

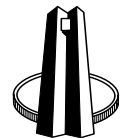


Settlement Statistics and Indicators

December 2020

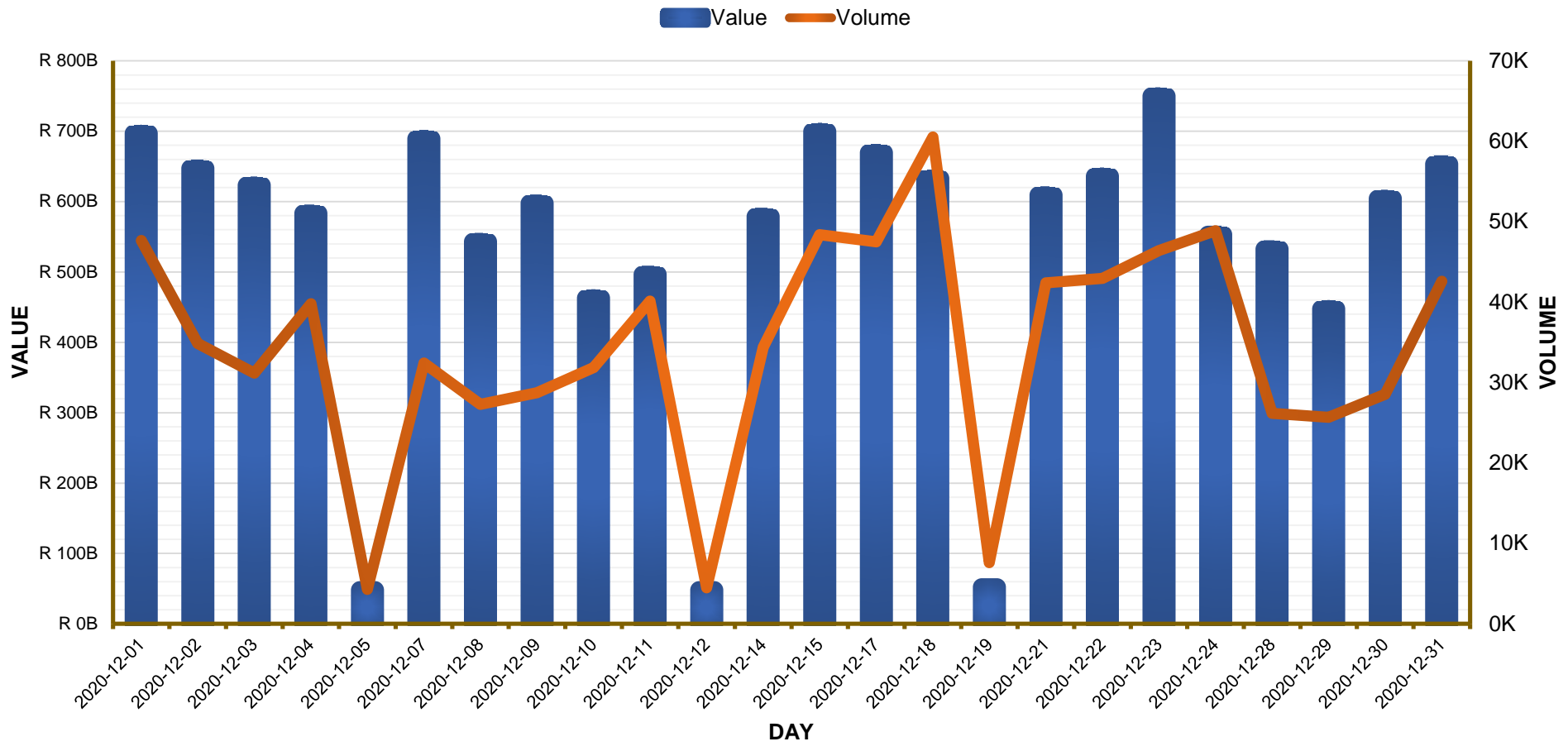


- ✓ In December 2020, SAMOS processed **824,836** transactions to the value of **ZAR 12,855,301,563,249.10**.
- ✓ Peak volume was **60,521** on 18 December 2020 and peak value was **ZAR 749,866,815,584.25** on 23 December 2020.
- ✓ Average number of transactions processed per day were **34,368** representing the average value of **ZAR 535,637,565,135.38**.
- ✓ 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.

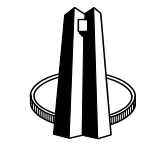




SAMOS Message Values and Volumes

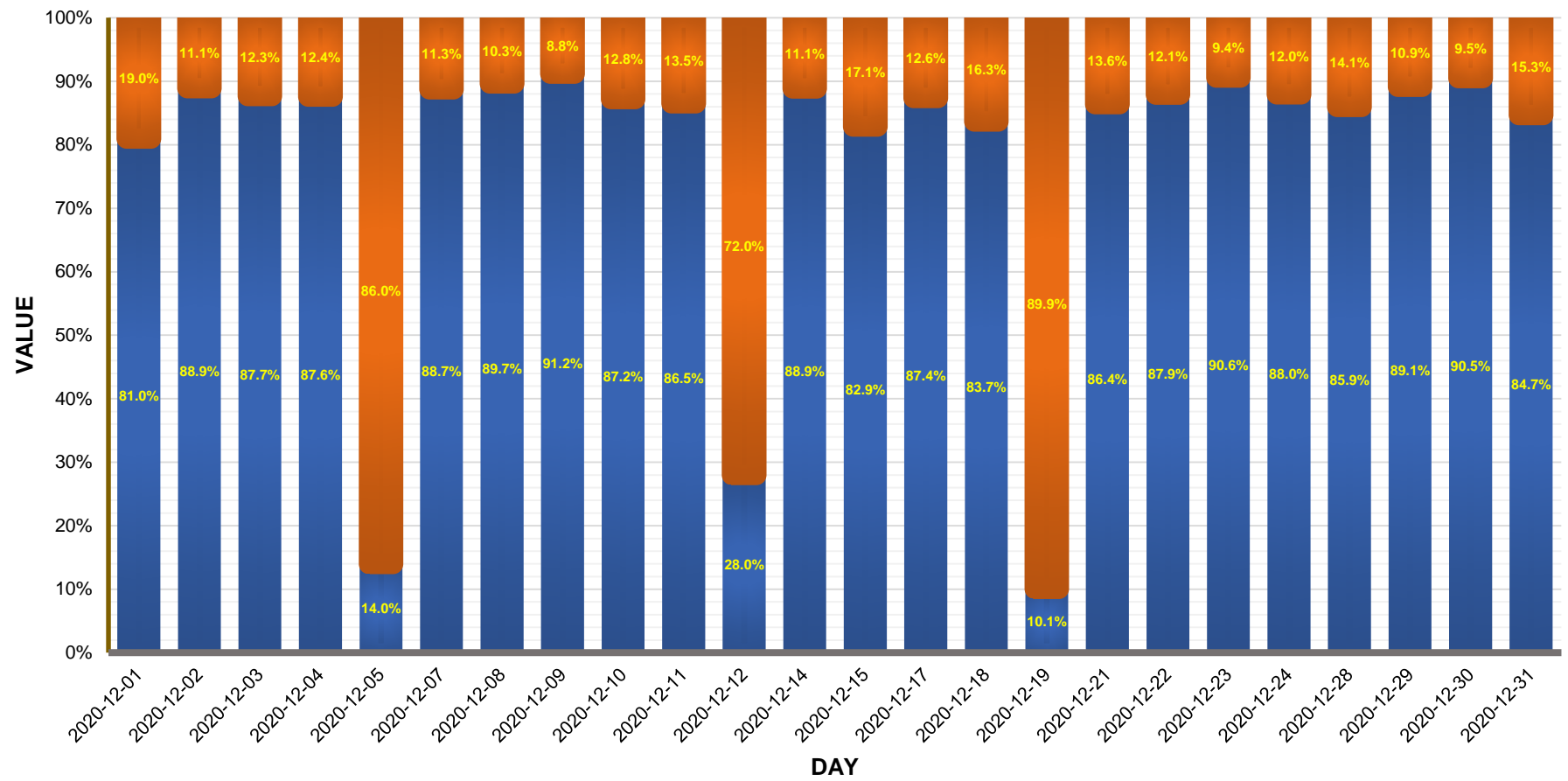


Daily Values and Volumes per month		
Date	Value	Volume
2020-12-01	R 697,017,916,644.14	47,680
2020-12-02	R 647,131,913,120.59	34,851
2020-12-03	R 623,040,252,336.98	31,185
2020-12-04	R 583,287,823,193.88	39,806
2020-12-05	R 48,090,739,353.23	4,283
2020-12-07	R 689,490,814,729.95	32,419
2020-12-08	R 543,020,993,081.26	27,289
2020-12-09	R 597,520,260,692.74	28,738
2020-12-10	R 463,001,231,015.92	31,879
2020-12-11	R 496,518,039,845.53	40,127
2020-12-12	R 48,165,580,537.58	4,484
2020-12-14	R 578,902,640,267.09	34,399
2020-12-15	R 699,696,189,570.88	48,395
2020-12-17	R 669,395,910,981.95	47,507
2020-12-18	R 633,002,921,807.44	60,521
2020-12-19	R 52,141,973,381.71	7,618
2020-12-21	R 609,327,591,156.64	42,406
2020-12-22	R 635,941,709,701.21	42,961
2020-12-23	R 749,866,815,584.25	46,421
2020-12-24	R 553,062,288,934.70	48,877
2020-12-28	R 532,514,756,573.88	26,177
2020-12-29	R 447,518,806,160.38	25,686
2020-12-30	R 604,239,223,315.28	28,531
2020-12-31	R 653,405,171,261.90	42,596
Total	R 12,855,301,563,249.10	824,836
Average	R 535,637,565,135.38	34,368

