



CDIX

CONSUMER DEFAULT INDEX - Extended

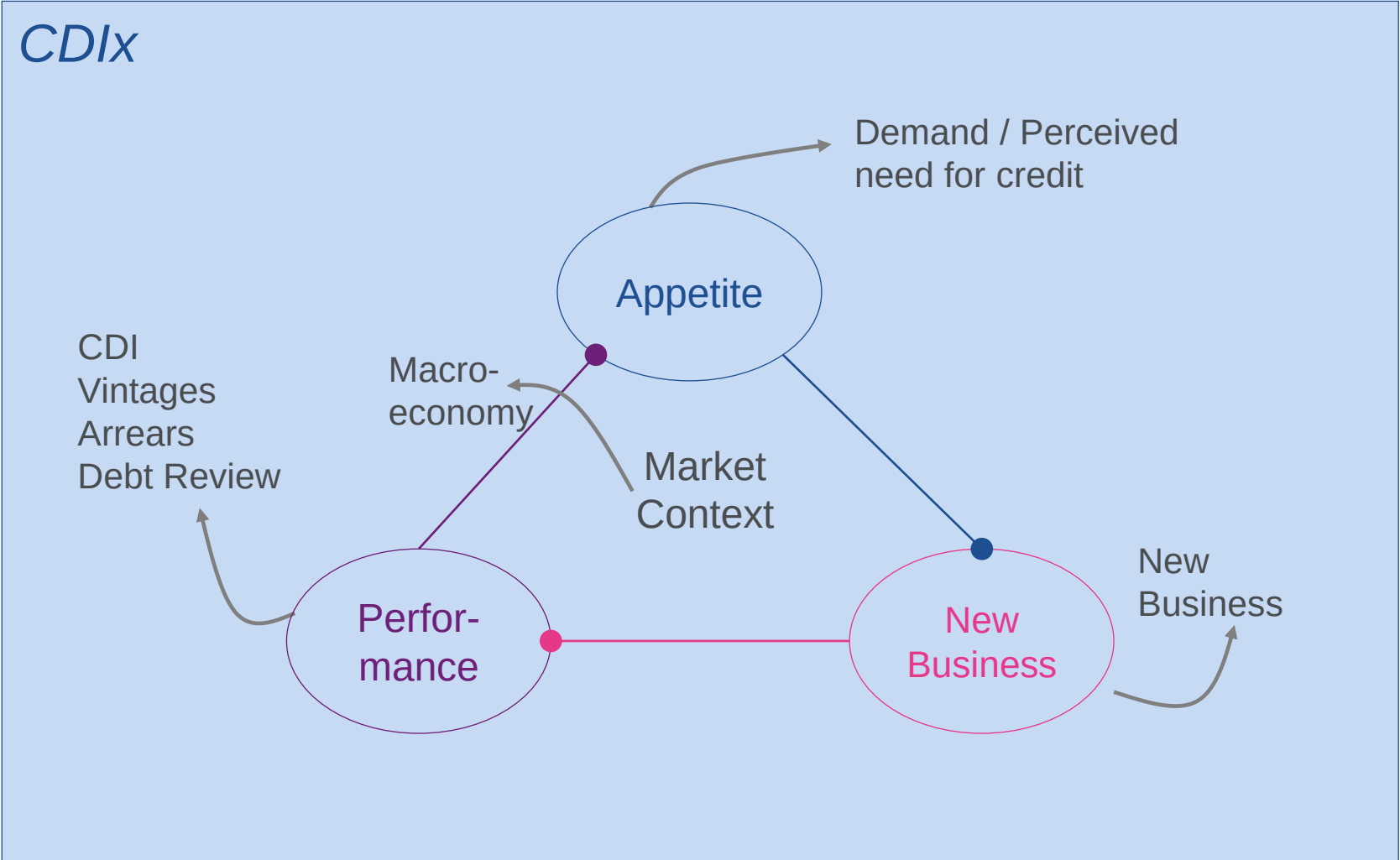
Ans Gerber

