

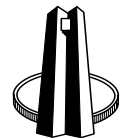


# Settlement Statistics and Indicators

August 2020



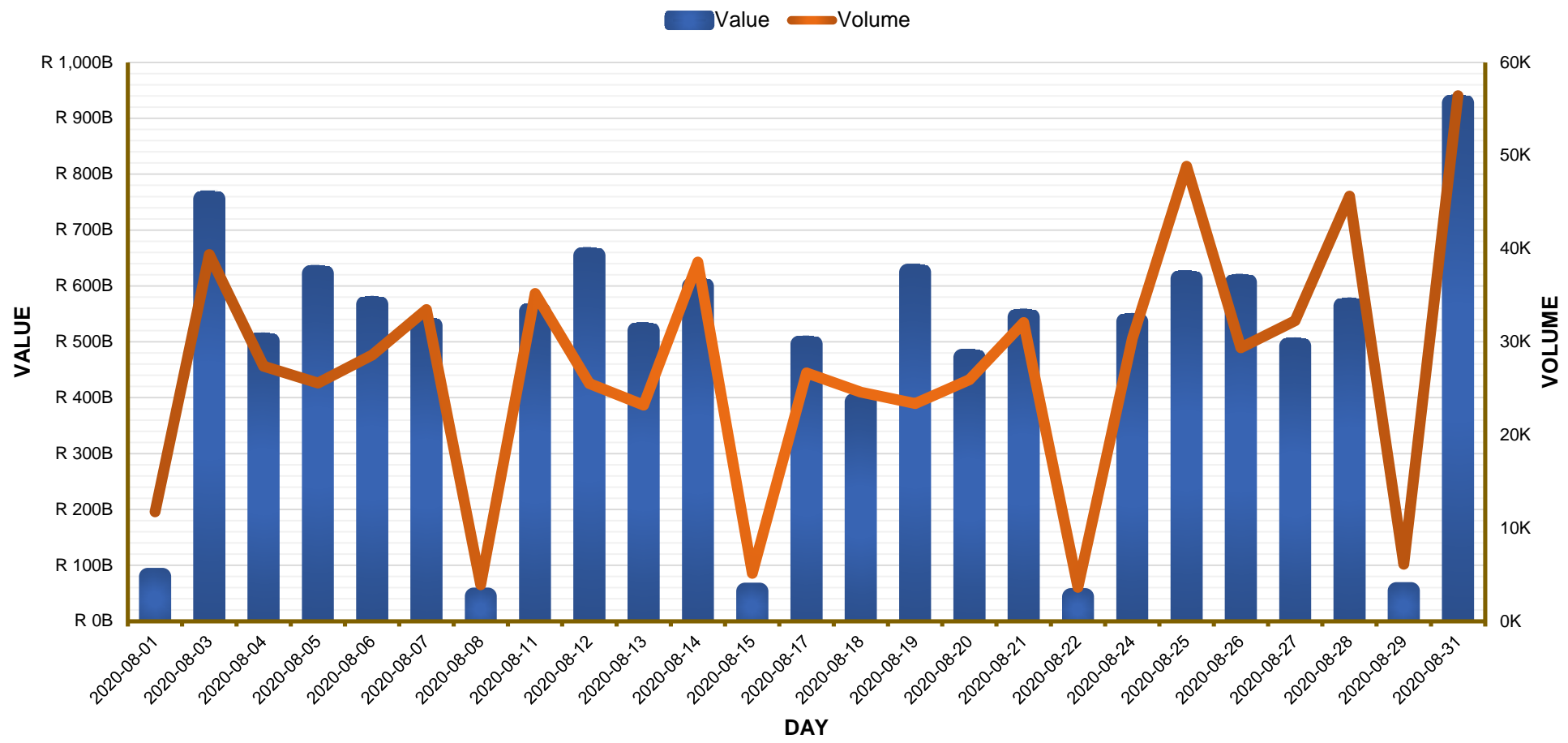
- ✓ In August 2020, SAMOS processed **682,981** transactions to the value of **ZAR11,844,337,321,924.60**.
- ✓ Peak volume was **56,443** on 31 August 2020 and peak value was **ZAR927,209,323,051.26** on 31 August 2020.
- ✓ Average number of transactions processed per day were **27,319** representing the average value of **ZAR473,773,492,876.99**.
- ✓ 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.



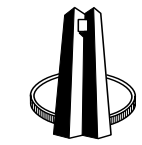


# Daily Message Volumes and Values for August 2020

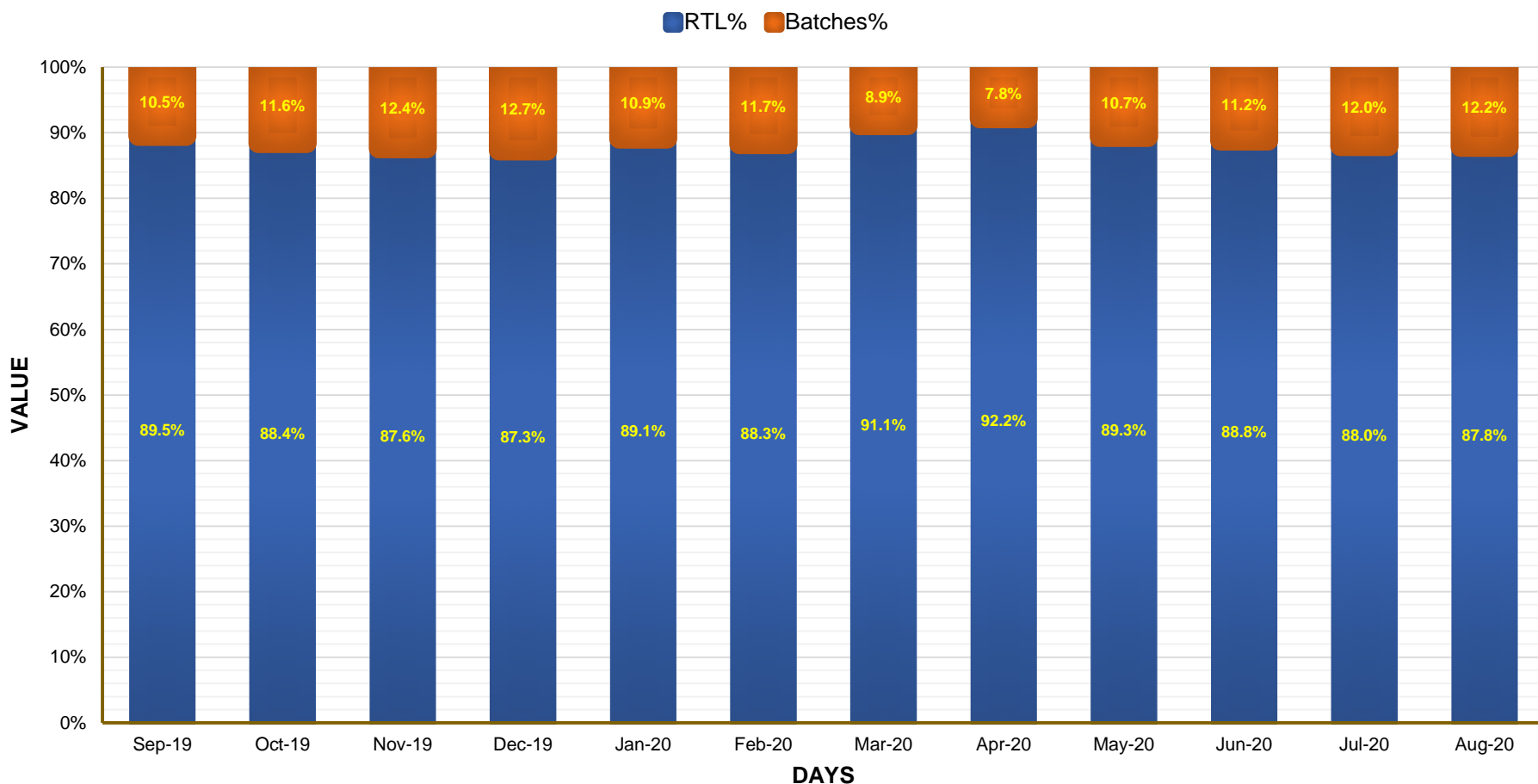
**SAMOS Message Values and Volumes**



Daily Values and Volumes per Month		
Date	Value	Volume
2020-08-01	R 79,750,708,811.42	11,762
2020-08-03	R 755,154,453,818.25	39,369
2020-08-04	R 501,179,528,158.73	27,385
2020-08-05	R 622,232,020,659.50	25,584
2020-08-06	R 566,594,948,334.06	28,578
2020-08-07	R 528,447,977,962.64	33,470
2020-08-08	R 44,535,879,783.65	3,907
2020-08-11	R 554,501,451,240.89	35,189
2020-08-12	R 653,952,976,338.73	25,507
2020-08-13	R 519,801,903,853.52	23,211
2020-08-14	R 599,171,545,629.92	38,572
2020-08-15	R 53,221,603,779.84	5,149
2020-08-17	R 495,697,734,551.27	26,667
2020-08-18	R 392,540,092,570.96	24,610
2020-08-19	R 624,512,150,271.92	23,368
2020-08-20	R 471,883,453,859.21	25,939
2020-08-21	R 544,048,557,622.01	32,062
2020-08-22	R 43,838,626,586.91	3,629
2020-08-24	R 536,264,270,593.28	30,368
2020-08-25	R 612,891,769,997.11	48,835
2020-08-26	R 606,017,569,913.98	29,374
2020-08-27	R 492,473,142,835.04	32,264
2020-08-28	R 564,147,838,122.64	45,633
2020-08-29	R 54,267,793,577.89	6,106
2020-08-31	R 927,209,323,051.26	56,443
<b>Total</b>	<b>R 11,844,337,321,924.60</b>	<b>682,981</b>
<b>Average</b>	<b>R 473,773,492,876.99</b>	<b>27,319</b>



