

# Bank Market Share Barometer

As at 31 August 2019

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 1.63%	▲ 8.86%
Loans and Advances	▲ 1.36%	▲ 7.41%
Residential Mortgage Lending	▲ 0.57%	▲ 4.69%
Instalment Credit	▲ 0.28%	▲ 7.75%
Credit Cards	▲ 0.79%	▲ 10.44%
Investments	▲ 7.89%	▲ 14.43%
Deposits	▲ 1.03%	▲ 7.42%

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	▲ 1.36%	▲ 7.51%	▼ -0.06%	▼ -0.30%	▼ -0.33%	▲ 10.58%	▼ -0.38%	▲ 0.30%
Loans and Advances	▼ -0.83%	▲ 4.34%	▼ -0.41%	▼ -0.55%	▲ 0.92%	▲ 6.83%	▼ -0.10%	▼ -0.12%
Personal Loans	▲ 0.67%	▲ 7.76%	▼ -0.09%	▼ -0.72%	▲ 0.50%	▲ 9.12%	▼ -0.08%	▼ -0.32%
Mortgage Lending	▲ 0.71%	▲ 4.15%	▲ 0.02%	▼ -0.49%	▲ 0.38%	▲ 6.56%	▼ -0.05%	▲ 0.12%
Residential Mortgage Lending	▲ 0.77%	▲ 4.20%	▲ 0.07%	▼ -0.16%	▲ 0.45%	▲ 3.77%	▼ -0.03%	▼ -0.20%
Commercial Mortgage Lending	▲ 0.46%	▲ 3.93%	▼ -0.06%	▼ -0.80%	▲ 0.15%	▲ 17.71%	▼ -0.10%	▲ 1.13%
Instalment Credit	▼ -0.33%	▲ 9.31%	▼ -0.12%	▲ 0.27%	▲ 0.55%	▲ 8.57%	▲ 0.05%	▲ 0.15%
Credit Cards	▲ 0.56%	▲ 0.91%	▼ -0.06%	▼ -2.30%	▲ 1.53%	▲ 15.45%	▲ 0.20%	▲ 1.19%
Investments	▲ 12.52%	▲ 18.91%	▲ 1.00%	▲ 0.91%	▲ 6.88%	▲ 1.42%	▼ -0.13%	▼ -1.83%
Interbank & Cash	▼ -8.91%	▼ -12.60%	▼ -2.68%	▼ -2.74%	▲ 19.99%	▲ 29.71%	▲ 2.45%	▲ 3.95%
Deposits Total	▲ 0.51%	▲ 6.51%	▼ -0.12%	▼ -0.19%	▲ 1.99%	▲ 8.20%	▲ 0.19%	▲ 0.14%
Household Deposits	▲ 0.61%	▲ 2.99%	▼ -0.16%	▼ -1.05%	▲ 0.77%	▲ 13.93%	▼ -0.15%	▲ 0.97%
<b>ABSA</b>								
Total Assets	▲ 2.85%	▲ 8.69%	▲ 0.25%	▼ -0.03%	▲ 1.98%	▲ 10.02%	▲ 0.06%	▲ 0.19%
Loans and Advances	▼ -0.17%	▲ 7.86%	▼ -0.34%	▲ 0.09%	▲ 2.90%	▲ 10.24%	▲ 0.27%	▲ 0.46%
Personal Loans	▲ 0.22%	▲ 18.57%	▼ -0.24%	▲ 1.23%	▲ 0.74%	▲ 12.36%	▼ -0.05%	▼ -0.01%
Mortgage Lending	▲ 0.34%	▲ 6.91%	▼ -0.05%	▲ 0.15%	▲ 0.68%	▲ 6.76%	▲ 0.01%	▲ 0.17%
Residential Mortgage Lending	▲ 0.40%	▲ 5.73%	▼ -0.04%	▲ 0.21%	▲ 0.43%	▲ 4.64%	▼ -0.02%	▼ -0.01%
Commercial Mortgage Lending	▼ -0.06%	▲ 16.18%	▼ -0.06%	▲ 0.42%	▲ 0.90%	▲ 8.63%	▲ 0.04%	▼ -0.10%
Instalment Credit	▼ -0.15%	▼ -0.55%	▼ -0.12%	▼ -2.34%	▲ 0.67%	▲ 9.34%	▲ 0.11%	▲ 0.42%