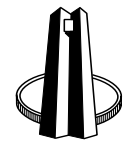


RTL Value / Batches Value

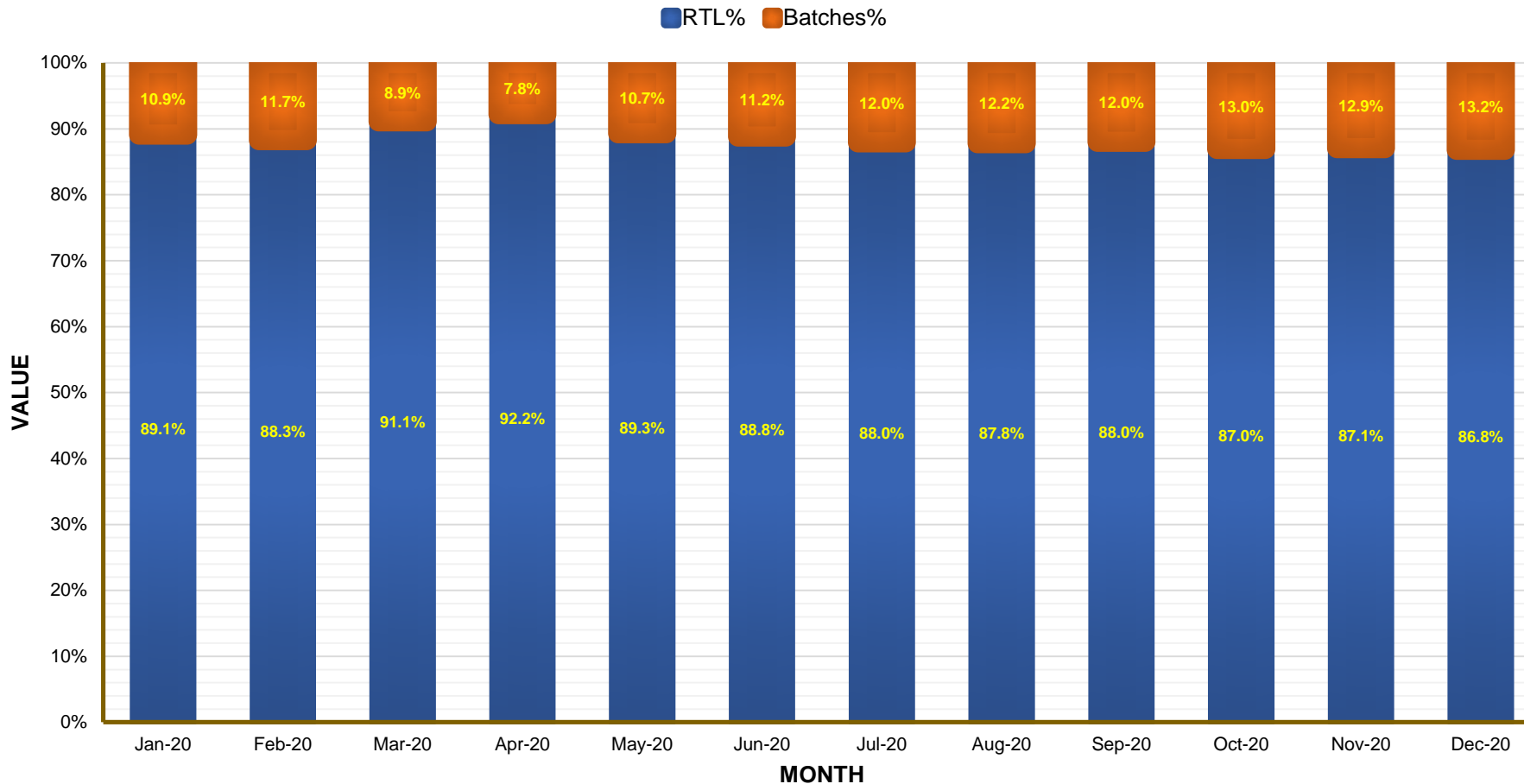
■ RTL% ■ Batches%



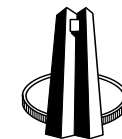
RTL /Batches Message Values		
Date	RTL	Batches
2020-12-01	R 452,716,045,607.65	R 106,241,817,391.53
2020-12-02	R 454,644,023,122.59	R 56,795,281,733.22
2020-12-03	R 413,186,139,784.46	R 58,010,919,716.28
2020-12-04	R 385,364,826,425.07	R 54,520,683,565.90
2020-12-05	R 2,529,221,436.71	R 15,554,236,698.13
2020-12-07	R 417,811,468,034.22	R 53,091,248,958.49
2020-12-08	R 370,941,989,699.50	R 42,721,436,784.76
2020-12-09	R 424,810,980,202.71	R 41,062,960,896.89
2020-12-10	R 315,430,643,890.56	R 46,358,452,763.64
2020-12-11	R 331,372,267,428.37	R 51,535,231,028.75
2020-12-12	R 5,087,178,506.70	R 13,071,384,350.19
2020-12-14	R 429,524,638,961.44	R 53,870,489,257.00
2020-12-15	R 491,381,608,330.80	R 101,476,908,724.46
2020-12-17	R 483,155,528,253.57	R 69,732,046,713.80
2020-12-18	R 435,470,567,984.62	R 84,884,543,534.43
2020-12-19	R 2,225,296,704.48	R 19,885,805,346.45
2020-12-21	R 409,982,804,741.54	R 64,426,222,481.91
2020-12-22	R 449,269,271,879.67	R 61,858,330,982.51
2020-12-23	R 524,527,582,734.92	R 54,443,762,321.25
2020-12-24	R 374,511,999,865.81	R 51,282,361,578.25
2020-12-28	R 355,428,653,910.31	R 58,146,362,738.47
2020-12-29	R 308,898,673,906.04	R 37,704,059,767.36
2020-12-30	R 463,173,456,317.16	R 48,702,679,591.45
2020-12-31	R 464,659,388,651.71	R 83,917,316,240.64
Total	R 8,766,104,256,380.61	R 1,329,294,543,165.76
Average	R 365,254,344,015.86	R 55,387,272,631.91



