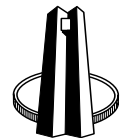




Settlement Statistics and Indicators

January 2020



In January 2020, SAMOS processed 791,776 transactions to the value of ZAR12,554,133,921,739

Peak volume was 98,185 on 31 January 2020 and peak value was ZAR1,023,462,417,316 on 31 January 2020

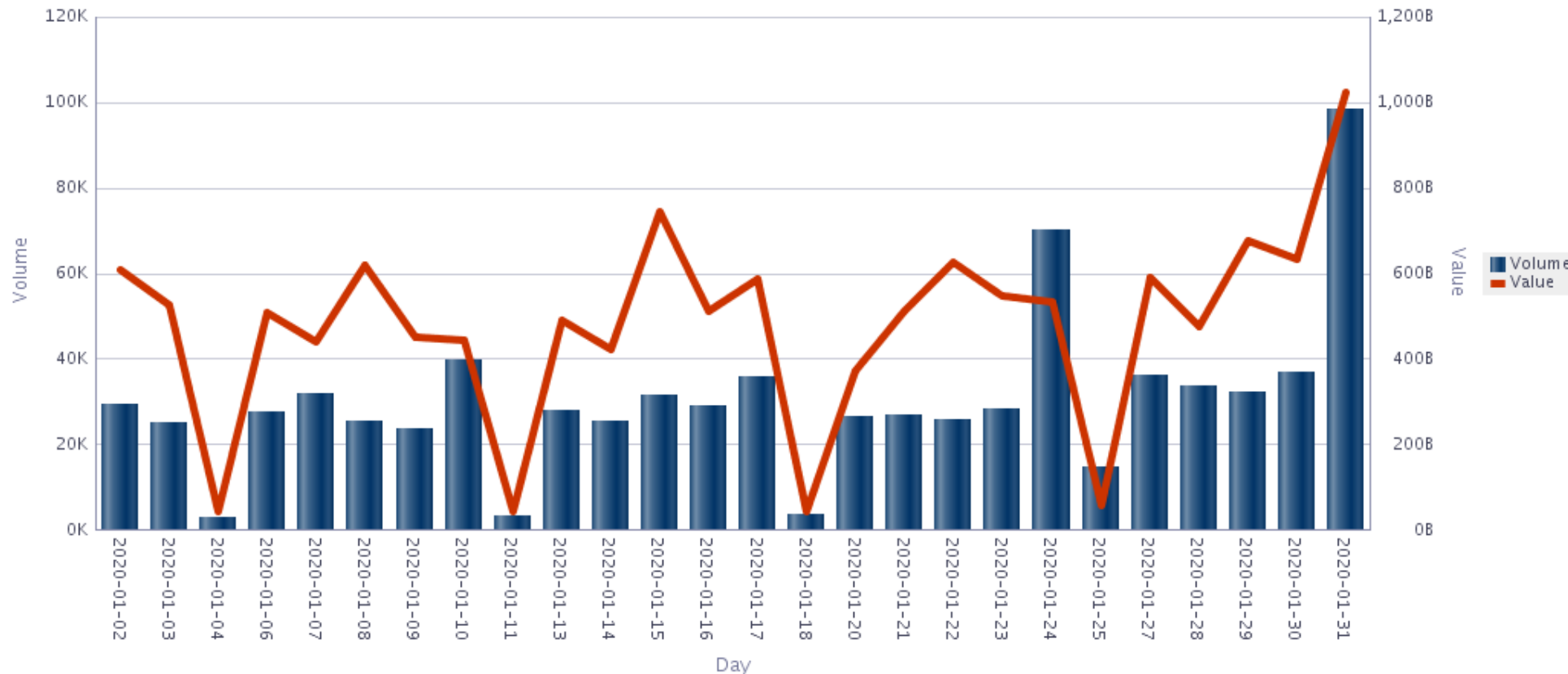
Average number of transactions processed per day were 30,452 representing the average value of ZAR482,851,304,682

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

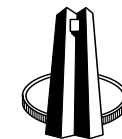
Monthly peak value in 10 years was ZAR13,582,004,606,191 in July 2019



SAMOS Message Values and Volumes



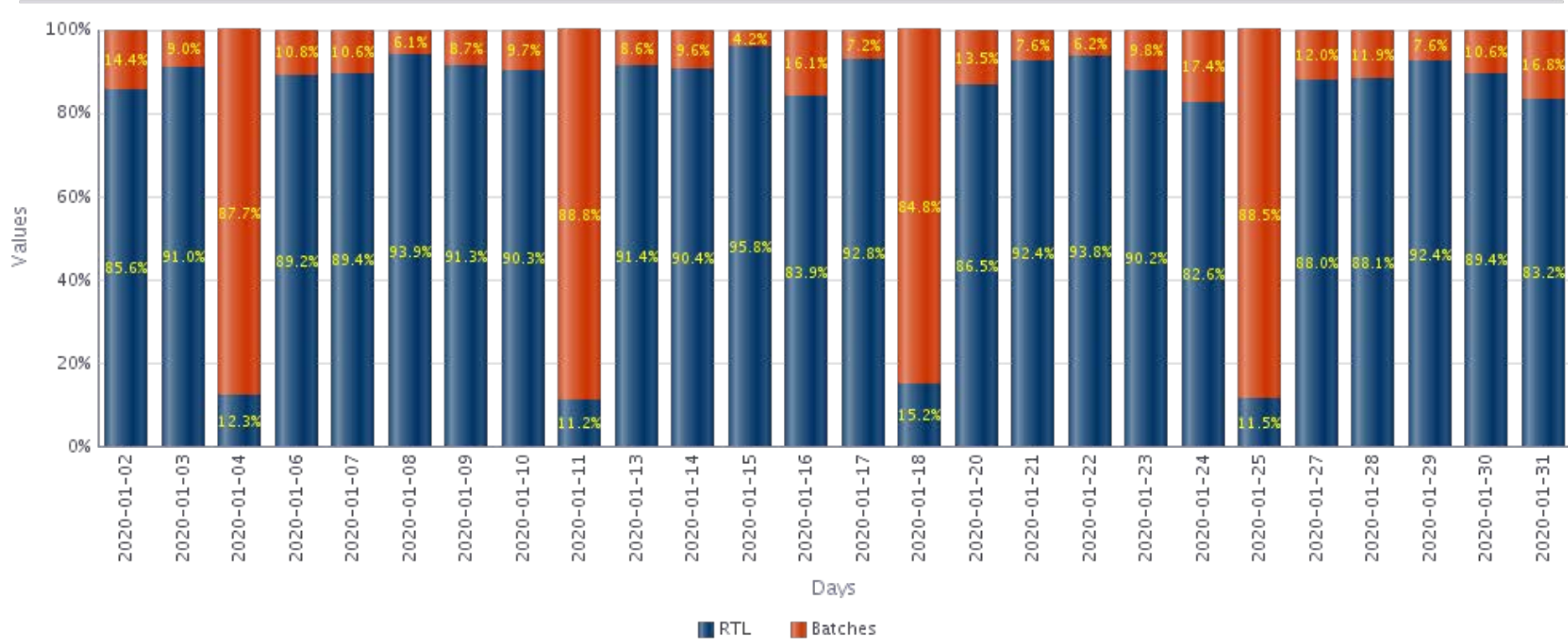
Day yyyy-mm-dd	Value	Volume
2020/01/02	R 610,014,738,807.25	29,390.
2020/01/03	R 525,193,496,978.13	24,945.
2020/01/04	R 45,369,383,155.92	3,008.
2020/01/06	R 510,720,957,392.82	27,571.
2020/01/07	R 440,862,817,602.96	31,959.
2020/01/08	R 618,362,716,252.00	25,595.
2020/01/09	R 452,985,302,527.28	23,635.
2020/01/10	R 443,370,411,008.56	39,892.
2020/01/11	R 42,185,226,898.73	3,445.
2020/01/13	R 492,543,705,960.22	28,108.
2020/01/14	R 424,128,172,978.22	25,273.
2020/01/15	R 744,462,446,587.11	31,356.
2020/01/16	R 511,753,793,175.11	29,170.
2020/01/17	R 587,759,493,541.17	35,709.
2020/01/18	R 42,235,036,486.92	3,711.
2020/01/20	R 374,171,534,545.71	26,474.
2020/01/21	R 514,009,221,409.16	27,037.
2020/01/22	R 628,853,578,338.17	25,904.
2020/01/23	R 547,229,653,225.46	28,172.
2020/01/24	R 535,028,469,356.77	70,235.
2020/01/25	R 57,439,826,962.60	14,601.
2020/01/27	R 591,801,607,997.65	36,010.
2020/01/28	R 477,045,409,676.91	33,584.
2020/01/29	R 678,860,034,699.07	32,111.
2020/01/30	R 634,284,468,859.83	36,696.
2020/01/31	R 1,023,462,417,316.01	98,185.



