



CDI X

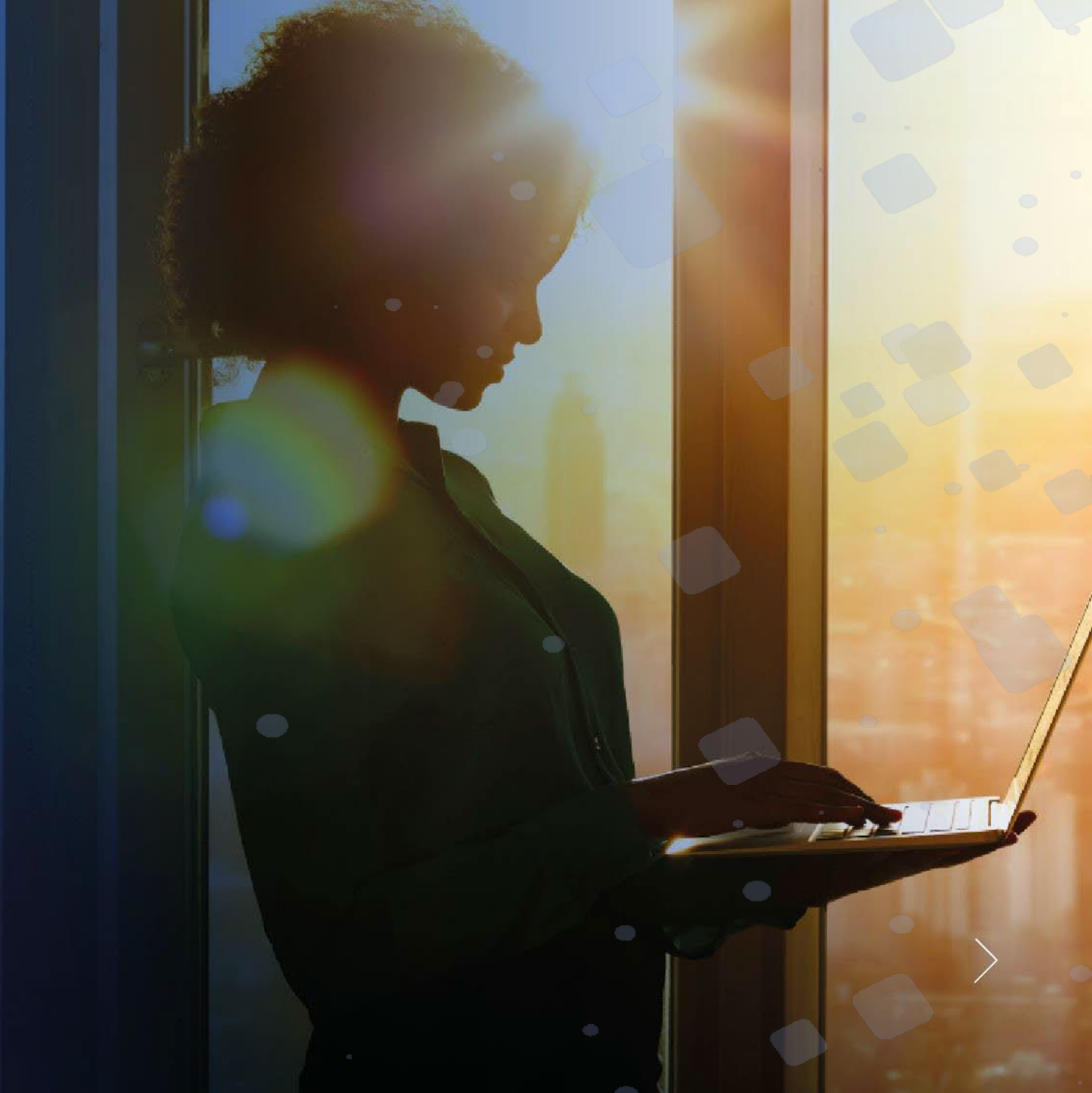
CONSUMER DEFAULT INDEX - Extended

Ans Gerber

