Credit Bureau Monitor

Appendix

Complete tables and figures for the reporting quarters June 2007 to March 2011

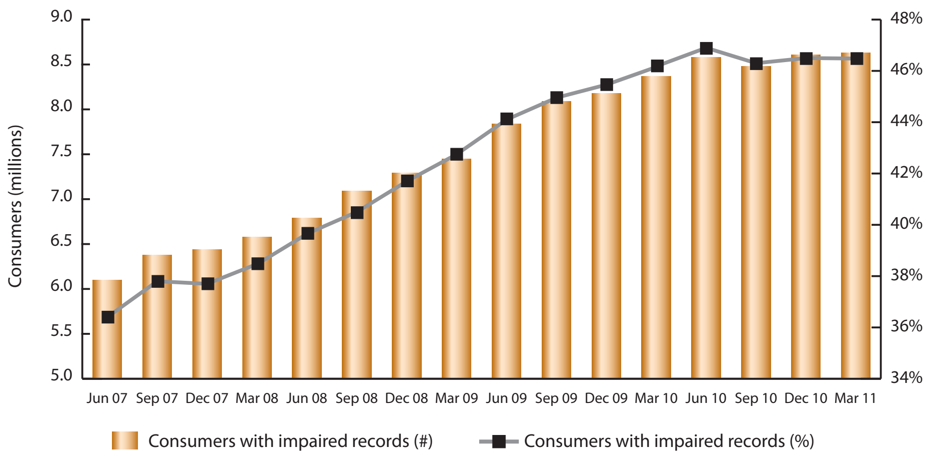
The tables which appear in the Credit Bureau Monitor for the quarter ended March 2011 have been abbreviated in the interests of space.

Credit-active consumers

Table 1: Credit standing of consumers

	Jun 07	Sep 07	Dec 07	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Good standing (#)	**10.67m**	**10.52m**	**10.67m**	**10.55m**	**10.38m**	**10.43m**	**10.26m**	**10.15m**	**9.94m**	**9.92m**	**9.89m**	**9.84m**	**9.73m**	**9.86m**	**9.90m**	**9.97m**
Good standing (%)	**63.6%**	**62.3%**	**62.4%**	**61.6%**	**60.4%**	**59.5%**	**58.4%**	**57.6%**	**55.9%**	**55.1%**	**54.7%**	**54.0%**	**53.1%**	**53.7%**	**53.5%**	**53.6%**
Current (%)	*47.5%*	*46.6%*	*47.2%*	*45.1%*	*44.9%*	*44.9%*	*43.6%*	*42.3%*	*41.7%*	*41.2%*	*40.5%*	*39.5%*	*39.2%*	*39.9%*	*39.2%*	*39.1%*
1-2 months in arrears (%)	*16.1%*	*15.7%*	*15.2%*	*16.5%*	*15.5%*	*14.6%*	*14.8%*	*15.3%*	*14.2%*	*13.9%*	*14.2%*	*14.5%*	*13.9%*	*13.8%*	*14.3%*	*14.5%*
Impaired records (#)	**6.11m**	**6.38m**	**6.45m**	**6.59m**	**6.79m**	**7.10m**	**7.30m**	**7.46m**	**7.85m**	**8.09m**	**8.18m**	**8.37m**	**8.59m**	**8.49m**	**8.61m**	**8.63m**
Impaired records (%)	**36.4%**	**37.7%**	**37.6%**	**38.4%**	**39.6%**	**40.5%**	**41.6%**	**42.4%**	**44.1%**	**44.9%**	**45.3%**	**46.0%**	**46.9%**	**46.3%**	**46.5%**	**46.4%**
3+ months in arrears (%)	*12.8%*	*12.6%*	*13.5%*	*14.3%*	*15.3%*	*15.7%*	*15.1%*	*15.3%*	*16.8%*	*17.0%*	*17.3%*	*17.2%*	*17.3%*	*17.0%*	*17.8%*	*17.7%*
Adverse listings (%)	*11.8%*	*13.1%*	*12.7%*	*12.8%*	*13.1%*	*12.2%*	*13.8%*	*14.2%*	*14.2%*	*14.7%*	*14.6%*	*15.0%*	*15.6%*	*15.4%*	*14.6%*	*14.4%*
Judgments and administration orders (%)	*11.8%*	*12.0%*	*11.4%*	*11.3%*	*11.2%*	*12.6%*	*12.7%*	*12.9%*	*13.1%*	*13.3%*	*13.3%*	*13.7%*	*13.9%*	*13.9%*	*14.1%*	*14.3%*
Credit-active consumers (#)	**16.78m**	**16.90m**	**17.12m**	**17.14m**	**17.17m**	**17.53m**	**17.56m**	**17.61m**	**17.79m**	**18.01m**	**18.07m**	**18.21m**	**18.32m**	**18.35m**	**18.51m**	**18.60m**

