

Bank Market Share Barometer

As at 30 April 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0.47%	▼ -2.61%
Loans and Advances	▼ -0.60%	▼ -5.08%
Residential Mortgage Lending	▲ 0.50%	▲ 6.29%
Instalment Credit	▼ -0.27%	▲ 4.79%
Credit Cards	▲ 0.87%	▲ 6.16%
Investments	▲ 1.69%	▼ -4.68%
Deposits	▲ 0.08%	▲ 3.70%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
	STANDARD BANK							
Total Assets	▼ -2.21%	▼ -5.48%	▼ -0.42%	▼ -0.71%	▲ 0.86%	▼ -0.82%	▲ 0.27%	▲ 0.37%
Loans and Advances	▲ 0.47%	▼ -0.15%	▲ 0.22%	▲ 1.04%	▲ 0.36%	▼ -2.34%	▲ 0.23%	▲ 0.67%
<i>Personal Loans</i>	▲ 0.14%	▲ 5.25%	▲ 0.05%	▲ 0.95%	▼ -0.94%	▲ 4.00%	▼ -0.09%	▲ 0.50%
Mortgage Lending	▲ 0.74%	▲ 7.90%	▲ 0.08%	▲ 0.68%	▲ 0.81%	▲ 6.22%	▲ 0.07%	▲ 0.16%
<i>Residential Mortgage Lending</i>	▲ 0.75%	▲ 9.82%	▲ 0.09%	▲ 1.13%	▲ 0.59%	▲ 6.51%	▲ 0.02%	▲ 0.05%
<i>Commercial Mortgage Lending</i>	▲ 0.69%	▼ -0.66%	▲ 0.04%	▼ -0.67%	▲ 1.59%	▲ 5.25%	▲ 0.18%	▲ 0.27%
Instalment Credit	▲ 0.34%	▲ 8.58%	▲ 0.12%	▲ 0.68%	▲ 0.65%	▲ 13.76%	▲ 0.20%	▲ 1.76%
Credit Cards	▲ 1.52%	▲ 9.51%	▲ 0.17%	▲ 0.79%	▲ 0.00%	▲ 4.72%	▼ -0.22%	▼ -0.35%
Investments	▼ -2.05%	▼ -11.31%	▼ -0.84%	▼ -1.65%	▲ 9.68%	▼ -4.80%	▲ 1.17%	▼ -0.02%
Interbank & Cash	▼ -20.35%	▼ -37.68%	▼ -3.58%	▼ -5.00%	▲ 8.99%	▼ -27.28%	▲ 2.26%	▼ -1.81%
Deposits Total	▼ -1.41%	▲ 1.58%	▼ -0.34%	▼ -0.47%	▲ 1.71%	▲ 4.13%	▲ 0.34%	▲ 0.09%
Household Deposits	▲ 0.61%	▲ 7.48%	▼ -0.08%	▼ -0.12%	▲ 3.00%	▲ 6.75%	▲ 0.41%	▼ -0.29%
	ABSA							
Total Assets	▼ -2.23%	▲ 1.14%	▼ -0.38%	▲ 0.79%	▼ -2.21%	▼ -5.48%	▼ -0.42%	▼ -0.71%
Loans and Advances	▼ -0.20%	▼ -4.31%	▲ 0.09%	▲ 0.18%	▲ 0.47%	▼ -0.15%	▲ 0.22%	▲ 1.04%
<i>Personal Loans</i>	▼ -0.35%	▼ -7.22%	▼ -0.05%	▼ -1.66%	▲ 0.14%	▲ 5.25%	▲ 0.05%	▲ 0.95%
Mortgage Lending	▲ 0.11%	▲ 0.46%	▼ -0.06%	▼ -0.78%	▲ 0.74%	▲ 7.90%	▲ 0.08%	▲ 0.68%
<i>Residential Mortgage Lending</i>	▼ -0.01%	▼ -0.24%	▼ -0.10%	▼ -1.30%	▲ 0.75%	▲ 9.82%	▲ 0.09%	▲ 1.13%
<i>Commercial Mortgage Lending</i>	▲ 0.95%	▲ 5.34%	▲ 0.04%	▲ 0.13%	▲ 0.69%	▼ -0.66%	▲ 0.04%	▼ -0.67%
Instalment Credit	▼ -1.41%	▼ -3.92%	▼ -0.29%	▼ -2.27%	▲ 0.34%	▲ 8.58%	▲ 0.12%	▲ 0.68%
Credit Cards	▲ 1.64%	▼ -2.48%	▲ 0.19%	▼ -2.20%	▲ 1.52%	▲ 9.51%	▲ 0.17%	▲ 0.79%
Investments	▲ 0.78%	▲ 15.92%	▼ -0.24%	▲ 4.63%	▼ -2.05%	▼ -11.31%	▼ -0.84%	▼ -1.65%
Interbank & Cash	▼ -12.43%	▼ -17.57%	▼ -1.60%	▲ 0.55%	▼ -20.35%	▼ -37.68%	▼ -3.58%	▼ -5.00%
