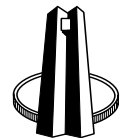




Settlement Statistics and Indicators

February 2020



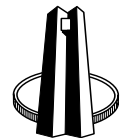
In February 2020, SAMOS processed 779,119 transactions to the value of ZAR12,180,652,035,377

Peak volume was 83,745 on 28 February 2020 and peak value was ZAR1,081,054,053, 479 on 28 February 2020

Average number of transactions processed per day were 30,452 representing the average value of ZAR482,851,304,682

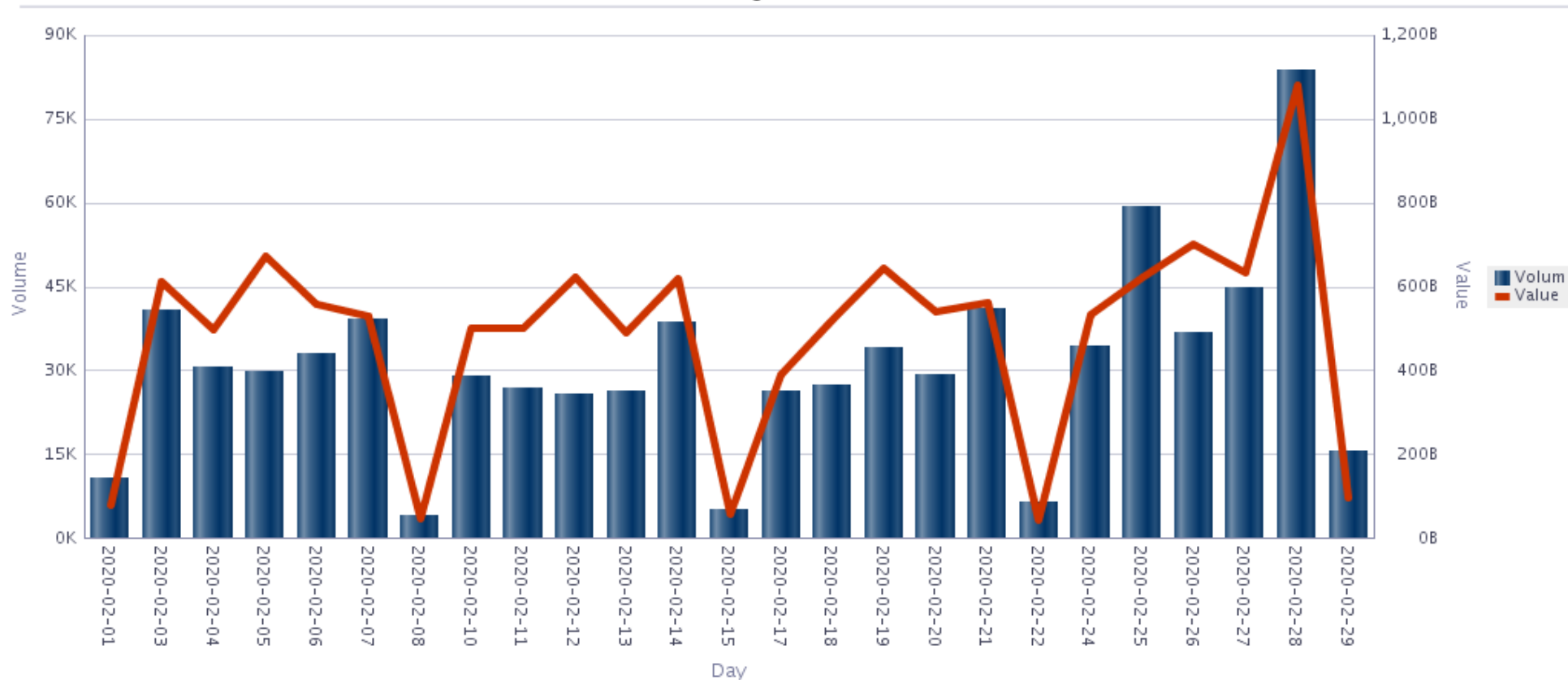
Monthly peak volume in 10 years was 824,667 in October 2019