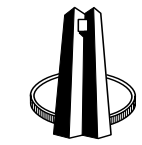


RTL / Batches message values for January 2020

RTL Value / Batches Value



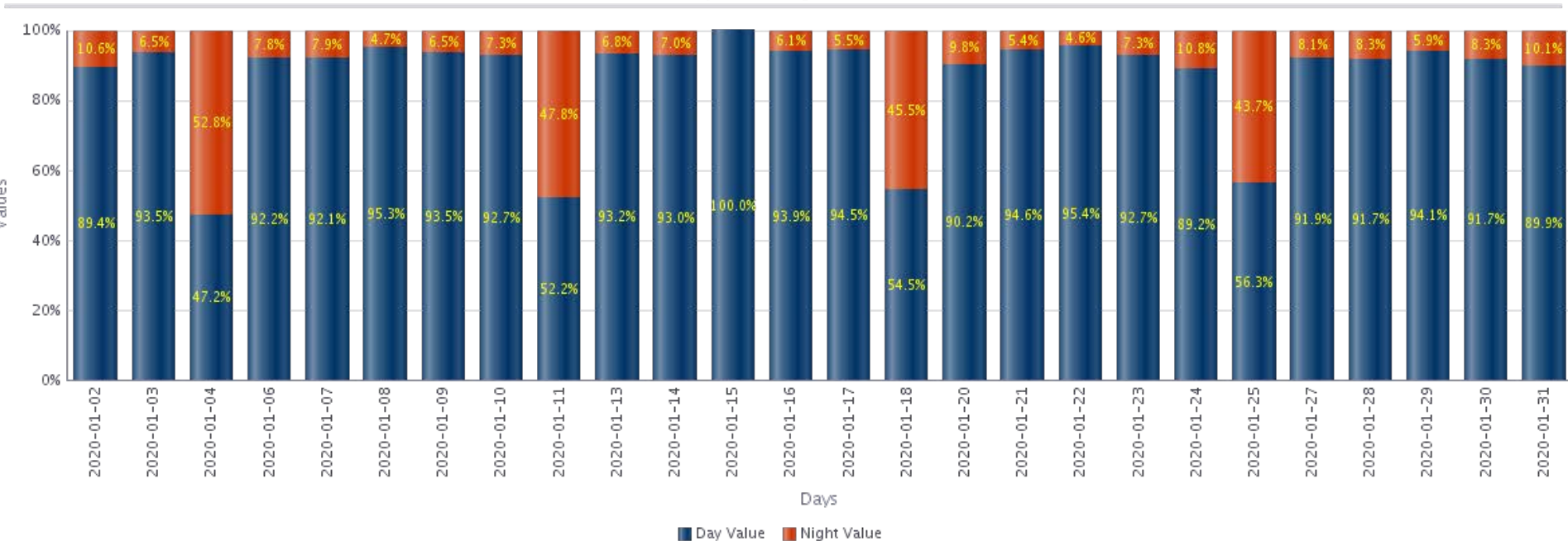
Date	RTL	Batches
2020-01-02	R 421,446,201,645.71	R 71,062,416,774.39
2020-01-03	R 349,869,370,482.82	R 34,779,640,939.06
2020-01-04	R 1,474,701,070.83	R 10,485,663,400.87
2020-01-06	R 330,567,704,709.91	R 40,026,102,767.67
2020-01-07	R 308,816,214,791.51	R 36,538,822,318.56
2020-01-08	R 441,605,857,130.88	R 28,888,075,560.74
2020-01-09	R 300,993,052,058.08	R 28,779,177,248.57
2020-01-10	R 305,282,211,239.82	R 32,795,048,768.87
2020-01-11	R 1,090,988,791.46	R 8,657,727,439.03
2020-01-13	R 335,943,216,843.34	R 31,645,091,985.33
2020-01-14	R 286,288,687,789.96	R 30,514,869,220.95
2020-01-15	R 555,796,436,008.39	R 24,264,544,180.33
2020-01-16	R 326,547,795,159.09	R 62,873,112,207.44
2020-01-17	R 453,058,395,436.22	R 35,030,116,152.68
2020-01-18	R 1,694,426,712.96	R 9,475,026,463.06
2020-01-20	R 233,676,032,560.74	R 36,333,945,040.76
2020-01-21	R 375,228,105,459.96	R 30,656,937,240.74
2020-01-22	R 481,972,025,415.48	R 31,912,367,914.49
2020-01-23	R 364,583,165,724.81	R 39,390,931,718.92
2020-01-24	R 346,095,820,325.18	R 72,948,811,599.61
2020-01-25	R 2,927,915,553.18	R 22,573,053,284.94
2020-01-27	R 394,613,143,160.88	R 53,600,897,822.57
2020-01-28	R 321,156,263,902.41	R 43,524,064,241.34
2020-01-29	R 485,381,761,022.83	R 40,101,200,291.40
2020-01-30	R 443,676,683,743.28	R 52,531,943,552.28
2020-01-31	R 648,132,124,073.60	R 130,511,402,647.29





