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SOUTH AFRICAN SOCIAL SECURITY AGENCY

BRANCH: STRATEGY AND BUSINESS DEVELOPMENT

DEPARTMENT: MONITORING AND EVALUATION

TWELVETH: STATISTICAL REPORT: PAYMENT SYSTEM

PERIOD: March 2020

[*paying the right social grant, to the right person,
at the right time and place. NJALO!*]

DEFINITION OF TERMS

<u>Aged Person</u>	Refers to any person, who has, according to the Social Assistance Act, 2004 (Act No 13 of 2004) attained the prescribed age in accordance to Sections 10 (a) or (b) to qualify for old age grant.
<u>Beneficiary</u>	Refers to any person who receives social assistance in terms of Sections 6, 7, 8, 9, 10, 11, 12 or 13 of the Social Assistance Act of 2004 (Act No 13 of 2004).
<u>Care Dependency Grant</u>	A person is, subject to section 5 and 7 of the Social Assistance Act No.13 of 2004, eligible for a care dependency grant if he or she is a parent, primary caregiver or a foster parent of a child who requires and receives permanent care or support services due to his or her (physical or mental) disability.
<u>Care Dependent Child</u>	Refers to a child under the age of 18 years who require and receives permanent home care due to his or her severe mental or physical disability.
<u>Child</u>	Refers to any person under the age of 18 years.
<u>Child Grant</u>	Refers to Child Support Grant, Care Dependency Grant, and Foster Child Grant.
<u>Child Support Grant</u>	Refers to a grant paid to a primary caregiver of a child who satisfies the criteria in terms of Section 6 of the Social Assistance Act of 2004 (Act No 13 of 2004).
<u>Disability Grant</u>	Refers to a grant paid to a disabled person in terms of Section 9 of the Social Assistance Act of 2004 (Act No 13 of 2004).
<u>Foster Child Grant</u>	Refers to a grant paid to a foster parent in terms of Section 8 of the Social Assistance Act of 2004 (Act No 13 of 2004).
<u>Foster Child</u>	Refers to any child who has been placed in the custody of a foster parent in terms of the Children Act No. 38 of 2005 or Section 290 of the Criminal Procedure Act of 1977 (Act No 51 of 1977).
<u>Foster Parent</u>	In terms of the Children's Act No.38 of 2005, foster parent means a person who has foster care of a child by order of the children's court and includes an active member of an organization operating a cluster foster care scheme and who has been assigned responsibility for the foster care of a child.
<u>Grant in Aid</u>	Refers to a grant paid to a person who satisfies the criteria in terms of Section 12 of the Social Assistance Act of 2004 (Act No 13 of 2004).
<u>Grant recipient</u>	Refers to an adult who receives grant in respect of him or herself or behalf of a beneficiary or child. In the case of a child grant, and he or she will be a parent/legal guardian, foster parent or caregiver.
<u>Older Person</u>	Refers to any person who has, according to the Social Assistance Act of 2004 (Act No 13 of 2004) attained the prescribed age in accordance to Sections 10 (a) or (b).
<u>Old Age Grant</u>	Refers to a social grant paid to an aged person in terms of Section 10 of the Social Assistance Act of 2004 (No 13 of 2004).
<u>Parent</u>	In terms of the Children's Act of 2004 in relation to a child includes the adoptive parent of a child but excludes the biological father of a child conceived through the rape or incest with the child's mother, a gamete donor or a parent who's parental rights and responsibilities have been terminated.
<u>Social Grant</u>	Refers to an Old Age Grant, Disability Grant, War Veteran's Grant, Grant in Aid, Care Dependency Grant, Foster Child Grant and Child Support Grant.
<u>War Veteran Grant</u>	Refers to a grant paid to a person who satisfies the criteria in terms of Section 11 of the Social Assistance Act of 2004 (Act No 13 of 2004).

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1. EXECUTIVE SUMMARY

1.1 INTRODUCTION

This report presents the March 2020 status on social grant payments for the 2019/20 financial year.

1.2 PURPOSE

To report on the status of social grants payments for March 2020.

1.3 OBJECTIVES

This report serves to:

1.3.1 Inform management about the status of social grant payment for March 2020.

1.3.2 Guide management on areas for improvement in the payment of social grants.

1.4 FINDINGS

1.4.1. There were 18,290,592 social grants paid to 11,334,373 beneficiaries in March 2020.

The take up of social grants in March 2020 increased by 0.25% or 45,540, a 0.50% decrease from the previous month.

1.4.2 Currently the only report available from SAPO/Postbank is on the number of transactions per pay day, per pay channel and the value of the transactions. The number of social grants paid in March 2020 was 99%.

1.4.3 The number of children 0-1 accessing social grants decreased by 1.5% or 9394 in March 2020.

1.4.4 The issues that dominated the call centre in order of demand in March 2020 were namely:

- Application outcomes.
- Grants not captured.
- Information on qualifying criteria.
- Request for statements.
- Request for confirmation letters.
- Lost cards.
- Request for bank forms.
- Payment dates.

1.4.5 There were inquiries on assistance for Covid 19 but only 342 inquiries.

1.4.6 The SRD awards in March 2020 increased by 4572 or 73.8% from the previous month due to demand.

1.4.7 The payment method trend in March 2020 was a loss of 5,830 beneficiaries by Grindrod, an increase of 32,698 beneficiaries by SAPO and an increase of 3,805 beneficiaries by banks.

1.4.8 There was a steady increase in the number of cash beneficiaries from 128,540 in January 2019 to 210,970 in June 2019. There was no data on the number of cash payments from July 2019 to

March 2020 to determine if the loss of beneficiaries by Banks to SAPO was the result of an increase in cash payments.

1.5 RECOMMENDATIONS

It is recommended that :

- 1.5.1 The Benefits Administration investigate how administrative justice functions can be improved at the local offices to reduce the demand on the call centre for these functions.
- 1.5.2 Communication should explore how information can be advertised at local offices to reduce call volume on call centre for standard social grant information like means test, paydays etc

KRA 1: TAKE-UP RATES OF SOCIAL GRANTS AND BENEFICIARIES

Table 1: Summary of the Take Up Rate of Social Grants Net Monthly Increase from April 2019 – March 2020

	Begin. of April 19	End April 19	End May 19	End June 19	End July 19	End Aug 19	End Sept 19	End Oct 19	End Nov.19	End Dec.19	End Jan.20	End Feb. 20	End Mar 20
No. of Social Grants	17,811,745	17,872,258	17,922,711	17,970,117	18,037,363	18,082,389	18,135,046	18,208,212	18,263,090	18,138,552	18,110,148	18,245,082	18,290,592
increase	-53 636	60 513	50,453	47,406	67,246	45,026	52,657	73,166	54,878	-124,458	-28,404	134,934	45,540
% increase	-0.30	0.39%	-16.6	-6%	0.37%	0.25%	0.29%	0.40%	0.30%	-0.68%	-0.16%	0.75%	0.25%

Source: BI SharePoint

Table 2 : Total Number and Percentage Growth of Social Grants by Grant Type Net Monthly Increase April 2019 - March 2020

Grant type	Begin. of Apr 19	End Apr 19	End May 19	End Jun 19	End Jul 19	End Aug 19	End Sept 19	End Oct 19	End Nov 19	End Dec 19	End Jan.20	End Febr. 20	End Mar. 20	Increase	% Increase
CDG	150,001	150,373	149,704	150,699	151,708	152,232	152,978	153,900	154,737	154,277	152,834	154,354	154,735	381	0.25%
CSG	12,452,072	12,487,965	12,517,633	12,540,548	12,582,943	12,609,407	12,643,216	12,691,446	12,716,853	12,702,612	12,687,761	12,767,186	12,787,448	20,262	0.16%
FCG	386,019	395,676	402,748	406,942	412,174	416,440	419,845	422,996	423,233	317,206	326,981	342,628	355,609	12,981	3.79%
DG	1,048,255	1,045,215	1,051,742	1,054,424	1,057,720	1,059,984	1,059,449	1,062,842	1,070,933	1,062,456	1,048,466	1,047,790	1,042,025	-5,765	-0.55%
GIA	221,989	226,071	229,876	233,382	238,217	243,206	248,567	255,467	262,002	263,701	265,571	270,140	273,922	3,782	1.40%
OAG	3,553,317	3,566,871	3,570,921	3,584,038	3,594,522	3,601,044	3,610,916	3,621,488	3,635,261	3,638,233	3,628,472	3,662,922	3,676,791	13,869	0.38%
WVG	92	87	87	84	79	76	75	73	71	67	63	62	62	0	0.00%
Total	17,811,745	17,872,258	17,922,711	17,970,117	18,037,363	18,082,389	18,135,046	18,208,212	18,263,090	18,138,552	18,110,148	18,245,082	18,290,592	45,510	0.25%

Source: OZDOW.SOCNAT.P.DAILY_GRANT_CSG18_STATS.P.TXT

Social grants decreased by 0.25% in this month.

Table 3: Number and Percentage Growth of Social Grants per Region for 2018/2020 Net Monthly Increase April 2019 – March 2020

Region	Begin. of Apr 19	End April 19	End May 19	End June 19	End July 19	End Aug. 19	End Sept. 19
EC	2,811,247	2,820,014	2,826,587	2,830,274	2,835,106	2,839,138	2,843,883
FS	1,017,308	1,020,107	1,023,335	1,024,885	1,027,599	1,030,397	1,035,341
GP	2,677,145	2,689,560	2,704,819	2,711,237	2,728,148	2,740,395	2,749,972
KZN	3,953,517	3,966,283	3,967,477	3,985,294	4,003,969	4,013,781	4,025,610
LP	2,528,080	2,536,097	2,542,891	2,549,475	2,556,736	2,560,809	2,567,520
MP	1,500,618	1,505,566	1,511,070	1,514,088	1,518,831	1,521,753	1,525,843
NW	1,240,633	1,244,418	1,248,738	1,251,767	1,255,576	1,258,693	1,262,952
NC	482,705	483,705	485,425	487,347	489,711	490,420	492,541
WC	1,600,492	1,606,508	1,612,369	1,615,750	1,621,687	1,627,003	1,631,384
Total	17,811,745	17,872,258	17,922,711	17,970,117	18,037,363	18,082,389	18,135,046

Region	End Oct. 19	End Nov. 19	End Dec 19	End Jan.20	End Febr 20	Marc 20	Increase/ Decrease	% Inc/ Dec.
EC	2,853,055	2,858,276	2,831,152	2,823,233	2,845,224	2,853,667	8,443	0,30%
FS	1,035,636	1,039,034	1,028,125	1,026,536	1,035,340	1,038,936	3,596	0,35%
GP	2,765,422	2,778,664	2,764,370	2,765,111	2,788,119	2,796,471	8,352	0,30%
KZN	4,044,803	4,053,296	4,025,672	4,018,710	4,045,250	4,056,302	11,052	0,27%
LP	2,575,490	2,581,460	2,565,096	2,564,777	2,585,584	2,593,739	8,155	0,32%
MP	1,531,041	1,535,623	1,525,141	1,523,703	1,533,899	1,535,614	1,715	0,11%
NW	1,267,506	1,271,408	1,261,432	1,260,625	1,270,997	1,275,374	4,377	0,34%
NC	494,746	497,285	493,226	492,054	493,668	494,619	951	0,19%
WC	1,640,513	1,648,044	1,644,338	1,635,399	1,647,001	1,645,870	-1,131	-0,07%
Total	18,208,212	18,263,090	18,138,552	18,110,148	18,245,082	18,290,592	45,510	0,25%

Source: BI SharePoint

Figure 1

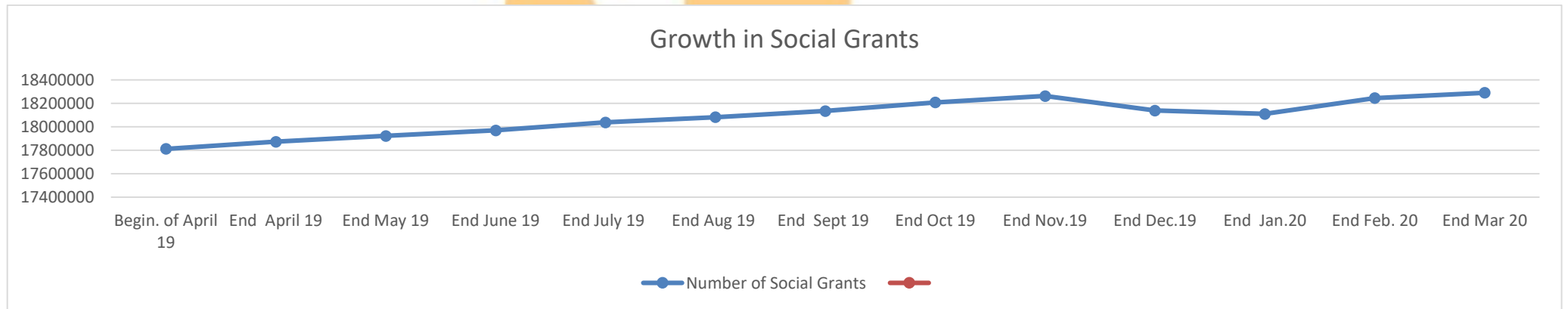


Figure 2

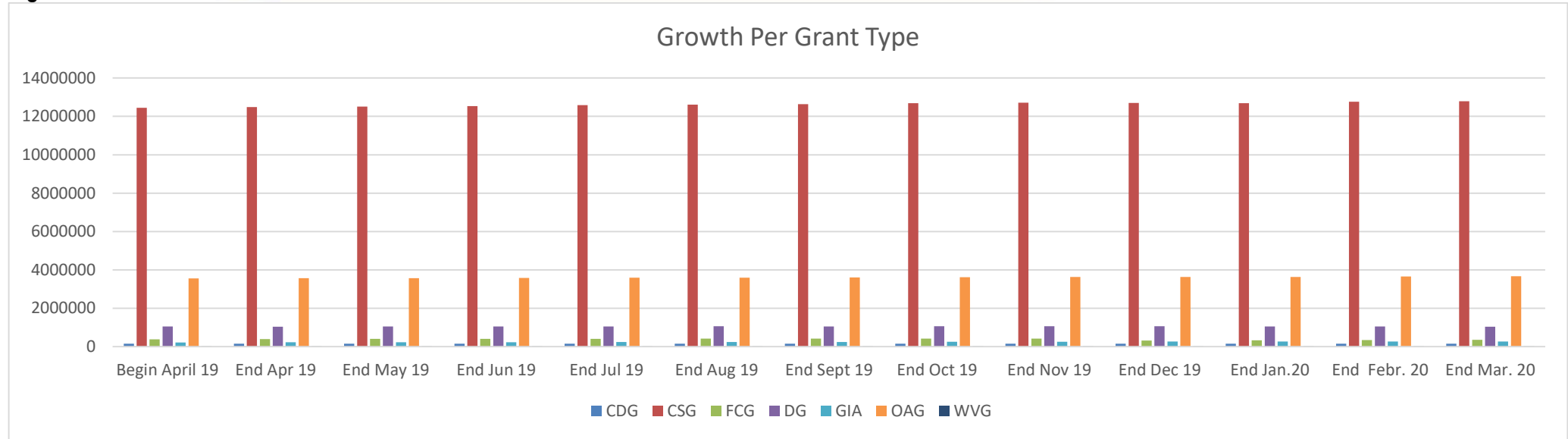


Table 4: Number of Social Grants per Region by Social Grant Type as at the end of March 2020

Region	OAG	WVG	DG	GIA	CDG	FCG	CSG	Total	Percentage
EC	594 585	12	179 453	32 296	23 652	81 128	1 942 541	2 853 667	15,60%
FS	213 002		74 810	9 904	8 896	26 116	706 208	1 038 936	5,68%
GP	659 215	21	119 582	9 105	20 947	43 354	1 944 247	2 796 471	15,29%
KZN	726 994	6	226 891	82 783	40 107	66 722	2 912 799	4 056 302	22,18%
LP	483 976	2	97 188	56 679	16 603	42 317	1 896 974	2 593 739	14,18%
MP	263 950	1	78 010	23 987	11 866	24 512	1 133 288	1 535 614	8,40%
NW	273 753	1	65 357	16 760	10 045	28 495	880 963	1 275 374	6,97%
NC	91 826	1	46 675	17 267	6 042	11 211	321 597	494 619	2,70%
WC	369 490	18	154 059	25 141	16 577	31 754	1 048 831	1 645 870	9,00%
Total	3 676 791	62	1 042 025	273 922	154 735	355 609	12 787 448	18 290 592	100,00%
Percentage	20,10%	0,00%	5,70%	1,50%	0,85%	1,94%	69,91%	100,00%	-

Figure 3

Percentage Share of the Social Grants per Region

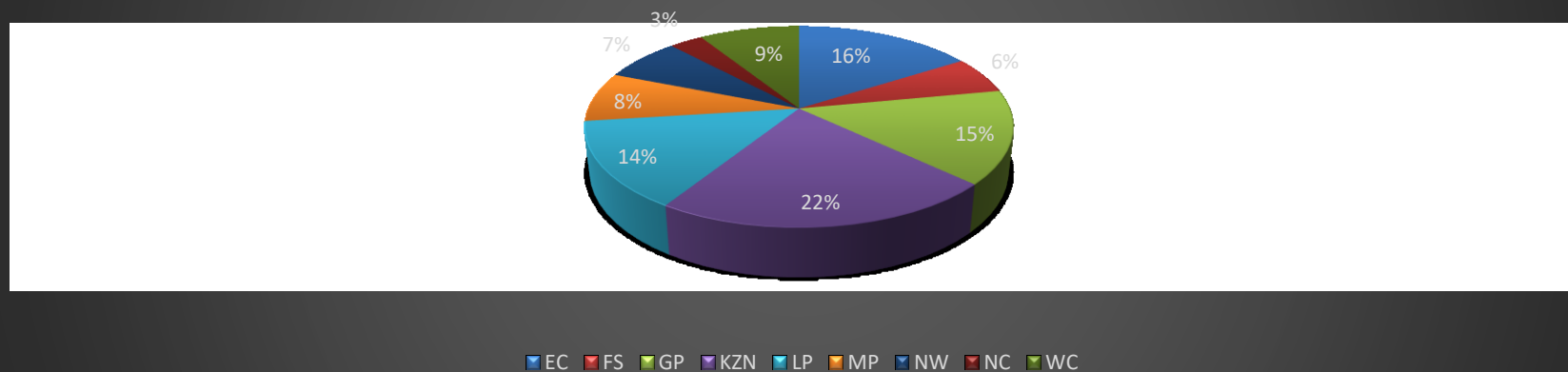


Figure 4

Proportion of the Respective Social Grants

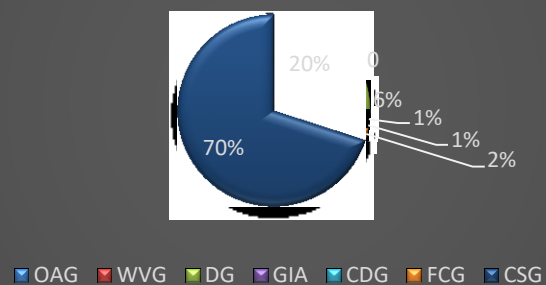


Table 5: Total Number of Beneficiaries Receiving Social Grants Net Increase

Financial year	Month	Beginning of the Month	End of the month	Increase/ Decrease
2016/17	April	10,425,809	10,399,256	-26,553
2017/18		10,596,299	10,611,693	15,394
2018/19		10,854,183	10,869,323	14,940
2019/20		11,033,505	11,066,605	33,100
2016/17	May	10,399,256	10,423,501	24,245
2017/18		10,611,693	10,641,258	29,565
2018/19		10,869,323	10,887,562	18,239
2019/20		11,066,605	11,092,545	25,940
2016/17	June	10,423,501	10,453,033	29,532
2017/18		10,641,258	10,667,155	25,897
2018/19		10,887,562	10,892,835	5,273
2019/20		11,092,545	11,122,249	29,704
2016/17	July	10,453,033	10,484,906	31,873
2017/18		10,667,155	10,682,146	14,991
2018/19		10,892,835	10,913,007	20,172
2019/20		11,122,249	11,158,436	36,187
2016/17	August	10,484,906	10,500,216	15,310
2017/18		10,682,146	10,699,627	17,481
2018/19		10,913,007	10,922,038	9,031
2019/20		11,158,436	11,184,569	26,133
2016/17	September	10,500,216	10,528,201	27,985
2017/18		10,699,627	10,716,658	17,031
2018/19		10,922,038	10,946,702	24,664
2019/20		11,184,569	11,212,678	28,109
2016/17	October	10,528,201	10,542,676	14,475
2017/18		10,716,658	10,728,745	12,087
2018/19		10,946,702	10,994,987	48,285
2019/20		11,212,678	11,256,228	43,550
2016/17	November	10,542,676	10,568,774	26,098
2017/18		10,728,745	10,769,741	40,996
2018/19		10,994,987	11,041,757	46,770
2019/20		11,256,228	11,283,312	27,084
2016/17	December	10,568,774	10,543,030	-25,744
2017/18		10,769,741	10,766,105	-3,636
2018/19		11,041,757	11,030,665	-11,092
2019/20		11,283,312	11,271,834	-11,478

