

Bank Market Share Barometer

As at 31 January 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.45%	▲ 10.88%
Loans and Advances	▲ 0.68%	▲ 2.36%
Residential Mortgage Lending	▲ 0.42%	▲ 4.21%
Instalment Credit	▲ 0.13%	▲ 2.56%
Credit Cards	▲ 0.02%	▼ -0.69%
Investments	▼ -2.61%	▲ 34.45%
Deposits	▲ 0.39%	▲ 11.58%

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	▼ -0.38%	▲ 10.20%	▲ 0.02%	▼ -0.15%	▲ 0.63%	▲ 11.62%	▲ 0.21%	▲ 0.13%
Loans and Advances	▼ -0.38%	▲ 13.63%	▼ -0.23%	▲ 2.14%	▲ 0.52%	▲ 6.81%	▼ -0.04%	▲ 0.99%
Personal Loans	▲ 0.78%	▲ 5.15%	▲ 0.14%	▲ 1.01%	▼ -1.19%	▲ 2.58%	▼ -0.14%	▲ 0.40%
Mortgage Lending	▲ 0.42%	▲ 6.38%	▲ 0.05%	▲ 0.42%	▲ 0.17%	▲ 5.20%	▼ -0.02%	▲ 0.07%
Residential Mortgage Lending	▲ 0.54%	▲ 6.01%	▲ 0.04%	▲ 0.59%	▲ 0.18%	▲ 4.78%	▼ -0.06%	▲ 0.12%
Commercial Mortgage Lending	▼ -0.10%	▲ 8.13%	▲ 0.01%	▲ 0.28%	▲ 0.13%	▲ 6.66%	▲ 0.04%	▲ 0.05%
Instalment Credit	▲ 0.05%	▲ 5.01%	▼ -0.02%	▲ 0.45%	▲ 0.42%	▲ 10.85%	▲ 0.06%	▲ 1.64%
Credit Cards	▲ 0.74%	▲ 1.45%	▲ 0.18%	▲ 0.54%	▲ 0.09%	▲ 1.63%	▲ 0.02%	▲ 0.59%
Investments	▼ -2.61%	▲ 19.31%	▲ 0.00%	▼ -2.92%	▼ -2.45%	▲ 52.57%	▲ 0.03%	▲ 1.79%
Interbank & Cash	▼ -9.89%	▼ -12.55%	▼ -0.91%	▼ -3.00%	▲ 1.80%	▲ 9.44%	▲ 1.42%	▲ 1.38%
Deposits Total	▲ 1.65%	▲ 15.24%	▲ 0.29%	▲ 0.74%	▼ -0.96%	▲ 10.26%	▼ -0.27%	▼ -0.24%
Household Deposits	▲ 0.46%	▲ 12.46%	▲ 0.07%	▲ 0.10%	▼ -1.15%	▲ 8.76%	▼ -0.27%	▼ -0.62%
ABSA								
Total Assets	▼ -1.09%	▲ 13.64%	▼ -0.14%	▲ 0.52%	▼ -0.38%	▲ 10.20%	▲ 0.02%	▼ -0.15%
Loans and Advances	▲ 0.43%	▼ -4.93%	▼ -0.05%	▼ -1.60%	▼ -0.38%	▲ 13.63%	▼ -0.23%	▲ 2.14%
Personal Loans	▲ 0.38%	▼ -3.57%	▲ 0.09%	▼ -0.63%	▲ 0.78%	▲ 5.15%	▲ 0.14%	▲ 1.01%
Mortgage Lending	▲ 0.17%	▲ 0.33%	▼ -0.01%	▼ -0.73%	▲ 0.42%	▲ 6.38%	▲ 0.05%	▲ 0.42%
Residential Mortgage Lending	▲ 0.16%	▼ -0.02%	▼ -0.05%	▼ -0.86%	▲ 0.54%	▲ 6.01%	▲ 0.04%	▲ 0.59%
Commercial Mortgage Lending	▲ 0.23%	▲ 2.74%	▲ 0.02%	▼ -0.24%	▼ -0.10%	▲ 8.13%	▲ 0.01%	▲ 0.28%
Instalment Credit	▼ -0.69%	▼ -5.22%	▼ -0.21%	▼ -2.09%	▲ 0.05%	▲ 5.01%	▼ -0.02%	▲ 0.45%
Credit Cards	▼ -0.62%	▼ -11.22%	▼ -0.16%	▼ -2.91%	▲ 0.74%	▲ 1.45%	▲ 0.18%	▲ 0.54%