Credit Cards	▲ 0.09%	▲ 16.25%	▼ -0.19%	▲ 1.33%	▼ -0.23%	▲ 2.60%	▼ -0.13%	▼ -1.00%
Investments	▲ 6.08%	▲ 19.14%	▼ -0.38%	▲ 0.88%	▲ 5.79%	▲ 21.55%	▼ -0.33%	▲ 0.98%
Interbank & Cash	▲ 19.02%	▲ 12.09%	▲ 2.93%	▲ 2.56%	▼ -7.57%	▼ -15.38%	▼ -1.21%	▼ -1.88%
Deposits Total	▲ 1.90%	▲ 6.75%	▲ 0.18%	▼ -0.14%	▼ -0.73%	▲ 8.28%	▼ -0.34%	▲ 0.15%
Household Deposits	▲ 1.88%	▲ 10.85%	▲ 0.09%	▲ 0.40%	▲ 0.41%	▲ 0.49%	▼ -0.18%	▼ -1.44%
<b>FIRSTRAND</b>								
Total Assets	▲ 2.49%	▲ 7.79%	▲ 0.07%	▼ -0.08%	▲ 2.35%	▲ 21.36%	▲ 0.01%	▲ 0.20%
Loans and Advances	▲ 5.27%	▲ 5.53%	▲ 0.28%	▼ -0.13%	▲ 3.73%	▲ 15.16%	▲ 0.09%	▲ 0.26%
Personal Loans	▲ 1.52%	▲ 0.64%	▲ 0.00%	▼ -0.14%	▲ 3.72%	▲ 14.39%	▲ 0.61%	▲ 0.43%
Mortgage Lending	▲ 1.27%	▲ 6.44%	▲ 0.07%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.73%	▲ 7.84%	▲ 0.01%	▲ 0.21%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 1.72%	▲ 5.32%	▲ 0.18%	▼ -0.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 1.87%	▲ 140.74%	▲ 0.05%	▲ 1.65%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.19%	▲ 8.54%	▲ 0.01%	▼ -0.02%	▲ 3.64%	▲ 71%	▲ 0.10%	▲ 1.24%
Investments	▲ 4.90%	▲ 13.83%	▼ -0.26%	▼ -0.05%	▲ 9.49%	▲ 18.65%	▲ 0.02%	▲ 0.04%
Interbank & Cash	▼ -12.47%	▼ -11.36%	▼ -0.64%	▼ -0.41%	▼ -3.31%	▼ -16.95%	▼ -0.24%	▼ -0.81%
Deposits Total	▲ 2.05%	▲ 2.56%	▲ 0.08%	▼ -0.39%	▲ 4.08%	▲ 22.45%	▲ 0.06%	▲ 0.24%
Household Deposits	▲ 2.02%	▲ 12.74%	▲ 0.05%	▲ 0.31%	▲ 4.36%	▲ 22.89%	▲ 0.22%	▲ 0.92%
<b>NEDBANK</b>								
Total Assets	▲ 2.85%	▲ 8.69%	▲ 0.25%	▼ -0.03%	▲ 1.98%	▲ 10.02%	▲ 0.06%	▲ 0.19%
Loans and Advances	▼ -0.17%	▲ 7.86%	▼ -0.34%	▲ 0.09%	▲ 2.90%	▲ 10.24%	▲ 0.27%	▲ 0.46%
Personal Loans	▲ 0.22%	▲ 18.57%	▼ -0.24%	▲ 1.23%	▲ 0.74%	▲ 12.36%	▼ -0.05%	▼ -0.01%
Mortgage Lending	▲ 0.34%	▲ 6.91%	▼ -0.05%	▲ 0.15%	▲ 0.68%	▲ 6.76%	▲ 0.01%	▲ 0.17%
Residential Mortgage Lending	▲ 0.40%	▲ 5.73%	▼ -0.04%	▲ 0.21%	▲ 0.43%	▲ 4.64%	▼ -0.02%	▼ -0.01%
Commercial Mortgage Lending	▼ -0.06%	▲ 16.18%	▼ -0.06%	▲ 0.42%	▲ 0.90%	▲ 8.63%	▲ 0.04%	▼ -0.10%
