

# Bank Market Share Barometer

As at 31 December 2020

Calculated by Intellidex

Based on SA Reserve Bank BA900s

## Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0.40%	▲ 11.74%
Loans and Advances	▲ 0.03%	▲ 0.75%
Residential Mortgage Lending	▲ 0.53%	▲ 4.05%
Instalment Credit	▲ 0.37%	▲ 2.54%
Credit Cards	▼ -0.56%	▲ 1.18%
Investments	▲ 2.55%	▲ 34.57%
Deposits	▲ 0.18%	▲ 10.62%

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	▲ 0.82%	▲ 11.88%	▲ 0.10%	▲ 0.03%	▼ -0.59%	▲ 11.36%	▼ -0.19%	▼ -0.07%
Loans and Advances	▼ -1.66%	▲ 15.00%	▼ -0.38%	▲ 2.70%	▲ 1.62%	▲ 5.59%	▲ 0.37%	▲ 1.09%
Personal Loans	▲ 0.28%	▲ 6.46%	▲ 0.12%	▲ 0.95%	▼ -3.00%	▲ 5.12%	▼ -0.31%	▲ 0.50%
Mortgage Lending	▲ 0.81%	▲ 5.64%	▲ 0.07%	▲ 0.30%	▲ 0.87%	▲ 5.35%	▲ 0.06%	▲ 0.16%
Residential Mortgage Lending	▲ 1.08%	▲ 5.74%	▲ 0.19%	▲ 0.55%	▲ 0.60%	▲ 5.02%	▲ 0.02%	▲ 0.22%
Commercial Mortgage Lending	▼ -0.39%	▲ 5.18%	▼ -0.18%	▼ -0.09%	▲ 1.77%	▲ 6.47%	▲ 0.16%	▲ 0.11%
Instalment Credit	▲ 0.95%	▲ 5.00%	▲ 0.11%	▲ 0.45%	▲ 1.19%	▲ 10.74%	▲ 0.18%	▲ 1.62%
Credit Cards	▼ -0.74%	▲ 2.23%	▼ -0.05%	▲ 0.26%	▼ -0.62%	▲ 3.63%	▼ -0.02%	▲ 0.61%
Investments	▲ 0.34%	▲ 18.08%	▼ -0.51%	▼ -3.21%	▲ 1.93%	▲ 46.49%	▼ -0.09%	▲ 1.22%
Interbank & Cash	▲ 0.53%	▼ -6.81%	▲ 0.36%	▼ -3.74%	▼ -6.83%	▲ 37.44%	▼ -1.10%	▲ 3.55%
Deposits Total	▲ 0.45%	▲ 13.03%	▲ 0.06%	▲ 0.49%	▲ 0.09%	▲ 10.97%	▼ -0.02%	▲ 0.06%
Household Deposits	▲ 0.69%	▲ 11.04%	▲ 0.07%	▲ 0.03%	▲ 1.14%	▲ 9.77%	▲ 0.17%	▼ -0.22%
<b>ABSA</b>								
Total Assets	▲ 1.85%	▲ 13.63%	▲ 0.31%	▲ 0.36%	▲ 0.82%	▲ 11.88%	▲ 0.10%	▲ 0.03%
Loans and Advances	▲ 2.16%	▼ -8.15%	▲ 0.43%	▼ -2.02%	▼ -1.66%	▲ 15.00%	▼ -0.38%	▲ 2.70%
Personal Loans	▼ -1.11%	▼ -1.24%	▼ -0.16%	▼ -0.44%	▲ 0.28%	▲ 6.46%	▲ 0.12%	▲ 0.95%
Mortgage Lending	▼ -0.19%	▲ 0.56%	▼ -0.13%	▼ -0.64%	▲ 0.81%	▲ 5.64%	▲ 0.07%	▲ 0.30%
Residential Mortgage Lending	▼ -0.35%	▲ 0.35%	▼ -0.18%	▼ -0.75%	▲ 1.08%	▲ 5.74%	▲ 0.19%	▲ 0.55%
Commercial Mortgage Lending	▲ 0.84%	▲ 1.95%	▲ 0.01%	▼ -0.25%	▼ -0.39%	▲ 5.18%	▼ -0.18%	▼ -0.09%
Instalment Credit	▼ -0.42%	▼ -4.53%	▼ -0.20%	▼ -1.90%	▲ 0.95%	▲ 5.00%	▲ 0.11%	▲ 0.45%
Credit Cards	▼ -0.86%	▼ -8.62%	▼ -0.07%	▼ -2.66%	▼ -0.74%	▲ 2.23%	▼ -0.05%	▲ 0.26%
Investments	▲ 4.73%	▲ 60.77%	▲ 0.54%	▲ 4.24%	▲ 0.34%	▲ 18.08%	▼ -0.51%	▼ -3.21%
