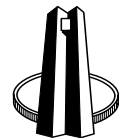




Settlement Statistics and Indicators

March 2020



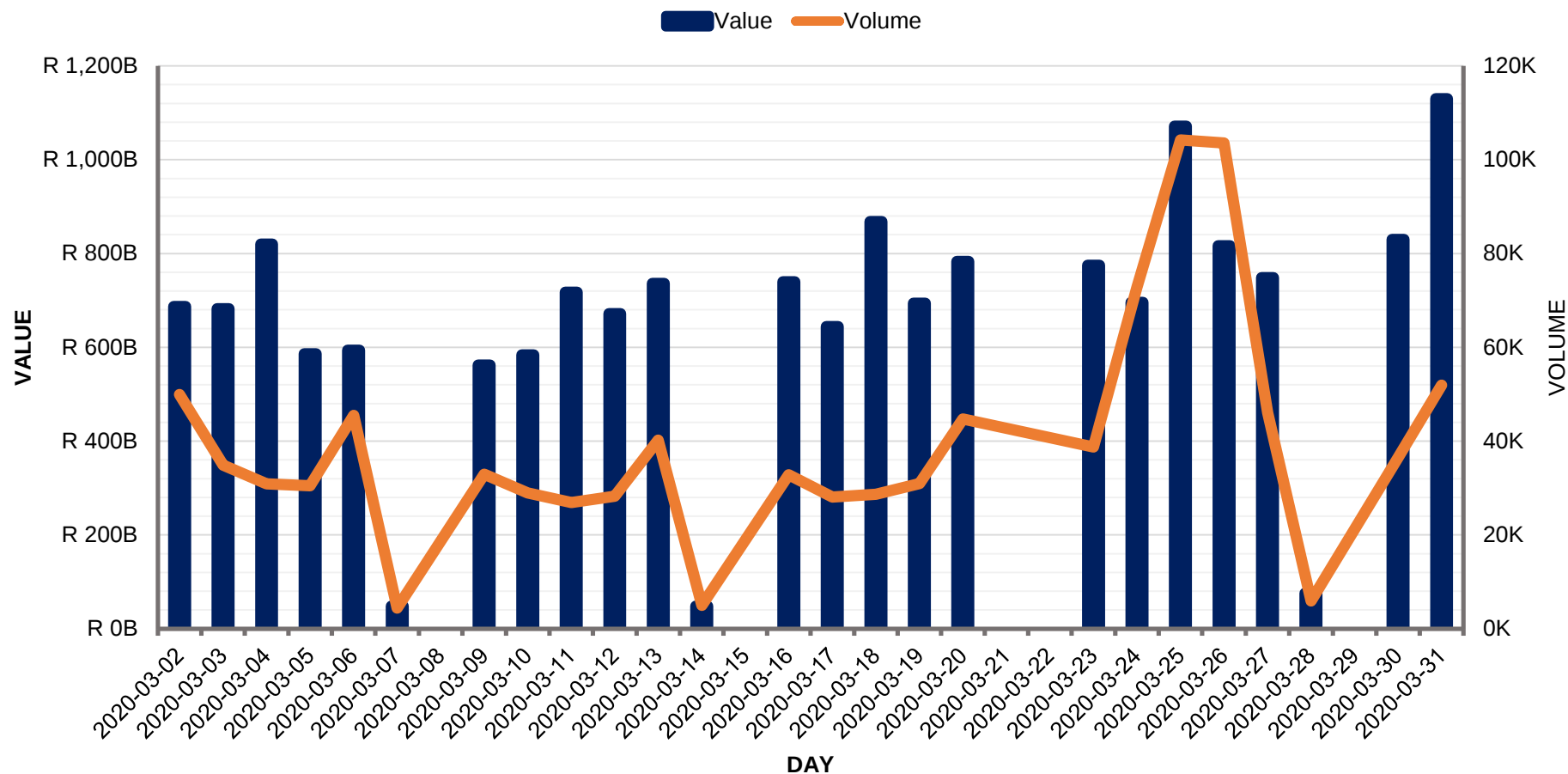


Settlement Main Indicators for March 2020

- ✓ In March 2020, SAMOS processed **983,333** transactions to the value of **ZAR16,607,376,015,815.7**
- ✓ Peak volume was **104,205** on 25 March 2020 and peak value was **ZAR1,129,830,588,308.04** on 31 March 2020
- ✓ Average number of transactions processed per day were **39,333** representing the average value of **ZAR664,295,040,632.63**
- ✓ 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