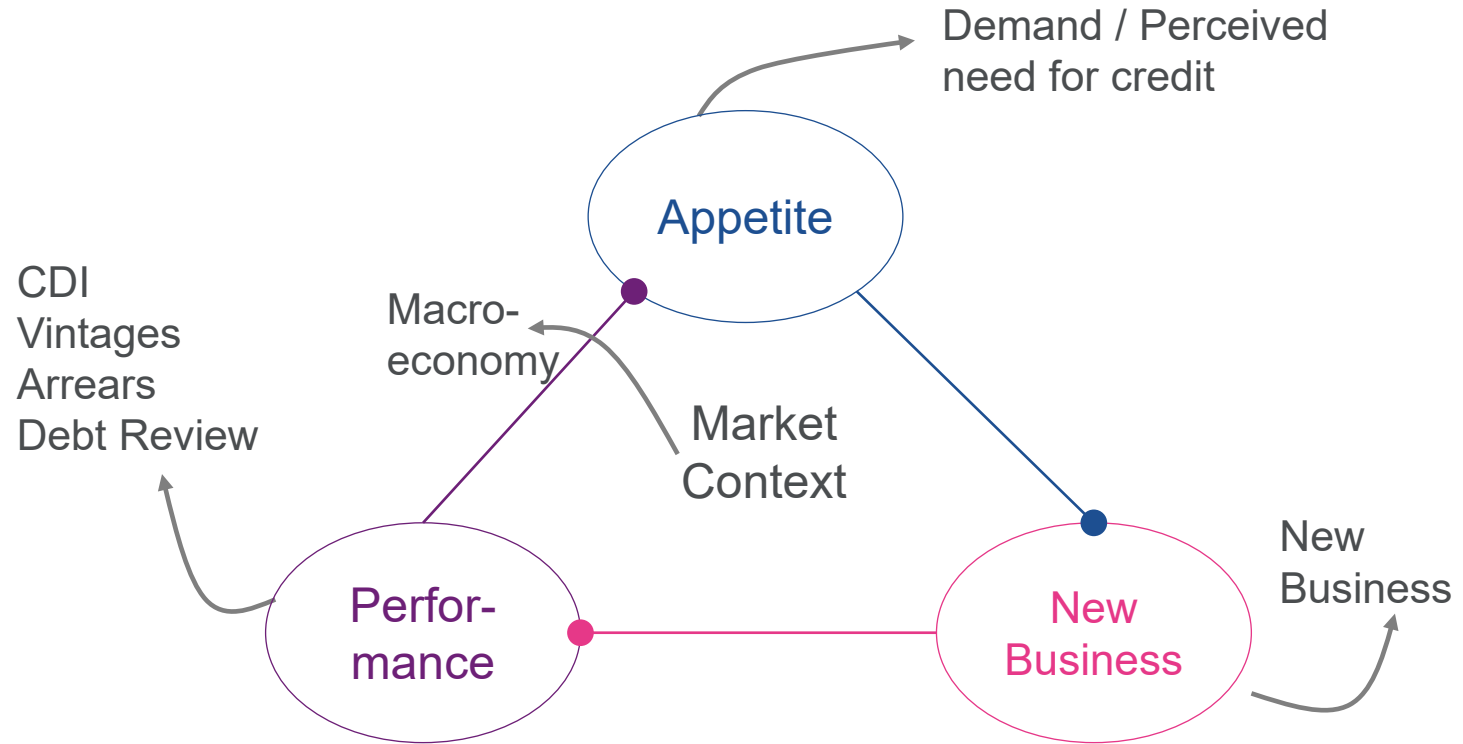
Head of Data Insights, Experian

November 2023 Release

