

# Bank Market Share Barometer

As at 30 June 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.15%	▲ 12.76%
Loans and Advances	▼ -2.33%	▲ 1.66%
Residential Mortgage Lending	▲ 0.07%	▲ 3.35%
Instalment Credit	▲ 1.02%	▲ 3.58%
Credit Cards	▲ 0.07%	▼ -1.04%
Investments	▼ -0.02%	▲ 40.44%
Deposits	▲ 0.94%	▲ 11.98%

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	▲ 0.37%	▲ 13.09%	▲ 0.12%	▲ 0.07%	▲ 0.76%	▲ 11.94%	▲ 0.18%	▼ -0.14%
Loans and Advances	▼ -2.23%	▲ 9.43%	▲ 0.02%	▲ 1.45%	▼ -2.09%	▲ 3.83%	▲ 0.06%	▲ 0.47%
Personal Loans	▼ -0.21%	▲ 7.67%	▼ -16.62%	▼ -16.61%	▲ 0.45%	▲ 11.76%	▼ -11.28%	▼ -10.93%
Mortgage Lending	▲ 0.28%	▲ 4.16%	▼ -0.04%	▼ -0.28%	▲ 0.28%	▲ 5.05%	▼ -0.03%	▼ -0.02%
Residential Mortgage Lending	▲ 0.16%	▲ 2.90%	▲ 0.03%	▼ -0.15%	▲ 0.25%	▲ 3.61%	▲ 0.04%	▲ 0.06%
Commercial Mortgage Lending	▲ 0.82%	▲ 10.18%	▼ -0.07%	▲ 0.12%	▲ 0.41%	▲ 10.15%	▼ -0.13%	▲ 0.11%
Instalment Credit	▲ 1.63%	▲ 1.38%	▲ 0.11%	▼ -0.41%	▲ 1.53%	▲ 8.15%	▲ 0.10%	▲ 0.88%
Credit Cards	▲ 1.60%	▲ 3.06%	▲ 0.38%	▲ 1.02%	▲ 0.80%	▼ -5.17%	▲ 0.19%	▼ -1.13%
Investments	▼ -0.38%	▲ 44.22%	▼ -0.09%	▲ 0.62%	▼ -0.85%	▲ 42.78%	▼ -0.13%	▲ 0.25%
Interbank & Cash	▼ -2.96%	▼ -15.16%	▼ -0.38%	▼ -8.57%	▼ -15.16%	▲ 56.35%	▼ -2.95%	▲ 3.73%
Deposits Total	▲ 1.16%	▲ 15.46%	▲ 0.05%	▲ 0.71%	▲ 3.47%	▲ 18.51%	▲ 0.51%	▲ 1.16%
Household Deposits	▲ 0.16%	▲ 7.24%	▼ -18.73%	▼ -19.37%	▲ 0.71%	▲ 12.18%	▼ -21.72%	▼ -21.58%
<b>ABSA</b>								
Total Assets	▲ 0.21%	▲ 10.10%	▲ 0.07%	▼ -0.50%	▼ -0.05%	▲ 10.32%	▲ 0.02%	▼ -0.38%
Loans and Advances	▼ -2.82%	▼ -2.84%	▼ -0.11%	▼ -1.01%	▼ -3.08%	▲ 0.80%	▼ -0.13%	▼ -0.15%
Personal Loans	▼ -6.01%	▲ 5.16%	▼ -24.99%	▼ -24.09%	▲ 1.19%	▲ 8.16%	▼ -10.15%	▼ -10.24%
Mortgage Lending	▼ -0.22%	▲ 3.96%	▼ -0.11%	▼ -0.19%	▲ 1.50%	▲ 6.80%	▲ 0.23%	▲ 0.34%
Residential Mortgage Lending	▼ -0.19%	▲ 3.53%	▼ -0.06%	▲ 0.04%	▲ 0.28%	▲ 3.69%	▲ 0.03%	▲ 0.05%
Commercial Mortgage Lending	▼ -0.40%	▲ 7.03%	▼ -0.11%	▼ -0.15%	▲ 2.52%	▲ 9.49%	▲ 0.49%	▲ 0.03%
Instalment Credit	▲ 0.38%	▼ -1.74%	▼ -0.17%	▼ -1.47%	▲ 1.10%	▲ 5.23%	▲ 0.02%	▲ 0.45%
Credit Cards	▼ -3.61%	▼ -6.93%	▼ -0.97%	▼ -1.61%	▲ 1.77%	▼ -7.52%	▲ 0.21%	▼ -0.87%
Investments	▲ 3.62%	▲ 48.26%	▲ 0.82%	▲ 1.23%	▼ -1.78%	▲ 26.72%	▼ -0.27%	▼ -1.64%
Interbank & Cash	▲ 4.38%	▲ 20.44%	▲ 0.96%	▼ -0.46%	▲ 9.63%	▲ 34.01%	▲ 1.33%	▲ 1.07%
Deposits Total	▼ -0.57%	▲ 5.03%	▼ -0.31%	▼ -1.35%	▲ 1.22%	▲ 7.66%	▲ 0.05%	▼ -0.74%
Household Deposits	▼ -0.80%	▲ 13.31%	▼ -22.45%	▼ -21.76%	▼ -0.66%	▲ 3.31%	▼ -16.41%	▼ -17.47%
<b>FIRSTRAND</b>								
Total Assets	▼ -1.45%	▲ 13.74%	▼ -0.10%	▲ 0.07%	▼ -0.26%	▲ 18.62%	▼ 0.00%	▲ 0.10%
Loans and Advances	▲ 4.41%	▼ -7.82%	▲ 0.42%	▼ -0.67%	▲ 0.91%	▲ 12.28%	▲ 0.13%	▲ 0.39%
