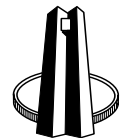


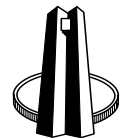


Settlement Statistics and Indicators

September 2020

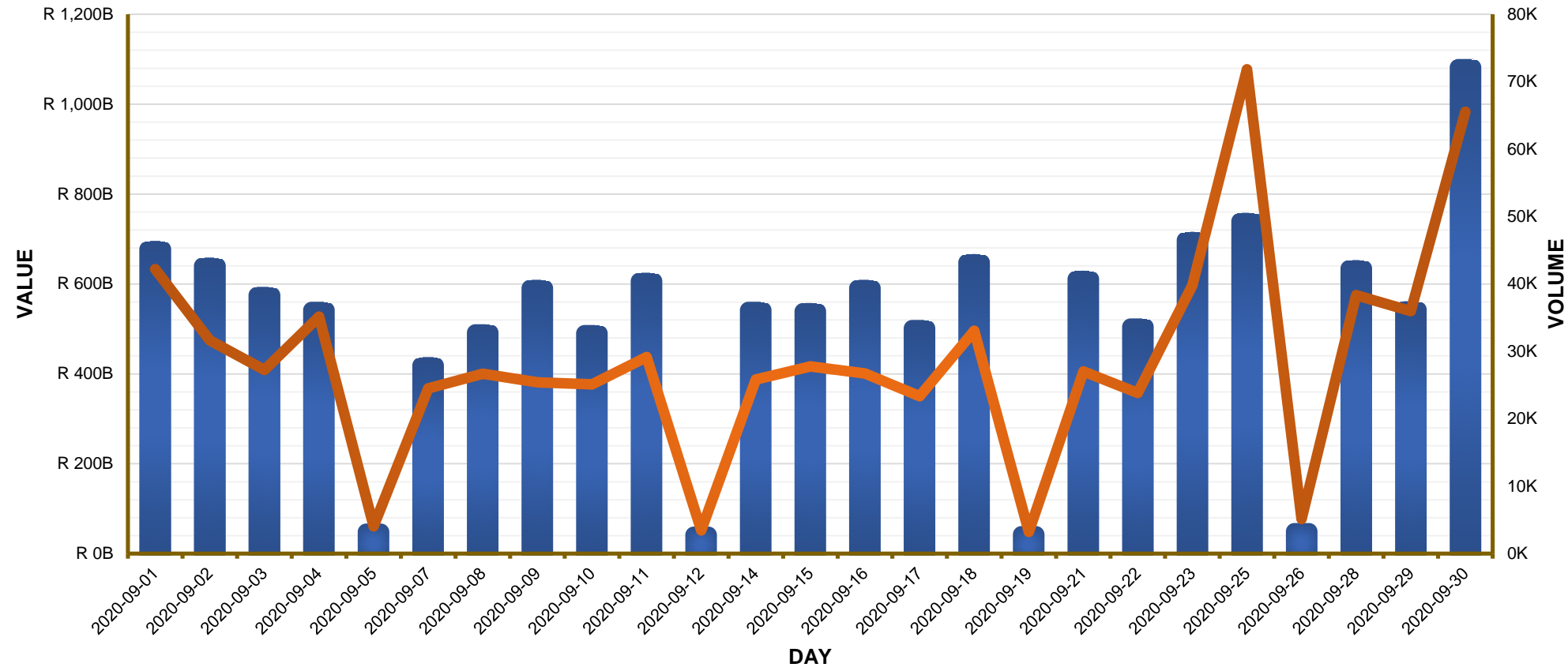


- ✓ In September 2020, SAMOS processed **722,115** transactions to the value of **ZAR 12,843,757,284,148.80**.
- ✓ Peak volume was **65,524** on 31 September 2020 and peak value was **ZAR 1,081,563,293,981.21** on 31 September 2020.
- ✓ Average number of transactions processed per day were **28,885** representing the average value of **ZAR 513,750,291,365.95**.
- ✓ 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.

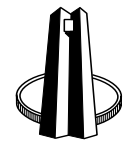


SAMOS Message Values and Volumes

■ Value — Volume



Daily Values and Volumes per month		
Date	Value	Volume
2020-09-01	R 677,076,388,811.42	42,215
2020-09-02	R 640,187,365,178.14	31,625
2020-09-03	R 574,694,535,113.98	27,263
2020-09-04	R 541,422,098,870.72	35,168
2020-09-05	R 48,383,607,538.49	4,067
2020-09-07	R 418,569,699,394.93	24,504
2020-09-08	R 491,728,817,189.89	26,705
2020-09-09	R 590,416,915,238.91	25,424
2020-09-10	R 490,136,451,280.56	25,114
2020-09-11	R 606,438,445,265.11	29,162
2020-09-12	R 41,339,576,659.57	3,445
2020-09-14	R 541,750,297,796.21	25,835
2020-09-15	R 538,934,534,909.71	27,763
2020-09-16	R 590,407,616,816.28	26,736
2020-09-17	R 501,244,868,789.40	23,363
2020-09-18	R 647,921,518,899.70	33,041
2020-09-19	R 42,731,337,573.91	3,232
2020-09-21	R 610,792,524,093.61	27,008
2020-09-22	R 504,519,694,302.60	23,826
2020-09-23	R 697,072,529,139.60	39,789
2020-09-25	R 739,541,480,343.24	71,840
2020-09-26	R 49,423,431,776.39	5,143
2020-09-28	R 634,645,225,989.95	38,348
2020-09-29	R 542,815,029,195.22	35,975
2020-09-30	R 1,081,563,293,981.21	65,524
Total	R 12,843,757,284,148.80	722,115
Average	R 513,750,291,365.95	28,885

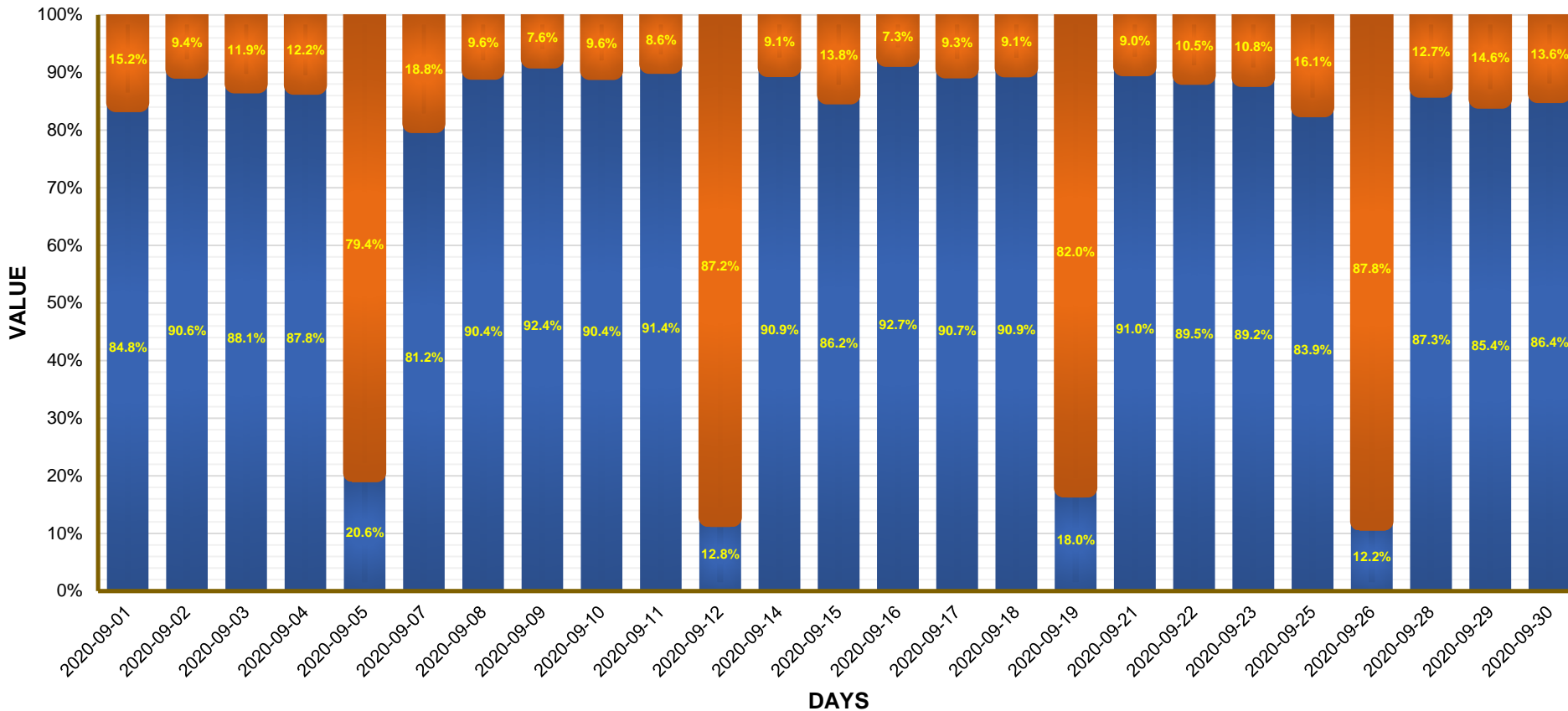




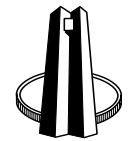
RTL / Batches Message Values for September 2020

