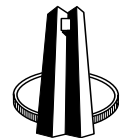




Settlement Statistics and Indicators

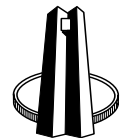
August 2020





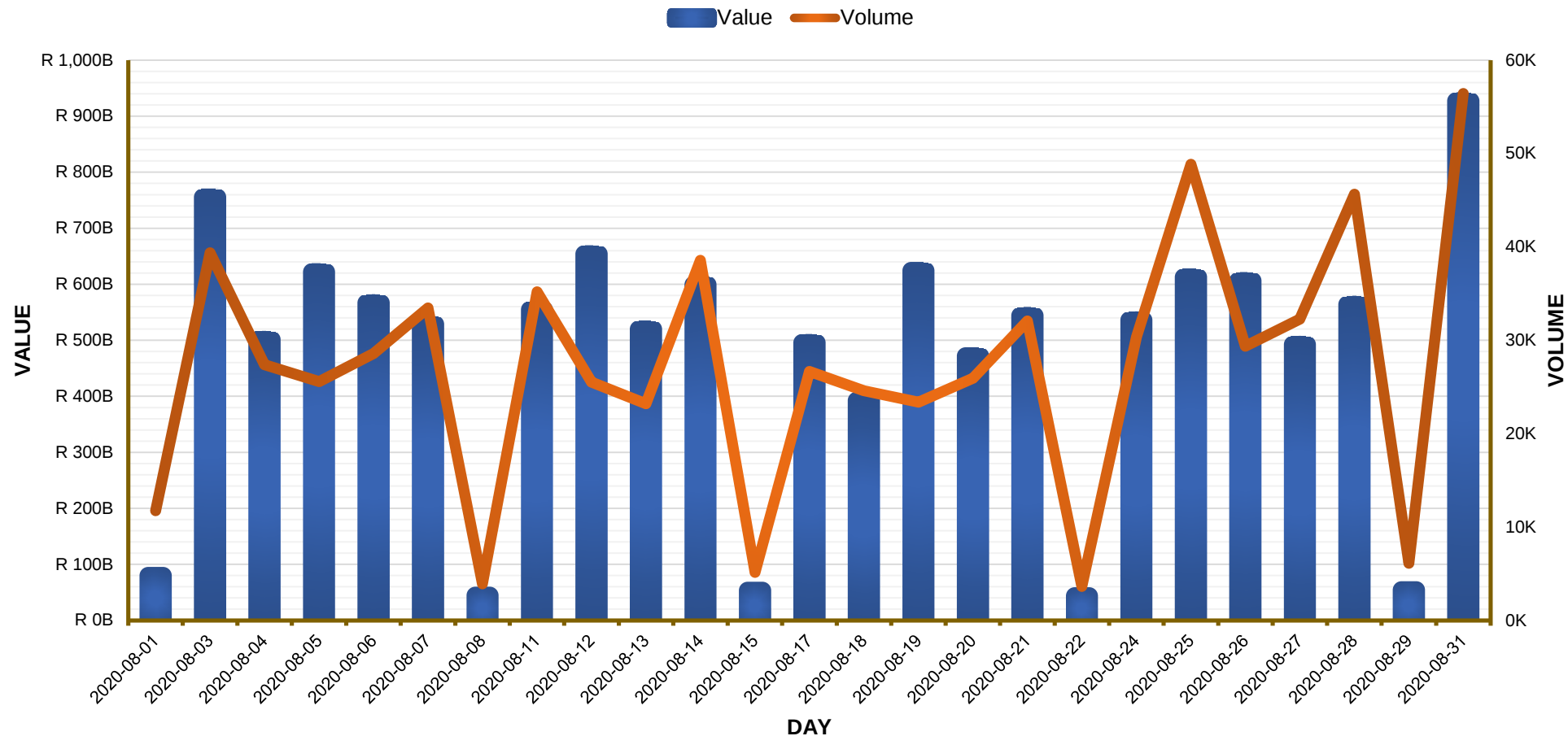
Settlement Main Indicators for August 2020

- ✓ In August 2020, SAMOS processed **682,981** transactions to the value of **ZAR11,844,337,321,924.60**.
- ✓ Peak volume was **56,443** on 31 August 2020 and peak value was **ZAR927,209,323,051.26** on 31 August 2020.
- ✓ Average number of transactions processed per day were **27,319** representing the average value of **ZAR473,773,492,876.99**.
- ✓ Monthly peak volume in 10 years was **983,333** in March 2020.
- ✓ Monthly peak value in 10 years was **ZAR16,607,376,015,815.70** in March 2020.

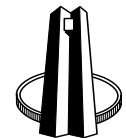


Daily Message Volumes and Values for August 2020

SAMOS Message Values and Volumes

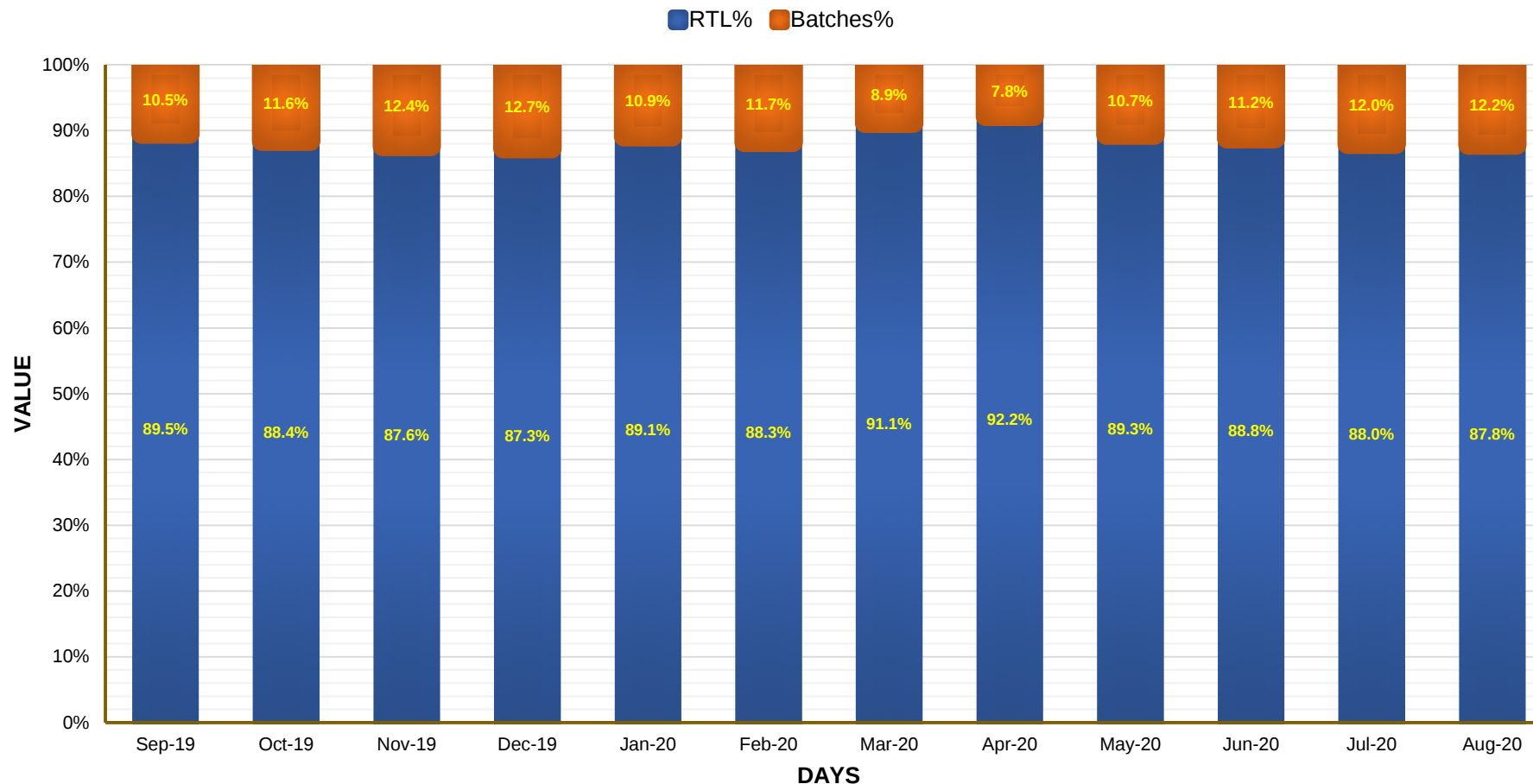


Daily Values and Volumes per Month		
Date	Value	Volume
2020-08-01	R 79,750,708,811.42	11,762
2020-08-03	R 755,154,453,818.25	39,369
2020-08-04	R 501,179,528,158.73	27,385
2020-08-05	R 622,232,020,659.50	25,584
2020-08-06	R 566,594,948,334.06	28,578
2020-08-07	R 528,447,977,962.64	33,470
2020-08-08	R 44,535,879,783.65	3,907
2020-08-11	R 554,501,451,240.89	35,189
2020-08-12	R 653,952,976,338.73	25,507
2020-08-13	R 519,801,903,853.52	23,211
2020-08-14	R 599,171,545,629.92	38,572
2020-08-15	R 53,221,603,779.84	5,149
2020-08-17	R 495,697,734,551.27	26,667
2020-08-18	R 392,540,092,570.96	24,610
2020-08-19	R 624,512,150,271.92	23,368
2020-08-20	R 471,883,453,859.21	25,939
2020-08-21	R 544,048,557,622.01	32,062
2020-08-22	R 43,838,626,586.91	3,629
2020-08-24	R 536,264,270,593.28	30,368
2020-08-25	R 612,891,769,997.11	48,835
2020-08-26	R 606,017,569,913.98	29,374
2020-08-27	R 492,473,142,835.04	32,264
2020-08-28	R 564,147,838,122.64	45,633
2020-08-29	R 54,267,793,577.89	6,106
2020-08-31	R 927,209,323,051.26	56,443
Total	R 11,844,337,321,924.60	682,981
Average	R 473,773,492,876.99	27,319

