NCR Form 42

Category of tace of clients servi-	ced:	
Race	No. of clients	% of clients
Asian		, .
African		
Coloured		
White		<u>.</u>

Category of gross income* of clients:

0 7 0		
Gross	No. of clients	% of clients
RI to R1000		
R100 to R1500		
R1501to R3000	••••••	
R3001to R4000		
R4001to R5000		
R5001to R6000		
R6001to R7000		
R7001 to R10 000		

~ ...

[*includes income received from employer, maintenance, child support grant, old age pension, other pension/provident fund, etc]

Category of sector in which clients are employed:

Sector	No. of clients	% of clients
Domestic		·····
Civil service		
Retail		
Mining		
Hospitality	·····	· · · · · · · · · · · · · · · · · · ·
Motor industry		••••
Financial services		
Non-Governmental		
Other (specify)		• • • • • • • • • • • • • • • • • • • •

STAATSKOERANT, 20 FEBRUARIE 2006

NCR Form 42

% of clients

2.15	Referrals to other organizations:	
	Reason for referral	No of clients referred
	To apply for old age pension	
	To apply for maintenance	·····
	To apply for child support grant	
	To apply for disability grant	
	Other (specify)	

PART 3: CLIENT RISK ANALYSIS

Total number of clients who defaulted:

Current quarter	
Cumulatively	

No of clients

PART 4: DEBT CATEGORY ANALYSIS

Category of debts:

Debt	No. of clients Owing such debts	% of clients Owing such debts
Micro Loan		····
Retail account		
Insurance policies		
Municipal accounts		
Maintenance orders		
Medical	·····	
School fees		·····
Cell phone		
Other (specify)	·····	••••••

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- Ann - 1

National Credit Regulator FORM 39 STATISTICAL RETURN

Line					Page 1/18
1 Name of Registered Entity		[
2 NCR Registration Number			DTI CIPRO No	<u> </u>	
6 Start of reporting period	dd/mm/yyy				
7 End of reporting period	dd/mm/yyy				
4 Name/ designation person con	npleted this form		واغديت بي يتعمر بي التي ويود التي الي التي التي التي التي التي التي		
5 E-Mail	-				
6 Contact telephone number	Code		Number		
1 Sun	nmary of <i>i</i>	All Credit .	Agreeme	nts	
Section 1: S	ummary Of O	Credit Agree	ment/ trans	action flow	1
Information provided in Sect					
utilised during the quarter		5,001, 1g, 00011	<u> <u> </u></u>		
1.1 Applications and Rejectlo	ns				2637 T
1.1.1 Number of applications for creations		ilities received	Number	<u> </u>	
1.1.2 Number of applications rejected			Number		·
••••••					
1.2 Credit agreements entere				cted	
1.2.1 Total Rand value of credit agre					
1.2.2 Total Number of credit agreem		U 1	Number		
1.2.3 Total rand value of credit facilit			R Number		
1.2.4 Total number of credit facility t	ransactions erred	ieu	Number	L	~~~~~~~~
1.3 Provincial Distribution of	credit agreem	ent and credit	facility trans	actions	- e - e - e - e - e - e - e - e - e - e
	Eastern Cape	Free State	Gauteng	Kwa Zulu Nat.	Limpopo
1.3.1 R' value of credit agreements	[1	<u>_</u>	1	<u> </u>
1.3.2 R' value of credit facility trans.					
• - ····	Mpumalanga	Northern Cape	North West	Western Cape	
1.2.2 Divolue of gradit agreements	1	1			

1.3.3 R' value of credit agreements 1.3.4 R' value of credit facility trans.

1.4 Gender, Low Income, Historically Disadvantaged Persons

	Number	Rand Value
1.4.1 Number of applications received from HDPs]
1.4.2 Number of applications from HDPs rejected		
1.4.3 Credit agreements with/ facilitiy transactions by HDPs		
1.4.4 Credit agreements with/ facility transactions by low income		
1.4.5 Credit agreements with/ facility transactions by women		
1.4.6 Credit agreements/ facility transactions with juristic persons		
1.4.7 Credit agreements/ facility trans.with residents of rural/ low den	sity areas	
information provided in section 2.1 to 2.4 are numbers as a	at the end of th	ne quarter.

2 Section 2: Summary of De	btors bool	C
2.1 Total Gross value of debtors book on last day of quarter	Rand	
2.2 Minus: Total Provision for doubtful debt on last day of quarter	Rand	
2.3 Equals: Net value of debtors book on last day of quarter	Rand	
2.4 Number of accounts that make up the debtors book	Number	
2.5 Rand value of write-offs during quarter	Rand	
2.6 Number of accounts written-off during quarter	Number	
	lan-	

National Credit Regulator FORM 39 STATISTICAL RETURN

Page 2 of 18

1 Name of Registered Entity

- 2 NCR Registration Number
- 3 Start of reporting period 4 End of reporting period

dd/mm/yyy dd/mm/yyy

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Mortgage Agreement in the Paris 3 Section 3: Credit Agreements Entered into during quarter 3.1 Value and Volume of credit agreements entered into during quarter 0K-R50K R51K-R100K R101K-R150K R151K-R350K R351K-R700K ≥700K 3.1.1 R Value 3.1.2 3.1.3 Number Ave Term

	Agreements entered into during quarter	Number	Rand Value
3.2.1	Number of applications received from HDP's		·
3.2.2	Number of applications from HDF's rejected		
3.2.3	Credit agreements entered into with HDP's		
3.2.4	Credit agreements entered into with low income persons		······································
3.2.5	Credit agreements with residents of rural/ low density areas		
3.2.6	Credit agreements with juristic persons		
3.2.7	Credit agreements with women		· · · · · · · · · · · · · · · · · · ·

3.3	Income Categ	gories of clien	ts-Gross Inco	ome Categorii	es of Individua	als	
	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

4			Section 4:	Summary	of Debtors b	iook	
4.1	Total Gross valu	ue of debtors b	ook on last day o	Rand			
4.2	4.2 Minus: Total provision for doubtful debt on last day of quarter						
4.3	4.3 Equals: Net value of debtors book on last day of quarter					· · · · · · · · · · · · · · · · · · ·	
4.4	4.4 Number of accounts that make up the debtors book						
4.5	Rand value of w	rite-offs during	ouarter	Rand			
4.6	4.6 Number of accounts written-off curing quarter				Number		
4.7	Age Analysis o	of Debtors Bo	ok			a ang ang ang ang ang ang ang ang ang an	an panéhanan di kanganan kanganan kanganan ang
	Current	30 Days	31 to 60 Days	61-90 Days	90-120	120+	Total
R Value							
Jumber							1