RTL Value / Batches Value

■ RTL% ■ Batches%



RTL / Batches Message Values		
Date	RTL	Batches
2020-09-01	R 487,943,521,013.44	R 87,235,215,978.54
2020-09-02	R 424,776,848,639.49	R 43,907,266,654.27
2020-09-03	R 386,186,422,033.48	R 52,229,718,552.96
2020-09-04	R 363,219,941,844.80	R 50,334,733,549.51
2020-09-05	R 3,459,214,379.15	R 13,339,885,247.86
2020-09-07	R 251,167,983,318.63	R 58,285,329,221.69
2020-09-08	R 347,372,855,318.46	R 36,728,541,959.65
2020-09-09	R 411,802,969,441.22	R 33,826,183,796.08
2020-09-10	R 336,032,422,799.49	R 35,703,787,274.04
2020-09-11	R 401,156,357,893.47	R 37,546,590,241.41
2020-09-12	R 1,356,161,241.92	R 9,212,435,073.07
2020-09-14	R 363,306,824,968.90	R 36,406,013,832.20
2020-09-15	R 360,932,501,927.09	R 57,989,078,450.28
2020-09-16	R 427,465,324,342.87	R 33,760,743,278.25
2020-09-17	R 317,369,001,304.40	R 32,707,782,321.94
2020-09-18	R 424,633,208,755.55	R 42,668,823,781.96
2020-09-19	R 2,283,145,890.66	R 10,432,848,493.21
2020-09-21	R 391,101,774,490.74	R 38,471,882,164.48
2020-09-22	R 321,002,405,095.46	R 37,524,887,969.38
2020-09-23	R 468,306,035,265.65	R 56,689,356,366.63
2020-09-25	R 492,685,216,131.60	R 94,418,096,482.22
2020-09-26	R 2,356,541,687.39	R 17,030,367,912.49
2020-09-28	R 411,011,918,363.83	R 59,593,196,403.54
2020-09-29	R 349,763,574,284.71	R 59,675,523,079.35
2020-09-30	R 747,620,358,634.13	R 117,720,071,083.97
Total	R 8,494,312,529,066.53	R 1,153,438,359,168.98
Average	R 339,772,501,162.66	R 46,137,534,366.76

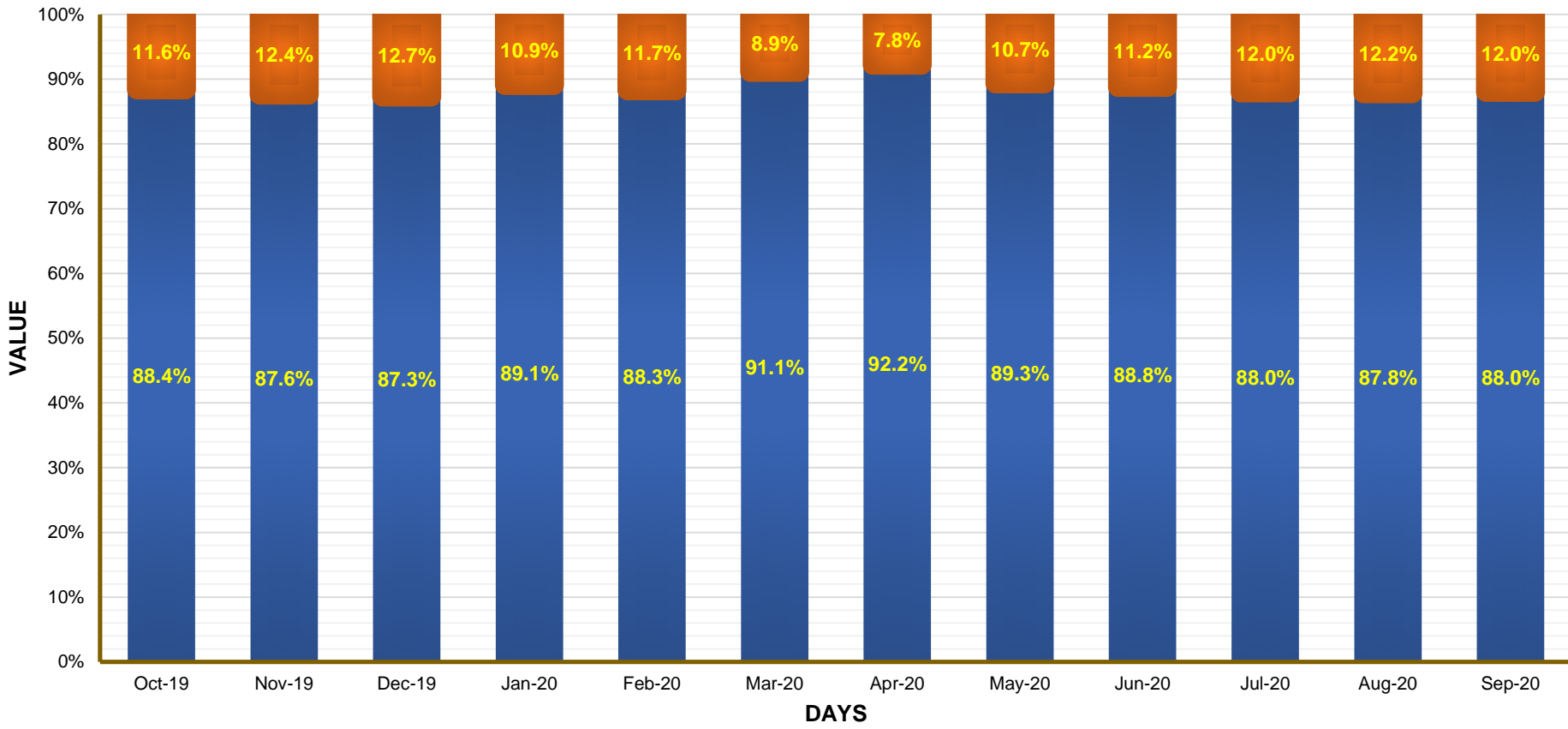




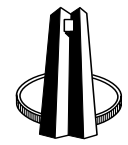
RTL / Batches Message Values for 12 Months (October 2019 - September 2020)

RTL Value / Batches Value

■ RTL% ■ Batches%

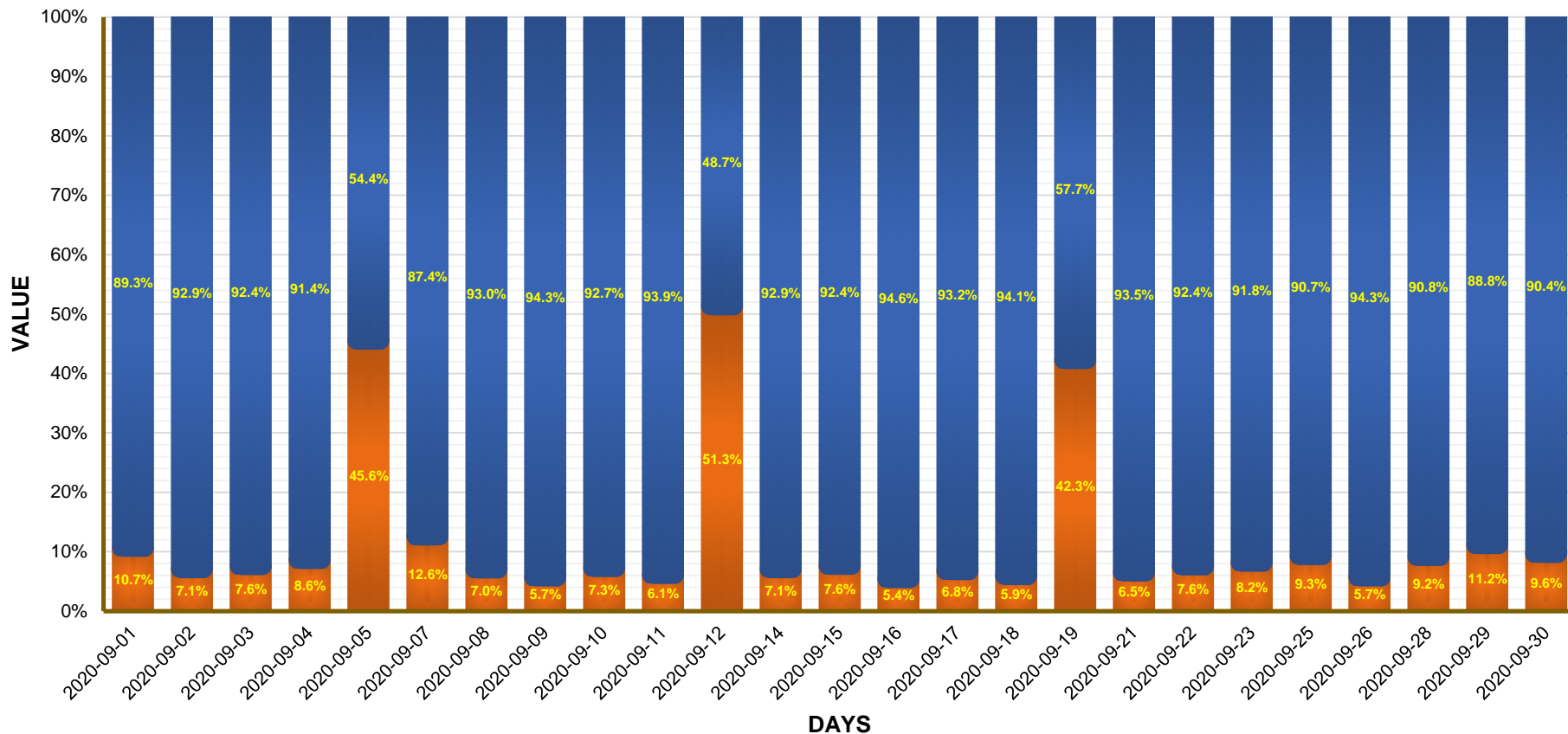


RTL / Batches Message Values		
Month	RTL	Batches
Oct-19	R 8,957,421,527,888.94	R 1,173,100,993,888.70
Nov-19	R 8,366,969,363,354.37	R 1,181,074,724,124.54
Dec-19	R 8,258,531,976,875.97	R 1,199,146,376,820.06
Jan-20	R 8,517,918,300,813.33	R 1,039,900,990,781.89
Feb-20	R 8,161,529,617,369.48	R 1,083,430,933,623.34
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
Sep-20	R 8,494,312,529,066.53	R 1,153,438,359,168.98
Total	R 102,995,035,395,613.00	R 12,836,305,714,312.60
Average	R 8,582,919,616,301.08	R 1,069,692,142,859.38