Figure 1: Consumers with impaired records



NCR
National Credit Regulator

Consumer accounts

Table 2: Credit standing of accounts

	Jun 07	Sep 07	Dec 07	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Good standing (#)	**40.69m**	**39.95m**	**43.04m**	**45.32m**	**46.81m**	**47.39m**	**47.22m**	**46.16m**	**46.87m**	**47.33m**	**47.56m**	**47.99m**	**48.22m**	**47.85m**	**47.91m**	**46.80m**
Good standing (%)	**78.2%**	**77.5%**	**77.5%**	**78.0%**	**77.8%**	**77.9%**	**77.5%**	**76.3%**	**75.3%**	**74.5%**	**74.4%**	**74.1%**	**73.9%**	**74.3%**	**74.5%**	**74.2%**
Current (%)	*68.1%*	*67.2%*	*67.4%*	*67.3%*	*68.1%*	*68.7%*	*68.3%*	*66.2%*	*66.2%*	*65.6%*	*65.6%*	*65.1%*	*65.4%*	*65.9%*	*65.9%*	*65.1%*
1-2 months in arrears (%)	*10.1%*	*10.3%*	*10.1%*	*10.7%*	*9.7%*	*9.2%*	*9.2%*	*10.1%*	*9.1%*	*8.9%*	*8.8%*	*9.0%*	*8.5%*	*8.4%*	*8.6%*	*9.1%*
Impaired records (#)	**11.36m**	**11.60m**	**12.51m**	**12.80m**	**13.32m**	**13.43m**	**13.73m**	**14.36m**	**15.41m**	**16.21m**	**16.38m**	**16.76m**	**17.06m**	**16.55m**	**16.36m**	**16.26m**
Impaired records (%)	**21.8%**	**22.5%**	**22.5%**	**22.0%**	**22.2%**	**22.1%**	**22.5%**	**23.7%**	**24.7%**	**25.5%**	**25.6%**	**25.9%**	**26.1%**	**25.7%**	**25.5%**	**25.8%**
3+ months in arrears (%)	*10.0%*	*9.4%*	*10.2%*	*10.4%*	*11.4%*	*12.5%*	*12.4%*	*13.3%*	*14.6%*	*15.1%*	*15.9%*	*15.7%*	*16.2%*	*16.3%*	*16.5%*	*16.9%*
Adverse listings (%)	*6.2%*	*7.3%*	*6.8%*	*6.6%*	*5.9%*	*4.9%*	*5.7%*	*6.0%*	*5.9%*	*6.1%*	*5.7%*	*6.1%*	*5.9%*	*5.4%*	*5.0%*	*4.9%*
Judgments and administration orders (%)	*5.6%*	*5.8%*	*5.5%*	*5.0%*	*4.9%*	*4.7%*	*4.4%*	*4.4%*	*4.3%*	*4.2%*	*4.0%*	*4.1%*	*4.1%*	*4.0%*	*3.9%*	*4.0%*
Consumer accounts (#)	**52.06m**	**51.55m**	**55.55m**	**58.12m**	**60.14m**	**60.82m**	**60.95m**	**60.52m**	**62.29m**	**63.54m**	**63.94m**	**64.75m**	**65.28m**	**64.40m**	**64.28m**	**63.05m**