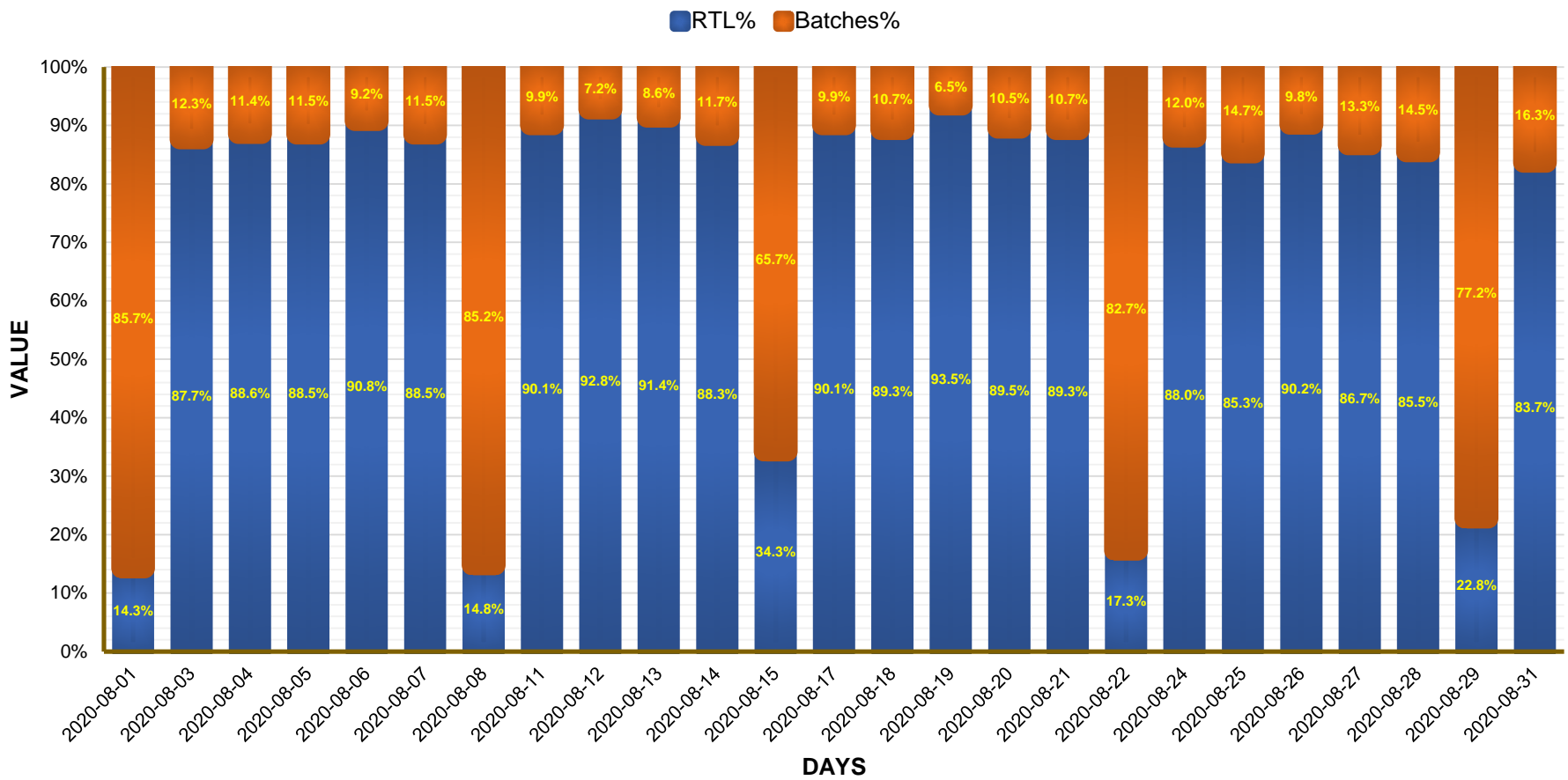
**RTL Value / Batches Value**



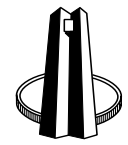
RTL /Batches Message Values		
Month	RTL	Batches
Sep-19	R 9,073,302,618,154.09	R 1,059,228,878,550.22
Oct-19	R 8,957,421,527,888.94	R 1,173,100,993,888.70
Nov-19	R 8,366,969,363,354.37	R 1,181,074,724,124.54
Dec-19	R 8,258,531,976,875.97	R 1,199,146,376,820.06
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
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
Aug-20	R 7,957,409,328,163.94	R 1,102,513,255,424.36
<b>Total</b>	<b>R 103,574,025,484,700.00</b>	<b>R 12,742,096,233,693.80</b>
<b>Average</b>	<b>R 8,631,168,790,391.71</b>	<b>R 1,061,841,352,807.82</b>



**RTL Value / Batches Value**



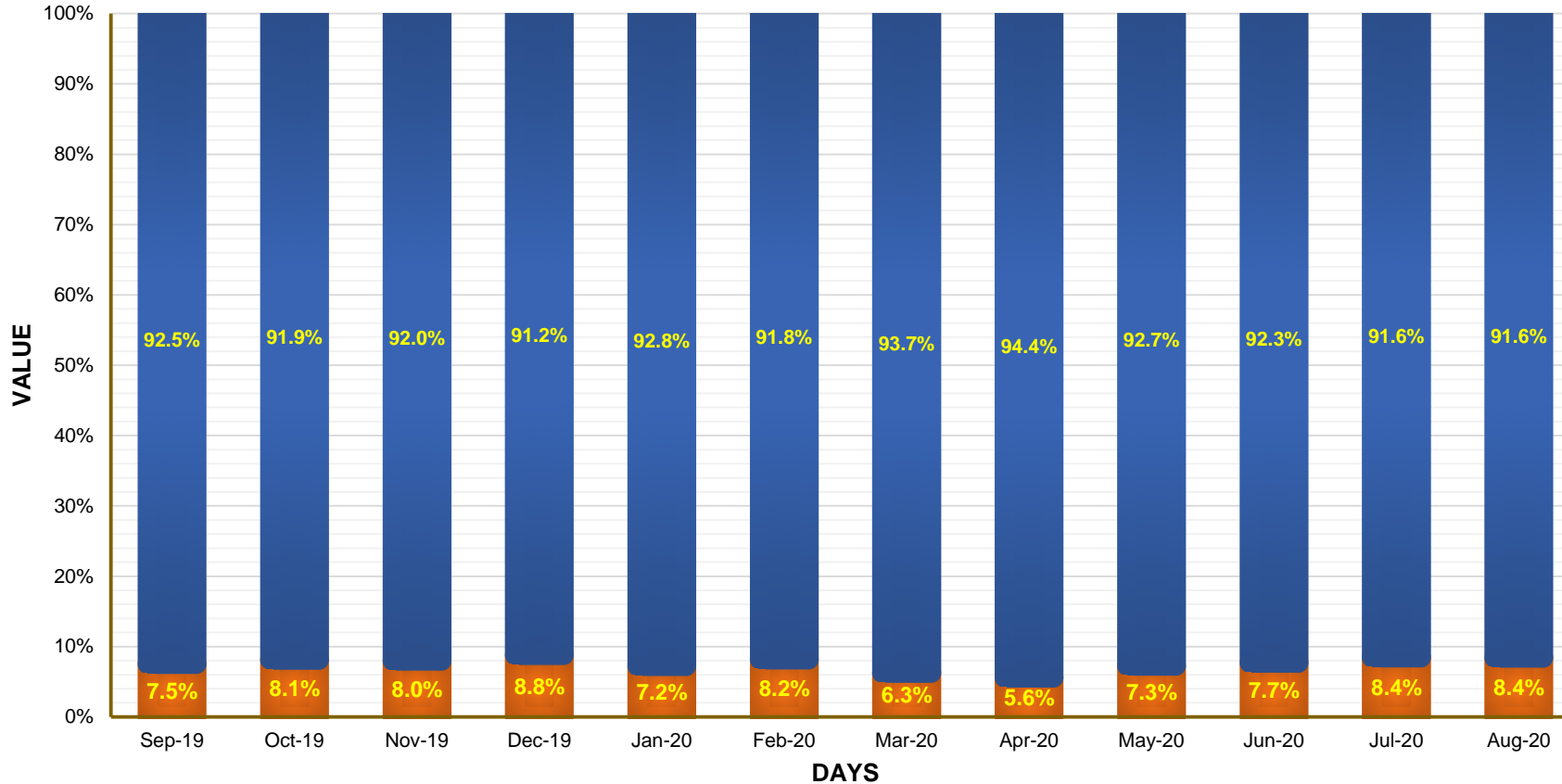
RTL /Batches Message Values		
Date	RTL	Batches
2020-08-01	R 5,780,508,337.14	R 34,669,744,412.18
2020-08-03	R 554,943,643,712.92	R 77,823,290,624.96
2020-08-04	R 368,940,056,456.38	R 47,470,048,441.94
2020-08-05	R 403,628,076,631.34	R 52,430,517,277.09
2020-08-06	R 389,335,081,005.58	R 39,396,596,767.19
2020-08-07	R 362,369,042,896.32	R 47,003,997,965.49
2020-08-08	R 2,009,735,698.91	R 11,560,447,226.98
2020-08-11	R 390,843,072,301.84	R 43,030,031,210.55
2020-08-12	R 458,571,460,266.20	R 35,691,165,291.13
2020-08-13	R 350,246,735,636.59	R 33,074,408,892.62
2020-08-14	R 415,998,109,987.07	R 55,212,180,959.47
2020-08-15	R 7,953,956,344.51	R 15,252,718,292.20
2020-08-17	R 346,872,063,441.85	R 38,059,557,525.31
2020-08-18	R 268,732,478,096.85	R 32,287,414,008.38
2020-08-19	R 431,303,735,446.57	R 30,219,808,323.32
2020-08-20	R 318,116,385,068.78	R 37,270,180,909.88
2020-08-21	R 355,576,528,964.96	R 42,700,402,163.12
2020-08-22	R 2,179,072,276.82	R 10,385,018,612.61
2020-08-24	R 363,387,629,881.94	R 49,678,124,630.94
2020-08-25	R 417,419,368,954.99	R 72,013,910,471.76
2020-08-26	R 420,022,072,273.02	R 45,801,315,718.89
2020-08-27	R 334,653,175,390.73	R 51,390,517,595.66
2020-08-28	R 382,039,121,879.05	R 64,875,063,344.83
2020-08-29	R 5,306,038,528.80	R 17,948,063,732.46
2020-08-31	R 601,182,178,684.78	R 117,268,731,025.40
<b>Total</b>	<b>R 7,957,409,328,163.94</b>	<b>R 1,102,513,255,424.36</b>
<b>Average</b>	<b>R 318,296,373,126.56</b>	<b>R 44,100,530,216.97</b>



