

Bank Market Share Barometer

As at 31 August 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0,04%	▲ 10,87%
Loans and Advances	▲ 0,57%	▲ 1,49%
Residential Mortgage Lending	▲ 0,58%	▲ 3,23%
Instalment Credit	▲ 0,00%	▲ 3,17%
Credit Cards	▲ 0,41%	▼ -0,37%
Investments	▼ -1,09%	▲ 28,77%
Deposits	▲ 0,83%	▲ 12,23%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
STANDARD BANK								
Total Assets	▲	0,65%	▲	12,37%	▲	0,15%	▲	0,32%
Loans and Advances	▲	2,64%	▲	15,76%	▲	0,43%	▲	2,61%
Personal Loans	▲	1,46%	▲	7,83%	▼	-16,72%	▼	-16,46%
Mortgage Lending	▲	0,88%	▲	4,30%	▲	0,13%	▼	-0,11%
Residential Mortgage Lending	▲	0,98%	▲	3,16%	▲	0,13%	▼	-0,02%
Commercial Mortgage Lending	▲	0,45%	▲	9,68%	▲	0,06%	▲	0,25%
Instalment Credit	▲	0,28%	▲	2,88%	▲	0,05%	▼	-0,05%
Credit Cards	▲	0,78%	▲	3,01%	▲	0,09%	▲	0,83%
Investments	▼	-0,94%	▲	22,63%	▲	0,04%	▼	-1,16%
Interbank & Cash	▼	-1,81%	▼	-6,39%	▼	-0,10%	▼	-4,62%
Deposits Total	▲	1,66%	▲	17,41%	▲	0,19%	▲	1,03%
Household Deposits	▲	0,60%	▲	8,69%	▼	-18,66%	▼	-19,01%
ABSA								
Total Assets	▼	-0,97%	▲	12,79%	▼	-0,20%	▲	0,34%
Loans and Advances	▲	1,01%	▲	5,26%	▲	0,10%	▲	0,82%
Personal Loans	▼	-0,71%	▲	15,98%	▼	-11,81%	▼	-10,58%
Mortgage Lending	▲	0,31%	▲	4,90%	▼	-0,02%	▲	0,04%
Residential Mortgage Lending	▲	0,57%	▲	3,68%	▼	0,00%	▲	0,10%
Commercial Mortgage Lending	▼	-0,56%	▲	9,21%	▼	-0,10%	▲	0,16%
Instalment Credit	▲	0,86%	▲	9,29%	▲	0,18%	▲	1,18%
Credit Cards	▲	0,43%	▼	-6,88%	▲	0,00%	▼	-1,79%
Investments	▲	0,85%	▲	45,37%	▲	0,31%	▲	1,84%
Interbank & Cash	▼	-0,83%	▲	46,09%	▲	0,09%	▲	3,97%
Deposits Total	▲	0,06%	▲	16,50%	▼	-0,16%	▲	0,76%
Household Deposits	▲	0,33%	▲	11,27%	▼	-21,85%	▼	-21,69%
FIRSTRAND								
Total Assets	▲	0,64%	▲	8,41%	▲	0,13%	▼	-0,48%
Loans and Advances	▼	-1,19%	▼	-6,12%	▼	-0,37%	▼	-1,69%
Personal Loans	▲	0,20%	▲	4,78%	▼	-23,86%	▼	-23,88%
Mortgage Lending	▲	0,02%	▲	2,94%	▼	-0,07%	▼	-0,28%
Residential Mortgage Lending	▲	0,05%	▲	2,65%	▼	-0,11%	▼	-0,12%
Commercial Mortgage Lending	▼	-0,16%	▲	4,93%	▼	-0,02%	▼	-0,20%
Instalment Credit	▼	-1,17%	▼	-2,13%	▼	-0,32%	▼	-1,44%
Credit Cards	▼	-0,18%	▼	-6,85%	▼	-0,15%	▼	-1,73%