RTL Value / Batches Value

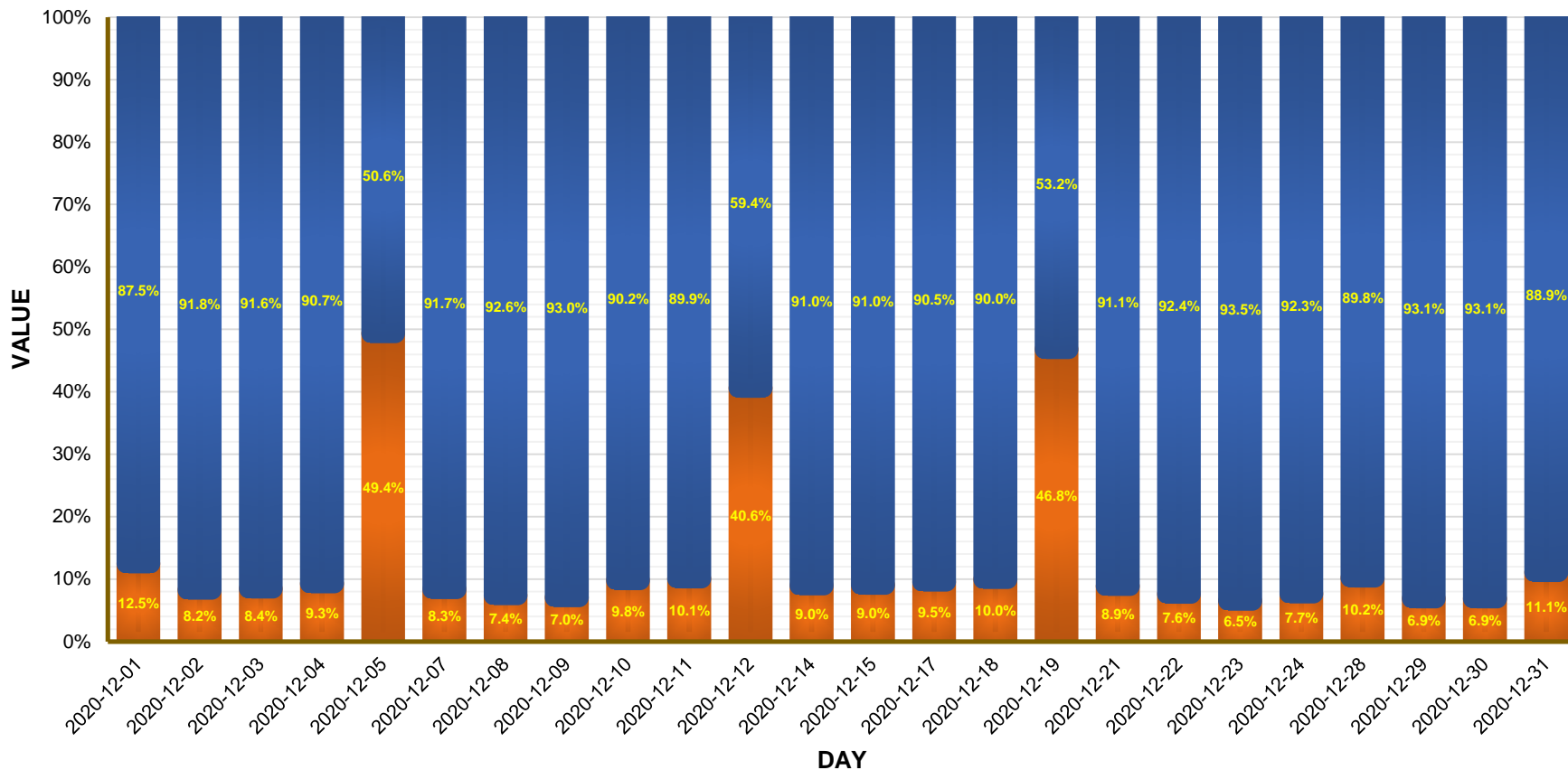


RTL /Batches Message Values		
Month	RTL	Batches
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
Feb-20	R 8,161,529,617,369.48	R 1,083,430,933,623.34
Mar-20	R 11,769,569,757,423.60	R 1,143,184,500,117.91
Apr-20	R 8,985,841,812,508.20	R 758,207,748,123.36
May-20	R 7,393,802,016,296.18	R 882,138,092,107.64
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
Dec-20	R 8,766,104,256,380.61	R 1,329,294,543,165.76
Total	R 102,436,123,473,446.00	R 13,040,592,274,848.90
Average	R 8,536,343,622,787.18	R 1,086,716,022,904.07



Day Value, Night Value

■ Night Value% ■ Day Value%

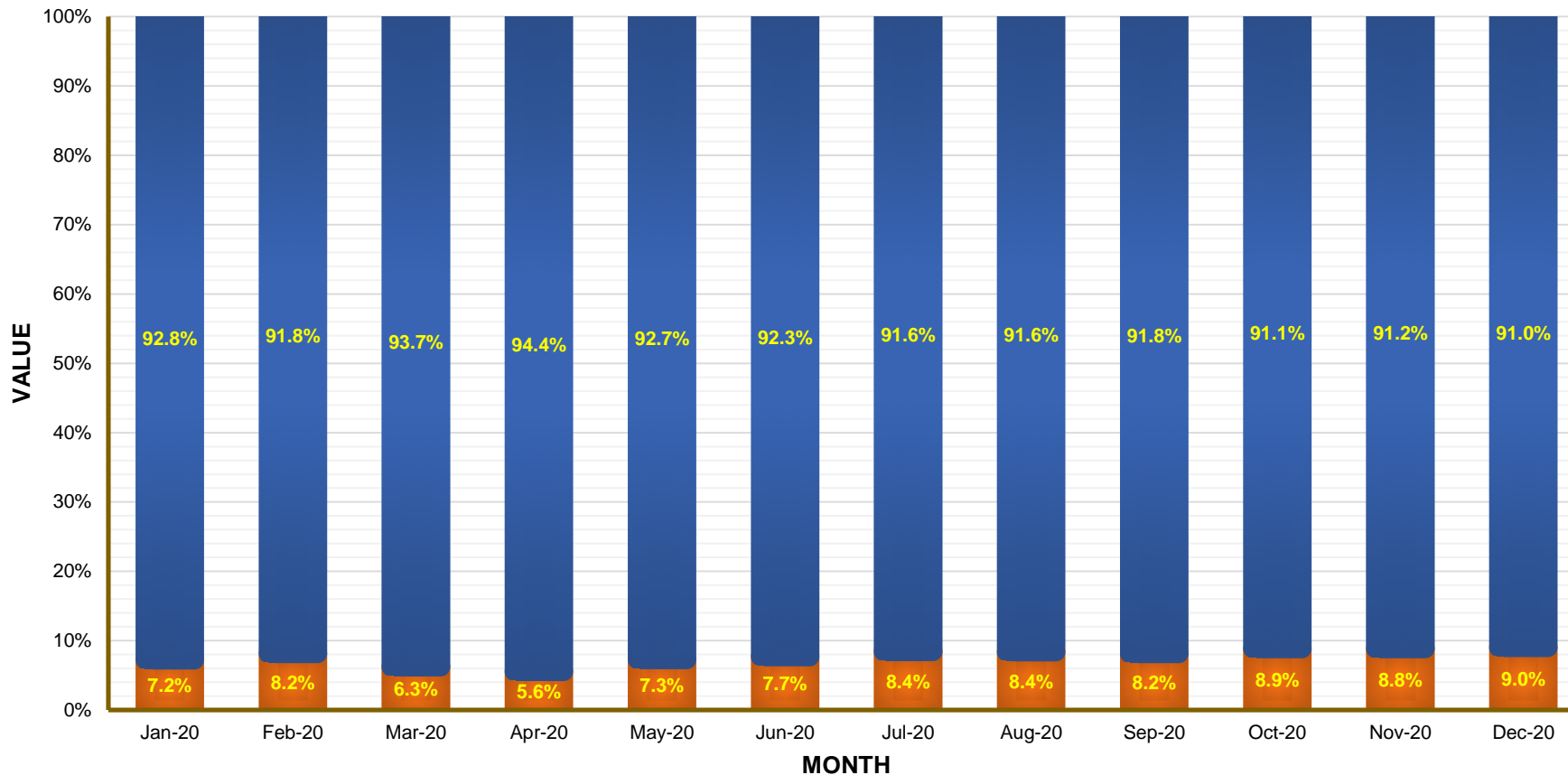


Day and Night Settlement Values		
Date	Night Value	Day Value
2020-12-01	R 71,129,914,219.56	R 498,610,834,380.84
2020-12-02	R 42,492,132,676.65	R 472,608,148,807.85
2020-12-03	R 40,697,686,966.17	R 441,708,557,399.09
2020-12-04	R 41,576,715,789.42	R 407,259,338,282.98
2020-12-05	R 8,929,483,215.57	R 9,161,246,129.66
2020-12-07	R 41,156,977,890.76	R 452,533,840,748.01
2020-12-08	R 31,026,935,059.20	R 388,682,560,030.16
2020-12-09	R 32,950,498,515.63	R 435,381,717,071.24
2020-12-10	R 36,195,316,927.82	R 332,995,514,671.27
2020-12-11	R 38,847,950,094.82	R 347,571,125,555.65
2020-12-12	R 7,370,504,941.09	R 10,795,075,596.49
2020-12-14	R 43,569,983,172.19	R 442,170,634,756.67
2020-12-15	R 53,727,297,313.55	R 540,199,340,926.04
2020-12-17	R 53,617,288,308.77	R 508,619,513,779.92
2020-12-18	R 53,082,852,372.94	R 479,039,021,122.80
2020-12-19	R 10,364,867,182.82	R 11,777,106,198.89
2020-12-21	R 44,956,807,162.90	R 462,435,087,346.02
2020-12-22	R 39,280,685,184.30	R 477,096,122,287.63
2020-12-23	R 38,457,388,309.60	R 554,025,954,462.56
2020-12-24	R 33,130,568,359.05	R 399,845,741,736.74
2020-12-28	R 42,284,719,089.79	R 371,953,100,882.83
2020-12-29	R 24,358,580,907.16	R 330,032,789,027.63
2020-12-30	R 35,160,558,803.04	R 475,636,304,387.55
2020-12-31	R 60,175,559,257.22	R 482,117,888,174.31
Total	R 924,541,271,720.02	R 9,332,256,563,762.83
Average	R 38,522,552,988.33	R 388,844,023,490.12

