0	0	0	0	0
GBS Mutual Bank	No.	0	15	0	0	0	0	0	0
	R. Value	0	14585000	0	0	0	0	0	0
Grindrod Bank Limited	No.	0	2	0	0	0	0	0	0
	R. Value	0	11780000	0	0	0	0	0	0
HBZ Bank Limited	No.	0	1	0	0	0	0	0	0
	R. Value	0	900000	0	0	0	0	0	0
Investec Private Bank	No.	94	1687	0	0	0	0	0	0
	R. Value	361898409	4295566866	0	0	0	0	0	0
Ithala SOC Ltd	No.	15	108	0	0	0	0	0	0
	R. Value	8647976	59292179	0	0	0	0	0	0
Mercantile bank Limited	No.	4	61	0	0	0	0	0	0
	R. Value	11156389	119232368	0	0	0	0	0	0
Nedbank Limited	No.	295	3702	556	0	0	0	0	0
	R. Value	322803990	3665987050	176746741	0	0	0	0	0
Nqaba Finance 1(RF) Ltd	No.	0	0	4	1	0	17	3	3
	R. Value	0	0	785979	435000	0	3352834	660000	566441
Risima Housing Finance	No.	13	37	0	0	0	0	0	0
	R. Value	7457146	21663816	0	0	0	0	0	0
SA home Loans Group	No.	0	3201	0	872	0	0	0	0
	R. Value	0	2254742305	0	663847107	0	0	0	0
Standard Bank of South Africa	No.	1065	10838	0	0	0	0	0	0
	R. Value	958582548	9312953588	0	0	0	0	0	0
State Bank of India	No.	0	0	0	0	0	0	0	0
	R. Value	0	0	0	0	0	0	0	0
The South African Bank of Athens Ltd	No.	0	35	0	0	0	0	0	0
	R. Value	0	59114742	0	0	0	0	0	0
VBS Mutual Bank	No.	0	6	0	0	0	0	0	0
	R. Value	0	9252400	0	0	0	0	0	0
Total	No.	2646	26668	1317	880	0	28	10	3
	R. Value	2163743587	109519466510	283716215	670848512	0	5599939	1379731	566441

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
ABSA Bank Limited	R. Value	0	49835968	11768112	94043529	140784148	296431757
	No. of loans	0	4521	875	4958	5504	15858
Albaraka Bank Limited	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
First Rand Bank Ltd	R. Value	224415766	55055330	42352738	218388147	401971258	942183239
	No. of loans	22611	6432	3018	10442	13065	55568
GBS Mutual Bank	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Grindrod Bank Limited	R. Value	0	0	0	0	3170000	3170000
	No. of loans	0	0	0	0	1	1
HBZ Bank Limited	R. Value	0	0	0	20000	273900	293900
	No. of loans	0	0	0	1	6	7
Investec Private Bank	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Ithala SOC Ltd	R. Value	6765092	1611400	270000	66800	0	8650292
	No. of loans	290	65	8	4	0	387
Mercantile bank Limited	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Nedbank Limited	R. Value	0	85151545	0	240131364	385595525	710878434
	No. of loans	0	9999	0	13034	11157	34190
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
Risima Housing Finance	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
SA home Loans Group	R. Value	78591	104788	0	228773	15607867	16020019
	No. of loans	3	4	0	9	474	490
Standard Bank of South Africa	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
State Bank of India	R. Value	0	0	0	269800	0	269800
	No. of loans	0	0	0	11	0	11
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
VBS Mutual Bank	R. Value	0	5000	0	18000	109500	132500
	No. of loans	0	1	0	1	5	7
TOTAL	R. Value	231259449	191764031	54390850	553166413	947512198	1978029941
	No. of loans	22904	21022	3901	28460	30212	106519

LONG TERM

Financial Institution		3.1-5yrs	5.1-10yrs	10.1-20yrs	≥ 20.1yrs	Total
ABSA Bank Limited	R. Value	784286151	355496845	0	0	1139782996
	No. of loans	15915	4883	0	0	20798
Albaraka Bank Limited	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Bank of China Jhb Branch	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	200000	0	0	0	200000
	No. of loans	1				1
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
First Rand Bank Ltd	R. Value	2760279468	370749206	0	0	3131028674
	No. of loans	48911	4480	0	0	53391
GBS Mutual Bank	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Grindrod Bank Limited	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
HBZ Bank Limited	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Investec Private Bank	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Ithala SOC Ltd	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Mercantile bank Limited	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Nedbank Limited	R. Value	2127036967	0	0	0	2127036967
	No. of loans	29424	0	0	0	29424
Ngqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Risima Housing Finance	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
SA home Loans Group	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
Standard Bank of South Africa	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
State Bank of India	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
VBS Mutual Bank	R. Value	0	0	0	0	0
	No. of loans	0	0	0	0	0
TOTAL	R. Value	5671802586	726246051	0	0	6398048637
	No. of loans	94251	9363	0	0	103614

