



**stats sa**

Department:  
Statistics South Africa  
**REPUBLIC OF SOUTH AFRICA**

Private Bag X44, Pretoria, 0001, South Africa, ISibalo House, Koch Street, Salvokop, Pretoria, 0002  
www.statssa.gov.za, info@statssa.gov.za, Tel +27 12 310 8911

## **STATISTICAL RELEASE**

### **P0041**

# Statistics of civil cases for debt (Preliminary)

February 2026

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ENQUIRIES:  
Joyce Essel-Mensah  
Tel: 082 888 2374

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## Key results for February 2026

**Table A – Key figures for the month of February 2026**

Actual estimates	Feb 2026	% change between Feb 2025 and Feb 2026	% change between Dec 2024 – Feb 2025 and Dec 2025 – Feb 2026
Number of civil summonses issued for debt	29 970	-5,4	-2,5
Number of civil judgements recorded for debt	9 256	2,4	1,9
Value of civil judgements recorded for debt (R million)	293,1	4,4	4,9

### The number of civil summonses issued for debt

The total number of civil summonses issued for debt decreased by 2,5% in the three months ended February 2026 compared with the three months ended February 2025.

The largest negative contributors to the 2,5% decrease in civil summonses issued were:

- services (contributing -3,4 percentage points); and
- money lent (contributing -1,8 percentage points).

'Other' debts (contributing 3,1 percentage points) was the largest positive contributor – see Table 5.

### The number of civil judgements recorded for debt

The total number of civil judgements recorded for debt increased by 1,9% in the three months ended February 2026 compared with the three months ended February 2025.

The largest positive contributors to the 1,9% increase were civil judgements relating to:

- services (contributing 3,8 percentage points); and
- 'other' debts (contributing 1,4 percentage points) – see Table 5.

### The value of civil judgements recorded for debt

The total value of civil judgements recorded for debt increased by 4,9% in the three months ended February 2026 compared with the three months ended February 2025.

The largest positive contributors were:

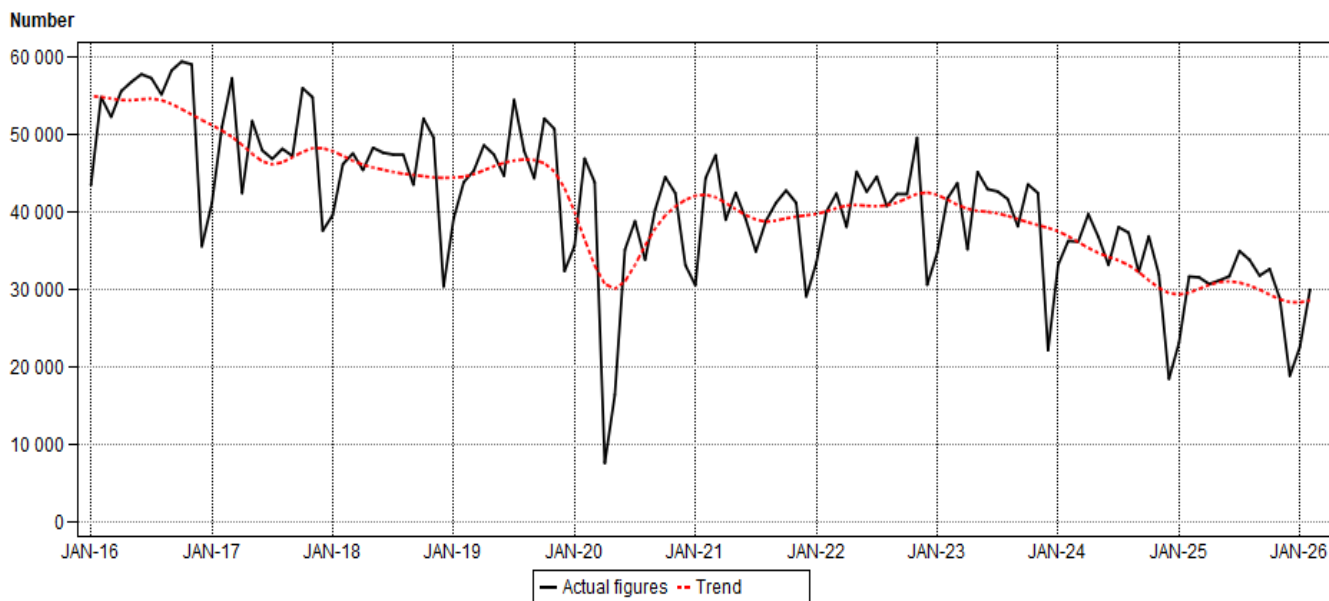
- services (contributing 3,8 percentage points);
- money lent (contributing 3,3 percentage points); and
- 'other' debts (contributing 2,8 percentage points).