National Credit Regulator Mortgages Continue

		a to be comple		ear (1 Jan 31		Page 3 of
1 Name of Regi						
2 NCR Registra		• • •				
3 Start of reporti		dd/mm/yyy				
4 End of reportir	ng period	dd/mm/yyy	L			
			Section 5:	Pricing		
P	ricino: This	section to be c	ompleted onc	e a vear for 1 J	anuary to 31 Dece	mber
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						
.1 Initiation Fee	2					
Indicate the ini	tiation fee that	will be charged in	case of agreemen	its for the followin	ig amounts	
Indicate the ini	tiation fee that	will be charged in (R100 000	case of agreemen R150,000		ng amounts R700,000	R1000 0
Indicate the ini Initiation fee		The second s		and the second		R1000 0
	R50 000	The second s		and the second		R1000 0
Initiation fee	R50 000	The second s	R150,000	R350,000		
Initiation fee	R50 000 vice fee	R100 000	R150,000	R350,000	R700,000	
Initiation fee .2 Monthly serv Lowest fee	R50 000 vice fee	R100 000	R150,000	R350,000	R700,000	
Initiation fee .2 Monthly serv Lowest fee Highest Fee	R50 000 vice fee	R100 000	R150,000	R350,000	R700,000	
Initiation fee .2 Monthly serv Lowest fee Highest Fee Average	R50 000 rice fee 0K-R50K	R100 000	R150,000	R350,000	R700,000	
Initiation fee .2 Monthly serv Lowest fee Highest Fee	R50 000 rice fee 0K-R50K	R100 000	R150,000	R350,000 R151K-R350K	R700,000	≥700¥
Initiation fee .2 Monthly serv Lowest fee Highest Fee Average	R50 000 rice fee 0K-R50K	R100 000	R150,000	R350,000 R151K-R350K	R700,000 R351K-R700K	≥700¥
Initiation fee 2 Monthly serv Lowest fee Highest Fee Average 3 Interest rate:	R50 000 rice fee 0K-R50K	R100 000	R150,000	R350,000 R151K-R350K	R700,000 R351K-R700K	R1000 0 ≥700⊮ ≥700⊮

No. 28531 133

				II Credit Reg TATISTICAL			
	Industry gro	ups:	0				Page 4 of 18
:	1 Name of Regist 2 NCR Registratic 3 Start of reporting 4 End of reporting	on Number g period	dd/mm/yyy dd/mm/yyy	dit Facilit	las		
		Sectio	n 6: Credit F			fected	
10.00 Pp. 000	/ I Value, Volum				1360010118 01	ladia	
	Bank product Value of cred Rand Value of c Number of facili	it used credit used	Overdraft Bank Account	Credit Card	Garage Card	Other Facility	Total
	Retail and Othe	er Products	Storecard Furniture	Storecard Clothing	Storecard Other Durable	Storecard her Semi Dura	Services ble
	Rand Value of c						
6	Number of facili Gender, Low		l dcally Disadva	ntaged Perso	i ons I ow dens	ity areas	L
					Number	Rand Value	
AN REAL PROCESSION OF THE PROPERTY OF THE ACCOUNTS OF THE PROPERTY	Credit facility tra Credit facility tra	ications from HD ansactions by HD ansactions by Iov	PS rejected DPs v income people ents in rural/low de omen	ens.areas			
6	Income Categ	ories. Gross	Income Cateor	ories of indivi	duals	2	
	R0 - R3500	R3501-R5500		R7501-R10K	R10.1K- R15K	>R15000	Total
R Valu	and the second						
Numbe							
6.4	Facility Limits Total Rand Valu		u limita	÷	Dood		
			y limits for HDPs		Rand Rand		
	Average credit li	imit all credit fac	ility accounts		Rand		
	Average credit li	imit for HDP cred	dit facility accoun		Rand		
1	and the second secon		a visiti in contrato di la contrato di si contrato di si	ebtors Book			
1344			ok on last day of (•	'Rand		
	•		ful debt on last da ok on last day of ('Rand 'Rand	· · · · · · · · · · · · · · · · · · ·	
			up the debtors bo	,	'Number		
	Rand value of w	rite-offs during o	uarter		'Rand		
	Number of acco	unts written-off o	luring quarter		'Number		
	Age Analysis o	f Debtors Book		99)			
	Current	30 Days	31 to 60 Days	61-90 Days	90-120	120+	Total
R Valu		<u> </u>				······	
Numbe	3			a succession and a succession of the succession			L

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National Credit Regulator CREDIT FACILITIES CONTINUE

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	1 Name of Regist 2 NCR Registration 3 Start of reporting 4 End of reporting	on Number g period	dd/mm/yyy dd/mm/yyy				
8			Sect	ion 8: Prid	cing		
	Pricing: This	section to be	completed on	ice a year for	1 January to 2	1 December	
	Initiation Fee			<u> </u>			
	Indicate the initia	the second se	be charged for c			imits	
		R1,500	R3,000	R5,000	R10,000	R15,000	R20,000
	Initiation fee						
	Monthly servi						
	Of facilities in		edit <u>limit</u> catego				
		0K-R1500	R1501-R3000	R3001-R5000	R5001-R10000	R10001-R20000	R20K+
	Lowest fee	l	L				. <u> </u>
	Highest Fee	L					
	Average						
	Interest rate:						
	Of facilities in t	the second s	edit limit catego	ories report low	est, highest an	d AVE rates	
		0K-R1500	R3,000	R5,000	R10,000	R10001-R20000	R20K+
	Lowest rate						
	Highest rate						
	Average						

		30. M. M. C.	II Credit Reg TATISTICAL			
stry group:	0					Page 6 o
1 Name of Reg	istered Entity		r <u></u>			
2 NCR Registra	ation Number		<u> </u>			
3 Start of report 4 ⊨nd of report	ting period	dd/mm/yyy ad/mm/yyy				
		<u>aannin yyy</u>	L			
	UNSECU	RED CRED	HT TRAN	SACTION	S-LONG	
9		Section 9: C	redit Agree	ment Flow		
.1 Value and V	/olume accordin	ig to TERM				
Medium	4.1 - 6 Months	9 & 12 Months	18 Months	24 Months	36 Months	Tota
R' Value						
# of Loans						
Long Term		3.1-5 Years	5.1-10 Years	10.1-20 Years	>20.1 Years	Tota
R' Value						
# of Loans						
			·			
.2 Value and V	Volume accordin	www.com/datatatatatatatatatatatatatatatatata	ls			
	OK-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1
R' Value						
# of Loans						
		······································	· · · · · · · · · · · · · · · · · · ·	Concernation of the second		
AVERAGE	w Income, Histo	rically Disadva	ntaged Perso			
.3 Gender, Lo	oplications received	I from HDP's	ntaged Perso	ns, Low densi Number	ity areas Rand Value	
3 Gender, Lo Number of ap Number of ap	oplications received oplications from HD	l from HDP's P's rejected	ntaged Perso			
3 Gender, Lo Number of ap Number of ap Credit agreer	oplications received oplications from HD ments entered into	l from HDP's P's rejected with HDP's				
.3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into	I from HDP's P's rejected with HDP's with low income p	people			
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident	I from HDP's P's rejected with HDP's with low income p	people			
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women	I from HDP's P's rejected with HDP's with low income p s in rural/low den	people			
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident	I from HDP's P's rejected with HDP's with low income p s in rural/low den	people			
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p	I from HDP's IP's rejected with HDP's with low income p s in rural/low den persons	people sity areas	Number		
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	people sity areas	Number		Tota
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer 4 Income Ca 80 - R3500	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	people sity areas me Categorie:	Number	Rand Value	Tota
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	people sity areas me Categorie:	Number	Rand Value	Tota
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer 4 Income Cal R0 - R3500	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien R3501-R5500	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	people sity areas me Categorie:	Number	Rand Value	
 3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer R0 - R3500 Mer 	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	Tota
 3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer 	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit	I from HDP's IP's rejected with HDP's with low income p is in rural/low den persons ts- Gross Inco	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	
3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer 4 Income Cal R0 - R3500 ue Fer 5 Purpose of	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien R3501-R5500 credit	I from HDP's P's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	
 3 Gender, Lo Number of an Number of an Credit agreer Credit agr	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit d Education	I from HDP's P's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	
 3 Gender, Lo Number of an Number of an Credit agreer Credit agr	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien R3501-R5500 credit	I from HDP's P's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	
 3 Gender, Lo Number of an Number of an Credit agreer Credit agr	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit d Education	I from HDP's PP's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500 Small business	eople sity areas me Categorie R7501-R10K Emergency (See below)	Number	Rand Value	Tota
 .3 Gender, Lo Number of ap Number of ap Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer Credit agreer A Income Cal R0 - R3500 Housing an related Der Emergency 	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit d Education	I from HDP's PP's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500 Small business	Deople sity areas me Categorie R7501-R10K	Number	Rand Value	Tota
 3 Gender, Lo Number of an Number of an Credit agreer Credit agr	oplications received oplications from HD ments entered into ments entered into ments with resident ments with women ments with juristic p tegories of clien 0 R3501-R5500 credit d Education	I from HDP's PP's rejected with HDP's with low income p s in rural/low den persons ts- Gross Inco R5501-R7500 Small business	eople sity areas me Categorie R7501-R10K Emergency (See below)	Number	Rand Value	Tota