Investments	▼ -2.13%	▲ 55.40%	▲ 0.13%	▲ 3.52%	▼ -2.61%	▲ 19.31%	▲ 0.00%	▼ -2.92%
Interbank & Cash	▼ -10.29%	▲ 11.94%	▼ -1.00%	▲ 1.60%	▼ -9.89%	▼ -12.55%	▼ -0.91%	▼ -3.00%
Deposits Total	▲ 0.02%	▲ 11.86%	▼ -0.08%	▲ 0.05%	▲ 1.65%	▲ 15.24%	▲ 0.29%	▲ 0.74%
Household Deposits	▲ 0.26%	▲ 14.10%	▲ 0.03%	▲ 0.44%	▲ 0.46%	▲ 12.46%	▲ 0.07%	▲ 0.10%
FIRSTRAND								
Total Assets	▲ 1.06%	▲ 5.23%	▼ -0.05%	▼ -0.41%	▲ 1.06%	▲ 26.71%	▲ 0.03%	▲ 0.29%
Loans and Advances	▲ 3.45%	▼ -9.37%	▲ 0.17%	▼ -0.81%	▼ -0.06%	▲ 5.31%	▼ -0.03%	▲ 0.13%
Personal Loans	▲ 0.07%	▼ -41.63%	▲ 0.00%	▼ -0.40%	▼ -0.17%	▼ -3.18%	▼ -0.04%	▼ -0.58%
Mortgage Lending	▲ 0.29%	▲ 5.80%	▲ 0.00%	▲ 0.10%	▲ 0.34%	▲ 0.00%	▲ 0.00%	▲ 0.35%
Residential Mortgage Lending	▲ 0.81%	▲ 4.17%	▲ 0.03%	▼ 0.00%	▲ 1.36%	▲ 0.00%	▲ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▼ -0.12%	▲ 7.13%	▲ 0.00%	▲ 0.15%	▼ -0.79%	▲ 0.00%	▼ 0.00%	▲ 0.54%
Instalment Credit	▲ 3.13%	▼ -9.53%	▲ 0.08%	▼ -0.37%	▼ -0.31%	▲ 0.00%	▼ 0.00%	▲ 0.14%
Credit Cards	▼ -1.32%	▼ -6.03%	▼ -0.02%	▼ -0.07%	▲ 0.86%	▲ 10%	▲ 0.04%	▲ 0.46%
Investments	▼ -5.49%	▲ 3.41%	▼ -0.22%	▼ -2.19%	▲ 8.09%	▲ 57.15%	▲ 0.20%	▲ 0.29%
Interbank & Cash	▲ 7.30%	▲ 29.75%	▲ 0.74%	▲ 1.35%	▼ -19.43%	▼ -13.70%	▼ -0.51%	▼ -0.53%
Deposits Total	▲ 2.47%	▲ 8.10%	▲ 0.16%	▼ -0.25%	▲ 0.83%	▲ 33.26%	▲ 0.01%	▲ 0.41%
Household Deposits	▲ 0.25%	▲ 6.75%	▲ 0.01%	▼ -0.40%	▲ 0.69%	▲ 28.71%	▲ 0.06%	▲ 1.23%
NEDBANK								
Total Assets	▲ 1.06%	▲ 5.23%	▼ -0.05%	▼ -0.41%	▲ 1.06%	▲ 26.71%	▲ 0.03%	▲ 0.29%
Loans and Advances	▲ 3.45%	▼ -9.37%	▲ 0.17%	▼ -0.81%	▼ -0.06%	▲ 5.31%	▼ -0.03%	▲ 0.13%
Personal Loans	▲ 0.07%	▼ -41.63%	▲ 0.00%	▼ -0.40%	▼ -0.17%	▼ -3.18%	▼ -0.04%	▼ -0.58%
Mortgage Lending	▲ 0.29%	▲ 5.80%	▲ 0.00%	▲ 0.10%	▲ 0.34%	▲ 0.00%	▲ 0.00%	▲ 0.35%
Residential Mortgage Lending	▲ 0.81%	▲ 4.17%	▲ 0.03%	▼ 0.00%	▲ 1.36%	▲ 0.00%	▲ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▼ -0.12%	▲ 7.13%	▲ 0.00%	▲ 0.15%	▼ -0.79%	▲ 0.00%	▼ 0.00%	▲ 0.54%
Instalment Credit	▲ 3.13%	▼ -9.53%	▲ 0.08%	▼ -0.37%	▼ -0.31%	▲ 0.00%	▼ 0.00%	▲ 0.14%
Credit Cards	▼ -1.32%	▼ -6.03%	▼ -0.02%	▼ -0.07%	▲ 0.86%	▲ 10%	▲ 0.04%	▲ 0.46%
Investments	▼ -5.49%	▲ 3.41%	▼ -0.22%	▼ -2.19%	▲ 8.09%	▲ 57.15%	▲ 0.20%	▲ 0.29%