Figure 2: Accounts with impaired records

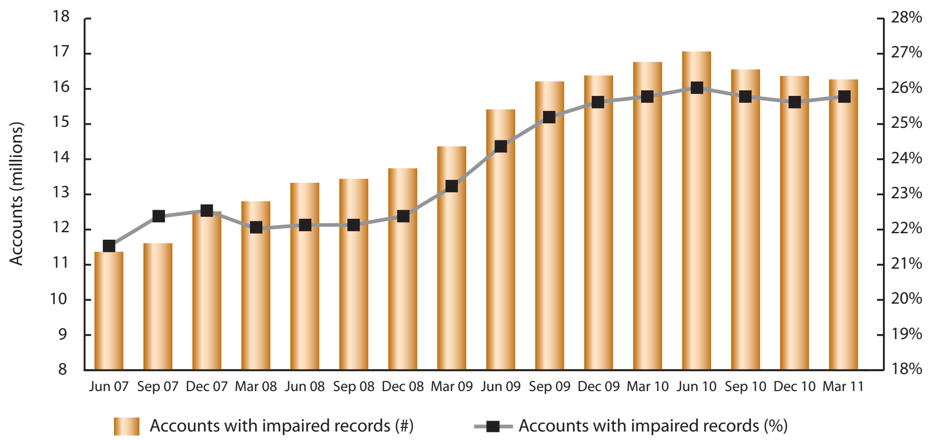
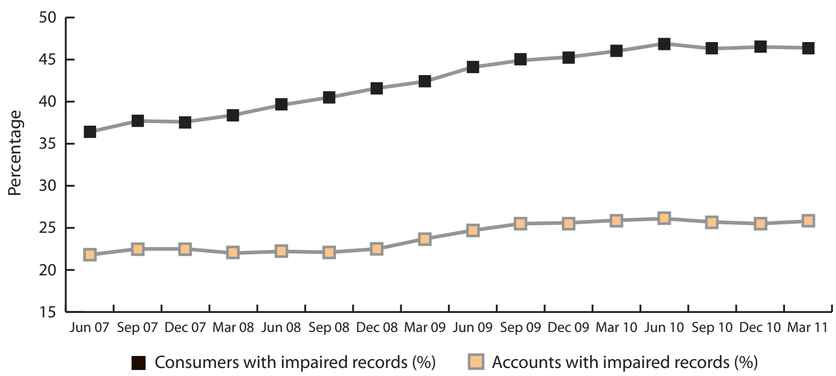


Figure 3: Accounts with impaired records



Credit market activity

Table 3: Enquiries

Number of enquiries (millions)													
Enquiry purpose	**Mar 08**	**Jun 08**	**Sep 08**	**Dec 08**	**Mar 09**	**Jun 09**	**Sep 09**	**Dec 09**	**Mar 10**	**Jun 10**	**Sep 10**	**Dec 10**	**Mar 11**
Cconsumers seeking credit	8.31	8.90	8.56	8.99	8.24	8.60	9.05	10.35	9.85	10.28	10.65	11.68	11.07
Ttelecommunication services	0.53	0.60	0.61	0.73	0.58	0.69	0.81	0.82	0.74	0.70	0.84	1.37	0.84
Tracing/debt collection purposes	12.85	11.27	11.70	11.15	9.39	23.19	24.70	16.06	18.57	21.47	20.72	22.68	20.12
Other	83.04	81.77	92.79	80.66	80.68	89.51	111.73	119.65	95.68	102.89	157.63	140.92	167.24
Total (Millions)	**104.73**	**102.54**	**113.67**	**101.53**	**98.89**	**121.99**	**146.30**	**146.88**	**124.84**	**135.34**	**189.84**	**176.65**	**199.26**

Percentage change												
Enquiry purpose	**Mar 08 to Jun 08**	**Jun 08 to Sep 08**	**Sep 08 to Dec 08**	**Dec 08 to Mar 09**	**Mar 09 to Jun 09**	**Jun 09 to Sep 09**	**Sep 09 to Dec 09**	**Dec 09 to Mar 10**	**Mar 10 to Jun 10**	**Jun 10 to Sep 10**	**Sep 10 to Dec 10**	**Dec 10 to Mar 11**
Cconsumers seeking credit	7.1%	-3.8%	5.0%	-8.4%	4.4%	5.3%	14.3%	-4.9%	4.4%	3.7%	9.6%	-5.2%
Ttelecommunication services	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%	19.9%	63.9%	-38.7%
Tracing/debt collection purposes	-12.3%	3.8%	-4.7%	-15.8%	147.1%	6.4%	-35.0%	15.6%	15.6%	-3.5%	9.5%	-11.3%
Other	-1.5%	13.5%	-13.1%	0.0%	10.9%	24.9%	7.1%	-20.0%	7.5%	53.2%	-10.6%	18.7%
Total (Millions)	**-2.1%**	**10.9%**	**-10.7%**	**-2.6%**	**23.4%**	**19.9%**	**0.4%**	**-15.0%**	**8.4%**	**40.3%**	**-6.9%**	**12.8%**