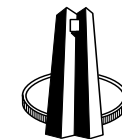
# Day and Night Settlement Values for 12 Months (September 2019 - August 2020)

**Day Value, Night Value**

■ Night Value% ■ Day Value%

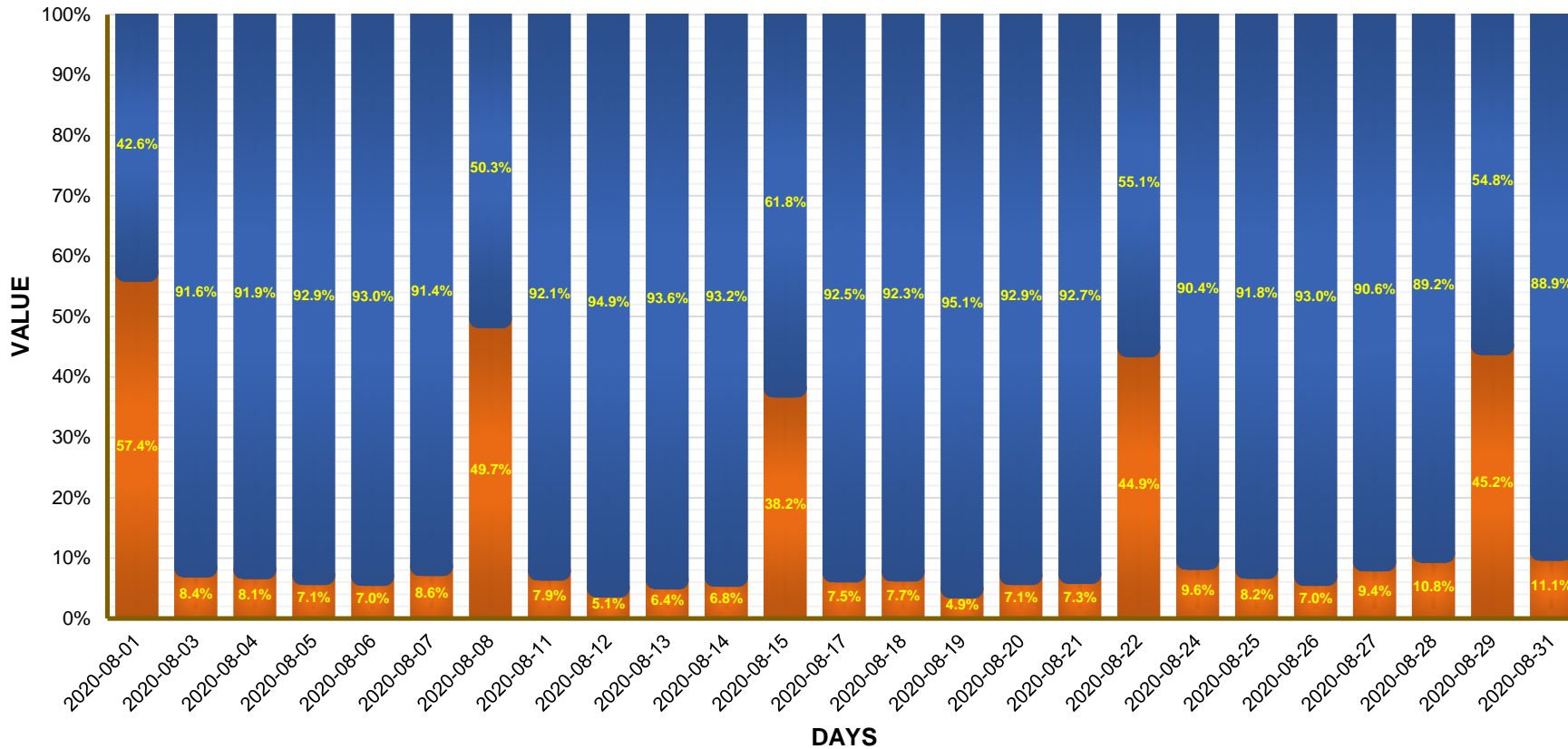


Day and Night Settlement Values		
Month	Night Value	Day Value
Sep-19	R 778,987,219,451.36	R 9,588,735,106,420.31
Oct-19	R 844,353,078,679.09	R 9,545,975,758,664.90
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
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
Aug-20	R 780,467,137,124.07	R 8,517,192,162,446.16
<b>Total</b>	<b>R 9,006,999,690,426.44</b>	<b>R 109,898,423,012,439.00</b>
<b>Average</b>	<b>R 750,583,307,535.54</b>	<b>R 9,158,201,917,703.27</b>



