

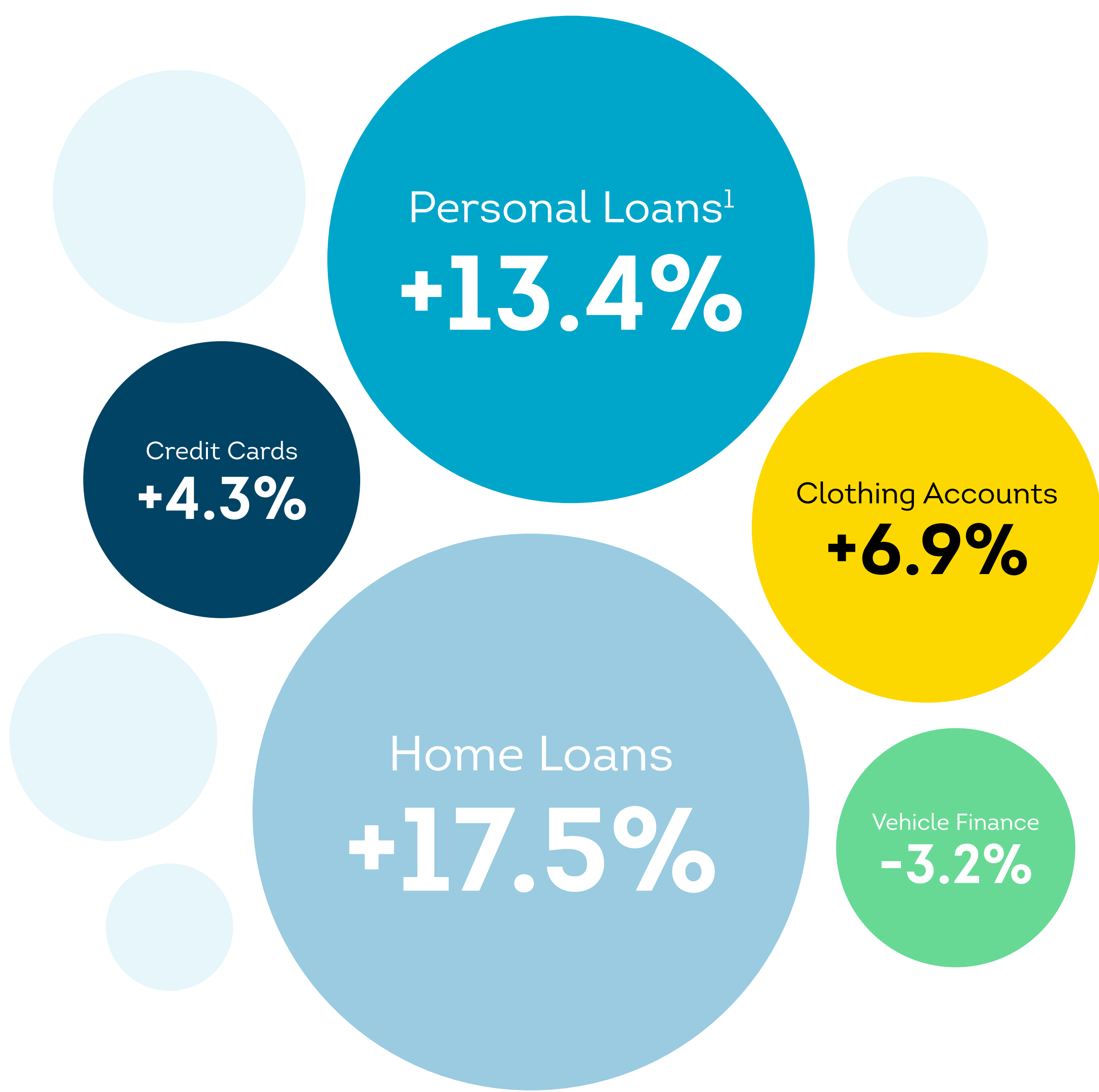


Industry Insights Q4 2023

About the South Africa Industry Insights Report

TransUnion's quarterly South Africa Industry Insights Report provides in-depth, statistical information drawn from its 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. Entities across industries can [subscribe](#) to and leverage the Industry Insights Report to analyse market dynamics throughout an entire business cycle, helping them understand consumer behaviour over time. The report looks at major consumer lending categories: credit cards, personal loans, home loans, vehicle and asset finance (VAF), and clothing, focusing primarily on three dimensions across these categories: originations (new accounts opened), balances (outstanding total and average lending balances) and delinquencies (accounts in payment arrears).

