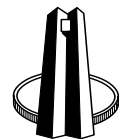




Settlement Statistics and Indicators

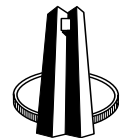
June 2020



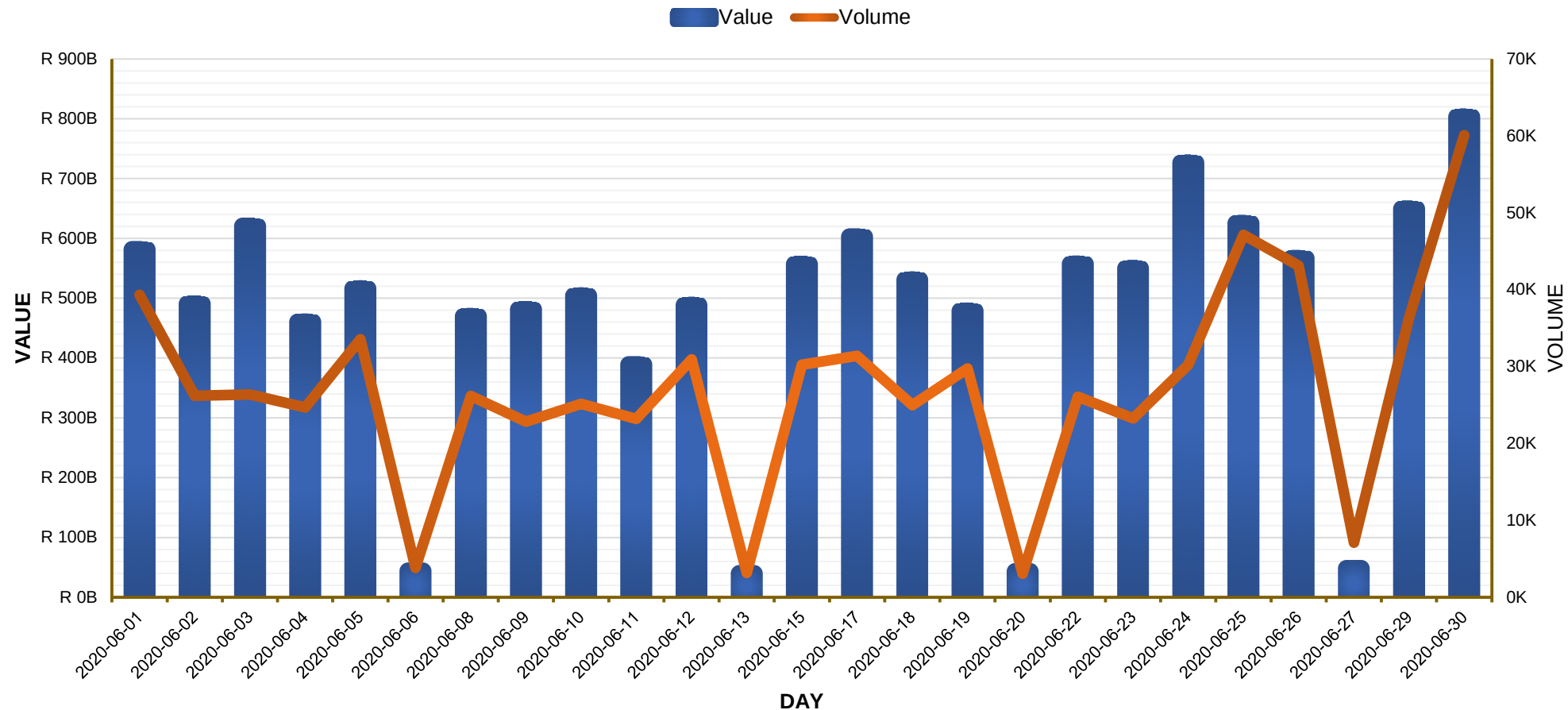


Settlement Main Indicators for June 2020

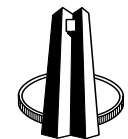
- ✓ In June 2020, SAMOS processed **678,216** transactions to the value of **ZAR11,822,058,219,705.40**.
- ✓ Peak volume was **60,064** on 30 June 2020 and peak value was **ZAR803,209,534,853.36** on 30 June 2020.
- ✓ Average number of transactions processed per day were **27,129** representing the average value of **ZAR472,882,328,788.22**.
- ✓ 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

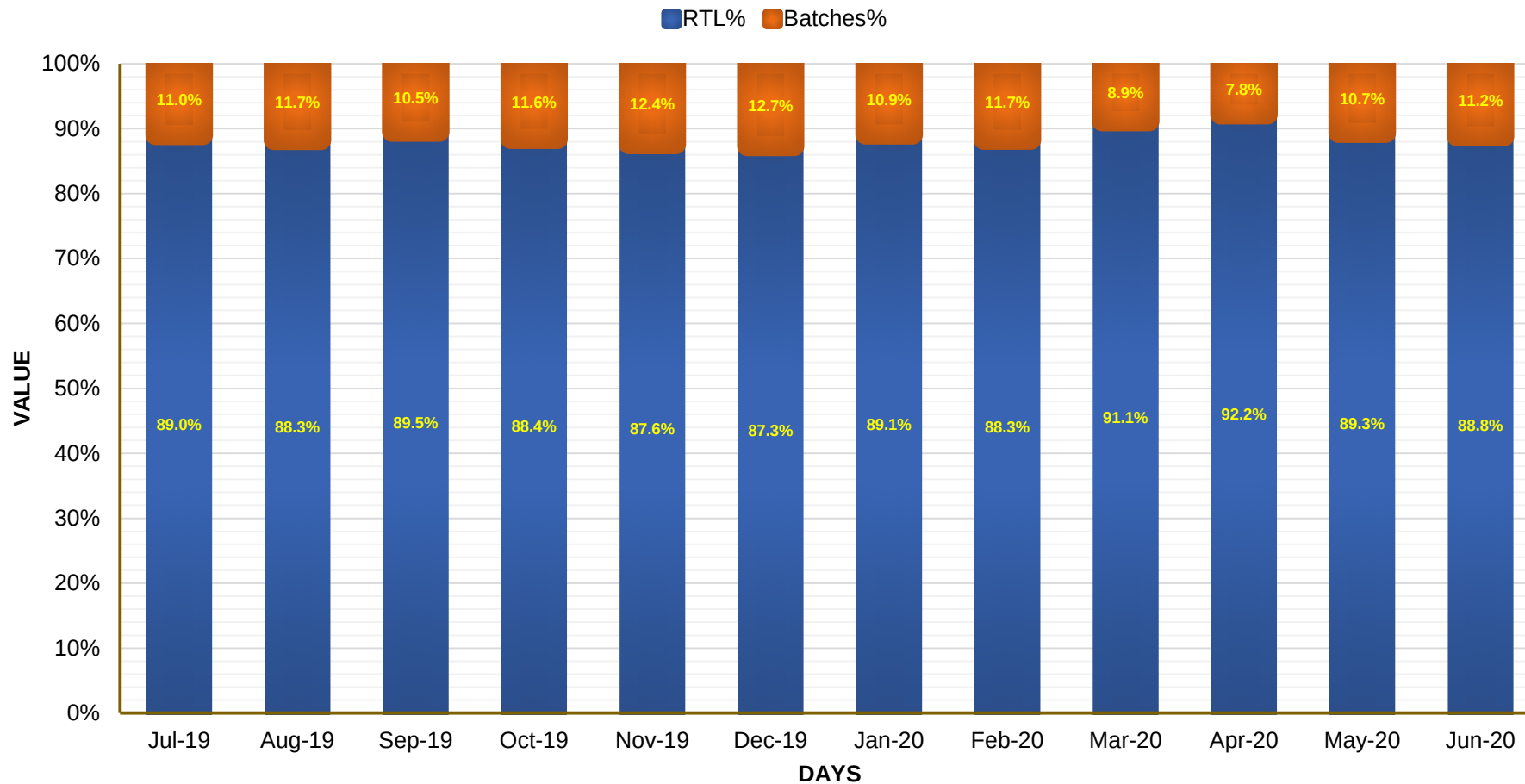


Daily Values and Volumes per month		
Date	Value	Volume
2020-06-01	R 581,503,175,759.22	39,329
2020-06-02	R 490,410,463,378.70	26,203
2020-06-03	R 620,299,654,529.86	26,361
2020-06-04	R 460,230,959,530.53	24,685
2020-06-05	R 515,888,904,620.52	33,533
2020-06-06	R 43,992,689,640.88	3,837
2020-06-08	R 469,462,034,550.38	26,179
2020-06-09	R 481,306,404,013.51	22,835
2020-06-10	R 503,993,380,100.53	25,153
2020-06-11	R 389,117,872,311.20	23,212
2020-06-12	R 488,267,096,872.03	30,941
2020-06-13	R 39,746,892,192.27	3,183
2020-06-15	R 556,577,159,421.67	30,234
2020-06-17	R 602,461,516,340.04	31,393
2020-06-18	R 531,040,579,868.54	24,984
2020-06-19	R 478,716,329,869.20	29,743
2020-06-20	R 42,964,159,750.70	3,089
2020-06-22	R 557,378,586,401.94	26,070
2020-06-23	R 550,028,406,339.15	23,252
2020-06-24	R 726,384,448,163.23	30,228
2020-06-25	R 625,121,000,440.51	47,119
2020-06-26	R 566,494,141,042.03	43,134
2020-06-27	R 48,147,519,725.05	7,107
2020-06-29	R 649,315,309,990.32	36,348
2020-06-30	R 803,209,534,853.36	60,064
Total	R 11,822,058,219,705.40	678,216
Average	R 472,882,328,788.22	27,129