2016/17	January	10,543,030	10,565,182	22,152
2017/18		10,766,105	10,792,720	26,615
2018/19		11,030,665	11,059,317	28,652
2019/20		11,271,834	11,270,619	40,234
2016/17	February	10,565,182	10,597,626	32,444
2017/18		10,792,720	10,822,651	29,931
2018/19		11,059,317	11,096,368	37,051
2019/20		11,270,619	11,312,068	22,305
2016/17	March	10,597,626	10,596,299	-1,327
2017/18		10,822,651	10,854,183	31,532
2018/19		11,096,368	11,033,505	-60 863
2019/20		11,312,068	11,334,373	
Total new beneficiaries from April to March		2016/17	170,490	
		2017/18	257,884	
		2018/19	179,322	
		2019/20	300.868	

Table 6: Total Number of Beneficiaries Receiving Social Grants by Region April 2016 to March 2020

Region	Period	Begin of April	End of April	End of May	End of June	End of July	End of Aug.	End of Sept.	End of Oct.	End of Nov.	End of Dec.	End of Jan.	End of Feb.	March
EC	2016/17	1,616,817	1,610,264	1,614,225	1,618,511	1,622,040	1,622,826	1,625,510	1,626,178	1,629,728	1,625,573	1,629,980	1,634,633	1,633,924
	2017/18	1,633,924	1,637,048	1,640,644	1,643,848	1,646,357	1,647,777	1,648,535	1,651,640	1,654,369	1,649,990	1,655,183	1,659,425	1,664,971
	2018/19	1,664,971	1,669,344	1,672,071	1,668,489	1,671,813	1,673,022	1,676,385	1,681,083	1,685,765	1,683,429	1,687,464	1,691,324	1,682,122
	2019/20	1,682,122	1,686,368	1,689,843	1,691,750	1,693,427	1,695,785	1,698,362	1,703,034	1,705,310	1,701,950	1,697,845	1,704,172	1,708,379
FS	2016/17	624,057	621,668	623,566	624,444	625,991	626,775	628,281	629,122	630,974	628,840	630,037	631,779	631,646
	2017/18	631,646	632,508	634,282	635,307	637,177	637,896	638,985	640,358	642,023	639,438	640,342	641,876	643,292
	2018/19	643,292	643,410	643,884	643,625	645,162	645,588	646,783	649,436	652,205	650,316	651,557	653,881	650,178
	2019/20	650,178	651,579	653,437	654,427	655,978	657,632	659,551	661,406	662,407	660,710	660,590	663,114	664,718
GP	2016/17	1,618,571	1,618,484	1,624,169	1,630,680	1,637,334	1,643,988	1,650,617	1,656,715	1,664,003	1,660,924	1,667,021	1,674,647	1,677,578
	2017/18	1,677,578	1,682,139	1,691,761	1,698,585	1,705,259	1,711,669	1,717,334	1,714,371	1,711,742	1,729,772	1,735,992	1,742,766	1,749,543
	2018/19	1,749,543	1,753,412	1,757,763	1,759,157	1,758,709	1,755,415	1,756,638	1,770,051	1,785,407	1,786,991	1,796,864	1,807,028	1,791,719
	2019/20	1,791,719	1,799,524	1,808,672	1,814,112	1,824,697	1,832,362	1,838,320	1,848,467	1,855,949	1,855,069	1,858,843	1,868,006	1,873,583
KZN	2016/17	2,282,359	2,269,633	2,272,954	2,277,620	2,284,786	2,284,902	2,290,044	2,291,498	2,291,707	2,282,508	2,284,115	2,289,468	2,284,639
	2017/18	2,284,639	2,286,533	2,290,159	2,296,195	2,294,331	2,298,389	2,303,381	2,302,685	2,305,051	2,298,399	2,306,316	2,312,324	2,319,392
	2018/19	2,319,392	2,322,378	2,325,768	2,328,209	2,183,172	2,338,050	2,345,891	2,356,883	2,363,870	2,360,376	2,365,758	2,372,005	2,363,953
	2019/20	2,363,953	2,370,647	2,369,364	2,380,385	2,390,148	2,395,343	2,401,660	2,411,462	2,416,817	2,415,073	2,416,919	2,423,568	2,428,874

Source: SASSA BI data

LP	2016/17	1,421,852	1,420,142	1,423,147	1,426,909	1,431,123	1,433,927	1,436,847	1,437,500	1,441,190	1,439,265	1,443,090	1,446,941	1,447,198
	2017/18	1,447,198	1,450,253	1,453,844	1,457,101	1,460,669	1,462,840	1,464,886	1,468,016	1,471,024	1,468,898	1,472,955	1,476,666	1,480,147
	2018/19	1,480,147	1,482,214	1,484,326	1,486,632	1,490,412	1,492,223	1,496,363	1,501,699	1,505,841	1,503,467	1,507,147	1,511,647	1,504,547
	2019/20	1,504,547	1,508,576	1,511,745	1,515,323	1,518,713	1,520,973	1,524,119	1,528,180	1,530,625	1,529,237	1,529,730	1,535,979	1,539,238
MP	2016/17	849,327	849,309	850,129	852,305	854,692	854,788	857,152	857,905	860,586	858,823	861,515	864,733	864,354
	2017/18	864,354	865,570	868,887	872,060	873,333	875,793	876,850	879,564	881,912	879,926	881,933	884,455	887,120
	2018/19	887,120	888,427	889,530	890,042	892,830	894,268	896,489	899,525	903,011	901,923	904,674	907,636	903,259
	2019/20	903,259	905,966	908,896	910,498	913,024	914,881	917,113	920,236	922,265	921,307	922,209	924,937	925,677
NC	2016/17	274,135	274,195	275,643	276,542	277,406	278,212	279,067	279,776	280,662	279,757	280,341	280,486	280,124
	2017/18	280,124	280,442	281,263	281,986	282,881	283,451	284,228	285,221	286,074	285,311	285,639	286,165	286,597
	2018/19	286,597	286,379	287,424	287,734	287,946	287,943	288,659	289,331	290,176	289,358	289,478	290,128	289,216
	2019/20	289,216	289,589	290,461	291,433	292,644	292,769	293,750	294,734	295,807	294,937	294,181	294,348	294,767
NW	2016/17	738,870	736,886	738,187	739,699	742,097	743,612	745,499	746,248	747,937	745,959	747,804	749,605	749,601
	2017/18	749,601	750,936	753,068	754,714	756,488	757,551	758,590	760,462	762,232	760,063	761,197	762,821	764,380
	2018/19	764,380	764,678	764,973	766,301	767,303	768,004	769,782	771,805	774,068	772,904	774,318	776,044	769,127
	2019/20	769,127	771,260	773,416	775,137	776,996	778,579	780,625	783,216	784,615	783,441	783,948	787,145	788,917
WC	2016/17	999,821	998,675	1,001,481	1,006,323	1,009,437	1,011,186	1,015,194	1,017,744	1,021,998	1,021,381	1,021,279	1,025,334	1,027,839
	2017/18	1,027,235	1,026,264	1,027,350	1,027,359	1,025,651	1,024,261	1,046,342	1,050,605	1,055,314	1,054,308	1,053,163	1,056,153	1,058,741
	2018/19	1,058,741	1,059,081	1,061,823	1,062,646	1,065,009	1,067,525	1,069,712	1,075,174	1,081,414	1,081,901	1,082,057	1,086,675	1,079,384
	2019/20	1,079,384	1,083,096	1,086,711	1,089,184	1,092,809	1,096,245	1,099,178	1,105,493	1,109,517	1,110,110	1,106,354	1,110,799	1,110,220
Total	2016/17	10,425,809	10,399,256	10,423,501	10,453,033	10,484,906	10,500,216	10,528,211	10,542,686	10,568,785	10,543,030	10,565,182	10,597,626	10,596,903
	2017/18	10,596,299	10,611,693	10,641,258	10,667,155	10,682,146	10,699,627	10,739,131	10,752,922	10,769,741	10,766,105	10,792,720	10,822,651	10,854,183
	2018/19	10,854,183	10,869,323	10,887,562	10,892,835	10,762,356	10,922,038	10,946,702	10,994,987	11,041,757	11,030,665	11,059,317	11,096,368	11,033,505
	2019/20	11,033,505	11,066,605	11,092,545	11,122,249	11,158,436	11,148,569	11,212,678	11,256,228	11,283,312	11,271,834	11,270,619	11,312,068	11,334,373

Table 7a: Number of Beneficiaries by Grant Type without Grant In Aid for March 2020

REGIONS	CDG	COMB	CSG	DG	FCG	OAG	WVG	Grand Total
ECA	21,376	1,944	1,060,314	179,453	57,022	594,585	12	1,914,706
FST	8,126	608	411,071	74,810	19,636	213,002		727,253
GAU	19,800	755	1,134,620	119,582	31,800	659,215	21	1,965,793
KZN	37,426	1,737	1,598,472	226,891	49,501	726,994	6	2,641,027
LIM	15,655	609	1,022,306	97,188	30,584	483,976	2	1,650,320
MPU	11,209	435	627,639	78,010	18,517	263,950	1	999,761
NCA	5,241	619	175,629	46,675	7,551	91,826	1	327,542
NWP	9,300	546	481,443	65,357	20,367	273,753	1	850,767
WCA	15,245	974	626,691	154,059	20,344	369,490	18	1,186,821
Grand,Total	143,378	8,227	7,138,185	1,042,025	255,322	3,676,791	62	12,263,990

Table 7b: Number of Beneficiaries by Grant Type with Grant in Aid for March 2020

REGIONS	CDG	COMB	CSG	DG	FCG	GIA	OAG	WVG	Grand Total
ECA	21,376	1,944	1,060,314	179,453	57,022	32,296	594,585	12	1,947,002
FST	8,126	608	411,071	74,810	19,636	9,904	213,002		737,157
GAU	19,800	755	1,134,620	119,582	31,800	9,105	659,215	21	1,974,898
KZN	37,426	1,737	1,598,472	226,891	49,501	82,783	726,994	6	2,723,810
LIM	15,655	609	1,022,306	97,188	30,584	56,679	483,976	2	1,706,999
MPU	11,209	435	627,639	78,010	18,517	23,987	263,950	1	1,023,748
NCA	5,241	619	175,629	46,675	7,551	17,267	91,826	1	344,809
NWP	9,300	546	481,443	65,357	20,367	16,760	273,753	1	867,527
WCA	15,245	974	626,691	154,059	20,344	25,141	369,490	18	1,211,962
Grand,Total	143,378	8,227	7,138,185	1,042,025	255,322	273,922	3,676,791	62	12,537,912

Source: BI SharePoint Cube

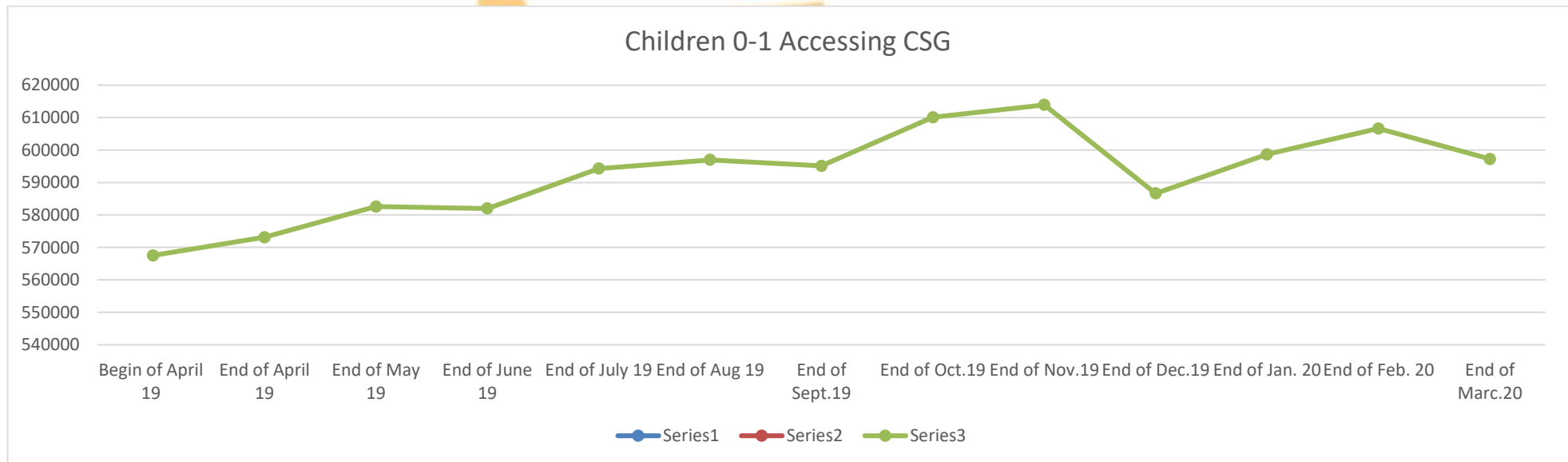
Table 8: Number of Children Receiving Grants per Age Against Mid-Year Population Estimates 2019: March 2020

Age	Begin of April 19	End of April 19	End of May 19	End of June 19	End of July 19	End of Aug 19	End of Sept.19	End of Oct.19	End of Nov.19	End of Dec.19	End of Jan. 20	End of Feb. 20	End of Marc.20	Mid-year Population estimates 2019	% of children receiving grants by Marc..20
0	567,513	573,115	582,590	581,992	594,265	596,963	595,090	610,085	613,915	586,623	598,669	606,609	597 215	1 099 243	54,33%
1	691,816	694,560	697,406	699,212	702,528	707,086	711,726	717,405	721,036	723,574	725,614	728,804	732 297	1 139 770	64,25%
2	688,277	690,117	692,283	693,977	697,960	700,934	704,137	708,465	712,546	713,026	716,194	719,358	721 204	1 162 356	62,05%
3	714,193	711,758	709,361	706,420	704,463	703,474	700,522	700,451	700,351	699,820	702,330	705,126	707 610	1 169 375	60,51%
4	779,974	778,700	774,978	771,874	768,895	765,343	760,661	756,639	753,774	749,922	741,226	735,560	729 841	1 163 202	62,74%
5	777,534	780,812	784,667	787,304	789,377	790,279	792,888	795,076	795,500	793,637	795,014	795,262	793 683	1 146 212	69,24%
6	784,862	783,870	781,127	780,153	780,778	781,937	782,942	783,930	786,101	787,702	784,914	786,559	789 613	1 120 778	70,45%
7	785,691	788,372	788,607	789,330	791,357	793,100	793,394	792,631	791,484	792,108	793,157	794,064	794 433	1 089 275	72,93%
8	770,844	774,107	779,021	781,155	781,644	782,646	783,650	786,266	790,042	789,988	794,951	794,784	793 629	1 054 077	75,29%
9	766,806	767,583	765,933	766,142	768,058	769,089	770,903	771,946	772,225	772,447	770,200	773,599	778 274	1 017 559	76,48%
10	799,354	797,769	797,005	797,387	795,190	793,165	789,924	787,664	785,965	782,787	777,779	776,013	774 077	978 661	79,10%
11	776,039	777,950	777,039	778,096	781,871	786,437	791,658	796,370	800,789	804,029	806,722	806,981	806 456	936 325	86,13%
12	767,625	770,323	771,872	773,084	774,825	775,186	773,943	772,535	773,015	774,449	774,319	778,409	782 035	910 090	85,93%
13	746,477	749,290	750,106	752,004	754,844	757,842	763,582	767,964	769,489	768,759	771,434	771,833	773 408	909 199	85,06%
14	718,293	726,215	733,949	739,766	743,257	744,140	742,561	742,319	744,037	746,927	746,119	749,037	750 981	925 726	81,12%
15	634,644	638,369	641,844	647,677	655,766	664,376	673,334	681,041	689,074	696,579	705,151	713,151	721 581	940 960	76,69%
16	615,488	618,960	620,983	622,512	622,850	624,596	626,919	628,171	628,945	629,569	631,843	634,311	635 904	956 789	66,46%
17	553,226	551,242	551,179	553,111	554,916	551,334	562,901	569,097	562,255	562,137	519,802	564,955	570 914	978 014	58,37%

Total	12,938,656	12,973,112	12,999,950	13,021,196	13,062,844	13,087,927	13,120,735	13,168,055	13,190,543	13,174,083	13,155,438	13,234,415	13,253,155	18 697 613	70,88%
18	25,165	30,261	34,119	36,823	39,346	41,372	43,017	44,238	45,114	14	7 390	15 947	22 558	1,004,548	2,25%
19	14,234	17,388	19,857	21,515	23,329	25,087	26,227	27,653	28,652	22	2 957	8 133	12 559	1,033,875	1,21%
20	8,898	11,183	13,090	14,563	16,107	17,318	18,400	19,540	20,567	11	1 785	5 325	8 514	1,062,975	0,80%
21	1,171	2,101	3,103	4,126	5,246	6,423	7,707	8,902	9,986	1	47	375	1 033	1,091,739	0,09%
Total	12,988,124	13,034,045	13,058,338	13,098,223	13,146,872	13,178,127	13,216,086	13,268,388	13,294,862	13,174,131	13,167,617	13,264,195	13,297,819	22,890,750	58,09%
>=22	3	3	3	3	3	3	3	3	3	4	4	4	4	1,114,356	0,00%
Grand Total	12,988,127	13,034,048	13,070,122	13,098,226	13,146,875	13,178,130	13,216,089	13,268,391	13,294,865	13,174,134	13,167,621	13,264,199	13,297,823	24,005,105	55,40%

Source: BI sharepoint report data summary

Figure 5



KPA 2: SERVICE DELIVERY PERFORMANCE: ALL APPLICATIONS AND NEW APPLICATIONS RECEIVED

Table 9: Total Number of All Applications of Social Grant By Service Type Received From April – March 2020

Grant Service	End Apr 19	May 19	Jun 19	Jul 19	Aug 19	Sep 19	Oct 19	Nov 19	Dec. 19	Jan 20	Febr 20	March 20	Total	%
Continuation	7,085	4,984	2,828	506	483	401	454	280	286	8,073	13,845	11,027	50,252	2,25%
Exception	18	10	6	13	16	26	22	14	5	33	6	10	179	0,01%
New Application	141,533	157,758	139,200	163,164	154,068	140,631	167,851	143,711	87,056	146,125	151,973	127,992	1,721,062	77,16%
Re-instatement	19,850	23,807	20,775	24,239	24,607	22,952	27,073	24,538	14,169	17,662	22,134	18,017	259,823	11,65%
Transfer	18,779	16,718	15,689	17,393	16,778	16,105	16,792	15,840	7,852	13,553	18,350	17,302	191,151	8,57%
U4	793	874	501	493	1,150	1,372	1,372	641	292	97	217	269	8,071	0,36%
Total	188,058	204,151	178,999	205,808	197,102	181,487	213,564	185,024	109,660	185,543	206,525	174,617	2,230,538	100,00%

Table 10: Total Number of All Applications processed By Grant Type From April – March 2020

Grant Type	End of Apr 19	May 19	Jun 19	Jul 19	Aug 19	Sep 19	Oct 19	Nov 19	Dec. 19	Jan 20	Feb 20	Mar 20	Total	% increase
CDG	2,354	2,828	2,670	2,859	2,892	2,801	3,199	2,667	1,703	1,568	2,507	2,366	30,392	1,36%
CSG	101,392	106,509	91,575	109,424	102,510	94,515	110,940	93,412	50,572	105,278	106,821	89,296	1,161,712	52,14%
DG	44,125	54,300	48,669	52,673	52,509	49,177	56,979	52,479	32,849	32,015	45,850	38,671	560,170	25,14%
FCG	11,242	9,096	6,484	7,525	6,846	5,661	6,329	5,601	3,890	10,948	17,395	14,587	104,051	4,67%
GIA	6,669	7,403	7,209	8,695	9,738	9,194	11,751	10,343	5,546	5,735	8,508	7,410	98,201	4,41%
OAG	22,274	24,015	22,392	24,631	22,607	20,139	24,366	20,522	15,100	29,999	25,444	22,094	273,575	12,28%
WVG	2			1									3	0,00%
Total	188,058	204,151	178,999	205,808	197,102	181,487	213,564	185,024	109,660	185,543	206,525	174,424	2,228,104	100,00%

