

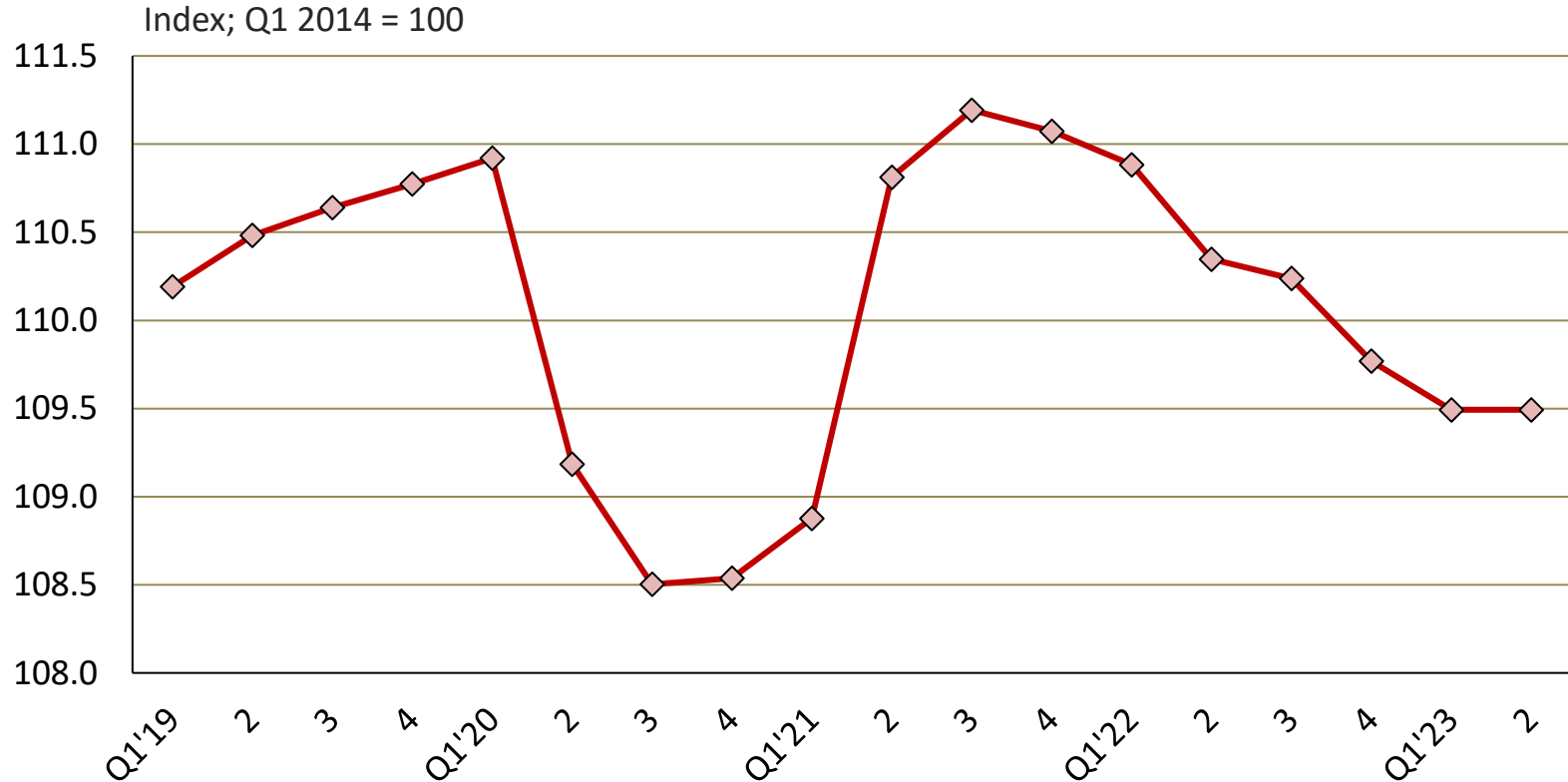
ALTRON
FINTECH

Altron FinTech
Household
Resilience
Index (AFHRI)
Q2 2023