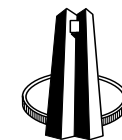


Day Value, Night Value

■ Night Value% ■ Day Value%

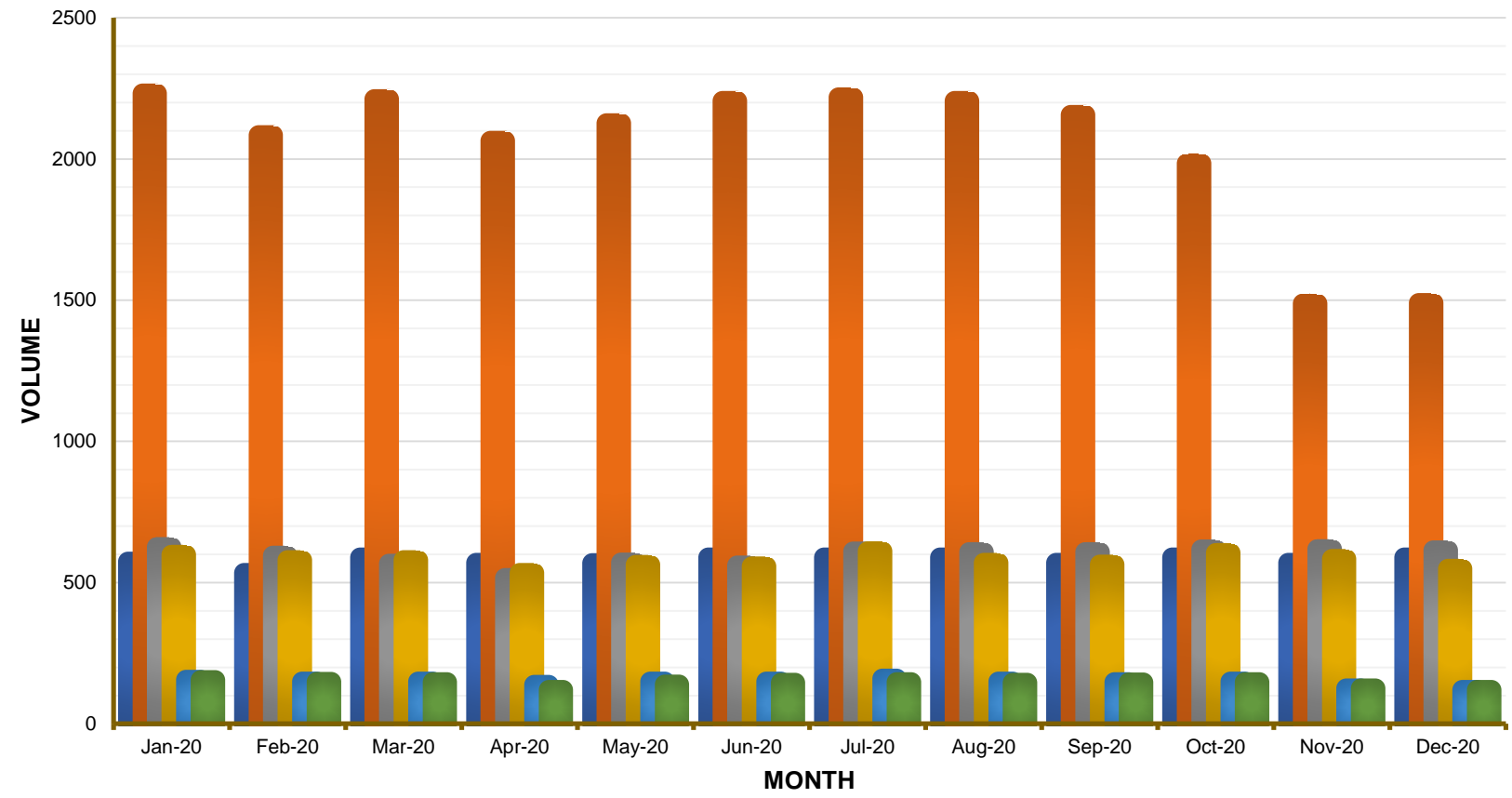


Day and Night Settlement Values		
Month	Night Value	Day Value
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
May-20	R 616,401,994,126.28	R 7,840,030,921,103.85
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
Dec-20	R 924,541,271,720.02	R 9,332,256,563,762.83
Total	R 9,193,027,113,281.86	R 108,931,539,933,862.00
Average	R 766,085,592,773.49	R 9,077,628,327,821.83

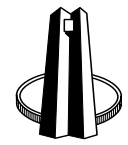


Cards Message Volumes

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



Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
Dec-20	589	1490	614	549	120	120
Total	6,921	24,466	7,112	6,895	1,747	1,686
Average	577	2,039	593	575	146	141

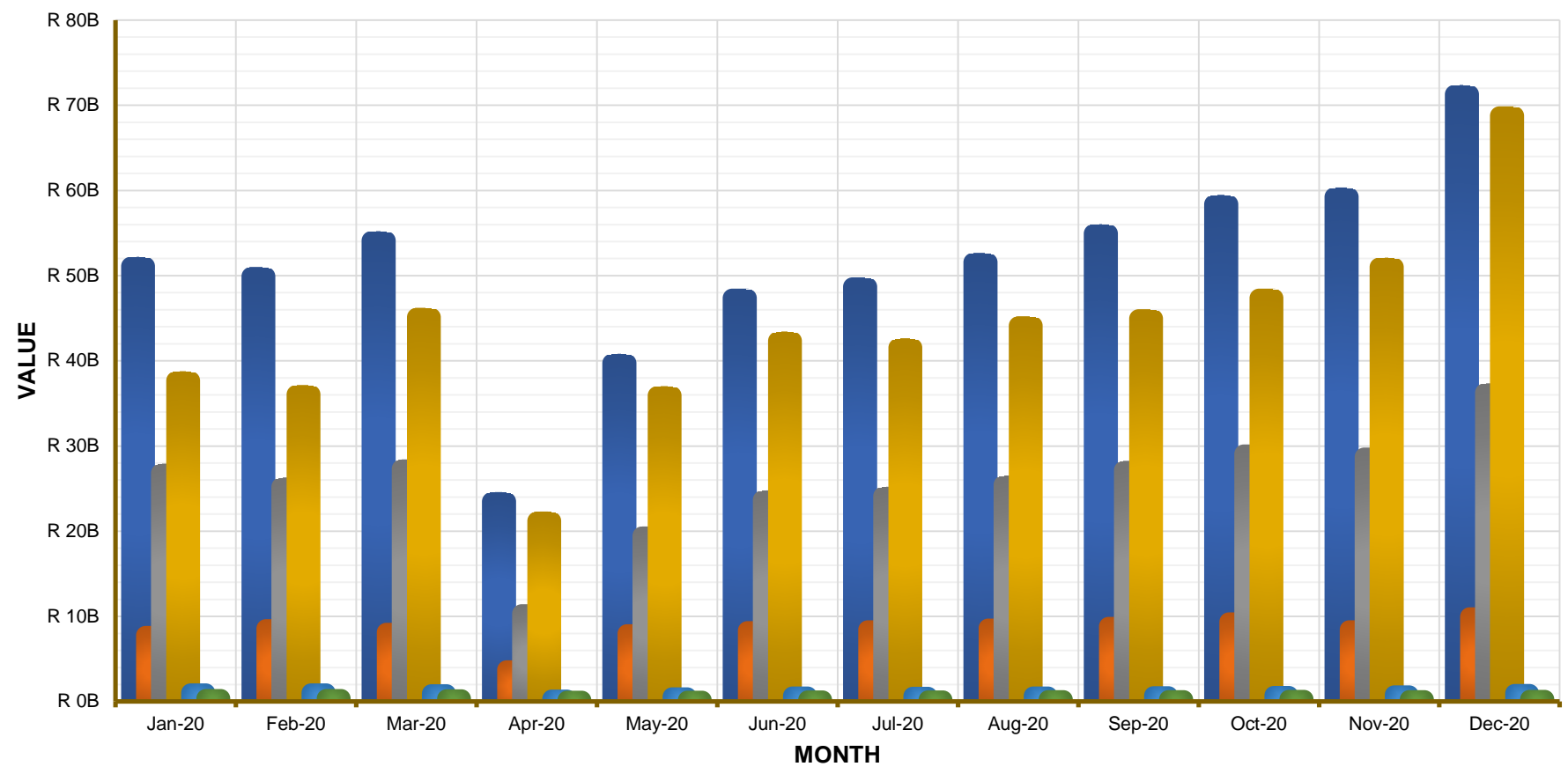




Cards Message Values from January 2020 – December 2020

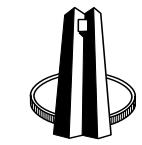
Cards Message Values

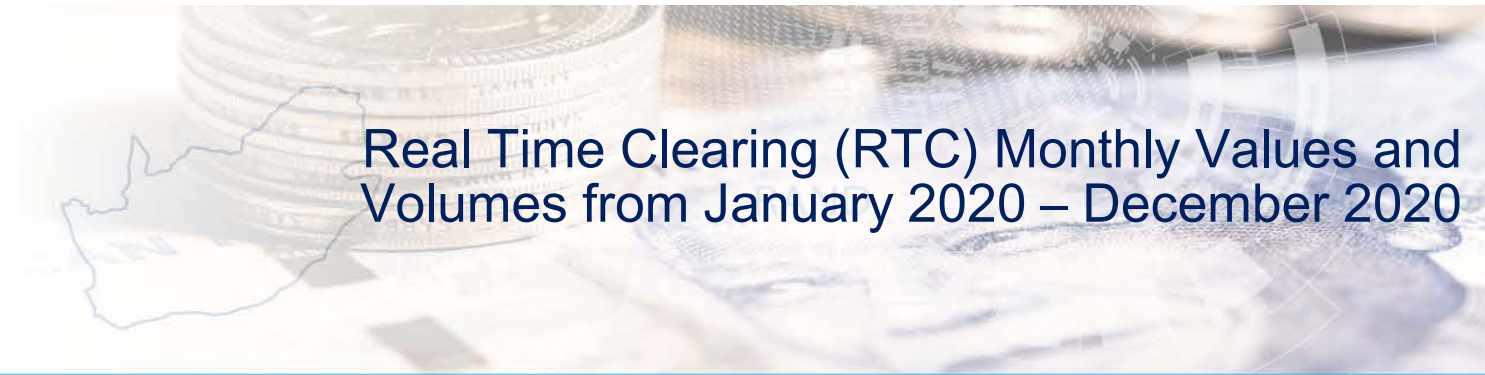
■ Visa
 ■ Debit Card
 ■ Credit Card
 ■ MasterCard
 ■ AMEX
 ■ DINERS



Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
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
Dec-20	R 71,288,361,003.37	R 9,945,573,778.60	R 36,266,934,420.23
Total	R 609,847,668,532.57	R 98,185,461,779.50	R 303,551,786,098.26
Average	R 50,820,639,044.38	R 8,182,121,814.96	R 25,295,982,174.86

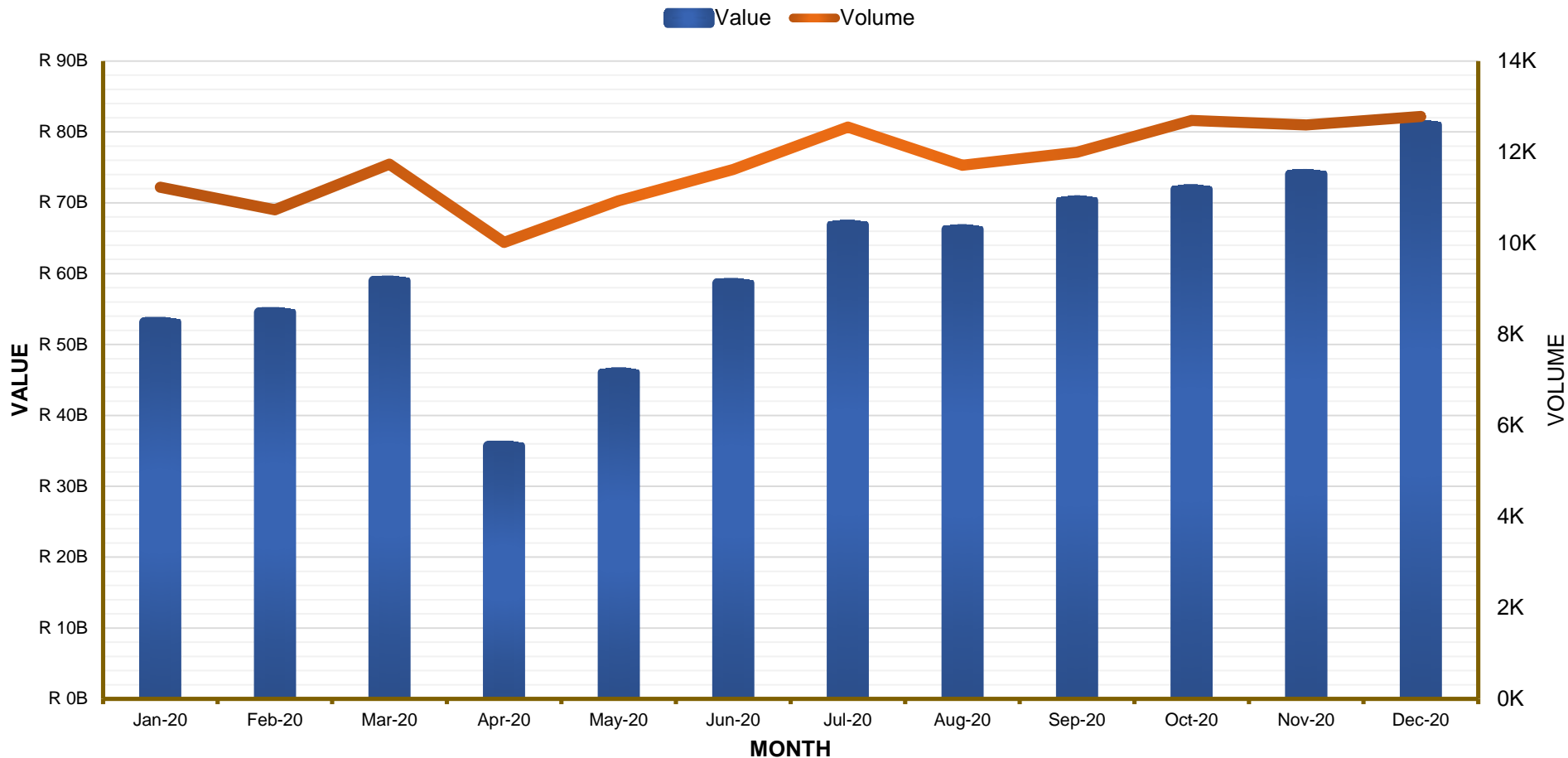
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
Mar-20	R 45,133,109,774.56	R 928,821,111.44	R 316,804,198.32
Apr-20	R 21,212,410,249.12	R 303,536,085.63	R 155,589,061.06
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
Dec-20	R 68,752,081,692.36	R 950,517,472.46	R 261,194,299.73
Total	R 516,124,542,588.10	R 8,943,110,618.61	R 2,962,951,348.79
Average	R 43,010,378,549.01	R 745,259,218.22	R 246,912,612.40



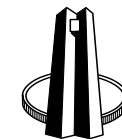


Real Time Clearing (RTC) Monthly Values and Volumes from January 2020 – December 2020

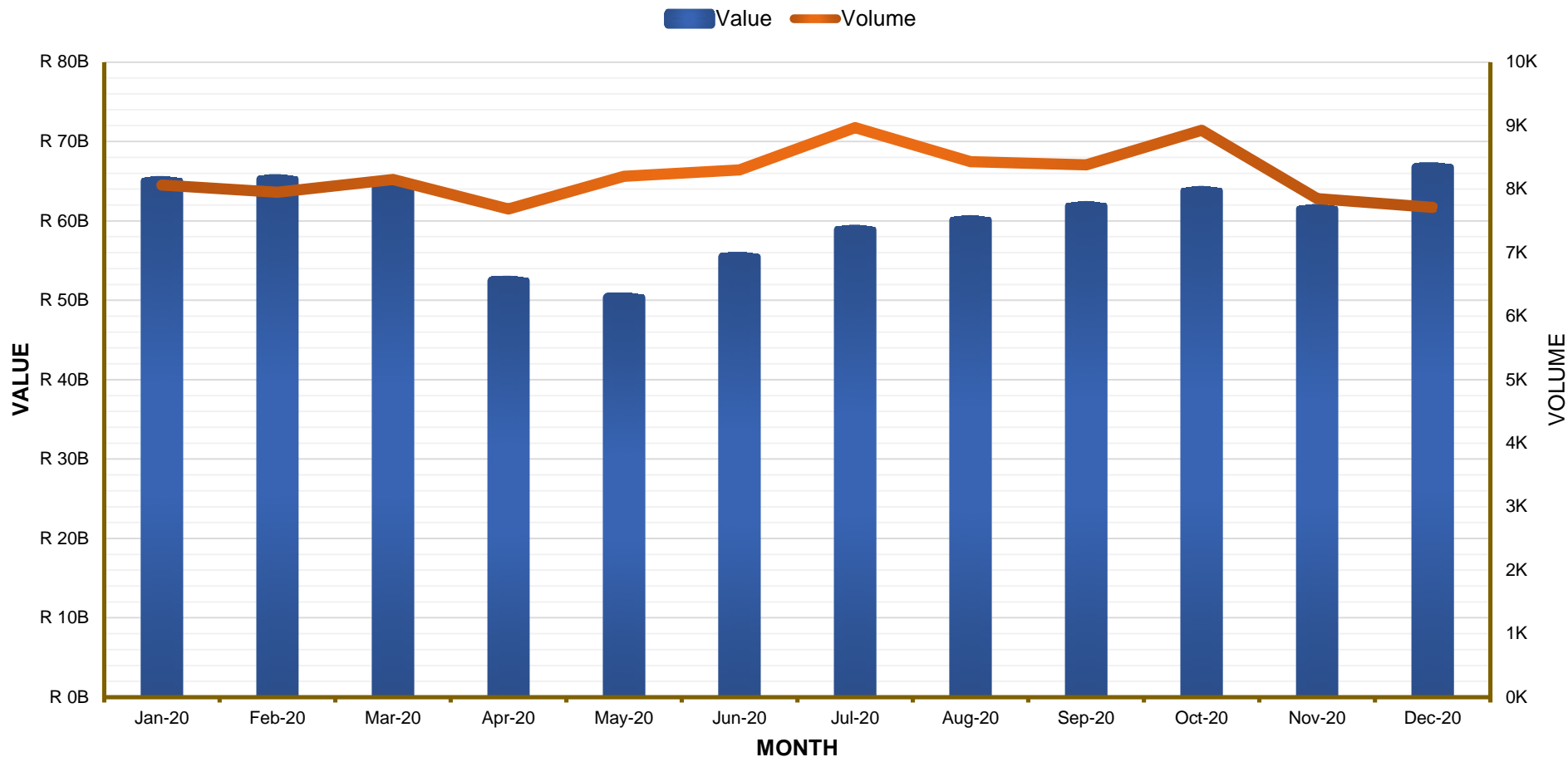
Real Time Clearing (RTC) Monthly Values and Volumes



