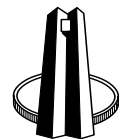


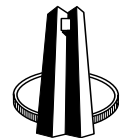


Settlement Statistics and Indicators

July 2020

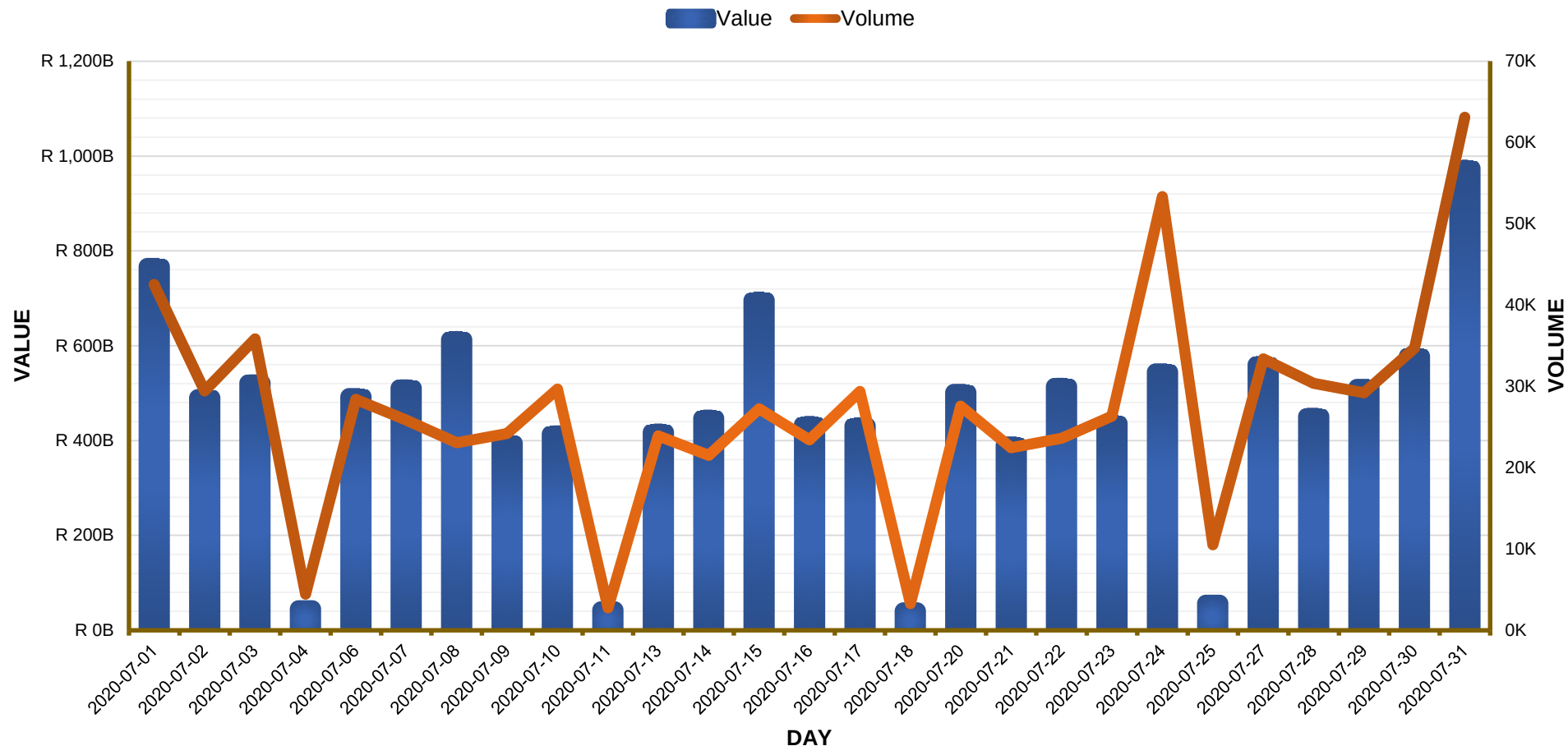


- ✓ In July 2020, SAMOS processed **729,460** transactions to the value of **ZAR12,266,099,197,500.50**.
- ✓ Peak volume was **63,107** on 31 July 2020 and peak value was **ZAR973,831,214,997.27** on 31 July 2020.
- ✓ Average number of transactions processed per day were **27,017** representing the average value of **ZAR454,299,970,277.80**.
- ✓ 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.

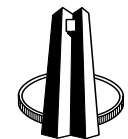


Daily Message Volumes and Values for July 2020

SAMOS Message Values and Volumes

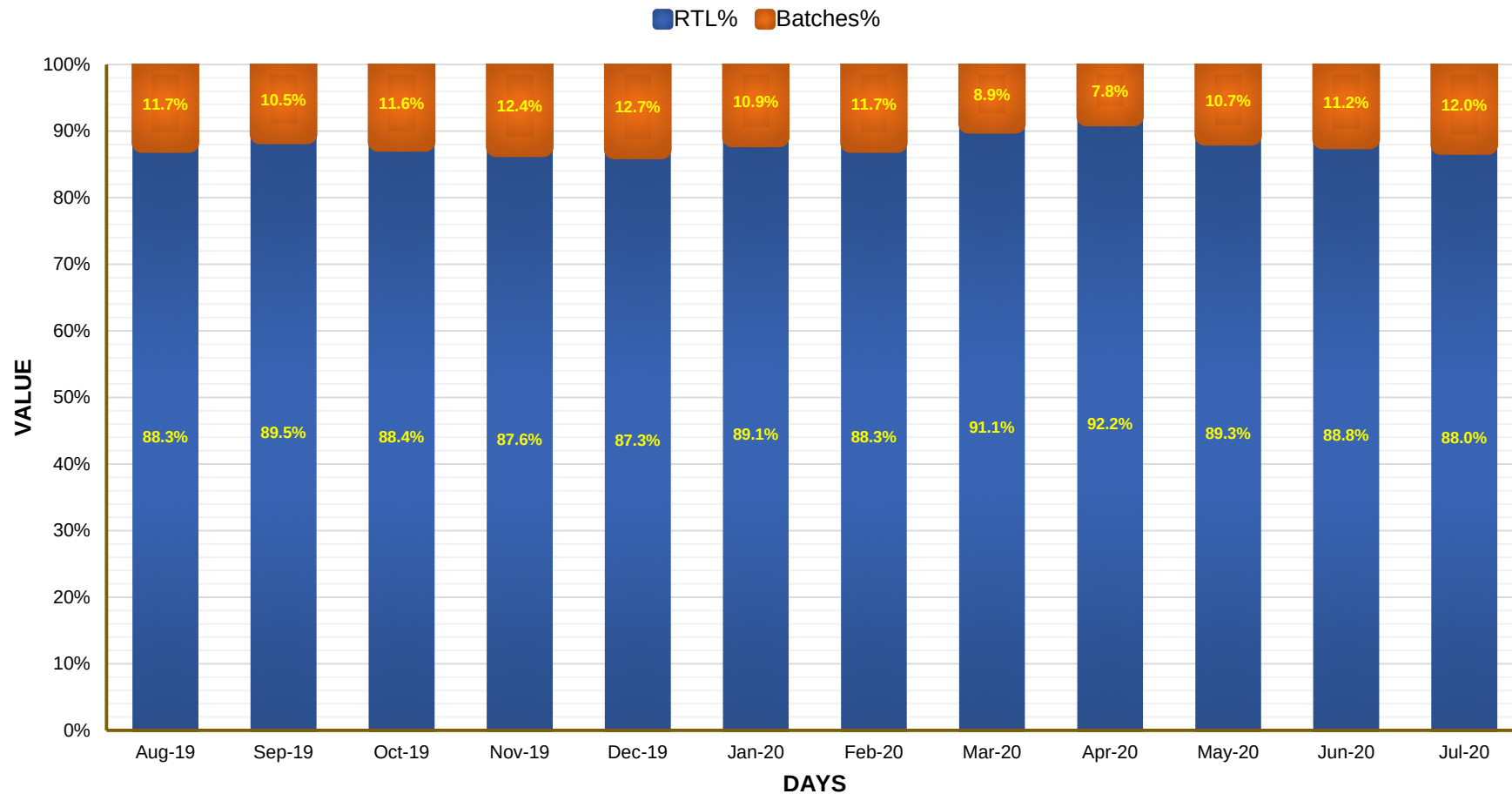


Daily Values and Volumes per Month		
Date	Value	Volume
2020-07-01	R 766,748,336,330.50	42,525
2020-07-02	R 489,762,462,353.96	29,437
2020-07-03	R 520,894,909,893.03	35,844
2020-07-04	R 44,428,181,905.08	4,436
2020-07-06	R 492,405,994,223.24	28,395
2020-07-07	R 510,241,474,104.28	25,832
2020-07-08	R 612,538,646,130.06	23,073
2020-07-09	R 394,169,787,561.13	24,199
2020-07-10	R 413,380,013,763.47	29,663
2020-07-11	R 42,356,026,461.35	2,745
2020-07-13	R 417,242,802,897.13	23,915
2020-07-14	R 446,772,013,153.35	21,504
2020-07-15	R 695,665,486,509.33	27,252
2020-07-16	R 433,413,359,232.80	23,426
2020-07-17	R 430,736,632,475.03	29,369
2020-07-18	R 40,451,780,693.08	3,280
2020-07-20	R 500,851,372,388.98	27,553
2020-07-21	R 390,078,699,839.26	22,448
2020-07-22	R 514,057,495,119.06	23,604
2020-07-23	R 435,647,124,817.69	26,319
2020-07-24	R 544,415,149,157.05	53,327
2020-07-25	R 56,605,224,181.49	10,525
2020-07-27	R 559,785,569,220.52	33,383
2020-07-28	R 450,426,928,238.43	30,361
2020-07-29	R 511,518,961,037.54	29,216
2020-07-30	R 577,673,550,816.42	34,722
2020-07-31	R 973,831,214,997.27	63,107
Total	R 12,266,099,197,500.50	729,460
Average	R 454,299,970,277.80	27,017