Day Value, Night Value

■ Night Value% ■ Day Value%

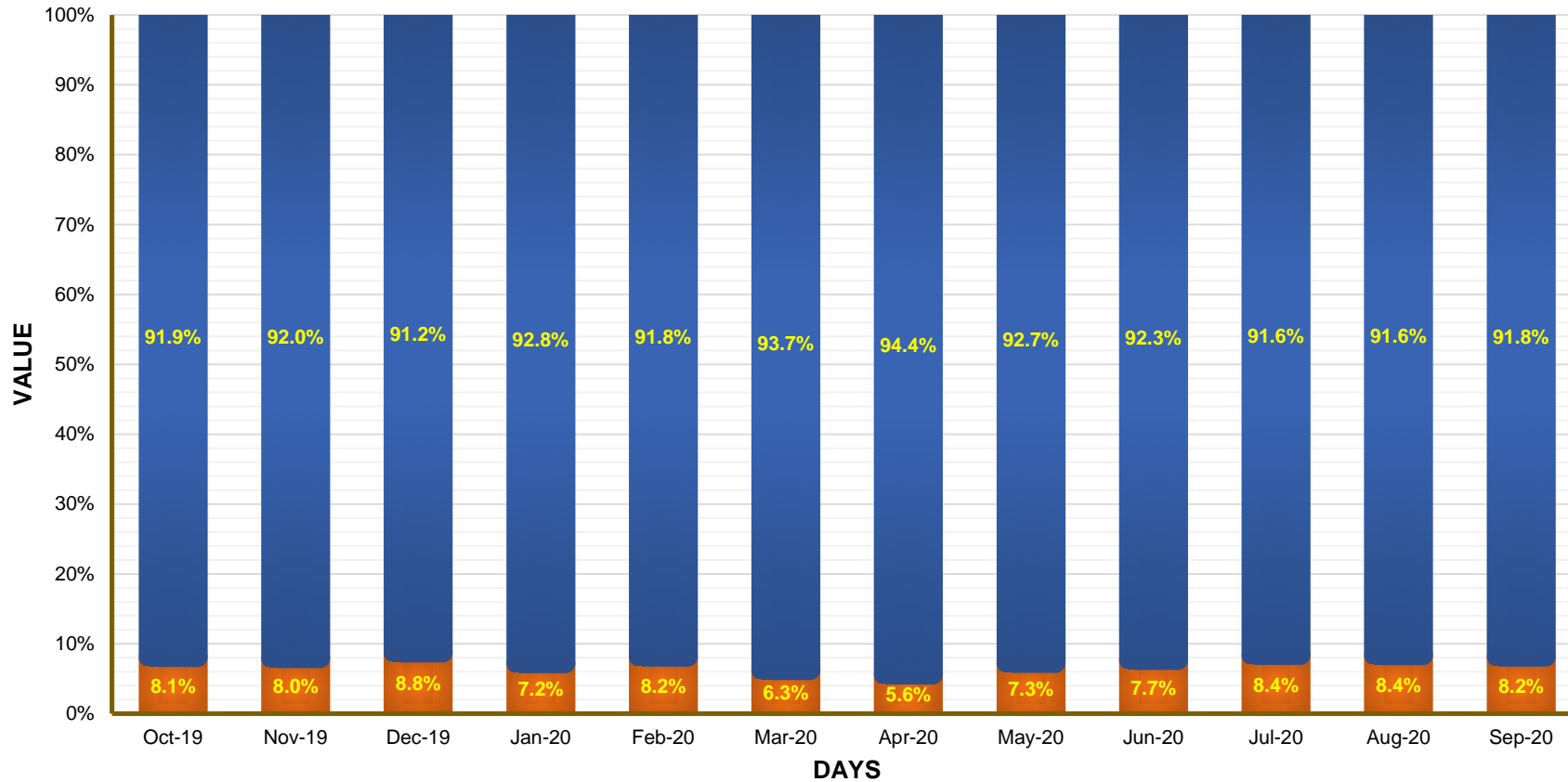


Day and Night Settlement Values		
Date	Night Value	Day Value
2020-09-01	R 61,691,959,640.16	R 514,827,021,317.03
2020-09-02	R 34,498,167,112.40	R 453,153,319,979.04
2020-09-03	R 33,817,297,219.06	R 412,078,845,451.81
2020-09-04	R 36,411,755,468.12	R 385,175,961,183.45
2020-09-05	R 7,658,869,354.51	R 9,146,152,980.85
2020-09-07	R 39,476,622,229.31	R 273,846,745,417.15
2020-09-08	R 27,335,144,235.86	R 361,402,491,780.65
2020-09-09	R 26,143,262,315.22	R 433,252,014,338.09
2020-09-10	R 27,678,457,434.26	R 352,653,787,161.96
2020-09-11	R 28,352,593,123.63	R 436,241,704,141.65
2020-09-12	R 5,426,758,463.45	R 5,143,750,248.35
2020-09-14	R 29,073,576,422.90	R 380,980,518,265.23
2020-09-15	R 32,399,100,099.82	R 392,247,337,280.72
2020-09-16	R 25,526,802,856.84	R 446,845,776,739.31
2020-09-17	R 25,137,558,745.35	R 346,922,258,294.05
2020-09-18	R 29,447,679,291.51	R 468,840,629,008.35
2020-09-19	R 5,386,834,441.06	R 7,344,503,132.85
2020-09-21	R 30,077,873,660.09	R 429,643,701,912.63
2020-09-22	R 27,739,584,366.90	R 339,257,615,052.50
2020-09-23	R 43,796,300,607.86	R 492,960,654,046.50
2020-09-25	R 55,503,713,161.57	R 543,643,890,848.89
2020-09-26	R 1,107,476,503.68	R 18,315,955,272.71
2020-09-28	R 44,641,411,281.43	R 442,935,353,401.74
2020-09-29	R 47,353,595,659.99	R 377,201,093,861.26
2020-09-30	R 85,691,319,196.89	R 802,612,666,408.73
Total	R 811,373,712,891.87	R 9,126,673,747,525.50
Average	R 32,454,948,515.67	R 365,066,949,901.02