Day and Night settlement values for January 2020

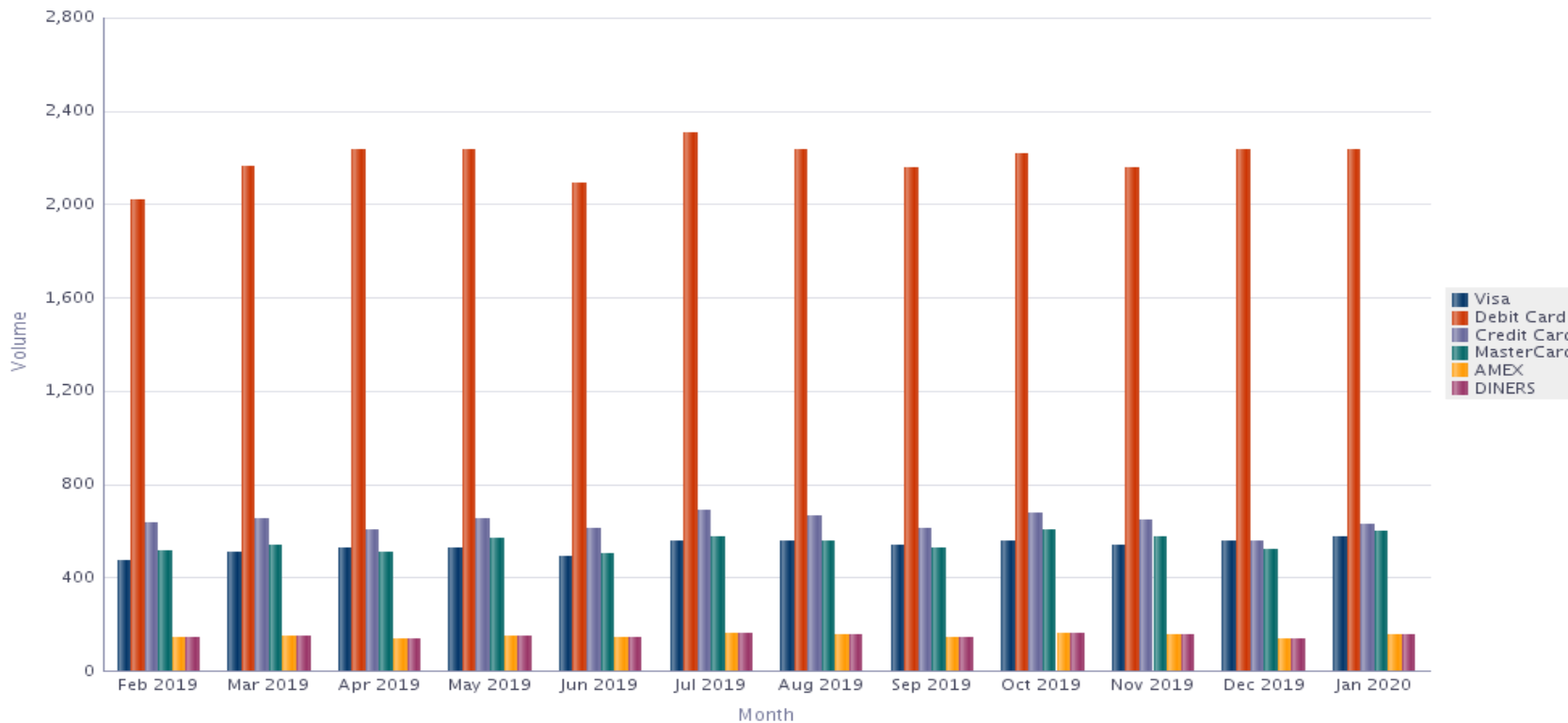
Day Value, Night Value



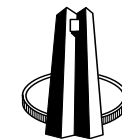
Date	Night Value	Day Value
2020-01-02	R 52,674,801,167.88	R 445,241,981,392.39
2020-01-03	R 26,301,768,817.68	R 376,377,457,906.04
2020-01-04	R 6,315,904,350.77	R 5,645,053,818.35
2020-01-06	R 30,366,619,998.99	R 359,252,737,880.85
2020-01-07	R 27,744,464,165.24	R 322,512,670,652.02
2020-01-08	R 22,191,551,213.03	R 452,813,794,443.66
2020-01-09	R 22,245,382,986.19	R 321,451,622,168.34
2020-01-10	R 24,996,965,243.77	R 316,164,764,235.18
2020-01-11	R 4,657,313,074.85	R 5,092,040,352.93
2020-01-13	R 25,653,808,564.07	R 350,319,613,965.73
2020-01-14	R 22,946,981,163.95	R 305,816,788,058.17
2020-01-15	R -	R 596,950,629,047.16
2020-01-16	R 24,215,681,187.67	R 372,242,951,005.46
2020-01-17	R 26,977,534,457.49	R 464,104,899,706.22
2020-01-18	R 5,082,107,644.60	R 6,089,007,481.28
2020-01-20	R 26,624,835,003.64	R 245,304,466,387.83
2020-01-21	R 22,672,308,892.64	R 393,350,234,793.86
2020-01-22	R 23,768,500,489.55	R 492,567,763,827.25
2020-01-23	R 30,905,796,520.92	R 391,303,937,873.53
2020-01-24	R 46,164,845,419.51	R 381,462,898,780.15
2020-01-25	R 11,164,984,535.12	R 14,363,210,219.63
2020-01-27	R 37,753,868,208.52	R 429,299,670,362.67
2020-01-28	R 31,100,118,224.05	R 343,124,976,209.88
2020-01-29	R 31,788,488,497.07	R 503,578,161,962.48
2020-01-30	R 42,864,786,489.58	R 471,994,139,216.82
2020-01-31	R 83,770,437,914.06	R 747,290,649,538.60