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National Credit Regulator

Unsecured Credit Transactions- Continue

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A Select

Line			
	 Name of Registered Entity 		
	2 NCR Registration Number		
	3 Start of reporting period	dd/mm/yyy	
	4 End of reporting period	dd/mm/yyy	

10			ction 10: Su		Debtors bo	ok		
8.1	Total gross valu	e of debtors bo	ok on last day of q	uarter	Rand			
8.2	Minus: Total pro	ovision for doubt	Rand					
8.3	8.3 Equals: Net value of debtors book on last day of quarter Rand							
8.4	Number of acco	ounts that make	up the debtors boo	ok	Number			
8.5	Rand value of v	vrite-offs during	quarter		Rand			
8.6	Number of acco	ounts written-off	during quarter		Number			
8.7	Age Analysis o	of Debtors Boo	ومشابلة المستعدين النواب والمستعدين والمستعدين والمستعدين					
	Current	30 Days	31 to 60 Days	61-90 Days	90-120	120+	Totai	
R Value								
Number								

11		ion 11 Pricing	
Pricing: This section to	be completed on	ce a year for 1 January to 3	1 December
3 Start of reporting period	dd/mm/yyyy		-
4 End of reporting period	dd/mm/yyyy		

9.1	Initiation Fee)					
	Indicate the init	tiation fee that will	be charged in cas	e of agreements	for the following	g amounts	
		3000	5000	R8,000	R10,000	R15,000	R20,000
	Initiation fee						
9.2	Monthly serv	/ice fee	an a	n an		المی این این بر این وی با این وی این وی بر این وی این این این این این این این این این این	ىمۇرىتى <u>بىرىدى بىرى بىرى بىرى بىرى بىرى بىرى بىر</u>
		OK-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
	Lowest fee						
	Highest Fee	1					
	Average						
9.3	Interest rate:						
		OK-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
	Lowest rate						
	Highest rate						
	Average						

National Credit Regulator FORM 39 STATISTICAL RETURN

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Line

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1 Name of Registered Entity 2 NCR Registration Number

3 Start of reporting period

4 End of reporting period

dd/mm/yyy aa/mm/ýýy

CREDIT TRANSACTIONS-Short- Term 12 Section 12: Credit Agreement Flow 12.1 Value and Volume according to TERM Medium < 1 Month 1 Month 2 Months **3 Months** 4 Months Total R' Value # of Loans

12.2 Value and Volume according to Size bands

		R501-R1000	R1001-R2000	R2001-R3000	R3001-R5000	R5000+
ļ	R' Value					
	# of Loans					
	Average Term					

12.3 Gender, Low Income, Historically Disadvantaged Persons, Low density areas Number **Rand Value** Number of applications received from HDP's Number of applications from HDP's rejected Credit agreements entered into with HDP's Credit agreements entered into with low income people Credit agreements with residents in rural/low density areas Credit agreements with women Credit agreements with juristic persons

12.4	Income Cate	pories of client	ls- Gross Inco	me Categorie)S		
	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K-R15K	>R15000	Total
R Value							
Number							

12.5	Purpose of c	redit					
	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value			<u></u>				
Number							
	Emergency loa	ans analysis					
		Death/Funecal	Medical	Income loss	Loss-theft or fire	Other Emergency	Total
	Rand Value						
	Number						