Interbank & Cash	▲ 7.30%	▲ 29.75%	▲ 0.74%	▲ 1.35%	▼ -19.43%	▼ -13.70%	▼ -0.51%	▼ -0.53%
Deposits Total	▲ 2.47%	▲ 8.10%	▲ 0.16%	▼ -0.25%	▲ 0.83%	▲ 33.26%	▲ 0.01%	▲ 0.41%
Household Deposits	▲ 0.25%	▲ 6.75%	▲ 0.01%	▼ -0.40%	▲ 0.69%	▲ 28.71%	▲ 0.06%	▲ 1.23%
INVESTEC								
Total Assets	▲ 1.06%	▲ 5.23%	▼ -0.05%	▼ -0.41%	▲ 1.06%	▲ 26.71%	▲ 0.03%	▲ 0.29%
Loans and Advances	▲ 3.45%	▼ -9.37%	▲ 0.17%	▼ -0.81%	▼ -0.06%	▲ 5.31%	▼ -0.03%	▲ 0.13%
Personal Loans	▲ 0.07%	▼ -41.63%	▲ 0.00%	▼ -0.40%	▼ -0.17%	▼ -3.18%	▼ -0.04%	▼ -0.58%
Mortgage Lending	▲ 0.29%	▲ 5.80%	▲ 0.00%	▲ 0.10%	▲ 0.34%	▲ 0.00%	▲ 0.00%	▲ 0.35%
Residential Mortgage Lending	▲ 0.81%	▲ 4.17%	▲ 0.03%	▼ 0.00%	▲ 1.36%	▲ 0.00%	▲ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▼ -0.12%	▲ 7.13%	▲ 0.00%	▲ 0.15%	▼ -0.79%	▲ 0.00%	▼ 0.00%	▲ 0.54%
Instalment Credit	▲ 3.13%	▼ -9.53%	▲ 0.08%	▼ -0.37%	▼ -0.31%	▲ 0.00%	▼ 0.00%	▲ 0.14%
Credit Cards	▼ -1.32%	▼ -6.03%	▼ -0.02%	▼ -0.07%	▲ 0.86%	▲ 10%	▲ 0.04%	▲ 0.46%
Investments	▼ -5.49%	▲ 3.41%	▼ -0.22%	▼ -2.19%	▲ 8.09%	▲ 57.15%	▲ 0.20%	▲ 0.29%
Interbank & Cash	▲ 7.30%	▲ 29.75%	▲ 0.74%	▲ 1.35%	▼ -19.43%	▼ -13.70%	▼ -0.51%	▼ -0.53%
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Household Deposits	▲ 0.25%	▲ 6.75%	▲ 0.01%	▼ -0.40%	▲ 0.69%	▲ 28.71%	▲ 0.06%	▲ 1.23%
CAPITEC								
Total Assets	▲ 1.06%	▲ 5.23%	▼ -0.05%	▼ -0.41%	▲ 1.06%	▲ 26.71%	▲ 0.03%	▲ 0.29%
Loans and Advances	▲ 3.45%	▼ -9.37%	▲ 0.17%	▼ -0.81%	▼ -0.06%	▲ 5.31%	▼ -0.03%	▲ 0.13%
Personal Loans	▲ 0.07%	▼ -41.63%	▲ 0.00%	▼ -0.40%	▼ -0.17%	▼ -3.18%	▼ -0.04%	▼ -0.58%
Mortgage Lending	▲ 0.29%	▲ 5.80%	▲ 0.00%	▲ 0.10%	▲ 0.34%	▲ 0.00%	▲ 0.00%	▲ 0.35%
Residential Mortgage Lending	▲ 0.81%	▲ 4.17%	▲ 0.03%	▼ 0.00%	▲ 1.36%	▲ 0.00%	▲ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▼ -0.12%	▲ 7.13%	▲ 0.00%	▲ 0.15%	▼ -0.79%	▲ 0.00%	▼ 0.00%	▲ 0.54%
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Credit Cards	▼ -1.32%	▼ -6.03%	▼ -0.02%	▼ -0.07%	▲ 0.86%	▲ 10%	▲ 0.04%	▲ 0.46%
Investments	▼ -5.49%	▲ 3.41%	▼ -0.22%	▼ -2.19%	▲ 8.09%	▲ 57.15%	▲ 0.20%	▲ 0.29%
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