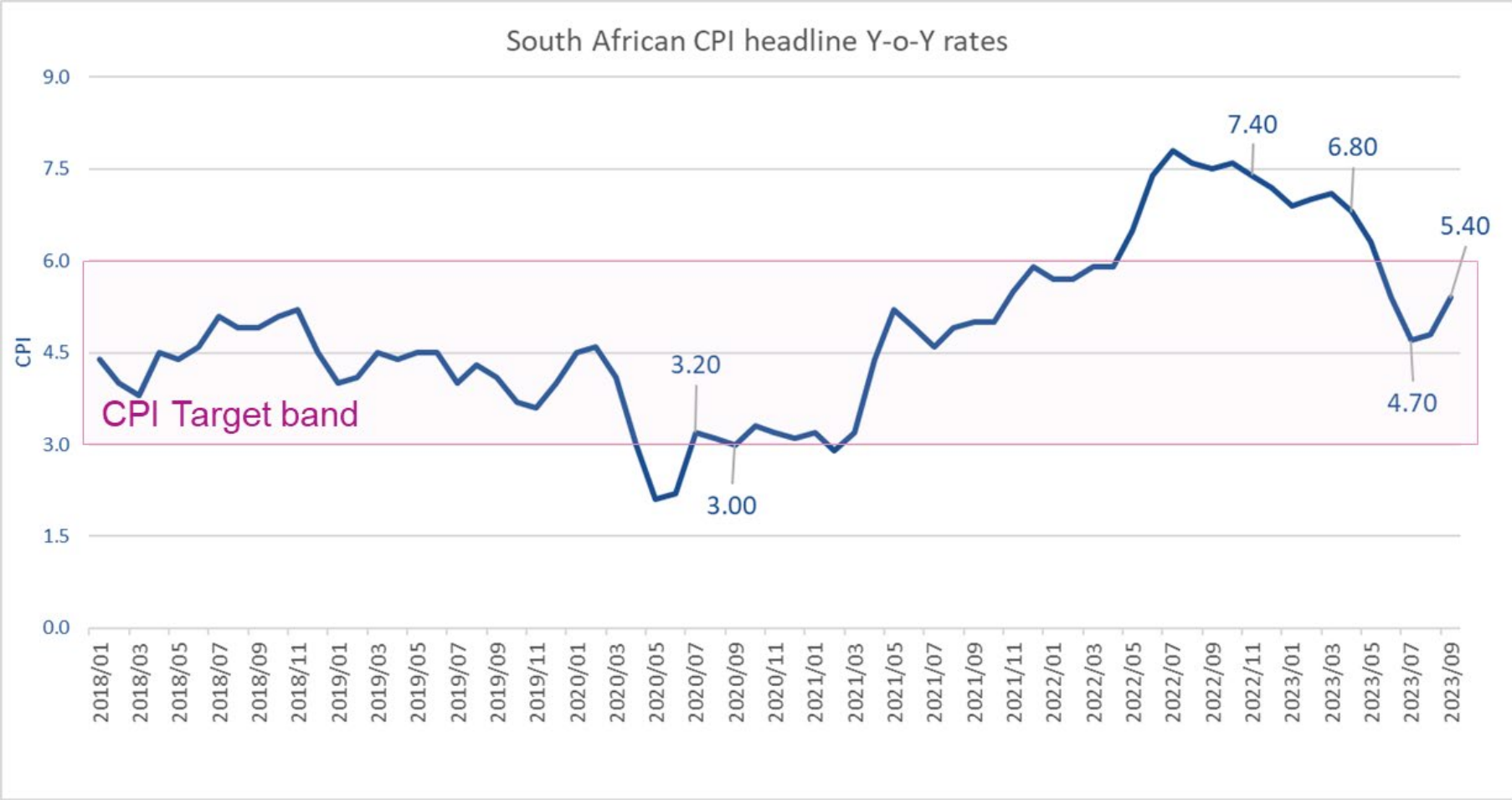
Data Updated up to Jul 2023



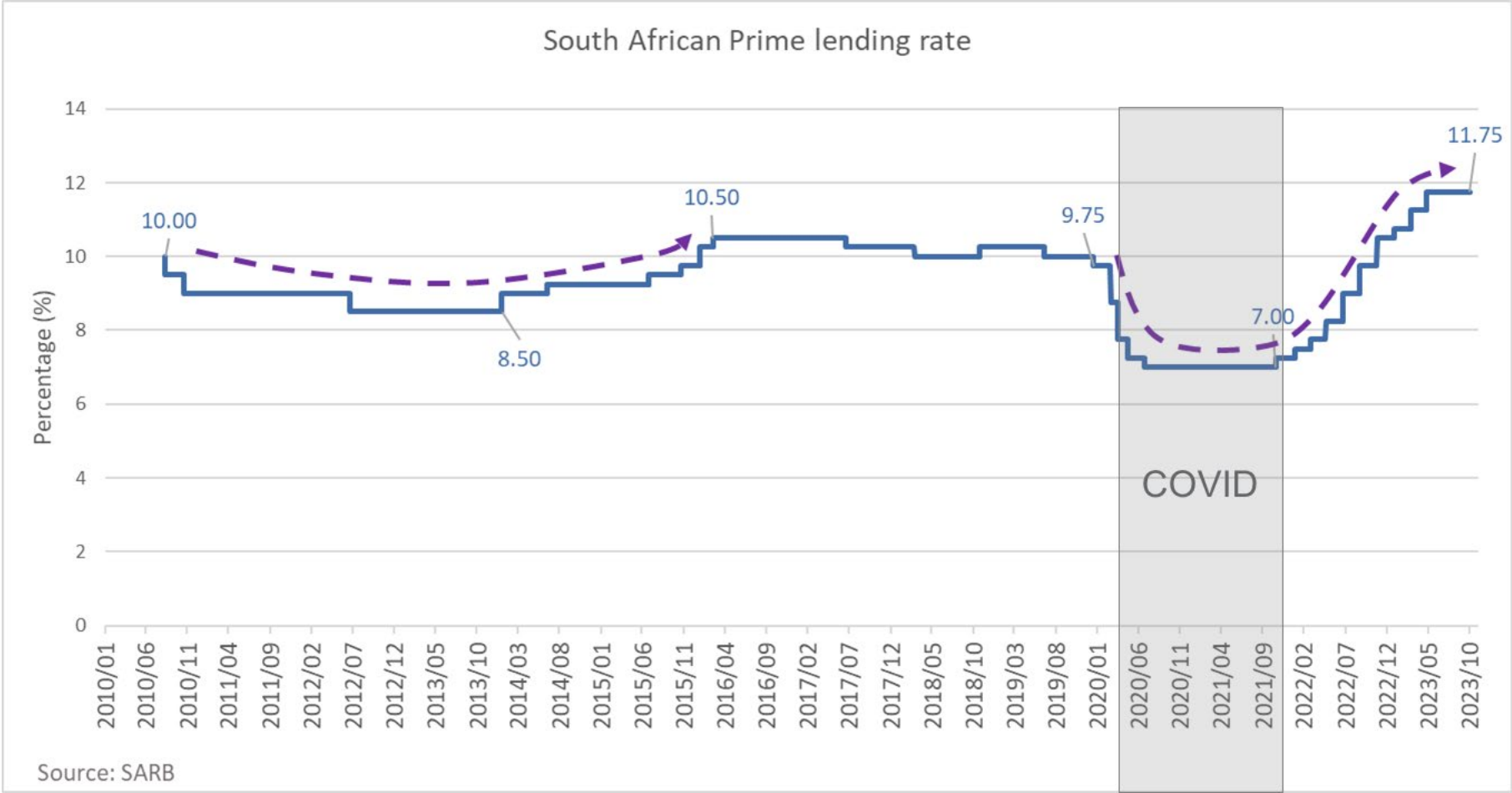