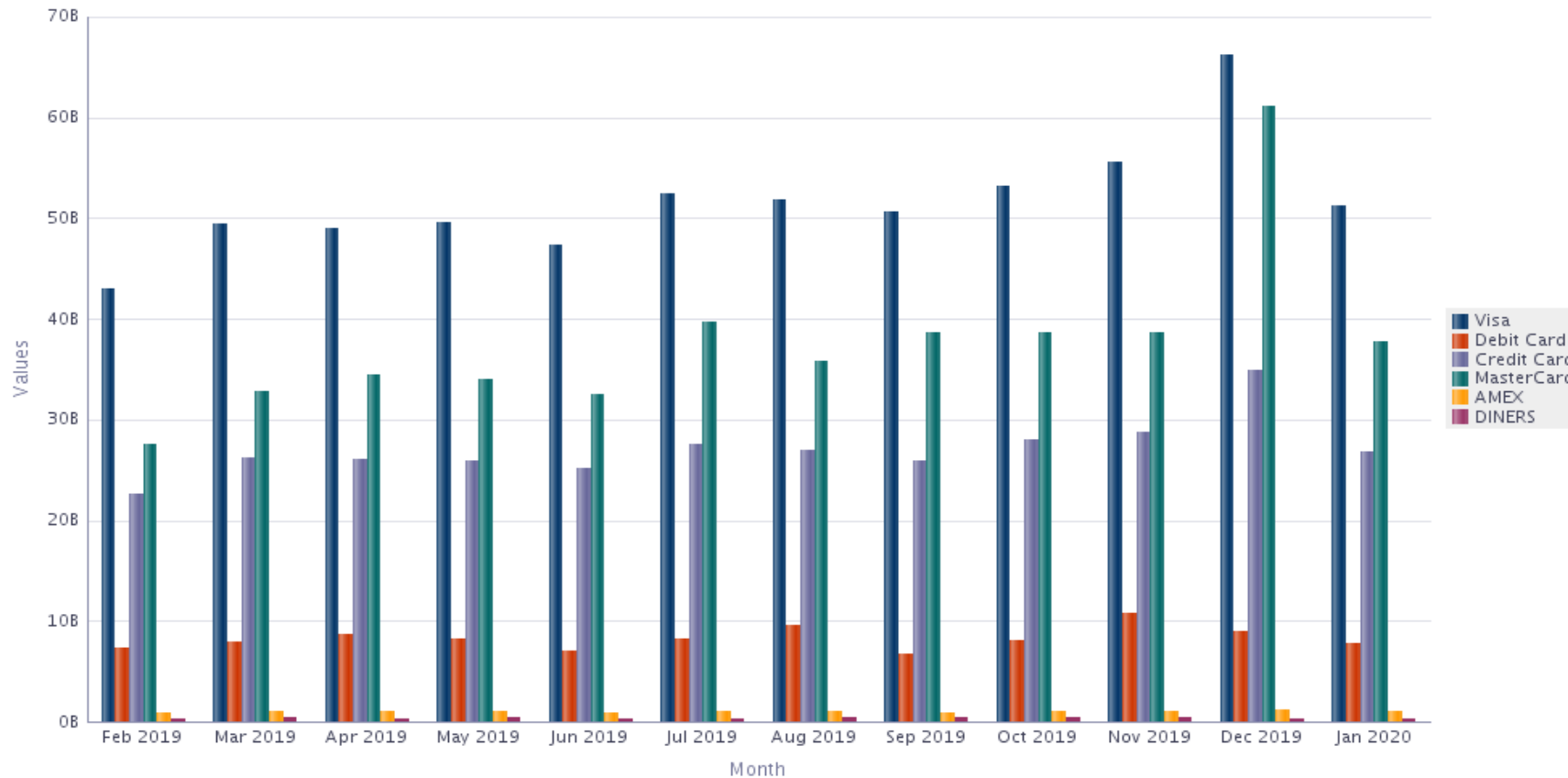
Cards message volumes for Feb 2019 to Jan 2020



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Feb-19	476	2,016	633	517	144	144
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
Total	6,414	26,246	7,617	6,583	1,798	1,796

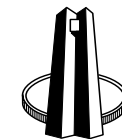


Cards message values for Jan Feb 2019 to Jan 2020

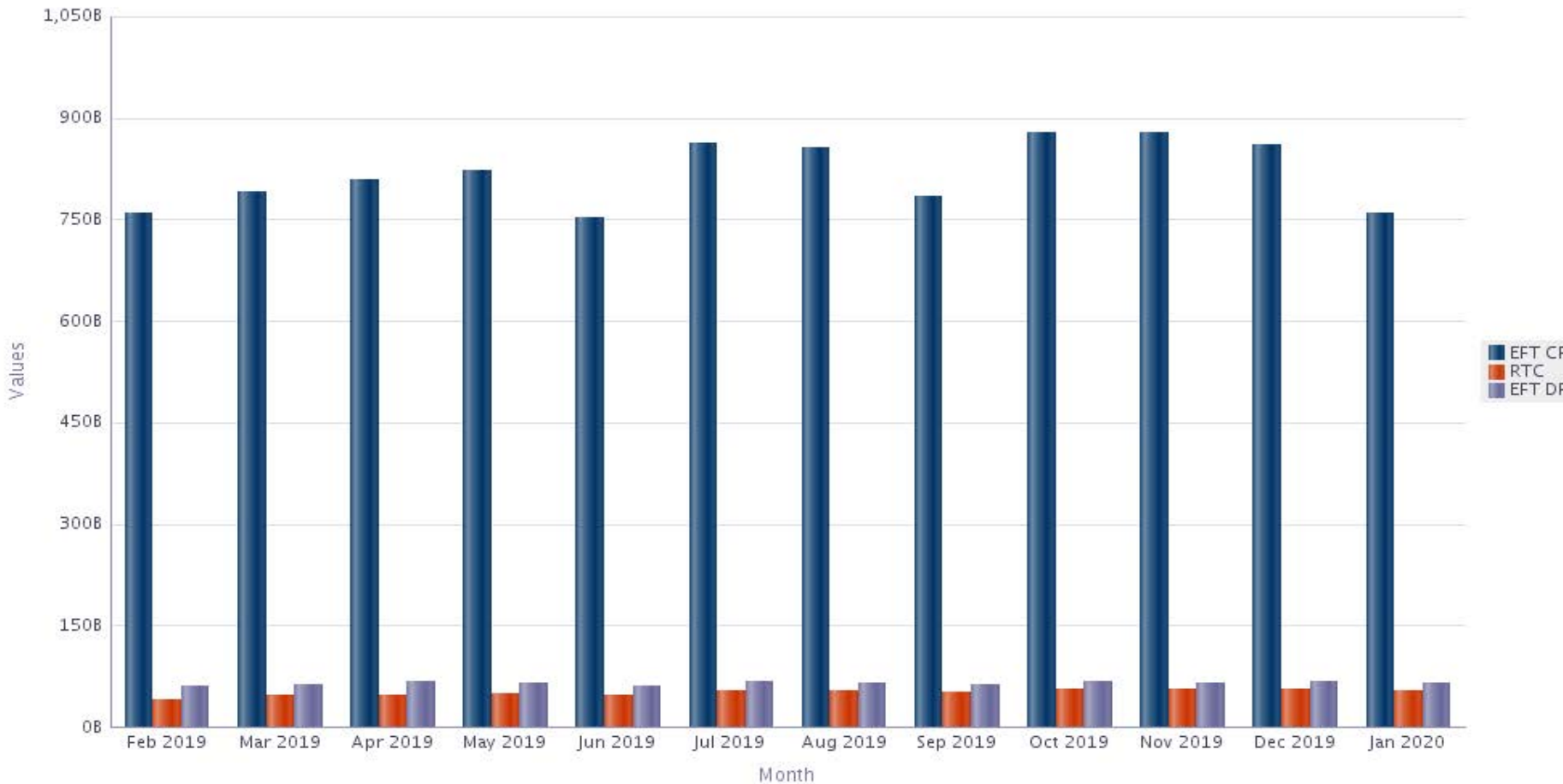


Months	Visa		Debit Card		Credit Card	
Feb-19	R	42,899,773,022.60	R	7,351,344,271.28	R	22,577,247,648.09
Mar-19	R	49,303,500,351.76	R	8,004,248,956.91	R	26,147,189,675.58
Apr-19	R	48,910,790,897.48	R	8,650,112,053.89	R	25,970,632,443.61
May-19	R	49,471,086,036.06	R	8,168,557,225.33	R	25,947,621,174.92
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
Total	R	618,401,241,848.12	R	99,526,073,237.76	R	324,454,778,457.69