Source: SASSA BI data warehouse

Table 11: Total Number of All Applications Of Social Grants Processed By Average Waiting Periods From April to March 2020

Aver. Waiting Period	End Apr 19	May 19	Jun 19	July 19	Aug 19	Sep 19	Oct 19	Nov 19	Dec 19	Jan 20	Febr 20	March 20	Total	% Process
1 Day	165,084	176,568	152,979	178,763	170,582	158,023	185,082	156,799	93,842	160,156	174,252	147,376	1,919,506	86,15%
10 Days	21,219	25,760	23,928	25,408	24,622	22,181	27,136	26,947	14,030	24,488	30,846	25,854	292,419	13,12%
15 Days	1,034	1,007	1,139	1,007	1,216	907	802	730	1,043	484	991	800	11,160	0,50%
30 Days	517	565	828	469	545	286	399	464	214	164	174	394	5,019	0,23%
Total	187,854	203,900	178,874	205,647	196,965	181,397	213,419	184,940	109,129	185,292	206,263	174,424	2,228,104	100,00%

Source: SASSA BI data warehouse

Table 12: Number of New Applications Processed by Social Grant Type from April to March 2020

Grant Type	Begin of April 19	End April 19	May 19	June 19	July 19	Aug.19	Sept. 19	Oct. 19	Nov.19	Dec.19	Jan 20	Feb. 20	March 20	Total
CDG	2,295	2,080	2,420	2,282	2,468	2,502	2,366	2,719	2,242	1,443	1,366	2,210	2,039	26,137
CSG	85,181	79,983	86,706	73,676	89,230	82,264	75,237	91,169	75,661	41,550	90,763	86,430	70,479	943,148
DG	30,501	28,124	34,763	31,460	33,022	32,985	30,706	34,565	31,824	21,324	17,005	27,565	24,107	347,450
FCG	2,853	3,035	2,886	2,583	5,681	4,996	3,922	4,253	3,804	2,294	1,844	2,373	2,450	40,121
GIA	6,188	6,470	7,191	7,043	8,481	9,498	8,906	11,453	10,067	5,378	5,452	8,189	7,135	95,263
OAG	23,456	21,771	23,685	22,091	24,200	21,736	19,460	23,609	20,067	14,822	29,590	25,087	21,689	267,807
WVG		2												2
Total	150,474	141,465	157,651	139,135	163,082	153,981	140,597	167,768	143,665	86,811	146,020	151,854	127,899	1,719,928

Source: SASSA BI data warehouse

Table 13: Number of Beneficiaries Biometrically Enrolled

Region	Q4(Jan- March 2019)			Q1 (April to June 2019)			Q2 (July to September 2019)			Q3 (October to December 2019)		
	New Beneficiaries not biometrically enrolled	New Beneficiaries biometrically enrolled	Total number of new beneficiaries	New Beneficiaries not biometrically enrolled processed	New Beneficiaries biometrically enrolled processed	Total number of new beneficiaries processed	New Beneficiaries not biometrically enrolled processed	New Beneficiaries biometrically enrolled processed	Total number of new beneficiaries processed	New Beneficiaries not biometrically enrolled processed	New Beneficiaries biometrically enrolled processed	Total number of new beneficiaries processed
Eastern Cape	53,814	1,232	55,046									
Free State	21,621	791	22,412									
Gauteng	71,381	2,109	73,490									
KwaZulu Natal	76,336	1,633	77,969									
Limpopo	49,805	1,119	50,924									
Mpumalanga	30,339	1,045	31,384									
North West	24,990	606	25,596									
Northern Cape	11,733	893	12,626									
Western Cape	37,761	1,331	39,092									
Unspecified	-	-	-									
Total	377,780	10,759	388,539									

Suspended

Table 14: Number of Beneficiaries Receiving Social Relief of Distress Per Category April – March 2020

SRD Type	March 19	April 19	May 19	June 19	July 19	August 19	Sep 19	Oct 19	Nov 19	Dec 19	Jan 20	Feb 20	March 20	Total	% processed
Cash	270	157	252	330	261	150	77	117	64	174	407	207	119	2,315	0,67%
Food Parcel	14,701	16,658	29,288	25,156	28,878	27,667	24,239	20,296	10,467	1,672	2,213	2,485	5,378	194,397	56,43%
School Uniform	1,016	2,881	10,192	10,259	10,022	14,219	10,533	3,395	1,892	511	660	1,067	302	65,933	19,14%
Voucher	7,225	7,945	14,884	11,377	10,477	8,475	7,822	4,527	3,784	3,709	1,443	2,431	4,963	81,837	23,76%
Total	23,212	27,641	54,616	47,122	49,638	50,511	46,671	28,335	16,207	6,066	4,723	6,190	10,762	344,482	100,00%

Table 15: Expenditure of Social Relief of Distress Disbursed April 2019 – March 2020

Regions	Budget Allocation-	End Mar19	April 19 R000	May 2019 R000	June 19 R000	July 2019 R000	Aug. 2019 R000	Sept. 19 R000	Oct. 2019 R000	Nov. 2019 R000	Dec. 2019 R000	Jan.20 R000	Feb.20 R000	Mar.20 R000	Total R000
EC	65 600000	20,753	945	4 566	5684	7 241	10 690	6747	8 674	5 934	3 947	1 282	2 406	4 717	62 833
FS	24 600 000	7,785	-	2 323	3391	3 316	3 198	3488	2 600	2 393	1 365	207	984	2 942	26 203
GP	61 500 000	18,455	1 350	2 058	4466	5 864	5 926	2981	7 240	6 835	5 623	6 527	1 900	10 288	61 058
KZN	90 200 000	21,467	2 180	16 689	16093	11 432	7 841	6802	8 568	3 744	5 691	5 512	3 337	7 929	95 819
LP	57 400 000	3,829	3 773	3 598	3177	2 943	6 732	7267	9 446	4 209	4 209	774	905	1 284	50 282
MP	32 800 000	8,671	513	2 690	3739	3 026	2 503	2333	2 124	3 100	2 669	582	3 010	5 080	31 369
NC	12 300 000	9,600	2 532	146	1317	1 977	630	1235	610	757	1 318	186	140	1 523	12 372
NW	28 700 000	6,449	613	997	2793	4 696	3 512	3704	3 841	1 671	2 033	1 318	1 944	2 635	29 758
WC	36 900 000	4,495	820	1 068	3899	3 458	4 350	5171	2 728		2 881	1 462	833	3 640	32 833
Total.	410 000 000	101,505	12 727	34 135	44559	43 953	45 382	39727	45 832	33 128	29 736	17 849	15 460	40 038	402 527

Table 16: Number Of Social Grants With Power Of Attorney By Grant Type March 2020

Period	PROCURATOR TYPES	CDG	COMB	CSG	DG	FCG	GIA	OAG	WVG	Grant Total
April 2019	ADMINISTRATOR	21	2	1 715	6 516	92	6 432	12 853	1	27 632
	GORVENMENT CARE				1					1
	PROCURATOR	128	10	7 590	31 643	524	42 330	74 848	8	157 081
	Grand Total	149	12	9 305	38 160	616	48 762	87 701	9	184 714
May 2019	ADMINISTRATOR	21	2	1 695	6 483	91	6 426	12 688	1	27 407
	GORVENMENT CARE				1					1
	PROCURATOR	127	10	7 528	31 500	529	42 332	74 071	8	156 105
	Grand Total	148	12	9 223	37 984	620	48 758	86 759	9	183 513
June 2019	ADMINISTRATOR	21	2	1 689	6 422	94	6 414	12 541	1	27 184
	GORVENMENT CARE				1					1
	PROCURATOR	129	10	7 477	31 422	538	42 338	73 454	8	155 376
	Grand Total	150	12	9 166	37 845	632	48 752	85 995	9	182 561
July 2019	ADMINISTRATOR	21	2	1,689	6,422	94	6,414	12,541	1	27,184
	GORVENMENT CARE				1					1
	PROCURATOR	129	10	7,477	31,422	538	42,338	73,454	8	155,376
	Grand Total	150	12	9,166	37,845	632	48,752	85,995	9	182,561
August 2019	ADMINISTRATOR	20	2	1 671	6 351	95	6 382	12 200		26 721
	GORVENMENT CARE				1					1
	PROCURATOR	125	10	7 389	31 256	543	42 540	72 247	7	154 117
	Grand Total	145	12	9 060	37 608	638	48 922	84 447	7	180 839
September 2019	ADMINISTRATOR	20	2	1 670	6 308	97	6 405	12 123		26 625
	GORVENMENT CARE				1					1
	PROCURATOR	124	11	7 396	31 195	548	42 744	71 934	7	153 959
	Grand Total	144	13	9 066	37 504	645	49 149	84 057	7	180 585
October 2019	ADMINISTRATOR	19	2	1 673	6 276	98	6 418	12 000		26 486
	GORVENMENT CARE				1					1
	PROCURATOR	124	10	7 417	31 150	552	43 087	71 596	7	153 943
	Grand Total	143	12	9 090	37 427	650	49 505	83 596	7	180 430
November 2019	ADMINISTRATOR	18	1	1 659	6 271	100	6 507	11 975		26 531
	GORVENMENT CARE				2					2
	PROCURATOR	124	10	7 384	31 115	551	43 500	71 551	6	154 241
	Grand Total	142	11	9 043	37 388	651	50 007	83 526	6	180 774
December 2019	ADMINISTRATOR	18	1	1 651	6 233	65	6 478	11 850		26 296
	GORVENMENT CARE				2					2
	PROCURATOR	125	7	7 382	30 945	368	43 345	70 880	6	153 058
	Grand Total	143	8	9 033	37 180	433	49 823	82 730	6	179 356
January 2020	ADMINISTRATOR	16	1	1 631	6 194	68	6 456	11 760		26 126
	GORVENMENT CARE				2					2
	PROCURATOR	133	7	7 378	30 832	386	43 410	70 588	6	152 740
	Grand Total	149	8	9 009	37 028	454	49 866	82 348	6	178 868
	ADMINISTRATOR	16	1	1 613	6 164	69	6 492	11 701		26 056

February 2020	GORVERNMENT CARE				2					2
	PROCURATOR	132	8	7 319	30 748	413	43 631	70 354	6	152 611
	Grand Total	148	9	8 932	36 914	482	50 123	82 055	6	178 669

KRA 3: BENEFICIARY PAYMENT FILES

Table 17: Summary of Beneficiaries Per Bank from April 2019 to March 2020 (March 2019 – February 2020 Payment Files)

Row Labels	201904	201905	201906	201907	201908	201909	201910	201911	201912	202001	202002	202003	202004
ABSA BANK	298 526	298 354	298 637	299 212	299 382	296 361	295 705	295 892	295 759	294 680	290 219	292 876	292 902
AFRICAN BANK	16 085	16 009	16 033	16 026	15 990	15 815	15 664	15 778	15 757	15 699	15 305	15 485	15 463
ALBARAKA BANK	170	180	198	192	187	187	188	193	194	193	192	194	194
BANK WINDHOEK	137	137	137	150	150	150	150						
BIDVEST BANK	15 554	15 621	15 684	15 825	15 791	15 635	15 517	15 694	15 707	15 530	15 197	15 234	15 076
CAPITEC BANK	746 963	752 307	759 188	765 762	770 709	774 969	778 677	785 341	788 830	790 185	785 869	796 949	802 779
DISCOVERY BANK													1
FINBOND / NET1							206	2 692	4 180				
FINBOND MUTUAL	50 084	50 217	50 183	50 154	50 160	49 115	48 255	48 528	48 319	48 228	47 415	47 360	46 967
FINBOND NET1										6 081	6 674	7 026	7 036
FIRSTRAND BANK	401 289	399 157	397 076	396 082	395 403	392 704	391 424	390 697	390 146	388 342	381 355	385 027	384 421
GRINDROD BANK	1 042 824	1 032 779	1 020 537	1 013 774	1 007 033	999 589	993 487	985 675	980 014	976 030	970 453	965 412	959 582
GROBANK LTD	15 883	16 552	16 554	16 582	16 673	16 433	16 093	16 101	16 000	16 475	16 390	16 429	16 287
HABIB OVERSEAS	3	3	3	3	3	3	3	3	3	3	3	3	3
HBZ BANK	11	11	12	12	12	12	12	12	12	12	11	11	12
HSBC BANK					1	2	1						
INVESTEC BANK LTD	14	14	15	14	67	72	72	71	71	72	69	70	71
ITHALA	14 647	14 608	14 648	14 642	14 612	14 501	14 407	14 351	14 275	14 129	13 666	13 863	13 789
MERCANTILE BANK	264	263	265	269	273	273	275	278	281	284	285	285	289
NBS	53	52	52	52	2	2	2	2	2	1	1	1	
NEDBANK INCORP BOE	13	13	13	13	13	12	13	12	12	12	12	12	12
NEDBANK LIMITED	345 678	344 769	344 340	344 310	344 467	343 986	340 062	340 146	339 994	338 984	333 894	336 211	335 926
NEDBANK NAMIBIA	34	34	34	38	39	39	39						

PEOPLES BANK				1									
POSTBANK	7 822 611	7 861 755	7 899 509	7 930 103	7 959 056	7 998 031	8 027 045	8 073 275	8 093 607	8 108 725	8 125 471	8 161 360	8 194 058
IGPS	7 718 221	7 759 119	7 796 546	7 827 134	7 856 645	7 896 844	7 927 203	7 974 850	7 996 022	8 012 169	8 030 104	8 066 895	8 100 672
MZANSI	104 390	102 636	102 963	102 969	102 411	101 187	99 842	98 425	97 585	96 556	95 367	94 465	93 386
SASFIN	1	1	1	1	1	1	1	1	1	1	1	1	1
STANDARD CHARTERED									1	1	1	1	1
STANDARD NAMIBIA	2	2	2	2	2		2						
STANDARD SA	251 846	251 232	250 913	250 929	250 777	249 277	248 648	248 456	248 244	246 746	242 094	244 509	244 114
STATE BANK OF INDIA	1	1	1	1	1	1	1	1	1	1	1	1	1
TYMEBANK	14	55	277	252	43	53	42	61	50	51	53	58	66
UNIBANK	2	2	2	1	1	1	1	1	1	1			
Grand Total	11 022 709	11 054 128	11 084 314	11 114 402	11 140 848	11 167 224	11 185 992	11 233 261	11 251 461	11 260 466	11 244 631	11 298 378	11 329 051

Table 18: Summary of Beneficiaries Paid in Namibia

Sum of NumberOfBeneficiaries	Column Labels				
Row Labels	202001	202002	202003	202004	202005
BANK WINDHOEK : OMUTHIYA	2	2	2	2	2
BANK WINDHOEK : SWAKOPMUND	7	7	4	4	2
BANK WINDHOEK : WALVIS BAAI	135	129	67	48	43
BANK WINDHOEK : WINDHOEK	1	1	1	1	1
FIRSTRAND BANK : H/O ADMIN WIN	169	160	146	140	140
FIRSTRAND BANK : KUISEBMOND	13	12			
FIRSTRAND BANK : OMARURU	1	1			
FIRSTRAND BANK : WALVIS BAY NA	26	24	1		
FIRSTRAND BANK : WINDHOEK NAMI	1	1			
NEDBANK NAMIBIA : KATATURA			1	1	1
NEDBANK NAMIBIA : KUISEBMOND	5	5	5	5	5
NEDBANK NAMIBIA : ONDANGWA				1	1
NEDBANK NAMIBIA : SWAKOPMUND	1	1	1	1	1
NEDBANK NAMIBIA : WALVISBAY	33	33	42	46	48
STANDARD NAMIBIA : STANDARD BA	2	2	1	1	1
Grand Total	396	378	271	250	245

Figure 6

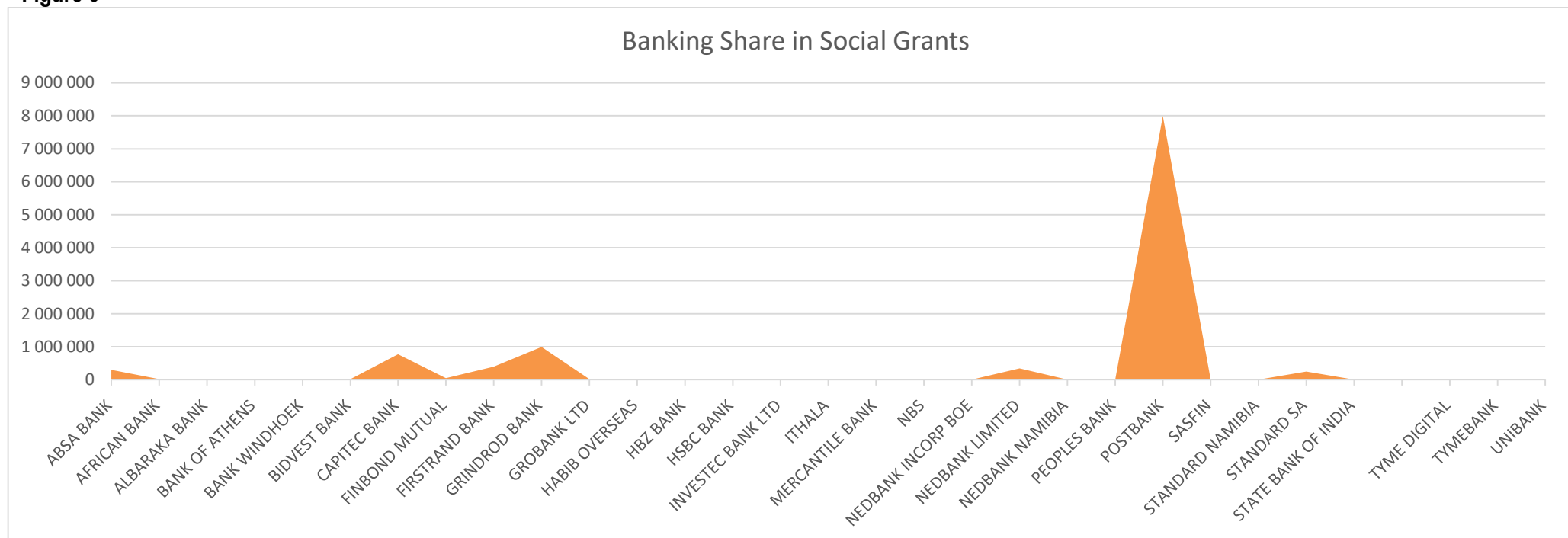


Table 18: Summary of Beneficiaries Paid Per Payment Method from April-April 2020 (March 2019– March 2020 Payment Files)

Payment Method	Months 2019/20												
	April 19	May 19	June 19	July 19	Aug. 19	Sep. 19	Oct.19	Nov.19	Dec.19	Jan.20	Feb.20	March 20	April 20
GRINROD BANK	1 042 824	1 032 779	1 020 537	1 013 774	1 007 033	992 578	993 487	985 675	980 014	976 030	970 453	965 412	959 582
SAPO/POSTBANK	7 822 611	7 861 755	7 899 509	7 930 103	7 959 056	8 027 043	8 027 045	8 073 275	8 093 607	8 108 725	8 125 471	8 161 360	8 194 058
ACB/BANKS	2 157 274	2 159 594	2 164 268	2,170,525	2 174 759	2 164 862	2 165 460	1 832 086	2 177 840	2 175 711	2 148 707	2 171 606	2 175 411
SAPO:CASH	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	11 022 709	11 054 128	11 084 314	11 114 402	11 140 848	11 184 483	11 185 992	11 233 261	11 251 461	11 260 466	11 244 631	11 298 378	11 329 051

Data source: Finance branch SASSA head offices

KPA 4: EXPENDITURE ON SOCIAL ASSISTANCE FROM APRIL 2019 – MARCH 2020

Table 19: National Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET 000	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019									2020			FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	76 950 91	6 296 026	6 326 246	6 335 568	6 358 848	6 369 632	6 376 737	6 381 282	6 421 695	6 417 131	6 447 968	6 417 734	13 340 563	83 489 430
WV	1 732	165	158	161	152	142	136	132	129	127	121	112	226	1 762
DG	23 077 574	1 911 796	1 899 698	1 933 258	1 929 005	1 926 059	1 948 735	1 928 355	1 959 027	1 920 477	1 975 310	1 876 739	3 902 354	25 110 814
GIA	1 237 512	94 295	96 182	98 127	99 364	101 374	104 425	108 480	112 741	113 132	117 062	114 498	240 415	1 400 095
FCG	5 080 800	418 167	427 859	436 065	431 930	435 007	451 070	441 762	450 974	441 299	314 503	354 933	786 430	5 390 000
CDG	3 429 783	270 743	271 670	270 718	273 074	274 852	276 323	275 100	279 379	277 589	300 655	255 765	570 930	3 596 798
CSG	64 967 275	5 275 263	5 300 114	5 317 798	5 318 433	5 337 000	5 353 769	5 476 798	5 518 036	5 500 346	5 519 468	5 510 249	11 224 292	70 651 566
Sub Total	174 745 593	14 266 454	14 321 927	14 391 695	14 410 806	14 444 067	14 511 194	14 611 911	14 741 981	14 670 100	14 675 087	14 530 030	30 065 211	189 640 464
Other(SRD)	410 000	12 727	34 135	44 559	43 953	45 382	39 727	45 832	33 128	29 736	17 849	15 460	40 038	402 527
Total	175 155 593	14 279 181	14 356 061	14 436 255	14 454 759	14 489 449	14 550 922	14 657 743	14 775 109	14 699 837	14 692 936	14 545 490	30 105 249	190 042 991
% Inc.														

