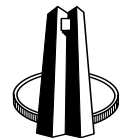


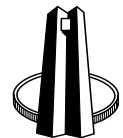


Settlement Statistics and Indicators

April 2020



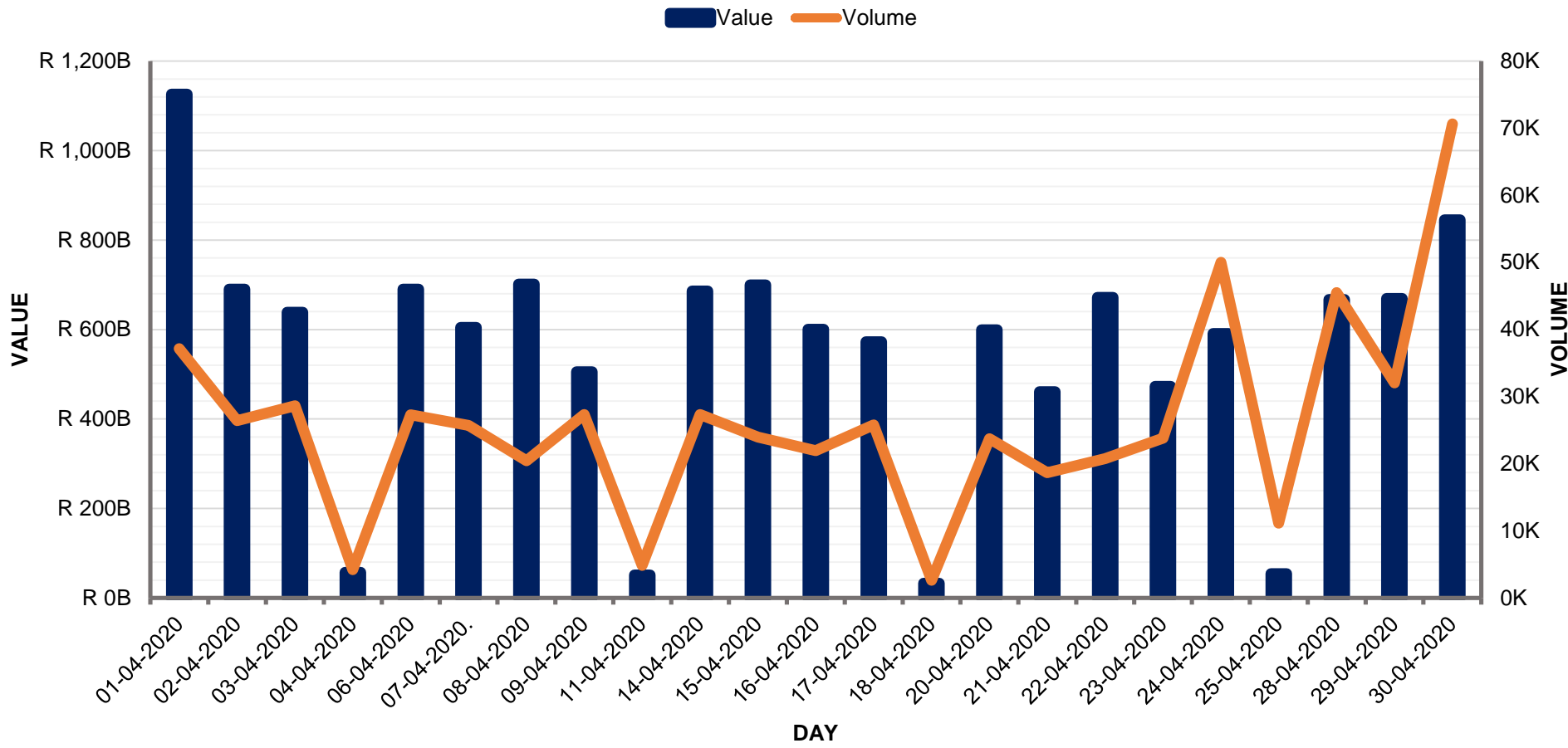
- ✓ In April 2020, SAMOS processed **600,133** transactions to the value of **ZAR12,691,790,122,845.60**
- ✓ Peak volume was **70,668** on 30 April 2020 and peak value was **ZAR1,126,541,502,068.46** on 01 April 2020
- ✓ Average number of transactions processed per day were **26,093** representing the average value of **ZAR551,816,961,862.85**
- ✓ 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



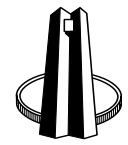


Daily message volumes and values for April 2020

SAMOS Message Values and Volumes



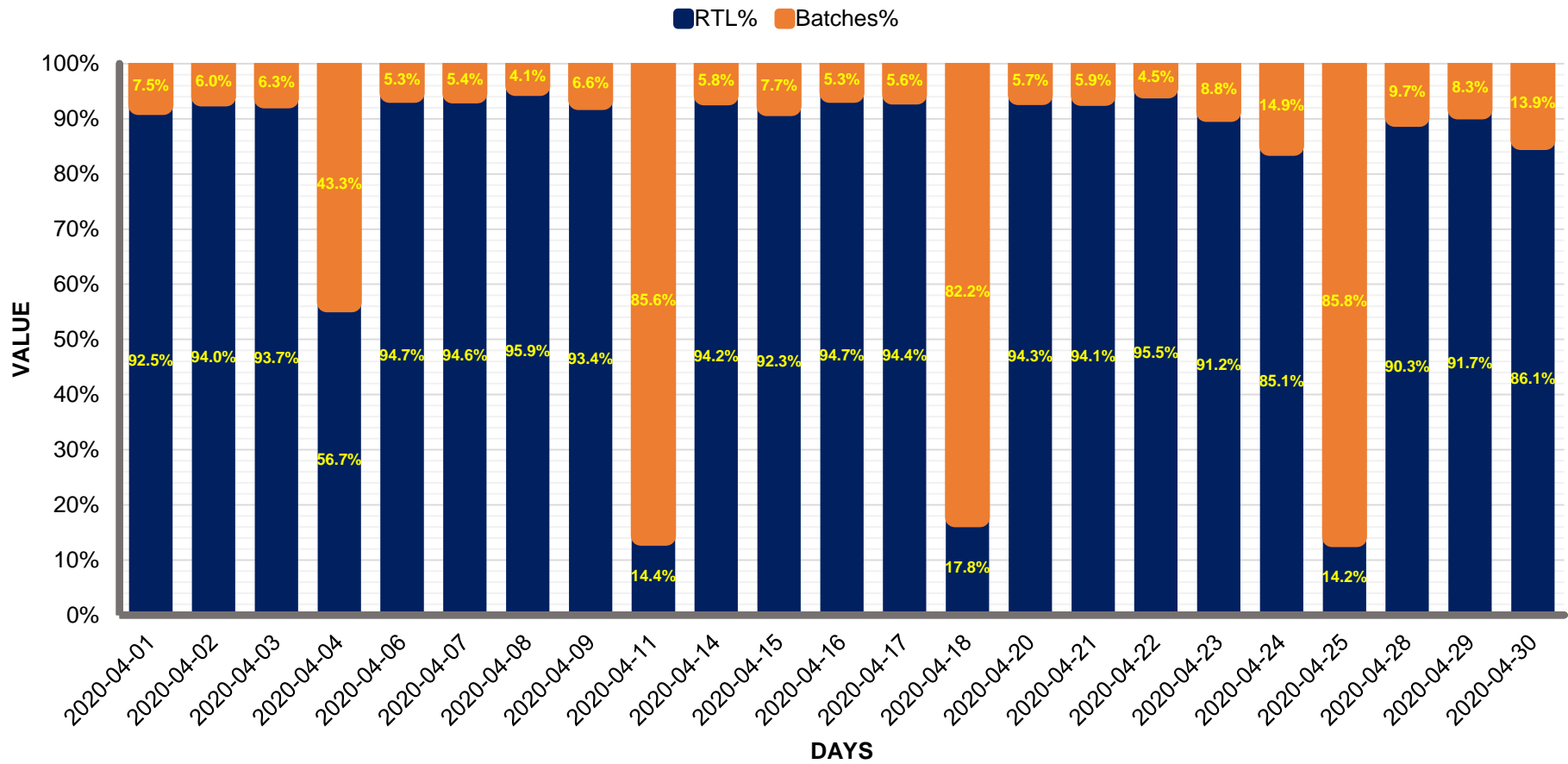
Daily Values and Volumes per month		
Date	Value	Volume
2020-04-01	R 1,126,541,502,068.46	37,171
2020-04-02	R 690,171,227,319.70	26,433
2020-04-03	R 638,519,454,503.47	28,632
2020-04-04	R 57,323,866,880.02	4,212
2020-04-06	R 690,622,779,577.64	27,285
2020-04-07	R 605,098,179,301.23	25,705
2020-04-08	R 701,420,931,326.39	20,449
2020-04-09	R 505,557,195,506.42	27,329
2020-04-11	R 51,274,168,767.45	4,842
2020-04-14	R 686,085,633,763.61	27,336
2020-04-15	R 699,782,943,319.09	23,968
2020-04-16	R 600,529,350,662.00	21,948
2020-04-17	R 572,667,231,291.71	25,796
2020-04-18	R 33,130,218,730.04	2,624
2020-04-20	R 599,468,874,012.43	23,735
2020-04-21	R 460,900,786,036.87	18,660
2020-04-22	R 671,891,185,214.69	20,757
2020-04-23	R 473,117,892,514.26	23,804
2020-04-24	R 591,458,354,359.81	50,038
2020-04-25	R 54,220,203,051.72	11,152
2020-04-28	R 667,241,494,990.62	45,521
2020-04-29	R 669,336,658,831.88	32,068
2020-04-30	R 845,429,990,816.12	70,668
Total	R 12,691,790,122,845.60	600,133
Average	R 551,816,961,862.85	26,093



