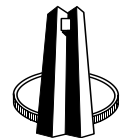


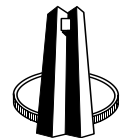


Settlement Statistics and Indicators

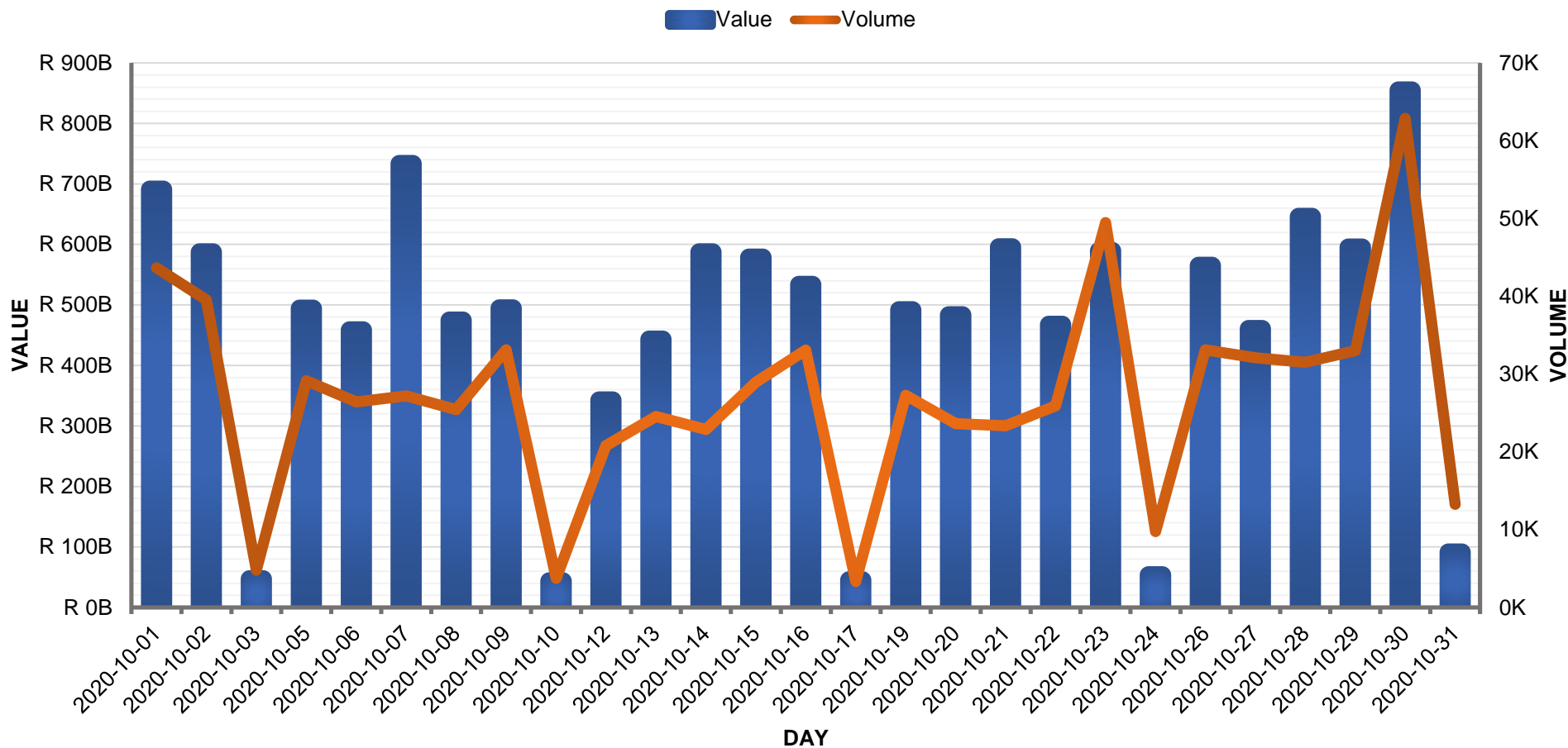
October 2020



- ✓ In October 2020, SAMOS processed **731,964** transactions to the value of **ZAR 12,446,665,002,625.10**.
- ✓ Peak volume was **62,866** on 31 October 2020 and peak value was **ZAR R 854,884,653,309.44** on 30 October. 2020.
- ✓ Average number of transactions processed per day were **27,110** representing the average value of **ZAR 460,987,592,689.82**.
- ✓ 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

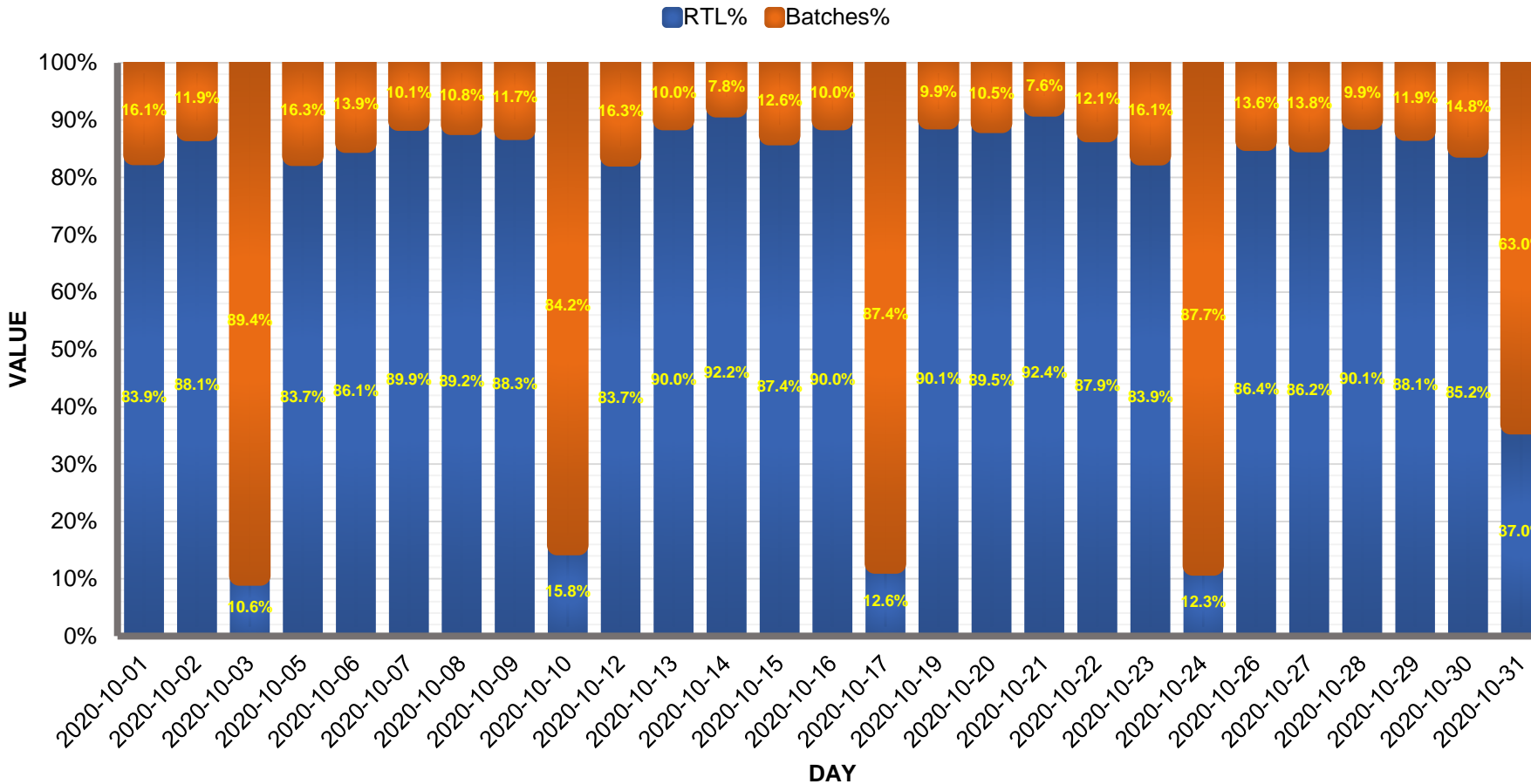


Daily Values and Volumes per month		
Date	Value	Volume
2020-10-01	R 690,881,734,207.63	43,652
2020-10-02	R 587,470,989,133.57	39,537
2020-10-03	R 46,866,319,108.31	4,812
2020-10-05	R 494,363,593,804.82	29,152
2020-10-06	R 458,310,015,452.88	26,423
2020-10-07	R 733,214,657,344.20	27,199
2020-10-08	R 474,316,109,793.23	25,427
2020-10-09	R 494,641,001,842.58	33,101
2020-10-10	R 43,512,071,649.12	3,733
2020-10-12	R 342,357,452,415.69	20,825
2020-10-13	R 442,898,462,435.80	24,546
2020-10-14	R 587,228,226,889.61	22,878
2020-10-15	R 578,414,235,885.36	28,961
2020-10-16	R 533,669,040,787.00	33,074
2020-10-17	R 45,135,371,637.88	3,336
2020-10-19	R 491,401,718,861.39	27,278
2020-10-20	R 483,112,718,848.19	23,621
2020-10-21	R 595,582,955,188.12	23,373
2020-10-22	R 467,635,505,875.88	25,925
2020-10-23	R 589,688,131,070.29	49,483
2020-10-24	R 53,598,336,426.34	9,754
2020-10-26	R 564,941,936,532.27	33,113
2020-10-27	R 460,523,993,291.24	32,087
2020-10-28	R 645,753,654,480.43	31,535
2020-10-29	R 595,023,349,974.62	33,013
2020-10-30	R 854,884,653,309.44	62,866
2020-10-31	R 91,238,766,379.17	13,260
Total	R 12,446,665,002,625.10	731,964
Average	R 460,987,592,689.82	27,110

