ALTRON
FINTECH

Altron FinTech Household Resilience Index (AFHRI)

Q1 2024

Dr Roelof Botha

Agenda

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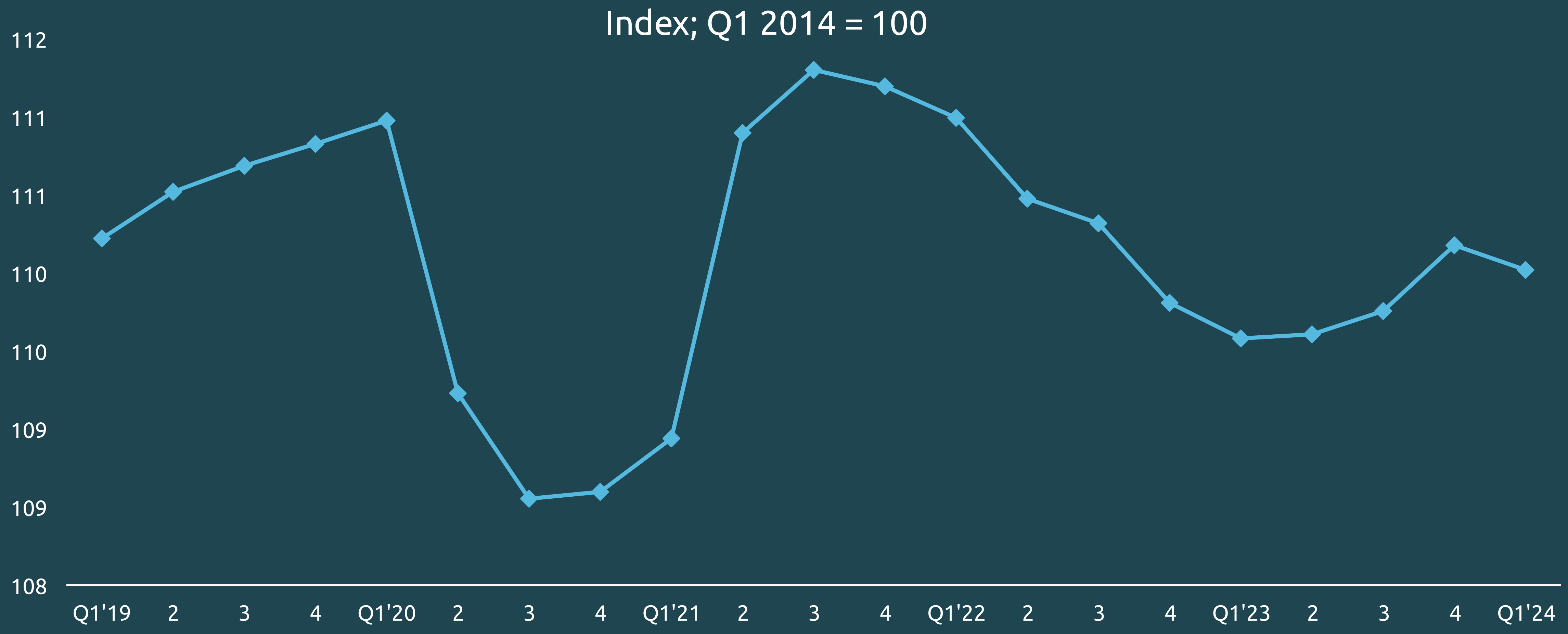
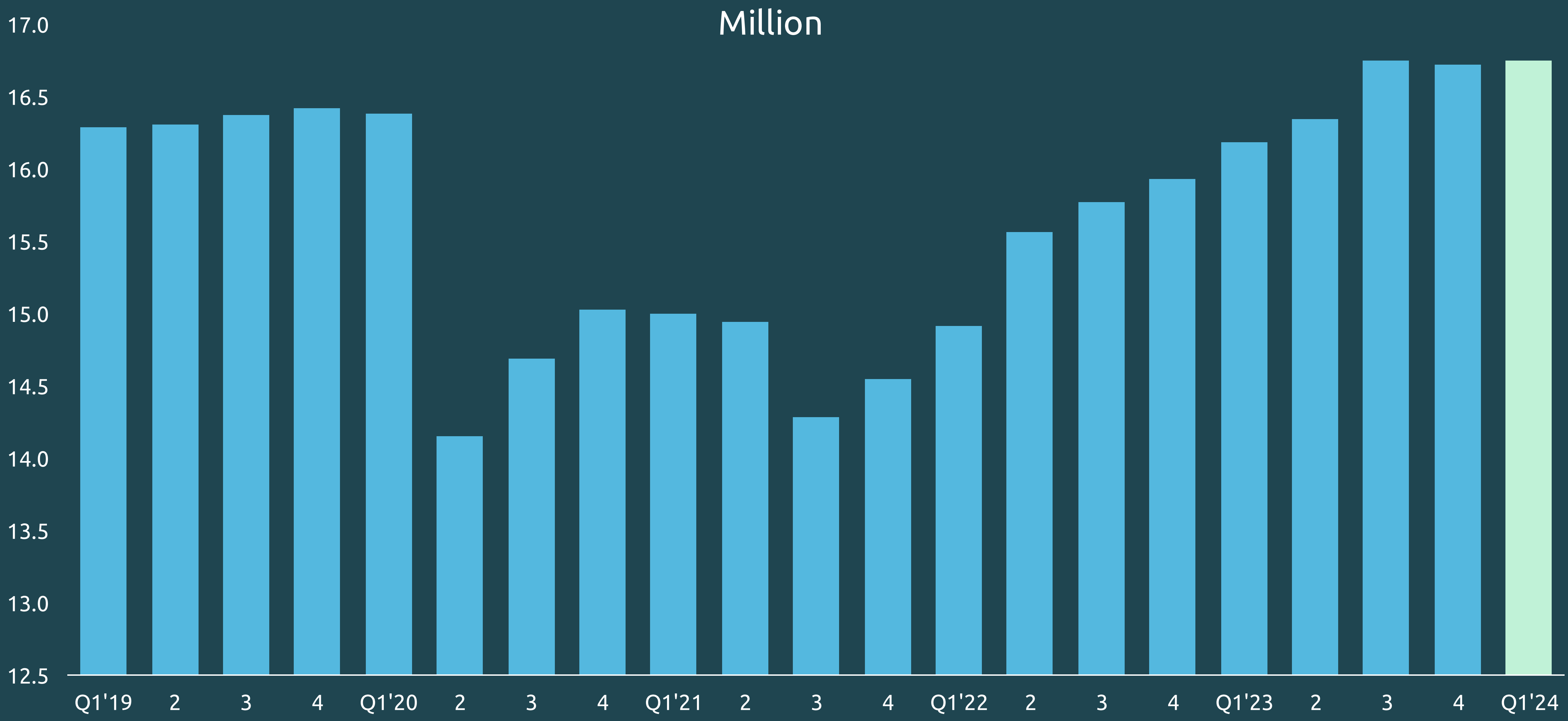
(Note: 4 quarter average)



