

Bank Market Share Barometer

As at 30 November 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0.15%	▲ 11.30%
Loans and Advances	▲ 0.20%	▲ 0.20%
Residential Mortgage Lending	▲ 0.76%	▲ 3.79%
Instalment Credit	▲ 1.04%	▲ 2.59%
Credit Cards	▲ 0.97%	▼ -1.44%
Investments	▲ 0.31%	▲ 35.89%
Deposits	▼ -0.33%	▲ 9.81%

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	▲ 1.25%	▲ 11.65%	▲ 0.26%	▲ 0.08%	▲ 0.19%	▲ 11.67%	▲ 0.01%	▲ 0.07%
Loans and Advances	▲ 2.97%	▲ 13.99%	▲ 0.60%	▲ 2.69%	▲ 1.49%	▲ 6.91%	▲ 0.30%	▲ 1.46%
Personal Loans	▲ 0.53%	▲ 6.56%	▲ 0.07%	▲ 0.72%	▲ 0.26%	▲ 12.32%	▲ 0.02%	▲ 1.08%
Mortgage Lending	▲ 0.84%	▲ 5.33%	▲ 0.08%	▲ 0.24%	▲ 0.95%	▲ 4.63%	▲ 0.08%	▲ 0.03%
Residential Mortgage Lending	▲ 0.92%	▲ 4.96%	▲ 0.05%	▲ 0.38%	▲ 0.83%	▲ 4.70%	▲ 0.02%	▲ 0.20%
Commercial Mortgage Lending	▲ 0.48%	▲ 7.02%	▲ 0.07%	▲ 0.16%	▲ 1.36%	▲ 4.39%	▲ 0.19%	▼ -0.23%
Instalment Credit	▲ 1.34%	▲ 4.28%	▲ 0.06%	▲ 0.31%	▲ 1.50%	▲ 10.09%	▲ 0.10%	▲ 1.48%
Credit Cards	▲ 0.49%	▲ 2.89%	▼ -0.12%	▲ 1.07%	▲ 0.85%	▼ -7.60%	▼ -0.03%	▼ -1.72%
Investments	▲ 5.24%	▲ 26.76%	▲ 1.10%	▼ -1.69%	▼ -6.59%	▲ 54.22%	▼ -1.12%	▲ 1.79%
Interbank & Cash	▼ -2.47%	▲ 4.60%	▼ -0.28%	▼ -1.30%	▲ 2.56%	▲ 22.19%	▲ 0.69%	▲ 1.68%
Deposits Total	▲ 0.04%	▲ 12.48%	▲ 0.09%	▲ 0.55%	▼ -2.33%	▲ 10.03%	▼ -0.41%	▲ 0.04%
Household Deposits	▲ 1.39%	▲ 9.72%	▲ 0.11%	▼ -0.03%	▲ 0.39%	▲ 9.15%	▼ -0.09%	▼ -0.15%
ABSA								
Total Assets	▼ -0.50%	▲ 12.00%	▼ -0.14%	▲ 0.13%	▲ 1.25%	▲ 11.65%	▲ 0.26%	▲ 0.08%
Loans and Advances	▼ -1.44%	▼ -9.24%	▼ -0.34%	▼ -2.12%	▲ 2.97%	▲ 13.99%	▲ 0.60%	▲ 2.69%
Personal Loans	▼ -0.97%	▲ 0.92%	▼ -0.25%	▼ -0.27%	▲ 0.53%	▲ 6.56%	▲ 0.07%	▲ 0.72%
Mortgage Lending	▲ 0.41%	▲ 1.28%	▼ -0.02%	▼ -0.51%	▲ 0.84%	▲ 5.33%	▲ 0.08%	▲ 0.24%
Residential Mortgage Lending	▲ 0.23%	▲ 1.04%	▼ -0.11%	▼ -0.56%	▲ 0.92%	▲ 4.96%	▲ 0.05%	▲ 0.38%
Commercial Mortgage Lending	▲ 1.67%	▲ 2.93%	▲ 0.11%	▼ -0.20%	▲ 0.48%	▲ 7.02%	▲ 0.07%	▲ 0.16%
Instalment Credit	▲ 0.60%	▼ -3.77%	▼ -0.11%	▼ -1.71%	▲ 1.34%	▲ 4.28%	▲ 0.06%	▲ 0.31%
Credit Cards	▲ 1.77%	▼ -8.11%	▲ 0.20%	▼ -1.80%	▲ 0.49%	▲ 2.89%	▼ -0.12%	▲ 1.07%
Investments	▼ -0.41%	▲ 55.23%	▼ -0.18%	▲ 3.17%	▲ 5.24%	▲ 26.76%	▲ 1.10%	▼ -1.69%
Interbank & Cash	▲ 0.10%	▲ 7.79%	▲ 0.21%	▼ -0.73%	▼ -2.47%	▲ 4.60%	▼ -0.28%	▼ -1.30%
Deposits Total	▲ 0.27%	▲ 7.28%	▲ 0.13%	▼ -0.50%	▲ 0.04%	▲ 12.48%	▲ 0.09%	▲ 0.55%
Household Deposits	▲ 0.80%	▲ 12.93%	▼ 0.00%	▲ 0.60%	▲ 1.39%	▲ 9.72%	▲ 0.11%	▼ -0.03%
NEDBANK								
Total Assets	▼ -2.96%	▲ 4.15%	▼ -0.24%	▼ -0.51%	▲ 1.03%	▲ 16.71%	▲ 0.02%	▲ 0.10%
Loans and Advances	▼ -6.35%	▼ -18.62%	▼ -0.39%	▼ -1.30%	▲ 0.66%	▲ 2.87%	▲ 0.02%	▲ 0.11%