Rent (contributing -4,6 percentage points) was the largest negative contributor – see Table 5.

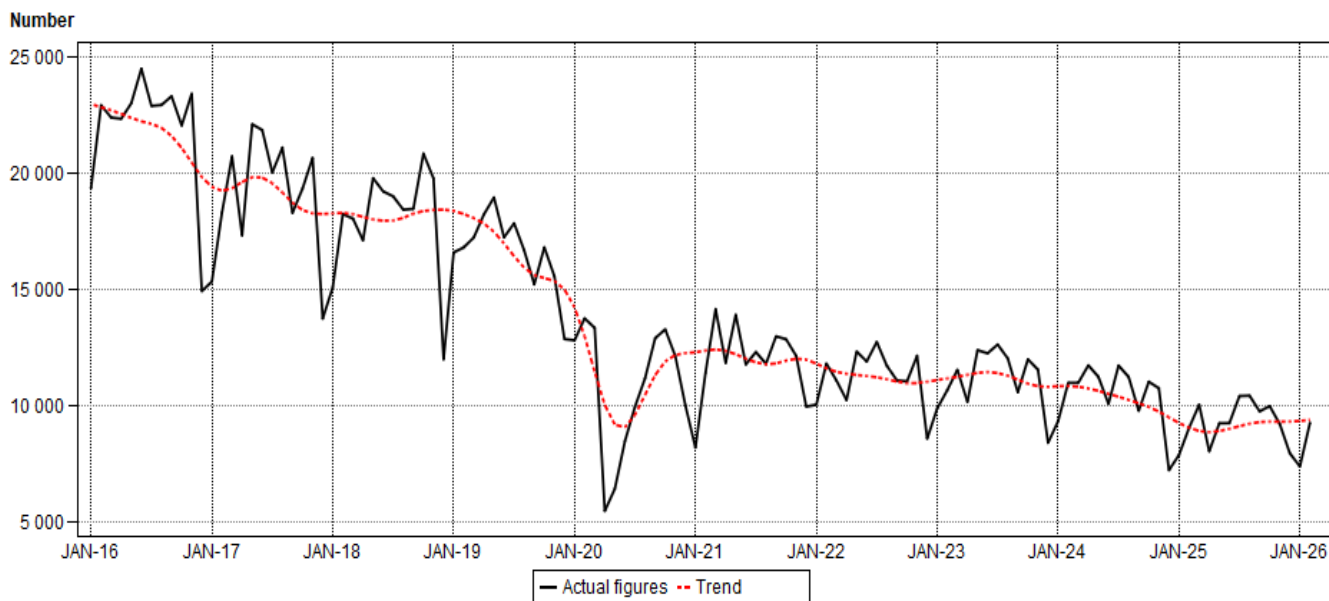
In February 2026, 9 256 civil judgements for debt amounting to R293,1 million were recorded. The largest contributors to the total value of judgements were:

- 'other' debts (R74,6 million or 25,4%);
- money lent (R74,5 million or 25,4%);
- services (R62,8 million or 21,4%); and
- promissory notes (R40,4 million or 13,8%) – see Table 2 and Table 3.

