

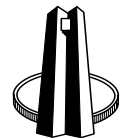


Settlement Statistics and Indicators

November 2020



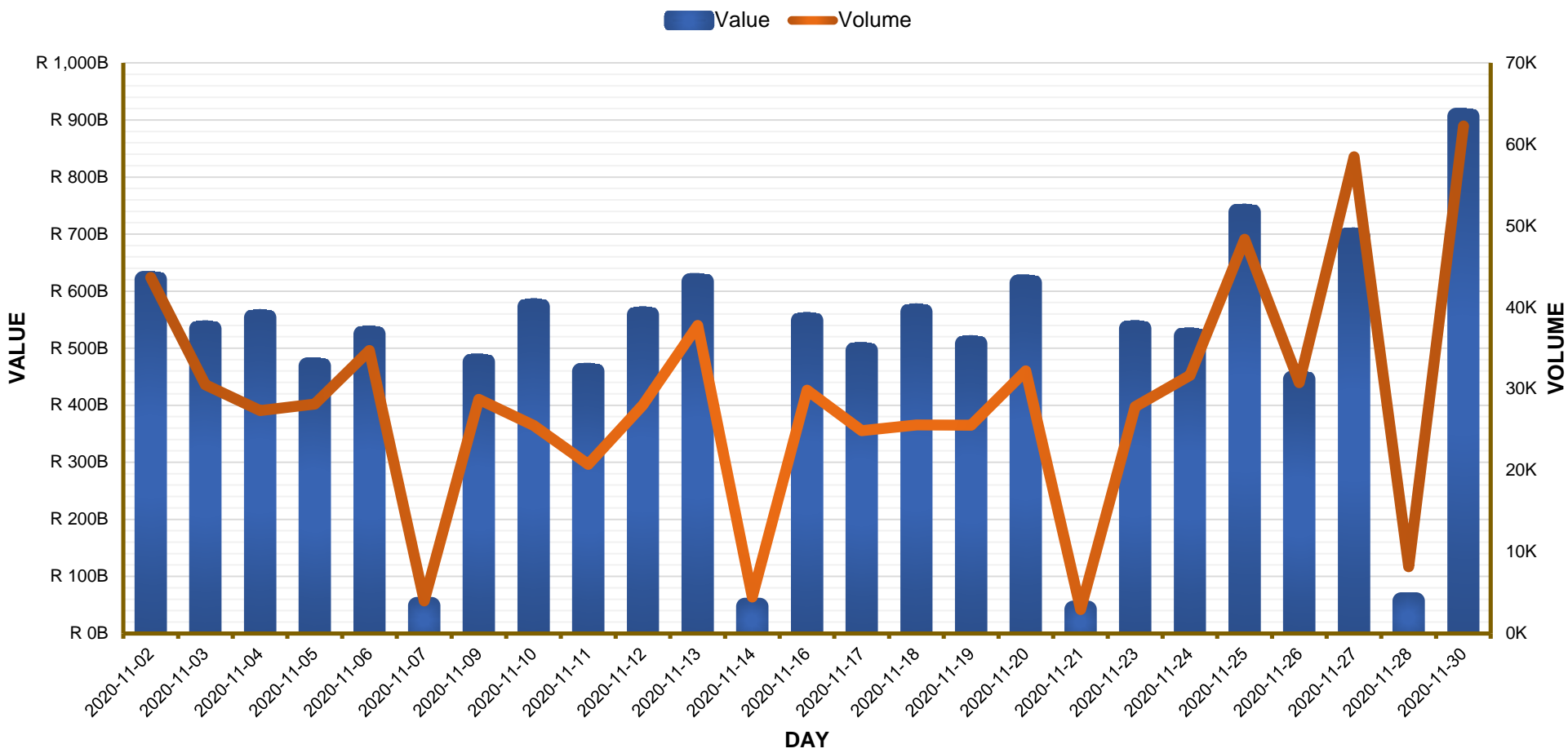
- ✓ In November 2020, SAMOS processed **722,224** transactions to the value of **ZAR 12,147,830,404,306.80**.
- ✓ Peak volume was **62,259** on 30 November 2020 and peak value was **ZAR 906,137,389,795.03** on 30 November 2020.
- ✓ Average number of transactions processed per day were **28,889** representing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



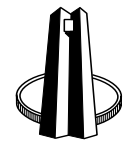


Daily Message Volumes and Values for November 2020

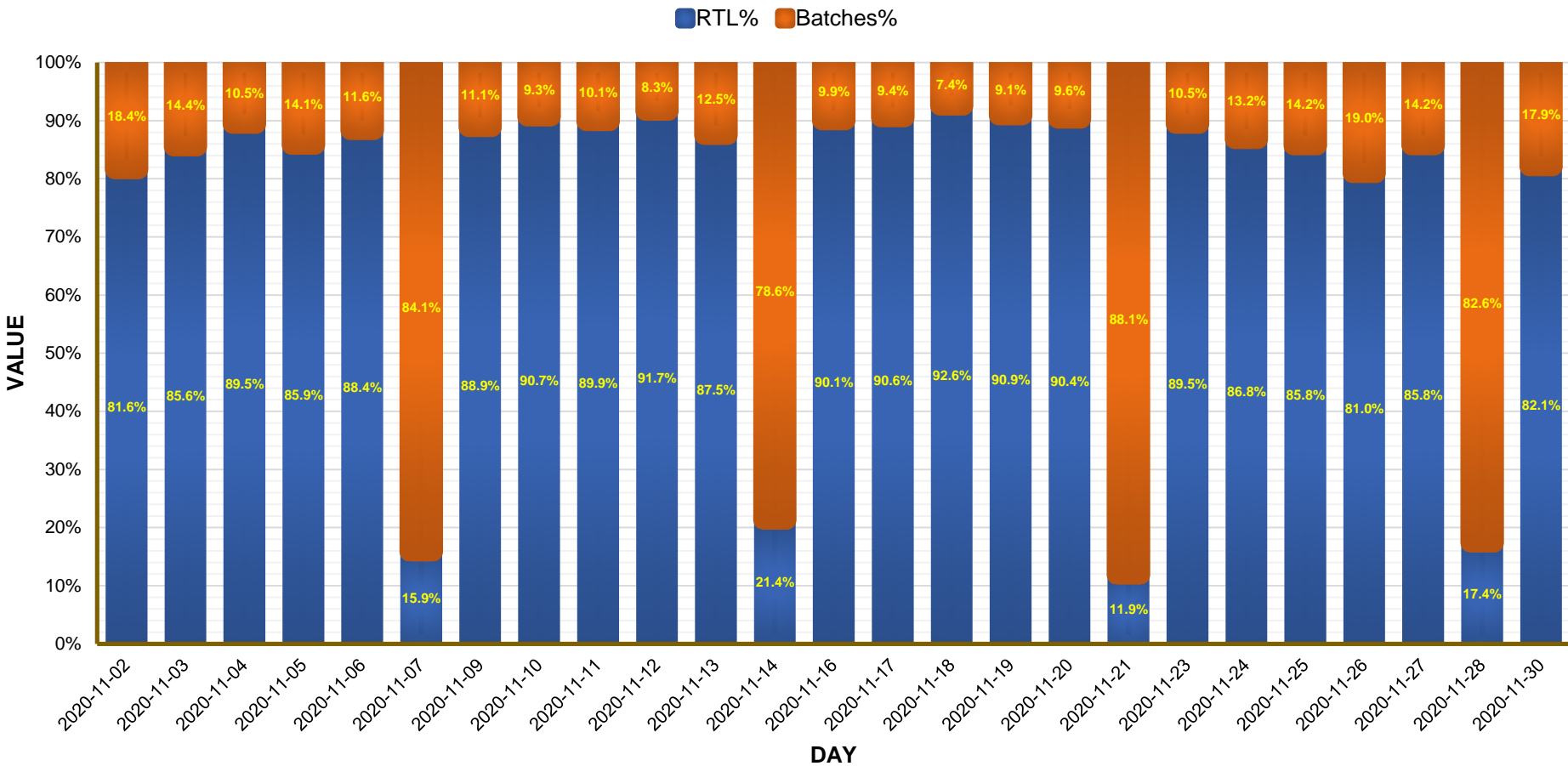
SAMOS Message Values and Volumes



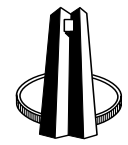
Daily Values and Volumes per month		
Date	Value	Volume
2020-11-02	R 620,355,984,226.08	43,679
2020-11-03	R 533,523,336,172.76	30,512
2020-11-04	R 553,206,453,892.67	27,356
2020-11-05	R 468,624,319,208.66	28,138
2020-11-06	R 524,710,893,740.19	34,717
2020-11-07	R 48,349,346,684.08	4,003
2020-11-09	R 475,730,356,143.68	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