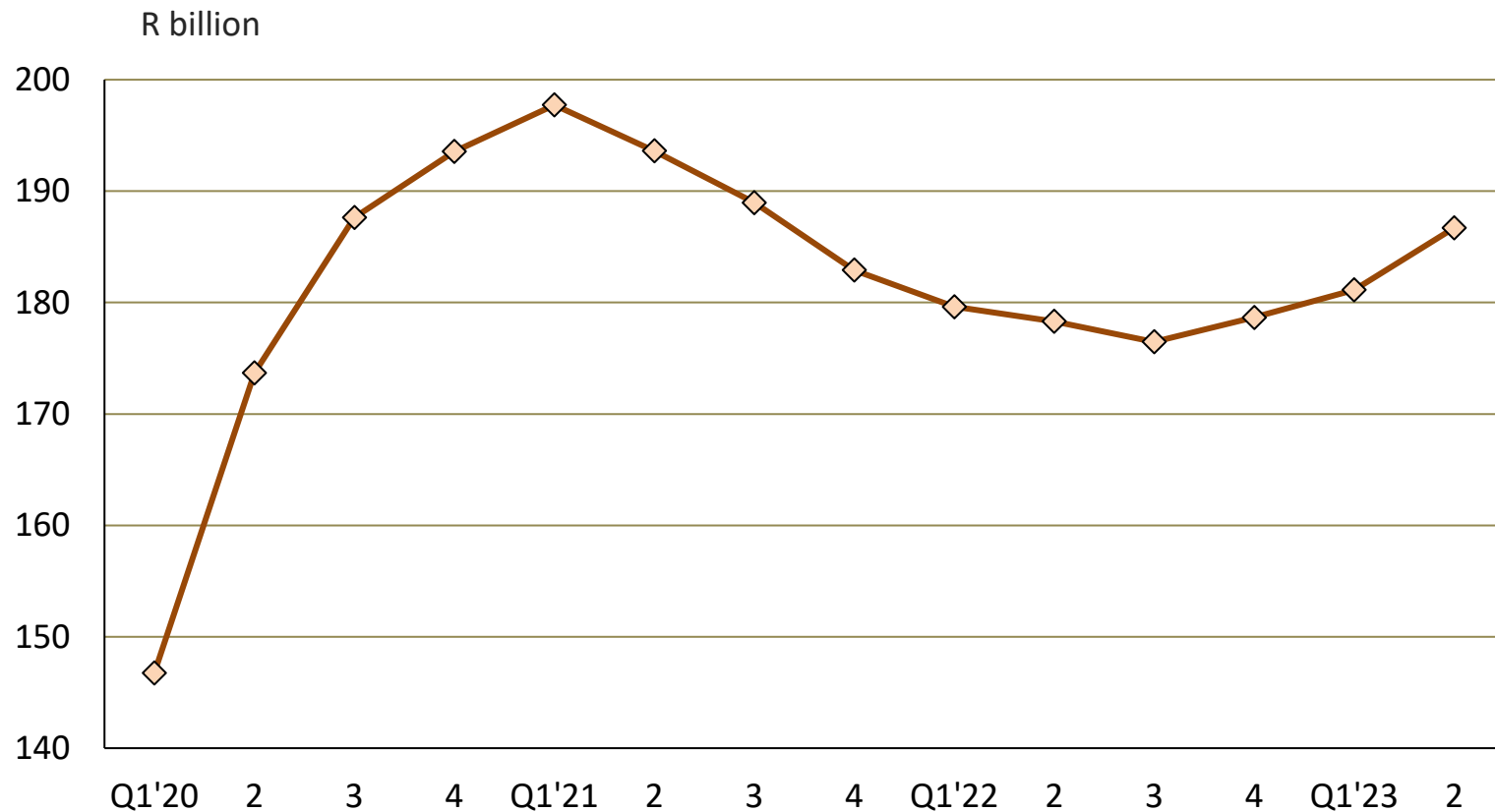
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Dr Roelof Botha

(Note: 4 quarter average)

