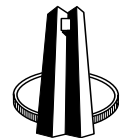


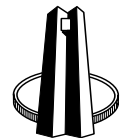


Settlement Statistics and Indicators

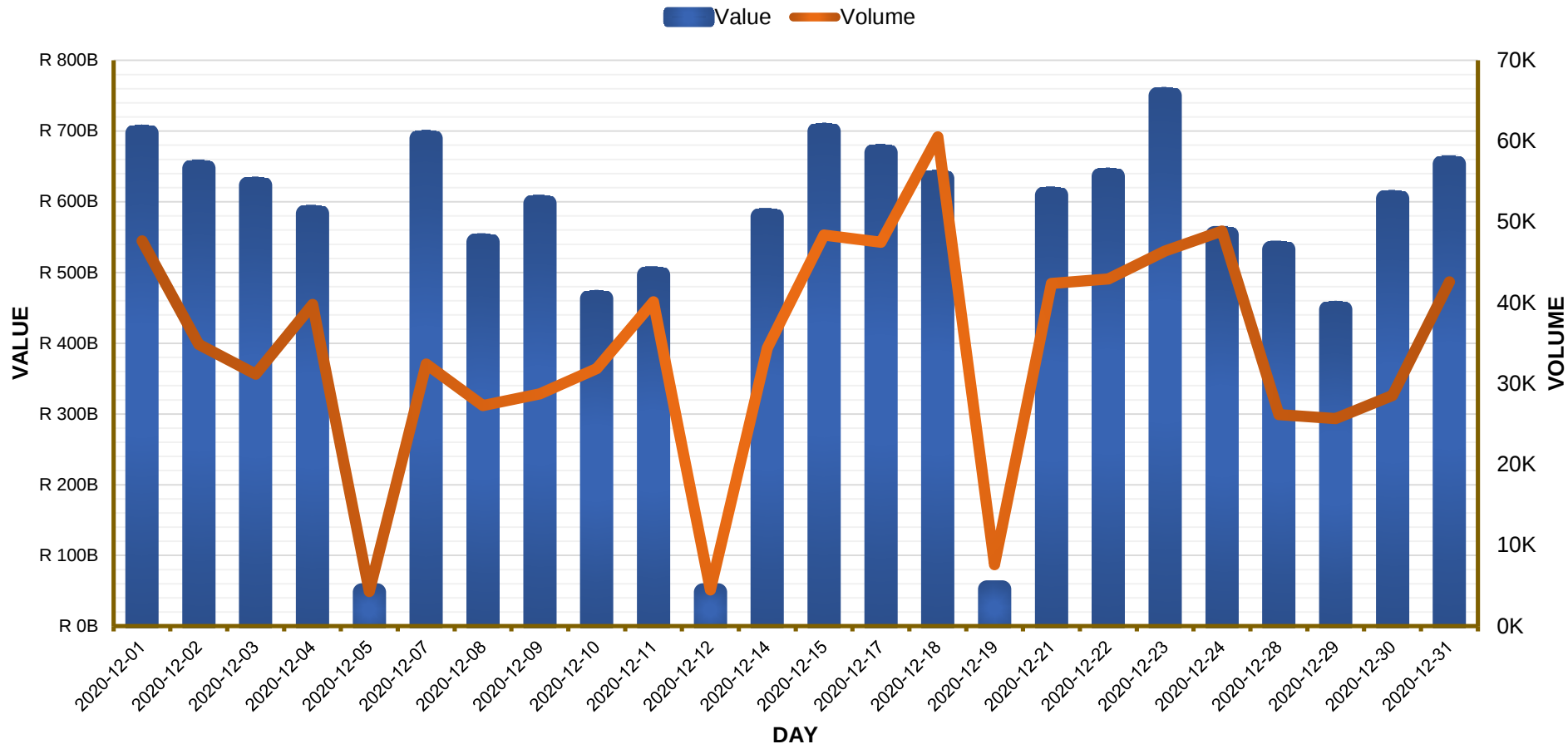
December 2020



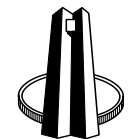
- ✓ In December 2020, SAMOS processed **824,836** transactions to the value of **ZAR 12,855,301,563,249.10**.
- ✓ Peak volume was **60,521** on 18 December 2020 and peak value was **ZAR 749,866,815,584.25** on 23 December 2020.
- ✓ Average number of transactions processed per day were **34,368** representing the average value of **ZAR 535,637,565,135.38**.
- ✓ 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.



SAMOS Message Values and Volumes

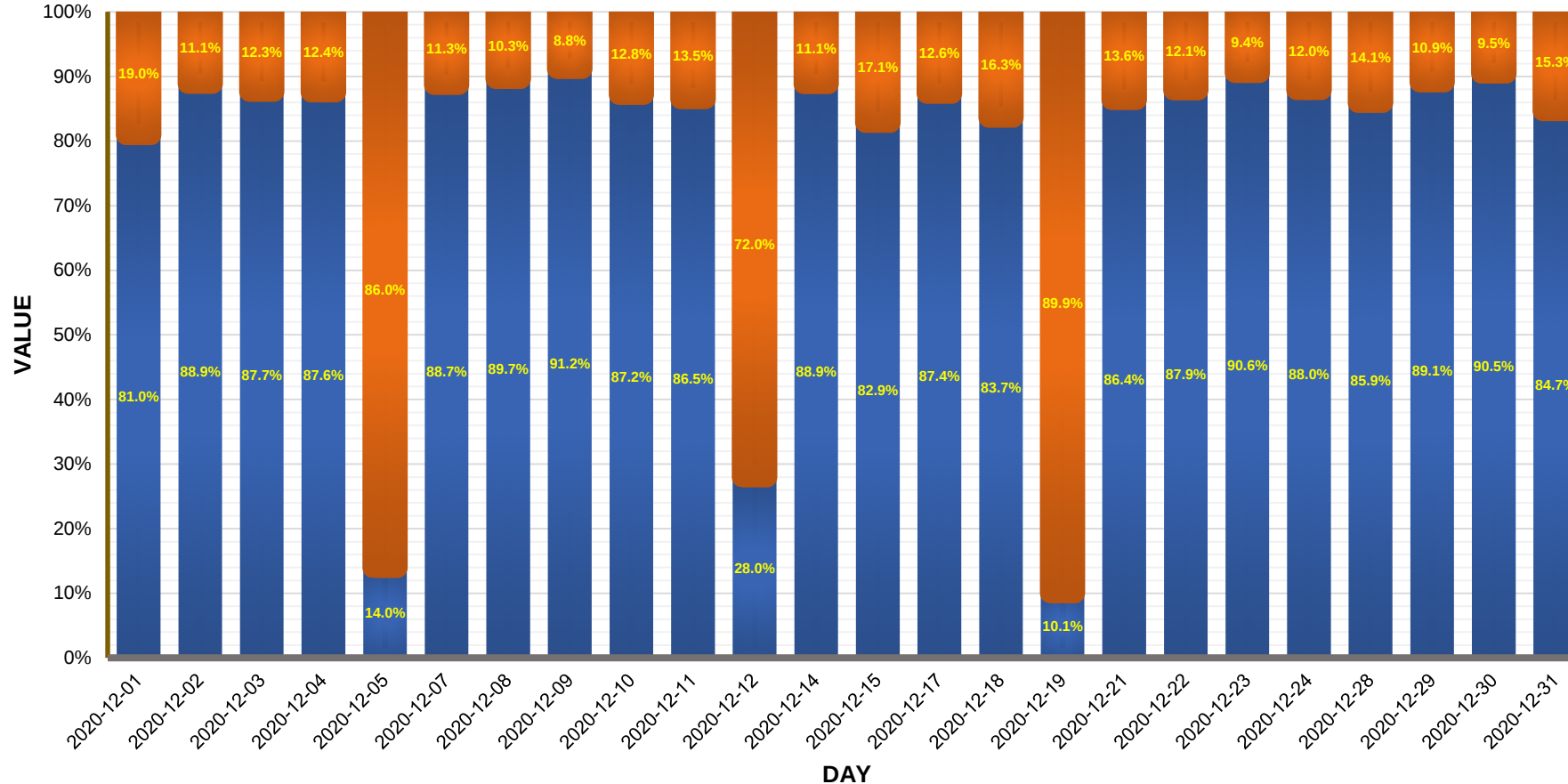


Daily Values and Volumes per month		
Date	Value	Volume
2020-12-01	R 697,017,916,644.14	47,680
2020-12-02	R 647,131,913,120.59	34,851
2020-12-03	R 623,040,252,336.98	31,185
2020-12-04	R 583,287,823,193.88	39,806
2020-12-05	R 48,090,739,353.23	4,283
2020-12-07	R 689,490,814,729.95	32,419
2020-12-08	R 543,020,993,081.26	27,289
2020-12-09	R 597,520,260,692.74	28,738
2020-12-10	R 463,001,231,015.92	31,879
2020-12-11	R 496,518,039,845.53	40,127
2020-12-12	R 48,165,580,537.58	4,484
2020-12-14	R 578,902,640,267.09	34,399
2020-12-15	R 699,696,189,570.88	48,395
2020-12-17	R 669,395,910,981.95	47,507
2020-12-18	R 633,002,921,807.44	60,521
2020-12-19	R 52,141,973,381.71	7,618
2020-12-21	R 609,327,591,156.64	42,406
2020-12-22	R 635,941,709,701.21	42,961
2020-12-23	R 749,866,815,584.25	46,421
2020-12-24	R 553,062,288,934.70	48,877
2020-12-28	R 532,514,756,573.88	26,177
2020-12-29	R 447,518,806,160.38	25,686
2020-12-30	R 604,239,223,315.28	28,531
2020-12-31	R 653,405,171,261.90	42,596
Total	R 12,855,301,563,249.10	824,836
Average	R 535,637,565,135.38	34,368