Head of Data Insights, Experian

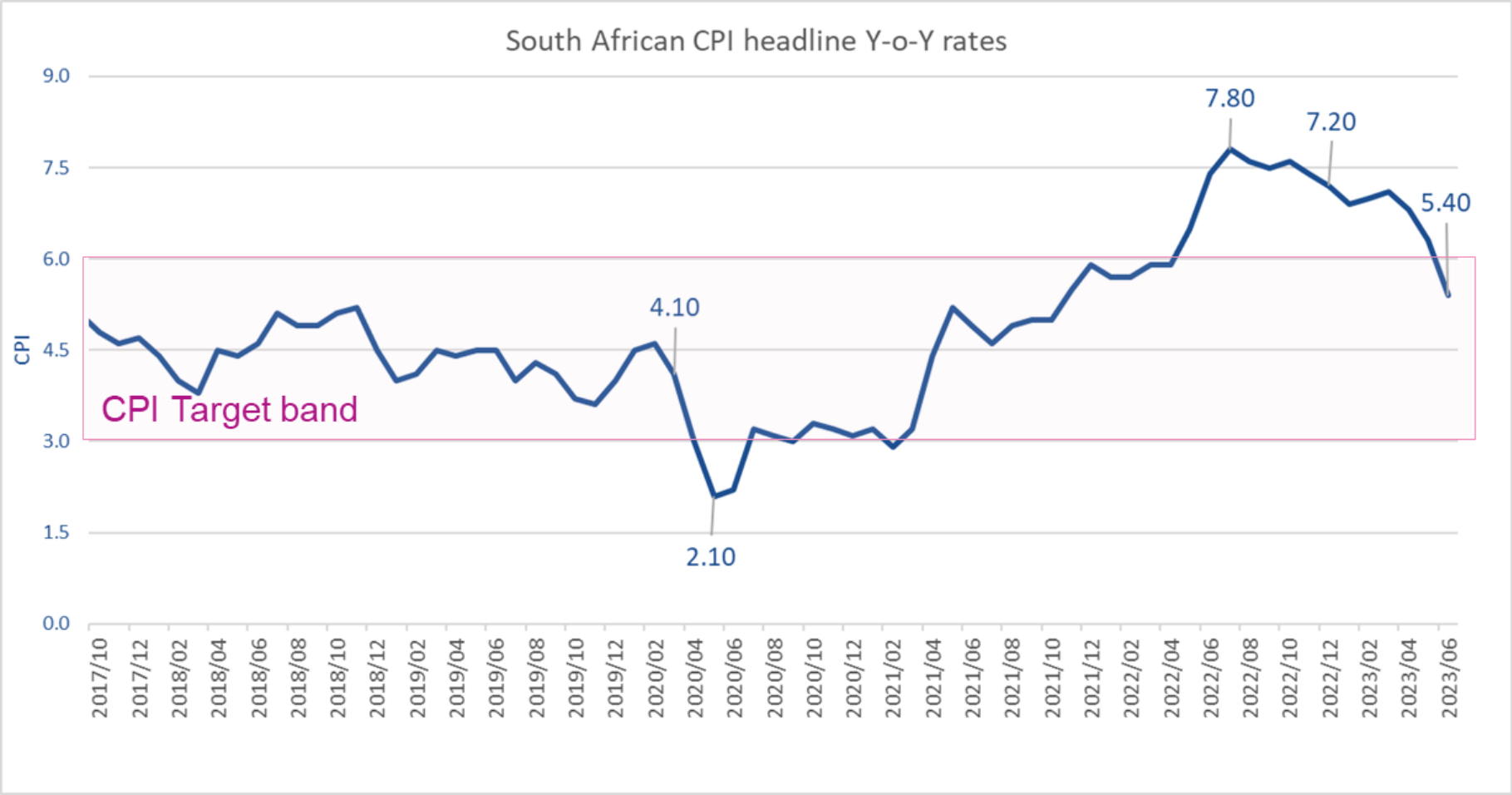
August 2023 Release