Total employment

(Source: Stats SA)



Employment trends in the public and private sectors

(Sources: Stats SA; SARB)

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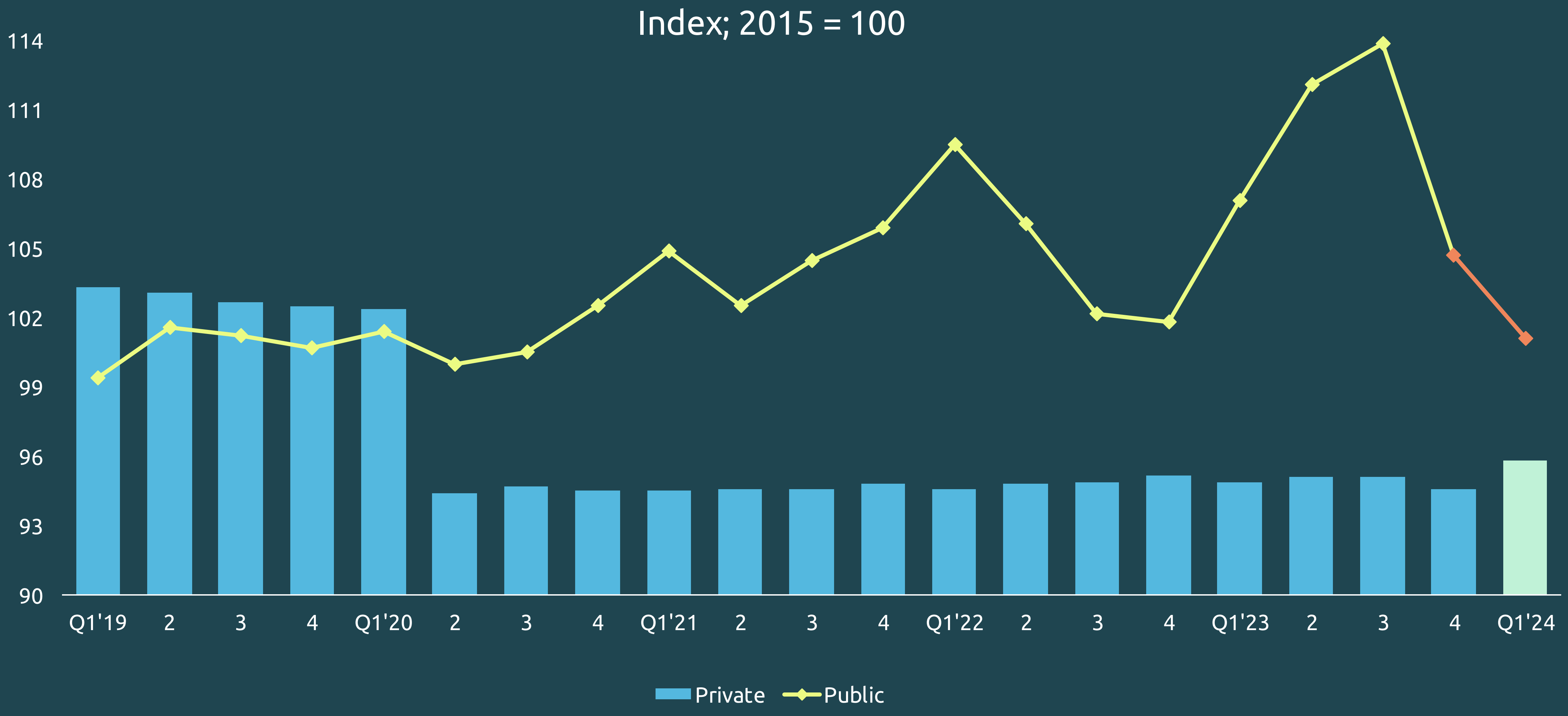
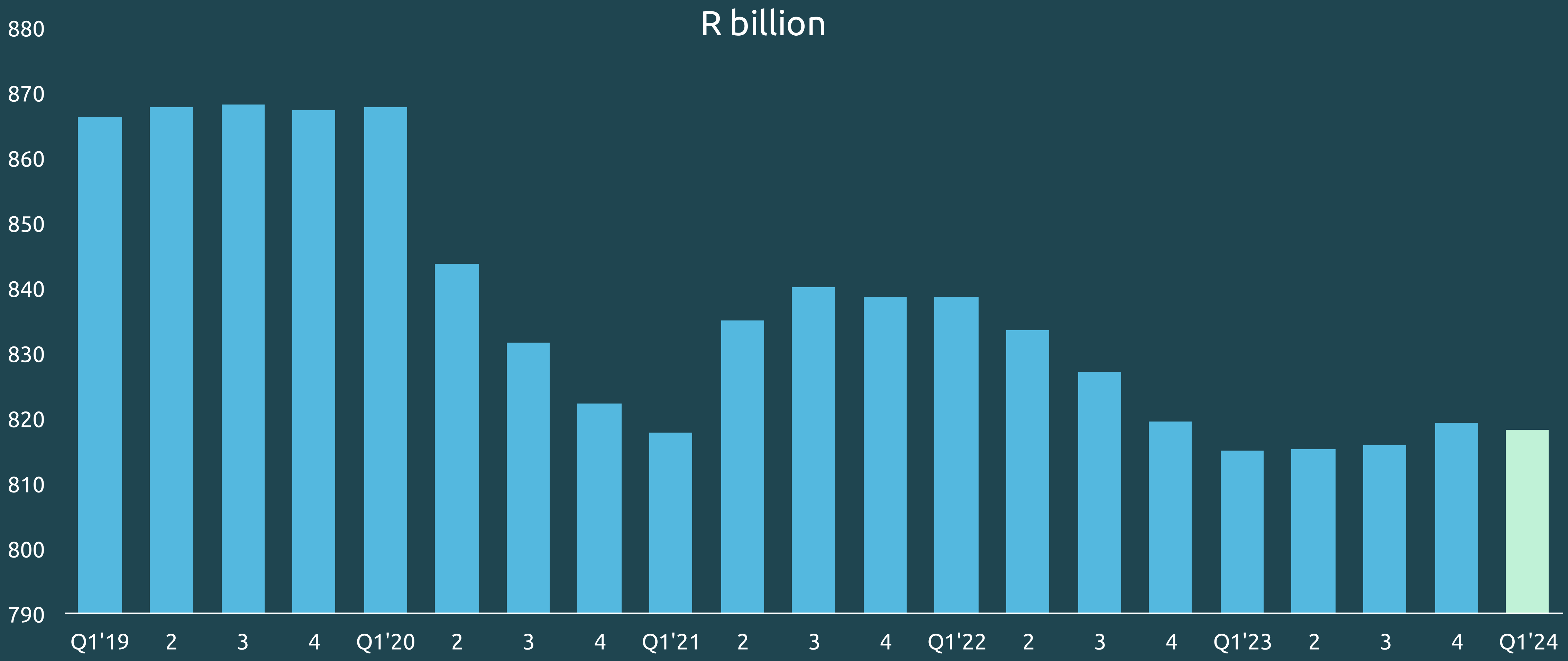