CDIx



Cost of Living: Consumer Price Inflation

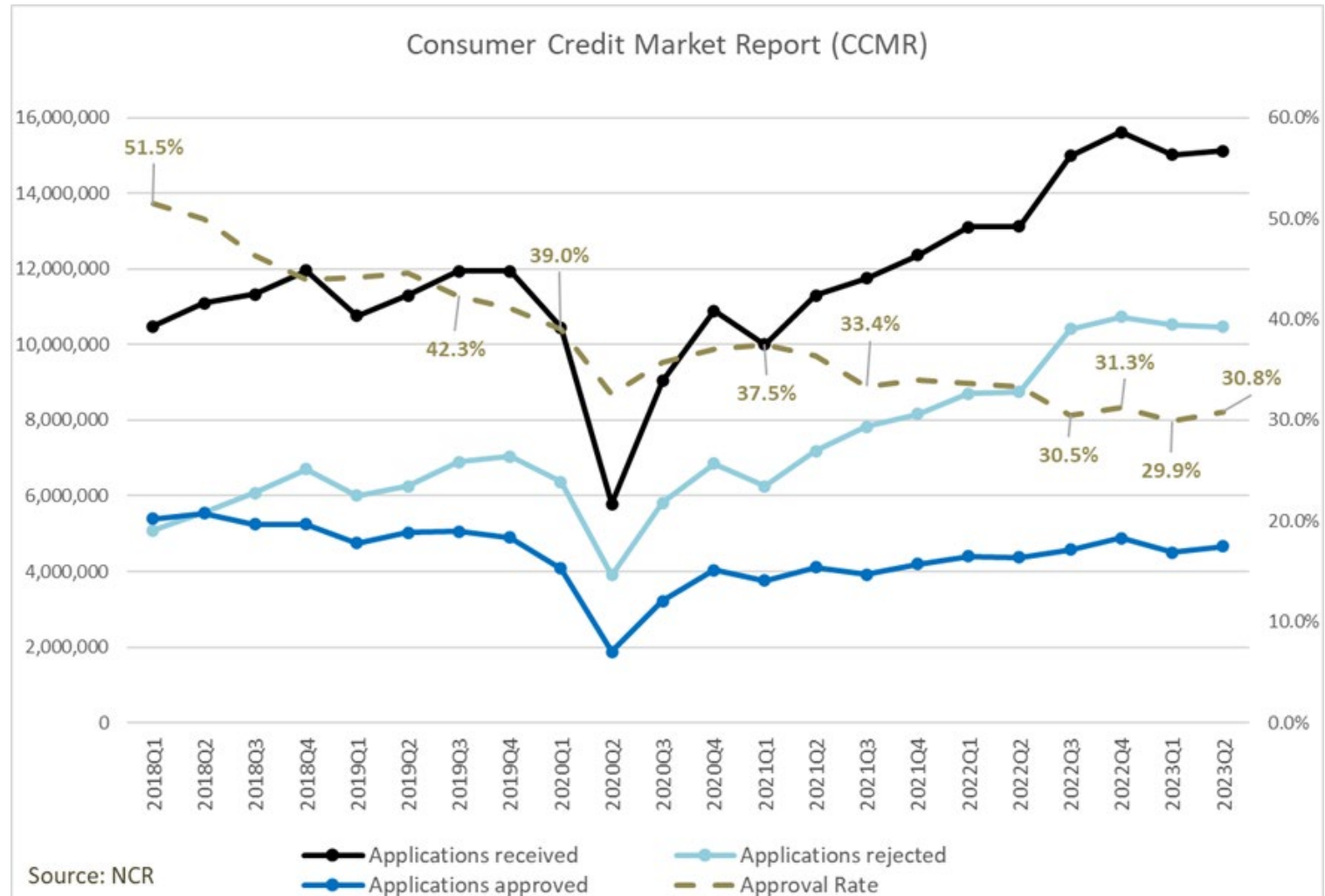


Interest rates