GOVERNMENT GAZETTE, 20 FEBRUARY 2006

-		Unsec	National C sured Credit	redit Regulal Transactions	A CONTRACTOR OF		
an tala ng tog salawan							oage 9 / 18
Line							
	Name of Regist						
	2 NCR Registration						
	3 Start of reportin		dd/mm/yyyy				
4	End of reporting	j period	dd/mm/yyyy				
13			tion 13: S		Debtors b	ook	
	Total gross valu	e of debtors boo	k on last day of o	quarter	Rand		
	Minus: Total pro	ovision for doubtfi	ul debt on last da	ay of quarter	Rand		
		ue of debtors boo			Rand		
		ounts that make u		ook	Number		
		vrite-offs during q			Rand		
	Number of acco	ounts written-off d	luring quarter		Number		
	Age Analysis	of Debtors Book	ىلىرىمىغۇر دەنىرۇن ئۆلۈك ك ۈسىمىرىرى _{كە} رىمىكى ئارىك كەركىكى	المراجع			
	Current	30 Days	31 to 60 Days	61-90 Days	90-120	120+	Total
R Value							
Numbe							
		Sandi manana manana kata kata manana kata da	a a fina a su a	inging the second s			
14			Secti	on 14: Pri	cing		
23 S - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 -							
17 de 18 19	Pricing: This	section to be	completed or	nce a year for	1 January to 3	M December	
	Pricing: This 3 Start of reportin		completed or dd/mm/yyyy	nce a year for	1 January to :	M December	
		ig period		nce a year for	1 January to :	M December	
	3 Start of reportin	ig period	dd/mm/yyyy	nce a year for	1 January to :	31 December	
1	3 Start of reportin	ig period	dd/mm/yyyy	ice a year for	1 January to	11 December	
1	3 Start of reportin 4 End of reporting 1 Initiation Fee	ig period	dd/mm/yyyy dd/mm/yyyy				
1	3 Start of reporting 4 End of reporting 1 Initiation Fee Indicate the initi	g period g period	dd/mm/yyyy dd/mm/yyyy	ase of agreement			R8,000
14.	Start of reporting End of reporting Initiation Fee Indicate the initi Initiation fee	g period period • ation fee that will R500	dd/mm/yyyy dd/mm/yyyy be charged in ca R1,000	ise of agreement R2,000	s for the followin R4,000	ig amounts	R8,000
14.	3 Start of reporting 4 End of reporting 1 Initiation Fee Indicate the initi	g period period ation fee that will R500 ce fee - for tra	dd/mm/yyyy dd/mm/yyyy be charged in ca R1,000 nsactions in fo	ise of agreement R2,000 blowing size b	s for the followir R4,000 ands	ig amounts	R8,000
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14.	 Start of reporting End of reporting Initiation Fee Indicate the initiation fee Monthly servition Lowest fee 	g period period ation fee that will R500 ce fee - for tra	dd/mm/yyyy dd/mm/yyyy be charged in ca R1,000 nsactions in fo	ise of agreement R2,000 blowing size b	s for the followir R4,000 ands	ig amounts R6,000	
14.	3 Start of reporting 4 End of reporting 1 Initiation Fee Indicate the initi 1 Initiation fee 2 Monthly servi Lowest fee Highest Fee	g period period ation fee that will R500 ce fee - for tra	dd/mm/yyyy dd/mm/yyyy be charged in ca R1,000 nsactions in fo	ise of agreement R2,000 blowing size b	s for the followir R4,000 ands	ig amounts R6,000	
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14. 14.	Start of reporting End of reporting Initiation Fee Indicate the initi Initiation fee Monthly servi Lowest fee Highest Fee Average	g period period ation fee that will R500 ce fee - for trai 0K-R500K	dd/mm/yyyy dd/mm/yyyy be charged in cc R1,000 nsactions in fo R501-R1000	ase of agreement R2,000 Dilowing size b R1001-R2000	s for the followir R4,000 ands	ig amounts R6,000	
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			Natio	nal Credit Ro	egulator		
			FORM 39	STATISTIC	AL RETURN		
Industi	ry group:						Page 10 of 18
Line							
	Name of Regi						
2	NCR Registra	tion Number					
	Start of report		dd/mm/yyy	L	· · · · · · · · · · · · · · · · · · ·		
4	End of reporting	ng period	dd/mm/yyy			1	
		C	THER CR	EDITAG	REEMEN	S	
15	-		Section 15	Credit Ag	reement Flo	W.	
15.1	Value and V	olume accordi					
	1	0R-R1500	R1500-R3000		R5K-R10K	R10.1K-R20K	R20K-R40K
	R' Value			1			
	# of Loans		<u> </u>	+	1		
	AVE Term				1		
the second s							
15.2	Value and V	olume accord					
		R40K-R60K	R60-100K	R101K-R150	R150K-R200	R200K - R400K	R400K+
	R' Value						
	# of Loans						
	AVE Term		l		1		
13.3	value and v	olume accordi	ng to purpose	wunisation	T	Other Semi	
		Vehicles	Furniture	Ciothing	Other Durable	Durable	Services
	R' Value				1		
	# of Loans		+				
	AVE Term		<u> </u>		<u> </u>		
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15,4	Gender, Lov	v Income,Histo	rically Disadv	antaged Pers	ions, Low den	sity areas	
					Number	Rand Value	
	Number of app	plications receive	d from HDP's				
		olications from HI					
		ents entered into					
	Credit agreem	ents entered into	with low income	e people		 	
		ents with persons		density areas			
		ents with women					
	Credit agreem	ents with jusristic	: persons			l In Castilly, and a submit Statement of	
15.5	Income Cate	gories of clier	its- Gress Inc	ome Categori	es		
	_R0 - R3500		R5501-R7500			>R15000	Total
R Value							
Number	and the Description of the second			1		and a subscription of the	
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				nal Credit Re tatistical Ref			
ine 1	Name of Regis	stered Entity		[·····	Page 11 of 1
2	2 NCR Registrat	ion Number					
	3 Start of reporti		dd/mm/yyy				
4	End of reportin	ig period	dd/mm/yyy				
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		write-offs during	•	100K	Rand		
		ounts written-off	,		Number		
	Age Analysis	of Debtors Bool	{				
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	Price Start of reporti					uary to 31 Dece	mber
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3	Start of reporting End of reporting	ng period g period greements up	on to be com dd/mm/yyyy dd/mm/yyyy			uary to 31 Dece	ember
	Start of reporti End of reportin Pricing for a Initiation Fee	ng period ig period greements up	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000	pleted once a	year for 1 Jan		ember
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	Start of reportin End of reportin Pricing for a Initiation Fee Indicate the init Initiation fee Monthly serv Lowest fee Highest Fee Average	ng period g period greements up tiation fee that wil R1,500 ice fee 0R-R1500	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000 be charged in c R3,000 R1501-R3000	ase of agreemen R5,000	year for 1 Jan ts with the follow R10,000 R5.01K-R10K	ring amounts R20,000 R10.1K-R20K	R40,000
	Start of reporting End of reporting Pricing for a Initiation Fee Indicate the initiation fee Monthly serv Lowest fee Highest Fee Average Interest rate:	ng period g period greements up tiation fee that wil R1,500 ice fee 0R-R1500	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000 be charged in c R3,000 R1501-R3000	ase of agreemen R5,000	year for 1 Jan ts with the follow R10,000 R5.01K-R10K	ring amounts R20,000 R10.1K-R20K	R40,000 R20K-R40F
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3 4 71.6	Start of reportin End of reportin Pricing for a Initiation Fee Indicate the init Initiation fee Monthly serv Lowest fee Highest Fee Average Interest rate: Lowest rate	ng period g period greements up tiation fee that will R1,500 ice fee 0R-R1500 0R-R1500	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000 be charged in c R3,000 R1501-R3000	ase of agreemen R5,000	year for 1 Jan ts with the follow R10,000 R5.01K-R10K	ring amounts R20,000 R10.1K-R20K	R40,000

Pricing: Thi	s section to be	e completed o	nce a year for	1 January to	31 December	
3 Start of reportin 4 End of reportin	ng period	dd/mm/yyyy dd/mm/yyyy				Page 12/18
1.7 Pricing for a		h a value abo	ve R40 000	-		
Initiation Fee						·····
Indicate the init	tiation fee that wil	l be charged in c	ase of agreement	ts for the followi	ng amounts	
	R60,000	R100,000	R150,000	R200,000	R400,000	R800,000
Initiation fee						
Monthly serv	ice fee			i i na mana ann an an Ann a		
	R40K-R60K	R61-100K	R101K-R150	R151K-R200	R201K - R400K	R400K+
Lowest fee						
Highest Fee						
Average						
Interest rate:	and an		A CONTRACTOR OF THE OWNER OF THE			مواجرة 2011 - كالألة المحمد بجميعها الباري الشا
	R40K-R60K	R61-100K	R101K-R150	R151K-R200	R201K - R400K	R400K+
Lowest rate	1					
Highest rate						
Average	· · · · · · · · · · · · · · · · · · ·				······································	