**Day Value, Night Value**

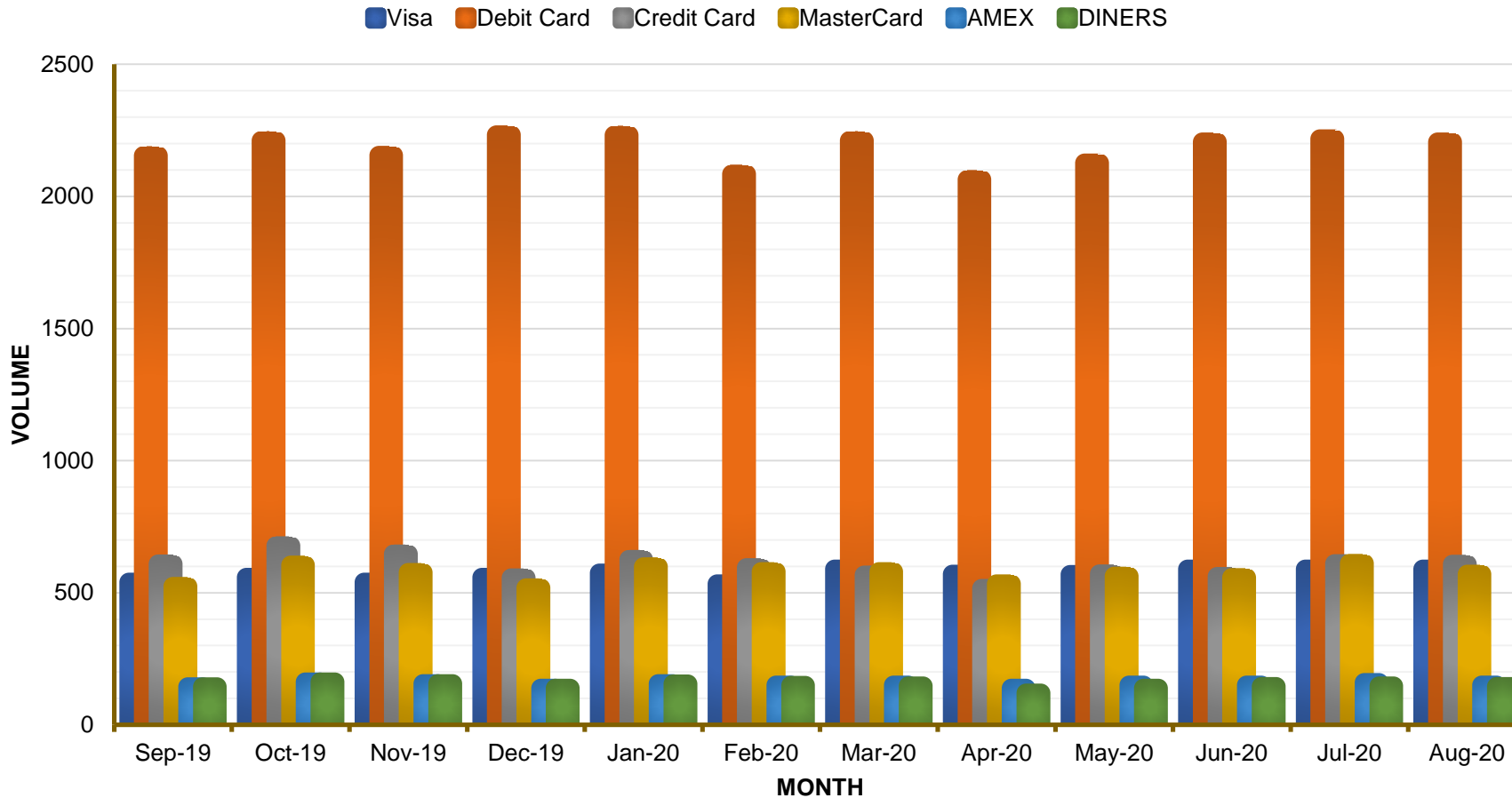
■ Night Value% ■ Day Value%



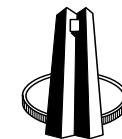
Day and Night Settlement Values		
Date	Night Value	Day Value
2020-08-01	R 23,219,733,955.64	R 17,255,266,036.30
2020-08-03	R 53,300,074,057.38	R 583,114,907,268.05
2020-08-04	R 33,892,980,151.93	R 385,641,304,732.88
2020-08-05	R 33,154,524,569.86	R 431,110,013,561.15
2020-08-06	R 30,980,929,336.95	R 413,392,658,115.13
2020-08-07	R 36,313,176,343.84	R 384,797,797,872.32
2020-08-08	R 6,740,866,710.57	R 6,831,407,461.02
2020-08-11	R 34,542,408,017.73	R 404,778,026,158.92
2020-08-12	R 26,078,976,288.51	R 488,575,634,959.84
2020-08-13	R 25,555,588,159.70	R 373,681,436,833.82
2020-08-14	R 32,553,180,823.39	R 444,593,963,216.89
2020-08-15	R 8,869,763,030.50	R 14,351,840,749.34
2020-08-17	R 29,622,119,027.08	R 362,970,233,741.71
2020-08-18	R 23,636,153,008.16	R 283,718,701,158.54
2020-08-19	R 23,201,074,645.50	R 450,230,304,474.50
2020-08-20	R 26,255,707,149.25	R 341,181,298,276.22
2020-08-21	R 30,648,517,145.59	R 389,080,592,221.64
2020-08-22	R 5,639,703,808.65	R 6,932,569,282.27
2020-08-24	R 40,915,344,453.53	R 383,713,908,693.31
2020-08-25	R 40,555,518,011.26	R 456,437,966,985.74
2020-08-26	R 32,873,856,072.44	R 437,938,400,184.20
2020-08-27	R 36,871,467,988.21	R 355,566,833,324.83
2020-08-28	R 49,740,540,142.41	R 411,555,598,986.25
2020-08-29	R 10,519,901,079.89	R 12,747,765,286.87
2020-08-31	R 84,785,033,146.10	R 676,993,732,864.42
<b>Total</b>	<b>R 780,467,137,124.07</b>	<b>R 8,517,192,162,446.16</b>
<b>Average</b>	<b>R 31,218,685,484.96</b>	<b>R 340,687,686,497.85</b>



**Cards Message Volumes**



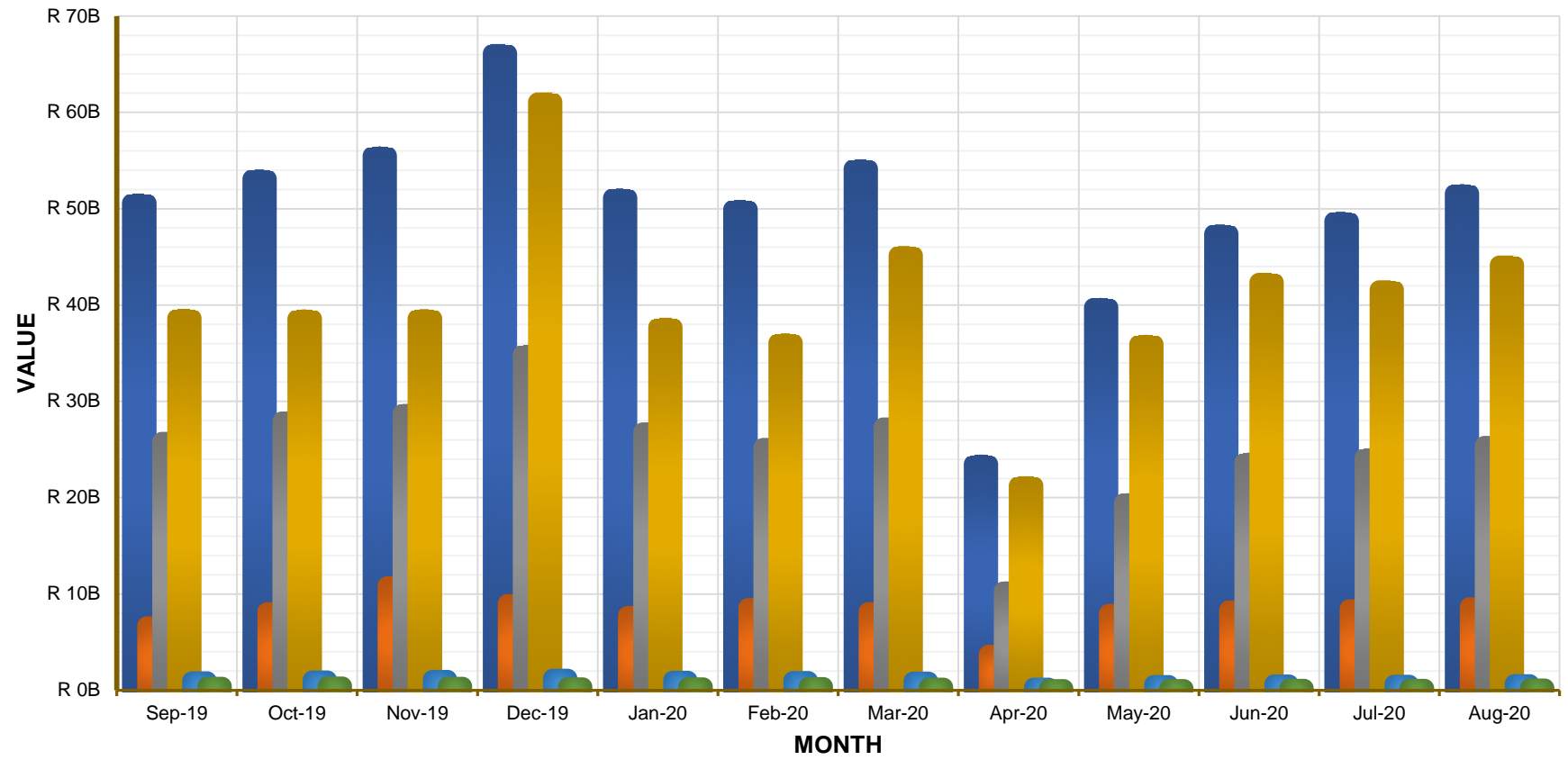
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Sep-19	540	2154	609	524	144	144
Oct-19	558	2212	678	605	162	162
Nov-19	540	2156	647	577	156	156
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	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
Aug-20	589	2206	608	570	150	145
<b>Total</b>	<b>6,799</b>	<b>26,103</b>	<b>7,144</b>	<b>6,818</b>	<b>1,804</b>	<b>1,747</b>
<b>Average</b>	<b>567</b>	<b>2,175</b>	<b>595</b>	<b>568</b>	<b>150</b>	<b>146</b>