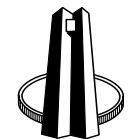


RTL Value / Batches Value

■ RTL% ■ Batches%

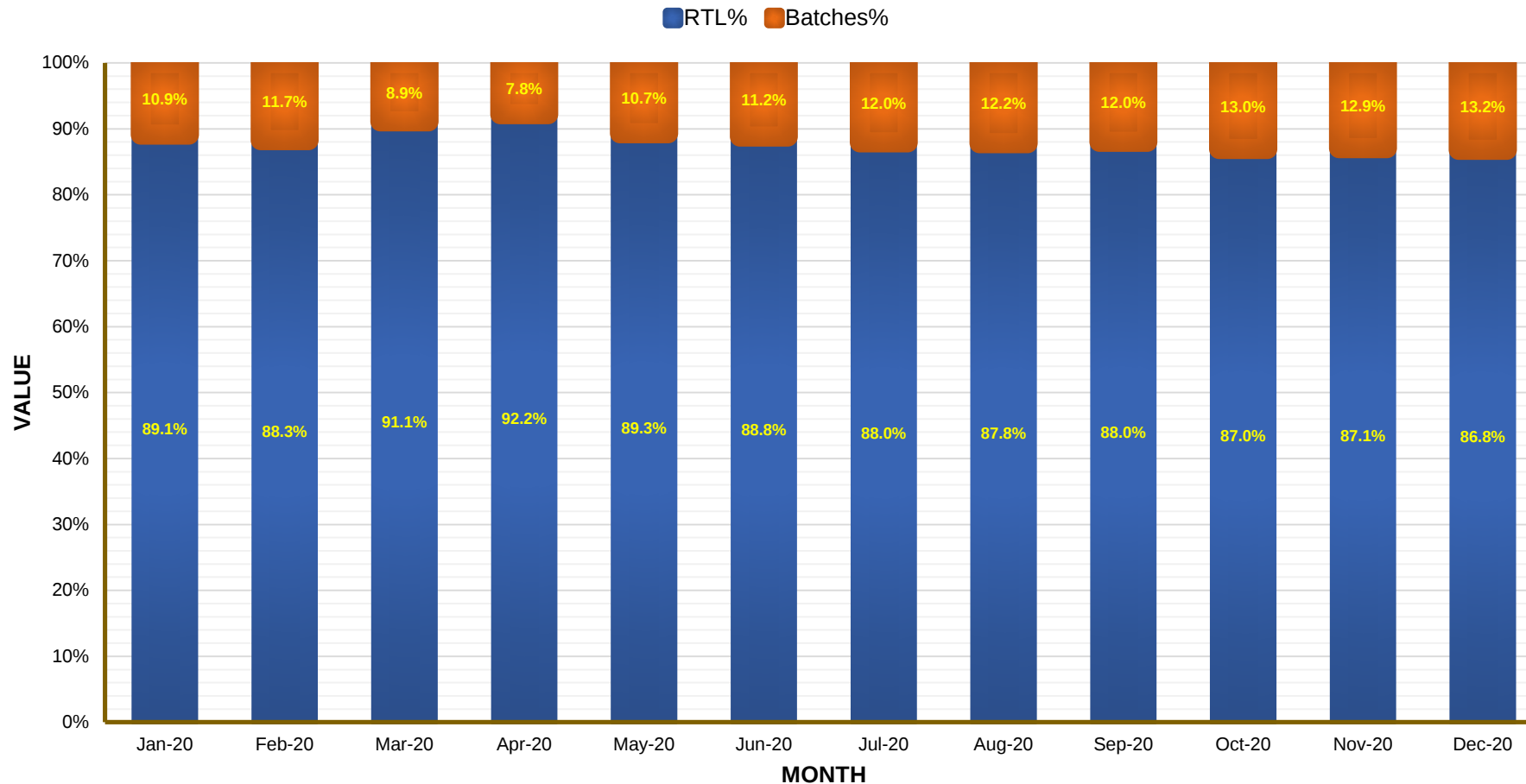


RTL /Batches Message Values		
Date	RTL	Batches
2020-12-01	R 452,716,045,607.65	R 106,241,817,391.53
2020-12-02	R 454,644,023,122.59	R 56,795,281,733.22
2020-12-03	R 413,186,139,784.46	R 58,010,919,716.28
2020-12-04	R 385,364,826,425.07	R 54,520,683,565.90
2020-12-05	R 2,529,221,436.71	R 15,554,236,698.13
2020-12-07	R 417,811,468,034.22	R 53,091,248,958.49
2020-12-08	R 370,941,989,699.50	R 42,721,436,784.76
2020-12-09	R 424,810,980,202.71	R 41,062,960,896.89
2020-12-10	R 315,430,643,890.56	R 46,358,452,763.64
2020-12-11	R 331,372,267,428.37	R 51,535,231,028.75
2020-12-12	R 5,087,178,506.70	R 13,071,384,350.19
2020-12-14	R 429,524,638,961.44	R 53,870,489,257.00
2020-12-15	R 491,381,608,330.80	R 101,476,908,724.46
2020-12-17	R 483,155,528,253.57	R 69,732,046,713.80
2020-12-18	R 435,470,567,984.62	R 84,884,543,534.43
2020-12-19	R 2,225,296,704.48	R 19,885,805,346.45
2020-12-21	R 409,982,804,741.54	R 64,426,222,481.91
2020-12-22	R 449,269,271,879.67	R 61,858,330,982.51
2020-12-23	R 524,527,582,734.92	R 54,443,762,321.25
2020-12-24	R 374,511,999,865.81	R 51,282,361,578.25
2020-12-28	R 355,428,653,910.31	R 58,146,362,738.47
2020-12-29	R 308,898,673,906.04	R 37,704,059,767.36
2020-12-30	R 463,173,456,317.16	R 48,702,679,591.45
2020-12-31	R 464,659,388,651.71	R 83,917,316,240.64
Total	R 8,766,104,256,380.61	R 1,329,294,543,165.76
Average	R 365,254,344,015.86	R 55,387,272,631.91

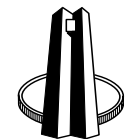


RTL /Batches Message Values for 12 Months (January 2020 – December 2020)

RTL Value / Batches Value



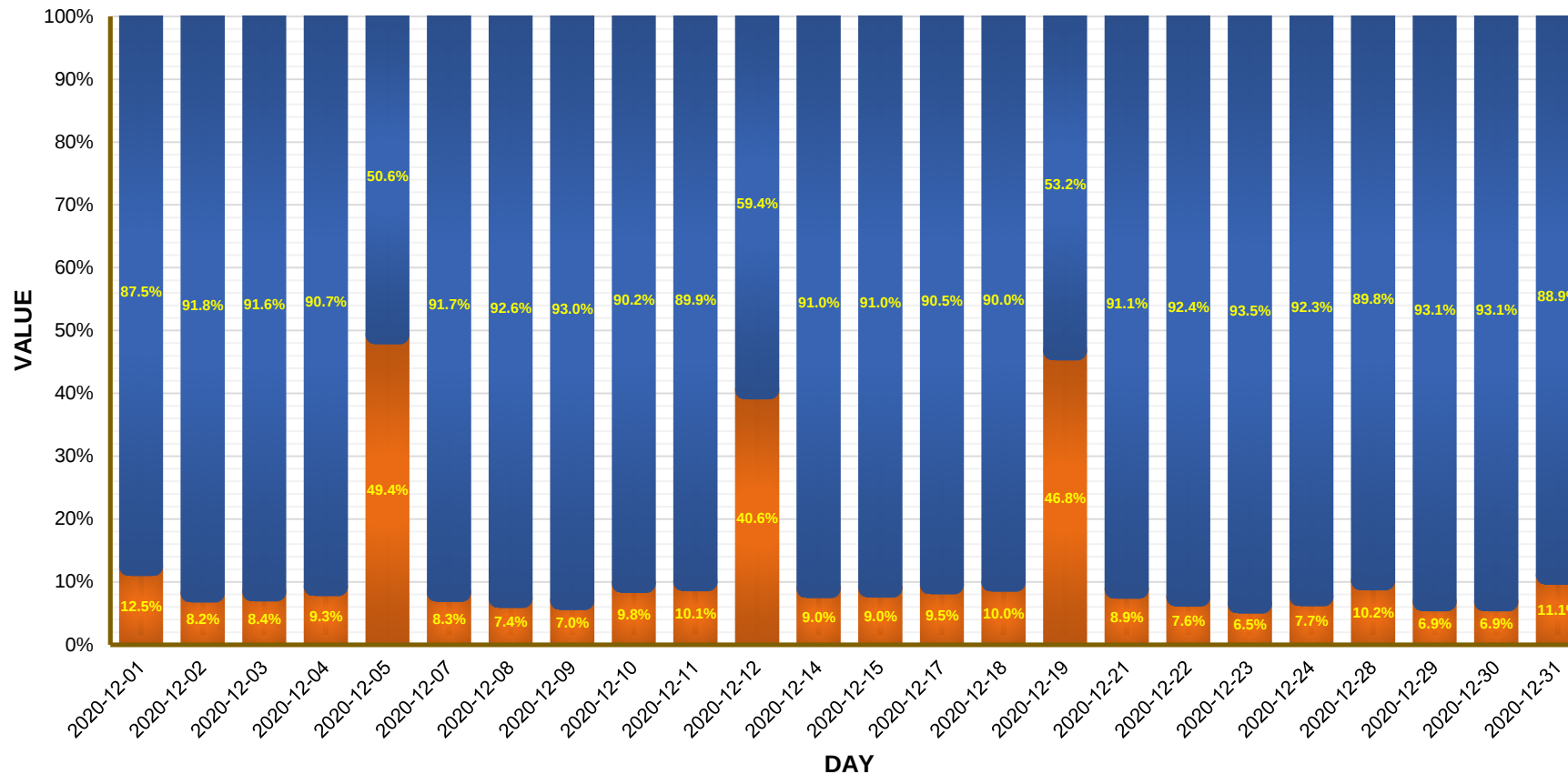
RTL /Batches Message Values		
Month	RTL	Batches
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
Feb-20	R 8,161,529,617,369.48	R 1,083,430,933,623.34
Mar-20	R 11,769,569,757,423.60	R 1,143,184,500,117.91
Apr-20	R 8,985,841,812,508.20	R 758,207,748,123.36
May-20	R 7,393,802,016,296.18	R 882,138,092,107.64
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
Sep-20	R 8,494,312,529,066.53	R 1,153,438,359,168.98
Oct-20	R 8,159,614,117,532.98	R 1,224,161,787,597.13
Nov-20	R 8,098,292,572,038.95	R 1,204,152,324,606.69
Dec-20	R 8,766,104,256,380.61	R 1,329,294,543,165.76
Total	R 102,436,123,473,446.00	R 13,040,592,274,848.90
Average	R 8,536,343,622,787.18	R 1,086,716,022,904.07