Monthly peak value in 10 years was ZAR13,582,004,606,191 in July 2019

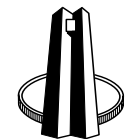


Daily message volumes and values for February 2020

SAMOS Message Values and Volumes

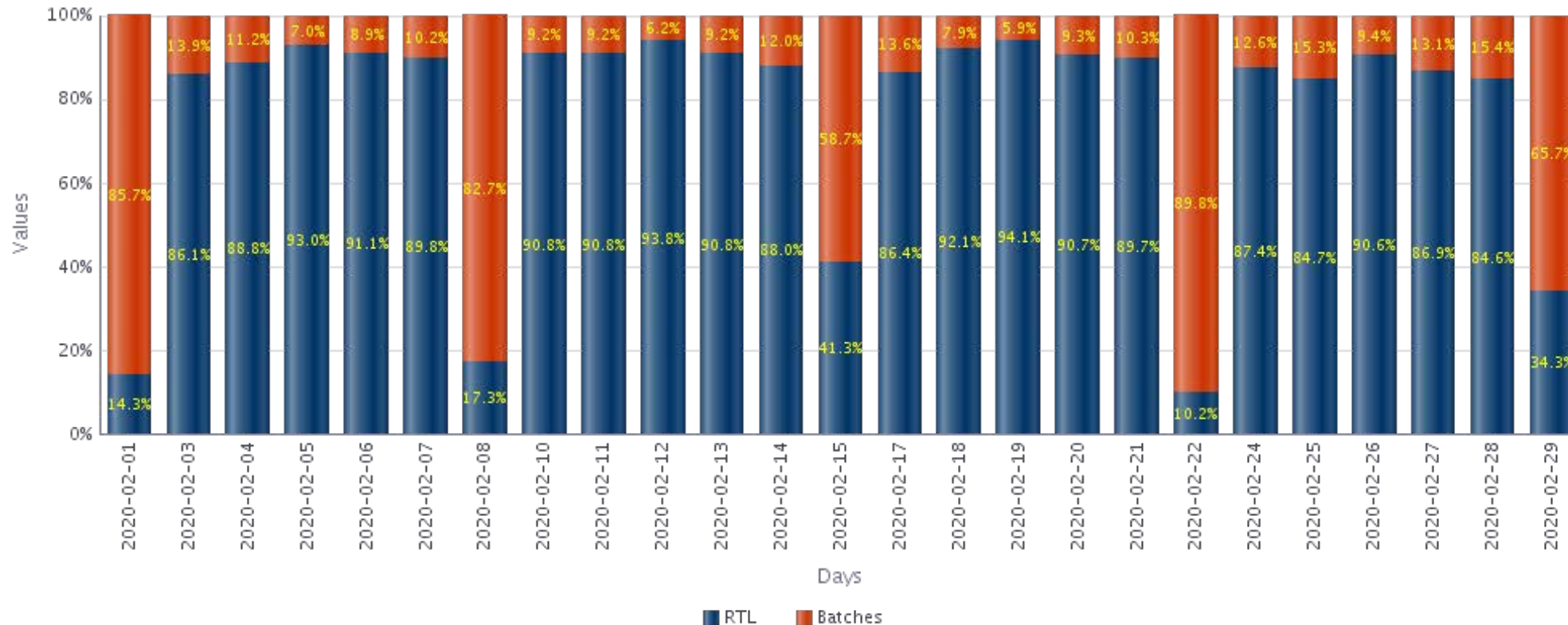


Day yyyy-mm-dd	Value	Volume
2020/02/01	R 81,213,505,170.07	10,784.
2020/02/03	R 612,307,259,802.90	40,776.
2020/02/04	R 499,684,458,087.07	30,547.
2020/02/05	R 674,392,621,582.31	29,857.
2020/02/06	R 559,831,083,643.83	32,884.
2020/02/07	R 529,864,778,585.38	39,167.
2020/02/08	R 46,805,454,007.62	4,058.
2020/02/10	R 500,888,925,423.19	28,928.
2020/02/11	R 503,420,933,091.94	26,833.
2020/02/12	R 624,728,508,835.29	25,896.
2020/02/13	R 492,752,235,163.10	26,325.
2020/02/14	R 619,077,903,286.14	38,693.
2020/02/15	R 59,370,050,429.39	5,211.
2020/02/17	R 391,392,733,896.43	26,225.
2020/02/18	R 522,642,506,099.31	27,488.
2020/02/19	R 645,065,341,868.28	34,112.
2020/02/20	R 540,999,256,461.40	29,173.
2020/02/21	R 564,074,392,454.51	40,948.
2020/02/22	R 42,603,456,731.63	6,472.
2020/02/24	R 532,382,918,364.33	34,459.
2020/02/25	R 622,752,514,715.31	59,193.
2020/02/26	R 701,206,644,534.89	36,833.
2020/02/27	R 635,146,556,653.62	44,870.
2020/02/28	R 1,081,054,053,479.76	83,745.
2020/02/29	R 96,993,943,009.73	15,642.

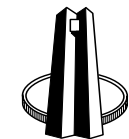


RTL /Batches message values for February 2020

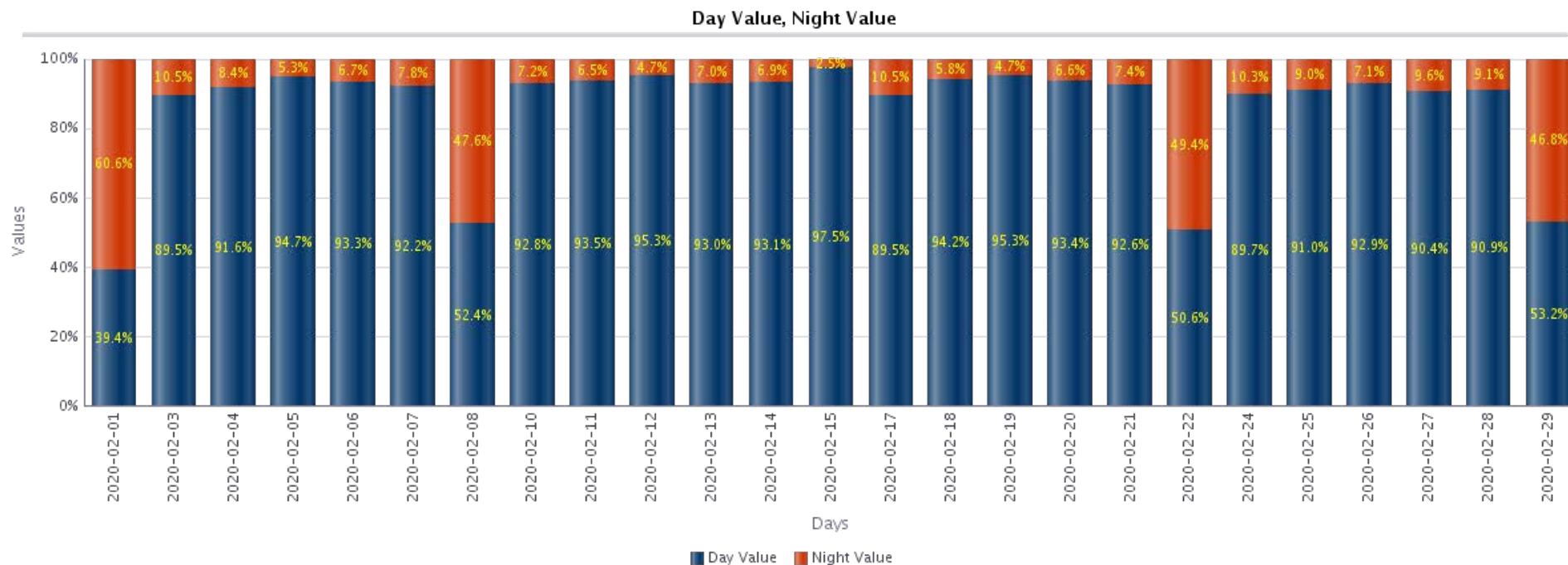
RTL Value / Batches Value



Date	RTL	Batches
2020-02-01	R 6,349,651,024.59	R 38,165,750,909.79
2020-02-03	R 437,065,505,859.33	R 70,783,571,726.65
2020-02-04	R 348,065,386,757.23	R 43,892,486,837.85
2020-02-05	R 498,949,046,048.99	R 37,789,590,071.43
2020-02-06	R 369,551,215,709.47	R 36,207,420,006.99
2020-02-07	R 377,382,073,150.04	R 42,634,255,376.33
2020-02-08	R 2,123,319,868.62	R 10,116,393,796.69
2020-02-10	R 354,224,798,256.41	R 35,738,182,335.16
2020-02-11	R 308,077,509,861.33	R 31,203,115,546.73
2020-02-12	R 463,775,902,690.34	R 30,446,832,564.68
2020-02-13	R 315,905,639,284.06	R 31,867,125,815.59
2020-02-14	R 410,077,044,781.93	R 55,781,725,902.96
2020-02-15	R 10,878,156,420.32	R 15,467,518,668.12
2020-02-17	R 238,704,502,774.44	R 37,680,720,060.44
2020-02-18	R 365,070,697,015.78	R 31,404,121,601.92
2020-02-19	R 493,740,230,209.46	R 30,770,076,926.46
2020-02-20	R 367,125,292,183.70	R 37,727,435,615.84
2020-02-21	R 358,101,688,746.98	R 41,318,755,294.38
2020-02-22	R 1,183,979,387.18	R 10,423,497,921.67
2020-02-24	R 362,426,565,120.39	R 52,218,328,283.93
2020-02-25	R 427,280,947,731.50	R 77,252,274,196.46
2020-02-26	R 497,781,921,498.66	R 51,582,943,453.86
2020-02-27	R 422,649,674,347.41	R 63,887,663,591.29
2020-02-28	R 703,579,763,620.26	R 127,936,639,326.40
2020-02-29	R 21,459,105,021.06	R 41,134,507,791.72