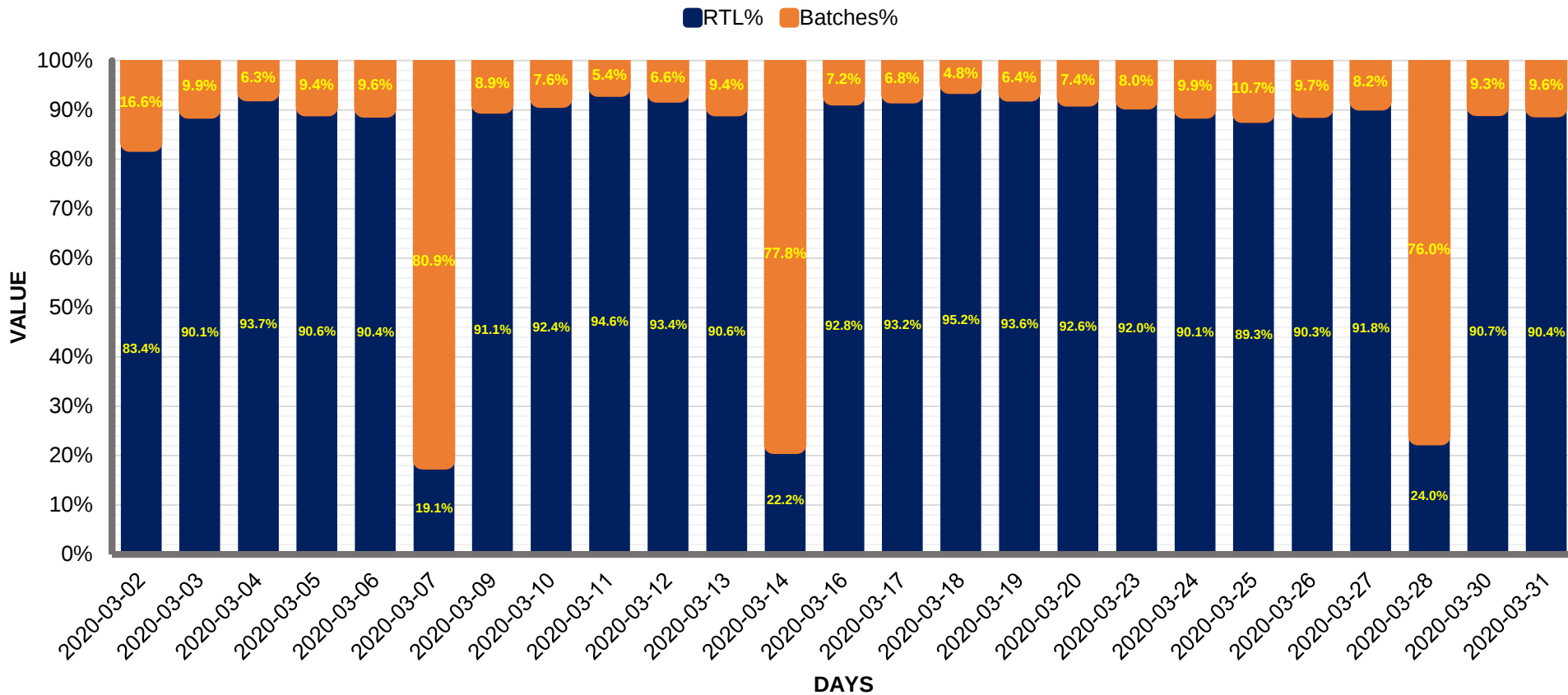


Daily Values and Volumes per month		
Date	Value	Volume
2020-03-02	R 686,932,957,228.95	49,931
2020-03-03	R 682,125,255,119.20	34,890
2020-03-04	R 819,892,225,662.61	30,912
2020-03-05	R 586,004,617,670.67	30,493
2020-03-06	R 593,590,423,619.94	45,478
2020-03-07	R 48,128,749,128.54	4,431
2020-03-09	R 562,354,603,893.93	32,954
2020-03-10	R 583,842,265,119.26	28,943
2020-03-11	R 717,209,569,285.08	26,905
2020-03-12	R 671,757,904,774.51	28,286
2020-03-13	R 736,440,327,237.00	40,222
2020-03-14	R 48,312,808,721.34	4,980
2020-03-16	R 739,739,855,573.65	32,816
2020-03-17	R 644,060,276,072.63	28,058
2020-03-18	R 867,729,303,142.24	28,679
2020-03-19	R 694,050,432,777.52	30,930
2020-03-20	R 782,939,628,261.70	44,726
2020-03-23	R 774,598,718,069.99	38,725
2020-03-24	R 695,828,329,873.74	72,741
2020-03-25	R 1,071,233,747,577.75	104,205
2020-03-26	R 816,280,067,259.48	103,544
2020-03-27	R 748,631,806,541.62	46,085
2020-03-28	R 75,751,770,629.66	5,915
2020-03-30	R 830,109,784,266.62	36,549
2020-03-31	R 1,129,830,588,308.04	51,935
Total	R 16,607,376,015,815.70	983,333
Average	R 664,295,040,632.63	39,333

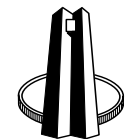


RTL /Batches message values for March 2020

RTL Value / Batches Value



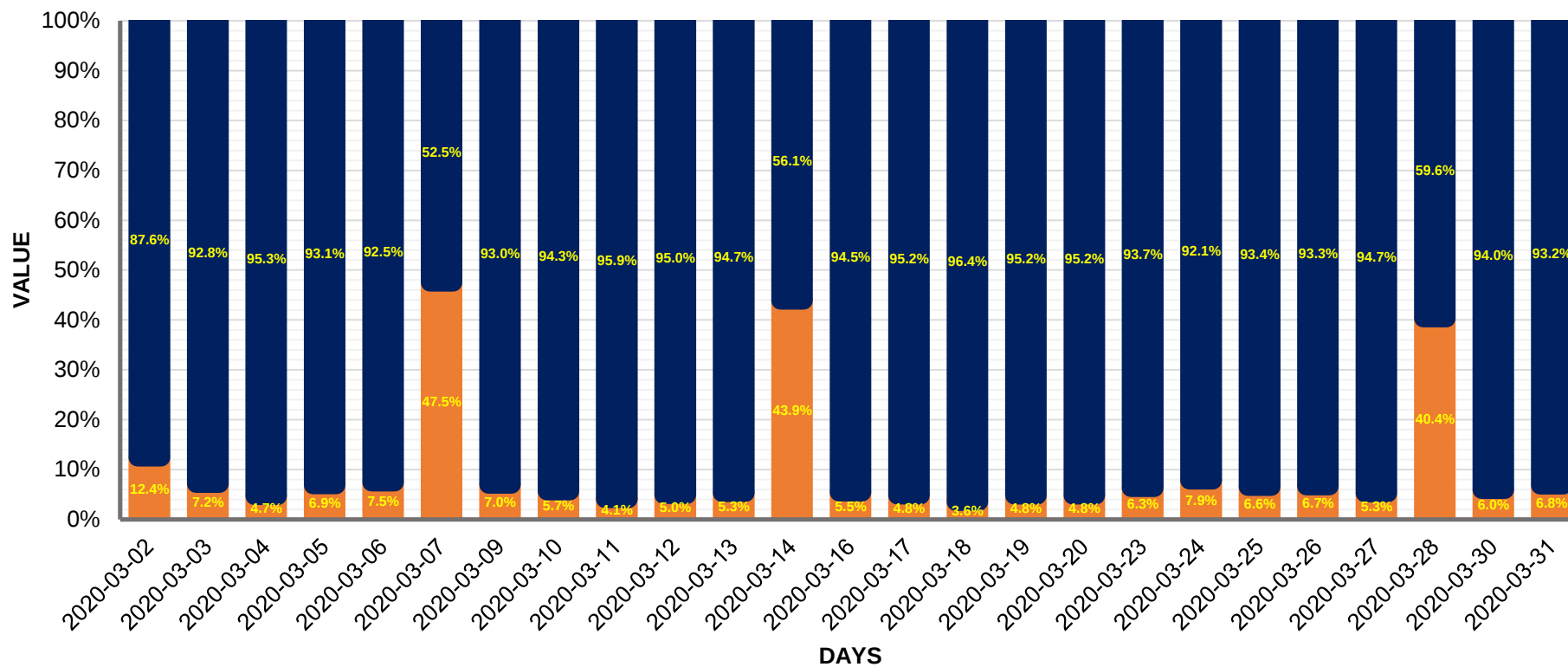
RTL /Batches message values		
Date	RTL	Batches
2020-03-02	R 483,091,424,821.47	R 95,857,771,467.55
2020-03-03	R 461,228,032,396.26	R 50,526,256,506.23
2020-03-04	R 597,034,107,850.48	R 40,389,707,860.19
2020-03-05	R 386,957,397,130.22	R 39,958,022,507.96
2020-03-06	R 414,460,576,521.37	R 44,192,653,420.29
2020-03-07	R 2,974,649,226.61	R 12,608,259,737.41
2020-03-09	R 387,380,360,283.27	R 37,659,841,965.07
2020-03-10	R 418,627,363,142.46	R 34,670,975,636.08
2020-03-11	R 527,607,025,623.54	R 30,251,527,031.93
2020-03-12	R 452,101,762,503.69	R 31,918,923,719.15
2020-03-13	R 529,107,567,370.02	R 54,730,827,244.36
2020-03-14	R 3,608,388,939.56	R 12,613,242,551.23
2020-03-16	R 531,180,534,641.04	R 41,272,663,865.41
2020-03-17	R 469,278,724,532.21	R 34,014,247,190.00
2020-03-18	R 641,548,617,036.54	R 32,641,200,686.56
2020-03-19	R 487,339,983,911.12	R 33,276,944,377.93
2020-03-20	R 577,266,804,744.41	R 46,158,534,064.70
2020-03-23	R 522,915,081,953.03	R 45,370,284,232.85
2020-03-24	R 506,542,802,288.75	R 55,516,962,526.49
2020-03-25	R 759,262,024,181.81	R 91,147,858,627.64
2020-03-26	R 585,292,091,637.42	R 62,733,068,097.69
2020-03-27	R 564,369,723,288.21	R 50,489,166,405.91
2020-03-28	R 4,028,285,097.07	R 12,740,180,400.39
2020-03-30	R 617,718,158,070.26	R 63,367,845,216.31
2020-03-31	R 838,648,270,232.77	R 89,077,534,778.58
Total	R 11,769,569,757,423.60	R 1,143,184,500,117.91
Average	R 470,782,790,296.94	R 45,727,380,004.72



