

Bank Market Share Barometer

As at 30 June 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▼ -0,06%	▼ -0,46%
Loans and Advances	▼ -1,25%	▼ -2,53%
Residential Mortgage Lending	▲ 0,36%	▲ 7,65%
Instalment Credit	▲ 0,57%	▲ 5,37%
Credit Cards	▼ -0,10%	▲ 6,54%
Investments	▼ -2,89%	▼ -3,34%
Deposits	▼ -0,28%	▲ 3,07%

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				ABSA			
Total Assets	▲ 0,24%	▼ -1,92%	▲ 0,07%	▼ -0,35%	▼ -0,10%	▲ 2,61%	▼ -0,01%	▲ 0,61%
Loans and Advances	▲ 0,93%	▲ 5,97%	▲ 0,48%	▲ 1,79%	▼ -2,76%	▼ -5,26%	▼ -0,34%	▼ -0,64%
Personal Loans	▲ 0,21%	▲ 5,33%	▲ 0,09%	▲ 0,70%	▼ -2,87%	▲ 2,23%	▼ -0,31%	▲ 0,13%
Mortgage Lending	▲ 0,91%	▲ 9,38%	▲ 0,12%	▲ 0,81%	▲ 0,61%	▲ 8,18%	▲ 0,02%	▲ 0,35%
Residential Mortgage Lending	▲ 0,51%	▲ 11,30%	▲ 0,05%	▲ 1,15%	▲ 0,37%	▲ 7,79%	▲ 0,00%	▲ 0,03%
Commercial Mortgage Lending	▲ 2,95%	▲ 0,75%	▲ 0,34%	▼ -0,46%	▲ 1,41%	▲ 9,47%	▲ 0,10%	▲ 0,88%
Instalment Credit	▲ 1,02%	▲ 9,12%	▲ 0,09%	▲ 0,67%	▲ 0,72%	▲ 13,56%	▲ 0,03%	▲ 1,62%
Credit Cards	▲ 0,79%	▲ 7,67%	▲ 0,23%	▲ 0,27%	▼ -1,02%	▲ 3,14%	▼ -0,23%	▼ -0,83%
Investments	▼ -4,72%	▼ -9,19%	▼ -0,43%	▼ -1,43%	▼ -6,47%	▲ 2,83%	▼ -0,62%	▲ 0,97%
Interbank & Cash	▲ 19,25%	▼ -3,35%	▲ 2,37%	▲ 1,45%	▲ 2,45%	▼ -8,57%	▼ -0,53%	▲ 0,33%
Deposits Total	▲ 0,04%	▼ -0,99%	▲ 0,07%	▼ -0,93%	▼ -0,93%	▲ 2,65%	▼ -0,14%	▼ -0,09%
Household Deposits	▲ 0,02%	▲ 6,70%	▼ -0,11%	▼ -0,29%	▲ 0,92%	▲ 8,16%	▲ 0,07%	▼ -0,04%
	FIRSTRAND				NEDBANK			
Total Assets	▲ 1,04%	▲ 1,52%	▲ 0,23%	▲ 0,42%	▲ 0,24%	▼ -1,92%	▲ 0,07%	▼ -0,35%
Loans and Advances	▼ -1,00%	▼ -2,41%	▲ 0,05%	▲ 0,03%	▲ 0,93%	▲ 5,97%	▲ 0,48%	▲ 1,79%
Personal Loans	▼ -0,97%	▼ -5,02%	▼ -0,15%	▼ -1,44%	▲ 0,21%	▲ 5,33%	▲ 0,09%	▲ 0,70%
Mortgage Lending	▲ 0,11%	▲ 1,21%	▼ -0,06%	▼ -0,81%	▲ 0,91%	▲ 9,38%	▲ 0,12%	▲ 0,81%
