

Bank Market Share Barometer

As at 31 December 2019

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0.12%	▲ 6.79%
Loans and Advances	▼ -0.10%	▲ 4.63%
Residential Mortgage Lending	▲ 0.18%	▲ 4.92%
Instalment Credit	▲ 0.42%	▲ 7.40%
Credit Cards	▼ -3.14%	▲ 8.74%
Investments	▲ 3.80%	▲ 16.43%
Deposits	▼ -0.52%	▲ 7.09%

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	▲ 0.61%	▲ 7.02%	▲ 0.12%	▲ 0.05%	▼ -0.31%	▲ 6.78%	▼ -0.08%	▼ 0.00%
Loans and Advances	▼ -2.52%	▲ 6.43%	▼ -0.47%	▲ 0.32%	▲ 3.00%	▲ 8.85%	▲ 0.68%	▲ 0.87%
Personal Loans	▲ 0.37%	▲ 9.82%	▼ -0.11%	▼ -0.25%	▲ 3.64%	▲ 15.90%	▲ 0.28%	▲ 0.42%
Mortgage Lending	▲ 0.52%	▲ 4.79%	▲ 0.03%	▼ -0.33%	▲ 0.18%	▲ 6.63%	▼ -0.05%	▲ 0.12%
Residential Mortgage Lending	▲ 0.34%	▲ 4.21%	▲ 0.05%	▼ -0.23%	▲ 0.29%	▲ 5.27%	▲ 0.03%	▲ 0.08%
Commercial Mortgage Lending	▲ 1.35%	▲ 7.48%	▲ 0.07%	▼ -0.17%	▼ -0.22%	▲ 11.59%	▼ -0.18%	▲ 0.42%
Instalment Credit	▲ 0.25%	▲ 5.84%	▼ -0.03%	▼ -0.28%	▲ 0.59%	▲ 9.86%	▲ 0.03%	▲ 0.45%
Credit Cards	▼ -0.11%	▲ 4.20%	▲ 0.76%	▼ -1.09%	▼ -11.40%	▲ 3.99%	▼ -2.34%	▼ -1.15%
Investments	▲ 7.72%	▲ 31.73%	▲ 0.95%	▲ 3.02%	▲ 7.31%	▼ -4.00%	▲ 0.45%	▼ -2.92%
Interbank & Cash	▲ 12.84%	▼ -23.17%	▲ 2.74%	▼ -5.00%	▼ -17.17%	▲ 3.11%	▼ -3.00%	▲ 1.36%
Deposits Total	▼ -0.04%	▲ 8.33%	▲ 0.11%	▲ 0.26%	▼ -0.76%	▲ 8.01%	▼ -0.05%	▲ 0.17%
Household Deposits	▲ 3.08%	▲ 5.55%	▲ 0.54%	▼ -0.55%	▲ 0.56%	▲ 9.97%	▲ 0.09%	▲ 0.27%
ABSA								
Total Assets	▲ 0.39%	▲ 5.65%	▲ 0.06%	▼ -0.23%	▲ 0.27%	▲ 10.04%	▲ 0.03%	▲ 0.53%
Loans and Advances	▲ 0.95%	▲ 0.59%	▲ 0.24%	▼ -0.92%	▼ -0.31%	▲ 9.61%	▼ -0.04%	▲ 0.80%
Personal Loans	▲ 1.05%	▲ 13.91%	▼ 0.00%	▲ 0.49%	▲ 0.55%	▲ 9.38%	▼ -0.05%	▼ -0.20%
Mortgage Lending	▲ 0.52%	▲ 7.54%	▲ 0.02%	▲ 0.24%	▲ 0.40%	▲ 5.66%	▼ 0.00%	▼ -0.07%
Residential Mortgage Lending	▲ 0.34%	▲ 6.25%	▲ 0.03%	▲ 0.26%	▼ -0.51%	▲ 3.61%	▼ -0.10%	▼ -0.18%
Commercial Mortgage Lending	▲ 1.81%	▲ 17.24%	▲ 0.06%	▲ 0.52%	▲ 1.18%	▲ 7.44%	▲ 0.08%	▼ -0.40%
Instalment Credit	▲ 0.38%	▼ -0.31%	▼ -0.01%	▼ -2.14%	▲ 0.74%	▲ 8.21%	▲ 0.09%	▲ 0.21%
Credit Cards	▼ -0.30%	▲ 14.58%	▲ 0.78%	▲ 1.40%	▼ -1.84%	▲ 3.11%	▲ 0.17%	▼ -0.71%
Investments	▲ 1.12%	▲ 14.41%	▼ -0.57%	▼ -0.38%	▲ 3.68%	▲ 21.30%	▼ -0.02%	▲ 0.63%
Interbank & Cash	▼ -11.67%	▲ 35.87%	▼ -2.12%	▲ 5.39%	▲ 0.67%	▲ 4.23%	▲ 0.23%	▲ 1.39%
Deposits Total	▼ -0.94%	▲ 4.95%	▼ -0.09%	▼ -0.44%	▼ -0.68%	▲ 8.26%	▼ -0.03%	▲ 0.21%
Household Deposits	▼ -0.09%	▲ 9.68%	▼ -0.05%	▲ 0.21%	▼ -0.63%	▲ 1.98%	▼ -0.13%	▼ -1.11%
FIRSTRAND								
Total Assets	▼ -0.71%	▲ 3.09%	▼ -0.07%	▼ -0.28%	▼ -2.99%	▲ 20.59%	▼ -0.06%	▲ 0.23%
Loans and Advances	▲ 0.55%	▼ -9.71%	▲ 0.05%	▼ -1.11%	▲ 1.02%	▲ 16.68%	▲ 0.05%	▲ 0.43%
Personal Loans	▲ 0.25%	▼ -4.48%	▼ -0.01%	▼ -0.16%	▲ 0.92%	▲ 15.88%	▼ -0.04%	▲ 0.98%