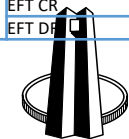
Months	MasterCard		AMEX		DINERS	
Feb-19	R	27,512,853,449.92	R	973,709,360.53	R	359,557,042.97
Mar-19	R	32,787,850,432.54	R	1,083,210,818.41	R	398,650,800.96
Apr-19	R	34,420,869,528.40	R	1,004,618,243.88	R	358,937,038.11
May-19	R	33,967,028,108.70	R	1,003,659,070.83	R	385,790,562.52
Jun-19	R	32,456,735,417.30	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
Total	R	451,120,112,806.06	R	12,442,300,292.25	R	4,618,889,881.60



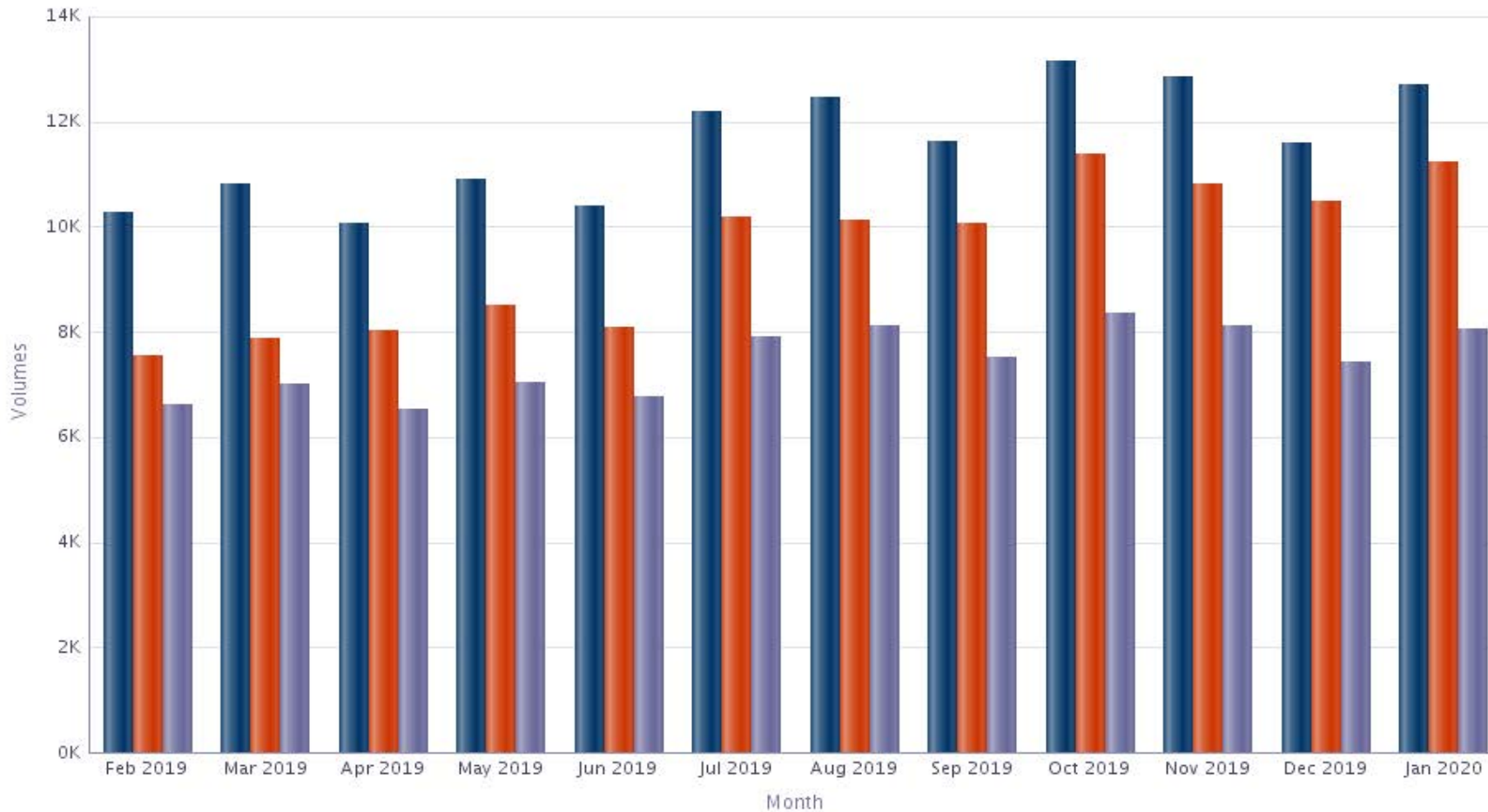
EFT and Real Time Clearing (RTC) message values for Jan Feb 2019 to Jan 2020



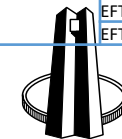
Month Mon yyyy	Agreement No Detail	Value
Feb 2019	EFT CR	R 758,436,930,313.23
	RTC	R 40,968,097,897.07
	EFT DR	R 61,595,015,548.30
Mar 2019	RTC	R 46,319,887,253.84
	EFT CR	R 789,102,311,662.49
	EFT DR	R 63,224,758,077.85
Apr 2019	EFT CR	R 808,796,859,726.14
	RTC	R 47,184,121,181.35
	EFT DR	R 66,883,559,342.08
May 2019	RTC	R 50,036,372,453.19
	EFT CR	R 821,154,565,125.39
	EFT DR	R 64,549,678,511.11
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	EFT DR	R 68,126,450,407.43
	RTC	R 54,893,013,412.48
	EFT CR	R 862,459,672,343.78
Aug 2019	EFT DR	R 65,771,275,310.13
	EFT CR	R 855,013,822,876.84
	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 DR	R 65,870,480,201.96
	EFT CR	R 876,556,267,994.63
	RTC	R 57,088,974,569.52
Dec 2019	RTC	R 55,251,761,817.62
	EFT CR	R 860,245,742,313.06
	EFT DR	R 68,196,788,606.43
Jan 2020	RTC	R 53,118,852,999.89
	EFT CR	R 759,653,862,504.89
	EFT DR	R 64,930,979,861.36