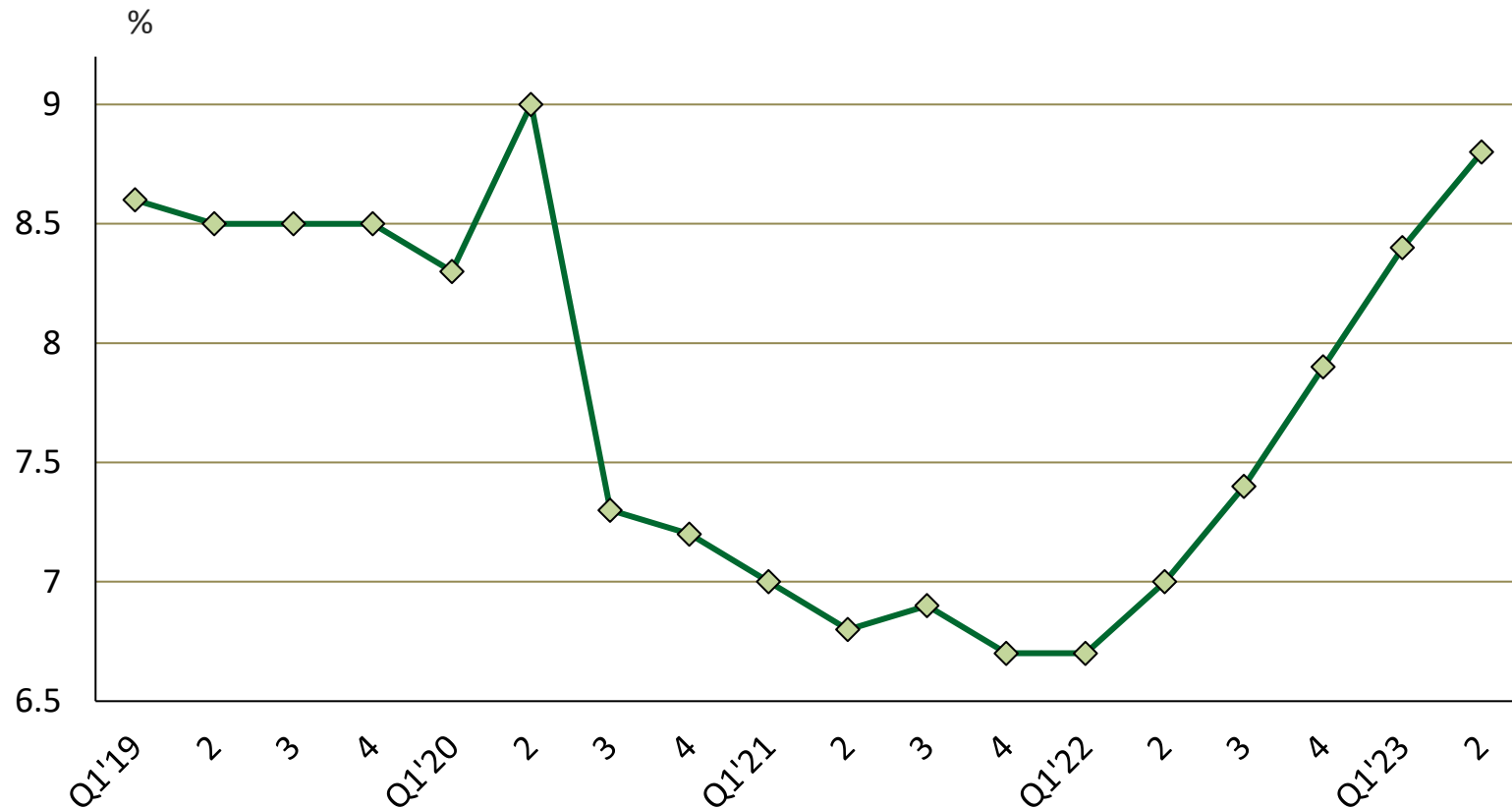


(Source: SARB)



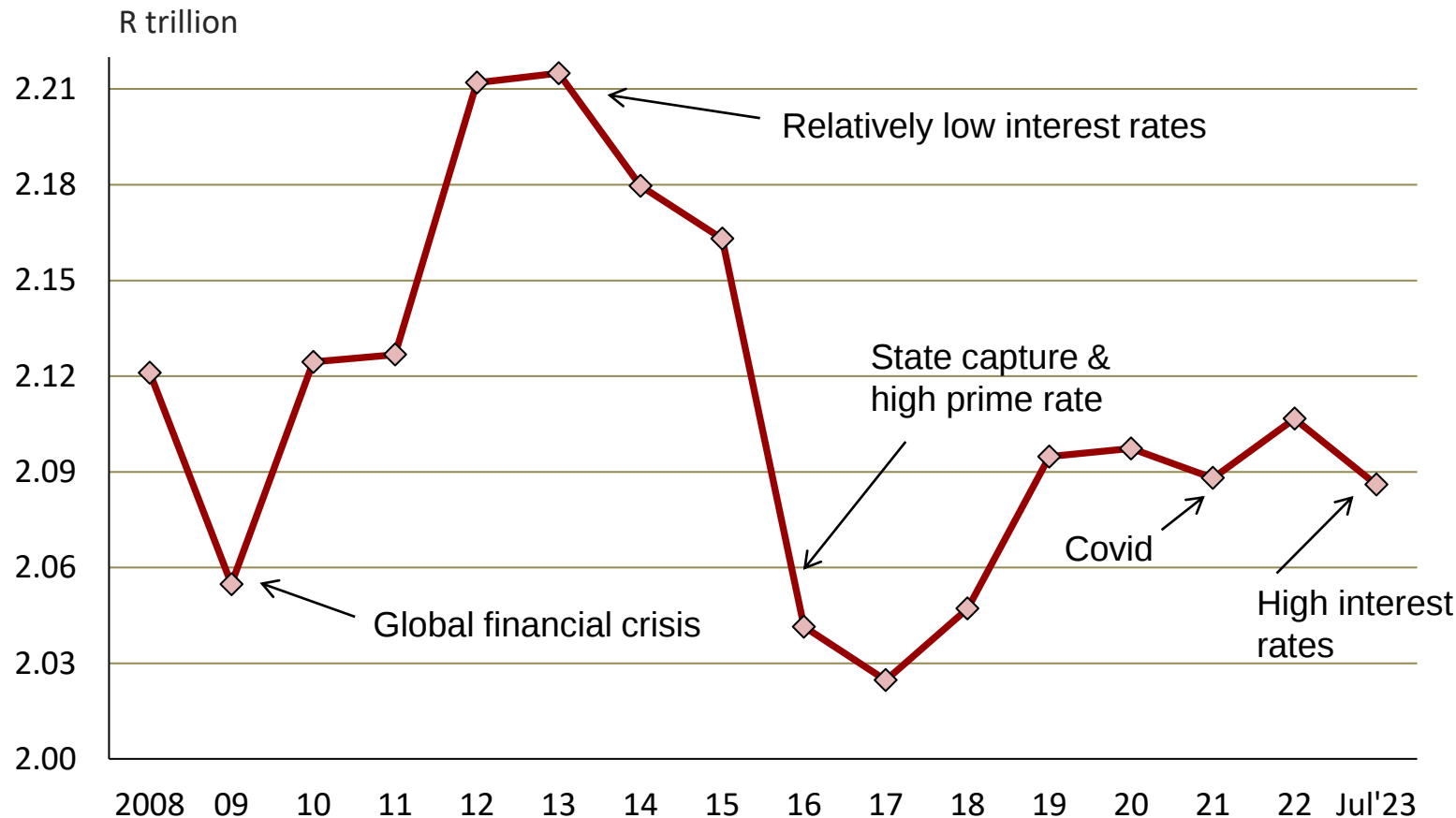
Household debt costs as % of income

(Source: SARB)