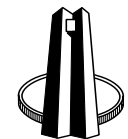


RTL /Batches Message Values for 12 Months (August 2019 - July 2020)

RTL Value / Batches Value



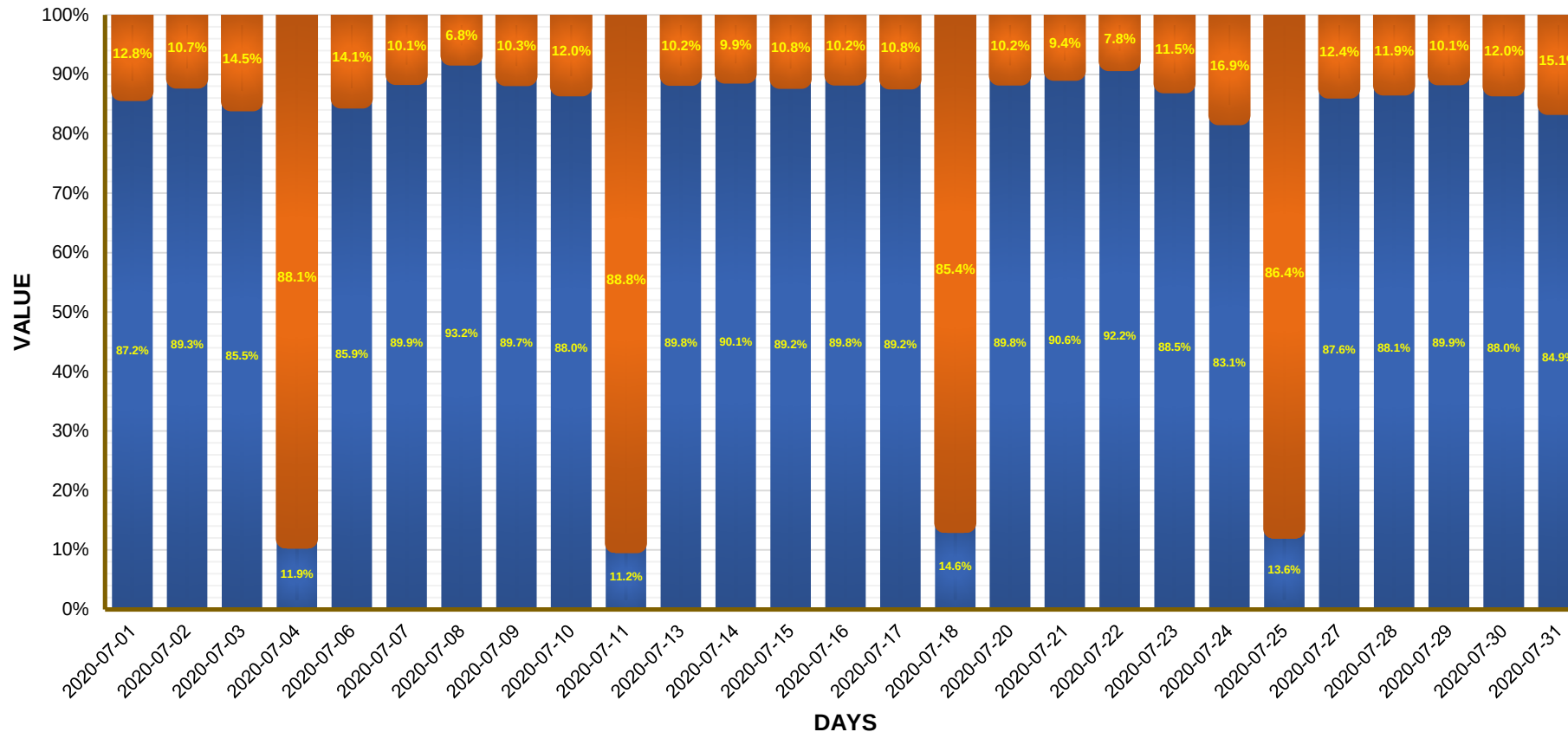
RTL /Batches Message Values		
Month	RTL	Batches
Aug-19	R 8,617,083,056,527.95	R 1,144,619,651,659.12
Sep-19	R 9,073,302,618,154.09	R 1,059,228,878,550.22
Oct-19	R 8,957,421,527,888.94	R 1,173,100,993,888.70
Nov-19	R 8,366,969,363,354.37	R 1,181,074,724,124.54
Dec-19	R 8,258,531,976,875.97	R 1,199,146,376,820.06
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
Total	R 104,233,699,213,064.00	R 12,784,202,629,928.60
Average	R 8,686,141,601,088.71	R 1,065,350,219,160.72



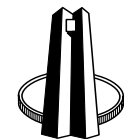
RTL /Batches Message Values for July 2020