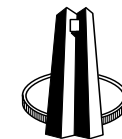


RTL /Batches Message Values for 12 Months (September 2019 - August 2020)

RTL Value / Batches Value



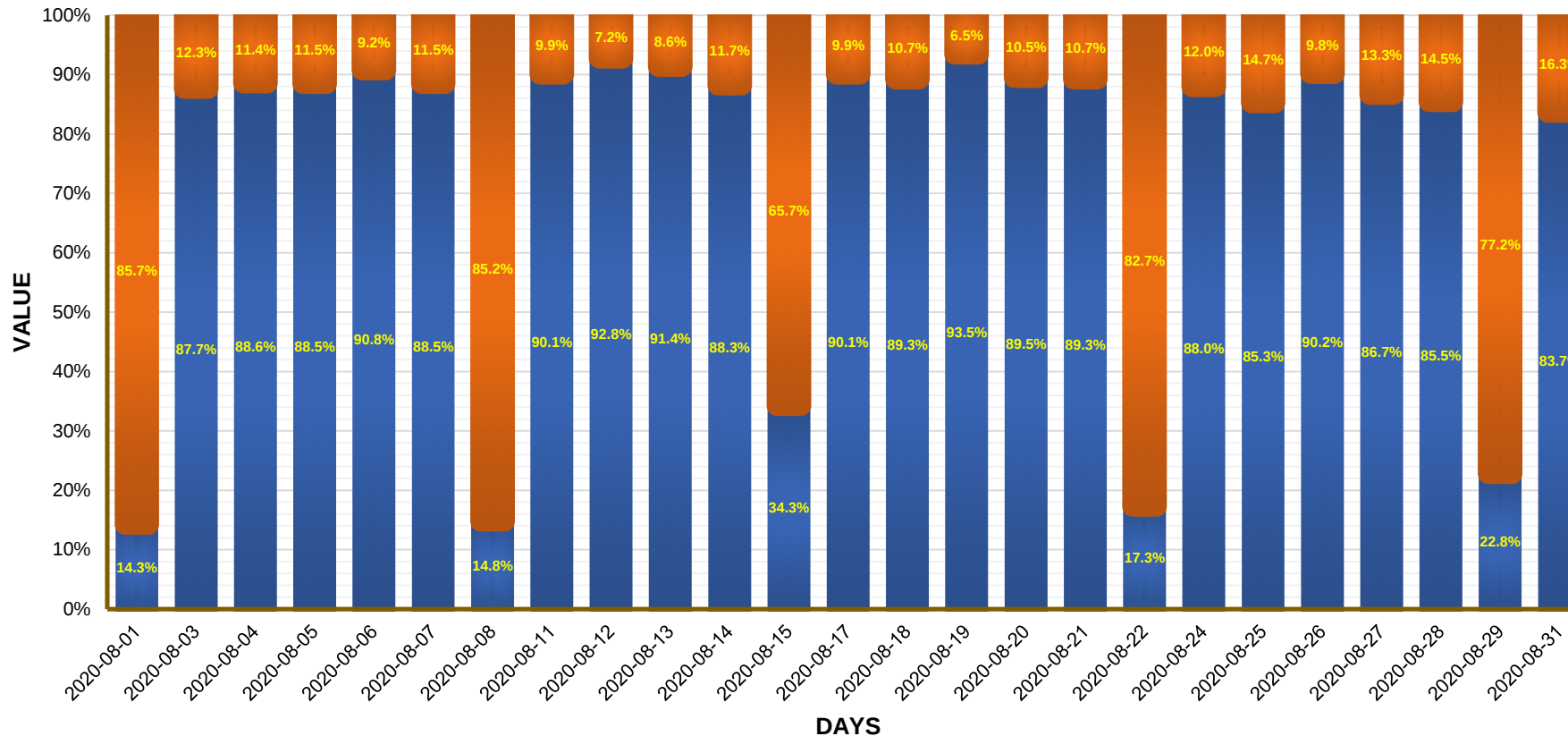
RTL /Batches Message Values		
Month	RTL	Batches
Sep-19	R 9,073,302,618,154.09	R 1,059,228,878,550.22
Oct-19	R 8,957,421,527,888.94	R 1,173,100,993,888.70
Nov-19	R 8,366,969,363,354.37	R 1,181,074,724,124.54
Dec-19	R 8,258,531,976,875.97	R 1,199,146,376,820.06
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
Feb-20	R 8,161,529,617,369.48	R 1,083,430,933,623.34
Mar-20	R 11,769,569,757,423.60	R 1,143,184,500,117.91
Apr-20	R 8,985,841,812,508.20	R 758,207,748,123.36
May-20	R 7,393,802,016,296.18	R 882,138,092,107.64
Jun-20	R 7,996,126,888,522.12	R 1,006,611,810,483.19
Jul-20	R 8,135,602,277,330.28	R 1,113,557,929,648.63
Aug-20	R 7,957,409,328,163.94	R 1,102,513,255,424.36
Total	R 103,574,025,484,700.00	R 12,742,096,233,693.80
Average	R 8,631,168,790,391.71	R 1,061,841,352,807.82



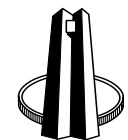
RTL /Batches Message Values for August 2020

RTL Value / Batches Value

RTL% Batches%



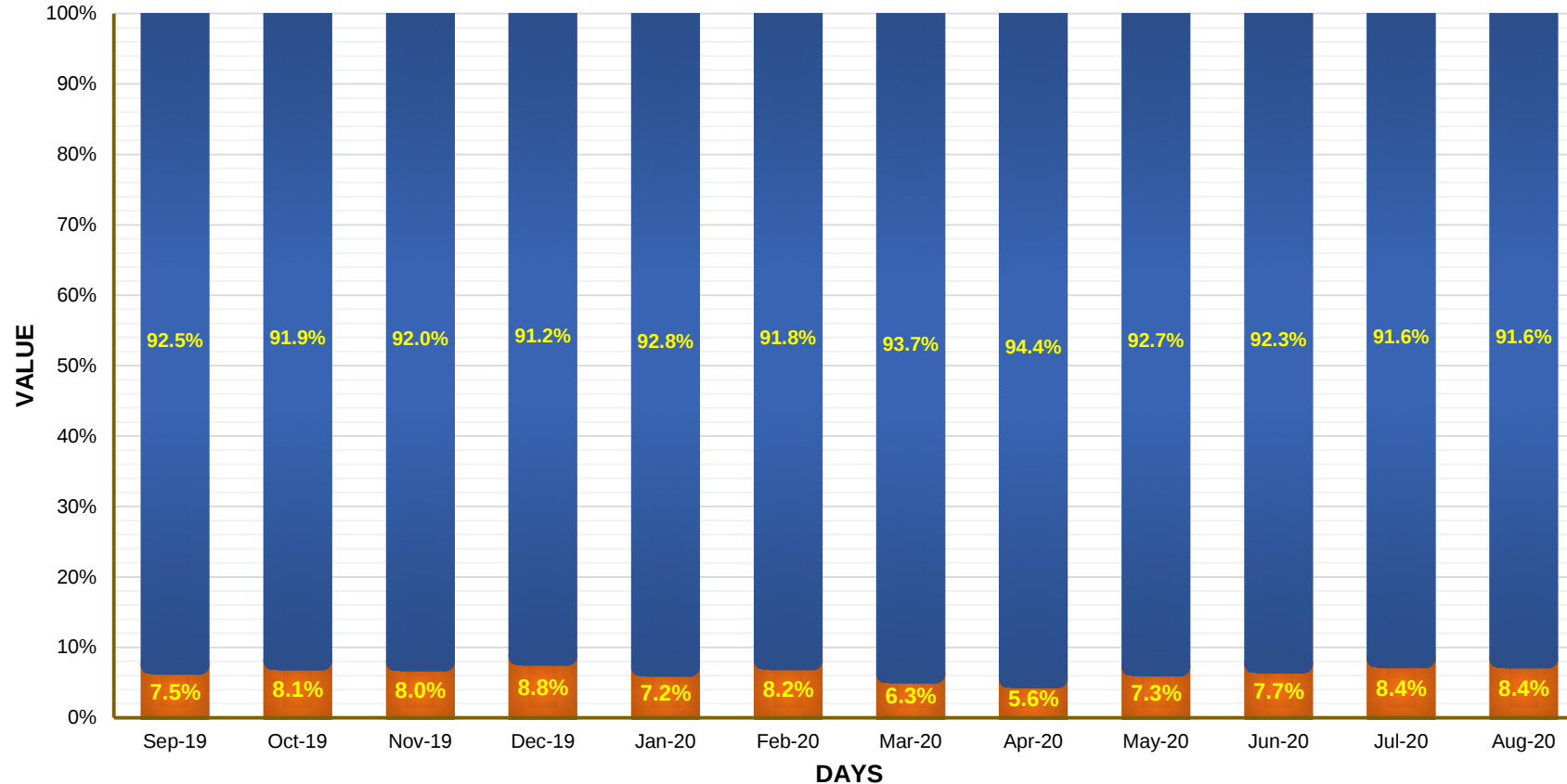
RTL /Batches Message Values		
Date	RTL	Batches
2020-08-01	R 5,780,508,337.14	R 34,669,744,412.18
2020-08-03	R 554,943,643,712.92	R 77,823,290,624.96
2020-08-04	R 368,940,056,456.38	R 47,470,048,441.94
2020-08-05	R 403,628,076,631.34	R 52,430,517,277.09
2020-08-06	R 389,335,081,005.58	R 39,396,596,767.19
2020-08-07	R 362,369,042,896.32	R 47,003,997,965.49
2020-08-08	R 2,009,735,698.91	R 11,560,447,226.98
2020-08-11	R 390,843,072,301.84	R 43,030,031,210.55
2020-08-12	R 458,571,460,266.20	R 35,691,165,291.13
2020-08-13	R 350,246,735,636.59	R 33,074,408,892.62
2020-08-14	R 415,998,109,987.07	R 55,212,180,959.47
2020-08-15	R 7,953,956,344.51	R 15,252,718,292.20
2020-08-17	R 346,872,063,441.85	R 38,059,557,525.31
2020-08-18	R 268,732,478,096.85	R 32,287,414,008.38
2020-08-19	R 431,303,735,446.57	R 30,219,808,323.32
2020-08-20	R 318,116,385,068.78	R 37,270,180,909.88
2020-08-21	R 355,576,528,964.96	R 42,700,402,163.12
2020-08-22	R 2,179,072,276.82	R 10,385,018,612.61
2020-08-24	R 363,387,629,881.94	R 49,678,124,630.94
2020-08-25	R 417,419,368,954.99	R 72,013,910,471.76
2020-08-26	R 420,022,072,273.02	R 45,801,315,718.89
2020-08-27	R 334,653,175,390.73	R 51,390,517,595.66
2020-08-28	R 382,039,121,879.05	R 64,875,063,344.83
2020-08-29	R 5,306,038,528.80	R 17,948,063,732.46
2020-08-31	R 601,182,178,684.78	R 117,268,731,025.40
Total	R 7,957,409,328,163.94	R 1,102,513,255,424.36
Average	R 318,296,373,126.56	R 44,100,530,216.97