Investments	▼	-0,79%	▲	37,59%	▲	0,07%	▲	1,53%
Interbank & Cash	▲	7,22%	▲	10,60%	▲	1,51%	▼	-1,14%
Deposits Total	▲	1,80%	▲	6,84%	▲	0,20%	▼	-1,04%
Household Deposits	▲	1,55%	▲	14,75%	▼	-22,34%	▼	-21,77%
NEDBANK								
Total Assets	▼	-0,41%	▲	6,72%	▼	-0,08%	▼	-0,67%
Loans and Advances	▼	-0,43%	▼	-1,57%	▼	-0,17%	▼	-0,54%
Personal Loans	▲	1,41%	▲	8,80%	▼	-10,47%	▼	-10,21%
Mortgage Lending	▲	0,20%	▲	5,86%	▼	-0,05%	▲	0,24%
Residential Mortgage Lending	▲	0,38%	▲	3,53%	▼	-0,03%	▲	0,04%
Commercial Mortgage Lending	▲	0,04%	▲	7,85%	▼	-0,02%	▼	-0,08%
Instalment Credit	▲	0,54%	▲	5,22%	▲	0,15%	▲	0,57%
Credit Cards	▲	0,91%	▼	-4,94%	▲	0,06%	▼	-0,60%
Investments	▼	-2,07%	▲	13,90%	▼	-0,15%	▼	-1,93%
Interbank & Cash	▼	-11,85%	▲	14,84%	▼	-1,42%	▼	-0,25%
Deposits Total	▲	0,01%	▲	9,43%	▼	-0,15%	▼	-0,48%
Household Deposits	▼	-0,04%	▲	3,34%	▼	-16,17%	▼	-17,22%
INVESTEC								
Total Assets	▲	0,49%	▲	11,76%	▲	0,04%	▲	0,06%
Loans and Advances	▼	-1,60%	▼	-11,81%	▼	-0,14%	▼	-0,99%
Personal Loans	▲	0,33%	▼	-32,61%	▼	-0,74%	▼	-1,15%
Mortgage Lending	▲	0,62%	▲	5,75%	▲	0,02%	▲	0,11%
Residential Mortgage Lending	▲	0,75%	▲	3,42%	▲	0,01%	▲	0,01%
Commercial Mortgage Lending	▲	0,52%	▲	7,66%	▲	0,08%	▼	-0,08%
Instalment Credit	▼	-1,67%	▲	0,15%	▼	-0,05%	▼	-0,09%
Credit Cards	▲	4,15%	▼	-5,19%	▲	0,04%	▼	-0,06%
Investments	▼	-0,79%	▲	15,36%	▲	0,02%	▼	-0,94%
Interbank & Cash	▲	1,87%	▲	93,98%	▲	0,20%	▲	2,58%
Deposits Total	▲	0,04%	▲	6,62%	▼	-0,06%	▼	-0,41%
Household Deposits	▲	1,22%	▲	6,66%	▼	-8,67%	▼	-9,06%
CAPITEC								
Total Assets	▲	1,13%	▲	17,65%	▲	0,02%	▲	0,12%
Loans and Advances	▼	-0,12%	▲	6,93%	▼	-0,03%	▲	0,21%
Personal Loans	▼	-0,09%	▲	3,05%	▼	-24,99%	▼	-25,35%
Mortgage Lending	▶	0,00%	▶	0,00%	▶	0,00%	▶	0,00%
Residential Mortgage Lending	▶	0,00%	▶	0,00%	▶	0,00%	▶	0,00%
Commercial Mortgage Lending	▶	0,00%	▶	0,00%	▶	0,00%	▶	0,00%
Instalment Credit	▶	0,00%	▶	0,00%	▶	0,00%	▶	0,00%
Credit Cards	▲	0,65%	▲	32%	▲	0,01%	▲	1,14%
Investments	▼	-1,16%	▲	105,29%	▼	0,00%	▲	0,67%
Interbank & Cash	▼	-45,70%	▼	-22,33%	▼	-2,48%	▼	-1,54%
Deposits Total	▲	0,61%	▲	22,84%	▼	0,00%	▲	0,19%
Household Deposits	▲	0,49%	▲	19,99%	▼	-8,67%	▼	-8,00%