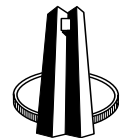


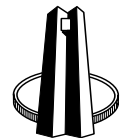


Settlement Statistics and Indicators

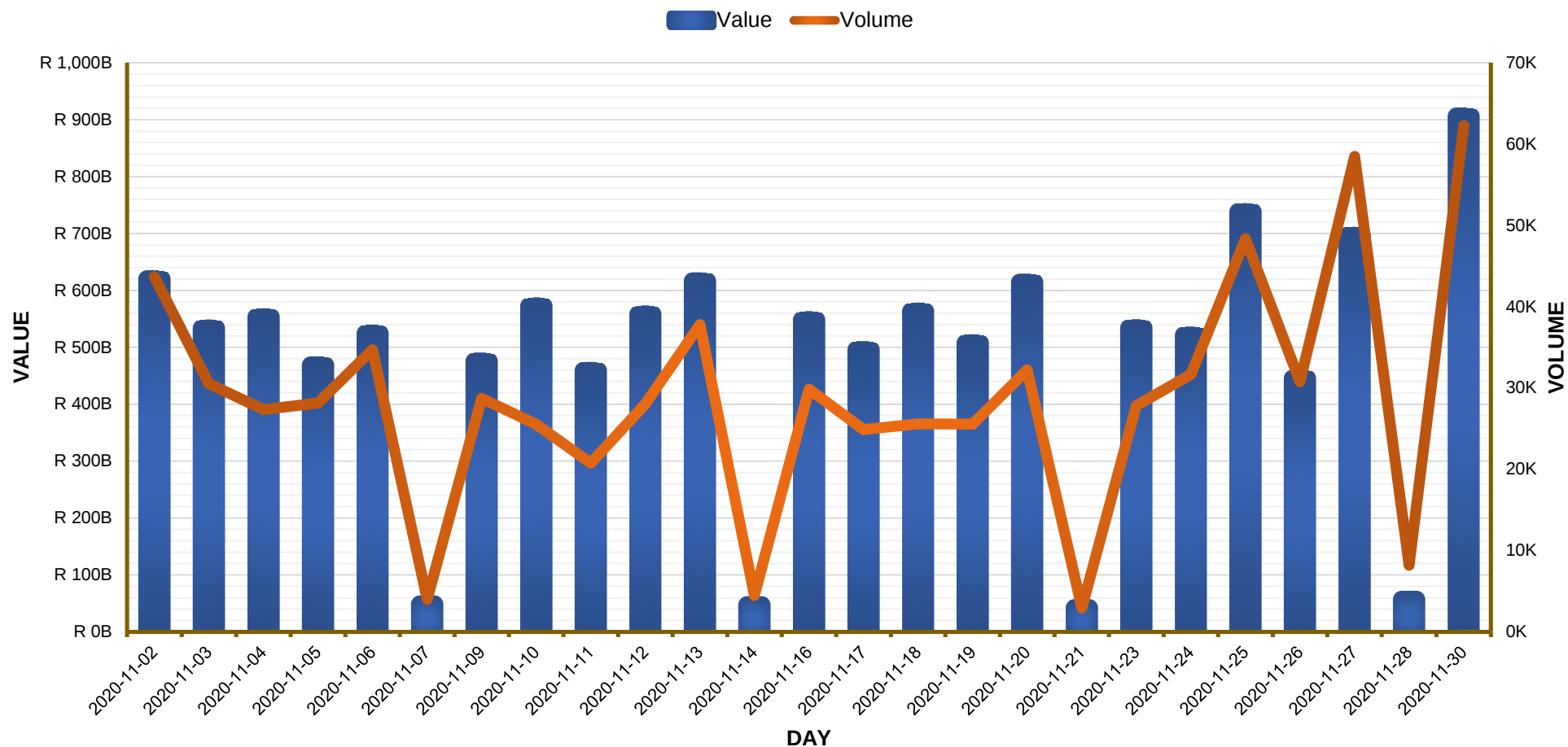
November 2020



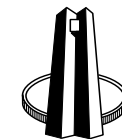
- ✓ In November 2020, SAMOS processed **722,224** transactions to the value of **ZAR 12,147,830,404,306.80**.
- ✓ Peak volume was **62,259** on 30 November 2020 and peak value was **ZAR 906,137,389,795.03** on 30 November 2020.
- ✓ Average number of transactions processed per day were **28,889** representing the average value of **ZAR 485,913,216,172.27**.
- ✓ 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.



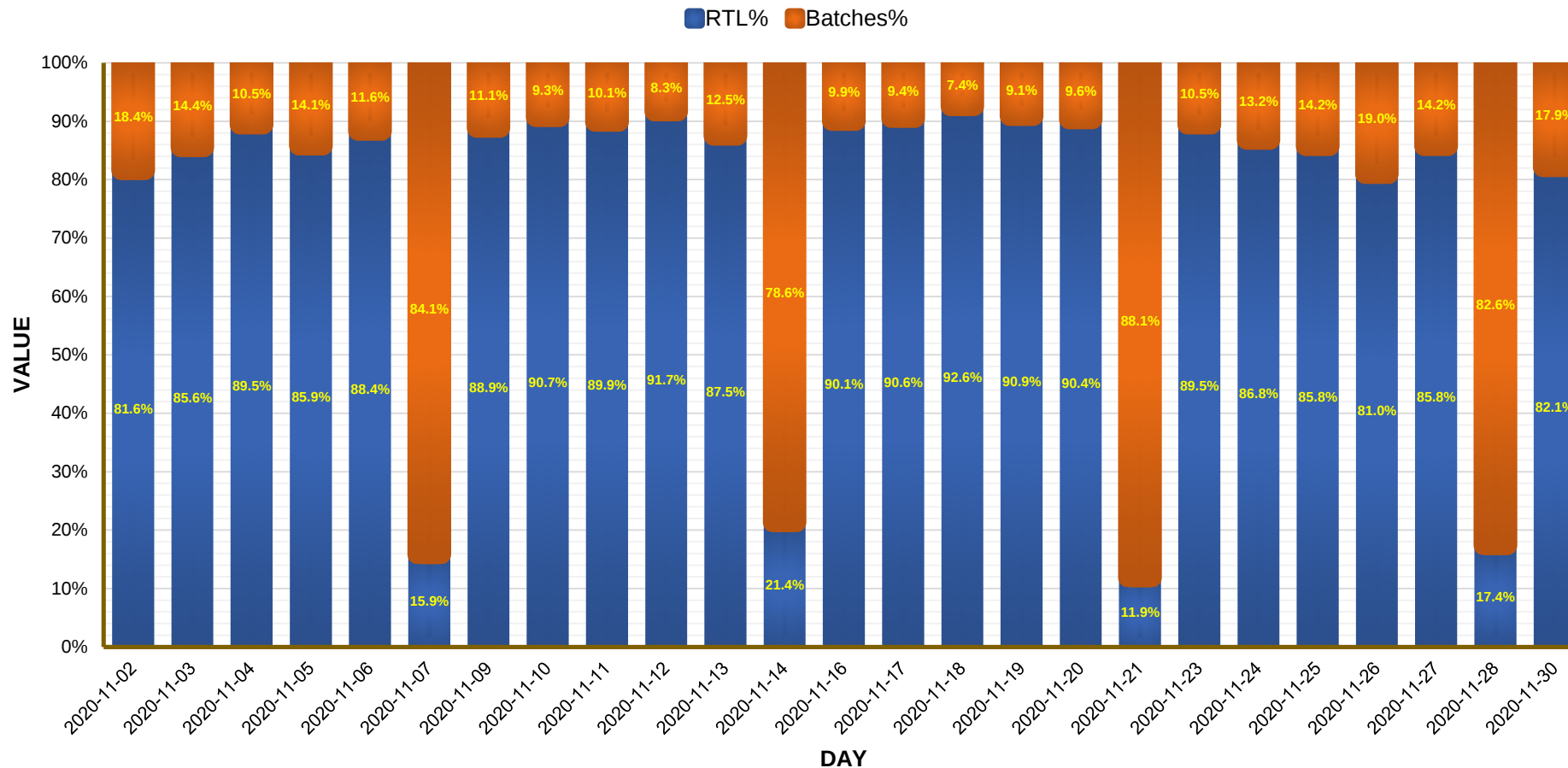
SAMOS Message Values and Volumes



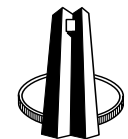
Daily Values and Volumes per month		
Date	Value	Volume
2020-11-02	R 620,355,984,226.08	43,679
2020-11-03	R 533,523,336,172.76	30,512
2020-11-04	R 553,206,453,892.67	27,356
2020-11-05	R 468,624,319,208.66	28,138
2020-11-06	R 524,710,893,740.19	34,717
2020-11-07	R 48,349,346,684.08	4,003
2020-11-09	R 475,730,356,143.68	28,729
2020-11-10	R 572,769,847,154.82	25,526
2020-11-11	R 459,136,976,279.35	20,733
2020-11-12	R 558,184,208,052.58	28,003
2020-11-13	R 616,303,988,199.15	37,781
2020-11-14	R 47,110,208,539.40	4,487
2020-11-16	R 548,345,904,693.41	29,831
2020-11-17	R 495,653,128,744.13	24,876
2020-11-18	R 563,578,570,255.90	25,599
2020-11-19	R 507,587,477,415.12	25,544
2020-11-20	R 614,309,431,693.51	32,223
2020-11-21	R 42,341,001,008.07	2,920
2020-11-23	R 533,921,426,939.27	27,832
2020-11-24	R 521,365,127,449.91	31,664
2020-11-25	R 738,096,989,398.74	48,368
2020-11-26	R 445,432,117,922.45	30,767
2020-11-27	R 696,458,928,421.70	58,483
2020-11-28	R 56,596,992,276.15	8,194
2020-11-30	R 906,137,389,795.03	62,259
Total	R 12,147,830,404,306.80	722,224
Average	R 485,913,216,172.27	28,889