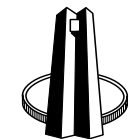
Day and Night Settlement Values for 12 Months (September 2019 - August 2020)

Day Value, Night Value

■ Night Value% ■ Day Value%



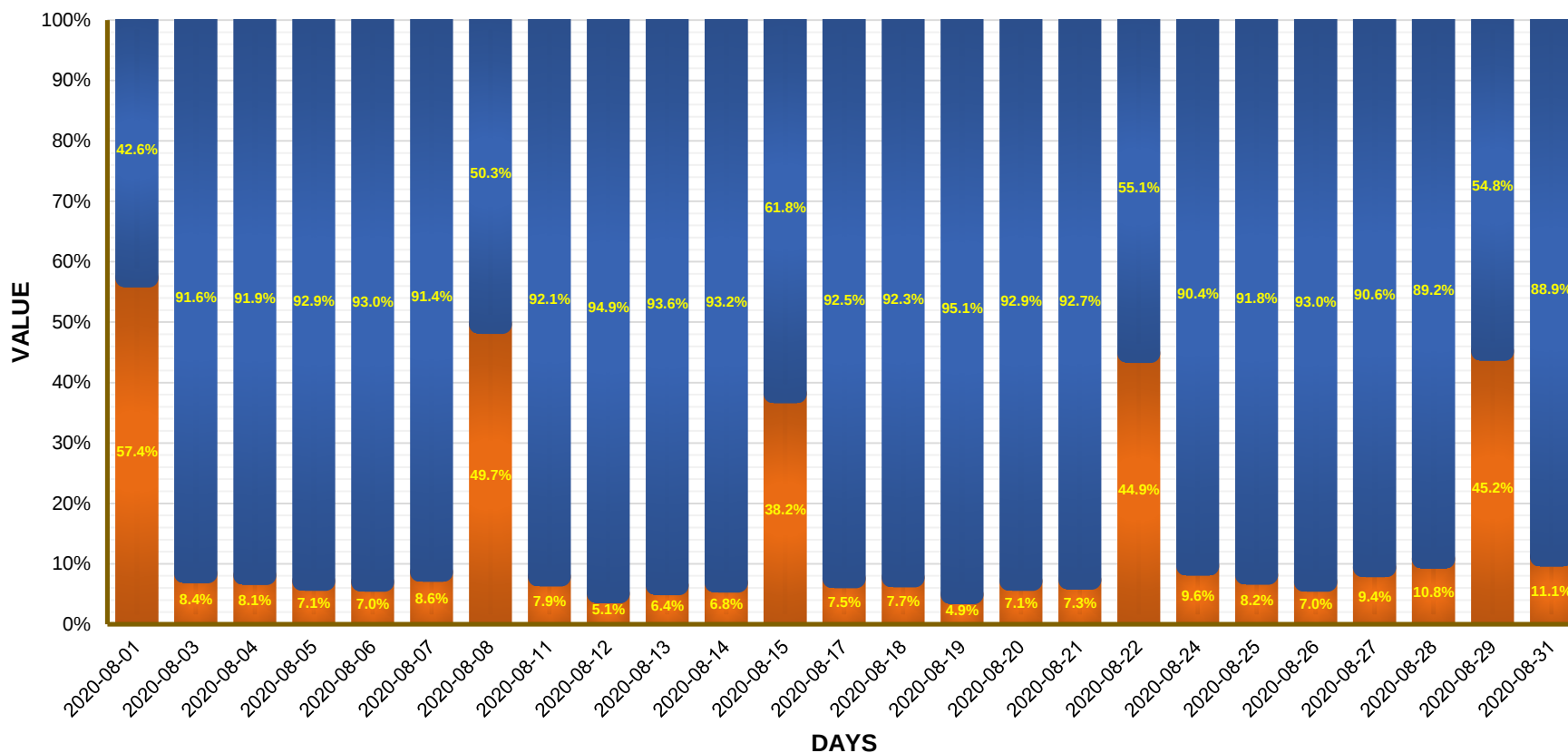
Day and Night Settlement Values		
Month	Night Value	Day Value
Sep-19	R 778,987,219,451.36	R 9,588,735,106,420.31
Oct-19	R 844,353,078,679.09	R 9,545,975,758,664.90
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
May-20	R 616,401,994,126.28	R 7,840,030,921,103.85
Jun-20	R 709,268,785,021.40	R 8,518,558,317,587.30
Jul-20	R 796,853,416,861.52	R 8,652,502,951,276.53
Aug-20	R 780,467,137,124.07	R 8,517,192,162,446.16
Total	R 9,006,999,690,426.44	R 109,898,423,012,439.00
Average	R 750,583,307,535.54	R 9,158,201,917,703.27