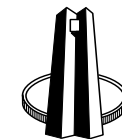


Day Value, Night Value

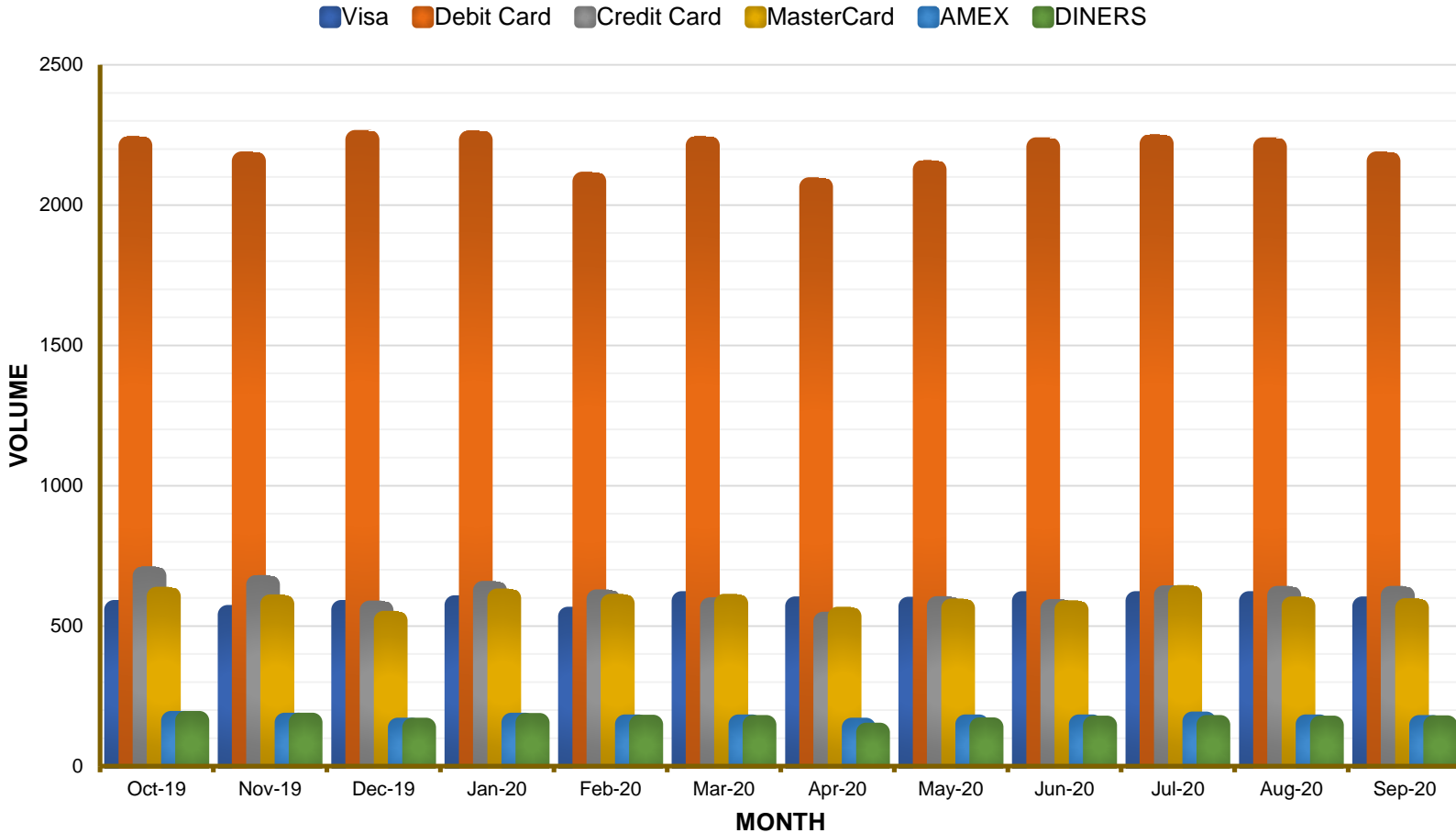
■ Night Value% ■ Day Value%



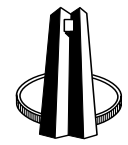
Day and Night Settlement Values		
Month	Night Value	Day Value
Oct-19	R 844,353,078,679.09	R 9,545,975,758,664.90
Nov-19	R 774,698,058,656.42	R 8,946,083,839,074.85
Dec-19	R 845,315,059,845.69	R 8,787,017,815,826.74
Jan-20	R 710,949,854,230.84	R 9,113,716,121,286.48
Feb-20	R 774,182,145,671.50	R 8,715,211,204,124.21
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
Sep-20	R 811,373,712,891.87	R 9,126,673,747,525.50
Total	R 9,039,386,183,866.95	R 109,436,361,653,544.00
Average	R 753,282,181,988.91	R 9,119,696,804,462.04



Cards Message Volumes

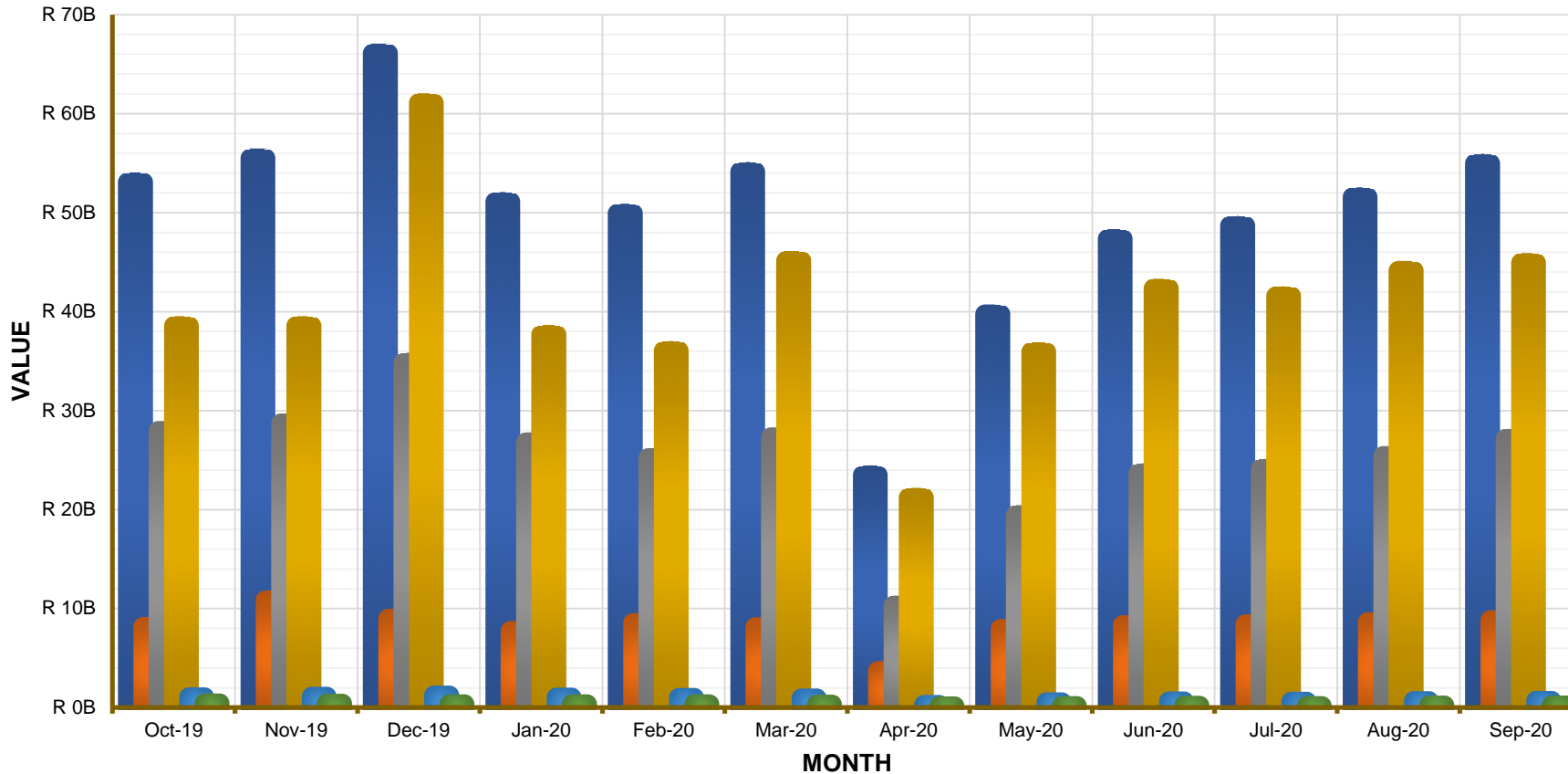


Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Oct-19	558	2212	678	605	162	162
Nov-19	540	2156	647	577	156	156
Dec-19	558	2233	556	519	138	138
Jan-20	574	2232	626	598	156	155
Feb-20	534	2084	595	580	150	149
Mar-20	589	2212	567	580	150	147
Apr-20	570	2064	516	534	138	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
Sep-20	570	2156	608	564	148	146
Total	6,829	26,105	7,143	6,858	1,808	1,749
Average	569	2,175	595	572	151	146



