

Bank Market Share Barometer

As at 31 May 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 0,95%	▼ -0,55%
Loans and Advances	▼ -0,04%	▼ -3,61%
Residential Mortgage Lending	▲ 0,76%	▲ 7,34%
Instalment Credit	▲ 0,88%	▲ 5,83%
Credit Cards	▲ 0,63%	▲ 6,73%
Investments	▲ 4,19%	▼ -0,47%
Deposits	▲ 1,42%	▲ 4,32%

Analysis per bank	Growth				Mkt share move			
	M-on-M		Y-on-Y		M-on-M		Y-on-Y	
	STANDARD BANK							
Total Assets	▲ 2,09%	▼ -1,79%	▲ 0,27%	▼ -0,30%	▲ 1,32%	▲ 3,49%	▲ 0,07%	▲ 0,79%
Loans and Advances	▲ 3,26%	▲ 2,65%	▲ 0,70%	▲ 1,33%	▼ -6,21%	▼ -4,61%	▼ -1,48%	▼ -0,23%
Personal Loans	▲ 0,08%	▲ 4,88%	▼ -0,13%	▲ 0,83%	▲ 3,71%	▲ 5,71%	▲ 0,33%	▲ 0,66%
Mortgage Lending	▲ 0,36%	▲ 8,69%	▼ -0,07%	▲ 0,64%	▲ 1,59%	▲ 7,82%	▲ 0,21%	▲ 0,29%
Residential Mortgage Lending	▲ 0,86%	▲ 10,92%	▲ 0,04%	▲ 1,13%	▲ 0,93%	▲ 7,65%	▲ 0,04%	▲ 0,07%
Commercial Mortgage Lending	▼ -2,11%	▼ -1,33%	▼ -0,38%	▼ -0,87%	▲ 3,82%	▲ 8,39%	▲ 0,56%	▲ 0,65%
Instalment Credit	▲ 0,62%	▲ 9,79%	▼ -0,05%	▲ 0,70%	▲ 1,10%	▲ 14,48%	▲ 0,05%	▲ 1,69%
Credit Cards	▲ 0,26%	▲ 8,52%	▼ -0,10%	▲ 0,42%	▼ -0,23%	▲ 5,05%	▼ -0,22%	▼ -0,40%
Investments	▲ 6,50%	▼ -5,05%	▲ 0,49%	▼ -1,09%	▲ 8,24%	▲ 9,02%	▲ 0,62%	▲ 1,45%
Interbank & Cash	▼ -0,95%	▼ -21,36%	▲ 0,30%	▼ -1,29%	▼ -1,04%	▼ -24,29%	▲ 0,29%	▼ -2,11%
Deposits Total	▲ 1,46%	▲ 0,12%	▲ 0,01%	▼ -0,95%	▲ 2,05%	▲ 7,21%	▲ 0,13%	▲ 0,57%
Household Deposits	▲ 0,06%	▲ 6,85%	▼ 0,00%	▼ -0,16%	▲ 1,17%	▲ 7,93%	▲ 0,23%	▲ 0,03%
	ABSA							
Total Assets	▲ 0,20%	▲ 0,68%	▼ -0,16%	▲ 0,26%	▲ 2,09%	▼ -1,79%	▲ 0,27%	▼ -0,30%
Loans and Advances	▲ 0,29%	▼ -4,20%	▲ 0,07%	▼ -0,13%	▲ 3,26%	▲ 2,65%	▲ 0,70%	▲ 1,33%
Personal Loans	▼ -0,17%	▼ -9,85%	▼ -0,22%	▼ -2,44%	▲ 0,08%	▲ 4,88%	▼ -0,13%	▲ 0,83%
Mortgage Lending	▲ 0,10%	▲ 0,88%	▼ -0,08%	▼ -0,85%	▲ 0,36%	▲ 8,69%	▼ -0,07%	▲ 0,64%
Residential Mortgage Lending	▲ 0,29%	▲ 0,34%	▼ -0,09%	▼ -1,38%	▲ 0,86%	▲ 10,92%	▲ 0,04%	▲ 1,13%
Commercial Mortgage Lending	▼ -1,15%	▲ 4,65%	▼ -0,09%	▲ 0,04%	▼ -2,11%	▼ -1,33%	▼ -0,38%	▼ -0,87%
Instalment Credit	▲ 0,94%	▼ -2,77%	▲ 0,01%	▼ -2,21%	▲ 0,62%	▲ 9,79%	▼ -0,05%	▲ 0,70%
Credit Cards	▲ 1,90%	▲ 1,75%	▲ 0,31%	▼ -1,23%	▲ 0,26%	▲ 8,52%	▼ -0,10%	▲ 0,42%
Investments	▼ -1,63%	▲ 8,92%	▼ -1,46%	▲ 2,12%	▲ 6,50%	▼ -5,05%	▲ 0,49%	▼ -1,09%
Interbank & Cash	▼ -9,79%	▼ -23,68%	▼ -1,29%	▼ -1,67%	▼ -0,95%	▼ -21,36%	▲ 0,30%	▼ -1,29%
