

TransUnion Industry Insights Report

Q2 2022

About the South Africa Industry Insights Report

TransUnion's South Africa Industry Insights Report is an in-depth, full population-based report that provides statistical information every quarter from TransUnion's national consumer credit database, aggregated across virtually every active credit file on record. Each file contains hundreds of credit variables that illustrate consumer credit usage and performance. By leveraging the Industry Insights Report, institutions across a variety of industries can analyse market dynamics over an entire business cycle, helping to understand consumer behaviour over time. Businesses can access more details about and subscribe to the Industry Insights Report. The South Africa Industry Insights Report looks at major consumer lending categories: credit cards, personal loans, home loans, vehicle and asset finance (VAF), and clothing. The report primarily focuses on three dimensions across these categories: originations (new accounts opened), balances (outstanding total and average lending balances) and delinquencies (accounts in payment arrears).

Q2 2022 INSIGHTS:				
Credit Card	Bank Personal Loans	Non-Bank Personal Loans	Home Loans	Vehicle Finance
YEAR ON YEAR CHANGE IN ORIGINATIONS ¹				
37.9%	6.8%	2.4%	1.3%	3.1%
YOY CHANGE IN SERIOUS DELINQUENCY RATES				
0.7%	0.0%	1.7%	0.1%	0.3%
YOY SHIFTS IN NUMBER OF ACCOUNTS				
2.3%	0.8%	13.9%	20.4%	0.3%
YOY SHIFTS IN OUTSTANDING BALANCES				
1.1%	1.2%	6.1%	3.8%	1.6%

¹ Originations are viewed one quarter in arrears to account for reporting lag

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