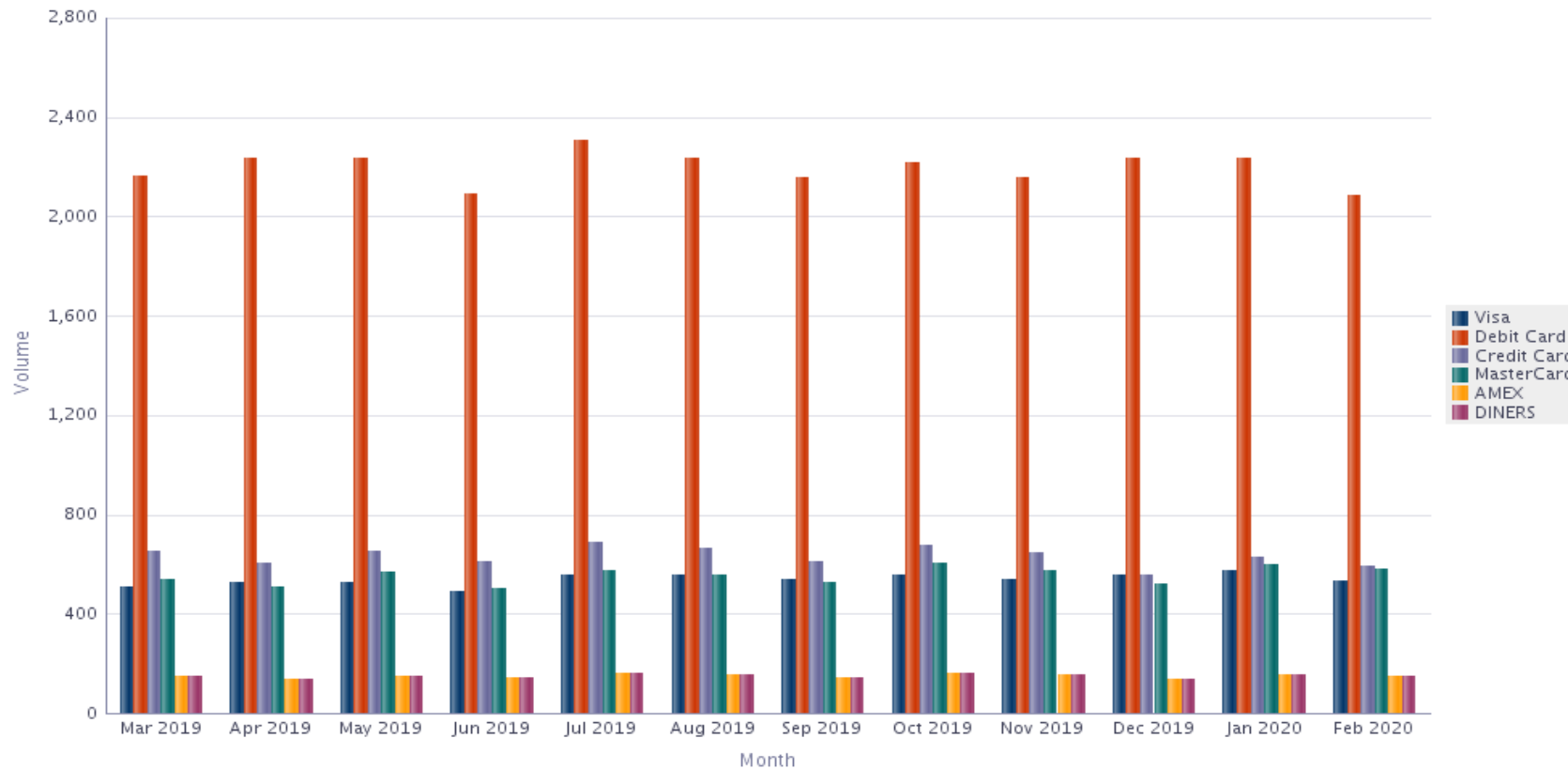
Day and Night settlement values for February 2020



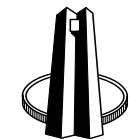
Date	Night Value	Day Value
2020-02-01	R 26,993,737,355.03	R 17,529,099,548.22
2020-02-03	R 53,414,558,955.29	R 456,755,637,932.39
2020-02-04	R 33,408,070,114.92	R 363,568,932,358.81
2020-02-05	R 29,276,705,472.92	R 518,060,730,916.80
2020-02-06	R 28,738,885,206.99	R 397,186,976,031.60
2020-02-07	R 33,597,291,232.46	R 395,831,458,537.85
2020-02-08	R 5,821,155,062.68	R 6,419,584,977.28
2020-02-10	R 28,674,386,146.47	R 369,914,427,372.60
2020-02-11	R 23,390,534,278.86	R 338,641,900,962.42
2020-02-12	R 23,740,482,832.18	R 478,856,402,344.96
2020-02-13	R 25,318,318,795.59	R 333,921,397,737.03
2020-02-14	R 33,547,705,786.15	R 451,152,891,893.27
2020-02-15	R 669,735,742.12	R 25,684,094,571.49
2020-02-17	R 29,724,820,721.50	R 253,884,844,655.95
2020-02-18	R 23,732,991,347.39	R 383,512,105,475.36
2020-02-19	R 24,321,213,202.12	R 497,272,950,988.96
2020-02-20	R 27,231,249,230.39	R 387,767,529,454.09
2020-02-21	R 30,675,856,417.15	R 382,437,975,993.35
2020-02-22	R 5,734,166,517.68	R 5,878,382,302.69
2020-02-24	R 43,655,069,985.33	R 380,135,161,588.44
2020-02-25	R 45,047,929,746.57	R 457,102,558,572.65
2020-02-26	R 39,285,889,794.14	R 517,764,622,713.89
2020-02-27	R 48,407,981,505.81	R 457,361,595,049.37
2020-02-28	R 80,458,328,210.17	R 805,277,207,820.40
2020-02-29	R 29,315,082,011.59	R 33,292,734,324.34