RTL Value / Batches Value



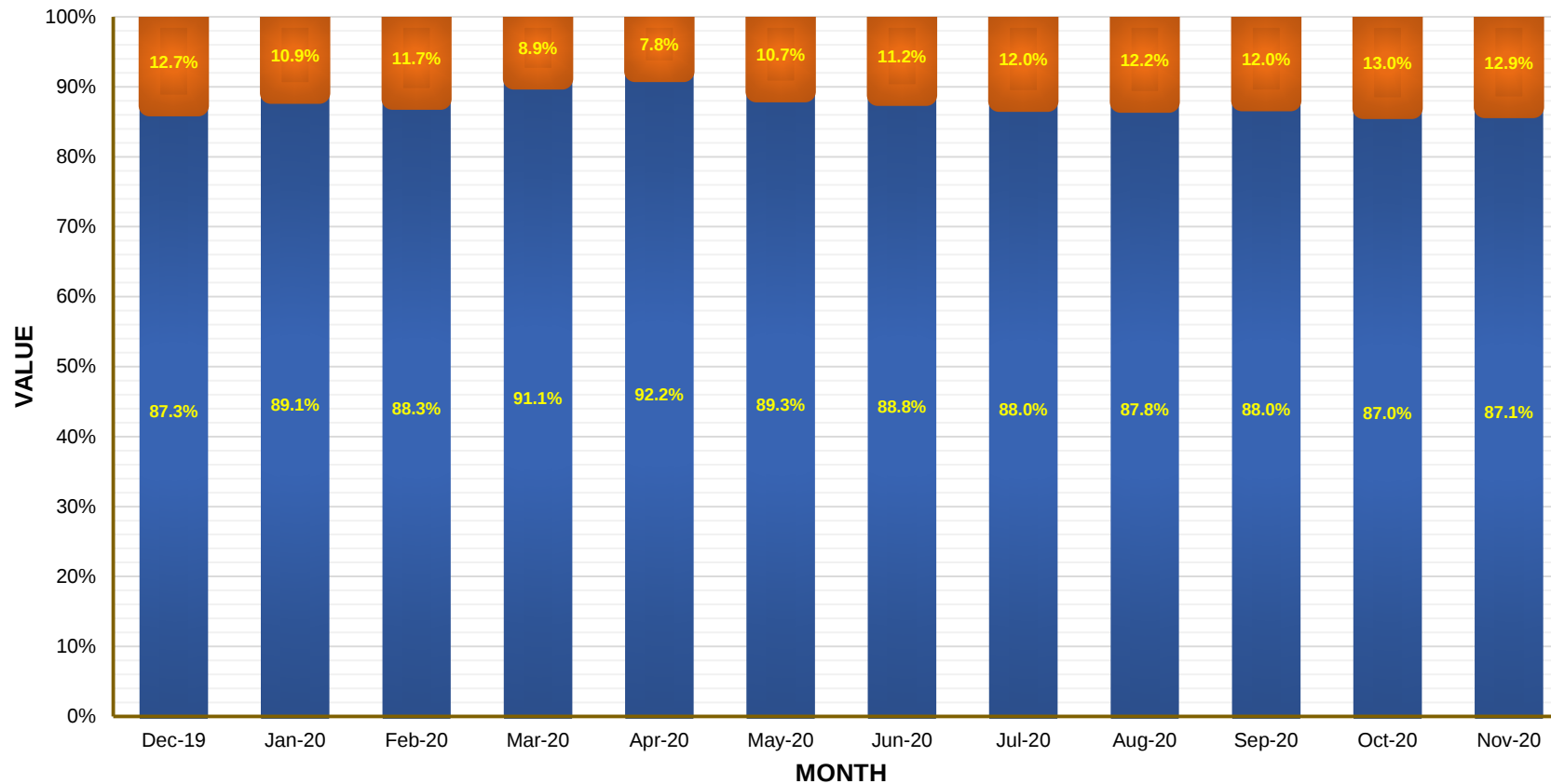
RTL /Batches Message Values		
Date	RTL	Batches
2020-11-02	R 414,311,243,839.73	R 93,190,568,518.22
2020-11-03	R 350,022,982,501.56	R 58,985,237,264.06
2020-11-04	R 381,510,413,331.92	R 44,968,745,255.69
2020-11-05	R 302,065,928,711.91	R 49,747,834,871.93
2020-11-06	R 359,293,037,091.14	R 47,191,079,992.17
2020-11-07	R 2,660,519,389.82	R 14,102,995,049.89
2020-11-09	R 332,536,304,524.33	R 41,474,682,023.08
2020-11-10	R 369,126,785,549.47	R 37,792,146,873.00
2020-11-11	R 297,516,723,568.57	R 33,367,057,451.82
2020-11-12	R 388,930,537,986.12	R 35,207,303,123.23
2020-11-13	R 410,945,203,239.38	R 58,558,811,571.33
2020-11-14	R 3,651,534,215.76	R 13,449,014,232.09
2020-11-16	R 408,097,139,511.28	R 44,939,238,877.25
2020-11-17	R 348,340,926,958.77	R 36,137,513,917.68
2020-11-18	R 407,567,548,301.78	R 32,639,258,442.40
2020-11-19	R 344,252,596,326.34	R 34,528,254,996.45
2020-11-20	R 438,574,036,271.25	R 46,773,737,048.52
2020-11-21	R 1,465,468,067.39	R 10,867,856,894.53
2020-11-23	R 350,764,803,130.28	R 41,257,723,514.00
2020-11-24	R 341,776,500,047.19	R 51,878,214,045.80
2020-11-25	R 488,952,728,225.46	R 81,169,654,690.38
2020-11-26	R 253,828,900,349.56	R 59,661,868,692.74
2020-11-27	R 473,906,084,960.87	R 78,676,378,319.01
2020-11-28	R 4,632,414,743.23	R 21,939,419,811.38
2020-11-30	R 623,562,211,195.84	R 135,647,729,130.04
Total	R 8,098,292,572,038.95	R 1,204,152,324,606.69
Average	R 323,931,702,881.56	R 48,166,092,984.27



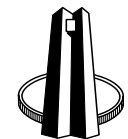
RTL /Batches Message Values for 12 Months (December 2019 - November 2020)