**Figure 1 – Civil summonses issued for debt**



**Figure 2 – Civil judgements recorded for debt**



  
**Risenga Maluleke**  
**Statistician-General**

**Detailed results: Tables****Table 1 – Number of civil cases recorded and summonses issued for debt: Total and private persons**

Item		Total				Private Persons			
		2025	Feb-25	Jan-26	Feb-26	2025	Feb-25	Jan-26	Feb-26
<b>Cases recorded</b>	<b>Actual figures</b>	<b>374 880</b>	<b>33 432</b>	<b>23 023</b>	<b>30 808</b>	<b>309 359</b>	<b>27 877</b>	<b>19 485</b>	<b>24 903</b>
	<b>Seasonally adjusted</b>		33 120	28 908	30 369		27 556	24 231	24 514
<b>Civil summonses for debt</b>	Goods sold - Open account	15 793	1 252	970	1 513	9 431	784	512	861
	Goods sold - Instalment sale transactions	8 456	748	582	835	5 687	552	408	553
	Services - Professional	50 177	4 487	2 788	4 609	36 249	3 000	2 125	2 728
	Services - Other	59 202	5 004	2 915	3 547	50 906	4 402	2 459	2 915
	Rent	21 362	2 157	1 089	1 767	14 885	1 640	739	1 219
	Money lent	70 296	5 406	3 953	5 681	63 015	4 811	3 602	5 116
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	22 839	1 844	1 703	2 098	19 806	1 642	1 521	1 896
	Other debts	112 893	10 792	8 589	9 920	99 032	9 672	7 764	8 865
	<b>Total - Actual figures</b>	<b>361 018</b>	<b>31 690</b>	<b>22 589</b>	<b>29 970</b>	<b>299 011</b>	<b>26 503</b>	<b>19 130</b>	<b>24 153</b>
	<b>Total - Seasonally adjusted</b>		31 007	28 258	29 224		26 074	23 540	23 689

**Table 2 – Number of civil default and consent judgements for debt: Total and private persons**

Item		Total				Private Persons			
		2025	Feb-25	Jan-26	Feb-26	2025	Feb-25	Jan-26	Feb-26
<b>Number of civil judgements</b>	Goods sold - Open account	5 683	433	436	536	3 188	269	231	294
	Goods sold - Instalment sale transactions	2 285	247	139	160	1 707	194	102	113
	Services - Professional	16 440	1 356	993	1 406	13 750	1 121	838	1 150
	Services - Other	21 991	1 674	1 690	1 728	18 998	1 480	1 412	1 527
	Rent	9 582	948	536	680	6 931	755	335	443
	Money lent	21 356	1 683	1 467	1 832	18 741	1 387	1 259	1 597
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	11 360	784	600	801	10 482	721	540	742
	Other debts	22 459	1 914	1 512	2 113	18 148	1 671	1 109	1 697
	<b>Total - Actual figures</b>	<b>111 156</b>	<b>9 039</b>	<b>7 373</b>	<b>9 256</b>	<b>91 945</b>	<b>7 598</b>	<b>5 826</b>	<b>7 563</b>
	<b>Total - Seasonally adjusted</b>		9 288	9 005	9 503		7 798	7 230	7 753