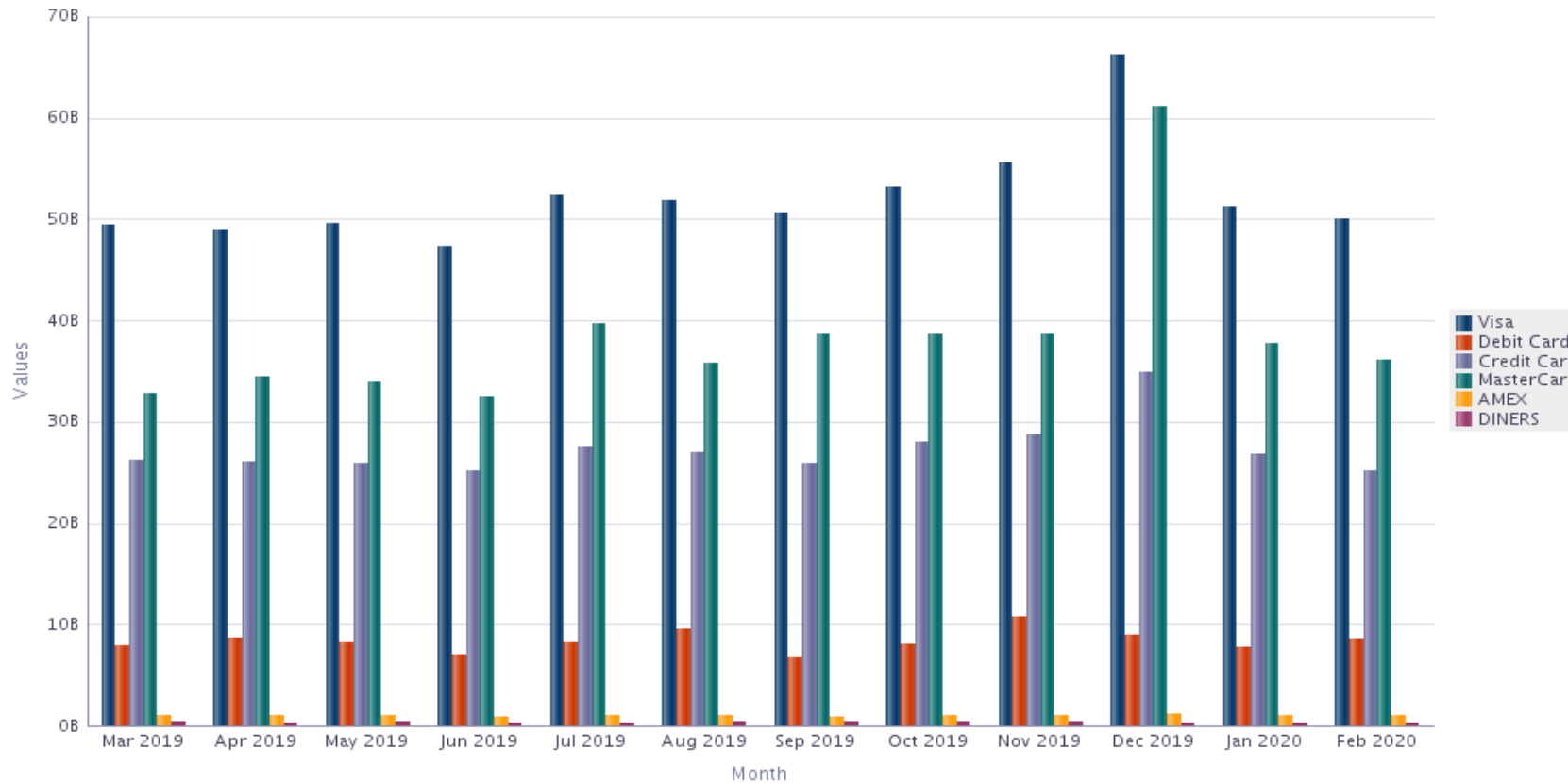
Cards message volumes for Mar 2019 to Feb 2020



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Mar-19	510	2,160	651	537	150	150
Apr-19	526	2,232	602	508	138	138
May-19	527	2,231	654	567	150	149
Jun-19	493	2,088	611	500	143	143
Jul-19	554	2,302	687	572	161	161
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Oct-19	558	2,212	678	605	162	162
Nov-19	540	2,156	647	577	156	156
Dec-19	558	2,233	556	519	138	138
Jan-20	574	2,232	626	598	156	155
Feb-20	534	2,084	595	580	150	149
Total	6,472	26,314	7,579	6,646	1,804	1,801