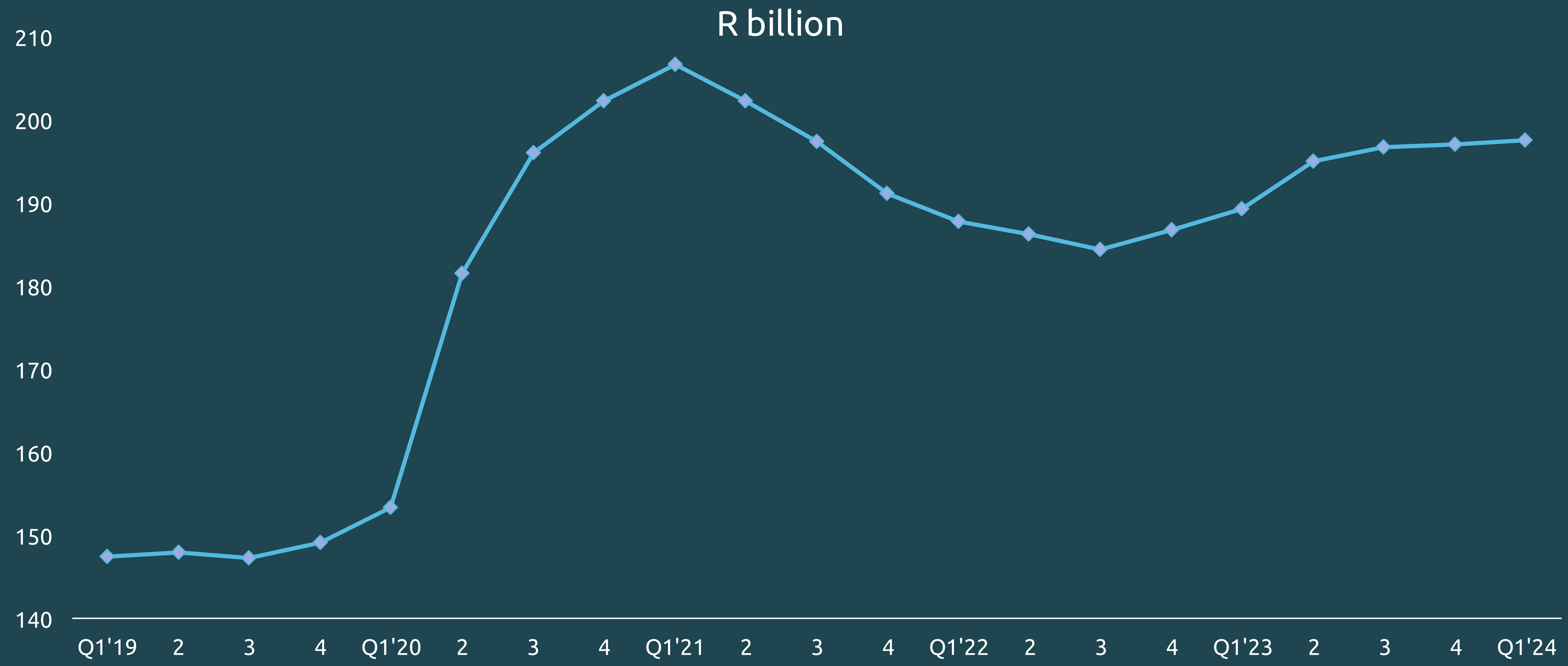
Total labour remuneration at constant 2024 prices

