

Bank Market Share Barometer

As at 31 July 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.01%	▲ 12.64%
Loans and Advances	▲ 0.08%	▲ 2.29%
Residential Mortgage Lending	▲ 0.29%	▲ 3.21%
Instalment Credit	▲ 0.85%	▲ 3.46%
Credit Cards	▲ 1.15%	▲ 0.01%
Investments	▼ -0.67%	▲ 40.46%
Deposits	▲ 0.62%	▲ 12.45%

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	▼ -1.02%	▲ 13.15%	▼ -0.24%	▲ 0.11%	▲ 1.33%	▲ 13.53%	▲ 0.26%	▲ 0.16%
Loans and Advances	▲ 1.56%	▲ 11.84%	▲ 0.30%	▲ 1.77%	▼ -0.02%	▲ 5.17%	▼ -0.02%	▲ 0.62%
Personal Loans	▼ -0.21%	▲ 6.99%	▼ -16.84%	▼ -16.55%	▲ 3.20%	▲ 17.39%	▼ -11.50%	▼ -10.66%
Mortgage Lending	▲ 0.64%	▲ 4.13%	▲ 0.05%	▼ -0.21%	▲ 0.45%	▲ 4.98%	▲ 0.00%	▲ 0.01%
Residential Mortgage Lending	▲ 0.37%	▲ 2.95%	▲ 0.03%	▼ -0.09%	▲ 0.37%	▲ 3.56%	▲ 0.02%	▲ 0.08%
Commercial Mortgage Lending	▲ 1.83%	▲ 9.70%	▲ 0.17%	▲ 0.13%	▲ 0.73%	▲ 9.99%	▼ -0.01%	▲ 0.16%
Instalment Credit	▲ 1.01%	▲ 2.25%	▲ 0.03%	▼ -0.22%	▲ 1.56%	▲ 8.94%	▲ 0.15%	▲ 1.05%
Credit Cards	▼ -0.65%	▲ 2.78%	▼ -0.45%	▲ 0.68%	▲ 0.06%	▼ -5.85%	▼ -0.28%	▼ -1.59%
Investments	▼ -2.89%	▲ 39.28%	▼ -0.53%	▼ -0.20%	▲ 3.55%	▲ 54.06%	▲ 0.64%	▲ 1.39%
Interbank & Cash	▼ -2.94%	▼ -13.16%	▼ -0.42%	▼ -7.20%	▲ 12.05%	▲ 76.77%	▲ 2.28%	▲ 6.33%
Deposits Total	▼ -0.60%	▲ 16.08%	▼ -0.28%	▲ 0.72%	▼ -0.54%	▲ 18.76%	▼ -0.24%	▲ 1.10%
Household Deposits	▲ 0.56%	▲ 8.58%	▼ -0.10%	▼ -0.52%	▲ 1.02%	▲ 11.76%	▼ -0.01%	▲ 0.03%
ABSA								
Total Assets	▼ -0.03%	▲ 10.80%	▼ 0.00%	▼ -0.35%	▲ 0.71%	▲ 9.29%	▲ 0.12%	▼ -0.53%
Loans and Advances	▼ -2.62%	▼ -5.15%	▼ -0.59%	▼ -1.67%	▲ 1.31%	▲ 1.73%	▲ 0.21%	▼ -0.10%
Personal Loans	▲ 0.57%	▲ 4.80%	▼ -23.85%	▼ -24.12%	▲ 0.86%	▲ 8.07%	▼ -10.43%	▼ -10.26%
Mortgage Lending	▲ 0.03%	▲ 3.26%	▼ -0.07%	▼ -0.26%	▲ 0.59%	▲ 6.38%	▲ 0.03%	▲ 0.30%
Residential Mortgage Lending	▲ 0.07%	▲ 3.02%	▼ -0.05%	▼ -0.04%	▲ 0.31%	▲ 3.58%	▲ 0.00%	▲ 0.05%
Commercial Mortgage Lending	▼ -0.24%	▲ 5.04%	▼ -0.07%	▼ -0.24%	▲ 0.81%	▲ 8.77%	▲ 0.01%	▼ -0.03%
Instalment Credit	▲ 0.47%	▼ -1.12%	▼ -0.10%	▼ -1.25%	▲ 0.68%	▲ 5.35%	▼ -0.05%	▲ 0.52%
Credit Cards	▼ -0.12%	▼ -6.60%	▼ -0.32%	▼ -1.77%	▲ 0.93%	▼ -6.01%	▼ -0.03%	▼ -0.80%
Investments	▲ 1.24%	▲ 47.11%	▲ 0.45%	▲ 1.07%	▼ -2.27%	▲ 23.04%	▼ -0.24%	▼ -2.11%
Interbank & Cash	▼ -6.03%	▲ 22.77%	▼ -0.99%	▲ 0.28%	▼ -3.98%	▲ 20.41%	▼ -0.45%	▼ -0.04%
Deposits Total	▲ 1.12%	▲ 6.94%	▲ 0.10%	▼ -1.06%	▲ 2.93%	▲ 8.62%	▲ 0.42%	▼ -0.66%
Household Deposits	▲ 1.44%	▲ 14.75%	▲ 0.08%	▲ 0.61%	▲ 0.29%	▲ 3.80%	▼ -0.13%	▼ -1.22%
NEDBANK								
Total Assets	▲ 0.60%	▲ 13.99%	▲ 0.05%	▲ 0.09%	▲ 1.61%	▲ 19.07%	▲ 0.03%	▲ 0.11%
Loans and Advances	▲ 2.87%	▼ -5.65%	▲ 0.18%	▼ -0.56%	▲ 0.54%	▲ 11.06%	▲ 0.02%	▲ 0.33%
Personal Loans	▲ 2.16%	▼ -31.81%	▼ -0.73%	▼ -1.15%	▼ -0.04%	▲ 6.98%	▼ -25.13%	▼ -24.75%
