

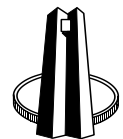


Settlement Statistics and Indicators

January 2021



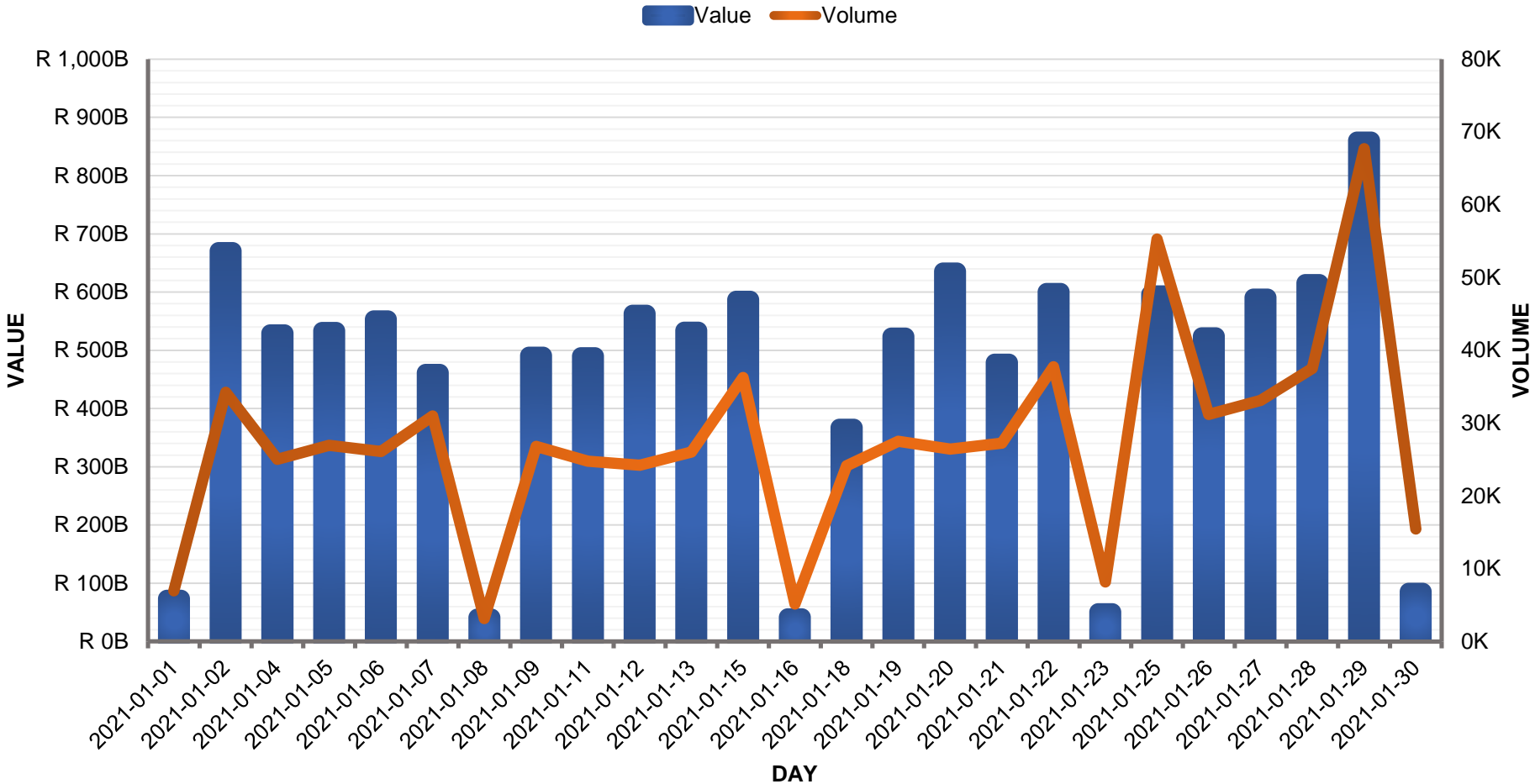
- ✓ In January 2021, SAMOS processed **688,114** transactions to the value of **ZAR 11,495,752,430,298.40**.
- ✓ Peak volume and peak value was **67,698** and **ZAR 860,285,329,887.22** on 29 January 2021.
- ✓ Average number of transactions processed per day were **27,525** representing the average value of **ZAR 459,830,097,211.94**
- ✓ 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.



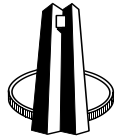


Daily Message Volumes and Values for January 2021

SAMOS Message Values and Volumes



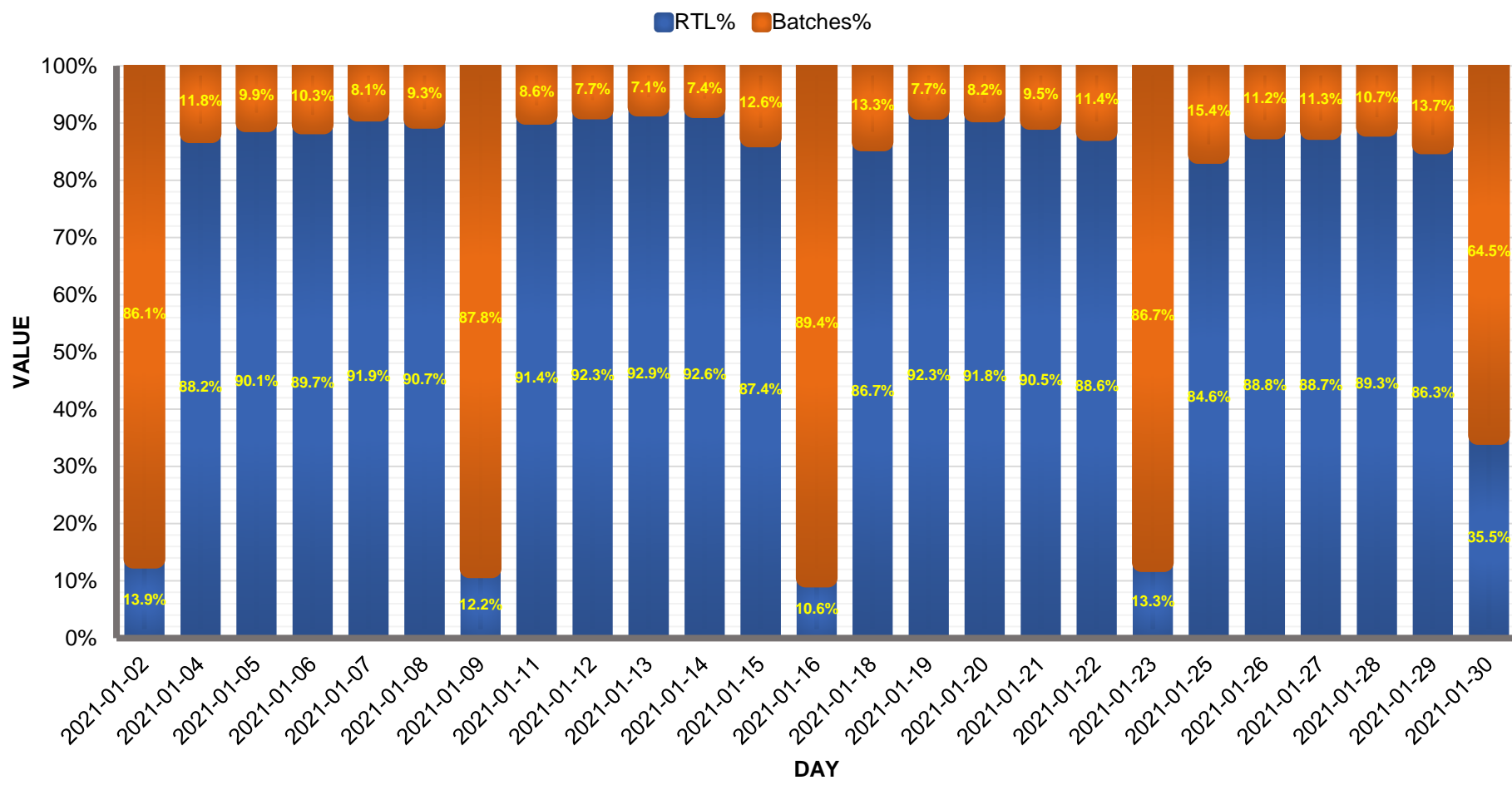
Daily Values and Volumes per month		
Date	Value	Volume
2021-01-01	R 73,600,027,831.90	6,950
2021-01-02	R 670,427,504,404.29	34,222
2021-01-04	R 529,175,313,578.63	25,024
2021-01-05	R 533,255,813,534.23	26,932
2021-01-06	R 553,376,907,283.30	26,096
2021-01-07	R 461,208,831,941.06	30,985
2021-01-08	R 40,880,232,008.03	3,141
2021-01-09	R 490,930,651,239.87	26,785
2021-01-11	R 489,849,952,259.63	24,779
2021-01-12	R 562,935,941,658.69	24,233
2021-01-13	R 533,623,175,581.75	26,026
2021-01-15	R 586,917,624,493.54	36,262
2021-01-16	R 41,594,502,690.74	5,164
2021-01-18	R 366,993,738,389.33	24,132
2021-01-19	R 523,460,307,741.74	27,506
2021-01-20	R 635,388,673,899.70	26,446
2021-01-21	R 479,041,310,158.60	27,245
2021-01-22	R 600,477,317,802.73	37,736
2021-01-23	R 50,104,306,176.02	8,179
2021-01-25	R 596,086,735,465.99	55,269
2021-01-26	R 524,299,664,715.10	31,208
2021-01-27	R 590,796,865,546.79	33,118
2021-01-28	R 615,499,140,721.37	37,502
2021-01-29	R 860,285,329,887.22	67,698
2021-01-30	R 85,542,561,288.17	15,476
Total	R 11,495,752,430,298.40	688,114
Average	R 459,830,097,211.94	27,525