Day and Night settlement values for March 2020

Day Value, Night Value

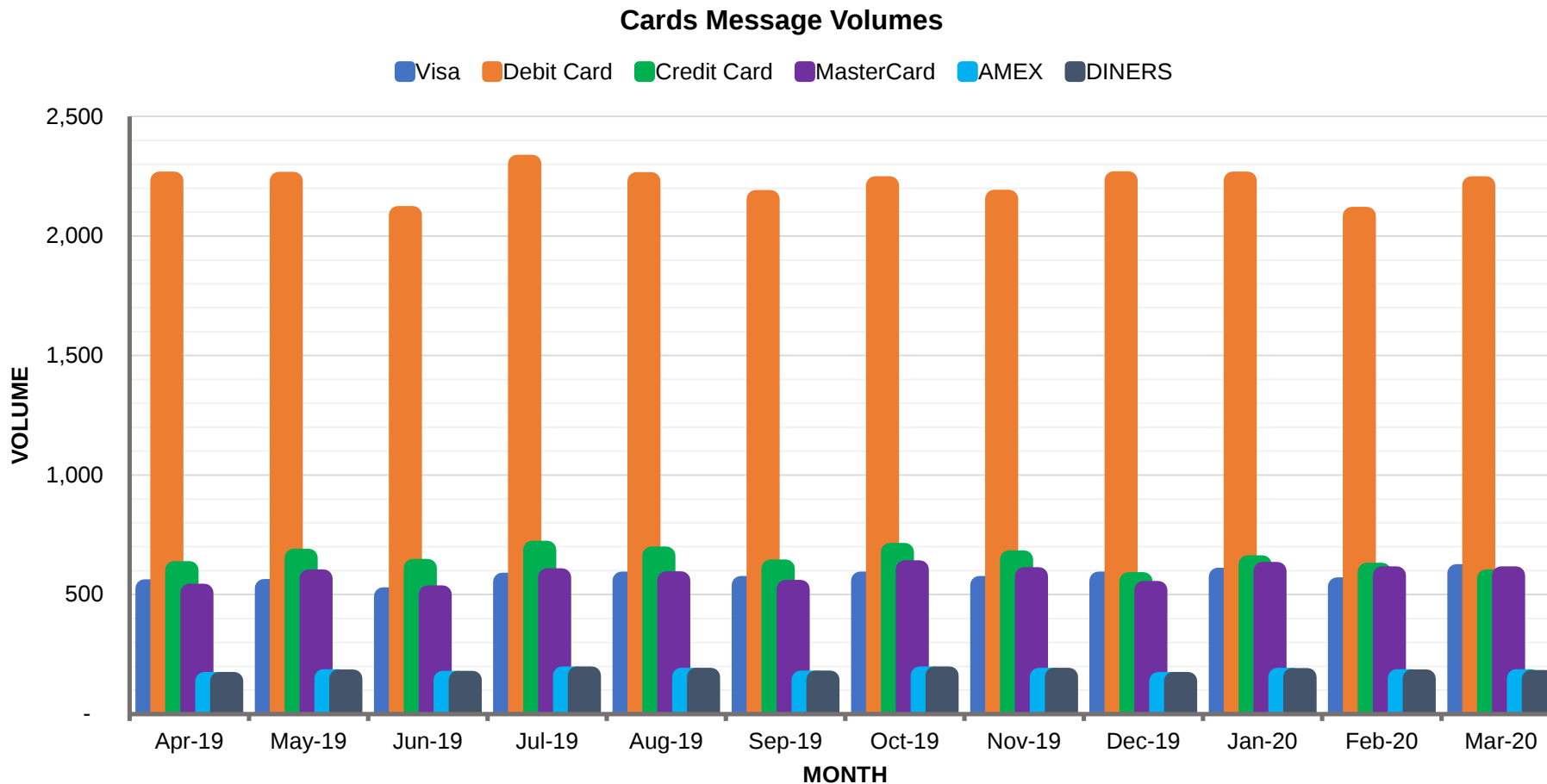
■ Night Value% ■ Day Value%



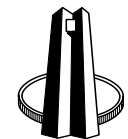
Day and Night settlement values		
Date	Night Value	Day Value
2020-03-02	R 72,728,313,916.76	R 511,498,982,302.91
2020-03-03	R 38,139,454,006.42	R 492,059,427,376.93
2020-03-04	R 31,391,176,146.39	R 631,128,041,939.06
2020-03-05	R 31,083,224,156.76	R 418,246,093,147.14
2020-03-06	R 35,211,750,624.13	R 436,619,429,290.44
2020-03-07	R 7,405,898,926.62	R 8,178,451,851.61
2020-03-09	R 29,858,683,013.84	R 397,440,684,332.29
2020-03-10	R 26,150,073,300.55	R 432,806,762,137.15
2020-03-11	R 23,649,726,662.19	R 549,824,158,909.36
2020-03-12	R 25,305,053,978.62	R 485,736,630,710.61
2020-03-13	R 31,998,876,107.48	R 567,566,328,001.63
2020-03-14	R 7,130,882,833.97	R 9,109,425,499.37
2020-03-16	R 31,407,906,354.15	R 541,913,932,895.31
2020-03-17	R 25,114,344,234.47	R 493,300,794,791.96
2020-03-18	R 24,278,295,784.24	R 654,833,481,397.84
2020-03-19	R 26,324,750,133.92	R 517,766,714,350.91
2020-03-20	R 30,719,577,411.65	R 607,009,960,495.08
2020-03-23	R 35,848,901,457.78	R 530,207,684,191.82
2020-03-24	R 43,724,430,578.93	R 512,138,627,044.25
2020-03-25	R 55,208,780,367.23	R 785,539,838,240.51
2020-03-26	R 44,474,239,810.54	R 619,904,855,574.29
2020-03-27	R 32,849,262,270.73	R 588,661,748,038.00
2020-03-28	R 6,768,479,363.20	R 10,004,665,866.62
2020-03-30	R 40,984,625,270.88	R 644,059,748,306.51
2020-03-31	R 64,104,511,829.53	R 874,635,150,898.69
Total	R 821,861,218,540.98	R 12,320,191,617,590.30
Average	R 32,874,448,741.64	R 492,807,664,703.61