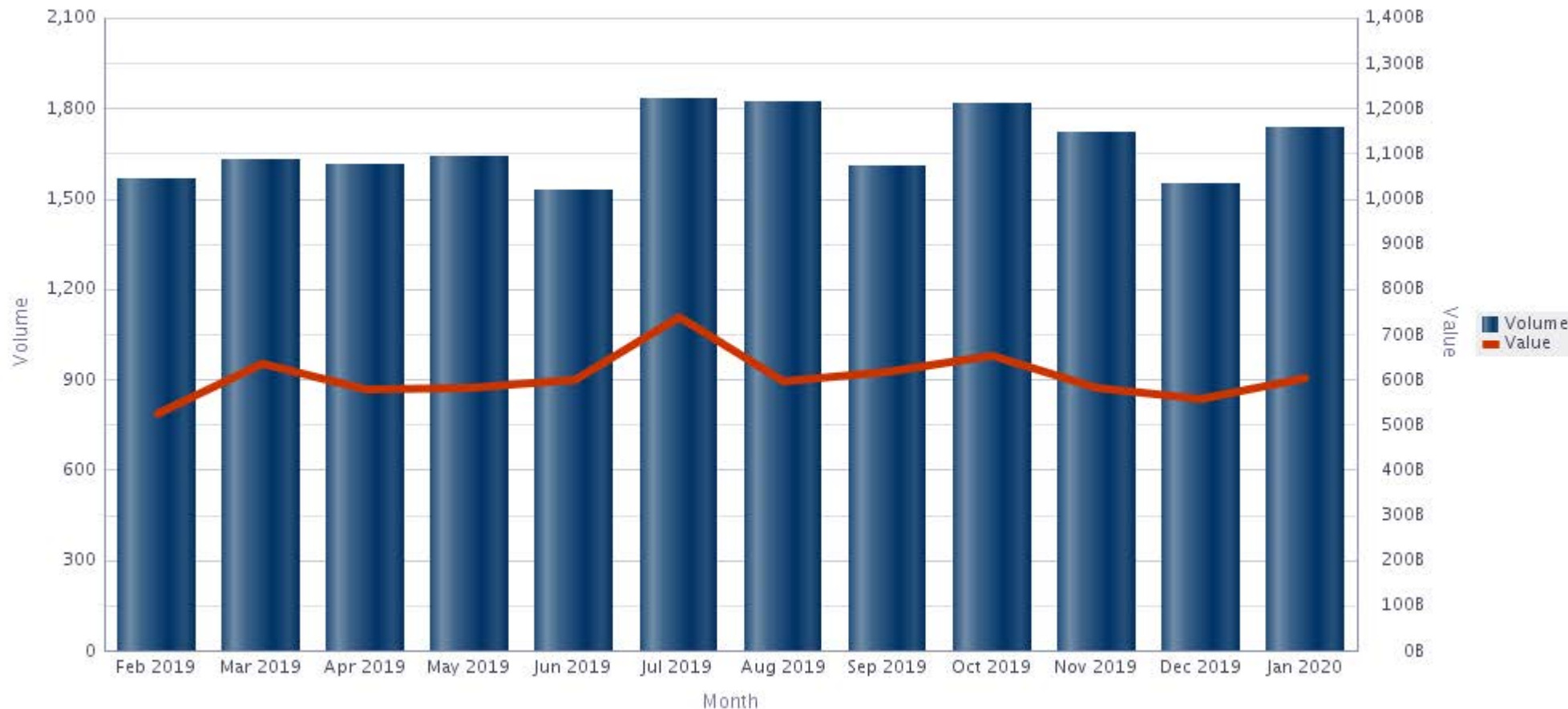
EFT and Real Time Clearing (RTC) message volumes for Jan Feb 2019 to Jan 2020



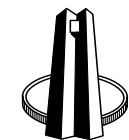
Month Mon yyyy	Agreement No Detail	Volume
Feb 2019	EFT CR	10,250.
	RTC	7,552.
	EFT DR	6,625.
Mar 2019	RTC	7,881.
	EFT CR	10,790.
	EFT DR	7,014.
Apr 2019	EFT CR	10,048.
	RTC	8,020.
	EFT DR	6,522.
May 2019	RTC	8,492.
	EFT CR	10,886.
	EFT DR	7,038.
Jun 2019	RTC	8,076.
	EFT DR	6,755.
	EFT CR	10,393.
Jul 2019	EFT DR	7,914.
	RTC	10,172.
	EFT CR	12,176.
Aug 2019	EFT DR	8,114.
	EFT CR	12,452.
	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 DR	8,112.
	EFT CR	12,831.
	RTC	10,801.
Dec 2019	RTC	10,482.
	EFT CR	11,594.
	EFT DR	7,411.
Jan 2020	RTC	11,229.
	EFT CR	12,678.
	EFT DR	8,064.



CLS Settlement – monthly values and volumes

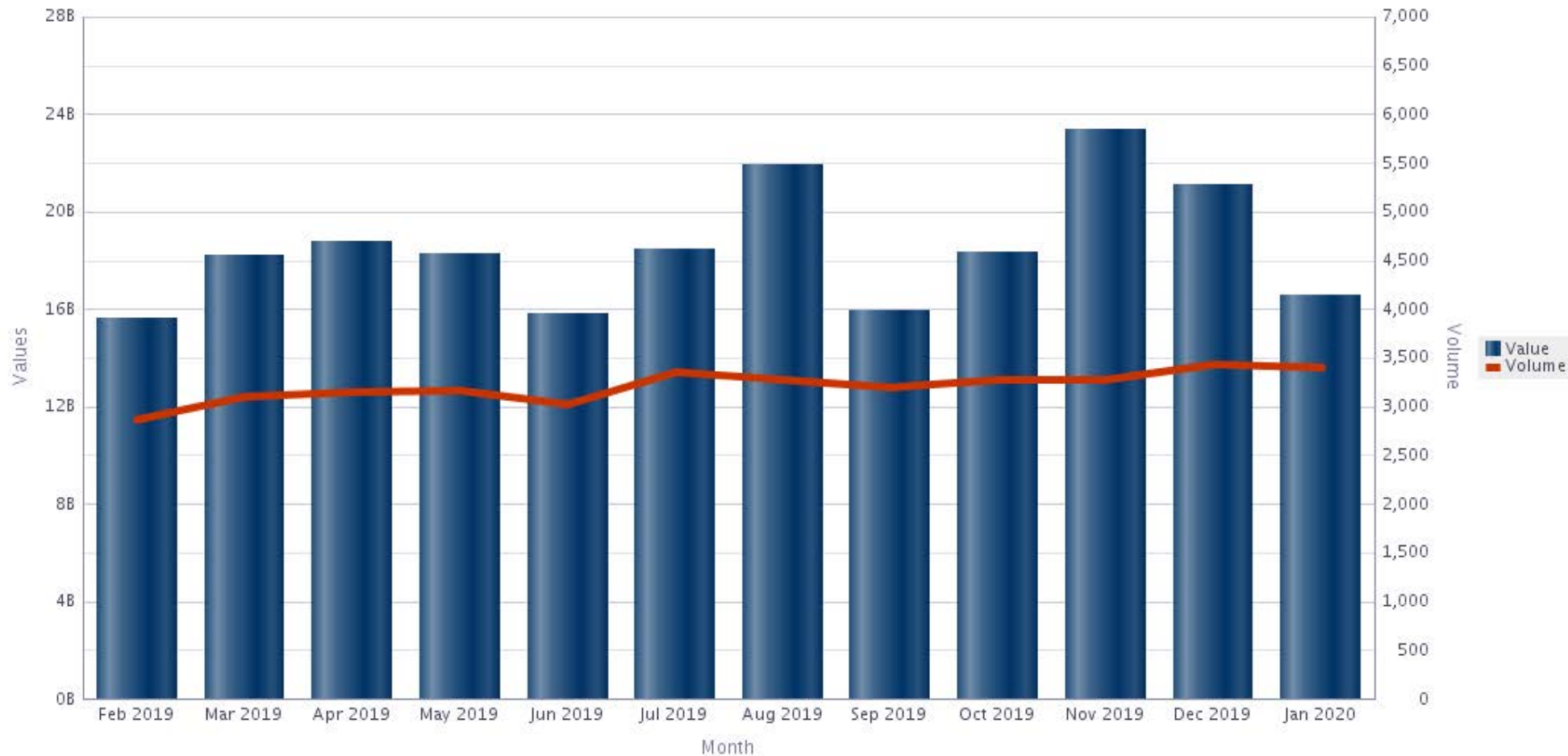


Month Mon yyyy	Value	Volume
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
Aug 2019	R 595,390,566,461.30	1,820.
Sep 2019	R 618,610,893,162.58	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.

