

DISCLOSURE IN TERMS OF HOME LOANS AND MORTGAGE DISCLOSURE ACT

STATUS OF APPLICATIONS RECEIVED

Status	Codes	Number 2009/ 2010	Number 2010/ 2011	% in 2009/ 2010	% in 2010/ 2011	Value 2009/2010	Value 2010/2011
Approved taken up and disbursed	S001	803	1 117	17,57%	28,12%	29 444 400	44 272 060
Approved not taken up	S002	-	-	-	-	-	-
Declined	S003	3 768	2 855	82,43%	71,88%	162 732 851	119 311 768
Pending	S004	-	-	-	-	-	-
Total		4 571	3 972	100,00%	100,00%	192 177 251	163 583 828

Reasons for Decline

Insufficient funds to qualify for this Loan

Insufficient documentation provided

Unable to obtain cession

GENDER STATISTICS

Gender	CODE	Approved			
		2009/2010	%2009/2010	2010/2011	%2010/2011
Female	G002	40	4,97%	26	2,32%
Male	G001	765	95,03%	1 093	97,68%
Total		805	100,00%	1 119	100,00%

Gender	CODE	Declined			
		2009/2010	%2009/2010	2010/2011	%2010/2011
Female	G002	144	3,82%	198	6,94%
Male	G001	3 624	96,18%	2 656	93,06%
Total		3 768	100,00%	2 854	100,00%

MARITAL STATISTICS FOR APPROVED LOANS

Status	Codes	2009/ 2010	2010/ 2011	% in 2009/ 2010	Value in 2009/2010	% in 2010/ 2011	Value 2010/2011
Never Married	F001	118	21	14,66%	4 203 700	14,66%	675 000
Married	F002	687	1 098	85,34%	25 240 700	85,34%	43 597 060
Total		805	1 119	100,00%	29 444 400	100,00%	44 272 060

PROVINCIAL STATISTICS

Province	2009/2010	% 2009/2010	2010/2011	% 2010/2011
Eastern Cape	25	3,09%	9	0,81%
Free State	197	24,35%	345	30,89%
Gauteng	281	34,73%	401	35,90%
KZN	17	2,10%	12	1,07%
Limpopo	16	1,98%	9	0,81%
Mpumalanga	61	7,54%	119	10,65%
North West	207	25,59%	215	19,25%
Northern Cape	4	0,50%	3	0,26%
Western Cape	1	0,12%	4	0,36%
Total	809	100,00%	1 117	100,00%

INCOME CATEGORIES

Income	2009/2010		2010/2011	
	Approved	Declined	Approved	Declined
0-3 500	57	1 655	34	610
3 501-5 500	479	1 582	712	1 677
5 501-7 500	203	299	270	496
7 501-10 000	48	139	59	182
10 001-15 000	16	74	32	134
15 001 and above	6	24	16	65
Totals	809	3 773	1 123	3 164