

AVERAGE INTEREST RATE

Prime
-0,6%

CURRENT PRIME LENDING RATE: 9,75%

The average interest rate increased compared to this time last year which was Prime + 0,37%



HOME LOAN
FACTS

OCTOBER
2022



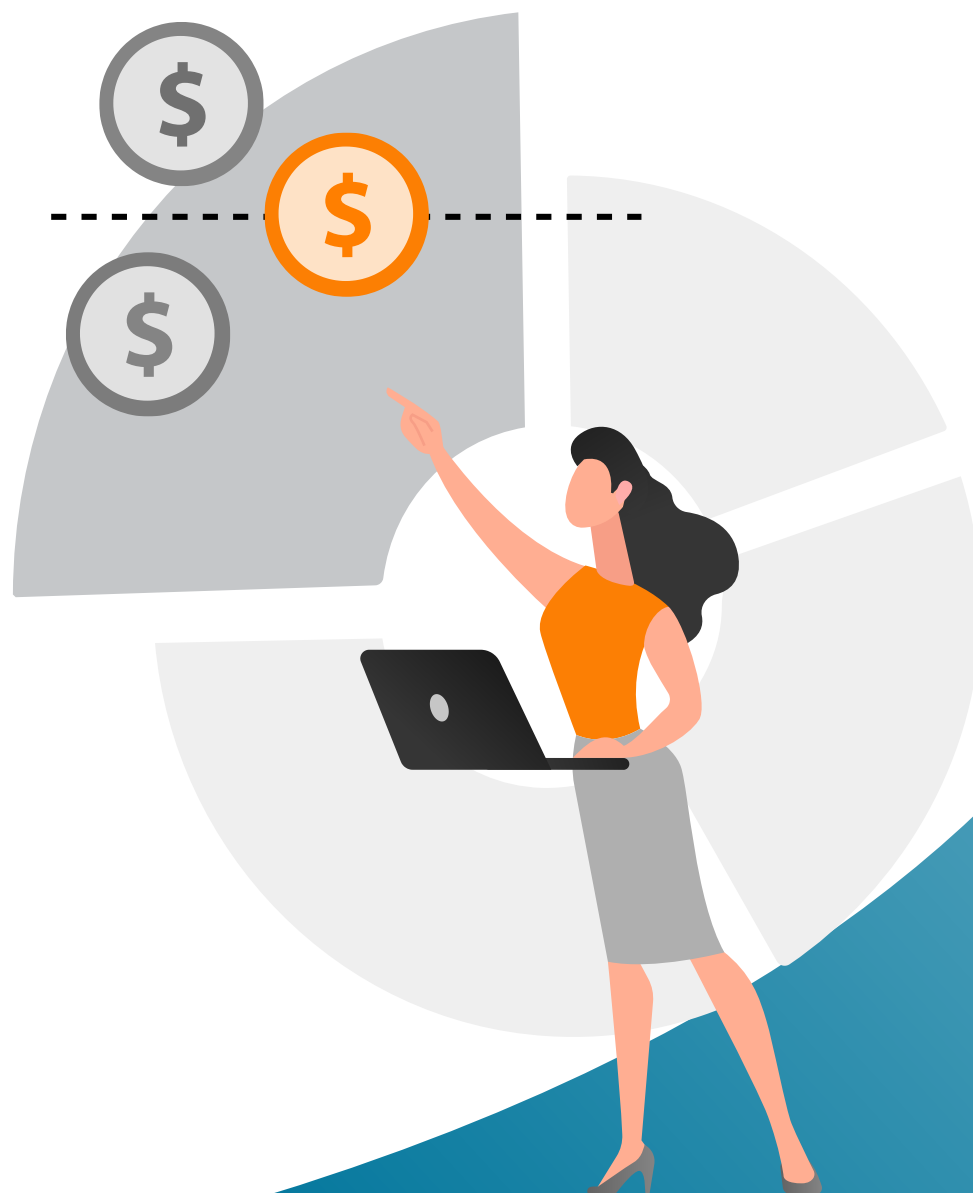
AVERAGE LOAN TO VALUE

ALL BUYERS

91%

FIRST TIME BUYERS

92%



AVERAGE AGE OF APPLICANTS

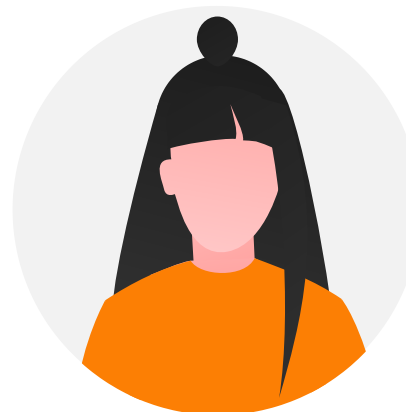
ALL BUYERS

38 YEARS



FIRST TIME BUYERS

37 YEARS



% OF FIRST TIME BUYERS

72%

The average percentage of first-time buyers in 2021 made up 72% of all bond applicants



BONDS TAKEN UP WITH OWN BANK

21%

A decrease from 26%
in October 2021.



AVERAGE PURCHASE PRICE

ALL BUYERS

R1,172,757

FIRST TIME BUYERS

R1,052,759