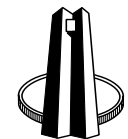


RTL /Batches Message Values for 12 Months (July 2019 - June 2020)

RTL Value / Batches Value



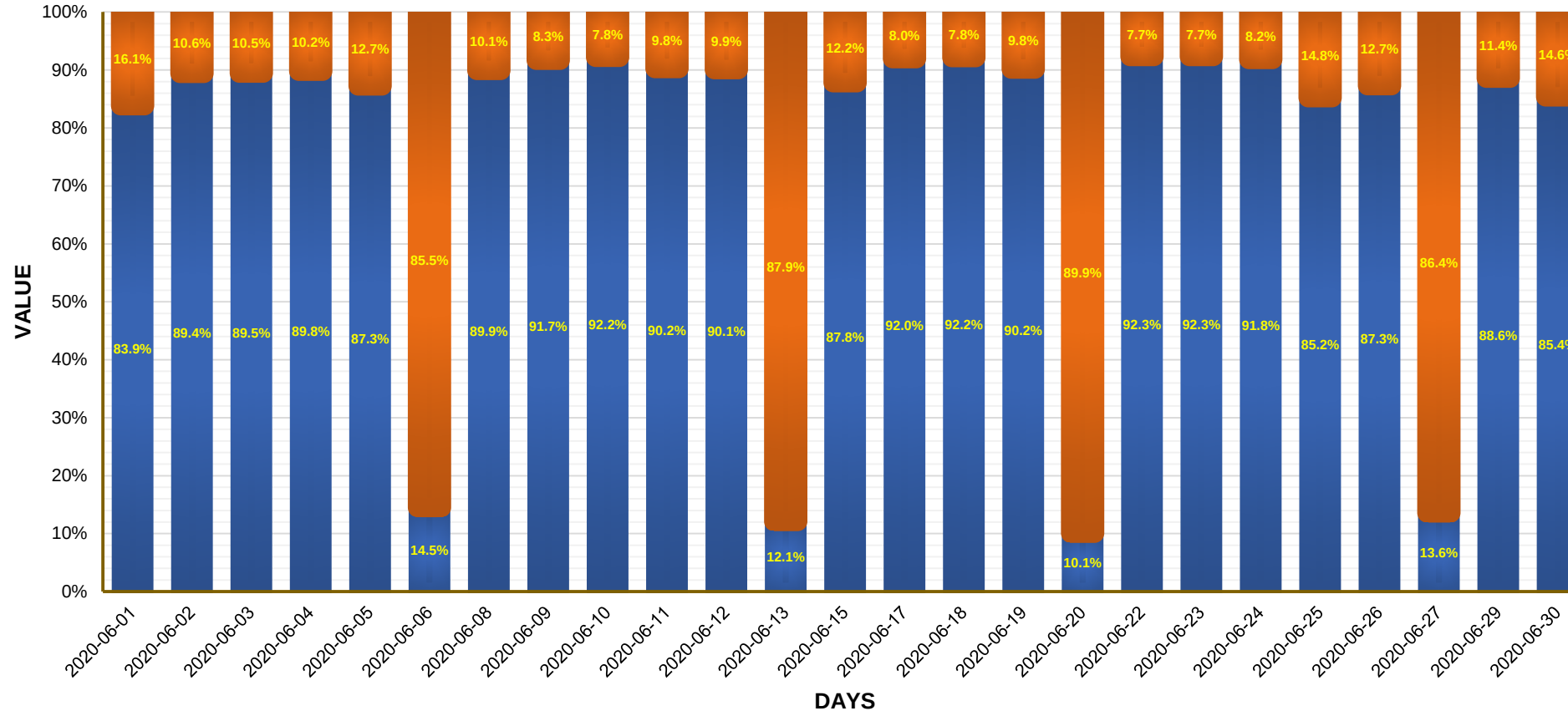
RTL /Batches message values		
Date	RTL	Batches
Jul-19	R 9,360,784,681,527.08	R 1,156,463,407,726.19
Aug-19	R 8,617,083,056,527.95	R 1,144,619,651,659.12
Sep-19	R 9,073,302,618,154.09	R 1,059,228,878,550.22
Oct-19	R 8,957,421,527,888.94	R 1,173,100,993,888.70
Nov-19	R 8,366,969,363,354.37	R 1,181,074,724,124.54
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
Total	R 105,458,881,617,261.00	R 12,827,108,108,006.20
Average	R 8,788,240,134,771.78	R 1,068,925,675,667.18



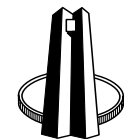
RTL /Batches Message Values for June 2020

RTL Value / Batches Value

■ RTL% ■ Batches%



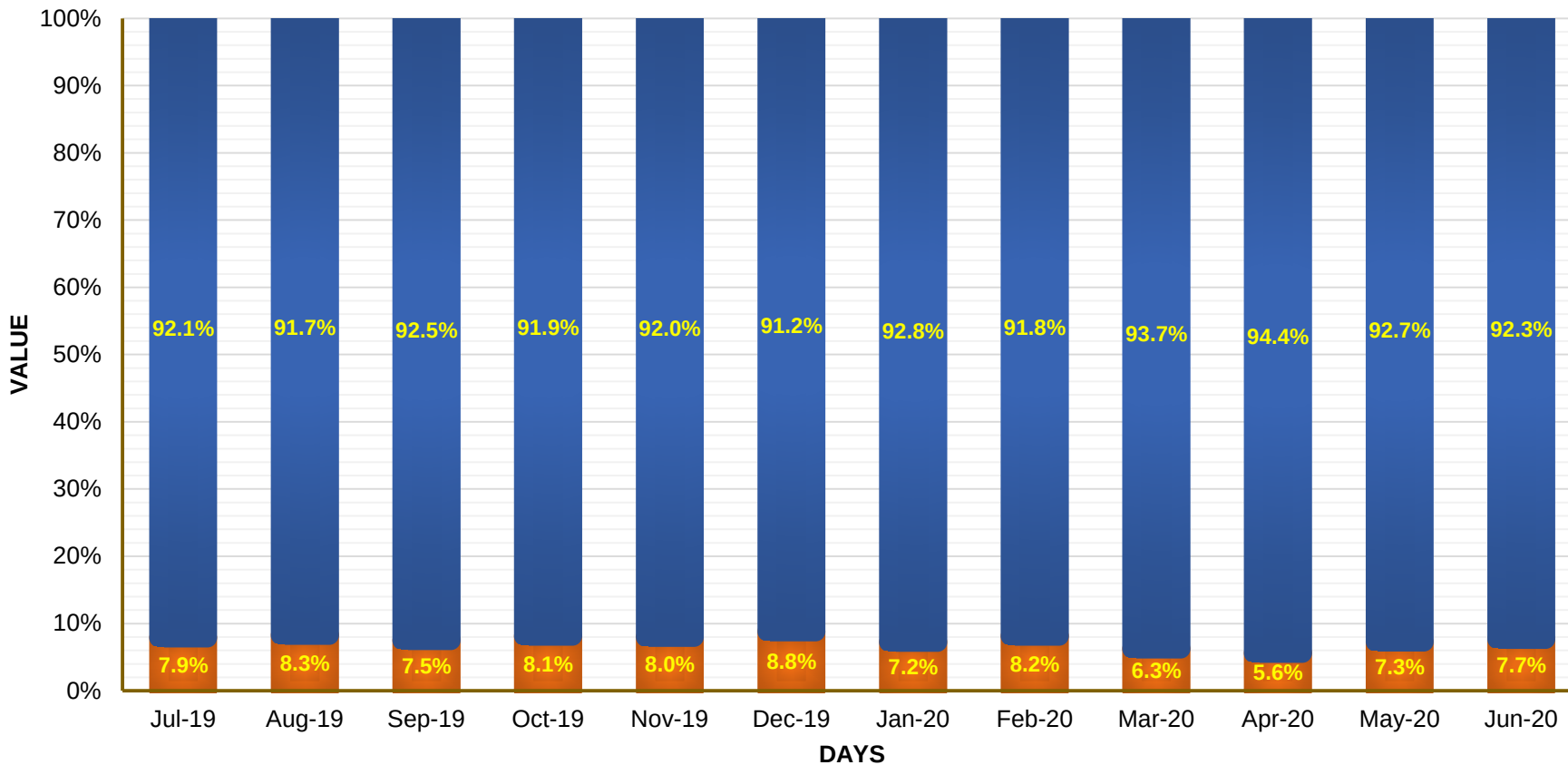
RTL /Batches message values		
Date	RTL	Batches
2020-06-01	R 399,192,351,278.16	R 76,753,900,063.84
2020-06-02	R 331,386,173,193.77	R 39,168,275,081.47
2020-06-03	R 415,479,923,655.62	R 48,786,302,680.46
2020-06-04	R 308,667,379,783.82	R 35,028,446,953.79
2020-06-05	R 356,956,550,842.18	R 51,992,309,060.59
2020-06-06	R 2,032,829,329.54	R 11,958,071,894.41
2020-06-08	R 319,409,988,796.46	R 35,734,359,698.59
2020-06-09	R 323,655,452,741.27	R 29,270,795,250.57
2020-06-10	R 343,220,553,927.42	R 29,026,943,528.45
2020-06-11	R 260,787,356,514.24	R 28,189,543,340.32
2020-06-12	R 333,290,602,351.85	R 36,764,370,765.84
2020-06-13	R 1,180,791,801.18	R 8,564,472,946.45
2020-06-15	R 383,115,340,110.94	R 53,034,056,968.88
2020-06-17	R 435,265,433,455.19	R 37,934,044,265.76
2020-06-18	R 364,140,630,610.95	R 30,931,553,077.99
2020-06-19	R 333,514,379,180.35	R 36,375,999,966.71
2020-06-20	R 1,129,622,660.38	R 10,053,895,229.53
2020-06-22	R 383,511,536,234.84	R 31,847,382,530.42
2020-06-23	R 389,023,133,653.58	R 32,359,065,932.05
2020-06-24	R 489,605,925,589.56	R 43,585,862,927.60
2020-06-25	R 407,891,546,282.25	R 70,753,156,596.78
2020-06-26	R 396,888,240,042.43	R 57,646,919,376.24
2020-06-27	R 2,467,632,453.32	R 15,662,046,831.22
2020-06-29	R 439,650,320,060.51	R 56,572,987,536.24
2020-06-30	R 574,663,193,972.31	R 98,617,047,978.99
Total	R 7,996,126,888,522.12	R 1,006,611,810,483.19
Average	R 319,845,075,540.89	R 40,264,472,419.33