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



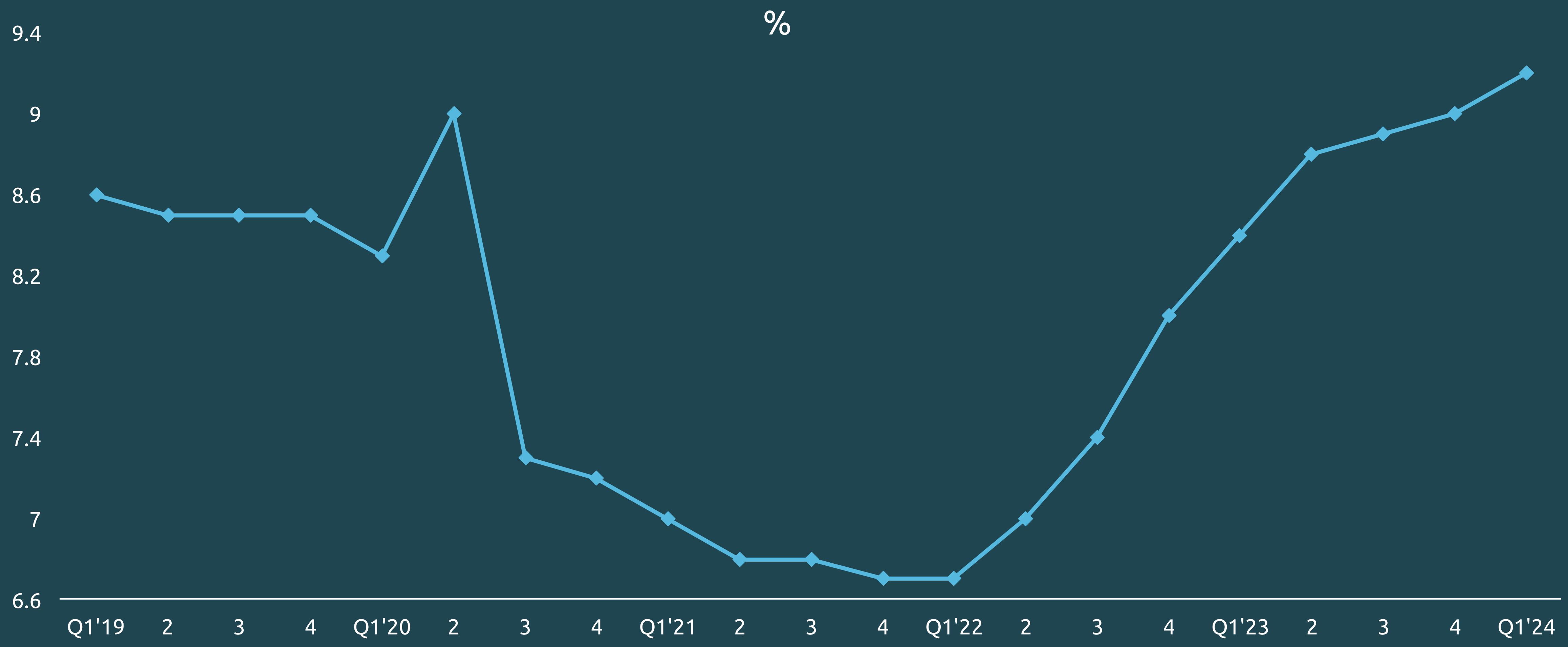
Credit impairments by banks at constant 2024 prices

(Source: SARB)



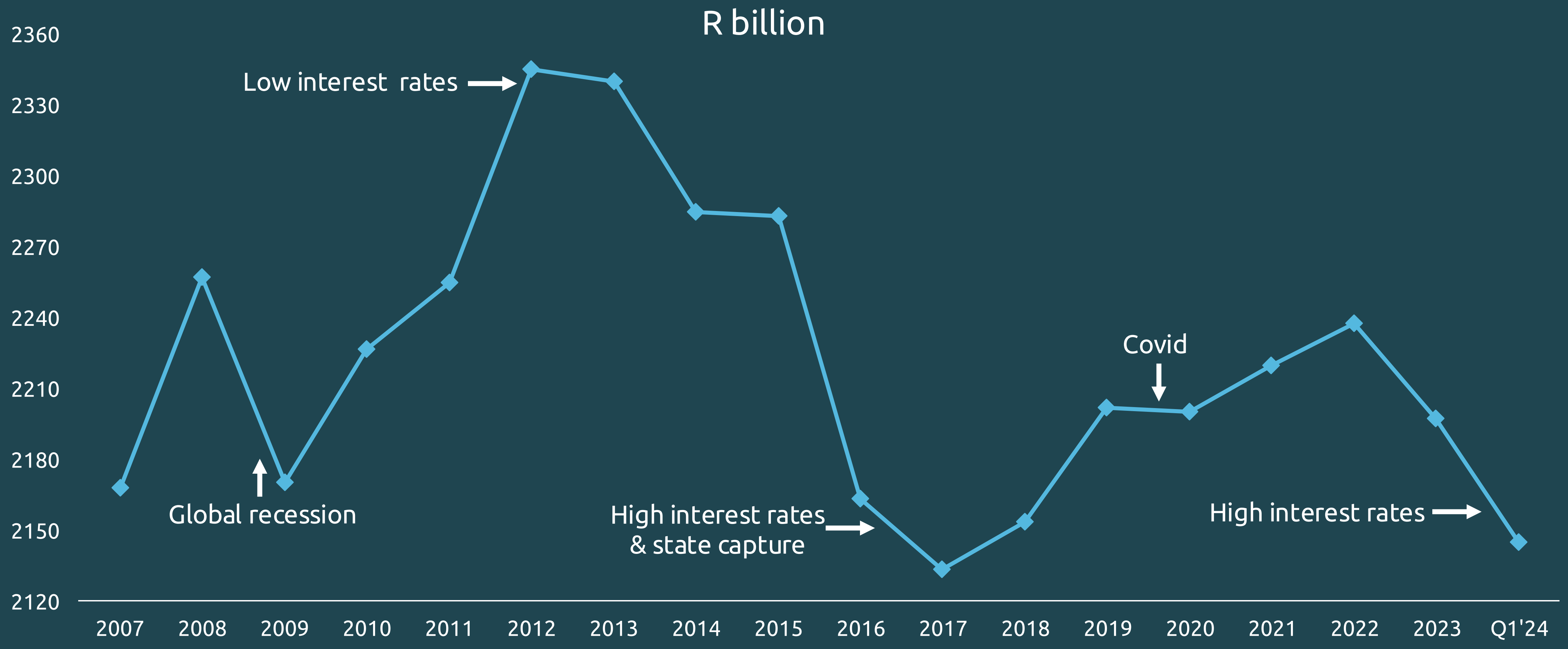
Household debt costs as % of income

(Source: SARB)



Household credit extension at constant 2024 prices

(Source: SARB – deflated by the CPI)



