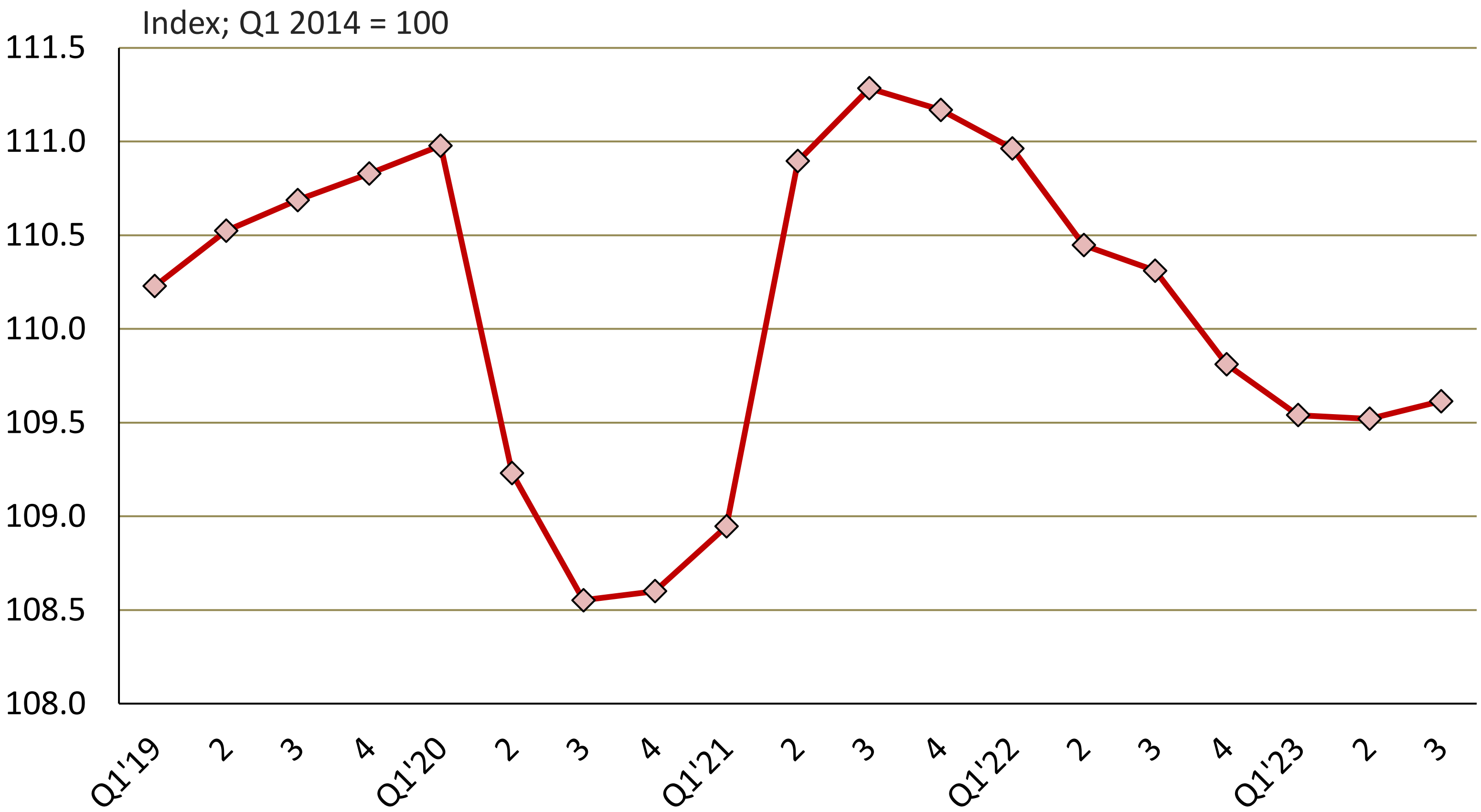
Altron FinTech Household Resilience Index (AFHRI)

Q3 2023

Dr Roelof Botha

Altron FinTech Household Resilience Index (AFHRI) Q3 2023

(Note: 4 quarter average)



Total employment

(Source: Stats SA)