Data Updated up to Jun 2023

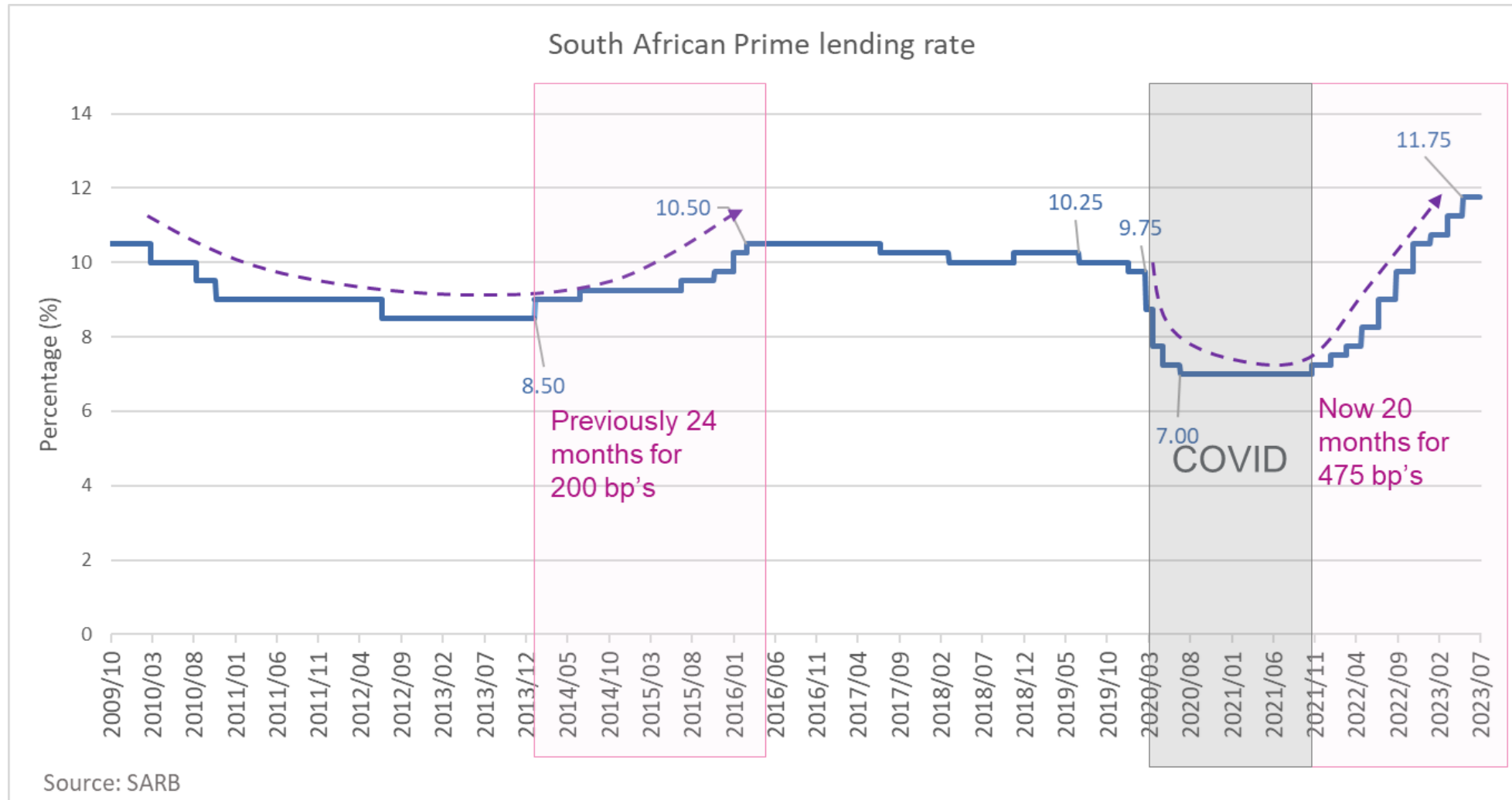




Cost of Living: Consumer Price Inflation

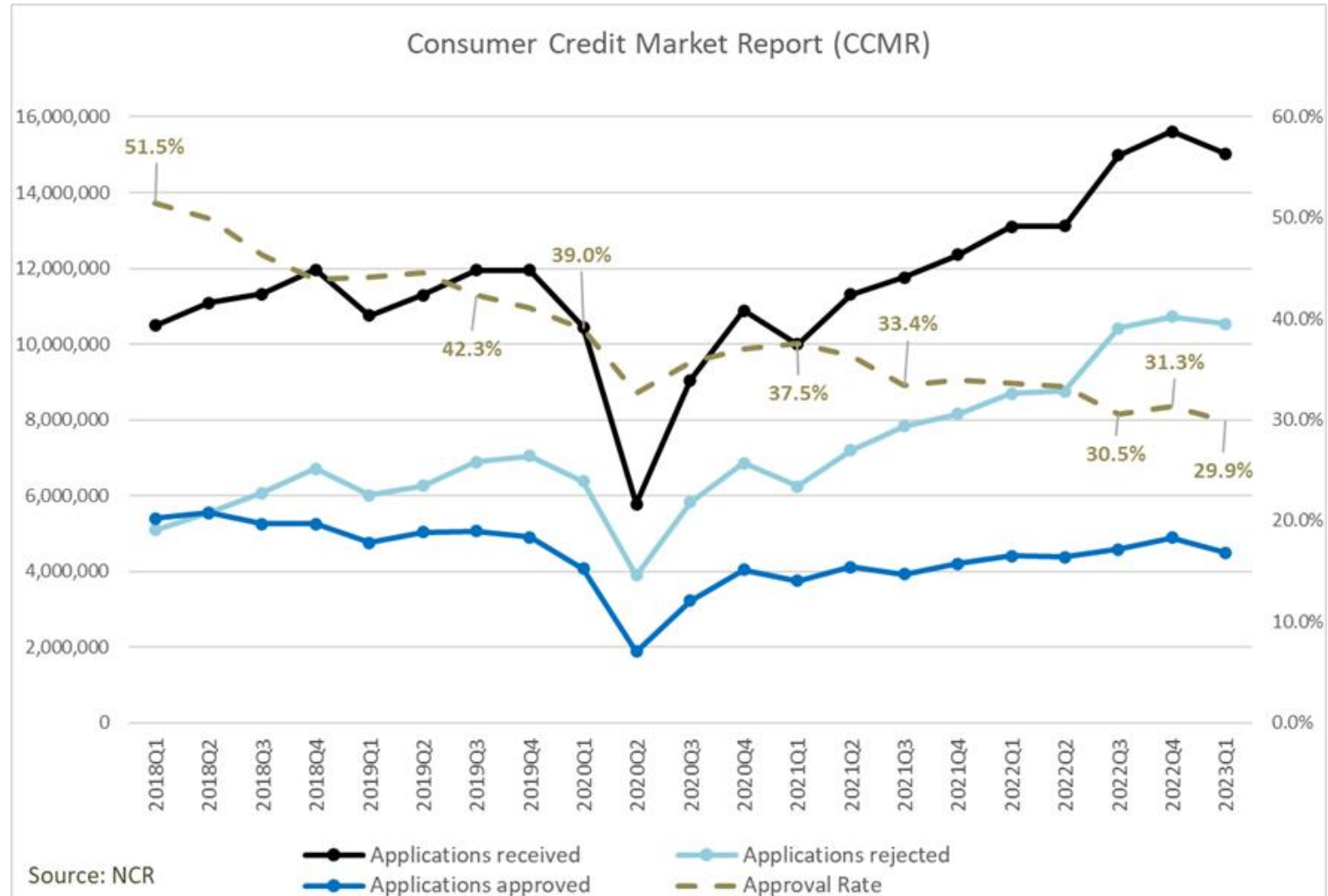


Interest rates