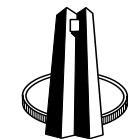
Day and Night Settlement Values for 12 Months (July 2019 - June 2020)

Day Value, Night Value

■ Night Value% ■ Day Value%



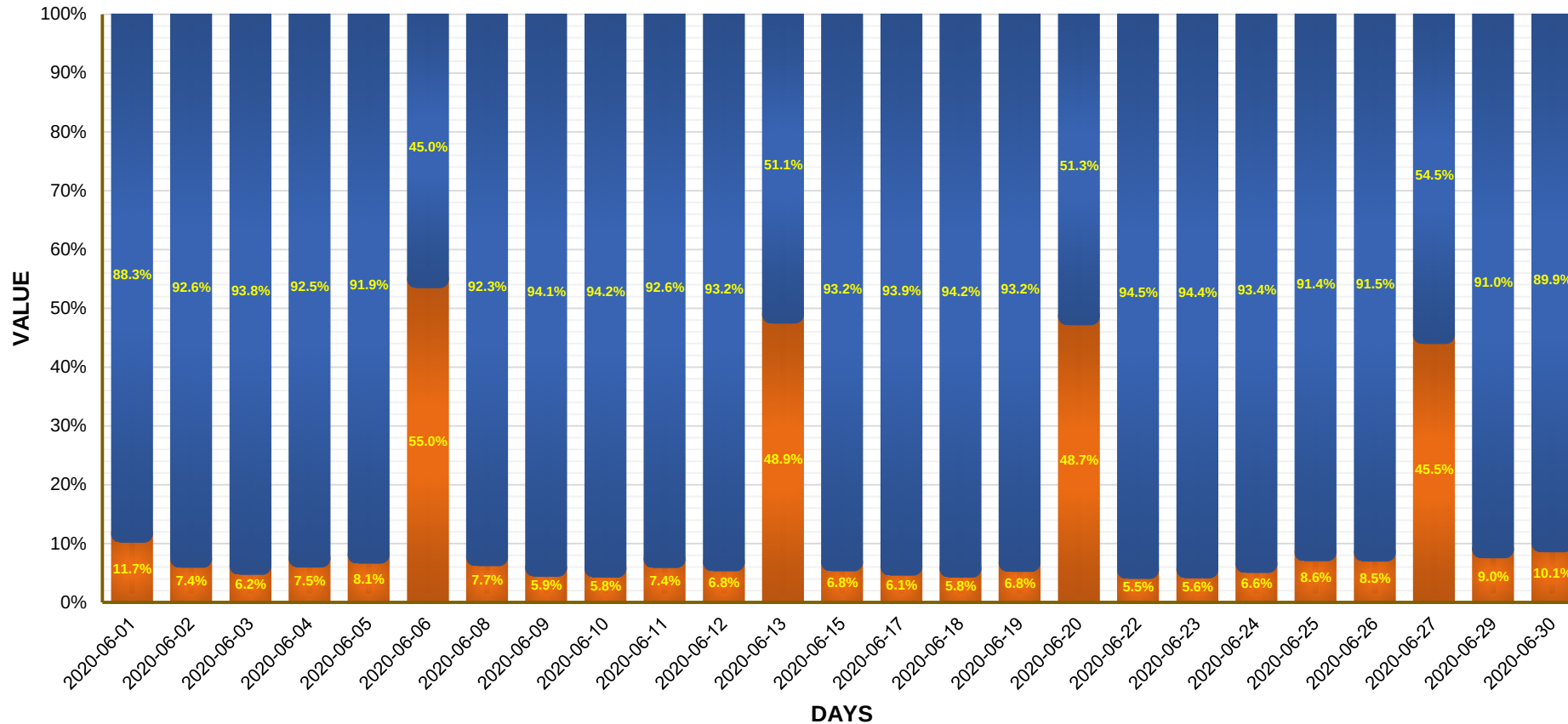
Day and Night settlement values		
Date	Night Value	Day Value
Jul-19	R 845,907,835,000.47	R 9,896,912,354,627.09
Aug-19	R 824,722,786,225.47	R 9,164,395,806,038.39
Sep-19	R 778,987,219,451.36	R 9,588,735,106,420.31
Oct-19	R 844,353,078,679.09	R 9,545,975,758,664.90
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
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
Total	R 9,100,309,757,666.79	R 111,790,036,059,382.00
Average	R 758,359,146,472.23	R 9,315,836,338,281.84



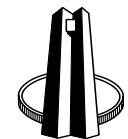
Day and Night Settlement Values for June 2020

