

Bank Market Share Barometer

As at 28 February 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.22%	▲ 7.80%
Loans and Advances	▲ 0.96%	▲ 2.67%
Residential Mortgage Lending	▲ 1.02%	▲ 4.76%
Instalment Credit	▲ 0.38%	▲ 3.05%
Credit Cards	▲ 1.23%	▼ -0.90%
Investments	▼ -2.72%	▲ 25.14%
Deposits	▼ -0.34%	▲ 9.82%

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	▼ -1.21%	▲ 7.12%	▼ -0.24%	▼ -0.15%	▲ 1.70%	▲ 8.65%	▲ 0.38%	▲ 0.16%
Loans and Advances	▲ 1.25%	▲ 15.85%	▲ 0.06%	▲ 2.47%	▲ 0.41%	▲ 6.92%	▼ -0.13%	▲ 0.94%
Personal Loans	▼ -0.17%	▲ 3.87%	▼ 0.00%	▲ 0.81%	▲ 1.73%	▲ 4.68%	▲ 0.21%	▲ 0.63%
Mortgage Lending	▲ 0.58%	▲ 6.12%	▼ -0.02%	▲ 0.32%	▲ 0.84%	▲ 5.11%	▲ 0.04%	▲ 0.03%
Residential Mortgage Lending	▲ 1.13%	▲ 6.70%	▲ 0.04%	▲ 0.63%	▲ 1.10%	▲ 5.13%	▲ 0.02%	▲ 0.08%
Commercial Mortgage Lending	▼ -1.95%	▲ 3.44%	▼ -0.29%	▼ -0.32%	▼ -0.06%	▲ 5.03%	▲ 0.02%	▼ -0.05%
Instalment Credit	▲ 0.42%	▲ 5.76%	▲ 0.01%	▲ 0.49%	▲ 0.79%	▲ 10.79%	▲ 0.09%	▲ 1.54%
Credit Cards	▲ 1.34%	▲ 1.60%	▲ 0.03%	▲ 0.63%	▲ 1.46%	▲ 1.40%	▲ 0.06%	▲ 0.59%
Investments	▼ -2.15%	▲ 16.78%	▲ 0.13%	▼ -1.66%	▲ 1.31%	▲ 35.87%	▲ 0.62%	▲ 1.24%
Interbank & Cash	▼ -1.67%	▼ -19.30%	▲ 0.05%	▼ -3.62%	▼ -9.47%	▼ -8.09%	▼ -1.57%	▼ -1.02%
Deposits Total	▼ -2.00%	▲ 11.81%	▼ -0.39%	▲ 0.41%	▲ 1.95%	▲ 9.18%	▲ 0.46%	▼ -0.12%
Household Deposits	▲ 0.35%	▲ 13.30%	▼ -0.11%	▲ 0.07%	▼ -0.53%	▲ 8.10%	▼ -0.31%	▼ -0.94%
ABSA								
Total Assets	▼ -1.67%	▲ 10.92%	▼ -0.32%	▲ 0.60%	▼ -1.21%	▲ 7.12%	▼ -0.24%	▼ -0.15%
Loans and Advances	▲ 3.39%	▼ -0.59%	▲ 0.50%	▼ -0.70%	▲ 1.25%	▲ 15.85%	▲ 0.06%	▲ 2.47%
Personal Loans	▼ -0.55%	▼ -4.27%	▼ -0.09%	▼ -0.80%	▼ -0.17%	▲ 3.87%	▼ 0.00%	▲ 0.81%
Mortgage Lending	▲ 0.40%	▼ -0.06%	▼ -0.04%	▼ -0.81%	▲ 0.58%	▲ 6.12%	▼ -0.02%	▲ 0.32%
Residential Mortgage Lending	▲ 0.45%	▼ -0.39%	▼ -0.11%	▼ -1.04%	▲ 1.13%	▲ 6.70%	▲ 0.04%	▲ 0.63%
Commercial Mortgage Lending	▲ 0.06%	▲ 2.28%	▲ 0.02%	▼ -0.21%	▼ -1.95%	▲ 3.44%	▼ -0.29%	▼ -0.32%
Instalment Credit	▼ -0.01%	▼ -4.93%	▼ -0.10%	▼ -2.13%	▲ 0.42%	▲ 5.76%	▲ 0.01%	▲ 0.49%
Credit Cards	▲ 0.85%	▼ -11.77%	▼ -0.09%	▼ -3.02%	▲ 1.34%	▲ 1.60%	▲ 0.03%	▲ 0.63%
Investments	▼ -2.80%	▲ 51.77%	▼ -0.02%	▲ 4.58%	▼ -2.15%	▲ 16.78%	▲ 0.13%	▼ -1.66%
Interbank & Cash	▼ -6.89%	▼ -2.27%	▼ -0.92%	▲ 0.15%	▼ -1.67%	▼ -19.30%	▲ 0.05%	▼ -3.62%