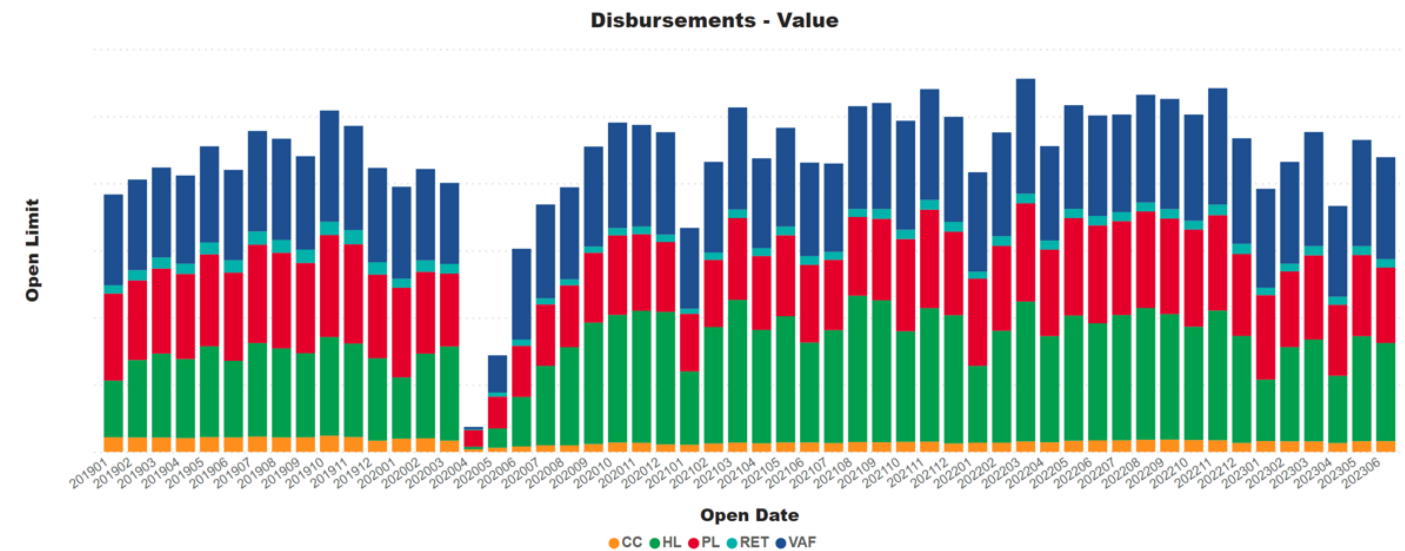
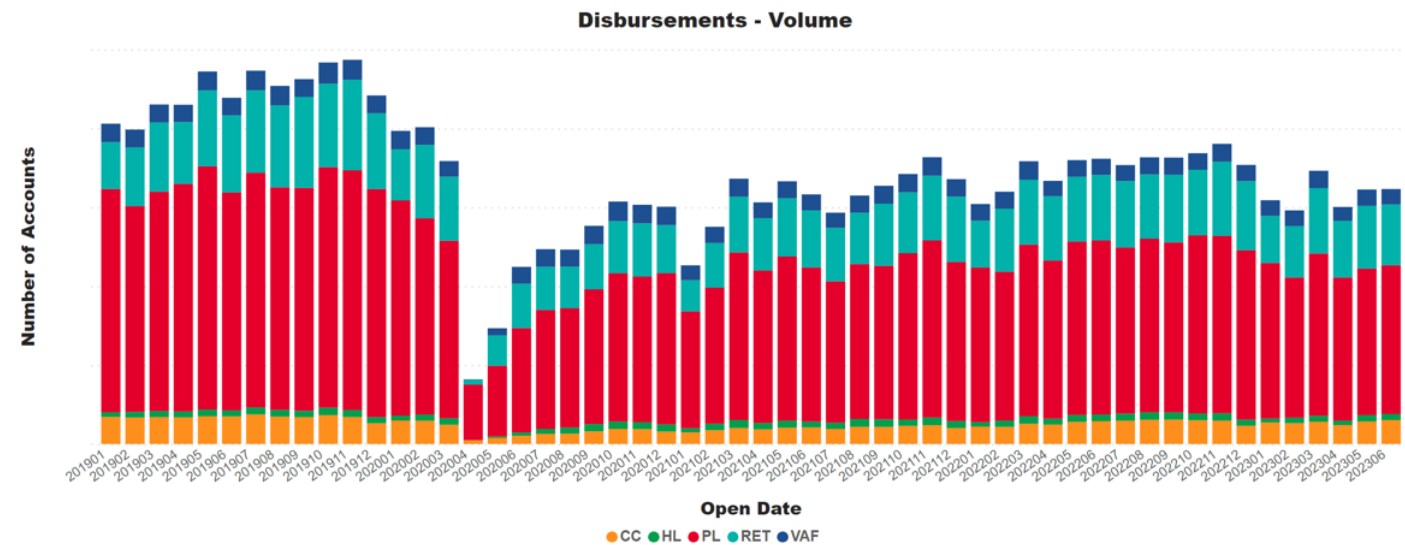
Market Appetite