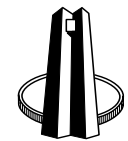
Day and Night Settlement Values for December 2020

Day Value, Night Value

■ Night Value% ■ Day Value%



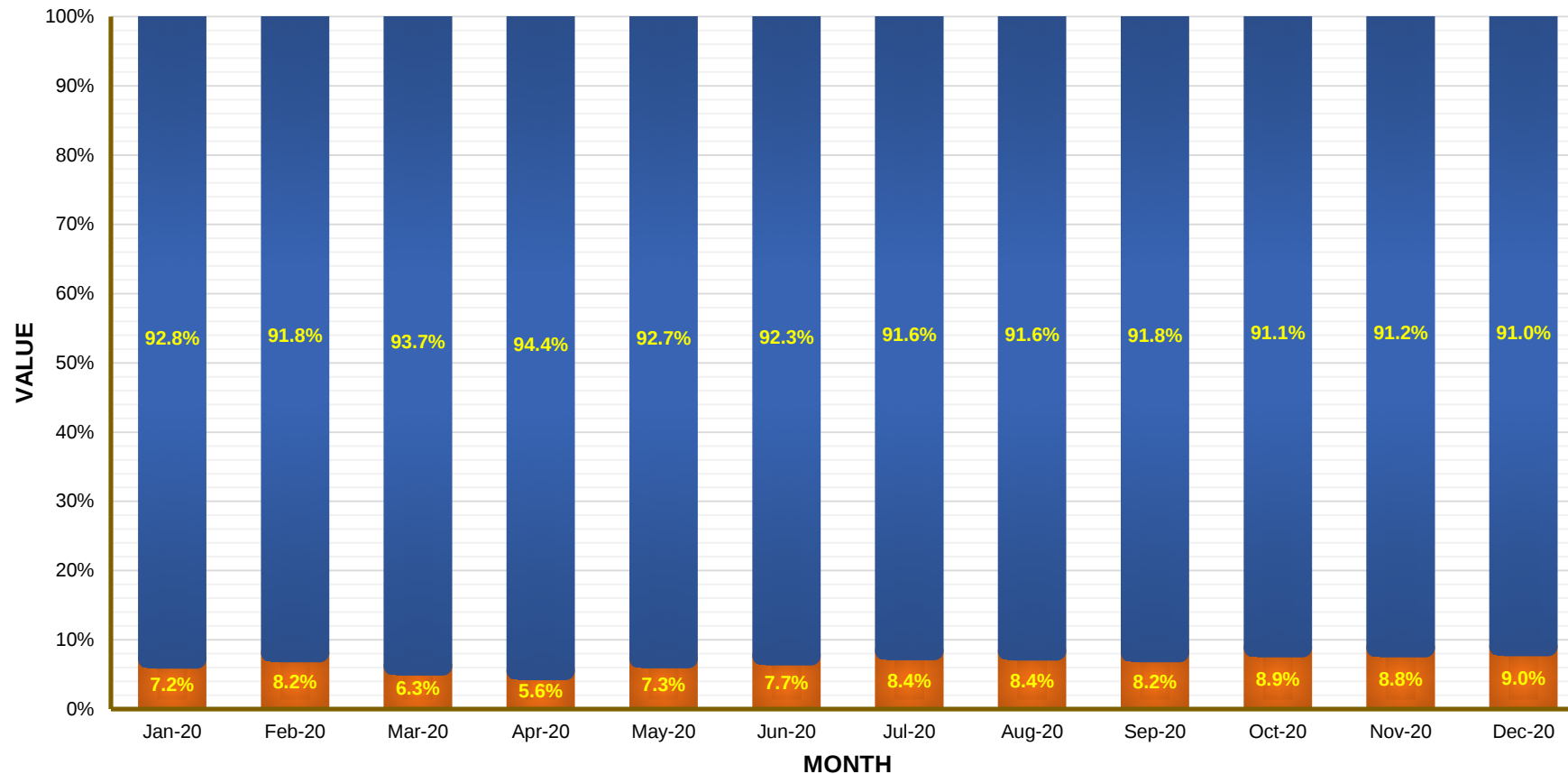
Day and Night Settlement Values		
Date	Night Value	Day Value
2020-12-01	R 71,129,914,219.56	R 498,610,834,380.84
2020-12-02	R 42,492,132,676.65	R 472,608,148,807.85
2020-12-03	R 40,697,686,966.17	R 441,708,557,399.09
2020-12-04	R 41,576,715,789.42	R 407,259,338,282.98
2020-12-05	R 8,929,483,215.57	R 9,161,246,129.66
2020-12-07	R 41,156,977,890.76	R 452,533,840,748.01
2020-12-08	R 31,026,935,059.20	R 388,682,560,030.16
2020-12-09	R 32,950,498,515.63	R 435,381,717,071.24
2020-12-10	R 36,195,316,927.82	R 332,995,514,671.27
2020-12-11	R 38,847,950,094.82	R 347,571,125,555.65
2020-12-12	R 7,370,504,941.09	R 10,795,075,596.49
2020-12-14	R 43,569,983,172.19	R 442,170,634,756.67
2020-12-15	R 53,727,297,313.55	R 540,199,340,926.04
2020-12-17	R 53,617,288,308.77	R 508,619,513,779.92
2020-12-18	R 53,082,852,372.94	R 479,039,021,122.80
2020-12-19	R 10,364,867,182.82	R 11,777,106,198.89
2020-12-21	R 44,956,807,162.90	R 462,435,087,346.02
2020-12-22	R 39,280,685,184.30	R 477,096,122,287.63
2020-12-23	R 38,457,388,309.60	R 554,025,954,462.56
2020-12-24	R 33,130,568,359.05	R 399,845,741,736.74
2020-12-28	R 42,284,719,089.79	R 371,953,100,882.83
2020-12-29	R 24,358,580,907.16	R 330,032,789,027.63
2020-12-30	R 35,160,558,803.04	R 475,636,304,387.55
2020-12-31	R 60,175,559,257.22	R 482,117,888,174.31
Total	R 924,541,271,720.02	R 9,332,256,563,762.83
Average	R 38,522,552,988.33	R 388,844,023,490.12



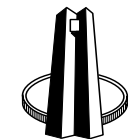
Day and Night Settlement Values for 12 Months (January 2020 – December 2020)