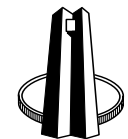


Cards message values for Jan Mar 2019 to Feb 2020

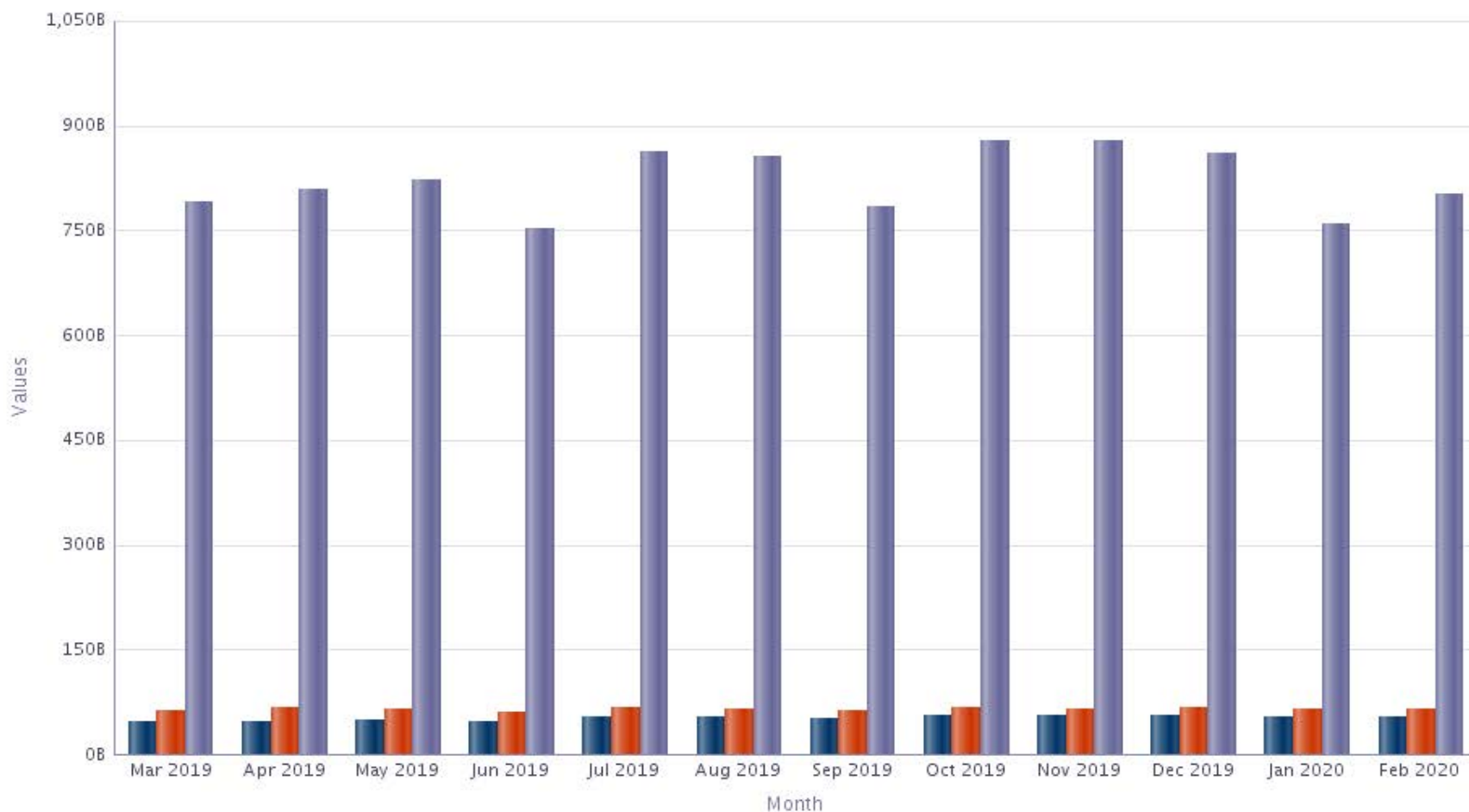


Months	Visa	Debit Card	Credit Card
Mar-19	R 49,303,500,351.76	R 8,004,248,956.91	R 26,147,189,675.58
Apr-19	R 48,910,790,897.48	R 8,650,112,053.89	R 25,970,632,443.61
May-19	R 49,471,086,036.06	R 8,168,557,225.33	R 25,947,621,174.92
Jun-19	R 47,319,531,661.85	R 7,078,601,585.11	R 25,081,131,643.12
Jul-19	R 52,406,365,744.16	R 8,229,130,858.35	R 27,558,522,552.37
Aug-19	R 51,745,730,651.81	R 9,607,795,670.20	R 26,964,980,534.78
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
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
Total	R 625,424,950,366.55	R 100,731,730,843.02	R 327,090,999,200.07

Months	MasterCard	AMEX	DINERS
Mar-19	R 32,787,850,432.54	R 1,083,210,818.41	R 398,650,800.96
Apr-19	R 34,420,869,528.40	R 1,004,618,243.88	R 358,937,038.11
May-19	R 33,967,028,108.70	R 1,003,659,070.83	R 385,790,562.52
Jun-19	R 32,456,735,417.30	R 932,129,577.16	R 367,135,488.49
Jul-19	R 39,724,553,452.18	R 1,012,901,505.76	R 372,814,031.43
Aug-19	R 35,792,235,560.14	R 1,013,846,151.62	R 418,546,732.10
Sep-19	R 38,592,255,119.26	R 958,688,075.29	R 388,645,851.32
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
Total	R 459,666,498,976.36	R 12,482,766,364.36	R 4,621,082,878.05



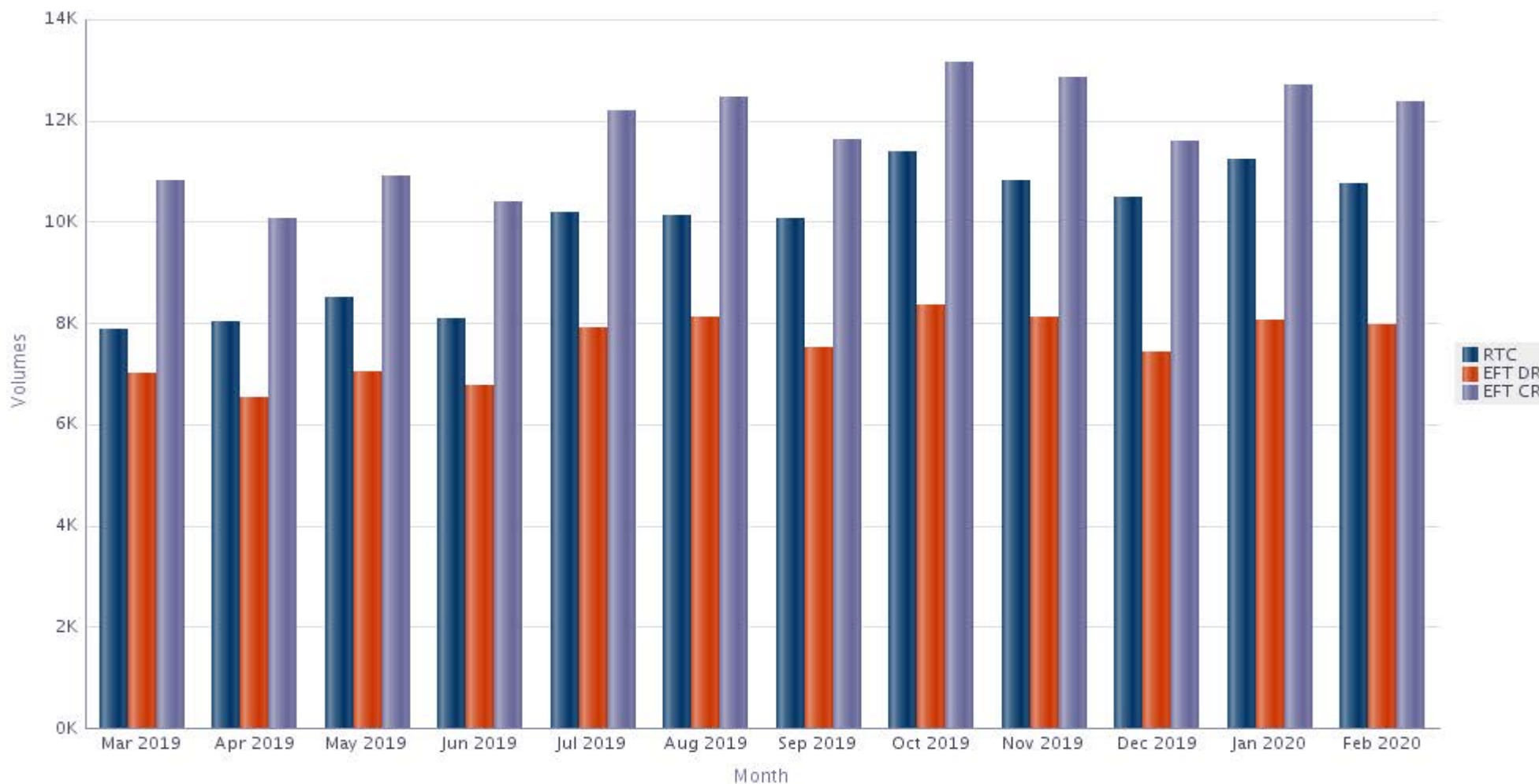
EFT and Real Time Clearing (RTC) message values for Jan Mar 2019 to Feb 2020