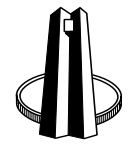


RTL / Batches message values for April 2020

RTL Value / Batches Value



RTL / Batches message values		
Date	RTL	Batches
2020-04-01	R 836,303,053,924.34	R 67,768,945,372.21
2020-04-02	R 511,756,149,222.70	R 32,503,438,057.68
2020-04-03	R 473,131,805,339.02	R 31,886,563,905.82
2020-04-04	R 9,821,318,574.82	R 7,500,413,893.84
2020-04-06	R 481,481,514,190.44	R 27,086,907,749.94
2020-04-07	R 446,385,387,578.79	R 25,423,603,090.53
2020-04-08	R 491,576,039,076.48	R 20,761,374,799.22
2020-04-09	R 359,589,572,227.78	R 25,558,201,155.20
2020-04-11	R 1,588,544,255.48	R 9,441,997,270.48
2020-04-14	R 510,338,776,512.42	R 31,297,127,700.59
2020-04-15	R 537,930,712,426.34	R 45,000,191,891.13
2020-04-16	R 424,858,662,853.01	R 23,897,492,428.03
2020-04-17	R 390,524,894,013.00	R 23,233,147,775.36
2020-04-18	R 1,327,099,058.89	R 6,139,934,021.47
2020-04-20	R 429,216,653,848.00	R 25,918,409,285.89
2020-04-21	R 340,503,999,325.53	R 21,203,109,908.66
2020-04-22	R 482,278,173,124.76	R 22,892,492,825.63
2020-04-23	R 317,708,694,335.21	R 30,524,915,375.38
2020-04-24	R 398,224,237,919.35	R 69,894,621,763.20
2020-04-25	R 3,413,133,024.58	R 20,694,895,794.12
2020-04-28	R 452,417,473,128.54	R 48,420,284,436.23
2020-04-29	R 480,031,815,889.52	R 43,519,596,325.55
2020-04-30	R 605,434,102,659.20	R 97,640,083,297.20
Total	R 8,985,841,812,508.20	R 758,207,748,123.36
Average	R 390,688,774,456.88	R 32,965,554,266.23

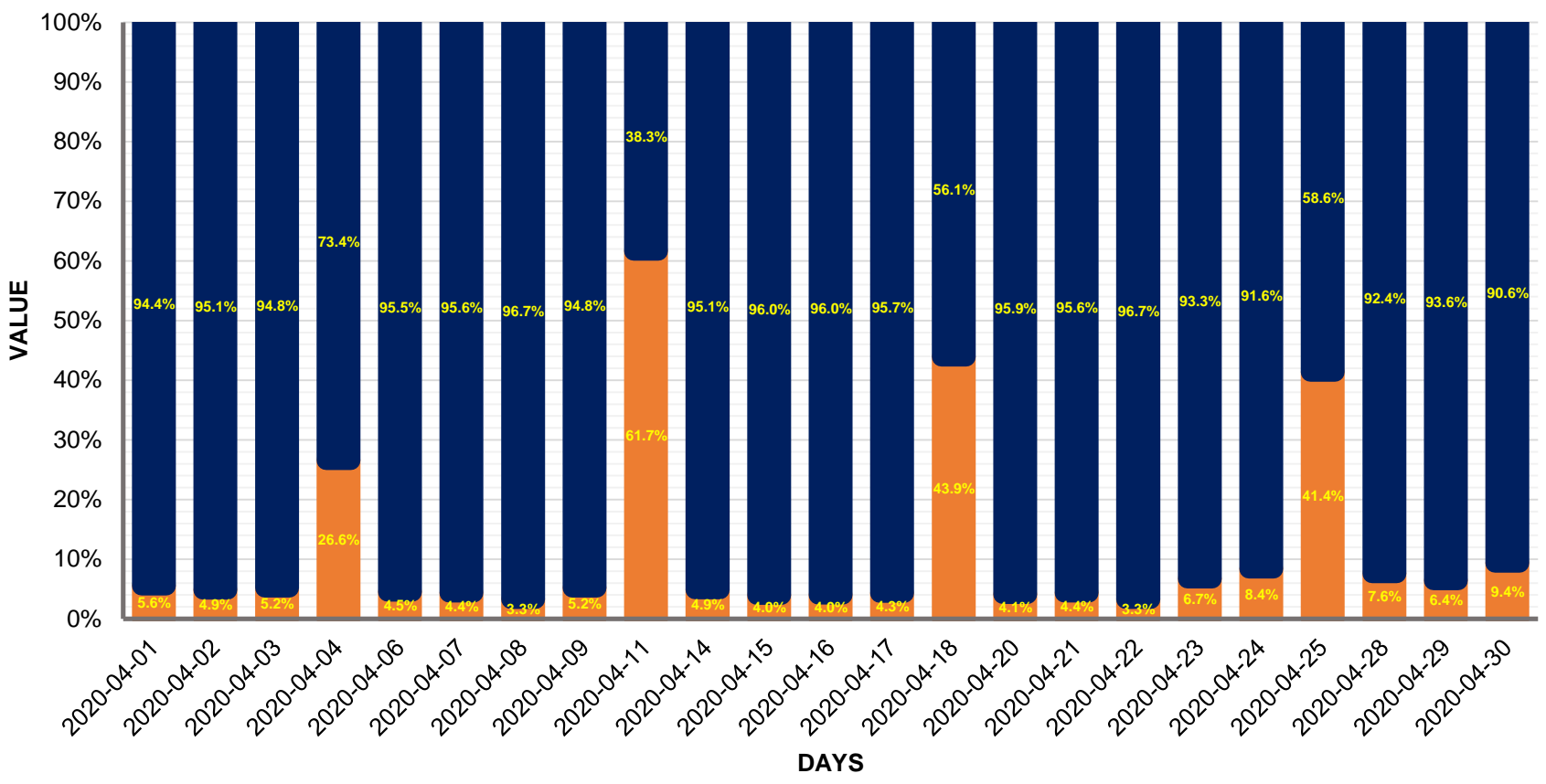




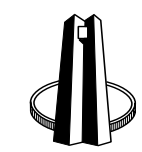
Day and Night settlement values for April 2020