Day Value, Night Value

■ Night Value% ■ Day Value%

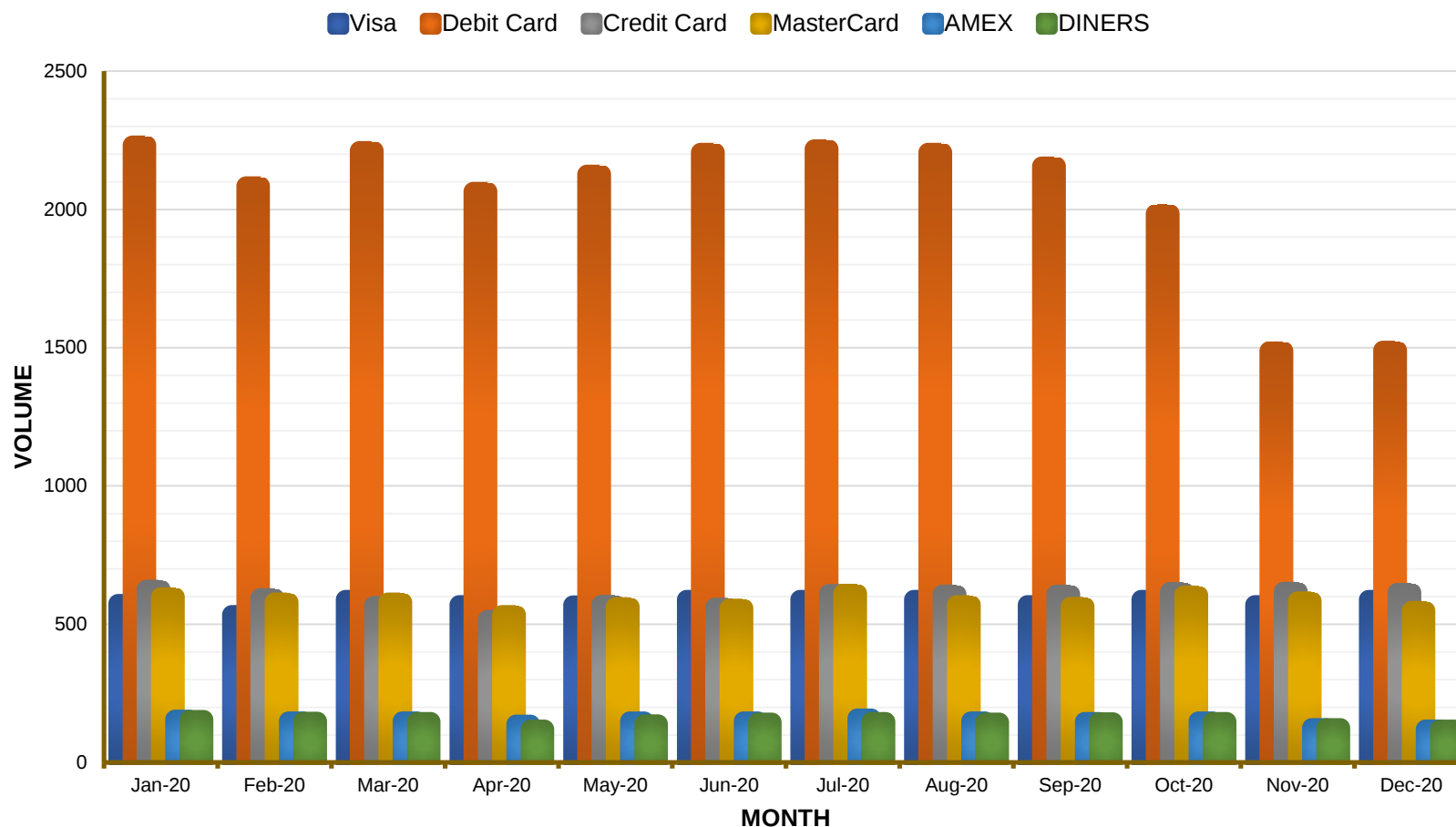


Day and Night Settlement Values		
Month	Night Value	Day Value
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
May-20	R 616,401,994,126.28	R 7,840,030,921,103.85
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
Sep-20	R 811,373,712,891.87	R 9,126,673,747,525.50
Oct-20	R 851,811,997,878.64	R 8,771,448,363,966.87
Nov-20	R 841,653,856,997.45	R 8,670,550,766,154.28
Dec-20	R 924,541,271,720.02	R 9,332,256,563,762.83
Total	R 9,193,027,113,281.86	R 108,931,539,933,862.00
Average	R 766,085,592,773.49	R 9,077,628,327,821.83



Cards Message Volumes from January 2020 – December 2020

Cards Message Volumes



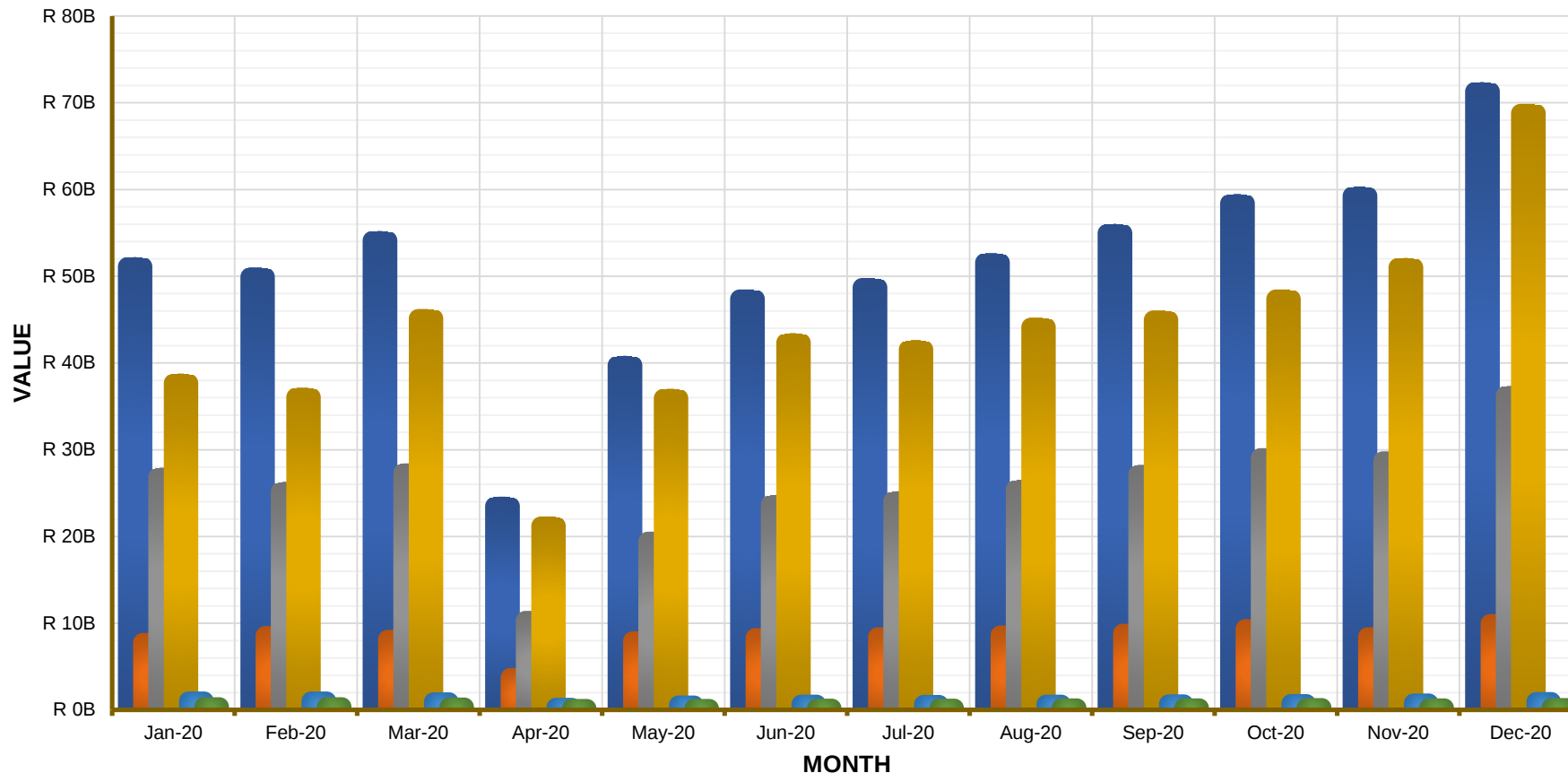
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	120
May-20	569	2126	571	563	150	139
Jun-20	589	2206	561	557	150	145
Jul-20	589	2218	610	611	160	147
Aug-20	589	2206	608	570	150	145
Sep-20	570	2156	608	564	148	146
Oct-20	589	1984	617	605	150	148
Nov-20	570	1488	619	584	125	125
Dec-20	589	1490	614	549	120	120
Total	6,921	24,466	7,112	6,895	1,747	1,686
Average	577	2,039	593	575	146	141