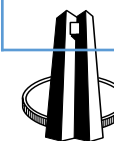
Month	Mon	yyyy	Agreement No	Detail	Value
Mar 2019				RTC	R 46,319,887,253.84
				EFT DR	R 63,224,758,077.85
				EFT CR	R 789,102,311,662.49
Apr 2019				EFT CR	R 808,796,859,726.14
				RTC	R 47,184,121,181.35
				EFT DR	R 66,883,559,342.08
May 2019				RTC	R 50,036,372,453.19
				EFT DR	R 64,549,678,511.11
				EFT CR	R 821,154,565,125.39
Jun 2019				RTC	R 47,061,064,544.93
				EFT DR	R 60,879,761,621.35
				EFT CR	R 752,575,459,856.32
Jul 2019				RTC	R 54,893,013,412.48
				EFT DR	R 68,126,450,407.43
				EFT CR	R 862,459,672,343.78
Aug 2019				EFT CR	R 855,013,822,876.84
				EFT DR	R 65,771,275,310.13
				RTC	R 52,920,895,061.66
Sep 2019				RTC	R 52,673,903,277.64
				EFT DR	R 63,839,907,345.73
				EFT CR	R 782,882,179,488.83
Oct 2019				EFT DR	R 67,216,841,267.35
				EFT CR	R 878,281,241,550.88
				RTC	R 57,360,161,551.37
Nov 2019				EFT CR	R 876,556,267,994.63
				EFT DR	R 65,870,480,201.96
				RTC	R 57,088,974,569.52
Dec 2019				RTC	R 55,251,761,817.62
				EFT DR	R 68,196,788,606.43
				EFT CR	R 860,245,742,313.06
Jan 2020				EFT DR	R 64,930,979,861.36
				EFT CR	R 759,653,862,504.89
				RTC	R 53,118,852,999.89
Feb 2020				EFT DR	R 65,188,581,898.36
				RTC	R 54,514,317,243.46
				EFT CR	R 800,752,092,509.41



EFT and Real Time Clearing (RTC) message volumes for Jan Mar 2019 to Feb 2020

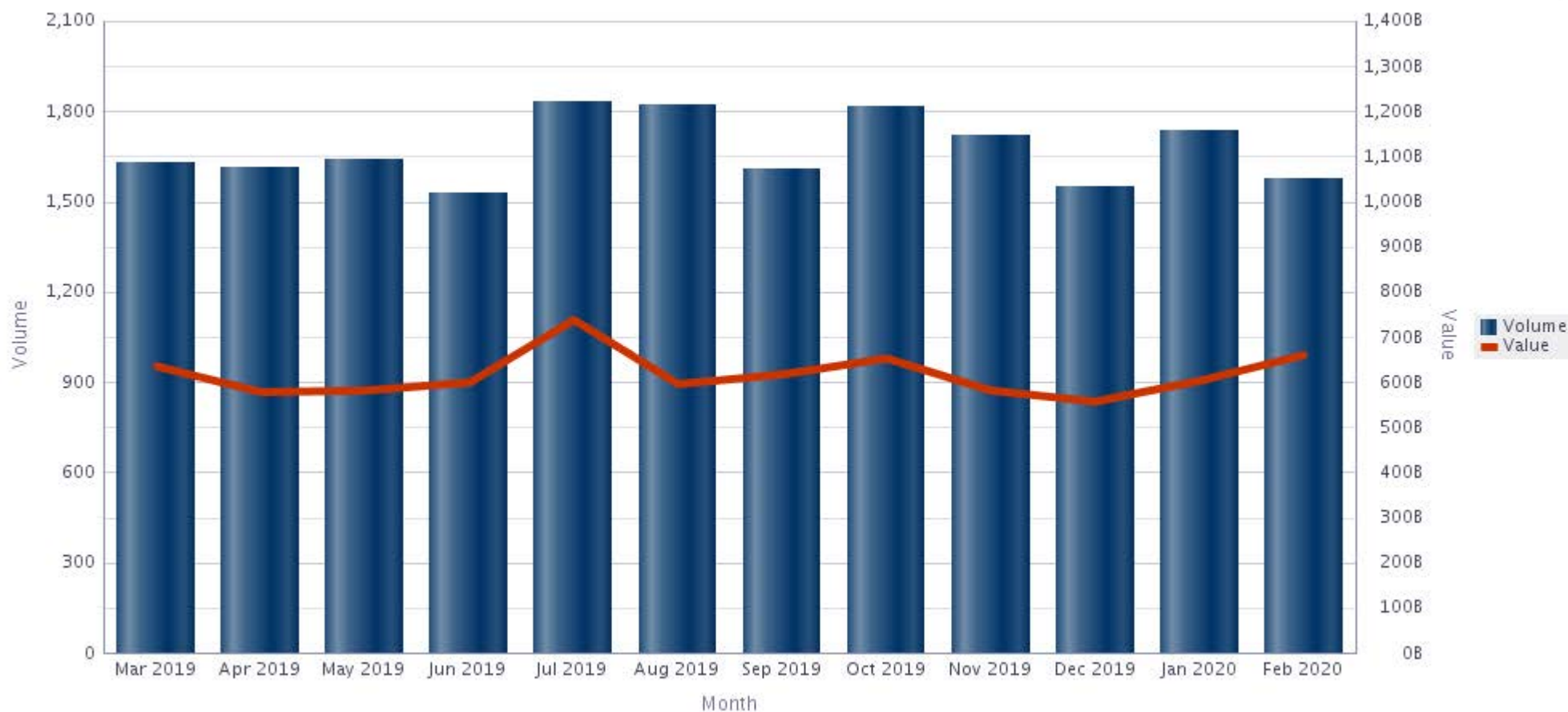


Month	Mon yyyy	Agreement No	Detail	Volume
Mar 2019			RTC	7,881.
			EFT DR	7,014.
			EFT CR	10,790.
Apr 2019			EFT CR	10,048.
			RTC	8,020.
			EFT DR	6,522.
May 2019			RTC	8,492.
			EFT DR	7,038.
			EFT CR	10,886.
Jun 2019			RTC	8,076.
			EFT DR	6,755.
			EFT CR	10,393.
Jul 2019			RTC	10,172.
			EFT DR	7,914.
			EFT CR	12,176.
Aug 2019			EFT CR	12,452.
			EFT DR	8,114.
			RTC	10,113.
Sep 2019			RTC	10,062.
			EFT DR	7,521.
			EFT CR	11,619.
Oct 2019			EFT DR	8,337.
			EFT CR	13,139.
			RTC	11,372.
Nov 2019			EFT CR	12,831.
			EFT DR	8,112.
			RTC	10,801.
Dec 2019			RTC	10,482.
			EFT DR	7,411.
			EFT CR	11,594.
Jan 2020			EFT DR	8,064.
			EFT CR	12,678.
			RTC	11,229.
Feb 2020			EFT DR	7,949.
			RTC	10,734.
			EFT CR	12,351.