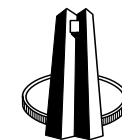
RTC Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	12,553
Aug-20	R 66,220,267,445.44	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
Dec-20	R 80,934,288,238.20	12,782
Total	R 736,972,862,662.44	140,605
Average	R 61,414,405,221.87	11,717



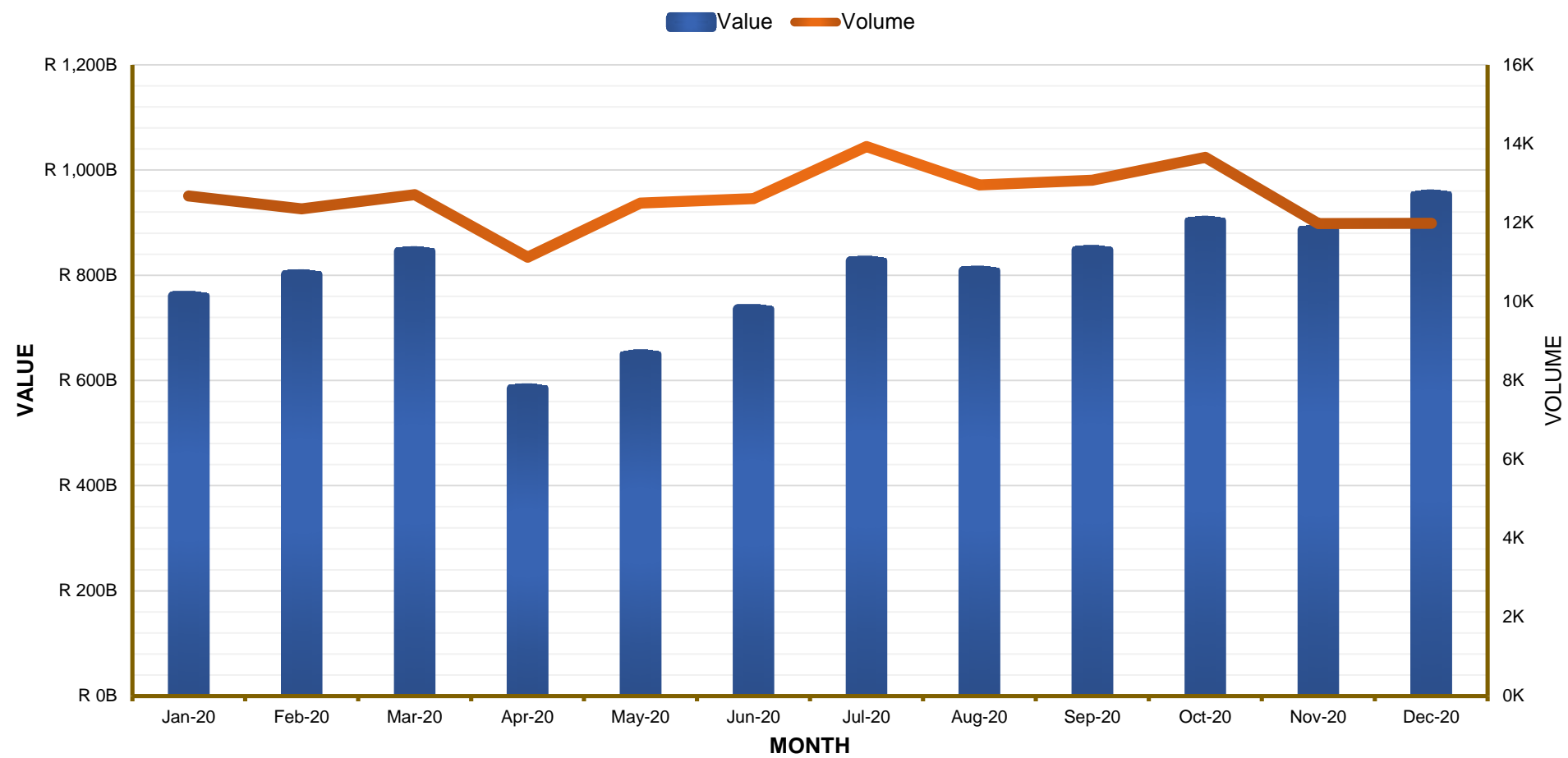
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



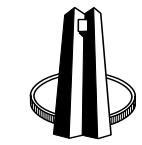
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	8,968
Aug-20	R 60,024,091,331.95	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
Dec-20	R 66,674,386,601.96	7,713
Total	R 725,402,156,766.14	98,629
Average	R 60,450,179,730.51	8,219



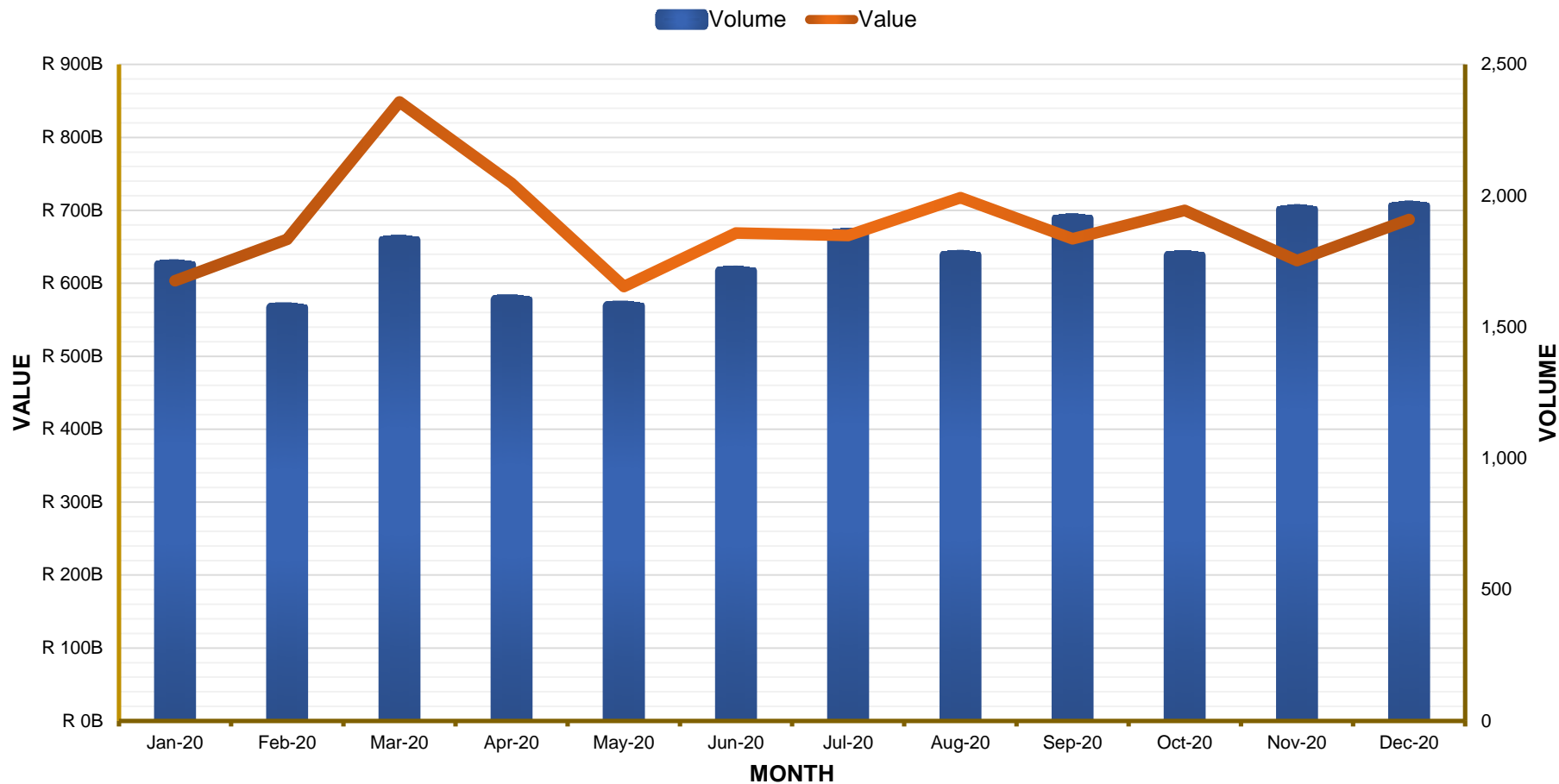
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