Cards Message Values from January 2020 – December 2020

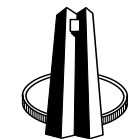
Cards Message Values

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

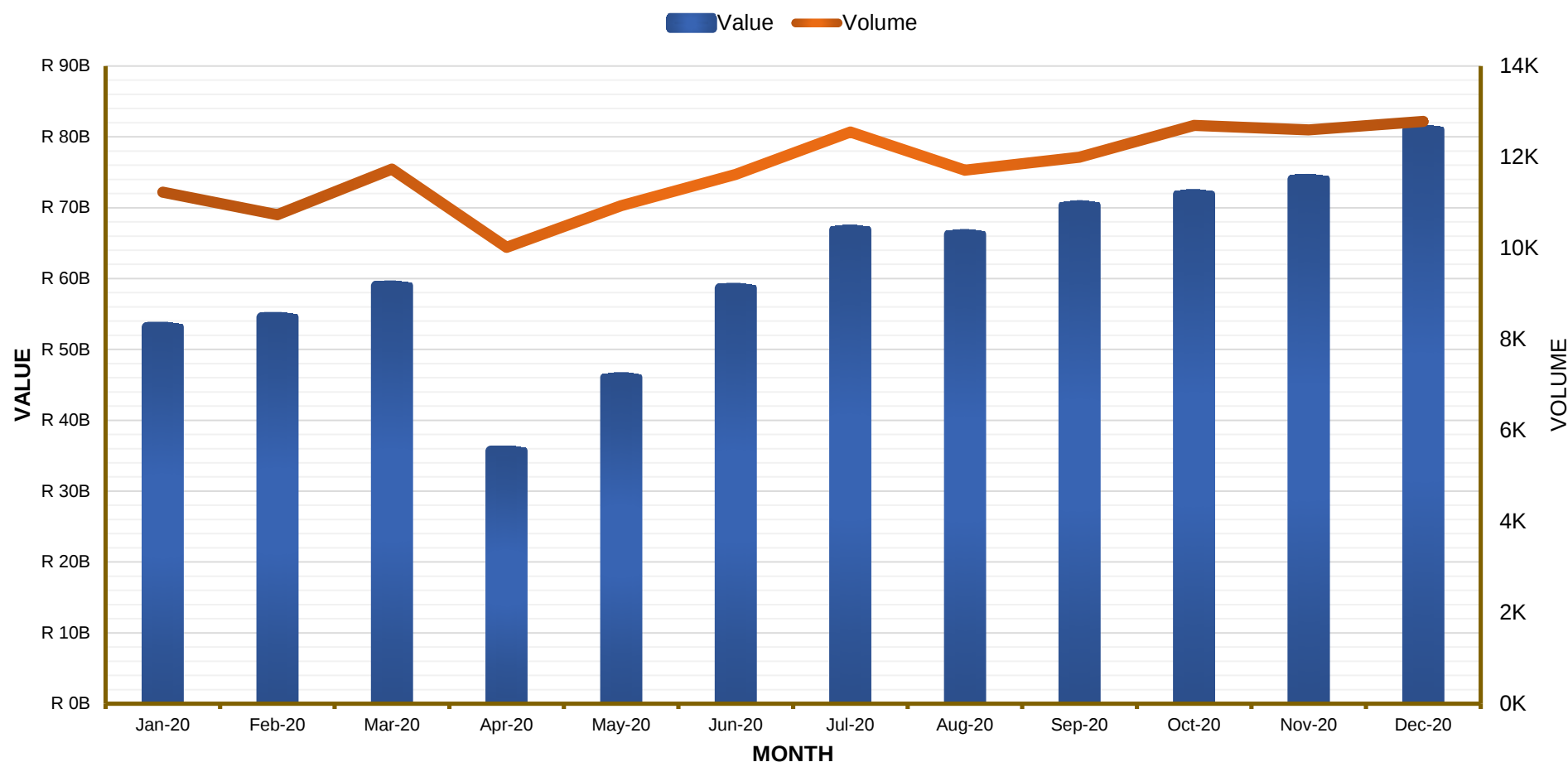


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jan-20	R 51,106,263,253.47	R 7,761,940,327.87	R 26,811,772,344.05
Feb-20	R 49,923,481,541.03	R 8,557,001,876.54	R 25,213,468,390.47
Mar-20	R 54,125,006,043.85	R 8,148,352,692.02	R 27,319,039,137.59
Apr-20	R 23,479,203,931.17	R 3,727,867,656.08	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
Sep-20	R 54,950,461,500.15	R 8,845,062,472.30	R 27,169,880,915.68
Oct-20	R 58,382,984,336.12	R 9,359,914,653.93	R 29,064,385,422.86
Nov-20	R 59,255,614,623.20	R 8,440,467,265.15	R 28,699,572,123.42
Dec-20	R 71,288,361,003.37	R 9,945,573,778.60	R 36,266,934,420.23
Total	R 609,847,668,532.57	R 98,185,461,779.50	R 303,551,786,098.26
Average	R 50,820,639,044.38	R 8,182,121,814.96	R 25,295,982,174.86

Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
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
Sep-20	R 44,946,013,259.36	R 699,026,062.19	R 242,921,374.77
Oct-20	R 47,365,999,332.32	R 720,931,509.55	R 258,034,536.77
Nov-20	R 51,014,735,589.34	R 781,814,938.47	R 241,726,492.01
Dec-20	R 68,752,081,692.36	R 950,517,472.46	R 261,194,299.73
Total	R 516,124,542,588.10	R 8,943,110,618.61	R 2,962,951,348.79
Average	R 43,010,378,549.01	R 745,259,218.22	R 246,912,612.40



Real Time Clearing (RTC) Monthly Values and Volumes

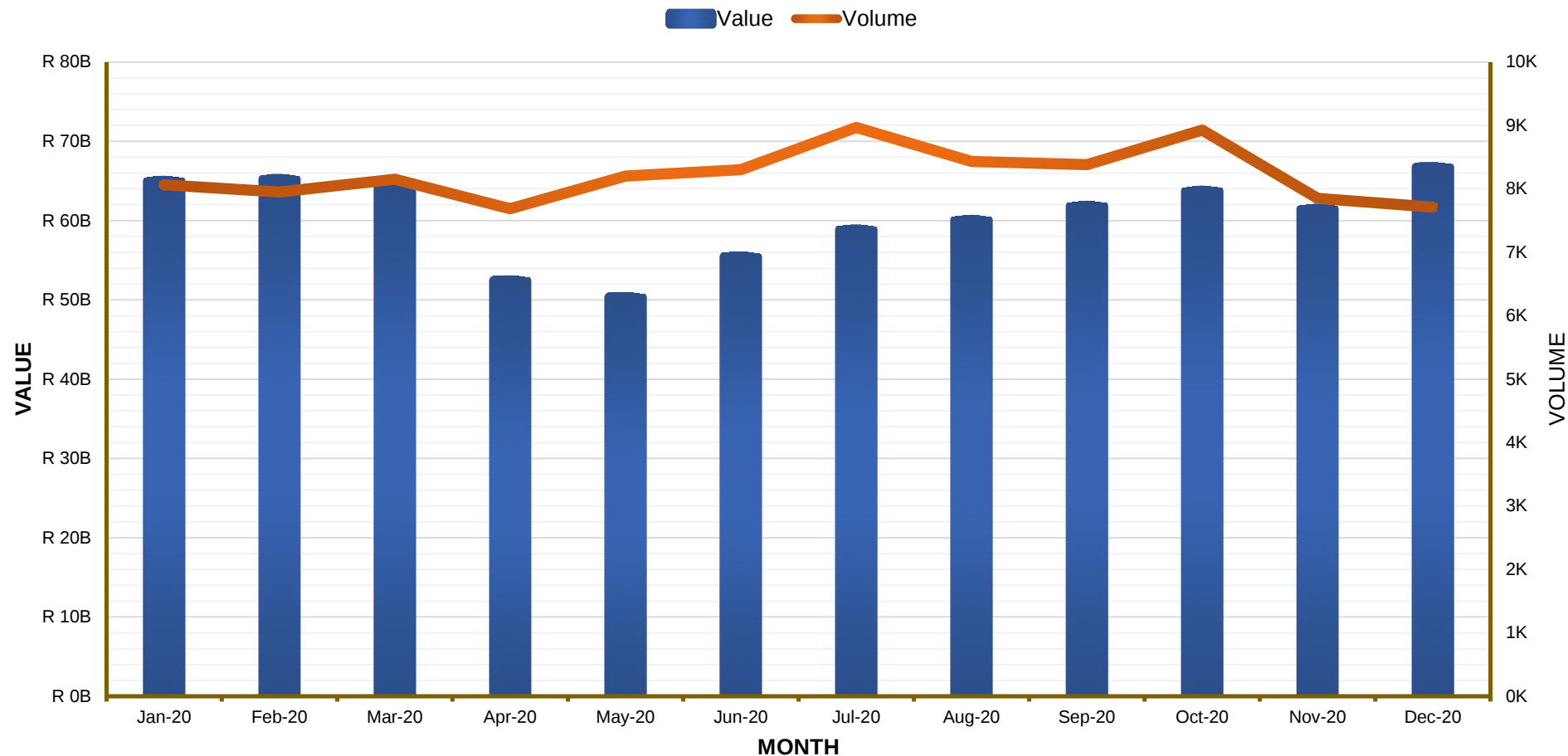


RTC Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	12,553
Aug-20	R 66,220,267,445.44	11,715
Sep-20	R 70,288,498,338.48	11,995
Oct-20	R 71,867,903,221.92	12,699
Nov-20	R 73,976,062,940.63	12,596
Dec-20	R 80,934,288,238.20	12,782
Total	R 736,972,862,662.44	140,605
Average	R 61,414,405,221.87	11,717