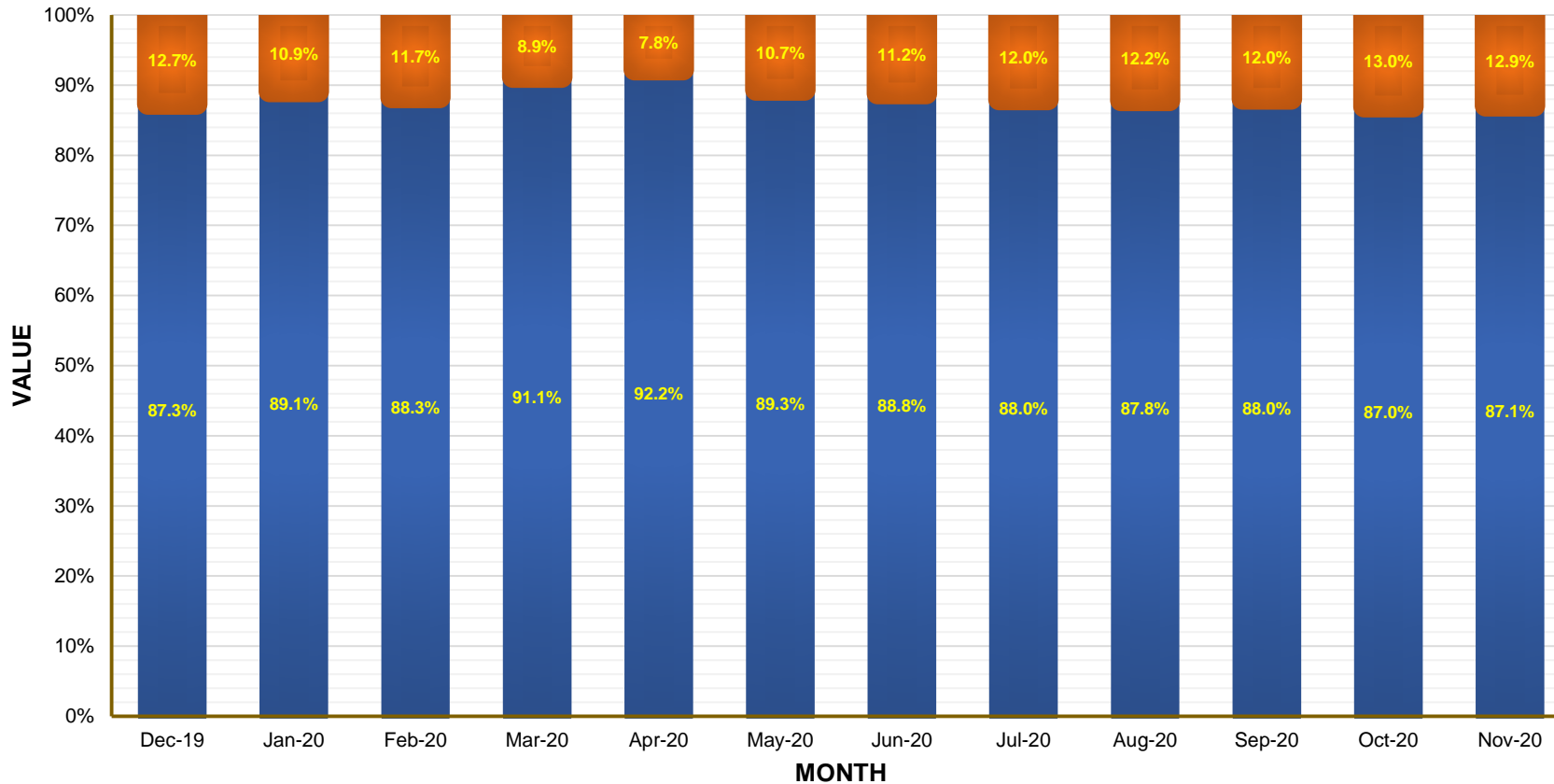


RTL / Batches Message Values		
Date	RTL	Batches
2020-11-02	R 414,311,243,839.73	R 93,190,568,518.22
2020-11-03	R 350,022,982,501.56	R 58,985,237,264.06
2020-11-04	R 381,510,413,331.92	R 44,968,745,255.69
2020-11-05	R 302,065,928,711.91	R 49,747,834,871.93
2020-11-06	R 359,293,037,091.14	R 47,191,079,992.17
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

