

## What is Experian CDI?

The Experian CDI measures the rate of first-time default of 14.1 million consumers across 17.7 million active home loan, vehicle loan, personal loan and credit card accounts with R1.55 trillion in total outstanding debt.

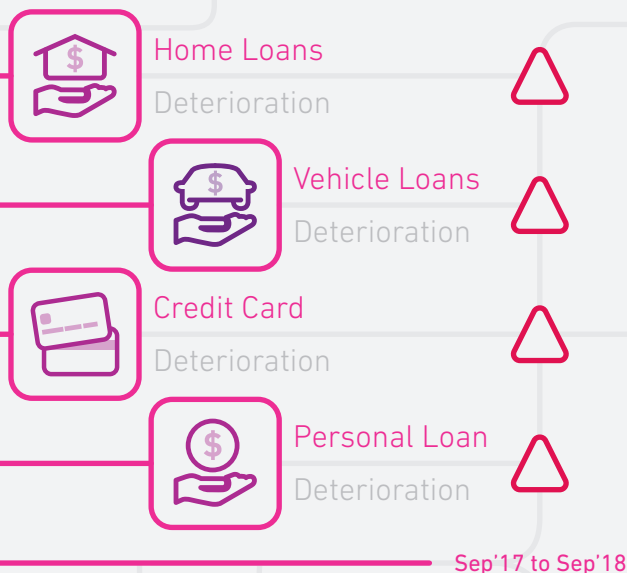
14.1 million Consumers  
17.7 million Active Accounts  
R1.55 trillion Total Outstanding Debt

## Latest CDI reading

CDI moved from **3.26%** in Sep 2017 to **3.61%** in Sep 2018. Thus the CDI deteriorated year-on-year.

The total amount for first-time credit defaulters was **R13.73 billion** during the period Jul 2018 to Sep 2018.

## Product CDI's



## Mosaic Segmentation insights



**Segment with largest credit exposure**  
**A03 Hard working money** Middle-aged educated families, with a mid to high income living in the suburbs around industrial and mining areas recorded a higher CDI of 3.07% in Sep 2018 compared to the 2.77% in Sep 2017.



**Segment with lowest CDI**  
**A02 Secured Affluence** Mature, well educated, wealthy couples living in freestanding high-value established homes in city suburbs recorded the lowest CDI of 2.09% in Sep 2018 which was a deterioration on the 1.78% recorded in Sep 2017.



**Segment with highest CDI**  
**F25 Indigent Township Families** Very low income, mostly unemployed, young families living in small properties or in a room of shared-housing in densely populated areas was the worst performing segment with a CDI of 7.87% in Sep 2018 compared to the 7.03% recorded in Sep 2017.

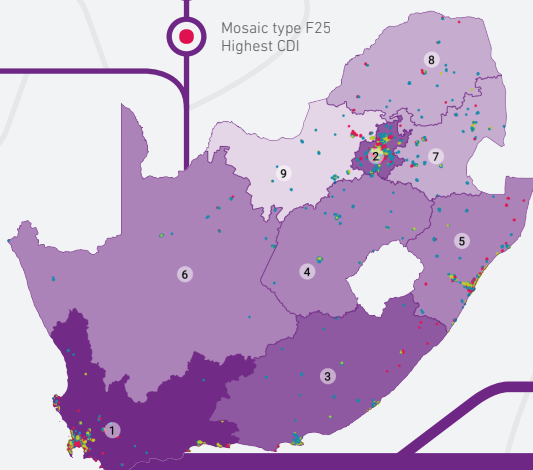


**Greatest improvement**  
**D17 Migratory Hard Labour** Low income, single, young male migrant workers, living in informal or backyard dwellings in and around farms and mines recorded the best year on year improvement in CDI from 4.56% in Sep 2017 to 4.16% in Sep 2018.



**Worst deterioration**  
**H33 Senior Single Traditionalists** Single older people living in single rooms in traditional huts in rural areas recorded the worst year on year deterioration moving from 4.44% in Sep 2017 to 6.20% in Sep 2018.

- Mosaic type A03  
Largest Credit Exposure
- Mosaic type A02  
Lowest CDI
- Mosaic type F25  
Highest CDI



## Regional split at Composite level