Deposits Total	▼ -0.65%	▲ 11.34%	▼ -0.07%	▲ 0.29%	▼ -2.00%	▲ 11.81%	▼ -0.39%	▲ 0.41%
Household Deposits	▲ 0.39%	▲ 14.89%	▼ -0.12%	▲ 0.39%	▲ 0.35%	▲ 13.30%	▼ -0.11%	▲ 0.07%
FIRSTRAND								
Total Assets	▲ 2.58%	▲ 6.05%	▲ 0.21%	▼ -0.13%	▲ 1.93%	▲ 26.97%	▲ 0.05%	▲ 0.36%
Loans and Advances	▼ -2.34%	▼ -10.92%	▼ -0.21%	▼ -0.93%	▼ -0.37%	▲ 6.52%	▼ -0.06%	▲ 0.16%
Personal Loans	▲ 8.12%	▼ -32.36%	▲ 0.05%	▼ -0.29%	▼ -0.78%	▼ -3.06%	▼ -0.16%	▼ -0.55%
Mortgage Lending	▲ 1.13%	▲ 5.31%	▲ 0.05%	▲ 0.04%	▲ 1.57%	▶ 0.00%	▲ 0.00%	▲ 0.36%
Residential Mortgage Lending	▲ 2.30%	▲ 4.42%	▲ 0.09%	▼ -0.02%	▲ 0.99%	▶ 0.00%	▼ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▲ 0.20%	▲ 6.03%	▲ 0.08%	▲ 0.12%	▲ 2.23%	▶ 0.00%	▲ 0.01%	▲ 0.55%
Instalment Credit	▲ 0.59%	▼ -8.93%	▲ 0.01%	▼ -0.37%	▲ 0.87%	▶ 0.00%	▲ 0.00%	▲ 0.14%
Credit Cards	▲ 4.31%	▼ -3.62%	▲ 0.04%	▼ -0.04%	▲ 0.26%	▲ 8%	▼ -0.05%	▲ 0.38%
Investments	▼ -2.14%	▼ -0.05%	▲ 0.04%	▼ -1.85%	▲ 6.71%	▲ 79.40%	▲ 0.19%	▲ 0.66%
Interbank & Cash	▲ 2.59%	▲ 39.85%	▲ 0.29%	▲ 2.02%	▲ 54.17%	▲ 34.88%	▲ 1.66%	▲ 1.28%
Deposits Total	▼ -0.55%	▲ 5.41%	▼ -0.02%	▼ -0.33%	▲ 2.58%	▲ 32.70%	▲ 0.07%	▲ 0.44%
Household Deposits	▲ 6.64%	▲ 14.53%	▲ 0.48%	▲ 0.13%	▲ 2.79%	▲ 27.63%	▲ 0.17%	▲ 1.11%
INVESTEC								
Total Assets	▲ 2.58%	▲ 6.05%	▲ 0.21%	▼ -0.13%	▲ 1.93%	▲ 26.97%	▲ 0.05%	▲ 0.36%
Loans and Advances	▼ -2.34%	▼ -10.92%	▼ -0.21%	▼ -0.93%	▼ -0.37%	▲ 6.52%	▼ -0.06%	▲ 0.16%
Personal Loans	▲ 8.12%	▼ -32.36%	▲ 0.05%	▼ -0.29%	▼ -0.78%	▼ -3.06%	▼ -0.16%	▼ -0.55%
Mortgage Lending	▲ 1.13%	▲ 5.31%	▲ 0.05%	▲ 0.04%	▲ 1.57%	▶ 0.00%	▲ 0.00%	▲ 0.36%
Residential Mortgage Lending	▲ 2.30%	▲ 4.42%	▲ 0.09%	▼ -0.02%	▲ 0.99%	▶ 0.00%	▼ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▲ 0.20%	▲ 6.03%	▲ 0.08%	▲ 0.12%	▲ 2.23%	▶ 0.00%	▲ 0.01%	▲ 0.55%
Instalment Credit	▲ 0.59%	▼ -8.93%	▲ 0.01%	▼ -0.37%	▲ 0.87%	▶ 0.00%	▲ 0.00%	▲ 0.14%
Credit Cards	▲ 4.31%	▼ -3.62%	▲ 0.04%	▼ -0.04%	▲ 0.26%	▲ 8%	▼ -0.05%	▲ 0.38%
Investments	▼ -2.14%	▼ -0.05%	▲ 0.04%	▼ -1.85%	▲ 6.71%	▲ 79.40%	▲ 0.19%	▲ 0.66%
Interbank & Cash	▲ 2.59%	▲ 39.85%	▲ 0.29%	▲ 2.02%	▲ 54.17%	▲ 34.88%	▲ 1.66%	▲ 1.28%
Deposits Total	▼ -0.55%	▲ 5.41%	▼ -0.02%	▼ -0.33%	▲ 2.58%	▲ 32.70%	▲ 0.07%	▲ 0.44%
Household Deposits	▲ 6.64%	▲ 14.53%	▲ 0.48%	▲ 0.13%	▲ 2.79%	▲ 27.63%	▲ 0.17%	▲ 1.11%
CAPITEC								