

Bank Market Share Barometer

As at 30 September 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.49%	▲ 10.28%
Loans and Advances	▼ -3.19%	▼ -1.38%
Residential Mortgage Lending	▲ 0.61%	▲ 3.45%
Instalment Credit	▲ 0.43%	▲ 2.82%
Credit Cards	▲ 1.15%	▼ -0.43%
Investments	▲ 0.94%	▲ 31.12%
Deposits	▼ -0.74%	▲ 9.90%

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	▼ -2.57%	▲ 9.06%	▼ -0.50%	▼ -0.26%	▲ 0.61%	▲ 12.25%	▲ 0.22%	▲ 0.35%
Loans and Advances	▼ -4.38%	▲ 5.07%	▼ -0.26%	▲ 1.28%	▲ 0.28%	▲ 7.62%	▲ 0.82%	▲ 1.97%
Personal Loans	▲ 0.80%	▲ 7.48%	▲ 0.10%	▲ 0.51%	▲ 1.38%	▲ 16.06%	▲ 0.14%	▲ 1.20%
Mortgage Lending	▲ 0.49%	▲ 4.29%	▲ 0.01%	▼ -0.09%	▲ 0.42%	▲ 4.77%	▼ -0.01%	▲ 0.03%
Residential Mortgage Lending	▲ 0.90%	▲ 3.77%	▲ 0.10%	▲ 0.10%	▲ 0.71%	▲ 3.95%	▲ 0.02%	▲ 0.11%
Commercial Mortgage Lending	▼ -0.90%	▲ 6.70%	▼ -0.18%	▼ -0.09%	▼ -1.10%	▲ 7.66%	▼ -0.20%	▲ 0.05%
Instalment Credit	▲ 0.55%	▲ 2.69%	▲ 0.02%	▼ -0.02%	▲ 1.25%	▲ 9.52%	▲ 0.17%	▲ 1.30%
Credit Cards	▲ 1.44%	▲ 3.76%	▲ 0.07%	▲ 1.02%	▲ 0.93%	▼ -7.54%	▼ -0.06%	▼ -1.97%
Investments	▼ -3.23%	▲ 21.76%	▼ -0.95%	▼ -1.70%	▲ 2.27%	▲ 51.63%	▲ 0.21%	▲ 2.20%
Interbank & Cash	▲ 0.04%	▲ 5.42%	▲ 0.47%	▼ -1.90%	▼ -3.81%	▲ 25.16%	▼ -0.28%	▲ 1.43%
Deposits Total	▼ -3.14%	▲ 10.71%	▼ -0.56%	▲ 0.17%	▼ -0.41%	▲ 14.47%	▲ 0.07%	▲ 0.83%
Household Deposits	▲ 0.70%	▲ 8.89%	▲ 0.00%	▼ -0.38%	▲ 0.53%	▲ 11.20%	▼ -0.04%	▲ 0.01%
ABSA								
Total Assets	▲ 1.30%	▲ 10.67%	▲ 0.38%	▲ 0.08%	▼ -0.46%	▲ 7.28%	▲ 0.00%	▼ -0.48%
Loans and Advances	▼ -3.04%	▼ -9.38%	▲ 0.03%	▼ -1.85%	▼ -4.11%	▼ -2.44%	▼ -0.16%	▼ -0.19%
Personal Loans	▲ 0.01%	▲ 4.06%	▼ -0.04%	▼ -0.04%	▲ 1.47%	▲ 9.74%	▲ 0.13%	▲ 0.54%
Mortgage Lending	▲ 0.08%	▲ 2.24%	▼ -0.06%	▼ -0.38%	▲ 0.61%	▲ 6.16%	▲ 0.04%	▲ 0.32%
Residential Mortgage Lending	▲ 0.04%	▲ 2.16%	▼ -0.12%	▼ -0.26%	▲ 0.57%	▲ 3.87%	▼ -0.01%	▲ 0.06%
Commercial Mortgage Lending	▲ 0.24%	▲ 2.75%	▲ 0.00%	▼ -0.29%	▲ 0.69%	▲ 8.10%	▲ 0.20%	▲ 0.29%
Instalment Credit	▼ -0.26%	▼ -2.84%	▼ -0.18%	▼ -1.54%	▲ 0.56%	▲ 5.07%	▲ 0.04%	▲ 0.62%