Interbank & Cash	▼ -0.72%	▲ 21.15%	▲ 0.13%	▲ 1.49%	▲ 0.53%	▼ -6.81%	▲ 0.36%	▼ -3.74%
Deposits Total	▲ 1.61%	▲ 10.02%	▲ 0.30%	▼ -0.12%	▲ 0.45%	▲ 13.03%	▲ 0.06%	▲ 0.49%
Household Deposits	▲ 0.56%	▲ 13.67%	▲ 0.05%	▲ 0.55%	▲ 0.69%	▲ 11.04%	▲ 0.07%	▲ 0.03%
<b>FIRSTRAND</b>								
Total Assets	▲ 2.87%	▲ 7.91%	▲ 0.18%	▼ -0.27%	▲ 7.64%	▲ 29.50%	▲ 0.16%	▲ 0.32%
Loans and Advances	▲ 8.73%	▼ -12.00%	▲ 0.49%	▼ -0.89%	▲ 7.04%	▲ 9.00%	▲ 0.30%	▲ 0.35%
Personal Loans	▼ -2.42%	▼ -41.45%	▼ -0.01%	▼ -0.41%	▲ 0.58%	▼ -1.78%	▲ 0.25%	▼ -0.62%
Mortgage Lending	▲ 1.19%	▲ 6.19%	▲ 0.07%	▲ 0.17%	▶ 0.00%	▶ 0.00%	▲ 0.35%	▲ 0.35%
Residential Mortgage Lending	▲ 0.30%	▲ 4.17%	▼ -0.02%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▲ 0.27%	▲ 0.27%
Commercial Mortgage Lending	▲ 1.91%	▲ 7.83%	▲ 0.24%	▲ 0.39%	▶ 0.00%	▶ 0.00%	▲ 0.54%	▲ 0.54%
Instalment Credit	▼ -2.69%	▼ -13.73%	▼ -0.09%	▼ -0.51%	▶ 0.00%	▶ 0.00%	▲ 0.14%	▲ 0.14%
Credit Cards	▲ 1.77%	▼ -1.85%	▲ 0.03%	▼ -0.04%	▲ 1.42%	▲ 14%	▲ 0.09%	▲ 0.55%
Investments	▲ 3.49%	▲ 9.34%	▲ 0.07%	▼ -1.74%	▲ 0.60%	▲ 43.42%	▼ -0.03%	▲ 0.11%
Interbank & Cash	▲ 0.72%	▲ 16.50%	▲ 0.12%	▲ 0.23%	▲ 5.79%	▲ 3.41%	▲ 0.23%	▼ -0.27%
Deposits Total	▼ -0.85%	▲ 6.88%	▼ -0.08%	▼ -0.27%	▲ 8.94%	▲ 36.95%	▲ 0.20%	▲ 0.48%
Household Deposits	▼ -1.72%	▲ 4.51%	▼ -0.18%	▼ -0.51%	▲ 5.44%	▲ 28.64%	▲ 0.45%	▲ 1.29%
<b>NEDBANK</b>								
Total Assets	▲ 2.87%	▲ 7.91%	▲ 0.18%	▼ -0.27%	▲ 7.64%	▲ 29.50%	▲ 0.16%	▲ 0.32%
Loans and Advances	▲ 8.73%	▼ -12.00%	▲ 0.49%	▼ -0.89%	▲ 7.04%	▲ 9.00%	▲ 0.30%	▲ 0.35%
Personal Loans	▼ -2.42%	▼ -41.45%	▼ -0.01%	▼ -0.41%	▲ 0.58%	▼ -1.78%	▲ 0.25%	▼ -0.62%
Mortgage Lending	▲ 1.19%	▲ 6.19%	▲ 0.07%	▲ 0.17%	▶ 0.00%	▶ 0.00%	▲ 0.35%	▲ 0.35%
Residential Mortgage Lending	▲ 0.30%	▲ 4.17%	▼ -0.02%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▲ 0.27%	▲ 0.27%
Commercial Mortgage Lending	▲ 1.91%	▲ 7.83%	▲ 0.24%	▲ 0.39%	▶ 0.00%	▶ 0.00%	▲ 0.54%	▲ 0.54%
Instalment Credit	▼ -2.69%	▼ -13.73%	▼ -0.09%	▼ -0.51%	▶ 0.00%	▶ 0.00%	▲ 0.14%	▲ 0.14%
Credit Cards	▲ 1.77%	▼ -1.85%	▲ 0.03%	▼ -0.04%	▲ 1.42%	▲ 14%	▲ 0.09%	▲ 0.55%
Investments	▲ 3.49%	▲ 9.34%	▲ 0.07%	▼ -1.74%	▲ 0.60%	▲ 43.42%	▼ -0.03%	▲ 0.11%
Interbank & Cash	▲ 0.72%	▲ 16.50%	▲ 0.12%	▲ 0.23%	▲ 5.79%	▲ 3.41%	▲ 0.23%	▼ -0.27%