RTL Value / Batches Value

■ RTL% ■ Batches%



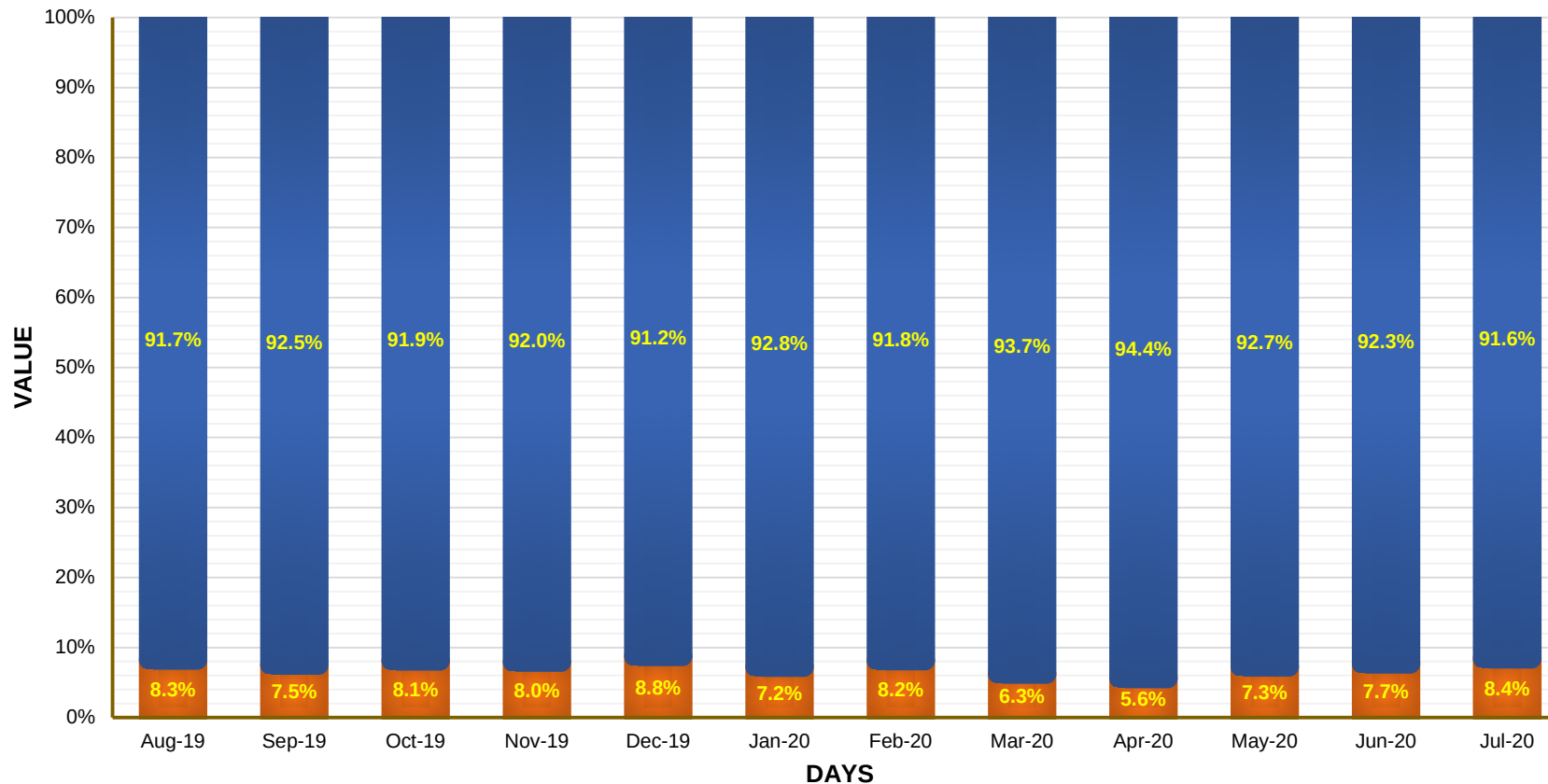
RTL /Batches Message Values		
Date	RTL	Batches
2020-07-01	R 535,262,851,289.85	R 78,435,863,902.24
2020-07-02	R 349,202,485,285.08	R 41,864,753,667.98
2020-07-03	R 347,656,845,459.31	R 59,085,762,974.30
2020-07-04	R 1,718,180,099.96	R 12,705,347,447.98
2020-07-06	R 330,708,363,731.48	R 54,086,278,470.21
2020-07-07	R 353,451,748,261.57	R 39,679,285,458.62
2020-07-08	R 429,626,177,466.04	R 31,522,696,964.36
2020-07-09	R 262,416,591,099.65	R 30,000,303,364.90
2020-07-10	R 259,608,931,439.85	R 35,471,660,175.67
2020-07-11	R 1,095,852,721.00	R 8,723,360,677.01
2020-07-13	R 264,902,227,253.67	R 30,186,588,518.22
2020-07-14	R 280,037,743,074.32	R 30,634,525,658.25
2020-07-15	R 438,271,326,931.11	R 52,832,815,693.29
2020-07-16	R 271,679,092,478.52	R 30,758,245,174.73
2020-07-17	R 281,079,295,082.80	R 34,193,600,501.17
2020-07-18	R 1,433,787,948.73	R 8,418,625,861.87
2020-07-20	R 334,073,138,903.16	R 37,827,427,564.66
2020-07-21	R 292,916,684,303.26	R 30,307,654,575.51
2020-07-22	R 377,096,862,100.05	R 31,714,313,870.03
2020-07-23	R 285,085,483,776.89	R 36,975,392,689.17
2020-07-24	R 356,573,239,752.00	R 72,391,448,903.13
2020-07-25	R 3,602,670,416.74	R 22,927,155,030.42
2020-07-27	R 382,163,131,032.12	R 53,962,214,467.78
2020-07-28	R 308,950,240,197.65	R 41,575,053,558.67
2020-07-29	R 359,587,308,673.65	R 40,550,858,073.30
2020-07-30	R 396,731,215,000.81	R 54,230,308,149.07
2020-07-31	R 630,670,803,551.01	R 112,496,388,256.09
Total	R 8,135,602,277,330.28	R 1,113,557,929,648.63
Average	R 301,318,602,864.08	R 41,242,886,283.28



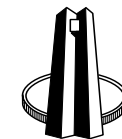
Day and Night Settlement Values for 12 Months (August 2019 - July 2020)

Day Value, Night Value

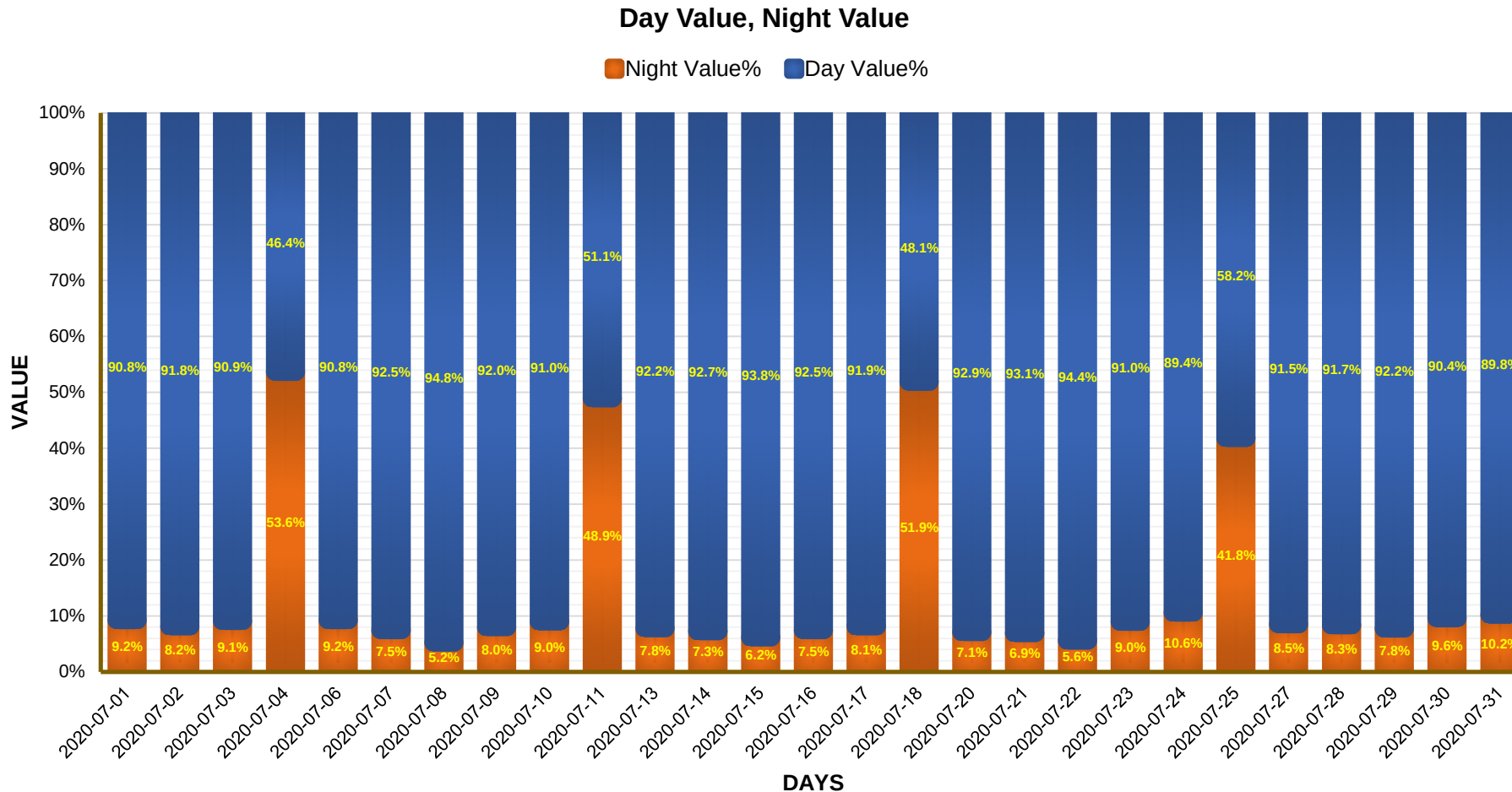
■ Night Value% ■ Day Value%



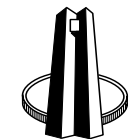
Day and Night Settlement Values		
Month	Night Value	Day Value
Aug-19	R 824,722,786,225.47	R 9,164,395,806,038.39
Sep-19	R 778,987,219,451.36	R 9,588,735,106,420.31
Oct-19	R 844,353,078,679.09	R 9,545,975,758,664.90
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
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
Total	R 9,051,255,339,527.84	R 110,545,626,656,031.00
Average	R 754,271,278,293.99	R 9,212,135,554,669.29