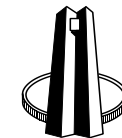




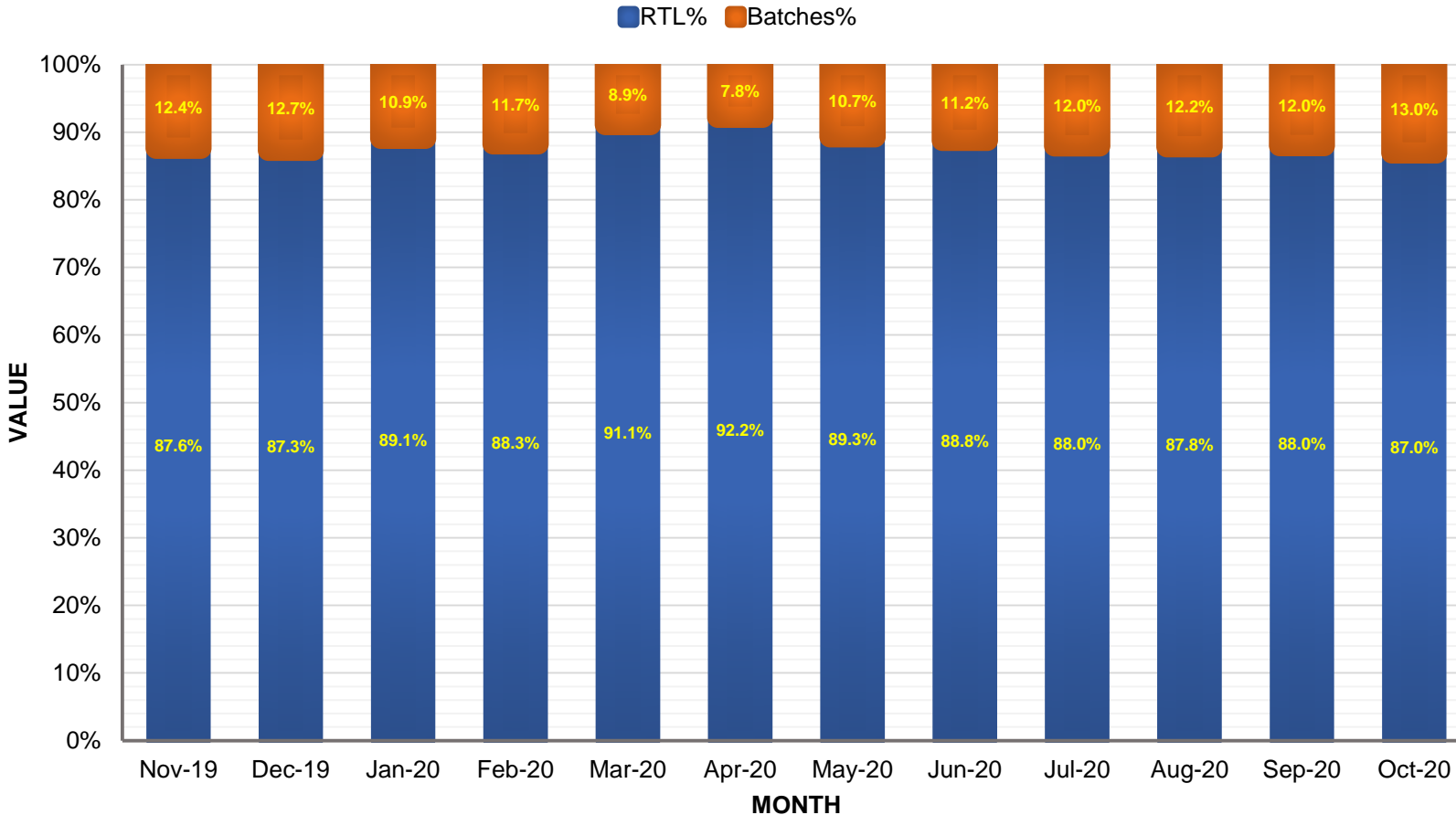
RTL Value / Batches Value



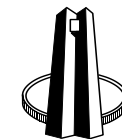
RTL /Batches Message Values		
Date	RTL	Batches
2020-10-01	R 459,051,649,249.29	R 87,998,776,222.84
2020-10-02	R 391,766,265,660.51	R 52,852,040,712.12
2020-10-03	R 1,714,372,413.02	R 14,534,372,981.91
2020-10-05	R 314,140,396,297.63	R 60,964,653,957.91
2020-10-06	R 281,753,663,110.05	R 45,593,322,383.33
2020-10-07	R 482,205,637,751.67	R 54,153,226,699.26
2020-10-08	R 310,772,966,202.63	R 37,795,135,171.30
2020-10-09	R 309,919,968,906.07	R 41,074,814,785.55
2020-10-10	R 2,083,376,372.41	R 11,063,113,872.07
2020-10-12	R 193,558,480,504.51	R 37,829,393,239.15
2020-10-13	R 299,656,039,308.49	R 33,276,648,581.19
2020-10-14	R 400,742,550,335.76	R 33,767,615,050.38
2020-10-15	R 407,165,733,221.56	R 58,953,487,564.21
2020-10-16	R 358,117,624,573.75	R 39,732,911,773.19
2020-10-17	R 1,639,990,071.53	R 11,339,886,761.76
2020-10-19	R 342,244,021,297.54	R 37,508,034,208.52
2020-10-20	R 319,934,577,070.32	R 37,500,176,542.44
2020-10-21	R 426,105,885,773.98	R 35,065,848,419.49
2020-10-22	R 314,173,488,866.19	R 43,314,126,678.48
2020-10-23	R 384,419,962,429.97	R 73,982,698,828.84
2020-10-24	R 2,902,849,072.08	R 20,627,263,536.60
2020-10-26	R 359,029,268,472.67	R 56,520,522,984.04
2020-10-27	R 307,003,493,590.70	R 49,292,182,204.73
2020-10-28	R 435,548,215,604.72	R 47,896,613,286.92
2020-10-29	R 406,703,163,330.69	R 54,713,961,027.35
2020-10-30	R 624,642,528,998.72	R 108,233,313,248.03
2020-10-31	R 22,617,949,046.52	R 38,577,646,875.52
Total	R 8,159,614,117,532.98	R 1,224,161,787,597.13
Average	R 300,494,145,579.51	R 43,094,033,098.94



RTL Value / Batches Value



RTL / Batches Message Values		
Month	RTL	Batches
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
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
Total	R 102,197,227,985,257.00	R 12,887,366,508,021.00
Average	R 8,516,435,665,438.08	R 1,073,947,209,001.75