Mortgage Lending	▲ 0.39%	▲ 6.44%	▼ 0.00%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.03%	▲ 6.74%	▼ -0.01%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.69%	▲ 6.19%	▼ -0.05%	▼ -0.44%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.72%	▲ 157.95%	▼ -0.04%	▲ 1.88%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 3.16%	▲ 8.84%	▲ 0.08%	▲ 0.00%	▲ 4.92%	▲ 74%	▲ 0.32%	▲ 1.56%
Investments	▼ -0.23%	▲ 14.98%	▼ -0.37%	▼ -0.12%	▲ 2.25%	▲ 104.39%	▼ -0.03%	▲ 0.72%
Interbank & Cash	▼ -3.49%	▼ -15.11%	▼ -0.14%	▼ -0.56%	▼ -9.00%	▼ -45.98%	▼ -0.32%	▼ -2.70%
Deposits Total	▼ -1.27%	▲ 2.78%	▼ -0.06%	▼ -0.33%	▼ -4.21%	▲ 21.59%	▼ -0.08%	▲ 0.24%
Household Deposits	▼ -1.28%	▲ 8.57%	▼ -0.13%	▼ -0.01%	▼ -4.31%	▲ 22.04%	▼ -0.37%	▲ 0.88%
INVESTEC								
Total Assets	▼ -0.71%	▲ 3.09%	▼ -0.07%	▼ -0.28%	▼ -2.99%	▲ 20.59%	▼ -0.06%	▲ 0.23%
Loans and Advances	▲ 0.55%	▼ -9.71%	▲ 0.05%	▼ -1.11%	▲ 1.02%	▲ 16.68%	▲ 0.05%	▲ 0.43%
Personal Loans	▲ 0.25%	▼ -4.48%	▼ -0.01%	▼ -0.16%	▲ 0.92%	▲ 15.88%	▼ -0.04%	▲ 0.98%
Mortgage Lending	▲ 0.39%	▲ 6.44%	▼ 0.00%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.03%	▲ 6.74%	▼ -0.01%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.69%	▲ 6.19%	▼ -0.05%	▼ -0.44%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.72%	▲ 157.95%	▼ -0.04%	▲ 1.88%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 3.16%	▲ 8.84%	▲ 0.08%	▲ 0.00%	▲ 4.92%	▲ 74%	▲ 0.32%	▲ 1.56%
Investments	▼ -0.23%	▲ 14.98%	▼ -0.37%	▼ -0.12%	▲ 2.25%	▲ 104.39%	▼ -0.03%	▲ 0.72%
Interbank & Cash	▼ -3.49%	▼ -15.11%	▼ -0.14%	▼ -0.56%	▼ -9.00%	▼ -45.98%	▼ -0.32%	▼ -2.70%
Deposits Total	▼ -1.27%	▲ 2.78%	▼ -0.06%	▼ -0.33%	▼ -4.21%	▲ 21.59%	▼ -0.08%	▲ 0.24%
Household Deposits	▼ -1.28%	▲ 8.57%	▼ -0.13%	▼ -0.01%	▼ -4.31%	▲ 22.04%	▼ -0.37%	▲ 0.88%
CAPITEC								
Total Assets	▼ -0.71%	▲ 3.09%	▼ -0.07%	▼ -0.28%	▼ -2.99%	▲ 20.59%	▼ -0.06%	▲ 0.23%
Loans and Advances	▲ 0.55%	▼ -9.71%	▲ 0.05%	▼ -1.11%	▲ 1.02%	▲ 16.68%	▲ 0.05%	▲ 0.43%
Personal Loans	▲ 0.25%	▼ -4.48%	▼ -0.01%	▼ -0.16%	▲ 0.92%	▲ 15.88%	▼ -0.04%	▲ 0.98%
Mortgage Lending	▲ 0.39%	▲ 6.44%	▼ 0.00%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.03%	▲ 6.74%	▼ -0.01%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.69%	▲ 6.19%	▼ -0.05%	▼ -0.44%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.72%	▲ 157.95%	▼ -0.04%	▲ 1.88%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 3.16%	▲ 8.84%	▲ 0.08%	▲ 0.00%	▲ 4.92%	▲ 74%	▲ 0.32%	▲ 1.56%
Investments	▼ -0.23%	▲ 14.98%	▼ -0.37%	▼ -0.12%	▲ 2.25%	▲ 104.39%	▼ -0.03%	▲ 0.72%
Interbank & Cash	▼ -3.49%	▼ -15.11%	▼ -0.14%	▼ -0.56%	▼ -9.00%	▼ -45.98%	▼ -0.32%	▼ -2.70%
Deposits Total	▼ -1.27%	▲ 2.78%	▼ -0.06%	▼ -0.33%	▼ -4.21%	▲ 21.59%	▼ -0.08%	▲ 0.24%
Household Deposits	▼ -1.28%	▲ 8.57%	▼ -0.13%	▼ -0.01%	▼ -4.31%	▲ 22.04%	▼ -0.37%	▲ 0.88%