

Bank Market Share Barometer

As at 31 March 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 8.38%	▲ 16.39%
Loans and Advances	▲ 4.02%	▲ 4.20%
Residential Mortgage Lending	▲ 0.39%	▲ 5.20%
Instalment Credit	▲ 0.47%	▲ 6.41%
Credit Cards	▼ -0.81%	▲ 7.65%
Investments	▲ 21.96%	▲ 41.76%
Deposits	▲ 4.12%	▲ 9.90%

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	▲ 10.06%	▲ 17.78%	▲ 0.37%	▲ 0.29%	▲ 8.02%	▲ 16.11%	▼ -0.06%	▼ -0.05%
Loans and Advances	▲ 6.34%	▲ 5.26%	▲ 0.43%	▲ 0.20%	▲ 5.57%	▲ 7.92%	▲ 0.34%	▲ 0.79%
Personal Loans	▲ 0.52%	▲ 9.65%	▲ 0.06%	▼ -0.12%	▲ 1.26%	▲ 13.37%	▲ 0.12%	▲ 0.29%
Mortgage Lending	▲ 0.40%	▲ 5.21%	▼ -0.10%	▼ -0.39%	▲ 0.53%	▲ 7.30%	▼ -0.04%	▲ 0.13%
Residential Mortgage Lending	▲ 0.04%	▲ 4.24%	▼ -0.12%	▼ -0.31%	▲ 0.26%	▲ 5.01%	▼ -0.03%	▼ -0.04%
Commercial Mortgage Lending	▲ 2.06%	▲ 9.85%	▲ 0.08%	▼ -0.03%	▲ 1.48%	▲ 15.86%	▼ -0.01%	▲ 0.77%
Instalment Credit	▲ 0.42%	▲ 3.37%	▼ -0.01%	▼ -0.55%	▲ 0.51%	▲ 9.36%	▲ 0.01%	▲ 0.55%
Credit Cards	▼ -0.80%	▲ 4.81%	▲ 0.00%	▼ -0.67%	▲ 0.23%	▲ 4.91%	▲ 0.26%	▼ -0.67%
Investments	▲ 26.28%	▲ 54.54%	▲ 0.87%	▲ 2.12%	▲ 33.90%	▲ 39.39%	▲ 1.41%	▼ -0.27%
Interbank & Cash	▲ 42.83%	▲ 13.11%	▲ 2.42%	▼ -5.01%	▲ 16.31%	▲ 80.11%	▼ -1.85%	▲ 4.29%
Deposits Total	▲ 4.86%	▲ 8.76%	▲ 0.16%	▼ -0.24%	▲ 3.62%	▲ 12.43%	▼ -0.10%	▲ 0.46%
Household Deposits	▲ 3.31%	▲ 5.51%	▲ 0.19%	▼ -0.70%	▲ 1.90%	▲ 10.28%	▼ -0.08%	▲ 0.16%
ABSA								
Total Assets	▲ 8.54%	▲ 11.50%	▲ 0.03%	▼ -0.90%	▲ 5.14%	▲ 14.74%	▼ -0.52%	▼ -0.24%
Loans and Advances	▲ 5.17%	▼ -1.49%	▲ 0.24%	▼ -1.28%	▲ 1.73%	▲ 3.99%	▼ -0.38%	▼ -0.04%
Personal Loans	▼ -0.22%	▲ 10.02%	▼ -0.09%	▼ -0.09%	▲ 0.38%	▲ 9.13%	▲ 0.02%	▼ -0.12%
Mortgage Lending	▲ 0.20%	▲ 7.01%	▼ -0.09%	▲ 0.06%	▲ 2.08%	▲ 7.57%	▲ 0.29%	▲ 0.19%
Residential Mortgage Lending	▲ 0.35%	▲ 6.41%	▼ -0.01%	▲ 0.24%	▲ 1.84%	▲ 5.23%	▲ 0.21%	▲ 0.00%
Commercial Mortgage Lending	▼ -0.88%	▲ 11.40%	▼ -0.17%	▲ 0.08%	▲ 2.29%	▲ 9.63%	▲ 0.28%	▼ -0.14%
Instalment Credit	▲ 0.67%	▼ -0.69%	▲ 0.05%	▼ -1.97%	▲ 0.69%	▲ 7.57%	▲ 0.06%	▲ 0.31%
Credit Cards	▼ -1.28%	▲ 10.95%	▼ -0.13%	▲ 0.81%	▼ -3.06%	▼ -1.03%	▼ -0.29%	▼ -1.10%
Investments	▲ 18.71%	▲ 35.18%	▼ -0.57%	▼ -1.02%	▲ 16.72%	▲ 46.90%	▼ -0.69%	▲ 0.53%
Interbank & Cash	▲ 27.12%	▲ 35.45%	▼ -0.17%	▼ -0.17%	▲ 5.76%	▲ 24.56%	▼ -2.34%	▼ -1.08%
Deposits Total	▲ 5.53%	▲ 6.37%	▲ 0.28%	▼ -0.70%	▼ -0.52%	▲ 5.83%	▼ -0.85%	▼ -0.70%
Household Deposits	▲ 2.28%	▲ 10.54%	▲ 0.01%	▲ 0.21%	▲ 1.48%	▲ 3.25%	▼ -0.13%	▼ -1.00%
FIRSTRAND								
Total Assets	▲ 7.13%	▲ 12.69%	▼ -0.09%	▼ -0.26%	▲ 1.52%	▲ 21.64%	▼ -0.13%	▲ 0.08%
Loans and Advances	▼ -1.91%	▼ -8.27%	▼ -0.40%	▼ -0.89%	▲ 0.59%	▲ 18.00%	▼ -0.14%	▲ 0.49%
Personal Loans	▼ -15.85%	▼ -29.84%	▼ -0.14%	▼ -0.44%	▲ 0.41%	▲ 15.61%	▲ 0.06%	▲ 1.16%