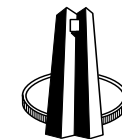


Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2020 – December 2020

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

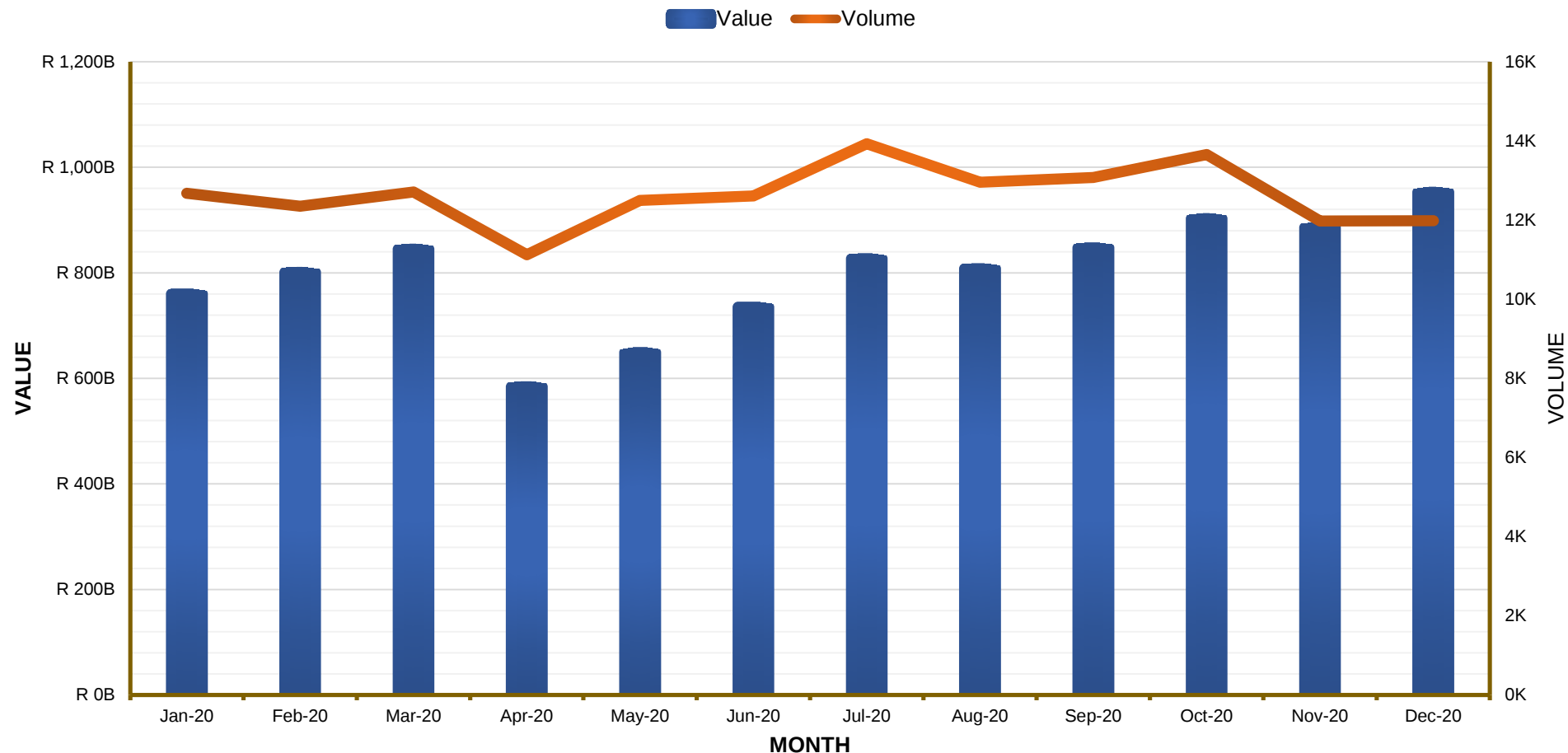


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	8,968
Aug-20	R 60,024,091,331.95	8,431
Sep-20	R 61,799,166,587.70	8,384
Oct-20	R 63,700,240,325.42	8,928
Nov-20	R 61,413,398,725.85	7,852
Dec-20	R 66,674,386,601.96	7,713
Total	R 725,402,156,766.14	98,629
Average	R 60,450,179,730.51	8,219

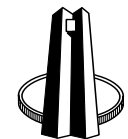


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from January 2020 – December 2020

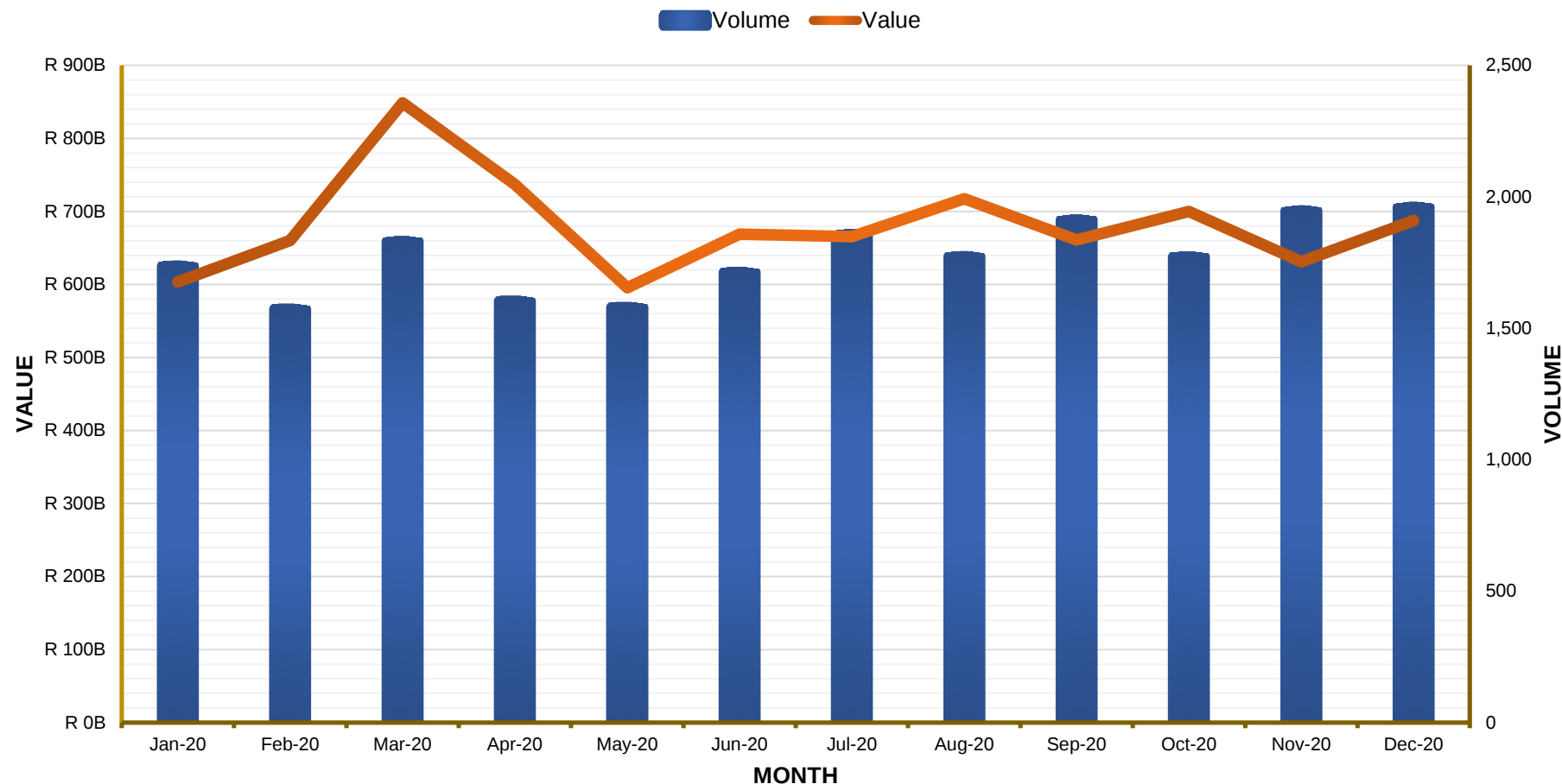
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



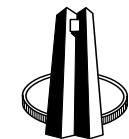
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	R 826,663,973,141.26	13,929
Aug-20	R 807,696,188,116.66	12,953
Sep-20	R 847,242,707,154.03	13,074
Oct-20	R 902,933,359,913.47	13,656
Nov-20	R 885,745,686,046.11	11,977
Dec-20	R 952,831,895,148.54	11,981
Total	R 9,595,923,248,269.58	151,538
Average	R 799,660,270,689.13	12,628