Appetite slightly down; Decrease in approval rate

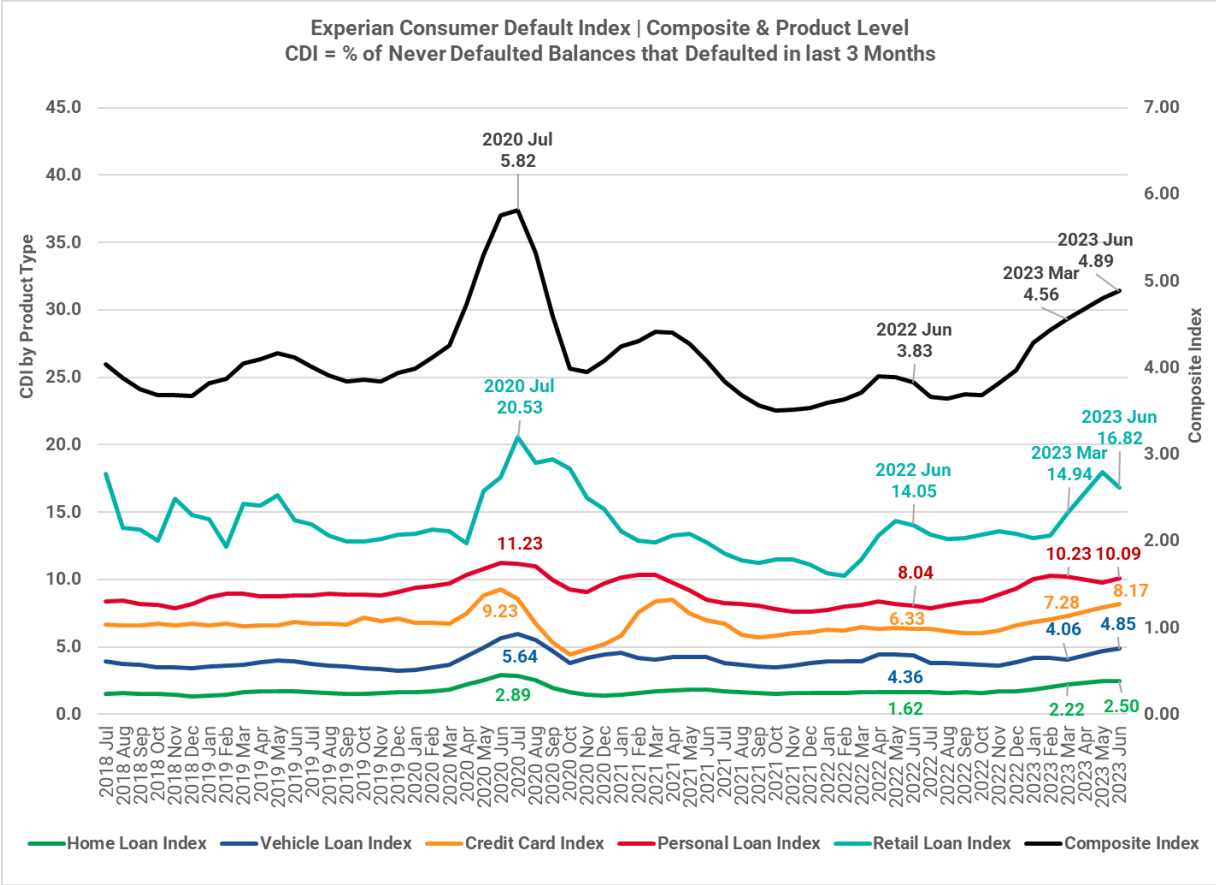


Market Growth

New business

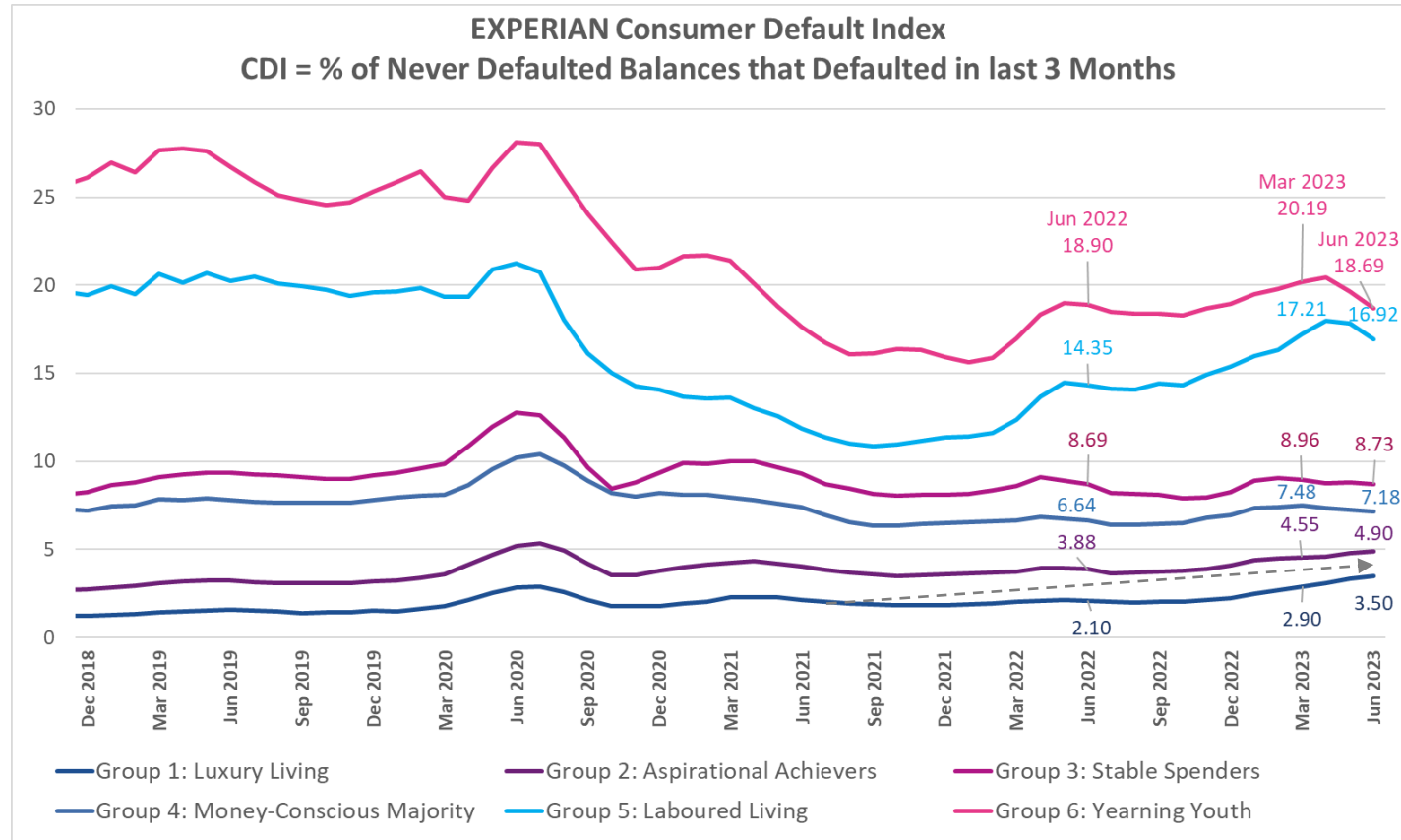


Performance: CDI (Product)



	CDI Jun'23	CDI Jun'22	Average Outstanding Apr'23-Jun'23	New Default Balances Apr'23-Jun'23	Relative Impr/Deter	Weight in COMPOSITE CDI
Composite Index	4.89	3.83	R 2 178 686 274 182	R 26 619 053 123	28%	100%
