




















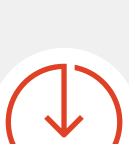





TransUnion Industry Insights Report

Q3 2023

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).

Q3 2023 INSIGHTS:				
Credit Cards	Personal Loans ¹	Clothing Accounts	Home Loans	Vehicle Finance
				
YEAR ON YEAR CHANGE IN ORIGINATIONS ²				
 6.3%	 7.5%	 11.2%	 3.0%	 7.5%
YOY CHANGE IN SERIOUS DELINQUENCY RATES ³				
 110 bps	 110 bps	 20 bps	 150 bps	 70 bps
YOY SHIFTS IN NUMBER OF ACCOUNTS				
 1.3%	 2.1%	 6.6%	 2.5%	 0.6%
YOY SHIFTS IN OUTSTANDING BALANCES				
 8.7%	 1.7%	 12.3%	 7.4%	 5.5%

¹ Inclusive of both bank issued, and non-bank issued personal loans
² Originations for Q3 2023 compared to Q3 2022
³ Account-level serious delinquency rate, measured as a percentage of accounts three more months in arrears