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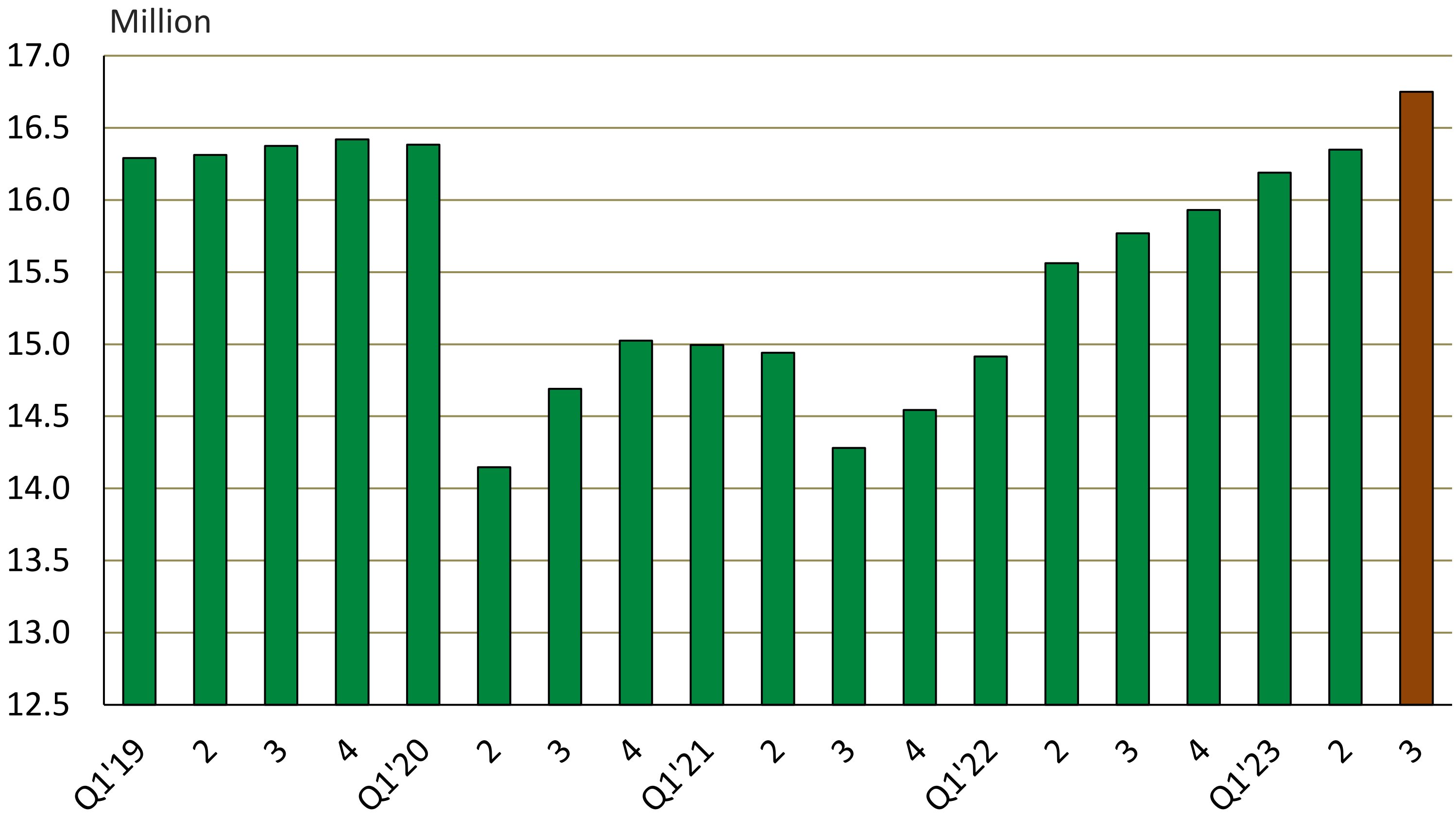
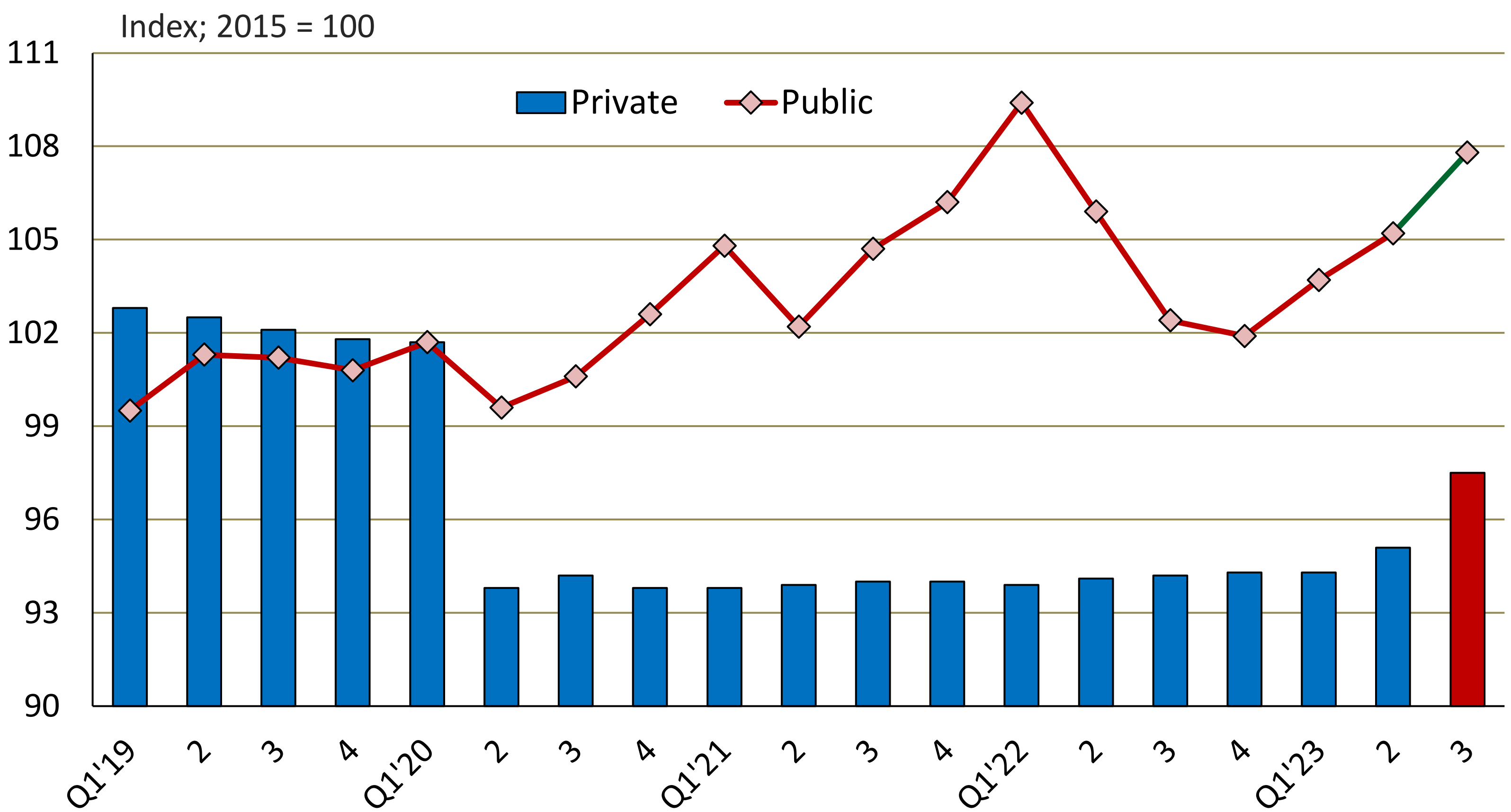