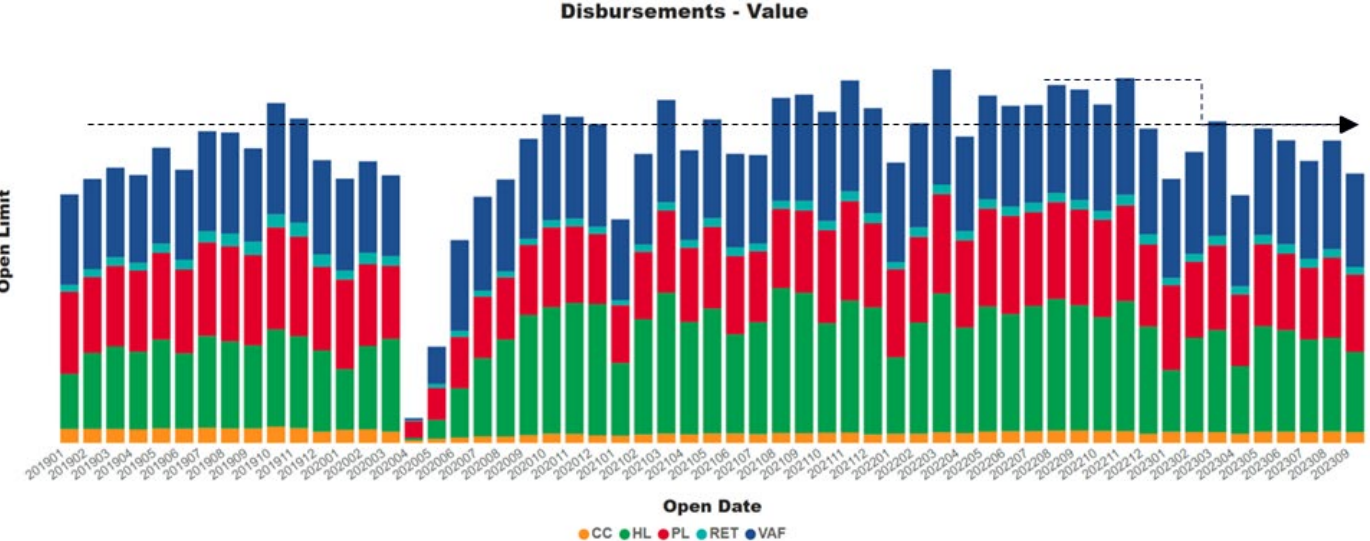
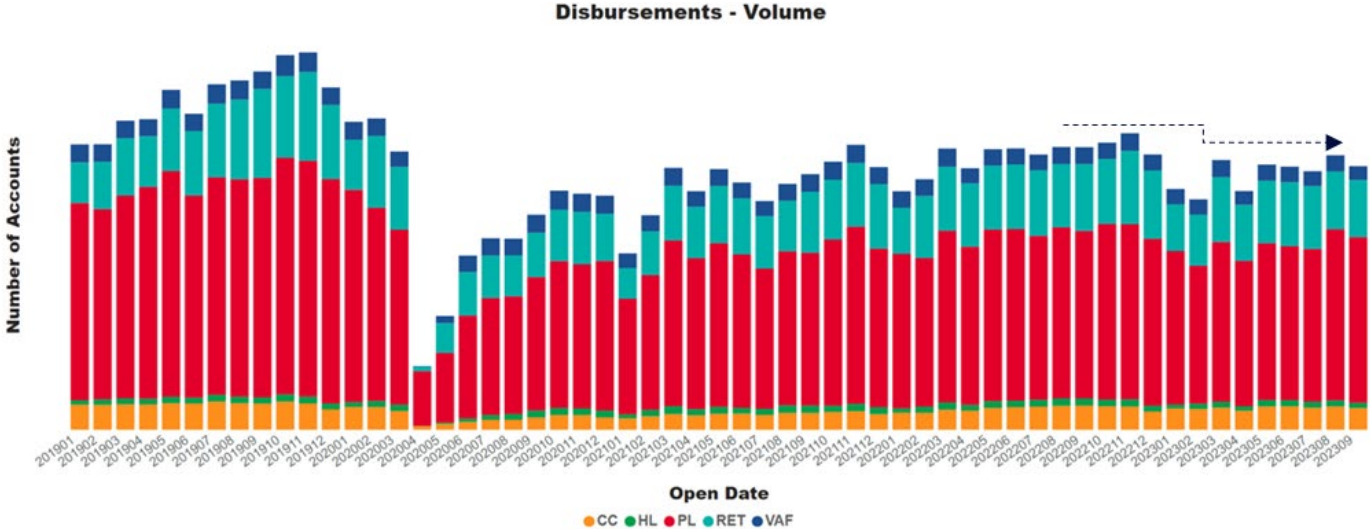
Market Appetite

