

Bank Market Share Barometer

August 2021

Calculated by Intellidex

Based on SA Reserve Bank BA900s

Industry growth figures

	Month-on-Month	Year-on-Year
Total Assets	▲ 1,03%	▲ 1,09%
Loans and Advances	▲ 0,37%	▼ -0,28%
Residential Mortgage Lending	▲ 0,84%	▲ 8,07%
Instalment Credit	▲ 0,92%	▲ 5,15%
Credit Cards	▲ 0,91%	▲ 4,87%
Investments	▼ -0,36%	▼ -0,27%
Deposits	▲ 1,20%	▲ 3,18%

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	▲ 1,41%	▼ -0,58%	▲ 0,09%	▼ -0,40%	▲ 0,75%	▲ 3,38%	▼ -0,06%	▼ -0,17%
Loans and Advances	▲ 1,53%	▲ 4,81%	▲ 0,25%	▲ 1,08%	▲ 1,67%	▼ -1,16%	▲ 0,29%	▼ -0,24%
Personal Loans	▲ 0,61%	▲ 4,48%	▲ 15,72%	▲ 0,74%	▼ -1,24%	▼ -4,17%	▲ 9,95%	▼ -0,50%
Mortgage Lending	▲ 0,61%	▲ 9,14%	▲ 0,01%	▲ 0,67%	▲ 1,05%	▲ 9,19%	▲ 0,10%	▲ 0,49%
Residential Mortgage Lending	▲ 0,82%	▲ 11,34%	▼ -0,01%	▲ 1,03%	▲ 1,22%	▲ 8,73%	▲ 0,09%	▲ 0,14%
Commercial Mortgage Lending	▼ -0,41%	▼ -0,63%	▼ -0,06%	▼ -0,68%	▲ 0,49%	▲ 10,72%	▲ 0,09%	▲ 1,07%
Instalment Credit	▲ 1,17%	▲ 9,03%	▲ 0,05%	▲ 0,70%	▲ 0,41%	▲ 11,73%	▼ -0,11%	▲ 1,32%
Credit Cards	▲ 1,00%	▲ 7,28%	▲ 0,02%	▲ 0,58%	▲ 1,00%	▲ 2,77%	▲ 0,02%	▼ -0,51%
Investments	▲ 3,58%	▼ -4,24%	▲ 0,85%	▼ -0,93%	▼ -3,98%	▼ -5,12%	▼ -0,58%	▼ -0,79%
Interbank & Cash	▼ -27,32%	▼ -24,03%	▼ -6,31%	▼ -3,48%	▲ 2,33%	▼ -10,97%	▼ -0,16%	▼ -0,99%
Deposits Total	▲ 1,03%	▼ -0,30%	▼ -0,04%	▼ -0,79%	▼ -0,86%	▲ 2,37%	▼ -0,42%	▼ -0,16%
Household Deposits	▲ 0,34%	▲ 7,15%	▼ -0,06%	▼ -0,32%	▲ 0,60%	▲ 11,09%	▼ -0,02%	▲ 0,41%
ABSA								
Total Assets	▲ 0,56%	▲ 2,43%	▼ -0,10%	▲ 0,28%	▲ 0,00%	▼ -2,51%	▼ -0,06%	▼ -0,17%
Loans and Advances	▲ 0,49%	▲ 4,12%	▲ 0,03%	▲ 0,92%	▼ -1,19%	▼ -10,92%	▼ -0,24%	▼ -1,85%
Personal Loans	▼ -0,12%	▼ -6,74%	▲ 19,76%	▼ -1,62%	▲ 0,85%	▲ 12,67%	▲ 10,61%	▲ 1,33%
Mortgage Lending	▲ 0,44%	▲ 1,77%	▼ -0,02%	▼ -0,75%	▼ -0,01%	▲ 2,37%	▼ -0,12%	▼ -0,89%
Residential Mortgage Lending	▲ 0,47%	▲ 1,00%	▼ -0,07%	▼ -1,37%	▲ 0,74%	▲ 6,72%	▼ -0,01%	▼ -0,18%
Commercial Mortgage Lending	▲ 0,19%	▲ 7,15%	▲ 0,02%	▲ 0,23%	▼ -0,66%	▼ -1,18%	▼ -0,23%	▼ -1,77%
Instalment Credit	▲ 1,00%	▼ -2,88%	▲ 0,02%	▼ -2,04%	▲ 0,82%	▲ 5,69%	▼ -0,03%	▲ 0,15%
Credit Cards	▲ 1,12%	▲ 6,58%	▲ 0,05%	▲ 0,41%	▼ -0,09%	▲ 2,60%	▼ -0,12%	▼ -0,27%
Investments	▼ -0,85%	▲ 5,50%	▼ -0,13%	▲ 1,40%	▼ -1,57%	▼ -2,95%	▼ -0,18%	▼ -0,40%