Cards message volumes for Apr 2019 to Mar 2020



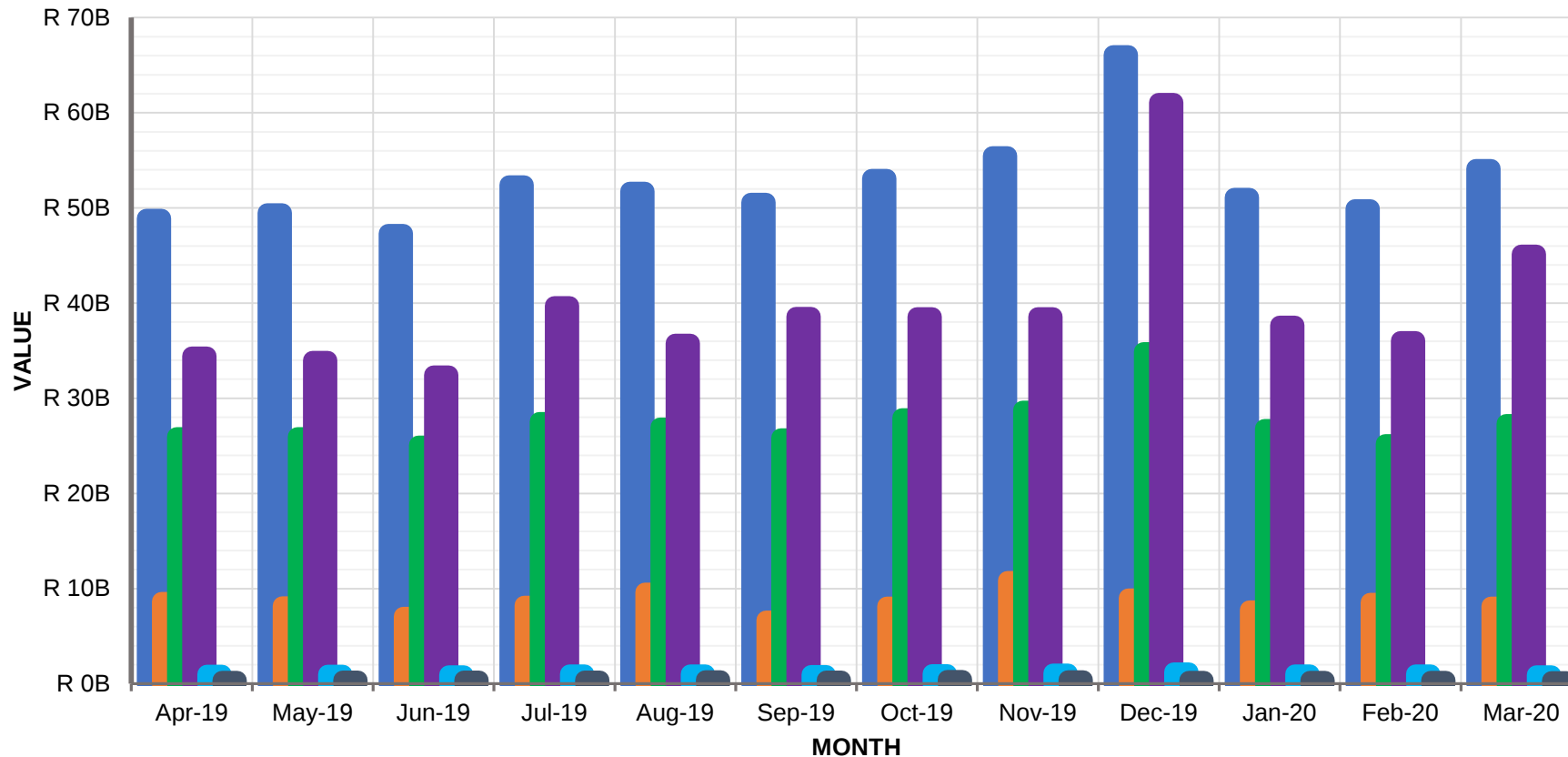
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Apr-19	526	2,232	602	508	138	138
May-19	527	2,231	654	567	150	149
Jun-19	493	2,088	611	500	143	143
Jul-19	554	2,302	687	572	161	161
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Oct-19	558	2,212	678	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
Total	6,551	26,366	7,495	6,689	1,804	1,798
Average	546	2,197	625	557	150	150



Cards message values for Apr 2019 to Mar 2020

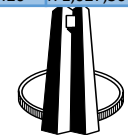
Cards Message Values

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



Cards monthly values			
Month	Visa	Debit Card	Credit Card
Apr-19	R 48,910,790,897.48	R 8,650,112,053.89	R 25,970,632,443.61
May-19	R 49,471,086,036.06	R 8,168,557,225.33	R 25,947,621,174.92
Jun-19	R 47,319,531,661.85	R 7,078,601,585.11	R 25,081,131,643.12
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
Total	R 630,246,456,058.64	R 100,875,834,578.13	R 328,262,848,662.08
Average	R 52,520,538,004.89	R 8,406,319,548.18	R 27,355,237,388.51

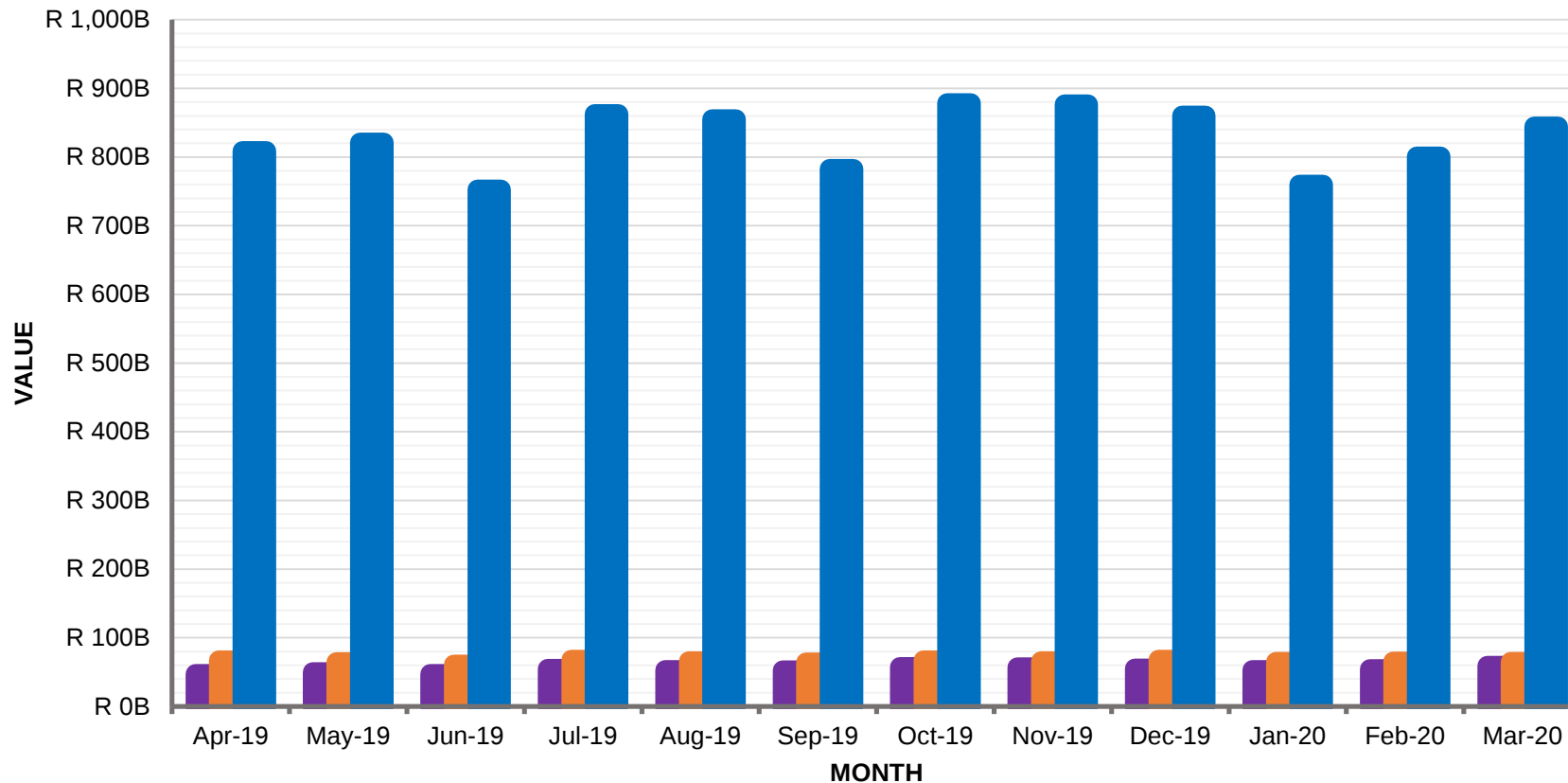
Cards monthly values			
Month	MasterCard	AMEX	DINERS
Apr-19	R 34,420,869,528.40	R 1,004,618,243.88	R 358,937,038.11
May-19	R 33,967,028,108.70	R 1,003,659,070.83	R 385,790,562.52
Jun-19	R 32,456,735,417.30	R 932,129,577.16	R 367,135,488.49
Jul-19	R 39,724,553,452.18	R 1,012,901,505.76	R 372,814,031.43
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
Total	R 472,011,758,318.38	R 12,328,376,657.39	R 4,539,236,275.41
Average	R 39,334,313,193.20	R 1,027,364,721.45	R 378,269,689.62