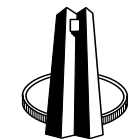


SASwitch values and volumes for Feb 2019 to Jan 2020

SASWITCH



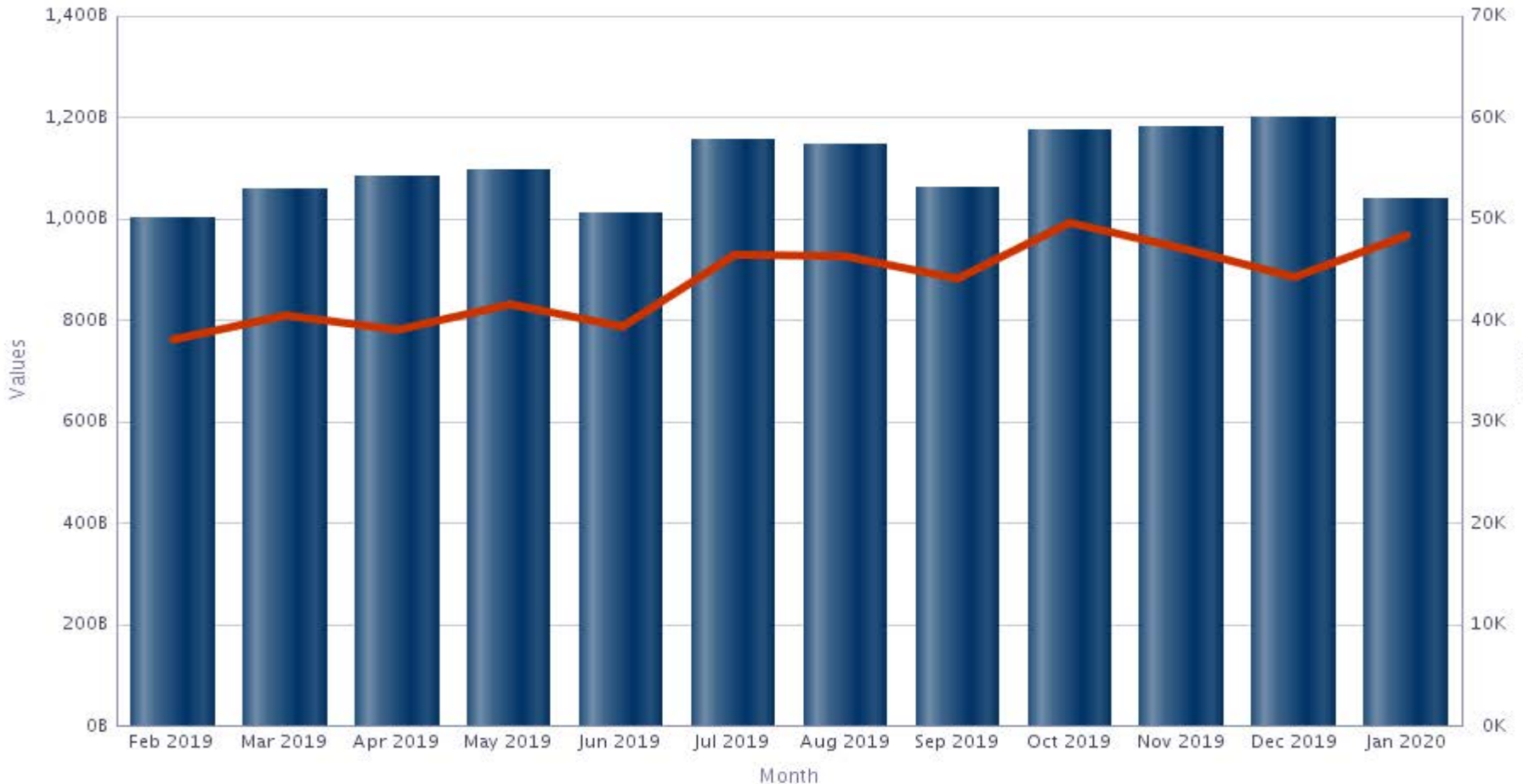
Month	Mon yyyy	Volume	Value
Feb 2019		2,862.	R 15,597,774,499.72
Mar 2019		3,112.	R 18,166,264,322.50
Apr 2019		3,160.	R 18,785,054,286.85
May 2019		3,169.	R 18,280,809,655.10
Jun 2019		3,024.	R 15,819,622,727.64
Jul 2019		3,359.	R 18,421,143,463.00
Aug 2019		3,274.	R 21,916,249,098.35
Sep 2019		3,208.	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



