

# Bank Market Share Barometer

As at 1 April 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0,61%	▲ 16,44%
Loans and Advances	▲ 1,72%	▲ 4,34%
Residential Mortgage Lending	▼ -0,62%	▲ 4,36%
Instalment Credit	▼ -1,81%	▲ 3,25%
Credit Cards	▼ -4,96%	▲ 1,44%
Investments	▲ 5,31%	▲ 51,89%
Deposits	▲ 1,67%	▲ 11,30%

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
<b>STANDARD BANK</b>								
Total Assets	▲ 0,13%	▲ 16,43%	▼ -0,12%	▼ 0,00%	▲ 0,78%	▲ 14,91%	▲ 0,03%	▼ -0,27%
Loans and Advances	▲ 4,10%	▲ 4,78%	▲ 0,46%	▲ 0,08%	▲ 3,32%	▲ 7,02%	▲ 0,36%	▲ 0,58%
Personal Loans	▼ -0,84%	▲ 8,89%	▼ -0,05%	▼ -0,05%	▼ -1,19%	▲ 12,37%	▼ -0,07%	▲ 0,31%
Mortgage Lending	▼ -0,07%	▲ 4,94%	▲ 0,04%	▼ -0,32%	▼ -0,34%	▲ 6,46%	▼ -0,03%	▲ 0,06%
Residential Mortgage Lending	▼ -0,42%	▲ 3,59%	▲ 0,07%	▼ -0,25%	▼ -0,49%	▲ 4,24%	▲ 0,03%	▼ -0,03%
Commercial Mortgage Lending	▲ 1,55%	▲ 11,42%	▲ 0,14%	▲ 0,17%	▲ 0,21%	▲ 14,69%	▼ -0,08%	▲ 0,58%
Instalment Credit	▼ -1,15%	▲ 1,42%	▲ 0,13%	▼ -0,34%	▼ -1,45%	▲ 7,38%	▲ 0,08%	▲ 0,79%
Credit Cards	▼ -4,86%	▲ 0,77%	▲ 0,03%	▼ -0,16%	▼ -3,43%	▼ -1,17%	▲ 0,41%	▼ -0,68%
Investments	▼ -2,31%	▲ 54,01%	▼ -1,85%	▲ 0,33%	▲ 7,25%	▲ 59,87%	▲ 0,29%	▲ 0,80%
Interbank & Cash	▼ -10,48%	▼ -4,18%	▼ -1,24%	▼ -7,81%	▲ 6,61%	▲ 127,32%	▲ 2,30%	▲ 8,72%
Deposits Total	▲ 2,74%	▲ 12,09%	▲ 0,24%	▲ 0,16%	▲ 4,49%	▲ 15,22%	▲ 0,56%	▲ 0,71%
Household Deposits	▲ 3,58%	▲ 8,85%	▼ -0,04%	▼ -0,62%	▲ 3,21%	▲ 13,68%	▼ -0,12%	▲ 0,23%
<b>ABSA</b>								
Total Assets	▼ -0,27%	▲ 12,89%	▼ -0,18%	▼ -0,64%	▲ 0,97%	▲ 15,53%	▲ 0,06%	▼ -0,13%
Loans and Advances	▼ -1,16%	▼ -3,16%	▼ -0,63%	▼ -1,67%	▲ 1,07%	▲ 6,15%	▼ -0,11%	▲ 0,29%
Personal Loans	▲ 1,87%	▲ 10,19%	▲ 0,58%	▲ 0,22%	▼ -0,46%	▲ 8,00%	▲ 0,01%	▼ -0,11%
Mortgage Lending	▼ -0,68%	▲ 5,92%	▼ -0,08%	▼ -0,03%	▼ -0,07%	▲ 7,31%	▲ 0,03%	▲ 0,24%
Residential Mortgage Lending	▼ -0,83%	▲ 5,37%	▼ -0,05%	▲ 0,20%	▼ -0,64%	▲ 4,33%	▼ 0,00%	▼ 0,00%
Commercial Mortgage Lending	▲ 0,33%	▲ 9,89%	▼ -0,03%	▼ -0,03%	▲ 0,41%	▲ 9,92%	▼ -0,12%	▼ -0,14%
Instalment Credit	▼ -2,91%	▼ -2,54%	▼ -0,31%	▼ -1,62%	▼ -1,63%	▲ 5,27%	▲ 0,06%	▲ 0,56%
Credit Cards	▼ -6,21%	▲ 2,81%	▼ -0,36%	▲ 0,36%	▼ -6,67%	▼ -8,32%	▼ -0,22%	▼ -1,31%
Investments	▲ 7,80%	▲ 46,17%	▲ 0,50%	▼ -0,84%	▲ 7,32%	▲ 59,42%	▲ 0,29%	▲ 0,73%
Interbank & Cash	▼ -5,75%	▲ 43,91%	▼ -0,03%	▲ 1,74%	▲ 6,14%	▲ 30,34%	▲ 1,36%	▲ 0,14%