Day and Night Settlement Values for August 2020

Day Value, Night Value

■ Night Value% ■ Day Value%

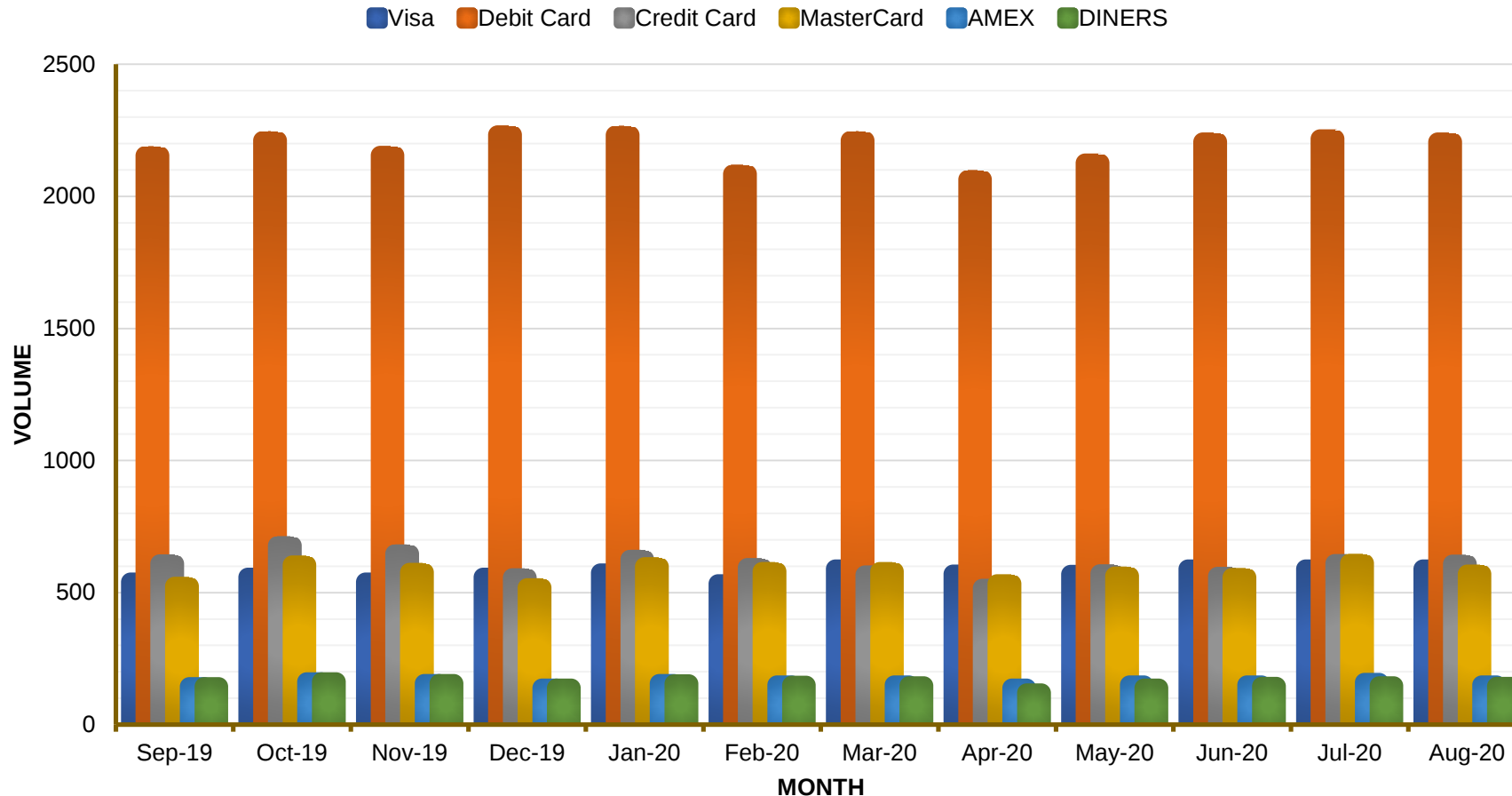


Day and Night Settlement Values		
Date	Night Value	Day Value
2020-08-01	R 23,219,733,955.64	R 17,255,266,036.30
2020-08-03	R 53,300,074,057.38	R 583,114,907,268.05
2020-08-04	R 33,892,980,151.93	R 385,641,304,732.88
2020-08-05	R 33,154,524,569.86	R 431,110,013,561.15
2020-08-06	R 30,980,929,336.95	R 413,392,658,115.13
2020-08-07	R 36,313,176,343.84	R 384,797,797,872.32
2020-08-08	R 6,740,866,710.57	R 6,831,407,461.02
2020-08-11	R 34,542,408,017.73	R 404,778,026,158.92
2020-08-12	R 26,078,976,288.51	R 488,575,634,959.84
2020-08-13	R 25,555,588,159.70	R 373,681,436,833.82
2020-08-14	R 32,553,180,823.39	R 444,593,963,216.89
2020-08-15	R 8,869,763,030.50	R 14,351,840,749.34
2020-08-17	R 29,622,119,027.08	R 362,970,233,741.71
2020-08-18	R 23,636,153,008.16	R 283,718,701,158.54
2020-08-19	R 23,201,074,645.50	R 450,230,304,474.50
2020-08-20	R 26,255,707,149.25	R 341,181,298,276.22
2020-08-21	R 30,648,517,145.59	R 389,080,592,221.64
2020-08-22	R 5,639,703,808.65	R 6,932,569,282.27
2020-08-24	R 40,915,344,453.53	R 383,713,908,693.31
2020-08-25	R 40,555,518,011.26	R 456,437,966,985.74
2020-08-26	R 32,873,856,072.44	R 437,938,400,184.20
2020-08-27	R 36,871,467,988.21	R 355,566,833,324.83
2020-08-28	R 49,740,540,142.41	R 411,555,598,986.25
2020-08-29	R 10,519,901,079.89	R 12,747,765,286.87
2020-08-31	R 84,785,033,146.10	R 676,993,732,864.42
Total	R 780,467,137,124.07	R 8,517,192,162,446.16
Average	R 31,218,685,484.96	R 340,687,686,497.85

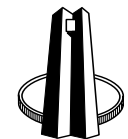


Cards Message Volumes for September 2019 - August 2020

Cards Message Volumes



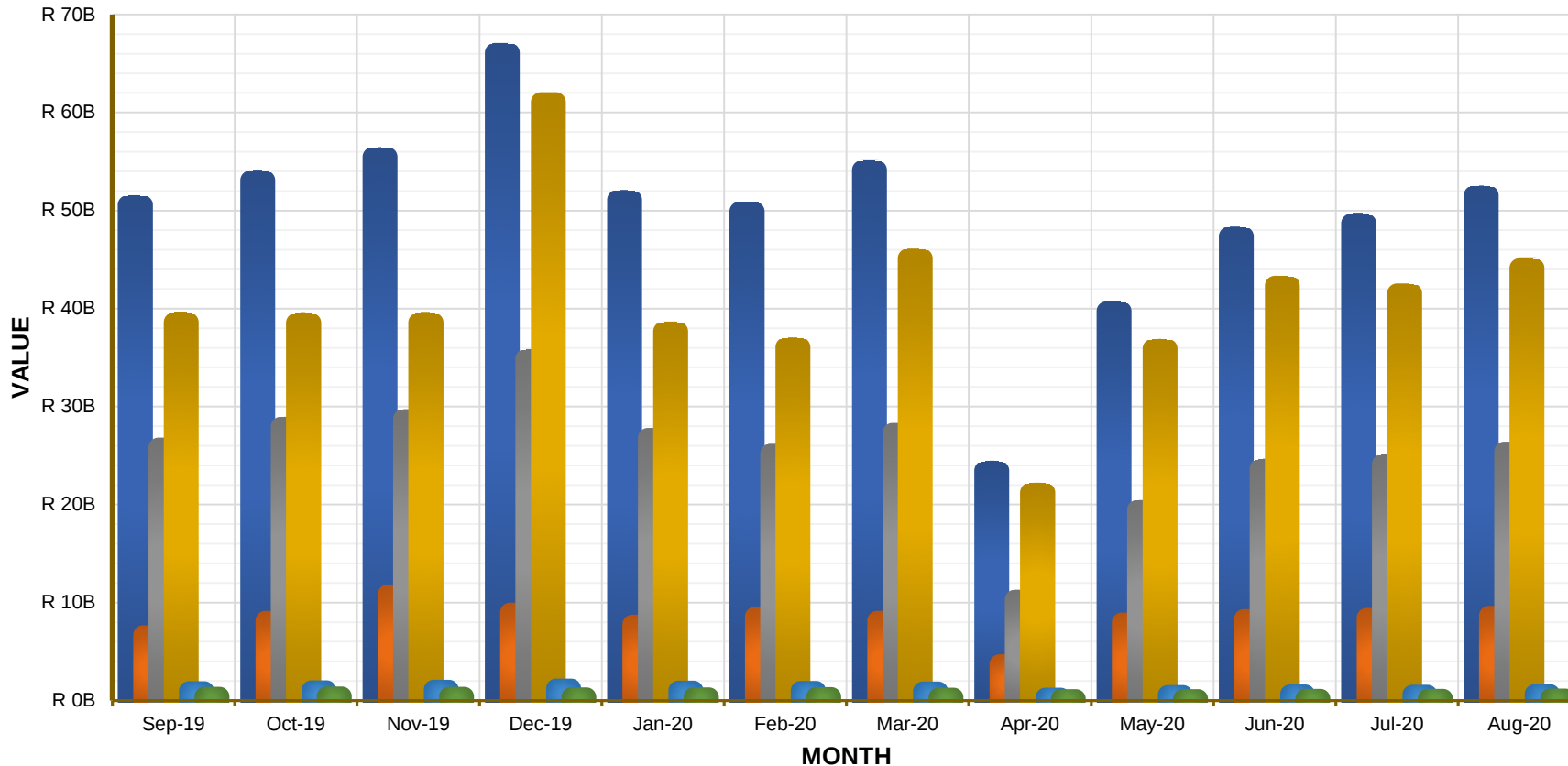
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Sep-19	540	2154	609	524	144	144
Oct-19	558	2212	678	605	162	162
Nov-19	540	2156	647	577	156	156
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	120
May-20	569	2126	571	563	150	139
Jun-20	589	2206	561	557	150	145
Jul-20	589	2218	610	611	160	147
Aug-20	589	2206	608	570	150	145
Total	6,799	26,103	7,144	6,818	1,804	1,747
Average	567	2,175	595	568	150	146