RTL Value / Batches Value

■ RTL% ■ Batches%



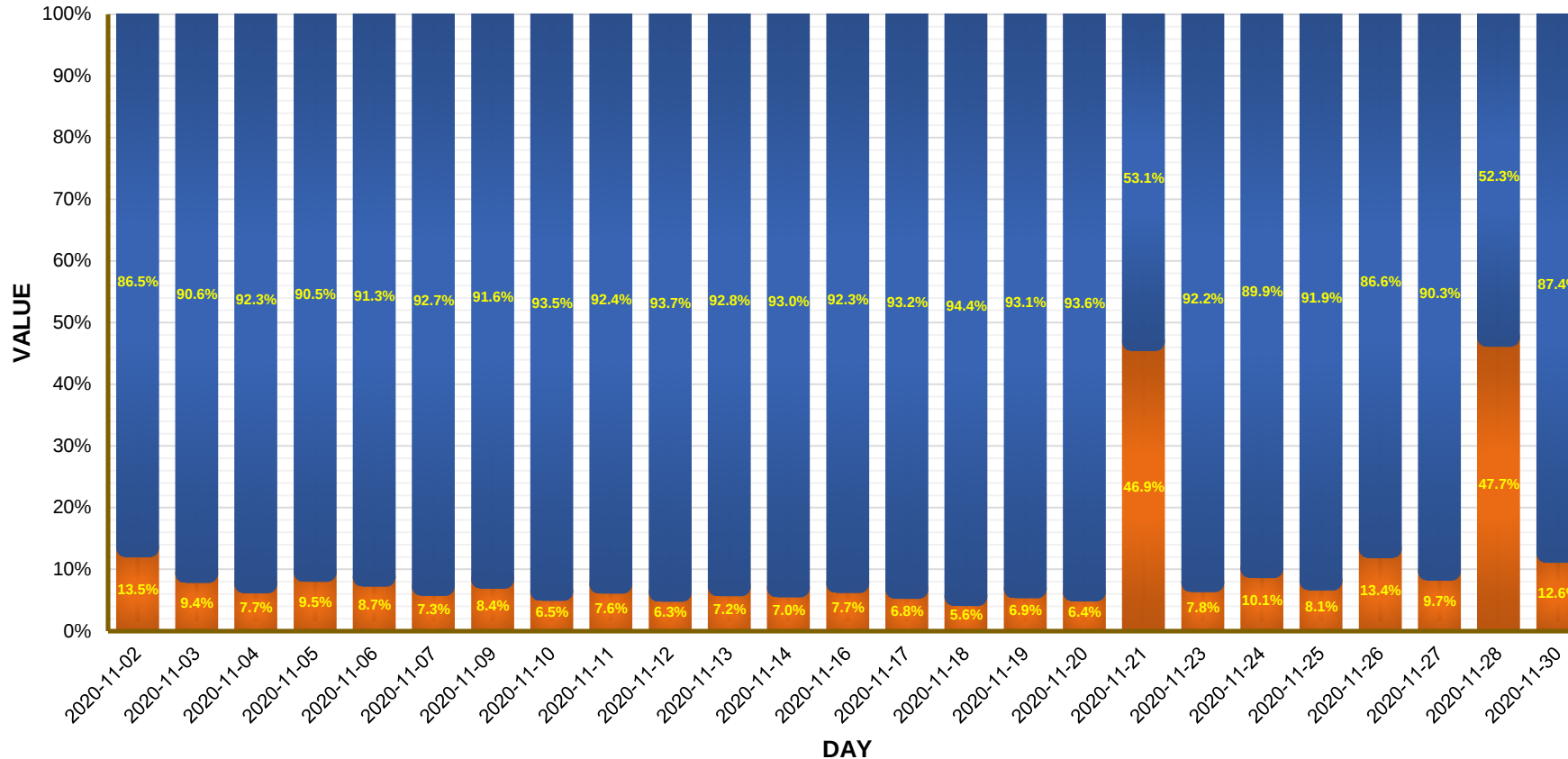
RTL /Batches Message Values		
Month	RTL	Batches
Dec-19	R 8,258,531,976,875.97	R 1,199,146,376,820.06
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
Feb-20	R 8,161,529,617,369.48	R 1,083,430,933,623.34
Mar-20	R 11,769,569,757,423.60	R 1,143,184,500,117.91
Apr-20	R 8,985,841,812,508.20	R 758,207,748,123.36
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
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
Total	R 101,928,551,193,942.00	R 12,910,444,108,503.20
Average	R 8,494,045,932,828.46	R 1,075,870,342,375.27



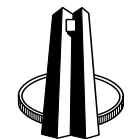
Day and Night Settlement Values for November 2020

Day Value, Night Value

■ Night Value% ■ Day Value%



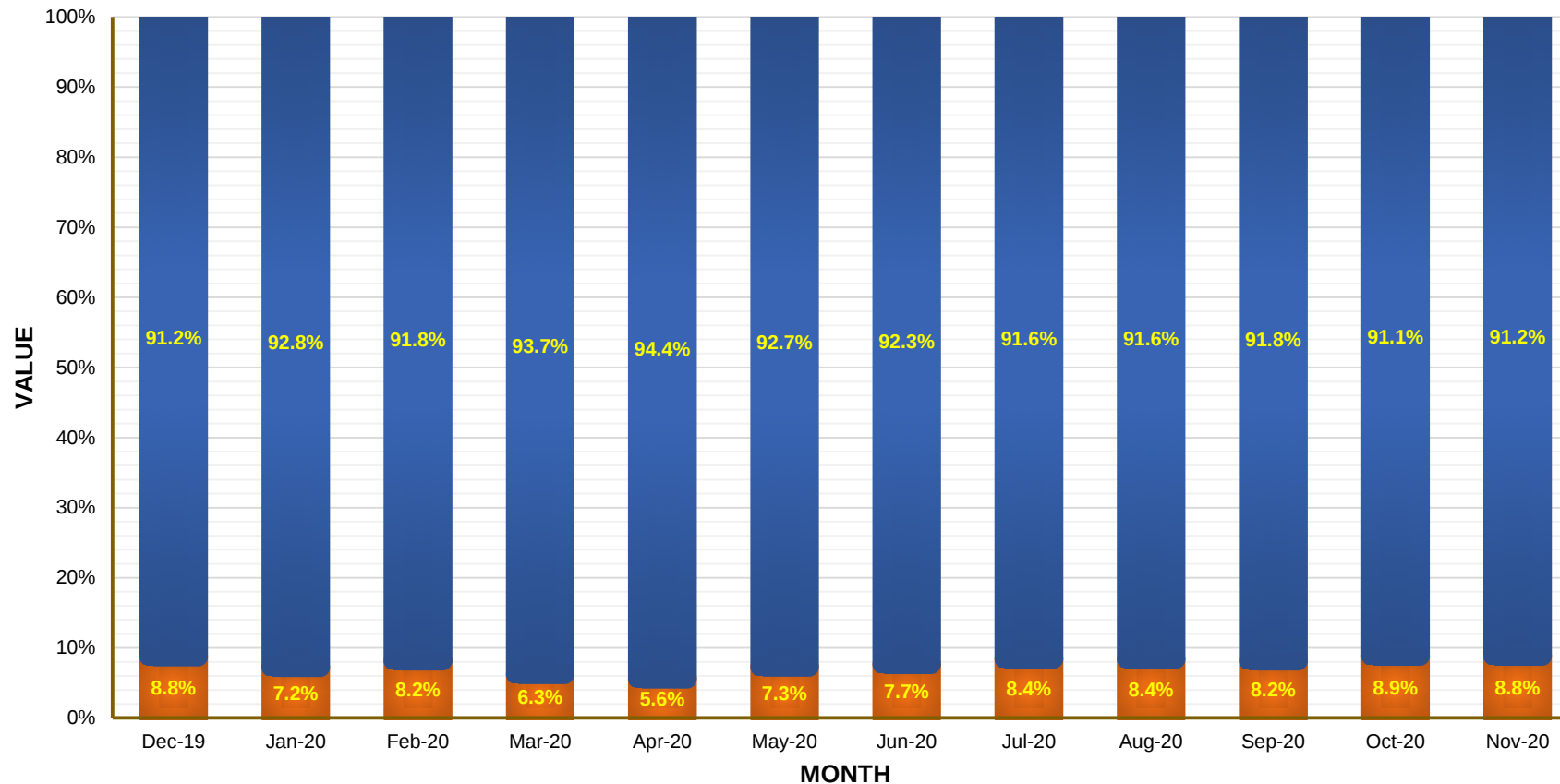
Day and Night Settlement Values		
Date	Night Value	Day Value
2020-11-02	R 69,981,257,456.11	R 447,669,054,276.45
2020-11-03	R 39,373,314,067.11	R 381,673,092,080.71
2020-11-04	R 33,024,156,936.21	R 398,622,450,871.71
2020-11-05	R 34,319,168,456.56	R 325,796,475,285.84
2020-11-06	R 36,515,577,552.99	R 382,421,821,869.19
2020-11-07	R 1,216,066,998.63	R 15,552,326,272.68
2020-11-09	R 31,912,613,263.13	R 347,553,834,423.54
2020-11-10	R 27,811,130,725.38	R 402,072,030,949.12
2020-11-11	R 25,969,230,114.27	R 314,902,117,442.02
2020-11-12	R 27,638,224,228.19	R 409,191,799,375.45
2020-11-13	R 34,744,775,239.40	R 446,743,235,411.70
2020-11-14	R 1,198,540,917.96	R 15,911,667,621.44
2020-11-16	R 34,750,899,434.80	R 417,114,665,645.49
2020-11-17	R 26,421,921,136.23	R 364,631,042,313.30
2020-11-18	R 24,815,736,850.93	R 418,793,549,957.99
2020-11-19	R 27,141,531,247.82	R 366,908,657,545.77
2020-11-20	R 31,805,099,521.72	R 466,934,841,955.04
2020-11-21	R 5,793,600,972.82	R 6,547,400,035.25
2020-11-23	R 32,066,568,553.88	R 377,688,915,406.44
2020-11-24	R 40,796,370,581.57	R 361,956,143,487.81
2020-11-25	R 46,498,098,422.98	R 525,509,204,799.22
2020-11-26	R 43,258,397,612.44	R 280,252,824,439.06
2020-11-27	R 54,739,551,931.22	R 507,551,101,664.30
2020-11-28	R 12,678,437,822.87	R 13,918,554,453.28
2020-11-30	R 97,183,586,952.23	R 674,633,958,571.48
Total	R 841,653,856,997.45	R 8,670,550,766,154.28
Average	R 33,666,154,279.90	R 346,822,030,646.17



