

Bank Market Share Barometer

As at 30 September 2019

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 2.85%	▲ 11.98%
Loans and Advances	▲ 2.66%	▲ 9.21%
Residential Mortgage Lending	▲ 0.66%	▲ 5.08%
Instalment Credit	▲ 1.47%	▲ 8.85%
Credit Cards	▲ 1.24%	▲ 10.93%
Investments	▲ 3.79%	▲ 20.68%
Deposits	▲ 3.94%	▲ 10.03%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
	STANDARD BANK							
Total Assets	▲ 0.38%	▲ 10.05%	▼ -0.57%	▼ -0.41%	▲ 1.09%	▲ 10.80%	▼ -0.33%	▼ -0.20%
Loans and Advances	▲ 5.34%	▲ 10.09%	▲ 0.49%	▲ 0.15%	▼ -1.92%	▲ 6.12%	▼ -0.98%	▼ -0.61%
Personal Loans	▲ 1.13%	▲ 8.36%	▲ 0.03%	▼ -0.67%	▲ 1.31%	▲ 9.40%	▲ 0.04%	▼ -0.33%
Mortgage Lending	▲ 0.50%	▲ 4.30%	▼ -0.11%	▼ -0.55%	▲ 0.55%	▲ 6.79%	▼ -0.07%	▲ 0.09%
Residential Mortgage Lending	▲ 0.31%	▲ 4.30%	▼ -0.12%	▼ -0.26%	▲ 0.45%	▲ 4.22%	▼ -0.05%	▼ -0.19%
Commercial Mortgage Lending	▲ 1.42%	▲ 4.32%	▲ 0.00%	▼ -0.79%	▲ 0.90%	▲ 16.93%	▼ -0.08%	▲ 0.98%
Instalment Credit	▲ 0.74%	▲ 10.01%	▼ -0.14%	▲ 0.20%	▲ 1.03%	▲ 8.79%	▼ -0.09%	▼ -0.01%
Credit Cards	▲ 0.70%	▲ 0.72%	▼ -0.13%	▼ -2.46%	▲ 1.65%	▲ 16.68%	▲ 0.11%	▲ 1.36%
Investments	▼ -2.54%	▲ 18.50%	▼ -1.48%	▼ -0.42%	▼ -1.95%	▼ -0.70%	▼ -0.79%	▼ -2.90%
Interbank & Cash	▼ -11.17%	▼ -8.40%	▼ -3.64%	▼ -2.97%	▲ 12.28%	▲ 52.78%	▲ 1.01%	▲ 5.27%
Deposits Total	▲ 2.72%	▲ 8.54%	▼ -0.26%	▼ -0.30%	▲ 1.35%	▲ 6.96%	▼ -0.49%	▼ -0.55%
Household Deposits	▲ 0.16%	▲ 1.57%	▼ -0.16%	▼ -1.30%	▲ 0.60%	▲ 14.63%	▼ -0.09%	▲ 1.11%
	ABSA							
Total Assets	▼ -0.76%	▲ 6.00%	▼ -0.75%	▼ -1.17%	▼ -0.98%	▲ 8.72%	▼ -0.66%	▼ -0.51%
Loans and Advances	▼ -0.19%	▲ 4.43%	▼ -0.63%	▼ -1.00%	▼ -3.26%	▲ 3.43%	▼ -1.03%	▼ -0.94%
Personal Loans	▲ 0.70%	▲ 19.49%	▼ -0.06%	▲ 1.34%	▲ 0.60%	▲ 12.77%	▼ -0.04%	▼ 0.00%
Mortgage Lending	▲ 0.77%	▲ 7.16%	▼ -0.02%	▲ 0.13%	▲ 0.33%	▲ 6.40%	▼ -0.12%	▲ 0.02%
Residential Mortgage Lending	▲ 0.52%	▲ 5.92%	▼ -0.03%	▲ 0.17%	▲ 0.24%	▲ 4.63%	▼ -0.06%	▼ -0.06%
Commercial Mortgage Lending	▲ 2.53%	▲ 16.69%	▲ 0.07%	▲ 0.44%	▲ 0.41%	▲ 7.95%	▼ -0.39%	▼ -0.47%
Instalment Credit	▲ 2.18%	▲ 1.29%	▲ 0.19%	▼ -2.11%	▲ 0.70%	▲ 9.56%	▼ -0.22%	▲ 0.18%
Credit Cards	▲ 1.13%	▲ 15.99%	▼ -0.03%	▲ 1.16%	▲ 0.26%	▲ 2.65%	▼ -0.13%	▼ -1.05%