Day and Night Settlement Values for July 2020



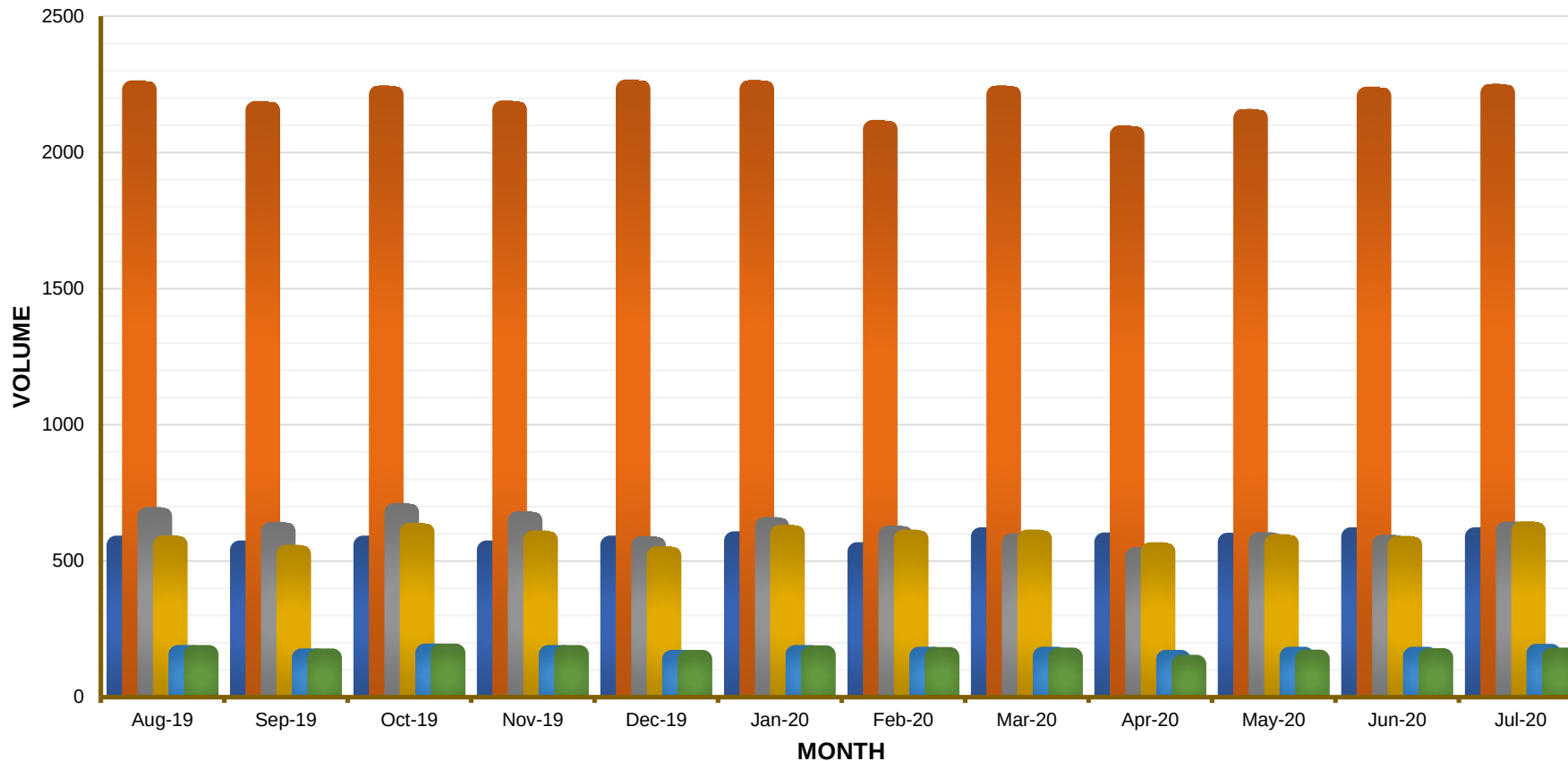
Day and Night Settlement Values		
Date	Night Value	Day Value
2020-07-01	R 56,864,132,975.96	R 558,412,487,946.50
2020-07-02	R 32,439,666,524.58	R 365,406,095,385.73
2020-07-03	R 37,599,237,018.23	R 375,790,301,266.59
2020-07-04	R 7,739,568,042.03	R 6,688,613,863.05
2020-07-06	R 36,355,162,631.79	R 357,503,627,325.99
2020-07-07	R 29,884,777,600.16	R 370,638,531,063.95
2020-07-08	R 24,548,459,286.65	R 443,824,625,708.49
2020-07-09	R 24,013,538,845.91	R 276,971,805,594.09
2020-07-10	R 27,339,878,172.77	R 276,722,988,062.57
2020-07-11	R 4,804,314,905.45	R 5,015,651,655.89
2020-07-13	R 23,601,684,918.01	R 279,823,367,204.07
2020-07-14	R 23,526,775,588.39	R 299,483,570,588.30
2020-07-15	R 30,610,443,633.17	R 465,755,378,769.57
2020-07-16	R 23,690,042,391.68	R 294,163,188,324.66
2020-07-17	R 26,631,682,009.04	R 300,797,635,322.97
2020-07-18	R 5,111,753,727.07	R 4,742,938,352.67
2020-07-20	R 27,244,085,679.94	R 354,315,730,176.84
2020-07-21	R 22,602,252,573.72	R 303,524,156,563.74
2020-07-22	R 23,127,209,523.02	R 389,947,599,271.04
2020-07-23	R 29,123,179,519.88	R 295,476,141,615.20
2020-07-24	R 46,012,279,636.39	R 388,818,622,141.30
2020-07-25	R 11,127,968,095.09	R 15,477,256,086.40
2020-07-27	R 38,036,605,759.60	R 409,052,165,497.15
2020-07-28	R 29,421,289,449.19	R 323,998,800,316.53
2020-07-29	R 31,133,008,445.65	R 369,930,219,339.36
2020-07-30	R 44,307,681,365.92	R 417,151,248,717.14
2020-07-31	R 79,956,738,542.23	R 703,070,205,116.74
Total	R 796,853,416,861.52	R 8,652,502,951,276.53
Average	R 29,513,089,513.39	R 320,463,072,269.50



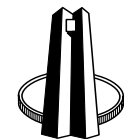
Cards Message Volumes for August 2019 - July 2020

Cards Message Volumes

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



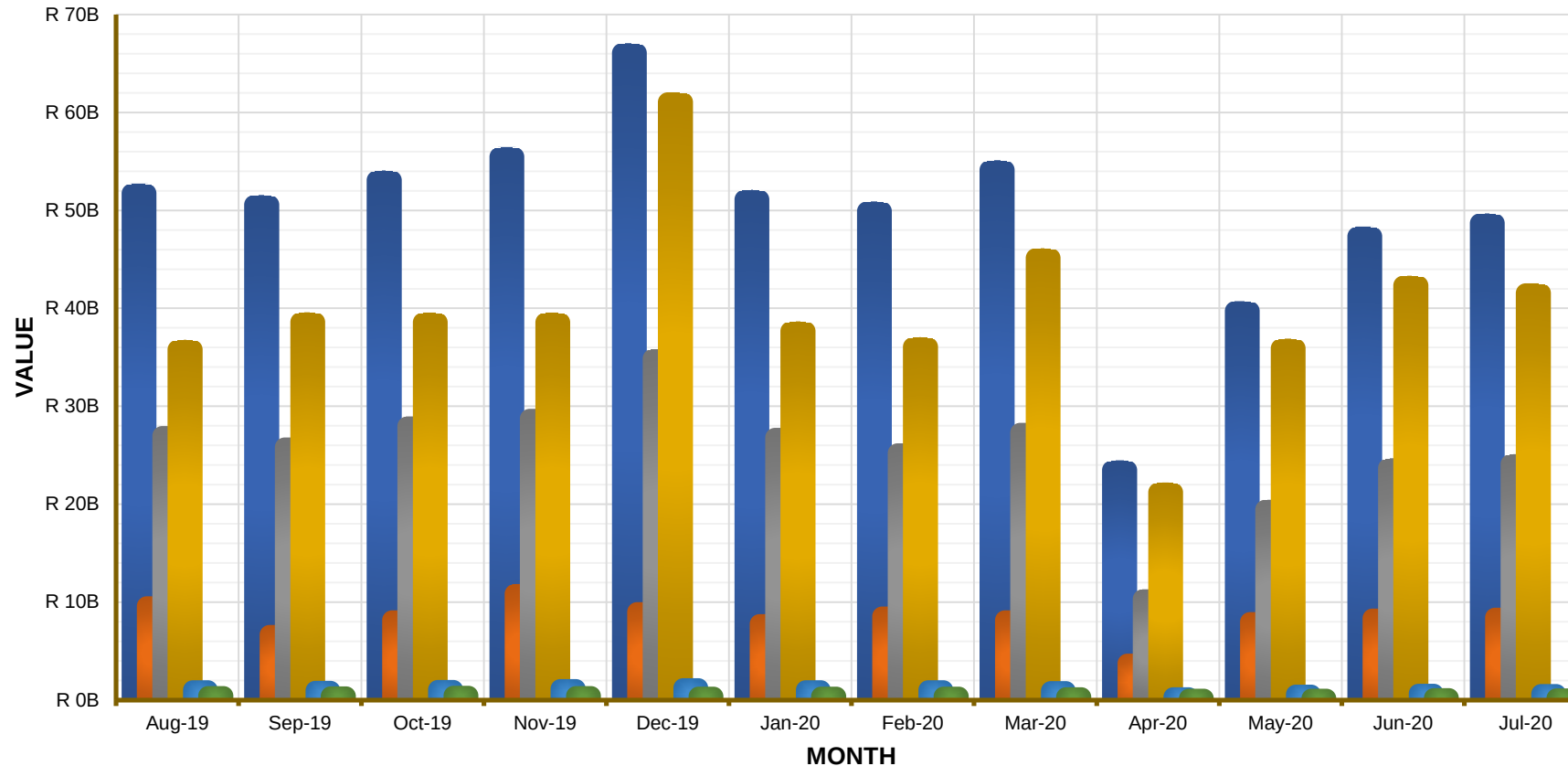
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Aug-19	558	2230	663	559	156	156
Sep-19	540	2154	609	524	144	144
Oct-19	558	2212	678	605	162	162
Nov-19	540	2156	647	577	156	156
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	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
Total	6,768	26,127	7,199	6,807	1,810	1,758
Average	564	2,177	600	567	151	147