Table 20: Eastern Cape Social Grants Expenditure (Rands)

GRAN T TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019									2020			FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAI	12 741 843 913	1 032 720	1 038 229	1 039 200	1 039 210	1 039 619	1 038 070	1 038 580	1 045 175	1 042 713	1 046 661	1 038 683	2 167 458	13 606 318
WV	254 455	24	24	24	24	24	24	23	19	23	21	21	43	296
DG	3 853 574 226	329 677	329 518	333 877	332 252	328 152	328 650	327 377	330 862	326 480	331 073	318 527	657 941	4 274 386
GIA	147 536 602	10 660	11 013	11 256	11 330	11 464	11 923	12 539	13 193	13 183	13 778	13 208	28 223	161 770
FCG	1 139 351 304	94 801	94 907	94 037	93 758	93 816	94 656	94 460	94 975	94 559	72 146	76 761	177 242	1 176 117
CDG	526 840 572	41 097	41 524	41 524	41 942	41 644	42 096	42 286	42 927	42 549	43 105	41 994	87 075	549 762

CSG	10 051 901 406	808 433	812 058	813 680	813 181	815 776	816 939	835 807	841 090	837 966	840 253	837 628	1 705 484	10 778 296
Sub Total	28 461 302 478	2 317 411	2 327 274	2 333 599	2 331 697	2 330 496	2 332 359	2 351 071	2 368 242	2 357 472	2 347 036	2 326 822	4 823 465	30 546 945
Other (SRD)	65 600 000	945	4 566	5 684	7 241	10 690	6 747	8 674	5 934	3 947	1 282	2 406	4 717	62 833
Total	28 526 902 478	2 318 356	2 331 840	2 339 283	2 338 939	2 341 185	2 339 107	2 359 745	2 374 176	2 361 419	2 348 318	2 329 228	4 828 182	30 609 777

Table 21: Free State Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	Nov.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019										2020		FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	4 494 306 771	365 266	366 450	367 487	367 602	368 362	369 243	369 757	371 881	371 403	373 153	371 382	770 790	4 832 775
WV	10 632	2	2	2	2	2	2	2	2	2	2	-	-	18
DG	1 622 433 482	135 177	132 639	137 745	135 812	136 042	138 394	136 171	139 084	134 583	139 716	132 987	280 011	1 778 362
GIA	35 791 498	2 787	2 811	2 890	2 905	3 007	3 122	3 236	3 715	3 658	4 121	3 918	8 724	44 893
FCG	389 319 229	33 069	32 856	33 035	32 863	32 332	33 188	32 281	32 737	32 142	22 955	23 120	61 019	401 597
CDG	188 096 574	15 228	15 235	15 476	15 650	15 661	15 803	15 724	15 968	15 853	16 153	15 826	32 781	205 359
CSG	3 631 433 741	293 352	294 546	295 038	295 252	295 870	297 004	303 704	306 632	304 479	305 131	304 500	619 913	3 915 421
Sub Total	10 361 391 927	844 880	844 539	851 673	850 085	851 275	856 757	860 875	870 019	862 120	861 230	851 734	1 773 238	11 178 424
(SRD)	24 600 000	-	2 323	3 391	3 316	3 198	3 486	2 600	2 393	1 365	207	984	2 942	26 203
Total	10 385 991 927	844 880	846 861	855 063	853 401	854 473	860 243	863 475	872 411	863 484	861 437	852 718	1 776 180	11 204 627

Table 22: Gauteng Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019										2020		FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	12 938 196 121	1 097 848	1 106 659	1 112 411	1 115 081	1 122 005	1 126 997	1 128 648	1 140 834	1 140 065	1 148 494	1 146 244	2 385 927	14 771 214
WV	543 630	59	54	58	54	47	45	45	43	41	40	38	77	600
DG	2 561 648 578	215 656	212 151	218 765	220 027	221 964	225 054	220 748	224 159	219 621	226 712	213 317	452 346	2 870 519
GIA	41 930 977	3 103	3 164	3 252	3 282	3 371	3 432	3 567	3 707	3 725	3 854	3 788	7 983	46 228
FCG	608 120 913	49 899	52 405	54 115	54 806	54 947	58 184	56 164	57 369	59 206	44 122	42 379	92 145	675 741
CDG	444 470 348	35 882	36 027	35 850	36 325	36 724	36 903	36 888	37 462	37 242	37 745	37 139	77 182	481 369

CSG	9 619 406 867	791 435	794 875	798 393	798 210	802 758	806 937	826 723	834 970	833 617	837 046	836 177	1 706 106	10 667 248
Sub Total	26 214 317 434	2 193 882	2 205 336	2 222 844	2 227 785	2 241 816	2 257 553	2 272 782	2 298 544	2 293 517	2 298 011	2 279 082	4 721 768	29 512 918
(SRD)	61 500 000	1 350	2 058	4 466	5 864	5 926	2 981	7 240	6 835	5 623	6 527	1 900	10 288	61 058
Total	26 275 817 434	2 195 232	2 207 394	2 227 309	2 233 650	2 247 741	2 260 534	2 280 022	2 305 378	2 299 141	2 304 538	2 280 982	4 732 056	29 573 976

Data source: Finance branch SASSA head offices

Table 23: KwaZulu-Natal Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL
		2019									2020			FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OA	15 409 906 080	1 250 941	1 55 667	1 250 383	1 267 625	1 264 883	1 265 746	1 265 314	1 272 115	1 271 993	1 278 565	1 273 903	2 638 252	16 555 386
WV	229 665	16	16	16	16	19	16	14	16	12	14	11	22	190
DG	5 094 899 440	415 347	410 909	415 112	412 793	413 776	418 131	415 121	421 006	413 126	422 387	408 582	845 932	5 412 221
GIA	374 835 404	27 927	28 426	29 076	29 609	30 431	31 542	32 527	33 648	33 865	34 917	34 462	72 556	418 987
FCG	1 112 860 517	81 937	86 367	91 548	89 616	92 163	99 652	94 077	99 412	92 298	69 400	65 451	146 531	1 108 454
CDG	929 650 852	71 575	71 581	70 276	70 946	72 034	72 266	72 089	73 768	71 983	72 665	71 786	148 222	939 189
CSG	14 955 296 572	1 203 506	1 211 185	1 215 193	1 215 958	1 220 728	1 224 392	1 250 073	259 386	1 253 469	1 259 405	1 256 774	2 558 228	16 128 297
Sub Total	37 877 678 531	3 051 248	3 064 151	3 071 604	3 086 563	3 094 034	3 111 745	3 129 215	3 159 351	3 136 747	3 137 353	3 110 970	6 409 742	40 562 723
(SRD)	90 200 000	2 180	16 689	16 093	11 432	7 841	6 802	8 568	3 744	5 691	5 512	3 337	7 929	95 819
Total	37 967 878 531	3 053 428	3 080 840	3 087 697	3 097 995	3 101 876	3 118 547	3 137 783	3 163 095	3 142 439	3 142 865	3 114 307	6 417 671	40 658 542

Table 24: Limpopo Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUNE	JUL.	Aug.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019									2020			FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	10 507 273 353	843 611	846 053	848 076	848 868	850 040	849 798	849 331	851 161	850 281	852 189	849 073	1 763 468	11 101 950
WV	76 590	5	5	5	5	5	5	5	5	5	4	4	7	63
DG	2 056 143 425	176 438	175 026	178 791	178 657	179 073	181 152	179 706	182 031	179 280	182 646	175 268	364 584	2 332 654
GIA	283 790 917	21 231	21 470	21 838	22 064	22 433	22 798	23 529	24 075	24 099	24 365	24 035	49 663	301 599
FCG	553 214 120	48 397	49 192	48 101	47 890	48 109	50 029	48 967	49 665	49 518	35 387	36 975	97 672	609 903
CDG	355 454 932	28 947	28 901	28 969	29 124	29 450	29 416	29 417	29 747	29 677	29 868	29 469	61 212	384 195

CSG	9 569 459 978	781 405	783 909	786 843	787 163	790 037	791 202	809 769	815 336	813 441	815 339	817 520	1 662 250	10 454 214
Sub Total	23 325 413 14	1 900 036	1 904 557	1 912 622	1 913 771	1 919 147	1 924 400	1 940 724	1 952 021	946 302	939 797	1 932 343	3 998 856	25 184 577
Other(SRD)	57 400 000	3 773	3 598	3 177	2 943	6 732	7 267	9 446	6 171	4 209	774	905	1 284	50 282
Total	23 382 813 314	1 903 809	1 908 155	1 915 800	1 916 714	1 925 879	1 931 668	1 950 170	1 958 192	1 950 512	1 940 571	1 933 248	4 000 141	25 234 859

Table 25: Mpumalanga Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019										2020		FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	5 639 724586	456 715	458 307	459 811	460 072	460 944	461 439	461 473	463 572	463 290	464 962	463 499	961 023	6 035 106
WV	45 420	2	2	7	4	4	2	2	2	2	2	2	4	32
DG	1 681 168333	142 148	142 539	144 468	144 266	143 728	145 595	144 798	146 446	144 644	148 171	141 911	291 744	1 880 460
GIA	91 409 355	8 486	8 718	8 902	9 006	9 156	9 378	9 734	10 047	10 088	10 391	10 142	21 099	125 148
FCG	371 160 082	30 697	31 541	33 377	32 992	32 068	32 397	31 931	100	31 660	2 545	42 832	54 150	388 289
CDG	261 881 305	20 919	21 017	21 127	21 197	21 219	21 397	21 349	21 462	21 367	41 854	1 117	43 856	277 883
CSG	5 733 265 079	468 051	470 116	471 480	471 932	473 094	474 614	485 713	488 458	487 583	488 925	488 741	994 712	6 263 419
Sub Total	13 778 654 159	1 127 018	1 132 240	1 139 171	1 139 470	1 140 213	1 144 822	154 999	1 162 086	1 158 635	1 156 851	1 148 245	2 366 588	14 970 338
Other(SRD)	32 800 000	513	2 690	3 739	3 026	2 503	2 333	2 124	3 100	2 669	582	3 010	5 080	31 369
Total	13 811 454 159	1 127 531	1 134 930	1 142 911	1 142 495	1 142 716	1 147 155	1 157 123	1 165 187	1 161 304	1 157 433	1 151 255	2 371 667	15 001 707

Table 26: Northern Cape Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019										2020		FY2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	1 941 218 934	157 447	158 007	158 471	158 532	158 904	158 814	59 097	160 261	160 268	160 189	158 580	333 228	2 081 799
WV	40 884	5	5	5	5	2	2	2	2	2	2	2	4	38
DG	1 116 044 247	89 823	89 260	88 267	90 737	90 309	92 525	744	94 345	90 356	93 763	86 476	176 775	1 173 380
GIA	68 625 235	5 553	5 700	5 776	5 952	6 042	6 350	6 763	7 183	7 142	7 548	7 301	15 238	86 546
FCG	151 085 094	13 209	13 163	13 362	12 858	12 869	12 999	14 214	14 287	12 943	9 983	9 980	25 203	165 070
CDG	140 753 325	10 756	10 794	10 669	10 809	10 807	10 894	9 760	9 897	11 081	11 033	10 814	22 388	139 702

CSG	1 632 654 210	133 088	133 490	134 154	134 134	134 451	134 584	137 866	139 004	138 477	138 314	137 542	283 598	1 778 701
Sub Total	5 050 421 929	409 881	410 419	410 704	413 026	413 383	416 168	418 447	424 978	420 267	420 832	410 695	856 435	5 425 235
Other(SRD)	12 300 000	2 532	146	1 317	1 977	630	1 235	610	757	1 318	186	140	1 523	12 372
Total	5 062 721 929	412 414	410 565	412 021	415 003	414 013	417 404	419 057	425 736	421 585	421 018	410 836	857 958	5 437 607

Data source: Finance branch SASSA head office

Table 27: North West Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL.
		2019										2020		FY 2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	5 776 294 713	469 788	471 522	473 152	473 667	474 587	475 555	475 941	478 488	478 631	480 824	478 921	993 906	6 224 982
WV	24 046	-	4	-	4	2	2	2	2	2	2	2	4	23
DG	1 644 747 541	121 190	121 364	124 812	122 638	122 237	122 744	121 680	122 818	120 752	121 593	118 547	244 250	1 584 625
GIA	71 543 676	5 261	5 370	5 462	5 490	5 636	5 826	6 209	6 535	6 721	7 098	6 949	14 750	81 305
FCG	394 012 905	31 780	32 932	33 629	32 951	34 030	34 781	34 642	34 668	33 967	25 926	26 161	63 967	419 436
CDG	235 928 628	17 936	17 960	18 140	18 175	18 230	18 253	18 195	18 375	18 175	18 245	18 013	37 118	236 814
CSG	4 465 062 199	363 010	364 276	365 739	366 072	367 082	368 339	377 131	379 578	378 831	379 630	379 634	772 829	4 862 151
Sub Total	12 587 613 707	1 008 964	1 013 427	1 020 934	1 018 996	1 021 803	1 025 500	1 033 800	1 040 464	1 037 079	1 033 317	1 028 228	2 126 825	13 409 336
Other(SRD)	28 700 000	613	997	2 793	4 696	3 512	3 704	3 841	1 671	2 033	1 318	1 944	2 635	29 758
Total	12 616 313 707	1 009 578	1 014 424	1 023 728	1 023 692	1 025 315	1 029 204	1 037 641	1 042 135	1 039 112	1 034 636	1 030 172	2 129 459	13 439 094

Data source: Finance branch SASSA head office

Table 28: Western Cape Social Grants Expenditure (Rands)

GRANT TYPE	BUDGET	APR.	MAY.	JUN.	JUL.	AUG.	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR.	TOTAL
		2019										2020		FY 2019/20
		R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
OAG	7 502 152 530	621 692	625 353	626 577	628 193	630 287	631 074	633 142	638 207	638 487	642 931	637 448	1 326 511	8 279 902
WV	506 679	50	45	43	38	38	38	38	38	38	36	34	66	502
DG	3 446 914 728	286 341	286 291	291 421	291 823	290 779	296 489	292 011	298 275	291 635	309 249	281 123	588 770	3 804 208
GIA	122 048 337	9 287	9 509	9 676	9 727	9 834	10 055	10 376	10 638	10 651	10 992	10 695	22 180	133 619
FCG	361 675 837	34 378	34 497	34 861	34 195	34 674	35 183	35 026	35 763	35 006	32 039	31 272	68 499	445 392
CDG	346 706 464	28 402	28 631	28 688	28 907	29 085	29 293	29 393	29 774	29 661	29 988	29 606	61 096	382 525

CSG	5 308 794 947	432 983	435 659	437 278	436 532	437 205	439 758	450 013	453 580	452 483	455 424	451 733	921 172	5 803 821
Sub Total	17 088 799 522	1 413 133	1 419 986	1 428 544	1 429 414	1 431 901	1 441 891	1 449 998	1 466 276	1 457 961	1 480 659	1 441 912	2 988 294	18 849 968
(SRD)	36 900 000	820	1 068	3 899	3 458	4 350	5 171	2 728	2 522	2 881	1 462	833	3 640	32 833
Total	17 125 699 522	1 413 953	1 421 054	1 432 443	1 432 871	1 436 251	1 447 062	1 452 726	1 468 798	1 460 842	1 482 121	1 442 745	2 991 935	18 882 801

Data source: Finance branch SASSA head office

KRA 5: CALL CENTRE AND ENQUIRIES MANAGEMENT

Table 29: Record of Calls Entering System

	19-Apr	19-May	19-Jun	19-July	19-Aug	19-Sept.	19-Oct.	19-Nov.	19-Dec.	Jan.20	Feb.20	Mar.20	Total
Calls Entered	32503	26579	25879	32468	28786	31581	35416	35849	26432	29154	26108	38165	368 920
Missing calls	1833	1695	1753	2365	1647	1908	1679	1478	1027	1877	1245	4108	22 615
Calls Distributed to Agents	30670	24884	24126	30103	27139	29673	33737	34368	25405	27277	24958	34057	346 397
Answered	17208	18032	16219	19916	17768	16005	17464	16906	11292	15325	13722	22209	202 066
Abandon	13462	6852	7907	10187	9371	13668	16273	17462	14113	11952	11236	11848	144 331
Agents	18	18	18	18	18	18	18	17	15	15	15	15	14
Interns	6	6	6	6	6	6	6	6	6	6	6	6	6

Source: Report from Call Centre System Genysis (22 lines)

The Call Centre has 35 positions for call agents. The Centre is managed by an Assistant Manager and Manager reporting to a Senior Manager and General Manager respectively. The Centre has 22 hunting lines and operates from 8am to 4:00pm, five days a week.

Figure 7

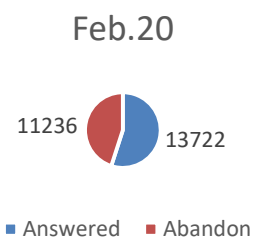


Table 30: Call Distributed to Call Centre Agents

Row Labels	April 19	May 19	June 19	July 19	Aug. 19	Sept 19	Oct.19	Nov.19	Dec.19	Jan.20	Feb.20	March 20
Afrikaans	4248	3264	2789	3725	3583	3918	4445	4642	3696	3519	3461	4396
Abandon	2381	1563	1536	1939	1867	2591	3197	3488	2944	2552	2378	3271
Answered	1867	1701	1253	1786	1716	1327	1248	1154	752	967	1083	1125
English	13019	11454	10156	12923	11506	12694	14279	14728	11806	12672	10980	14435
Abandon	4773	2417	2469	3809	3336	5148	6026	6646	5674	4634	4279	9078
Answered	8246	9037	7687	9114	8170	7546	8253	8082	6132	8038	6701	5357
General	1529	1281	3114	1723	1528	1489	1689	1798	1311	1466	1208	2059
Abandon	667	320	1307	496	433	694	786	874	723	568	479	1293
Answered	862	961	1807	1227	1095	795	903	924	588	898	729	766
Sesotho	3763	2843	2662	3821	3398	3934	4362	4457	3004	3425	3056	4173
Abandon	1764	808	853	1278	1172	1734	1944	2071	1636	1404	1209	2581
Answered	1999	2035	1809	2543	2226	2200	2418	2386	1368	2021	1847	1592
Tshivenda	251	120	139	209	248	201	288	242	144	179	166	205
Abandon	202	78	87	122	145	140	233	182	106	129	128	155
Answered	49	42	52	87	103	61	55	60	38	50	38	50
Tsonga	327	273	185	285	296	278	400	346	186	289	311	355
Abandon	288	171	116	167	178	194	303	285	143	231	243	266
Answered	39	102	69	118	118	84	97	61	43	58	68	89
Xhosa	1288	987	805	1203	1171	1408	1551	1373	939	993	1192	2327
Abandon	553	312	242	397	389	641	741	739	568	445	577	1641
Answered	735	675	563	806	782	767	810	634	371	548	615	686
Zulu	6245	4662	4276	6214	5409	5751	6723	6782	4319	4734	4584	6107
Abandon	2834	1183	1297	1979	1851	2526	3043	3177	2319	1989	1943	3924
Answered	3411	3479	2979	4235	3558	3225	3680	3605	2000	2745	2641	2183
Grand Total	30670	24884	24126	30103	27139	29673	33737	34368	25405	27277	24958	34057