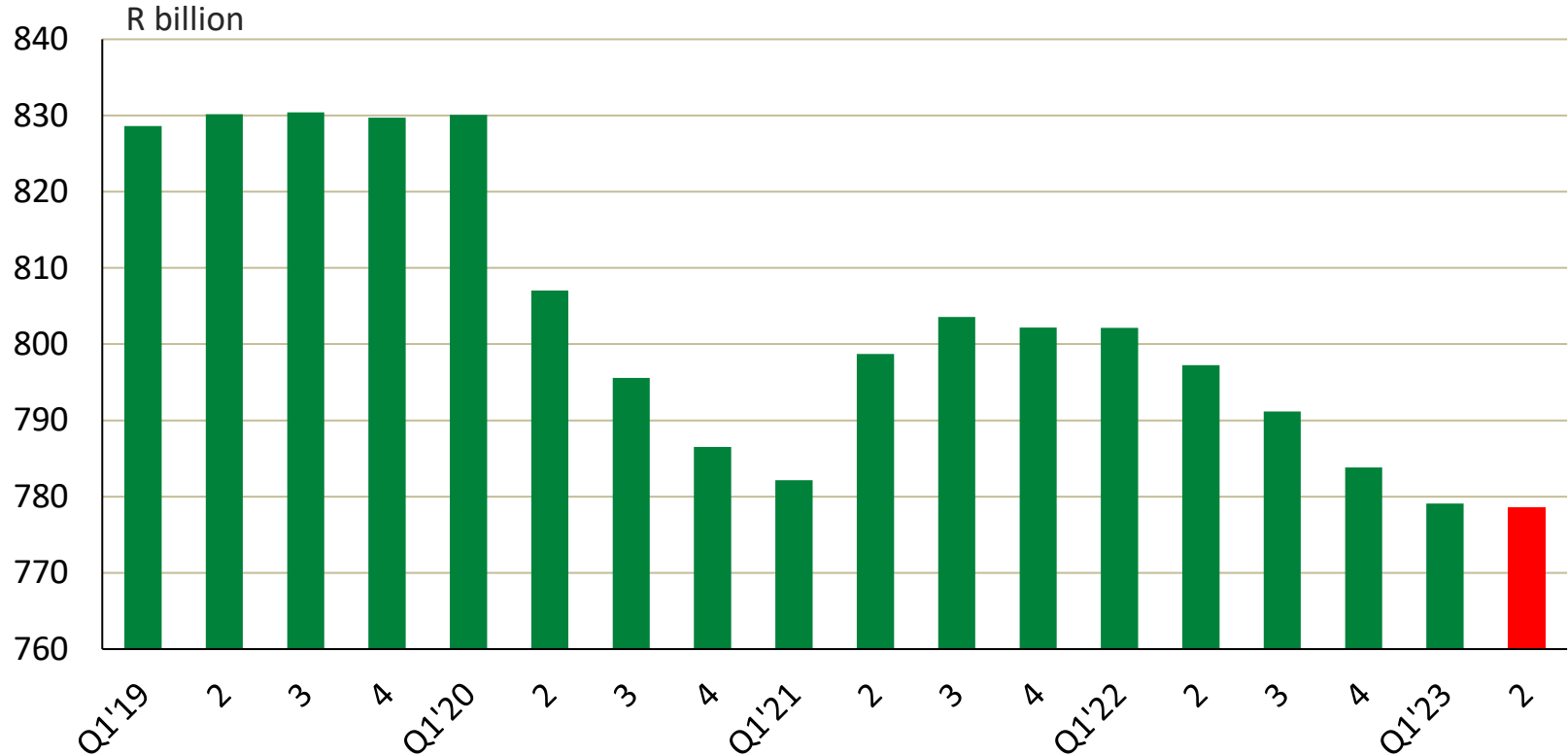
Household credit extension at constant 2023 prices

(Source: SARB – deflated by the CPI)