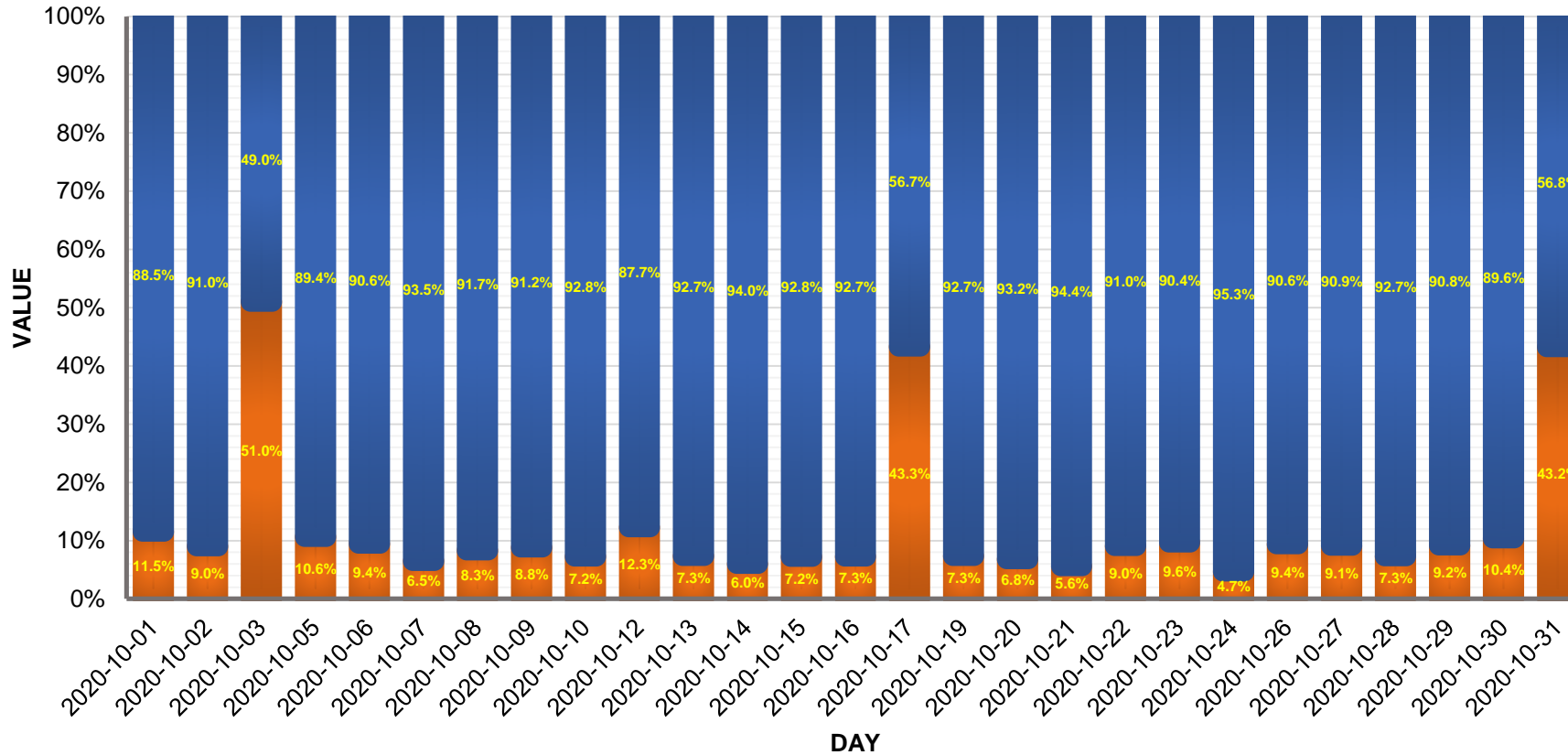




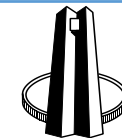
Day and Night Settlement Values for October 2020

Day Value, Night Value

■ Night Value% ■ Day Value%

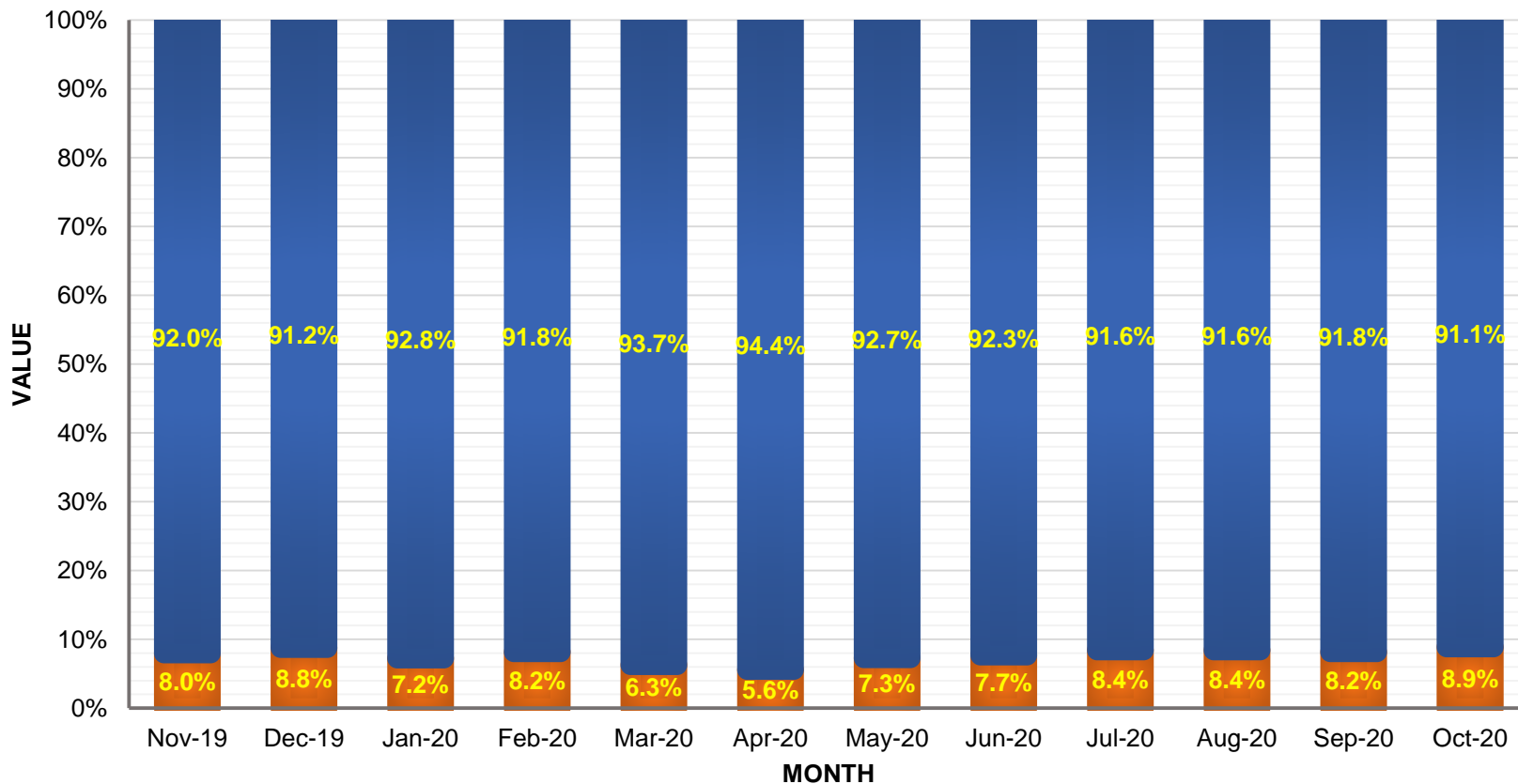


Day and Night Settlement Values		
Date	Night Value	Day Value
2020-10-01	R 64,607,133,442.47	R 496,504,892,554.85
2020-10-02	R 41,581,862,830.30	R 421,109,670,933.80
2020-10-03	R 8,288,986,720.45	R 7,966,456,238.58
2020-10-05	R 41,013,279,149.84	R 346,400,813,720.58
2020-10-06	R 32,358,087,827.96	R 310,797,446,948.60
2020-10-07	R 35,365,337,986.25	R 510,997,343,362.20
2020-10-08	R 29,654,991,788.30	R 327,519,679,031.94
2020-10-09	R 31,863,195,326.63	R 329,962,267,076.94
2020-10-10	R 950,157,128.56	R 12,198,793,948.92
2020-10-12	R 29,314,637,141.45	R 209,647,628,103.12
2020-10-13	R 24,843,336,047.76	R 314,306,164,250.32
2020-10-14	R 26,466,752,397.79	R 417,231,832,627.78
2020-10-15	R 33,979,496,995.40	R 437,727,634,636.53
2020-10-16	R 30,157,230,787.47	R 385,589,105,022.09
2020-10-17	R 5,621,990,592.11	R 7,361,747,158.27
2020-10-19	R 28,385,313,044.42	R 359,225,012,593.67
2020-10-20	R 25,079,784,766.37	R 344,483,483,478.71
2020-10-21	R 25,914,926,326.99	R 437,217,809,630.50
2020-10-22	R 33,165,941,974.33	R 333,980,833,239.77
2020-10-23	R 45,875,853,796.02	R 430,309,050,680.47
2020-10-24	R 1,106,640,914.12	R 22,491,695,512.22
2020-10-26	R 40,884,346,094.65	R 395,536,172,396.76
2020-10-27	R 32,821,799,834.88	R 328,929,614,505.54
2020-10-28	R 35,363,312,565.63	R 448,569,092,786.33
2020-10-29	R 43,756,105,347.11	R 434,234,857,261.57
2020-10-30	R 76,942,599,200.07	R 666,359,397,738.95
2020-10-31	R 26,448,897,851.31	R 34,789,868,527.86
Total	R 851,811,997,878.64	R 8,771,448,363,966.87
Average	R 29,936,820,033.09	R 322,811,963,908.00