Credit Cards	▲ 1.56%	▼ -6.45%	▲ 0.10%	▼ -1.61%	▲ 1.19%	▼ -4.05%	▲ 0.01%	▼ -0.47%
Investments	▲ 7.86%	▲ 48.03%	▲ 1.63%	▲ 2.90%	▲ 0.60%	▲ 18.45%	▼ -0.05%	▼ -1.57%
Interbank & Cash	▼ -12.72%	▲ 13.73%	▼ -2.00%	▼ -0.36%	▼ -2.68%	▲ 2.14%	▼ -0.03%	▼ -1.61%
Deposits Total	▲ 1.53%	▲ 7.87%	▲ 0.47%	▼ -0.40%	▼ -0.99%	▲ 6.98%	▼ -0.05%	▼ -0.51%
Household Deposits	▲ 0.90%	▲ 14.19%	▲ 0.05%	▲ 0.60%	▲ 0.14%	▲ 3.36%	▼ -0.09%	▼ -1.20%
FIRSTRAND								
Total Assets	▼ -1.97%	▲ 9.64%	▼ -0.12%	▼ -0.05%	▲ 2.30%	▲ 20.05%	▲ 0.06%	▲ 0.17%
Loans and Advances	▼ -10.95%	▼ -13.63%	▼ -0.52%	▼ -0.85%	▲ 0.24%	▲ 5.38%	▲ 0.15%	▲ 0.27%
Personal Loans	▲ 7.34%	▼ -26.42%	▲ 0.05%	▼ -0.33%	▼ -0.07%	▲ 1.23%	▼ -0.07%	▼ -0.74%
Mortgage Lending	▲ 0.58%	▲ 5.82%	▲ 0.01%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.80%	▲ 3.63%	▲ 0.01%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.94%	▲ 7.61%	▲ 0.15%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.16%	▼ -3.14%	▼ -0.05%	▼ -0.18%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 0.19%	▼ -4.19%	▼ -0.01%	▼ -0.05%	▲ 0.56%	▲ 27%	▼ -0.03%	▲ 0.99%
Investments	▼ -2.56%	▲ 10.49%	▼ -0.28%	▼ -1.47%	▼ -12.93%	▲ 86.38%	▼ -0.25%	▲ 0.46%
Interbank & Cash	▲ 1.62%	▲ 36.23%	▲ 0.27%	▲ 1.00%	▲ 20.99%	▲ 3.90%	▲ 0.73%	▼ -0.44%
Deposits Total	▼ -0.81%	▲ 5.75%	▼ -0.01%	▼ -0.31%	▲ 2.00%	▲ 24.42%	▲ 0.06%	▲ 0.26%
Household Deposits	▼ -0.65%	▲ 4.89%	▼ -0.12%	▼ -0.51%	▲ 2.01%	▲ 22.82%	▲ 0.11%	▲ 0.83%
NEDBANK								
Total Assets	▲ 1.30%	▲ 10.67%	▲ 0.38%	▲ 0.08%	▼ -0.46%	▲ 7.28%	▲ 0.00%	▼ -0.48%
Loans and Advances	▼ -3.04%	▼ -9.38%	▲ 0.03%	▼ -1.85%	▼ -4.11%	▼ -2.44%	▼ -0.16%	▼ -0.19%
Personal Loans	▲ 0.01%	▲ 4.06%	▼ -0.04%	▼ -0.04%	▲ 1.47%	▲ 9.74%	▲ 0.13%	▲ 0.54%
Mortgage Lending	▲ 0.08%	▲ 2.24%	▼ -0.06%	▼ -0.38%	▲ 0.61%	▲ 6.16%	▲ 0.04%	▲ 0.32%
Residential Mortgage Lending	▲ 0.04%	▲ 2.16%	▼ -0.12%	▼ -0.26%	▲ 0.57%	▲ 3.87%	▼ -0.01%	▲ 0.06%
Commercial Mortgage Lending	▲ 0.24%	▲ 2.75%	▲ 0.00%	▼ -0.29%	▲ 0.69%	▲ 8.10%	▲ 0.20%	▲ 0.29%
Instalment Credit	▼ -0.26%	▼ -2.84%	▼ -0.18%	▼ -1.54%	▲ 0.56%	▲ 5.07%	▲ 0.04%	▲ 0.62%