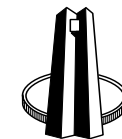


RTL Value / Batches Value

■ 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

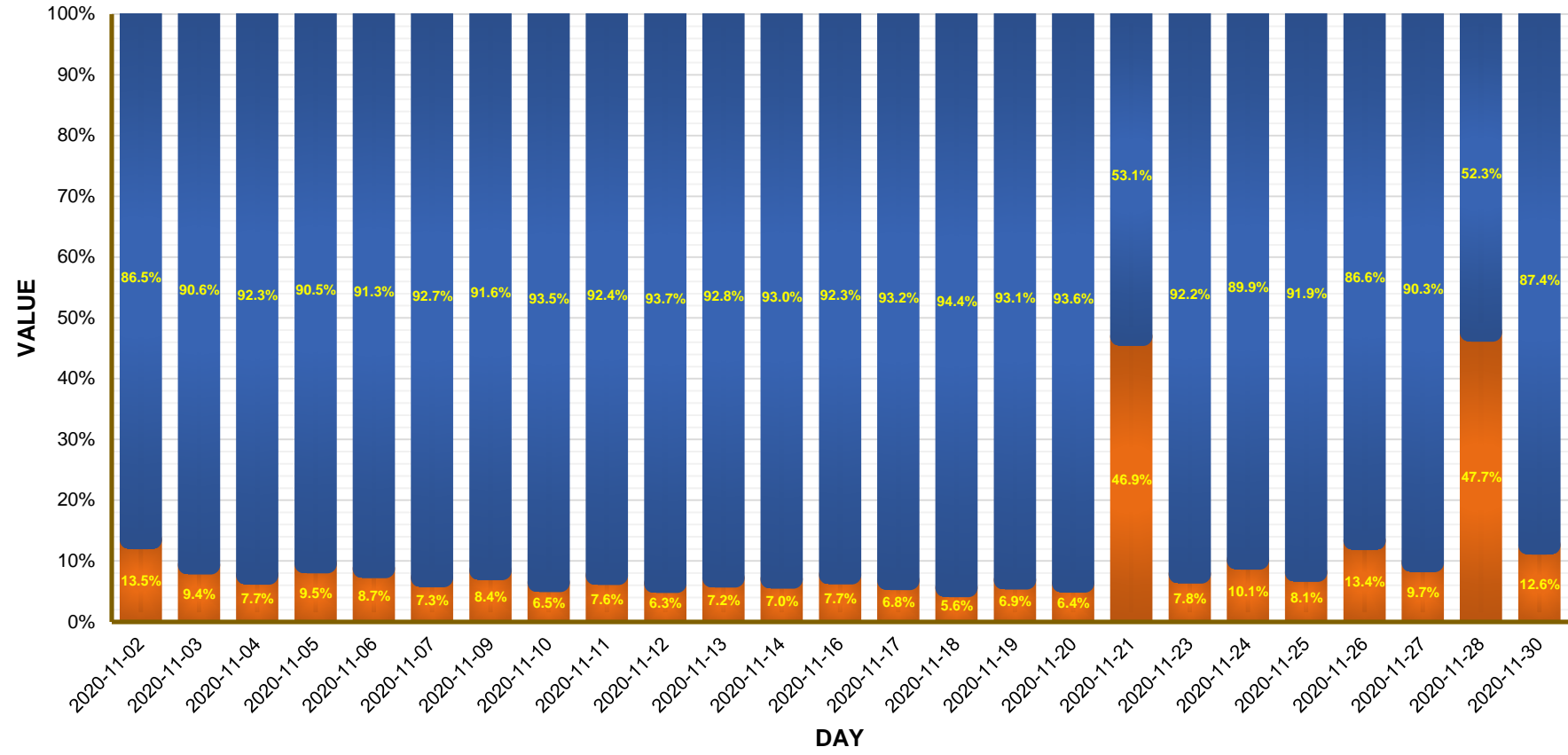




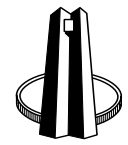
Day and Night Settlement Values for November 2020

Day Value, Night Value

■ Night Value% ■ Day Value%

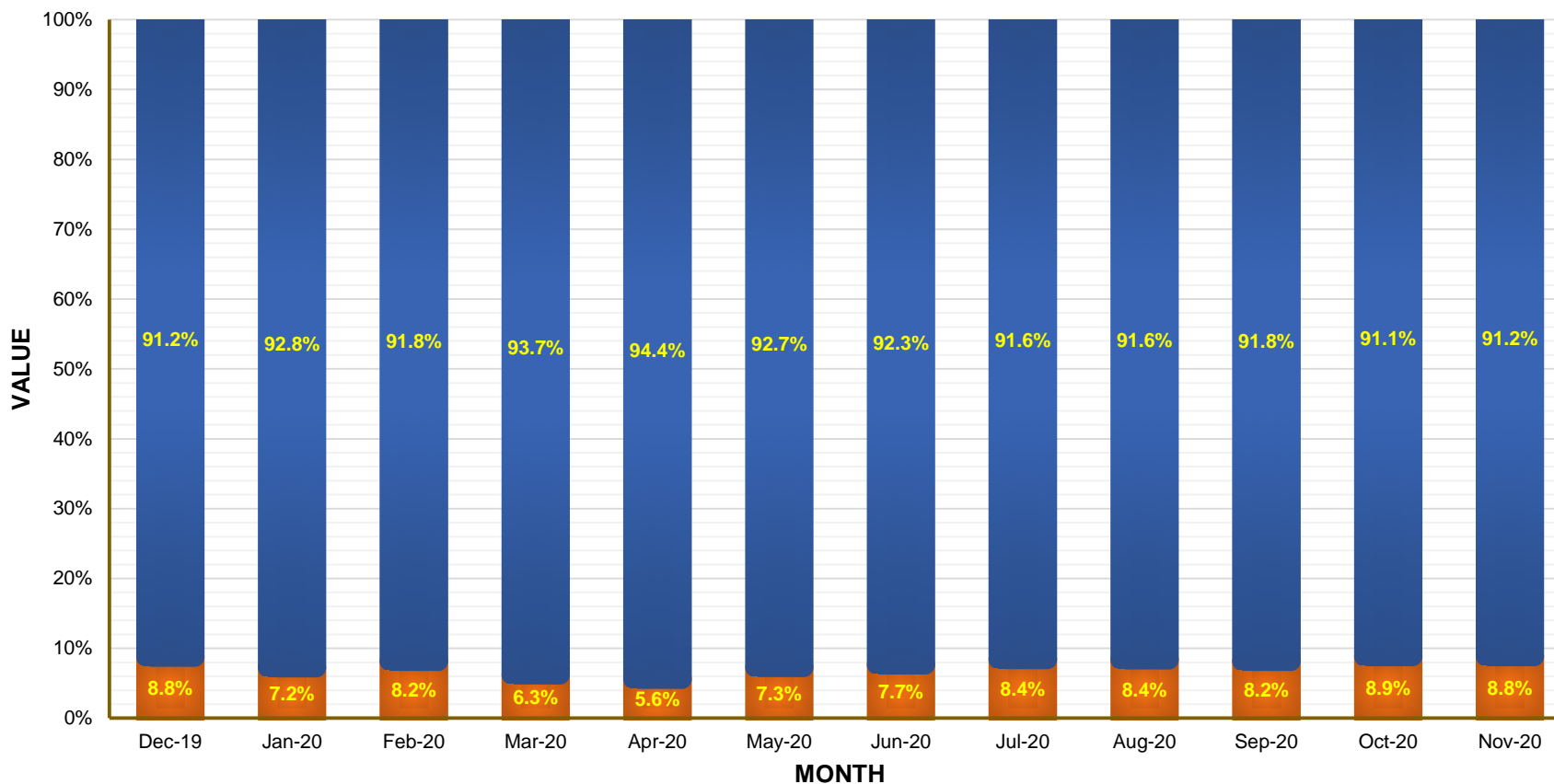


Day and Night Settlement Values		
Date	Night Value	Day Value
2020-11-02	R 69,981,257,456.11	R 447,669,054,276.45
2020-11-03	R 39,373,314,067.11	R 381,673,092,080.71
2020-11-04	R 33,024,156,936.21	R 398,622,450,871.71
2020-11-05	R 34,319,168,456.56	R 325,796,475,285.84
2020-11-06	R 36,515,577,552.99	R 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 Value, Night Value