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+
ABSA Bank Limited	R Value	4063896	15038502	15805791	38527429	41546615	1321232520
	No. of loans	1397	3215	2333	3883	2979	22849
	R Average	2909	4678	6775	9922	13946	57825
Albaraka Bank Limited	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Bank of China Jhb Branch	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Bank of Taiwan SA Branch	R Value	0	0	0	0	0	200000
	No. of loans	0	0	0	0	0	1
	R Average	0	0	0	0	0	200000
Eskom Finance Co. SOC Ltd	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
First Rand Bank Ltd	R Value	3443000	14864500	30604101	160309699	202098908	3661891707
	No. of loans	1313	3178	4594	17506	16975	65393
	R Average	2622	4677	6662	9157	11906	55998
GBS Mutual Bank	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Grindrod Bank Limited	R Value	0	0	0	0	0	3170000
	No. of loans	0	0	0	0	0	1
	R Average	0	0	0	0	0	3170000
HBZ Bank Limited	R Value	0	0	8000	10000	0	275900
	No. of loans	0	0	1	1	0	5
	R Average	0	0	8000	10000	0	55180
Investec Private Bank	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Ithala SOC Ltd	R Value	0	0	0	1307300	929500	6413492
	No. of loans	0	0	0	135	70	162
	R Average	0	0	0	0	0	0
Mercantile bank Limited	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Nedbank Limited	R Value	5210360	17253514	26662660	50561444	74793445	2663433978
	No. of loans	2963	4938	5571	6269	7352	36521
	R Average	1758	3494	4786	8065	10173	72929
Nqaba Finance 1(RF) Ltd	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
Risima Housing Finance	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
SA home Loans Group	R Value	0	0	0	0	522237	15497782
	No. of loans	0	0	0	0	45	445
	R Average	0	0	0	0	11605	34826
Standard Bank of South Africa	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
State Bank of India	R Value	0	5000	0	0	53030	211770
	No. of loans	0	1	0	0	4	6
	R Average	0	5000	0	0	13257	35295
The South African Bank of Athens Ltd	R Value	0	0	0	0	0	0
	No. of loans	0	0	0	0	0	0
	R Average	0	0	0	0	0	0
VBS Mutual Bank	R Value	0	5000	0	0	13000	114500
	No. of loans	0	1	0	0	1	5
	R Average	0	12	0	0	36	34
TOTAL	R Value	12717256	47166516	73080552	250715872	319956735	7672441649
	No. of loans	5673	11333	12499	27794	27426	125388

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
ABSA Bank Limited	No.	48966	20447	21719	4423	0	14852	73
	R Value	0	0	767457367	59781676	0	581008053	9052893
Albaraka Bank Limited	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Bank of China Jhb Branch	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	0	0	0	0	1	0
	R Value						200000	
Eskom Finance Co. SOC Ltd	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
First Rand Bank Ltd	No.	105486	74986	16923	2766	529	11500	0
	R Value	3846301801	2794108452	598577870	40057165	18396879	439621141	0
GBS Mutual Bank	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Grindrod Bank Limited	No.	1	0	1	0	0	0	0
	R Value	3170000	0	3170000	0	0	0	0
HBZ Bank Limited	No.	7	0	7	0	0	4	0
	R Value	293900	0	293900	0	0	75000	0
Investec Private Bank	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Ithala SOC Ltd	No.	387	16	367	362	108	179	30
	R Value	11895583	2931877	8650292	8585692	2863942	3893392	11140750
Mercantile bank Limited	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Nedbank Limited	No.	123139	68604	25919	24123	1427	27474	0
	R Value	0	0	1287617305	509170455	54924062	1269474776	0
Nqaba Finance 1(RF) Ltd	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
Risima Housing Finance	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
SA home Loans Group	No.	317	59	367	0	0	220	0
	R Value	10039794	1853452	11640902	0	0	7062871	0
Standard Bank of South Africa	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
State Bank of India	No.	11	0	11	5	0	10	0
	R Value	269800	0	269800	97611	0	235111	0
The South African Bank of Athens Ltd	No.	0	0	0	0	0	0	0
	R Value	0	0	0	0	0	0	0
VBS Mutual Bank	No.	7	0	7	4	2	4	0
	R Value	132500	0	132500	57500	23000	89500	0
TOTAL	No.	278321	164112	65321	31683	2066	54244	103
	R Value	3872226517	2798893781	2677809936	617750099	76207883	2301659844	20193643