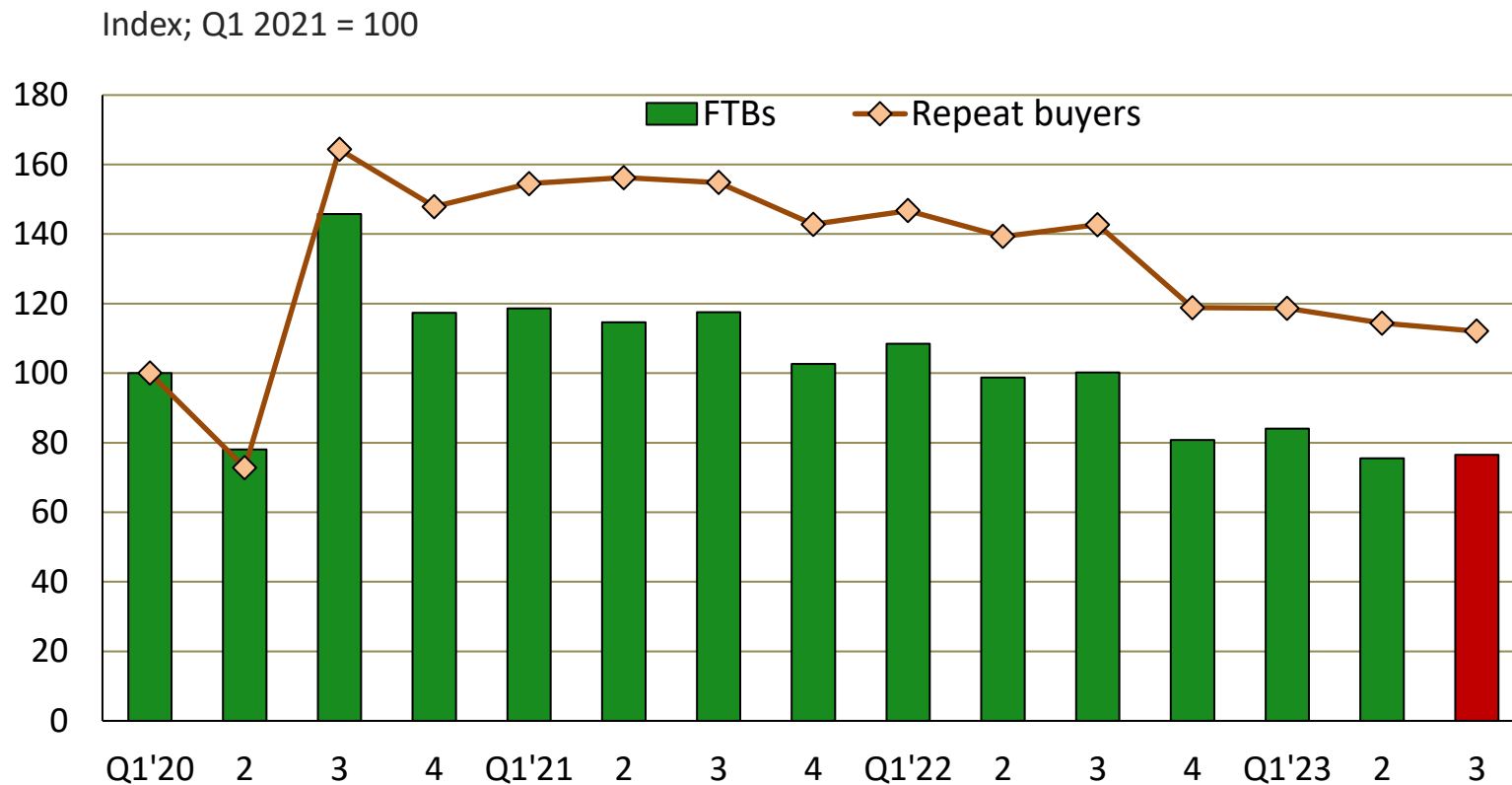
Total labour remuneration at constant 2023 prices

(Note: 4 quarter average; Source: Stats SA)



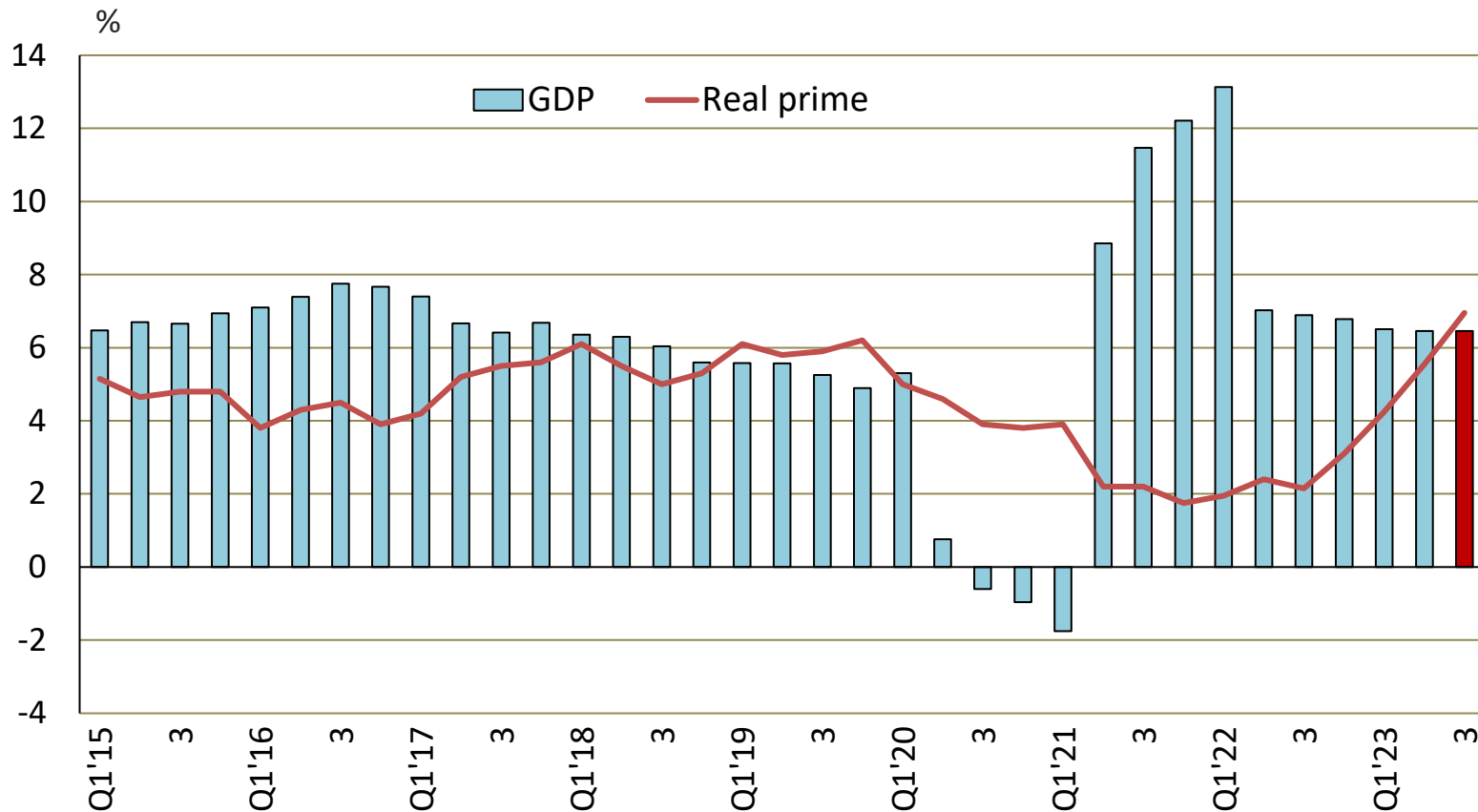
Total bond applications submitted to *BetterBond* from first-time buyers & repeat buyers

