

National Credit Regulator FORM 39 STATISTICAL RETURN

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2 NCR Registration Number		
6 Start of reporting period	dd/mm/yyy	
7 End of reporting period	dd/mm/yyy	
4 Name/ designation person completed this form		
5 E-Mail		
6 Contact telephone number	Code	Number

1 Summary of All Credit Agreements

Section 1: Summary Of Credit Agreement/ transaction flow

Information provided in Section 1 relates to credit agreements entered into and credit facilities utilised during the quarter

1.1 Applications and Rejections

1.1.1 Number of applications for credit and credit facilities received	Number	
1.1.2 Number of applications rejected	Number	

1.2 Credit agreements entered into and credit facility transactions effected

1.2.1 Total Rand value of credit agreements entered into during quarter	R	
1.2.2 Total Number of credit agreements entered into during quarter	Number	
1.2.3 Total rand value of credit facility transactions utilised	R	
1.2.4 Total number of credit facility transactions effected	Number	

1.3 Provincial Distribution of credit agreement and credit facility transactions

	Eastern Cape	Free State	Gauteng	Kwa Zulu Nat.	Limpopo
1.3.1 R' value of credit agreements					
1.3.2 R' value of credit facility trans.					
	Mpumalanga	Northern Cape	North West	Western Cape	
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/ facility 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 density areas		

Information provided in section 2.1 to 2.4 are numbers as at the end of the quarter.

2 Section 2: Summary of Debtors book

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	

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Mortgage Agreement

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	Number						
3.1.3	Ave Term						

3.2 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	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 HDP'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 Categories of clients- Gross Income Categories of Individuals

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

4 Section 4: Summary of Debtors book

4.1	Total Gross value of debtors book on last day of quarter	Rand	
4.2	Minus: Total provision for doubtful debt on last day of quarter	Rand	
4.3	Equals: Net value of debtors book on last day of quarter	Rand	
4.4	Number of accounts that make up the debtors book	Number	
4.5	Rand value of write-offs during quarter	Rand	
4.6	Number of accounts written-off during quarter	Number	

4.7 Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

**National Credit Regulator
Mortgages Continue**

This section on pricing to be completed once a year (1 Jan.- 31 Dec.)

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Section 5: Pricing

Pricing: This section to be completed once a year for 1 January to 31 December

5.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R50 000	R100 000	R150,000	R350,000	R700,000	R1000 000
Initiation fee						

5.2 Monthly service fee

	0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
Lowest fee						
Highest Fee						
Average						

5.3 Interest rate:

	0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
Lowest rate						
Highest rate						
Average						

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Industry groups: 0
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Credit Facilities

6 Section 6: Credit Facility Transactions effected

6.1 Value, Volume of credit facility transactions effected

Bank products	Overdraft	Credit	Garage	Other	Total
Value of credit used	Bank Account	Card	Card	Facility	
Rand Value of credit used					
Number of facility transactions					

Retail and Other Products	Storecard	Storecard	Storecard	Storecard	Services
	Furniture	Clothing	Other Durable	Other Semi Durable	
Rand Value of credit used					
Number of facility transactions					

6.2 Gender, Low Income, Historically Disadvantaged Persons, Low density areas

	Number	Rand Value
Number of applications received from HDPs		
Number of applications from HDPs rejected		
Credit facility transactions by HDPs		
Credit facility transactions by low income people		
Credit facility transact. by residents in rural/low dens. areas		
Credit facility transactions by women		
Credit facility transactions by juristic person		

6.3 Income Categories. Gross Income Categories of individuals

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

6.4 Facility Limits

Total Rand Value of credit facility limits	Rand	
Total Rand Value of credit facility limits for HDPs	Rand	
Average credit limit all credit facility accounts	Rand	
Average credit limit for HDP credit facility accounts	Rand	

7 Debtors Book

Total Gross value of debtors book on last day of quarter	'Rand	
Minus: Total provision for doubtful debt on last day of quarter	'Rand	
Equals: Net value of debtors book on last day of quarter	'Rand	
Number of accounts that make up the debtors book	'Number	
Rand value of write-offs during quarter	'Rand	
Number of accounts written-off during quarter	'Number	

Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

National Credit Regulator CREDIT FACILITIES CONTINUE

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Section 8: Pricing

Pricing: This section to be completed once a year for 1 January to 31 December

Initiation Fee

Indicate the initiation fee that will be charged for credit facilities with the following limits

	R1,500	R3,000	R5,000	R10,000	R15,000	R20,000
Initiation fee						

Monthly service fee

Of facilities in the following credit limit categories report lowest, highest and AVE fees