7.4: INCOME CATEGORIES- GROSS MONTHLY INCOME OF INDIVIDUAL

Financial Institution		R0-R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	≥ R15000	TOTAL
ABSA Bank Limited	R. Value	5758743	13746872	40276061	50799676	124704652	1200928749	1436214753
	Number	789	1247	2387	2163	4117	25953	36656
Albaraka Bank Limited	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	200000	200000
	Number	0	0	0	0	0	1	1
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
First Rand Bank Ltd	R. Value	24780286	65714822	92677165	211198184	566940336	3111901120	4073211913
	Number	2582	4886	4761	7682	15586	73462	108959
GBS Mutual Bank	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Grindrod Bank Limited	R. Value	0	0	0	0	0	3170000	3170000
	Number	0	0	0	0	0	1	1
HBZ Bank Limited	R. Value	0	0	0	8000	40000	245900	293900
	Number	0	0	0	1	2	4	7
Investec Private Bank	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Ithala SOC Ltd	R. Value	480300	15000	6949642	28600	0	35000	7590542
	Number	24	1	307	3	0	2	337
Mercantile bank Limited	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Nedbank Limited	R. Value	215609182	143044984	150516289	227776203	471192501	1629776242	2837915401
	Number	9743	8377	6003	6804	10081	22606	63614
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Risima Housing Finance	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
SA home Loans Group	R. Value	0	0	0	119788	1658033	14242198	16020019
	Number	0	0	0	4	60	426	490
Standard Bank of South Africa	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
State Bank of India	R. Value	0	0	97611	0	0	172189	269800
	Number	0	0	5	0	0	6	12
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
VBS Mutual Bank	R. Value	0	13000	44500	43200	31800	0	132500
	Number	0	1	3	2	1	0	7
TOTAL	R. Value	246628511	222534678	290561268	489973651	1164567322	5960671398	8375018828
	Number	13138	14512	13466	16659	29847	122461	210084

7.5.1: PURPOSE OF CREDIT

Financial Institution		Housing and related	Furniture	Small business	Education	Debt consolidation	Service	other
ABSA Bank Limited	R. Value	0	0	57330123	41009060	36380495	0	0
	Number	0	0	831	1703	505	0	0
Albaraka Bank Limited	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Bank of China Jhb Branch	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Bank of Taiwan SA Branch	R. Value	0	0	0	0	0	0	200000
	Number	0	0	0	0	0	0	1
Eskom Finance Co. SOC Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
First Rand Bank Ltd	R. Value	991811669	0	0	0	0	0	3081400244
	Number	27407	0	0	0	0	0	81552
GBS Mutual Bank	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Grindrod Bank Limited	R. Value	3170000	0	0	0	0	0	0
	Number	1	0	0	0	0	0	0
HBZ Bank Limited	R. Value	23900	10000	0	0	0	0	232000
	Number	1	1	0	0	0	0	3
Investec Private Bank	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Ithala SOC Ltd	R. Value	0	0	0	0	0	0	8650292
	Number	0	0	0	0	0	0	367
Mercantile bank Limited	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Nedbank Limited	R. Value	746548677	13708753	15519469	89757751	575445338	23230698	1089910457
	Number	17945	417	270	2320	8721	566	26039
Nqaba Finance 1(RF) Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
Risima Housing Finance	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
SA home Loans Group	R. Value	0	0	0	0	0	0	16020019
	Number	0	0	0	0	0	0	490
Standard Bank of South Africa	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
State Bank of India	R. Value	0	0	0	0	0	0	269800
	Number	0	0	0	0	0	0	11
The South African Bank of Athens Ltd	R. Value	0	0	0	0	0	0	0
	Number	0	0	0	0	0	0	0
VBS Mutual Bank	R. Value	50500	0	0	0	51800	0	30200
	Number	3	0	0	0	2	0	2
TOTAL	R. Value	1741604746	13718753	72849592	130766811	611877633	23230698	4196713012
	Number	45356	418	1101	4023	9228	566	108465

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
ABSA Bank Limited	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Albaraka Bank Limited	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Bank of China Jhb Branch	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Bank of Taiwan SA Branch	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Eskom Finance Co. SOC Ltd	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
First Rand Bank Ltd	No.	11416	4	18577	0	0
	R. Value	266969750	48500	347385000	0	0
GBS Mutual Bank	No.	9	0	0	0	0
	R. Value	0	0	0	0	0
Grindrod Bank Limited	No.	0	1	0	0	0
	R. Value	0	3170000	0	0	0
HBZ Bank Limited	No.	0	0	1	0	0
	R. Value	0	0	23900	0	0
Investec Private Bank	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Ithala SOC Ltd	No.	0	0	4	0	0
	R. Value	0	0	2248481	0	0
Mercantile bank Limited	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Nedbank Limited	No.	0	0	17945	0	0
	R. Value	0	0	746548677	0	0
Nqaba Finance 1(RF) Ltd	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Risima Housing Finance	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
SA home Loans Group	No.	0	0	0	90	400
	R. Value	0	0	0	2978888	13041131
Standard Bank of South Africa	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
State Bank of India	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
The South African Bank of Athens Ltd	No.	1	0	0	0	0
	R. Value	0	0	0	0	0
VBS Mutual Bank	No.	0	0	0	0	0
	R. Value	0	0	0	0	0
Total	No.	11416	5	36527	90	400
	R. Value	266969750	3218500	1096206058	2978888	

NIL RETURNS

Citibank ,N.A.
Capitec Bank Limited
Standard Chartered Bank