Day Value, Night Value

■ Night Value% ■ Day Value%

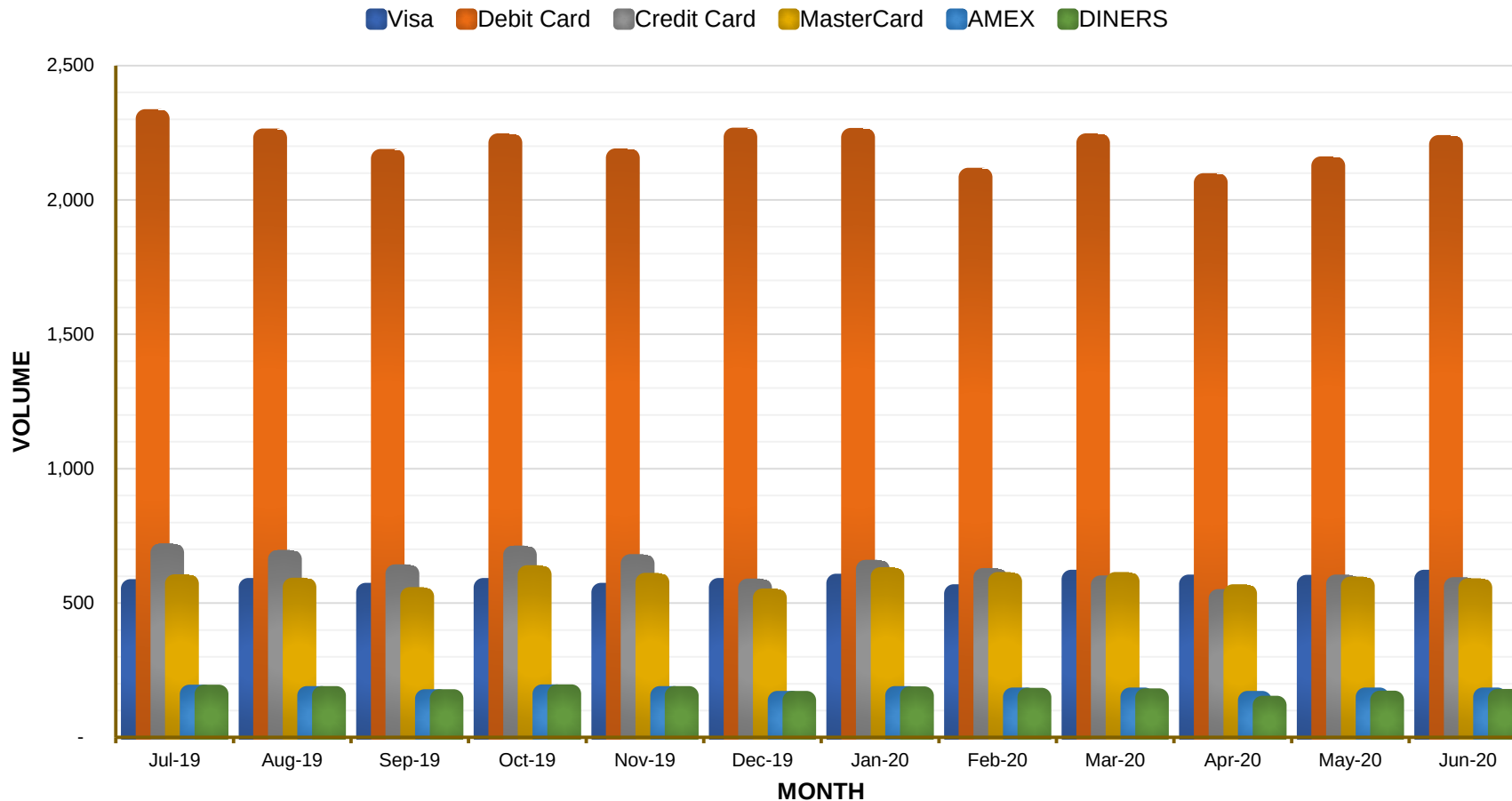


Day and Night settlement values		
Date	Night Value	Day Value
2020-06-01	R 56,259,379,886.05	R 425,732,843,421.89
2020-06-02	R 28,309,579,243.92	R 352,027,729,858.40
2020-06-03	R 29,592,547,015.54	R 444,953,254,751.19
2020-06-04	R 26,630,977,564.77	R 330,002,271,778.61
2020-06-05	R 33,954,450,400.54	R 383,450,986,315.28
2020-06-06	R 7,691,302,148.31	R 6,301,387,492.57
2020-06-08	R 28,278,884,672.92	R 339,382,667,891.46
2020-06-09	R 21,598,856,527.38	R 343,050,261,590.93
2020-06-10	R 22,257,758,851.45	R 363,879,860,673.20
2020-06-11	R 21,807,252,974.41	R 274,331,526,356.91
2020-06-12	R 26,305,437,642.78	R 358,211,622,044.05
2020-06-13	R 4,770,461,198.34	R 4,976,430,993.93
2020-06-15	R 30,766,337,321.11	R 419,749,311,110.72
2020-06-17	R 29,621,652,202.28	R 454,916,519,915.12
2020-06-18	R 23,052,700,324.00	R 377,251,036,690.82
2020-06-19	R 25,686,663,115.97	R 354,551,395,281.13
2020-06-20	R 5,451,839,136.11	R 5,754,197,674.59
2020-06-22	R 24,438,029,762.28	R 417,155,458,207.30
2020-06-23	R 24,181,651,298.03	R 407,161,199,492.18
2020-06-24	R 35,866,551,562.68	R 511,267,865,915.61
2020-06-25	R 41,373,352,164.95	R 442,420,418,932.41
2020-06-26	R 39,408,364,119.62	R 424,811,495,157.17
2020-06-27	R 8,252,912,949.12	R 9,894,606,775.93
2020-06-29	R 45,562,639,355.75	R 458,533,022,407.52
2020-06-30	R 68,149,203,583.09	R 608,790,946,858.38
Total	R 709,268,785,021.40	R 8,518,558,317,587.30
Average	R 28,370,751,400.86	R 340,742,332,703.49

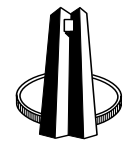


Cards Message Volumes for July 2019 to June 2020

Cards Message Volumes



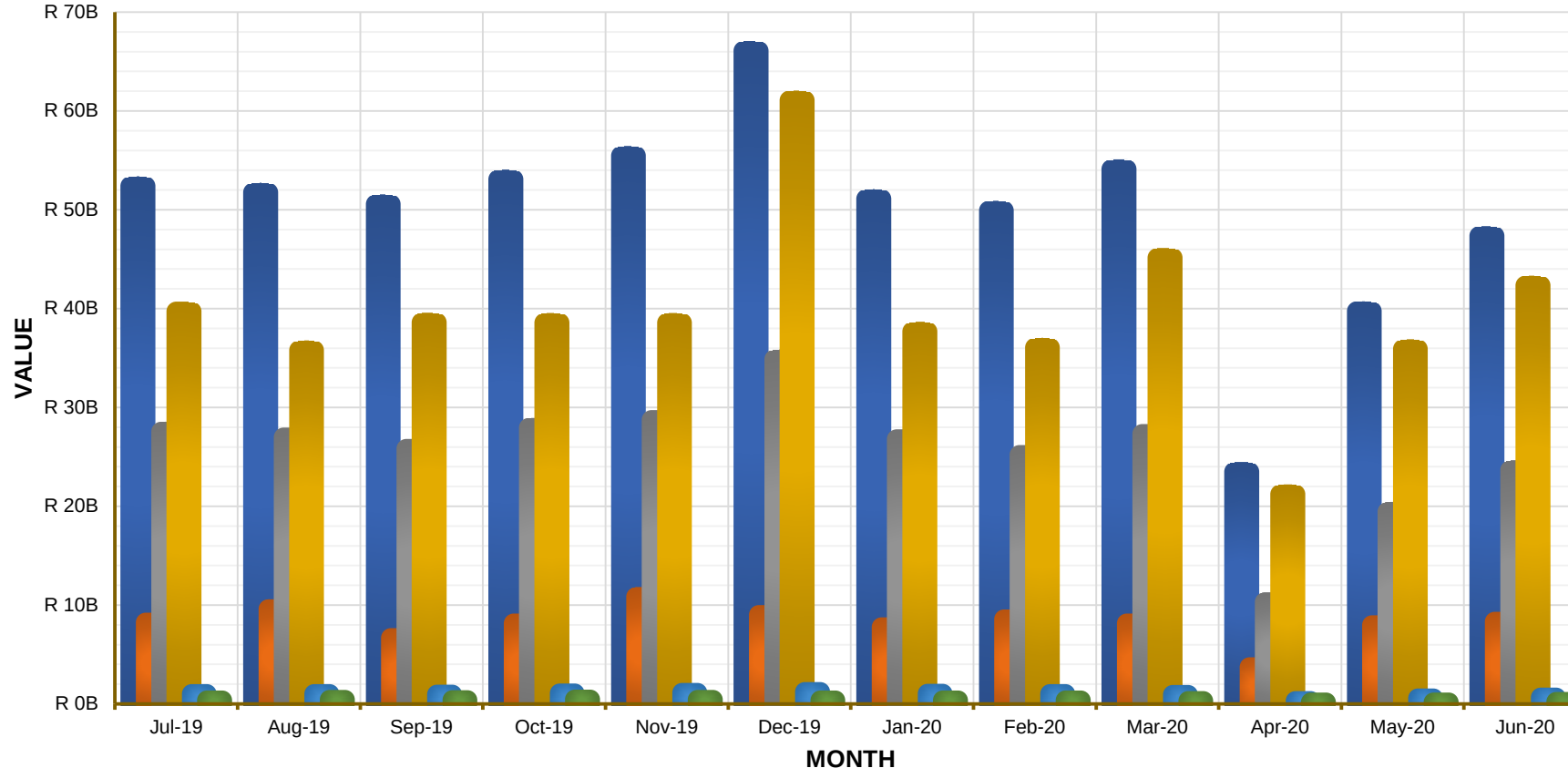
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Jul-19	554	2,302	687	572	161	161
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Oct-19	558	2,212	678	605	162	162
Nov-19	540	2,156	647	577	156	156
Dec-19	558	2,233	556	519	138	138
Jan-20	574	2,232	626	598	156	155
Feb-20	534	2,084	595	580	150	149
Mar-20	589	2,212	567	580	150	147
Apr-20	570	2,064	516	534	138	120
May-20	569	2,126	571	563	150	139
Jun-20	589	2,206	561	557	150	145
Total	6,733	26,211	7,276	6,768	1,811	1,772
Average	561	2,184	606	564	151	148