	0K-R1500	R1501- R3000	R3001-R5000	R5001-R10000	R10001-R20000	R20K+
Lowest fee						
Highest Fee						
Average						

Interest rate:

Of facilities in the following credit limit categories report lowest, highest and AVE rates

	0K-R1500	R3,000	R5,000	R10,000	R10001-R20000	R20K+
Lowest rate						
Highest rate						
Average						

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Industry group: 0

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UNSECURED CREDIT TRANSACTIONS - LONG

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Section 9: Credit Agreement Flow

9.1 Value and Volume according to TERM

Medium	4.1 - 6 Months	9 & 12 Months	18 Months	24 Months	36 Months	Total
R' Value						
# of Loans						
Long Term	3.1-5 Years	5.1-10 Years	10.1- 20 Years	>20.1 Years	Total	
R' Value						
# of Loans						

9.2 Value and Volume according to Size bands

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
R' Value						
# of Loans						
AVERAGE						

9.3 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		

9.4 Income Categories of clients- Gross Income Categories

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

9.5 Purpose of credit

	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value							
Number							
Emergency loans analysis							
	Death/Funeral	Medical	Income loss	Loss-theft or fire	Other Emergency	Total	
Rand Value							
Number							

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Unsecured Credit Transactions- Continue

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10 Section 10: Summary of Debtors book

8.1 Total gross value of debtors book on last day of quarter

Rand

8.2 Minus: Total provision for doubtful debt on last day of quarter

Rand

8.3 Equals: Net value of debtors book on last day of quarter

Rand

8.4 Number of accounts that make up the debtors book

Number

8.5 Rand value of write-offs during quarter

Rand

8.6 Number of accounts written-off during quarter

Number

8.7 Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

11 Section 11 Pricing

Pricing: This section to be completed once a year for 1 January to 31 December

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

9.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	3000	5000	R8,000	R10,000	R15,000	R20,000
Initiation fee						

9.2 Monthly service fee

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
Lowest fee						
Highest Fee						
Average						

9.3 Interest rate:

	0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
Lowest rate						
Highest rate						
Average						

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CREDIT TRANSACTIONS-Short- Term

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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

	0-500K	R501-R1000	R1001-R2000	R2001-R3000	R3001-R5000	R5000+
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 Categories of clients- Gross Income Categories

	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total
R Value							
Number							

12.5 Purpose of credit

	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value							
Number							
Emergency loans analysis							
	Death/Funeral	Medical	Income loss	Loss-theft or fire	Other Emergency	Total	
Rand Value							
Number							

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Unsecured Credit Transactions Continue**

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13**Section 13: Summary of Debtors book**

Total gross value of debtors book on last day of quarter

Rand

Minus: Total provision for doubtful debt on last day of quarter

Rand

Equals: Net value of debtors book on last day of quarter

Rand

Number of accounts that make up the debtors book

Number

Rand value of write-offs during quarter

Rand

Number of accounts written-off during quarter

Number

Age Analysis of Debtors Book

	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

14**Section 14: Pricing****Pricing: This section to be completed once a year for 1 January to 31 December**

3 Start of reporting period

dd/mm/yyyy

4 End of reporting period

dd/mm/yyyy

14.1 Initiation Fee

Indicate the initiation fee that will be charged in case of agreements for the following amounts

	R500	R1,000	R2,000	R4,000	R6,000	R8,000
Initiation fee						

14.2 Monthly service fee - for transactions in following size bands

	0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
Lowest fee						
Highest Fee						
Average						

14.3 Interest rate:- for transactions in following size bands

	0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
Lowest rate						
Highest rate						
Average						

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OTHER CREDIT AGREEMENTS Continue							
16 Section 16: Summary of Debtors book							
Total gross value of debtors book on last day of quarter				Rand			
Minus: Total provision for doubtful debt on last day of quarter				Rand			
Equals: Net value of debtors book on last day of quarter				Rand			
Number of accounts that make up the debtors book				Number			
Rand value of write-offs during quarter				Rand			
Number of accounts written-off during quarter				Number			
Age Analysis of Debtors Book							
	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							
17 Section 17: Pricing							
Pricing: This section to be completed once a year for 1 January to 31 December							
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11.6 Pricing for agreements up to R40 000							
Initiation Fee							
Indicate the initiation fee that will be charged in case of agreements with the following amounts							
	R1,500	R3,000	R5,000	R10,000	R20,000	R40,000	
Initiation fee							
Monthly service fee							
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K	
Lowest fee							
Highest Fee							
Average							
Interest rate:							
	0R-R1500	R1501-R3000	R3.01K-R5K	R5.01K-R10K	R10.1K-R20K	R20K-R40K	
Lowest rate							
Highest rate							
Average							
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