Deposits Total	▼ -3.30%	▲ 4.61%	▼ -0.73%	▲ 0.18%	▼ -1.41%	▲ 1.58%	▼ -0.34%	▼ -0.47%
Household Deposits	▲ 0.24%	▲ 7.92%	▼ -0.18%	▼ -0.05%	▲ 0.61%	▲ 7.48%	▼ -0.08%	▼ -0.12%
	FIRSTRAND							
Total Assets	▲ 1.96%	▼ -1.73%	▲ 0.19%	▲ 0.07%	▲ 1.67%	▲ 20.87%	▲ 0.05%	▲ 0.48%
Loans and Advances	▼ -2.32%	▼ -13.35%	▼ -0.11%	▼ -0.59%	▼ -2.39%	▲ 5.94%	▼ -0.08%	▲ 0.47%
<i>Personal Loans</i>	▲ 2.12%	▼ -12.60%	▲ 0.01%	▼ -0.09%	▲ 0.07%	▼ -0.82%	▲ 0.05%	▼ -0.09%
Mortgage Lending	▲ 0.64%	▲ 5.34%	▲ 0.02%	▼ -0.01%	▼ -0.91%	▲ 0.00%	▼ 0.00%	▲ 0.35%
<i>Residential Mortgage Lending</i>	▲ 0.60%	▲ 6.45%	▲ 0.01%	▲ 0.01%	▲ 1.81%	▲ 0.00%	▲ 0.00%	▲ 0.28%
<i>Commercial Mortgage Lending</i>	▲ 0.68%	▲ 4.47%	▲ 0.05%	▲ 0.21%	▼ -3.96%	▲ 0.00%	▼ -0.02%	▲ 0.53%
Instalment Credit	▼ -3.09%	▼ -12.86%	▼ -0.07%	▼ -0.52%	▲ 0.67%	▲ 0.00%	▲ 0.00%	▲ 0.14%
Credit Cards	▲ 1.47%	▲ 10.43%	▲ 0.01%	▲ 0.05%	▲ 0.31%	▲ 9%	▼ -0.03%	▲ 0.11%
Investments	▼ -0.10%	▼ -10.47%	▼ -0.13%	▼ -0.47%	▲ 7.51%	▲ 72.18%	▲ 0.15%	▲ 1.26%
Interbank & Cash	▲ 11.12%	▼ -14.20%	▲ 0.86%	▲ 0.43%	▼ -25.95%	▼ -26.99%	▼ -1.01%	▼ -0.32%
Deposits Total	▲ 4.25%	▲ 6.81%	▲ 0.32%	▲ 0.24%	▲ 3.33%	▲ 24.46%	▲ 0.08%	▲ 0.44%
Household Deposits	▼ -0.70%	▲ 8.91%	▼ -0.16%	▲ 0.06%	▲ 2.09%	▲ 18.43%	▲ 0.10%	▲ 0.84%
	INVESTEC							
Total Assets	▲ 1.67%	▲ 20.87%	▲ 0.05%	▲ 0.48%	▲ 1.67%	▲ 20.87%	▲ 0.05%	▲ 0.48%
Loans and Advances	▼ -2.39%	▲ 5.94%	▼ -0.08%	▲ 0.47%	▼ -2.39%	▲ 5.94%	▼ -0.08%	▲ 0.47%
<i>Personal Loans</i>	▲ 0.07%	▼ -0.82%	▲ 0.05%	▼ -0.09%	▲ 0.07%	▼ -0.82%	▲ 0.05%	▼ -0.09%
Mortgage Lending	▼ -0.91%	▲ 0.00%	▼ 0.00%	▲ 0.35%	▼ -0.91%	▲ 0.00%	▼ 0.00%	▲ 0.35%
<i>Residential Mortgage Lending</i>	▲ 1.81%	▲ 0.00%	▲ 0.00%	▲ 0.28%	▲ 1.81%	▲ 0.00%	▲ 0.00%	▲ 0.28%
<i>Commercial Mortgage Lending</i>	▼ -3.96%	▲ 0.00%	▼ -0.02%	▲ 0.53%	▼ -3.96%	▲ 0.00%	▼ -0.02%	▲ 0.53%
Instalment Credit	▲ 0.67%	▲ 0.00%	▲ 0.00%	▲ 0.14%	▲ 0.67%	▲ 0.00%	▲ 0.00%	▲ 0.14%
Credit Cards	▲ 0.31%	▲ 9%	▼ -0.03%	▲ 0.11%	▲ 0.31%	▲ 9%	▼ -0.03%	▲ 0.11%
Investments	▲ 7.51%	▲ 72.18%	▲ 0.15%	▲ 1.26%	▲ 7.51%	▲ 72.18%	▲ 0.15%	▲ 1.26%
Interbank & Cash	▼ -25.95%	▼ -26.99%	▼ -1.01%	▼ -0.32%	▼ -25.95%	▼ -26.99%	▼ -1.01%	▼ -0.32%
Deposits Total	▲ 3.33%	▲ 24.46%	▲ 0.08%	▲ 0.44%	▲ 3.33%	▲ 24.46%	▲ 0.08%	▲ 0.44%
Household Deposits	▲ 2.09%	▲ 18.43%	▲ 0.10%	▲ 0.84%	▲ 2.09%	▲ 18.43%	▲ 0.10%	▲ 0.84%
	CAPITEC							