■ Night Value% ■ Day Value%

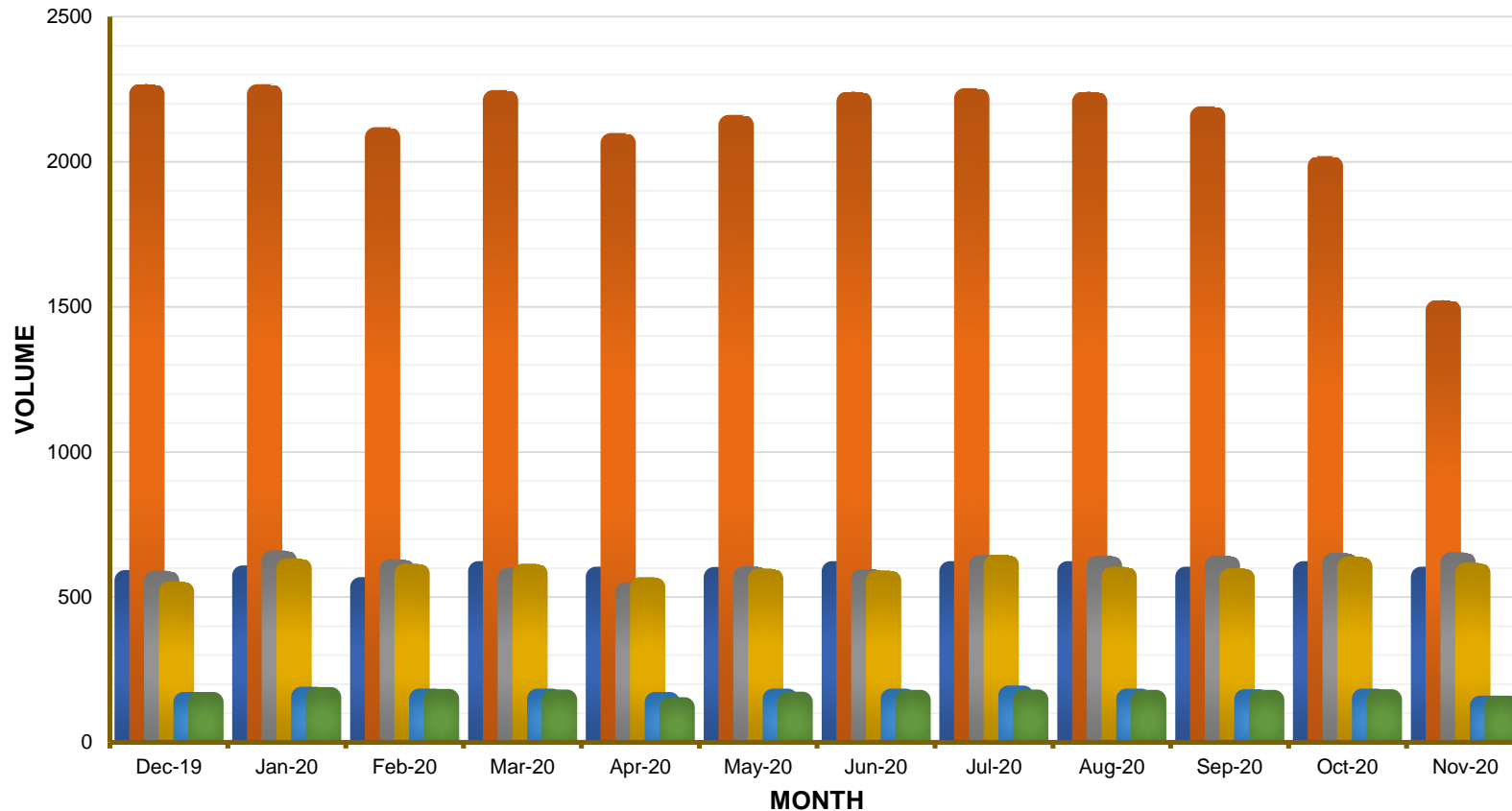


Day and Night Settlement Values		
Month	Night Value	Day Value
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
Apr-20	R 553,661,722,217.29	R 9,353,207,197,037.62
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

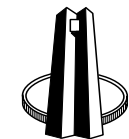


Cards Message Volumes

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

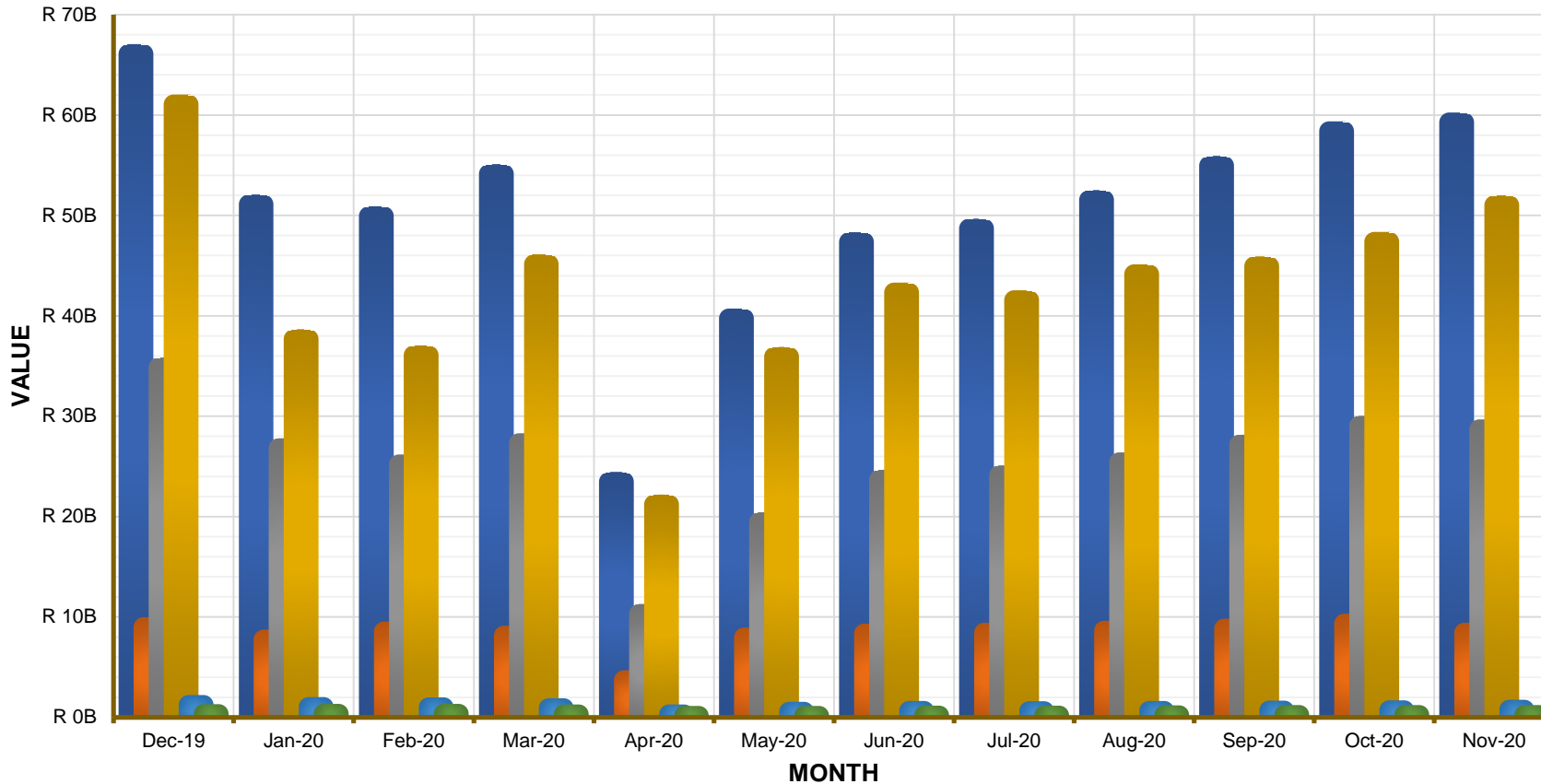


Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	120
May-20	569	2126	571	563	150	139
Jun-20	589	2206	561	557	150	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