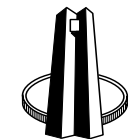
Day and Night Settlement Values for 12 Months (December 2019 - November 2020)

Day Value, Night Value

■ Night Value% ■ Day Value%

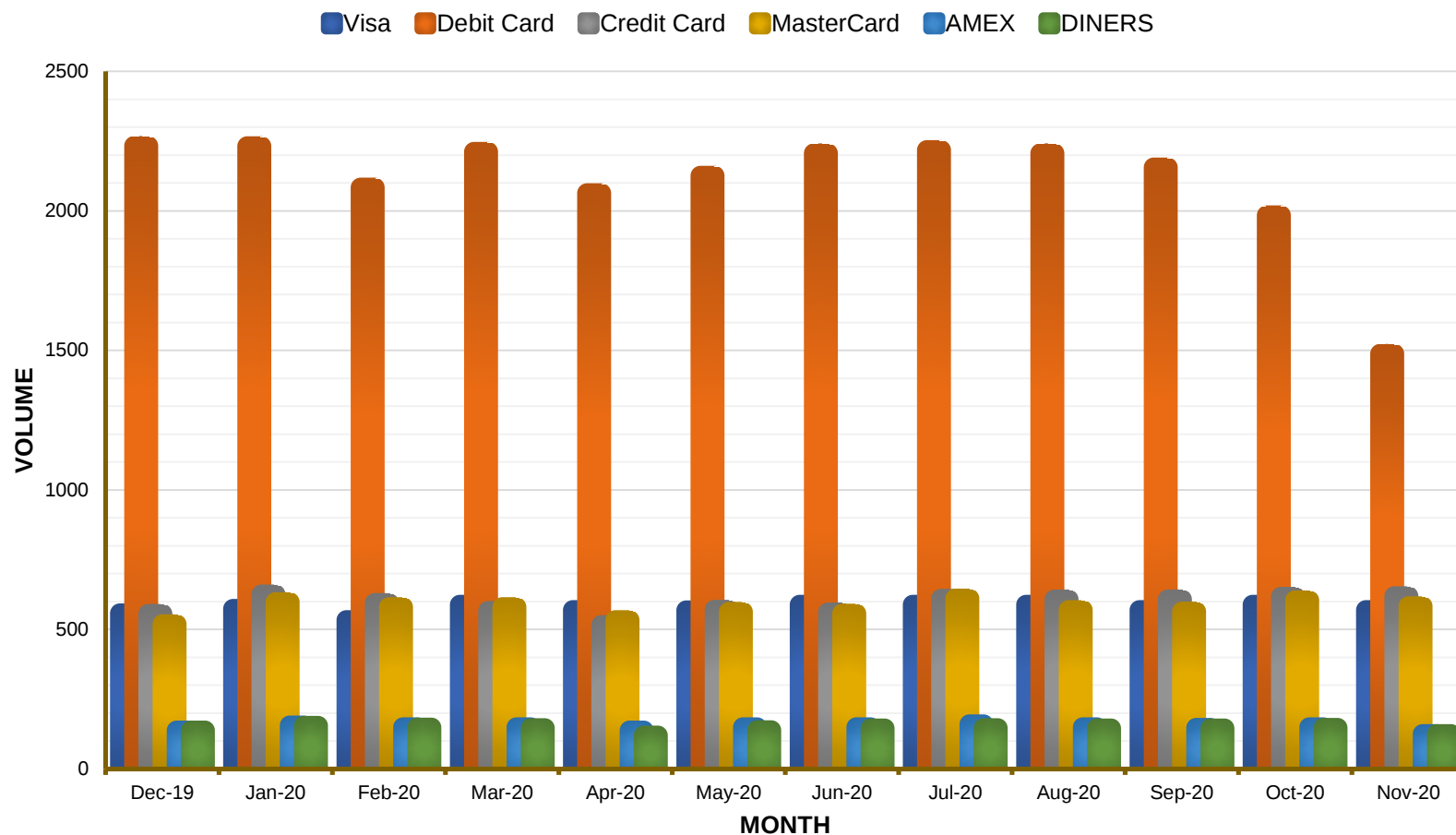


Day and Night Settlement Values		
Month	Night Value	Day Value
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
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
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
Total	R 9,113,800,901,407.53	R 108,386,301,185,926.00
Average	R 759,483,408,450.63	R 9,032,191,765,493.82



Cards Message Volumes from December 2019 - November 2020

Cards Message Volumes



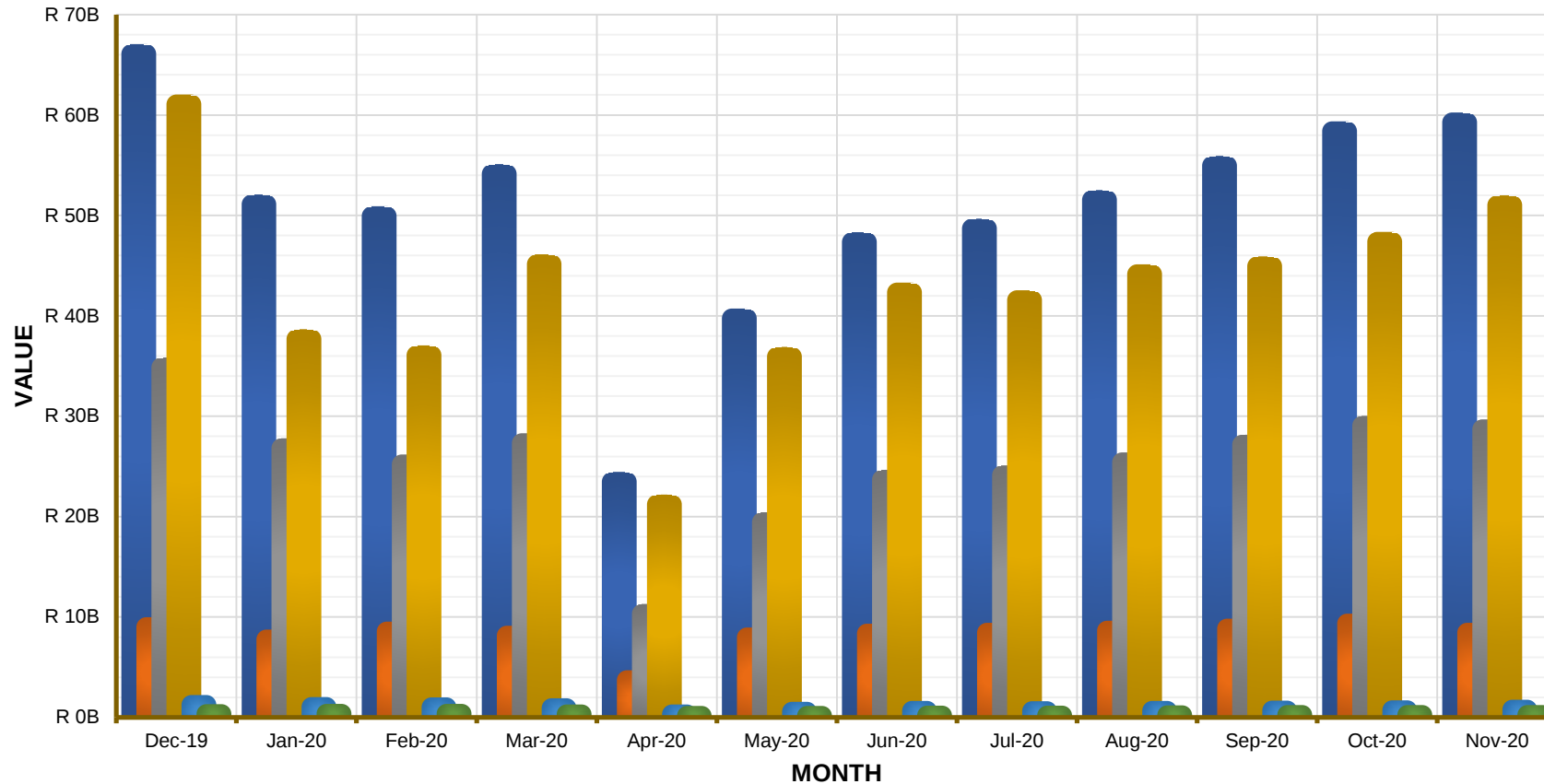
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	120
May-20	569	2126	571	563	150	139
Jun-20	589	2206	561	557	150	145
Jul-20	589	2218	610	611	160	147
Aug-20	589	2206	608	570	150	145
Sep-20	570	2156	608	564	148	146
Oct-20	589	1984	617	605	150	148
Nov-20	570	1488	619	584	125	125
Total	6,890	25,209	7,054	6,865	1,765	1,704
Average	574	2,101	588	572	147	142