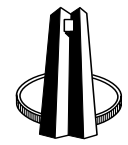
**Cards Message Values**

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

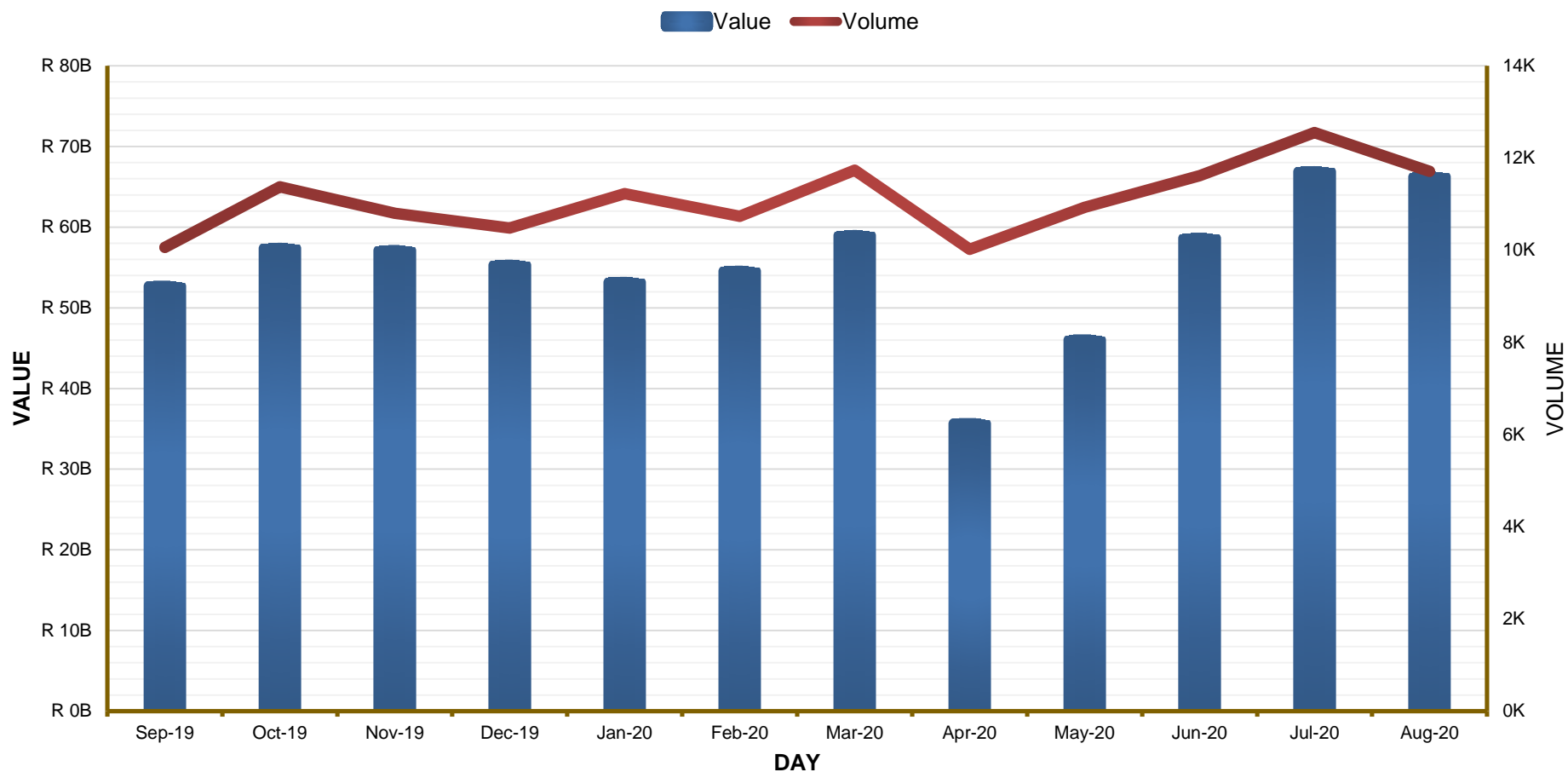


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	R 27,952,767,161.71
Nov-19	R 55,484,326,370.59	R 10,841,834,922.17	R 28,738,064,607.74
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	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
Aug-20	R 51,558,709,965.38	R 8,645,694,010.51	R 25,420,912,113.44
<b>Total</b>	<b>R 591,208,447,298.66</b>	<b>R 96,268,785,898.34</b>	<b>R 299,746,693,657.24</b>
<b>Average</b>	<b>R 49,267,370,608.22</b>	<b>R 8,022,398,824.86</b>	<b>R 24,978,891,138.10</b>

Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
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
Aug-20	R 44,136,019,443.66	R 669,610,871.01	R 219,730,182.54
<b>Total</b>	<b>R 480,820,311,347.04</b>	<b>R 10,177,220,249.50</b>	<b>R 3,562,493,056.37</b>
<b>Average</b>	<b>R 40,068,359,278.92</b>	<b>R 848,101,687.46</b>	<b>R 296,874,421.36</b>



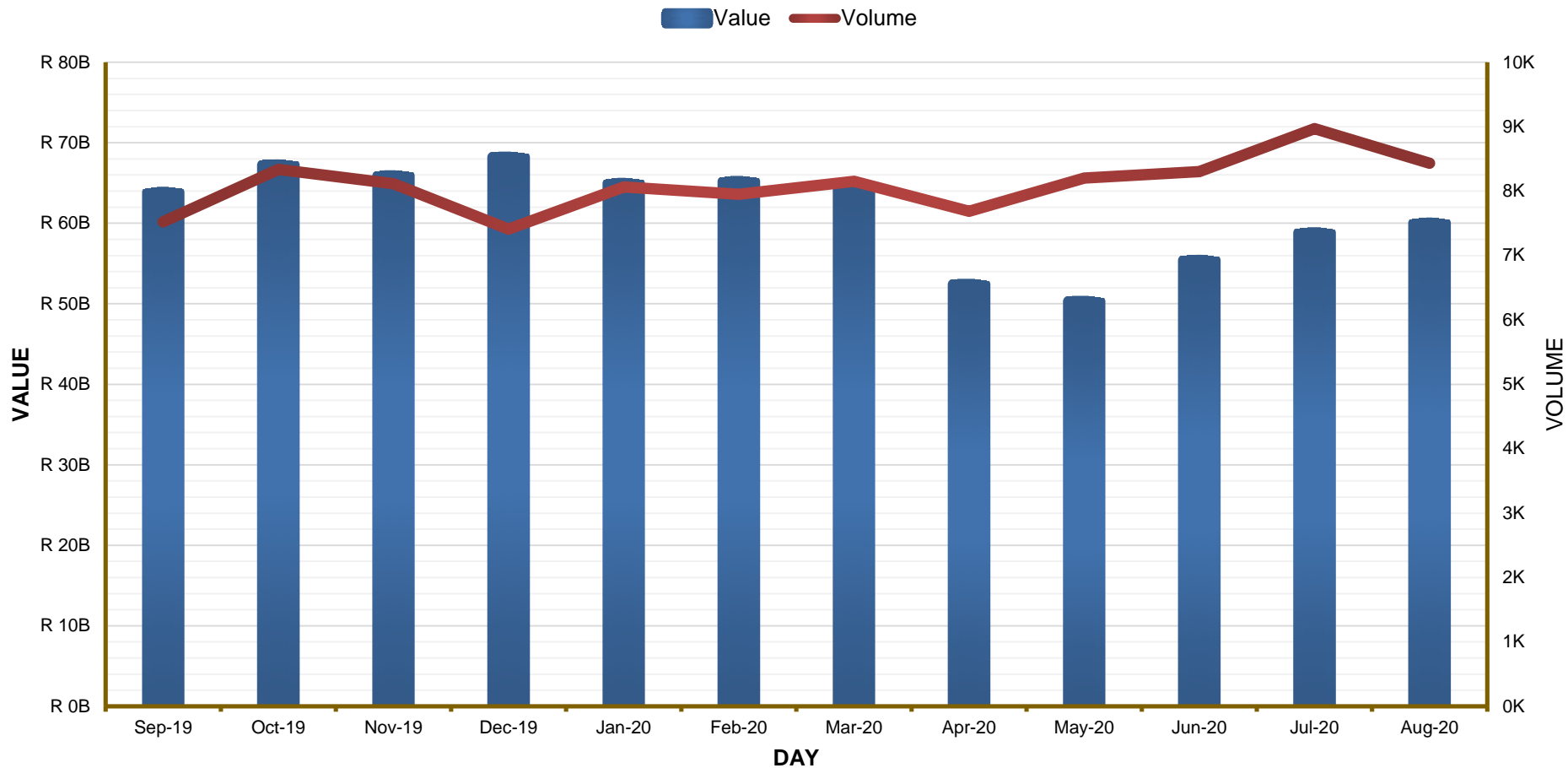
**Real Time Clearing (RTC) Monthly Values and Volumes**



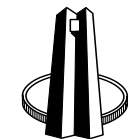
RTC Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 52,673,903,277.64	10,062
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	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
Aug-20	R 66,220,267,445.44	11,715
<b>Total</b>	<b>R 662,280,911,139.36</b>	<b>133,250</b>
<b>Average</b>	<b>R 55,190,075,928.28</b>	<b>11,104</b>