Day Value, Night Value

■ Night Value% ■ Day Value%



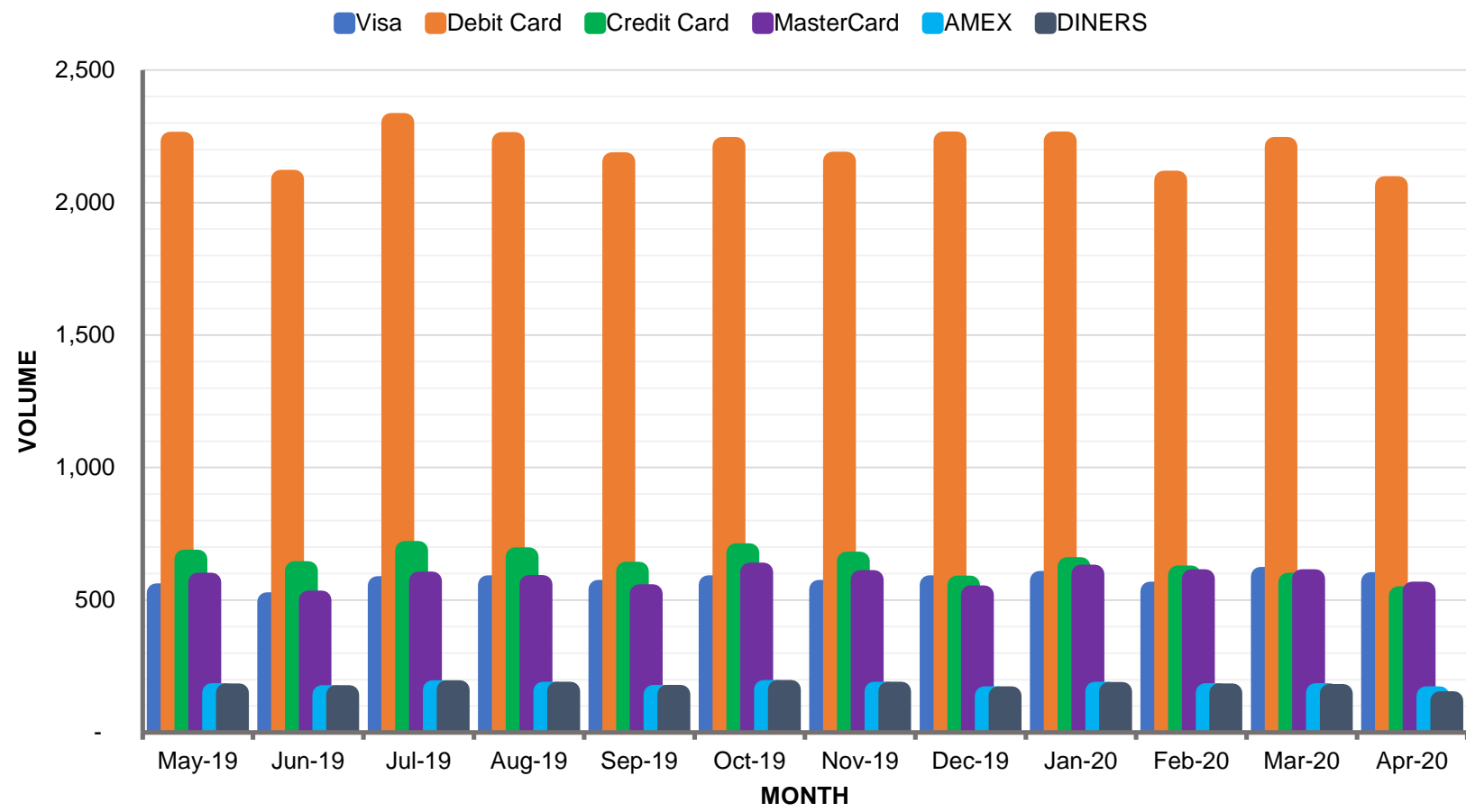
Day and Night settlement values		
Date	Night Value	Day Value
2020-04-01	R 49,890,380,670.39	R 848,189,273,711.48
2020-04-02	R 26,773,623,581.54	R 523,167,837,527.15
2020-04-03	R 26,628,620,393.48	R 483,388,561,431.77
2020-04-04	R 4,605,657,336.89	R 12,718,209,543.13
2020-04-06	R 23,039,142,589.20	R 487,592,548,309.87
2020-04-07	R 20,732,657,067.38	R 453,976,395,144.82
2020-04-08	R 17,089,101,663.17	R 505,154,625,909.72
2020-04-09	R 20,581,621,326.48	R 375,440,266,287.63
2020-04-11	R 6,804,217,678.31	R 4,228,423,122.97
2020-04-14	R 27,245,145,053.71	R 528,442,897,371.60
2020-04-15	R 23,408,121,946.56	R 567,394,362,631.55
2020-04-16	R 18,547,314,063.21	R 443,552,177,395.67
2020-04-17	R 18,595,670,808.47	R 412,246,938,169.28
2020-04-18	R 3,281,236,737.96	R 4,187,578,211.28
2020-04-20	R 19,127,819,160.14	R 447,049,053,137.63
2020-04-21	R 16,231,293,931.77	R 355,045,156,708.64
2020-04-22	R 16,766,551,727.17	R 496,372,504,571.04
2020-04-23	R 24,092,033,988.60	R 335,248,067,167.82
2020-04-24	R 39,734,549,428.58	R 434,188,870,002.61
2020-04-25	R 10,016,568,156.56	R 14,203,634,895.16
2020-04-28	R 38,656,334,372.91	R 469,106,398,432.29
2020-04-29	R 34,179,421,445.73	R 497,657,794,931.55
2020-04-30	R 67,634,639,089.08	R 654,655,622,422.96
Total	R 553,661,722,217.29	R 9,353,207,197,037.62
Average	R 24,072,248,792.06	R 406,661,182,479.90