Cards Message Values from December 2019 - November 2020

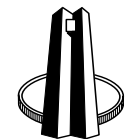
Cards Message Values

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

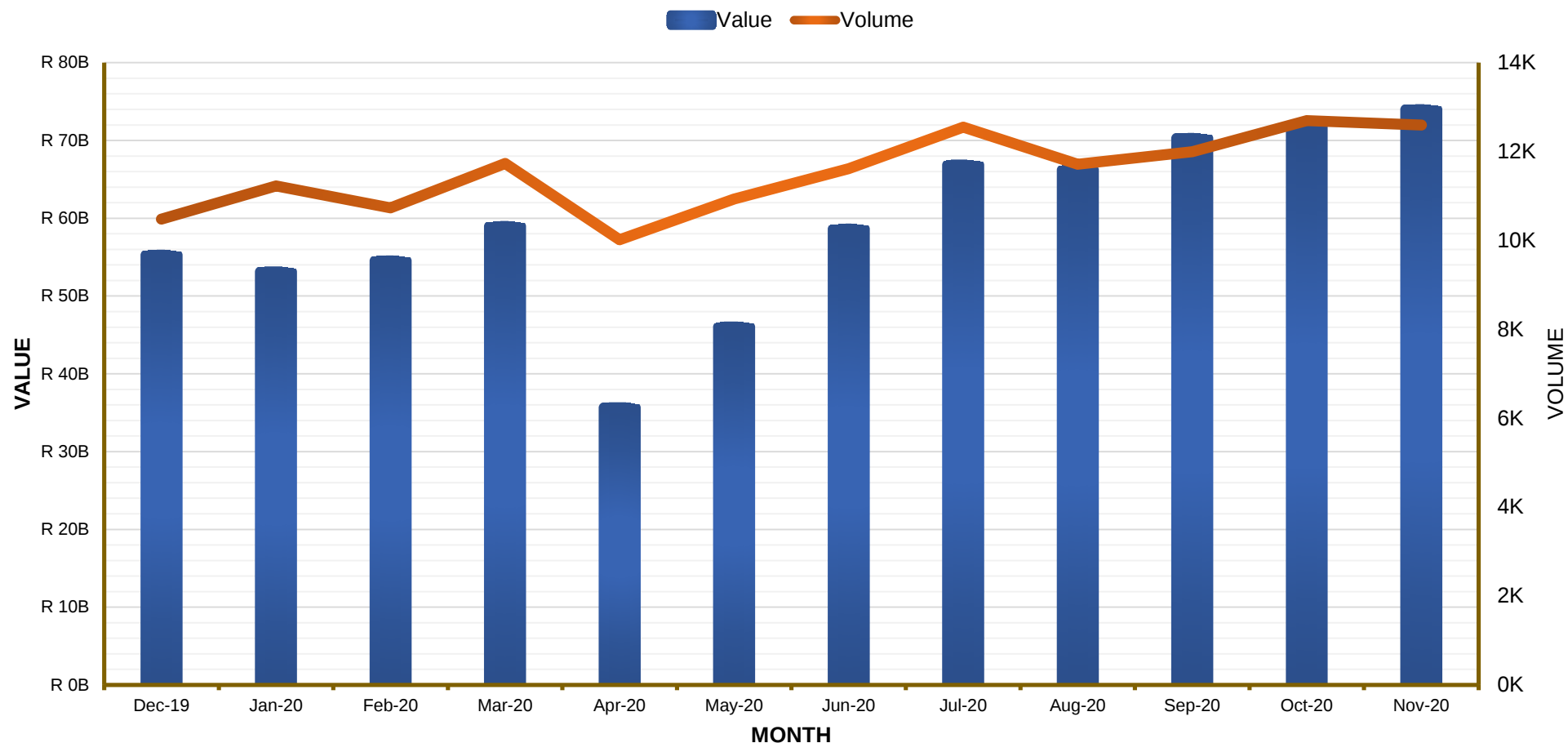


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	R 34,877,607,608.37
Jan-20	R 51,106,263,253.47	R 7,761,940,327.87	R 26,811,772,344.05
Feb-20	R 49,923,481,541.03	R 8,557,001,876.54	R 25,213,468,390.47
Mar-20	R 54,125,006,043.85	R 8,148,352,692.02	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
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
Total	R 604,644,758,612.80	R 97,242,267,302.51	R 302,162,459,286.40
Average	R 50,387,063,217.73	R 8,103,522,275.21	R 25,180,204,940.53

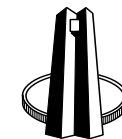
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
Mar-20	R 45,133,109,774.56	R 928,821,111.44	R 316,804,198.32
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
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
Total	R 508,437,980,023.68	R 9,228,563,594.10	R 3,054,811,692.14
Average	R 42,369,831,668.64	R 769,046,966.18	R 254,567,641.01



Real Time Clearing (RTC) Monthly Values and Volumes

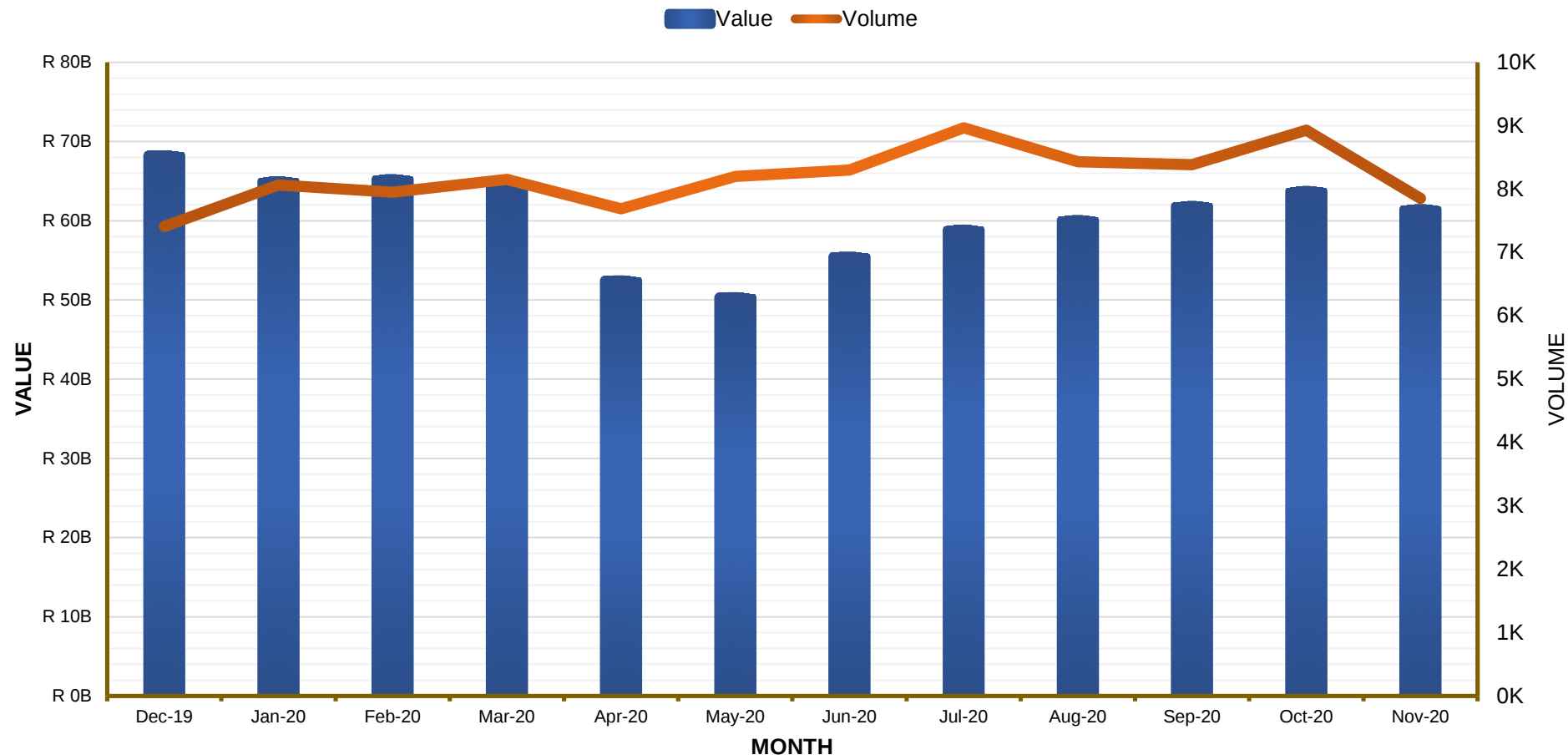


RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	12,553
Aug-20	R 66,220,267,445.44	11,715
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
Total	R 711,290,336,241.86	138,305
Average	R 59,274,194,686.82	11,525