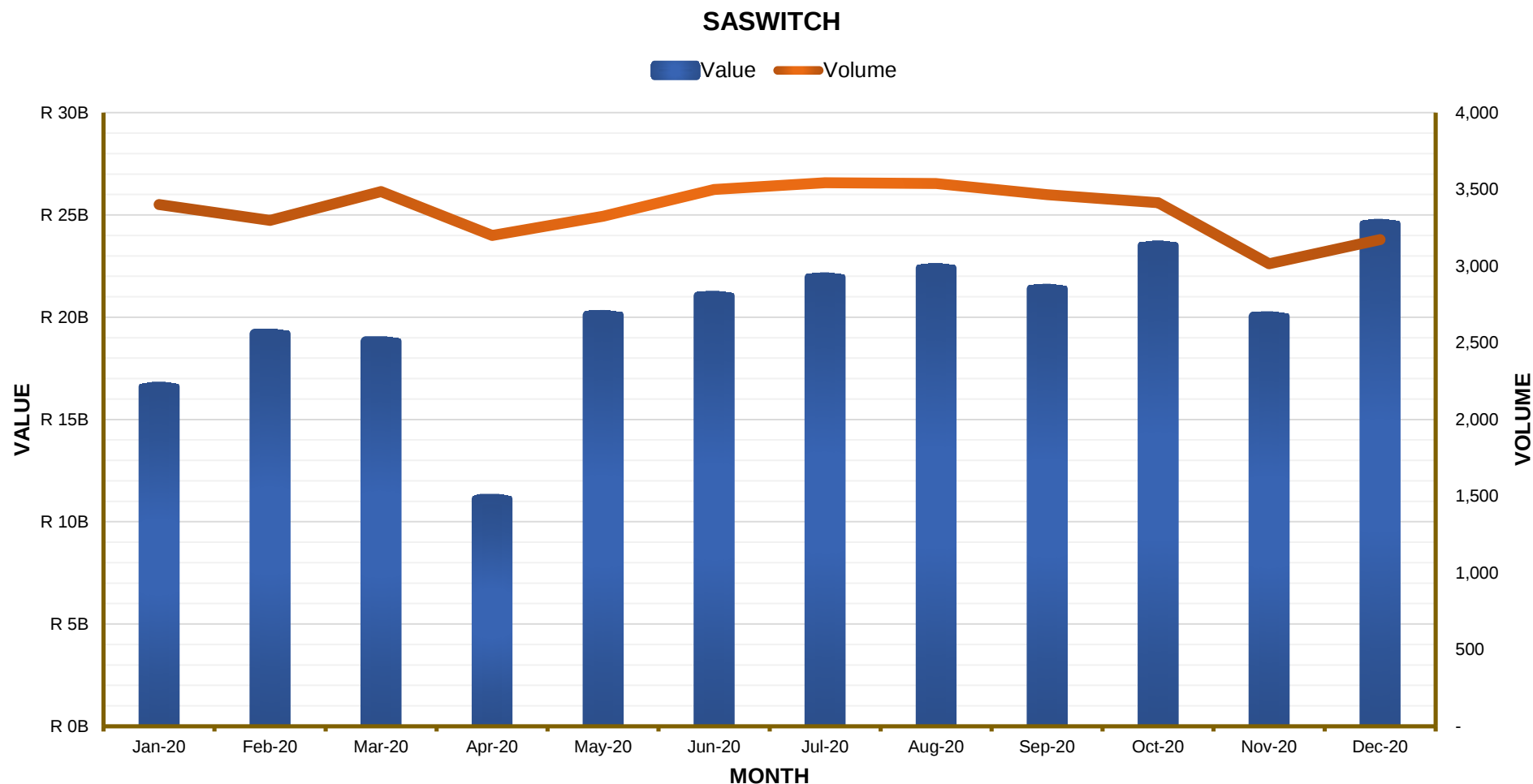
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jan-20	R 603,683,557,046.15	1,736
Feb-20	R 660,403,623,396.48	1,572
Mar-20	R 848,647,016,359.77	1,830
Apr-20	R 736,937,998,018.00	1,603
May-20	R 595,672,573,090.46	1,579
Jun-20	R 668,832,212,992.62	1,712
Jul-20	R 665,695,435,386.30	1,856
Aug-20	R 717,423,862,971.86	1,772
Sep-20	R 661,126,364,305.92	1,912
Oct-20	R 699,884,708,670.94	1,771
Nov-20	R 631,237,958,201.16	1,946
Dec-20	R 687,497,569,693.19	1,960
Total	R 8,177,042,880,132.85	21,249
Average	R 681,420,240,011.07	1,771



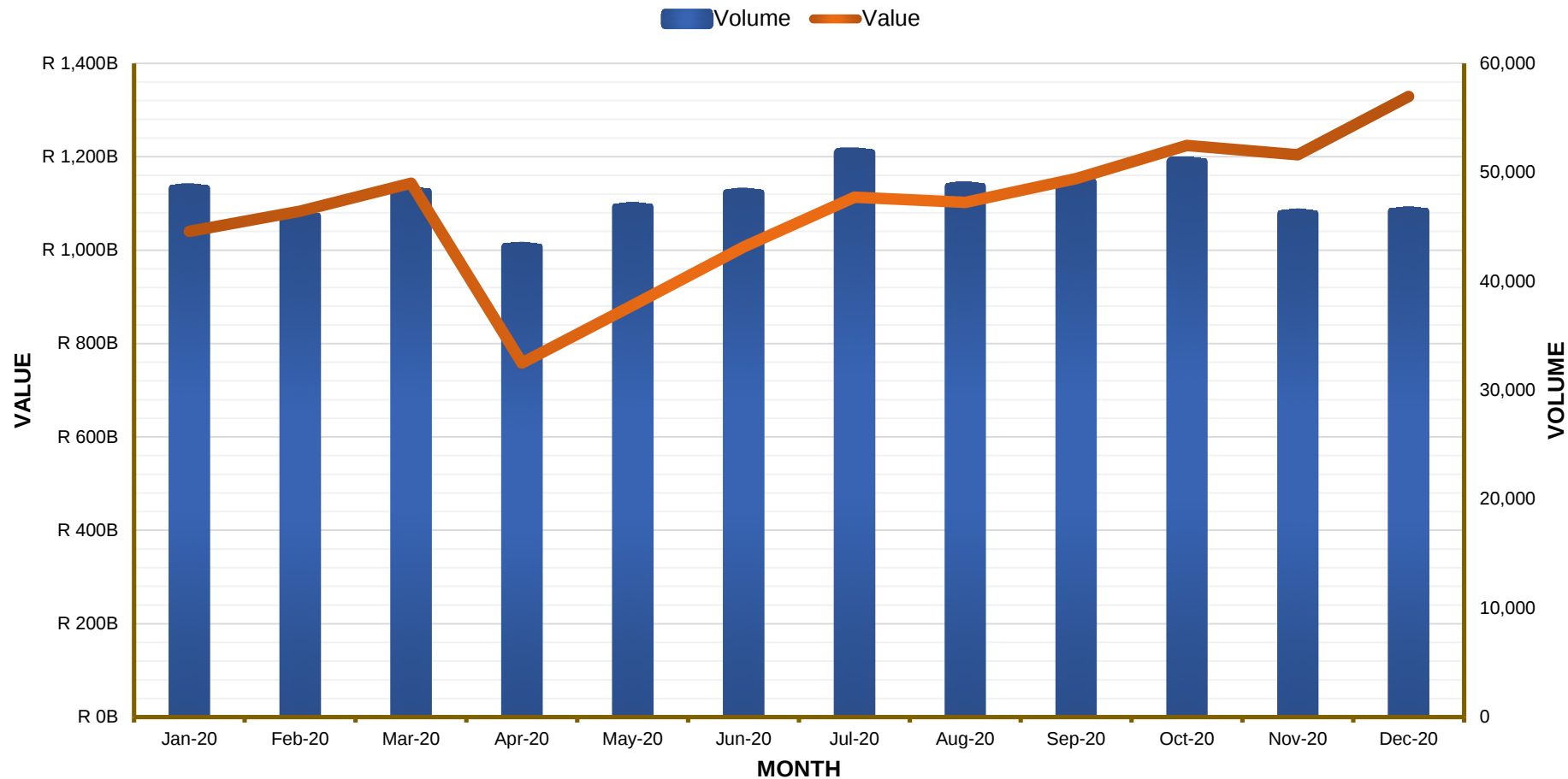
SASwitch Values and Volumes from January 2020 – December 2020



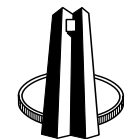
SASWITCH Monthly Values		
Month	Value	Volume
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	3,539
Sep-20	R 21,370,756,861.45	3,466
Oct-20	R 23,489,470,426.45	3,413
Nov-20	R 20,024,544,767.79	3,015
Dec-20	R 24,545,631,901.61	3,173
Total	R 240,512,914,159.93	40,357
Average	R 20,042,742,846.66	3,363