Deposits Total	▼ -1,02%	▲ 6,92%	▼ -0,56%	▼ -0,85%	▲ 1,90%	▲ 7,25%	▲ 0,04%	▼ -0,69%
Household Deposits	▲ 4,62%	▲ 14,77%	▲ 0,18%	▲ 0,44%	▲ 2,29%	▲ 5,03%	▼ -0,24%	▼ -1,17%
<b>FIRSTRAND</b>								
Total Assets	▼ -0,42%	▲ 13,23%	▼ -0,08%	▼ -0,22%	▲ 5,95%	▲ 26,16%	▲ 0,10%	▲ 0,15%
Loans and Advances	▲ 3,91%	▲ 0,80%	▲ 0,14%	▼ -0,24%	▼ -1,75%	▲ 15,30%	▼ -0,14%	▲ 0,38%
Personal Loans	▼ -7,44%	▼ -33,04%	▼ -0,05%	▼ -0,45%	▼ -1,83%	▲ 13,11%	▼ -0,33%	▲ 0,88%
Mortgage Lending	▲ 0,17%	▲ 6,53%	▲ 0,04%	▲ 0,04%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Residential Mortgage Lending	▼ -1,25%	▲ 5,65%	▼ -0,05%	▲ 0,09%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Commercial Mortgage Lending	▲ 1,32%	▲ 7,24%	▲ 0,11%	▼ -0,57%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Instalment Credit	▼ -0,25%	▲ 30,36%	▲ 0,05%	▲ 0,64%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Credit Cards	▼ -9,24%	▼ -7,90%	▼ -0,06%	▼ -0,12%	▼ -2,33%	▲ 50%	▲ 0,12%	▲ 1,49%
Investments	▲ 8,50%	▲ 19,54%	▲ 0,23%	▼ -2,11%	▲ 29,79%	▲ 111,74%	▲ 0,30%	▲ 0,44%
Interbank & Cash	▼ -28,51%	▲ 49,59%	▼ -1,83%	▲ 0,79%	▼ -24,01%	▼ -30,69%	▼ -0,91%	▼ -3,22%
Deposits Total	▼ -3,80%	▲ 4,68%	▼ -0,45%	▼ -0,50%	▲ 8,87%	▲ 33,83%	▲ 0,15%	▲ 0,37%
Household Deposits	▲ 2,99%	▲ 7,43%	▼ -0,07%	▼ -0,41%	▲ 8,57%	▲ 31,28%	▲ 0,39%	▲ 1,26%
<b>INVESTEC</b>								
Total Assets	▲ 5,95%	▲ 26,16%	▲ 0,10%	▲ 0,15%	▲ 5,95%	▲ 26,16%	▲ 0,10%	▲ 0,15%
Loans and Advances	▼ -1,75%	▲ 15,30%	▼ -0,14%	▲ 0,38%	▼ -1,75%	▲ 15,30%	▼ -0,14%	▲ 0,38%
Personal Loans	▼ -1,83%	▲ 13,11%	▼ -0,33%	▲ 0,88%	▼ -1,83%	▲ 13,11%	▼ -0,33%	▲ 0,88%
Mortgage Lending	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Residential Mortgage Lending	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Commercial Mortgage Lending	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Instalment Credit	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%	▶ 0,00%
Credit Cards	▼ -2,33%	▲ 50%	▲ 0,12%	▲ 1,49%	▼ -2,33%	▲ 50%	▲ 0,12%	▲ 1,49%
Investments	▲ 29,79%	▲ 111,74%	▲ 0,30%	▲ 0,44%	▲ 29,79%	▲ 111,74%	▲ 0,30%	▲ 0,44%
Interbank & Cash	▼ -24,01%	▼ -30,69%	▼ -0,91%	▼ -3,22%	▼ -24,01%	▼ -30,69%	▼ -0,91%	▼ -3,22%
Deposits Total	▲ 8,87%	▲ 33,83%	▲ 0,15%	▲ 0,37%	▲ 8,87%	▲ 33,83%	▲ 0,15%	▲ 0,37%
Household Deposits	▲ 8,57%	▲ 31,28%	▲ 0,39%	▲ 1,26%	▲ 8,57%	▲ 31,28%	▲ 0,39%	▲ 1,26%
<b>CAPITEC</b>								