Figure 8

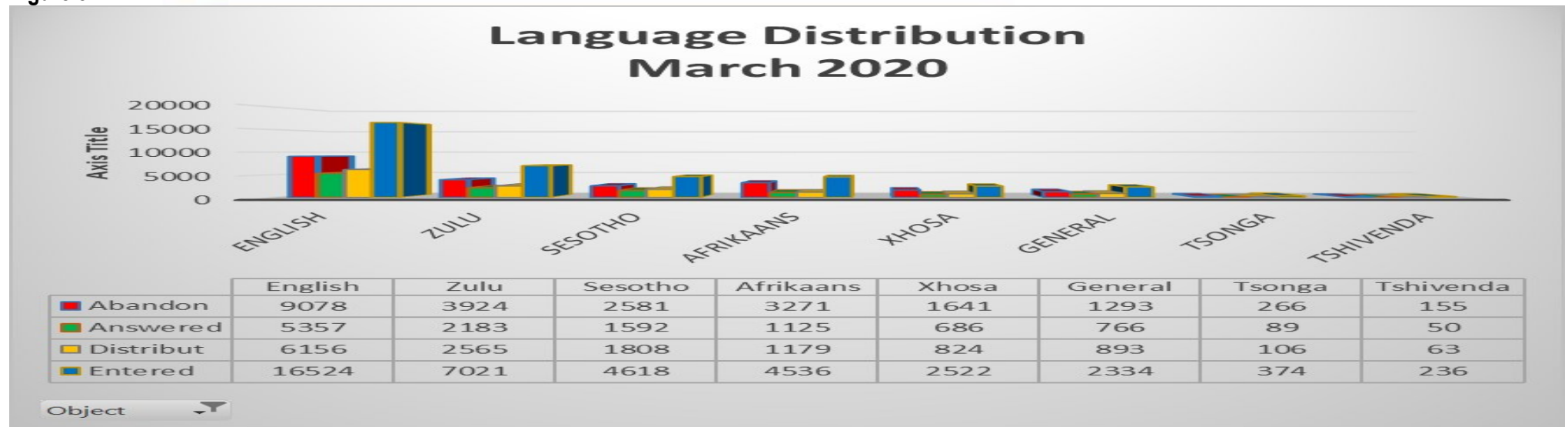


Figure 9



Table 31: Nature of Calls Received

	April 19				May 2019				June 2019				July 2019			
	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total
Appeals									11	1		12	11	1		12
Application outcome/progress/status					5057	218	41	5316	3952	91	30	4073	5806	129	29	5964
Air time dispute	3			3	76	1		77	2		1	3				
ATM Dispute	163	7	36	206	4			4	28	2	11	41	70	4	29	103
Back Payment									21	1	9	31	26	4	5	35
Bank Payment																
Card challenges									267	4	20	291	402	5	8	415
Card Swops	1331	14	9	1354					866	32	7	905	847	35	3	885
Checking balance	1661	34	40	1735	1097	16	10	1123	1007	11	13	1031	1322	12	15	1349
Change of Address									79	3		82	104	12		116
Damage card									116	19	21	156	121	11	12	144
Deceased									218	3	3	224	314	6	5	325
Deductions																
Disability grant refused									131	1	1	133	84	2		86
Disputes	34	17	20	71					36	8	2	46	24	6	3	33
Electricity Dispute	2			211												
Foster Care Placement Issues									9	1		10	18	1		19
Fraud					317	60	196	573	285	60	145	490	134	24	61	219
Funeral Policy Dispute	34	8	31	73	61	24	15	100	30	3	19	52	40	6	10	56
Green Card Disputes	4			4	3	1	1	5	3			3				
Grant lapsed/cancelled/stopped					624	22	6	652	693	19	4	716	626	16	6	648
Grant not captured													5313	144	59	5516
Grant not verified/approved					131	2	4	137	77	4	2	83	126	8	6	140
Grant transfer					301	21	24	346	282	5	2	289	259	10	4	273
Home visit					130	13	8	151	96	5	5	106	205	13	10	228
Increase of Payment									8			8	7	1		8
Internal reconsiderations									60	2	1	63	155	4	3	162
Loan Dispute	2			2					2			2	2			2
Loan Inquiries					3	1		4	4			4				
Large Amounts									6	2		8	13	1	5	19
Life certificate									35	1		36	103	1	2	106
Lost Card	1131	24	9	1164					1064	11	2	1077	1394	27	5	1426
Means test					50	2		52	94	2		96	134	1		135
Non Payment	1710	105	94	1909	924	54	156	1134	1054	41	104	1199	1284	66	50	1400

	April 19				May 2019				June 2019				July 2019			
	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total	Closed	Open	Referred	Grand Total
Other																
Payment Date (Pay Point)					359	5	3	367	336	3	2	341	507	12	5	524
Poor Services									33	4	17	54	27	1	7	35
Proof of Life					30	1	5	35							1	1
Qualifying criteria	2176	20	7	2203					1768	14	7	1789	2046	28	4	2078
Request for bank forms									959	46	3	1008	1204	55	4	1263
Request for confirmation letter	1113	67	8	1188	1765	198	62	2025	1885	322	17	2224	2807	113	37	2957
Request for contacts									333	1	2	336	452			452
Request for grant cancellation					523	25	14	561	495	9	9	513	510	26	7	543
Request for Home Visit									46	8	3	57	83	3	5	91
Request for Statement	1749	51	4	1804	2090	96	11	2197	2146	20	4	2170	2825	70	7	2902
Review									952	9	8	969	946	24	9	979
Regulation 26 A									59	2	4	65	113	4		117
Select																
Short Payments					204	7	25	236	169	9	17	195	197	5	4	206
Temporary DG lapsed									394	10	1	405	552	15	2	569
Transfer of funds					39		3	42	49	2	1	52	45	2	2	49
Uncalimed benefits									32	2	6	40	35	2	1	38
Under Investigations					146	21	20	187	116	15	11	142	195	16	20	231
Waiting for documents					127	8	1	136	93	4		97	141	19	1	161
Total	11113	347	258	11718	14100	804	611	15515	20496	825	548	21869	31629	945	446	33020

	Aug.2019				Sept. 2019				Oct. 2019				Nov. 2019			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Appeals	20	1		21	29	2		31	23	1	1	25	13	4	1	18
Application outcome/progress/status	5309	47	40	5396	5431	45	41	5517	5814	41	45	5900	5430	25	32	5487
Air time dispute									4		1	5				
ATM Dispute	60	4	13	77	65	1	4	70	105	11	15	131	116			116
Back Payment	33	2	10	45	39	5	6	50	35	1	9	45	30	2	1	33
Bank Payment																
Card Cancellation													2		3	5
Card challenges	245	1	2	248	188	4		192	316	3	1	320	359	6	9	374
Card Swops									896	7	6	909	925	17	5	947
Checking balance	1349	15	12	1376	1378	12	20	1410	1890	28	39	1957	1753	16	10	1779

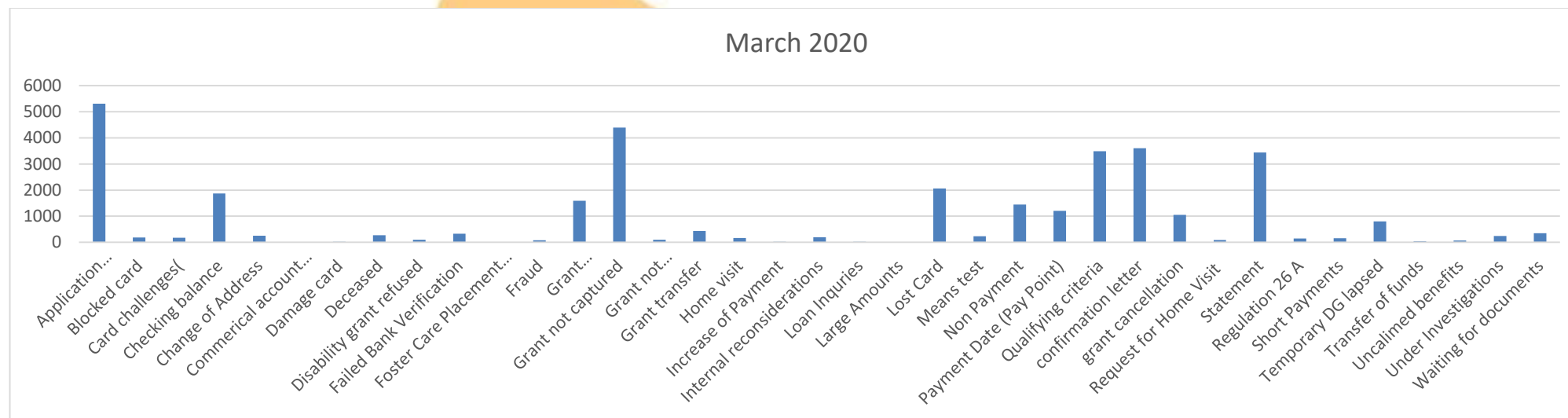
	Aug.2019				Sept. 2019				Oct. 2019				Nov. 2019			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Change of Address	103	3		106	115	1	1	117	131	2	1	134	286	2		288
Commerical account													18		2	20
Damage card	111	7	4	122	169	11	17	197	182	12	13	207	185	9	5	199
Deceased	332	4	7	343	274	1	2	277	308	2	3	313	224	7	1	232
Deductions																
Disability grant refused	95			95	96	1	3	100	131	1	2	134	90	1	1	92
Disputes	14	4	6	24	14	1	6	21	80	5	6	91	2			2
Dispute Withdrawal													27	3	35	65
Electricity Dispute									4			4				
Foster Care Placement Issues	12			12	13	1	1	15	27		3	30	12	1		13
Fraud	114	10	26	150	54	8	17	79	68	7	21	96	78	3	36	117
Funeral Policy Dispute	58	3	13	74	37	2	11	50	33		6	39	15	1	9	25
Green Card Disputes	3		1	4					1			1				
Grant lapsed/cancelled/stopped	496	4	2	502	517	5	24	546	501	8	2	511	446	6	8	460
Grant not captured	4357	98	74	4529	4292	106	120	4518	4426	92	47	4565	5182	177	135	5494
Grant not verified/approved	128	3	8	139	118	9	1	128	121	2	11	134	109	8	9	126
Grant transfer	321	7		328	303	5	5	313	336	3	7	346	335	9	6	350
Home visit	107	19	1	127	104	6	2	112	118	5	3	126	114	6	1	121
Increase of Payment					8			8	17	1		18	9		1	10
Internal reconsiderations	147	2	1	150	99	9	1	109	153	14	2	169	137	13	3	153
Illegal card swops													3		4	7
Initial bank account													15	1	1	17
Loan Dispute	7			7	3		1	4	8			8				
Loan Inquiries									11			11	12			12
Large Amounts	9		2	11	16			16	23			23	27	2		29
Life certificate									38			38	27			27
Lost Card	1217	12	4	1233	1548	19	1	1568	1657	22	19	1698	2217	27	8	2252
Means test	152	3		155	157		4	161	136	3		139	105	2		107
Non Payment	1024	27	29	1080	2257	52	108	2417	2673	91	148	2912	1942	42	104	2088
Other																
Payment Date (Pay Point)	770	1	4	775	513	4	12	529	628	6	4	638	921	8	3	932
Poor Services	19	1	3	23	47	1	7	55	23	1	3	27	17		4	21
Proof of Life									4		1	5	4			4
Qualifying criteria	2199	22	8	2229	2539	19	10	2568	2512	17	8	2537	2731	21	3	2755
Request for bank forms					1635	10	2	1647					1875	41	6	1922
Request for confirmation letter	1811	44	17	1872	3035	39	14	3088	2919	84	22	3025	3120	83	11	3214
Request for contacts	489	1		490	330	1	2	333	525	2	1	528	460	1	1	462
Request for grant cancellation	489	4	3	496	504	6	2	512	572	10	11	593	533	5	3	541
Request for Home Visit				52		4	56	52	64	3	2	69	63	16	3	82

	Aug.2019				Sept. 2019				Oct. 2019				Nov. 2019			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Request for Statement	2129	25	6	2160	2758	26	5	2789	2853	18	6	2877	3548	20	21	3589
Review	781	4	3	788					1003	6	5	1014	738	4	1	743
Regulation 26 A	143	2		145	85		2	87	104	1	4	109	3732	87	36	3844
Select									9	1		10	6			6
Short Payments	190	8	4	202	176	12		188	200	3	9	212	264	8	11	283
Temporary DG lapsed	471	5		476	497	7	2	506	575	3	1	579	675	7	1	683
Transfer of funds	31			31	23	2		25	36		1	37	32	1		33
Uncalimed benefits	26		2	28	30	2	1	33	31	7	2	40	41	1	4	46
Under Investigations	342	28	10	380	219	22	39	280	308	45	13	366	151	31	18	200
Waiting for documents	263		3	266	225	14	3	242	342	6		348	303	4		307
Total	25976	421	318	26717	28357	461	499	29317	34609	585	506	35700	35879	644	533	37056

	Dec.2019				Jan. 2020				Feb. 2020				Mar. 2020			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Appeals	9			9	4462	74	61	4597	22	5	1	28	16			16
Application outcome/progress/status	3119	67	27	3213	4462	74	61	4597	5237	50	25	5312	4693	38	43	4774
Air time dispute																
ATM Dispute																
Back Payment	16	3	2	21	16		3	19					324	40	4	368
Bank Payment	1626	32	30	1688												
Blocked card					44	4	1	49	171	9	8	188	142	3	11	156
Card Cancellation	1			1	1			1	1			1				
Card challenges(161	4	10	175	198		4	202	173	5	2	180	191	3	4	198
Card Swops	702	15	9	726									847	10	2	859
Checking balance	933	11	8	952	1393	30	169	1592	1748	25	96	1869	1343	15	48	1406
Change of Address	95	2	2	99	220	6	8	234	246	1	4	251	154	4	2	160
Commerical account changed to SAPO	25	1		26	24		1	25	15			15	12			12
Covid 19 Enquiries													342	19	212	573
Damage card	80	7	6	93	73	1	4	78	21	1	1	23	13			13
Deceased	152	2	1	155	273	10	6	289	251	14	4	269	201	9	4	214
Deductions																
Disability grant refused	48			48	76			76	101			101	86	1	2	89

	Dec.2019				Jan. 2020				Feb. 2020				Mar. 2020			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Disputes													41	9	4	54
Dispute Withdrawal	41	1	31	73	15		12	27					29	1	22	52
Electricity Dispute																
Failed Bank Verification					219	4	8	231	308	15	10	333	136	5	11	152
Foster Care Placement Issues	8			8	10		4	14	15		1	16	10	1		11
Fraud	40	2	20	62	28	2	20	50	55	6	22	83	64	8	29	101
Funeral Policy Dispute	11		4	15									20	13		35
Green Card Disputes																
Grant lapsed/cancelled/stopped	265	4	5	274	691	7	29	727	1547	10	36	1593	532	11	15	558
Grant not captured	2655	115	172	2942	3426	99	32	3557	4148	207	38	4393	3184	84	33	3301
Grant not verified/approved	105	7	8	120	289	2	3	294	92		5	97	60	2	3	65
Grant transfer	190	3	5	198	299	13	46	358	363	22	48	433	308	14	9	331
Home visit	94		3	97	98	1	9	108	154	4	10	168	138	4	24	166
Increase of Payment	4			4	5			5	15	2		17	56			56
Internal reconsiderations	65	13	5	83	99	9	2	110	178	15	3	196	85	16	2	103
Illegal card swaps	1	1	4	6							1	1				
Initial bank account changed to com.acc.	33			33	33			33	9			9				
Loan Dispute																
Loan Inquiries	14			14					22	1	1	24	11			11
Large Amounts	15			15	13			13	15		1	16	27			27
Life certificate	10			10	238	6		244					48		1	49
Lost Card	1680	24	22	1726	2207	31	12	2250	2022	24	19	2065	1802	22	21	1845
Means test	85			85	236	4		240	230		1	231	165	2		167
Non Payment	887	21	56	964	563	14	29	606	1398	13	38	1449	598	17	34	649
Other																
Payment Date (Pay Point)	656	5	3	664	1221	1	8	1230	1197	6	2	1205	1193	5	2	1200
Poor Services	7	1	3	11	61	1	6	68	25	1	7	33	36	1	9	46
Proof of Life	8		1	9	9			9	4			4				
Qualifying criteria	1866	10	3	1879	3324	22	15	3361	3150	20	321	3491	2466	17	83	2566
Request for bank forms													1406	40	17	1463
Request for confirmation letter	1499	46	4	1549	4204	96	74	4374	3535	59	13	3607	2376	55	7	1

	Dec.2019				Jan. 2020				Feb. 2020				Mar. 2020			
	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total	Closed	Open	Referred	Total
Request for contacts	233	3		236	753	4	1	758					658	3	1	662
Request for grant cancellation	352	3	9	364	807	22	42	871	979	26	48	1053	746	13	10	769
Request for Home Visit	135		20	146	64	15	2	81	73	11	9	93	68		5	73
Request for Statement	1361	11	8	1380	3464	58	29	3551	3420	13	12	3445	2454	10	4	2566
Regsitered False Beneficiary									1			1				
Review	443	7	9	459	1277	6	6	1289					821	10	1	832
Regulation 26 A	43	4	5	52					134	5	7	146	114	5		119
Select	3			3									5	1	1	7
Short Payments	107		8	115	122	3	8	133	149	6	5	160	177	10	4	191
Temporary DG lapsed	303	1	13	317	825	6	2	833	765	16	22	803	612	15	12	639
Transfer of funds	13	1		14	22			22	36			36	44			44
Uncalimed benefits	31	1		32	35	1	1	37	64	3	3	70	41	9	4	54
Under Investigations	56	22	6	84	183	13	15	211	191	28	24	243	141	21	14	176
Waiting for documents	243	6	3	252	252	12	1	265	338	8	3	349	288	7		295
Total	20435	457	512	21404	31890	582	673	33145	32618	631	851	34100	29324	573	714	28274



KRA 6: RESTORATIVE JUSTICE MECHANISMS: INTERNAL REVIEW AND APPEALS

Table 32: Number of IRM received and processed from April – November 2019

Region	Backlog from March 2019	19-Apr		19-May		19-Jun		19-Jul		19-Aug		19-Sept.		Oct.2019		Nov.2019		Dec.2019		Jan.20		Feb.20		Mar.20	
		App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin	App	Fin
EC	2	56	29	130	123	39	38	124	124	97	97	67	67	64	2	143	140					159	156	38	38
FS	7	40	1	40	6	4	0	30	4	38	37	1	1	1	1	10	7					33	0	17	12
GP	2	234	0	299	1	73	33	162	117	209	83	133	0	3	3	261	326					1	1	27	24
KZN	0	460	476	464	640	318	346	388	551	383	425	337	329	234	139	619	674					544	358	463	634
LP	42	15	0	32	0	27	0	29	23	21	0	30	0	3	0	34	0					17	24	18	0
MP	4	0	0	3	0	10	7	12	11	5	0	4	0	14	14	17	17					15	15	11	11
NW	4	45	34	101	76	76	64	90	70	101	64	112	44	109	61	170	124					64	32	123	116
NC	3	14	14	65	58	13	13	115	114	31	31	25	15	23	9	27	27					82	43	2	2
WC	2	8	3	15	13	11	8	22	19	30	25	11	7	25	7	66	64					25	23	17	16
Total	66	872	557	1149	917	571	509	972	1033	915	762	720	463	476	236	1347	1379					940	652	716	853
% Fin			59.3 %		67 %	63.4%		80%		67%			50 %		50%										

Source: CLM Live Link, IRM Module. App.- applications. Fin. - finalised.

Table 33: Appeal Applications Processed From April – December 2019

Month	Number of Applications	SASSA Decisions Upheld	SASSA Decisions Overruled
April	229	214	15
May	220	214	6
June	264	243	21
July	348	327	21
Aug.	371	364	27
Sept.	379	352	27
Oct	131	129	2
Nov.	235	218	17
Dec.	207	175	32
Jan.2020	261	237	24
Feb.2020	279	249	30
Mar.2020	262	244	18

Source: DSD Appeals Tribunal

KRA 7: PAYMENT INFORMATION BY SAPO

Table 34: Number of Residual old card beneficiaries in December 2018 - Auto Migrated in January 2019.