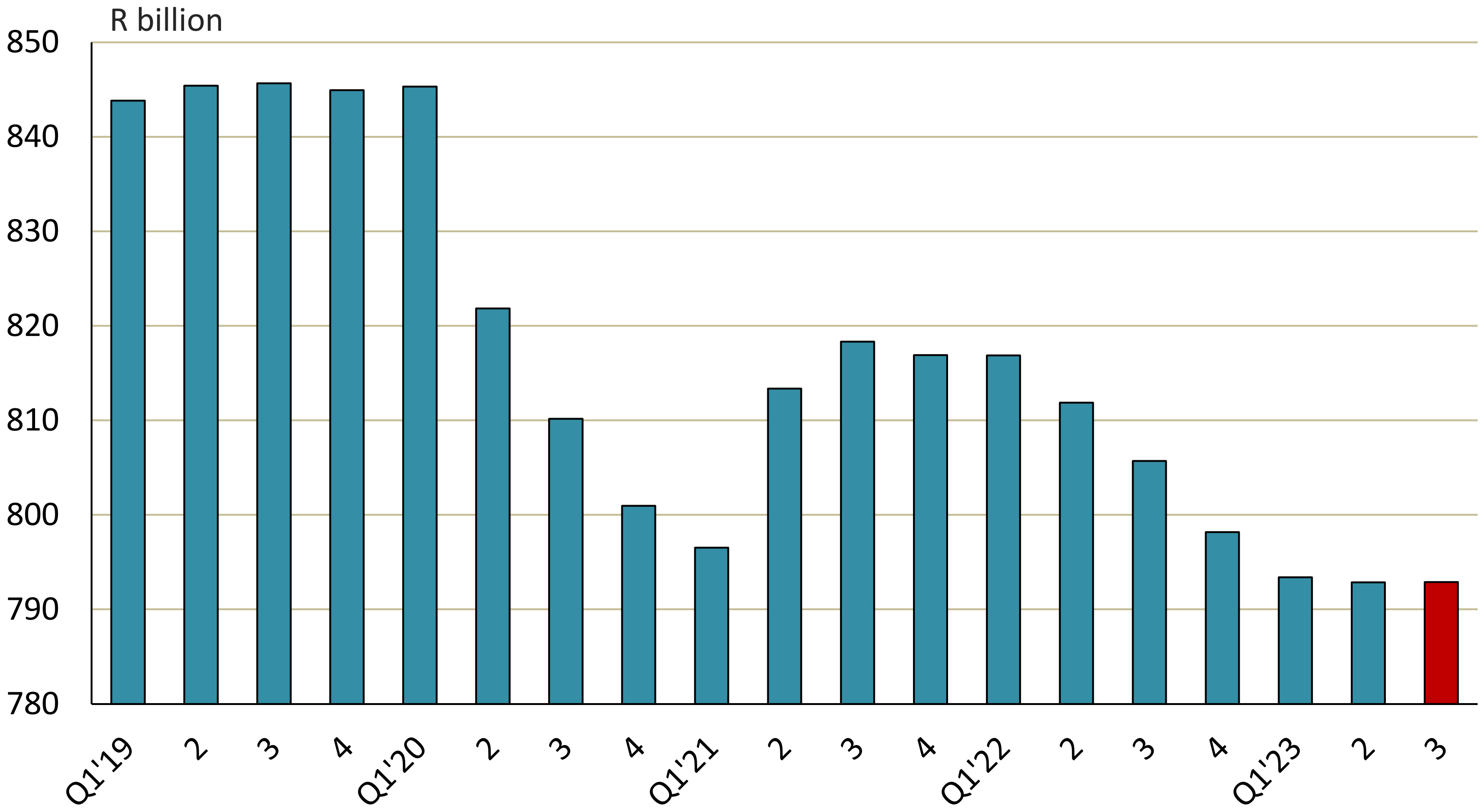
Employment trends in the public and private sectors

(Sources: Stats SA; SARB)



Total labour remuneration at constant 2023 prices

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



Credit impairments by banks at constant 2023 prices

(Source: SARB)