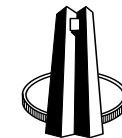
Cards Message Values

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

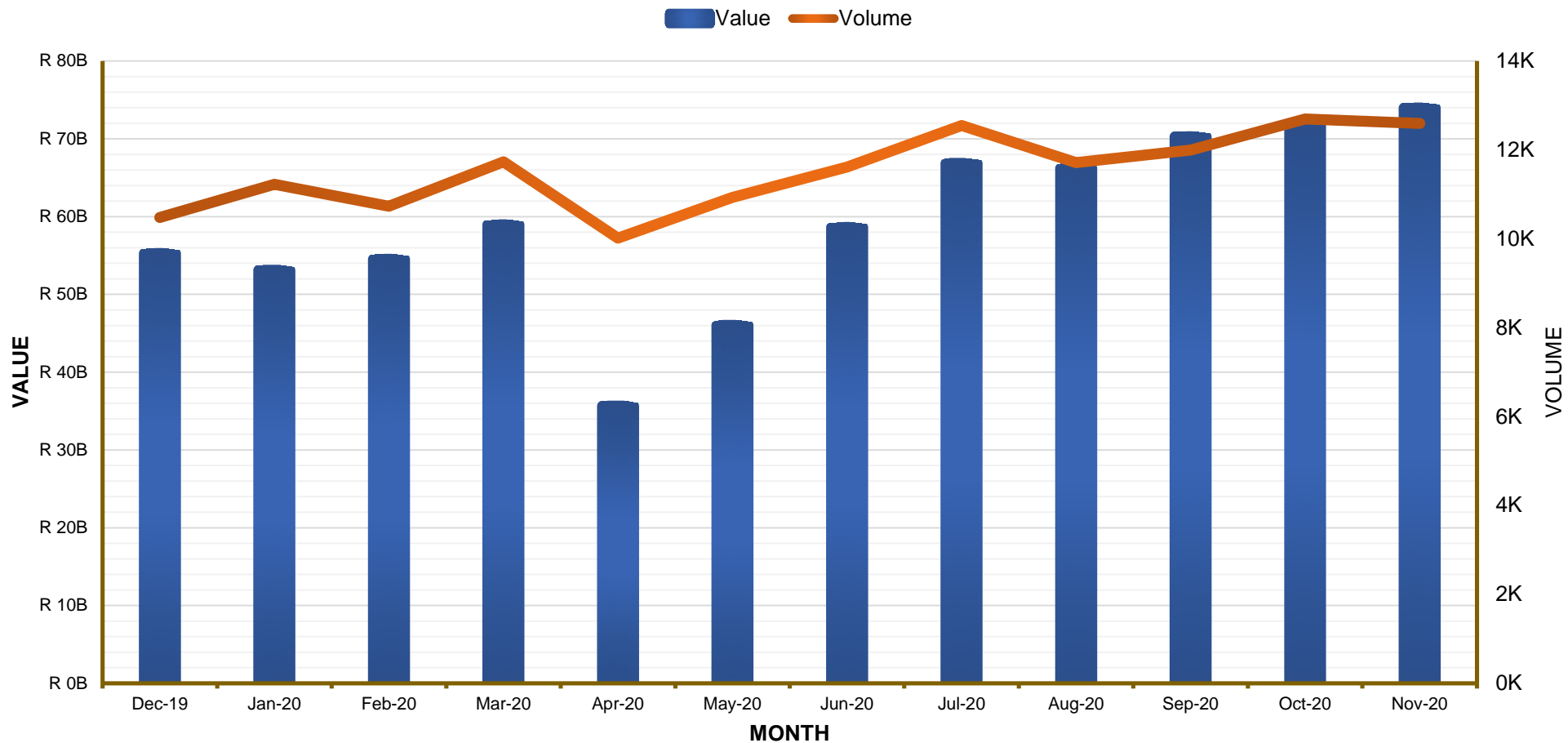


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	R 34,877,607,608.37
Jan-20	R 51,106,263,253.47	R 7,761,940,327.87	R 26,811,772,344.05
Feb-20	R 49,923,481,541.03	R 8,557,001,876.54	R 25,213,468,390.47
Mar-20	R 54,125,006,043.85	R 8,148,352,692.02	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

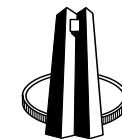
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
Mar-20	R 45,133,109,774.56	R 928,821,111.44	R 316,804,198.32
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



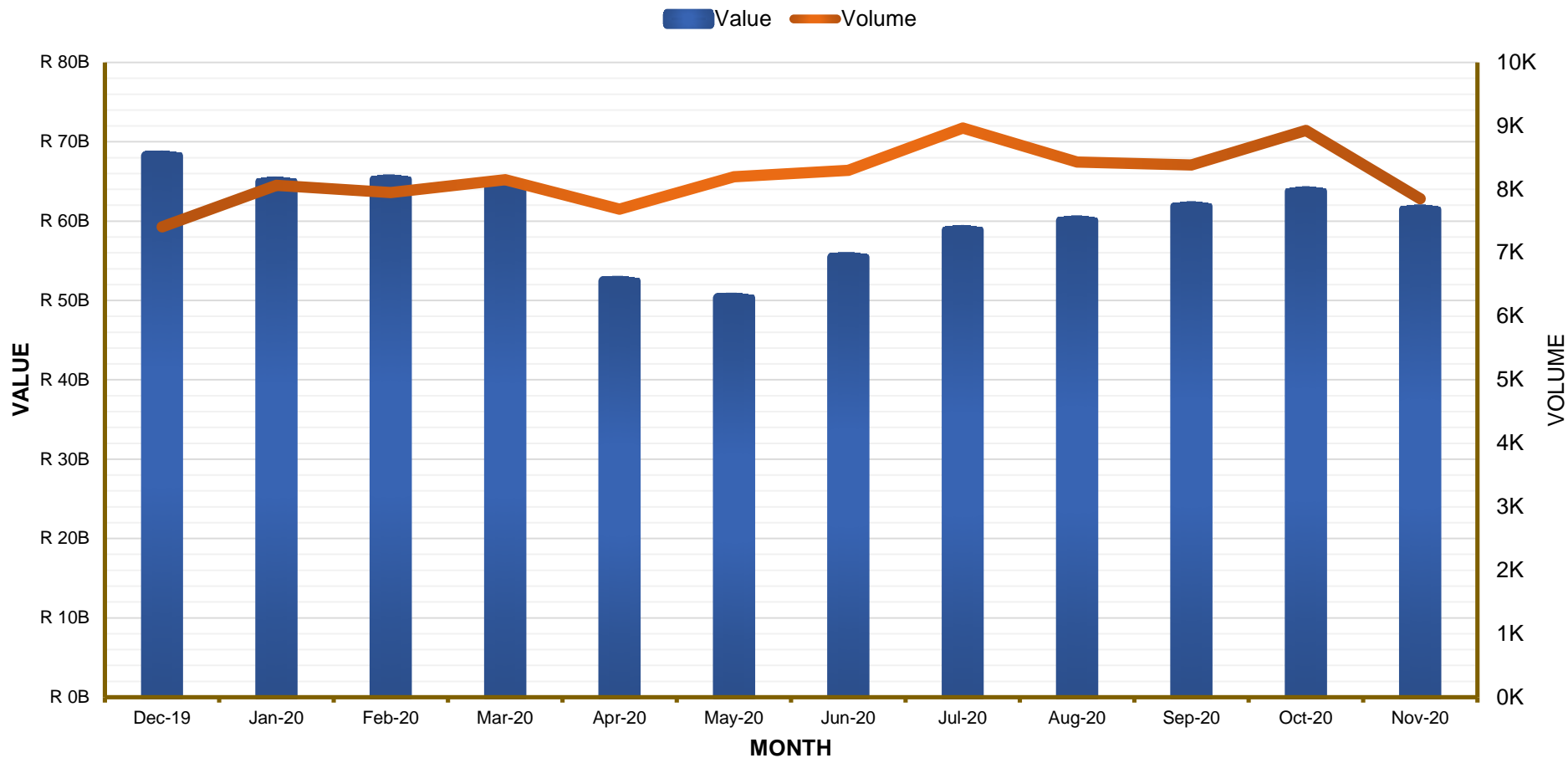
Real Time Clearing (RTC) Monthly Values and Volumes



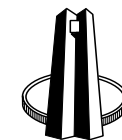
RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	10,931
Jun-20	R 58,609,904,824.61	11,618
Jul-20	R 66,846,867,004.10	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