Day Value, Night Value

■ Night Value% ■ Day Value%

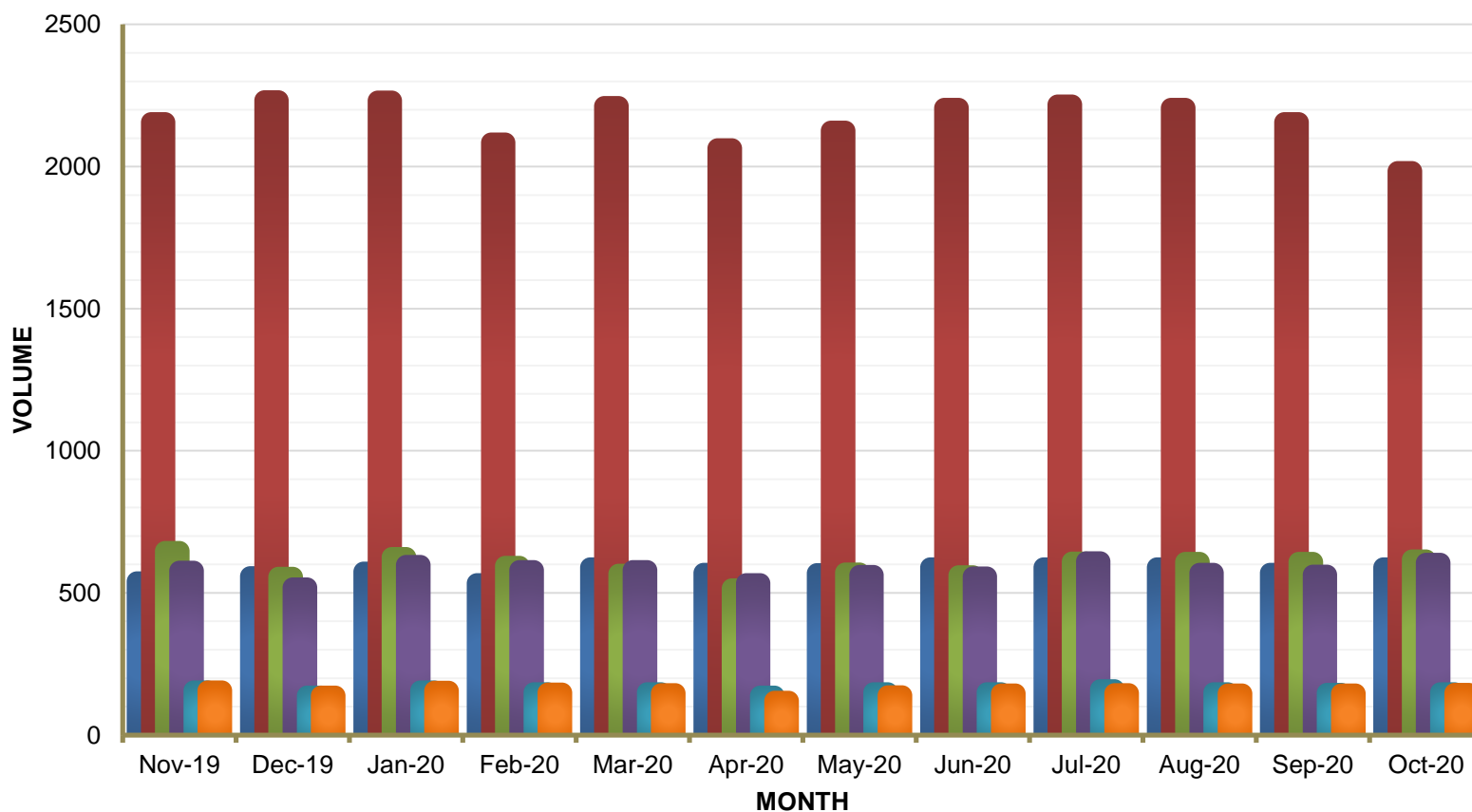


Day and Night Settlement Values		
Month	Night Value	Day Value
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
Mar-20	R 821,861,218,540.98	R 12,320,191,617,590.30
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
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
Total	R 9,046,845,103,066.50	R 108,661,834,258,846.00
Average	R 753,903,758,588.88	R 9,055,152,854,903.87



Cards Message Volumes

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



Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
Sep-20	570	2156	608	564	148	146
Oct-20	589	1984	617	605	150	148
Total	6,860	25,877	7,082	6,858	1,796	1,735
Average	572	2,156	590	572	150	145

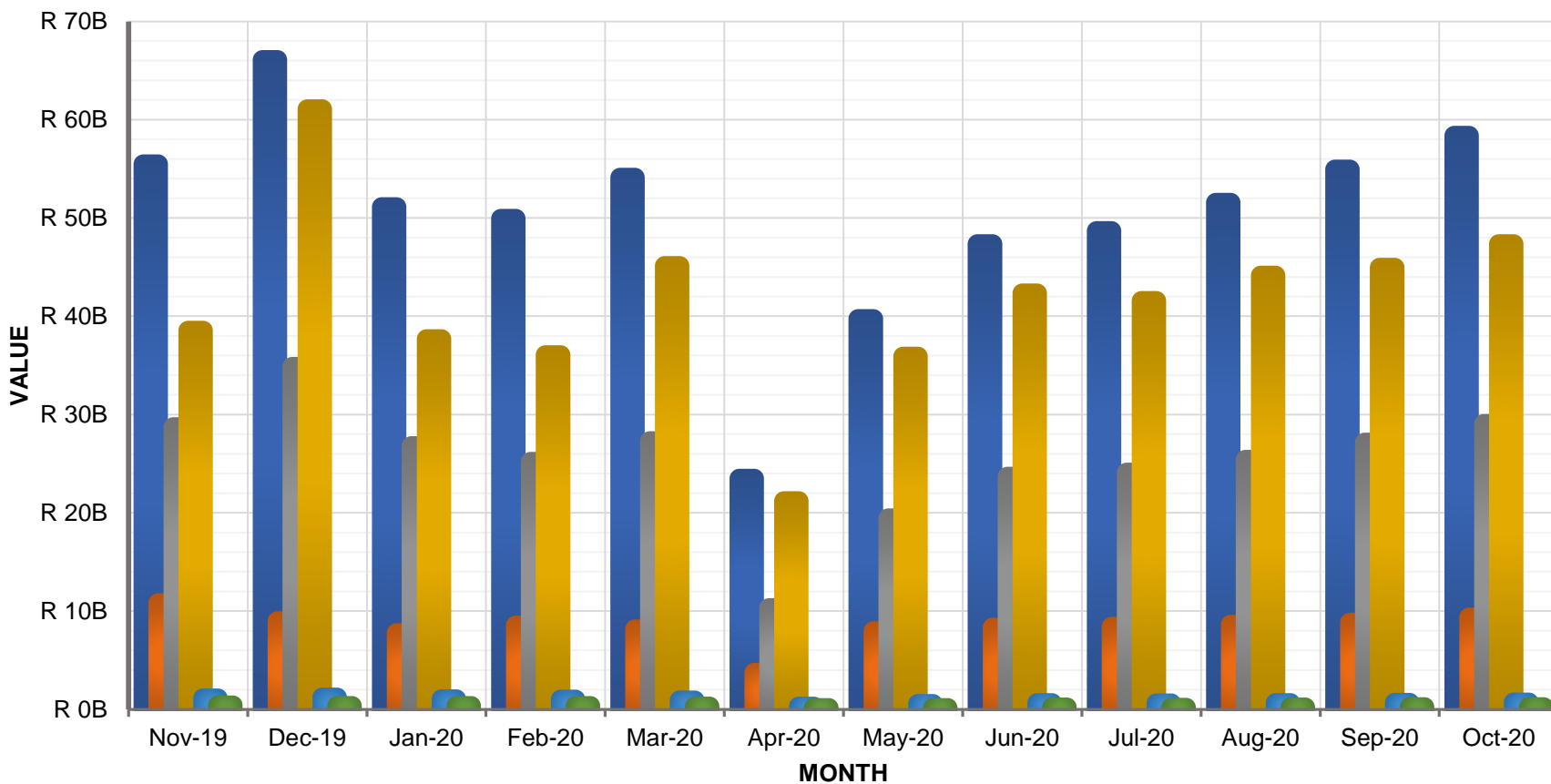




Cards Message Values for November 2019 - October 2020

Cards Message Values

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



Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
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
Sep-20	R 54,950,461,500.15	R 8,845,062,472.30	R 27,169,880,915.68
Oct-20	R 54,950,461,500.15	R 8,845,062,472.30	R 27,169,880,915.68
Total	R 597,440,947,524.22	R 99,128,782,777.90	R 300,306,447,263.54
Average	R 49,786,745,627.02	R 8,260,731,898.16	R 25,025,537,271.96