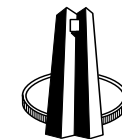
Cards Message Values

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

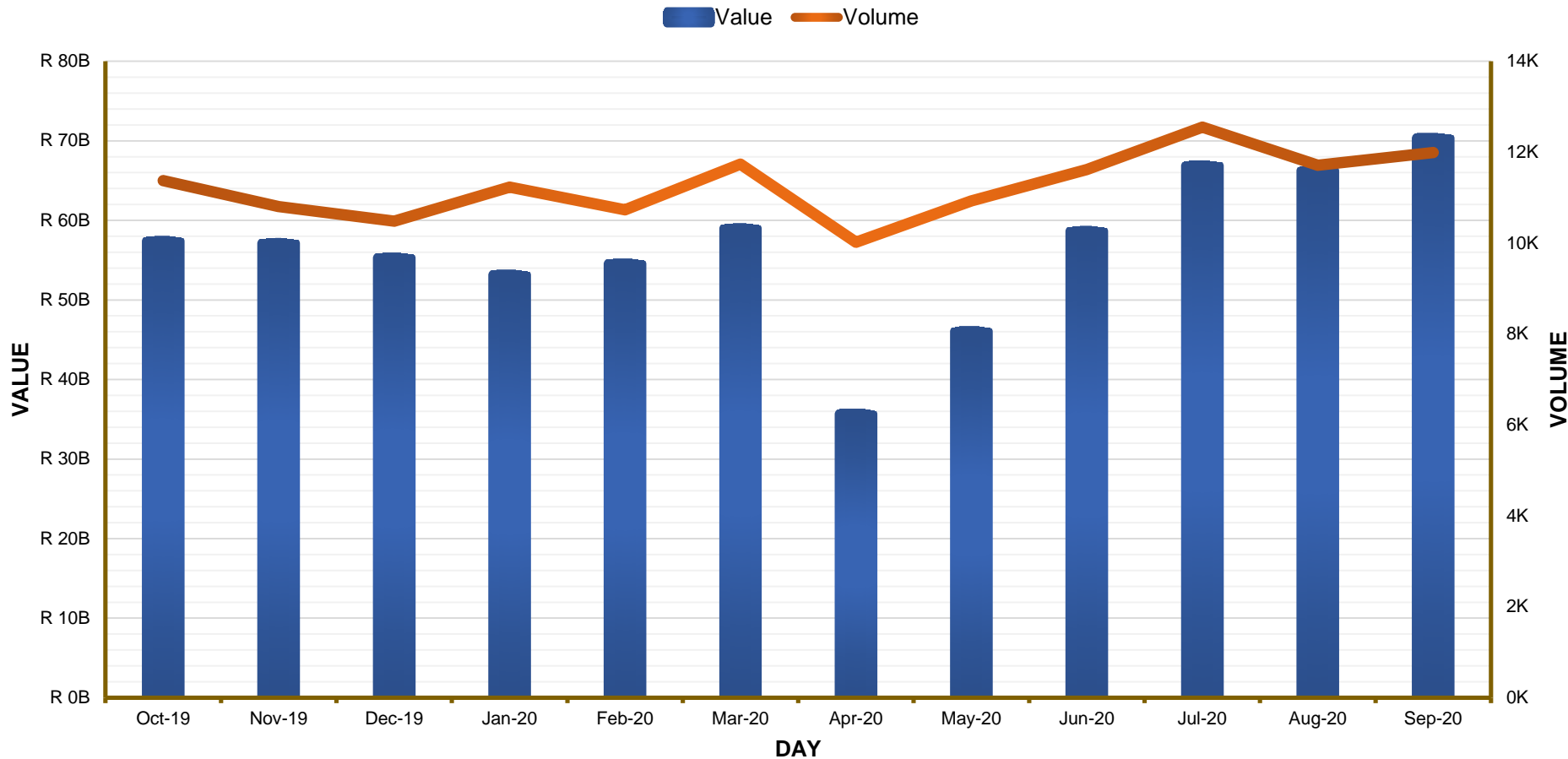


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	R 27,952,767,161.71
Nov-19	R 55,484,326,370.59	R 10,841,834,922.17	R 28,738,064,607.74
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	R 34,877,607,608.37
Jan-20	R 51,106,263,253.47	R 7,761,940,327.87	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
Sep-20	R 54,950,461,500.15	R 8,845,062,472.30	R 27,169,880,915.68
Total	R 595,577,757,165.52	R 98,442,902,735.90	R 301,089,333,509.57
Average	R 49,631,479,763.79	R 8,203,575,227.99	R 25,090,777,792.46

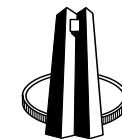
Cards Monthly Values			
Month	MasterCard	AMEX	DINERS
Oct-19	R 38,556,880,011.06	R 1,062,884,194.55	R 445,456,037.74
Nov-19	R 38,559,944,374.06	R 1,128,856,895.77	R 416,261,878.72
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Jan-20	R 37,683,388,224.56	R 1,031,825,950.50	R 354,039,774.16
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
Sep-20	R 44,946,013,259.36	R 699,026,062.19	R 242,921,374.77
Total	R 487,174,069,487.14	R 9,917,558,236.40	R 3,416,768,579.82
Average	R 40,597,839,123.93	R 826,463,186.37	R 284,730,714.99



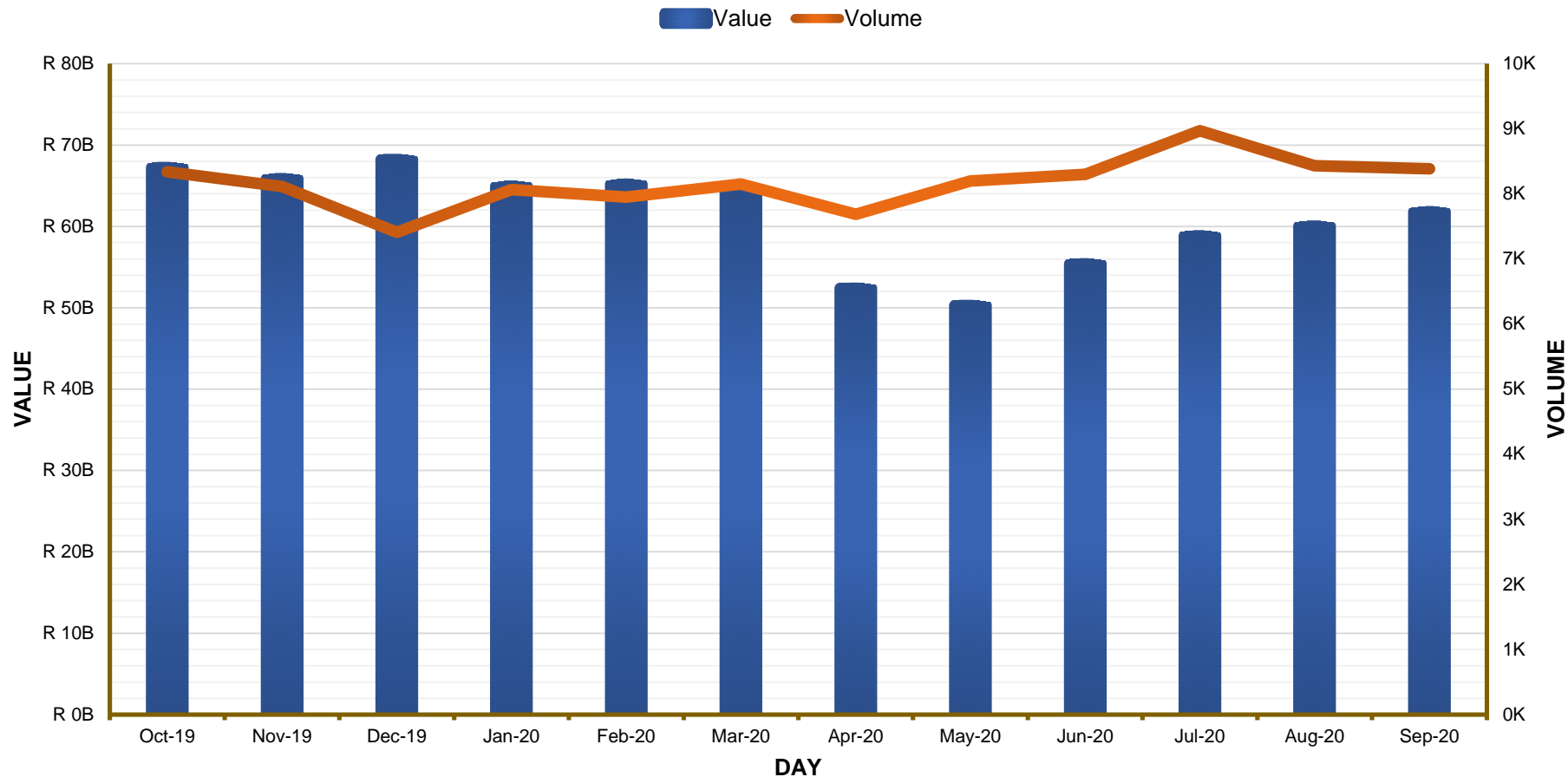
Real Time Clearing (RTC) Monthly Values and Volumes



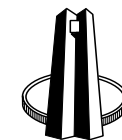
RTC Monthly Value and Volumes		
Month	Value	Volume
Oct-19	R 57,360,161,551.37	11,372
Nov-19	R 57,088,974,569.52	10,801
Dec-19	R 55,251,761,817.62	10,482
Jan-20	R 53,118,852,999.89	11,229
Feb-20	R 54,514,317,243.46	10,734
Mar-20	R 58,954,965,846.55	11,734
Apr-20	R 35,631,621,341.72	10,019
May-20	R 46,009,313,217.44	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
Sep-20	R 70,288,498,338.48	11,995
Total	R 679,895,506,200.20	135,183
Average	R 56,657,958,850.02	11,265