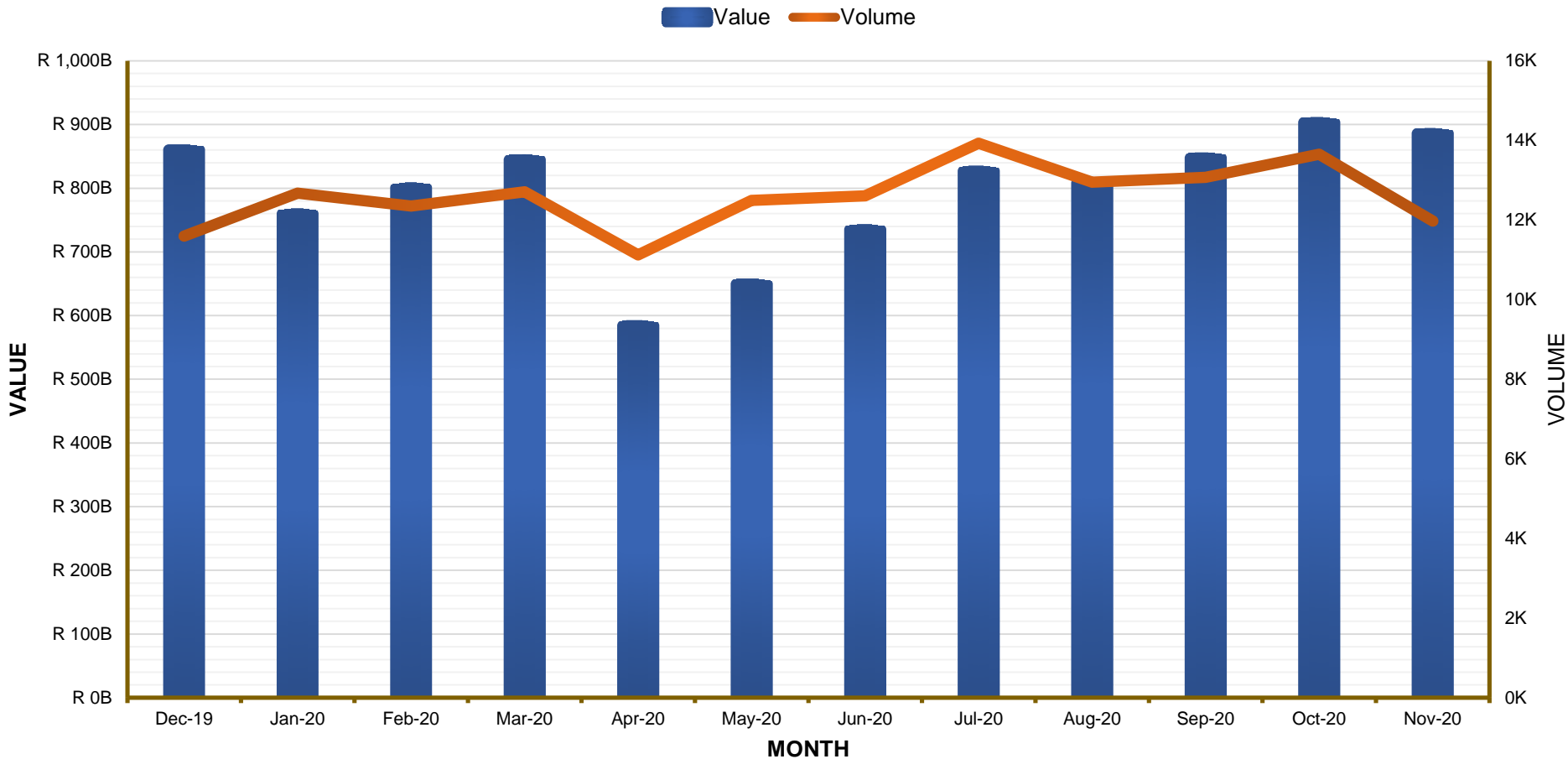
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	8,200
Jun-20	R 55,385,198,798.71	8,302
Jul-20	R 58,815,965,737.43	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



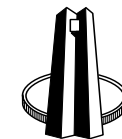


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from December 2019 - November 2020

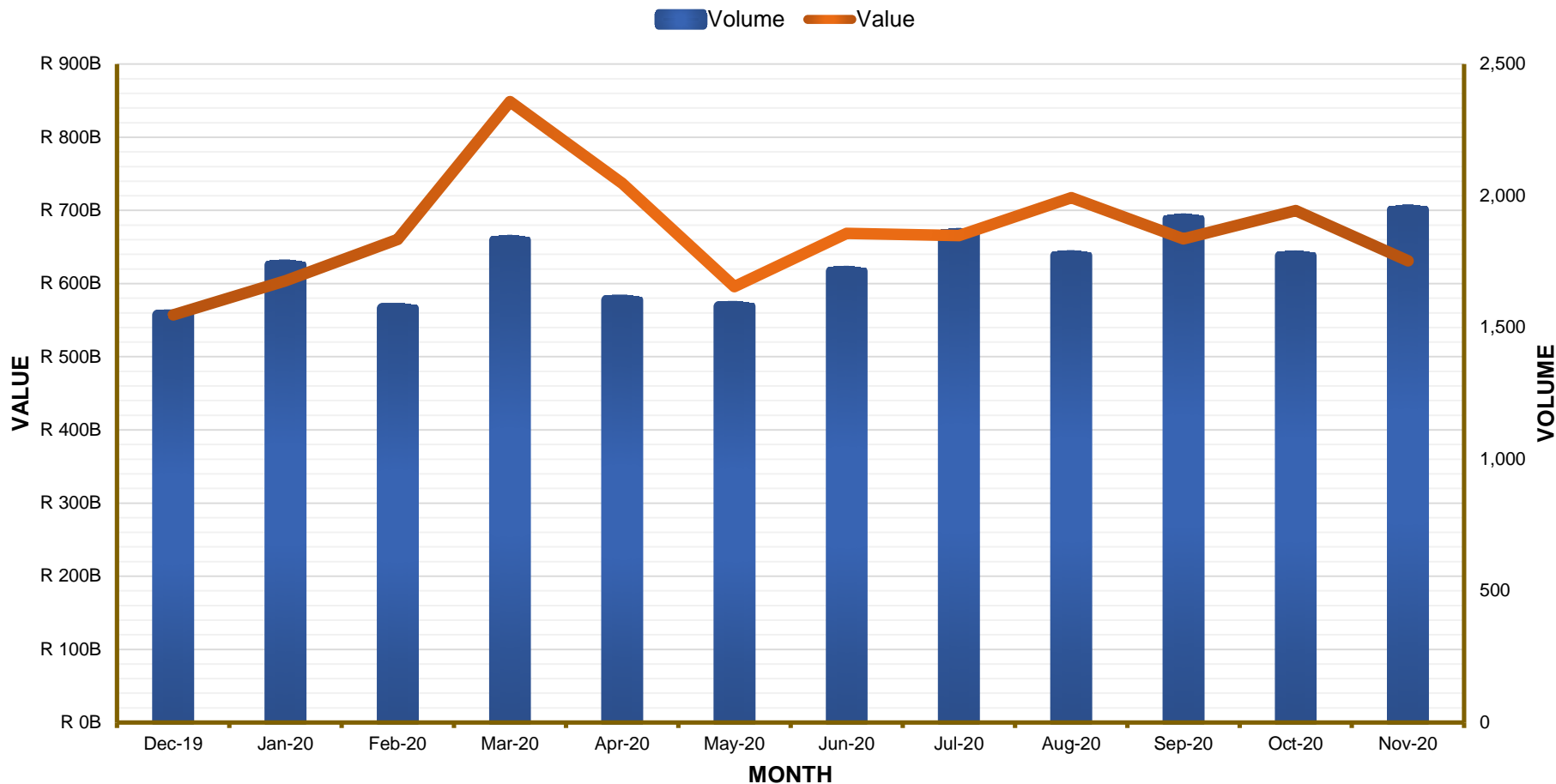
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



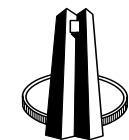
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	R 734,781,701,726.55	12,611
Jul-20	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