Credit Cards	▲ 1.56%	▼ -6.45%	▲ 0.10%	▼ -1.61%	▲ 1.19%	▼ -4.05%	▲ 0.01%	▼ -0.47%
Investments	▲ 7.86%	▲ 48.03%	▲ 1.63%	▲ 2.90%	▲ 0.60%	▲ 18.45%	▼ -0.05%	▼ -1.57%
Interbank & Cash	▼ -12.72%	▲ 13.73%	▼ -2.00%	▼ -0.36%	▼ -2.68%	▲ 2.14%	▼ -0.03%	▼ -1.61%
Deposits Total	▲ 1.53%	▲ 7.87%	▲ 0.47%	▼ -0.40%	▼ -0.99%	▲ 6.98%	▼ -0.05%	▼ -0.51%
Household Deposits	▲ 0.90%	▲ 14.19%	▲ 0.05%	▲ 0.60%	▲ 0.14%	▲ 3.36%	▼ -0.09%	▼ -1.20%
INVESTEC								
Total Assets	▼ -1.97%	▲ 9.64%	▼ -0.12%	▼ -0.05%	▲ 2.30%	▲ 20.05%	▲ 0.06%	▲ 0.17%
Loans and Advances	▼ -10.95%	▼ -13.63%	▼ -0.52%	▼ -0.85%	▲ 0.24%	▲ 5.38%	▲ 0.15%	▲ 0.27%
Personal Loans	▲ 7.34%	▼ -26.42%	▲ 0.05%	▼ -0.33%	▼ -0.07%	▲ 1.23%	▼ -0.07%	▼ -0.74%
Mortgage Lending	▲ 0.58%	▲ 5.82%	▲ 0.01%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.80%	▲ 3.63%	▲ 0.01%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.94%	▲ 7.61%	▲ 0.15%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▼ -1.16%	▼ -3.14%	▼ -0.05%	▼ -0.18%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 0.19%	▼ -4.19%	▼ -0.01%	▼ -0.05%	▲ 0.56%	▲ 27%	▼ -0.03%	▲ 0.99%
Investments	▼ -2.56%	▲ 10.49%	▼ -0.28%	▼ -1.47%	▼ -12.93%	▲ 86.38%	▼ -0.25%	▲ 0.46%
Interbank & Cash	▲ 1.62%	▲ 36.23%	▲ 0.27%	▲ 1.00%	▲ 20.99%	▲ 3.90%	▲ 0.73%	▼ -0.44%
Deposits Total	▼ -0.81%	▲ 5.75%	▼ -0.01%	▼ -0.31%	▲ 2.00%	▲ 24.42%	▲ 0.06%	▲ 0.26%
Household Deposits	▼ -0.65%	▲ 4.89%	▼ -0.12%	▼ -0.51%	▲ 2.01%	▲ 22.82%	▲ 0.11%	▲ 0.83%
CAPITEC								
Total Assets	▼ -1.97%	▲ 9.64%	▼ -0.12%	▼ -0.05%	▲ 2.30%	▲ 20.05%	▲ 0.06%	▲ 0.17%
Loans and Advances	▼ -10.95%	▼ -13.63%	▼ -0.52%	▼ -0.85%	▲ 0.24%	▲ 5.38%	▲ 0.15%	▲ 0.27%
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Mortgage Lending	▲ 0.58%	▲ 5.82%	▲ 0.01%	▲ 0.13%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 0.80%	▲ 3.63%	▲ 0.01%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.94%	▲ 7.61%	▲ 0.15%	▲ 0.06%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
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