Cards Message Values for July 2019 to June 2020

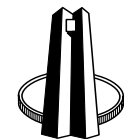
Cards Message Values

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



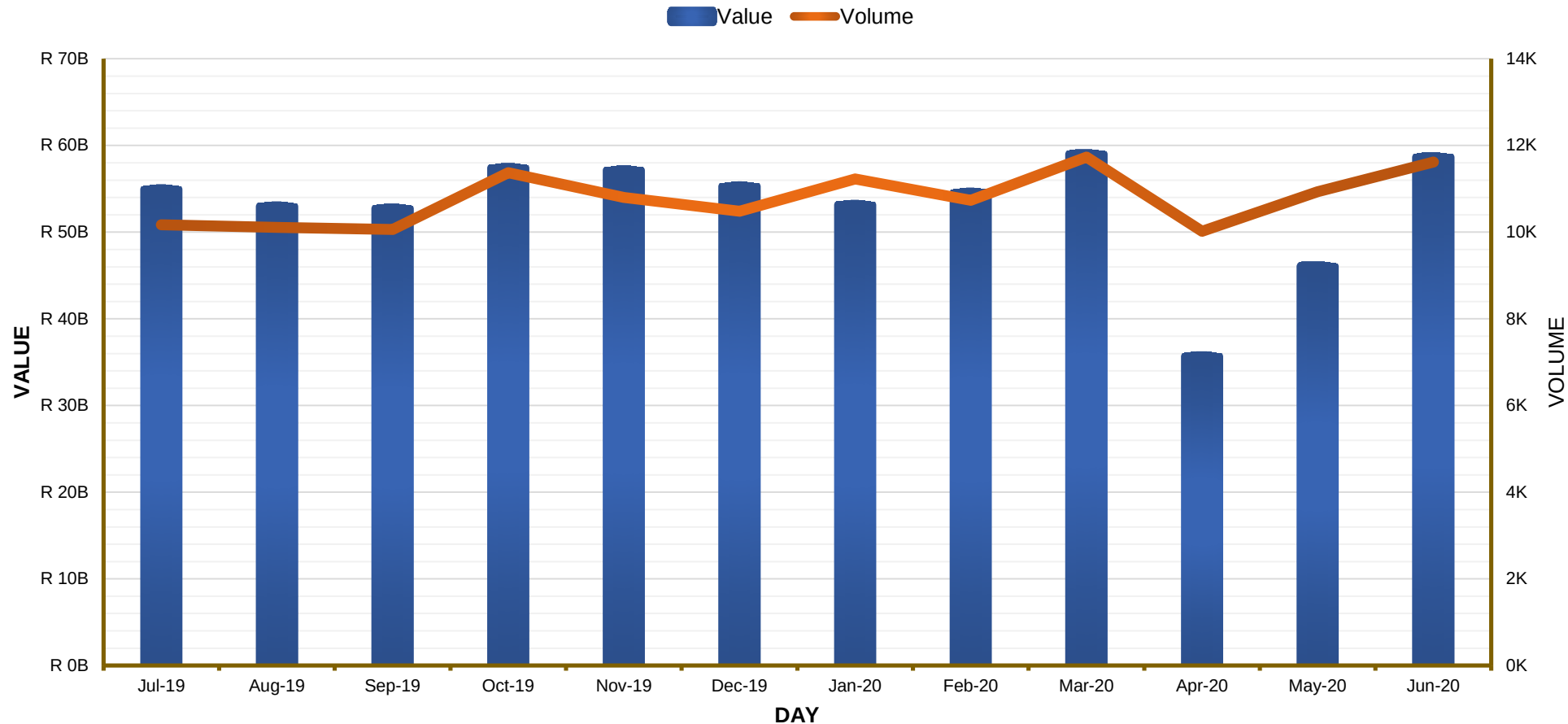
Cards monthly values			
Month	Visa	Debit Card	Credit Card
Jul-19	R 52,406,365,744.16	R 8,229,130,858.35	R 27,558,522,552.37
Aug-19	R 51,745,730,651.81	R 9,607,795,670.20	R 26,964,980,534.78
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	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
Total	R 595,116,164,415.36	R 97,022,693,654.49	R 304,726,583,106.82
Average	R 49,593,013,701.28	R 8,085,224,471.21	R 25,393,881,925.57

Cards monthly values			
Month	MasterCard	AMEX	DINERS
Jul-19	R 39,724,553,452.18	R 1,012,901,505.76	R 372,814,031.43
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
Total	R 470,639,382,859.78	R 10,911,686,681.24	R 3,950,243,946.91
Average	R 39,219,948,571.65	R 909,307,223.44	R 329,186,995.58

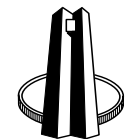


Real Time Clearing (RTC) Monthly Values and Volumes from July 2019 to June 2020

Real Time Clearing (RTC) Monthly Values and Volumes

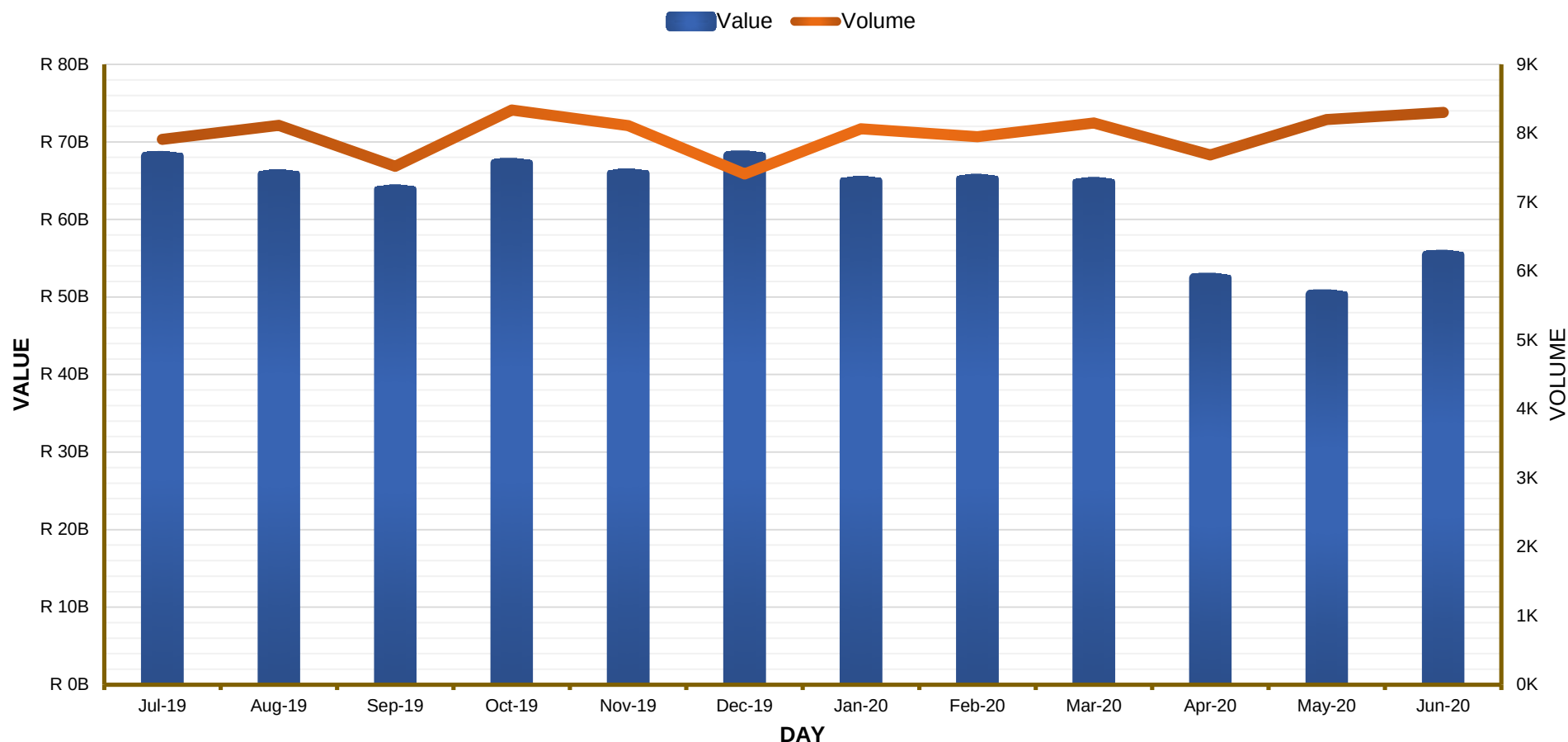


RTC Monthly Value and Volumes		
Month	Value	Volume
Jul-19	R 54,893,013,412.48	10,172
Aug-19	R 52,920,895,061.66	10,113
Sep-19	R 52,673,903,277.64	10,062
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	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
Total	R 637,027,685,163.96	129,267
Average	R 53,085,640,430.33	10,772