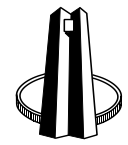


RTL / Batches Message Values for January 2021

RTL Value / Batches Value

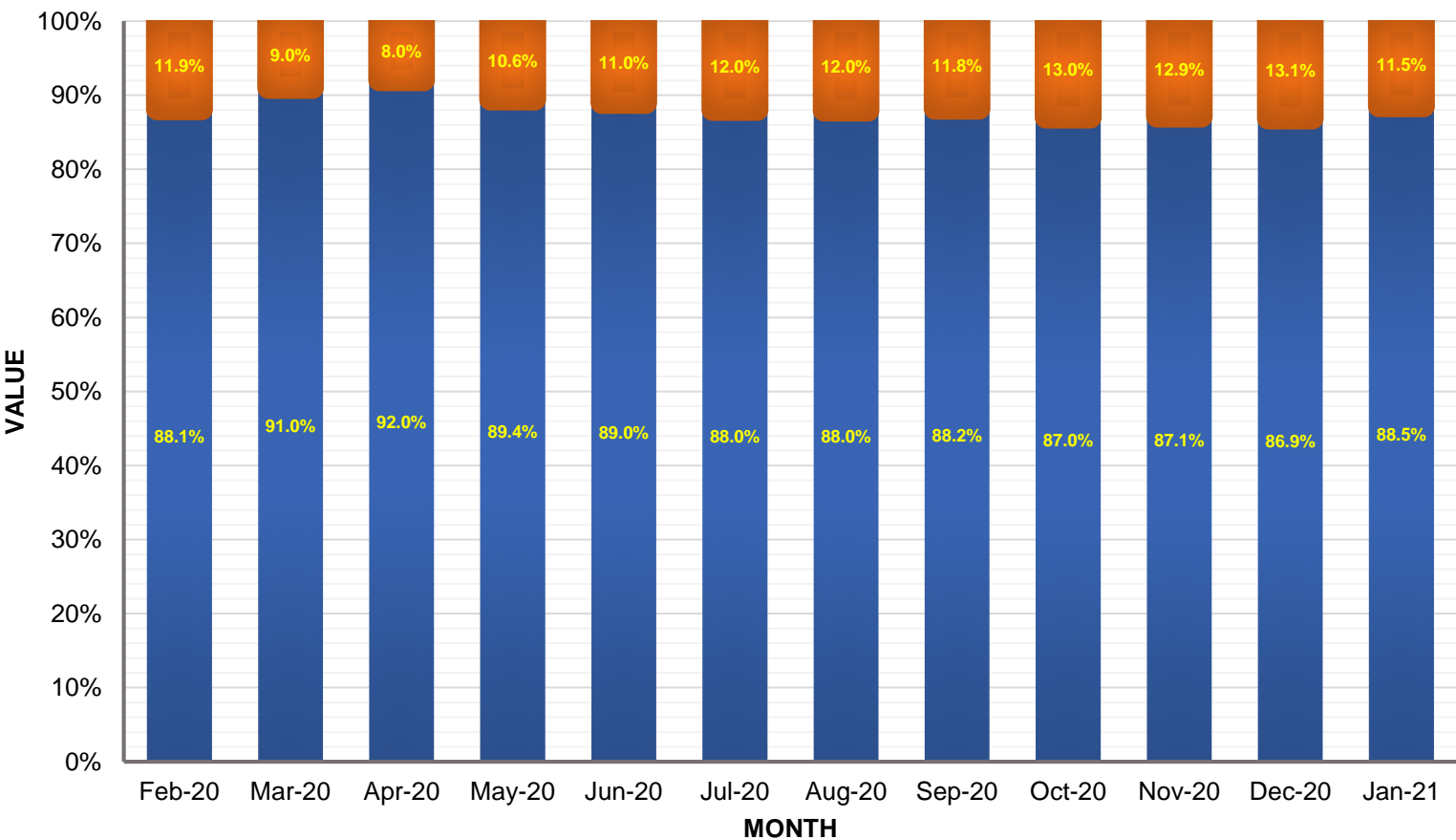


RTL / Batches Message Values		
Date	RTL	Batches
2021-01-02	R 5,518,710,174.24	R 34,317,182,866.69
2021-01-04	R 493,447,784,635.90	R 66,174,380,019.68
2021-01-05	R 370,563,661,614.15	R 40,772,946,699.73
2021-01-06	R 360,097,493,895.57	R 41,226,096,394.40
2021-01-07	R 414,099,196,030.98	R 36,325,666,829.17
2021-01-08	R 329,197,138,699.59	R 33,704,612,816.37
2021-01-09	R 1,323,365,479.13	R 9,556,632,214.18
2021-01-11	R 350,640,886,757.81	R 32,977,221,614.91
2021-01-12	R 350,403,140,961.86	R 29,197,429,283.63
2021-01-13	R 371,986,518,095.28	R 28,631,502,955.65
2021-01-14	R 380,072,699,418.81	R 30,447,227,061.63
2021-01-15	R 413,588,901,829.05	R 59,384,236,007.65
2021-01-16	R 1,225,998,050.90	R 10,368,236,028.07
2021-01-18	R 224,044,907,236.64	R 34,267,037,036.28
2021-01-19	R 374,311,863,210.92	R 31,234,107,458.89
2021-01-20	R 407,838,874,861.88	R 36,269,046,329.01
2021-01-21	R 339,675,541,342.77	R 35,510,150,353.95
2021-01-22	R 406,851,269,279.11	R 52,543,783,752.68
2021-01-23	R 2,348,398,037.28	R 15,361,456,035.34
2021-01-25	R 397,770,288,149.72	R 72,671,403,395.77
2021-01-26	R 366,949,458,824.98	R 46,104,975,068.96
2021-01-27	R 374,883,103,057.18	R 47,608,908,833.91
2021-01-28	R 447,054,724,507.90	R 53,441,767,518.56
2021-01-29	R 629,404,381,346.79	R 100,292,969,371.10
2021-01-30	R 19,332,312,485.90	R 35,163,802,216.74
Total	R 7,832,630,617,984.34	R 1,013,552,778,162.95
Average	R 313,305,224,719.37	R 40,542,111,126.52



RTL Value / Batches Value

■ RTL% ■ Batches%



RTL /Batches Message Values		
Month	RTL	Batches
Feb-20	R 8,053,719,118,231.26	R 1,083,893,005,058.30
Mar-20	R 11,606,133,821,597.70	R 1,143,906,110,696.89
Apr-20	R 8,765,411,510,012.89	R 758,895,512,686.17
May-20	R 7,471,299,899,990.26	R 883,009,074,342.89
Jun-20	R 8,154,063,398,306.18	R 1,007,567,661,267.35
Jul-20	R 8,206,633,484,127.57	R 1,114,606,897,785.00
Aug-20	R 8,073,810,073,835.14	R 1,103,541,428,211.94
Sep-20	R 8,635,725,120,528.86	R 1,154,564,947,425.88
Oct-20	R 8,214,395,901,980.92	R 1,225,364,042,878.44
Nov-20	R 8,147,227,472,477.27	R 1,205,318,825,325.82
Dec-20	R 8,812,708,205,813.99	R 1,330,544,486,198.48
Jan-21	R 7,832,630,617,984.34	R 1,013,552,778,162.95
Total	R 101,973,758,624,886.00	R 13,024,764,770,040.10
Average	R 8,497,813,218,740.53	R 1,085,397,064,170.01

