

Bank Market Share Barometer

As at 31 March 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.98%	▼ -1.54%
Loans and Advances	▼ -1.58%	▼ -2.89%
Residential Mortgage Lending	▲ 0.72%	▲ 5.11%
Instalment Credit	▲ 0.59%	▲ 3.17%
Credit Cards	▲ 0.11%	▲ 0.03%
Investments	▼ -3.63%	▼ -1.27%
Deposits	▼ -0.07%	▲ 5.36%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
	STANDARD BANK							
Total Assets	▼ -0.55%	▼ -3.21%	▲ 0.10%	▼ -0.41%	▼ -1.48%	▼ -0.91%	▼ -0.10%	▲ 0.13%
Loans and Advances	▼ -5.03%	▲ 3.46%	▼ -0.76%	▲ 1.28%	▼ -0.73%	▲ 0.54%	▲ 0.20%	▲ 0.81%
Personal Loans	▲ 0.86%	▲ 4.22%	▲ 0.11%	▲ 0.86%	▲ 0.35%	▲ 3.74%	▲ 0.01%	▲ 0.52%
Mortgage Lending	▲ 1.27%	▲ 7.03%	▲ 0.23%	▲ 0.64%	▲ 0.44%	▲ 5.01%	▼ -0.01%	▲ 0.06%
Residential Mortgage Lending	▲ 1.77%	▲ 8.54%	▲ 0.36%	▲ 1.11%	▲ 0.48%	▲ 5.36%	▼ -0.06%	▲ 0.06%
Commercial Mortgage Lending	▼ -1.15%	▲ 0.19%	▼ -0.18%	▼ -0.58%	▲ 0.29%	▲ 3.81%	▲ 0.06%	▲ 0.01%
Instalment Credit	▲ 1.56%	▲ 6.97%	▲ 0.19%	▲ 0.69%	▲ 1.06%	▲ 11.39%	▲ 0.10%	▲ 1.63%
Credit Cards	▲ 0.20%	▲ 2.62%	▲ 0.02%	▲ 0.64%	▼ -0.05%	▲ 1.12%	▼ -0.04%	▲ 0.28%
Investments	▼ -4.36%	▼ -11.56%	▼ -0.18%	▼ -2.67%	▼ -8.26%	▼ -6.91%	▼ -0.75%	▼ -0.90%
Interbank & Cash	▲ 23.95%	▼ -29.96%	▲ 3.36%	▼ -2.69%	▼ -9.98%	▼ -28.87%	▼ -2.60%	▼ -1.76%
Deposits Total	▼ -0.72%	▲ 5.86%	▼ -0.15%	▲ 0.11%	▲ 1.52%	▲ 6.97%	▲ 0.32%	▲ 0.31%
Household Deposits	▲ 0.90%	▲ 10.65%	▲ 0.05%	▼ -0.08%	▲ 0.83%	▲ 6.96%	▲ 0.04%	▼ -0.82%
	ABSA							
	FIRSTRAND							
Total Assets	▲ 0.95%	▲ 3.17%	▲ 0.41%	▲ 0.99%	▼ -0.55%	▼ -3.21%	▲ 0.10%	▼ -0.41%
Loans and Advances	▲ 0.26%	▼ -5.23%	▲ 0.40%	▼ -0.54%	▼ -5.03%	▲ 3.46%	▼ -0.76%	▲ 1.28%
Personal Loans	▼ -1.13%	▼ -5.15%	▼ -0.32%	▼ -1.03%	▲ 0.86%	▲ 4.22%	▲ 0.11%	▲ 0.86%
Mortgage Lending	▼ -0.09%	▼ -0.34%	▼ -0.09%	▼ -0.80%	▲ 1.27%	▲ 7.03%	▲ 0.23%	▲ 0.64%