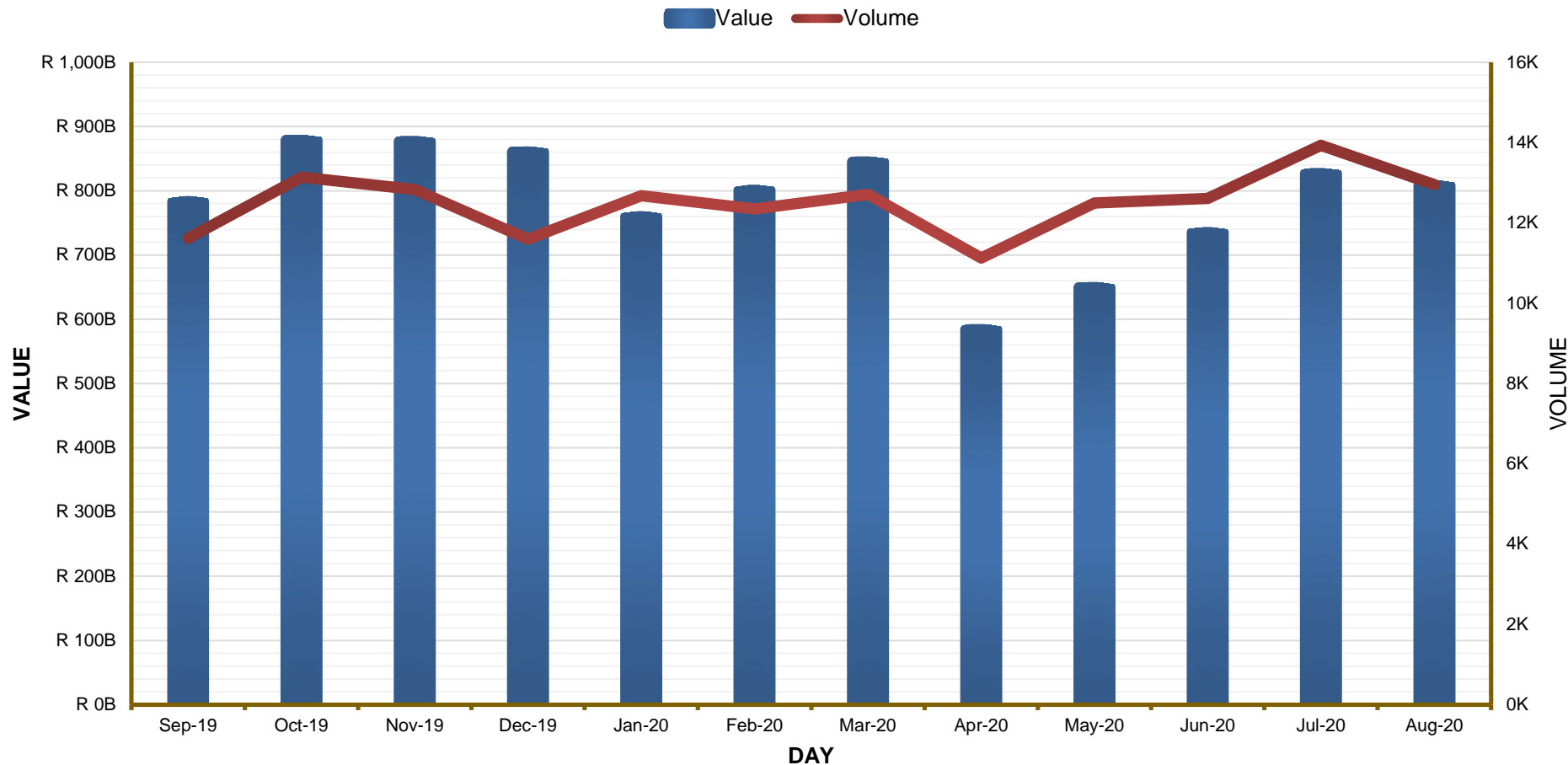
**Electronic Funds Transfer (EFT) DR Monthly Values and Volumes**



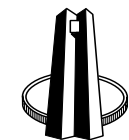
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 63,839,907,345.73	7,521
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	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
Aug-20	R 60,024,091,331.95	8,431
<b>Total</b>	<b>R 736,938,981,946.68</b>	<b>97,133</b>
<b>Average</b>	<b>R 61,411,581,828.89</b>	<b>8,094</b>



**Electronic Funds Transfer (EFT) CR Monthly Values and Volumes**

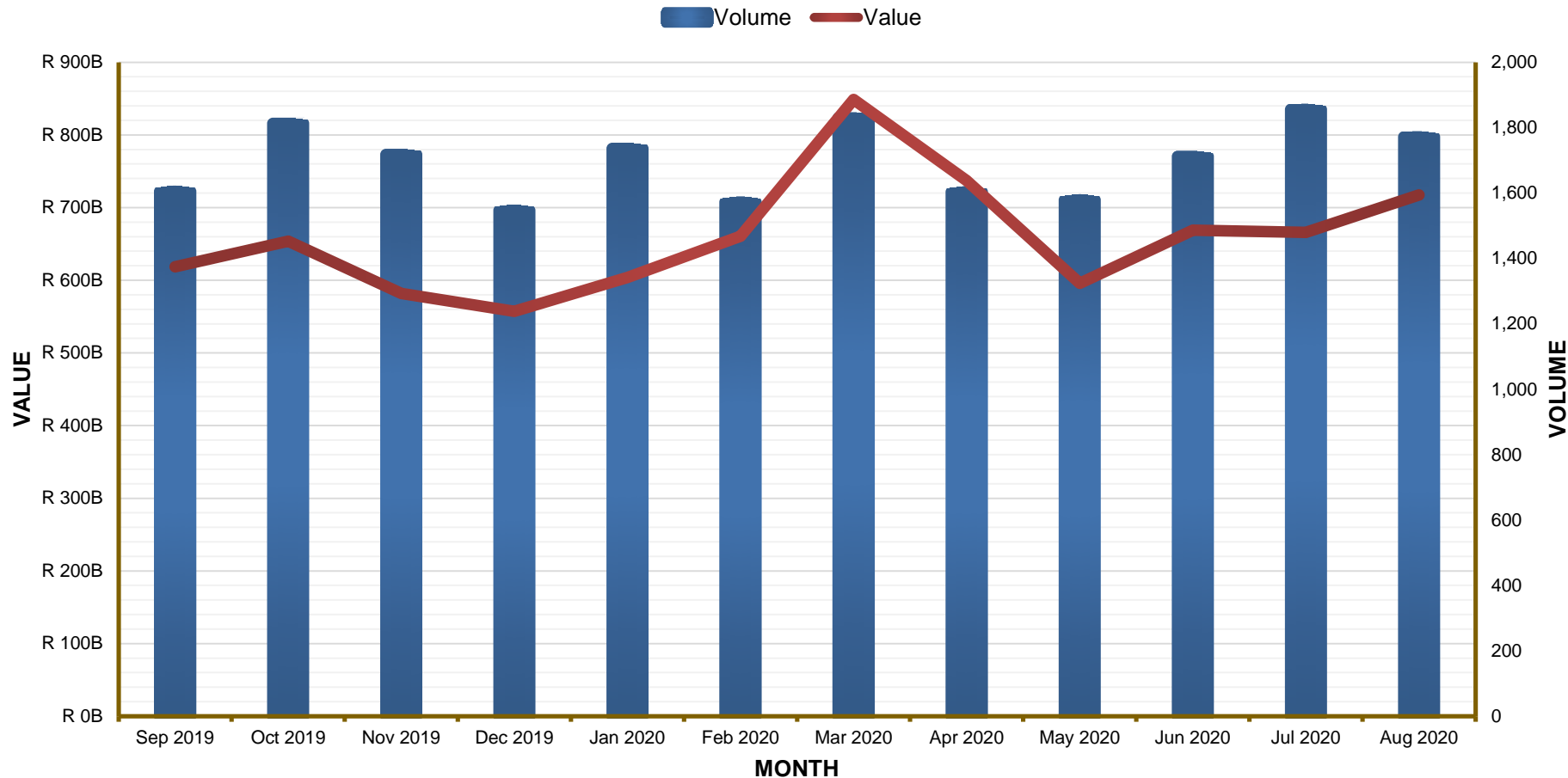


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Sep-19	R 782,882,179,488.83	11,619
Oct-19	R 878,281,241,550.88	13,139
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	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
Aug-20	R 807,696,188,116.66	12,953
<b>Total</b>	<b>R 9,405,135,031,354.83</b>	<b>150,033</b>
<b>Average</b>	<b>R 783,761,252,612.90</b>	<b>12,503</b>