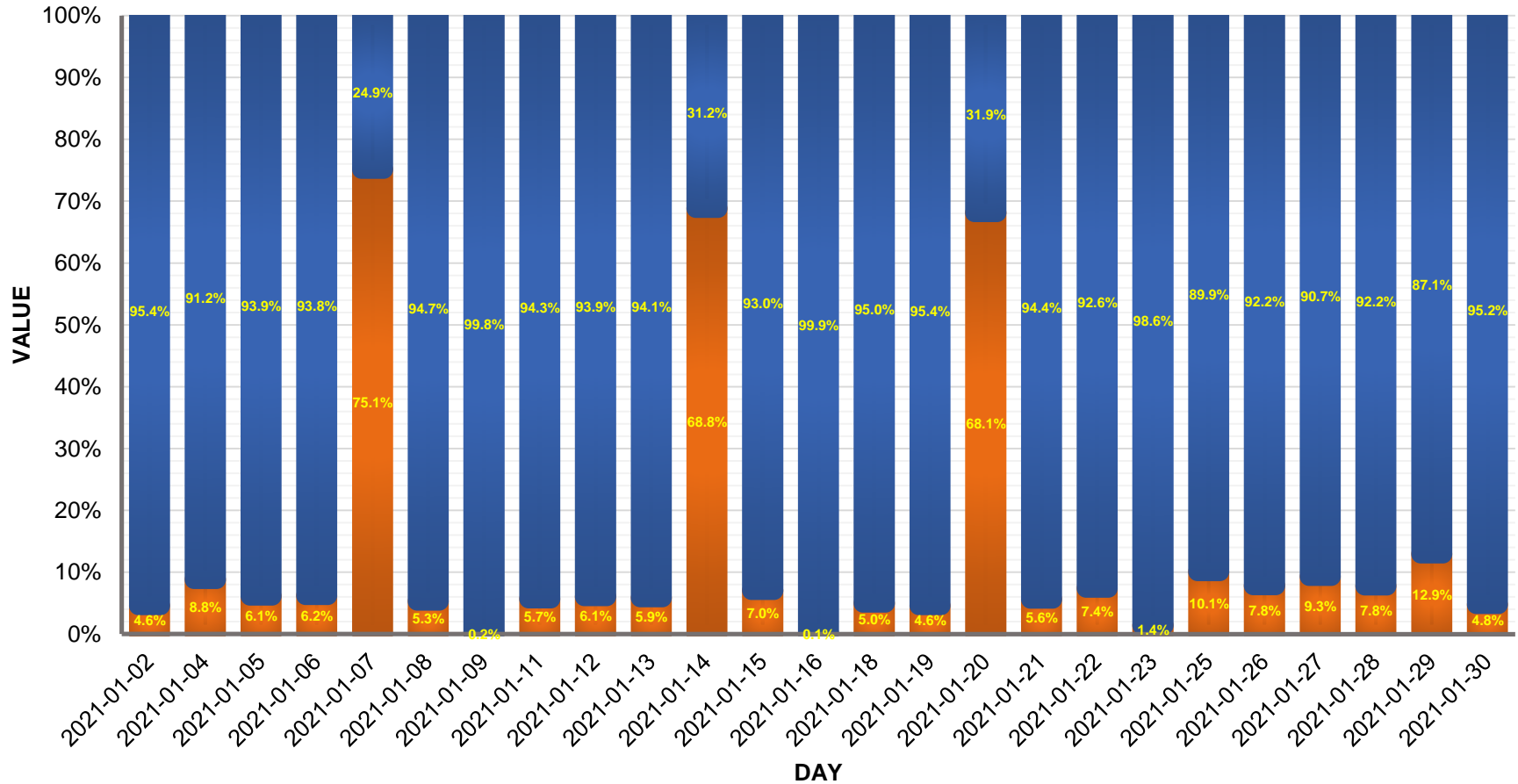




Day and Night Settlement Values for January 2021

Day Value, Night Value

■ Night Value% ■ Day Value%

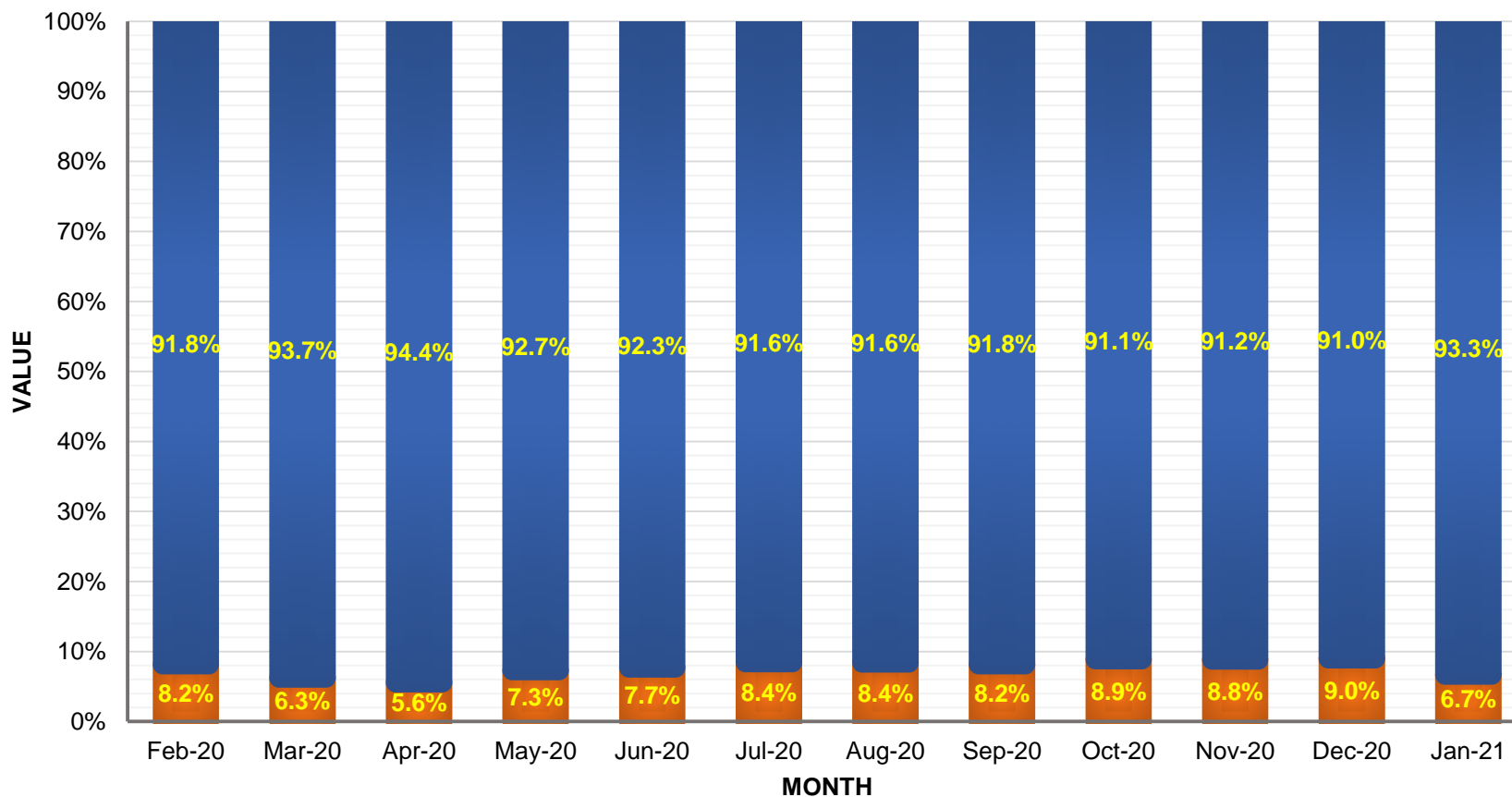


Day and Night Settlement Values		
Date	Night Value	Day Value
2021-01-02	R 24,097,980,620.15	R 498,610,834,380.84
2021-01-04	R 45,558,436,830.76	R 472,608,148,807.85
2021-01-05	R 28,895,288,975.92	R 441,708,557,399.09
2021-01-06	R 27,041,799,455.13	R 407,259,338,282.98
2021-01-07	R 27,669,602,097.54	R 9,161,246,129.66
2021-01-08	R 25,448,099,643.51	R 452,533,840,748.01
2021-01-09	R 757,319,266.79	R 388,682,560,030.16
2021-01-11	R 26,253,215,749.37	R 435,381,717,071.24
2021-01-12	R 21,495,234,398.34	R 332,995,514,671.27
2021-01-13	R 21,703,130,110.26	R 347,571,125,555.65
2021-01-14	R 23,796,923,147.09	R 10,795,075,596.49
2021-01-15	R 33,476,539,064.70	R 442,170,634,756.67
2021-01-16	R 639,394,941.44	R 540,199,340,926.04
2021-01-18	R 26,769,967,411.92	R 508,619,513,779.92
2021-01-19	R 22,961,682,591.59	R 479,039,021,122.80
2021-01-20	R 25,182,218,543.83	R 11,777,106,198.89
2021-01-21	R 27,520,636,719.93	R 462,435,087,346.02
2021-01-22	R 38,195,325,635.41	R 477,096,122,287.63
2021-01-23	R 7,884,582,071.68	R 554,025,954,462.56
2021-01-25	R 44,823,679,275.81	R 399,845,741,736.74
2021-01-26	R 31,559,790,561.21	R 371,953,100,882.83
2021-01-27	R 33,873,977,138.71	R 330,032,789,027.63
2021-01-28	R 40,113,976,640.32	R 475,636,304,387.55
2021-01-29	R 71,631,147,135.37	R 482,117,888,174.31
2021-01-30	R 24,254,538,845.37	R 482,117,888,174.31
Total	R 701,604,486,872.15	R 9,814,374,451,937.14
Average	R 28,064,179,474.89	R 392,574,978,077.49