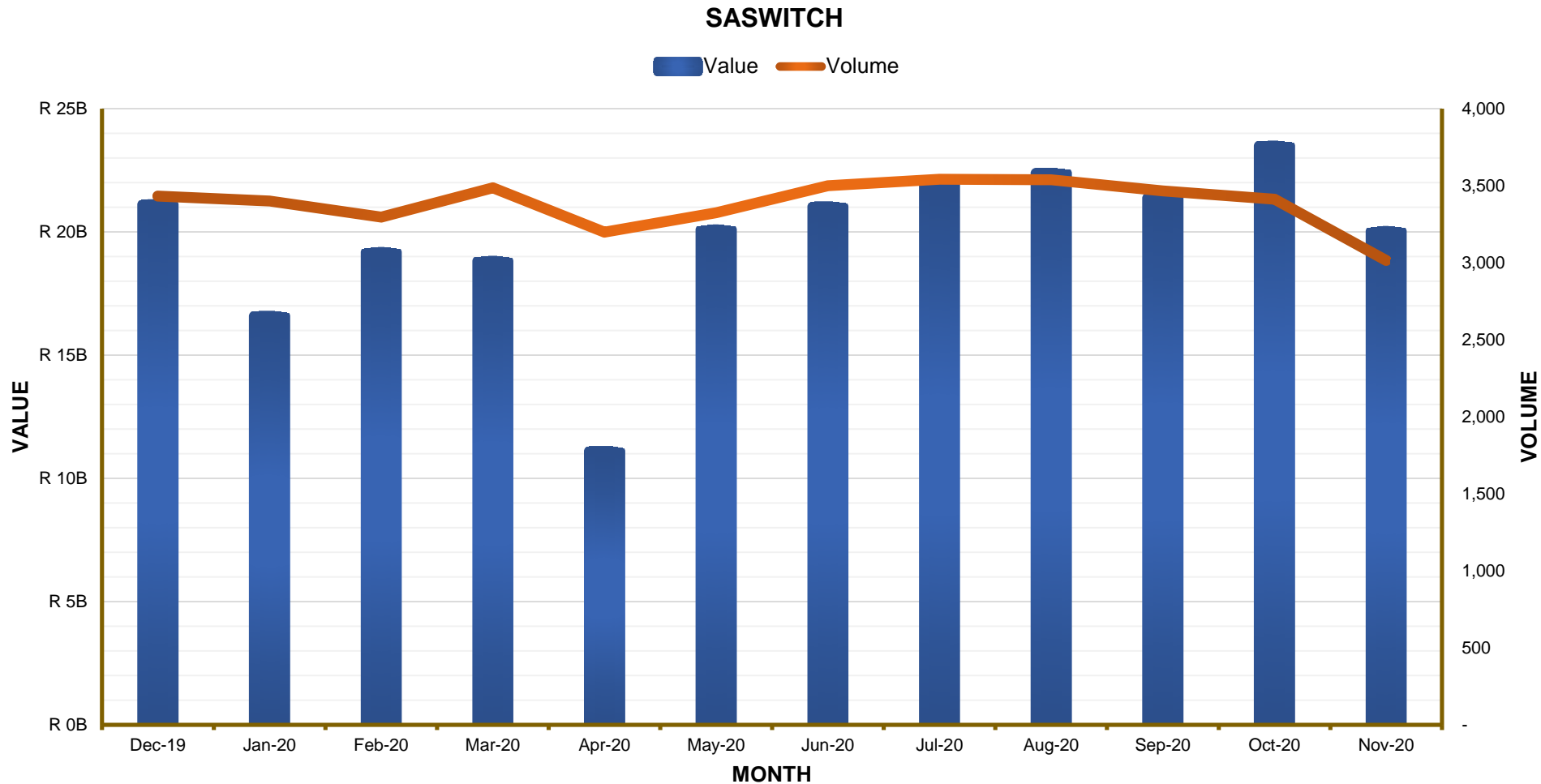


CLS Settlement - Monthly Values and Volumes

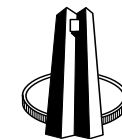


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Dec-19	R 557,212,840,724.11	1,547
Jan-20	R 603,683,557,046.15	1,736
Feb-20	R 660,403,623,396.48	1,572
Mar-20	R 848,647,016,359.77	1,830
Apr-20	R 736,937,998,018.00	1,603
May-20	R 595,672,573,090.46	1,579
Jun-20	R 668,832,212,992.62	1,712
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

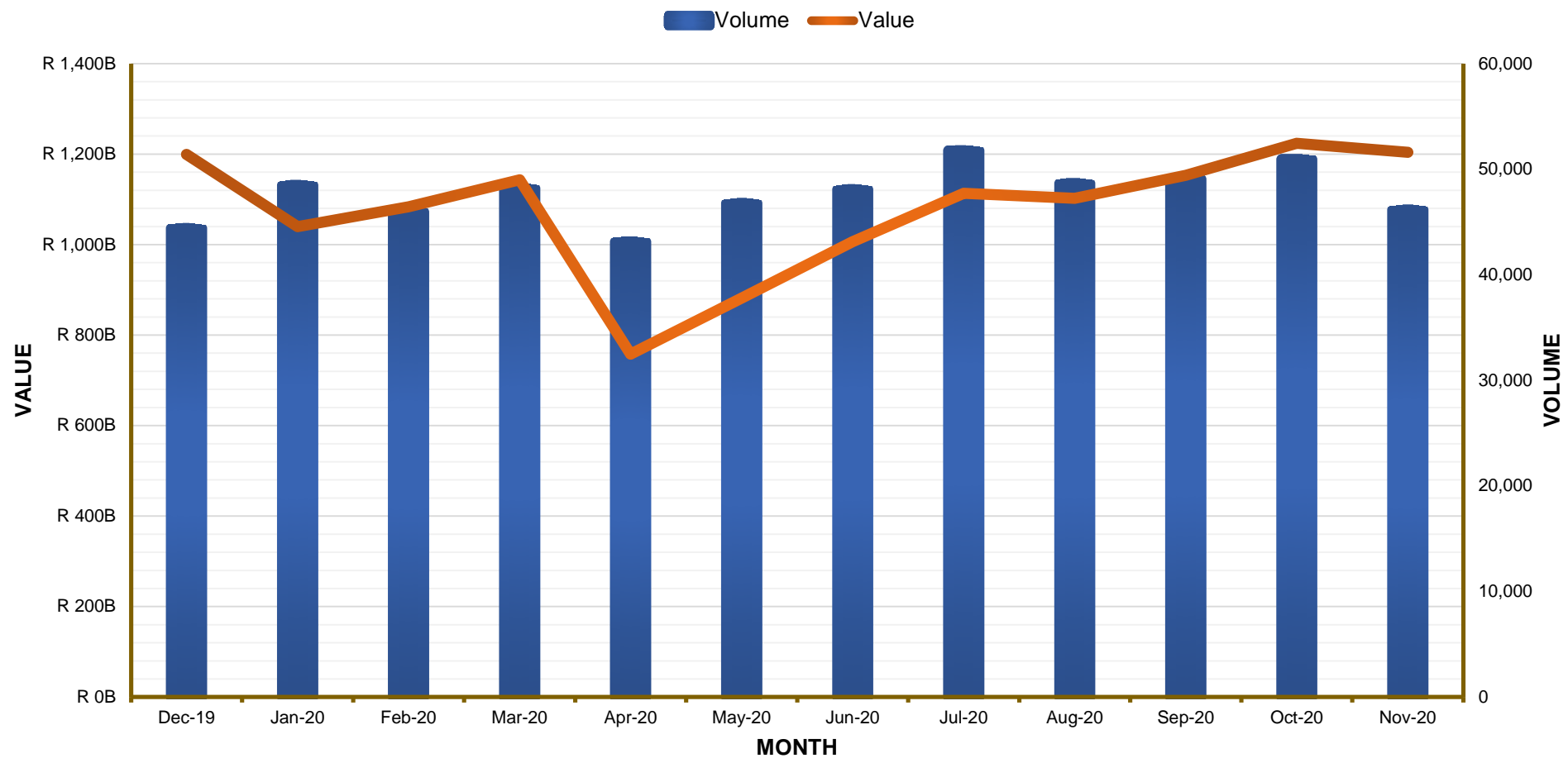




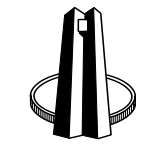
SASWITCH Monthly Values		
Month	Value	Volume
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	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