GOVERNMENT GAZETTE, 20 FEBRUARY 2006

				National Credi M 39 STATIST	Regulator		
<u> </u>							Page 13 of 16
Line							•
	1 Name of Regis					· · · · · · · · · · · · · · · · · · ·	
	2 NCR Registrati 3 Start of reportin		dd/mm/yyy				
	4 End of reportin		dd/mm/yyy				
18	3		D	evelopmen	tal Credit		
	4			Gredit Agree			
	Value and V	nume - Credit	agreements ento				
18			ing to Group and				
	i vuide und ve		Group	Individual	Total		
	R' Value						
	# of Loans	[İ				
		1					
18.3	2 Value and Vo	olume accord	ng to TERM				
	Medium	<=4 months	5-12 months	12.1-24 months	24.1-36 months	>36 months	Total
	R' Value # of Loans	<u> </u>			······		
	H UI LUANS	L		1			
18.	3 Value and Vo	olume accord	ng to Size bands				
Noter States of States		0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
	R' Value						
	# of Loans AVE Term	<u> </u>					
	react read	1	<u> </u>	J			
18.4	4 Purpose of b	orrowing					
1	T	Small	Low Income	Education	Credit	Other	Total
		Business	Housing	Loan	Со-ор		[]
	R' Value Number	L					
	AVE TERM						
CARDIN STOCKARDOLARIC	1. 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	and the second	· · · · · · · · · · · · · · · · · · ·				
18.	5 Gender, Low	Income, Histo	orically Disadvani	aged Persons, I			
		en an tru			Number	Rand Value	
	Number of app	lications receive lications from H	DP's rejected				
C David	Credit Agreema	ents entered inte	with HDP's				
	Credit Agreeme	ents entered into	o with low income pe	opie			
8							
1962		ents with person	s residing in low der	isity areas			
CALCULATION IN CONTRACTOR	Credit Agreeme	ents with person ents with womer ents with juristic	s residing in low der 1	isity areas			
	Credit Agreeme Credit agreeme	ents with person ents with womer ents with juristic	s residing in low der 1 persons	isity areas			
18.0	Credit Agreeme Credit agreeme Income Cate	ents with person ents with womer ents with juristic gories of clien	s residing in low der persons its- Gross Incom	isity areas e Categories	D7504 D40V		
	Credit Agreeme Credit agreeme Income Cate	ents with person ents with womer ents with juristic	s residing in low der persons its- Gross Incom	isity areas	R7501-R10K	R10.1K- R15K	Total
18.6 R Value Number	Credit Agreeme Credit agreeme Income Cate	ents with person ents with womer ents with juristic gories of clien	s residing in low der persons its- Gross Incom	isity areas e Categories	R7501-R10K	R10.1K- R15K	
Ř Value	Credit Agreeme Credit agreeme Income Cate	ents with person ents with womer ents with juristic gories of clien	s residing in low der persons its- Gross Incom	isity areas e Categories	R7501-R10K	R10.1K- R15K	
R Value Number	Credit Agreeme Credit agreeme Income Cate R0 - R1500	ents with person ents with womer ents with juristic gories of clief R1501 - R3500	s residing in low der persons its- Gross Incom R3501-R5500	isity areas Categories R5501-R7500	R7501-R10K	R10.1K- R15K	
Ř Value	Credit Agreeme Credit agreeme Income Cate R0 - R1500 Section 11	ents with person ents with womer ents with juristic gories of clief R1501 - R3500	ry of Debtors	sity areas Categories R5501-R7500		R10.1K- R15K	
R Value Number	Credit Agreeme Credit agreeme Income Cate R0 - R1500 Section 11 Total gross value	ents with person ents with womer ents with juristic gories of clief R1501 - R3500 J. Summa Je of debtors bo	residing in low der persons rts-Gross Incom R3501-R5500 ry of Debtors ok on last day of qua	isity areas Categories R5501-R7500 DOOK arter	R7501-R10K Rand Rand Rand	R10.1K- R15K	
R Value Number	Credit Agreeme Credit agreeme Income Cate R0 - R1500 Section 11 Total gross valu Minus: Total pr Equals: Net val	ents with person ents with womer ents with juristic gories of clien R1501 - R3500 I. Summa Je of debtors bo ovision for doub ue of debtors bo	is residing in low der persons nts- Gross Incom R3501-R5500 ry of Debtors ok on last day of qua tful debt on last day ook on last day of qua	Isity areas	Rand Rand Rand Rand	R10.1K- R15K	
R Value Number	Credit Agreeme Credit agreeme Income Cate R0 - R1500 Section 15 Total gross valu Minus: Total pr Equals: Net val Number of acce	ents with person ents with womer nts with juristic gories of clies R1501 - R3500 Le of debtors bo ovision for doub ue of debtors bo outs that make	Its residing in low der persons Its Gross Income R3501-R5500 Ity Of Debtors ok on last day of qua ful debt on last day ock on last day of qua up the debtors book	Isity areas	Rand Rand Rand Number	R10.1K- R15K	
R Value Number	Credit Agreema Credit agreema Bincome Cate R0 - R1500 Section 11 Total gross valu Minus: Total pr Equals: Net val Number of acc Rand value of v	ents with person ents with womer ents with juristic gories of clies R1501 - R3500 - R3	In the second se	Isity areas	Rand Rand Rand Number Rand	R10.1K- R15K	
R Value Number	Credit Agreema Credit agreema Bincome Cate R0 - R1500 Section 11 Total gross valu Minus: Total pr Equals: Net val Number of acc Rand value of v	ents with person ents with womer nts with juristic gories of clies R1501 - R3500 Le of debtors bo ovision for doub ue of debtors bo outs that make	In the second se	Isity areas	Rand Rand Rand Number	R10.1K- R15K	
R Value Number	Credit Agreema Credit agreema Norme Cate R0 - R1500 Section 19 Total gross valu Minus: Total pr Equals: Net val Number of acca Rand value of v Number of acca Age Analysis	ents with person ents with womer ents with juristic gories of clier R1501 - R3500 J. Summa Je of debtors bo ovision for doub ue of debtors bo ounts that make write-offs during cunts writen-off of Debtors Boc	s residing in low der persons nts-Gross Income R3501-R5500 rry of Debtors ok on last day of qua ful debt on last day ook on last day of qua up the debtors book quarter during quarter	Isity areas	Rand Rand Rand Number Rand Number		
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			National Credit	Regulator		
			Statistical I	Keturn		Page 14 of 18
1 Name of Re	distered Entity					
2 NCR Regist					Ţ	<u> </u>
0			Section 20:	Pricina		
	his section to b	e completed once			mber	
3 Start of repo		dd/mm/yyyy			T	
4 End of report	ting period	dd/mm/yyyy]	
CALCULATION OF A DESCRIPTION OF A DESCRIPTION OF A DESCRI		loans				
Initiation F						
Indicate the	R1,500	Il be charged in case		R10,000	R20,000	R40,000
Initiation fe		R3,000	R5,000	K10,000	K20,000	1140,000
		l wing loan amoun				
Wollding Se	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
Lowest fee				12010 112-17 INIX		
Highest Fee			 		├ ┦	
Average			<u> </u>		† ────┤	
Interest rat			L	<u>المناجز الي ا</u> لفاقات في المن المن عليه الفاقات المن عنه الفاقات المن عنه الفاقات المن عنه الفاقات الم	den see all and the second	
	0R-R1500	R1500-R3000	R3.1K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate						
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Average		······································			h	
indicate the		Il be charged in case	T			D 40 000
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fe	and the second	An				an a
Monthly se	0R-R1500	D4504 D2000	DA MAK DEK	DE DAV DANK	BIO 1K BOOK	R20K-R40K
Lowest fee	08-81500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R208-R408
Highest Fe					++	
Average					+	
Interest rat						
	0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate					1	
Highest rate					<u>† </u>	
Average					† †	
20.3 Pricing for	other developm	iental loans	der son eine stande	n	And a second	
Initiation F	ee					
Indicate the i	nitiation fee that wil	I be charged in case	of agreements for th	te following amount	15	
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000
Initiation fe						
Monthly se					1	
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K
Lowest fee					_	
Highest Fee	<u> </u>		ļļ	·····	 	
Average				Landaharan menerikka kalan di kalangan kalangan kalangan kalangan kalangan kalangan kalangan kalangan kalangan		
Interest rat		B48 40 B55 5				
	0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
Lowest rate Highest rate		1	1		1 4	
					<u> </u>	
Average	2			••••••••••••••••••••••••••••••••••••••		