Appetite slightly down; Decrease in approval rate



Market Growth

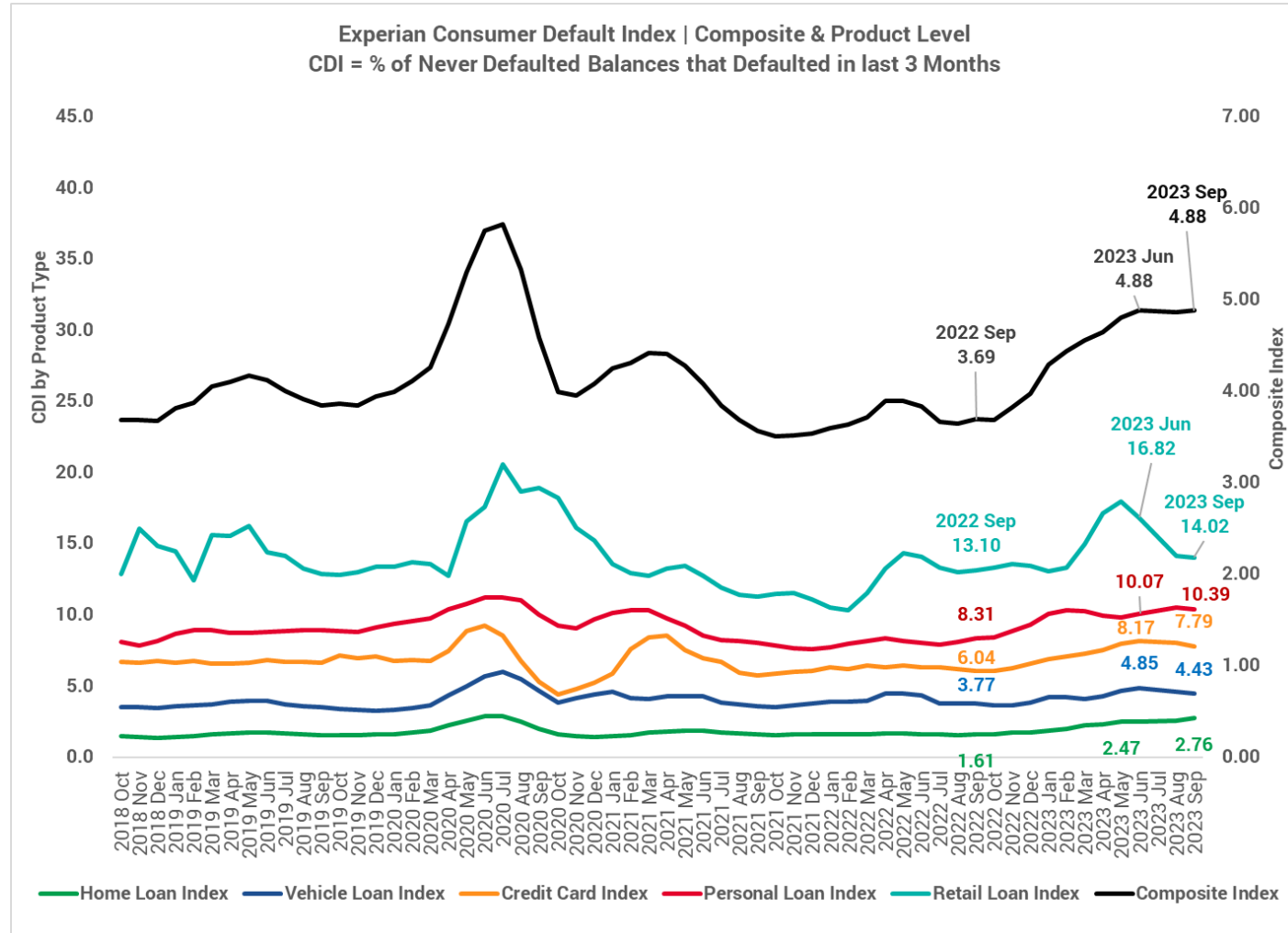
New business



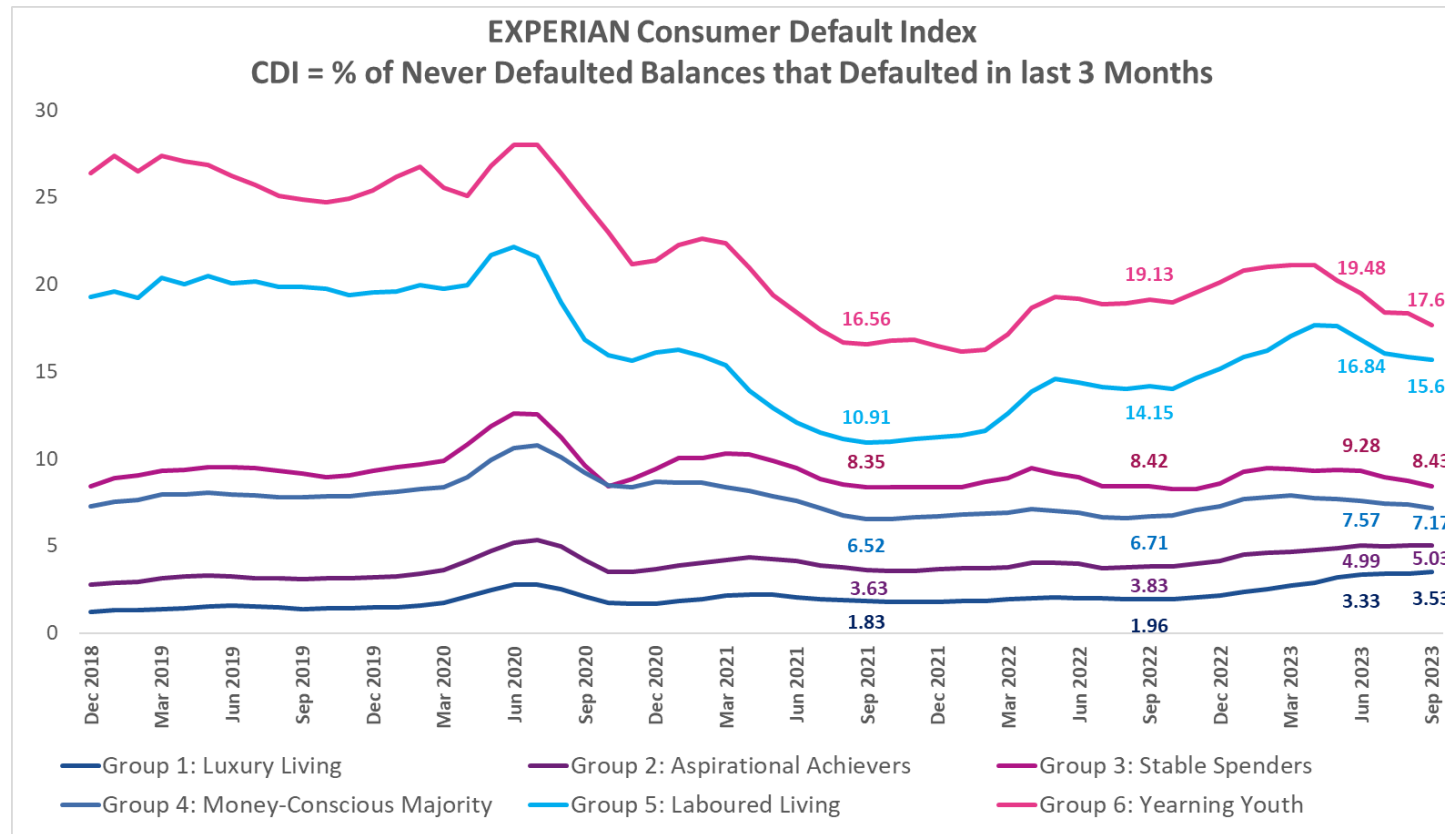
Performance: CDI

By product

	CDI Sep'23	CDI Sep'22	Average Outstanding Jul'23-Sep'23	New Default Balances Jul'23-Sep'23
Composite Index	4.88	3.69	R 2 157 098 117 205	R 26 318 050 996
Home Loan Index	2.76	1.61	R 1 137 355 237 788	R 7 856 428 454
Vehicle Loan Index	4.43	3.77	R 489 880 551 273	R 5 429 582 356
Credit Card Index	7.79	6.04	R 167 828 580 584	R 3 269 583 249