Cards Message Values for September 2019 - August 2020

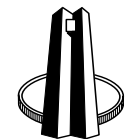
Cards Message Values

■ Visa ■ Debit Card ■ Credit Card ■ MasterCard ■ AMEX ■ DINERS



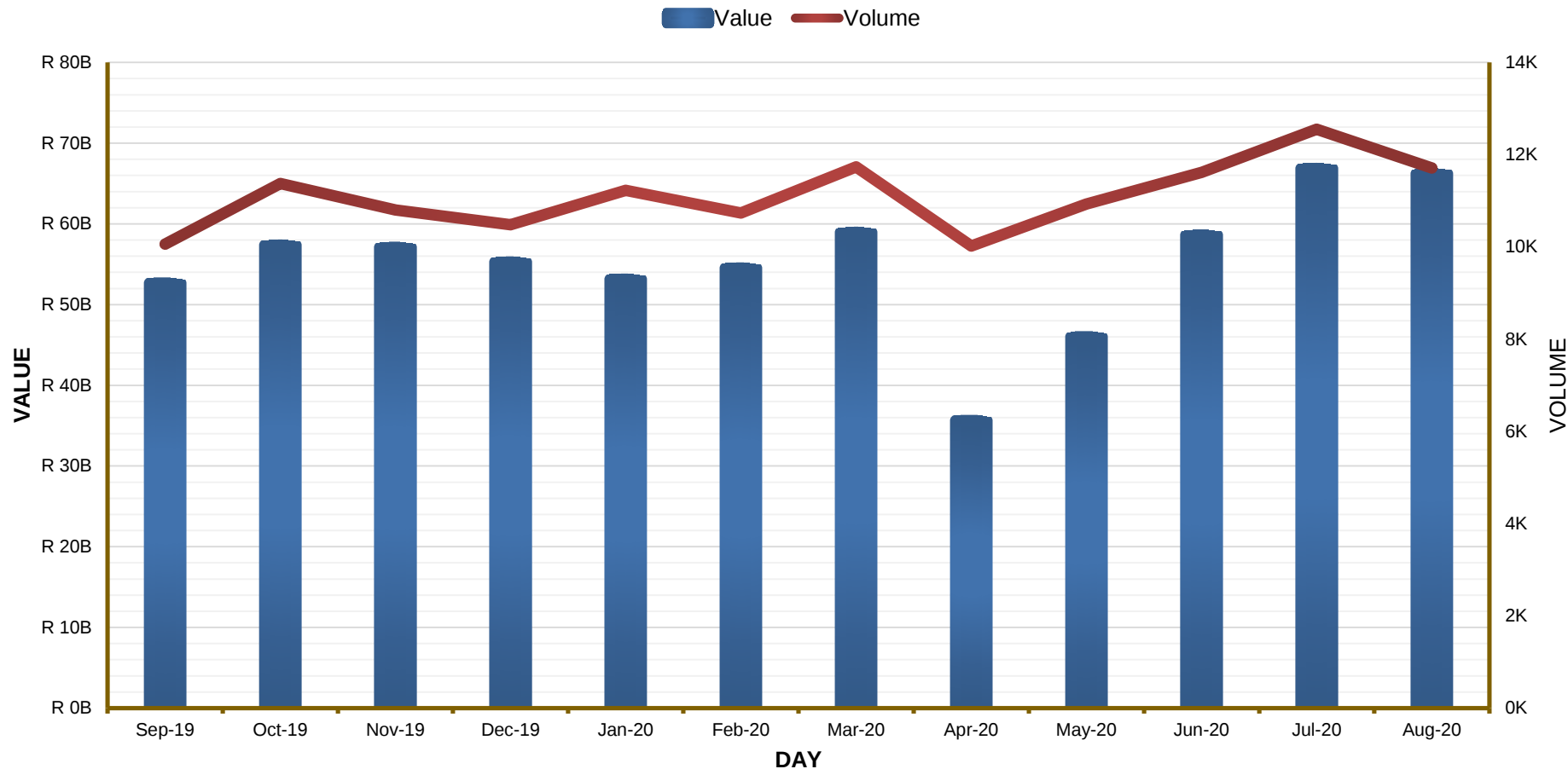
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	R 27,952,767,161.71
Nov-19	R 55,484,326,370.59	R 10,841,834,922.17	R 28,738,064,607.74
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	R 34,877,607,608.37
Jan-20	R 51,106,263,253.47	R 7,761,940,327.87	R 26,811,772,344.05
Feb-20	R 49,923,481,541.03	R 8,557,001,876.54	R 25,213,468,390.47
Mar-20	R 54,125,006,043.85	R 8,148,352,692.02	R 27,319,039,137.59
Apr-20	R 23,479,203,931.17	R 3,727,867,656.08	R 10,313,936,033.29
May-20	R 39,735,076,555.98	R 7,975,384,502.63	R 19,464,605,657.19
Jun-20	R 47,356,836,464.96	R 8,340,877,781.98	R 23,684,578,015.91
Jul-20	R 48,685,669,313.89	R 8,437,324,761.89	R 24,122,701,524.13
Aug-20	R 51,558,709,965.38	R 8,645,694,010.51	R 25,420,912,113.44
Total	R 591,208,447,298.66	R 96,268,785,898.34	R 299,746,693,657.24
Average	R 49,267,370,608.22	R 8,022,398,824.86	R 24,978,891,138.10

Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Sep-19	R 38,592,255,119.26	R 958,688,075.29	R 388,645,851.32
Oct-19	R 38,556,880,011.06	R 1,062,884,194.55	R 445,456,037.74
Nov-19	R 38,559,944,374.06	R 1,128,856,895.77	R 416,261,878.72
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
Mar-20	R 45,133,109,774.56	R 928,821,111.44	R 316,804,198.32
Apr-20	R 21,212,410,249.12	R 303,536,085.63	R 155,589,061.06
May-20	R 35,921,191,401.38	R 568,916,983.92	R 161,585,637.47
Jun-20	R 42,338,655,945.30	R 651,263,846.17	R 205,696,062.09
Jul-20	R 41,561,698,055.92	R 622,670,354.63	R 183,879,690.45
Aug-20	R 44,136,019,443.66	R 669,610,871.01	R 219,730,182.54
Total	R 480,820,311,347.04	R 10,177,220,249.50	R 3,562,493,056.37
Average	R 40,068,359,278.92	R 848,101,687.46	R 296,874,421.36

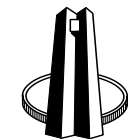


Real Time Clearing (RTC) Monthly Values and Volumes from September 2019 - August 2020

Real Time Clearing (RTC) Monthly Values and Volumes

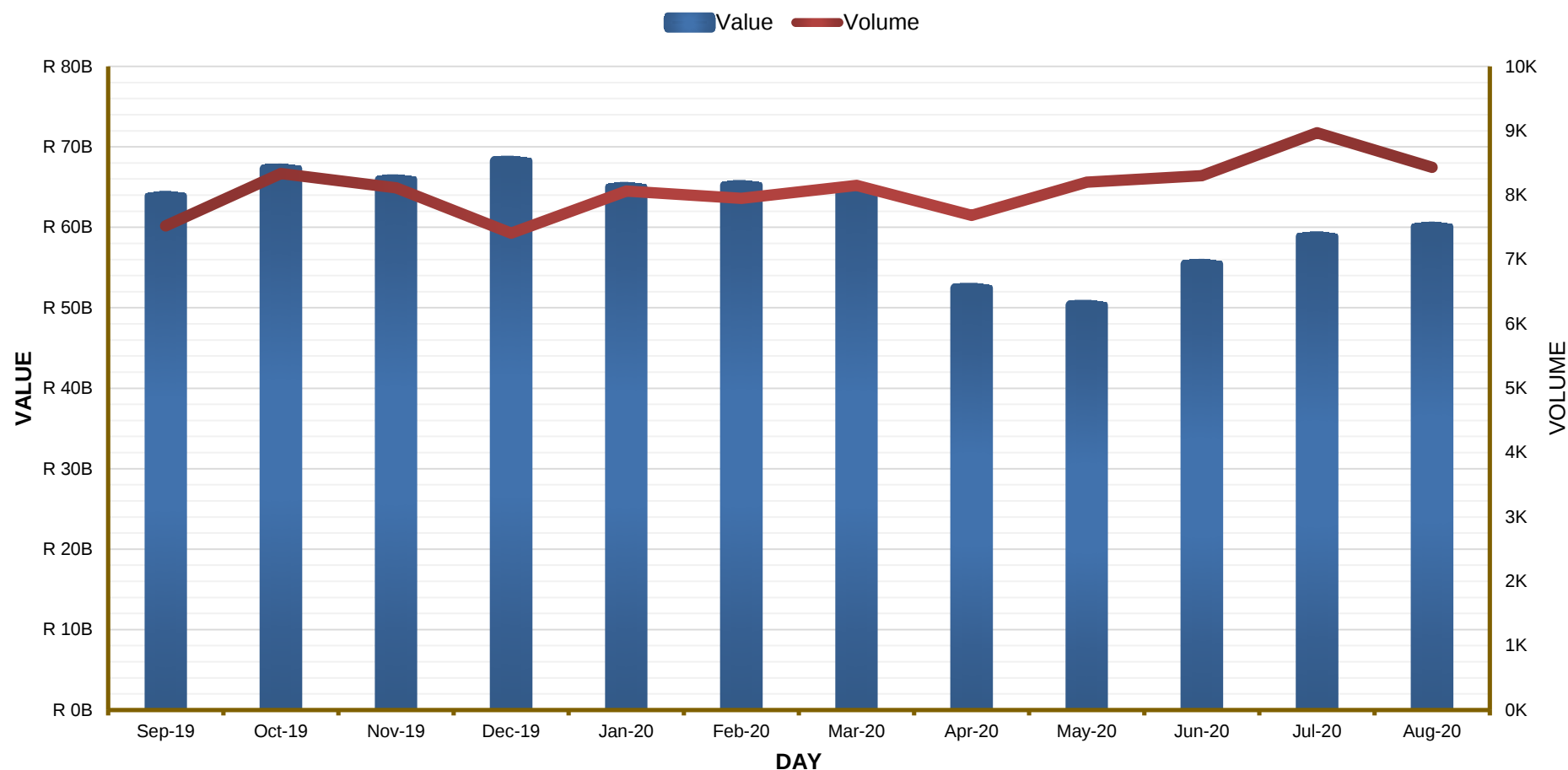


RTC Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 52,673,903,277.64	10,062
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	12,553
Aug-20	R 66,220,267,445.44	11,715
Total	R 662,280,911,139.36	133,250
Average	R 55,190,075,928.28	11,104



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from September 2019 - August 2020