Personal Loans	▼ -3.41%	▼ -33.81%	▼ -0.74%	▼ -1.17%	▼ -0.20%	▲ 8.82%	▼ -24.80%	▼ -24.53%
Mortgage Lending	▼ -0.07%	▲ 6.45%	▼ -0.06%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.48%	▲ 3.59%	▼ -0.04%	▲ 0.02%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.25%	▲ 8.80%	▼ -0.20%	▼ -0.11%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.38%	▲ 33.04%	▼ -0.07%	▲ 0.65%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 0.68%	▼ -5.13%	▲ 0.01%	▼ -0.05%	▲ 0.88%	▲ 41%	▲ 0.04%	▲ 1.39%
Investments	▲ 2.21%	▲ 19.61%	▲ 0.18%	▼ -1.43%	▼ -7.46%	▲ 107.37%	▼ -0.13%	▲ 0.51%
Interbank & Cash	▲ 5.53%	▲ 104.95%	▲ 0.37%	▲ 2.38%	▼ -0.80%	▲ 31.19%	▲ 0.01%	▲ 0.30%
Deposits Total	▼ -0.68%	▲ 7.17%	▼ -0.13%	▼ -0.35%	▼ -0.01%	▲ 26.60%	▼ -0.02%	▲ 0.25%
Household Deposits	▼ -0.28%	▲ 5.06%	▼ -8.68%	▼ -9.12%	▲ 0.64%	▲ 24.65%	▼ -8.53%	▼ -7.62%
<b>INVESTEC</b>								
Total Assets	▼ -0.26%	▲ 18.62%	▼ 0.00%	▲ 0.10%	▼ -0.26%	▲ 18.62%	▼ 0.00%	▲ 0.10%
Loans and Advances	▲ 0.91%	▲ 12.28%	▲ 0.13%	▲ 0.39%	▲ 0.91%	▲ 12.28%	▲ 0.13%	▲ 0.39%
Personal Loans	▼ -0.20%	▲ 8.82%	▼ -24.80%	▼ -24.53%	▼ -0.20%	▲ 8.82%	▼ -24.80%	▼ -24.53%
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	▲ 0.88%	▲ 41%	▲ 0.04%	▲ 1.39%	▲ 0.88%	▲ 41%	▲ 0.04%	▲ 1.39%
Investments	▼ -7.46%	▲ 107.37%	▼ -0.13%	▲ 0.51%	▼ -7.46%	▲ 107.37%	▼ -0.13%	▲ 0.51%
Interbank & Cash	▼ -0.80%	▲ 31.19%	▲ 0.01%	▲ 0.30%	▼ -0.80%	▲ 31.19%	▲ 0.01%	▲ 0.30%
Deposits Total	▼ -0.01%	▲ 26.60%	▼ -0.02%	▲ 0.25%	▼ -0.01%	▲ 26.60%	▼ -0.02%	▲ 0.25%
Household Deposits	▼ -8.53%	▼ -7.62%	▼ -8.53%	▼ -7.62%	▼ -8.53%	▼ -7.62%	▼ -8.53%	▼ -7.62%
<b>CAPITEC</b>								
Total Assets	▼ -0.26%	▲ 13.74%	▼ -0.10%	▲ 0.07%	▼ -0.26%	▲ 18.62%	▼ 0.00%	▲ 0.10%
Loans and Advances	▲ 4.41%	▼ -7.82%	▲ 0.42%	▼ -0.67%	▲ 0.91%	▲ 12.28%	▲ 0.13%	▲ 0.39%
Personal Loans	▼ -3.41%	▼ -33.81%	▼ -0.74%	▼ -1.17%	▼ -0.20%	▲ 8.82%	▼ -24.80%	▼ -24.53%
Mortgage Lending	▼ -0.07%	▲ 6.45%	▼ -0.06%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▼ -0.48%	▲ 3.59%	▼ -0.04%	▲ 0.02%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.25%	▲ 8.80%	▼ -0.20%	▼ -0.11%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.38%	▲ 33.04%	▼ -0.07%	▲ 0.65%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 0.68%	▼ -5.13%	▲ 0.01%	▼ -0.05%	▲ 0.88%	▲ 41%	▲ 0.04%	▲ 1.39%
Investments	▲ 2.21%	▲ 19.61%	▲ 0.18%	▼ -1.43%	▼ -7.46%	▲ 107.37%	▼ -0.13%	▲ 0.51%
Interbank & Cash	▲ 5.53%	▲ 104.95%	▲ 0.37%	▲ 2.38%	▼ -0.80%	▲ 31.19%	▲ 0.01%	▲ 0.30%
Deposits Total	▼ -0.68%	▲ 7.17%	▼ -0.13%	▼ -0.35%	▼ -0.01%	▲ 26.60%	▼ -0.02%	▲ 0.25%
Household Deposits	▼ -0.28%	▲ 5.06%	▼ -8.68%	▼ -9.12%	▲ 0.64%	▲ 24.65%	▼ -8.53%	▼ -7.62%