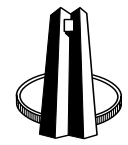


Cards message volumes for May 2019 to Apr 2020

Cards Message Volumes



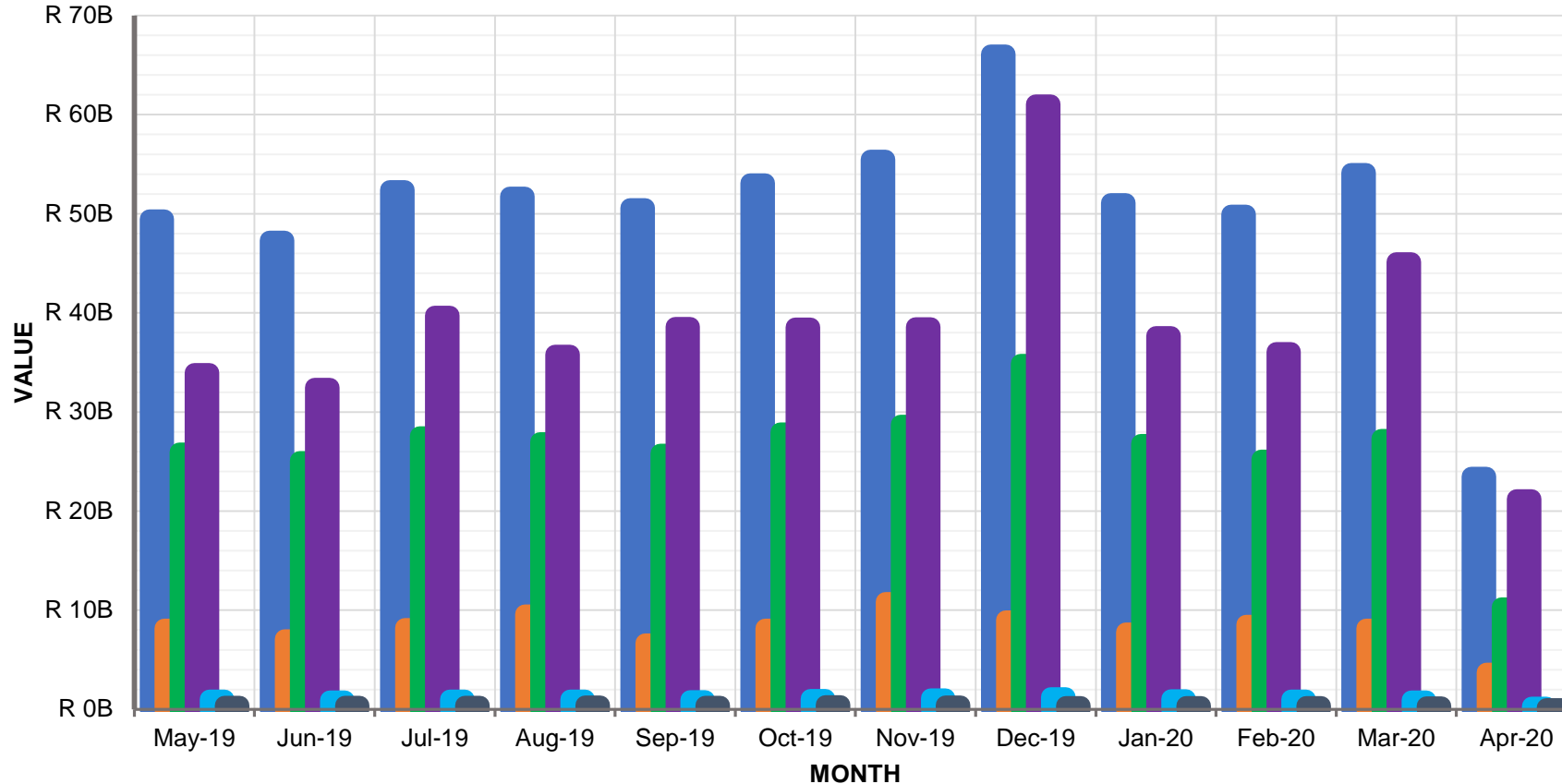
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
May-19	527	2,231	654	567	150	149
Jun-19	493	2,088	611	500	143	143
Jul-19	554	2,302	687	572	161	161
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Oct-19	558	2,212	678	605	162	162
Nov-19	540	2,156	647	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
Apr-20	570	2,064	516	534	138	120
Total	6,595	26,198	7,409	6,715	1,804	1,780
Average	550	2,183	617	560	150	148



Cards message values for May 2019 to Apr 2020

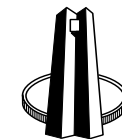
Cards Message Values

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

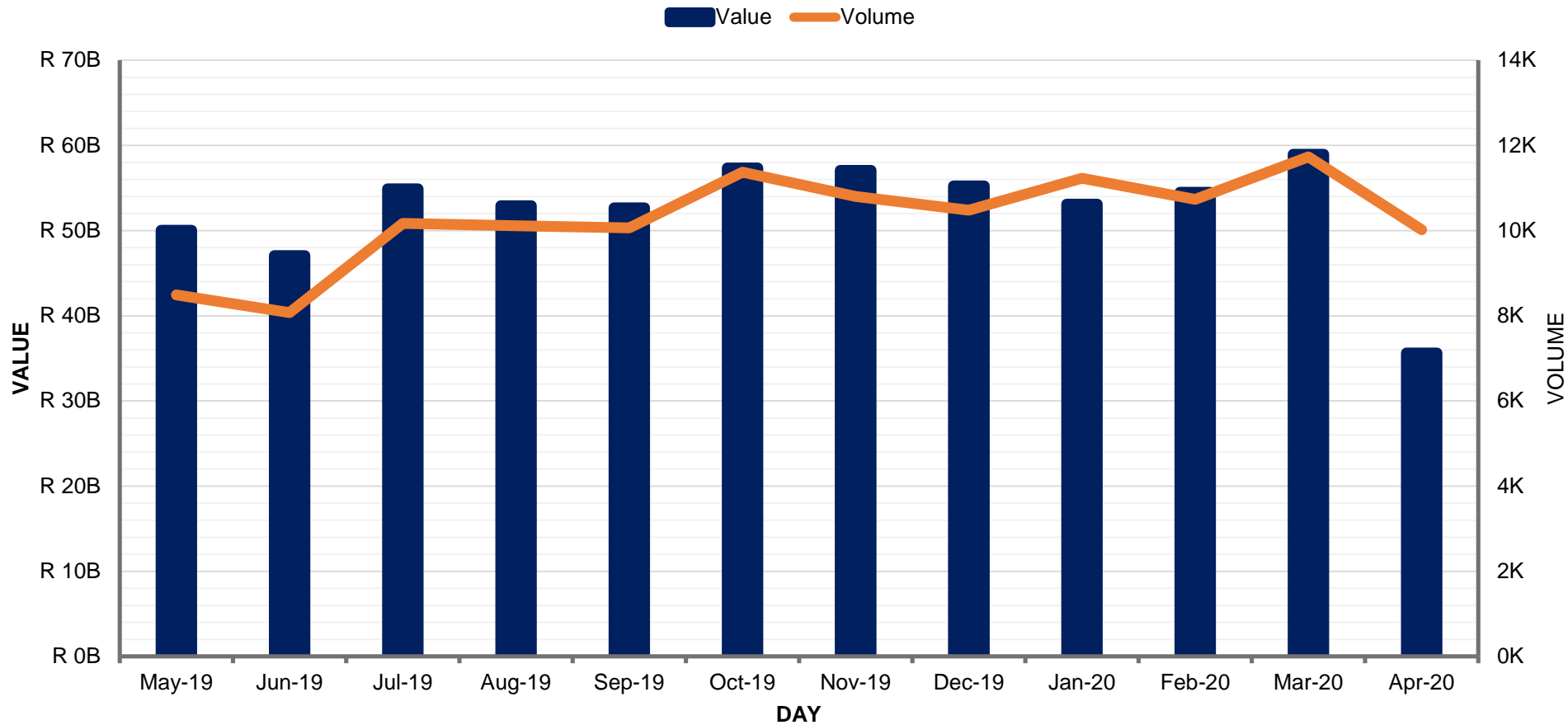


Cards monthly values			
Month	Visa	Debit Card	Credit Card
May-19	R 49,471,086,036.06	R 8,168,557,225.33	R 25,947,621,174.92
Jun-19	R 47,319,531,661.85	R 7,078,601,585.11	R 25,081,131,643.12
Jul-19	R 52,406,365,744.16	R 8,229,130,858.35	R 27,558,522,552.37
Aug-19	R 51,745,730,651.81	R 9,607,795,670.20	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
Apr-20	R 23,479,203,931.17	R 3,727,867,656.08	R 10,313,936,033.29
Total	R 604,814,869,092.33	R 95,953,590,180.32	R 312,606,152,251.76
Average	R 50,401,239,091.03	R 7,996,132,515.03	R 26,050,512,687.65

Cards monthly values			
Month	MasterCard	AMEX	DINERS
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
Apr-20	R 21,212,410,249.12	R 303,536,085.63	R 155,589,061.06
Total	R 458,803,299,039.10	R 11,627,294,499.14	R 4,335,888,298.36
Average	R 38,233,608,253.26	R 968,941,208.26	R 361,324,024.86