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

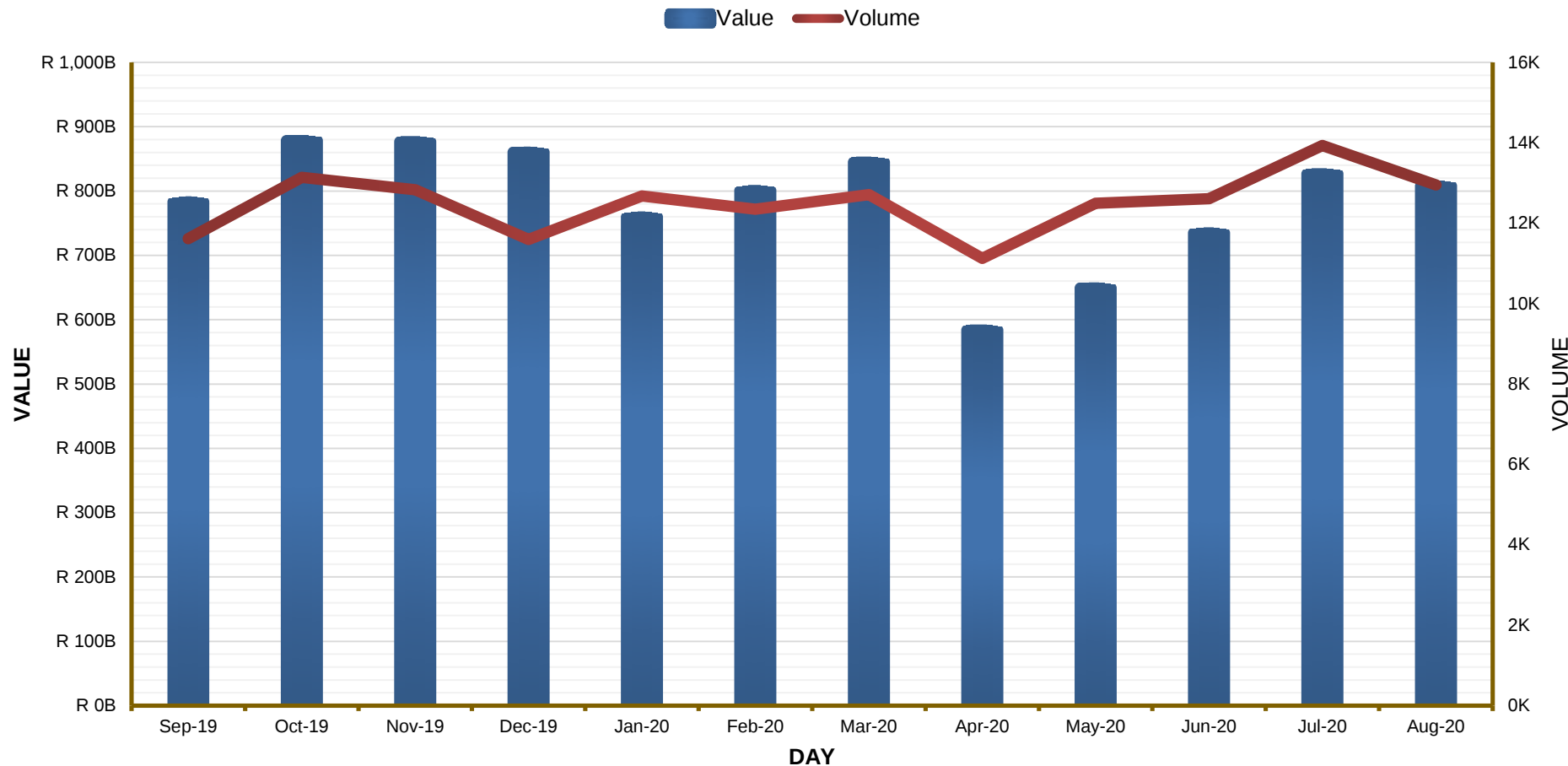


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 63,839,907,345.73	7,521
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	8,968
Aug-20	R 60,024,091,331.95	8,431
Total	R 736,938,981,946.68	97,133
Average	R 61,411,581,828.89	8,094

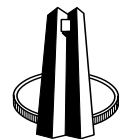


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from September 2019 - August 2020

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

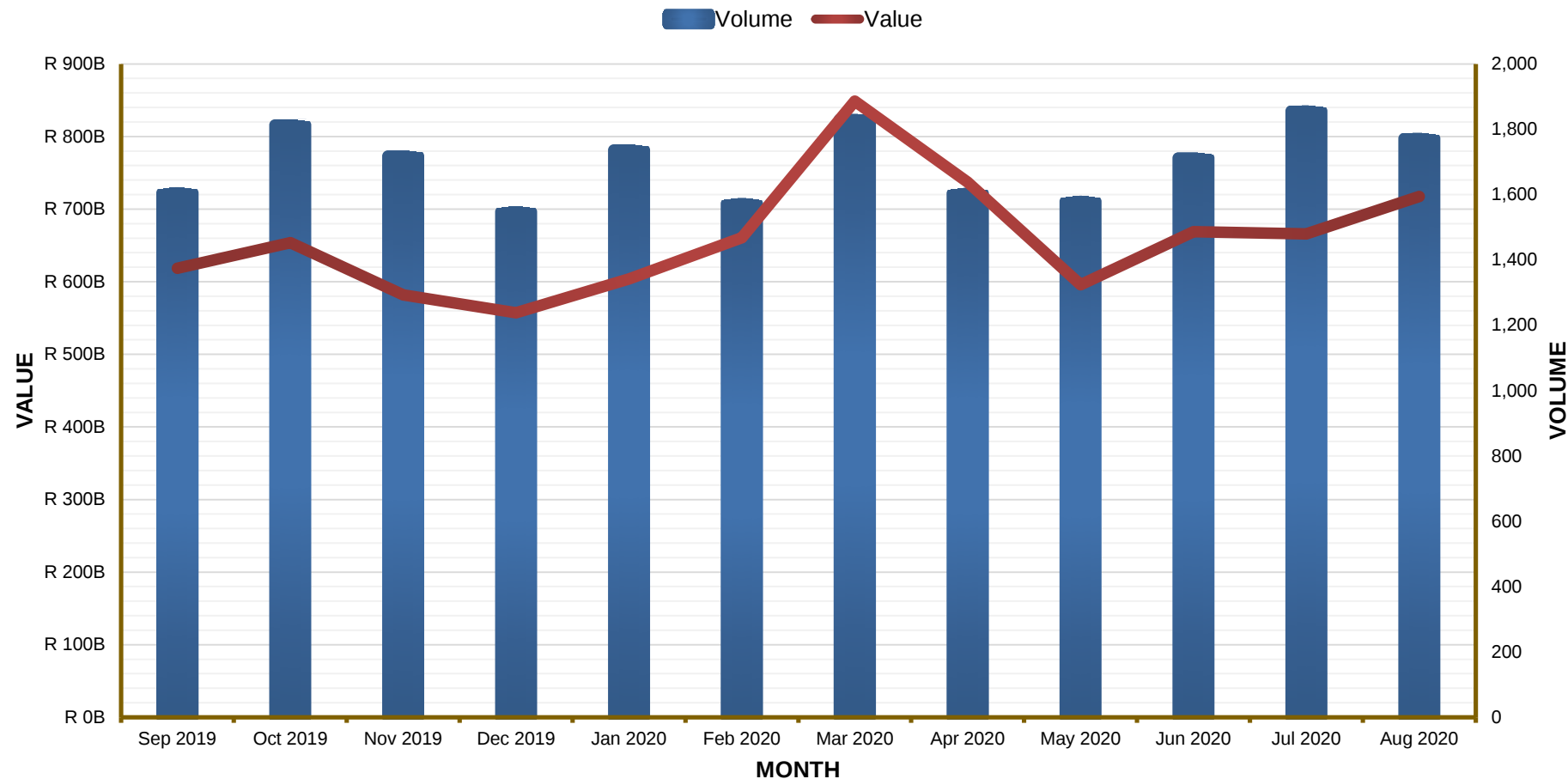


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 782,882,179,488.83	11,619
Oct-19	R 878,281,241,550.88	13,139
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	R 826,663,973,141.26	13,929
Aug-20	R 807,696,188,116.66	12,953
Total	R 9,405,135,031,354.83	150,033
Average	R 783,761,252,612.90	12,503