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						Page 15 of 18	
Line						-	
1	Name of Regist	ered Entity					
	NCR Registratio						
	Start of reportin		dd/mm/yyy				
	End of reporting		dd/mm/yyy				
	Name of persor	n that completed	this form				
	E-Mail						
6	Contact telepho	ne number	Code	and the second secon	Number		
20			Pawn	Transacti	lons		
					Number	Value	
20.1	Total Number o	f pawn agremen	its				
		nts entered into	with HDP's				
		nts with women					
	Pawn Agreeme	nts with men					
	Pawn Agreeme	nts with persons	residing in low	density areas			
20,2	Indicate perce	ntage distributi	on amongst dil	fferent types of	goods pawned	l	
	Electronic			Elect./ Mech.			
	Goods	Cellphones	Jewellery	Tools			
%							
	White goods	Bicycles	Toys	Livestock	Other	Total	
1%						100%	
20.3	Purpose for v	which money.	is used by cl	ient		a tha an	1. 1915 tog 2. 191
]		School or	For living:			·····
245338		To pay off	Education	Rent,Food	Emergency		-
		debt	fees	transport etc	See below	Other	Total
STATISTICS.	Rand Value						
e	Number						
1100	Emergency loa					<u> </u>	
-		Death and	Medical and	Interruption	Loss: theft or	Other	
en clavar		Funeral	lilness	of income	fire etc	Emergency	Total
Marco 1992	Rand Value		ļ				
Concession and the second	Number				Manipuglian and Milling Statements in Streem.		and the second secon
1995-1995-1996-1996-1996-1996-1996-1996-						an a	
21		CTATA COLORIDA	NAMES OF TAXABLE PROPERTY OF TAXABLE PROPERTY OF TAXABLE PROPERTY.	and the second state of the se	Debtors bo)OK	
			ook on last day		'Rand		
			tful debt on last		'Rand		
PECANNU			ook on last day		'Rand		
			up the debtors t	book	'Number		
1000		write-offs during			'Rand		
internet.	Number of acco	ounts written-off	during quarter		'Number		
anal	ysis of contracts f	or which normant	a wara nat meaine	Å			
e raia		ayment received	a Mache Unit Lene Age	Ĭ	Rescher	iulad	
Numbe	r of clients	Rand Value	· · · · · · · · · · · · · · · · · · ·	Number of clients	10001100	Rand Value	
2							

PAWNBROKERS			
Line			
 Name of Registered Entity 			
2 NCR Registration Number			
3 Start of reporting period	dei/ mm/yyyy		
4 End of reporting period	da/mm/yyyy		
S.S. Alla Market	111 KAL 128 YO K 100 YO KAR 100 YO	redit Regulator	
Charles (St. 1997) (St. 1997) (St. 1997) (St. 1997)	FORM AA ?	Statistical Return	
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VNBROKERS List of Insurers Please indicate the name of ins Hollard SA Eagle	ETED BY ALL CREDIT PI	ROVIDERS EXCEPT	Page 17/18
VNBROKERS List of Insurers Please indicate the name of ins Hollard SA Eagle Standard General	ETED BY ALL CREDIT PI	ROVIDERS EXCEPT	Page 17/18

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GOVERNMENT GAZETTE, 20 FEBRUARY 2006

Line Name of Registered Entity						
NCR Registration Number	4 41(_	
Start of reporting period End of reporting period	ddimmlyyyy ddimmlyyyy		}		-1	
22	ourning yyy	Secti	on 22: Ins	IITANCA	1	
			<u></u>			With the production
a) Credit Insurance sol	d with credit agre	ements	I	b) Insurance p	roducts offered	by clients
		R value of	1 [
		Credit		R Value of	Number of	
1	R Value of Credit	Insurance	4 4	Credit	Transactions	
Credit Life ¹			4			
Cover for immovable property			4 4			
Cover for movable property			4 -			
Cover for cards, pins and similar ²		·	{			
Optional ³ Describe]			
Please give a description of the	turnes of optional in	superce on offe	-			
Tease give a assorption of the	typea of optional in	Surance on one				
Cost and fees of credit insura						
Please indicate the charge for ea	ch of the following	on a per R1000	per Month ba	sis		
	1 1		1 1		Total	
	Cost Risk Cover			Оther	Premium	

Optional ³

 Please indicate the number and value 	e of claims submit	ted to insurance	company		
during past reporting period for which	h claims were eithe	er paid or decline	d by insurer		
Note exclude claims that are still per	nding from statistic	5.			
	Number	Number	Number		
	submitted	settled	paid out	R Value Claimed	R Value Pai
Credil Life ¹				·	
Cover for immovable property			1	1	
Cover for movable property					
Cover for cards, pins and similar ²			1		
Optional ³				1	

National Credit Statistic	Regulator al Return
Line	Page 18/18
1 Name of Registered Entity	
2 NCR Registration Number	DTI CIPRO No
6 Start of reporting period dd/mm/yyy	
7 End of reporting period dd/mm/yyy	
3 Number of branches registered with NCR	
4 Name/ designation person completed this form	
5 E-Mail	
6 Contact telephone number Code	Number

DECLARATION

.

I, the undersigned are duly authorised to sign this statistical return.

I declare that this return is a fair and accuarate representation of credit agreements/ transactions entered into by the registered entity.

Name:		
Signature		
Date	dd/mm/yyyy	

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FORM 40 NCR Annual Financial Statement Return

	ĥ	Page 1 of 4
1	Name of Registered Entity	
2	NCR Registration Number	
6	Financial year-end month	
7	Year for which return is completed	
4	Name/ designation person completed form	
-	E-Mail	
6	Contact telephone numt Code Number	
	INCOME STATEMENT	
1	Revenue	Note
	Interest income on credit extension	Note
	Administration and Service fee income on credit extension	
	Commission and fees from credit insurance	artind ³
	Bad debts recovered	
	Other	
	Total revenue from credit extension	
	Other interest income	
	Other Income	
	Total revenue	
2	Expenses	
2.1	Bad debt write-offs on	
	Change in provision for bad debt (indicate negative if decrease)	
	Interest paid (Exclude bank charges)	
	Directors' remuneration	
	Salaries and wages	
	Staff training costs	
	Exceptional loss/ expense	
	Other expenses	
2.9	Total Expenses	
2	Net Income from operations	
	Value added tax and STC	
	Taxation	
-	Net Income After Tax	
-		
1	Minority Interest	
8	NET INCOME	
U		

1	Notes
2	
3	

NCR Annual Financial Statement Return

Page 2 of 4

 Name of Registered Entity NCR Registration Number Financial year-end month Year for which return is completed 			
9 BALANCE SHEET			
 9.1 Equity 9.2 Total Debt 9.3 Total Other liabilities 9.4 TOTAL EQUITY and LIABILITES 	Latest Balance	Average Balance (t +t ₁) /2	Note
 9.5 Gross Debtors 9.6 Provision for bad debt 9.7 Net Debtors 9.8 Other Assets 9.9 TOTAL ASSETS 		[]	
Notes			

2

FORM 40 NCR Annual Financial Statement Return

			Page 3 of 4
1 Name of Registered Entity 2 NCR Registration Number 6 Financial year-end month			
7 Year for which return is completed4 Name/ designation person completed form			
5 E-Mail 6 Contact telephone number	Code	Number	

11 Black Economic empowerment

Please indicate the percentage of ownership/ shareholding in the credit provider by:

Historically disadvantaged persons (HDP)	%
Other:	%

Please indicate commitments made with regards to Broad Based Black Economic Empowerment

12 Employment Equity

Have you submitted an Employment Equity plan to the Department of Labour? Yes/ No

If not please indicate below what measures have been taken with regards to employment equity.

12.1 Employment Records

Total number of people employed by credit provider Percentage of total employment number HDP Number of people employed by agents and brokers Percentage of total employment number HDP

	Number
	Number
	Number
%	·

FORM 40 NCR Annual Financial Statement Return

			Page 4 of 4
1 Name of Registered Entity		and and a second se	
2 NCR Registration Number			
6 Financial year-end month			
7 Year for which return is complet	ed 🔽		
4 Name/ designation person comp			
5 E-Mail			
6 Contact telephone number	Code	Number	

10 Declaration by Accounting Officer

This return has been reviewed by the accounting officer.

Name of Accounting Office: Name of professional body

Membership/ registration number

I the undersigned are the appointed accounting oficer and declare that I have reviewed the information provided in this return.