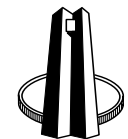


Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from December 2019 - November 2020

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

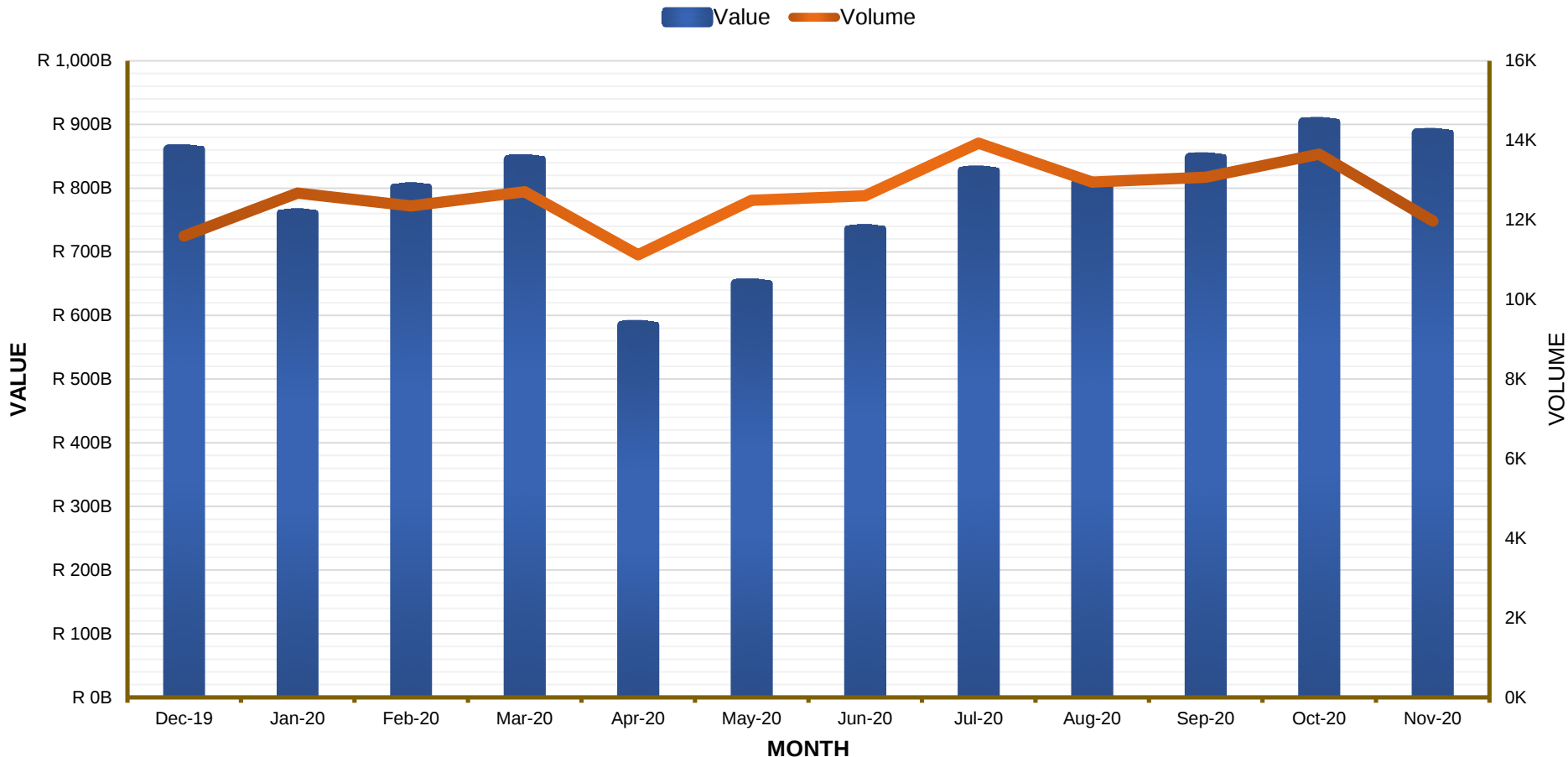


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	8,968
Aug-20	R 60,024,091,331.95	8,431
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
Total	R 726,924,558,770.61	98,327
Average	R 60,577,046,564.22	8,194

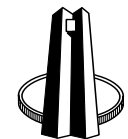


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from December 2019 - November 2020

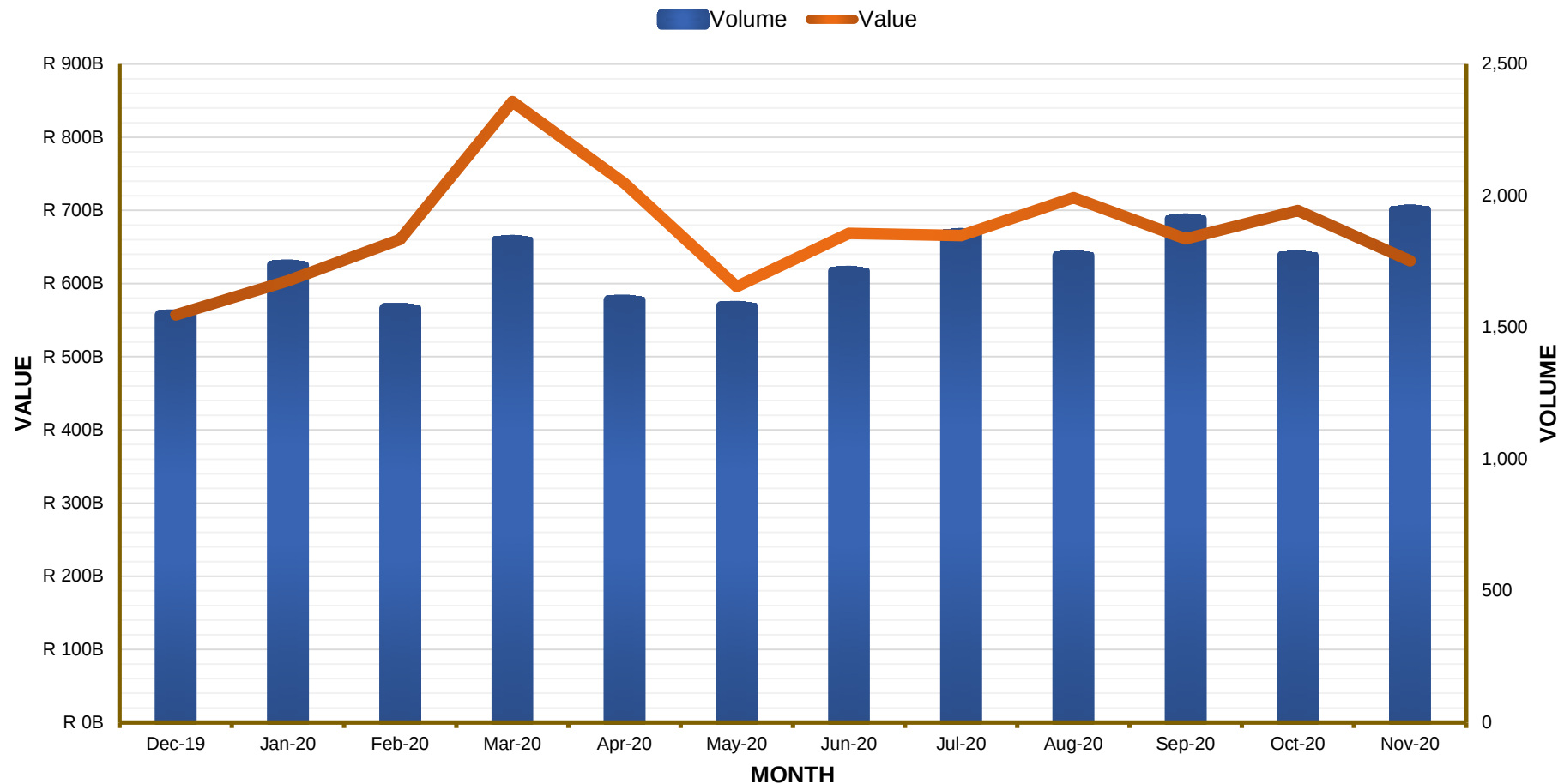
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



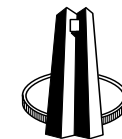
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	R 826,663,973,141.26	13,929
Aug-20	R 807,696,188,116.66	12,953
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
Total	R 9,503,337,095,434.10	151,151
Average	R 791,944,757,952.84	12,596