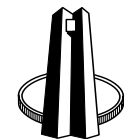
EFT and Real Time Clearing (RTC) message values for Jan Apr 2019 to Mar 2020

EFT and Real Time Clearing (RTC) Message Values

■ RTC ■ EFT DR ■ EFT CR

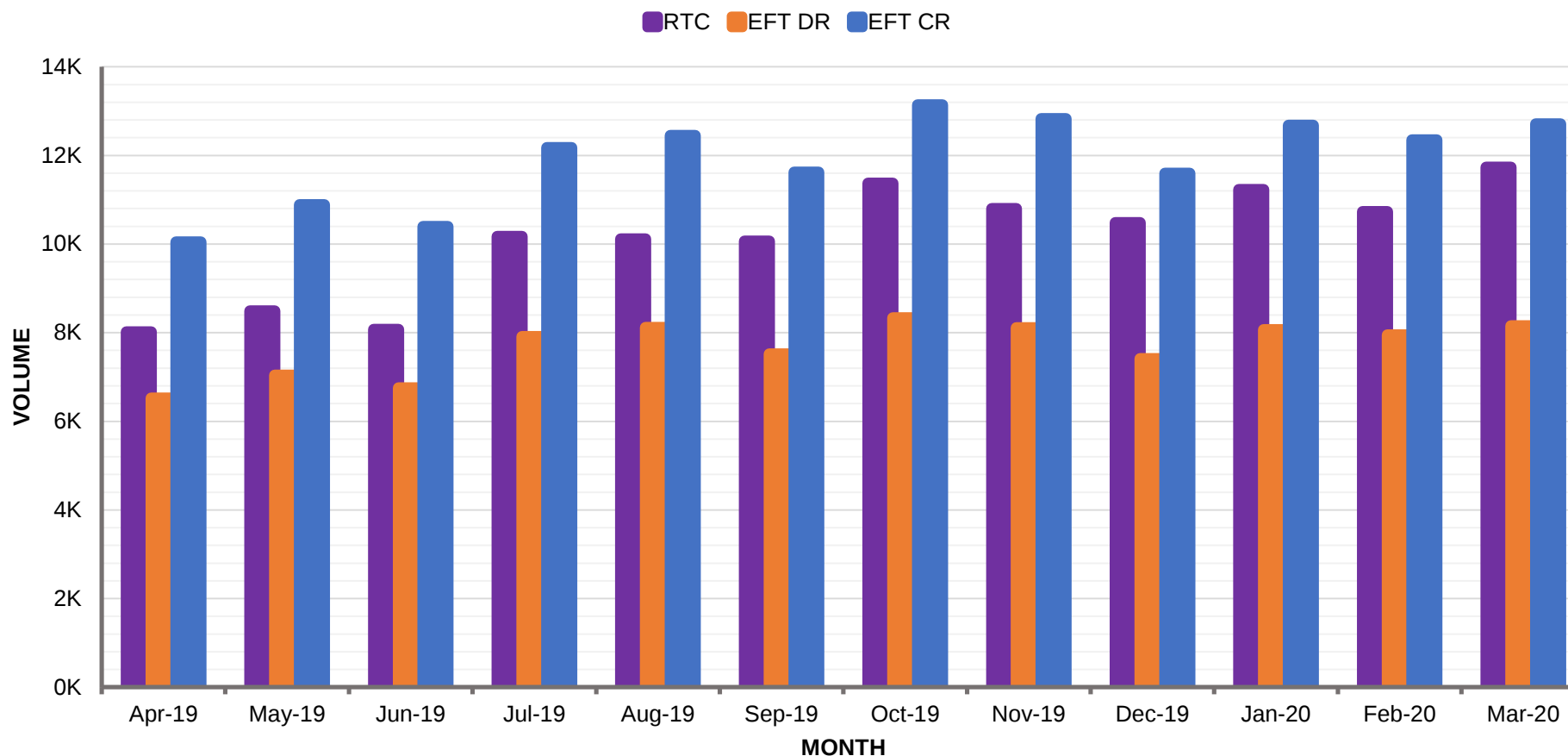


EFT - RTC Monthly Values			
Month	RTC	EFT DR	EFT CR
Apr-19	R 47,184,121,181.35	R 66,883,559,342.08	R 808,796,859,726.14
May-19	R 50,036,372,453.19	R 64,549,678,511.11	R 821,154,565,125.39
Jun-19	R 47,061,064,544.93	R 60,879,761,621.35	R 752,575,459,856.32
Jul-19	R 54,893,013,412.48	R 68,126,450,407.43	R 862,459,672,343.78
Aug-19	R 52,920,895,061.66	R 65,771,275,310.13	R 855,013,822,876.84
Sep-19	R 52,673,903,277.64	R 63,839,907,345.73	R 782,882,179,488.83
Oct-19	R 57,360,161,551.37	R 67,216,841,267.35	R 878,281,241,550.88
Nov-19	R 57,088,974,569.52	R 65,870,480,201.96	R 876,556,267,994.63
Dec-19	R 55,251,761,817.62	R 68,196,788,606.43	R 860,245,742,313.06
Jan-20	R 53,118,852,999.89	R 64,930,979,861.36	R 759,653,862,504.89
Feb-20	R 54,514,317,243.46	R 65,188,581,898.36	R 800,752,092,509.41
Mar-20	R 58,954,965,846.55	R 64,792,051,423.17	R 844,590,310,956.70
Totals	R 641,058,403,959.66	R 786,246,355,796.46	R 9,902,962,077,246.87
Average	R 53,421,533,663.31	R 65,520,529,649.71	R 825,246,839,770.57