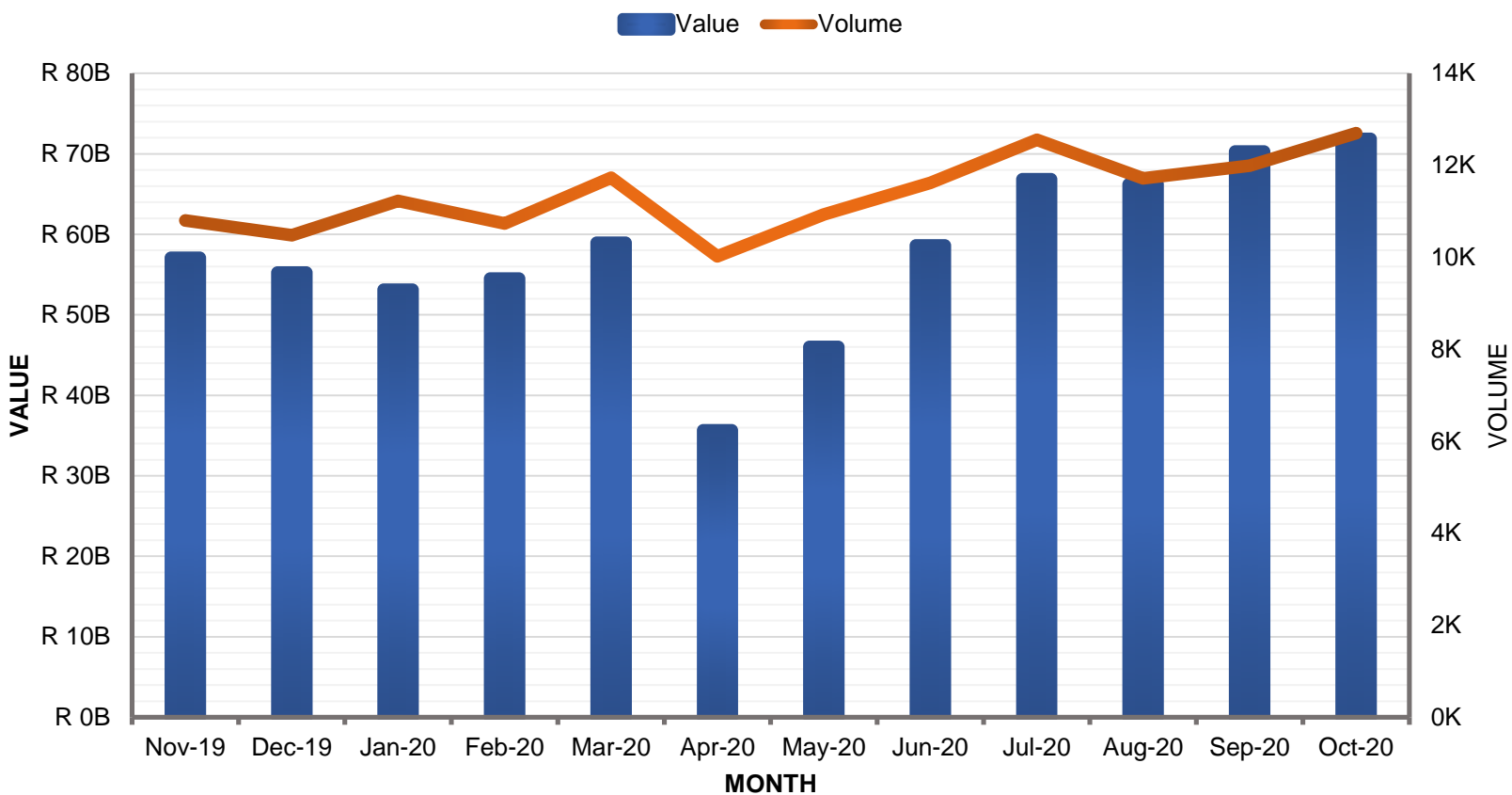
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Nov-19	R 38,559,944,374.06	R 1,128,856,895.77	R 416,261,878.72
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
Feb-20	R 36,059,239,620.22	R 1,014,175,432.64	R 361,750,039.42
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
Sep-20	R 44,946,013,259.36	R 699,026,062.19	R 242,921,374.77
Oct-20	R 44,946,013,259.36	R 720,931,509.55	R 258,034,536.77
Total	R 493,563,202,735.44	R 9,575,605,551.40	R 3,229,347,078.85
Average	R 41,130,266,894.62	R 797,967,129.28	R 269,112,256.57



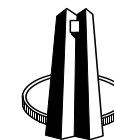


Real Time Clearing (RTC) Monthly Values and Volumes from November 2019 - October 2020

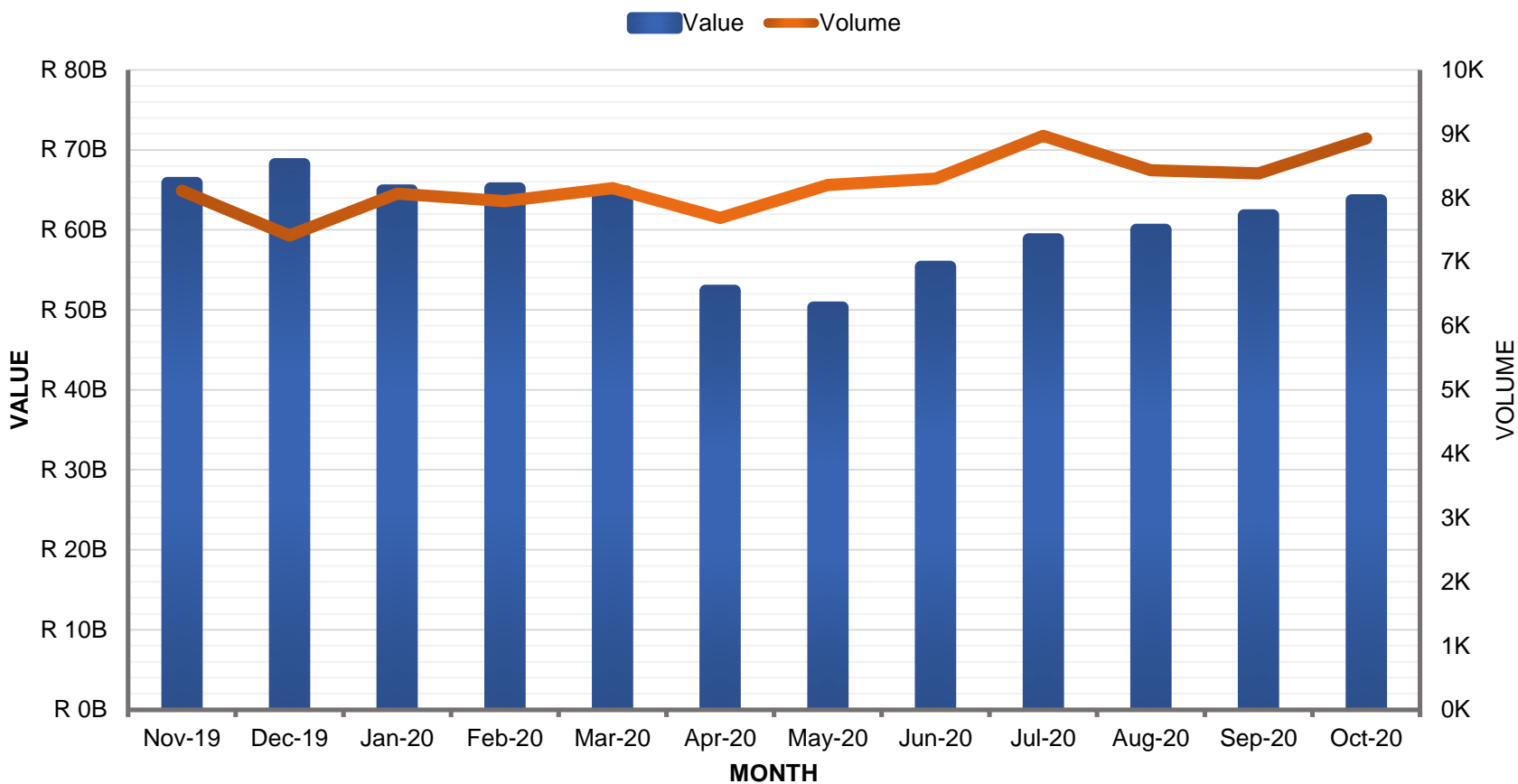
Real Time Clearing (RTC) Monthly Values and Volumes



RTC Monthly Value and Volumes		
Month	Value	Volume
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
Sep-20	R 70,288,498,338.48	11,995
Oct-20	R 71,867,903,221.92	12,699
Total	R 694,403,247,870.75	136,510
Average	R 57,866,937,322.56	11,376