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from July 2019 to June 2020

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

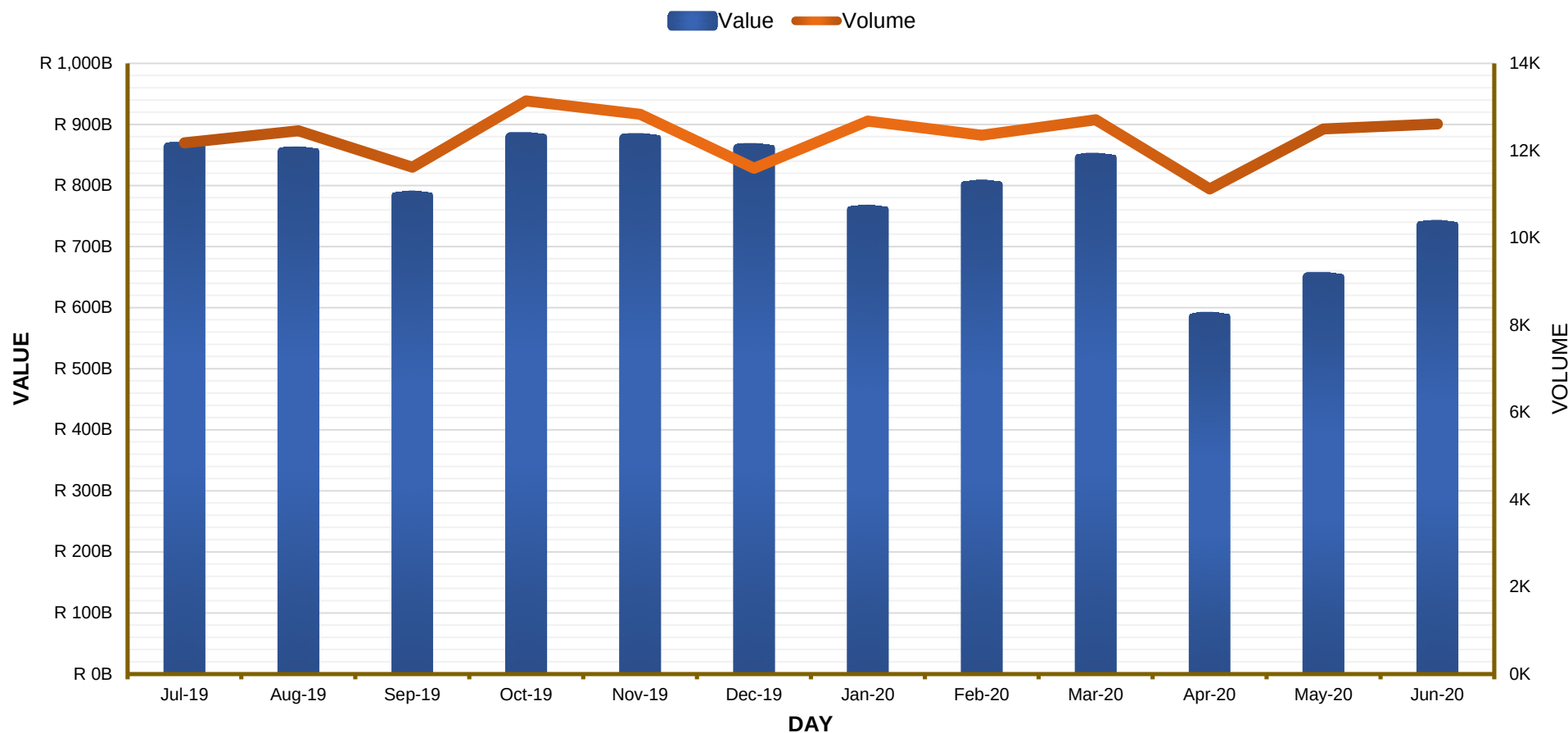


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jul-19	R 68,126,450,407.43	7,914
Aug-19	R 65,771,275,310.13	8,114
Sep-19	R 63,839,907,345.73	7,521
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	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
Total	R 751,996,650,594.86	95,762
Average	R 62,666,387,549.57	7,980



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from July 2019 to June 2020

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

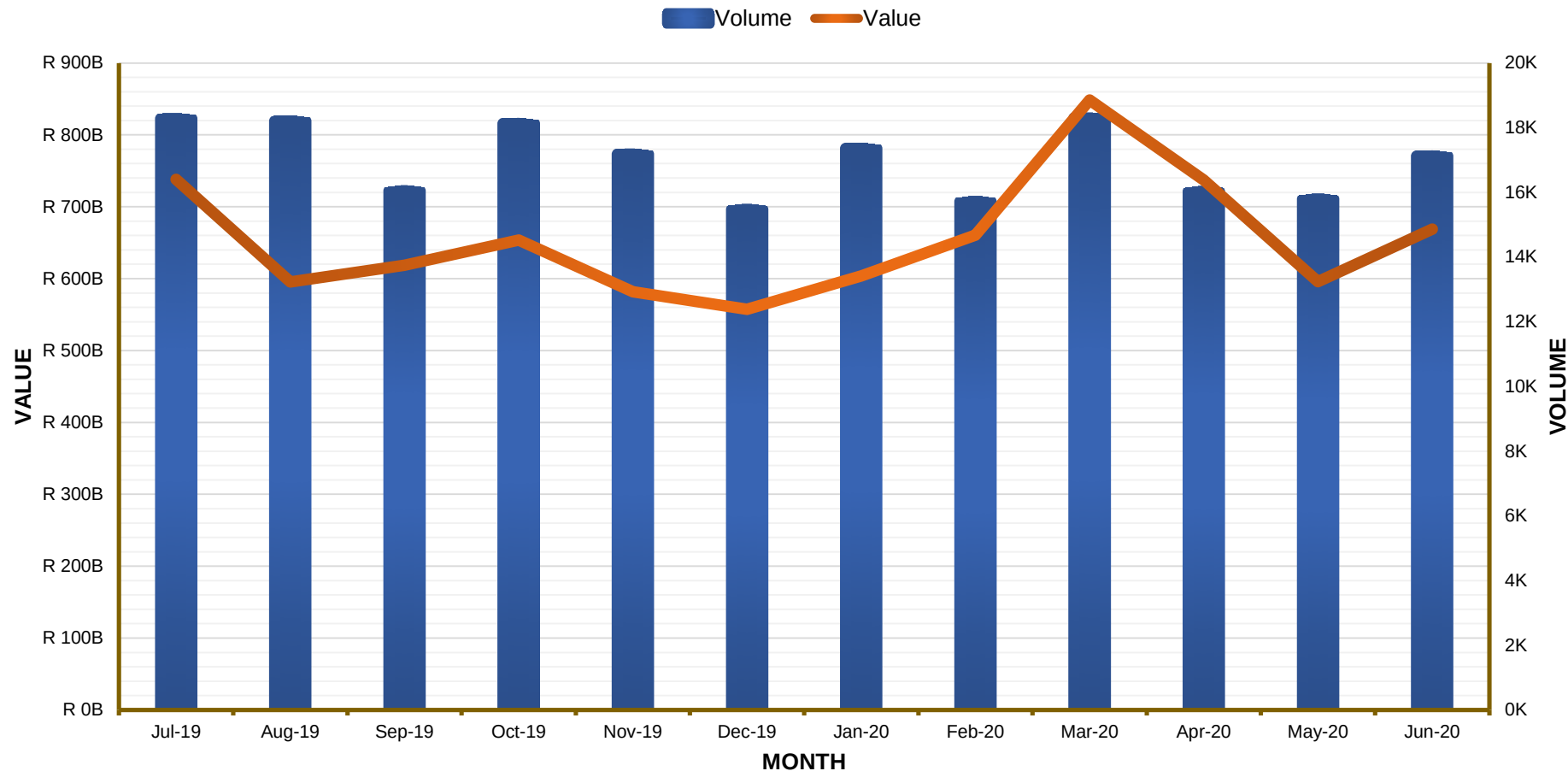


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jul-19	R 862,459,672,343.78	12,176
Aug-19	R 855,013,822,876.84	12,452
Sep-19	R 782,882,179,488.83	11,619
Oct-19	R 878,281,241,550.88	13,139
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	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
Total	R 9,488,248,365,317.53	147,779
Average	R 790,687,363,776.46	12,315