Day Value, Night Value

■ Night Value% ■ Day Value%

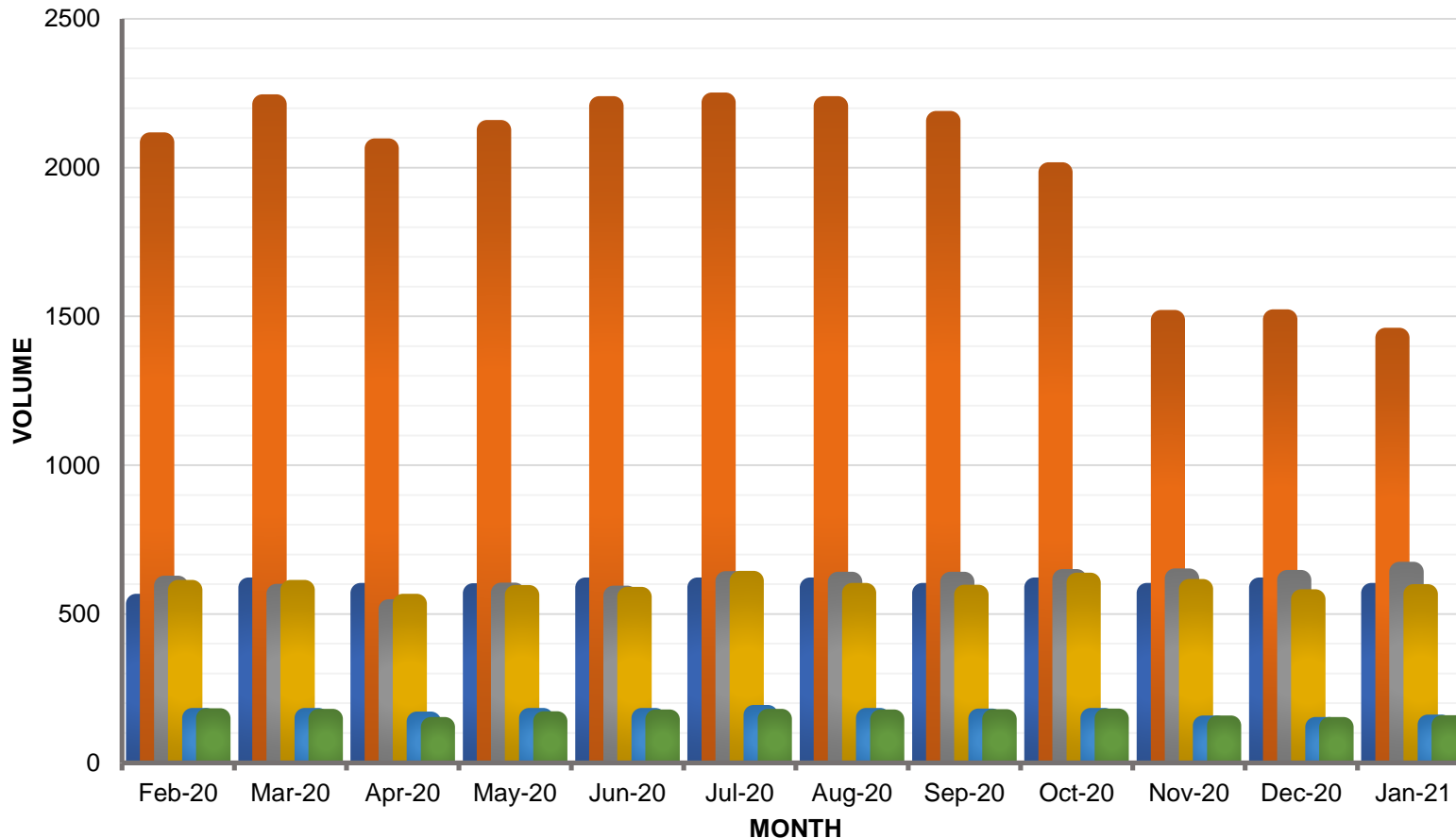


Day and Night Settlement Values		
Month	Night Value	Day Value
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
May-20	R 616,401,994,126.28	R 7,840,030,921,103.85
Jun-20	R 709,268,785,021.40	R 8,518,558,317,587.30
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
Jan-21	R 701,604,486,872.15	R 9,814,374,451,937.14
Total	R 9,183,681,745,923.17	R 109,632,198,264,513.00
Average	R 765,306,812,160.26	R 9,136,016,522,042.72

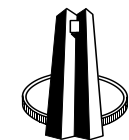


Cards Message Volumes

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

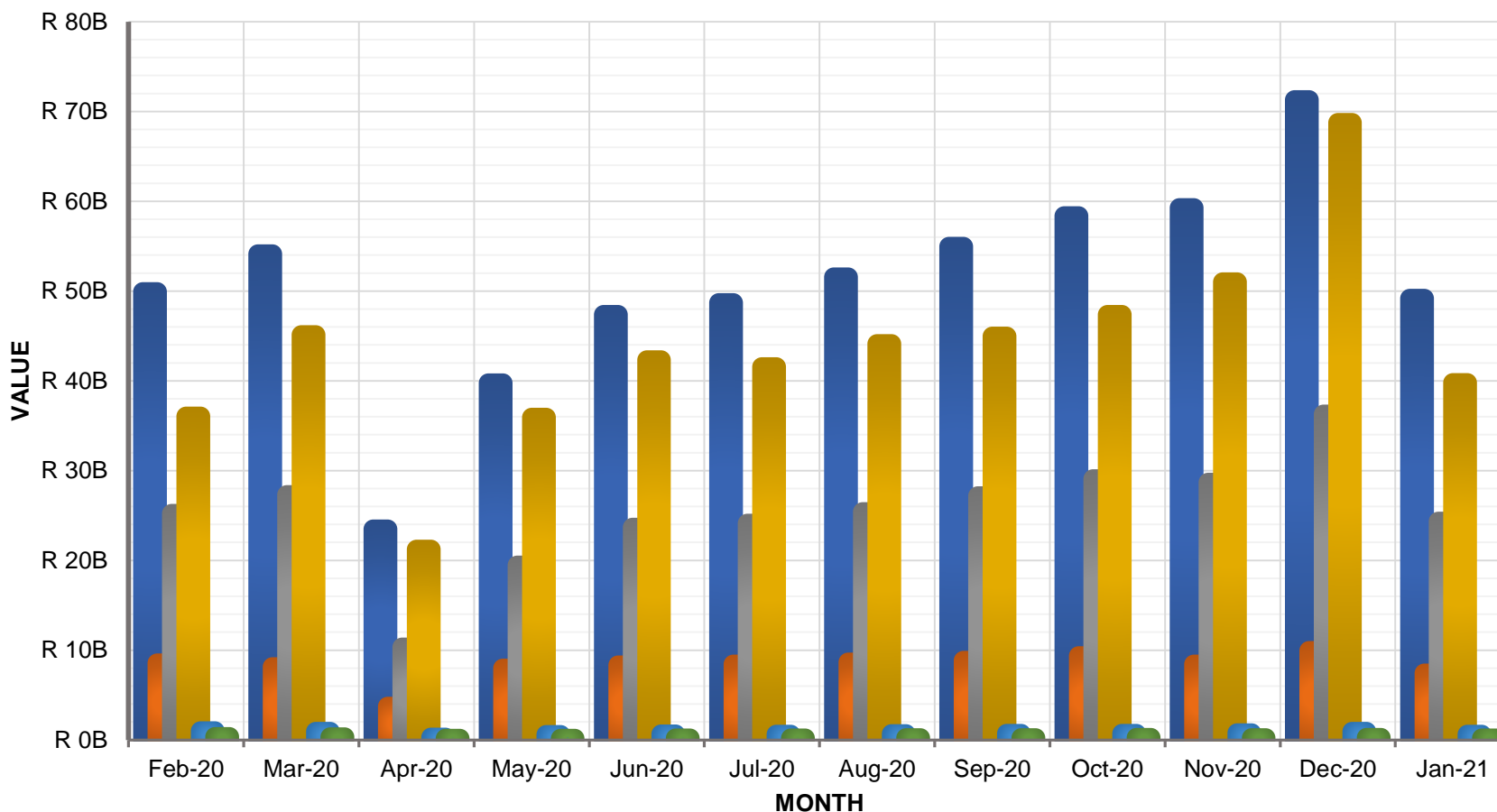


Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	120
May-20	569	2126	571	563	150	139
Jun-20	589	2206	561	557	150	145
Jul-20	589	2218	610	611	160	147
Aug-20	589	2206	608	570	150	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
Jan-21	570	1428	641	566	128	126
Total	6,917	23,662	7,127	6,863	1,719	1,657
Average	576	1,972	594	572	143	138



