1. BA900 is the balance sheet return, our source for loan data.

Lines 103-277, within which the loan data are items 139-194 we are interested in

Installment sales and leasing transactions 139- 149,  
Mortgage advances 150 – 165  
Credit cards 166-170  
Overdrafts and other 171-193  
also total credit impairments 194

The following tabulation gives relative magnitudes by financial corporate sector, non-fniancial corporate sector and household sector (all banks data April 2020). This is the most granular data provided. The missing item numbers are all aggregations of these numbers.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Installment sales | 141 | Financial corporate sector | - | 0.9 |
|  | 142 | Non financial corporate | **a.** | **132.5** |
|  | 143 | Household sector | **c.** | **292.9** |
|  | 144 | Other | a. | 0.2 |
| Leasing transactions | 146 | Financial sector | - | 1.3 |
|  | 147 | Non financial corporate | a. | 8.9 |
|  | 148 | Household sector | c. | 1.4 |
|  | 149 | Other | a. | 0.3 |
| Farm Mortgages | 152 | Non financial corporate | b. | 13.8 |
|  | 153 | Household sector | b. | 5.2 |
|  | 154 | Other | b. | 0.0 |
| Residential Mortgages | 156 | Non financial corporate | b. | 68.5 |
|  | 157 | Household sector | d. | **975.1** |
|  | 158 | Other | b. | 0.1 |
| Commersial & other mortgages | 160 | Public financial corporates | - | 0.0 |
|  | 161 | Public non-financial corporates | - | 1.7 |
|  | 162 | Private financial corporate | - | 15.7 |
|  | 163 | Private non-financial corporates | **b.** | **403.3** |
|  | 164 | Household sector | b. | 32.6 |
|  | 165 | Other | b. | 0.8 |
| Credit cards | 167 | Financial corporate sector | - | 0.1 |
|  | 168 | Non financial corporate | a. | 4.8 |
|  | 169 | Household sector | **c.** | **122.5** |
|  | 170 | Other | c. | 0.1 |
| Overdrafts | 172-179 | Public sector (includes public corporations and local government) | - | 70.8 |
|  | 181 | Financial corporate sector | - | 22.9 |
|  | 182 | Non financial corporate | **a.** | **181.8** |
|  | 183 | Unincorporated business enterprises | e. | 15.7 |
|  | 184 | Other Household sector | c. | 28.8 |
|  | 185 | Non-profit organisations serving h/h | c. | 4.1 |
| Factoring | 187 |  | a. | 13.4 |
| Other loans and advances | 189 | Financial corporate sector | - | 22.9 |
|  | 190 | Non financial corporate | **a.** | **623.1** |
|  | 191 | Unincorporated business enterprises | e. | 16.8 |
|  | 192 | Other Household sector | c. | 230.9 |
|  | 193 | Non-profit organisations serving h/h | c. | 9.2 |
| “less credit impairment” | 194 |  |  | 137.8 |

From this we see the key items are those marked in bold

For our analysis, we will ignore public sector and financial corporate sector. We currently divide into the following five categories

1. Non-financial corporate sector unsecured and instalment credit **Items** **142 + 147 + 168 + 182+ 187+ 190**
2. Non-financial corporate sector mortgages (commercial and other mortgage advances) **items 152+153+154+156+158+163+164+165**
3. Household sector unsecured and instalment credit **items 143 + 148 + 169 + 184 + 185+ 192 + 193**
4. Household sector residential mortgages **item 157**
5. Unincorporate enterprise credit. **Item 183 + 191**

I now suggest redoing this as six categories, unincorporate enterprise credit as part of household unsecured lending.

1. Non-financial corporate sector secured credit **Items** **142 + 147**
2. Non-financial corporate sector unsecured credit **Items** **168 + 182+ 187+ 190**
3. Non-financial corporate sector mortgages (commercial and other mortgage advances) **items 152+153+154+156+158+163+164+165**
4. Household sector secured credit **items 143 + 148**
5. Household sector unsecured credit **items 169 + 184 + 185+ 192 + 193 + *183 + 191* (note includes unincorporated business enterprise credit last two items)**
6. Household sector residential mortgages **item 157**

We now want to link these loan quantities for

1. Deposit taking concatenated Zero Report BA390 gives “weighted average rate” (and individual bank rates also available) for

|  |  |  |
| --- | --- | --- |
| Items in interest rate returns | ABSA loan amounts outstanding |  |
| * **Corporate Sector (9 items)** | * **1,559bn** |  |
| Overdrafts | 287 | a. |
| Instalment Sale Agreements – flexible rate | 123 | a. |
| Instalment Sate fixed rate | 15 |  |
| Leasing transactions flexible rate | 6 | a. |
| Leasing transactions fixed rate | 1 |  |
| Mortgage advances flexible rate | 354 | b. |
| Mortgage advances fixed rate | 81 |  |
| Credit cards | 4 |  |
| Other | 674 | a. |
| **Household Sector (9 items)** | **1,944bn** |  |
| Overdrafts | 40 | c. |
| Instalment Sale Agreements – flexible rate | 259 | c. |
| Instalment Sate fixed rate | 82 |  |
| Leasing transactions flexible rate | 764 | c. |
| Leasing transactions fixed rate | 204 |  |
| Mortgage advances flexible rate | 1,087 | d, |
| Mortgage advances fixed rate | 13 |  |
| Credit cards | 134 | c. |
| Other | 329 | c. |

With same breakdown for foreign sector and for total private sector. Notable here is the large amount of “other” for both corporate and household sectors.

1. Monthly trends (for control variables)

<https://www.resbank.co.za/en/home/publications/prudential-authority/pa-statistics-selected-monthly-trends>

Published by the Prudential regulatory authority. Public domain aggregated numbers of 18 registered banks, 4 mutual bank 5 co-operative banks and branches and local representative offices of foreign banks.