CLS settlement values and volumes for Mar 2019 to Feb 2020

CLS Settlement – monthly values and volumes

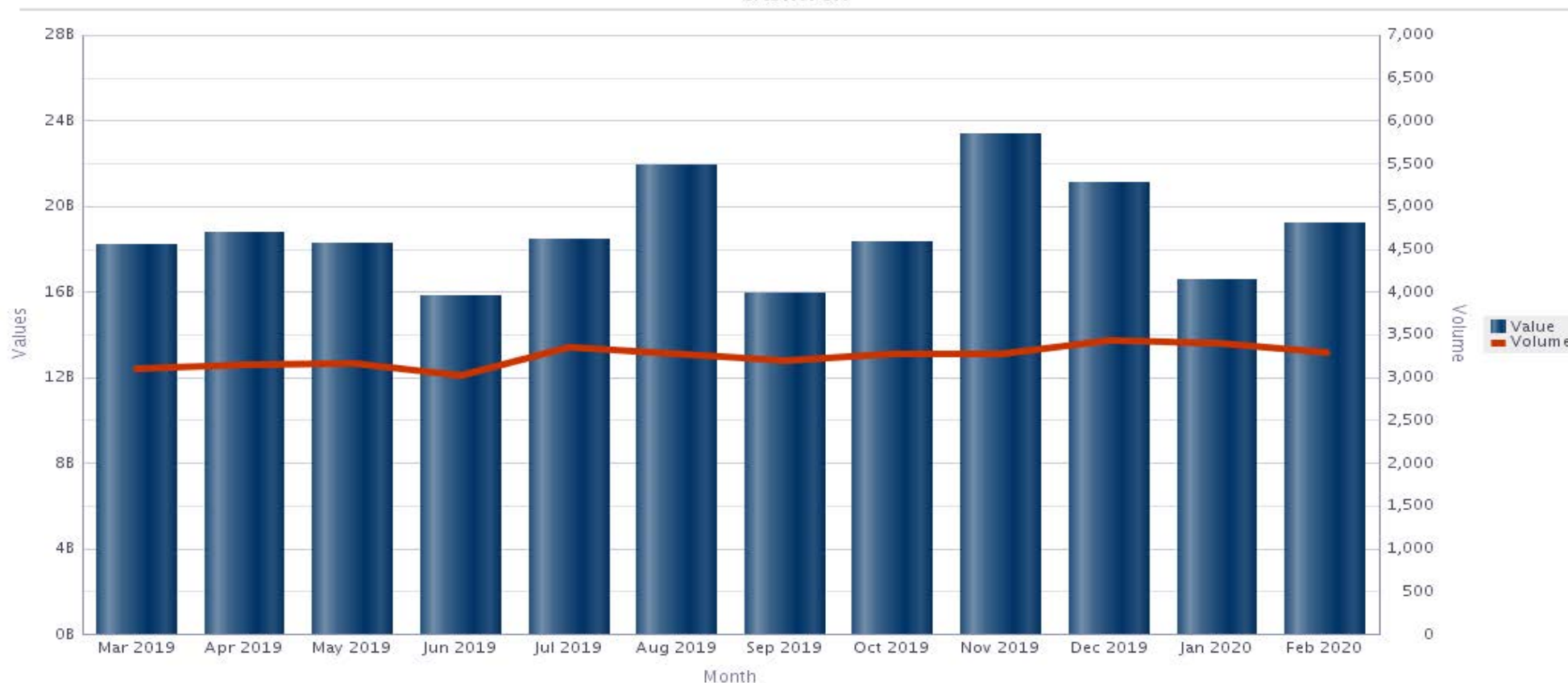


Month Mon yyyy	Value	Volume
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
Aug 2019	R 595,390,566,461.30	1,820.
Sep 2019	R 618,610,893,162.58	1,605.
Oct 2019	R 653,660,632,152.20	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.