Mortgage Lending	▲ 0.23%	▲ 6.53%	▼ -0.06%	▼ -0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.28%	▲ 6.92%	▼ -0.05%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.65%	▲ 6.22%	▼ -0.18%	▼ -0.71%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -3.32%	▲ 137.86%	▼ -0.12%	▲ 1.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -7.09%	▲ 0.82%	▼ -0.09%	▼ -0.09%	▲ 2.91%	▲ 59%	▲ 0.16%	▲ 1.44%
Investments	▲ 0.66%	▲ 13.02%	▼ -1.60%	▼ -1.93%	▲ 2.13%	▲ 91.35%	▼ -0.25%	▲ 0.33%
Interbank & Cash	▲ 113.32%	▲ 103.41%	▲ 3.00%	▲ 2.46%	▲ 84.26%	▲ 12.09%	▲ 1.41%	▼ -1.03%
Deposits Total	▲ 6.48%	▲ 10.18%	▲ 0.18%	▲ 0.02%	▲ 1.37%	▲ 24.98%	▼ -0.06%	▲ 0.25%
Household Deposits	▲ 2.54%	▲ 6.17%	▲ 0.02%	▼ -0.27%	▲ 1.74%	▲ 26.01%	▼ -0.04%	▲ 1.10%
INVESTEC								
Total Assets	▲ 7.13%	▲ 12.69%	▼ -0.09%	▼ -0.26%	▲ 1.52%	▲ 21.64%	▼ -0.13%	▲ 0.08%
Loans and Advances	▼ -1.91%	▼ -8.27%	▼ -0.40%	▼ -0.89%	▲ 0.59%	▲ 18.00%	▼ -0.14%	▲ 0.49%
Personal Loans	▼ -15.85%	▼ -29.84%	▼ -0.14%	▼ -0.44%	▲ 0.41%	▲ 15.61%	▲ 0.06%	▲ 1.16%
Mortgage Lending	▲ 0.23%	▲ 6.53%	▼ -0.06%	▼ -0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.28%	▲ 6.92%	▼ -0.05%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.65%	▲ 6.22%	▼ -0.18%	▼ -0.71%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -3.32%	▲ 137.86%	▼ -0.12%	▲ 1.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -7.09%	▲ 0.82%	▼ -0.09%	▼ -0.09%	▲ 2.91%	▲ 59%	▲ 0.16%	▲ 1.44%
Investments	▲ 0.66%	▲ 13.02%	▼ -1.60%	▼ -1.93%	▲ 2.13%	▲ 91.35%	▼ -0.25%	▲ 0.33%
Interbank & Cash	▲ 113.32%	▲ 103.41%	▲ 3.00%	▲ 2.46%	▲ 84.26%	▲ 12.09%	▲ 1.41%	▼ -1.03%
Deposits Total	▲ 6.48%	▲ 10.18%	▲ 0.18%	▲ 0.02%	▲ 1.37%	▲ 24.98%	▼ -0.06%	▲ 0.25%
Household Deposits	▲ 2.54%	▲ 6.17%	▲ 0.02%	▼ -0.27%	▲ 1.74%	▲ 26.01%	▼ -0.04%	▲ 1.10%
CAPITEC								
Total Assets	▲ 7.13%	▲ 12.69%	▼ -0.09%	▼ -0.26%	▲ 1.52%	▲ 21.64%	▼ -0.13%	▲ 0.08%
Loans and Advances	▼ -1.91%	▼ -8.27%	▼ -0.40%	▼ -0.89%	▲ 0.59%	▲ 18.00%	▼ -0.14%	▲ 0.49%
Personal Loans	▼ -15.85%	▼ -29.84%	▼ -0.14%	▼ -0.44%	▲ 0.41%	▲ 15.61%	▲ 0.06%	▲ 1.16%
Mortgage Lending	▲ 0.23%	▲ 6.53%	▼ -0.06%	▼ -0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.28%	▲ 6.92%	▼ -0.05%	▲ 0.12%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.65%	▲ 6.22%	▼ -0.18%	▼ -0.71%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -3.32%	▲ 137.86%	▼ -0.12%	▲ 1.68%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -7.09%	▲ 0.82%	▼ -0.09%	▼ -0.09%	▲ 2.91%	▲ 59%	▲ 0.16%	▲ 1.44%
Investments	▲ 0.66%	▲ 13.02%	▼ -1.60%	▼ -1.93%	▲ 2.13%	▲ 91.35%	▼ -0.25%	▲ 0.33%
Interbank & Cash	▲ 113.32%	▲ 103.41%	▲ 3.00%	▲ 2.46%	▲ 84.26%	▲ 12.09%	▲ 1.41%	▼ -1.03%
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Household Deposits	▲ 2.54%	▲ 6.17%	▲ 0.02%	▼ -0.27%	▲ 1.74%	▲ 26.01%	▼ -0.04%	▲ 1.10%