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



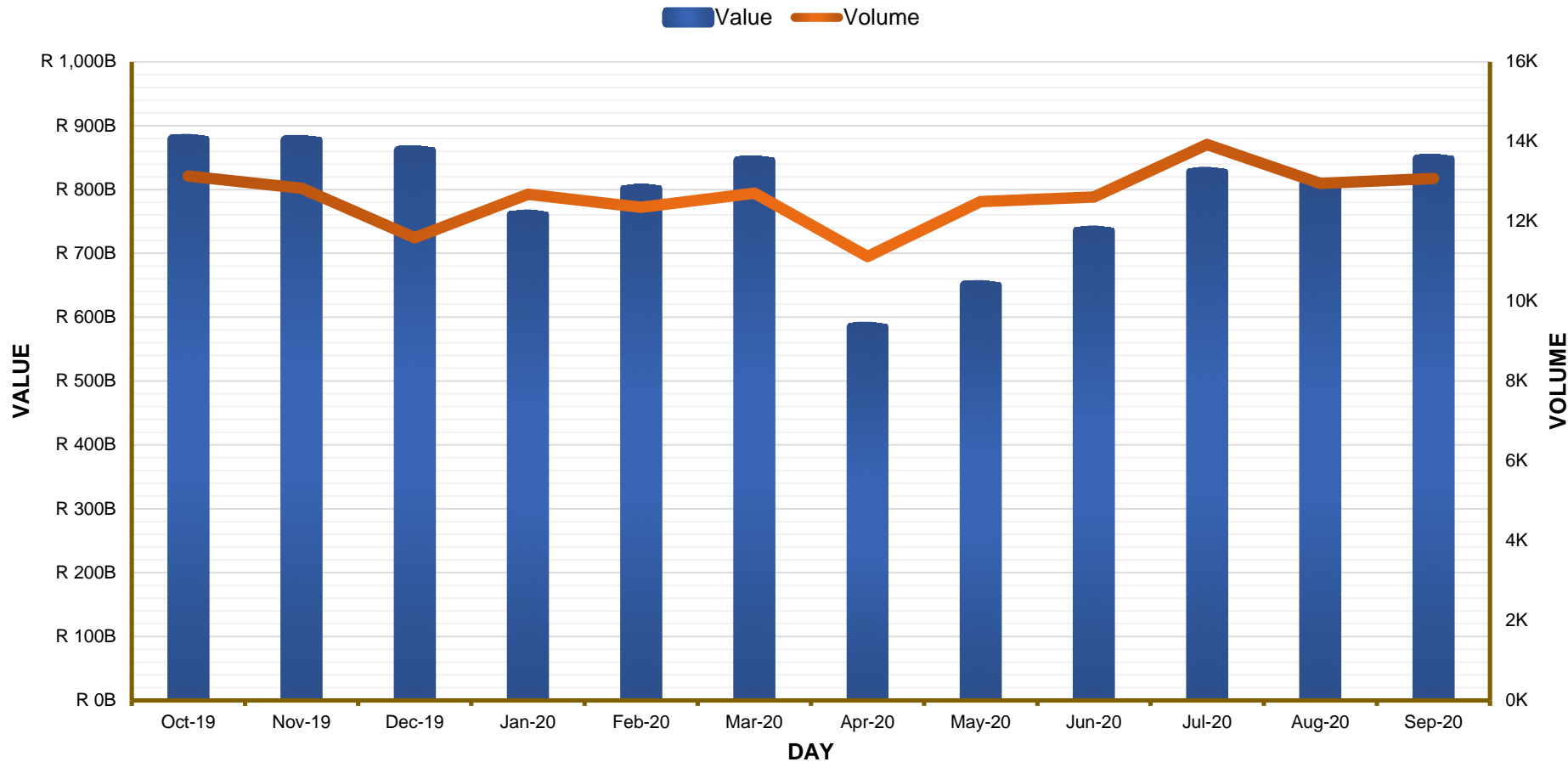
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Oct-19	R 67,216,841,267.35	8,337
Nov-19	R 65,870,480,201.96	8,112
Dec-19	R 68,196,788,606.43	7,411
Jan-20	R 64,930,979,861.36	8,064
Feb-20	R 65,188,581,898.36	7,949
Mar-20	R 64,792,051,423.17	8,151
Apr-20	R 52,399,930,431.24	7,687
May-20	R 50,278,165,042.99	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
Sep-20	R 61,799,166,587.70	8,384
Total	R 734,898,241,188.65	97,996
Average	R 61,241,520,099.05	8,166



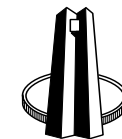


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from October 2019 - September 2020

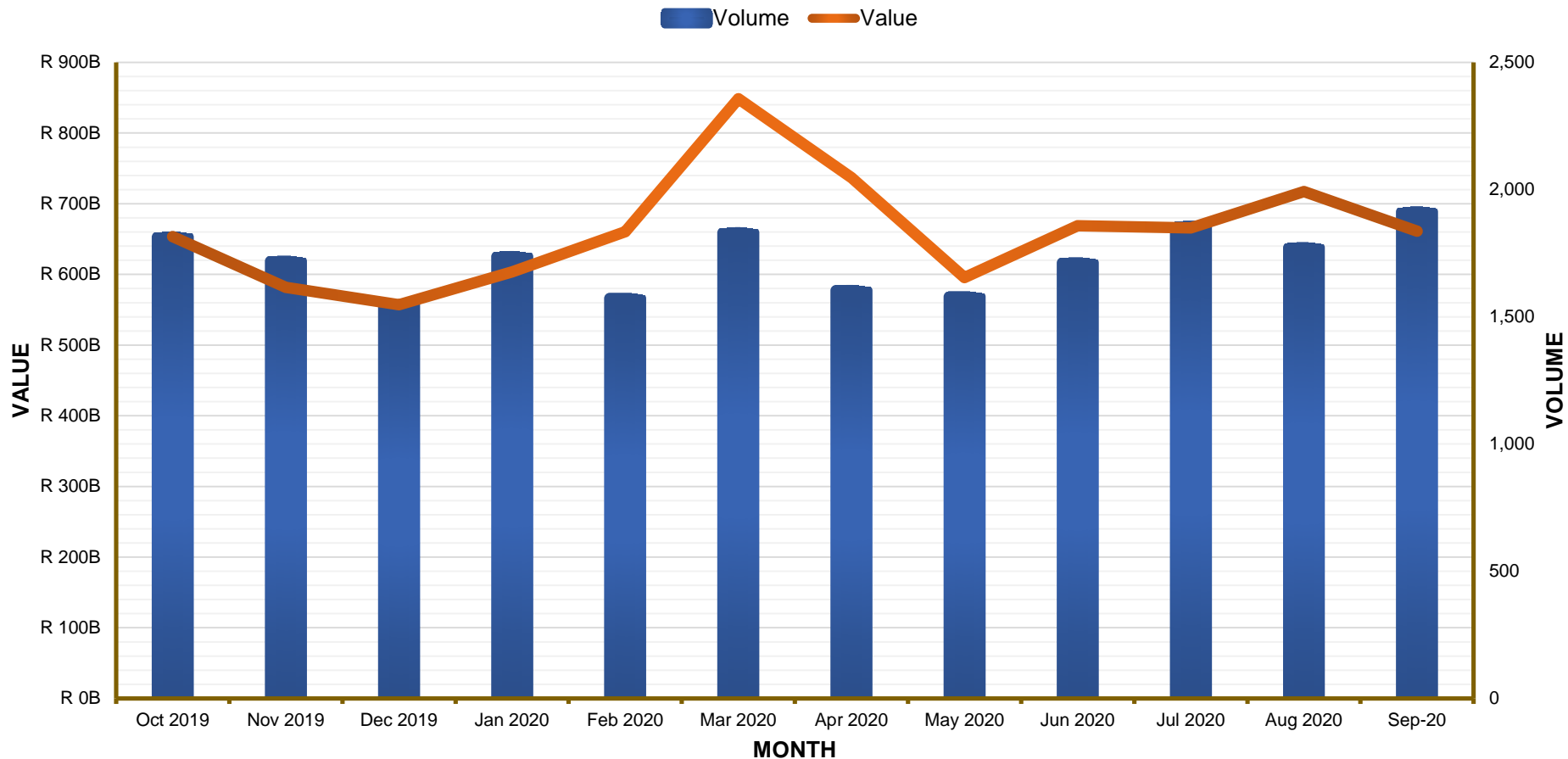
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



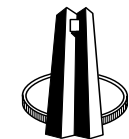
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Oct-19	R 878,281,241,550.88	13,139
Nov-19	R 876,556,267,994.63	12,831
Dec-19	R 860,245,742,313.06	11,594
Jan-20	R 759,653,862,504.89	12,678
Feb-20	R 800,752,092,509.41	12,351
Mar-20	R 844,590,310,956.70	12,710
Apr-20	R 583,879,060,407.91	11,123
May-20	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
Sep-20	R 847,242,707,154.03	13,074
Total	R 9,469,495,559,020.03	151,488
Average	R 789,124,629,918.34	12,624