RESIDUAL OLD CARD BENEFICIARIES - AUTO MIGRATION			
Province	Total Number of Beneficiaries		
Eastern Cape		63,559	
Free State		18,947	
Gauteng		86,800	
KZN		51,561	
Limpopo		32,989	
Mpumalanga		22,529	
Northern Cape		10,383	
North West		38,383	
Western Cape		49,748	
Total Number of beneficiaries		374,899	

Table 35: Channels of Payment by SAPO for December 2018(November 2018 Payment File)

DATE	ATM Txns	ATM Value	Branch (OTC) Txns	Branch Value	POS Txns	POS Value	Grand Total Txns	Grand Total Value
28-Nov	2,500,625	R 1,627,123,185.00	56,233	R 70,562,220.00	1091672	R 666,976,742.69	3,648,530	R 2,364,662,147.69
29-Nov	1,294,501	R 1,003,098,849.00	51,388	R 64,881,750.00	865,001	R 507,991,953.00	2,210,890	R 1,575,972,552.00
30-Nov	1,121,516	R 720,991,784.00	47,064	R 60,177,530.00	712,121	R 411,111,440.95	1,880,701	R 1,192,280,754.95
1-Dec	842,523	R 525,698,533.00	28,217	R 36,146,510.00	563,348	R 321,857,834.90	1,434,088	R 883,702,877.90
2-Dec	314,689	R 168,272,420.00	11	R 9,430.00	213,505	R 99,469,162.58	528,205	R 267,751,012.58
3-Dec	658,490	R 398,788,520.00	38,522	R 52,064,480.00	436,932	R 236,695,955.00	1,133,944	R 687,548,955.00
4-Dec	452,509	R 261,067,545.00	21,996	R 28,332,750.00	280,486	R 130,374,033.54	754,991	R 419,774,328.54
5-Dec	302,952	R 149,420,695.00	14,191	R 17,645,850.00	200,270	R 82,496,299.13	517,413	R 249,562,844.13
Total	7,487,805	R 4,854,461,531.00	257,622	R 329,820,520.00	4363335	R 2,456,973,421.79	12,108,762	R 7,641,255,472.79

Figure 9: Withdrawal Per Channel for December 2018 Payment

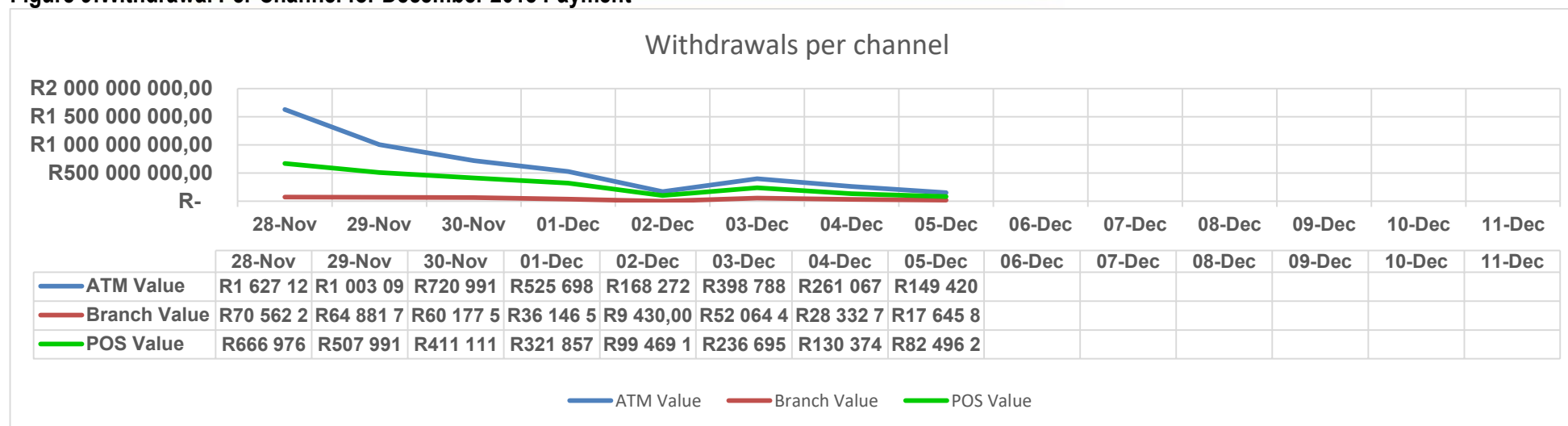


Table 36: Value of the Transactions for January 2019 Payment

	ATM VALUE	POS VALUE	BRANCH VALUE	Total
28/Dec	R 1,267,512,843.00	R 505,286,414.68	R 76,927,570.00	R 1,849,726,827.68
29/Dec	R 766,657,562.00	R 367,073,814.68	R 34,154,300.00	R 1,167,885,676.68
30/Dec	R 336,972,258.00	R 161,310,345.94	R 49,170.00	R 498,331,773.94
31/Dec	R 731,497,405.00	R 431,695,857.16	R 58,658,130.00	R 1,221,851,392.16
1/Jan	R 153,586,268.00	R 78,921,954.56	R 8,960.00	R 232,517,182.56
2/Jan	R 505,109,044.00	R 297,214,316.47	R 65,573,500.00	R 867,896,860.47
3/Jan	R 433,049,378.00	R 217,819,114.23	R 62,119,370.00	R 712,987,862.23
4/Jan	R 344,092,829.00	R 173,019,041.66	R 45,031,660.00	R 562,143,530.66
5/Jan	R 174,180,740.00	R 92,743,449.65	R 11,122,570.00	R 278,046,759.65
6/Jan	R 61,241,310.00	R 33,383,895.03	R 8,480.00	R 94,633,685.03
7/Jan	R 211,046,620.00	R 111,646,257.25	R 27,174,980.00	R 349,867,857.25
8/Jan	R 131,306,204.00	R 69,049,214.44	R 14,142,670.00	R 214,498,088.44
9/Jan	R 70,709,740.00	R 34,971,354.37	R 8,476,040.00	R 114,157,134.37
10/Jan	R 47,514,605.00	R 22,813,480.46	R 6,062,250.00	R 76,390,335.46
11/Jan	R 40,490,895.00	R 18,628,749.40	R 5,359,700.00	R 64,479,344.40
12/Jan	R 22,264,360.00	R 13,198,446.54	R 1,519,590.00	R 36,982,396.54
13/Jan	R 8,385,700.00	R 5,521,235.66	R 1,310.00	R 13,908,245.66
14/Jan	R 22,953,960.00	R 12,540,549.68	R 3,383,290.00	R 38,877,799.68
15/Jan	R 16,367,419.00	R 9,320,514.57	R 2,549,610.00	R 28,237,543.57
Total	R 5,344,939,140.00	R 2,656,158,006.43	R 422,323,150.00	R 8,423,420,296.43

Figure 10: Withdrawal Per Channel for January 2018 Payment

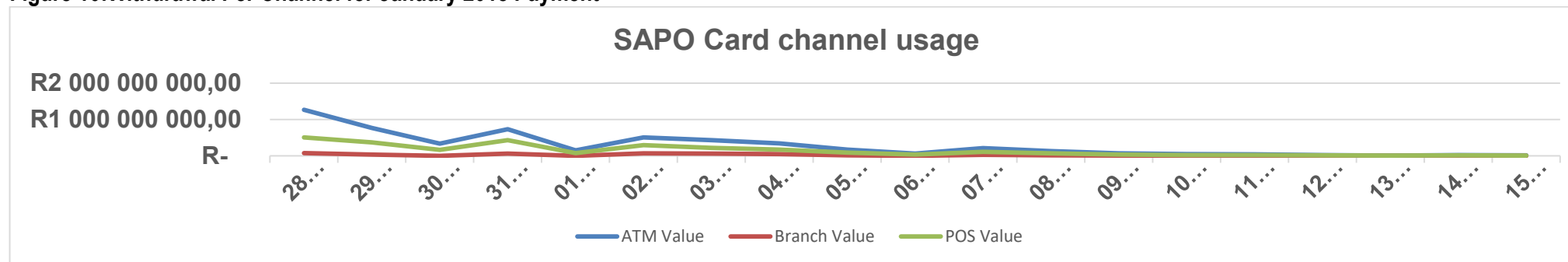


Table 37: SAPO Payments in February 2019

FEbruary	ATM Value	Branch Value	POS Value	Grand Total Value	ATM	BRANCH	POS	% withdrawn from monthly SAPO total
01-Feb	R 2 309 711 553.00	R 94 337 920.00	R 1 491 398 450.42	R 3 895 447 923.42	59.3%	2.4%	38.3%	41.08%
02-Feb	R 1 098 620 263.00	R 54 207 410.00	R 574 791 917.11	R 1 727 619 590.11	63.6%	3.1%	33.3%	18.22%
03-Feb	R 294 176 055.00	R 112 550.00	R 163 473 645.85	R 457 762 250.85	64.3%	0.0%	35.7%	4.83%
04-Feb	R 522 728 943.00	R 62 460 790.00	R 307 191 001.62	R 892 380 734.62	58.6%	7.0%	34.4%	9.41%
05-Feb	R 255 089 149.00	R 35 981 490.00	R 141 529 488.81	R 432 600 127.81	59.0%	8.3%	32.7%	4.56%
06-Feb	R 143 220 850.00	R 20 807 030.00	R 78 620 567.21	R 242 648 447.21	59.0%	8.6%	32.4%	2.56%
07-Feb	R 94 844 360.00	R 13 368 990.00	R 47 737 061.95	R 155 950 411.95	60.8%	8.6%	30.6%	1.64%
08-Feb	R 76 495 923.00	R 9 851 930.00	R 37 377 441.85	R 123 725 294.85	61.8%	8.0%	30.2%	1.30%
09-Feb	R 45 450 065.00	R 2 921 140.00	R 25 764 609.49	R 74 135 814.49	61.3%	3.9%	34.8%	0.78%
10-Feb	R 14 192 365.00	R 820.00	R 9 155 093.24	R 23 348 278.24	60.8%	0.0%	39.2%	0.25%
11-Feb	R 39 809 240.00	R 4 336 140.00	R 17 681 207.57	R 61 826 587.57	64.4%	7.0%	28.6%	0.65%
12-Feb	R 32 131 750.00	R 1 035 060.00	R 15 104 126.64	R 48 270 936.64	66.6%	2.1%	31.3%	0.51%
13-Feb	R 23 451 245.00	R 1 988 050.00	R 12 661 140.85	R 38 100 435.85	61.6%	5.2%	33.2%	0.40%
14-Feb	R 17 418 410.00	R 1 453 640.00	R 8 783 573.65	R 27 655 623.65	63.0%	5.3%	31.8%	0.29%
15-Feb	R 16 000 740.00	R 1 806 810.00	R 8 930 873.50	R 26 738 423.50	59.8%	6.8%	33.4%	0.28%
16-Feb	R 8 245 975.00	R 546 450.00	R 5 785 941.69	R 14 578 366.69	56.6%	3.7%	39.7%	0.15%
17-Feb	R 3 871 520.00	R -	R 2 796 462.98	R 6 667 982.98	58.1%	0.0%	41.9%	0.07%
18-Feb	R 8 950 600.00	R 942 870.00	R 5 302 520.28	R 15 195 990.28	58.9%	6.2%	34.9%	0.16%
19-Feb	R 7 484 970.00	R 839 550.00	R 6 266 978.65	R 14 591 498.65	51.3%	5.8%	42.9%	0.15%
20-Feb	R 5 794 525.00	R 665 220.00	R 3 709 033.03	R 10 168 778.03	57.0%	6.5%	36.5%	0.11%
21-Feb	R 5 624 140.00	R 509 800.00	R 3 099 825.57	R 9 233 765.57	60.9%	5.5%	33.6%	0.10%
22-Feb	R 4 923 110.00	R 426 810.00	R 2 847 829.79	R 8 197 749.79	60.1%	5.2%	34.7%	0.09%
23-Feb	R 3 438 680.00	R 171 440.00	R 2 045 146.92	R 5 655 266.92	60.8%	3.0%	36.2%	0.06%
24-Feb	R 1 635 620.00	R 500.00	R 1 199 288.71	R 2 835 408.71	57.7%	0.0%	42.3%	0.03%
25-Feb	R 3 823 530.00	R 347 080.00	R 1 924 914.74	R 6 095 524.74	62.7%	5.7%	31.6%	0.06%
26-Feb	R 3 256 620.00	R 264 010.00	R 1 751 359.86	R 5 271 989.86	61.8%	5.0%	33.2%	0.06%

27-Feb	R	3 519 410.00	R	285 640.00	R	1 746 307.90	R	5 551 357.90	63.4%	5.1%	31.5%	0.06%
28-Feb	R	74 881 540.00	R	456 680.00	R	10 333 760.27	R	85 671 980.27	87.4%	0.5%	12.1%	0.90%
	R	5 118 791 151.00	R	310 125 820.00	R	2 989 009 570.15	R	8 417 926 541.15	61.44%	4.60%	33.96%	88.77%

SAPO Monthly total

R 9 482 536 536.88

% Withdrawn

89%

ATM	SAPO BRANCH
61.00%	5.00%

Figure 11: Withdrawal Per Channel on a Day

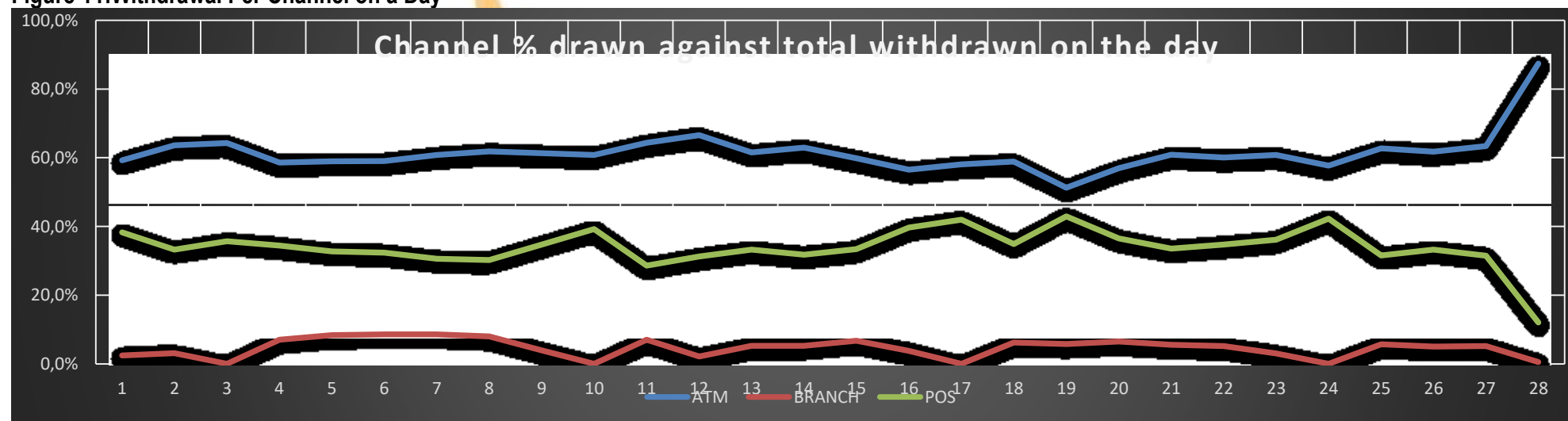


Table 38: March Payment Channel Data

March	ATM Txns	ATM Value	Branch (OTC) Txns	Branch Value	POS Txns	POS Value	Grand Total Txns	Grand Total Value
01-Mar	3 545 627	R 2 615 659 063.00	99 764	R 133 398 830.00	2 017 907	R 1 348 932 001.62	5 663 298	R 4 097 989 894.62
02-Mar	1 433 058	R 915 214 574.00	29 248	R 36 465 310.00	958 683	R 550 540 402.11	2 420 989	R 1 502 220 286.11
03-Mar	550 054	R 295 783 419.00	23	R 26 670.00	359 216	R 174 631 013.06	909 293	R 470 441 102.06
04-Mar	887 218	R 533 583 445.00	40 921	R 53 121 710.00	605 318	R 323 033 829.15	1 533 457	R 909 738 984.15
05-Mar	512 748	R 276 453 799.00	27 977	R 35 549 570.00	352 519	R 158 579 905.83	893 244	R 470 583 274.83
06-Mar	324 213	R 158 899 029.00	15 802	R 19 499 080.00	232 622	R 88 921 868.08	572 637	R 267 319 977.08
07-Mar	221 764	R 100 931 445.00	8 712	R 10 261 820.00	160 635	R 52 838 560.89	391 111	R 164 031 825.89
08-Mar	184 558	R 79 765 740.00	7 471	R 8 384 600.00	134 884	R 39 593 148.72	326 913	R 127 743 488.72
09-Mar	129 376	R 49 172 500.00	2 880	R 3 079 530.00	101 162	R 27 573 322.39	233 418	R 79 825 352.39
10-Mar	58 086	R 15 605 129.00	-	R -	50 945	R 9 674 809.81	109 031	R 25 279 938.81
11-Mar	112 637	R 43 364 364.00	4 200	R 4 536 610.00	80 806	R 17 765 028.50	197 643	R 65 666 002.50
12-Mar	95 590	R 32 202 555.00	2 279	R 2 457 340.00	75 785	R 15 305 924.89	173 654	R 49 965 819.89
13-Mar	83 072	R 27 117 657.00	2 677	R 2 650 000.00	65 320	R 11 533 486.50	151 069	R 41 301 143.50
14-Mar	68 661	R 20 015 475.00	1 967	R 1 895 870.00	57 573	R 9 568 633.30	128 201	R 31 479 978.30
15-Mar	58 181	R 16 554 410.00	1 544	R 1 413 380.00	39 917	R 9 130 218.02	99 642	R 27 098 008.02
16-Mar	38 680	R 9 105 450.00	449	R 378 210.00	28 567	R 6 136 543.21	67 696	R 15 620 203.21
17-Mar	21 926	R 3 862 939.00	1	R 1 720.00	16 867	R 2 745 326.23	38 794	R 6 609 985.23
18-Mar	39 746	R 9 164 965.00	832	R 716 340.00	28 057	R 5 460 777.85	68 635	R 15 342 082.85
19-Mar	36 763	R 7 625 460.00	744	R 641 550.00	25 930	R 4 474 065.64	63 437	R 12 741 075.64
20-Mar	31 911	R 5 801 600.00	589	R 453 990.00	23 688	R 3 868 136.16	56 188	R 10 123 726.16
21-Mar	19 903	R 2 931 570.00			14 790	R 2 159 676.02	34 693	R 5 091 246.02
22-Mar	20 027	R 3 332 530.00	153	R 87 530.00	14 950	R 2 208 432.98	35 130	R 5 628 492.98
23-Mar	13 286	R 1 627 420.00			9 297	R 1 138 069.17	22 583	R 2 765 489.17
24-Mar	21 919	R 3 359 660.00	501	R 320 760.00	20 010	R 2 121 338.55	42 430	R 5 801 758.55
25-Mar	20 183	R 2 911 860.00	402	R 266 830.00	18 129	R 1 900 225.96	38 714	R 5 078 915.96
26-Mar	20 183	R 2 911 860.00	402	R 266 830.00	18 129	R 1 900 225.96	38 714	R 5 078 915.96
27-Mar	20 472	R 2 752 020.00	361	R 220 530.00	16 464	R 1 709 081.08	37 297	R 4 681 631.08
28-Mar	27 642	R 2 672 600.00	357	R 202 790.00	16 682	R 1 496 079.76	44 681	R 4 371 469.76
29-Mar	51 904	R 2 516 710.00	423	R 212 740.00	20 456	R 1 480 921.96	72 783	R 4 210 371.96

30-Mar	73 564	R	1 823 770.00	253	R	63 220.00	22 312	R	1 135 378.76	96 129	R	3 022 368.76
31-Mar	161 822	R	19 693 380.00				35 695	R	2 607 839.68	197 517	R	22 301 219.68
	8 884 774		5 262 416 398	250 932		316 573 360	5 623 315		2 880 164 272	14 759 021		8 459 154 030