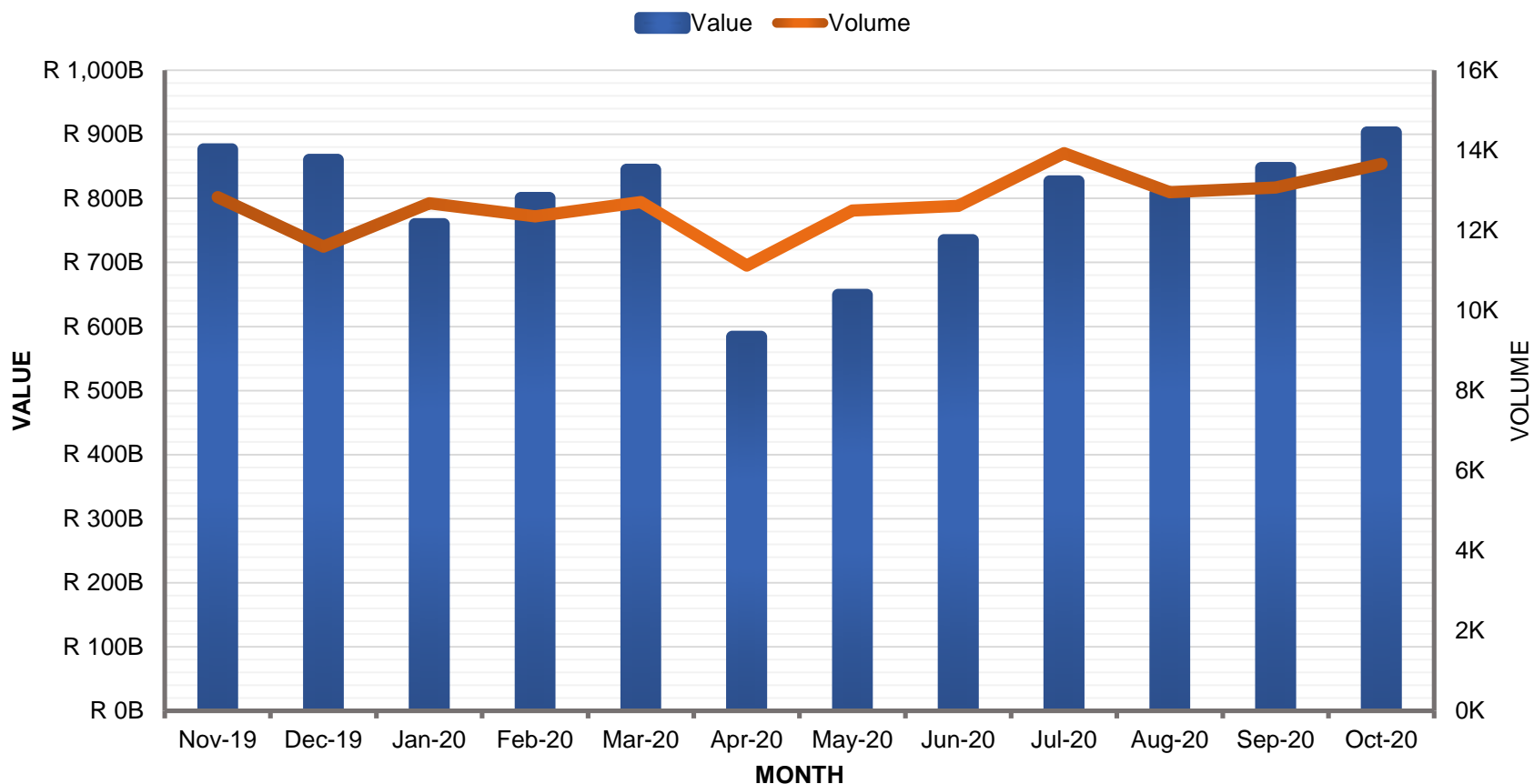
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Sep-20	R 61,799,166,587.70	8,384
Oct-20	R 63,700,240,325.42	8,928
Total	R 731,381,640,246.72	98,587
Average	R 60,948,470,020.56	8,216



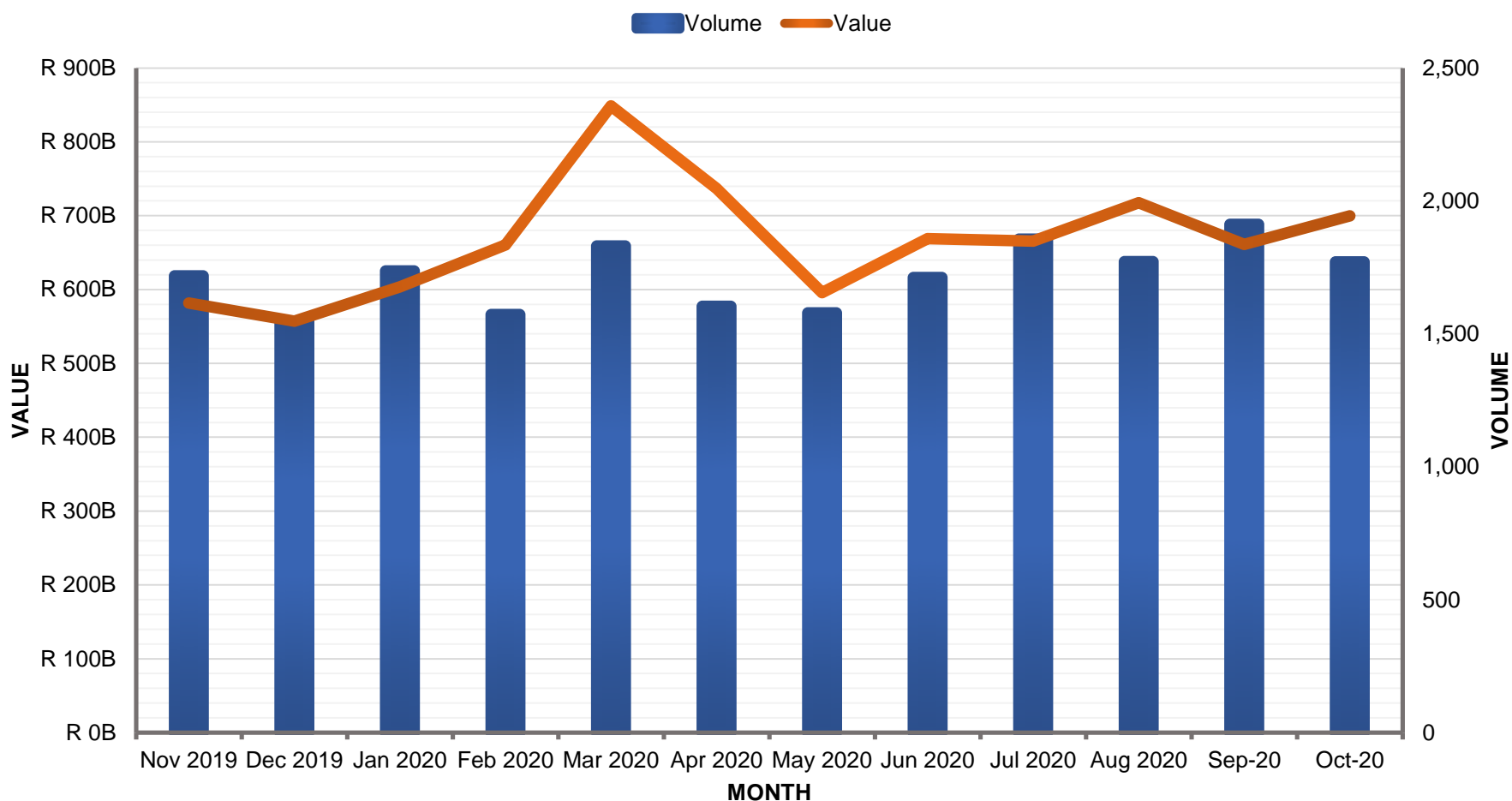
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



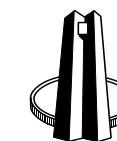
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	R 649,152,410,644.05	12,495
Jun-20	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
Sep-20	R 847,242,707,154.03	13,074
Oct-20	R 902,933,359,913.47	13,656
Total	R 9,494,147,677,382.62	152,005
Average	R 791,178,973,115.22	12,667