Deposits Total	▲ 0,98%	▲ 4,63%	▼ -0,09%	▲ 0,06%	▲ 1,46%	▲ 0,12%	▲ 0,01%	▼ -0,95%
Household Deposits	▼ -0,05%	▲ 5,90%	▼ -0,03%	▼ -0,39%	▲ 0,06%	▲ 6,85%	▼ 0,00%	▼ -0,16%
	FIRSTRAND							
Total Assets	▲ 0,84%	▼ -3,10%	▼ -0,01%	▼ -0,21%	▼ -0,97%	▲ 22,04%	▼ -0,05%	▲ 0,45%
Loans and Advances	▲ 4,24%	▲ 1,40%	▲ 0,26%	▲ 0,32%	▲ 1,02%	▲ 9,14%	▲ 0,05%	▲ 0,53%
Personal Loans	▲ 3,76%	▼ -13,98%	▲ 0,02%	▼ -0,10%	▲ 1,14%	▲ 2,32%	▲ 0,08%	▲ 0,60%
Mortgage Lending	▲ 0,71%	▲ 6,24%	▲ 0,01%	▼ -0,01%	▲ 0,98%	▶ 0,00%	▲ 0,00%	▲ 0,36%
Residential Mortgage Lending	▲ 1,11%	▲ 8,36%	▲ 0,02%	▲ 0,07%	▲ 1,89%	▶ 0,00%	▲ 0,00%	▲ 0,28%
Commercial Mortgage Lending	▲ 0,39%	▲ 4,57%	▲ 0,04%	▲ 0,11%	▼ -0,10%	▶ 0,00%	▼ 0,00%	▲ 0,53%
Instalment Credit	▲ 0,86%	▼ -10,32%	▼ 0,00%	▼ -0,46%	▲ 1,42%	▶ 0,00%	▲ 0,00%	▲ 0,14%
Credit Cards	▲ 0,96%	▲ 10,22%	▲ 0,00%	▲ 0,04%	▲ 1,33%	▲ 9%	▲ 0,03%	▲ 0,12%
Investments	▲ 4,42%	▼ -8,95%	▲ 0,02%	▼ -0,69%	▲ 17,09%	▲ 85,16%	▲ 0,35%	▲ 1,47%
Interbank & Cash	▼ -17,00%	▼ -21,70%	▼ -0,91%	▼ -0,40%	▲ 14,61%	▼ -32,84%	▲ 0,61%	▼ -1,03%
Deposits Total	▲ 1,86%	▲ 7,82%	▲ 0,03%	▲ 0,26%	▼ -1,36%	▲ 24,58%	▼ -0,07%	▲ 0,42%
Household Deposits	▼ -1,35%	▲ 6,92%	▼ -0,13%	▼ -0,07%	▼ -0,25%	▲ 20,85%	▼ -0,03%	▲ 1,04%
	INVESTEC							
Total Assets	▲ 0,84%	▼ -3,10%	▼ -0,01%	▼ -0,21%	▼ -0,97%	▲ 22,04%	▼ -0,05%	▲ 0,45%
Loans and Advances	▲ 4,24%	▲ 1,40%	▲ 0,26%	▲ 0,32%	▲ 1,02%	▲ 9,14%	▲ 0,05%	▲ 0,53%
Personal Loans	▲ 3,76%	▼ -13,98%	▲ 0,02%	▼ -0,10%	▲ 1,14%	▲ 2,32%	▲ 0,08%	▲ 0,60%
Mortgage Lending	▲ 0,71%	▲ 6,24%	▲ 0,01%	▼ -0,01%	▲ 0,98%	▶ 0,00%	▲ 0,00%	▲ 0,36%
Residential Mortgage Lending	▲ 1,11%	▲ 8,36%	▲ 0,02%	▲ 0,07%	▲ 1,89%	▶ 0,00%	▲ 0,00%	▲ 0,28%
Commercial Mortgage Lending	▲ 0,39%	▲ 4,57%	▲ 0,04%	▲ 0,11%	▼ -0,10%	▶ 0,00%	▼ 0,00%	▲ 0,53%
Instalment Credit	▲ 0,86%	▼ -10,32%	▼ 0,00%	▼ -0,46%	▲ 1,42%	▶ 0,00%	▲ 0,00%	▲ 0,14%
Credit Cards	▲ 0,96%	▲ 10,22%	▲ 0,00%	▲ 0,04%	▲ 1,33%	▲ 9%	▲ 0,03%	▲ 0,12%
Investments	▲ 4,42%	▼ -8,95%	▲ 0,02%	▼ -0,69%	▲ 17,09%	▲ 85,16%	▲ 0,35%	▲ 1,47%
Interbank & Cash	▼ -17,00%	▼ -21,70%	▼ -0,91%	▼ -0,40%	▲ 14,61%	▼ -32,84%	▲ 0,61%	▼ -1,03%
Deposits Total	▲ 1,86%	▲ 7,82%	▲ 0,03%	▲ 0,26%	▼ -1,36%	▲ 24,58%	▼ -0,07%	▲ 0,42%
Household Deposits	▼ -1,35%	▲ 6,92%	▼ -0,13%	▼ -0,07%	▼ -0,25%	▲ 20,85%	▼ -0,03%	▲ 1,04%
	CAPITEC							