

## Bank Market Share Barometer

As at 29 February 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

### Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 2.60%	▲ 9.63%
Loans and Advances	▲ 0.35%	▲ 1.92%
Residential Mortgage Lending	▲ 0.72%	▲ 4.82%
Instalment Credit	▼ -0.15%	▲ 6.57%
Credit Cards	▲ 1.44%	▲ 8.88%
Investments	▲ 4.66%	▲ 18.20%
Deposits	▲ 1.29%	▲ 8.28%

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	▲ 1.63%	▲ 9.36%	▼ -0.23%	▼ -0.06%	▲ 4.48%	▲ 10.48%	▲ 0.36%	▲ 0.15%
Loans and Advances	▼ -0.69%	▲ 4.01%	▼ -0.20%	▲ 0.38%	▲ 0.31%	▲ 3.38%	▼ -0.01%	▲ 0.32%
Personal Loans	▲ 1.07%	▲ 9.49%	▲ 0.20%	▼ -0.25%	▼ -0.31%	▲ 13.38%	▼ -0.02%	▲ 0.22%
Mortgage Lending	▲ 0.83%	▲ 4.81%	▲ 0.02%	▼ -0.36%	▲ 0.93%	▲ 6.70%	▲ 0.04%	▲ 0.11%
Residential Mortgage Lending	▲ 0.47%	▲ 4.18%	▼ -0.08%	▼ -0.21%	▲ 0.77%	▲ 4.74%	▲ 0.01%	▼ -0.02%
Commercial Mortgage Lending	▲ 2.50%	▲ 7.80%	▲ 0.27%	▼ -0.23%	▲ 1.48%	▲ 14.04%	▲ 0.10%	▲ 0.64%
Instalment Credit	▼ -0.29%	▲ 3.85%	▼ -0.03%	▼ -0.49%	▲ 0.85%	▲ 9.84%	▲ 0.20%	▲ 0.61%
Credit Cards	▲ 1.20%	▲ 5.96%	▼ -0.06%	▼ -0.69%	▲ 1.68%	▲ 4.91%	▲ 0.06%	▼ -0.95%
Investments	▼ -0.03%	▲ 23.28%	▼ -1.16%	▲ 1.02%	▲ 13.76%	▲ 3.46%	▲ 1.15%	▼ -2.05%
Interbank & Cash	▲ 6.55%	▼ -10.64%	▲ 0.76%	▼ -5.74%	▲ 7.80%	▲ 73.92%	▲ 0.92%	▲ 6.87%
Deposits Total	▲ 1.01%	▲ 7.65%	▼ -0.06%	▼ -0.13%	▲ 2.96%	▲ 11.10%	▲ 0.33%	▲ 0.52%
Household Deposits	▼ -0.97%	▲ 4.06%	▼ -0.18%	▼ -0.81%	▲ 0.08%	▲ 9.75%	▲ 0.02%	▲ 0.23%
<b>ABSA</b>								
Total Assets	▲ 0.73%	▲ 6.08%	▼ -0.38%	▼ -0.69%	▲ 2.88%	▲ 10.32%	▲ 0.05%	▲ 0.11%
Loans and Advances	▼ -2.28%	▼ -2.87%	▼ -0.59%	▼ -1.08%	▲ 2.76%	▲ 2.25%	▲ 0.41%	▲ 0.06%
Personal Loans	▲ 0.18%	▲ 11.40%	▲ 0.08%	▲ 0.06%	▲ 0.26%	▲ 9.13%	▲ 0.04%	▼ -0.19%
Mortgage Lending	▲ 0.79%	▲ 7.31%	▲ 0.01%	▲ 0.18%	▲ 0.09%	▲ 6.08%	▼ -0.14%	▼ -0.01%
Residential Mortgage Lending	▲ 0.83%	▲ 6.32%	▲ 0.02%	▲ 0.30%	▲ 0.46%	▲ 3.34%	▼ -0.04%	▼ -0.20%
Commercial Mortgage Lending	▲ 0.51%	▲ 14.73%	▼ -0.02%	▲ 0.33%	▼ -0.23%	▲ 8.51%	▼ -0.41%	▼ -0.27%
Instalment Credit	▼ -0.32%	▼ -0.93%	▼ -0.05%	▼ -2.08%	▼ -0.50%	▲ 7.45%	▼ -0.10%	▲ 0.24%
Credit Cards	▲ 1.48%	▲ 13.03%	▲ 0.01%	▲ 1.01%	▲ 1.08%	▲ 1.86%	▼ -0.05%	▼ -0.88%
Investments	▲ 0.82%	▲ 16.00%	▼ -0.82%	▼ -0.41%	▲ 8.55%	▲ 29.76%	▲ 0.57%	▲ 1.42%
Interbank & Cash	▲ 6.65%	▲ 35.53%	▲ 0.61%	▲ 2.78%	▲ 4.09%	▲ 21.15%	▲ 0.17%	▲ 0.87%
Deposits Total	▲ 0.04%	▲ 4.46%	▼ -0.26%	▼ -0.77%	▲ 0.26%	▲ 8.26%	▼ -0.20%	▼ 0.00%
Household Deposits	▲ 0.14%	▲ 9.68%	▲ 0.03%	▲ 0.22%	▼ -0.99%	▲ 2.41%	▼ -0.17%	▼ -1.02%
<b>NEDBANK</b>								
Total Assets	▲ 1.79%	▲ 4.61%	▼ -0.06%	▼ -0.38%	▲ 1.72%	▲ 23.13%	▼ -0.02%	▲ 0.22%
Loans and Advances	▼ -0.64%	▼ -7.58%	▼ -0.07%	▼ -0.72%	▼ -1.50%	▲ 18.83%	▼ -0.08%	▲ 0.61%
Personal Loans	▼ -6.70%	▼ -17.23%	▼ -0.06%	▼ -0.31%	▼ -0.90%	▲ 16.40%	▼ -0.19%	▲ 1.16%