Cards Message Values for August 2019 - July 2020

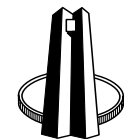
Cards Message Values

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



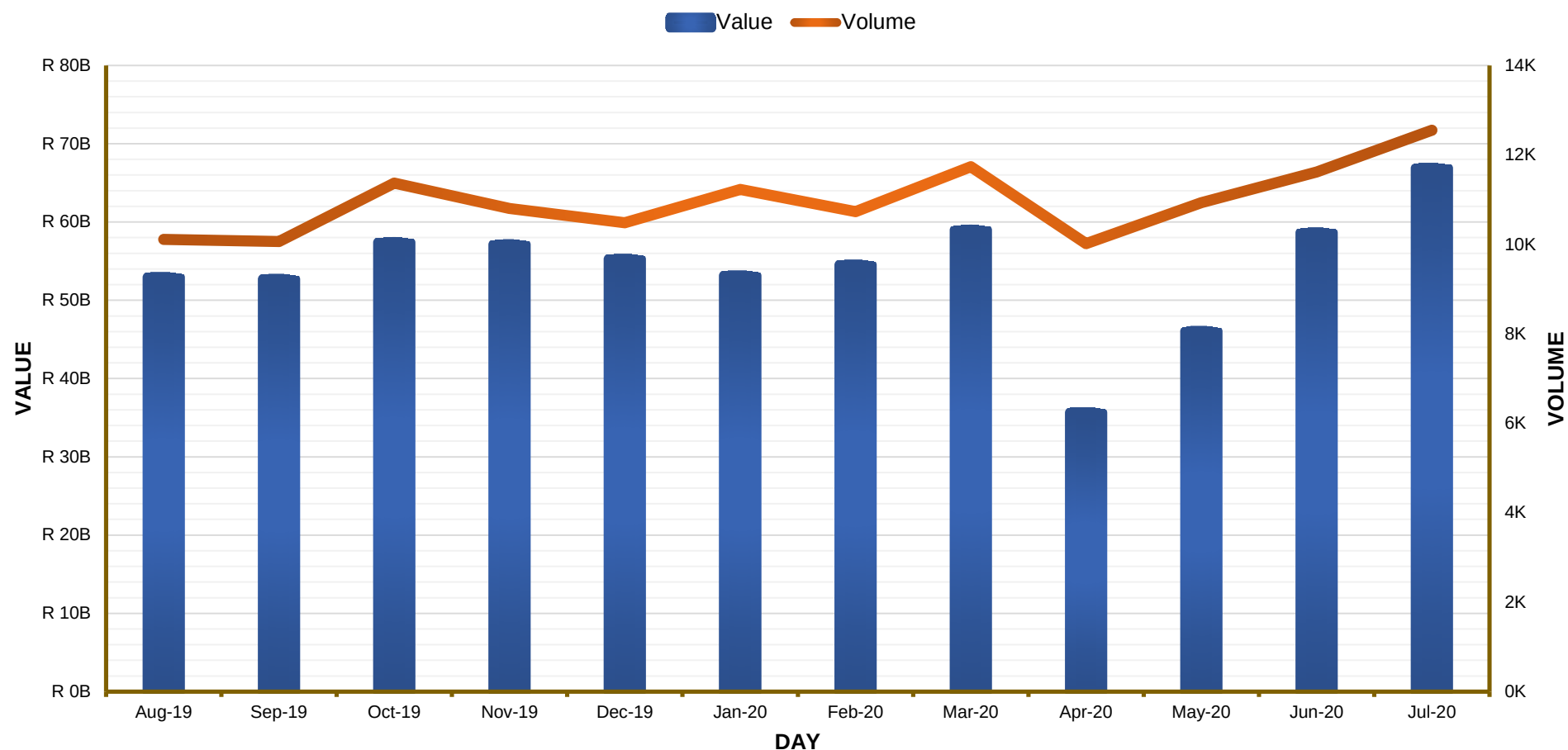
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Aug-19	R 51,745,730,651.81	R 9,607,795,670.20	R 26,964,980,534.78
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	R 27,952,767,161.71
Nov-19	R 55,484,326,370.59	R 10,841,834,922.17	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
Total	R 591,395,467,985.09	R 97,230,887,558.03	R 301,290,762,078.58
Average	R 49,282,955,665.42	R 8,102,573,963.17	R 25,107,563,506.55

Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Aug-19	R 35,792,235,560.14	R 1,013,846,151.62	R 418,546,732.10
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
Total	R 472,476,527,463.52	R 10,521,455,530.11	R 3,761,309,605.93
Average	R 39,373,043,955.29	R 876,787,960.84	R 313,442,467.16



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

Real Time Clearing (RTC) Monthly Values and Volumes

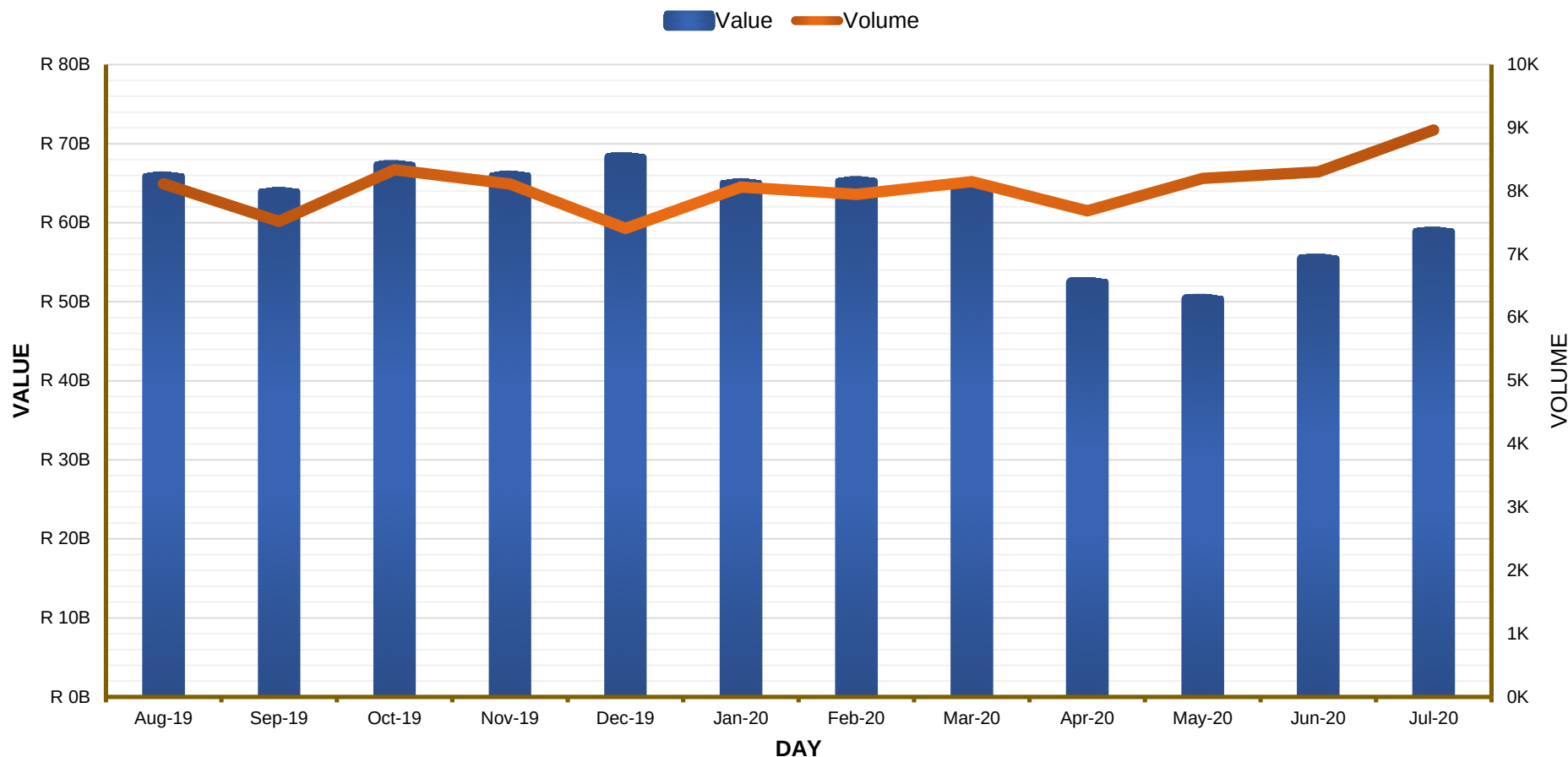


RTC Monthly Value and Volumes		
Month	Value	Volume
Aug-19	R 52,920,895,061.66	10,113
Sep-19	R 52,673,903,277.64	10,062
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	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
Total	R 648,981,538,755.58	131,648
Average	R 54,081,794,896.30	10,971