Real Time Clearing (RTC) Monthly Values and Volumes

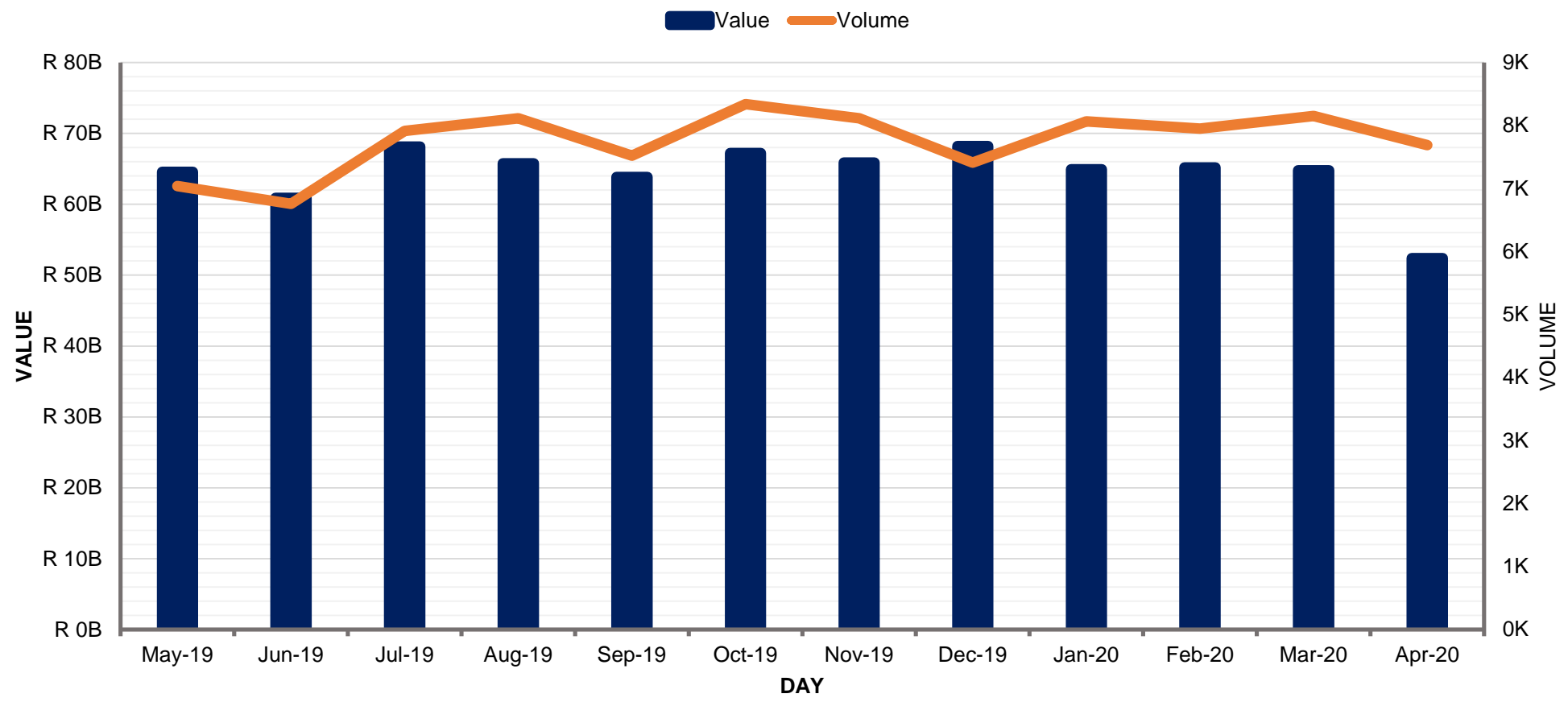


RTC Monthly Value and Volumes		
Month	Value	Volume
May-19	R 50,036,372,453.19	8,492
Jun-19	R 47,061,064,544.93	8,076
Jul-19	R 54,893,013,412.48	10,172
Aug-19	R 52,920,895,061.66	10,113
Sep-19	R 52,673,903,277.64	10,062
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	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
Total	R 629,505,904,120.03	123,286
Average	R 52,458,825,343.34	10,274

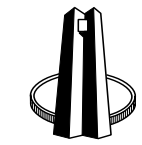


Electronic funds transfer (EFT) DR Monthly Values and Volumes from May 2019 to Apr 2020

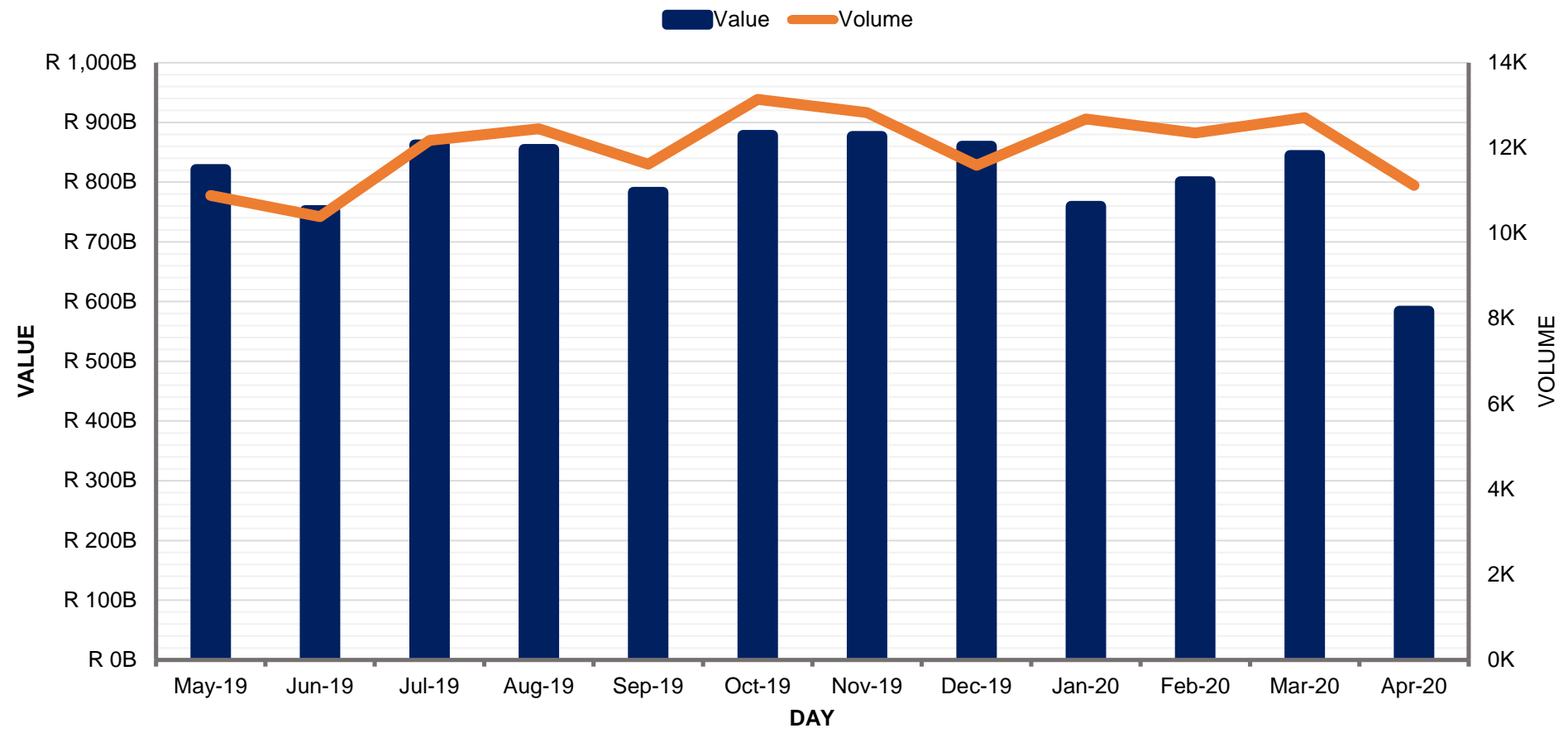
Electronic funds transfer (EFT) DR Monthly Values and Volumes