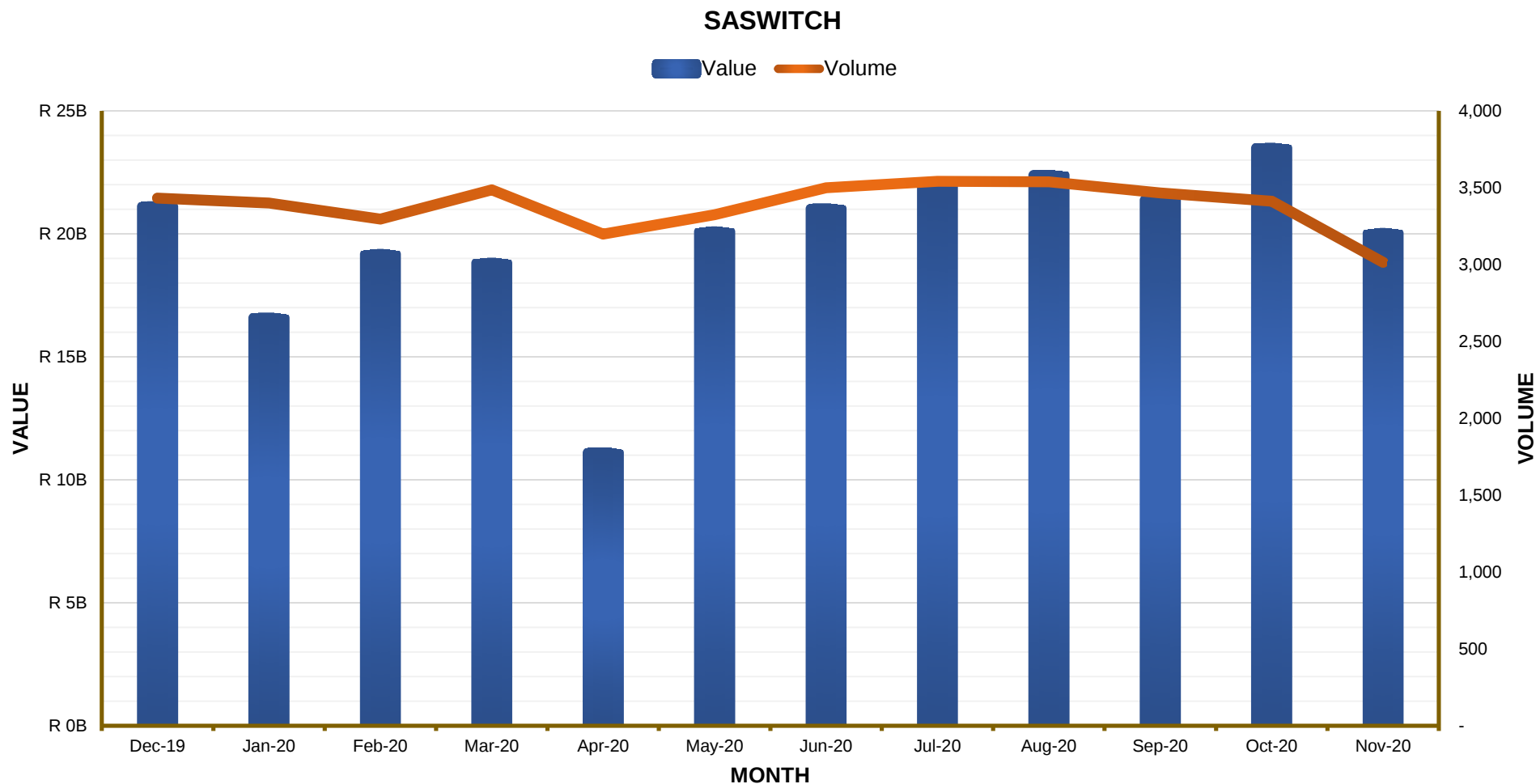
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 8,046,758,151,163.77	20,836
Average	R 670,563,179,263.65	1,736



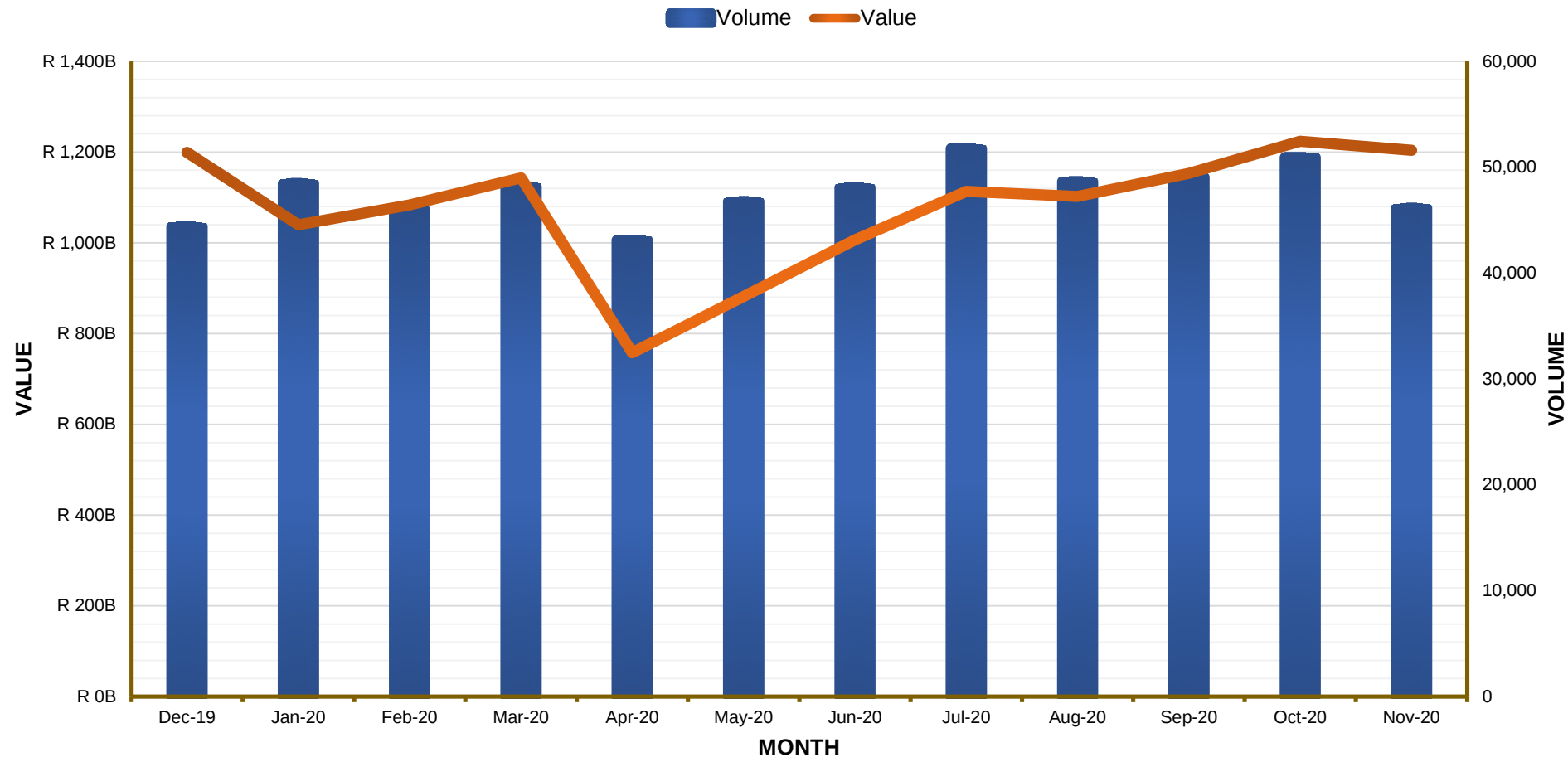
SASwitch Values and Volumes from December 2019 - November 2020



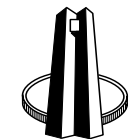
SASWITCH Monthly Values		
Month	Value	Volume
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	3,539
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
Total	R 237,071,916,889.94	40,617
Average	R 19,755,993,074.16	3,385