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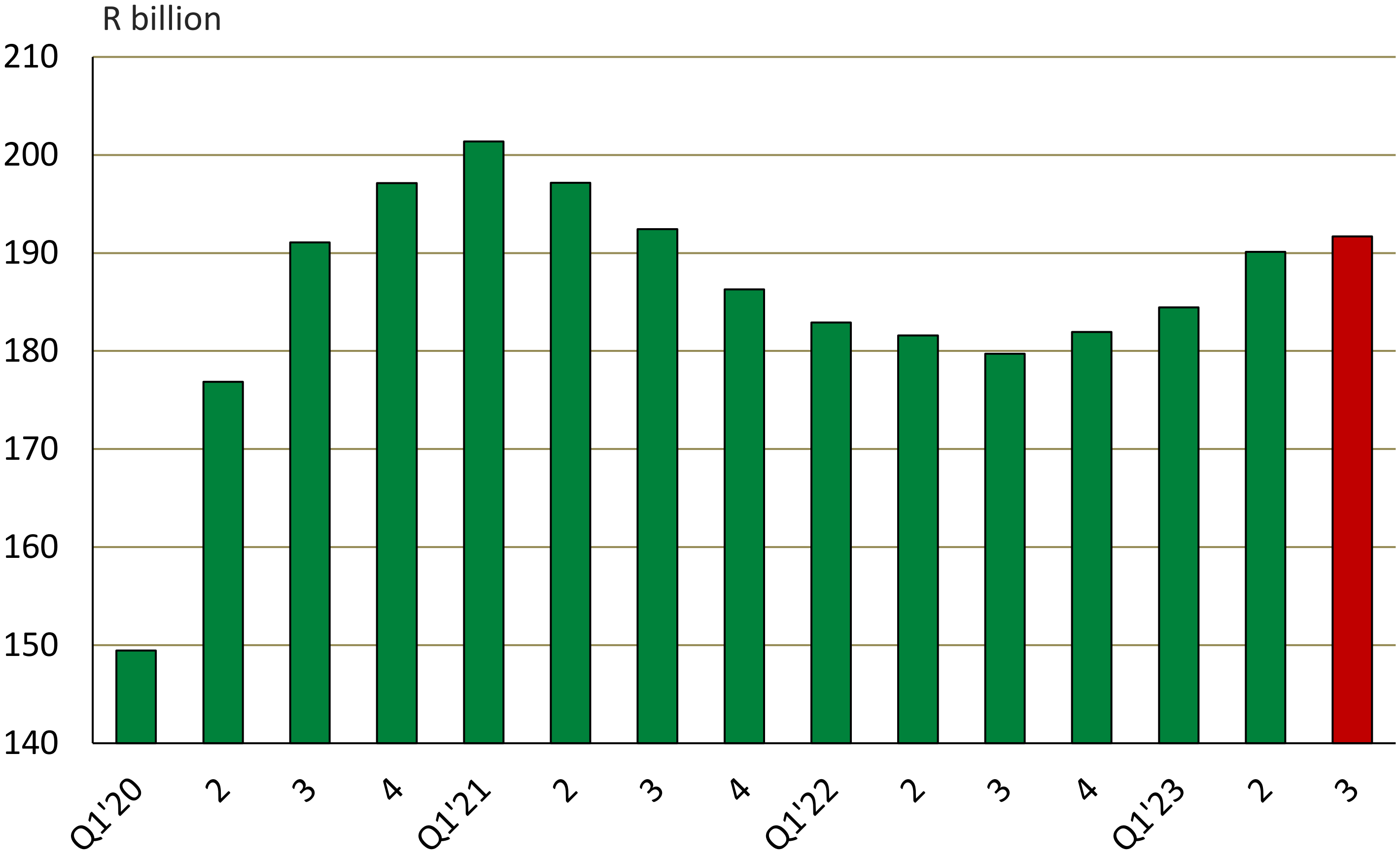
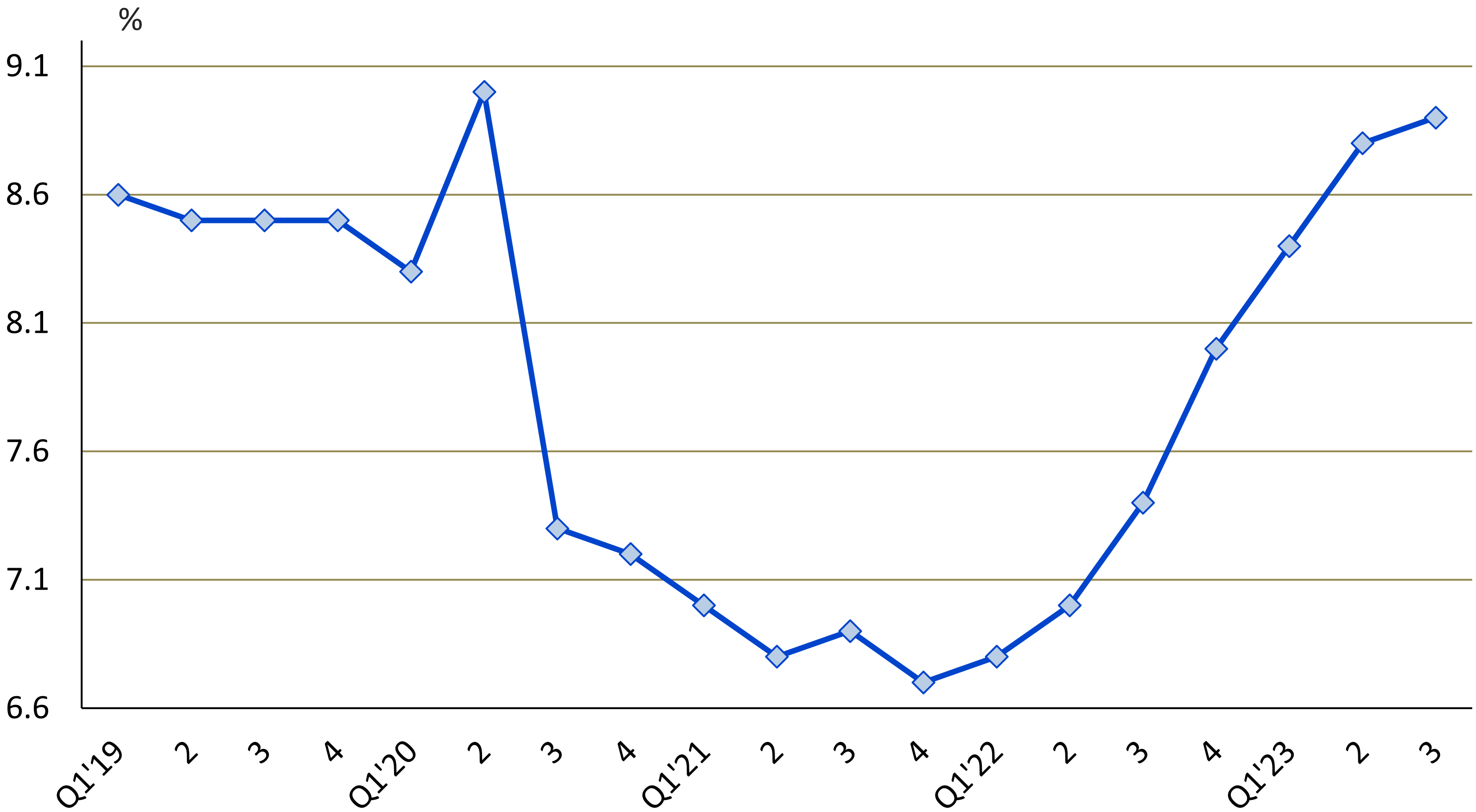


Household debt costs as % of income

(Source: SARB)