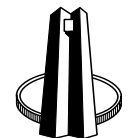


Retail values and volumes for Feb 2019 to Jan 2020

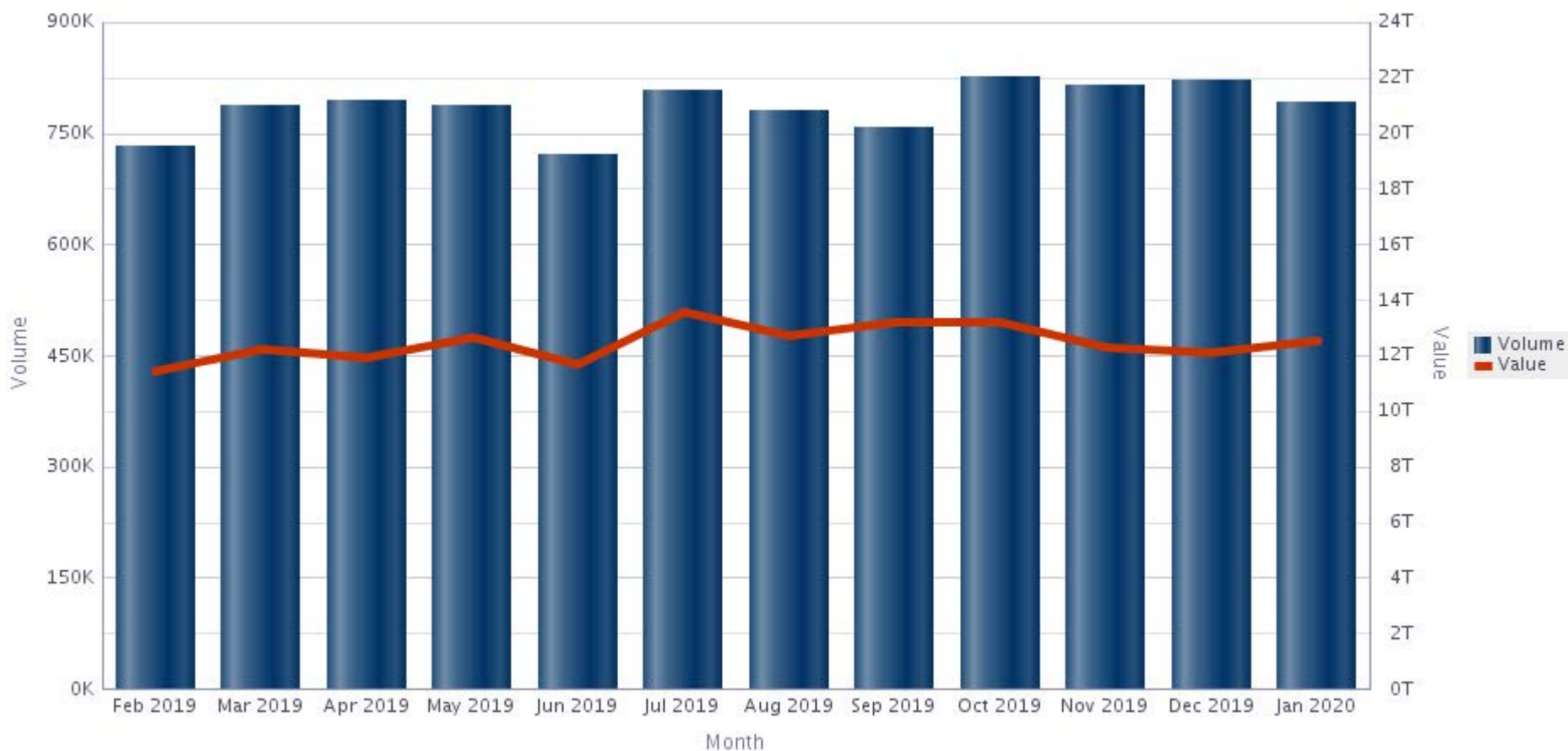
Retail values and volumes



Month Mon yyyy	Volume	Value
Feb 2019	38,222	R 999,550,120,959.34
Mar 2019	40,523	R 1,055,861,244,869.60
Apr 2019	39,023	R 1,083,486,879,194.33
May 2019	41,597	R 1,095,926,160,560.25
Jun 2019	39,458	R 1,011,190,242,300.69
Jul 2019	46,473	R 1,156,463,407,726.19
Aug 2019	46,426	R 1,144,619,651,659.12
Sep 2019	44,080	R 1,059,228,878,550.22
Oct 2019	49,649	R 1,173,100,993,888.70
Nov 2019	47,208	R 1,181,074,724,124.54
Dec 2019	44,375	R 1,199,146,376,820.06
Jan 2020	48,463	R 1,039,900,990,781.89



SAMOS Message values and volumes

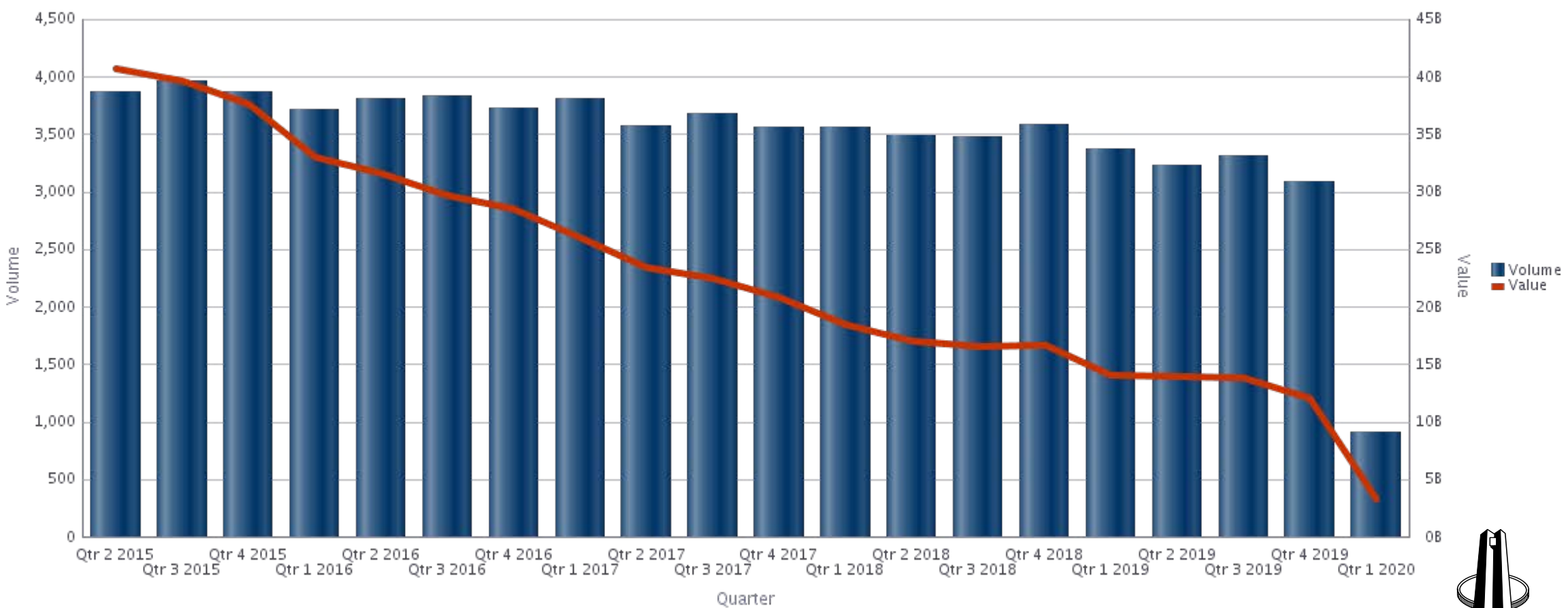


Month Mon yyyy	Value	Volume
Feb 2019	R 11,476,501,532,166.00	732,620.
Mar 2019	R 12,232,604,072,790.80	787,245.
Apr 2019	R 11,966,946,305,757.70	793,646.
May 2019	R 12,645,208,392,838.90	786,867.
Jun 2019	R 11,725,298,202,889.50	720,789.
Jul 2019	R 13,582,004,606,191.10	806,944.
Aug 2019	R 12,757,916,407,535.50	780,200.
Sep 2019	R 13,212,266,961,258.70	755,828.
Oct 2019	R 13,212,542,042,645.30	824,667.
Nov 2019	R 12,322,446,396,247.50	813,863.
Dec 2019	R 12,102,717,730,733.20	819,978.
Jan 2020	R 12,554,133,921,739.70	791,776.



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

Volume, Value



Summarised volumes and values totals for January 2020

Description	Volume	Value
RTL Total	736,965.	R 10,373,436,873,544.20
Retail	48,463.	R 1,039,900,990,781.89
Payment Cash Withdrawal/Deposit (KPSBV)	7,051.	R 395,135,913,154.72
Payment Dematerialised MM Instrument (MPDEM)	4,501.	R 154,238,704,144.94
Payment any Derivative Instrument (OPDER)	3,042.	R 32,472,251,927.63
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,736.	R 603,683,557,046.15
STRATE Planned Payments Confirmed on T+4 (SPLNY)	538.	R 307,903,394,282.10
Payment any Money Market Product (MPMMI)	486.	R 36,971,102,944.49
Daily BMA Settlements (SPBMA)	442.	R 144,122,518,044.25
Settlement of Derivative Margin Calls (OSDMC)	204.	R 12,296,908,271.79
STRATE Same Day Confirmed Settlements (SPLNN)	62.	R 11,006,213,013.54