Retail Monthly Values and Volumes

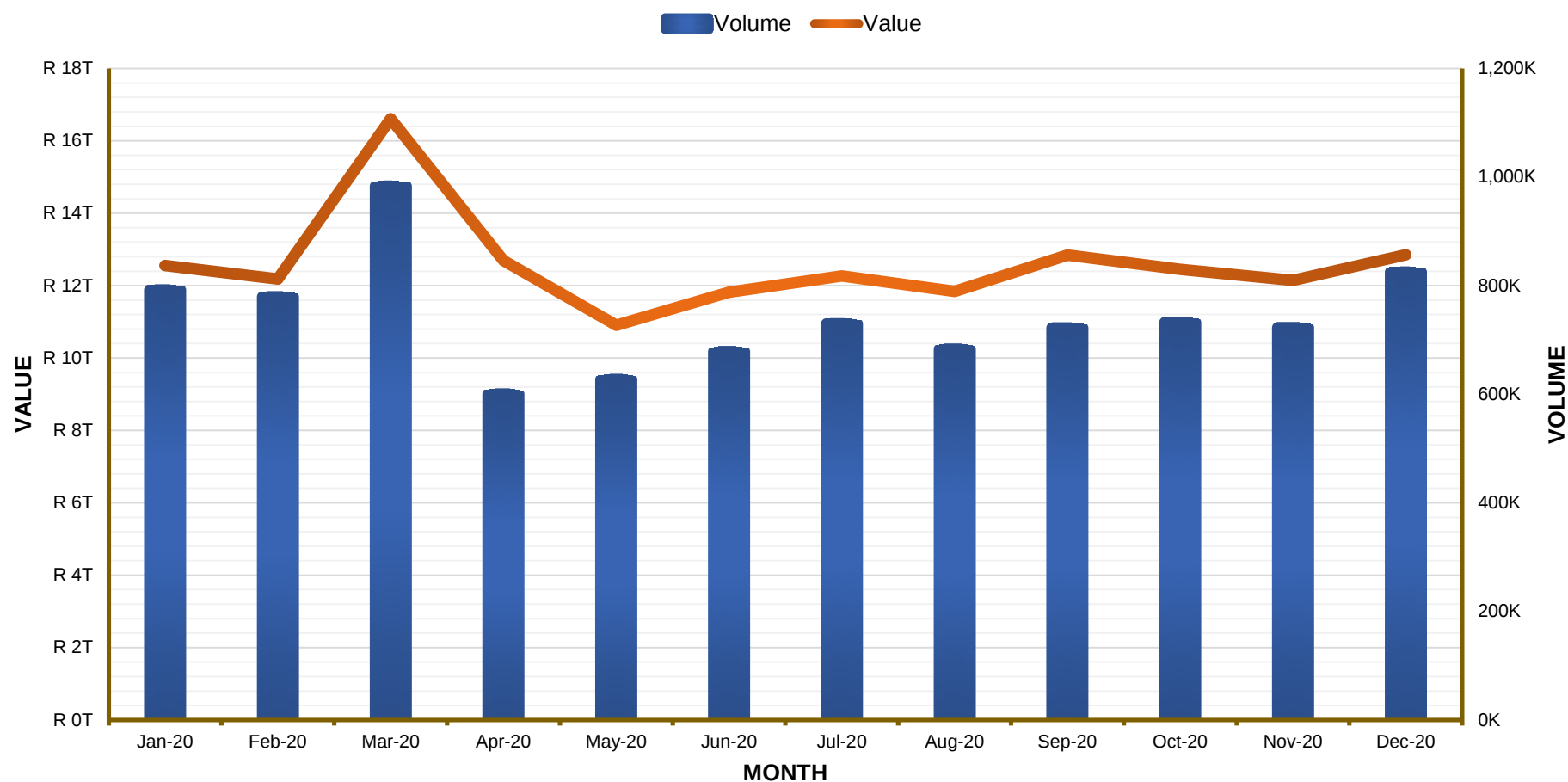


Retail Monthly Values and Volumes		
Month	Value	Volume
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	43,096
May-20	R 882,138,092,107.64	46,767
Jun-20	R 1,006,611,810,483.19	48,077
Jul-20	R 1,113,557,929,648.63	51,761
Aug-20	R 1,102,513,255,424.36	48,651
Sep-20	R 1,153,438,359,168.98	49,056
Oct-20	R 1,224,161,787,597.13	50,930
Nov-20	R 1,204,152,324,606.69	46,151
Dec-20	R 1,329,294,543,165.76	46,366
Total	R 13,040,592,274,848.90	573,404
Average	R 1,086,716,022,904.07	47,784



Total Monthly Message Values and Volumes from January 2020 – December 2020

SAMOS Message Values and Volumes

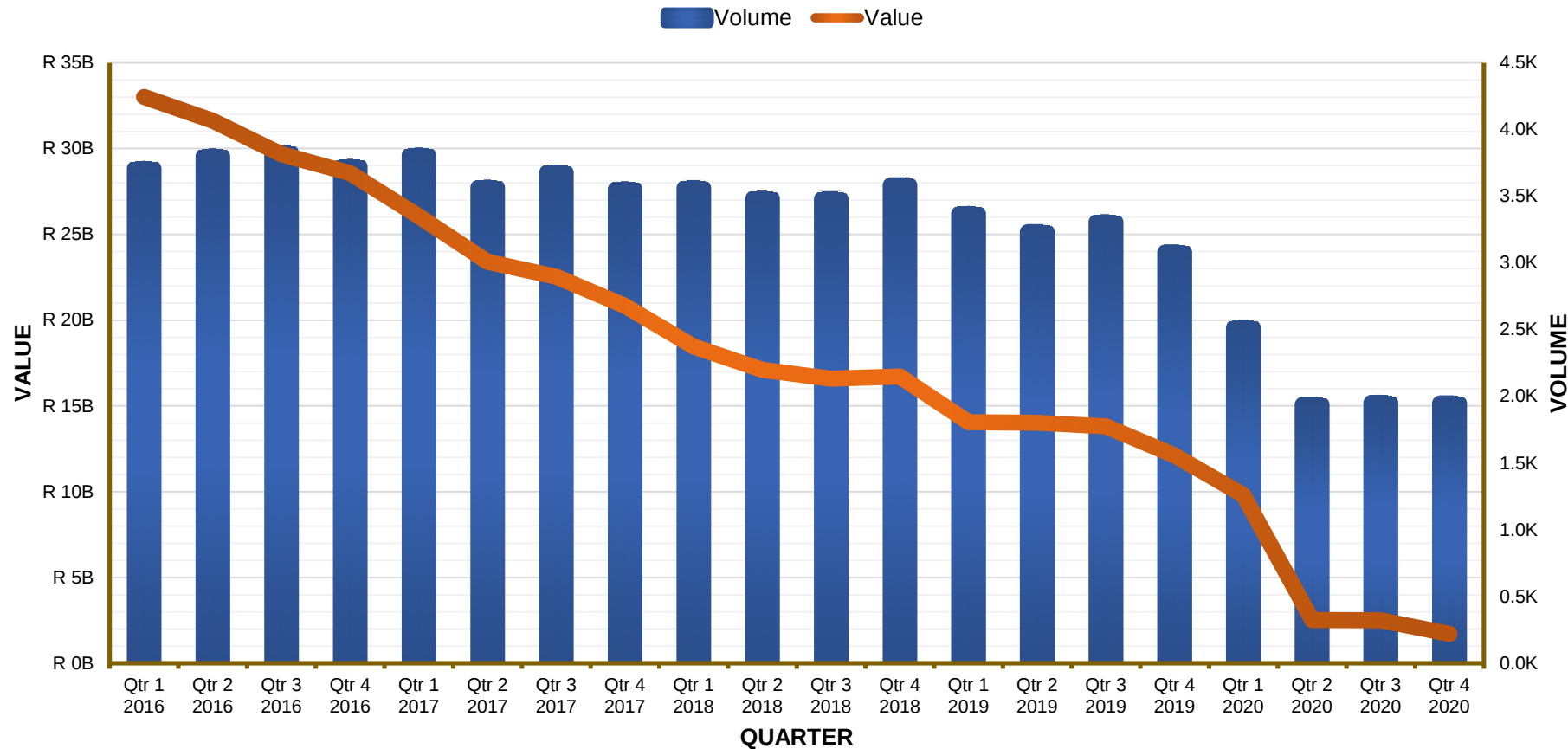


Message Values and Volumes - Monthly		
Month	Value	Volume
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 10,906,055,670,416.30	626,913
Jun-20	R 11,822,058,219,705.40	678,216
Jul-20	R 12,266,099,197,500.50	729,460
Aug-20	R 11,844,337,321,924.60	682,981
Sep-20	R 12,843,757,284,148.80	722,115
Oct-20	R 12,446,665,002,625.10	731,964
Nov-20	R 12,147,830,404,306.80	722,224
Dec-20	R 12,855,301,563,249.10	824,836
Total	R 151,166,056,759,655.00	8,873,070
Average	R 12,597,171,396,637.90	739,423

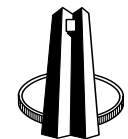


Code Line Clearing (CLC) decline indicators from Q1, 2016 to Q4, 2020

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



Cheques values and volumes		
Quarter	Value	Volume
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 2,511,991,622.23	1,953
Qtr 4 2020	R 1,710,460,310.49	1,949
Total	R 355,129,452,558.05	65,095
Average	R 17,756,472,627.90	3,255



Summerised totals		
Receiver	Volume	Value
RTL Total	770,751	R 10,681,616,582,401.10
Retail	46,366	R 1,329,294,543,165.76
Payment Cash Withdrawal/Deposit (KPSBV)	7,720	R 315,684,260,642.22
Payment Dematerialised MM Instrument (MPDEM)	3,826	R 131,151,046,712.73
Payment any Derivative Instrument (OPDER)	3,239	R 23,523,872,511.70
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,960	R 687,497,569,693.19
Payment any Money Market Product (MPMMI)	669	R 291,675,295,244.02
Daily BMA Settlements (SPBMA)	547	R 241,071,755,285.38
STRATE Planned Payments Confirmed on T+4 (SPLNY)	460	R 60,804,082,246.72
Settlement of Derivative Margin Calls (OSDMC)	174	R 21,812,723,754.98
STRATE Same Day Confirmed Settlements (SPLNN)	63	R 14,075,411,710.05