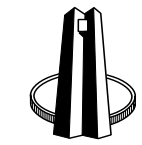
EFT DR Monthly Value and Volumes		
Month	Value	Volume
May-19	R 64,549,678,511.11	7,038
Jun-19	R 60,879,761,621.35	6,755
Jul-19	R 68,126,450,407.43	7,914
Aug-19	R 65,771,275,310.13	8,114
Sep-19	R 63,839,907,345.73	7,521
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	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
Total	R 771,762,726,885.62	93,053
Average	R 64,313,560,573.80	7,754



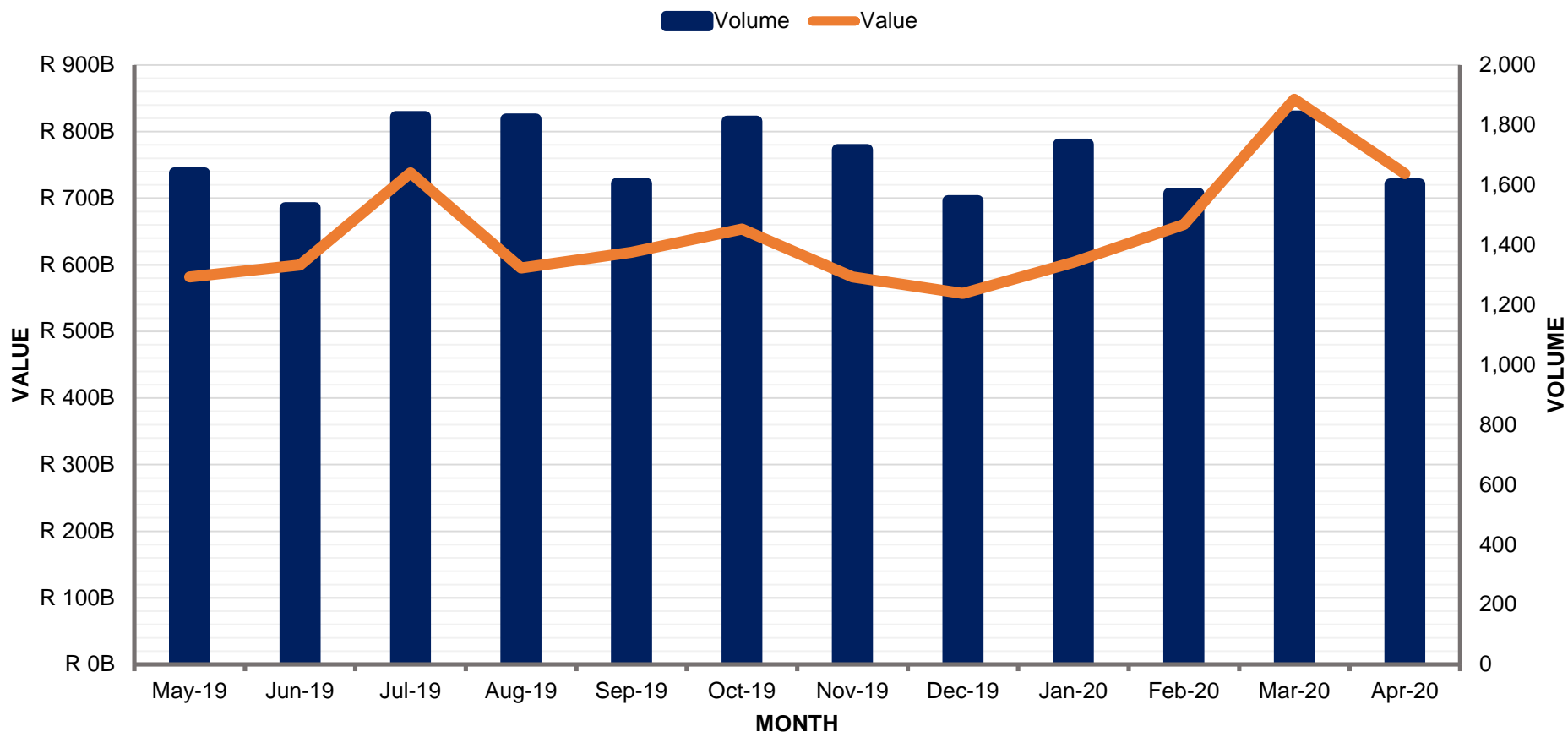
Electronic funds transfer (EFT) CR Monthly Values and Volumes



EFT CR Monthly Value and Volumes		
Month	Value	Volume
May-19	R 821,154,565,125.39	10,886
Jun-19	R 752,575,459,856.32	10,393
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
Total	R 9,678,044,277,928.64	143,952
Average	R 806,503,689,827.39	11,996



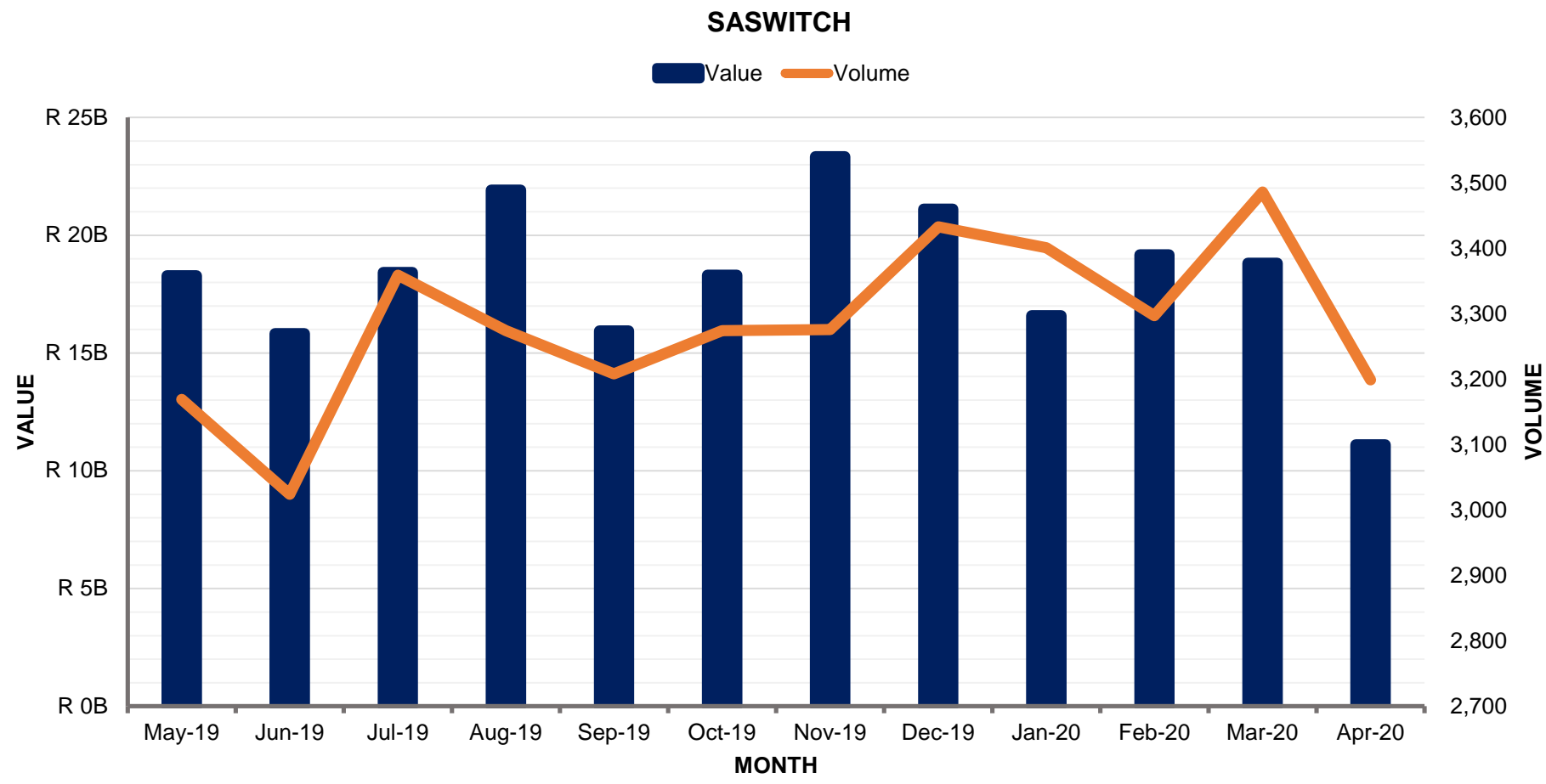
CLS Settlement - monthly values and volumes