(Sources: *BetterBond*; own calculations)



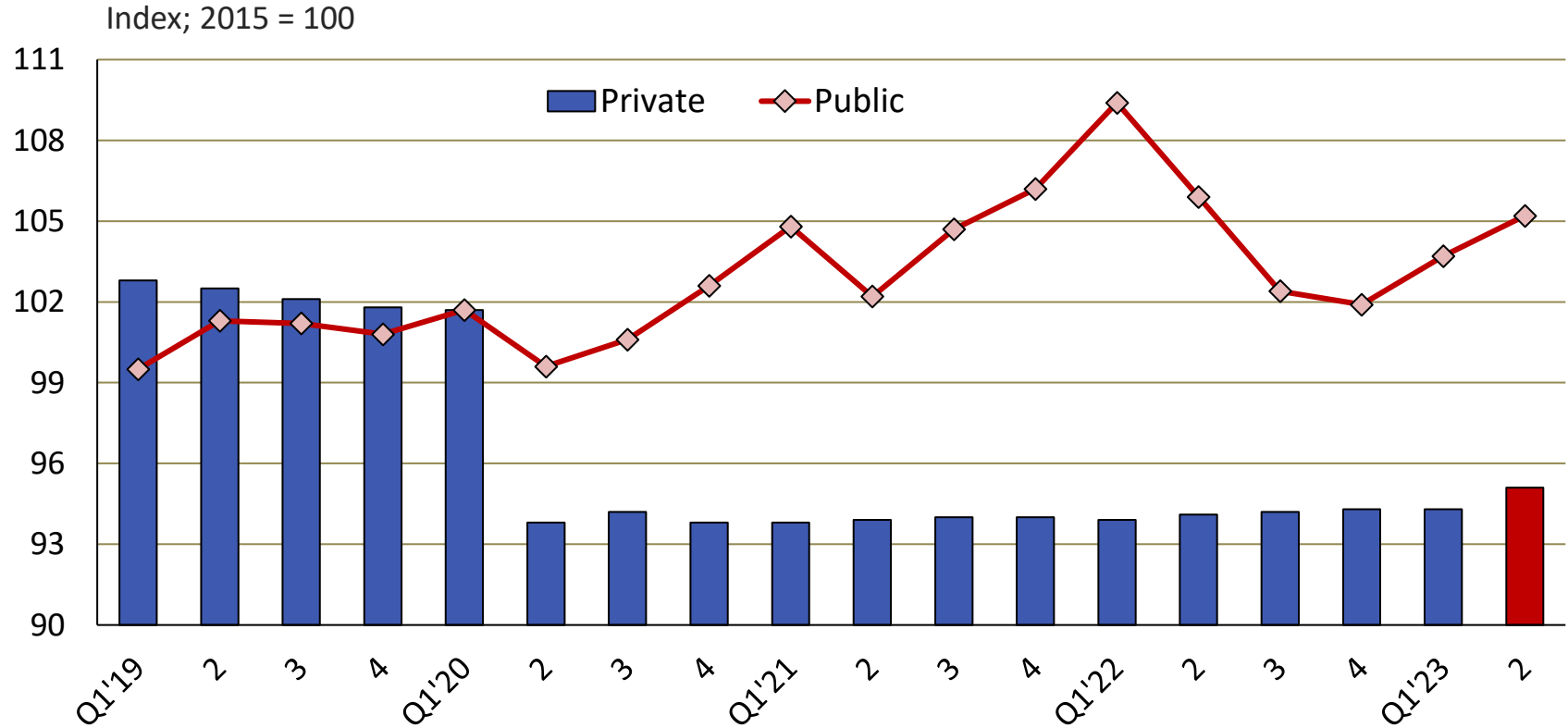
Year-on-year GDP growth at current prices and the real prime rate

(Note: GDP = 4Q average; Sources: Stats SA; own calculations)