Personal Loan Index	10.39	8.31	R 322 623 861 549	R 8 381 214 260
Retail Loan Index	14.02	13.10	R 39 409 886 011	R 1 381 242 677



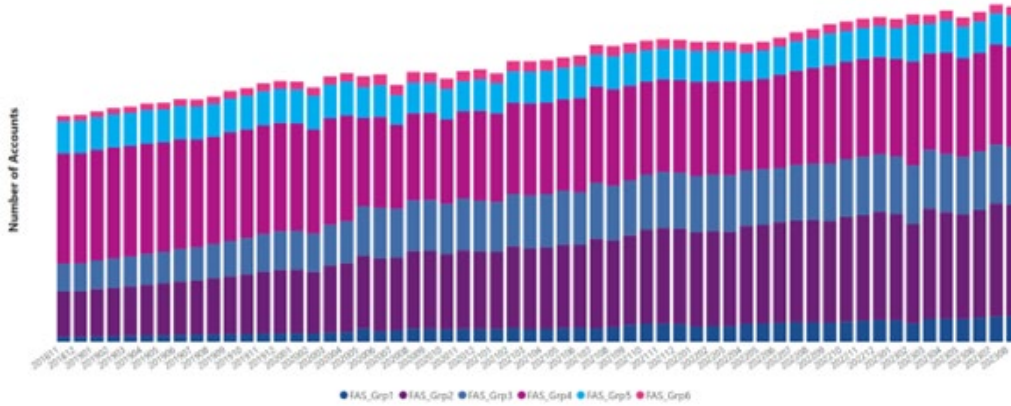
Performance: Composite CDI (FAS)



	CDI		Average Outstanding Balance	Total New Default Balances	CDI Relative % Change
	Sep'22	Sep'23	Jul'23-Sep'23	Jul'23-Sep'23	
COMPOSITE CDI					
Group 1: Luxury Living	1.96	3.10	R 19.92 Billion	R .15 Billion	59%
Group 2: Aspirational Achievers	3.83	5.70	R 19.36 Billion	R .28 Billion	49%
Group 3: Stable Spenders	8.42	8.32	R 6.06 Billion	R .13 Billion	-1%
Group 4: Money-Conscious Majority	6.71	8.83	R 7.16 Billion	R .16 Billion	32%
Group 5: Laboured Living	14.15	13.30	R 2.08 Billion	R .07 Billion	-6%
Group 6: Yearning Youth	19.13	14.75	R 1.03 Billion	R .04 Billion	-23%

Performance: Debt Review Applications

Number of Accounts Per Month in Debt Review by FAS Group



Percentage of FAS Group Per Month in Debt Review (Volume Weighted)





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