**Table 3 – Value of civil default and consent judgements for debt: Total and private persons (R'000)**

Item		Total				Private Persons			
		2025	Feb-25	Jan-26	Feb-26	2025	Feb-25	Jan-26	Feb-26
<b>Value of civil judgements</b>	Goods sold - Open account	156 984	12 015	10 755	15 648	57 440	5 577	4 209	7 068
	Goods sold - Instalment sale transactions	68 114	8 846	2 963	3 458	50 953	7 185	2 739	2 847
	Services - Professional	269 106	21 340	14 351	23 919	194 371	15 779	9 803	14 144
	Services - Other	542 123	35 515	42 248	38 838	461 410	32 006	33 640	33 714
	Rent	357 050	35 646	14 659	21 846	250 593	28 192	11 486	13 231
	Money lent	790 704	53 238	55 626	74 468	723 652	45 672	50 148	63 236
	Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	545 432	44 822	32 044	40 365	502 564	41 796	27 612	38 041
	Other debts	731 734	69 235	60 024	74 567	544 297	59 223	44 089	54 075
	<b>Total - Actual figures</b>	<b>3 461 247</b>	<b>280 657</b>	<b>232 670</b>	<b>293 109</b>	<b>2 785 280</b>	<b>235 430</b>	<b>183 726</b>	<b>226 356</b>
	<b>Total - Seasonally adjusted</b>		284 683	292 039	296 663		236 580	231 264	227 154

**Table 4 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the three months ended February 2025 and the three months ended February 2026**

Actual estimates	Actual estimates Dec 2024 – Feb 2025	Actual estimates Dec 2025 – Feb 2026	% change between Dec 2024 – Feb 2025 and Dec 2025 – Feb 2026	Difference between Dec 2024 – Feb 2025 and Dec 2025 – Feb 2026
Number of civil summonses issued for debt	73 234	71 402	-2,5	-1 832
Number of civil judgements recorded for debt	24 122	24 570	1,9	448
Value of civil judgements recorded for debt (R million)	716,3	751,2	4,9	34,9

**Table 5 – Contribution of the different kinds of debt to the change in total number of civil summonses and judgements and the value of judgements recorded between the three months ended February 2025 and the three months ended February 2026 <sup>1</sup>**

Item	Contribution (% points) to the % change in the total		
	Civil summonses for debt	Number of civil judgements	Value of civil judgements
Goods sold - Open account	0,1	0,7	-0,3
Goods sold - Instalment sale transactions	0,0	-0,7	-1,3
Services - Professional	-0,6	-1,2	-0,1
Services - Other	-2,8	5,0	3,9
Rent	-0,6	-2,6	-4,6
Money lent	-1,8	-1,5	3,3
Promissory notes, bills, R/D cheques, credit cards and other acknowledgements of debt	0,1	0,7	1,1
Other debts	3,1	1,4	2,8
<b>Total</b>	<b>-2,5</b>	<b>1,9</b>	<b>4,9</b>

<sup>1</sup> The contribution (percentage points) is calculated by multiplying the three-monthly percentage change of each kind of debt by the percentage contribution to the total during December 2024 to February 2025, divided by 100. Due to rounding off, contributions might not add up to the total.

**Table 6 – Percentage change in the total number of civil summonses and judgements and the value of judgements recorded between the current month and the corresponding month of the previous year**

Actual estimates	Actual estimates Feb 2025	Actual estimates Feb 2026	% change between Feb 2025 and Feb 2026	Difference between Feb 2025 and Feb 2026
Number of civil summonses issued for debt	31 690	29 970	-5,4	-1 720
Number of civil judgements recorded for debt	9 039	9 256	2,4	217
Value of civil judgements recorded for debt (R million)	280,7	293,1	4,4	12,5