Household credit extension at constant 2023 prices

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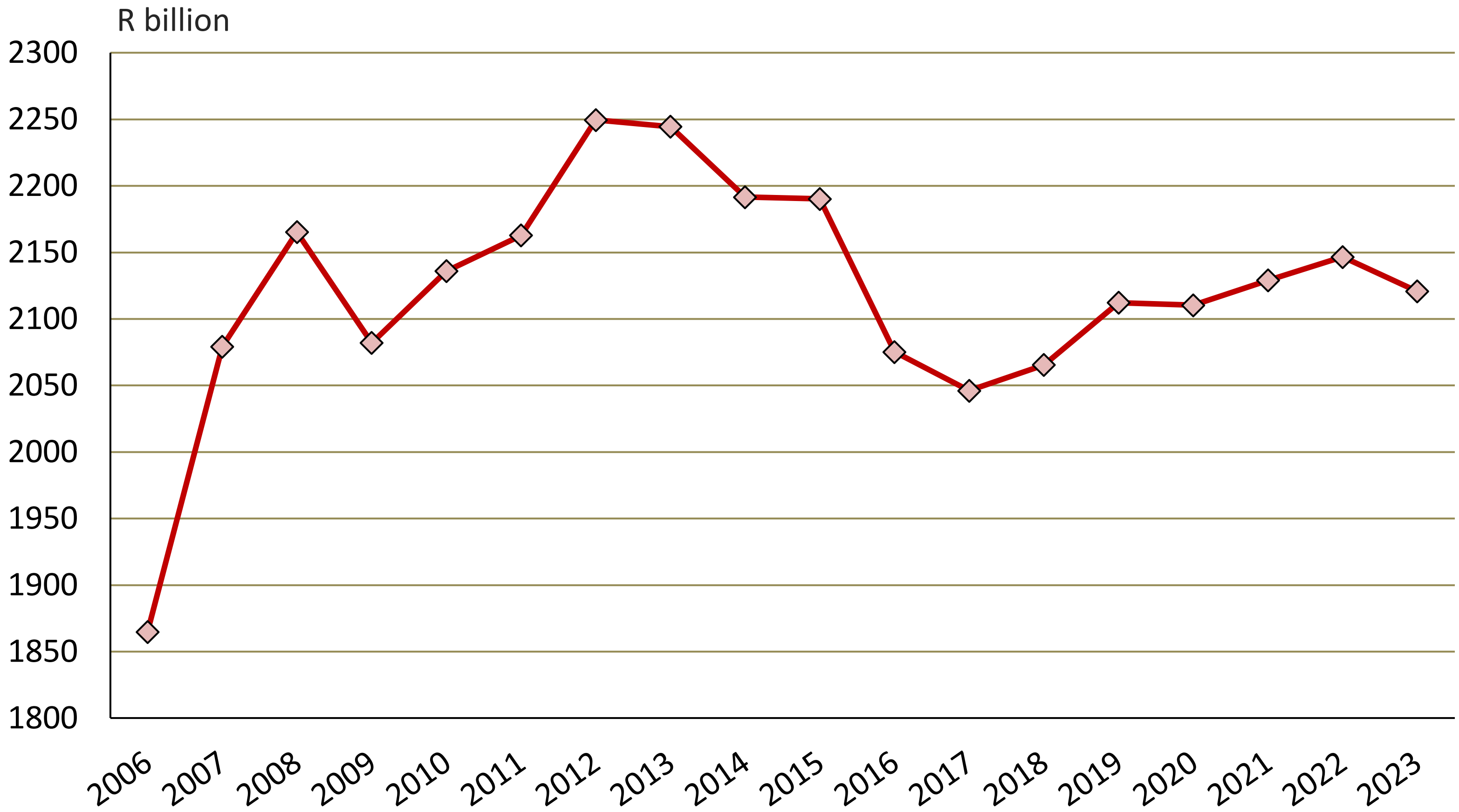
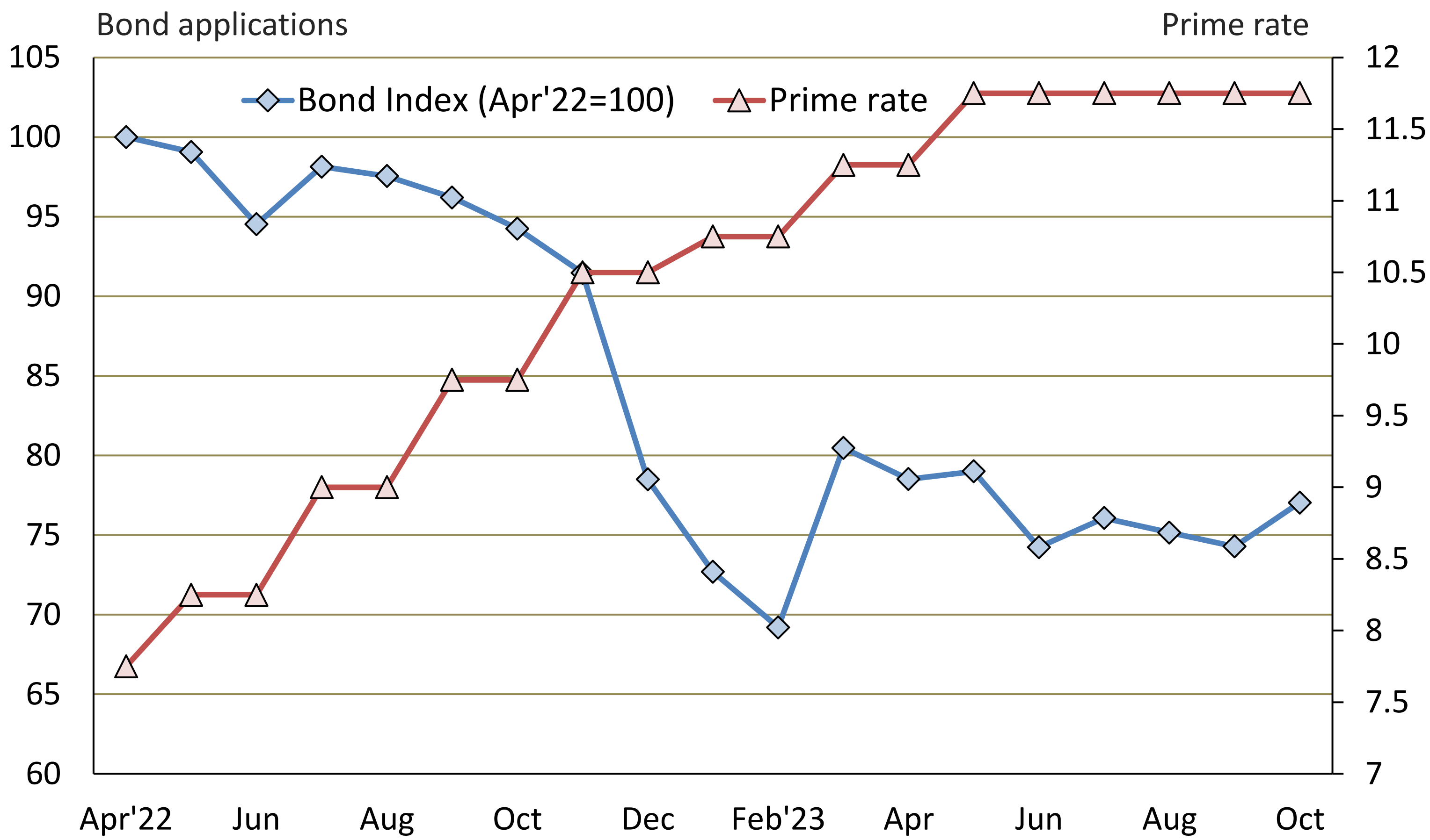
(Source: SARB – deflated by the CPI)