Home Loan Index	2.50	1.62	R 1 150 053 282 781	R 7 174 948 270	54%	53%
Vehicle Loan Index	4.85	4.36	R 487 237 082 746	R 5 907 106 948	11%	22%
Credit Card Index	8.17	6.33	R 169 051 650 142	R 3 451 479 252	29%	8%
Personal Loan Index	10.09	8.04	R 331 363 232 913	R 8 361 768 282	26%	15%
Retail Loan Index	16.82	14.05	R 40 981 025 600	R 1 723 750 371	20%	2%

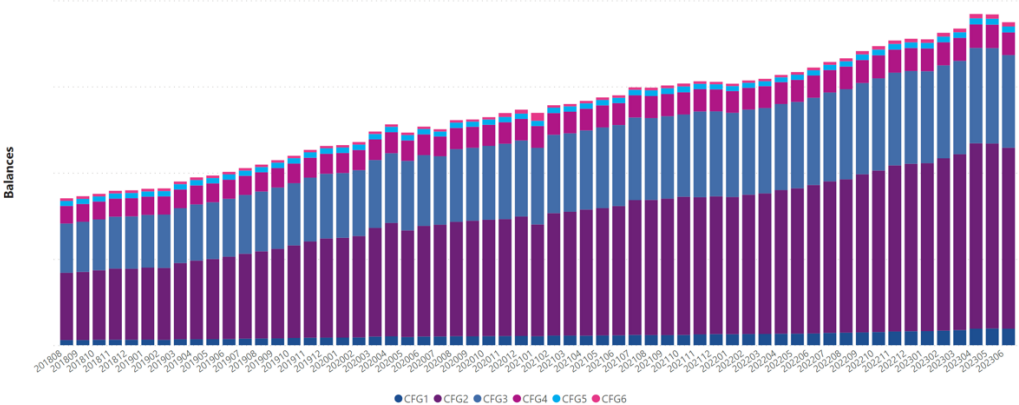
Performance: Composite CDI (FAS)