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

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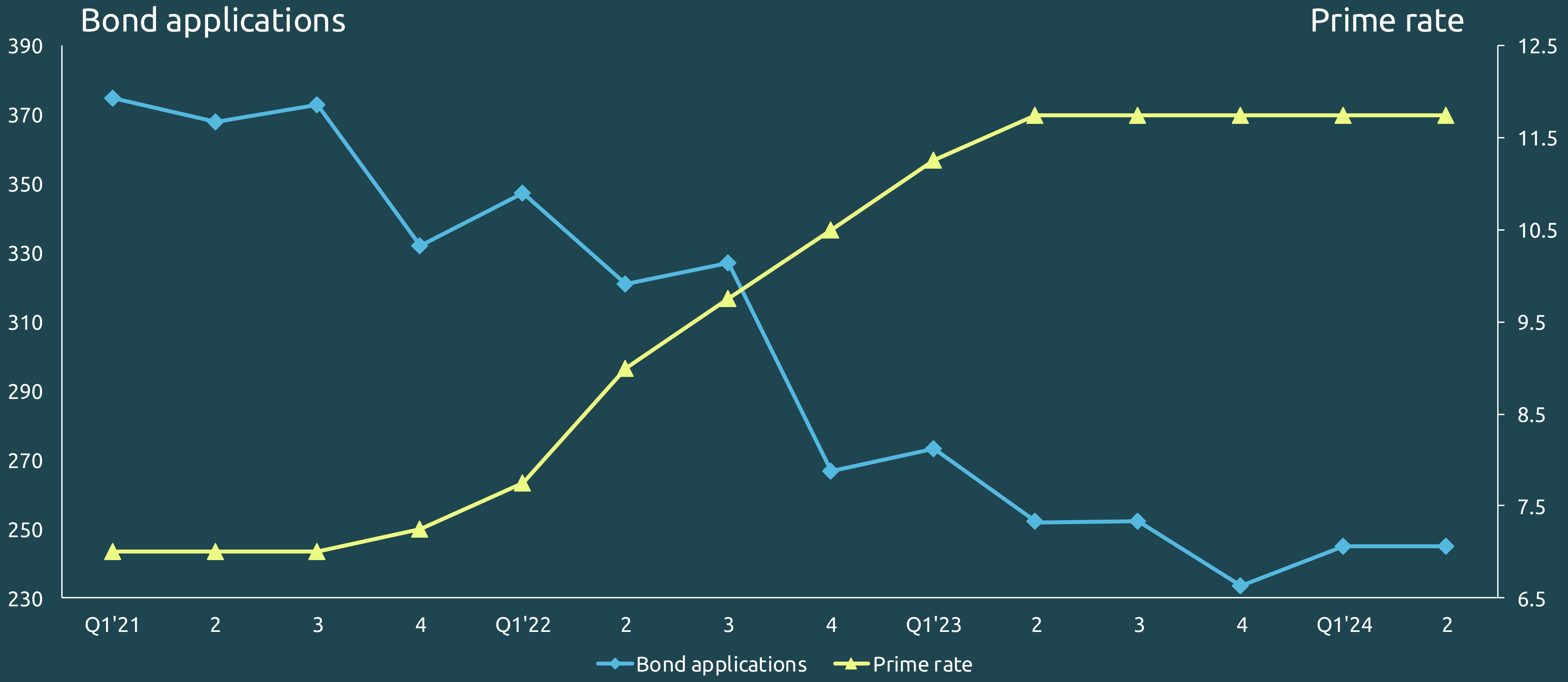
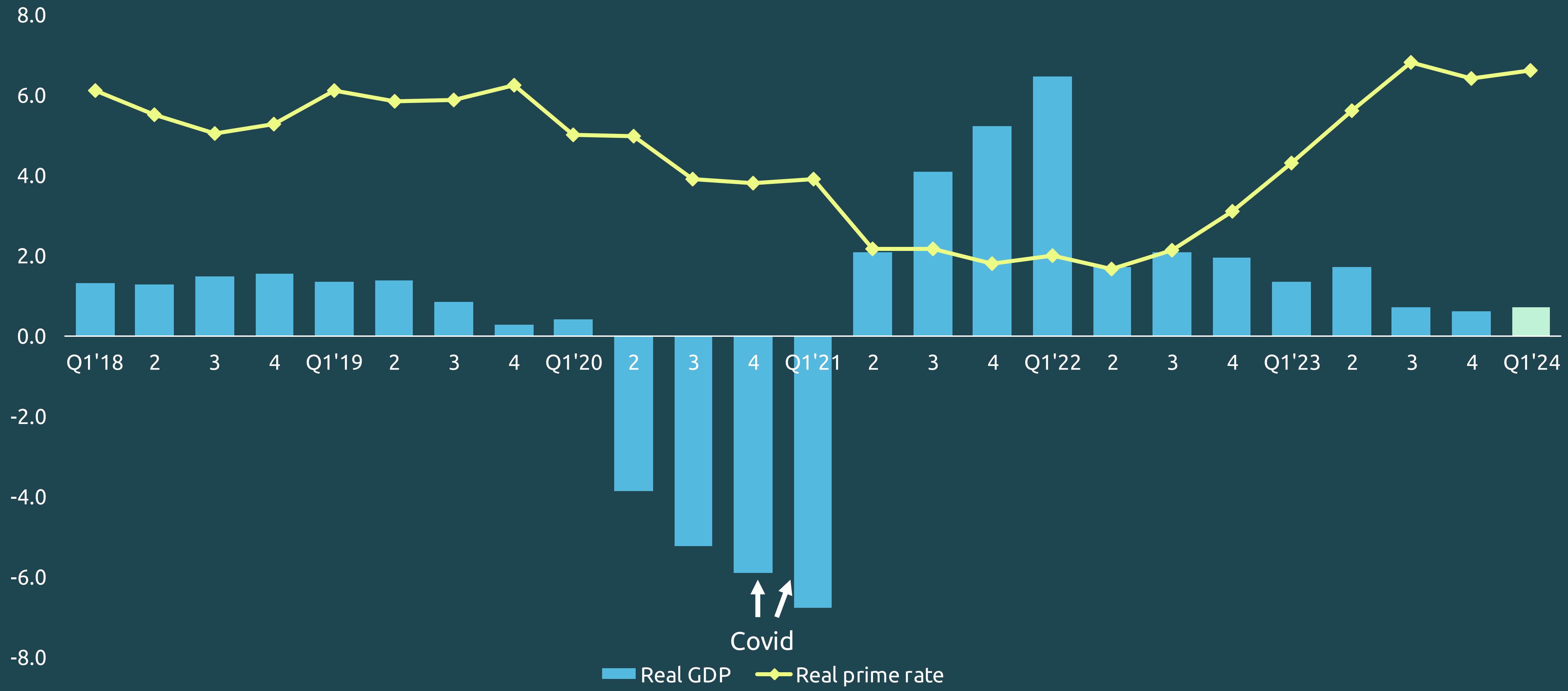