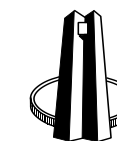
Cards Message Values

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

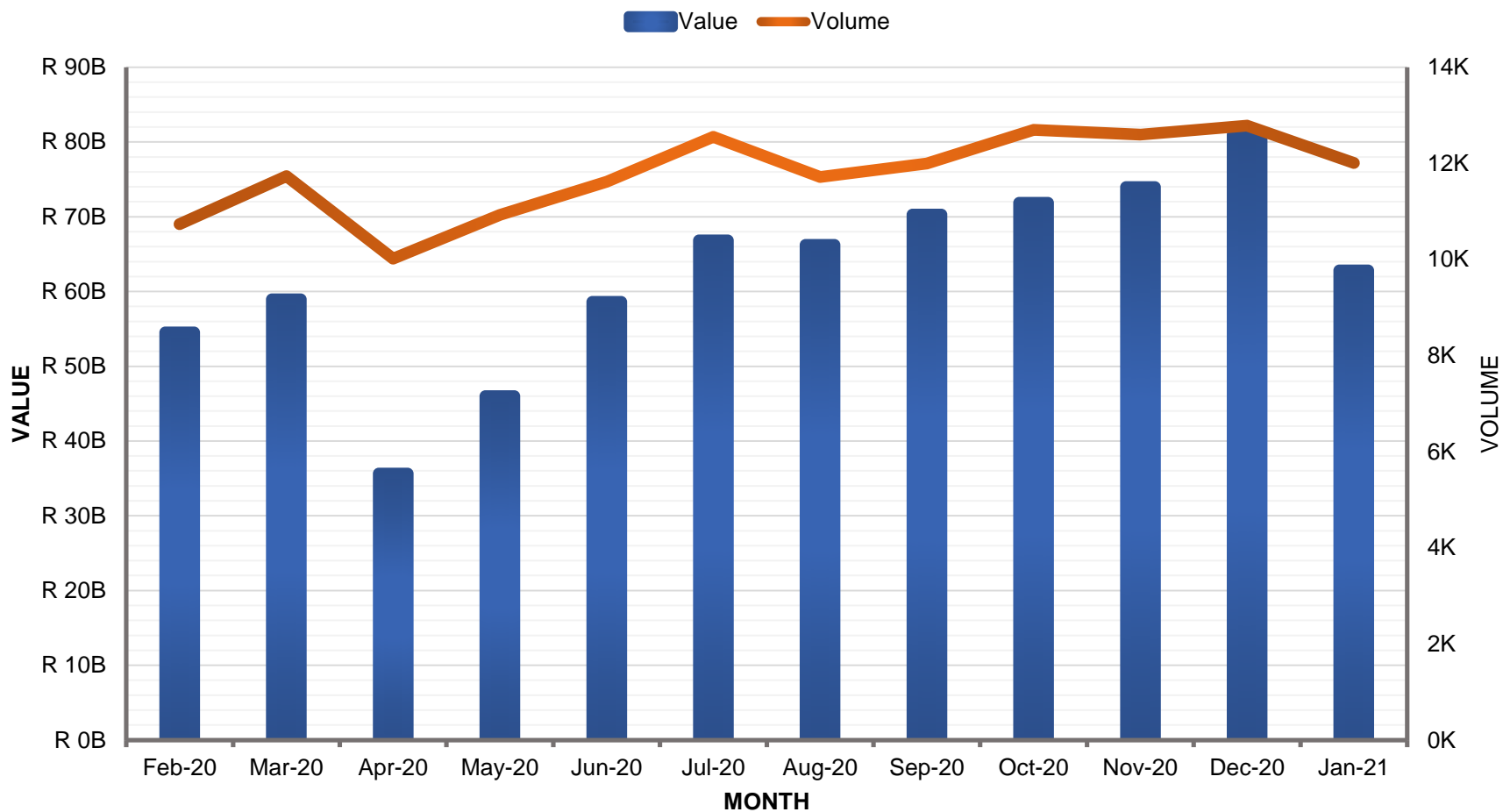


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Feb-20	R 49,923,481,541.03	R 8,557,001,876.54	R 25,213,468,390.47
Mar-20	R 54,125,006,043.85	R 8,148,352,692.02	R 27,319,039,137.59
Apr-20	R 23,479,203,931.17	R 3,727,867,656.08	R 10,313,936,033.29
May-20	R 39,735,076,555.98	R 7,975,384,502.63	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
Jan-21	R 49,188,971,568.32	R 7,441,143,731.67	R 24,331,640,360.99
Total	R 607,930,376,847.42	R 97,864,665,183.30	R 301,071,654,115.20
Average	R 50,660,864,737.29	R 8,155,388,765.28	R 25,089,304,509.60

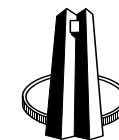
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
Mar-20	R 45,133,109,774.56	R 928,821,111.44	R 316,804,198.32
Apr-20	R 21,212,410,249.12	R 303,536,085.63	R 155,589,061.06
May-20	R 35,921,191,401.38	R 568,916,983.92	R 161,585,637.47
Jun-20	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
Jan-21	R 39,794,767,651.54	R 624,886,932.15	R 189,454,958.01
Total	R 39,794,767,651.54	R 624,886,932.15	R 189,454,958.01
Average	R 43,186,326,834.59	R 711,347,633.36	R 233,197,211.05



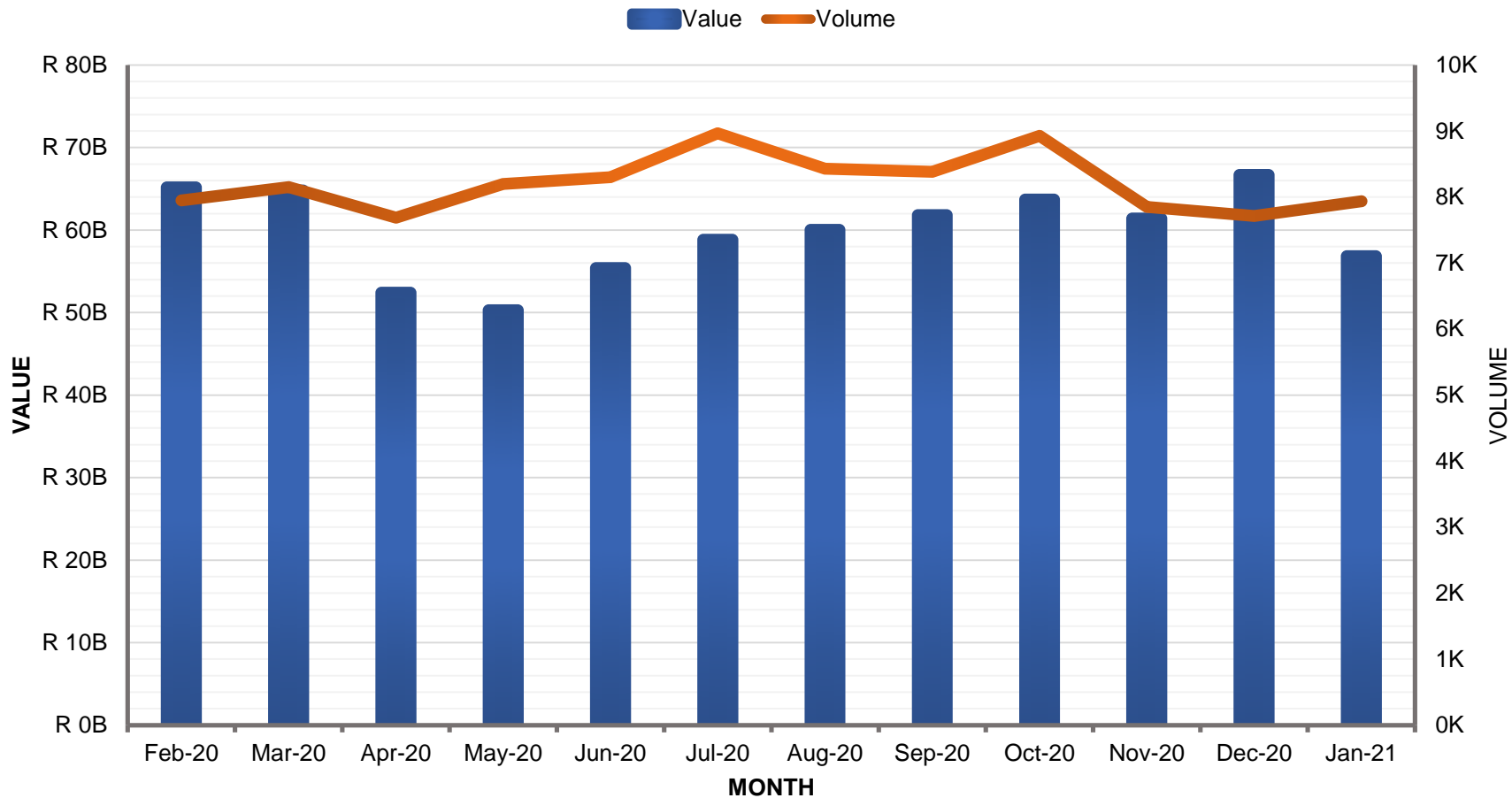
Real Time Clearing (RTC) Monthly Values and Volumes