Interbank & Cash	▲ 6,86%	▼ -19,15%	▲ 0,57%	▼ -2,62%	▲ 14,70%	▲ 7,96%	▲ 1,38%	▲ 1,83%
Deposits Total	▲ 1,69%	▲ 6,59%	▲ 0,10%	▲ 0,69%	▲ 1,32%	▼ -1,80%	▲ 0,02%	▼ -0,90%
Household Deposits	▲ 1,13%	▲ 6,64%	▲ 0,10%	▼ -0,50%	▼ -0,10%	▲ 0,59%	▼ -0,12%	▼ -1,25%
FIRSTRAND								
Total Assets	▲ 0,67%	▲ 0,33%	▼ -0,03%	▼ -0,06%	▲ 0,15%	▲ 24,44%	▼ -0,02%	▲ 0,47%
Loans and Advances	▼ -0,28%	▼ -1,00%	▼ -0,04%	▼ -0,05%	▲ 0,54%	▲ 8,75%	▲ 0,01%	▲ 0,37%
Personal Loans	▲ 11,53%	▲ 10,42%	▲ 0,74%	▲ 0,08%	▲ 0,80%	▲ 3,91%	▲ 23,03%	▲ 0,95%
Mortgage Lending	▲ 0,91%	▲ 7,82%	▲ 0,04%	▲ 0,12%	▲ 1,49%	▶ 0,00%	▲ 0,00%	▲ 0,36%
Residential Mortgage Lending	▲ 0,97%	▲ 9,63%	▲ 0,01%	▲ 0,10%	▲ 1,94%	▶ 0,00%	▲ 0,00%	▲ 0,29%
Commercial Mortgage Lending	▲ 0,86%	▲ 6,41%	▲ 0,18%	▲ 0,57%	▲ 0,93%	▶ 0,00%	▲ 0,01%	▲ 0,53%
Instalment Credit	▲ 2,98%	▼ -2,72%	▲ 0,05%	▼ -0,22%	▲ 3,48%	▶ 0,00%	▲ 0,00%	▲ 0,15%
Credit Cards	▲ 2,88%	▲ 6,46%	▲ 0,02%	▲ 0,02%	▲ 0,99%	▲ 9%	▲ 0,00%	▲ 0,16%
Investments	▼ -3,91%	▼ -14,51%	▼ -0,26%	▼ -1,18%	▲ 2,04%	▲ 97,56%	▲ 0,08%	▲ 1,78%
Interbank & Cash	▲ 19,18%	▼ -8,16%	▲ 0,87%	▼ -0,12%	▲ 25,31%	▲ 18,41%	▲ 0,68%	▲ 0,81%
Deposits Total	▲ 1,13%	▲ 6,77%	▼ -0,01%	▲ 0,27%	▲ 1,23%	▲ 28,07%	▲ 0,00%	▲ 0,52%
Household Deposits	▲ 1,00%	▲ 7,75%	▲ 0,03%	▼ -0,10%	▲ 1,29%	▲ 23,37%	▲ 0,06%	▲ 1,14%
INVESTEC								
Total Assets	▲ 0,67%	▲ 0,33%	▼ -0,03%	▼ -0,06%	▲ 0,15%	▲ 24,44%	▼ -0,02%	▲ 0,47%
Loans and Advances	▼ -0,28%	▼ -1,00%	▼ -0,04%	▼ -0,05%	▲ 0,54%	▲ 8,75%	▲ 0,01%	▲ 0,37%
Personal Loans	▲ 11,53%	▲ 10,42%	▲ 0,74%	▲ 0,08%	▲ 0,80%	▲ 3,91%	▲ 23,03%	▲ 0,95%
Mortgage Lending	▲ 0,91%	▲ 7,82%	▲ 0,04%	▲ 0,12%	▲ 1,49%	▶ 0,00%	▲ 0,00%	▲ 0,36%
Residential Mortgage Lending	▲ 0,97%	▲ 9,63%	▲ 0,01%	▲ 0,10%	▲ 1,94%	▶ 0,00%	▲ 0,00%	▲ 0,29%
Commercial Mortgage Lending	▲ 0,86%	▲ 6,41%	▲ 0,18%	▲ 0,57%	▲ 0,93%	▶ 0,00%	▲ 0,01%	▲ 0,53%
Instalment Credit	▲ 2,98%	▼ -2,72%	▲ 0,05%	▼ -0,22%	▲ 3,48%	▶ 0,00%	▲ 0,00%	▲ 0,15%
Credit Cards	▲ 2,88%	▲ 6,46%	▲ 0,02%	▲ 0,02%	▲ 0,99%	▲ 9%	▲ 0,00%	▲ 0,16%
Investments	▼ -3,91%	▼ -14,51%	▼ -0,26%	▼ -1,18%	▲ 2,04%	▲ 97,56%	▲ 0,08%	▲ 1,78%
Interbank & Cash	▲ 19,18%	▼ -8,16%	▲ 0,87%	▼ -0,12%	▲ 25,31%	▲ 18,41%	▲ 0,68%	▲ 0,81%
Deposits Total	▲ 1,13%	▲ 6,77%	▼ -0,01%	▲ 0,27%	▲ 1,23%	▲ 28,07%	▲ 0,00%	▲ 0,52%
Household Deposits	▲ 1,00%	▲ 7,75%	▲ 0,03%	▼ -0,10%	▲ 1,29%	▲ 23,37%	▲ 0,06%	▲ 1,14%
CAPITEC								