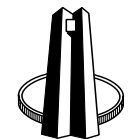


CLS Settlement Values and Volumes for July 2019 to June 2020

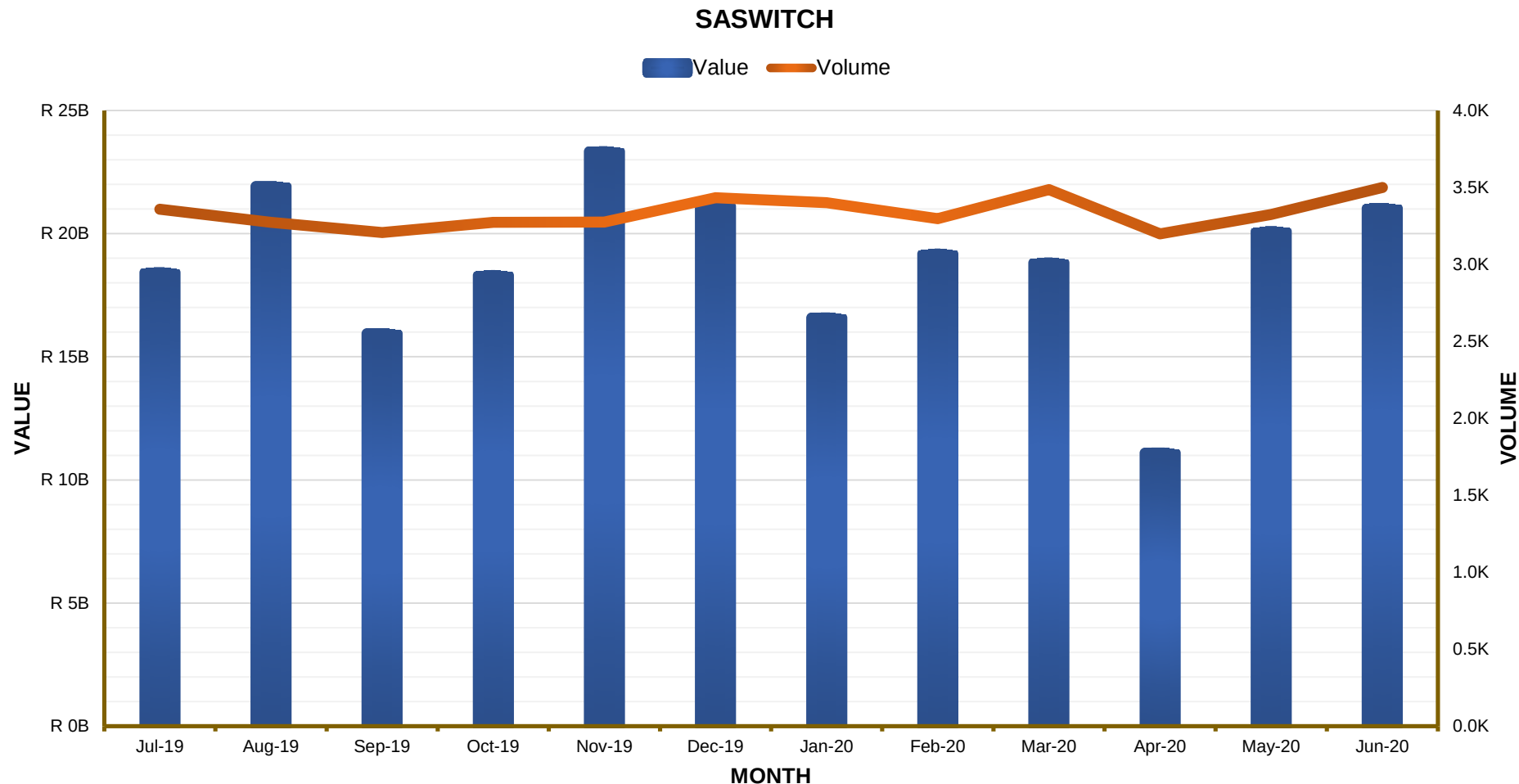
CLS Settlement - Monthly Values and Volumes



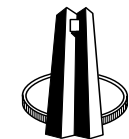
CLS Settlement - monthly values and volumes		
Month	Value	Volume
Jul-19	R 738,269,801,884.41	1,828
Aug-19	R 595,390,566,461.30	1,820
Sep-19	R 618,610,893,162.58	1,605
Oct-19	R 653,660,632,152.20	1,813
Nov-19	R 581,857,728,685.50	1,718
Dec-19	R 557,212,840,724.11	1,547
Jan-20	R 603,683,557,046.15	1,736
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
Total	R 7,859,179,443,973.58	20,363
Average	R 654,931,620,331.13	1,697



SASwitch Values and Volumes for July 2019 to June 2020

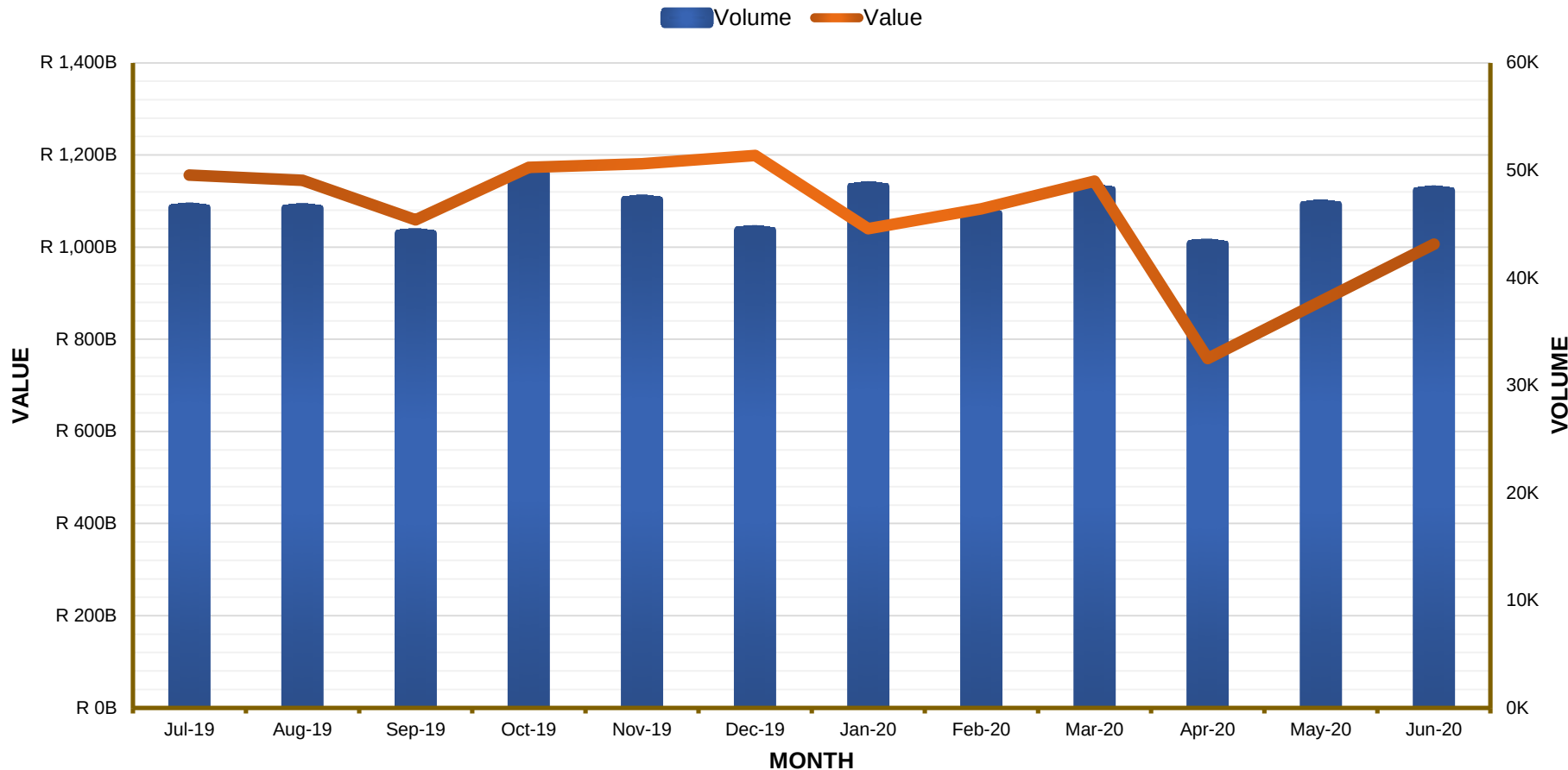


SASWITCH Monthly Values		
Month	Value	Volume
Jul-19	R 18,421,143,463.00	3,359
Aug-19	R 21,916,249,098.35	3,274
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	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
Total	R 225,786,704,845.12	40,032
Average	R 18,815,558,737.09	3,336