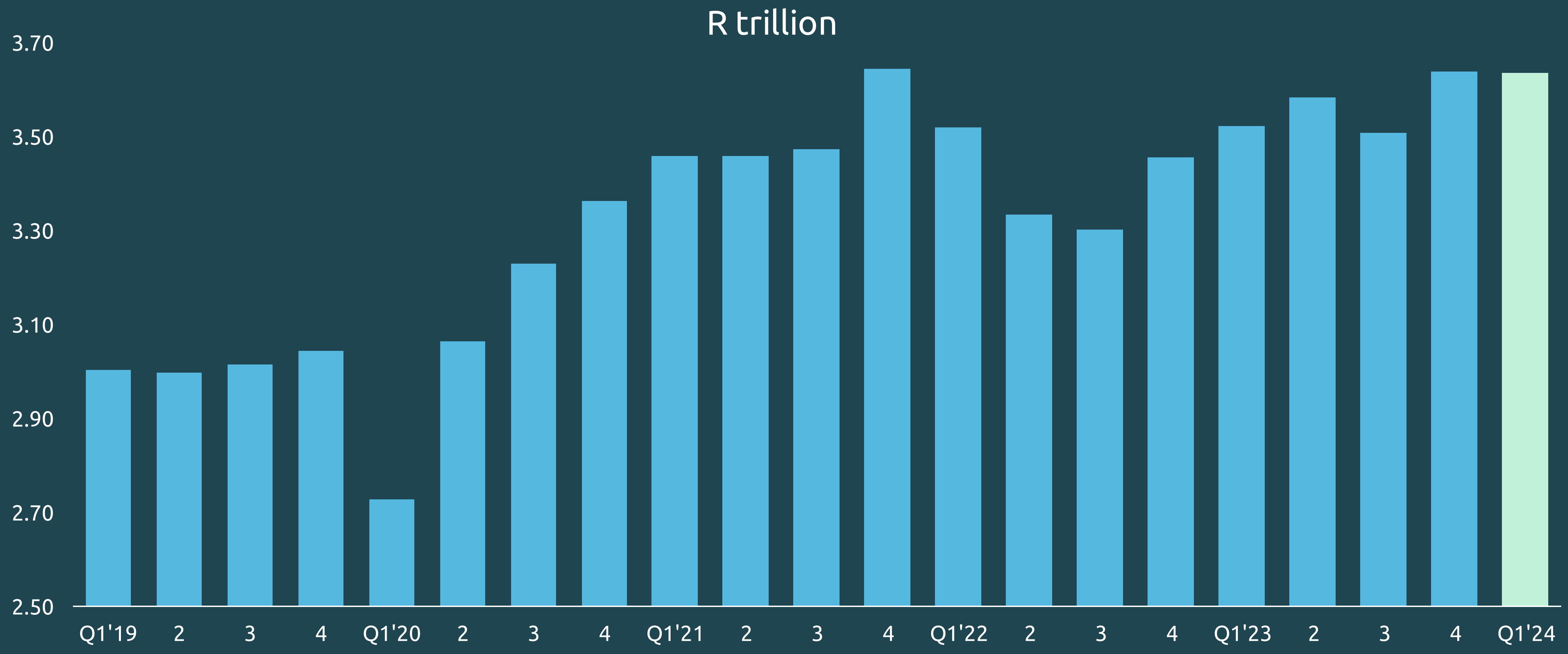
Year-on-year real GDP growth and the real prime rate

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



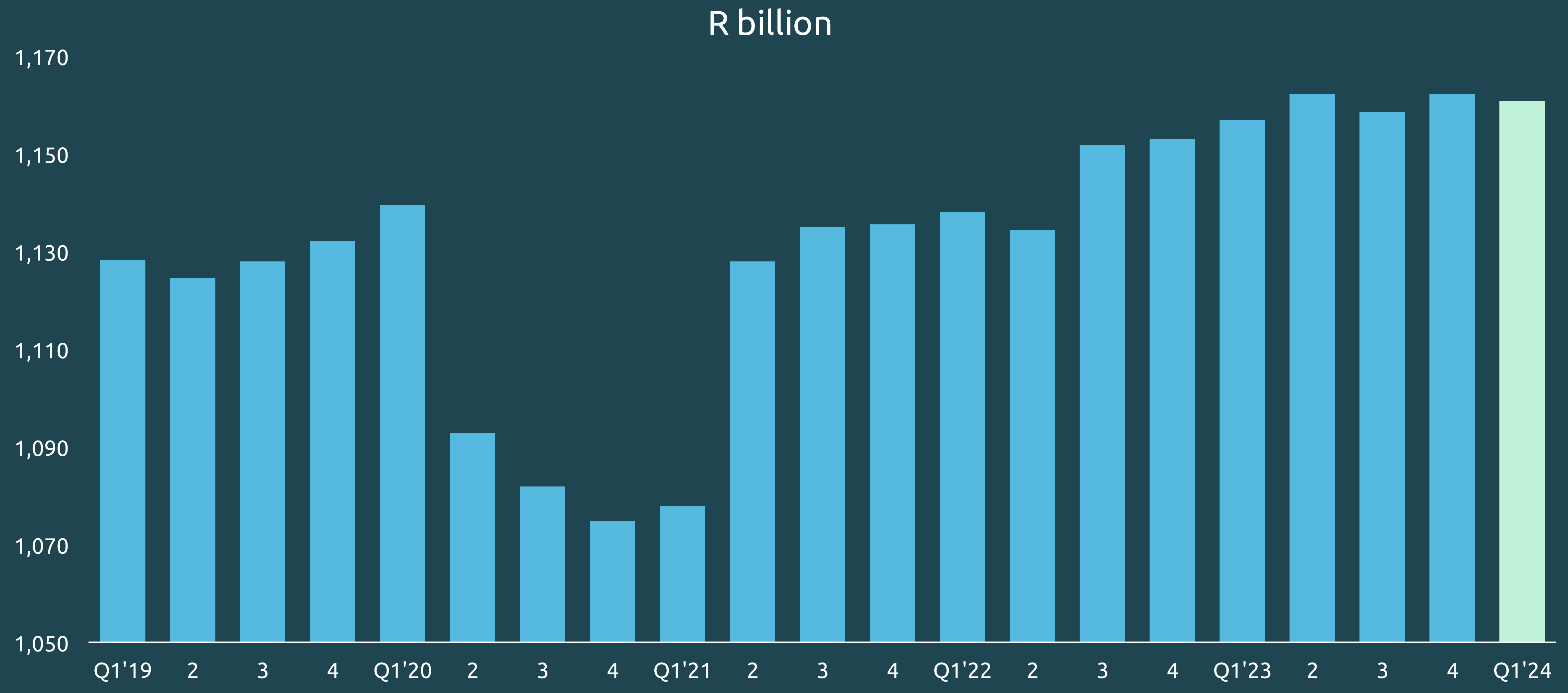
Unit trust assets at constant 2024 prices