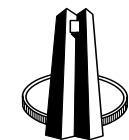


# CLS Settlement Values and Volumes for September 2019 - August 2020

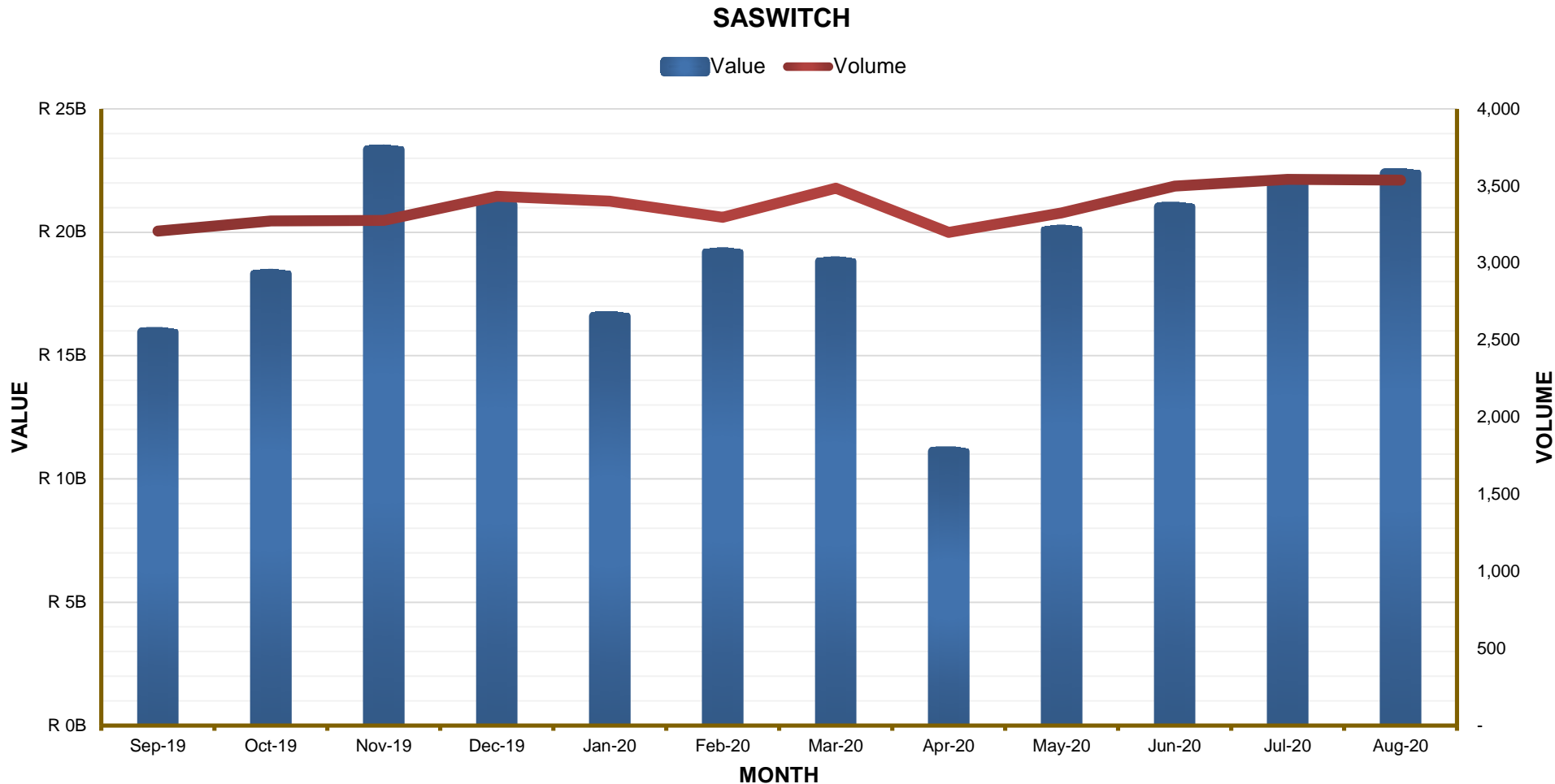
**CLS Settlement - Monthly Values and Volumes**



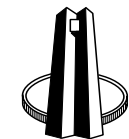
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Sep 2019	R 618,610,893,162.58	1,605
Oct 2019	R 653,660,632,152.20	1,813
Nov 2019	R 581,857,728,685.50	1,718
Dec 2019	R 557,212,840,724.11	1,547
Jan 2020	R 603,683,557,046.15	1,736
Feb 2020	R 660,403,623,396.48	1,572
Mar 2020	R 848,647,016,359.77	1,830
Apr 2020	R 736,937,998,018.00	1,603
May 2020	R 595,672,573,090.46	1,579
Jun 2020	R 668,832,212,992.62	1,712
Jul 2020	R 665,695,435,386.30	1,856
Aug 2020	R 717,423,862,971.86	1,772
<b>Total</b>	<b>R 7,908,638,373,986.03</b>	<b>20,343</b>
<b>Average</b>	<b>R 659,053,197,832.17</b>	<b>1,695</b>



# SASwitch Values and Volumes for August 2019 - August 2020

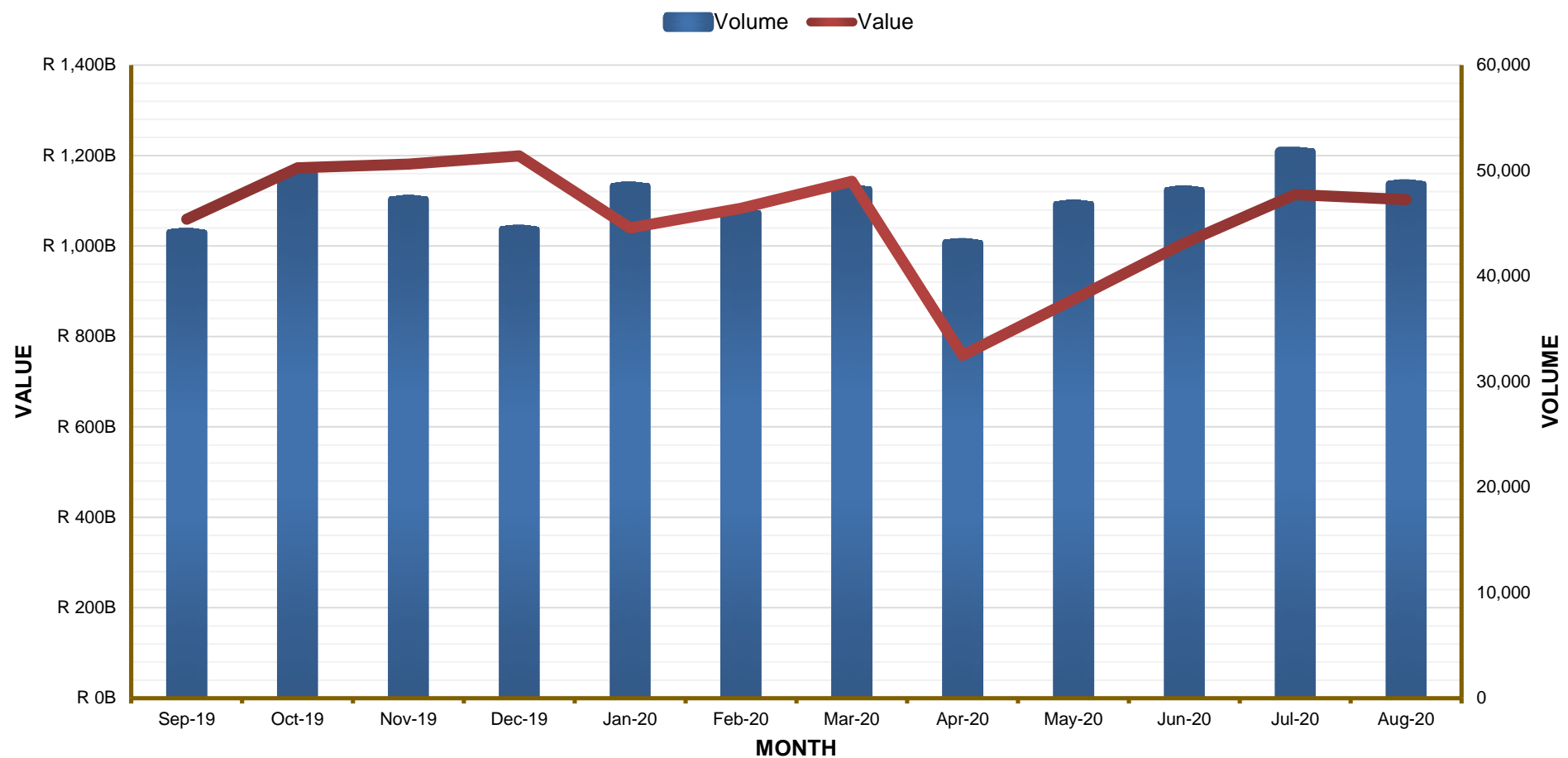


SASWITCH Monthly Values		
Month	Value	Volume
Sep-19	R 15,939,107,635.46	3,208
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	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
Aug-20	R 22,380,152,916.33	3,539
<b>Total</b>	<b>R 229,762,912,806.28</b>	<b>40,481</b>
<b>Average</b>	<b>R 19,146,909,400.52</b>	<b>3,373</b>