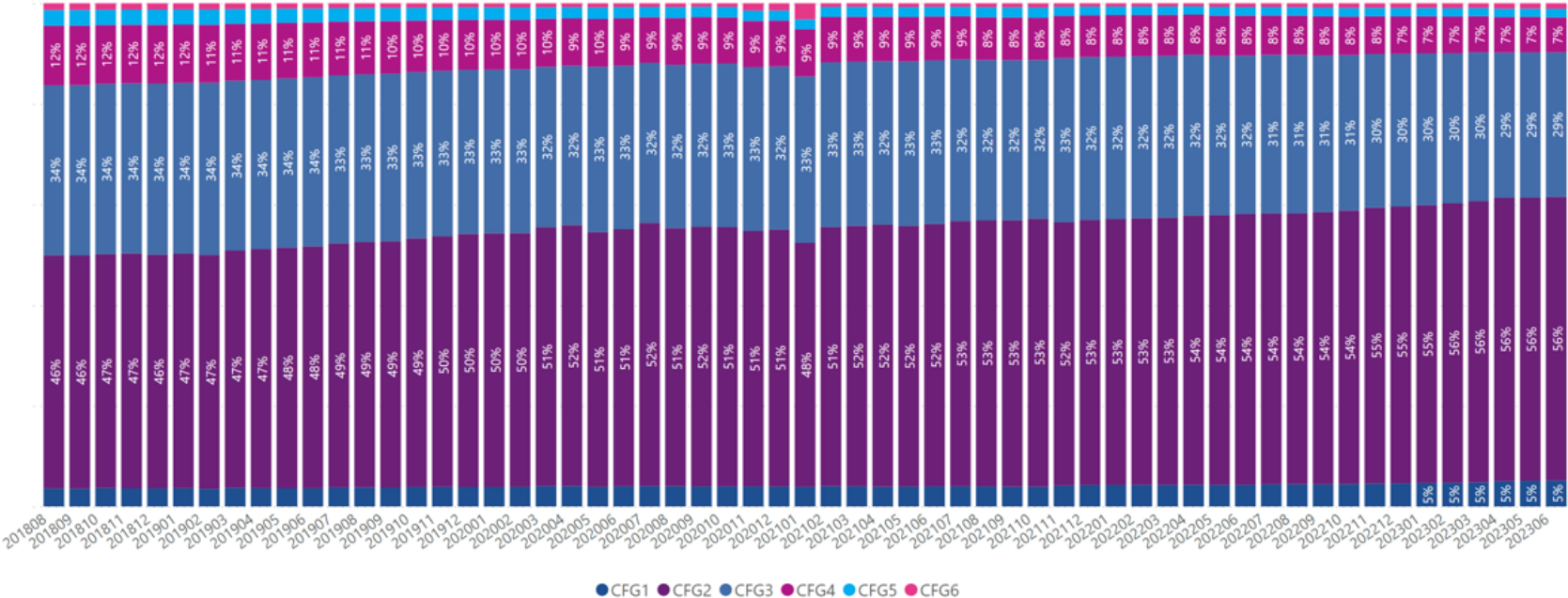
COMPOSITE CDI	CDI	CDI	Average Outstanding Balance	Total New Default Balances	CDI Relative % Change
	Jun'22	Jun'23	Apr'23-Jun'23	Apr'23-Jun'23	
Group 1: Luxury Living	2.10	3.50	R 988.53 Billion	R 8.64 Billion	66%
Group 2: Aspirational Achievers	3.88	4.90	R 828.73 Billion	R 10.16 Billion	26%
Group 3: Stable Spenders	8.69	8.73	R 129.92 Billion	R 2.84 Billion	0%
Group 4: Money-Conscious Majority	6.64	7.18	R 184.98 Billion	R 3.32 Billion	8%
Group 5: Laboured Living	14.35	16.92	R 27.02 Billion	R 1.14 Billion	18%
Group 6: Yearning Youth	18.90	18.69	R 8.94 Billion	R .42 Billion	-1%

Performance: Debt Review Applications

Balances Per Month in Debt Review by FAS Group



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





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