

# Bank Market Share Barometer

As at 31 July 2019

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0.09%	▲ 10.64%
Loans and Advances	▼ -0.53%	▲ 8.29%
Residential Mortgage Lending	▲ 0.95%	▲ 4.55%
Instalment Credit	▲ 0.98%	▲ 8.20%
Credit Cards	▲ 0.09%	▲ 10.28%
Investments	▼ -0.69%	▲ 14.37%
Deposits	▲ 0.20%	▲ 8.51%

Analysis per bank	Growth				Mkt share move			
	M-on-M	Y-on-Y	M-on-M	Y-on-Y	M-on-M	Y-on-Y	M-on-M	Y-on-Y
<b>STANDARD BANK</b>								
Total Assets	▼ -1.07%	▲ 10.88%	▼ -0.28%	▲ 0.05%	▼ -0.08%	▲ 14.13%	▼ -0.03%	▲ 0.61%
Loans and Advances	▼ -0.63%	▲ 7.42%	▼ -0.02%	▼ -0.15%	▼ -1.29%	▲ 14.99%	▼ -0.17%	▲ 1.29%
Personal Loans	▲ 0.43%	▲ 7.20%	▼ -0.06%	▼ -0.69%	▼ -1.75%	▲ 9.72%	▼ -0.28%	▼ -0.19%
Mortgage Lending	▲ 0.66%	▲ 2.52%	▼ -0.01%	▼ -0.80%	▲ 0.52%	▲ 6.56%	▼ -0.03%	▲ 0.23%
Residential Mortgage Lending	▲ 0.32%	▲ 3.88%	▼ -0.21%	▼ -0.22%	▲ 2.73%	▲ 3.46%	▲ 0.40%	▼ -0.24%
Commercial Mortgage Lending	▲ 2.28%	▼ -3.41%	▲ 0.36%	▼ -1.85%	▼ -6.58%	▲ 19.14%	▼ -1.08%	▲ 1.51%
Instalment Credit	▲ 0.14%	▲ 10.42%	▼ -0.16%	▲ 0.38%	▲ 0.83%	▲ 8.66%	▼ -0.03%	▲ 0.08%
Credit Cards	▼ -0.37%	▲ 0.74%	▼ -0.11%	▼ -2.31%	▲ 0.78%	▲ 14.04%	▲ 0.19%	▲ 0.90%
Investments	▲ 0.56%	▲ 14.52%	▲ 0.29%	▲ 0.03%	▼ -4.04%	▲ 6.90%	▼ -0.50%	▼ -1.00%
Interbank & Cash	▼ -5.17%	▲ 17.67%	▼ -1.78%	▲ 2.89%	▼ -0.89%	▲ 13.47%	▼ -0.32%	▲ 1.10%
Deposits Total	▼ -1.13%	▲ 7.83%	▼ -0.30%	▼ -0.14%	▼ -0.75%	▲ 9.18%	▼ -0.19%	▲ 0.12%
Household Deposits	▼ -0.69%	▲ 3.41%	▼ -0.18%	▼ -0.88%	▲ 1.40%	▲ 13.35%	▲ 0.25%	▲ 0.98%
<b>ABSA</b>								
Total Assets	▼ -0.67%	▲ 8.07%	▼ -0.16%	▼ -0.50%	▲ 1.67%	▲ 11.94%	▲ 0.28%	▲ 0.21%
Loans and Advances	▼ -0.25%	▲ 6.70%	▲ 0.06%	▼ -0.34%	▲ 0.39%	▲ 11.18%	▲ 0.16%	▲ 0.46%
Personal Loans	▲ 0.92%	▲ 18.03%	▲ 0.03%	▲ 1.30%	▲ 0.94%	▲ 11.46%	▲ 0.02%	▼ -0.02%
Mortgage Lending	▲ 0.71%	▲ 7.03%	▲ 0.00%	▲ 0.26%	▲ 0.99%	▲ 5.97%	▲ 0.06%	▲ 0.13%
Residential Mortgage Lending	▲ 0.58%	▲ 5.72%	▼ -0.08%	▲ 0.23%	▲ 0.42%	▲ 4.73%	▼ -0.08%	▲ 0.02%
Commercial Mortgage Lending	▲ 1.66%	▲ 17.41%	▲ 0.11%	▲ 0.59%	▲ 1.48%	▲ 7.04%	▲ 0.54%	▼ -0.08%
Instalment Credit	▼ -0.16%	▼ -0.11%	▼ -0.32%	▼ -2.34%	▲ 0.57%	▲ 9.51%	▼ -0.12%	▲ 0.34%
Credit Cards	▼ -0.47%	▲ 17.55%	▼ -0.15%	▲ 1.66%	▼ -0.69%	▲ 3.75%	▼ -0.10%	▼ -0.83%