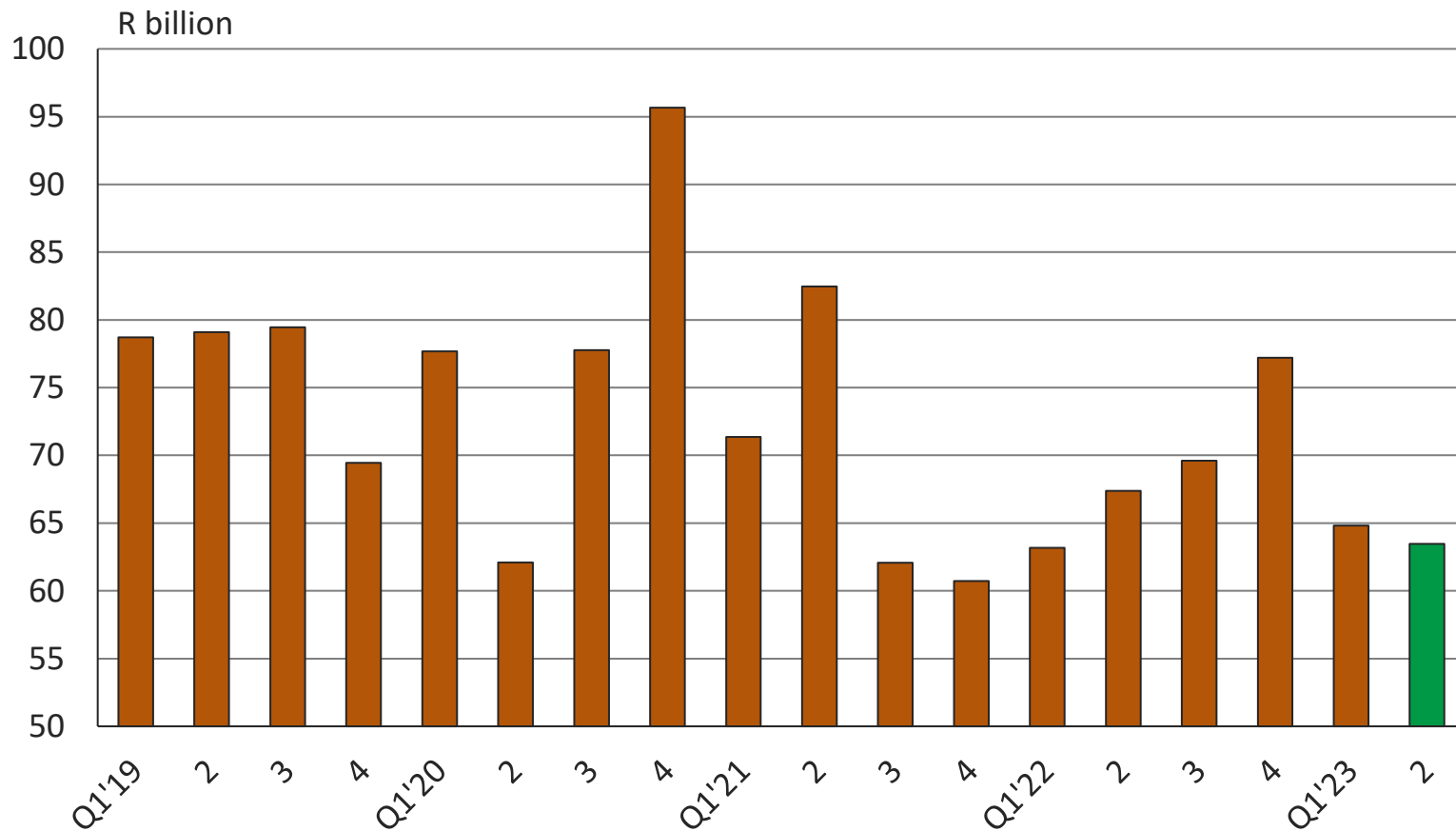
Employment trends in the public and private sectors

(Source: Stats SA; SARB)



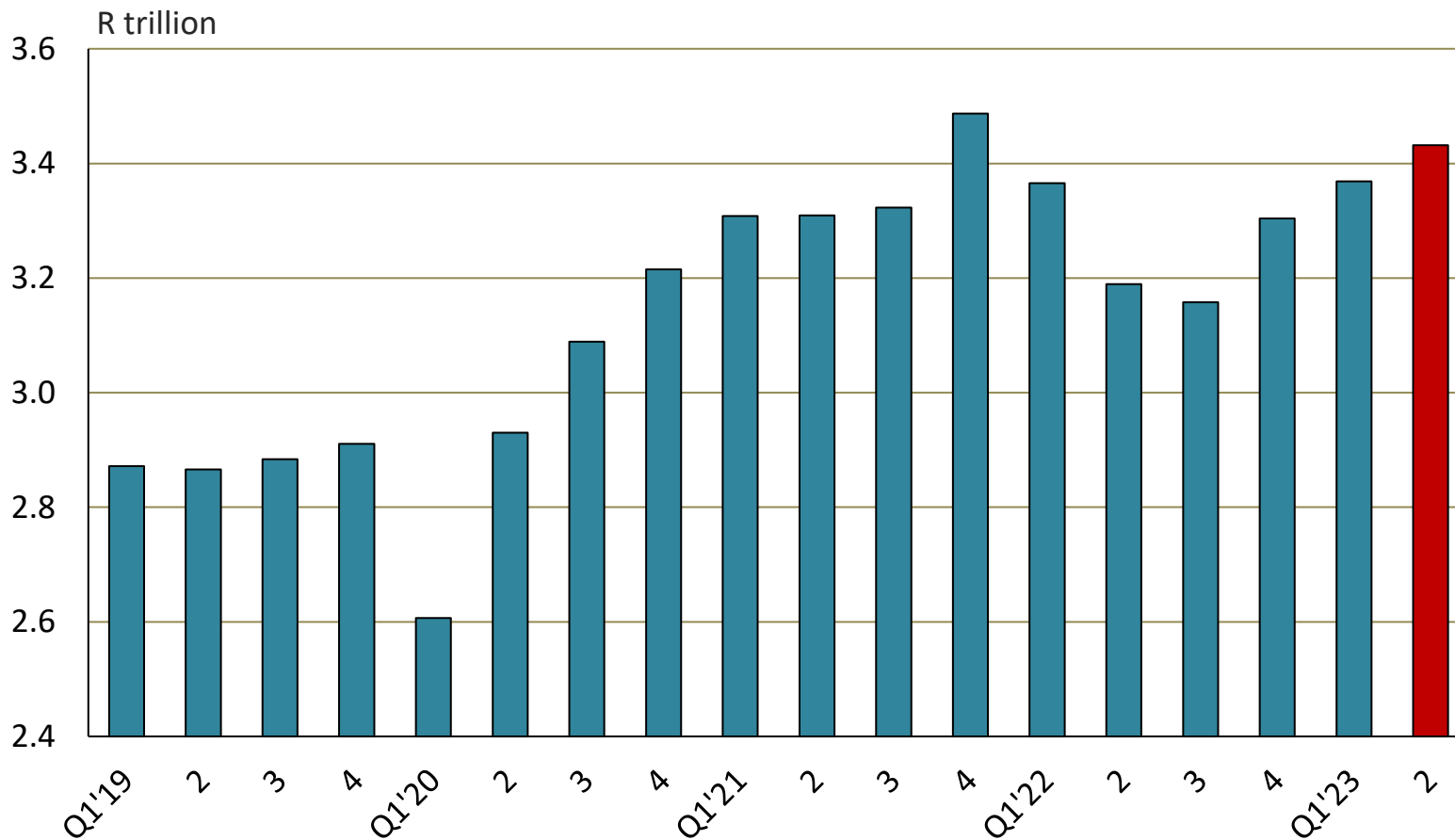
Surrenders of long-term insurance policies at constant 2023 prices