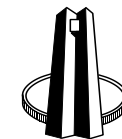
RTC Monthly Value and Volumes		
Month	Value	Volume
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	12,553
Aug-20	R 66,220,267,445.44	11,715
Sep-20	R 70,288,498,338.48	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
Jan-21	R 62,813,101,789.32	12,011
Total	R 746,667,111,451.87	141,387
Average	R 62,222,259,287.66	11,782



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



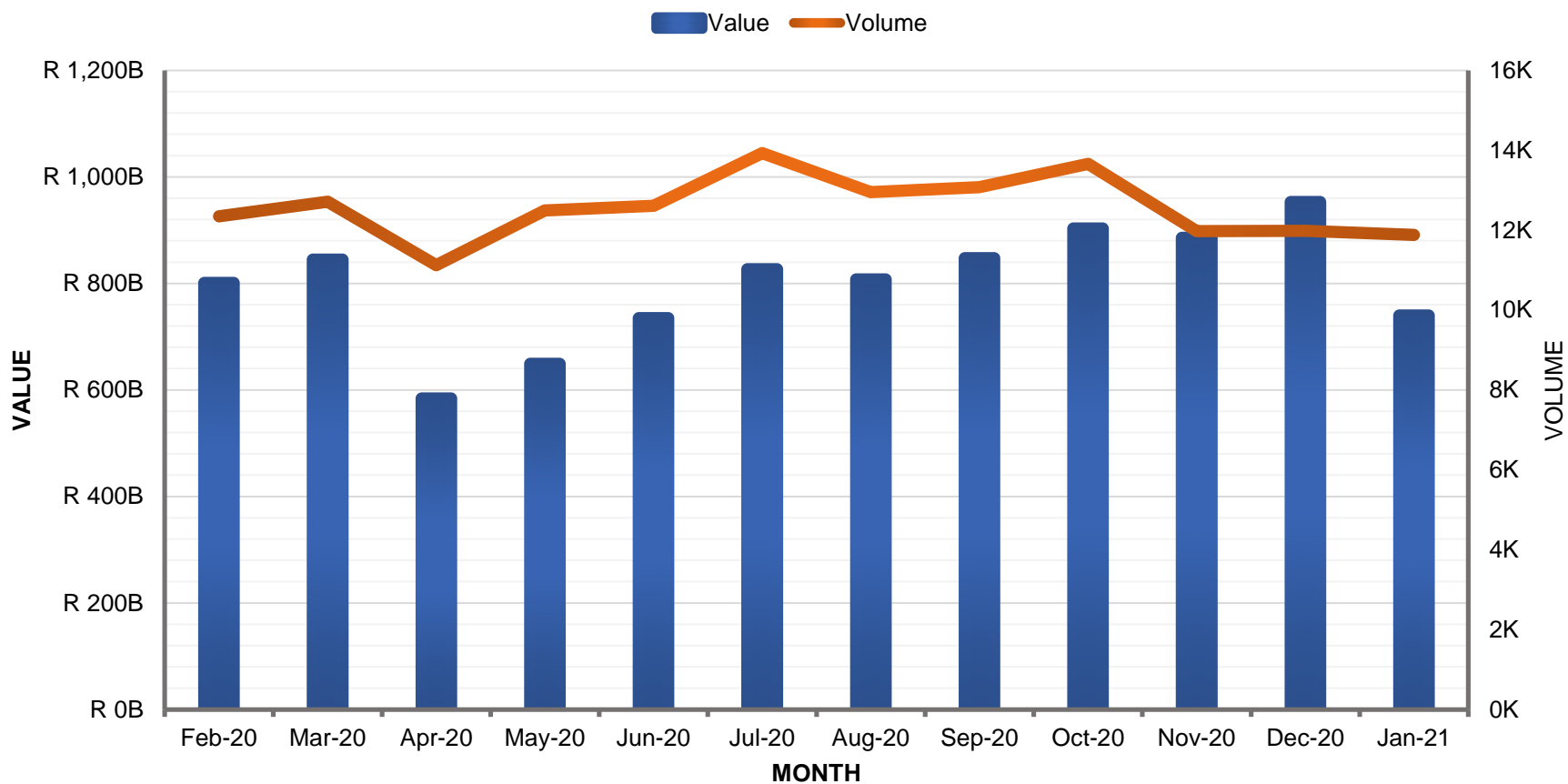
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	8,968
Aug-20	R 60,024,091,331.95	8,431
Sep-20	R 61,799,166,587.70	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
Jan-21	R 56,829,062,340.52	7,938
Total	R 717,300,239,245.30	98,503
Average	R 59,775,019,937.11	8,209





Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from February 2020 – January 2021

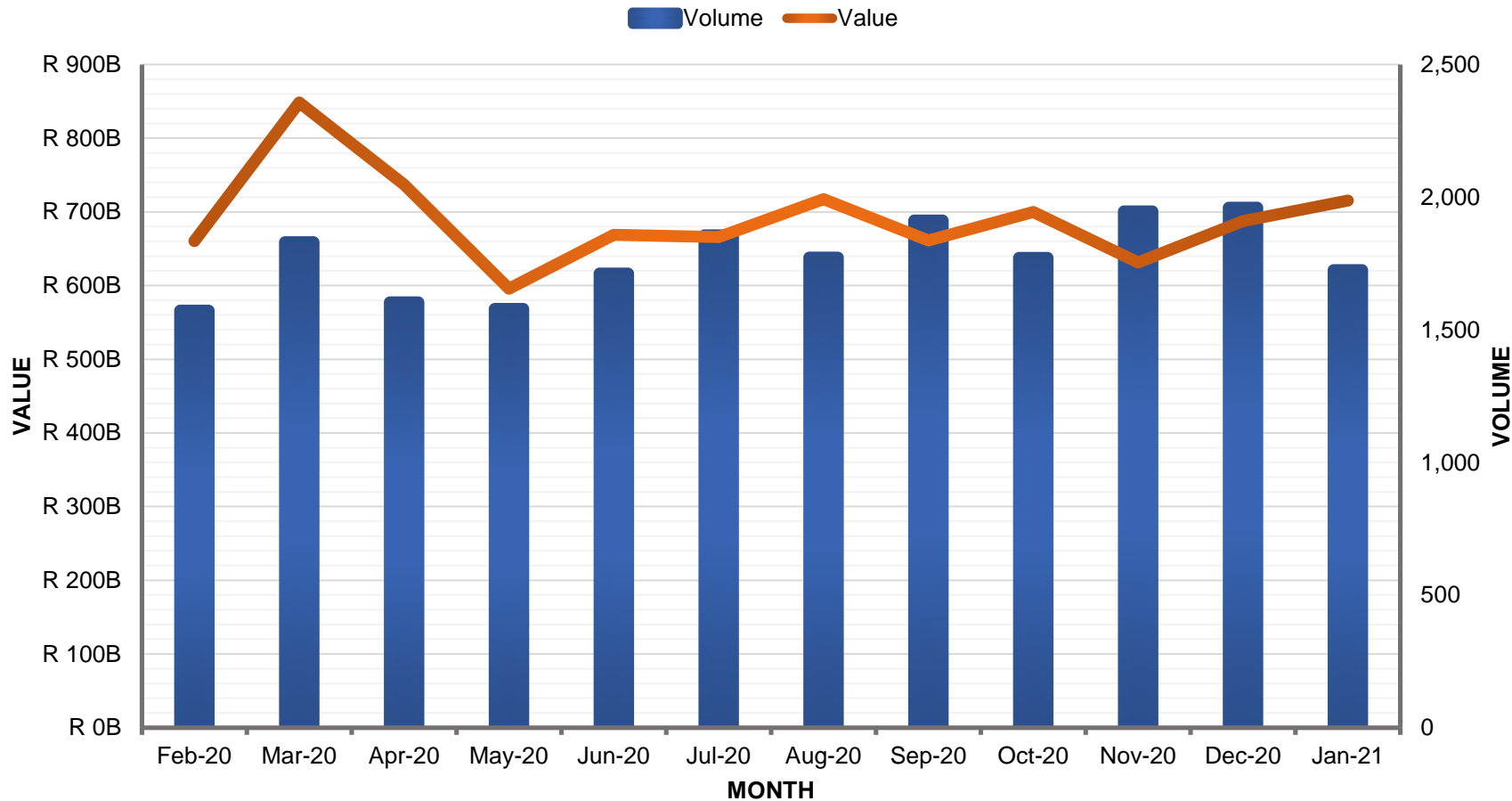
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



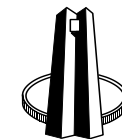
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	R 826,663,973,141.26	13,929
Aug-20	R 807,696,188,116.66	12,953
Sep-20	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
Jan-21	R 739,622,037,401.51	11,879
Total	R 9,575,891,423,166.20	150,739
Average	R 797,990,951,930.52	12,562