**Table 7 – Number of civil summonses issued for debt by province**

Period	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa	
2025	Feb	7 669	2 347	495	1 273	5 047	1 610	10 405	1 339	1 505	<b>31 690</b>
	Mar	7 291	2 120	582	2 524	5 628	1 601	8 934	1 423	1 471	<b>31 574</b>
	Apr	6 992	2 418	374	2 239	5 631	1 186	9 008	1 319	1 550	<b>30 717</b>
	May	7 267	2 491	360	2 294	5 799	1 289	8 665	1 377	1 640	<b>31 182</b>
	Jun	7 862	2 007	390	2 165	5 668	1 450	9 410	1 294	1 480	<b>31 726</b>
	Jul	8 619	2 913	479	2 198	5 551	1 539	10 081	2 005	1 605	<b>34 990</b>
	Aug	7 817	2 655	513	2 705	6 321	1 330	9 464	1 646	1 396	<b>33 847</b>
	Sep	7 719	2 386	347	2 139	5 908	1 566	9 338	987	1 413	<b>31 803</b>
	Oct	6 551	2 641	518	2 187	6 181	1 451	10 202	1 417	1 513	<b>32 661</b>
	Nov	6 016	2 056	380	1 108	4 739	1 121	10 733	1 312	1 405	<b>28 870</b>
2026	Dec	3 994	1 820	212	919	2 688	824	6 148	895	1 343	<b>18 843</b>
	Jan	4 859	1 490	404	813	4 099	1 484	6 687	1 454	1 299	<b>22 589</b>
	Feb	6 332	2 105	351	1 219	4 796	1 337	11 142	1 376	1 312	<b>29 970</b>

**Table 8 – Number of civil default and consent judgements for debt by province**

Period	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa	
2025	Feb	2 651	553	143	649	1 008	454	1 903	591	1 087	<b>9 039</b>
	Mar	3 204	631	114	860	1 020	685	1 891	617	1 015	<b>10 037</b>
	Apr	1 700	615	116	753	941	431	1 575	805	1 089	<b>8 025</b>
	May	2 089	693	160	854	1 058	642	1 996	709	1 034	<b>9 235</b>
	Jun	2 463	533	202	714	1 039	576	1 954	681	1 079	<b>9 241</b>
	Jul	2 702	654	224	766	1 191	537	2 421	837	1 079	<b>10 411</b>
	Aug	2 479	698	270	889	1 400	488	1 943	1 205	1 054	<b>10 426</b>
	Sep	2 344	697	191	978	1 439	439	1 989	605	1 069	<b>9 751</b>
	Oct	1 801	690	135	947	1 652	395	2 478	764	1 113	<b>9 975</b>
	Nov	1 866	680	205	794	1 517	339	1 825	856	1 122	<b>9 204</b>
2026	Dec	1 343	637	180	651	1 227	225	2 067	533	1 078	<b>7 941</b>
	Jan	1 403	543	70	533	1 006	567	1 571	678	1 002	<b>7 373</b>
	Feb	2 588	660	186	742	845	384	1 986	870	995	<b>9 256</b>

**Table 9 – Value of civil default and consent judgements for debt by province (R'000)**

Period	Western Cape	Eastern Cape	Northern Cape	Free State	KwaZulu-Natal	North West	Gauteng	Mpumalanga	Limpopo	South Africa	
2025	Feb	82 354	17 125	1 792	12 901	43 946	8 601	92 984	12 509	8 446	<b>280 657</b>
	Mar	110 626	24 718	3 644	15 246	37 899	15 676	79 984	22 284	8 663	<b>318 741</b>
	Apr	48 401	19 731	1 879	16 236	37 787	8 587	59 849	18 716	9 464	<b>220 647</b>
	May	69 358	22 396	3 534	16 629	41 548	13 014	80 573	16 756	7 332	<b>271 139</b>
	Jun	83 499	19 435	6 936	12 637	49 843	17 456	76 568	21 145	11 961	<b>299 480</b>
	Jul	88 038	26 638	4 865	16 172	55 980	11 913	101 578	43 538	10 809	<b>359 529</b>
	Aug	101 044	23 042	3 761	20 270	57 610	15 840	87 858	23 106	11 177	<b>343 708</b>
	Sep	76 832	21 414	3 242	16 290	57 578	11 723	83 377	20 486	12 253	<b>303 193</b>
	Oct	61 950	30 487	2 826	17 004	79 093	9 167	111 931	22 684	11 019	<b>346 161</b>
	Nov	60 193	27 267	4 539	14 786	53 492	5 661	68 612	18 371	11 700	<b>264 622</b>
2026	Dec	46 111	26 122	4 029	11 809	45 749	5 023	68 002	11 075	7 529	<b>225 450</b>
	Jan	47 056	15 369	1 995	9 477	47 743	15 433	71 301	18 009	6 286	<b>232 670</b>
	Feb	84 851	22 730	3 938	15 373	34 804	11 626	91 533	20 633	7 621	<b>293 109</b>