EFT and Real Time Clearing (RTC) message volumes for Jan Apr 2019 to Mar 2020

EFT and Real Time Clearing (RTC) Message Volumes

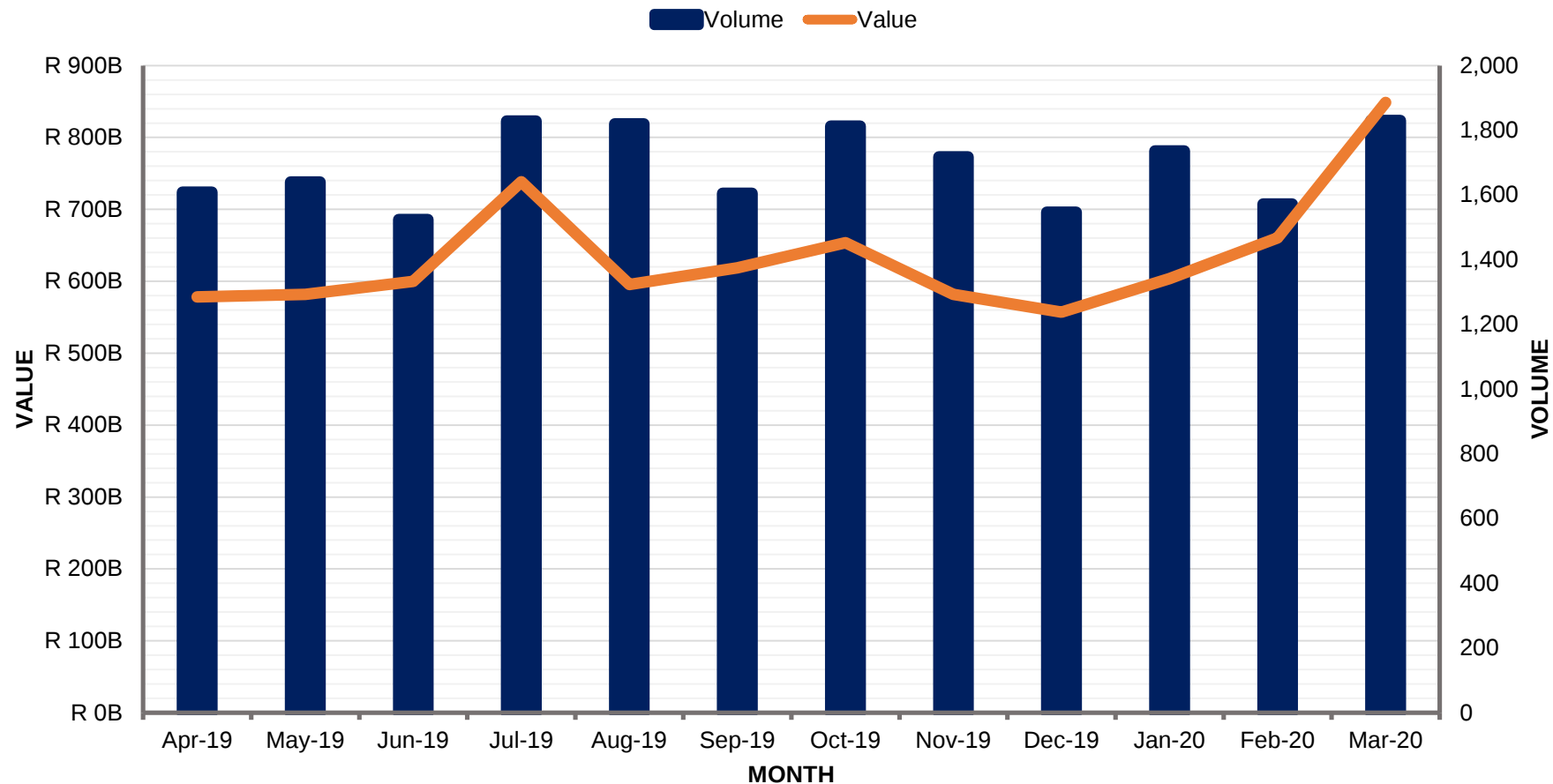


EFT - RTC monthly volumes			
Month	RTC	EFT DR	EFT CR
Apr-19	8,020	6,522	10,048
May-19	8,492	7,038	10,886
Jun-19	8,076	6,755	10,393
Jul-19	10,172	7,914	12,176
Aug-19	10,113	8,114	12,452
Sep-19	10,062	7,521	11,619
Oct-19	11,372	8,337	13,139
Nov-19	10,801	8,112	12,831
Dec-19	10,482	7,411	11,594
Jan-20	11,229	8,064	12,678
Feb-20	10,734	7,949	12,351
Mar-20	11,734	8,151	12,710
Totals	121,287	91,888	142,877
Average	10,107	7,657	11,906

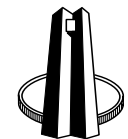


CLS settlement values and volumes for Apr 2019 to Mar 2020

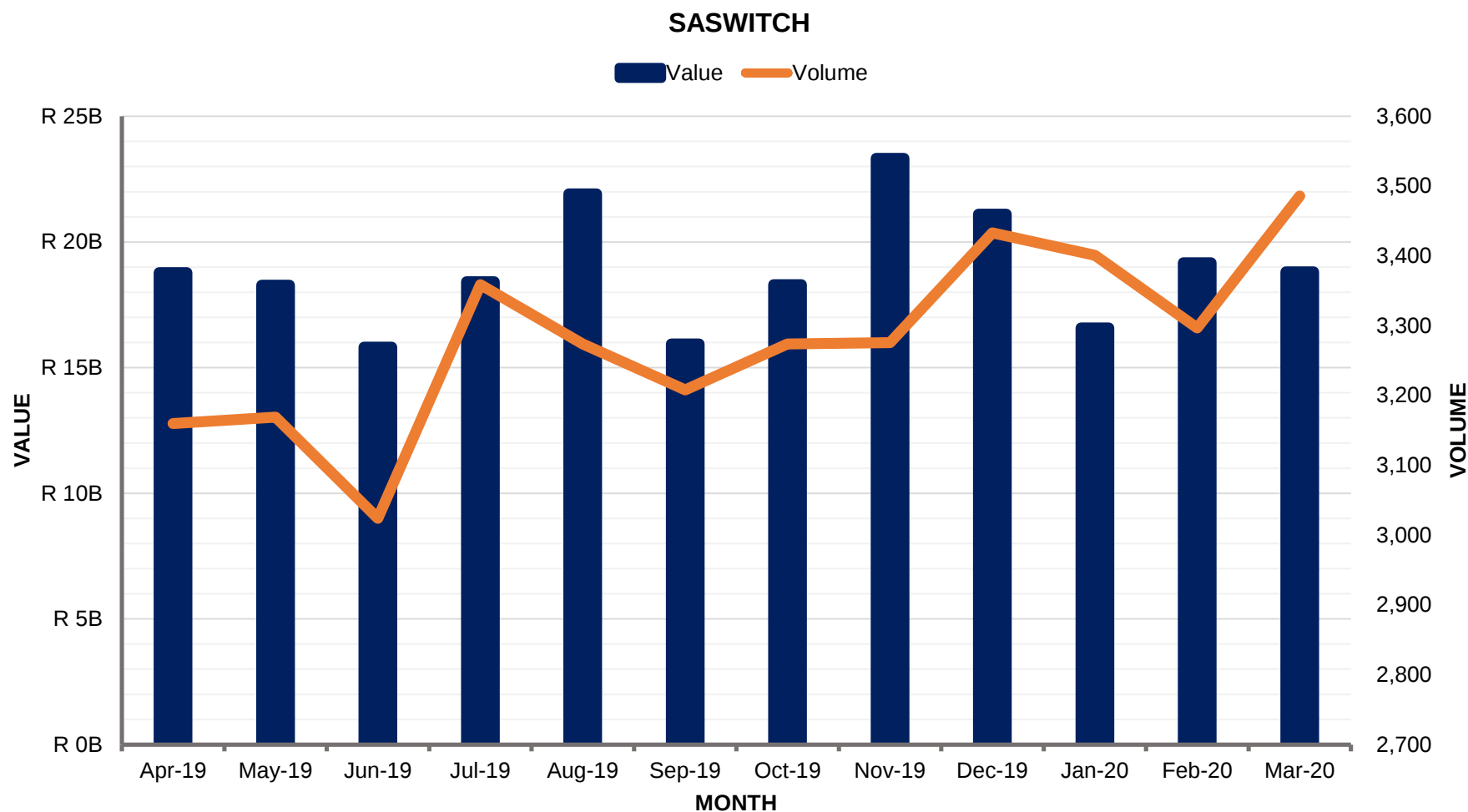
CLS Settlement - monthly values and volumes