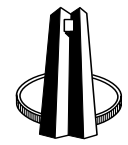


# Retail Values and Volumes for September 2019 - August 2020

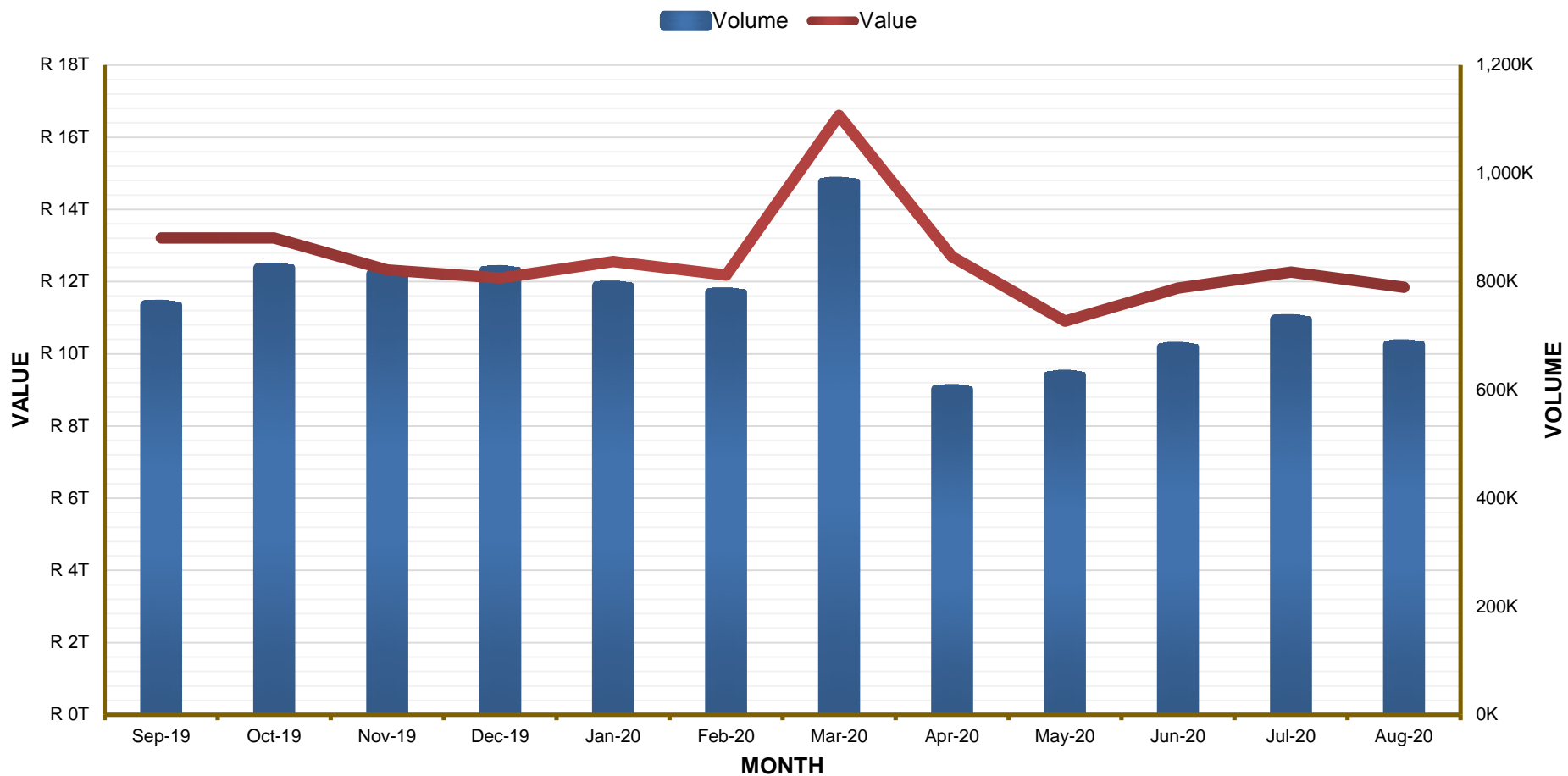
**Retail Monthly Values and Volumes**



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Aug-20	R 1,102,513,255,424.36	48,651
<b>Total</b>	<b>R 12,742,096,233,693.80</b>	<b>566,213</b>
<b>Average</b>	<b>R 1,061,841,352,807.82</b>	<b>47,184</b>



**SAMOS Message Values and Volumes**



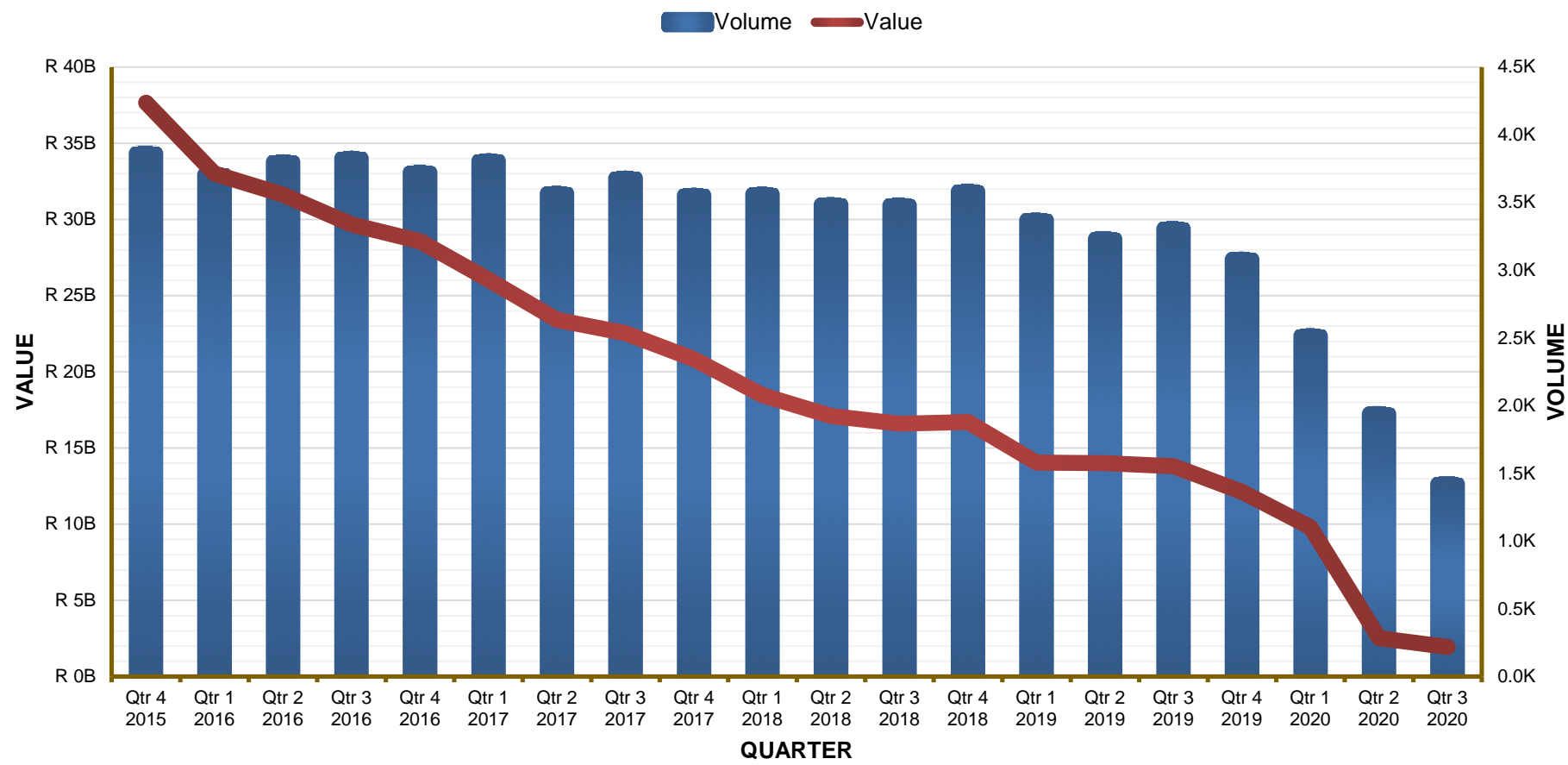
Message Values and Volumes - Monthly		
Month	Value	Volume
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 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
Aug-20	R 11,844,337,321,924.60	682,981
<b>Total</b>	<b>R 151,722,475,636,210.00</b>	<b>9,086,267</b>
<b>Average</b>	<b>R 12,643,539,636,350.80</b>	<b>757,189</b>



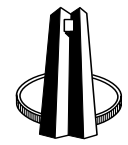


# Code Line Clearing (CLC) decline indicators from Q4, 2015 to Q3, 2020

**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 1,952,551,855.62	1,421
Total	R 390,512,377,822.89	66,476
Average	R 19,525,618,891.14	3,324



# Summarised Volumes and Values Totals for August 2020

Summarized totals		
Receiver	Volume	Value
Retail	48,651	R 1,102,513,255,424.36
RTL Total	626,380	R 9,766,132,051,952.18
Payment Cash Withdrawal/Deposit (KPSBV)	6,541	R 342,542,502,961.88
Payment Dematerialised MM Instrument (MPDEM)	4,149	R 173,616,660,260.61
Payment any Derivative Instrument (OPDER)	3,196	R 49,066,549,699.10
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,772	R 717,423,862,971.86
Daily BMA Settlements (SPBMA)	449	R 260,385,401,227.21
Payment any Money Market Product (MPMMI)	449	R 394,508,684,336.14
STRATE Planned Payments Confirmed on T+4 (SPLNY)	416	R 53,879,024,623.73
Settlement of Derivative Margin Calls (OSDMC)	159	R 19,172,105,231.03
STRATE Same Day Confirmed Settlements (SPLNN)	61	R 22,631,481,924.47

