

South African Banking Sector Analysis

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Date: March 2011

Pages: 70

Price: US\$ 800.00 (Single User License)

ID: S05F7771ECEEN

Abstracts

Single User PDF Format: US\$ 800.00

Multi-User License: US\$ 1,400.00

Hard Copy: US\$ 900.00

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South African banking sector is well-developed and highly liberalized. It is one of the largest and most deregulated sectors within the emerging markets. The sector is experiencing significant growth, defying the global economic slowdown. The banking assets grew at a CAGR of around 19% during 2002 - 2008, far higher than witnessed by the global banking industry. Moreover, with the recovery in economic conditions, rise in middleclass population, and favorable government support, the bank assets will surge at CAGR of nearly 10% during 2011-2014, says "South African Banking Sector Analysis", a recent report by RNCOS.

Our findings indicate that the South African banks have been largely protected from the direct effects of the global financial crisis. Domestic banks did not invest heavily in high-risk securities or complex instruments, and have maintained a traditional and relatively conservative banking model. They have maintained high lending standards and enjoyed high profitability for several years. With low levels of foreign funding, the banks have limited activity outside the African continent.

We have also found that future of the banking sector mainly lies in personal banking (especially the lower end of the market) and the small and medium-sized business sector. The banks need to focus more on expansion in the domestic economy as well as emerging economies in the coming years. Given the recent boom in mobile phones and internet accessibility, another key area for growth will be the technological upgradation in services.

Our report "South African Banking Sector Analysis", provid detailed analysis of the

banking sector in South Africa. It gives deep insight into each of the banking parameters, such as assets, loans, deposits, and payment instruments. Most importantly, the report presents future outlook for each of the important industry aspects (assets, loans, deposits etc) considering the effects of the global economic crisis on base drivers, opportunities, and challenges faced by the banking sector.

Additionally, the report contains detail information of key industry players (both domestic and foreign), their business strategies, and their market share. The key players discussed in the report include; ABSA Group Limited, FirstRand Limited, Nedbank Group Limited, Investec Limited, Citibank N.A., JPMorgan Chase & Co., and Deutsche Bank.

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