Figure 4: Enquiries due to consumers seeking credit

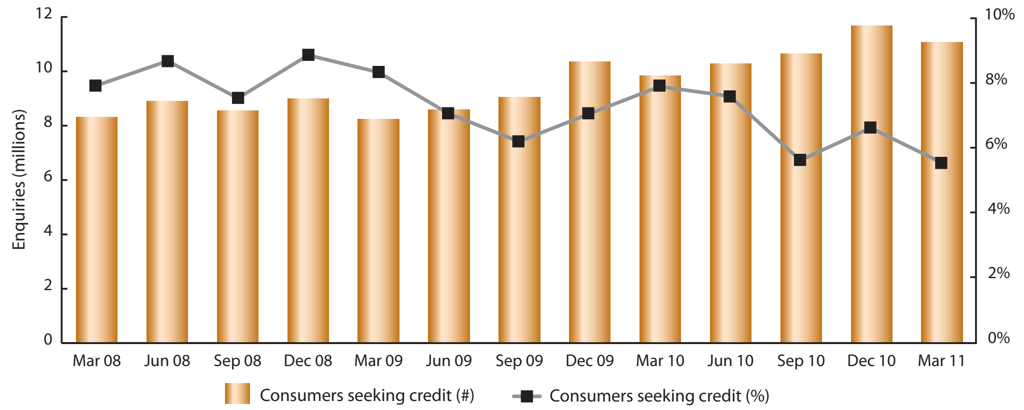


Figure 5: Enquiries due to consumers seeking credit and enquiries for tracing/debt collection purposes

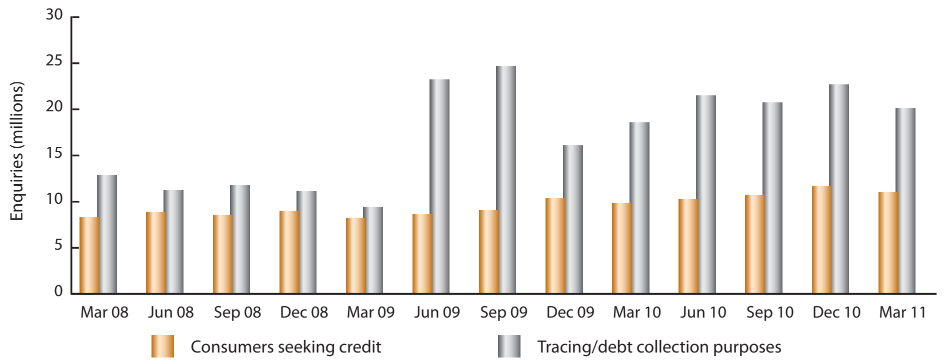


Table 4: All enquiries – distribution according to sectors

	Number of enquiries (millions)												
Enquiries by:	**Mar 08**	**Jun 08**	**Sep 08**	**Dec 08**	**Mar 09**	**Jun 09**	**Sep 09**	**Dec 09**	**Mar 10**	**Jun 10**	**Sep 10**	**Dec 10**	**Mar 11**
Banks and other financial institutions	58.11	44.60	42.86	40.82	41.86	48.34	49.40	45.24	53.04	52.37	76.34	95.69	130.22
Retailers	24.51	28.38	40.98	29.83	22.39	17.21	21.46	52.73	18.67	22.37	57.89	26.25	19.23
Telecommunication providers	6.43	10.71	10.56	12.30	14.13	28.75	40.73	23.79	25.75	31.48	27.36	26.18	26.04
Debt collection agencies	4.76	5.68	5.67	5.59	4.77	15.93	17.87	11.33	12.57	16.97	12.26	12.36	6.81
All other entities	10.92	13.18	13.60	12.99	15.74	11.76	16.84	13.79	14.81	12.16	16.00	16.17	16.96
Total	**104.73**	**102.54**	**113.67**	**101.53**	**98.89**	**121.99**	**146.30**	**146.88**	**124.84**	**135.34**	**189.84**	**176.65**	**199.26**