(Source: SARB)



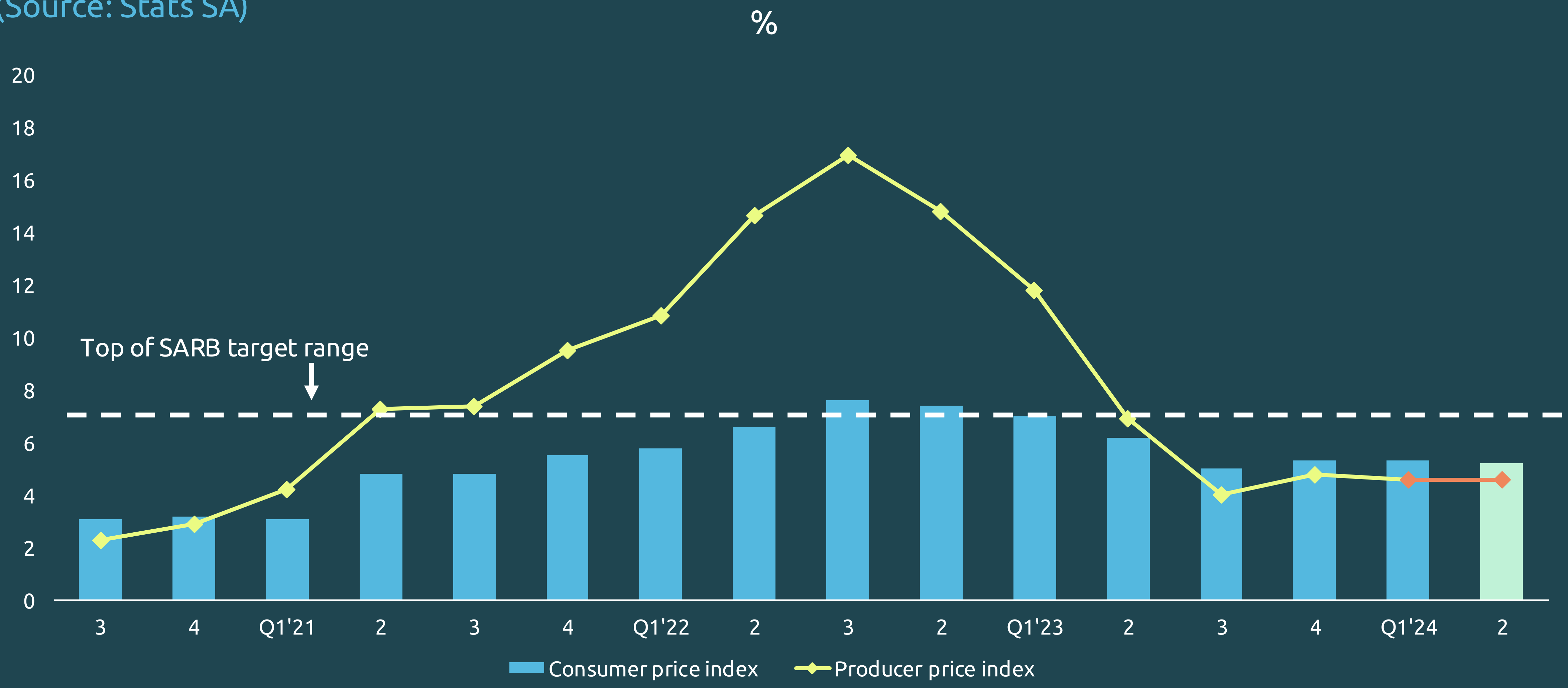
Total household disposable income at constant 2024 prices