(Source: SARB)



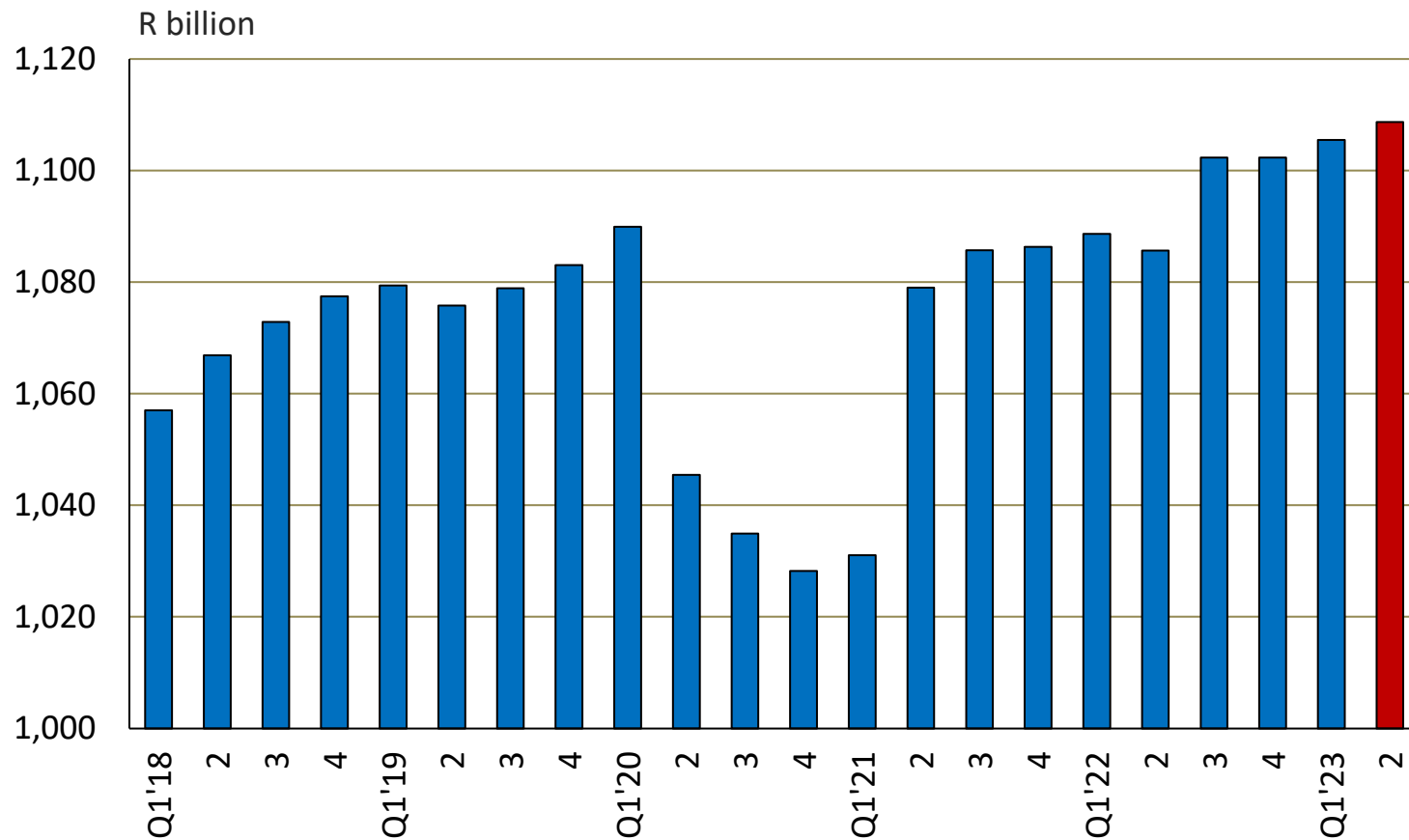
Unit trust assets at constant 2023 prices

(Source: SARB)



Total household disposable income at constant 2023 prices

(Source: SARB)





Thank you