Mortgage Lending	▲ 0.34%	▲ 6.44%	▼ -0.01%	▲ 0.16%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.33%	▲ 3.39%	▲ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.35%	▲ 8.94%	▼ -0.08%	▲ 0.02%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 0.75%	▲ 3.76%	▼ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -1.03%	▼ -7.88%	▼ -0.03%	▼ -0.10%	▲ 0.24%	▲ 36%	▼ -0.04%	▲ 1.23%
Investments	▼ -1.94%	▲ 21.98%	▼ -0.10%	▼ -1.23%	▲ 12.52%	▲ 127.40%	▲ 0.21%	▲ 0.68%
Interbank & Cash	▲ 5.14%	▲ 66.68%	▲ 0.35%	▲ 1.74%	▲ 7.98%	▲ 38.31%	▲ 0.44%	▲ 0.70%
Deposits Total	▲ 2.27%	▲ 8.77%	▲ 0.13%	▼ -0.27%	▲ 1.95%	▲ 27.07%	▲ 0.03%	▲ 0.25%
Household Deposits	▲ 1.22%	▲ 7.50%	▲ 0.01%	▼ -0.33%	▲ 2.16%	▲ 24.62%	▲ 0.09%	▲ 0.91%
INVESTEC								
Total Assets	▲ 0.60%	▲ 13.99%	▲ 0.05%	▲ 0.09%	▲ 1.61%	▲ 19.07%	▲ 0.03%	▲ 0.11%
Loans and Advances	▲ 2.87%	▼ -5.65%	▲ 0.18%	▼ -0.56%	▲ 0.54%	▲ 11.06%	▲ 0.02%	▲ 0.33%
Personal Loans	▲ 2.16%	▼ -31.81%	▼ -0.73%	▼ -1.15%	▼ -0.04%	▲ 6.98%	▼ -25.13%	▼ -24.75%
Mortgage Lending	▲ 0.34%	▲ 6.44%	▼ -0.01%	▲ 0.16%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.33%	▲ 3.39%	▲ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.35%	▲ 8.94%	▼ -0.08%	▲ 0.02%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 0.75%	▲ 3.76%	▼ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -1.03%	▼ -7.88%	▼ -0.03%	▼ -0.10%	▲ 0.24%	▲ 36%	▼ -0.04%	▲ 1.23%
Investments	▼ -1.94%	▲ 21.98%	▼ -0.10%	▼ -1.23%	▲ 12.52%	▲ 127.40%	▲ 0.21%	▲ 0.68%
Interbank & Cash	▲ 5.14%	▲ 66.68%	▲ 0.35%	▲ 1.74%	▲ 7.98%	▲ 38.31%	▲ 0.44%	▲ 0.70%
Deposits Total	▲ 2.27%	▲ 8.77%	▲ 0.13%	▼ -0.27%	▲ 1.95%	▲ 27.07%	▲ 0.03%	▲ 0.25%
Household Deposits	▲ 1.22%	▲ 7.50%	▲ 0.01%	▼ -0.33%	▲ 2.16%	▲ 24.62%	▲ 0.09%	▲ 0.91%
CAPITEC								
Total Assets	▲ 0.60%	▲ 13.99%	▲ 0.05%	▲ 0.09%	▲ 1.61%	▲ 19.07%	▲ 0.03%	▲ 0.11%
Loans and Advances	▲ 2.87%	▼ -5.65%	▲ 0.18%	▼ -0.56%	▲ 0.54%	▲ 11.06%	▲ 0.02%	▲ 0.33%
Personal Loans	▲ 2.16%	▼ -31.81%	▼ -0.73%	▼ -1.15%	▼ -0.04%	▲ 6.98%	▼ -25.13%	▼ -24.75%
Mortgage Lending	▲ 0.34%	▲ 6.44%	▼ -0.01%	▲ 0.16%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.33%	▲ 3.39%	▲ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.35%	▲ 8.94%	▼ -0.08%	▲ 0.02%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 0.75%	▲ 3.76%	▼ 0.00%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▼ -1.03%	▼ -7.88%	▼ -0.03%	▼ -0.10%	▲ 0.24%	▲ 36%	▼ -0.04%	▲ 1.23%
Investments	▼ -1.94%	▲ 21.98%	▼ -0.10%	▼ -1.23%	▲ 12.52%	▲ 127.40%	▲ 0.21%	▲ 0.68%
Interbank & Cash	▲ 5.14%	▲ 66.68%	▲ 0.35%	▲ 1.74%	▲ 7.98%	▲ 38.31%	▲ 0.44%	▲ 0.70%
Deposits Total	▲ 2.27%	▲ 8.77%	▲ 0.13%	▼ -0.27%	▲ 1.95%	▲ 27.07%	▲ 0.03%	▲ 0.25%
Household Deposits	▲ 1.22%	▲ 7.50%	▲ 0.01%	▼ -0.33%	▲ 2.16%	▲ 24.62%	▲ 0.09%	▲ 0.91%