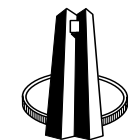
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	R 826,663,973,141.26	13,929
Aug-20	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
Dec-20	R 952,831,895,148.54	11,981
Total	R 9,595,923,248,269.58	151,538
Average	R 799,660,270,689.13	12,628

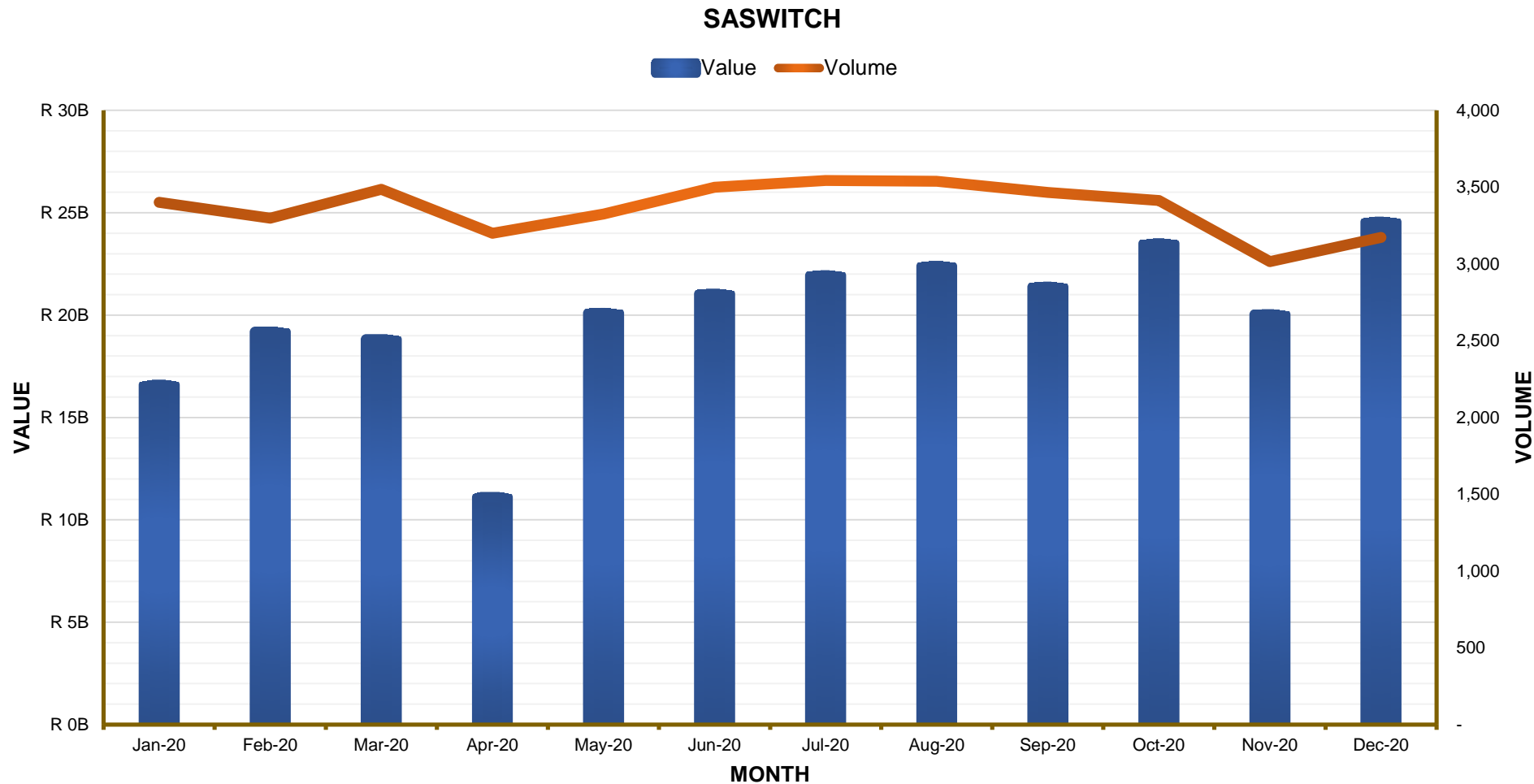


CLS Settlement - Monthly Values and Volumes

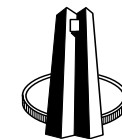


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jan-20	R 603,683,557,046.15	1,736
Feb-20	R 660,403,623,396.48	1,572
Mar-20	R 848,647,016,359.77	1,830
Apr-20	R 736,937,998,018.00	1,603
May-20	R 595,672,573,090.46	1,579
Jun-20	R 668,832,212,992.62	1,712
Jul-20	R 665,695,435,386.30	1,856
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
Dec-20	R 687,497,569,693.19	1,960
Total	R 8,177,042,880,132.85	21,249
Average	R 681,420,240,011.07	1,771

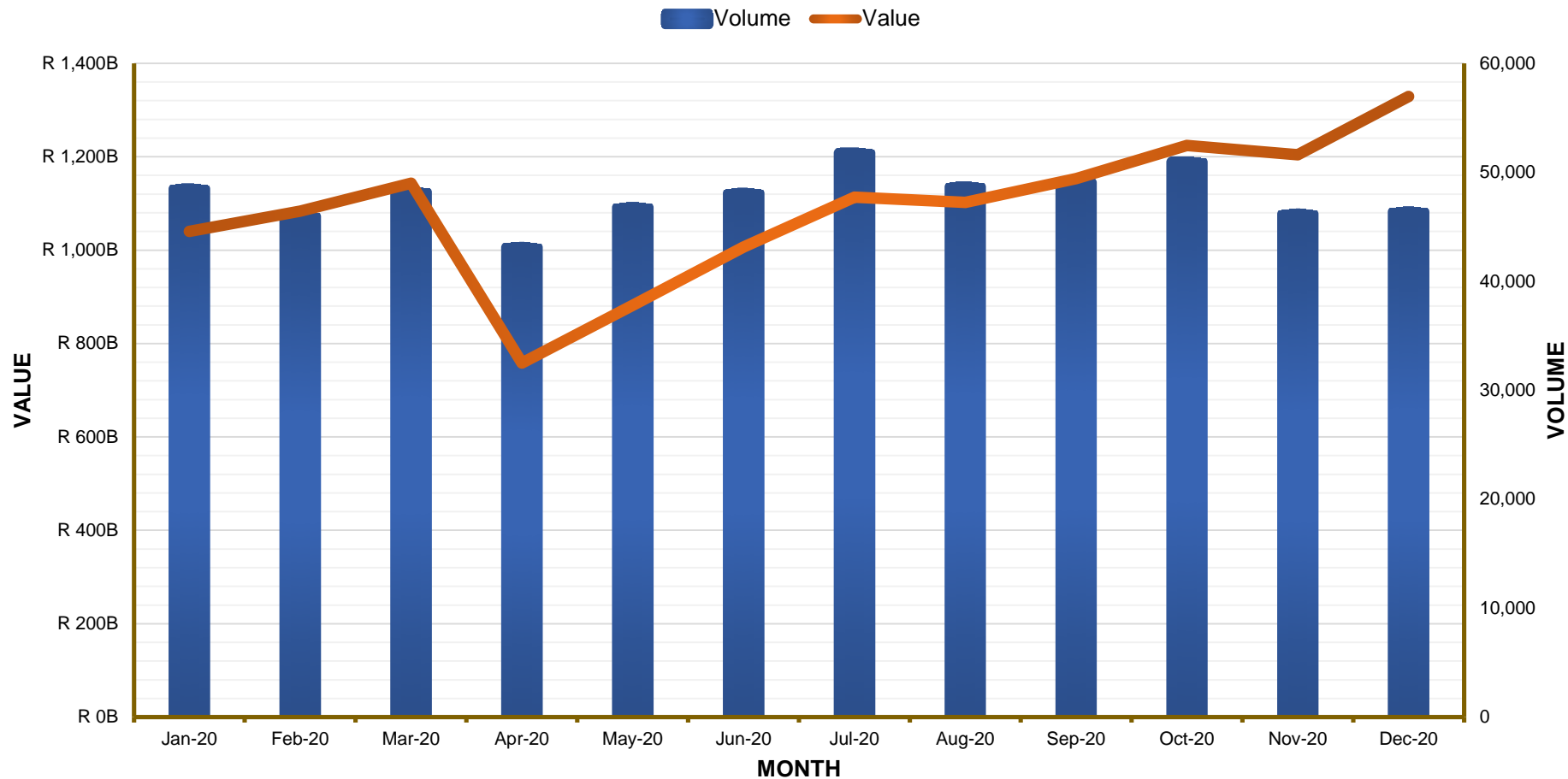




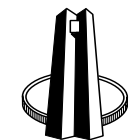
SASWITCH Monthly Values		
Month	Value	Volume
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	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
Dec-20	R 24,545,631,901.61	3,173
Total	R 240,512,914,159.93	40,357
Average	R 20,042,742,846.66	3,363