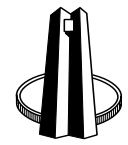
CLS Settlement - monthly values and volumes		
Month	Value	Volume
May-19	R 581,653,722,878.01	1,640
Jun-19	R 599,811,479,028.44	1,524
Jul-19	R 738,269,801,884.41	1,828
Aug-19	R 595,390,566,461.30	1,820
Sep-19	R 618,610,893,162.58	1,605
Oct-19	R 653,660,632,152.20	1,813
Nov-19	R 581,857,728,685.50	1,718
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
Apr-20	R 736,937,998,018.00	1,603
Total	R 7,776,139,859,796.95	20,236
Average	R 648,011,654,983.08	1,686



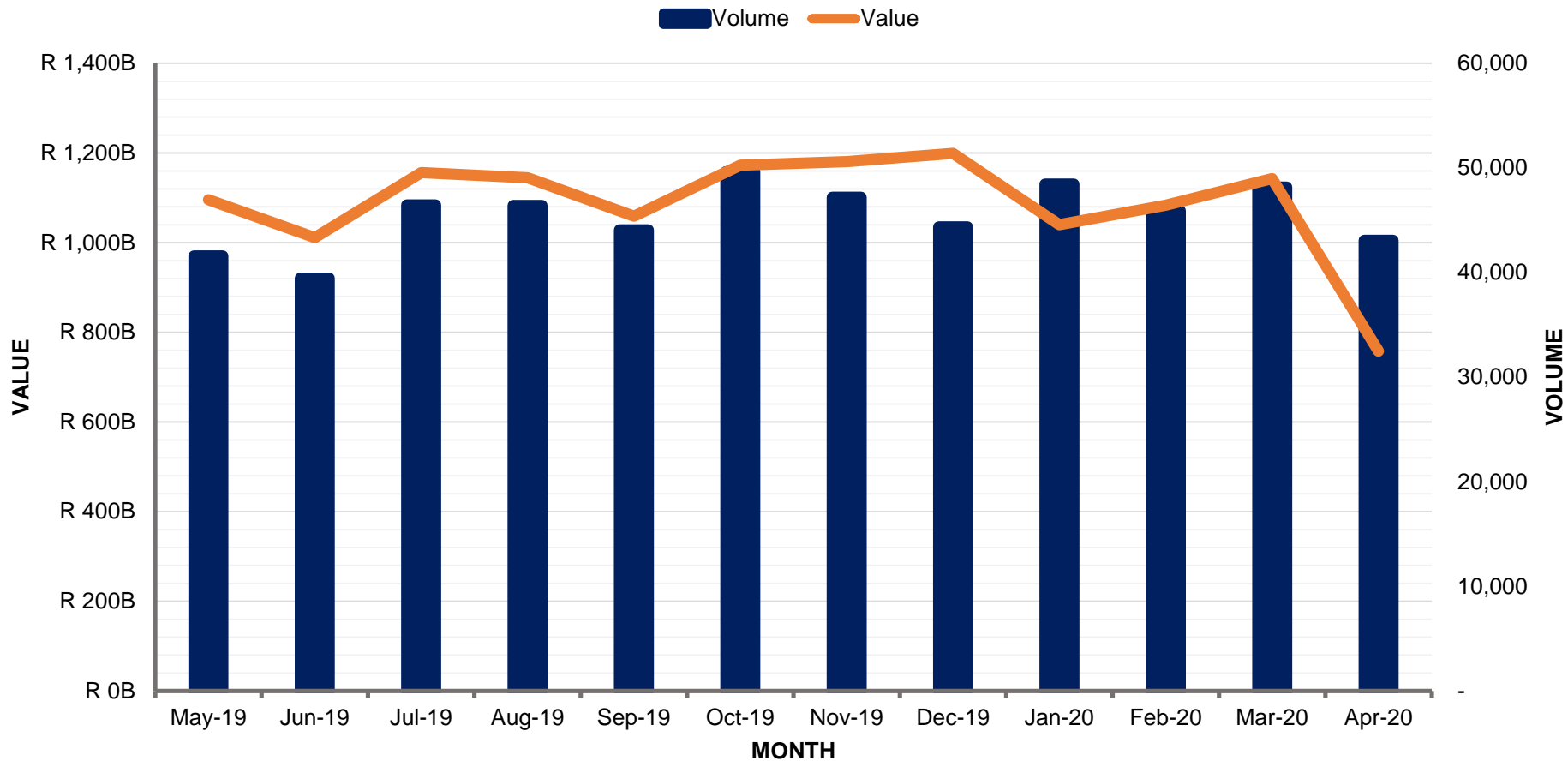
SASwitch values and volumes for May 2019 to Apr 2020



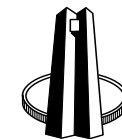
SASWITCH Monthly Values		
Month	Value	Volume
May-19	R 18,280,809,655.10	3,169
Jun-19	R 15,819,622,727.64	3,024
Jul-19	R 18,421,143,463.00	3,359
Aug-19	R 21,916,249,098.35	3,274
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	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
Apr-20	R 11,096,806,724.66	3,199
Total	R 218,779,310,447.63	39,400
Average	R 18,231,609,203.97	3,283