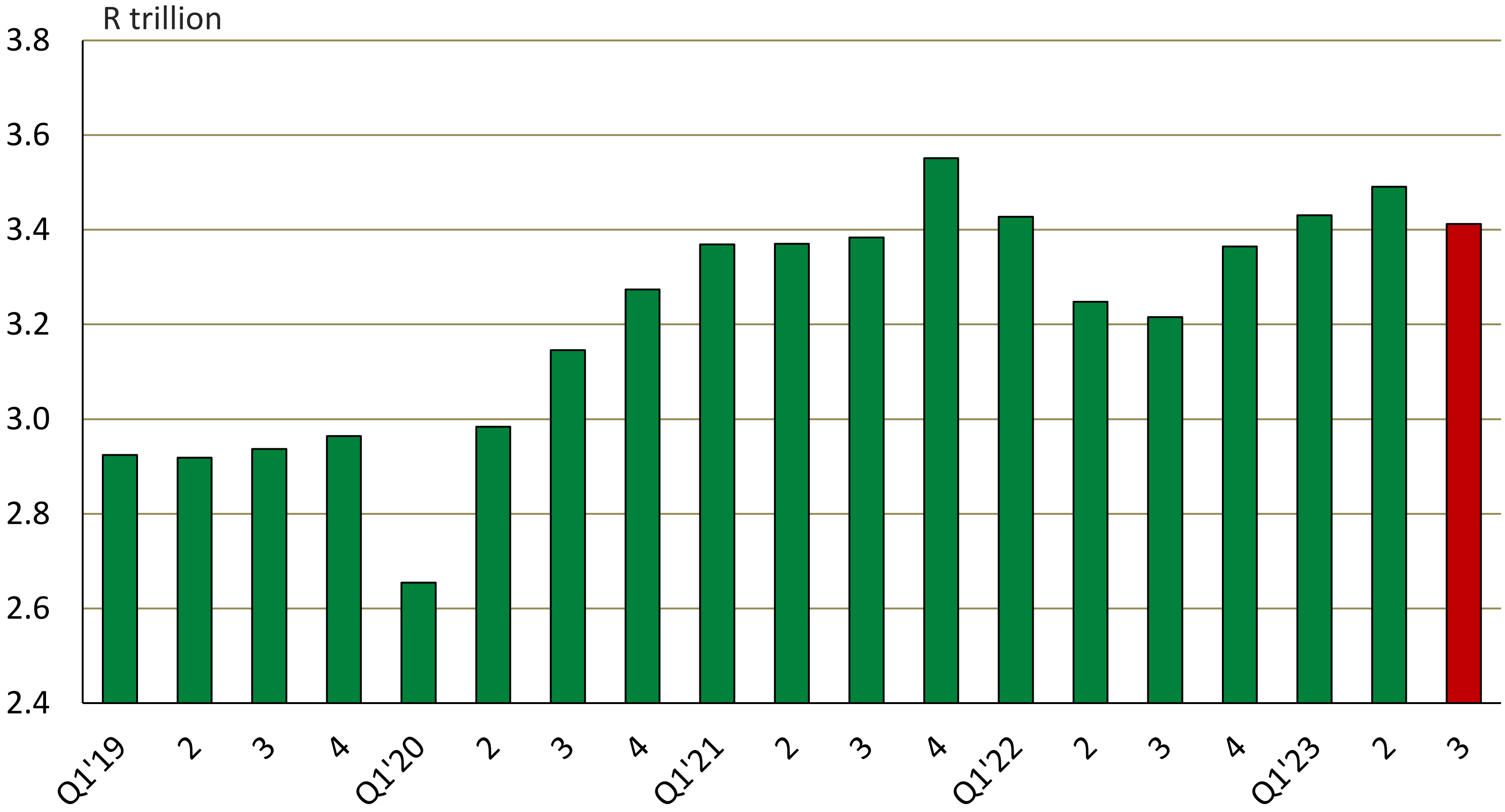


Number of mortgage bond applications administered by *Betterbond* (indexed) & the prime rate