	Percentage change											
Enquiries by:	**Mar 08 to Jun 08**	**Jun 08 to Sep 08**	**Sep 08 to Dec 08**	**Dec 08 to Mar 09**	**Mar 09 to Jun 09**	**Jun 09 to Sep 09**	**Sep 09 to Dec 09**	**Dec 09 to Mar 10**	**Mar 10 to Jun 10**	**Jun 10 to Sep 10**	**Sep 10 to Dec 10**	**Dec 10 to Mar 11**
Banks and other financial institutions	-23.2%	-3.9%	-4.8%	2.6%	15.5%	2.2%	-8.4%	17.3%	-1.3%	45.8%	25.3%	36.1%
Retailers	15.8%	44.4%	-27.2%	-24.9%	-23.1%	24.7%	145.7%	-64.6%	19.8%	158.8%	-54.7%	-26.7%
Telecommunication providers	66.5%	-1.3%	16.5%	14.9%	103.5%	41.7%	-41.6%	8.3%	22.2%	-13.1%	-4.3%	-0.5%
Debt collection agencies	19.3%	-0.2%	-1.3%	-14.8%	234.1%	12.1%	-36.6%	11.0%	34.9%	-27.7%	0.8%	-44.9%
All other entities	20.7%	3.2%	-4.5%	21.2%	-25.3%	43.5%	-18.1%	7.3%	-17.9%	31.5%	1.1%	4.9%
Total	**-2.1%**	**10.9%**	**-10.7%**	**-2.6%**	**23.4%**	**19.9%**	**0.4%**	**-15.0%**	**8.4%**	**40.3%**	**-6.9%**	**12.8%**

Figure 6: All enquiries – distribution according to sectors

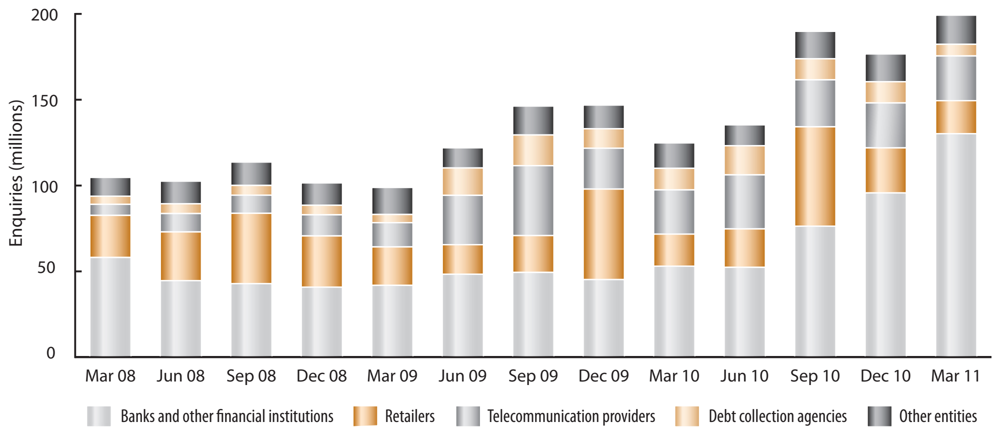


Table 5: Enquiries by banks and other financial institutions

Number of enquiries (millions)													
Enquiry purpose	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Consumers seeking credit	6.39	6.56	6.61	6.61	6.64	6.79	7.39	8.29	8.29	8.46	8.82	9.34	9.37
Tracing/debt collection purposes	6.01	2.89	3.47	2.64	2.42	5.10	2.78	2.70	2.33	2.51	3.12	3.68	6.02
Other purposes	45.71	35.15	32.78	31.57	32.80	36.45	39.23	34.25	42.41	41.40	64.6	82.66	114.84
Banks and other financial institutions	**58.11**	**44.60**	**42.86**	**40.82**	**41.86**	**48.34**	**49.40**	**45.24**	**53.04**	**52.37**	**76.34**	**95.69**	**130.22**