Deposits Total	▼ -0.85%	▲ 6.88%	▼ -0.08%	▼ -0.27%	▲ 8.94%	▲ 36.95%	▲ 0.20%	▲ 0.48%
Household Deposits	▼ -1.72%	▲ 4.51%	▼ -0.18%	▼ -0.51%	▲ 5.44%	▲ 28.64%	▲ 0.45%	▲ 1.29%
<b>INVESTEC</b>								
Total Assets	▲ 2.87%	▲ 7.91%	▲ 0.18%	▼ -0.27%	▲ 7.64%	▲ 29.50%	▲ 0.16%	▲ 0.32%
Loans and Advances	▲ 8.73%	▼ -12.00%	▲ 0.49%	▼ -0.89%	▲ 7.04%	▲ 9.00%	▲ 0.30%	▲ 0.35%
Personal Loans	▼ -2.42%	▼ -41.45%	▼ -0.01%	▼ -0.41%	▲ 0.58%	▼ -1.78%	▲ 0.25%	▼ -0.62%
Mortgage Lending	▲ 1.19%	▲ 6.19%	▲ 0.07%	▲ 0.17%	▶ 0.00%	▶ 0.00%	▲ 0.35%	▲ 0.35%
Residential Mortgage Lending	▲ 0.30%	▲ 4.17%	▼ -0.02%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▲ 0.27%	▲ 0.27%
Commercial Mortgage Lending	▲ 1.91%	▲ 7.83%	▲ 0.24%	▲ 0.39%	▶ 0.00%	▶ 0.00%	▲ 0.54%	▲ 0.54%
Instalment Credit	▼ -2.69%	▼ -13.73%	▼ -0.09%	▼ -0.51%	▶ 0.00%	▶ 0.00%	▲ 0.14%	▲ 0.14%
Credit Cards	▲ 1.77%	▼ -1.85%	▲ 0.03%	▼ -0.04%	▲ 1.42%	▲ 14%	▲ 0.09%	▲ 0.55%
Investments	▲ 3.49%	▲ 9.34%	▲ 0.07%	▼ -1.74%	▲ 0.60%	▲ 43.42%	▼ -0.03%	▲ 0.11%
Interbank & Cash	▲ 0.72%	▲ 16.50%	▲ 0.12%	▲ 0.23%	▲ 5.79%	▲ 3.41%	▲ 0.23%	▼ -0.27%
Deposits Total	▼ -0.85%	▲ 6.88%	▼ -0.08%	▼ -0.27%	▲ 8.94%	▲ 36.95%	▲ 0.20%	▲ 0.48%
Household Deposits	▼ -1.72%	▲ 4.51%	▼ -0.18%	▼ -0.51%	▲ 5.44%	▲ 28.64%	▲ 0.45%	▲ 1.29%
<b>CAPITEC</b>								
Total Assets	▲ 2.87%	▲ 7.91%	▲ 0.18%	▼ -0.27%	▲ 7.64%	▲ 29.50%	▲ 0.16%	▲ 0.32%
Loans and Advances	▲ 8.73%	▼ -12.00%	▲ 0.49%	▼ -0.89%	▲ 7.04%	▲ 9.00%	▲ 0.30%	▲ 0.35%
Personal Loans	▼ -2.42%	▼ -41.45%	▼ -0.01%	▼ -0.41%	▲ 0.58%	▼ -1.78%	▲ 0.25%	▼ -0.62%
Mortgage Lending	▲ 1.19%	▲ 6.19%	▲ 0.07%	▲ 0.17%	▶ 0.00%	▶ 0.00%	▲ 0.35%	▲ 0.35%
Residential Mortgage Lending	▲ 0.30%	▲ 4.17%	▼ -0.02%	▲ 0.01%	▶ 0.00%	▶ 0.00%	▲ 0.27%	▲ 0.27%
Commercial Mortgage Lending	▲ 1.91%	▲ 7.83%	▲ 0.24%	▲ 0.39%	▶ 0.00%	▶ 0.00%	▲ 0.54%	▲ 0.54%
Instalment Credit	▼ -2.69%	▼ -13.73%	▼ -0.09%	▼ -0.51%	▶ 0.00%	▶ 0.00%	▲ 0.14%	▲ 0.14%
Credit Cards	▲ 1.77%	▼ -1.85%	▲ 0.03%	▼ -0.04%	▲ 1.42%	▲ 14%	▲ 0.09%	▲ 0.55%
Investments	▲ 3.49%	▲ 9.34%	▲ 0.07%	▼ -1.74%	▲ 0.60%	▲ 43.42%	▼ -0.03%	▲ 0.11%
Interbank & Cash	▲ 0.72%	▲ 16.50%	▲ 0.12%	▲ 0.23%	▲ 5.79%	▲ 3.41%	▲ 0.23%	▼ -0.27%
Deposits Total	▼ -0.85%	▲ 6.88%	▼ -0.08%	▼ -0.27%	▲ 8.94%	▲ 36.95%	▲ 0.20%	▲ 0.48%
Household Deposits	▼ -1.72%	▲ 4.51%	▼ -0.18%	▼ -0.51%	▲ 5.44%	▲ 28.64%	▲ 0.45%	▲ 1.29%