

Bank Market Share Barometer

As at 30 November 2019

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.53%	▲ 7.61%
Loans and Advances	▼ -0.16%	▲ 6.93%
Residential Mortgage Lending	▲ 0.48%	▲ 4.84%
Instalment Credit	▲ 0.69%	▲ 7.64%
Credit Cards	▲ 1.27%	▲ 11.37%
Investments	▼ -0.15%	▲ 8.52%
Deposits	▲ 0.43%	▲ 8.56%

Analysis per bank	Growth		Mkt share move		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
STANDARD BANK								
Total Assets	▼ -0.05%	▲ 8.54%	▲ 0.11%	▲ 0.21%	▼ -0.12%	▲ 6.92%	▲ 0.08%	▼ -0.13%
Loans and Advances	▲ 1.14%	▲ 12.99%	▲ 0.25%	▲ 1.05%	▼ -0.52%	▲ 9.76%	▼ -0.08%	▲ 0.56%
Personal Loans	▲ 1.04%	▲ 9.57%	▲ 0.01%	▼ -0.30%	▲ 2.40%	▲ 10.81%	▲ 0.15%	▼ -0.07%
Mortgage Lending	▲ 0.64%	▲ 4.45%	▲ 0.03%	▼ -0.38%	▲ 0.89%	▲ 6.67%	▲ 0.08%	▲ 0.16%
Residential Mortgage Lending	▲ 0.39%	▲ 4.05%	▼ -0.03%	▼ -0.26%	▲ 0.41%	▲ 4.90%	▼ -0.02%	▲ 0.01%
Commercial Mortgage Lending	▲ 1.79%	▲ 6.35%	▲ 0.20%	▼ -0.30%	▲ 2.58%	▲ 13.21%	▲ 0.30%	▲ 0.68%
Instalment Credit	▲ 0.08%	▲ 7.29%	▼ -0.11%	▼ -0.06%	▲ 1.28%	▲ 9.53%	▲ 0.12%	▲ 0.35%
Credit Cards	▲ 1.24%	▲ 2.55%	▼ -0.01%	▼ -2.09%	▲ 0.96%	▲ 17.50%	▼ -0.08%	▲ 1.43%
Investments	▲ 4.93%	▲ 19.23%	▲ 1.21%	▲ 2.25%	▼ -1.13%	▼ -19.26%	▼ -0.13%	▼ -4.56%
Interbank & Cash	▲ 0.67%	▼ -30.51%	▼ -0.11%	▼ -9.80%	▼ -3.94%	▲ 61.15%	▼ -0.98%	▲ 6.49%
Deposits Total	▲ 0.72%	▲ 9.76%	▲ 0.06%	▲ 0.24%	▲ 1.49%	▲ 9.07%	▲ 0.21%	▲ 0.09%
Household Deposits	▲ 0.36%	▲ 2.18%	▼ -0.17%	▼ -1.15%	▲ 1.51%	▲ 10.49%	▲ 0.05%	▲ 0.38%
ABSA								
Total Assets	▼ -0.85%	▲ 5.51%	▼ -0.07%	▼ -0.42%	▼ -0.52%	▲ 9.06%	▲ 0.00%	▲ 0.24%
Loans and Advances	▼ -0.66%	▲ 1.92%	▼ -0.11%	▼ -1.11%	▲ 0.44%	▲ 6.87%	▲ 0.11%	▼ -0.01%
Personal Loans	▲ 0.08%	▲ 14.33%	▼ -0.22%	▲ 0.57%	▲ 1.11%	▲ 12.86%	▲ 0.01%	▲ 0.12%
Mortgage Lending	▲ 0.59%	▲ 7.25%	▲ 0.01%	▲ 0.22%	▲ 0.04%	▲ 5.43%	▼ -0.10%	▼ -0.09%
Residential Mortgage Lending	▲ 0.55%	▲ 6.02%	▲ 0.01%	▲ 0.23%	▲ 0.45%	▲ 4.38%	▼ 0.00%	▼ -0.06%
Commercial Mortgage Lending	▲ 0.89%	▲ 16.66%	▲ 0.02%	▲ 0.50%	▼ -0.31%	▲ 6.35%	▼ -0.35%	▼ -0.68%
Instalment Credit	▼ -0.16%	▼ -1.21%	▼ -0.23%	▼ -2.47%	▲ 0.79%	▲ 9.16%	▲ 0.03%	▲ 0.40%
Credit Cards	▲ 1.53%	▲ 14.03%	▲ 0.07%	▲ 0.62%	▲ 1.01%	▲ 2.77%	▼ -0.03%	▼ -1.07%
Investments	▼ -2.50%	▲ 11.90%	▼ -0.54%	▲ 0.67%	▼ -5.08%	▲ 15.85%	▼ -0.82%	▲ 1.00%
Interbank & Cash	▲ 6.27%	▲ 38.80%	▲ 0.93%	▲ 4.91%	▲ 0.76%	▲ 12.38%	▼ -0.06%	▲ 1.03%
Deposits Total	▲ 0.55%	▲ 6.40%	▲ 0.03%	▼ -0.44%	▼ -0.20%	▲ 9.55%	▼ -0.12%	▲ 0.17%
Household Deposits	▲ 1.16%	▲ 10.83%	▼ -0.03%	▲ 0.44%	▲ 0.73%	▲ 1.76%	▼ -0.09%	▼ -1.14%
NEDBANK								
Total Assets	▲ 0.76%	▲ 9.45%	▲ 0.10%	▲ 0.13%	▲ 3.28%	▲ 22.76%	▲ 0.08%	▲ 0.25%
Loans and Advances	▲ 1.12%	▼ -4.14%	▲ 0.09%	▼ -0.80%	▲ 1.42%	▲ 16.61%	▲ 0.06%	▲ 0.34%
Personal Loans	▲ 1.84%	▼ -7.06%	▲ 0.01%	▼ -0.20%	▲ 1.44%	▲ 15.85%	▲ 0.12%	▲ 0.96%