Percentage change											
Enquiry purpose	Mar 08 to Jun 08	Jun 08 to Sep 08	Sep 08 to Dec 08	Dec 08 to Mar 09	Mar 09 to Jun 09	Jun 09 to Sep 09	Sep 09 to Dec 09	Dec 09 to Mar 10	Mar 10 to Jun 10	Sep 10 to Dec 10	Dec 10 to Mar 11
Consumers seeking credit	2.7%	0.8%	0.0%	0.4%	2.3%	8.8%	12.2%	0.0%	2.0%	6.0%	0.2%
Tracing/debt collection purposes	-51.9%	20.1%	-24.1%	-8.2%	110.7%	-45.4%	-3.0%	-13.6%	7.9%	18.0%	63.4%
Other purposes	-23.1%	-6.8%	-3.7%	3.9%	11.1%	7.6%	-12.7%	23.9%	-2.4%	28.4%	38.9%
Banks and other financial institutions	**-23.2%**	**-3.9%**	**-4.8%**	**2.6%**	**15.5%**	**2.2%**	**-8.4%**	**17.3%**	**-1.3%**	**25.3%**	**36.1%**

Table 6: Enquiries by retailers

Number of enquiries (millions)													
Enquiry purpose	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Consumers seeking credit	1.92	2.34	1.95	2.38	1.60	1.80	1.66	2.06	1.55	1.82	1.84	2.33	1.70
Tracing/debt collection purposes	0.84	1.35	1.16	1.66	0.55	0.57	0.67	0.55	0.57	0.53	0.59	0.63	0.49
Other purposes	21.75	24.69	37.87	25.79	20.24	14.84	19.12	50.12	16.54	20.02	55.47	23.29	17.04
Retailers	**24.51**	**28.38**	**40.98**	**29.83**	**22.39**	**17.21**	**21.46**	**52.73**	**18.67**	**22.37**	**57.89**	**26.25**	**19.23**

Percentage change												
Enquiry purpose	Mar 08 to Jun 08	Jun 08 to Sep 08	Sep 08 to Dec 08	Dec 08 to Mar 09	Mar 09 to Jun 09	Jun 09 to Sep 09	Sep 09 to Dec 09	Dec 09 to Mar 10	Mar 10 to Jun 10	Jun 10 to Sep 10	Sep 10 to Dec 10	Dec 10 to Mar 11
Consumers seeking credit	21.9%	-16.6%	21.9%	-32.9%	13.0%	-7.6%	23.9%	-24.7%	17.1%	0.9%	27.1%	-27.1%
Tracing/debt collection purposes	60.6%	-13.9%	43.4%	-66.6%	2.5%	18.7%	-18.9%	4.1%	-6.7%	10.9%	7.2%	-22.0%
Other purposes	13.5%	53.4%	-31.9%	-21.5%	-26.7%	28.8%	162.1%	-67.0%	21.0%	117.1%	-58.0%	-26.8%
Retailers	**15.8%**	**44.4%**	**-27.2%**	**-24.9%**	**-23.1%**	**24.7%**	**145.7%**	**-64.6%**	**19.8%**	**158.8%**	**-54.7%**	**-26.7%**

Table 7: Enquiries by telecommunication providers

Number of enquiries (millions)													
	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Telecommunication services	0.53	0.60	0.61	0.73	0.58	0.69	0.81	0.82	0.74	0.70	0.84	1.37	0.84
Tracing/debt collection purposes	0.45	0.29	0.33	0.30	0.37	0.58	1.60	0.43	0.24	0.41	2.42	3.85	5.20
Other purposes	5.45	9.82	9.62	11.27	13.17	27.48	38.32	22.54	24.77	30.37	24.10	20.96	20.00
Telecommunication providers	**6.43**	**10.71**	**10.56**	**12.30**	**14.13**	**28.75**	**40.73**	**23.79**	**25.75**	**31.48**	**27.36**	**26.18**	**26.04**