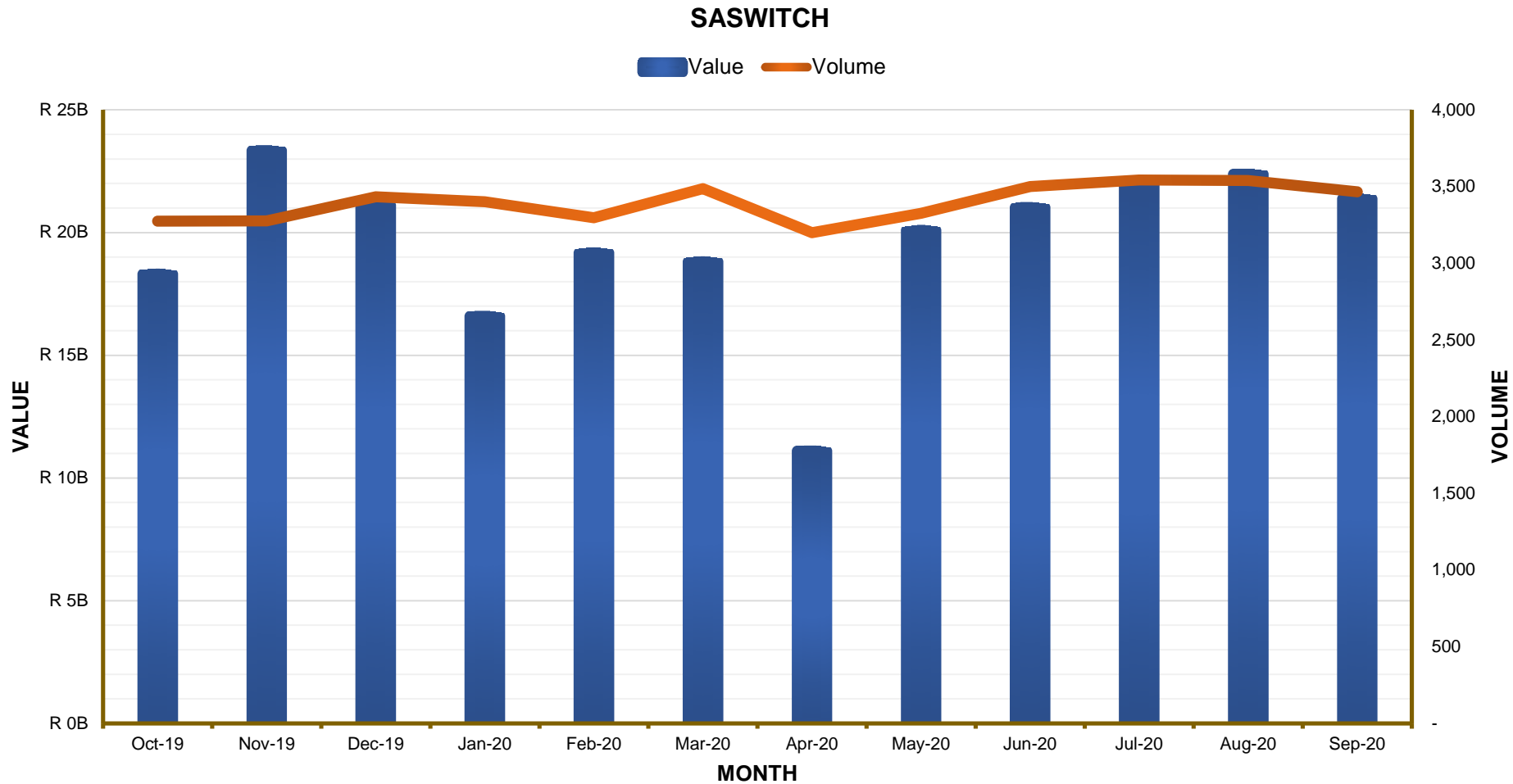


CLS Settlement - Monthly Values and Volumes

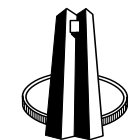


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Oct 2019	R 653,660,632,152.20	1,813
Nov 2019	R 581,857,728,685.50	1,718
Dec 2019	R 557,212,840,724.11	1,547
Jan 2020	R 603,683,557,046.15	1,736
Feb 2020	R 660,403,623,396.48	1,572
Mar 2020	R 848,647,016,359.77	1,830
Apr 2020	R 736,937,998,018.00	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
Sep-20	R 661,126,364,305.92	1,912
Total	R 7,951,153,845,129.37	20,650
Average	R 662,596,153,760.78	1,721



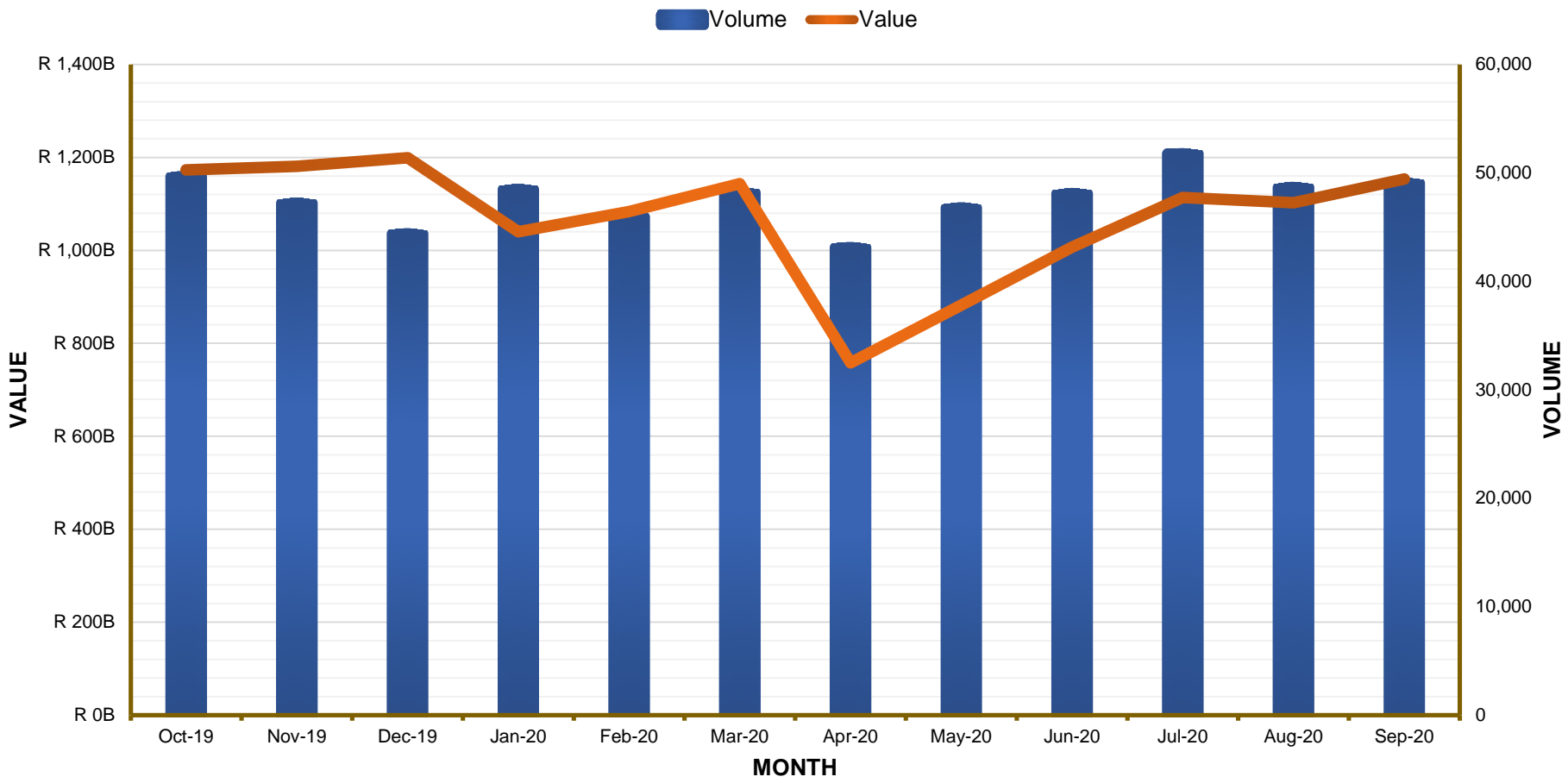


SASWITCH Monthly Values		
Month	Value	Volume
Oct-19	R 18,302,312,679.34	3,274
Nov-19	R 23,334,347,657.23	3,276
Dec-19	R 21,104,634,631.62	3,433
Jan-20	R 16,583,614,167.36	3,401
Feb-20	R 19,172,202,962.27	3,297
Mar-20	R 18,808,459,045.60	3,486
Apr-20	R 11,096,806,724.66	3,199
May-20	R 20,086,932,034.18	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
Sep-20	R 21,370,756,861.45	3,466
Total	R 235,194,562,032.27	40,739
Average	R 19,599,546,836.02	3,395