Residential Mortgage Lending	▲ 0,09%	▲ 0,62%	▼ -0,05%	▼ -1,37%	▲ 0,51%	▲ 11,30%	▲ 0,05%	▲ 1,15%
Commercial Mortgage Lending	▲ 0,23%	▲ 5,31%	▼ -0,04%	▲ 0,11%	▲ 2,95%	▲ 0,75%	▲ 0,34%	▼ -0,46%
Instalment Credit	▼ -0,14%	▼ -3,27%	▼ -0,18%	▼ -2,22%	▲ 1,02%	▲ 9,12%	▲ 0,09%	▲ 0,67%
Credit Cards	▲ 0,34%	▲ 5,91%	▲ 0,11%	▼ -0,15%	▲ 0,79%	▲ 7,67%	▲ 0,23%	▲ 0,27%
Investments	▲ 0,77%	▲ 5,93%	▲ 0,93%	▲ 2,23%	▼ -4,72%	▼ -9,19%	▼ -0,43%	▼ -1,43%
Interbank & Cash	▲ 13,82%	▼ -16,77%	▲ 1,28%	▼ -1,37%	▲ 19,25%	▼ -3,35%	▲ 2,37%	▲ 1,45%
Deposits Total	▲ 2,08%	▲ 7,42%	▲ 0,49%	▲ 0,86%	▲ 0,04%	▼ -0,99%	▲ 0,07%	▼ -0,93%
Household Deposits	▲ 0,31%	▲ 7,08%	▼ -0,06%	▼ -0,27%	▲ 0,02%	▲ 6,70%	▼ -0,11%	▼ -0,29%
	INVESTEC				CAPITEC			
Total Assets	▲ 0,22%	▼ -1,46%	▲ 0,02%	▼ -0,08%	▲ 1,88%	▲ 24,66%	▲ 0,05%	▲ 0,50%
Loans and Advances	▼ -0,30%	▼ -3,17%	▲ 0,06%	▼ -0,04%	▲ 0,54%	▲ 8,73%	▲ 0,08%	▲ 0,48%
Personal Loans	▼ -0,84%	▼ -11,69%	▼ 0,00%	▼ -0,09%	▲ 0,44%	▲ 2,98%	▲ 0,19%	▲ 0,47%
Mortgage Lending	▲ 0,43%	▲ 6,77%	▼ -0,01%	▲ 0,04%	▲ 0,99%	▶ 0,00%	▲ 0,00%	▲ 0,36%
Residential Mortgage Lending	▲ 0,37%	▲ 9,29%	▲ 0,00%	▲ 0,11%	▲ 2,84%	▶ 0,00%	▲ 0,01%	▲ 0,29%
Commercial Mortgage Lending	▲ 0,48%	▲ 4,81%	▼ -0,07%	▲ 0,24%	▼ -1,25%	▶ 0,00%	▼ -0,01%	▲ 0,52%
Instalment Credit	▲ 3,02%	▼ -6,32%	▲ 0,06%	▼ -0,33%	▲ 2,78%	▶ 0,00%	▲ 0,00%	▲ 0,15%
Credit Cards	▼ -1,81%	▲ 7,50%	▼ -0,02%	▲ 0,01%	▲ 0,31%	▲ 9%	▲ 0,02%	▲ 0,10%
Investments	▼ -3,23%	▼ -13,80%	▼ -0,03%	▼ -0,89%	▲ 4,28%	▲ 108,64%	▲ 0,23%	▲ 1,83%
Interbank & Cash	▲ 5,35%	▼ -21,84%	▼ 0,00%	▼ -0,78%	▼ -0,66%	▼ -32,74%	▼ -0,24%	▼ -1,28%
Deposits Total	▼ -1,31%	▲ 7,13%	▼ -0,08%	▲ 0,31%	▲ 1,83%	▲ 26,87%	▲ 0,05%	▲ 0,50%
Household Deposits	▲ 1,03%	▲ 8,32%	▲ 0,04%	▼ 0,00%	▲ 1,79%	▲ 22,23%	▲ 0,11%	▲ 1,10%

For more information about our analysis, please email Imaponyane@intellidex.co.za