Investments	▲ 1.99%	▲ 16.41%	▲ 0.59%	▲ 0.40%	▲ 0.65%	▲ 27.06%	▲ 0.23%	▲ 1.70%
Interbank & Cash	▼ -7.81%	▲ 1.48%	▼ -1.72%	▼ -0.49%	▲ 6.87%	▲ 5.13%	▲ 0.67%	▲ 0.10%
Deposits Total	▼ -0.68%	▲ 6.95%	▼ -0.19%	▼ -0.31%	▲ 2.02%	▲ 12.44%	▲ 0.35%	▲ 0.68%
Household Deposits	▲ 0.17%	▲ 10.34%	▼ -0.02%	▲ 0.41%	▼ -0.18%	▲ 0.81%	▼ -0.08%	▼ -1.30%
<b>FIRSTRAND</b>								
Total Assets	▲ 0.39%	▲ 8.53%	▲ 0.02%	▼ -0.15%	▲ 1.22%	▲ 20.23%	▲ 0.02%	▲ 0.15%
Loans and Advances	▲ 0.50%	▼ -0.19%	▲ 0.07%	▼ -0.62%	▲ 1.64%	▲ 12.70%	▲ 0.08%	▲ 0.15%
Personal Loans	▼ -0.84%	▼ -11.70%	▼ -0.02%	▼ -0.30%	▲ 1.69%	▲ 11.98%	▲ 0.22%	▲ 0.07%
Mortgage Lending	▲ 0.36%	▲ 7.18%	▼ -0.04%	▲ 0.19%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.52%	▲ 8.39%	▼ -0.03%	▲ 0.25%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.23%	▲ 6.21%	▲ 0.03%	▼ -0.20%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 29.18%	▲ 144.47%	▲ 0.64%	▲ 1.64%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.92%	▲ 7.71%	▲ 0.02%	▼ -0.03%	▲ 3.63%	▲ 72%	▲ 0.12%	▲ 1.23%
Investments	▼ -3.84%	▲ 11.73%	▼ -0.31%	▼ -0.22%	▲ 2.61%	▼ -3.71%	▲ 0.04%	▼ -0.21%
Interbank & Cash	▲ 29.28%	▲ 41.83%	▲ 0.99%	▲ 1.21%	▲ 2.42%	▼ -27.89%	▲ 0.05%	▼ -2.15%
Deposits Total	▲ 0.77%	▲ 2.92%	▲ 0.05%	▼ -0.44%	▲ 1.58%	▲ 21.45%	▲ 0.03%	▲ 0.20%
Household Deposits	▼ -1.08%	▲ 12.71%	▼ -0.12%	▲ 0.35%	▲ 2.19%	▲ 22.06%	▲ 0.15%	▲ 0.88%
<b>NEDBANK</b>								
Total Assets	▲ 0.39%	▲ 8.53%	▲ 0.02%	▼ -0.15%	▲ 1.22%	▲ 20.23%	▲ 0.02%	▲ 0.15%
Loans and Advances	▲ 0.50%	▼ -0.19%	▲ 0.07%	▼ -0.62%	▲ 1.64%	▲ 12.70%	▲ 0.08%	▲ 0.15%
Personal Loans	▼ -0.84%	▼ -11.70%	▼ -0.02%	▼ -0.30%	▲ 1.69%	▲ 11.98%	▲ 0.22%	▲ 0.07%
Mortgage Lending	▲ 0.36%	▲ 7.18%	▼ -0.04%	▲ 0.19%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.52%	▲ 8.39%	▼ -0.03%	▲ 0.25%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.23%	▲ 6.21%	▲ 0.03%	▼ -0.20%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 29.18%	▲ 144.47%	▲ 0.64%	▲ 1.64%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.92%	▲ 7.71%	▲ 0.02%	▼ -0.03%	▲ 3.63%	▲ 72%	▲ 0.12%	▲ 1.23%
Investments	▼ -3.84%	▲ 11.73%	▼ -0.31%	▼ -0.22%	▲ 2.61%	▼ -3.71%	▲ 0.04%	▼ -0.21%
Interbank & Cash	▲ 29.28%	▲ 41.83%	▲ 0.99%	▲ 1.21%	▲ 2.42%	▼ -27.89%	▲ 0.05%	▼ -2.15%