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

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

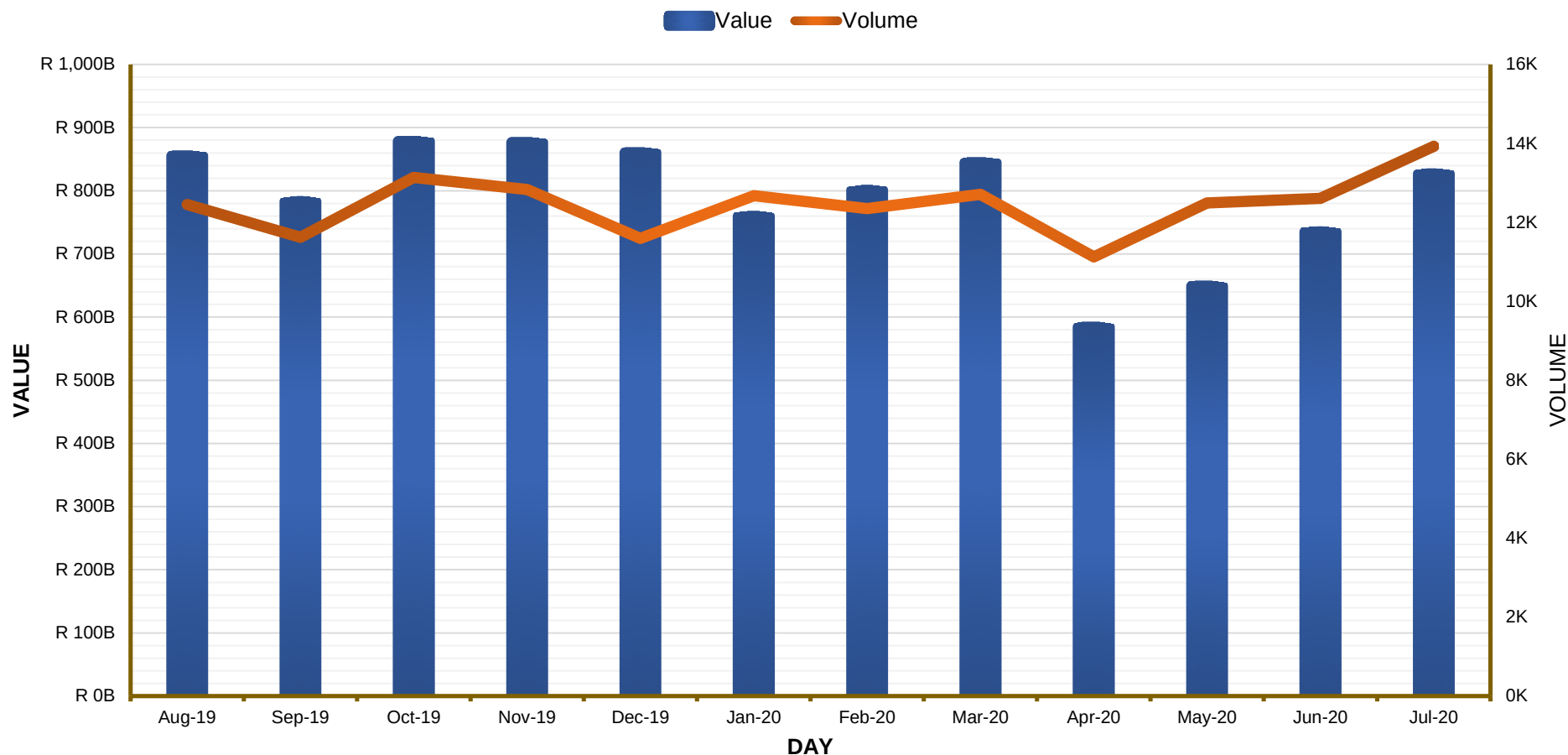


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Aug-19	R 65,771,275,310.13	8,114
Sep-19	R 63,839,907,345.73	7,521
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	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
Total	R 742,686,165,924.86	96,816
Average	R 61,890,513,827.07	8,068



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

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

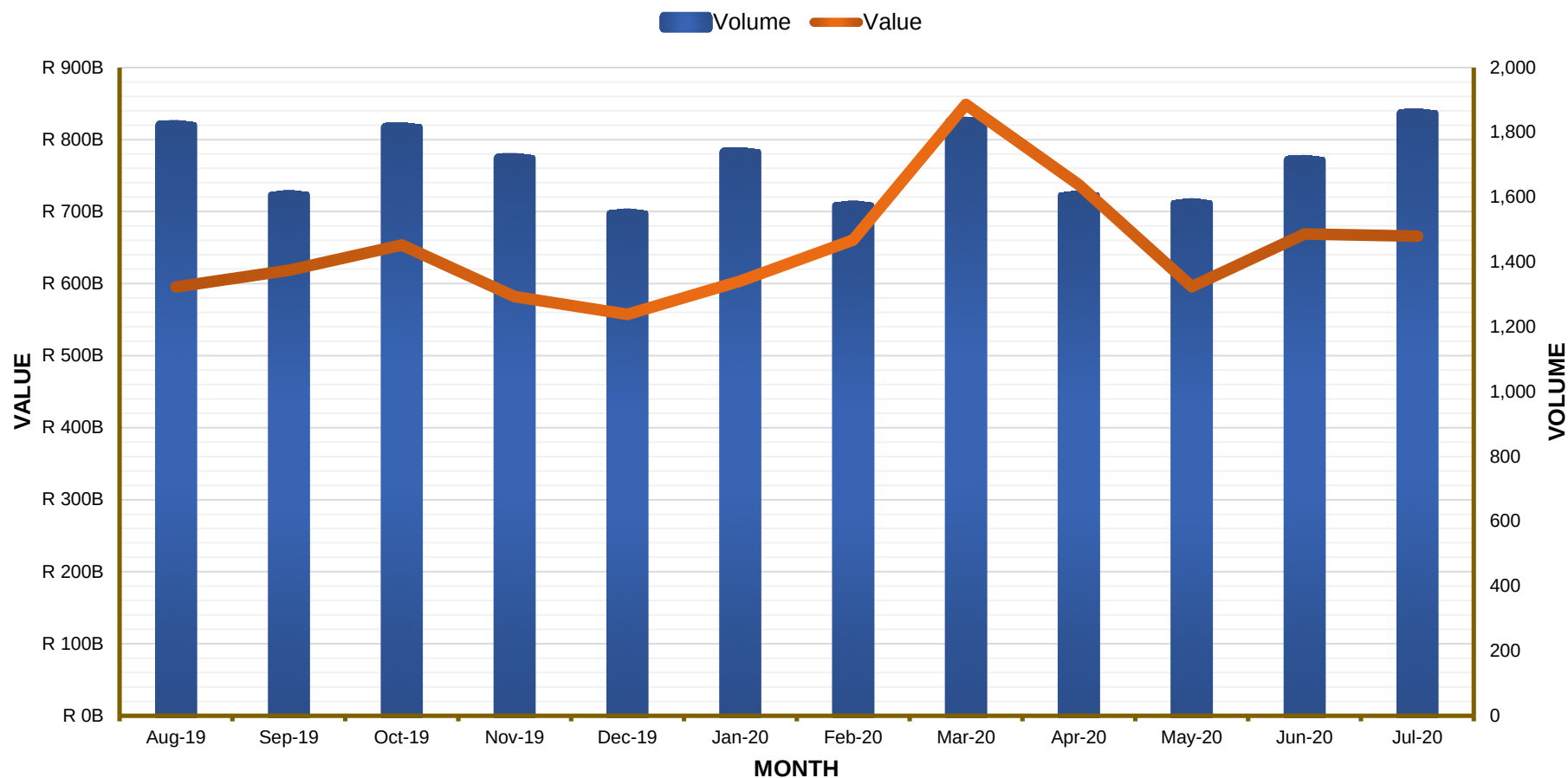


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Aug-19	R 855,013,822,876.84	12,452
Sep-19	R 782,882,179,488.83	11,619
Oct-19	R 878,281,241,550.88	13,139
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	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
Total	R 9,452,452,666,115.01	149,532
Average	R 787,704,388,842.92	12,461