Investments	▲ 0.26%	▲ 19.79%	▼ -0.76%	▼ -0.16%	▼ -3.27%	▲ 20.98%	▼ -1.13%	▲ 0.04%
Interbank & Cash	▼ -15.12%	▼ -15.85%	▼ -3.96%	▼ -4.15%	▲ 9.43%	▼ -6.71%	▲ 0.43%	▼ -1.66%
Deposits Total	▲ 0.34%	▲ 4.26%	▼ -0.75%	▼ -1.16%	▲ 1.28%	▲ 8.70%	▼ -0.49%	▼ -0.23%
Household Deposits	▲ 1.07%	▲ 10.45%	▲ 0.01%	▲ 0.33%	▲ 0.11%	▼ -0.24%	▼ -0.15%	▼ -1.55%
	FIRSTRAND							
Total Assets	▼ -0.19%	▲ 7.66%	▼ -0.23%	▼ -0.31%	▲ 0.25%	▲ 20.68%	▼ -0.05%	▲ 0.14%
Loans and Advances	▼ -9.13%	▼ -0.25%	▼ -0.86%	▼ -0.63%	▲ 1.71%	▲ 15.76%	▼ -0.04%	▲ 0.22%
Personal Loans	▼ -1.69%	▲ 5.34%	▼ -0.03%	▼ -0.08%	▲ 1.73%	▲ 14.98%	▲ 0.20%	▲ 0.49%
Mortgage Lending	▲ 0.51%	▲ 5.94%	▼ -0.04%	▼ -0.04%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.58%	▲ 6.88%	▼ -0.01%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.46%	▲ 5.20%	▼ -0.19%	▼ -0.76%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 2.21%	▲ 145.64%	▲ 0.02%	▲ 1.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -0.85%	▲ 9.62%	▼ -0.03%	▼ -0.02%	▲ 4.92%	▲ 72%	▲ 0.13%	▲ 1.29%
Investments	▲ 1.76%	▲ 16.30%	▼ -0.18%	▼ -0.34%	▼ -4.09%	▲ 29.09%	▼ -0.09%	▲ 0.07%
Interbank & Cash	▲ 44.71%	▲ 23.81%	▲ 1.46%	▲ 0.79%	▼ -9.55%	▼ -24.47%	▼ -0.66%	▼ -1.56%
Deposits Total	▲ 0.06%	▲ 3.23%	▼ -0.31%	▼ -0.52%	▲ 0.70%	▲ 20.96%	▼ -0.06%	▲ 0.17%
Household Deposits	▲ 1.03%	▲ 10.57%	▲ 0.00%	▲ 0.15%	▼ -0.34%	▲ 21.44%	▼ -0.11%	▲ 0.83%
	INVESTEC							
Total Assets	▲ 0.25%	▲ 20.68%	▼ -0.05%	▲ 0.14%	▲ 0.25%	▲ 20.68%	▼ -0.05%	▲ 0.14%
Loans and Advances	▲ 1.71%	▲ 15.76%	▼ -0.04%	▲ 0.22%	▲ 1.71%	▲ 15.76%	▼ -0.04%	▲ 0.22%
Personal Loans	▲ 1.73%	▲ 14.98%	▲ 0.20%	▲ 0.49%	▲ 1.73%	▲ 14.98%	▲ 0.20%	▲ 0.49%
Mortgage Lending	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 4.92%	▲ 72%	▲ 0.13%	▲ 1.29%	▲ 4.92%	▲ 72%	▲ 0.13%	▲ 1.29%
Investments	▼ -4.09%	▲ 29.09%	▼ -0.09%	▲ 0.07%	▼ -4.09%	▲ 29.09%	▼ -0.09%	▲ 0.07%
Interbank & Cash	▼ -9.55%	▼ -24.47%	▼ -0.66%	▼ -1.56%	▼ -9.55%	▼ -24.47%	▼ -0.66%	▼ -1.56%
Deposits Total	▲ 0.70%	▲ 20.96%	▼ -0.06%	▲ 0.17%	▲ 0.70%	▲ 20.96%	▼ -0.06%	▲ 0.17%
Household Deposits	▼ -0.34%	▲ 21.44%	▼ -0.11%	▲ 0.83%	▼ -0.34%	▲ 21.44%	▼ -0.11%	▲ 0.83%
	CAPITEC							