Total received

R 9 761 560 452.18

% Withdrawn

87%

Table 39: March Payment Channel Data by Value

ATM Value	Branch Value	POS Value	Grand Total Value	% withdrawn	ATM	BRANCH	POS
R 2 615 659 063.00	R 133 398 830.00	R 1 348 932 001.62	R 4 097 989 894.62	41.98%	63.8%	3.3%	32.9%
R 915 214 574.00	R 36 465 310.00	R 550 540 402.11	R 1 502 220 286.11	15.39%	60.9%	2.4%	36.6%
R 295 783 419.00	R 26 670.00	R 174 631 013.06	R 470 441 102.06	4.82%	62.9%	0.0%	37.1%
R 533 583 445.00	R 53 121 710.00	R 323 033 829.15	R 909 738 984.15	9.32%	58.7%	5.8%	35.5%
R 276 453 799.00	R 35 549 570.00	R 158 579 905.83	R 470 583 274.83	4.82%	58.7%	7.6%	33.7%
R 158 899 029.00	R 19 499 080.00	R 88 921 868.08	R 267 319 977.08	2.74%	59.4%	7.3%	33.3%
R 100 931 445.00	R 10 261 820.00	R 52 838 560.89	R 164 031 825.89	1.68%	61.5%	6.3%	32.2%
R 79 765 740.00	R 8 384 600.00	R 39 593 148.72	R 127 743 488.72	1.31%	62.4%	6.6%	31.0%
R 49 172 500.00	R 3 079 530.00	R 27 573 322.39	R 79 825 352.39	0.82%	61.6%	3.9%	34.5%
R 15 605 129.00	R -	R 9 674 809.81	R 25 279 938.81	0.26%	61.7%	0.0%	38.3%
R 43 364 364.00	R 4 536 610.00	R 17 765 028.50	R 65 666 002.50	0.67%	66.0%	6.9%	27.1%
R 32 202 555.00	R 2 457 340.00	R 15 305 924.89	R 49 965 819.89	0.51%	64.4%	4.9%	30.6%
R 27 117 657.00	R 2 650 000.00	R 11 533 486.50	R 41 301 143.50	0.42%	65.7%	6.4%	27.9%
R 20 015 475.00	R 1 895 870.00	R 9 568 633.30	R 31 479 978.30	0.32%	63.6%	6.0%	30.4%
R 16 554 410.00	R 1 413 380.00	R 9 130 218.02	R 27 098 008.02	0.28%	61.1%	5.2%	33.7%
R 9 105 450.00	R 378 210.00	R 6 136 543.21	R 15 620 203.21	0.16%	58.3%	2.4%	39.3%
R 3 862 939.00	R 1 720.00	R 2 745 326.23	R 6 609 985.23	0.07%	58.4%	0.0%	41.5%
R 9 164 965.00	R 716 340.00	R 5 460 777.85	R 15 342 082.85	0.16%	59.7%	4.7%	35.6%
R 7 625 460.00	R 641 550.00	R 4 474 065.64	R 12 741 075.64	0.13%	59.8%	5.0%	35.1%
R 5 801 600.00	R 453 990.00	R 3 868 136.16	R 10 123 726.16	0.10%	57.3%	4.5%	38.2%
R 2 931 570.00	R -	R 2 159 676.02	R 5 091 246.02	0.05%	57.6%	0.0%	42.4%
R 3 332 530.00	R 87 530.00	R 2 208 432.98	R 5 628 492.98	0.06%	59.2%	1.6%	39.2%
R 1 627 420.00	R -	R 1 138 069.17	R 2 765 489.17	0.03%	58.8%	0.0%	41.2%
R 3 359 660.00	R 320 760.00	R 2 121 338.55	R 5 801 758.55	0.06%	57.9%	5.5%	36.6%
R 2 911 860.00	R 266 830.00	R 1 900 225.96	R 5 078 915.96	0.05%	57.3%	5.3%	37.4%
R 2 911 860.00	R 266 830.00	R 1 900 225.96	R 5 078 915.96	0.05%	57.3%	5.3%	37.4%
R 2 752 020.00	R 220 530.00	R 1 709 081.08	R 4 681 631.08	0.05%	58.8%	4.7%	36.5%
R 2 672 600.00	R 202 790.00	R 1 496 079.76	R 4 371 469.76	0.04%	61.1%	4.6%	34.2%
R 2 516 710.00	R 212 740.00	R 1 480 921.96	R 4 210 371.96	0.04%	59.8%	5.1%	35.2%
R 1 823 770.00	R 63 220.00	R 1 135 378.76	R 3 022 368.76	0.03%	60.3%	2.1%	37.6%
R 19 693 380.00	R -	R 2 607 839.68	R 22 301 219.68	0.23%	88.3%	0.0%	11.7%
R 5 262 416 398.00	R 316 573 360.00	R 2 880 164 271.84	R 8 459 154 029.84	86.66%			

62.2%

3.7%

34.0%

Total received

R 9 761 560 452.18

% Withdrawn

86.66%

% Not withdrawn

13.34%

Figure 12: Withdrawals per Day

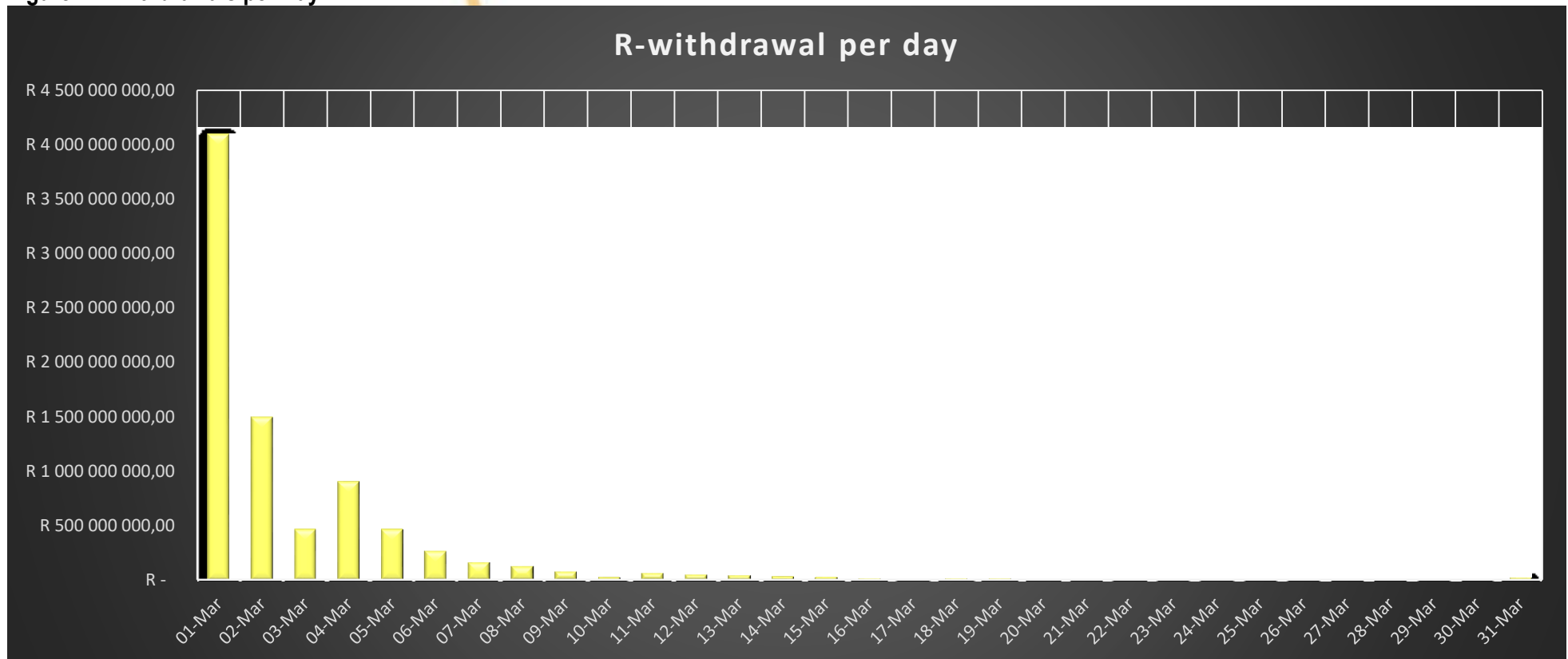


Figure 13: Withdrawals by Channel Per Day

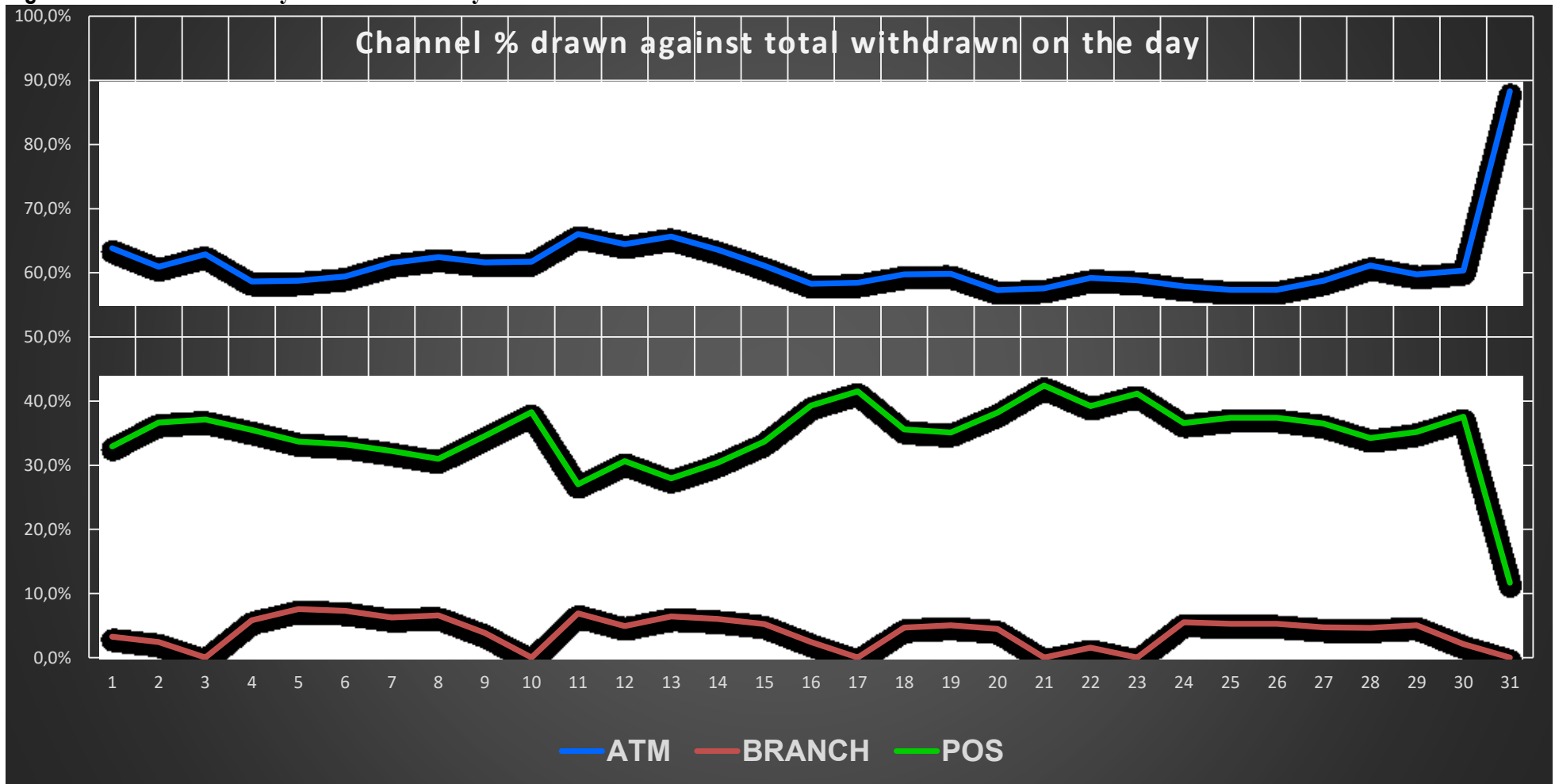


Table 40: April 2019 Payment Channel Data

			SASWITCH		BIO PAY					
March	ATM Txns	ATM Value	Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value	POS Txns	POS Value	Grand Total Txns	Grand Total Value
01-Apr	3 765 495	R 2 491 287 590.00	61 306	R 69 427 510.00	120 548	R 219 241 000.00	2 697 228	R 1 615 476 324.40	6 644 577	R 4 395 432 424.40
02-Apr	2 030 010	R 1 222 321 010.00	68 651	R 83 304 270.00	82 474	R 139 604 150.00	1 180 086	R 611 997 941.80	3 361 221	R 2 057 227 371.80
03-Apr	1 010 401	R 562 250 990.00	36 344	R 44 233 740.00	53 221	R 90 224 830.00	676 642	R 320 838 346.12	1 776 608	R 1 017 547 906.12
04-Apr	595 958	R 310 139 770.00	25 398	R 31 934 470.00	69 829	R 116 503 840.00	420 537	R 180 019 166.04	1 111 722	R 638 597 246.04
05-Apr	412 277	R 203 473 520.00	18 914	R 22 582 660.00	58 130	R 95 312 170.00	222 929	R 112 506 698.01	712 250	R 433 875 048.01
06-Apr	285 254	R 123 913 900.00	6 532	R 7 009 760.00	6 614	R 9 379 210.00	170 416	R 75 622 786.69	468 816	R 215 925 656.69
07-Apr	120 805	R 39 383 310.00	8	R 7 170.00	10	R 8 840.00	77 939	R 24 592 925.38	198 762	R 63 992 245.38
08-Apr	218 647	R 89 616 310.00	9 070	R 10 132 090.00	35 903	R 58 639 530.00	154 557	R 41 917 828.14	418 177	R 200 305 758.14
09-Apr	166 181	R 61 007 750.00	6 134	R 6 539 400.00	28 618	R 47 554 560.00	125 385	R 28 037 464.78	326 318	R 143 139 174.78
10-Apr	127 078	R 43 471 184.00	4 373	R 4 565 180.00	19 686	R 32 552 140.00	100 200	R 19 649 698.09	251 337	R 100 238 202.09
11-Apr	105 238	R 32 671 270.00	3 306	R 3 234 780.00	16 315	R 26 491 850.00	85 357	R 15 097 129.32	210 216	R 77 495 029.32
12-Apr	96 821	R 28 979 240.00	2 797	R 2 657 680.00	14 745	R 24 562 460.00	78 427	R 13 797 192.55	192 790	R 69 996 572.55
13-Apr	73 823	R 18 488 220.00	1 043	R 938 870.00	642	R 839 320.00	63 249	R 10 704 967.79	138 757	R 30 971 377.79
14-Apr	40 745	R 7 545 790.00	1	R 800.00	-	R -	35 610	R 4 628 683.17	76 356	R 12 175 273.17
15-Apr	64 774	R 14 858 319.00	2 086	R 1 736 390.00	9 869	R 16 483 050.00	57 951	R 8 565 397.20	134 680	R 41 643 156.20
16-Apr	56 743	R 11 681 230.00	1 447	R 1 154 500.00	5 902	R 10 241 700.00	52 270	R 6 952 592.90	116 362	R 30 030 022.90
17-Apr	50 814	R 9 232 950.00			2 644	R 4 556 370.00	48 559	R 6 359 511.01	102 017	R 20 148 831.01
18-Apr	47 845	R 8 432 959.00	1 159	R 736 300.00	594	R 773 950.00	46 536	R 5 850 865.50	96 134	R 15 794 074.50
19-Apr	9 167	R 1 300 360.00			-	R -	20 616	R 2 323 517.59	29 783	R 3 623 877.59
20-Apr	11 107	R 1 612 200.00	232	R 128 670.00	3	R 1 910.00	28 982	R 3 542 851.39	40 324	R 5 285 631.39
21-Apr	7 073	R 798 300.00	2	R 1 970.00	-	R -	17 611	R 1 683 943.63	24 686	R 2 484 213.63
22-Apr	9 119	R 1 030 370.00	1	R 200.00	-	R -	22 520	R 2 074 092.35	31 640	R 3 104 662.35
23-Apr	13 828	R 1 825 300.00	922	R 428 750.00	545	R 720 100.00	34 136	R 3 503 544.56	49 431	R 6 477 694.56
24-Apr	12 297	R 1 648 160.00	752	R 359 200.00	503	R 660 870.00	31 387	R 3 142 976.87	44 939	R 5 811 206.87
25-Apr	16 633	R 2 648 950.00	592	R 289 810.00	366	R 511 440.00	21 134	R 2 176 751.54	38 725	R 5 626 951.54
26-Apr	19 693	R 3 251 330.00	521	R 300 830.00	263	R 388 870.00	18 906	R 2 047 504.96	39 383	R 5 599 664.96
27-Apr	14 853	R 2 044 950.00	1	R 50.00	-	R -	12 747	R 1 359 010.54	27 601	R 3 404 010.54

28-Apr	14 056	R 1 362 300.00			-	R -	10 203	R 934 158.51		R 2 296 458.51
29-Apr	36 744	R 2 629 888.00	446	R 200 050.00	212	R 277 770.00	19 420	R 1 456 820.32		R 4 286 758.32
30-Apr									-	R -
	9 433 479	5 298 907 420	252 038	291 905 100	527 636	895 529 930	6 531 540	3 126 860 691	16 663 612	9 612 536 501
								Total received		R 9 905 592 451.15
								% Withdrawn		97%
								Inactive Account		

Table 41: May 2019 Payment Channel Data

			SASWITCH		BIO PAY					
April	ATM Txns	ATM Value	Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value	POS Txns	POS Value	Grand Total Txns	Grand Total Value
30-Apr	2260597	R 1 541 628 427.00	61440	R 74 911 560.00	73907	R 131 112 960.00	1018988	R 618 641 935.50	3414932	R 2 366 294 882.50
01-May	2292413	R 1 533 572 862.00	101	R 102 640.00	40	R 69 380.00	1416451	R 865 827 442.86	3709005	R 2 399 572 324.86
02-May	1538611	R 987 188 670.00	70764	R 93 722 460.00	101214	R 188 830 620.00	1101672	R 617 716 153.08	2812261	R 1 887 457 903.08
03-May	950318	R 571 159 377.00	47431	R 62 133 000.00	103578	R 176 099 940.00	683183	R 342 357 621.42	1784510	R 1 151 749 938.42
04-May	518674	R 273 205 950.00	12610	R 15 159 360.00	16847	R 26 443 470.00	395860	R 171 208 503.96	943991	R 486 017 283.96
05-May	195545	R 78 523 489.00	24	R 25 850.00	16	R 21 670.00	160454	R 51 714 219.28	356039	R 130 285 228.28
06-May	366129	R 178 498 379.00	21161	R 26 889 330.00	60571	R 102 142 110.00	282973	R 107 916 026.35	730834	R 415 445 845.35
07-May	254480	R 109 843 539.00	10898	R 12 907 730.00	17769	R 28 814 820.00	190507	R 58 931 156.73	473654	R 210 497 245.73
08-May	105211	R 31 505 760.00	0	R -	0	R -	94876	R 21 437 779.60	200087	R 52 943 539.60
09-May	163351	R 63 209 303.00	6188	R 6 762 600.00	7887	R 12 307 620.00	129182	R 30 173 029.24	306608	R 112 452 552.24
10-May	140082	R 50 884 985.00	5439	R 5 924 120.00	25702	R 42 436 980.00	110918	R 24 140 633.84	282141	R 123 386 718.84
11-May	93653	R 27 749 975.00	1490	R 1 498 400.00	1260	R 1 776 000.00	80552	R 16 054 995.25	176955	R 47 079 370.25
12-May	47738	R 9 289 940.00	0	R -	0	R -	43914	R 6 285 234.63	91652	R 15 575 174.63
13-May	94059	R 27 663 520.00	2382	R 2 369 530.00	20600	R 34 666 780.00	73058	R 12 698 041.70	190099	R 77 397 871.70
14-May	78025	R 19 860 560.00	1864	R 1 696 100.00	15791	R 26 368 590.00	68301	R 10 411 798.72	163981	R 58 337 048.72

15-May	59922	R	12 899 530.00	1827	R	1 618 990.00	3310	R	22 112 960.00	56962	R	8 249 068.38	122021	R	44 880 548.38
16-May	50558	R	9 556 395.00	1309	R	1 053 450.00	11914	R	20 222 740.00	48742	R	6 381 706.21	112523	R	37 214 291.21
17-May	47080	R	9 231 540.00	1082	R	827 240.00	8215	R	14 018 530.00	44925	R	5 735 041.21	101302	R	29 812 351.21
18-May	35875	R	6 502 830.00	396	R	279 140.00	173	R	264 530.00	34952	R	4 295 063.75	71396	R	11 341 563.75
19-May	22856	R	3 154 580.00	1	R	400.00	0	R	-	22662	R	2 243 542.60	45519	R	5 398 522.60
20-May	37489	R	5 787 990.00	750	R	468 390.00	4757	R	8 262 110.00	34982	R	3 548 506.10	77978	R	18 066 996.10
21-May	35582	R	5 063 740.00	614	R	324 080.00	2117	R	3 529 720.00	33618	R	3 226 696.34	71931	R	12 144 236.34
22-May	31875	R	4 327 950.00	561	R	295 220.00	272	R	407 510.00	30567	R	2 788 698.17	63275	R	7 819 378.17
23-May	28200	R	3 413 910.00	445	R	259 300.00	216	R	351 020.00	26841	R	2 372 236.67	55702	R	6 396 466.67
24-May	23323	R	3 360 800.00	410	R	186 090.00	189	R	273 590.00	22168	R	2 082 573.02	46090	R	5 903 053.02
25-May	15787	R	2 312 470.00	135	R	81 250.00	42	R	68 210.00	15328	R	1 601 853.83	31292	R	4 063 783.83
26-May	11194	R	1 457 590.00	1	R	500.00	1	R	420.00	10264	R	940 594.94	21460	R	2 399 104.94
27-May	19 290	R	2 407 350.00	320	R	165 730.00	176	R	376 960.00	16 398	R	1 466 947.85	36184	R	4 416 987.85
28-May	24 523	R	2 625 080.00	350	R	157 650.00	190	R	321 550.00	16 916	R	1 390 027.84	41979	R	4 494 307.84
29-May	31 602	R	2 724 850.00	346	R	142 630.00	135	R	256 210.00	17 681	R	1 247 708.57	49764	R	4 371 398.57
30-May	87 047	R	12 386 195.00	352	R	120 540.00	138	R	293 260.00	29 460	R	2 309 054.93	116997	R	15 109 049.93
	9661089		5 590 997 536	250691		310 083 280	477027		841 850 260	6313355		3 005 393 893	16702162		9 748 324 968.57
												Total received		R	9 969 239 468.46
												% Withdrawn			98%
												Inactive Account			