Personal Loans	▼ -4.36%	▼ -39.85%	▼ -0.03%	▼ -0.41%	▲ 0.52%	▼ -1.45%	▲ 0.11%	▼ -0.90%
Mortgage Lending	▲ 0.66%	▲ 5.35%	▲ 0.01%	▲ 0.09%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Residential Mortgage Lending	▲ 1.24%	▲ 3.89%	▲ 0.03%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Commercial Mortgage Lending	▲ 0.21%	▲ 6.54%	▲ 0.03%	▲ 0.10%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Instalment Credit	▲ 0.97%	▼ -11.99%	▼ 0.00%	▼ -0.46%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Credit Cards	▲ 2.90%	▼ -0.50%	▲ 0.02%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Investments	▼ -1.32%	▲ 5.42%	▼ -0.12%	▼ -2.16%	▲ 0.74%	▲ 18%	▼ -0.01%	▲ 0.77%
Interbank & Cash	▼ -17.99%	▲ 11.64%	▼ -1.13%	▼ -0.01%	▲ 0.61%	▲ 45.78%	▲ 0.01%	▲ 0.12%
Deposits Total	▼ -1.43%	▲ 6.43%	▼ -0.09%	▼ -0.25%	▲ 21.01%	▼ -11.06%	▲ 0.58%	▼ -0.82%
Household Deposits	▲ 1.56%	▲ 4.98%	▲ 0.06%	▼ -0.40%	▲ 1.17%	▲ 20.42%	▲ 0.03%	▲ 0.20%
INVESTEC								
Total Assets	▲ 1.03%	▲ 16.71%	▲ 0.02%	▲ 0.10%	▲ 1.03%	▲ 16.71%	▲ 0.02%	▲ 0.10%
Loans and Advances	▲ 0.66%	▲ 2.87%	▲ 0.02%	▲ 0.11%	▲ 0.66%	▲ 2.87%	▲ 0.02%	▲ 0.11%
Personal Loans	▲ 0.52%	▼ -1.45%	▲ 0.11%	▼ -0.90%	▲ 0.52%	▼ -1.45%	▲ 0.11%	▼ -0.90%
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	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Investments	▲ 0.74%	▲ 18%	▼ -0.01%	▲ 0.77%	▲ 0.74%	▲ 18%	▼ -0.01%	▲ 0.77%
Interbank & Cash	▲ 0.61%	▲ 45.78%	▲ 0.01%	▲ 0.12%	▲ 0.61%	▲ 45.78%	▲ 0.01%	▲ 0.12%
Deposits Total	▲ 21.01%	▼ -11.06%	▲ 0.58%	▼ -0.82%	▲ 21.01%	▼ -11.06%	▲ 0.58%	▼ -0.82%
Household Deposits	▲ 1.17%	▲ 20.42%	▲ 0.03%	▲ 0.20%	▲ 1.17%	▲ 20.42%	▲ 0.03%	▲ 0.20%
Household Deposits	▲ 1.12%	▲ 16.74%	▲ 0.03%	▲ 0.52%	▲ 1.12%	▲ 16.74%	▲ 0.03%	▲ 0.52%
CAPITEC								
Total Assets	▲ 1.03%	▲ 16.71%	▲ 0.02%	▲ 0.10%	▲ 1.03%	▲ 16.71%	▲ 0.02%	▲ 0.10%
Loans and Advances	▲ 0.66%	▲ 2.87%	▲ 0.02%	▲ 0.11%	▲ 0.66%	▲ 2.87%	▲ 0.02%	▲ 0.11%
Personal Loans	▲ 0.52%	▼ -1.45%	▲ 0.11%	▼ -0.90%	▲ 0.52%	▼ -1.45%	▲ 0.11%	▼ -0.90%
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	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%	▶ 0.00%
Investments	▲ 0.74%	▲ 18%	▼ -0.01%	▲ 0.77%	▲ 0.74%	▲ 18%	▼ -0.01%	▲ 0.77%
Interbank & Cash	▲ 0.61%	▲ 45.78%	▲ 0.01%	▲ 0.12%	▲ 0.61%	▲ 45.78%	▲ 0.01%	▲ 0.12%
Deposits Total	▲ 21.01%	▼ -11.06%	▲ 0.58%	▼ -0.82%	▲ 21.01%	▼ -11.06%	▲ 0.58%	▼ -0.82%
Household Deposits	▲ 1.17%	▲ 20.42%	▲ 0.03%	▲ 0.20%	▲ 1.17%	▲ 20.42%	▲ 0.03%	▲ 0.20%
Household Deposits	▲ 1.12%	▲ 16.74%	▲ 0.03%	▲ 0.52%	▲ 1.12%	▲ 16.74%	▲ 0.03%	▲ 0.52%