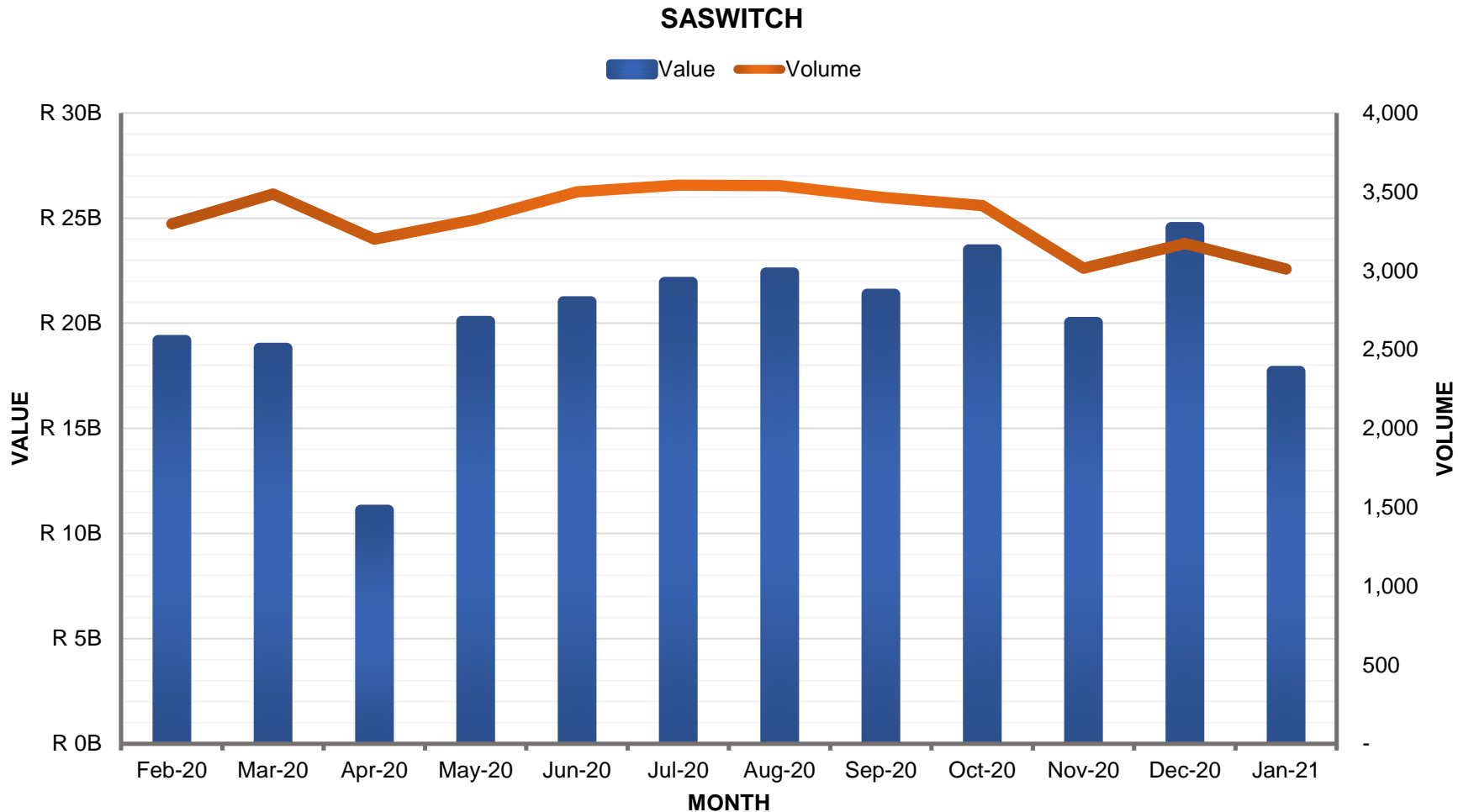


CLS Settlement - Monthly Values and Volumes

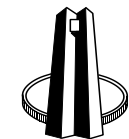


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Feb-20	R 660,403,623,396.48	1,572
Mar-20	R 848,647,016,359.77	1,830
Apr-20	R 736,937,998,018.00	1,603
May-20	R 595,672,573,090.46	1,579
Jun-20	R 668,832,212,992.62	1,712
Jul-20	R 665,695,435,386.30	1,856
Aug-20	R 717,423,862,971.86	1,772
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
Jan-21	R 715,494,954,259.16	1,725
Total	R 8,288,854,277,345.86	21,238
Average	R 690,737,856,445.49	1,770

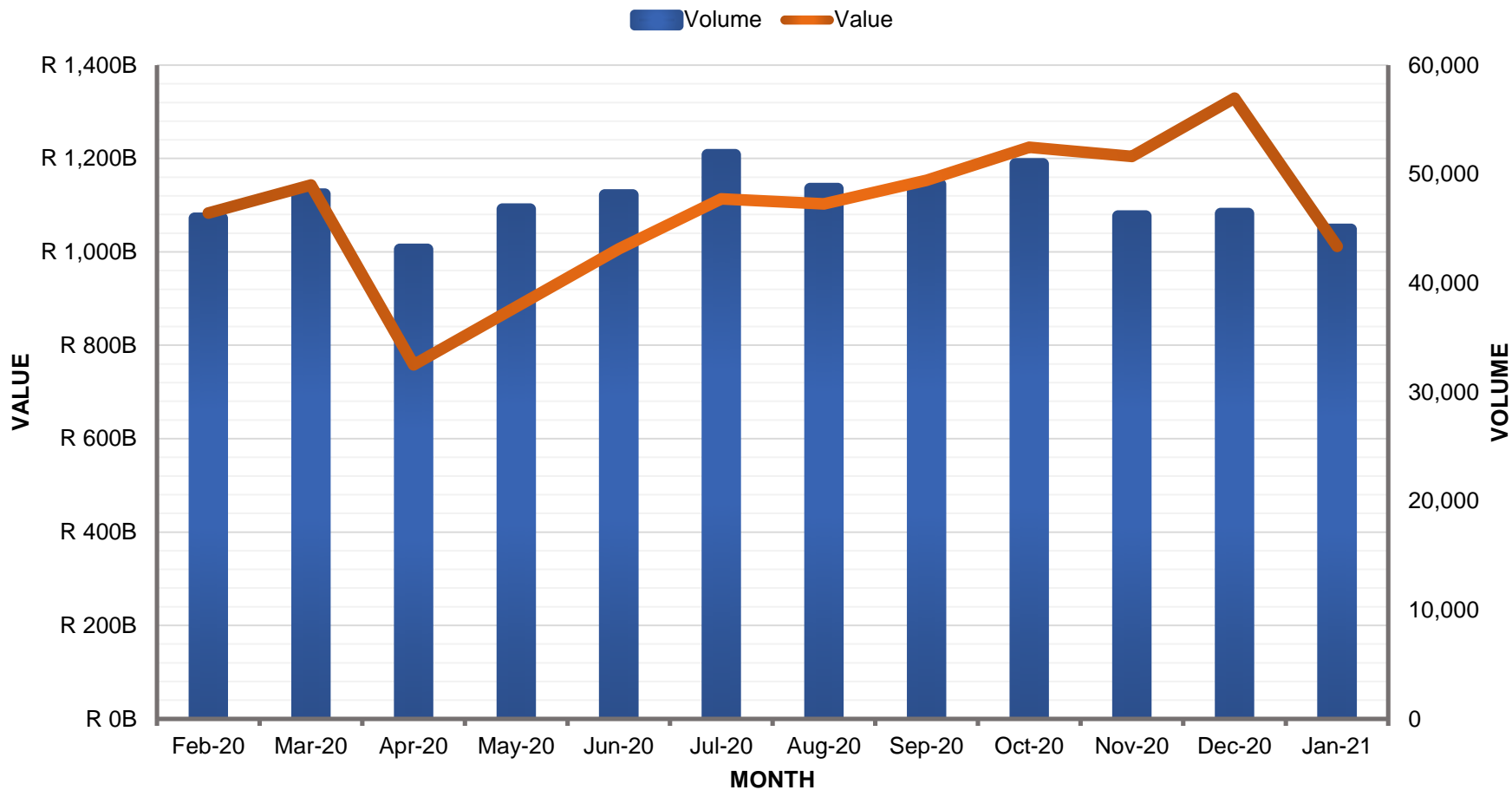




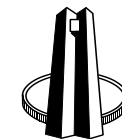
SASWITCH Monthly Values		
Month	Value	Volume
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	3,539
Sep-20	R 21,370,756,861.45	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
Jan-21	R 17,704,754,062.53	3,011
Total	R 241,634,054,055.10	39,967
Average	R 20,136,171,171.26	3,331