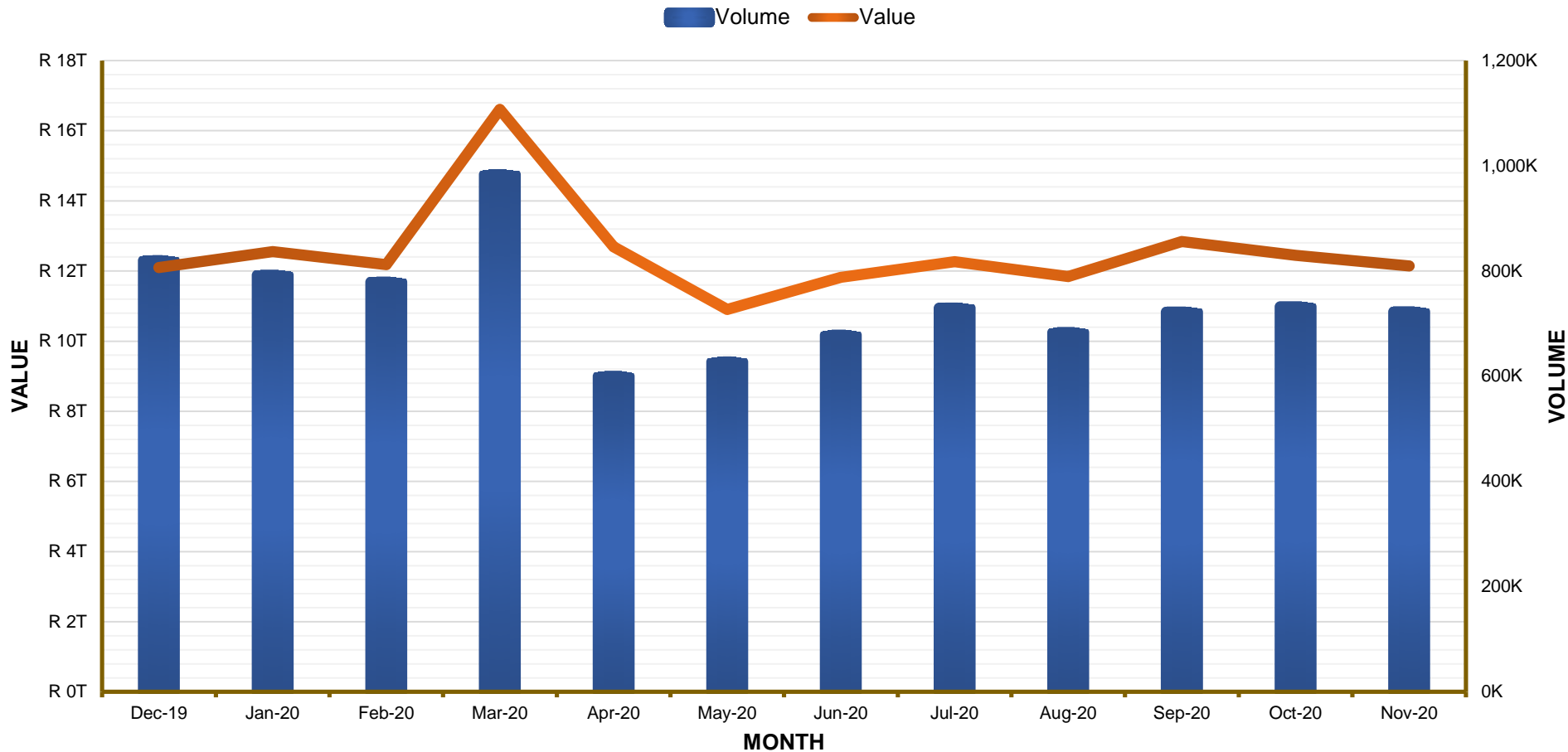
Retail Monthly Values and Volumes



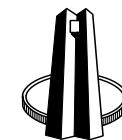
Retail Monthly Values and Volumes		
Month	Value	Volume
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	43,096
May-20	R 882,138,092,107.64	46,767
Jun-20	R 1,006,611,810,483.19	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



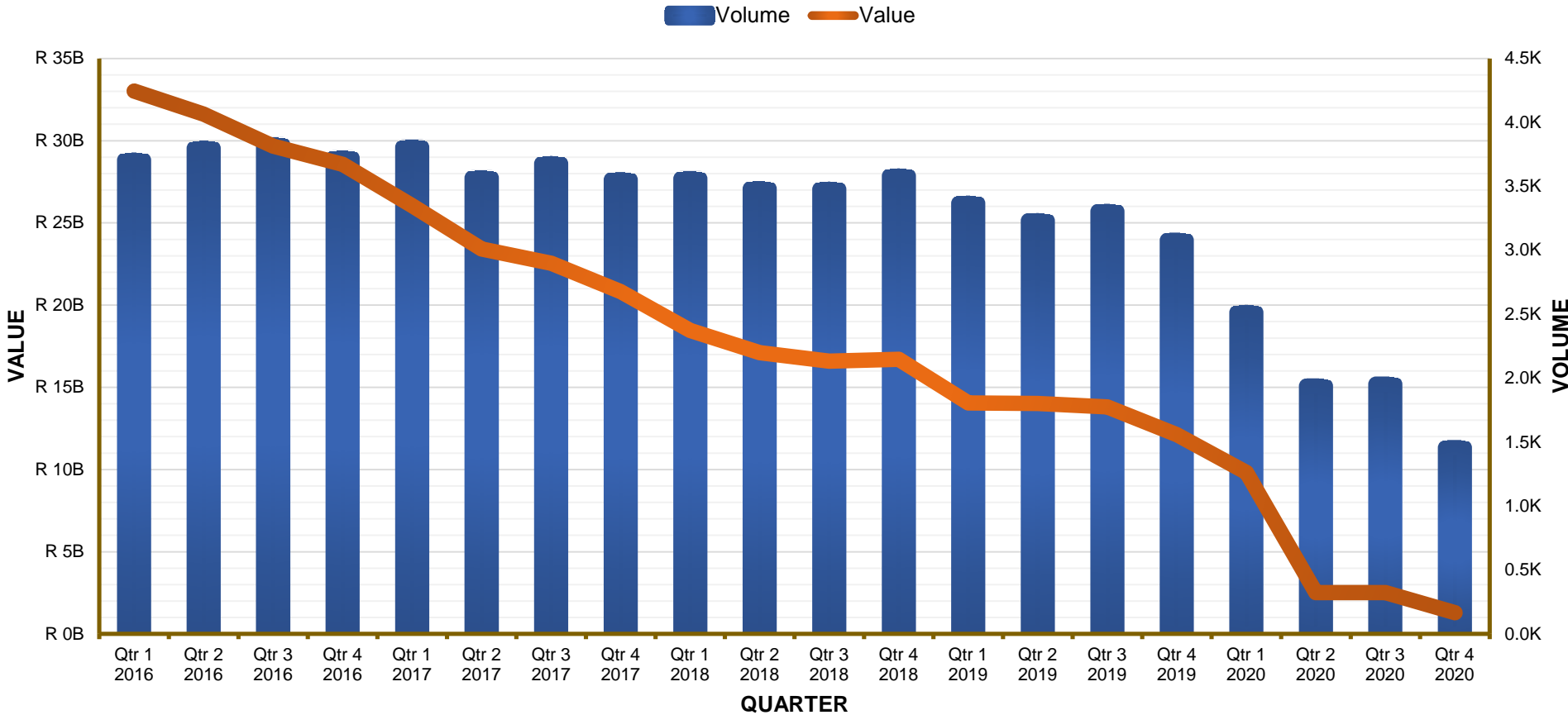
SAMOS Message Values and Volumes



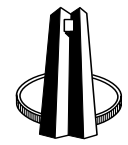
Message Values and Volumes - Monthly		
Month	Value	Volume
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 10,906,055,670,416.30	626,913
Jun-20	R 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



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