Residential Mortgage Lending	▼ -0.32%	▼ -1.06%	▼ -0.21%	▼ -1.24%	▲ 1.77%	▲ 8.54%	▲ 0.36%	▲ 1.11%
Commercial Mortgage Lending	▲ 1.46%	▲ 4.70%	▲ 0.11%	▲ 0.06%	▼ -1.15%	▲ 0.19%	▼ -0.18%	▼ -0.58%
Instalment Credit	▲ 0.18%	▼ -5.39%	▼ -0.10%	▼ -2.29%	▲ 1.56%	▲ 6.97%	▲ 0.19%	▲ 0.69%
Credit Cards	▲ 0.68%	▼ -10.01%	▲ 0.14%	▼ -2.75%	▲ 0.20%	▲ 2.62%	▲ 0.02%	▲ 0.64%
Investments	▼ -3.02%	▲ 23.99%	▲ 0.17%	▲ 5.36%	▼ -4.36%	▼ -11.56%	▼ -0.18%	▼ -2.67%
Interbank & Cash	▲ 15.40%	▼ -11.28%	▲ 1.80%	▲ 2.11%	▲ 23.95%	▼ -29.96%	▲ 3.36%	▼ -2.69%
Deposits Total	▲ 1.48%	▲ 7.08%	▲ 0.33%	▲ 0.35%	▼ -0.72%	▲ 5.86%	▼ -0.15%	▲ 0.11%
Household Deposits	▲ 0.28%	▲ 12.63%	▼ -0.08%	▲ 0.30%	▲ 0.90%	▲ 10.65%	▲ 0.05%	▼ -0.08%
	NEDBANK							
	INVESTEC							
Total Assets	▼ -3.05%	▼ -4.02%	▼ -0.16%	▼ -0.20%	▲ 0.71%	▲ 25.95%	▲ 0.04%	▲ 0.53%
Loans and Advances	▲ 1.50%	▼ -7.82%	▲ 0.19%	▼ -0.34%	▲ 0.71%	▲ 6.64%	▲ 0.10%	▲ 0.41%
Personal Loans	▼ -1.45%	▼ -20.78%	▼ -0.01%	▼ -0.15%	▲ 0.79%	▼ -2.70%	▲ 0.14%	▼ -0.48%
Mortgage Lending	▼ -0.21%	▲ 4.85%	▼ -0.08%	▲ 0.02%	▲ 1.21%	▶ 0.00%	▲ 0.00%	▲ 0.36%
Residential Mortgage Lending	▼ -0.21%	▲ 4.50%	▼ -0.07%	▼ -0.04%	▲ 1.17%	▶ 0.00%	▲ 0.00%	▲ 0.27%
Commercial Mortgage Lending	▼ -0.21%	▲ 5.13%	▼ -0.03%	▲ 0.27%	▲ 1.25%	▶ 0.00%	▲ 0.01%	▲ 0.56%
Instalment Credit	▼ -4.78%	▼ -10.30%	▼ -0.15%	▼ -0.40%	▲ 0.29%	▶ 0.00%	▼ 0.00%	▲ 0.14%
Credit Cards	▼ -4.78%	▼ -1.23%	▼ -0.06%	▼ -0.02%	▲ 1.03%	▲ 6%	▲ 0.04%	▲ 0.26%
Investments	▼ -2.08%	▼ -2.77%	▲ 0.12%	▼ -0.11%	▲ 18.33%	▲ 107.87%	▲ 0.50%	▲ 1.41%
Interbank & Cash	▼ -15.80%	▼ -44.80%	▼ -1.28%	▼ -2.28%	▲ 2.35%	▼ -25.08%	▼ -0.09%	▼ -0.24%
Deposits Total	▼ -0.44%	▼ -1.43%	▼ -0.03%	▼ -0.54%	▲ 0.18%	▲ 31.14%	▲ 0.01%	▲ 0.51%
Household Deposits	▲ 1.13%	▲ 12.95%	▲ 0.04%	▲ 0.15%	▲ 0.41%	▲ 25.96%	▼ -0.02%	▲ 1.13%
	CAPITEC							