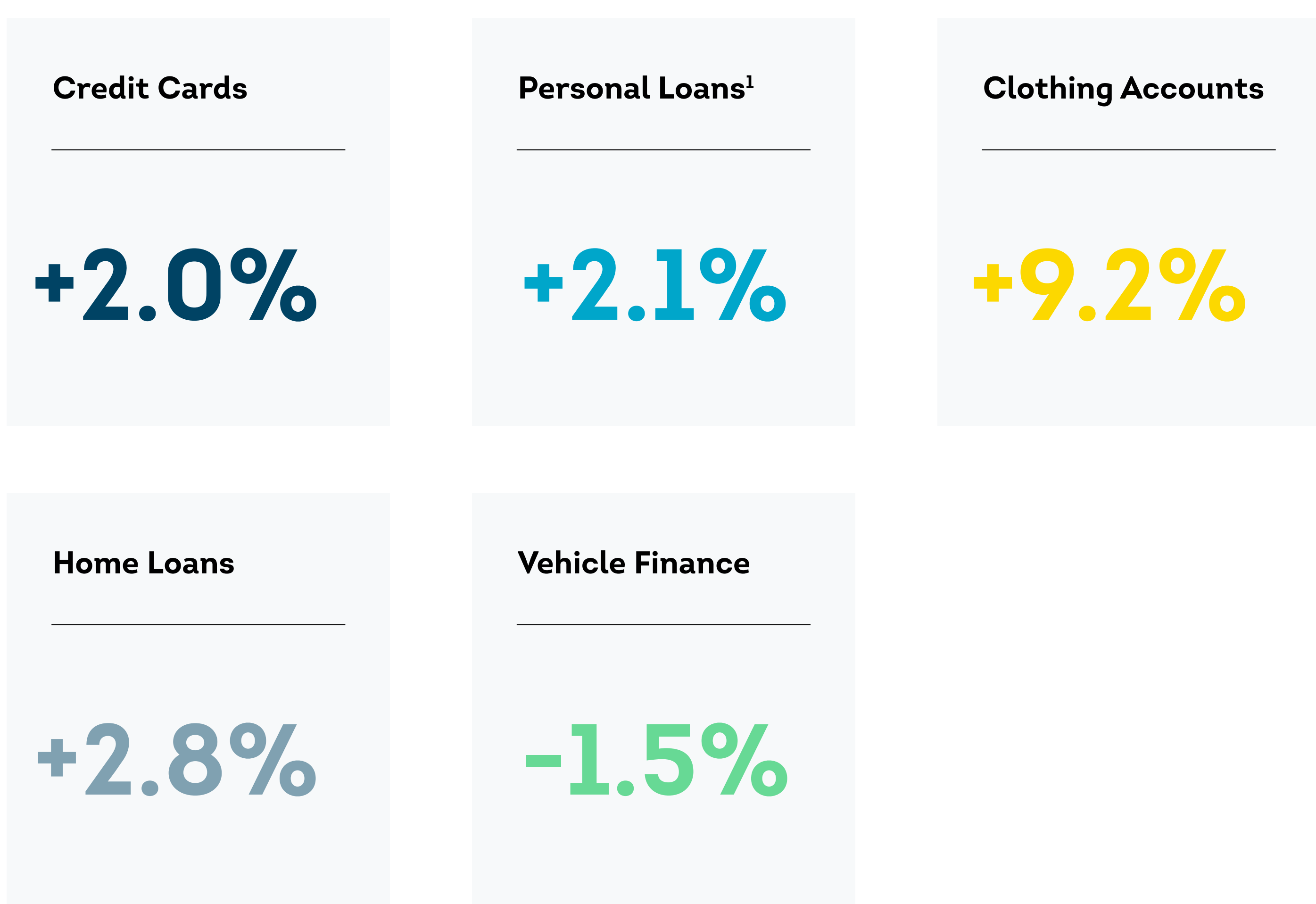
YoY Change in Originations



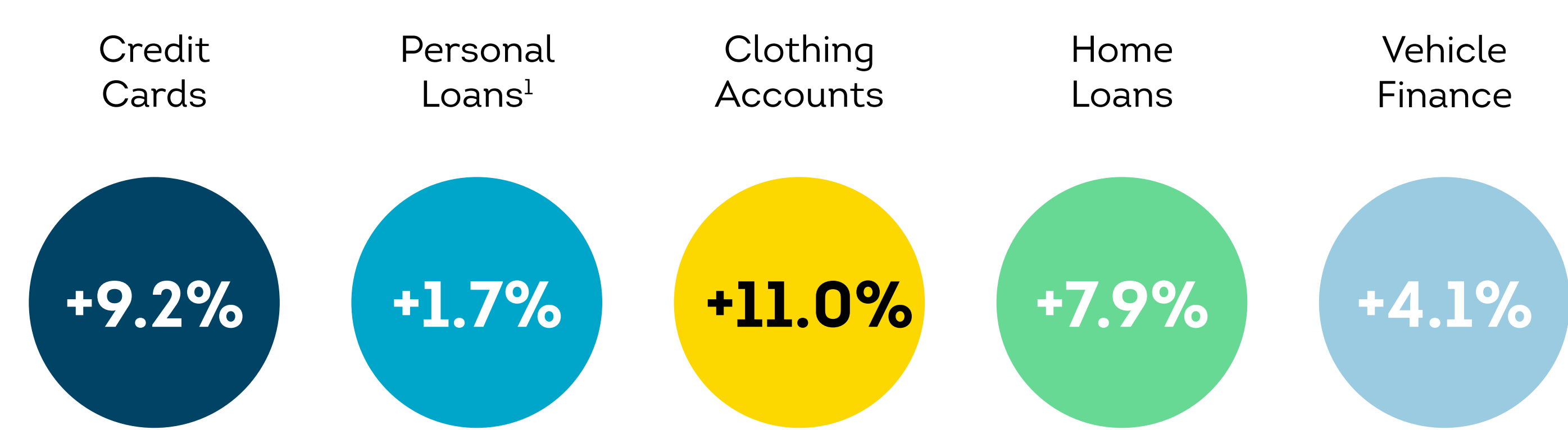
YoY Change in Serious Delinquency Rates²

Credit Cards	30 bps	↓
Personal Loans ¹	210 bps	↓
Clothing Accounts	90 bps	↓
Home Loans	140 bps	↑
Vehicle Finance	0 bps	—

YoY Shifts in Number of Accounts



YoY Shifts in Outstanding Balances



¹Inclusive of both bank issued, and non-bank issued personal loans
²Account-level serious delinquency rate, measured as a percentage of accounts three or more months in arrears