Signature Date		
Contact Telephone	Code	

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Page 1 of 6

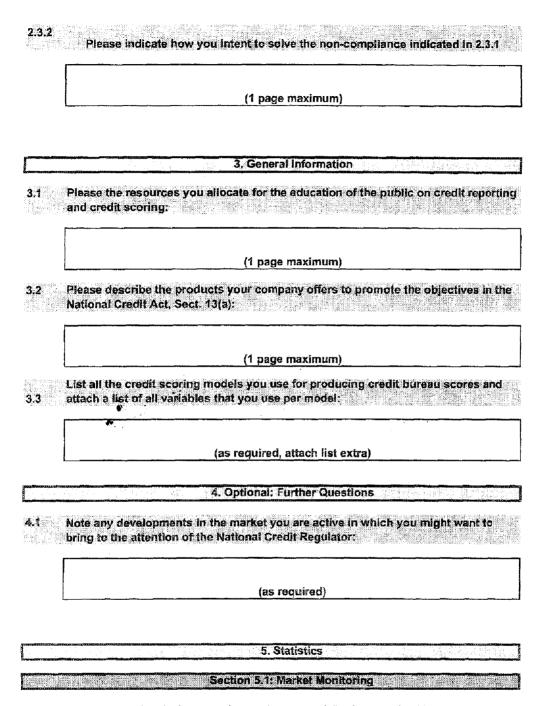
l Line		Na ORM 43: Se oup: Credit E	ect 52(6) /	redit Re Annual C]	and show a show the second	Contraction of the second s	eport	
	Name of Re	gistered Entity						
		ration Number						
		ation Number (C	IPRO)					
	4 Start of quartering		dd/mm/yyy					
	5 End of quar		dd/mm/yyy					
		oranches register				<u> </u>		
	/ Name of per 3 E-Mail	rson that comple	ted this form	 				
		phone number	Area Code		Tel.	No.		
) Year covere					h aan ¹⁰⁰ - 200		
	فري بسنامه معادات التربيدة	1. Co	mpany Prof	ile (Update if	Necessa	ry)		11
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				l Gredit Bure				
2.1.1		Sector cribe the key m actual partners:	easures to v				orted to you	by
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Annual Compliance Report

Page 2 of 6

	Section 2:2: Accuracy of Credit Information
2.2.1	Please describe the key operational resources, procedures and systems for the investigation of information challenged by the consumer:
	(1 page maximum)
2,2.2	What are the estimate average costs and the average time for solving consumer disputes:
	Average cost estimate:
	Average time estimate:
2.2.3	Please describe the key operational resources, procedures and systems to ensure that incorrect information is not repeatedly reflected on the credit bureau:
2 .2 .4	(1 page maximum) Please the primary causes/sources for inaccuracies and attribute those to the relevant parties as listed below:
	Percentage
	Credit providers:
	Consumers:
	Internal Systems:
2.2.3	Please list operational resources, procedures and systems in place for compatting or preventing identity fraud:
	(1 page maximum)
	Section 2.3: Non-compliance
2.3.1	Are there any areas in which you firm is not compliant or has problems to comply? If so please indicate the problem and reasons:
	(1 page maximum)

Page 3 of 6



Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Please enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

Annual Compliance Report

No. 28531 155

Page 4 of 6

5.1.1 Total number of credit reports sold:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
		L			
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

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5.1.2 Total number of contractual partners that furnish you with information on a regular basis:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of natural persons upon who credit reports are stored:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
				[
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.1.3 Total number of juristic persons upon who credit reports are stored:

Month 2	Month 3	Month 4	Month 5	Month 6
Month 8	Month 9	Month 10	Month 11	Month 12

Section 5.2: Inaccuracies

Note: Statistics asked for in the upcoming section are partially also contained in the quarterly synoptic return. Piease enter revised numbers if year-end figures do not match data provided in the quarterly synoptic returns.

5.2.1 Total number of complaints received in respect to credit reports:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Total No.					
Valid Complaints (%):					
Proven Invalid Compla	ints (%):				
Unresolved (%):					

Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total No.					
Valid Complaints (%):					
Proven Invalid Compla	aints (%):				
Unresolved (%):					

Annual Compliance Report

Page 5 of 6

5.2.2 Total number of complaints received in respect to judgments:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
			i		
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

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5.2.3

Total number of cases where incidents where attributed to wrong person:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
	<u> </u>	<u> </u>	L	l	
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.4 Total number of cases where the credit report was attributed to wrong person:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.5 Total number of incidents where the amount reported in respect to a judgment is incorrect:

		Month 4	Month 5	Month 6
Month 8	Month 9	Month 10	Month 11	Month 12
	Month 8	Month 8 Month 9	Vionth 8 Month 9 Month 10	Vonth 8 Month 9 Month 10 Month 11

5.2.6 Total number of complaints about proven invalid information that is repeatedly reflected on the credit bureau:

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
			L	L	
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12

5.2.7 Total number of complaints about information that must be erased (for instance, trade union membership, medical information, etc.):

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
WOHU: 7	1 Montan O				

Page 6 of 6

5.2.7 Total number of complaints about other instances (not covered by 5.2.1 - 5.2.6)

)	L
onth 10	Month 11	Month 12
1	Ionth 10	Ionth 10 Month 11

5.2.6 Please describe any data problems (associated with the data you provided above) you would like to bring to the attention of the National Credit Regulator:

(1 page maximum)

(Credit bureau)

Declaration

I/we confirm that:

- I am duly authorized to sign off this compliance report

- this compliance report is to the best of my/our knowledge and belief) accurate and complete

- appropriate procedures and controls have been implemented to comply with the National Credit

- all significant instances of non-compliance are detailed in this report or in the attachments

of

(Duly Authorized Officer)

Annual Compliance Report

GOVERNMENT GAZETTE, 20 FEBRUARY 2006

Page 1 of 3

FORM 44: Sect 70(5) Quarterly Synoptic Report Return Crock Bureau Ine 1 Ammo of Registered Entity 2 NCR Registration Number (CIPRO) 4 Number of branches registered with NCR 5 Name of person that completed this form 6 E-Mail 7 Cortact telephone number Access to covered in return? Quarter 1. Quarter J. October 1.3 Discember 15 Feb J. Contart 1.1 Consumer Protection Statistics 1.1 Total number of credit reports provided to consumers with charge 1.1.1 Total number of complaints (%): Pricewon Invaid Complaints (%): Viral Complaints (%): Viral Complaints (%	I AND I A		Credit Re				91. L
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7 Contact telephone number Area Code Tal. No. 8 Period covered in return? Ouarter Hanuary 1 - March 31 15 May 1. Quarter April 1 - 30 June 15 Aug 15 Nay 2. Quarter April 1 - 30 June 15 Aug 16 Nov 3. Quarter July 1 - September 30 15 Nay 4. Quarter Quarter July 1 - September 30 16 Nov 4. Quarter Qctober 1 - 31 December 31 15 Nay 1. General Compliance Section 1.1: Consumer Protection Statistics Month 1 Month 2 Month 3 1.1.1 Total number of credit reports provided to consumers without charge Month 1 Month 2 Month 3 1.1.1 Total number of complaints received in reporting period: Total No: Valid Complaints (%): 1.1.1 Total number of complaints received in respect to credit reports Month 1 Month 2 Month 3 1.1.1 Total number of complaints received in respect to credit reports Month 1 Month 2 Month 3 1.1.1 Total number of complaints received in respect to credit reports Month 1 Month 2 Month 3 1.1.1 Total number of complaints received in respect to credit reports Month 1 Month 2 Month 3 1.1.2 No. of cases where anount reported in judgment was incorred Month 1 Month 2 Month 3	2 NCR Registration Number 3 DTI Registration Number 4 Number of branches regi	(CIPRO) stered with NCR					
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1.1.1.7 No. of cases of complaints about proven invalid information that is repeatedly reflected on the credit bureau:	-				ļ	L	
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(not covered by 5.2.1 - 5.2.6)	(for instance, trade unior	n membership, medical info	rmation, etc.):		L	L	L
							·
t.1.1.1.Name the primary reasons for other complaints:	(not covered by 5.2.1 - 5	.2.6)					
	1.1.1.1(Name the primary reaso	ns for other complaints:					
							_