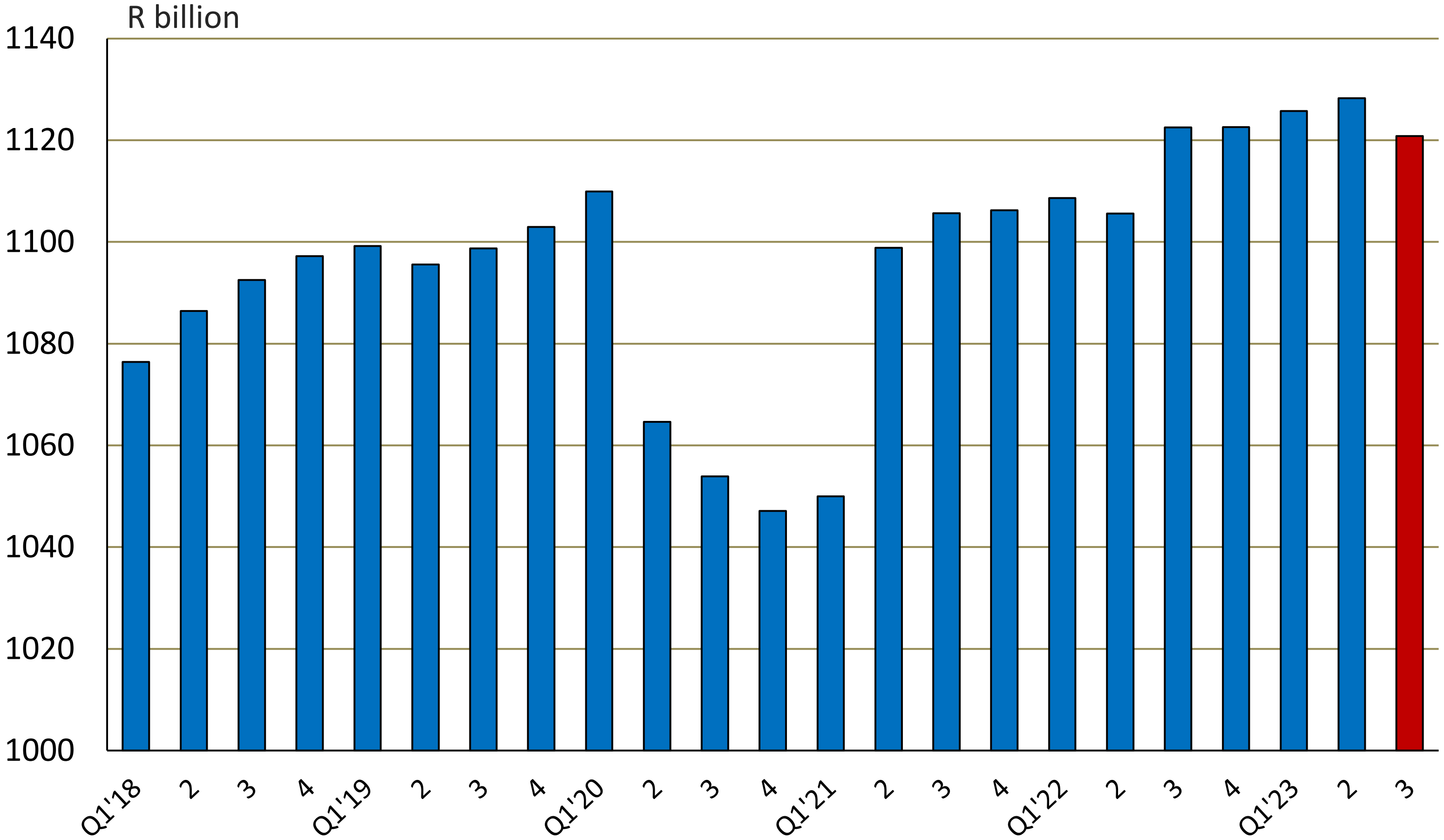
Unit trust assets at constant 2023 prices

(Source: SARB)



Total household disposable income at constant 2023 prices

(Note: 4-quarter average; Source: SARB)



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

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

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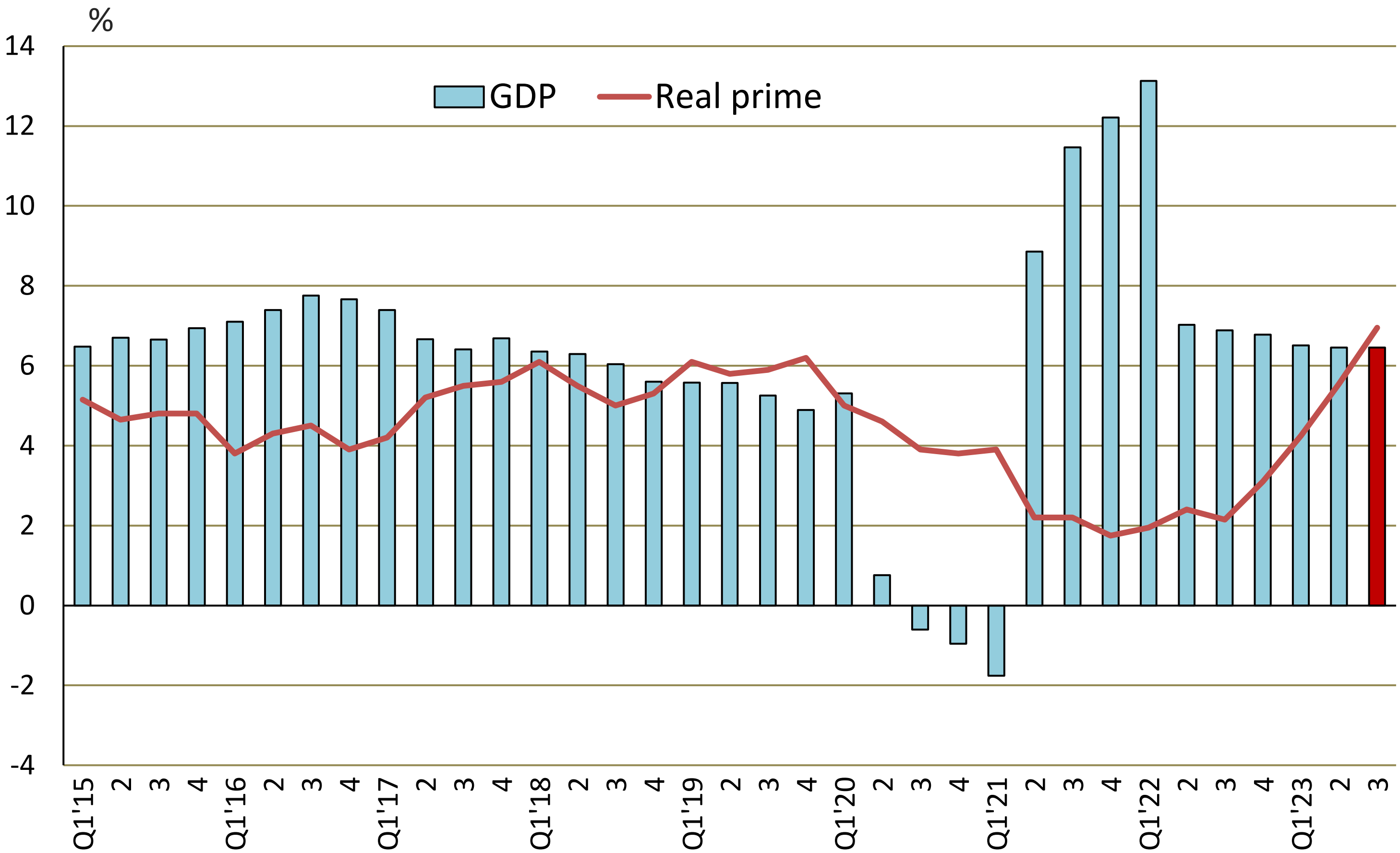