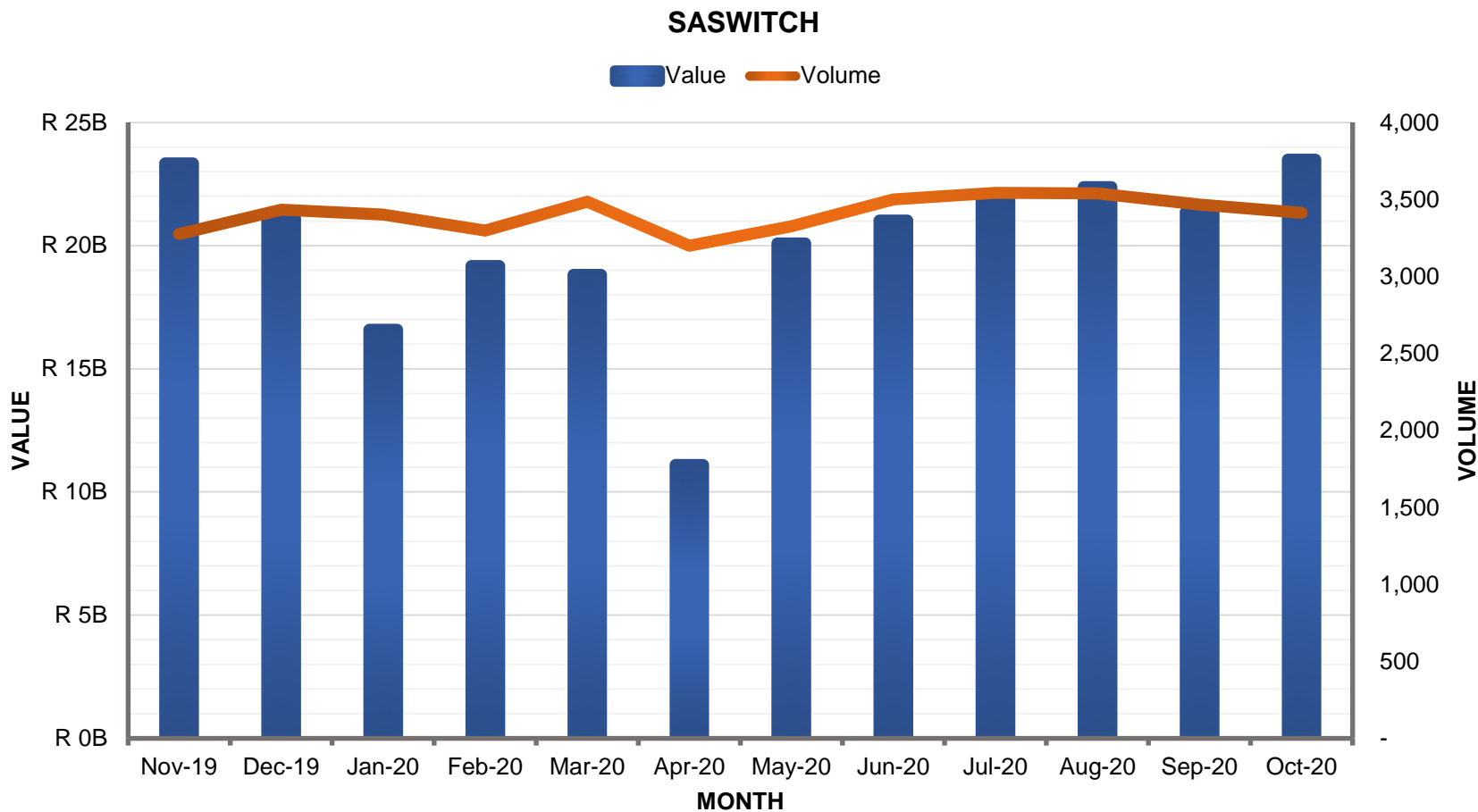


CLS Settlement - Monthly Values and Volumes

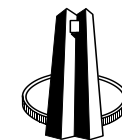


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Nov 2019	R 581,857,728,685.50	1,718
Dec 2019	R 557,212,840,724.11	1,547
Jan 2020	R 603,683,557,046.15	1,736
Feb 2020	R 660,403,623,396.48	1,572
Mar 2020	R 848,647,016,359.77	1,830
Apr 2020	R 736,937,998,018.00	1,603
May 2020	R 595,672,573,090.46	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
Sep-20	R 661,126,364,305.92	1,912
Oct-20	R 699,884,708,670.94	1,771
Total	R 7,997,377,921,648.11	20,608
Average	R 666,448,160,137.34	1,717

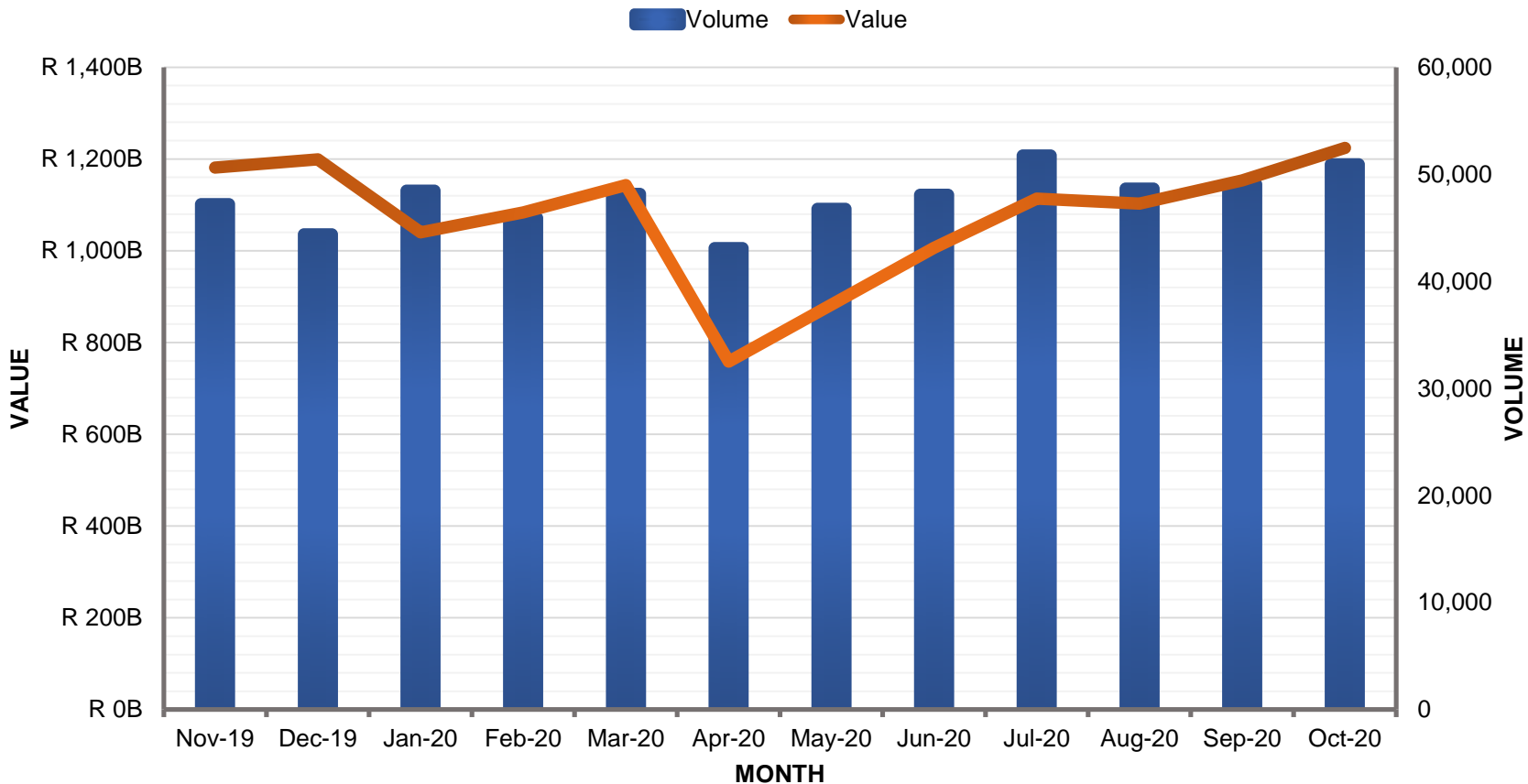




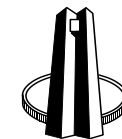
SASWITCH Monthly Values		
Month	Value	Volume
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	3,325
Jun-20	R 21,020,894,746.05	3,500
Jul-20	R 21,933,447,606.18	3,543
Aug-20	R 22,380,152,916.33	3,539
Sep-20	R 21,370,756,861.45	3,466
Oct-20	R 23,489,470,426.45	3,413
Total	R 240,381,719,779.38	40,878
Average	R 20,031,809,981.62	3,407