CLS Settlement Values and Volumes for August 2019 - July 2020

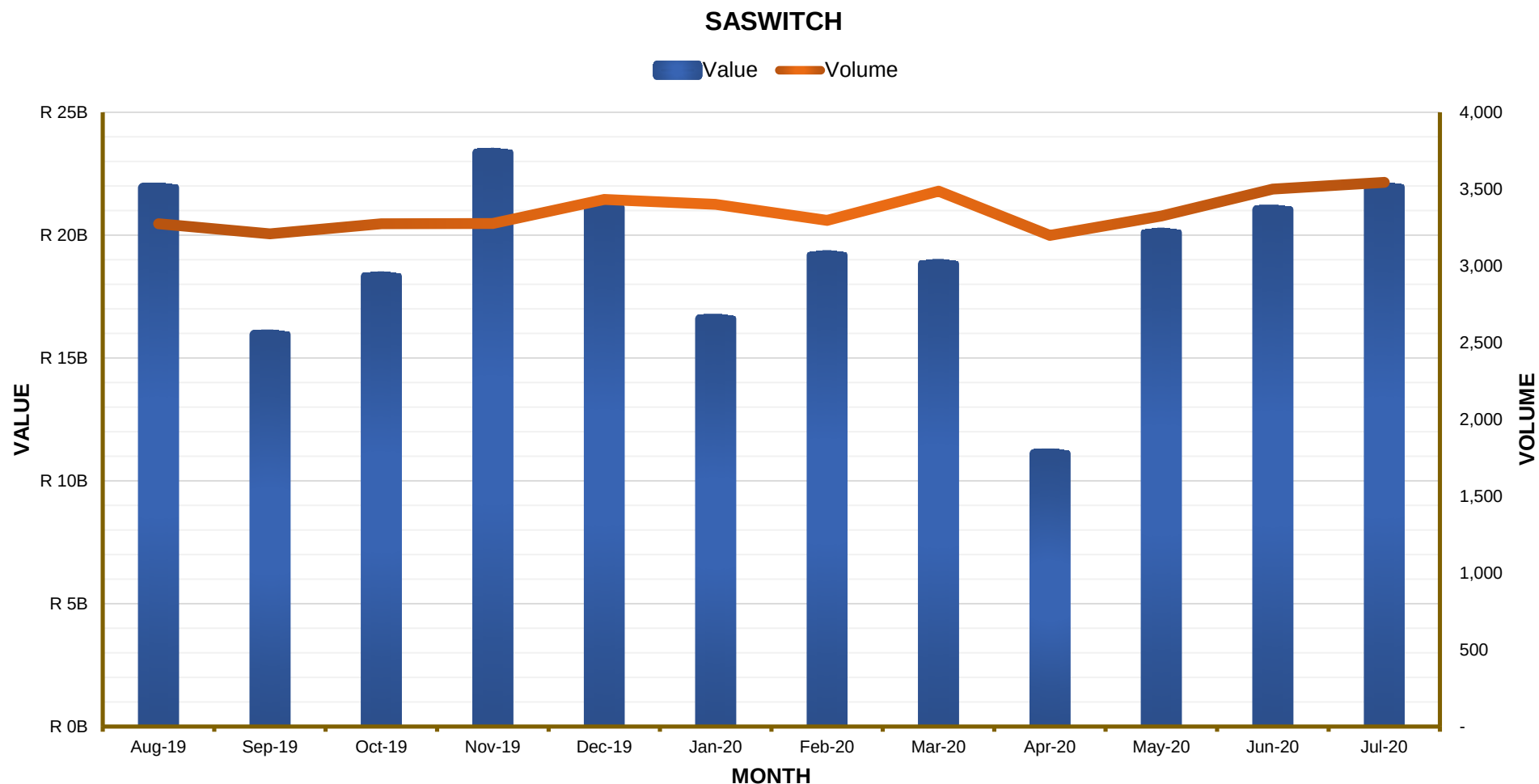
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Aug-19	R 595,390,566,461.30	1,820
Sep-19	R 618,610,893,162.58	1,605
Oct-19	R 653,660,632,152.20	1,813
Nov-19	R 581,857,728,685.50	1,718
Dec-19	R 557,212,840,724.11	1,547
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
Total	R 7,786,605,077,475.47	20,391
Average	R 648,883,756,456.29	1,699



SASwitch Values and Volumes for August 2019 - July 2020

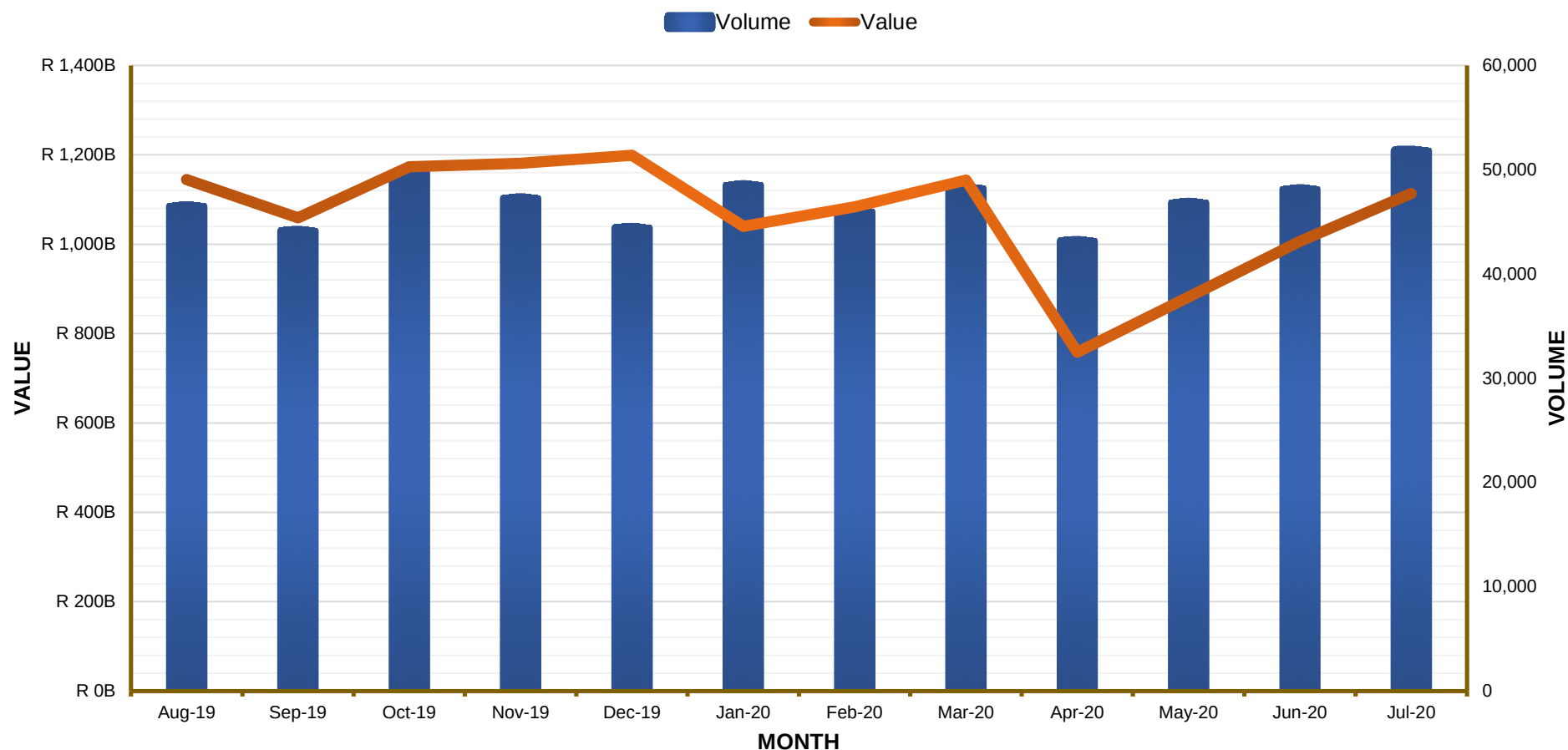


SASWITCH Monthly Values		
Month	Value	Volume
Aug-19	R 21,916,249,098.35	3,274
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	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
Total	R 229,299,008,988.30	40,216
Average	R 19,108,250,749.03	3,351