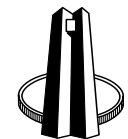


CLS Settlement Values and Volumes for September 2019 - August 2020

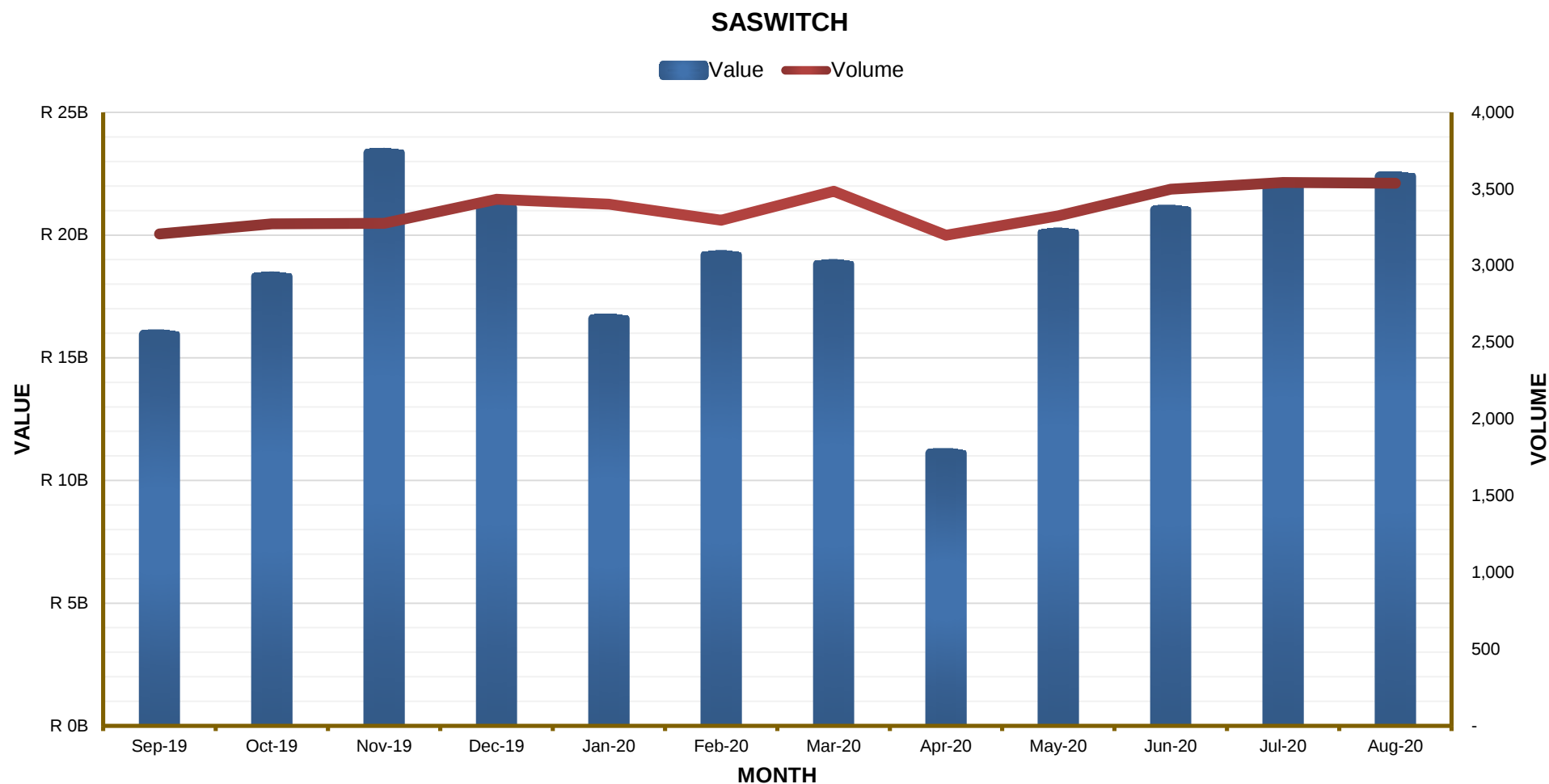
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Sep 2019	R 618,610,893,162.58	1,605
Oct 2019	R 653,660,632,152.20	1,813
Nov 2019	R 581,857,728,685.50	1,718
Dec 2019	R 557,212,840,724.11	1,547
Jan 2020	R 603,683,557,046.15	1,736
Feb 2020	R 660,403,623,396.48	1,572
Mar 2020	R 848,647,016,359.77	1,830
Apr 2020	R 736,937,998,018.00	1,603
May 2020	R 595,672,573,090.46	1,579
Jun 2020	R 668,832,212,992.62	1,712
Jul 2020	R 665,695,435,386.30	1,856
Aug 2020	R 717,423,862,971.86	1,772
Total	R 7,908,638,373,986.03	20,343
Average	R 659,053,197,832.17	1,695



SASwitch Values and Volumes for August 2019 - August 2020

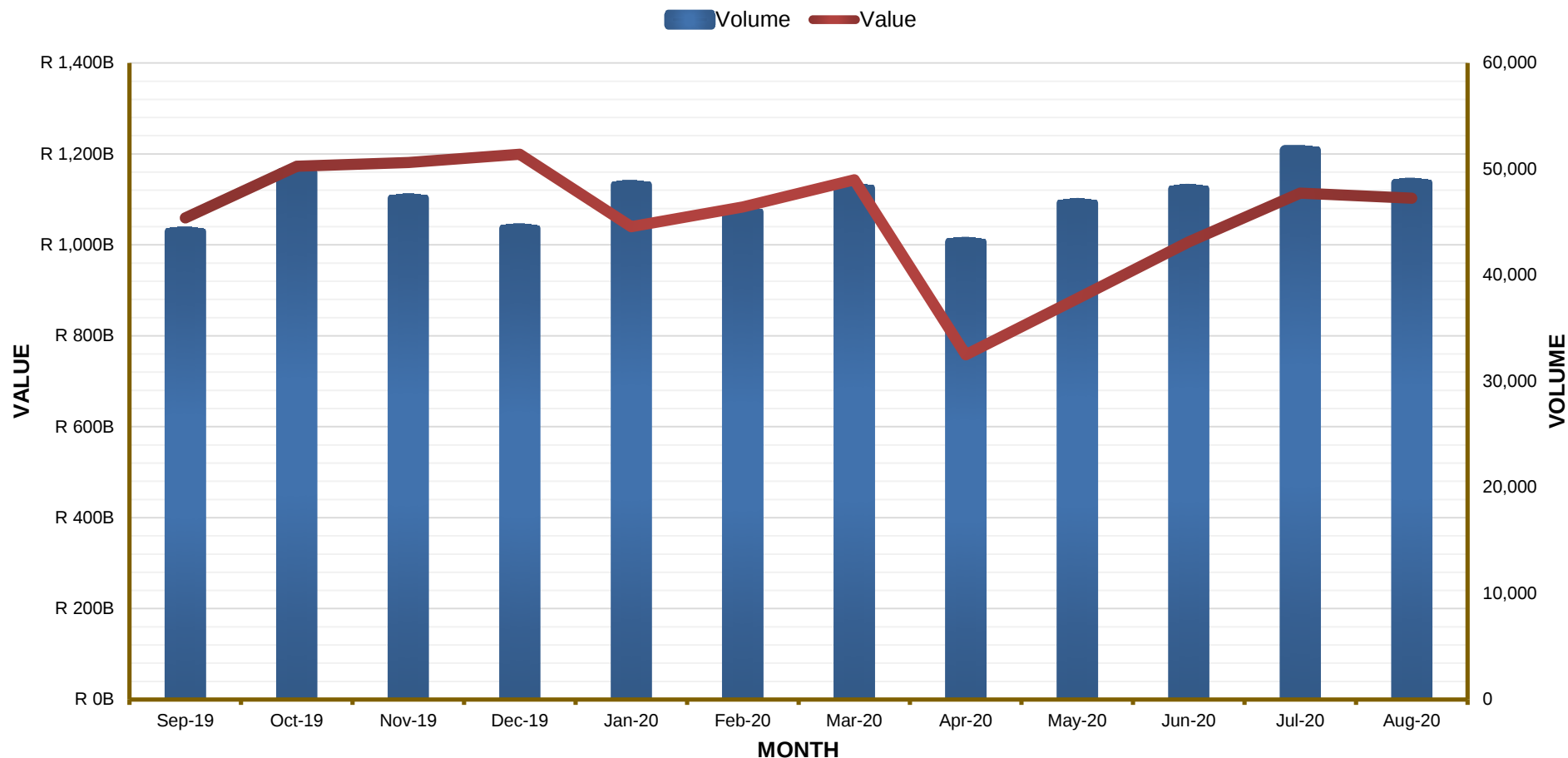


SASWITCH Monthly Values		
Month	Value	Volume
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	3,539
Total	R 229,762,912,806.28	40,481
Average	R 19,146,909,400.52	3,373