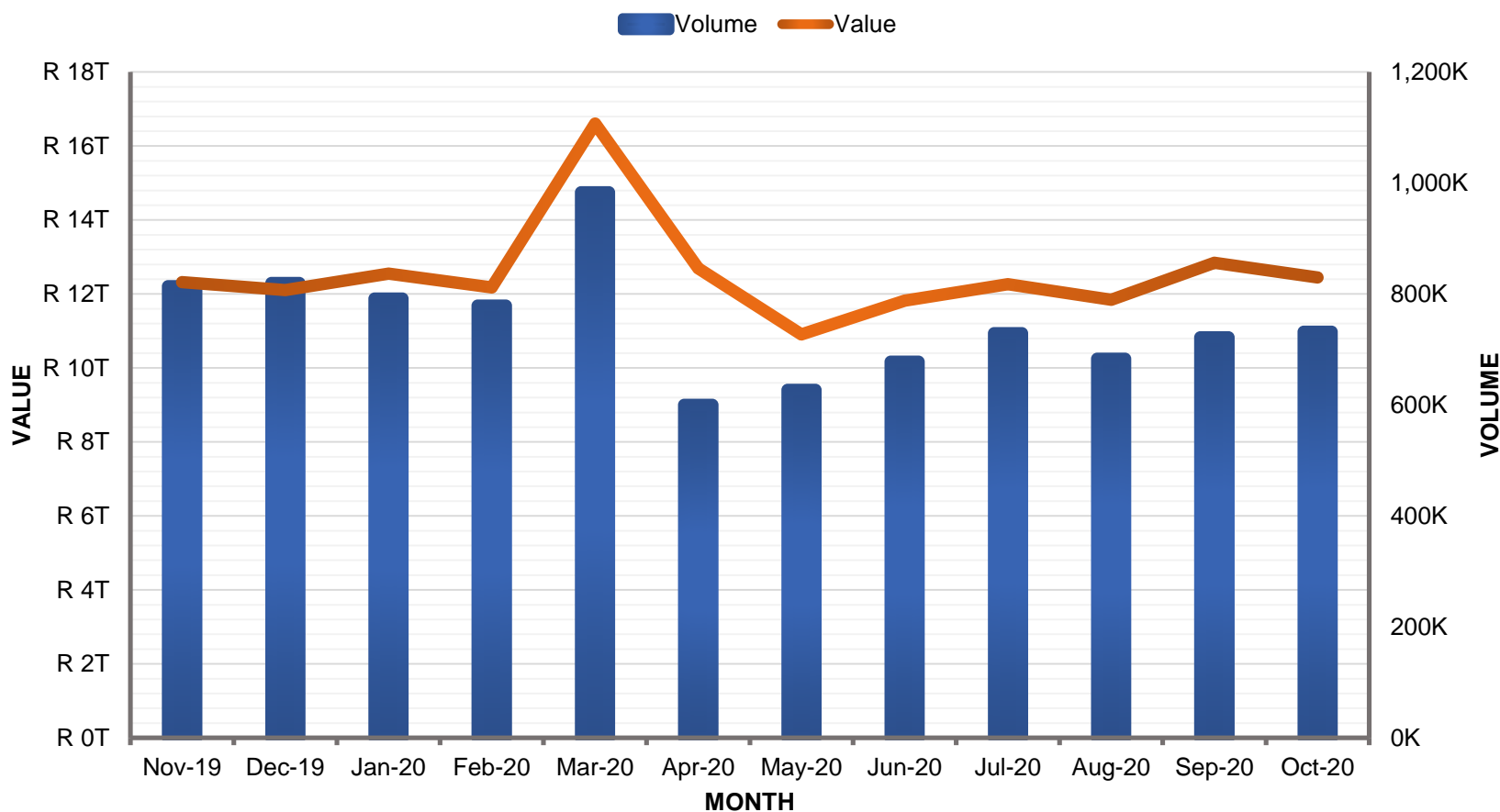
Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Sep-20	R 1,153,438,359,168.98	49,056
Oct-20	R 1,224,161,787,597.13	50,930
Total	R 12,887,366,508,021.00	572,470
Average	R 1,073,947,209,001.75	47,706



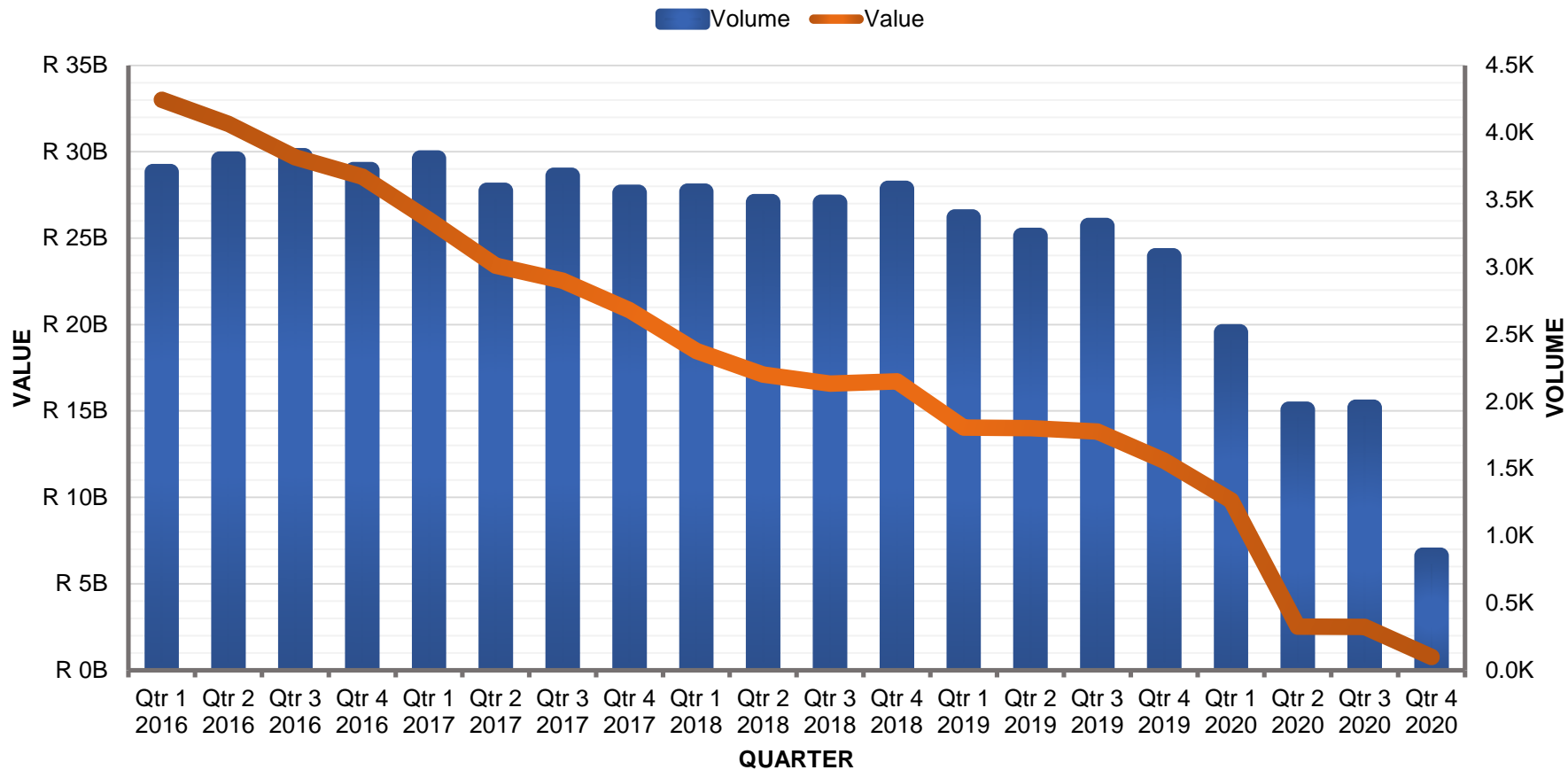
SAMOS Message Values and Volumes



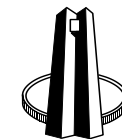
Message Values and Volumes - Monthly		
Month	Value	Volume
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 12,691,790,122,845.60	600,133
May-20	R 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
Sep-20	R 12,843,757,284,148.80	722,115
Oct-20	R 12,446,665,002,625.10	731,964
Total	R 150,588,088,919,080.00	8,959,851
Average	R 12,549,007,409,923.30	746,654



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 772,369,213.36	852
Total	R 354,191,361,460.92	63,998
Average	R 17,709,568,073.05	3,200



Summarised totals		
Receiver	Volume	Value
RTL Total	674,397	R 10,213,923,849,292.00
Retail	50,930	R 1,224,161,787,597.13
Payment Cash Withdrawal/Deposit (KPSBV)	7,768	R 382,237,845,878.41
Payment Dematerialised MM Instrument (MPDEM)	4,423	R 158,264,675,645.44
Payment any Derivative Instrument (OPDER)	3,147	R 39,715,832,267.59
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,771	R 699,884,708,670.94
Daily BMA Settlements (SPBMA)	591	R 266,957,930,976.31
Payment any Money Market Product (MPMMI)	571	R 307,238,860,063.27
STRATE Planned Payments Confirmed on T+4 (SPLNY)	416	R 47,496,383,851.61
Settlement of Derivative Margin Calls (OSDMC)	202	R 20,840,614,316.40
STRATE Same Day Confirmed Settlements (SPLNN)	59	R 17,109,345,087.33