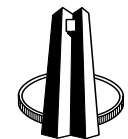


Retail Values and Volumes for July 2019 to June 2020

Retail Monthly Values and Volumes

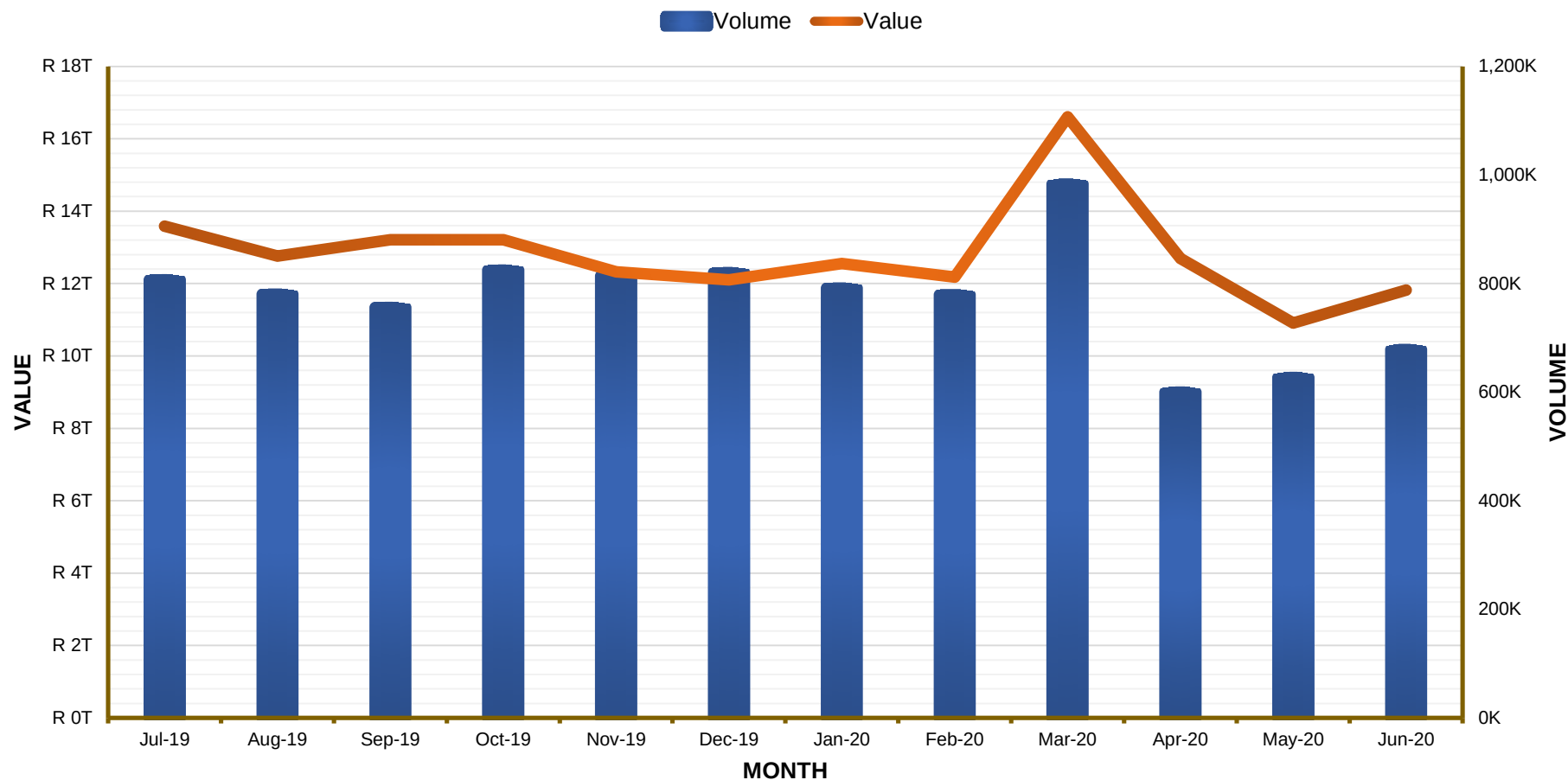


Retail Monthly Values and Volumes		
Month	Value	Volume
Jul-19	R 1,156,463,407,726.19	46,473
Aug-19	R 1,144,619,651,659.12	46,426
Sep-19	R 1,059,228,878,550.22	44,080
Oct-19	R 1,173,100,993,888.70	49,649
Nov-19	R 1,181,074,724,124.54	47,208
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	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
Total	R 12,827,108,108,006.20	558,700
Average	R 1,068,925,675,667.18	46,558



Total Monthly Message Values and Volumes from July 2019 to June 2020

SAMOS Message Values and Volumes

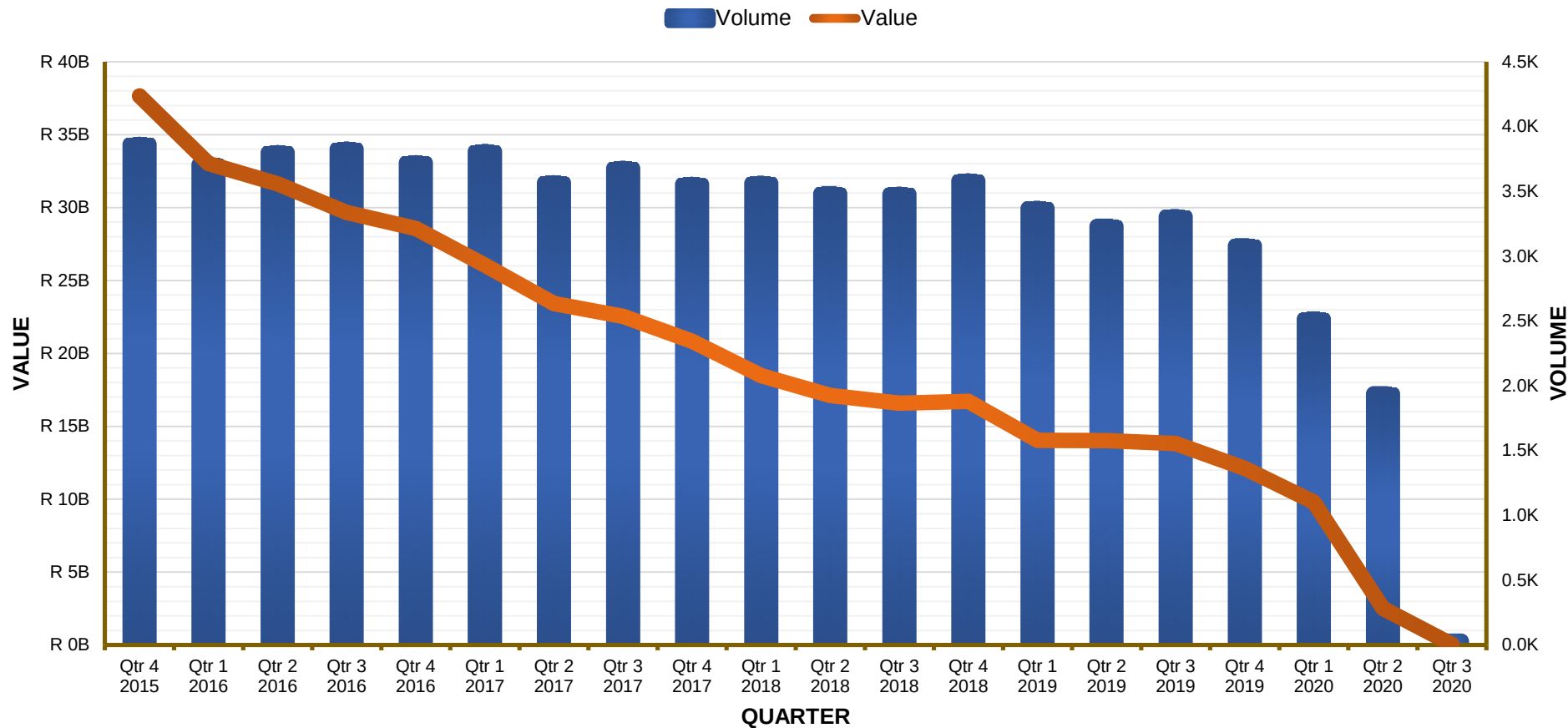


Message values and volumes - monthly		
Month	Value	Volume
Jul-19	R 13,582,004,606,191.10	806,944
Aug-19	R 12,757,916,407,535.50	780,200
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 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
Total	R 153,951,960,130,511.00	9,260,970
Average	R 12,829,330,010,876.00	771,748

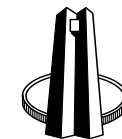


Code Line Clearing (CLC) decline indicators from Q4, 2015 to Q3, 2020

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 36,649,624.52	30
Total	R 388,596,475,591.79	65,085
Average	R 19,429,823,779.59	3,254



Summarised Volumes and Values Totals for June 2020

Summarised totals		
Receiver	Volume	Value
RTL Total	622,241	R 9,881,072,885,681.81
Retail	48,077	R 1,006,611,810,483.19
Payment Cash Withdrawal/Deposit (KPSBV)	6,600	R 365,045,357,942.72
Payment Dematerialised MM Instrument (MPDEM)	3,841	R 145,889,318,340.97
Payment any Derivative Instrument (OPDER)	3,293	R 50,404,035,431.24
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,712	R 668,832,212,992.62
STRATE Planned Payments Confirmed on T+4 (SPLNY)	614	R 74,697,618,681.91
Payment any Money Market Product (MPMMI)	598	R 279,729,772,812.76
Daily BMA Settlements (SPBMA)	563	R 269,254,332,823.55
Settlement of Derivative Margin Calls (OSDMC)	190	R 29,050,053,545.42
STRATE Same Day Confirmed Settlements (SPLNN)	76	R 22,987,304,463.16