Retail Values and Volumes for August 2019 - July 2020

Retail Monthly Values and Volumes

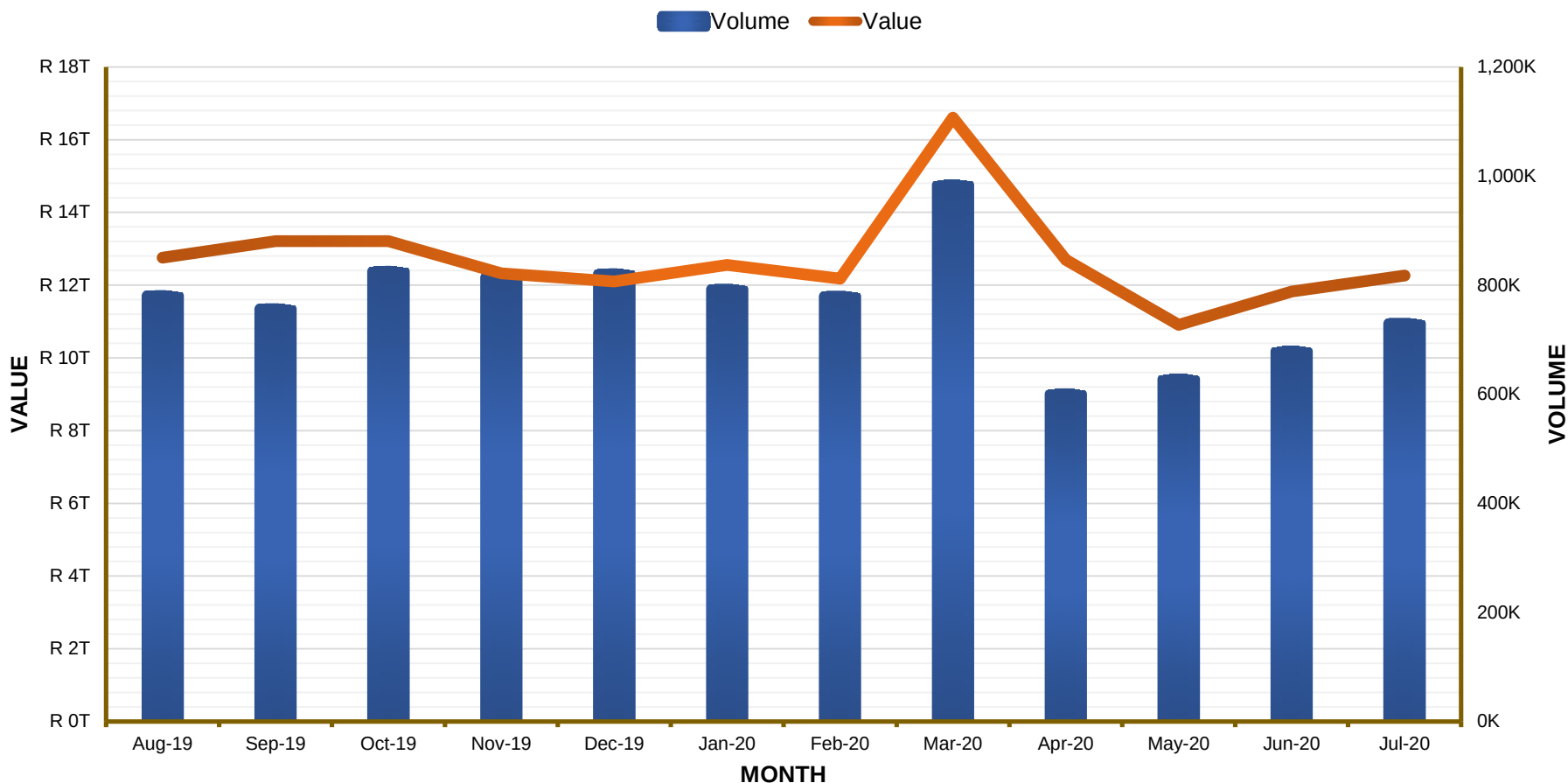


Retail Monthly Values and Volumes		
Month	Value	Volume
Aug-19	R 1,144,619,651,659.12	46,426
Sep-19	R 1,059,228,878,550.22	44,080
Oct-19	R 1,173,100,993,888.70	49,649
Nov-19	R 1,181,074,724,124.54	47,208
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	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
Total	R 12,784,202,629,928.60	563,988
Average	R 1,065,350,219,160.72	46,999



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

SAMOS Message Values and Volumes

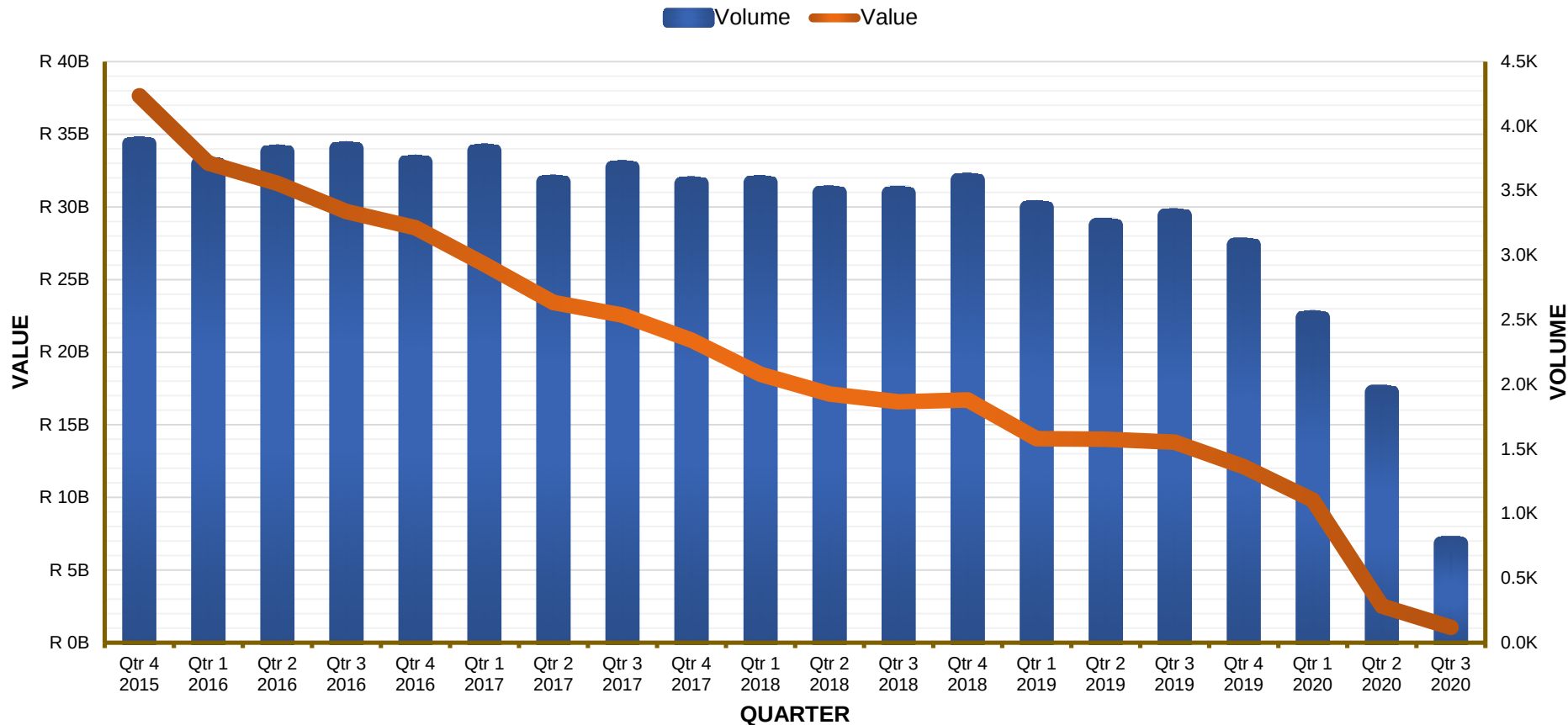


Message Values and Volumes - Monthly		
Month	Value	Volume
Aug-19	R 12,757,916,407,535.50	780,200
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 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
Total	R 152,636,054,721,821.00	9,183,486
Average	R 12,719,671,226,818.40	765,291

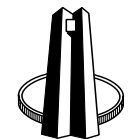


Code Line Clearing (CLC) decline indicators from Q4, 2015 to Q3, 2020

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 1,057,849,799.63	768
Total	R 389,617,675,766.90	65,823
Average	R 19,480,883,788.35	3,291



Summarised Volumes and Values Totals for July 2020

Summerised totals		
Receiver	Volume	Value
RTL Total	670,476	R 10,221,287,964,766.20
Retail	51,761	R 1,113,557,929,648.63
Payment Cash Withdrawal/Deposit (KPSBV)	7,291	R 406,632,696,746.85
Payment Dematerialised MM Instrument (MPDEM)	4,813	R 189,773,770,524.12
Payment any Derivative Instrument (OPDER)	3,261	R 41,946,836,002.96
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,856	R 665,695,435,386.30
Daily BMA Settlements (SPBMA)	638	R 250,663,364,931.49
Payment any Money Market Product (MPMMI)	631	R 384,669,602,433.96
STRATE Planned Payments Confirmed on T+4 (SPLNY)	531	R 47,209,938,649.24
Settlement of Derivative Margin Calls (OSDMC)	199	R 23,860,263,687.38
STRATE Same Day Confirmed Settlements (SPLNN)	62	R 16,167,064,097.28