## Explanatory notes

- Introduction** 1 Statistics South Africa (Stats SA) conducts a monthly survey of civil cases recorded and civil summonses for debt issued in South Africa. This information is obtained from selected magistrates' offices.
- 2 Except for cases recorded, all other information relates to debt cases only, therefore claims for damages, ejectment orders and other non-debt cases are excluded.
- Purpose of the survey** 3 The survey of civil cases for debt covers selected magistrates' offices in South Africa. This survey collects information regarding civil cases recorded, civil summonses issued and civil judgements recorded in order to provide users with information on the extent of unpaid debt in South Africa. The results of the survey are used by the private and public sectors as an indicator of economic performance.
- Scope of the survey** 4 This survey covers:
- number of civil cases recorded;
  - number of civil summonses issued for debt;
  - number of civil judgements recorded for debt; and
  - value of civil judgements recorded for debt.
- Statistical unit** 5 The statistical unit for collection of information is a magistrate's office. Magistrates' offices include the small claims courts.
- The largest magistrates' offices in South Africa are included in the monthly survey of civil cases for debt. The monthly survey of 203 magistrates' courts represents approximately 98% of all cases in South Africa.
- Survey methodology and design** 6 The survey is conducted by email and telephone each month from 203 magistrates' offices.
- Collection rate** 7 The preliminary collection rate for the civil cases for debt survey for February 2026 was 84,7%. The revised collection rate for January 2026 was 84,2%.
- Revised figures** 8 Revised figures are mainly due to late submission of data to Stats SA, or respondents reporting revisions or corrections to their figures. The reasons for routine revisions are outlined in the following schedule. Any unscheduled revisions will be promptly indicated in relevant tables to maintain transparency and accuracy.

Statistical release	Reason for revision	Period subject to revision
Feb-26	Additional information from respondents	Nov-25 - Jan-26
Mar-26	Additional information from respondents	Dec-25 - Feb-26
Apr-26	Additional information from respondents	Jan-26 - Mar-26
May-26	Additional information from respondents	Feb-26 - Apr-26
Jun-26	Additional information from respondents	Mar-26 - May-26
Jul-26	Additional information from respondents	Apr-26 - Jun-26
Aug-26	Additional information from respondents	May-26 - Jul-26
Sep-26	Additional information from respondents	Jun-26- Aug-26
Oct-26	Additional information from respondents	Jul-26 - Sep-26
Nov-26	Additional information from respondents	Aug-26 - Oct-26
Dec-26	Additional information from respondents	Sep-26 - Nov-26
Jan-27	Additional information from respondents	Oct-26 - Dec-26

- Rounding-off of figures** 9 Where figures have been rounded off, discrepancies may occur between sums of the component items and the totals.

- Seasonal adjustment**      **10**      Seasonally adjusted estimates of all categories are generated each month, using the X-12 Seasonal Adjustment Program developed by the United States Census Bureau. Seasonal adjustment is a means of removing the estimated effects of normal seasonal variation from the series so that the effects of other influences on the series can be more clearly recognised. Seasonal adjustment does not aim to remove irregular or non-seasonal influences, which may be present in any particular month. Influences that are volatile or unsystematic can still make it difficult to interpret the movement of the series even after adjustment for seasonal variations. Therefore, the month-to-month movements of seasonally adjusted estimates may not be reliable indicators of trend behaviour. The X-12-ARIMA procedure for civil cases for debt is described in more detail on the Stats SA website:  
[Click to download seasonal adjustment for civil cases for debt February 2022.](#)
- Trend cycle**              **11**      The trend is the long-term pattern or movement of a time series. The X-12-ARIMA Seasonal Adjustment Program is used for smoothing seasonally adjusted estimates to estimate the underlying trend cycle.
- Unpublished statistics**      **12**      In some cases, Stats SA can also make available statistics which are not published.
- Symbols and abbreviations**      **13**      R/D          Refer to drawer  
Stats SA      Statistics South Africa  
\*              Revised figures