Inflation remains within SARB's target range (avg. quarterly annualised CPI & PPI change)

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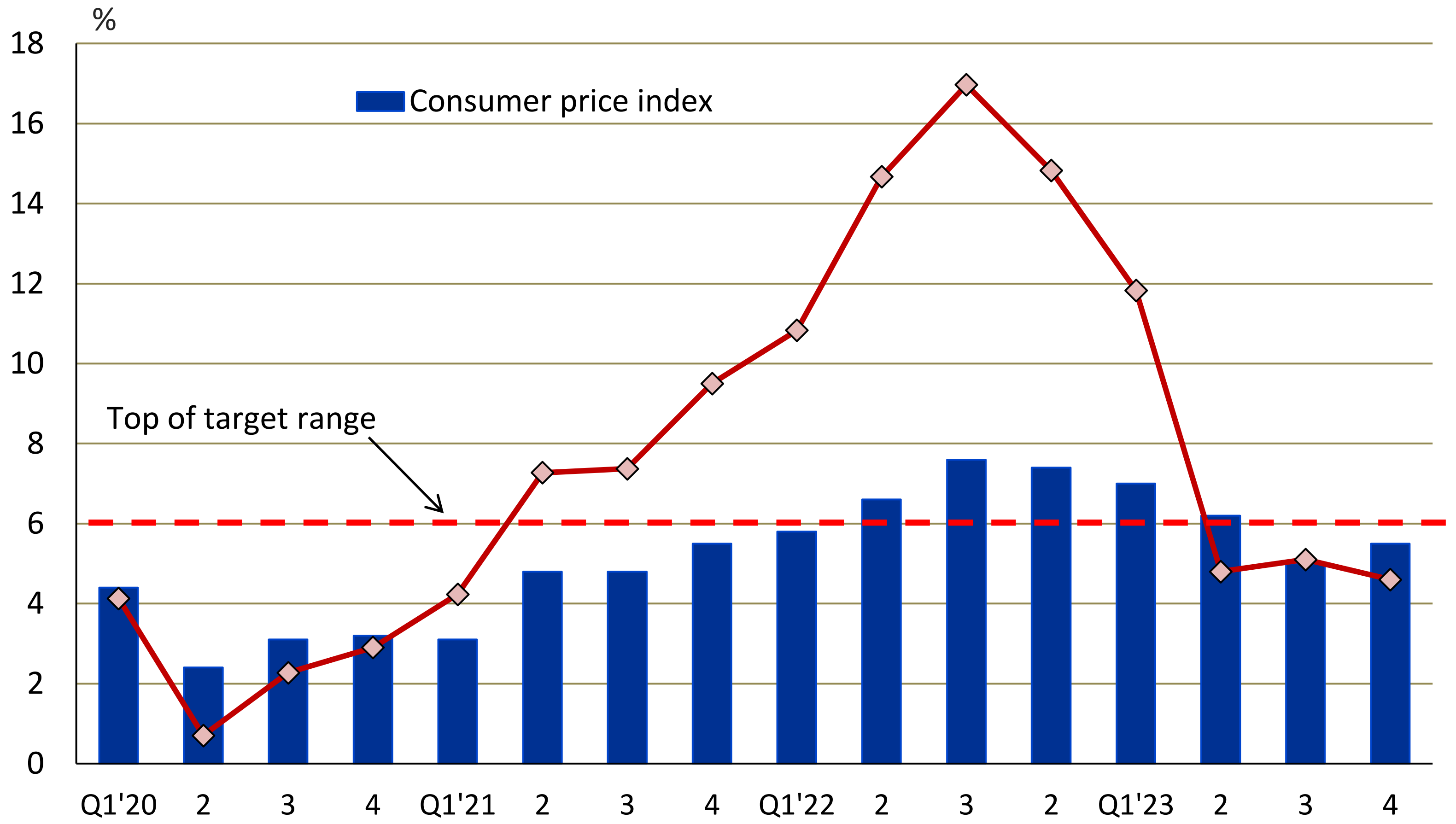
(Source: Stats SA)



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Thank you