Mortgage Lending	▲ 0.35%	▲ 6.85%	▼ -0.02%	▲ 0.10%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 1.00%	▲ 6.72%	▲ 0.04%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▼ -0.17%	▲ 6.95%	▼ -0.16%	▼ -0.24%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 7.85%	▲ 162.02%	▲ 0.22%	▲ 1.92%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -0.97%	▲ 4.98%	▼ -0.03%	▼ -0.08%	▲ 3.76%	▲ 72%	▲ 0.09%	▲ 1.36%
Investments	▲ 1.68%	▲ 15.07%	▲ 0.17%	▲ 0.55%	▲ 38.59%	▲ 82.32%	▲ 0.47%	▲ 0.69%
Interbank & Cash	▲ 14.34%	▲ 56.20%	▲ 0.62%	▲ 1.81%	▼ -5.09%	▼ -31.63%	▼ -0.26%	▼ -2.07%
Deposits Total	▼ -1.05%	▲ 5.69%	▼ -0.12%	▼ -0.22%	▲ 3.63%	▲ 23.92%	▲ 0.06%	▲ 0.26%
Household Deposits	▼ -0.13%	▲ 10.66%	▼ -0.13%	▲ 0.17%	▲ 4.77%	▲ 24.43%	▲ 0.28%	▲ 1.07%
INVESTEC								
Total Assets	▲ 0.76%	▲ 9.45%	▲ 0.10%	▲ 0.13%	▲ 3.28%	▲ 22.76%	▲ 0.08%	▲ 0.25%
Loans and Advances	▲ 1.12%	▼ -4.14%	▲ 0.09%	▼ -0.80%	▲ 1.42%	▲ 16.61%	▲ 0.06%	▲ 0.34%
Personal Loans	▲ 1.84%	▼ -7.06%	▲ 0.01%	▼ -0.20%	▲ 1.44%	▲ 15.85%	▲ 0.12%	▲ 0.96%
Mortgage Lending	▲ 0.35%	▲ 6.85%	▼ -0.02%	▲ 0.10%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 1.00%	▲ 6.72%	▲ 0.04%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▼ -0.17%	▲ 6.95%	▼ -0.16%	▼ -0.24%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 7.85%	▲ 162.02%	▲ 0.22%	▲ 1.92%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -0.97%	▲ 4.98%	▼ -0.03%	▼ -0.08%	▲ 3.76%	▲ 72%	▲ 0.09%	▲ 1.36%
Investments	▲ 1.68%	▲ 15.07%	▲ 0.17%	▲ 0.55%	▲ 38.59%	▲ 82.32%	▲ 0.47%	▲ 0.69%
Interbank & Cash	▲ 14.34%	▲ 56.20%	▲ 0.62%	▲ 1.81%	▼ -5.09%	▼ -31.63%	▼ -0.26%	▼ -2.07%
Deposits Total	▼ -1.05%	▲ 5.69%	▼ -0.12%	▼ -0.22%	▲ 3.63%	▲ 23.92%	▲ 0.06%	▲ 0.26%
Household Deposits	▼ -0.13%	▲ 10.66%	▼ -0.13%	▲ 0.17%	▲ 4.77%	▲ 24.43%	▲ 0.28%	▲ 1.07%
CAPITEC								
Total Assets	▲ 0.76%	▲ 9.45%	▲ 0.10%	▲ 0.13%	▲ 3.28%	▲ 22.76%	▲ 0.08%	▲ 0.25%
Loans and Advances	▲ 1.12%	▼ -4.14%	▲ 0.09%	▼ -0.80%	▲ 1.42%	▲ 16.61%	▲ 0.06%	▲ 0.34%
Personal Loans	▲ 1.84%	▼ -7.06%	▲ 0.01%	▼ -0.20%	▲ 1.44%	▲ 15.85%	▲ 0.12%	▲ 0.96%
Mortgage Lending	▲ 0.35%	▲ 6.85%	▼ -0.02%	▲ 0.10%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 1.00%	▲ 6.72%	▲ 0.04%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▼ -0.17%	▲ 6.95%	▼ -0.16%	▼ -0.24%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 7.85%	▲ 162.02%	▲ 0.22%	▲ 1.92%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -0.97%	▲ 4.98%	▼ -0.03%	▼ -0.08%	▲ 3.76%	▲ 72%	▲ 0.09%	▲ 1.36%
Investments	▲ 1.68%	▲ 15.07%	▲ 0.17%	▲ 0.55%	▲ 38.59%	▲ 82.32%	▲ 0.47%	▲ 0.69%
Interbank & Cash	▲ 14.34%	▲ 56.20%	▲ 0.62%	▲ 1.81%	▼ -5.09%	▼ -31.63%	▼ -0.26%	▼ -2.07%
Deposits Total	▼ -1.05%	▲ 5.69%	▼ -0.12%	▼ -0.22%	▲ 3.63%	▲ 23.92%	▲ 0.06%	▲ 0.26%
Household Deposits	▼ -0.13%	▲ 10.66%	▼ -0.13%	▲ 0.17%	▲ 4.77%	▲ 24.43%	▲ 0.28%	▲ 1.07%