## Glossary

<b>Acknowledgement of debt</b>	Acknowledgement of debt is a statement by a person/debtor in which he admits that he owes money to an individual or a company or a bank.
<b>Bills</b>	Bills are statements of charges for services rendered or for amounts owed.
<b>Cases recorded</b>	Includes civil debt and non-debt cases recorded.
<b>Civil judgements</b>	Civil judgements are decisions taken in a civil matter or a dispute between two people or parties.
<b>Civil summonses</b>	Civil summonses are notices to appear before the court of law where a dispute between two parties or people has to be heard, i.e. not for a criminal offence.
<b>Consent judgements</b>	Consent judgements refer to where a debtor agrees to subject himself/herself to obey or accept a judgement of a court against him for debt he owes without defending the action.
<b>Default judgements</b>	Default judgements refer to where the court gives a judgement or a ruling against the defendant who is not present in court and was previously given a notice that was ignored, i.e. a judgement was given against a party or an individual while not present in court.
<b>Instalment sale transaction</b>	Instalment sale transaction relates to where a person buys goods on credit and pays for them in instalments, e.g. every week or month, until he/she settles the debt.
<b>Litigants</b>	Litigants are people who take part in court proceedings, usually against each other, like a debtor and a creditor.
<b>Litigants referred</b>	Litigants referred relates to a case where the parties have been referred to another instance/court.
<b>Open account transaction</b>	Open account transactions are revolving credit, i.e. where an account does not have a final payment date and a person can always take more goods and keep paying as long as he has credit.
<b>Other services</b>	Other services refer to municipal services (except outstanding assessment rates), plumbers, builders, mechanics, panel beaters and electricians.
<b>Other debts</b>	Other debts refer to all other kinds of outstanding debt such as salaries and wages, medical fund debt, sponsored debt, class and tuition debt, tax, assessment rates and property levies.
<b>Plaintiff</b>	Plaintiff is a person/party in a civil case who asks the court for judgement against another person.
<b>Professional services</b>	Professional services refer to medical doctors, dentists, advocates, attorneys, auditors, accountants, architects, engineers, hospital services, etc.
<b>Promissory note</b>	Promissory note is a written undertaking, signed by a person or party, to pay money to another person or to the bearer of such a note on a specific date or on demand.
<b>Reference month</b>	Reference month refers to one calendar month.
<b>Refer to drawer (R/D) cheques</b>	R/D cheques refer to dishonoured cheques. The drawer is the owner of the cheque. When a person issues a cheque and there is no money in the cheque account, the bank will refuse to pay the bearer. The cheque will be referred back to the drawer.

**Technical enquiries****Onica Mushwana**

Telephone number: (012) 310 4897 / 066 310 3963

Email address: [onicama@statssa.gov.za](mailto:onicama@statssa.gov.za)**Vhonani Kwindi**

Telephone number: (012) 310 2113 / 076 607 6148

Email address: [vhonanik@statssa.gov.za](mailto:vhonanik@statssa.gov.za)**Joyce Essel-Mensah**

Telephone number: (012) 310 8255 / 082 888 2374

Email address: [joycee@statssa.gov.za](mailto:joycee@statssa.gov.za)

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User information services	Telephone number: (012) 310 8600 Email address: <a href="mailto:info@statssa.gov.za">info@statssa.gov.za</a>
Orders/subscription services	Telephone number: (012) 310 8619 Email address: <a href="mailto:millies@statssa.gov.za">millies@statssa.gov.za</a>
Postal address	Private Bag X44, Pretoria, 0001

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