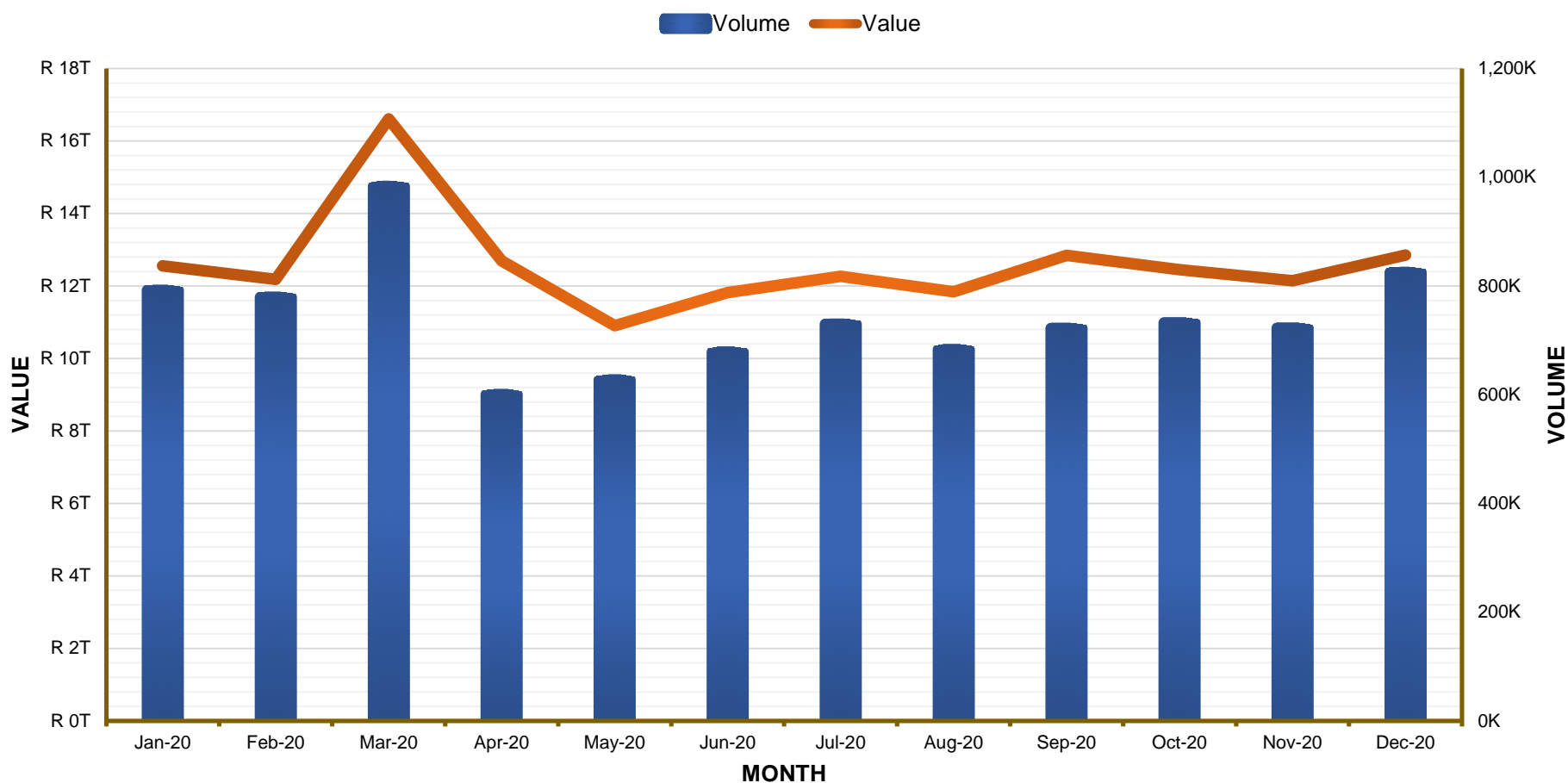
Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Dec-20	R 1,329,294,543,165.76	46,366
Total	R 13,040,592,274,848.90	573,404
Average	R 1,086,716,022,904.07	47,784



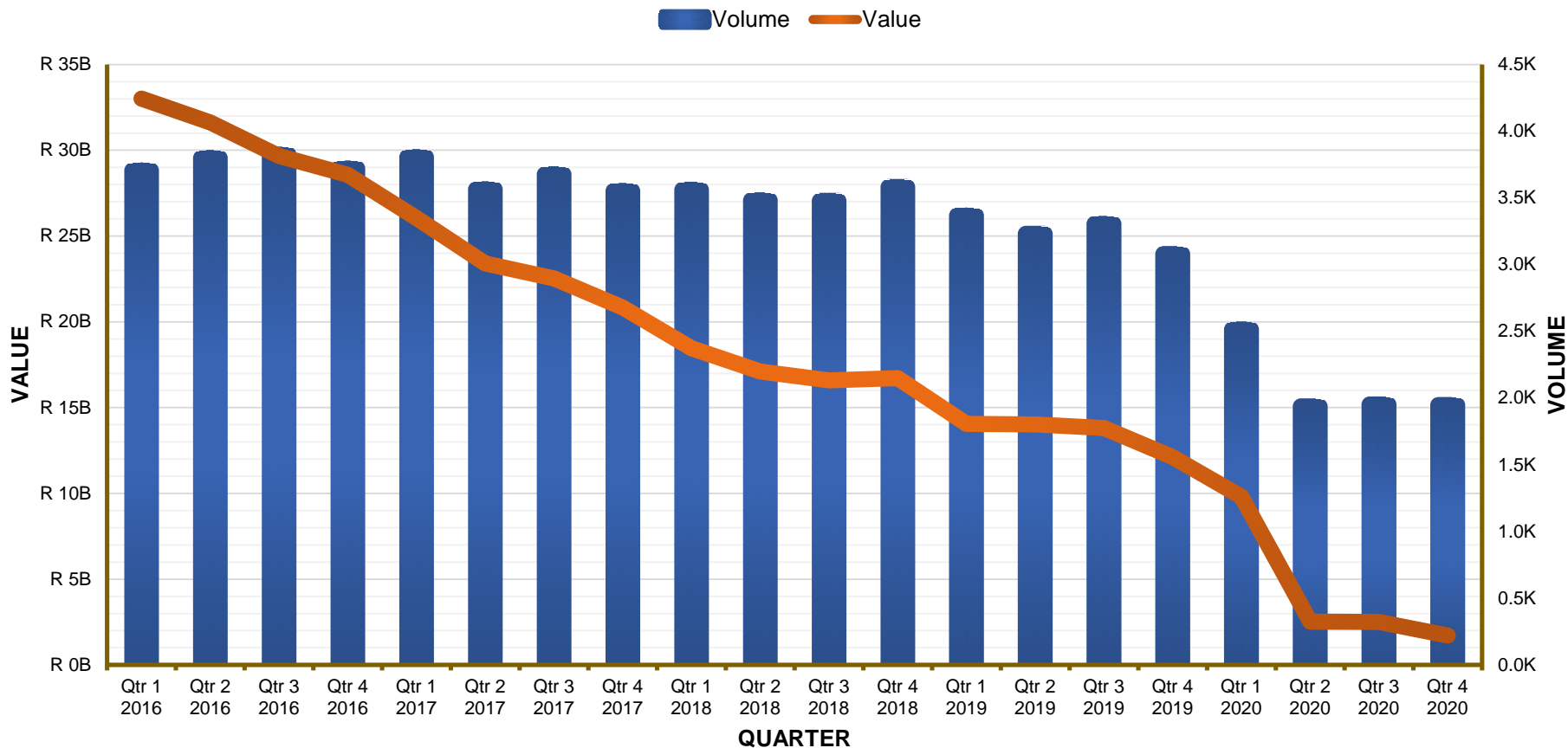
SAMOS Message Values and Volumes



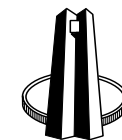
Message Values and Volumes - Monthly		
Month	Value	Volume
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 10,906,055,670,416.30	626,913
Jun-20	R 11,822,058,219,705.40	678,216
Jul-20	R 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
Dec-20	R 12,855,301,563,249.10	824,836
Total	R 151,166,056,759,655.00	8,873,070
Average	R 12,597,171,396,637.90	739,423



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 1,710,460,310.49	1,949
Total	R 355,129,452,558.05	65,095
Average	R 17,756,472,627.90	3,255



Summerised totals		
Receiver	Volume	Value
RTL Total	770,751	R 10,681,616,582,401.10
Retail	46,366	R 1,329,294,543,165.76
Payment Cash Withdrawal/Deposit (KPSBV)	7,720	R 315,684,260,642.22
Payment Dematerialised MM Instrument (MPDEM)	3,826	R 131,151,046,712.73
Payment any Derivative Instrument (OPDER)	3,239	R 23,523,872,511.70
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,960	R 687,497,569,693.19
Payment any Money Market Product (MPMMI)	669	R 291,675,295,244.02
Daily BMA Settlements (SPBMA)	547	R 241,071,755,285.38
STRATE Planned Payments Confirmed on T+4 (SPLNY)	460	R 60,804,082,246.72
Settlement of Derivative Margin Calls (OSDMC)	174	R 21,812,723,754.98
STRATE Same Day Confirmed Settlements (SPLNN)	63	R 14,075,411,710.05