Mortgage Lending	▲ 1.60%	▲ 6.68%	▲ 0.09%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 2.05%	▲ 6.78%	▲ 0.09%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 1.24%	▲ 6.60%	▲ 0.08%	▼ -0.50%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.08%	▲ 146.37%	▲ 0.00%	▲ 1.79%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.71%	▲ 5.24%	▲ 0.00%	▼ -0.05%	▲ 2.23%	▲ 61%	▲ 0.03%	▲ 1.40%
Investments	▲ 1.25%	▲ 9.77%	▼ -0.31%	▼ -0.70%	▼ -6.53%	▲ 85.06%	▼ -0.18%	▲ 0.55%
Interbank & Cash	▼ -4.82%	▼ -11.16%	▼ -0.36%	▼ -1.25%	▼ -1.35%	▼ -41.10%	▼ -0.14%	▼ -3.00%
Deposits Total	▲ 1.98%	▲ 4.02%	▲ 0.05%	▼ -0.33%	▲ 3.01%	▲ 25.26%	▲ 0.04%	▲ 0.29%
Household Deposits	▼ -0.60%	▲ 7.59%	▼ -0.05%	▼ -0.08%	▲ 3.67%	▲ 22.92%	▲ 0.30%	▲ 0.98%
<b>INVESTEC</b>								
Total Assets	▲ 1.79%	▲ 4.61%	▼ -0.06%	▼ -0.38%	▲ 1.72%	▲ 23.13%	▼ -0.02%	▲ 0.22%
Loans and Advances	▼ -0.64%	▼ -7.58%	▼ -0.07%	▼ -0.72%	▼ -1.50%	▲ 18.83%	▼ -0.08%	▲ 0.61%
Personal Loans	▼ -6.70%	▼ -17.23%	▼ -0.06%	▼ -0.31%	▼ -0.90%	▲ 16.40%	▼ -0.19%	▲ 1.16%
Mortgage Lending	▲ 1.60%	▲ 6.68%	▲ 0.09%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 2.05%	▲ 6.78%	▲ 0.09%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 1.24%	▲ 6.60%	▲ 0.08%	▼ -0.50%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.08%	▲ 146.37%	▲ 0.00%	▲ 1.79%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.71%	▲ 5.24%	▲ 0.00%	▼ -0.05%	▲ 2.23%	▲ 61%	▲ 0.03%	▲ 1.40%
Investments	▲ 1.25%	▲ 9.77%	▼ -0.31%	▼ -0.70%	▼ -6.53%	▲ 85.06%	▼ -0.18%	▲ 0.55%
Interbank & Cash	▼ -4.82%	▼ -11.16%	▼ -0.36%	▼ -1.25%	▼ -1.35%	▼ -41.10%	▼ -0.14%	▼ -3.00%
Deposits Total	▲ 1.98%	▲ 4.02%	▲ 0.05%	▼ -0.33%	▲ 3.01%	▲ 25.26%	▲ 0.04%	▲ 0.29%
Household Deposits	▼ -0.60%	▲ 7.59%	▼ -0.05%	▼ -0.08%	▲ 3.67%	▲ 22.92%	▲ 0.30%	▲ 0.98%
<b>CAPITEC</b>								
Total Assets	▲ 1.79%	▲ 4.61%	▼ -0.06%	▼ -0.38%	▲ 1.72%	▲ 23.13%	▼ -0.02%	▲ 0.22%
Loans and Advances	▼ -0.64%	▼ -7.58%	▼ -0.07%	▼ -0.72%	▼ -1.50%	▲ 18.83%	▼ -0.08%	▲ 0.61%
Personal Loans	▼ -6.70%	▼ -17.23%	▼ -0.06%	▼ -0.31%	▼ -0.90%	▲ 16.40%	▼ -0.19%	▲ 1.16%
Mortgage Lending	▲ 1.60%	▲ 6.68%	▲ 0.09%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 2.05%	▲ 6.78%	▲ 0.09%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 1.24%	▲ 6.60%	▲ 0.08%	▼ -0.50%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -0.08%	▲ 146.37%	▲ 0.00%	▲ 1.79%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.71%	▲ 5.24%	▲ 0.00%	▼ -0.05%	▲ 2.23%	▲ 61%	▲ 0.03%	▲ 1.40%
Investments	▲ 1.25%	▲ 9.77%	▼ -0.31%	▼ -0.70%	▼ -6.53%	▲ 85.06%	▼ -0.18%	▲ 0.55%
Interbank & Cash	▼ -4.82%	▼ -11.16%	▼ -0.36%	▼ -1.25%	▼ -1.35%	▼ -41.10%	▼ -0.14%	▼ -3.00%
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Household Deposits	▼ -0.60%	▲ 7.59%	▼ -0.05%	▼ -0.08%	▲ 3.67%	▲ 22.92%	▲ 0.30%	▲ 0.98%