Percentage change												
	Mar 08 to Jun 08	Jun 08 to Sep 08	Sep 08 to Dec 08	Dec 08 to Mar 09	Mar 09 to Jun 09	Jun 09 to Sep 09	Sep 09 to Dec 09	Dec 09 to Mar 10	Mar 10 to Jun 10	Jun 10 to Sep 10	Sep 10 to Dec 10	Dec 10 to Mar 11
Telecommunication services	13.6%	2.0%	18.6%	-19.7%	19.2%	16.5%	0.7%	-8.8%	-6.2%	19.9%	63.9%	-38.7%
Tracing/debt collection purposes	-36.2%	14.9%	-7.3%	20.7%	56.1%	177.7%	-73.2%	-45.2%	74.6%	487.9%	59.2%	35.2%
Other purposes	80.1%	-2.0%	17.1%	16.9%	108.6%	39.4%	-41.2%	9.9%	22.6%	-20.6%	-13.0%	-4.6%
Telecommunication providers	**66.5%**	**-1.3%**	**16.5%**	**14.9%**	**103.5%**	**41.7%**	**-41.6%**	**8.3%**	**22.2%**	**-13.1%**	**-4.3%**	**-0.5%**

Credit bureau activity

Table 8: Credit reports issued

Number of credit reports														
	Dec 07	Mar 08	Jun 08	Sep 08	Dec 08	Mar 09	Jun 09	Sep 09	Dec 09	Mar 10	Jun 10	Sep 10	Dec 10	Mar 11
Credit reports issued without charge	40,342	33,868	38,068	46,459	33,827	30,652	33,662	52,973	65,082	67,694	59,220	61,592	66,034	81,179
Credit reports issued with charge	5,355	3,776	2,989	2,072	3,528	2,889	5,288	6,559	10,935	10,938	11,486	13,220	13,601	16,399
Total number of credit reports issued	**45,697**	**37,644**	**41,057**	**48,531**	**37,355**	**33,541**	**38,950**	**59,532**	**76,017**	**78,632**	**70,706**	**74,812**	**79,635**	**97,578**

Percentage change													
	Dec 07 to Mar 08	Mar 08 to Jun 08	Jun 08 to Sep 08	Sep 08 to Dec 08	Dec 08 to Mar 09	Mar 09 to Jun 09	Jun 09 to Sep 09	Sep 09 to Dec 09	Dec 09 to Mar 10	Mar 10 to Jun 10	Jun 10 o Sep 10	Sep 10 to Dec 10	Dec 10 to Mar 11
Credit reports issued without charge	-16.0%	12.4%	22.0%	-27.2%	-9.4%	9.8%	57.4%	22.9%	4.0%	-12.5%	4.0%	7.2%	22.9%
Credit reports issued with charge	-29.5%	-20.8%	-30.7%	70.3%	-18.1%	83.0%	24.0%	66.7%	0.0%	5.0%	15.1%	2.9%	20.6%
Total number of credit reports issued	**-17.6%**	**9.1%**	**18.2%**	**-23.0%**	**-10.2%**	**16.1%**	**52.8%**	**27.7%**	**3.4%**	**-10.1%**	**5.8%**	**6.4%**	**22.5%**