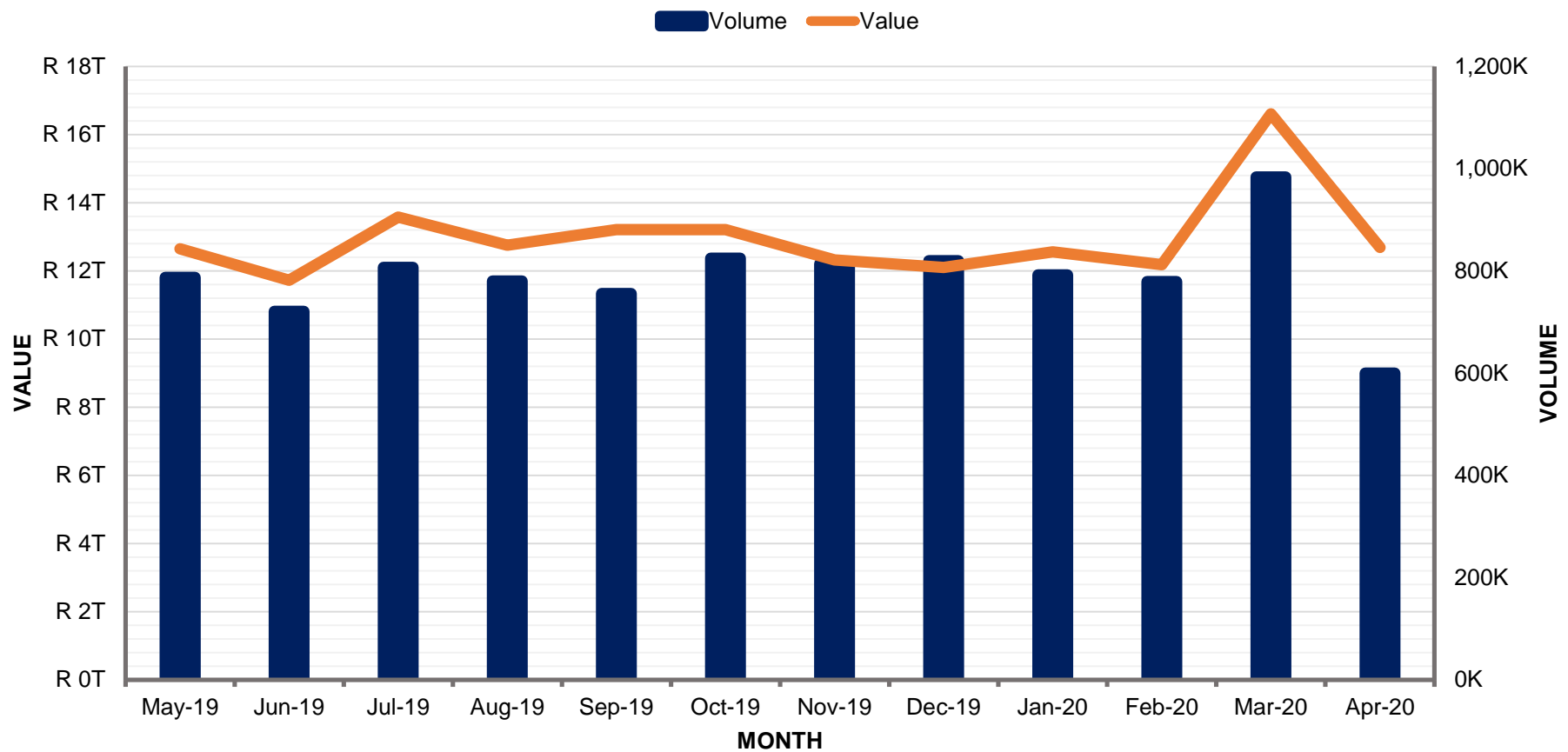
Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Apr-20	R 758,207,748,123.36	43,096
Total	R 13,045,474,608,276.30	544,911
Average	R 1,087,122,884,023.02	45,409



SAMOS Message Values and Volumes

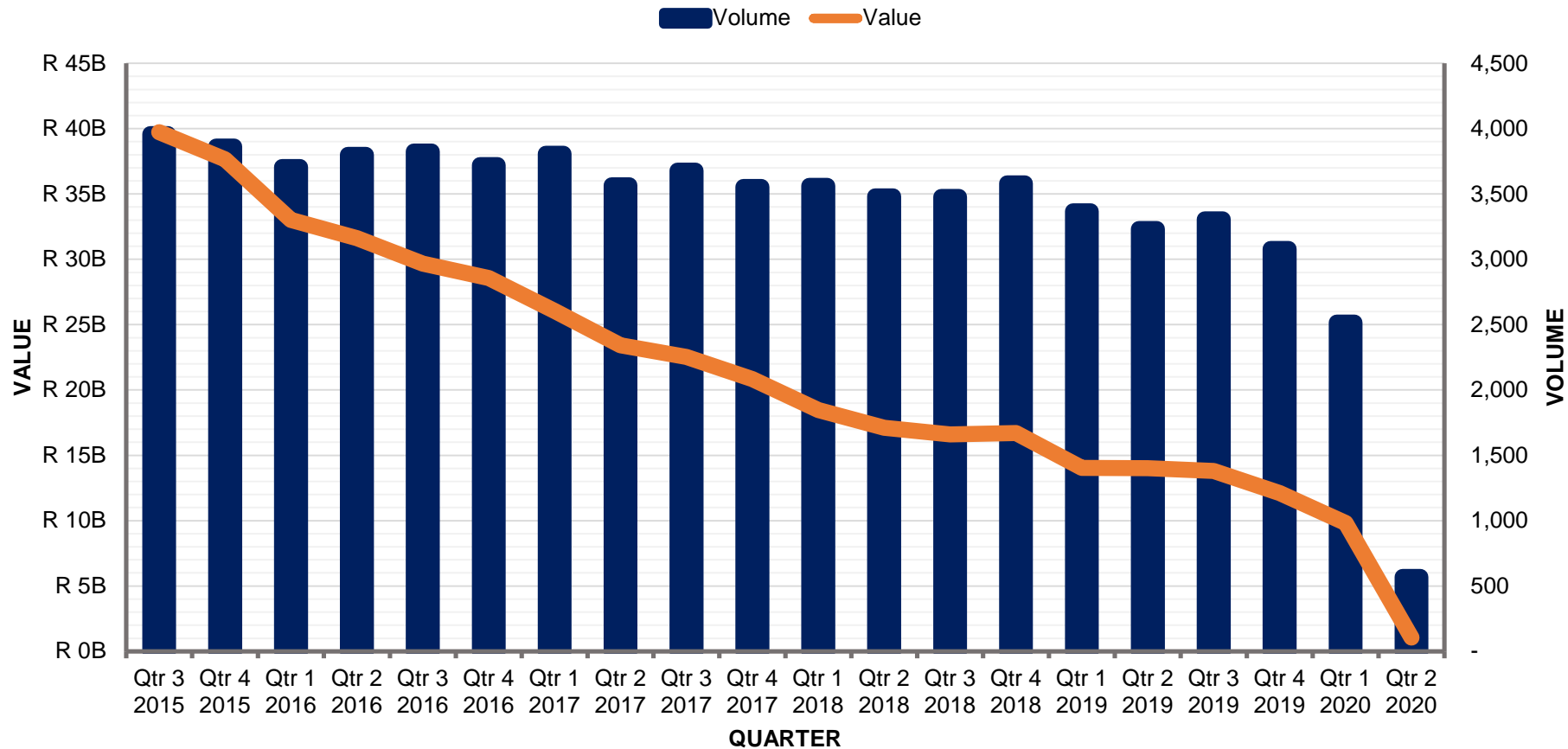


Message values and volumes - monthly		
Month	Value	Volume
May-19	R 12,645,208,392,838.90	786,867
Jun-19	R 11,725,298,202,889.50	720,789
Jul-19	R 13,582,004,606,191.10	806,944
Aug-19	R 12,757,916,407,535.50	780,200
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 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
Apr-20	R 12,691,790,122,845.60	600,133
Total	R 155,594,352,836,118.00	9,463,497
Average	R 12,966,196,069,676.50	788,625

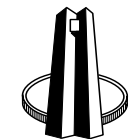


Code Line Clearing (CLC) decline indicators from Q2, 2015 to Q2, 2020

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



Cheques values and volumes		
Quarter	Value	Volume
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
Qtr 2 2020	R 1,053,489,807.29	569
Total	R 426,812,037,562.83	67,643
Average	R 21,340,601,878.14	3,382



Summarised volumes and values totals for April 2020

Summarised totals		
Receiver	Volume	Value
RTL Total	550,848	R 11,201,433,610,737.10
Retail	43,096	R 758,207,748,123.36
Payment Cash Withdrawal/Deposit (KPSBV)	5,245	R 330,846,925,293.08
Payment Dematerialised MM Instrument (MPDEM)	4,092	R 168,679,706,753.18
Payment any Derivative Instrument (OPDER)	3,188	R 48,813,874,099.64
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,603	R 736,937,998,018.00
STRATE Planned Payments Confirmed on T+4 (SPLNY)	726	R 68,295,110,616.94
Daily BMA Settlements (SPBMA)	592	R 219,706,986,360.08
Payment any Money Market Product (MPMMI)	590	R 260,470,596,675.79
Settlement of Derivative Margin Calls (OSDMC)	178	R 30,669,206,654.88
STRATE Same Day Confirmed Settlements (SPLNN)	79	R 27,546,608,915.54