CLS Settlement - monthly values and volumes		
Month	Value	Volume
Apr-19	R 578,314,125,777.48	1,609
May-19	R 581,653,722,878.01	1,640
Jun-19	R 599,811,479,028.44	1,524
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
Total	R 7,617,515,987,556.43	20,242
Average	R 634,792,998,963.04	1,687



SASwitch values and volumes for Apr 2019 to Mar 2020

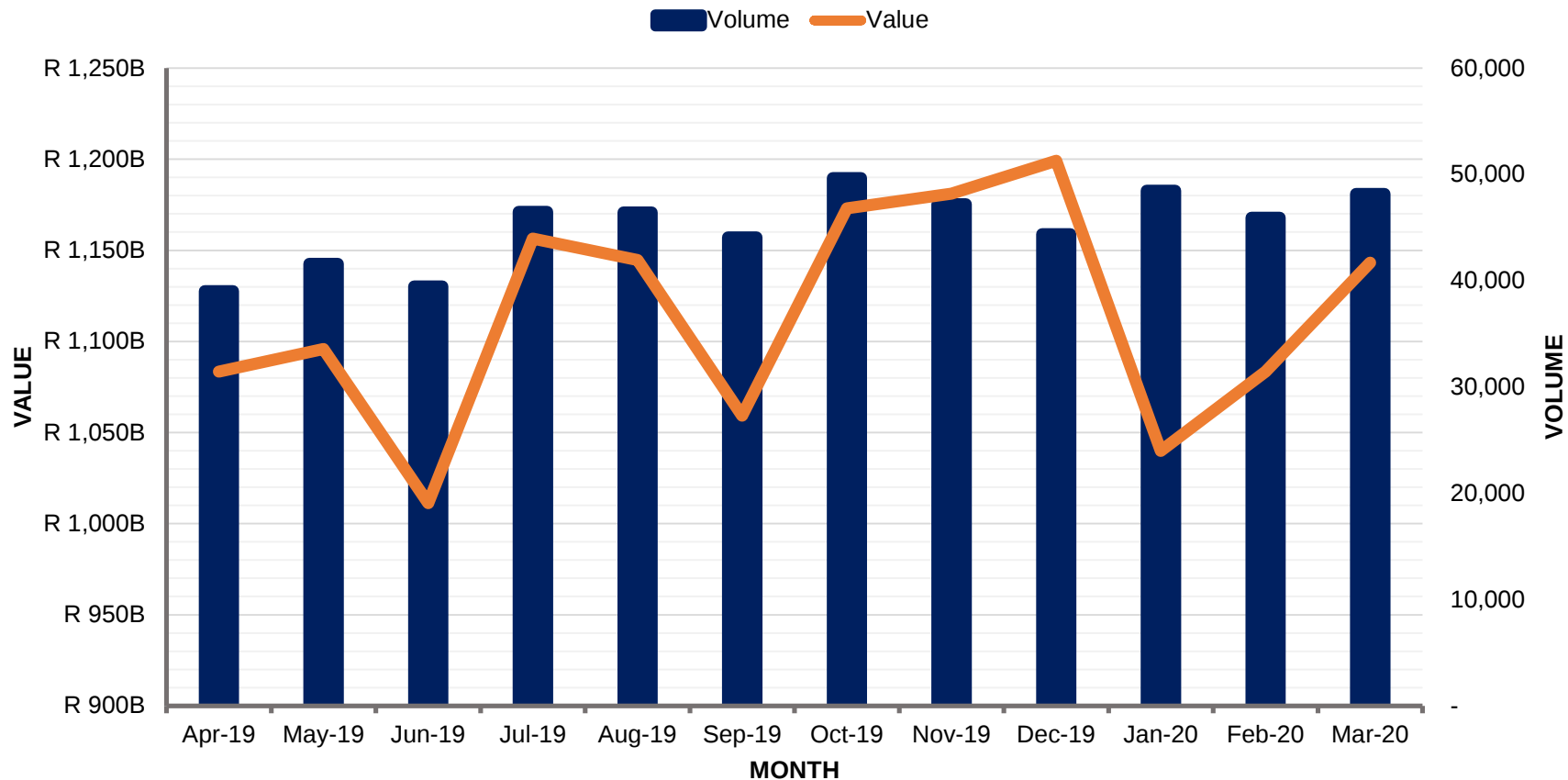


SASWITCH Monthly Values		
Month	Value	Volume
Apr-19	R 18,785,054,286.85	3,160
May-19	R 18,280,809,655.10	3,169
Jun-19	R 15,819,622,727.64	3,024
Jul-19	R 18,421,143,463.00	3,359
Aug-19	R 21,916,249,098.35	3,274
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	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
Total	R 226,467,558,009.82	39,361
Average	R 18,872,296,500.82	3,280