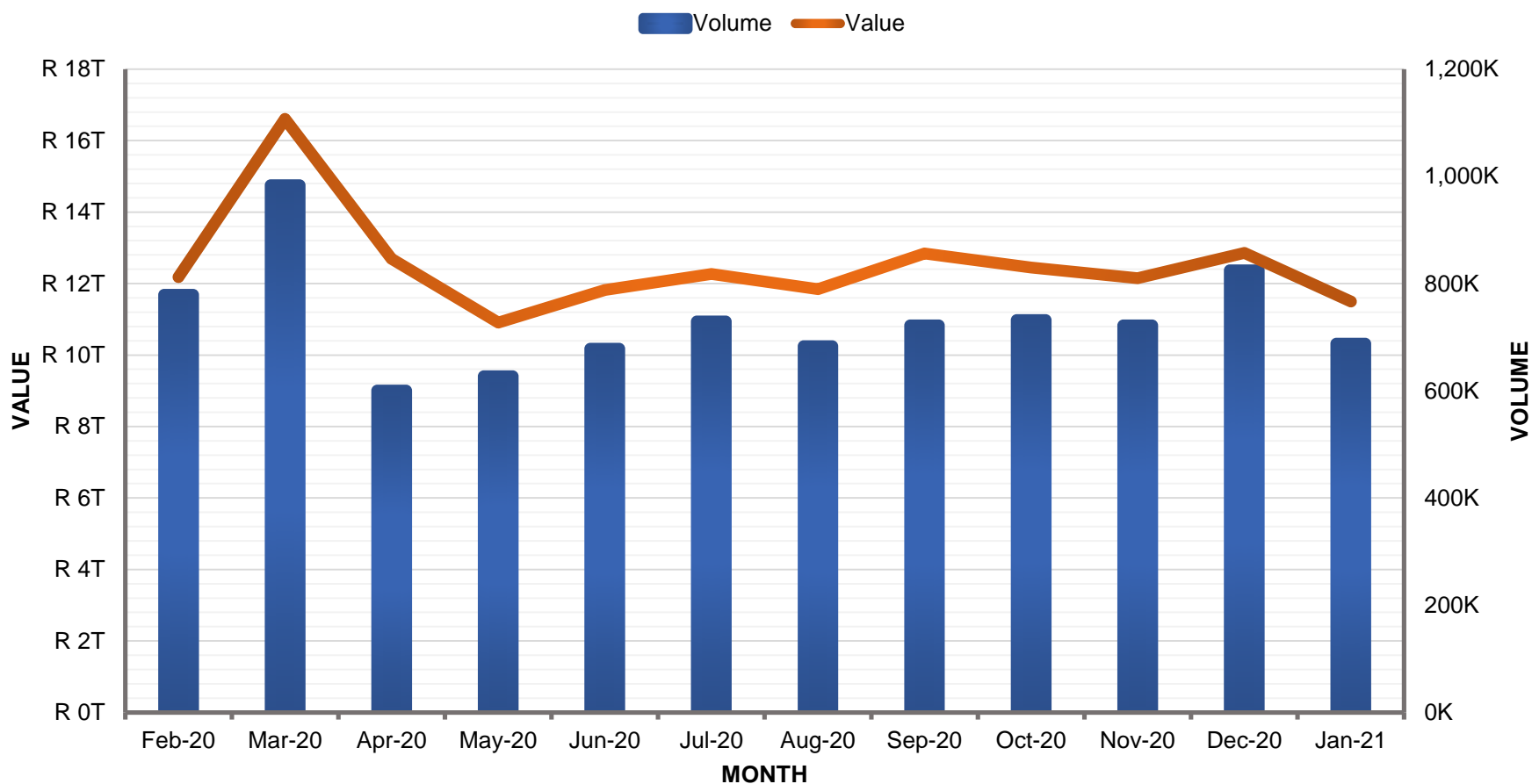
Retail Monthly Values and Volumes



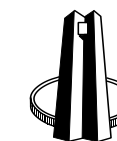
Retail Monthly Values and Volumes		
Month	Value	Volume
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	43,096
May-20	R 882,138,092,107.64	46,767
Jun-20	R 1,006,611,810,483.19	48,077
Jul-20	R 1,113,557,929,648.63	51,761
Aug-20	R 1,102,513,255,424.36	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
Jan-21	R 1,012,076,786,924.92	44,915
Total	R 13,012,768,070,991.90	569,856
Average	R 1,084,397,339,249.33	47,488



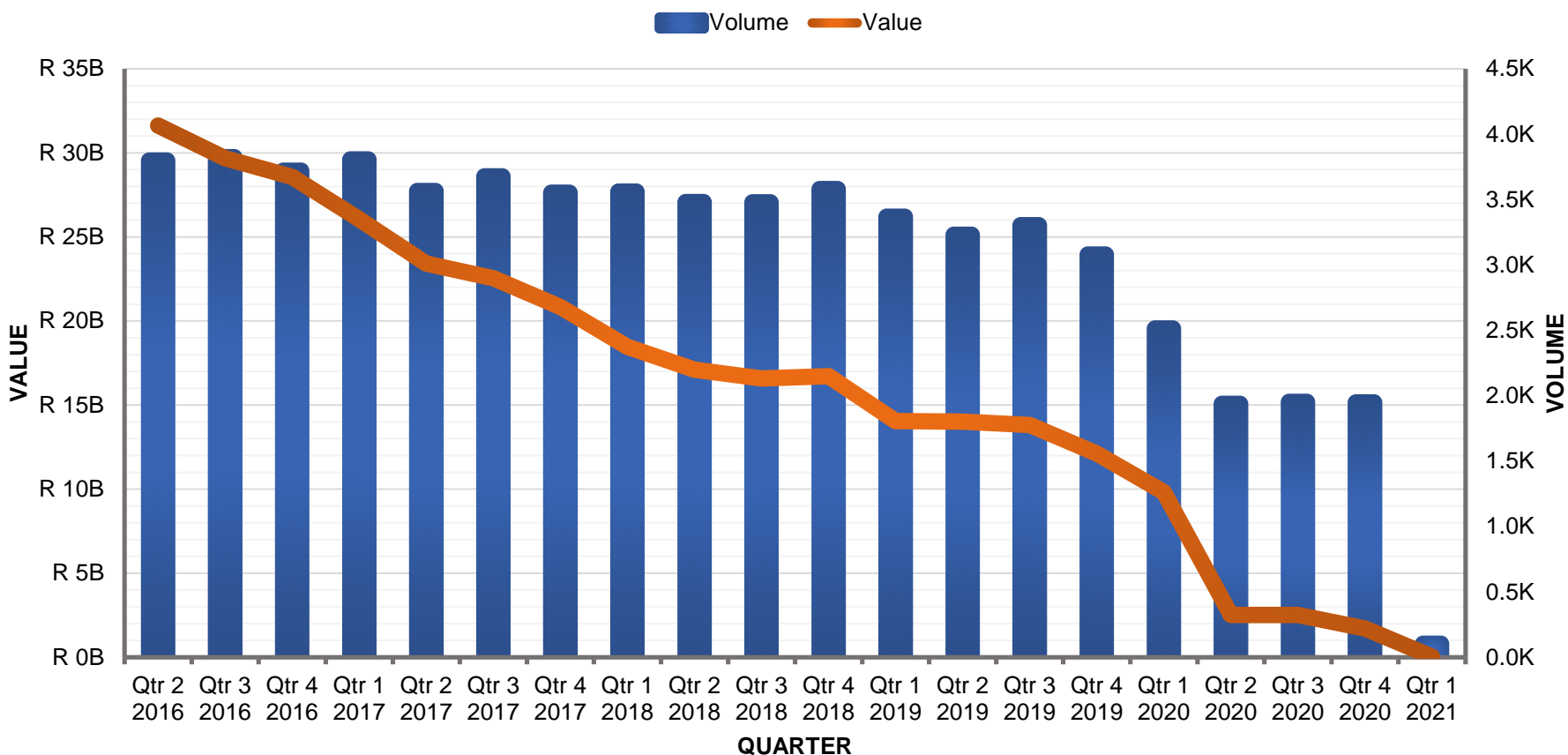
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Jan-21	R 11,495,752,430,298.40	688,114
Total	R 150,107,675,268,214.00	8,769,408
Average	R 12,508,972,939,017.80	730,784



Cheques Values and Volumes
(Code Line Clearing (CLC) decline indicators)



Cheques values and volumes		
Quarter	Value	Volume
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
Qtr 1 2021	R 21,154,749.46	103
Total	R 322,137,870,137.54	61,492
Average	R 16,106,893,506.88	3,075



Summerised totals		
Receiver	Volume	Value
RTL Total	637,303	R 9,634,027,606,986.94
Retail	44,915	R 1,012,076,786,924.92
Payment Cash Withdrawal/Deposit (KPSBV)	7,087	R 398,016,216,571.01
Payment Dematerialised MM Instrument (MPDEM)	3,635	R 183,249,721,222.82
Payment any Derivative Instrument (OPDER)	3,053	R 27,278,532,541.51
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,725	R 715,494,954,259.16
Payment any Money Market Product (MPMMI)	559	R 264,559,699,729.52
Daily BMA Settlements (SPBMA)	404	R 192,104,751,952.94
STRATE Planned Payments Confirmed on T+4 (SPLNY)	340	R 49,679,399,246.10
Settlement of Derivative Margin Calls (OSDMC)	155	R 16,789,123,630.82
STRATE Same Day Confirmed Settlements (SPLNN)	43	R 14,629,831,321.16

