

Bank Market Share Barometer

As at 1 May 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -1.14%	▲ 14.11%
Loans and Advances	▼ -1.59%	▲ 3.46%
Residential Mortgage Lending	▼ -0.23%	▲ 3.63%
Instalment Credit	▼ -0.11%	▲ 2.95%
Credit Cards	▲ 0.10%	▲ 0.54%
Investments	▲ 0.82%	▲ 46.14%
Deposits	▲ 0.81%	▲ 11.63%

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	▼ -1.74%	▲ 14.04%	▼ -0.15%	▼ -0.01%	▼ -2.90%	▲ 11.86%	▼ -0.35%	▼ -0.39%
Loans and Advances	▲ 0.45%	▲ 5.49%	▲ 0.41%	▲ 0.39%	▼ -3.98%	▲ 5.17%	▼ -0.56%	▲ 0.37%
Personal Loans	▲ 0.43%	▲ 8.92%	▼ 0.00%	▲ 0.02%	▲ 2.04%	▲ 12.36%	▲ 0.17%	▲ 0.36%
Mortgage Lending	▼ -0.38%	▲ 4.43%	▼ -0.03%	▼ -0.23%	▲ 0.08%	▲ 5.59%	▲ 0.07%	▲ 0.06%
Residential Mortgage Lending	▼ -0.13%	▲ 3.01%	▲ 0.03%	▼ -0.20%	▼ -0.14%	▲ 3.62%	▲ 0.02%	▼ 0.00%
Commercial Mortgage Lending	▼ -1.45%	▲ 11.34%	▼ -0.18%	▲ 0.33%	▲ 0.81%	▲ 12.74%	▲ 0.18%	▲ 0.49%
Instalment Credit	▼ -0.49%	▲ 0.00%	▼ -0.07%	▼ -0.55%	▲ 0.47%	▲ 7.26%	▲ 0.12%	▲ 0.83%
Credit Cards	▲ 1.16%	▲ 2.57%	▲ 0.26%	▲ 0.50%	▼ -0.54%	▼ -4.01%	▼ -0.17%	▼ -1.22%
Investments	▼ -0.53%	▲ 48.87%	▼ -0.32%	▲ 0.44%	▼ -5.48%	▲ 51.52%	▼ -1.02%	▲ 0.54%
Interbank & Cash	▼ -21.52%	▼ -7.54%	▼ -3.43%	▼ -5.99%	▼ -4.95%	▲ 83.19%	▲ 0.56%	▲ 6.99%
Deposits Total	▲ 2.95%	▲ 15.01%	▲ 0.49%	▲ 0.69%	▼ -0.88%	▲ 14.63%	▼ -0.35%	▲ 0.54%
Household Deposits	▲ 0.65%	▲ 8.55%	▲ 0.04%	▼ -0.49%	▲ 0.06%	▲ 12.17%	▼ -0.08%	▲ 0.15%
ABSA								
Total Assets	▲ 0.66%	▲ 11.26%	▲ 0.37%	▼ -0.53%	▼ -0.58%	▲ 12.37%	▲ 0.10%	▼ -0.26%
Loans and Advances	▲ 0.17%	▼ -1.07%	▲ 0.39%	▼ -1.01%	▲ 0.71%	▲ 6.40%	▲ 0.40%	▲ 0.48%
Personal Loans	▲ 2.75%	▲ 12.55%	▲ 0.56%	▲ 0.83%	▲ 0.51%	▲ 7.90%	▲ 0.01%	▼ -0.08%
Mortgage Lending	▼ -0.31%	▲ 4.98%	▼ -0.01%	▼ -0.05%	▼ -0.52%	▲ 5.47%	▼ -0.05%	▲ 0.04%
Residential Mortgage Lending	▼ -0.29%	▲ 4.42%	▼ -0.01%	▲ 0.16%	▼ -0.29%	▲ 3.61%	▼ -0.01%	▼ 0.00%
Commercial Mortgage Lending	▼ -0.50%	▲ 9.05%	▼ -0.01%	▼ -0.01%	▼ -0.71%	▲ 7.09%	▼ -0.12%	▼ -0.75%
Instalment Credit	▼ -0.27%	▼ -2.10%	▼ -0.04%	▼ -1.40%	▲ 0.17%	▲ 4.78%	▲ 0.08%	▲ 0.51%
Credit Cards	▼ -2.33%	▼ -1.05%	▼ -0.66%	▼ -0.42%	▼ -0.13%	▼ -8.47%	▼ -0.03%	▼ -1.21%
Investments	▲ 4.69%	▲ 47.51%	▲ 0.83%	▲ 0.21%	▼ -0.98%	▲ 38.85%	▼ -0.28%	▼ -0.81%
Interbank & Cash	▼ -2.58%	▲ 22.70%	▲ 0.89%	▲ 0.20%	▼ -7.47%	▲ 18.17%	▲ 0.01%	▼ -0.33%
Deposits Total	▲ 0.96%	▲ 7.51%	▲ 0.03%	▼ -0.79%	▲ 1.52%	▲ 7.41%	▲ 0.13%	▼ -0.72%
Household Deposits	▲ 1.85%	▲ 15.46%	▲ 0.31%	▲ 0.79%	▲ 0.13%	▲ 4.12%	▼ -0.05%	▼ -1.15%
NEDBANK								
Total Assets	▲ 2.26%	▲ 16.27%	▲ 0.27%	▲ 0.15%	▼ -1.92%	▲ 20.35%	▼ -0.02%	▲ 0.10%
Loans and Advances	▼ -10.93%	▼ -9.50%	▼ -0.64%	▼ -0.87%	▼ -1.94%	▲ 12.57%	▼ -0.01%	▲ 0.32%
Personal Loans	▲ 5.43%	▼ -30.63%	▲ 0.04%	▼ -0.42%	▼ -1.96%	▲ 10.28%	▼ -0.61%	▲ 0.34%