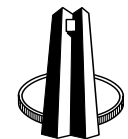


Retail values and volumes for Apr 2019 to Mar 2020

Retail Monthly Values and Volumes

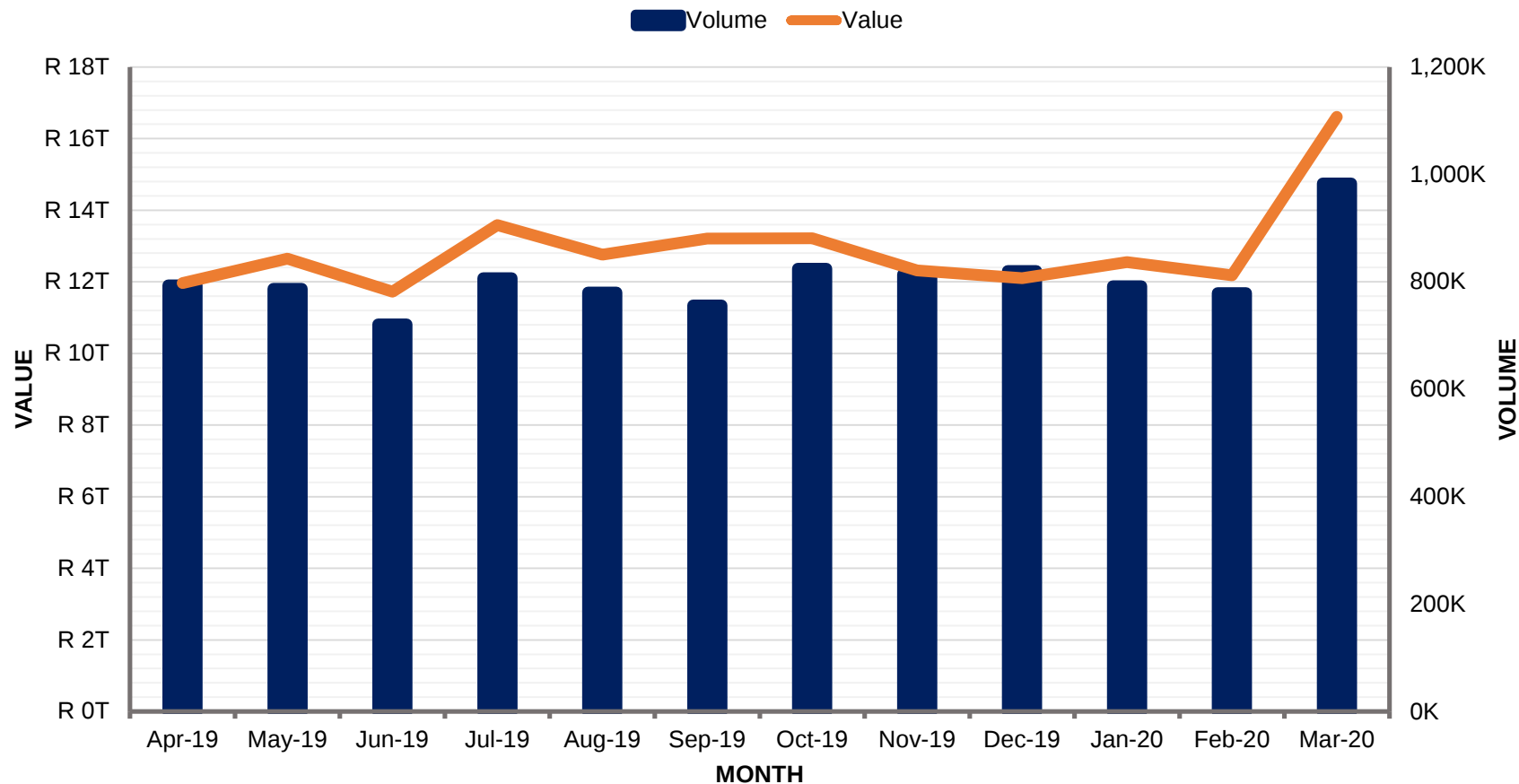


Retail Monthly Values and Volumes		
Month	Value	Volume
Apr-19	R 1,083,486,879,194.33	39,023
May-19	R 1,095,926,160,560.25	41,597
Jun-19	R 1,011,190,242,300.69	39,458
Jul-19	R 1,156,463,407,726.19	46,473
Aug-19	R 1,144,619,651,659.12	46,426
Sep-19	R 1,059,228,878,550.22	44,080
Oct-19	R 1,173,100,993,888.70	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
Total	R 13,370,753,739,347.20	540,838
Average	R 1,114,229,478,278.94	45,070

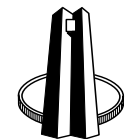


Total monthly message Values and Volumes from Apr 2019 to Mar 2020

SAMOS Message Values and Volumes

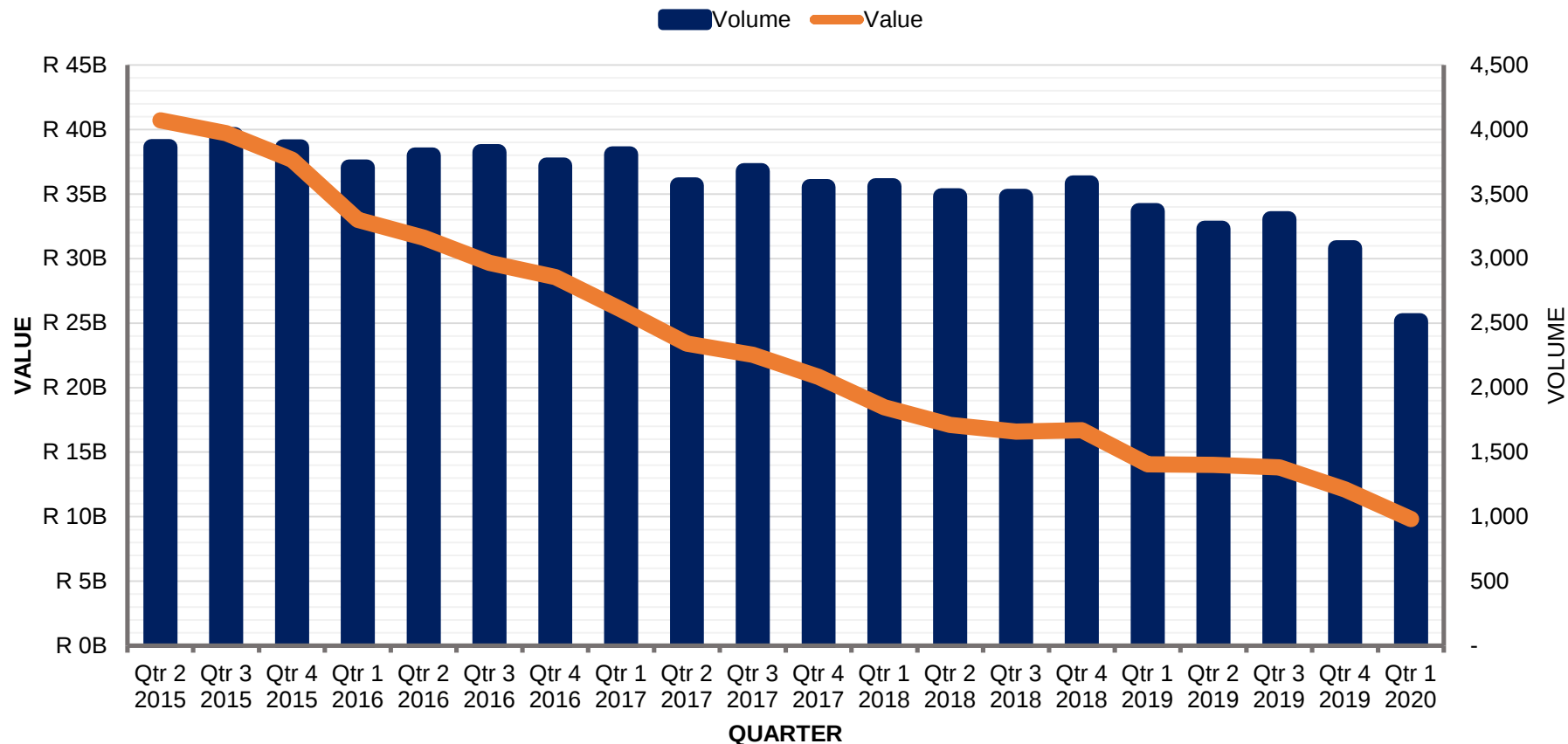


Message values and volumes - monthly		
Month	Value	Volume
Apr-19	R 11,966,946,305,757.70	793,646
May-19	R 12,645,208,392,838.90	786,867
Jun-19	R 11,725,298,202,889.50	720,789
Jul-19	R 13,582,004,606,191.10	806,944
Aug-19	R 12,757,916,407,535.50	780,200
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 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
Total	R 154,869,509,019,030.00	9,657,010
Average	R 12,905,792,418,252.50	804,751

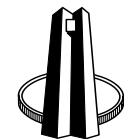


Code Line Clearing (CLC) decline indicators from Q2, 2015 to Q1, 2020

**Cheques values and volumes
(Code Line Clearing (CLC) decline indicators)**



Cheques values and volumes		
Quarter	Value	Volume
Qtr 2 2015	R 40,702,532,073.69	3,863
Qtr 3 2015	R 39,720,439,123.24	3,957
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
Total	R 466,461,079,829.23	70,937
Average	R 23,323,053,991.46	3,547



Summarised volumes and values totals for February 2020

Summarised totals		
Description	Volume	Value
RTL Total	926,956	R 14,185,315,614,556.50
Retail	48,159	R 1,143,184,500,117.91
Payment Cash Withdrawal/Deposit (KPSBV)	6,949	R 361,375,589,057.77
Payment Dematerialised MM Instrument (MPDEM)	5,843	R 207,906,121,382.26
Payment any Derivative Instrument (OPDER)	2,983	R 73,310,038,724.69
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,830	R 848,647,016,359.77
STRATE Planned Payments Confirmed on T+4 (SPLNY)	1,304	R 130,805,068,813.99
Daily BMA Settlements (SPBMA)	829	R 384,786,014,709.50
Payment any Money Market Product (MPMMI)	600	R 366,827,968,722.22
Settlement of Derivative Margin Calls (OSDMC)	208	R 63,643,544,479.38
STRATE Same Day Confirmed Settlements (SPLNN)	121	R 43,925,408,032.82