Instalment Credit	▼ -0.15%	▼ -0.55%	▼ -0.12%	▼ -2.34%	▲ 0.67%	▲ 9.34%	▲ 0.11%	▲ 0.42%
Credit Cards	▲ 0.09%	▲ 16.25%	▼ -0.19%	▲ 1.33%	▼ -0.23%	▲ 2.60%	▼ -0.13%	▼ -1.00%
Investments	▲ 6.08%	▲ 19.14%	▼ -0.38%	▲ 0.88%	▲ 5.79%	▲ 21.55%	▼ -0.33%	▲ 0.98%
Interbank & Cash	▲ 19.02%	▲ 12.09%	▲ 2.93%	▲ 2.56%	▼ -7.57%	▼ -15.38%	▼ -1.21%	▼ -1.88%
Deposits Total	▲ 1.90%	▲ 6.75%	▲ 0.18%	▼ -0.14%	▼ -0.73%	▲ 8.28%	▼ -0.34%	▲ 0.15%
Household Deposits	▲ 1.88%	▲ 10.85%	▲ 0.09%	▲ 0.40%	▲ 0.41%	▲ 0.49%	▼ -0.18%	▼ -1.44%
<b>INVESTEC</b>								
Total Assets	▲ 2.49%	▲ 7.79%	▲ 0.07%	▼ -0.08%	▲ 2.35%	▲ 21.36%	▲ 0.01%	▲ 0.20%
Loans and Advances	▲ 5.27%	▲ 5.53%	▲ 0.28%	▼ -0.13%	▲ 3.73%	▲ 15.16%	▲ 0.09%	▲ 0.26%
Personal Loans	▲ 1.52%	▲ 0.64%	▲ 0.00%	▼ -0.14%	▲ 3.72%	▲ 14.39%	▲ 0.61%	▲ 0.43%
Mortgage Lending	▲ 1.27%	▲ 6.44%	▲ 0.07%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.73%	▲ 7.84%	▲ 0.01%	▲ 0.21%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 1.72%	▲ 5.32%	▲ 0.18%	▼ -0.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 1.87%	▲ 140.74%	▲ 0.05%	▲ 1.65%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
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Investments	▲ 4.90%	▲ 13.83%	▼ -0.26%	▼ -0.05%	▲ 9.49%	▲ 18.65%	▲ 0.02%	▲ 0.04%
Interbank & Cash	▼ -12.47%	▼ -11.36%	▼ -0.64%	▼ -0.41%	▼ -3.31%	▼ -16.95%	▼ -0.24%	▼ -0.81%
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Household Deposits	▲ 2.02%	▲ 12.74%	▲ 0.05%	▲ 0.31%	▲ 4.36%	▲ 22.89%	▲ 0.22%	▲ 0.92%
<b>CAPITEC</b>								
Total Assets	▲ 2.49%	▲ 7.79%	▲ 0.07%	▼ -0.08%	▲ 2.35%	▲ 21.36%	▲ 0.01%	▲ 0.20%
Loans and Advances	▲ 5.27%	▲ 5.53%	▲ 0.28%	▼ -0.13%	▲ 3.73%	▲ 15.16%	▲ 0.09%	▲ 0.26%
Personal Loans	▲ 1.52%	▲ 0.64%	▲ 0.00%	▼ -0.14%	▲ 3.72%	▲ 14.39%	▲ 0.61%	▲ 0.43%
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Commercial Mortgage Lending	▲ 1.72%	▲ 5.32%	▲ 0.18%	▼ -0.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
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