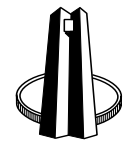




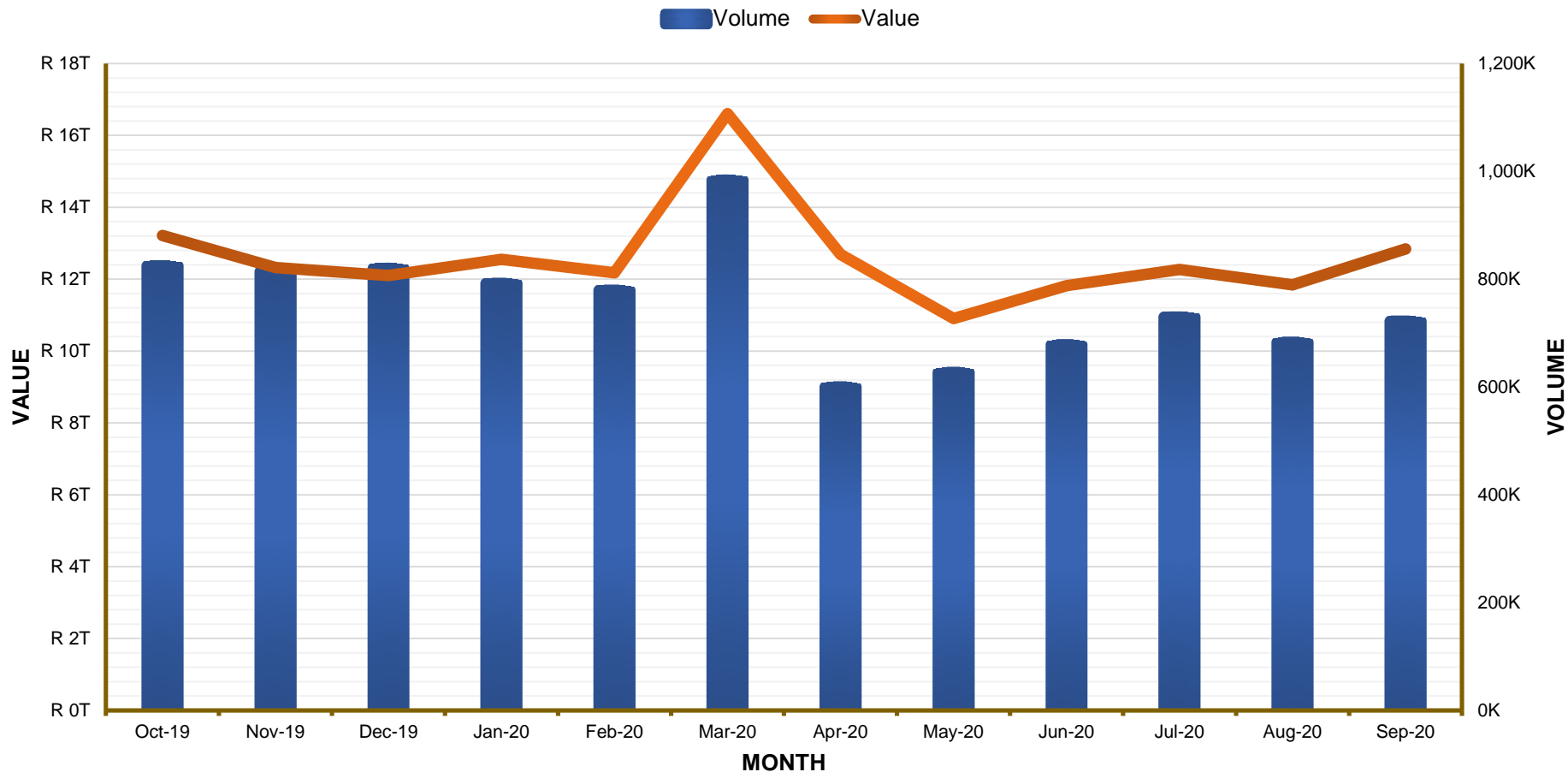
Retail Monthly Values and Volumes



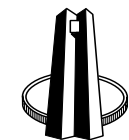
Retail Monthly Values and Volumes		
Month	Value	Volume
Oct-19	R 1,173,100,993,888.70	49,649
Nov-19	R 1,181,074,724,124.54	47,208
Dec-19	R 1,199,146,376,820.06	44,375
Jan-20	R 1,039,900,990,781.89	48,463
Feb-20	R 1,083,430,933,623.34	45,927
Mar-20	R 1,143,184,500,117.91	48,159
Apr-20	R 758,207,748,123.36	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
Sep-20	R 1,153,438,359,168.98	49,056
Total	R 12,836,305,714,312.60	571,189
Average	R 1,069,692,142,859.38	47,599

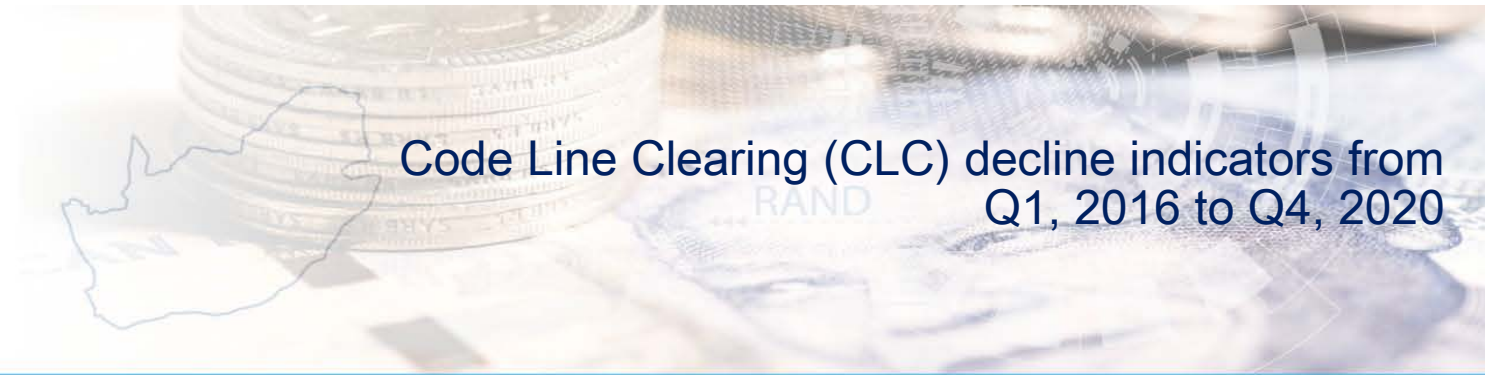


SAMOS Message Values and Volumes



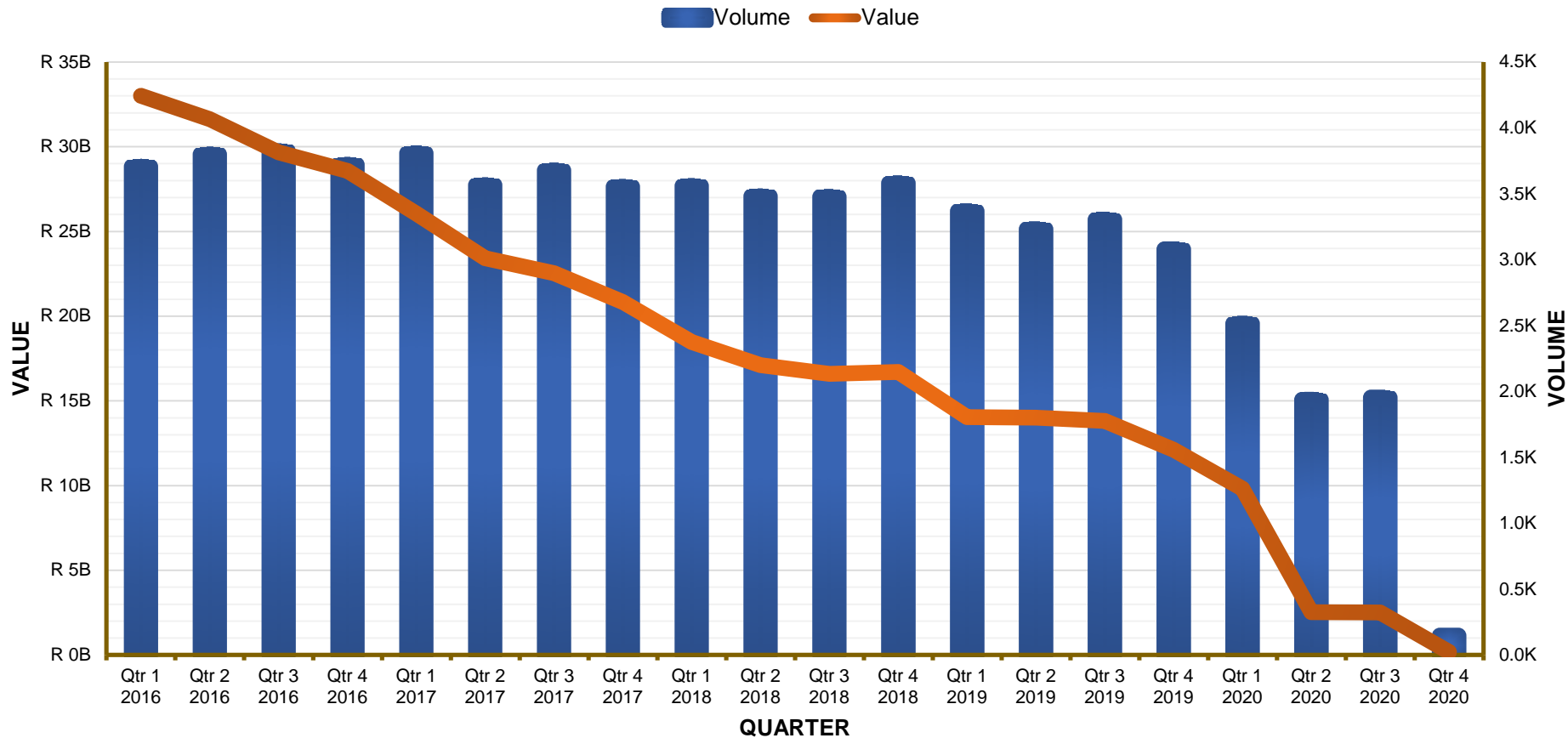
Message Values and Volumes - Monthly		
Month	Value	Volume
Oct-19	R 13,212,542,042,645.30	824,667
Nov-19	R 12,322,446,396,247.50	813,863
Dec-19	R 12,102,717,730,733.20	819,978
Jan-20	R 12,554,133,921,739.70	791,776
Feb-20	R 12,180,652,035,377.40	779,119
Mar-20	R 16,607,376,015,815.70	983,333
Apr-20	R 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
Sep-20	R 12,843,757,284,148.80	722,115
Total	R 151,353,965,959,100.00	9,052,554
Average	R 12,612,830,496,591.70	754,380



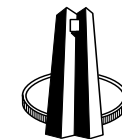


Code Line Clearing (CLC) decline indicators from Q1, 2016 to Q4, 2020

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 174,181,891.39	147
Total	R 353,593,174,138.95	63,293
Average	R 17,679,658,706.95	3,165



Summarised totals		
Receiver	Volume	Value
RTL Total	664,779	R 10,494,285,595,172.20
Retail	49,056	R 1,153,438,359,168.98
Payment Cash Withdrawal/Deposit (KPSBV)	7,170	R 360,044,458,059.42
Payment Dematerialized MM Instrument (MPDEM)	4,330	R 172,060,099,113.03
Payment any Derivative Instrument (OPDER)	3,236	R 46,598,805,453.69
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,912	R 661,126,364,305.92
Daily BMA Settlements (SPBMA)	588	R 349,479,908,965.08
Payment any Money Market Product (MPMMI)	516	R 450,953,379,301.83
STRATE Planned Payments Confirmed on T+4 (SPLNY)	441	R 62,335,652,552.84
Settlement of Derivative Margin Calls (OSDMC)	187	R 22,972,776,447.51
STRATE Same Day Confirmed Settlements (SPLNN)	62	R 23,136,802,441.89