Figure 7: Credit reports issued

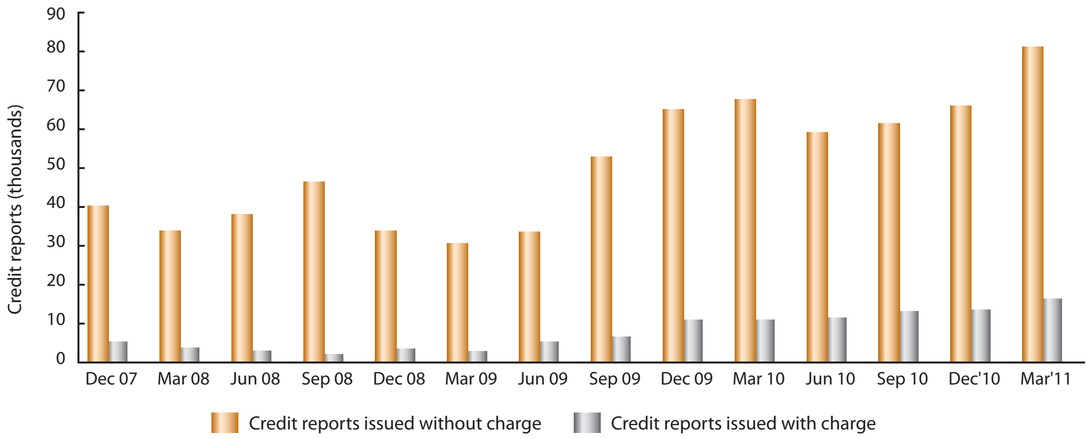
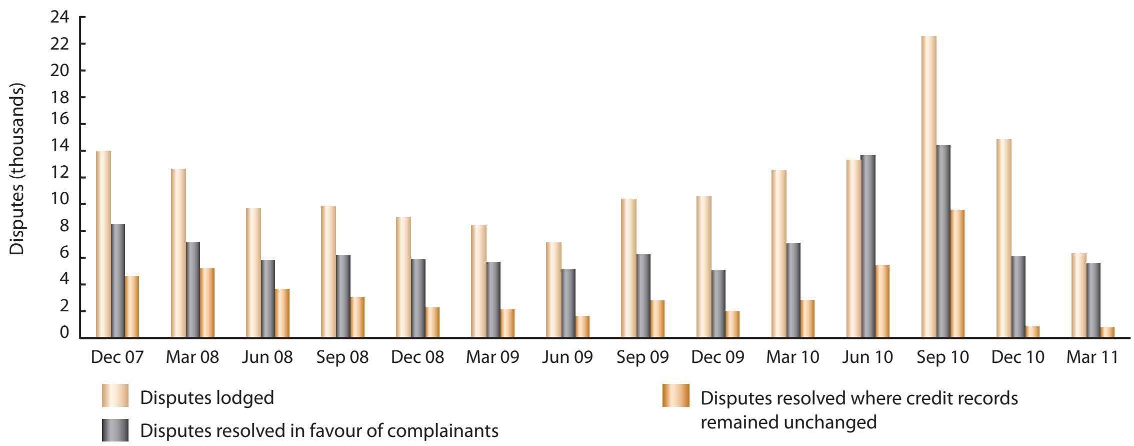


Table 9: Disputes

Number of disputes														
Disputes:	**Dec 07**	**Mar 08**	**Jun 08**	**Sep 08**	**Dec 08**	**Mar 09**	**Jun 09**	**Sep 09**	**Dec 09**	**Mar 10**	**Jun 10**	**Sep 10**	**Dec 10**	**Mar 11**
Lodged	13,990	12,653	9,666	9,867	9,020	8,406	7,122	10,395	10,573	12,530	13,300	22.569	14,836	6,329
Resolved in favour of complainants	8,482	7,162	5,844	6,194	5,892	5,678	5,131	6,226	5,038	7,112	13,652	14,400	6,086	5,614
Resolved where credit record remained unchanged	4,616	5,178	3,666	3,043	2,275	2,131	1,620	2,784	2,026	2,834	5,401	9,583	847	806

Percentage change													
Disputes:	**Dec 07 to Mar 08**	**Mar 08 to Jun 08**	**Jun 08 to Sep 08**	**Sep 08 to Dec 08**	**Dec 08 to Mar 09**	**Mar 09 to Jun 09**	**Jun 09 to Sep 09**	**Sep 09 to Dec 09**	**Dec 09 to Mar 10**	**Mar 10 to Jun 10**	**Jun 10 o Sep 10**	**Sep 10 to Dec 10**	**Dec 10 to Mar 11**
Lodged	-9.6%	-23.6%	2.1%	-8.6%	-6.8%	-15.3%	46.0%	1.7%	18.5%	6.1%	69.7%	-34.3%	-57.3%
Resolved in favour of complainants	-15.6%	-18.4%	6.0%	-4.9%	-3.6%	-9.6%	21.3%	-19.1%	41.2%	92.0%	5.5%	-57.7%	-7.8%
Resolved where credit record remained unchanged	12.2%	-29.2%	-17.0%	-25.2%	-6.3%	-24.0%	71.9%	-27.2%	39.9%	90.6%	77.4%	-91.2%	-4.8%

Figure 8: Disputes



National Credit Regulator

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