

# Bank Market Share Barometer

As at 31 January 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0.41%	▲ 7.22%
Loans and Advances	▼ -0.81%	▲ 2.59%
Residential Mortgage Lending	▲ 0.43%	▲ 5.07%
Instalment Credit	▲ 0.28%	▲ 7.35%
Credit Cards	▲ 1.95%	▲ 8.83%
Investments	▼ -3.06%	▲ 9.35%
Deposits	▼ -0.31%	▲ 8.26%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
	<b>STANDARD BANK</b>							
Total Assets	▲ 1.15%	▲ 7.76%	▲ 0.17%	▲ 0.12%	▲ 0.38%	▲ 6.41%	▼ -0.01%	▼ -0.15%
Loans and Advances	▲ 0.82%	▲ 2.32%	▲ 0.31%	▼ -0.05%	▼ -0.73%	▲ 7.70%	▲ 0.02%	▲ 1.07%
<i>Personal Loans</i>	▲ 2.03%	▲ 9.54%	▲ 0.07%	▼ -0.29%	▲ 1.26%	▲ 15.24%	▼ -0.03%	▲ 0.36%
Mortgage Lending	▼ -0.28%	▲ 4.13%	▼ -0.15%	▼ -0.52%	▲ 0.31%	▲ 6.54%	▲ 0.02%	▲ 0.10%
<i>Residential Mortgage Lending</i>	▲ 0.28%	▲ 4.16%	▼ -0.05%	▼ -0.30%	▲ 0.41%	▲ 5.62%	▼ 0.00%	▲ 0.12%
<i>Commercial Mortgage Lending</i>	▼ -2.83%	▲ 3.98%	▼ -0.44%	▼ -0.67%	▼ -0.04%	▲ 9.85%	▲ 0.03%	▲ 0.23%
Instalment Credit	▲ 0.05%	▲ 5.11%	▼ -0.04%	▼ -0.40%	▲ 0.32%	▲ 9.93%	▲ 0.01%	▲ 0.48%
Credit Cards	▲ 1.52%	▲ 5.16%	▼ -0.11%	▼ -0.87%	▲ 2.06%	▲ 4.13%	▲ 0.03%	▼ -1.14%
Investments	▼ -3.62%	▲ 22.65%	▼ -0.15%	▲ 2.81%	▼ -6.34%	▼ -17.20%	▼ -0.46%	▼ -4.24%
Interbank & Cash	▼ -3.98%	▼ -10.59%	▼ -1.77%	▼ -5.52%	▲ 27.84%	▲ 62.86%	▲ 3.47%	▲ 5.72%
Deposits Total	▼ -0.31%	▲ 9.30%	▲ 0.00%	▲ 0.22%	▼ -0.32%	▲ 9.37%	▼ 0.00%	▲ 0.20%
Household Deposits	▼ -1.05%	▲ 5.88%	▼ -0.13%	▼ -0.63%	▼ -0.23%	▲ 10.61%	▲ 0.03%	▲ 0.23%
	<b>ABSA</b>							
	<b>FIRSTRAND</b>							
Total Assets	▼ -1.10%	▲ 4.78%	▼ -0.32%	▼ -0.49%	▼ -1.85%	▲ 7.79%	▼ -0.40%	▲ 0.09%
Loans and Advances	▼ -1.82%	▼ -0.98%	▼ -0.23%	▼ -0.81%	▼ -3.61%	▲ 2.81%	▼ -0.50%	▲ 0.04%
<i>Personal Loans</i>	▲ 2.81%	▲ 12.04%	▲ 0.29%	▲ 0.12%	▲ 0.64%	▲ 9.09%	▼ -0.09%	▼ -0.22%
Mortgage Lending	▲ 0.40%	▲ 7.53%	▲ 0.03%	▲ 0.24%	▲ 0.48%	▲ 6.34%	▲ 0.05%	▲ 0.07%
<i>Residential Mortgage Lending</i>	▲ 0.53%	▲ 6.30%	▲ 0.02%	▲ 0.24%	▲ 0.50%	▲ 3.77%	▲ 0.01%	▼ -0.18%
<i>Commercial Mortgage Lending</i>	▼ -0.54%	▲ 16.87%	▼ -0.02%	▲ 0.52%	▲ 0.46%	▲ 8.59%	▲ 0.27%	▲ 0.14%
Instalment Credit	▲ 0.03%	▼ -0.38%	▼ -0.07%	▼ -2.14%	▲ 0.97%	▲ 8.70%	▲ 0.20%	▲ 0.36%
Credit Cards	▲ 2.28%	▲ 13.64%	▲ 0.09%	▲ 1.16%	▲ 0.77%	▲ 2.35%	▼ -0.15%	▼ -0.81%
Investments	▼ -0.04%	▲ 11.34%	▲ 0.67%	▲ 0.40%	▼ -5.40%	▲ 15.69%	▼ -0.38%	▲ 0.84%
Interbank & Cash	▼ -2.90%	▲ 22.97%	▼ -1.19%	▲ 1.28%	▼ -2.83%	▲ 12.78%	▼ -0.95%	▼ -0.06%
Deposits Total	▼ -1.63%	▲ 4.45%	▼ -0.28%	▼ -0.77%	▼ -0.33%	▲ 8.50%	▼ 0.00%	▲ 0.04%
Household Deposits	▼ -0.20%	▲ 10.65%	▲ 0.03%	▲ 0.24%	▲ 0.06%	▲ 2.58%	▲ 0.07%	▼ -1.14%
	<b>NEDBANK</b>							
	<b>INVESTEC</b>							
Total Assets	▲ 1.38%	▲ 5.88%	▲ 0.08%	▼ -0.10%	▲ 3.28%	▲ 25.21%	▲ 0.06%	▲ 0.29%
Loans and Advances	▲ 0.45%	▼ -7.47%	▲ 0.09%	▼ -0.77%	▲ 3.44%	▲ 19.56%	▲ 0.18%	▲ 0.62%
<i>Personal Loans</i>	▲ 0.39%	▼ -6.56%	▼ -0.01%	▼ -0.19%	▲ 1.27%	▲ 16.20%	▼ -0.08%	▲ 1.05%
Mortgage Lending	▲ 0.66%	▲ 6.85%	▲ 0.05%	▲ 0.09%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
<i>Residential Mortgage Lending</i>	▲ 0.82%	▲ 6.87%	▲ 0.03%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
<i>Commercial Mortgage Lending</i>	▲ 0.53%	▲ 6.84%	▲ 0.15%	▼ -0.25%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.66%	▲ 148.26%	▼ -0.06%	▲ 1.79%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 3.07%	▲ 7.09%	▲ 0.01%	▼ -0.02%	▲ 4.93%	▲ 73%	▲ 0.12%	▲ 1.59%
Investments	▼ -0.07%	▲ 9.79%	▲ 0.28%	▲ 0.04%	▼ -1.36%	▲ 111.63%	▲ 0.03%	▲ 0.82%
Interbank & Cash	▼ -3.65%	▲ 22.29%	▼ -0.40%	▲ 0.36%	▼ -3.46%	▼ -45.85%	▼ -0.27%	▼ -3.69%
Deposits Total	▲ 1.32%	▲ 3.52%	▲ 0.13%	▼ -0.37%	▲ 3.63%	▲ 28.26%	▲ 0.08%	▲ 0.33%
Household Deposits	▼ -1.86%	▲ 7.77%	▼ -0.13%	▼ -0.14%	▲ 0.64%	▲ 25.16%	▲ 0.08%	▲ 1.02%
	<b>CAPITEC</b>							