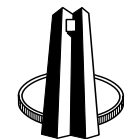


Retail Values and Volumes for September 2019 - August 2020

Retail Monthly Values and Volumes

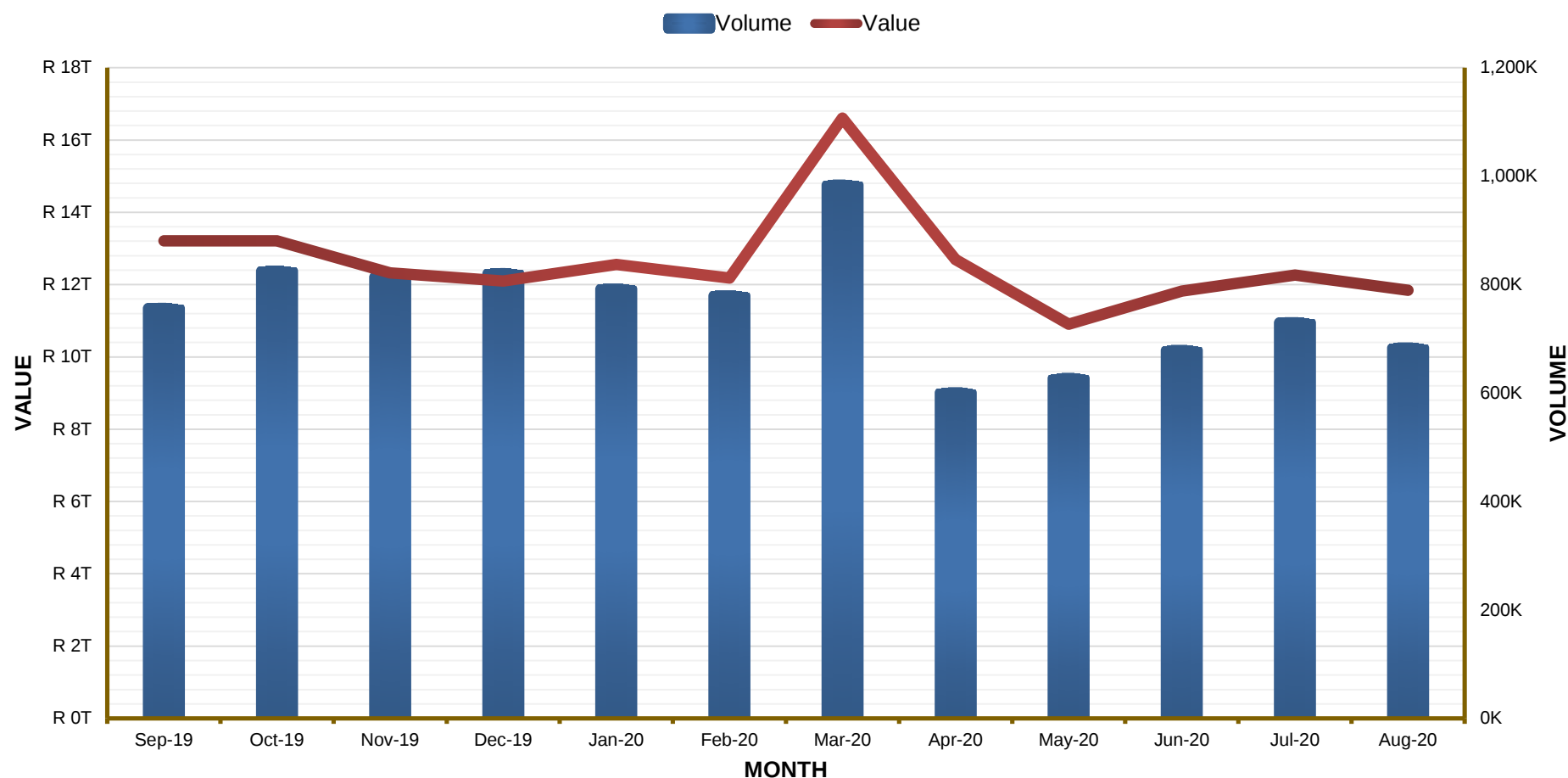


Retail Monthly Values and Volumes		
Month	Value	Volume
Sep-19	R 1,059,228,878,550.22	44,080
Oct-19	R 1,173,100,993,888.70	49,649
Nov-19	R 1,181,074,724,124.54	47,208
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	43,096
May-20	R 882,138,092,107.64	46,767
Jun-20	R 1,006,611,810,483.19	48,077
Jul-20	R 1,113,557,929,648.63	51,761
Aug-20	R 1,102,513,255,424.36	48,651
Total	R 12,742,096,233,693.80	566,213
Average	R 1,061,841,352,807.82	47,184



Total Monthly Message Values and Volumes from August 2019 - August 2020

SAMOS Message Values and Volumes

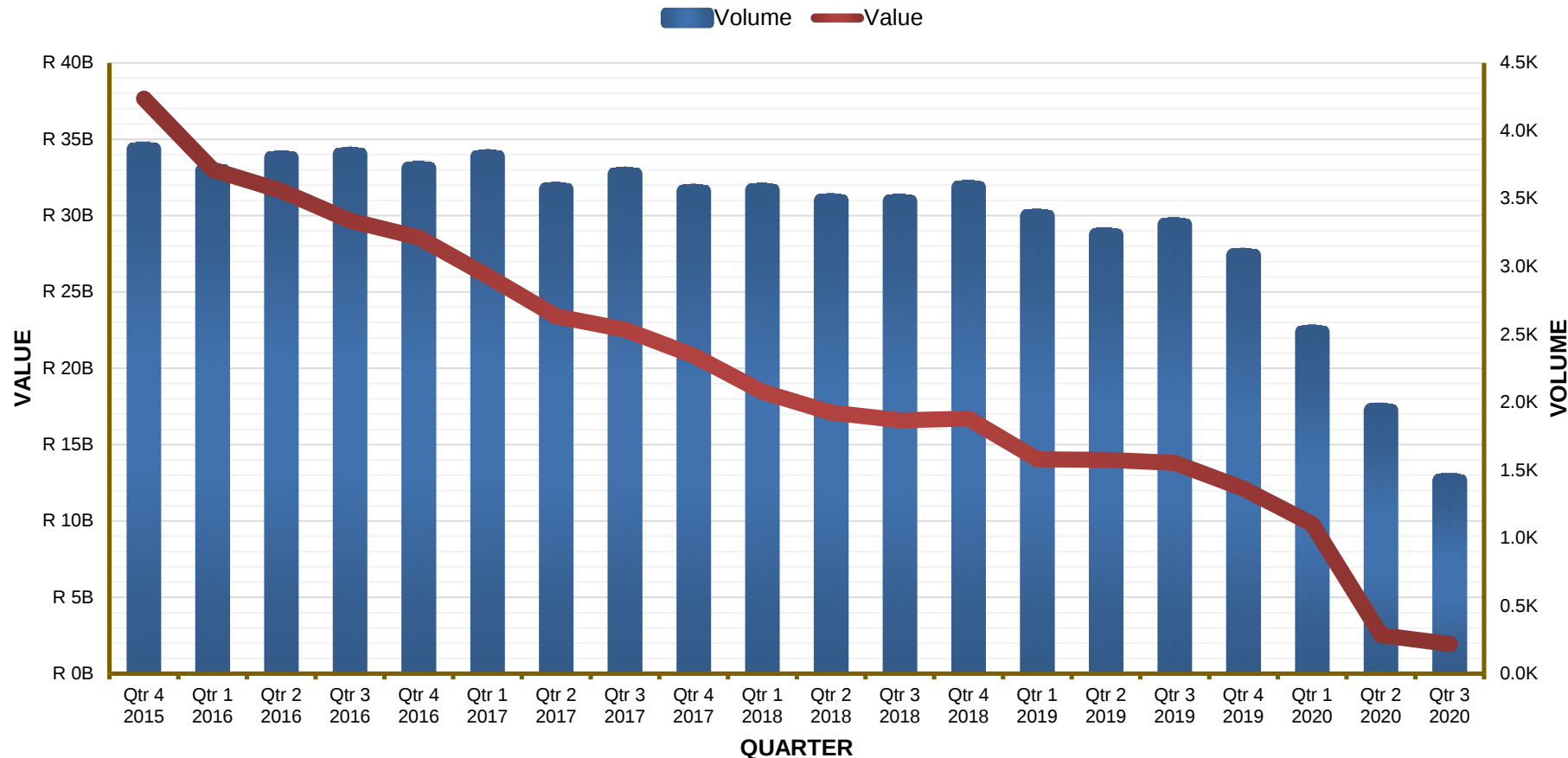


Message Values and Volumes - Monthly		
Month	Value	Volume
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 10,906,055,670,416.30	626,913
Jun-20	R 11,822,058,219,705.40	678,216
Jul-20	R 12,266,099,197,500.50	729,460
Aug-20	R 11,844,337,321,924.60	682,981
Total	R 151,722,475,636,210.00	9,086,267
Average	R 12,643,539,636,350.80	757,189

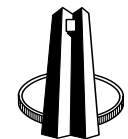


Code Line Clearing (CLC) decline indicators from Q4, 2015 to Q3, 2020

Cheques Values and Volumes
(Code Line Clearing (CLC) decline indicators)



Cheques Values and Volumes		
Quarter	Value	Volume
Qtr 4 2015	R 37,652,825,341.94	3,862
Qtr 1 2016	R 33,012,737,169.97	3,706
Qtr 2 2016	R 31,621,422,768.46	3,799
Qtr 3 2016	R 29,671,867,556.95	3,825
Qtr 4 2016	R 28,568,690,274.73	3,721
Qtr 1 2017	R 26,046,317,575.81	3,807
Qtr 2 2017	R 23,410,660,873.12	3,566
Qtr 3 2017	R 22,537,956,095.26	3,678
Qtr 4 2017	R 20,832,031,947.29	3,553
Qtr 1 2018	R 18,466,556,710.93	3,561
Qtr 2 2018	R 17,110,629,655.66	3,482
Qtr 3 2018	R 16,590,200,318.05	3,478
Qtr 4 2018	R 16,709,936,694.61	3,581
Qtr 1 2019	R 14,046,649,534.29	3,368
Qtr 2 2019	R 14,014,108,738.17	3,231
Qtr 3 2019	R 13,812,576,151.28	3,305
Qtr 4 2019	R 12,118,334,437.71	3,079
Qtr 1 2020	R 9,814,606,788.07	2,515
Qtr 2 2020	R 2,521,717,334.97	1,938
Qtr 3 2020	R 1,952,551,855.62	1,421
Total	R 390,512,377,822.89	66,476
Average	R 19,525,618,891.14	3,324



Summarised Volumes and Values Totals for August 2020

Summarized totals		
Receiver	Volume	Value
Retail	48,651	R 1,102,513,255,424.36
RTL Total	626,380	R 9,766,132,051,952.18
Payment Cash Withdrawal/Deposit (KPSBV)	6,541	R 342,542,502,961.88
Payment Dematerialised MM Instrument (MPDEM)	4,149	R 173,616,660,260.61
Payment any Derivative Instrument (OPDER)	3,196	R 49,066,549,699.10
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,772	R 717,423,862,971.86
Daily BMA Settlements (SPBMA)	449	R 260,385,401,227.21
Payment any Money Market Product (MPMMI)	449	R 394,508,684,336.14
STRATE Planned Payments Confirmed on T+4 (SPLNY)	416	R 53,879,024,623.73
Settlement of Derivative Margin Calls (OSDMC)	159	R 19,172,105,231.03
STRATE Same Day Confirmed Settlements (SPLNN)	61	R 22,631,481,924.47