Retail Monthly Values and Volumes

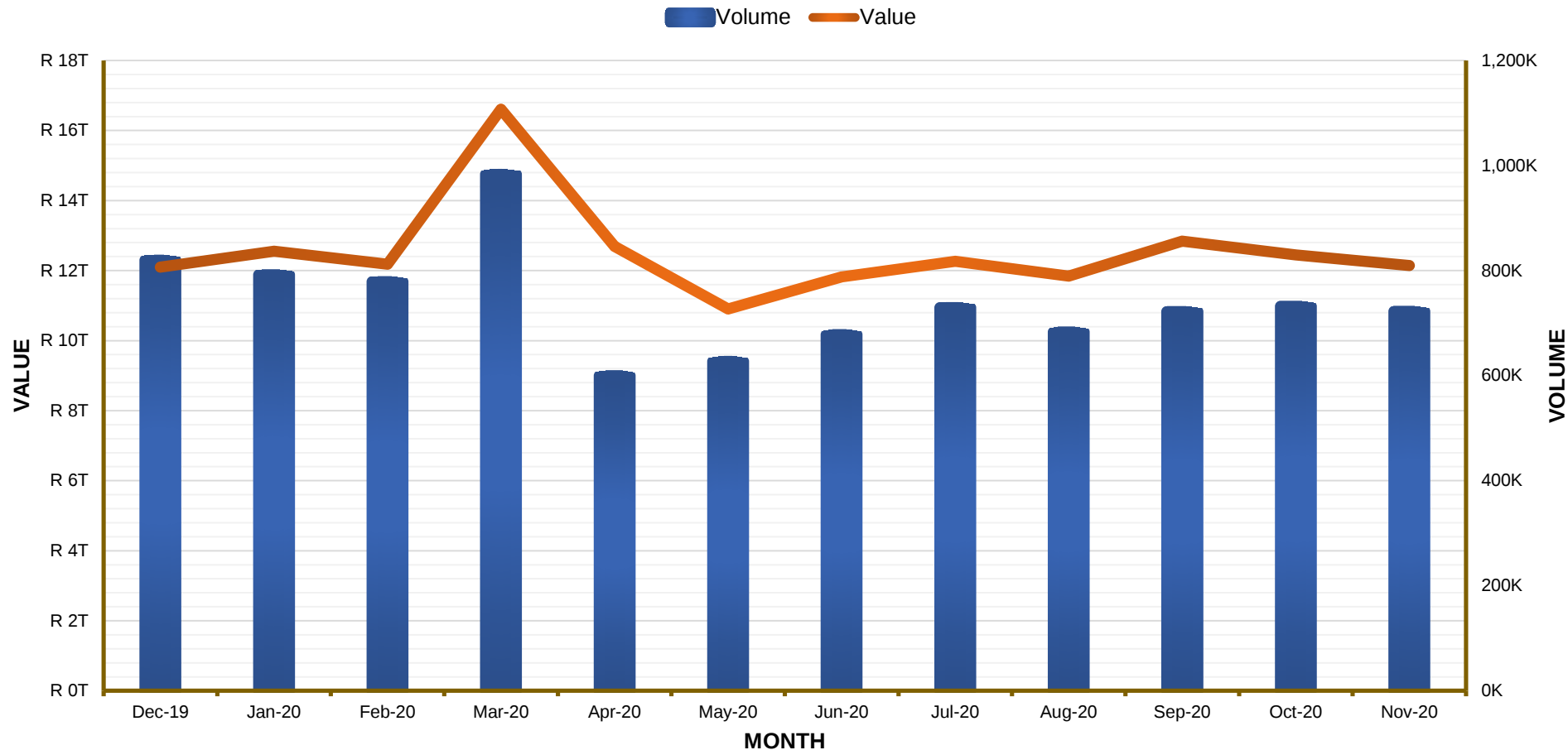


Retail Monthly Values and Volumes		
Month	Value	Volume
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	43,096
May-20	R 882,138,092,107.64	46,767
Jun-20	R 1,006,611,810,483.19	48,077
Jul-20	R 1,113,557,929,648.63	51,761
Aug-20	R 1,102,513,255,424.36	48,651
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
Total	R 12,910,444,108,503.20	571,413
Average	R 1,075,870,342,375.27	47,618

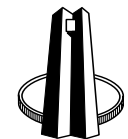


Total Monthly Message Values and Volumes from December 2019 - November 2020

SAMOS Message Values and Volumes

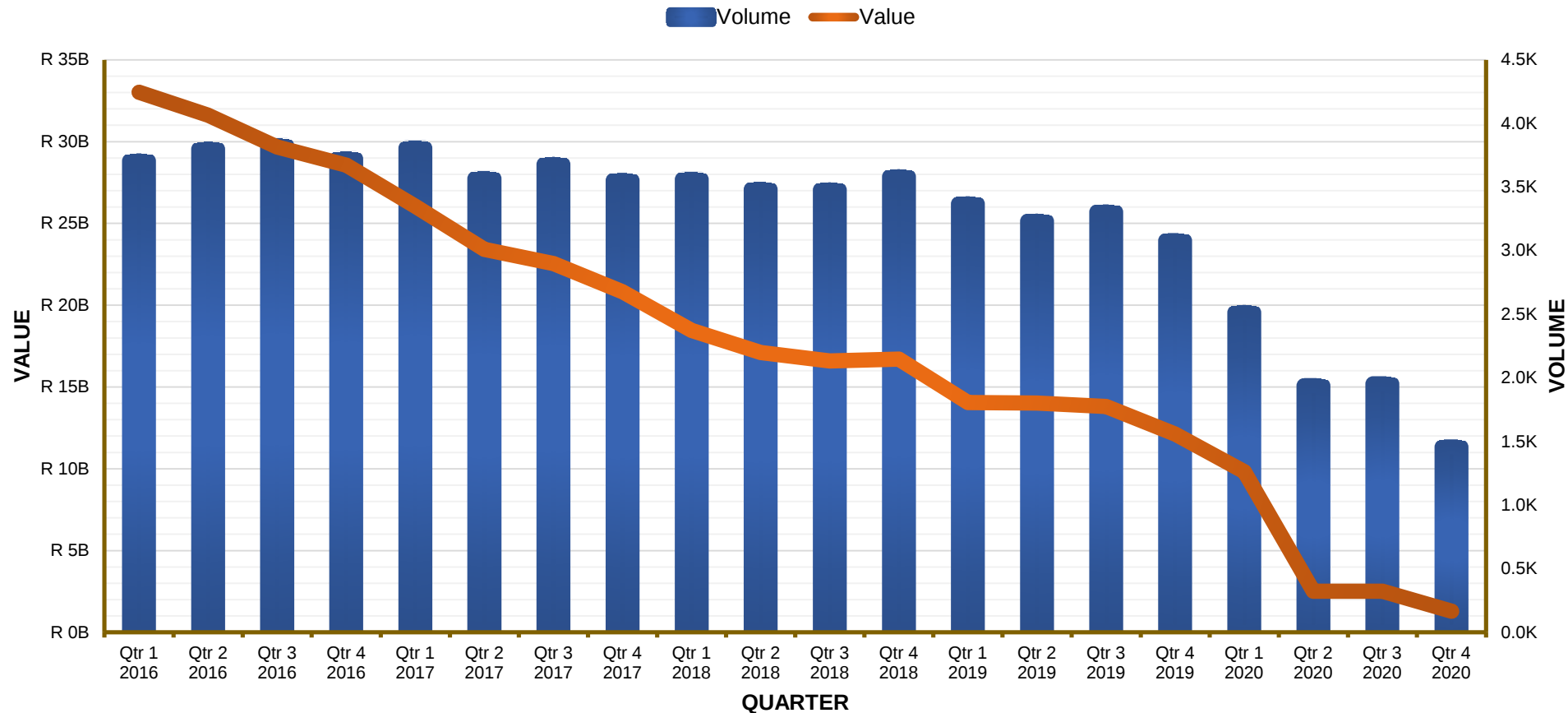


Message Values and Volumes - Monthly		
Month	Value	Volume
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 10,906,055,670,416.30	626,913
Jun-20	R 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
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
Total	R 150,413,472,927,139.00	8,868,212
Average	R 12,534,456,077,261.60	739,018

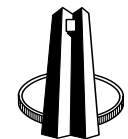


Code Line Clearing (CLC) decline indicators from Q1, 2016 to Q4, 2020

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 1,297,658,876.71	1,457
Total	R 354,716,651,124.27	64,603
Average	R 17,735,832,556.21	3,230



Summerised totals		
Receiver	Volume	Value
RTL Total	667,993	R 10,017,472,761,720.10
Retail	46,151	R 1,204,152,324,606.69
Payment Cash Withdrawal/Deposit (KPSBV)	7,551	R 409,349,291,366.25
Payment Dematerialised MM Instrument (MPDEM)	4,149	R 171,484,749,655.46
Payment any Derivative Instrument (OPDER)	3,282	R 43,561,712,544.22
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,946	R 631,237,958,201.16
Daily BMA Settlements (SPBMA)	609	R 280,056,883,398.24
Payment any Money Market Product (MPMMI)	586	R 302,925,498,563.85
STRATE Planned Payments Confirmed on T+4 (SPLNY)	471	R 60,152,425,333.64
Settlement of Derivative Margin Calls (OSDMC)	187	R 23,108,340,241.73
STRATE Same Day Confirmed Settlements (SPLNN)	70	R 21,586,894,239.27