Quarterly Synoptic Report

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2. Credit Market	Monitori	ng		
Section 2.1: Cre	dit Market			
2.1.1 Total Amount of Credit Stored (mic Rand)				
2.4.4.4 Total Dand value of martine and the	_	Month 1	Month 2	Month 3
2.1.1.1 Total Rand value of mortgages granted	R			ļ
2.1.1.2 Total Rand value of credit facilities	R	··· <u></u> ·····		h
* Of which are bank overdraits	R			L
• Of which are credit cards	R			L
* Of which are store cards	R			
* Of which are other credit facilities	R			L
2.1.1.3 Total Rand value of Unsecured Credit Transactions	R	_		
2.1.1.4 Total Rand value of other credit granted	R			
2.1.2 Descriptive Statistics: Credit Risk Analysis		Setting (
	(Month 1	Month 2	Month 3
2.1.2.1 Scores for of mortgages granted	Average:			
	Median:			
	Range:			
2.1.2.2 Scores for of credit facilities				
* Of which are bank overdraits	Average:			
	Median:			
	Range:			-
* Of which are credit cards	Average:			
	Median:			
	Range:		1	
* Of which are store cards	Average:		1	
	Median;		<u> </u>	
	Range:		+	<u> </u>
* Of which are other credit facilities	Average:		+	
	Median:		+	j
	Range:			
2.1.2.3 Scores for of Unsecured Credit Transactions	Average:	· <u> </u>	+	
	° 1			
	Median:	·	<u> </u>	<u>├</u>
2.4.2.4 Sector for af effert model and the	Range:			{
2.1.2.4 Scores for of other credit granted	Average:			ļ
	Median:		<u> </u>	
	Range: Į]	<u> </u>
	Г	Month 1	Month 2	Month 3
2.1.2.6 Total number of consumers with open and active accounts	Ì			[]
2.1.2.7 Total number of consumers with 2 payments in arreas	r		1	
2.1.2.8 Total number of consumers with 3 payments in arrears	ŀ		t	

2.1.2.9 Total number of consumers with 4 payments in arrears

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Section 2.2: Credit Reporting A	ctivity		
2.2.1 General Credit Reporting Information			
2.2.1.1 Total number of natural persons stored in data base(s) - of which are women	Month 1	Month 2	Month 3
2.2.1.2 Total number of juristic persons stored in data base(s) 2.2.1.3 Total number of contractual partners furnishing information 2.2.1.4 Total number of credit reports sold within reporting period			
2.2.1.5 Total number of credit reports sold with scores within reporting period 2.2.1.6 Total number of credit scores sold within reporting period			
2.2.2 Distribution of Credit Reports	Month 1	Month 2	Month 3
2.2.2.1 Total number of credit reports sold to banks 2.2.2.2 Total number of credit reports sold to retailers			
 2.2.2.3 Total number of credit reports sold to telecommunication providers 2.2.2.4 Total number of credit reports sold to utility companies 2.2.2.5 Total number of credit reports sold to insurance companies 			
2.2.2.7 Total number of credit reports sold to employers			
3. Optional: Further Questions			
3.1 Are there any developments you would like to bring to the attention of the Credit Regulator?	National		
Declaration			
 I/we confirm that: I am duly authorized to sign off this compliance report this synoptic report is (to the best of my/our knowledge and belief) accurate and complemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and controls have been implemented to comply with the National Procedures and procedures a			

_(Credit bureau) of _ Duly Authorized Officer

National Credit Regulator

In terms of Section 16 and 106 of the National Credit Act To be completed quarterly and submitted within 30 days of quarter end.

Periodic Synoptic Report by Insurer

Name of Insurance Company FSB Registration number Start of reporting period End of reporting period

1 Credit insurance information per class of business

	R'000	R'000	R'000	R'000
	Premiums (Net)	Claims (Net)	Commission (Net)	Other Expenses (Net)
1.1 Credit Life ¹				
1.2 Cover for immovable property ⁵				
1.3 Cover for movable property ⁵				
1.4 Cover for cards, pins and similar ²				
1.5 Optional ³			-	
1.6 Combined Cover ⁴				

a Analysis of claims

2 Analysis of claims	Claims Received		Claims Rejected		Claims Paid	
2.1 Claims settled and rejected	Number	R Value	Number	R Value	Number	R Value
1.1 Credit Life ¹				<u> </u>		
1.2 Cover for immovable property ⁵						
1.3 Cover for movable property ⁵						
1.4 Cover for cards, pins and similar ²						
1.5 Optional ³					1	
1.6 Combined Cover ⁴						

2.2 Primary reasons for claims - Indicate percentage distribution.

Г

	Death	Unemployment	Disability	Total
Credit Life				100%
	Damage	Theft/Loss	Other	Tota!
Cover for immovable property		1		100%
Cover for movable property				100%
Cover for cards, pins and similar ²				100%
Optional ³				100%

2.3 Primary reasons for rejecting claims

Please indicate the primary reasons for rejecting claims.

Notes

3 Optional Insurance related to Section 106 (3) of the Act.

4 Combined cover. Where premiums are in respect of cover for a combination of 1.1,1.2 and 1.3 it should be shown under 1.6 and oct under 1.1. A brief description must also be provided of the combined product

Form 45

¹ As defined in the National Credit Act

 $^{2\,}$ Insurance cover for loss or theft of an access card, personal information number, or similar device ; or any loss or theft of credit consequential to a loss or theft of card, personal information or similar device.

GOVERNMENT GAZETTE, 20 FEBRUARY 2006

National Credit Regulator

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In terms of Section 16 and 106 of the National Credit Act

Periodic Synoptic Report by Insurer

Start of reporting period End of reporting period

DECLARATION

I, the undersigned are duly authorised to sign this report.

I declare that this report is a fair and accuarate representation of our insurance portfolio.

Name: Designation	
Signature Date: dd/mm/yyyy	

No. 28531 163

National Credit Regulator Credit Providers Return and Financial Statement Submission Schedule

RETURNS AND FINANCIAL STATEMENTS					
	Statistic	al Return	8	Financial and Operational - Return	
	Quarterly submission	Annual submission	Annual submission	Annual Submission	
Small credit providers		x	Х	х	
Developmental Lenders	Х		X	X	
Medium and large credit providers	X		X	X	
			Х	Х	

Periods covered by returns and due dates

Name of FORM			Due within
Statistical Return - Quarterly	stical Return - Quarterly Q1 1 January - 31 March		1 and 1/2 Calender month
	Q2	1 April- 30 June	1 and 1/2 Calender month
	Q3	1 July - 30 September	1 and 1/2 Calender month
	Q4	1 October - 31 December	1 and 1/2 Calender month
Statistical Return- Annually	1 January to 31 December		1 and 1/2 Calender month
Annual Financial Statements- Annual	Financial year of credit provider		Within six months YE
Financial and Operational Return - Annual	Financial year	of credit provider	Within six months YE

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