SASwitch values and volumes for Mar 2019 to Feb 2020

SASWITCH

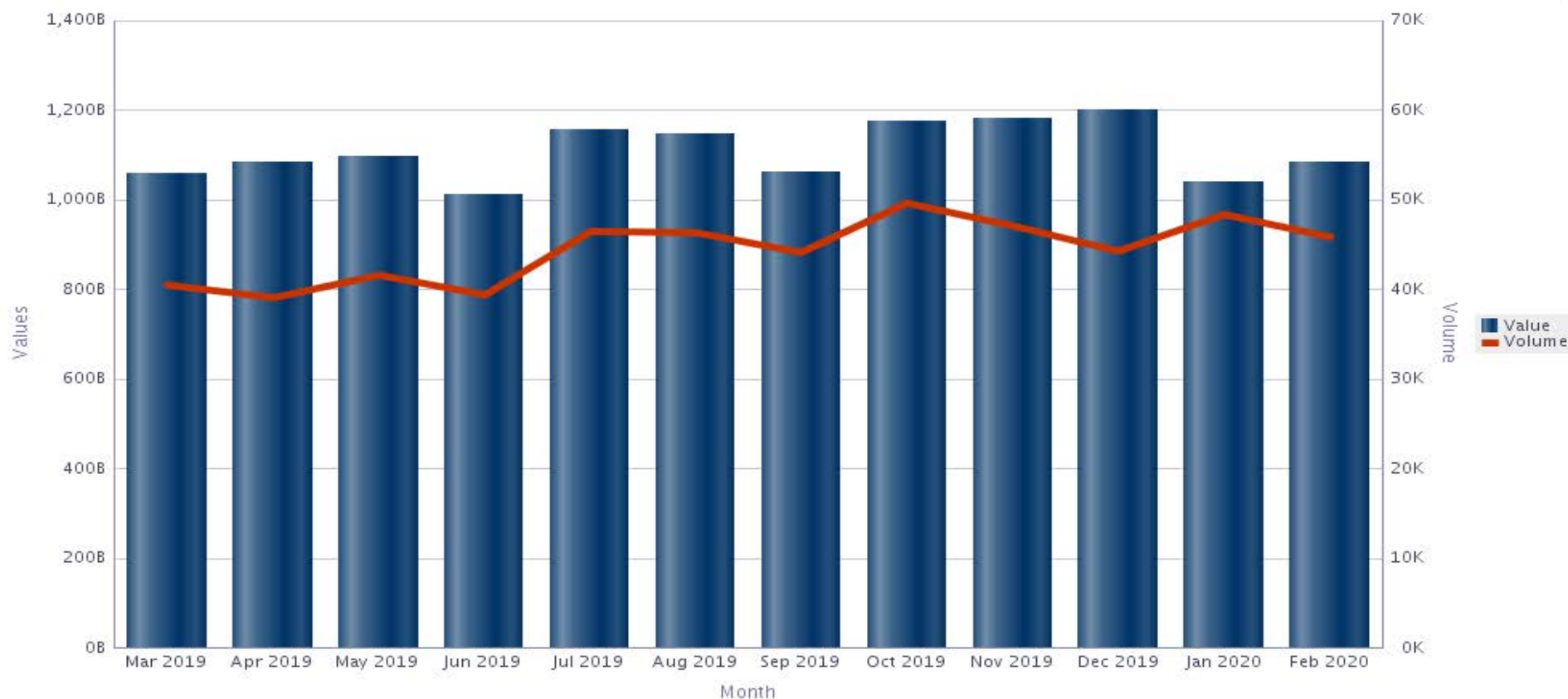


Month	Mon yyyy	Volume	Value
Mar 2019		3,112.	R 18,166,264,322.50
Apr 2019		3,160.	R 18,785,054,286.85
May 2019		3,169.	R 18,280,809,655.10
Jun 2019		3,024.	R 15,819,622,727.64
Jul 2019		3,359.	R 18,421,143,463.00
Aug 2019		3,274.	R 21,916,249,098.35
Sep 2019		3,208.	R 15,939,107,635.46
Oct 2019		3,274.	R 18,302,312,679.34
Nov 2019		3,276.	R 23,334,347,657.23
Dec 2019		3,433.	R 21,104,634,631.62
Jan 2020		3,401.	R 16,583,614,167.36
Feb 2020		3,297.	R 19,172,202,962.27



Retail values and volumes for Mar 2019 to Feb 2020

Retail values and volumes



Month Mon yyyy	Volume	Value
Mar 2019	40,523.	1,055,861,244,869.6
Apr 2019	39,023.	1,083,486,879,194.33
May 2019	41,597.	1,095,926,160,560.25
Jun 2019	39,458.	1,011,190,242,300.69
Jul 2019	46,473.	1,156,463,407,726.19
Aug 2019	46,426.	1,144,619,651,659.12
Sep 2019	44,080.	1,059,228,878,550.22
Oct 2019	49,649.	1,173,100,993,888.7
Nov 2019	47,208.	1,181,074,724,124.54
Dec 2019	44,375.	1,199,146,376,820.06
Jan 2020	48,463.	1,039,900,990,781.89
Feb 2020	45,927.	1,083,430,933,623.34



Total monthly message Values and Volumes from Mar 2019 to Feb 2020

SAMOS Message values and volumes

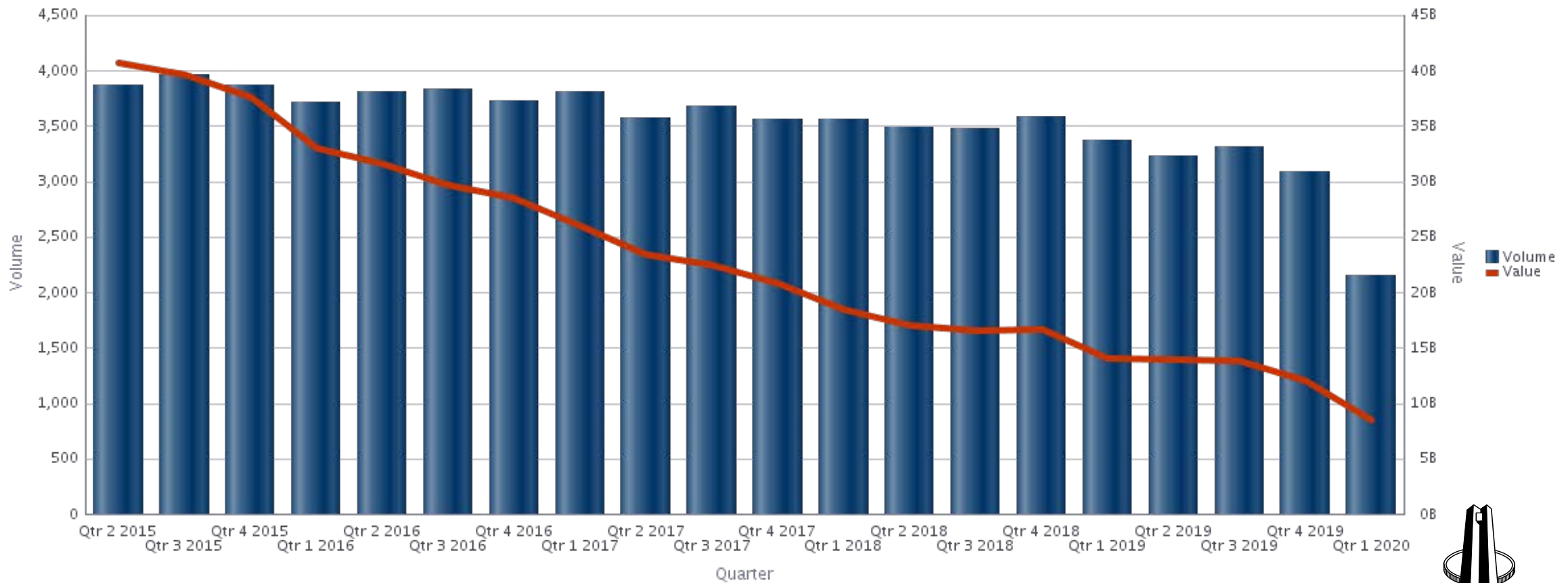


Month	Value	Volume
Mar-19	R 12,232,604,072,790.80	787,245
Apr-19	R 11,966,946,305,757.70	793,646
May-19	R 12,645,208,392,838.90	786,867
Jun-19	R 11,725,298,202,889.50	720,789
Jul-19	R 13,582,004,606,191.10	806,944
Aug-19	R 12,757,916,407,535.50	780,200
Sep-19	R 13,212,266,961,258.70	755,828
Oct-19	R 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



Code Line Clearing (CLC) decline indicators from Q2, 2015 to Q1, 2020

Volume, Value



Summarised volumes and values totals for February 2020

Description	Volume	Value
RTL Total	675,353.	R 9,890,072,925,912.98
Retail	39,458.	R 1,011,190,242,300.69
Payment Cash Withdrawal/Deposit (KPSBV)	6,375.	R 311,213,764,923.66
Payment Dematerialised MM Instrument (MPDEM)	4,178.	R 153,709,537,546.16
Payment any Derivative Instrument (OPDER)	3,170.	R 36,555,654,740.55
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,572.	R 660,403,623,396.48
STRATE Planned Payments Confirmed on T+4 (SPLNY)	687.	R 70,607,267,708.44
Daily BMA Settlements (SPBMA)	610.	R 305,879,818,392.57
Payment any Money Market Product (MPMMI)	372.	R 87,739,380,099.89
Settlement of Derivative Margin Calls (OSDMC)	175.	R 19,788,081,127.73
STRATE Same Day Confirmed Settlements (SPLNN)	87.	R 15,421,464,331.27