Deposits Total	▲ 0.77%	▲ 2.92%	▲ 0.05%	▼ -0.44%	▲ 1.58%	▲ 21.45%	▲ 0.03%	▲ 0.20%
Household Deposits	▼ -1.08%	▲ 12.71%	▼ -0.12%	▲ 0.35%	▲ 2.19%	▲ 22.06%	▲ 0.15%	▲ 0.88%
<b>INVESTEC</b>								
Total Assets	▲ 0.39%	▲ 8.53%	▲ 0.02%	▼ -0.15%	▲ 1.22%	▲ 20.23%	▲ 0.02%	▲ 0.15%
Loans and Advances	▲ 0.50%	▼ -0.19%	▲ 0.07%	▼ -0.62%	▲ 1.64%	▲ 12.70%	▲ 0.08%	▲ 0.15%
Personal Loans	▼ -0.84%	▼ -11.70%	▼ -0.02%	▼ -0.30%	▲ 1.69%	▲ 11.98%	▲ 0.22%	▲ 0.07%
Mortgage Lending	▲ 0.36%	▲ 7.18%	▼ -0.04%	▲ 0.19%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.52%	▲ 8.39%	▼ -0.03%	▲ 0.25%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.23%	▲ 6.21%	▲ 0.03%	▼ -0.20%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 29.18%	▲ 144.47%	▲ 0.64%	▲ 1.64%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.92%	▲ 7.71%	▲ 0.02%	▼ -0.03%	▲ 3.63%	▲ 72%	▲ 0.12%	▲ 1.23%
Investments	▼ -3.84%	▲ 11.73%	▼ -0.31%	▼ -0.22%	▲ 2.61%	▼ -3.71%	▲ 0.04%	▼ -0.21%
Interbank & Cash	▲ 29.28%	▲ 41.83%	▲ 0.99%	▲ 1.21%	▲ 2.42%	▼ -27.89%	▲ 0.05%	▼ -2.15%
Deposits Total	▲ 0.77%	▲ 2.92%	▲ 0.05%	▼ -0.44%	▲ 1.58%	▲ 21.45%	▲ 0.03%	▲ 0.20%
Household Deposits	▼ -1.08%	▲ 12.71%	▼ -0.12%	▲ 0.35%	▲ 2.19%	▲ 22.06%	▲ 0.15%	▲ 0.88%
<b>CAPITEC</b>								
Total Assets	▲ 0.39%	▲ 8.53%	▲ 0.02%	▼ -0.15%	▲ 1.22%	▲ 20.23%	▲ 0.02%	▲ 0.15%
Loans and Advances	▲ 0.50%	▼ -0.19%	▲ 0.07%	▼ -0.62%	▲ 1.64%	▲ 12.70%	▲ 0.08%	▲ 0.15%
Personal Loans	▼ -0.84%	▼ -11.70%	▼ -0.02%	▼ -0.30%	▲ 1.69%	▲ 11.98%	▲ 0.22%	▲ 0.07%
Mortgage Lending	▲ 0.36%	▲ 7.18%	▼ -0.04%	▲ 0.19%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.52%	▲ 8.39%	▼ -0.03%	▲ 0.25%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.23%	▲ 6.21%	▲ 0.03%	▼ -0.20%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 29.18%	▲ 144.47%	▲ 0.64%	▲ 1.64%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.92%	▲ 7.71%	▲ 0.02%	▼ -0.03%	▲ 3.63%	▲ 72%	▲ 0.12%	▲ 1.23%
Investments	▼ -3.84%	▲ 11.73%	▼ -0.31%	▼ -0.22%	▲ 2.61%	▼ -3.71%	▲ 0.04%	▼ -0.21%
Interbank & Cash	▲ 29.28%	▲ 41.83%	▲ 0.99%	▲ 1.21%	▲ 2.42%	▼ -27.89%	▲ 0.05%	▼ -2.15%
Deposits Total	▲ 0.77%	▲ 2.92%	▲ 0.05%	▼ -0.44%	▲ 1.58%	▲ 21.45%	▲ 0.03%	▲ 0.20%
Household Deposits	▼ -1.08%	▲ 12.71%	▼ -0.12%	▲ 0.35%	▲ 2.19%	▲ 22.06%	▲ 0.15%	▲ 0.88%