Mortgage Lending	▼ -0.14%	▲ 7.01%	▲ 0.02%	▲ 0.18%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.67%	▲ 4.40%	▼ -0.03%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.28%	▲ 9.15%	▲ 0.13%	▼ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.99%	▲ 32.23%	▼ -0.06%	▲ 0.67%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.15%	▼ -7.73%	▲ 0.01%	▼ -0.11%	▲ 0.70%	▲ 45%	▲ 0.03%	▲ 1.43%
Investments	▲ 2.68%	▲ 24.68%	▲ 0.14%	▼ -1.38%	▲ 8.89%	▲ 133.65%	▲ 0.13%	▲ 0.64%
Interbank & Cash	▼ -9.06%	▲ 49.77%	▼ -0.09%	▲ 1.07%	▲ 24.59%	▲ 3.38%	▲ 1.30%	▼ -0.88%
Deposits Total	▲ 0.90%	▲ 5.37%	▲ 0.01%	▼ -0.47%	▼ -1.45%	▲ 27.29%	▼ -0.05%	▲ 0.27%
Household Deposits	▲ 0.48%	▲ 6.16%	▲ 0.00%	▼ -0.43%	▼ -2.25%	▲ 23.76%	▼ -0.24%	▲ 0.85%
INVESTEC								
Total Assets	▲ 2.26%	▲ 16.27%	▲ 0.27%	▲ 0.15%	▼ -1.92%	▲ 20.35%	▼ -0.02%	▲ 0.10%
Loans and Advances	▼ -10.93%	▼ -9.50%	▼ -0.64%	▼ -0.87%	▼ -1.94%	▲ 12.57%	▼ -0.01%	▲ 0.32%
Personal Loans	▲ 5.43%	▼ -30.63%	▲ 0.04%	▼ -0.42%	▼ -1.96%	▲ 10.28%	▼ -0.61%	▲ 0.34%
Mortgage Lending	▼ -0.14%	▲ 7.01%	▲ 0.02%	▲ 0.18%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.67%	▲ 4.40%	▼ -0.03%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.28%	▲ 9.15%	▲ 0.13%	▼ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.99%	▲ 32.23%	▼ -0.06%	▲ 0.67%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.15%	▼ -7.73%	▲ 0.01%	▼ -0.11%	▲ 0.70%	▲ 45%	▲ 0.03%	▲ 1.43%
Investments	▲ 2.68%	▲ 24.68%	▲ 0.14%	▼ -1.38%	▲ 8.89%	▲ 133.65%	▲ 0.13%	▲ 0.64%
Interbank & Cash	▼ -9.06%	▲ 49.77%	▼ -0.09%	▲ 1.07%	▲ 24.59%	▲ 3.38%	▲ 1.30%	▼ -0.88%
Deposits Total	▲ 0.90%	▲ 5.37%	▲ 0.01%	▼ -0.47%	▼ -1.45%	▲ 27.29%	▼ -0.05%	▲ 0.27%
Household Deposits	▲ 0.48%	▲ 6.16%	▲ 0.00%	▼ -0.43%	▼ -2.25%	▲ 23.76%	▼ -0.24%	▲ 0.85%
CAPITEC								
Total Assets	▲ 2.26%	▲ 16.27%	▲ 0.27%	▲ 0.15%	▼ -1.92%	▲ 20.35%	▼ -0.02%	▲ 0.10%
Loans and Advances	▼ -10.93%	▼ -9.50%	▼ -0.64%	▼ -0.87%	▼ -1.94%	▲ 12.57%	▼ -0.01%	▲ 0.32%
Personal Loans	▲ 5.43%	▼ -30.63%	▲ 0.04%	▼ -0.42%	▼ -1.96%	▲ 10.28%	▼ -0.61%	▲ 0.34%
Mortgage Lending	▼ -0.14%	▲ 7.01%	▲ 0.02%	▲ 0.18%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.67%	▲ 4.40%	▼ -0.03%	▲ 0.05%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.28%	▲ 9.15%	▲ 0.13%	▼ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.99%	▲ 32.23%	▼ -0.06%	▲ 0.67%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 1.15%	▼ -7.73%	▲ 0.01%	▼ -0.11%	▲ 0.70%	▲ 45%	▲ 0.03%	▲ 1.43%
Investments	▲ 2.68%	▲ 24.68%	▲ 0.14%	▼ -1.38%	▲ 8.89%	▲ 133.65%	▲ 0.13%	▲ 0.64%
Interbank & Cash	▼ -9.06%	▲ 49.77%	▼ -0.09%	▲ 1.07%	▲ 24.59%	▲ 3.38%	▲ 1.30%	▼ -0.88%
Deposits Total	▲ 0.90%	▲ 5.37%	▲ 0.01%	▼ -0.47%	▼ -1.45%	▲ 27.29%	▼ -0.05%	▲ 0.27%
Household Deposits	▲ 0.48%	▲ 6.16%	▲ 0.00%	▼ -0.43%	▼ -2.25%	▲ 23.76%	▼ -0.24%	▲ 0.85%