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



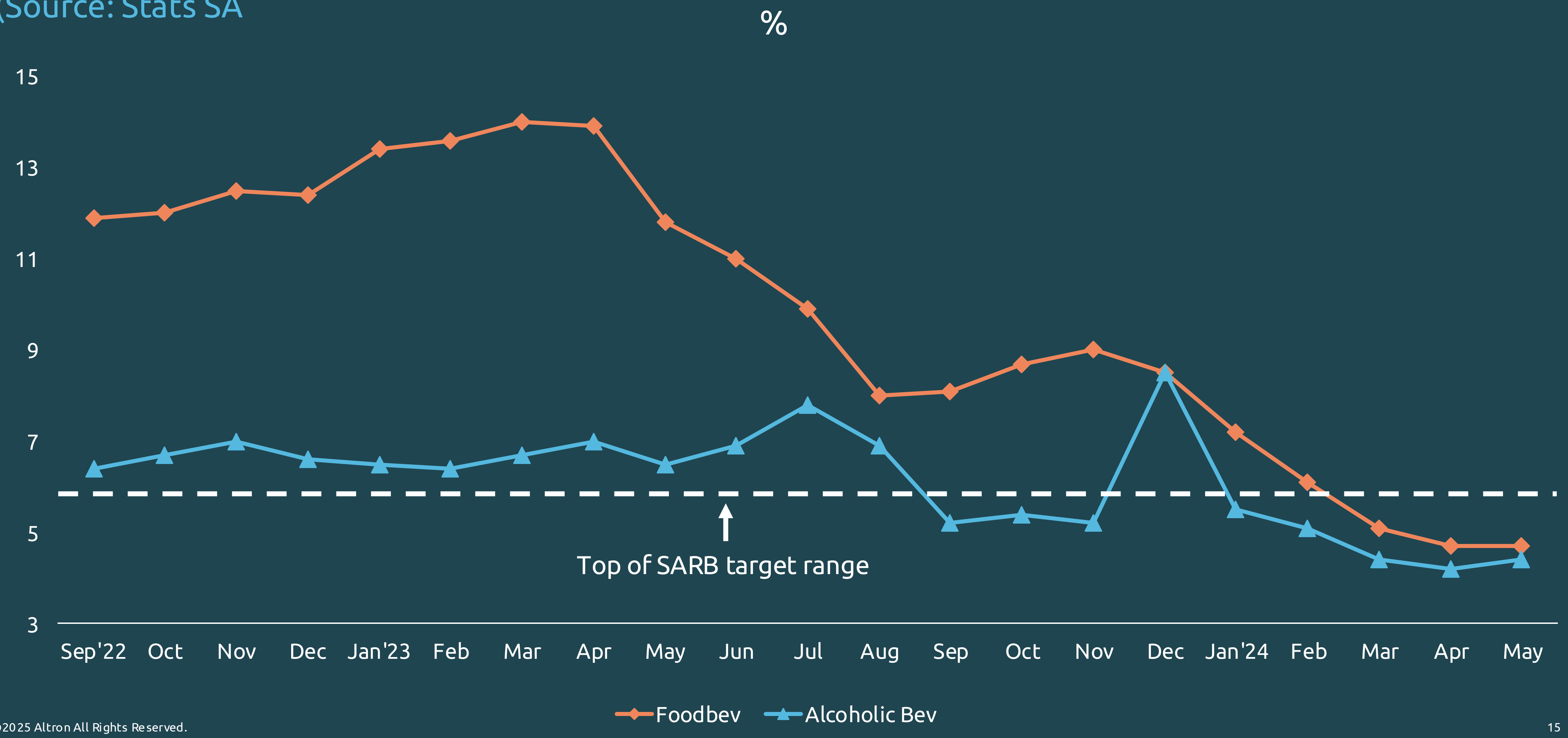
Inflation remains within SARB's target range, but rates don't drop (annualised CPI & PPI % change)

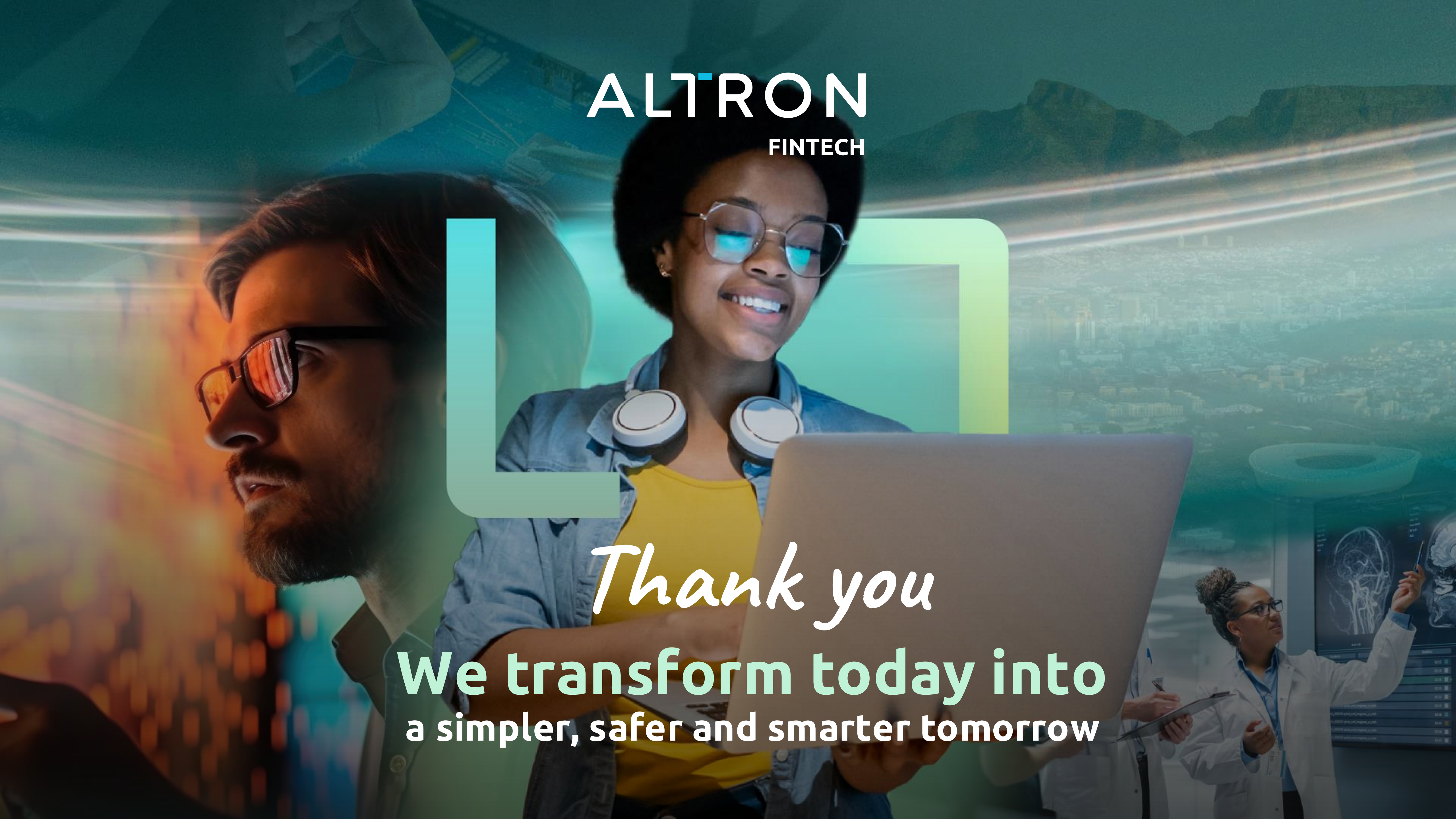
(Source: Stats SA)



Year-on-year price level increases for food (including non-alcoholic beverages) and alcoholic beverages

(Source: Stats SA

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Thank you
We transform today into
a simpler, safer and smarter tomorrow