Table 42: June 2019 Payment Channel Data

May	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANC H + CPP Txns	BRANCH + CPP Value				
31-May	2584843	R 1 831 766 485.00	75203	R 96 147 080.00	93564	R 168 687 500.00	1271442	R 808 973 142.42	4025052	R 2 905 574 207.42
01-Jun	2139871	R 1 458 068 855.00	38881	R 50 398 490.00	51970	R 92 270 500.00	1432307	R 892 831 652.07	3663029	R 2 493 569 497.07
02-Jun	760084	R 431 930 559.00	9	R 12 120.00	47	R 57 680.00	506421	R 252 639 538.24	1266561	R 684 639 897.24
03-Jun	1159322	R 713 055 600.00	53506	R 71 064 300.00	82754	R 147 875 260.00	838726	R 453 058 028.06	2134308	R 1 385 053 188.06
04-Jun	664524	R 364 520 268.00	33802	R 44 399 620.00	89718	R 152 201 000.00	467871	R 210 223 340.94	1255915	R 771 344 228.94
05-Jun	406622	R 204 229 700.00	7677	R 9 629 380.00	67116	R 112 742 310.00	302690	R 117 431 168.89	784105	R 444 032 558.89
06-Jun	277053	R 127 138 150.00	13244	R 16 378 400.00	42313	R 70 556 310.00	208553	R 66 413 372.98	541163	R 280 486 232.98
07-Jun	240162	R 103 403 610.00	9434	R 11 044 870.00	34197	R 56 512 830.00	196530	R 57 850 753.91	480323	R 228 812 063.91
08-Jun	147363	R 54 168 054.00	2968	R 3 260 300.00	2982	R 4 414 150.00	119473	R 31 044 952.04	272786	R 92 887 456.04
09-Jun	67562	R 17 544 780.00	2	R 2 600.00	1	R 1 780.00	60173	R 11 286 671.58	127738	R 28 835 831.58
10-Jun	132717	R 47 548 730.00	5053	R 5 416 680.00	21313	R 35 395 700.00	105038	R 22 350 095.12	264121	R 110 711 205.12
11-Jun	104 234	R 32 390 250.00	2 774	R 2 678 180.00	15809	R 25 892 520.00	71 148	R 13 507 380.77	193965	R 74 468 330.77
12-Jun	87 809	R 25 226 950.00	1 893	R 1 682 820.00	13798	R 22 692 490.00	57 911	R 10 063 082.55	161411	R 59 665 342.55
13-Jun	78 975	R 20 049 710.00	2 166	R 1 861 460.00	9046	R 15 192 900.00	68 728	R 10 891 228.54	158915	R 47 995 298.54
14-Jun	66 094	R 15 272 620.00	1 775	R 1 527 330.00	5486	R 9 408 300.00	63 975	R 10 467 136.42	137330	R 36 675 386.42
15-Jun	45 813	R 9 412 410.00	497	R 416 530.00	269	R 3 658 700.00	43 696	R 6 762 316.22	90275	R 20 249 956.22
16-Jun	26 276	R 4 574 810.00	-	R -	0	R -	24 945	R 2 827 358.01	51221	R 7 402 168.01
17-Jun	32 057	R 5 159 330.00	-	R -	3	R 9 530.00	30 980	R 3 705 336.87	63040	R 8 874 196.87
18-Jun	48 769	R 8 407 950.00	-	R -	2635	R 4 453 840.00	46 885	R 6 067 240.08	98289	R 18 929 030.08
19-Jun	41 091	R 6 685 440.00	904	R 623 260.00	466	R 733 110.00	40 459	R 4 515 729.59	82920	R 12 557 539.59
20-Jun	36 427	R 5 732 680.00	700	R 482 580.00	402	R 658 310.00	35 815	R 3 746 213.14	73344	R 10 619 783.14
21-Jun	33 050	R 4 561 300.00	584	R 308 500.00	288	R 409 250.00	32 889	R 3 303 385.77	66811	R 8 582 435.77
22-Jun	24 606	R 3 128 730.00	183	R 89 570.00	59	R 71 580.00	23 839	R 2 341 426.48	48687	R 5 631 306.48

23-Jun	15 472	R 1 666 150.00	2	R 50.00	0	R -	14 664	R 1 282 533.27	30138	R 2 948 733.27
24-Jun	27 024	R 3 083 260.00	437	R 210 630.00	223	R 344 130.00	25 456	R 2 243 943.60	52 917	R 5 537 833.60
25-Jun	29 176	R 2 486 650.00	539	R 199 450.00	169	R 318 070.00	21 196	R 1 993 170.04	50 911	R 4 679 270.04
	9276996	5 501 213 031	252233	317 834 200	534628	924 557 750	6111810	3 007 820 198	16175275	9 750 762 978.60

Total received **R 10 032 813 146.61**
 % Withdrawn 97%
 Inactive Account

Table 43: July 2019 Payment Channel Data

July	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
01-Jul	3695597	R 2 631 149 290.00	95213	R 126 982 120.00	123225	R 228 837 790.00	2264184	R 1 486 065 920.20	6178219	R 4 473 035 120.20
02-Jul	1692647	R 1 080 163 290.00	56110	R 73 591 040.00	88772	R 155 016 730.00	1089813	R 607 677 762.82	2927342	R 1 916 448 822.82
03-Jul	975642	R 579 299 630.00	34132	R 44 775 130.00	59873	R 103 217 010.00	688106	R 350 720 377.91	1757753	R 1 078 012 147.91
04-Jul	602945	R 328 795 130.00	22222	R 28 953 210.00	84022	R 139 909 590.00	434539	R 192 121 096.19	1143728	R 689 779 026.19
05-Jul	450 518	R 226 944 780.00	15 477	R 18 898 980.00	61072	R 100 493 510.00	329 298	R 125 438 472.37	856365	R 471 775 742.37
06-Jul	281 779	R 124 903 440.00	4 887	R 5 368 890.00	5380	R 7 690 800.00	210 114	R 70 444 862.55	502160	R 208 407 992.55
07-Jul	129 193	R 44 905 570.00			14	R 17 190.00	106 396	R 27 762 865.68	235603	R 72 685 625.68
08-Jul	126 222	R 46 567 430.00	1 544	R 1 381 420.00	45181	R 70 182 280.00	250 205	R 81 557 616.52	423152	R 199 688 746.52
09-Jul	207 337	R 81 369 094.00	6 848	R 6 921 740.00	30895	R 49 521 520.00	147 467	R 35 386 341.75	392547	R 173 198 695.75
10-Jul	140 714	R 48 267 480.00	4 112	R 4 023 140.00	21387	R 34 846 740.00	111 824	R 22 720 687.27	278037	R 109 858 047.27
11-Jul	107 856	R 33 652 270.00	3 018	R 2 821 340.00	15793	R 25 438 790.00	89 286	R 15 777 580.04	215953	R 77 689 980.04
12-Jul	94 405	R 26 679 810.00	2 608	R 2 406 860.00	13461	R 22 115 970.00	80 890	R 13 801 419.76	191364	R 65 004 059.76
13-Jul	68 143	R 16 508 689.00	852	R 702 740.00	533	R 642 400.00	61 592	R 10 102 292.60	131120	R 27 956 121.60
14-Jul	40 923	R 7 547 370.00	-	R -	2	R 1 260.00	38 742	R 10 078 651.18	79667	R 17 627 281.18
15-Jul	62 028	R 12 875 245.00	1 753	R 1 442 540.00	8621	R 14 391 450.00	58 562	R 8 286 682.20	130964	R 36 995 917.20
16-Jul	52 771	R 9 156 790.00	1 228	R 954 320.00	5063	R 8 776 460.00	51 608	R 6 341 002.88	110 670	R 25 228 572.88
17-Jul	46 098	R 7 147 200.00	1 020	R 746 670.00	2141	R 3 597 500.00	34 087	R 5 168 220.63	83346	R 16 659 590.63
18-Jul	40 834	R 5 925 199.00	767	R 527 030.00	520	R 796 110.00	29 846	R 4 350 527.59	71967	R 11 598 866.59

19-Jul	38 447	R 5 682 480.00	735	R 459 760.00	462	R 706 130.00	28 545	R 4 177 366.41	68189	R 11 025 736.41
20-Jul	29 293	R 4 241 770.00	215	R 121 310.00	90	R 124 280.00	22 075	R 3 269 041.35	51673	R 7 756 401.35
21-Jul	19 697	R 2 320 190.00	-	R -	0	R -	14 863	R 1 809 149.74	34560	R 4 129 339.74
22-Jul	31 862	R 3 896 660.00	658	R 362 660.00	340	R 502 830.00	22 673	R 2 847 524.15	55533	R 7 609 674.15
23-Jul	29 329	R 3 490 630.00	481	R 289 190.00	235	R 348 100.00	20 901	R 2 483 122.15	50946	R 6 611 042.15
24-Jul	26 180	R 2 994 669.00	379	R 221 010.00	202	R 335 010.00	18 828	R 2 223 619.53	45589	R 5 774 308.53
25-Jul	20 815	R 2 482 390.00	350	R 212 120.00	224	R 404 230.00	15 181	R 1 850 817.50	36570	R 4 949 557.50
26-Jul	17 851	R 2 438 660.00	352	R 191 630.00	159	R 269 390.00	17 692	R 1 826 477.29	36054	R 4 726 157.29
27-Jul	13 477	R 1 696 420.00	107	R 61 260.00	17	R 26 830.00	12 595	R 1 346 812.21	26196	R 3 131 322.21
28-Jul	11 465	R 1 044 850.00	-	R -	-	R -	9 036	R 807 210.06	20501	R 1 852 060.06
29-Jul	17 066	R 1 415 790.00	230	R 118 190.00	149	R 269 680.00	15 182	R 1 254 921.42	32627	R 3 058 581.42
30-Jul	42 696	R 2 129 480.00	345	R 166 570.00	157	R 259 250.00	19 598	R 1 266 273.73	62796	R 3 821 573.73
31-Jul	304 837	R 73 871 630.00	610	R 235 240.00	123	R 229 470.00	78 534	R 12 358 582.96	384104	R 86 694 922.96
	9418667	5 419 563 326	256253	322 936 110	568113	968 968 300	6372262	3 111 323 299	16615295	9 822 791 034.64

Total received

R 10 032 813 146.61

% Withdrawn

98%

Inactive Account

Table 44: August 2019 Payment Channel Data

Aug.	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
01-Aug	3 783 151	R 2 684 416 385.00	73 386	R 100 324 040.00	137166	255458340	2 401 811	R 1 578 901 607.14	6395514	R 4 619 100 372.14
02-Aug	1 719 413	1 117 081 157.00	70 378	93 896 530.00	89145	157530940	1 141 131	R 646 691 135.44	3020067	R 2 015 199 762.44
03-Aug	868 381	514 013 773.00	9 861	12 275 880.00	29904	48 345 370.00	647 749	R 325 372 794.96	1555895	R 900 007 817.96
04-Aug	322 316	150 515 030.00	3	4 180.00	25	35 830.00	248 936	R 96 381 586.66	571280	R 246 936 626.66
05-Aug	577 928	314 963 739.00	29 158	38 466 850.00	92059	155 957 030.00	432 282	R 190 520 956.28	1131427	R 699 908 575.28
06-Aug	354 135	167 169 715.00	14 244	17 554 390.00	63824	106 285 650.00	273 198	R 96 042 012.09	705401	R 387 051 767.09
07-Aug	235 656	100 269 470.00	7 895	9 326 740.00	39512	65 177 410.00	188 946	R 55 505 880.01	472009	R 230 279 500.01
08-Aug	183 213	72 962 379.00	6 705	7 308 820.00	31600	51 923 210.00	147 482	R 36 920 315.03	369000	R 169 114 724.03

09-Aug	90 624	25 966 280.00	-	-	3	7 240.00	83 161	R	17 728 297.96	173788	R	43 701 817.96
10-Aug	103 089	32 108 695.00	1 685	1 687 930.00	1622	2 242 910.00	92 881	R	19 899 497.84	199277	R	55 939 032.84
11-Aug	54 385	11 734 100.00	2	1 800.00	1	420.00	51 726	R	7 811 633.86	106114	R	19 547 953.86
12-Aug	108 029	34 775 900.00	3 377	R 3 308 960.00	18919	31 238 350.00	88 815	R	15 895 299.21	219140	R	85 218 509.21
13-Aug	89 864	25 080 144.00	2 419	2 197 910.00	14468	23 504 740.00	79 187	R	12 508 543.68	185938	R	63 291 337.68
14-Aug	74 427	18 499 817.00	1 849	R 1 615 830.00	13106	21 898 040.00	69 406	R	10 047 047.49	158788	R	52 060 734.49
15-Aug	58 518	R 12 949 110.00	1 287	R 1 103 590.00	8633	R 14 493 050.00	57 488	R	7 780 507.53	125926	R	36 326 257.53
16-Aug	51 355	R 9 753 079.00	1 230	R 974 220.00	4642	R 8 042 160.00	51 733	R	6 838 453.71	108960	R	25 607 912.71
17-Aug	38 436	R 6 792 880.00	421	R 343 270.00	209	R 289 190.00	39 151	R	5 096 999.64	78 217	R	12 522 339.64
18-Aug	24 821	R 3 397 184.00	-	R -	0	R -	24 933	R	2 557 220.74	49 754	R	5 954 404.74
19-Aug	42 523	R 6 266 225.00	938	R 622 900.00	2206	R 3 760 610.00	35 612	R	3 845 688.75	81 279	R	14 495 423.75
20-Aug	38 317	R 5 111 450.00	639	R 420 060.00	418	R 671 880.00	38 336	R	3 917 714.02	77 710	R	10 121 104.02
21-Aug	33 996	R 4 259 595.00	577	R 375 860.00	282	R 441 600.00	34 353	R	3 179 139.77	69 208	R	8 256 194.77
22-Aug	30 171	R 3 619 505.00	508	R 313 350.00	257	R 470 640.00	30 863	R	2 822 063.53	61 799	R	7 225 558.53
23-Aug	25 355	R 3 442 310.00	460	R 280 650.00	251	R 401 420.00	26 392	R	2 699 616.91	52 458	R	6 823 996.91
24-Aug	17 657	R 2 394 464.00	153	R 98 470.00	44	R 86 070.00	18 344	R	1 946 482.70	36 198	R	4 525 486.70
25-Aug	12 047	R 1 357 250.00	-	R -	0	R -	12 287	R	1 130 094.81	24 334	R	2 487 344.81
26-Aug	19 289	R 2 447 160.00	411	R 230 750.00	182	R 304 810.00	18 895	R	1 715 098.64	38 777	R	4 697 818.64
27-Aug	19 173	R 2 298 070.00	403	R 226 770.00	203	R 388 680.00	17 000	R	1 429 586.06	36 779	R	4 343 106.06
28-Aug	20 790	R 2 052 360.00	300	R 208 000.00	167	R 326 830.00	17 163	R	1 557 292.36	38 420	R	4 144 482.36
29-Aug	55 953	R 18 249 340.00	314	R 198 510.00	138	R 313 180.00	24 877	R	4 553 185.75	81 282	R	23 314 215.75
	9053012	5 353 946 566	228603	293 366 260	548986	949 595 600	6394138		3 161 295 753	16224739		9 758 204 178.57

Total received

R 10 085 876 294.00

% Withdrawn

97%

Inactive Account

15 447 150.00

95%

Figure 14

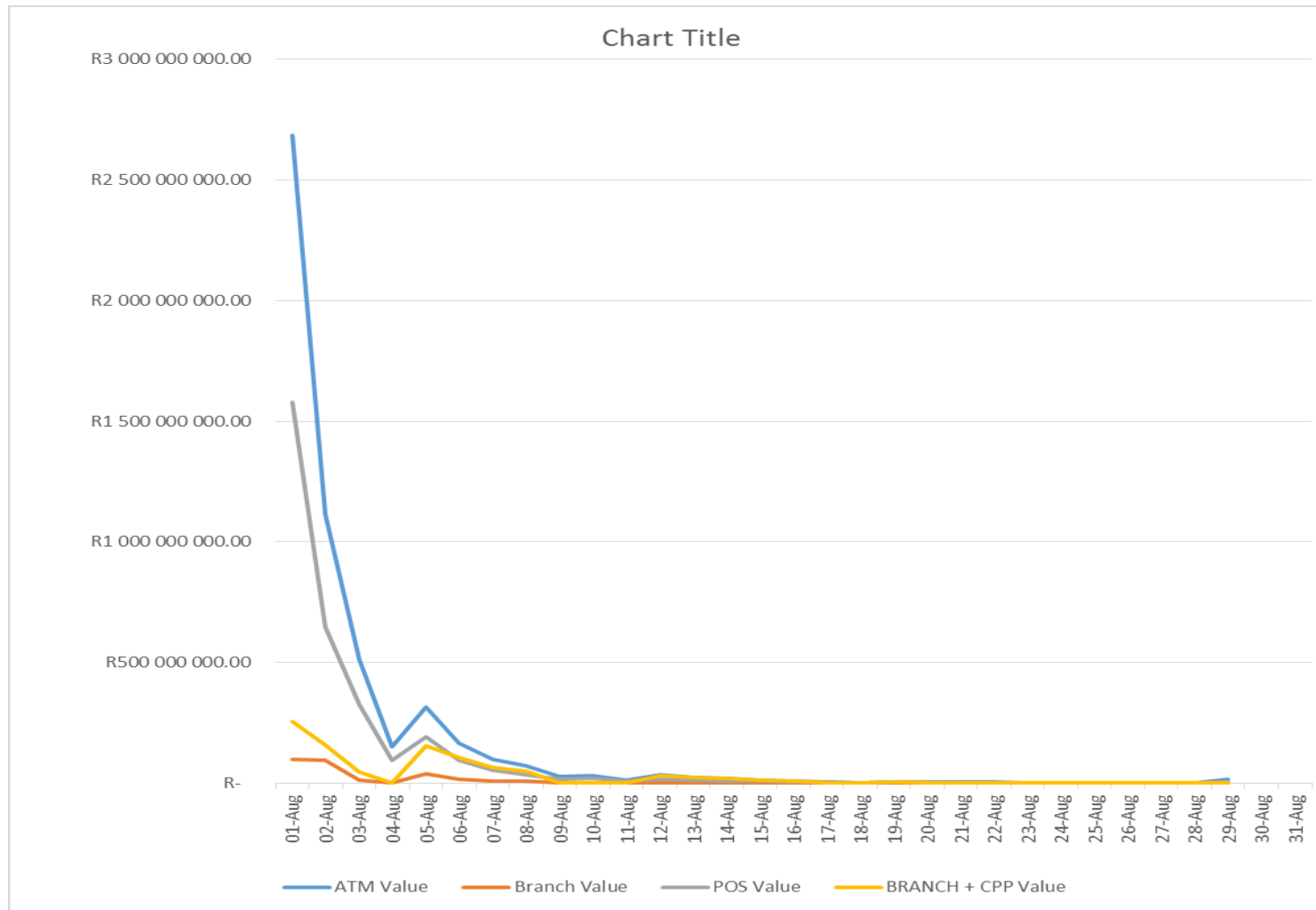


Table 45: September 2019 Payment Channel Data

Sept.	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
30-Aug	2 333 652	R 1 667 367 754.00	66 128	R 84 773 450.00	90465	R 164 190 250.00	1 224 323	R 805 589 030.83	3 714 568	R 2 721 920 484.83
31-Aug	1 530 534	R 1 022 414 469.00	24 616	R 30 291 540.00	37301	R 64 701 570.00	953 261	R 559 402 209.41	2 545 712	R 1 676 809 788.41
01-Sep	1 005 290	R 633 890 624.00	-	R -	44	R 55 750.00	673 135	R 389 377 701.50	1 678 469	R 1 023 324 075.50
02-Sep	1 354 348	R 886 332 438.00	57 910	R 78 658 560.00	99554	R 182 151 170.00	992 188	R 570 094 747.35	2 504 000	R 1 717 236 915.35
03-Sep	780 327	R 458 205 542.00	41 120	R 55 973 080.00	105959	R 182 130 280.00	574 018	R 279 662 313.08	1 501 424	R 975 971 215.08
04-Sep	459 276	R 243 970 900.00	21 784	R 28 755 490.00	75393	R 127 595 380.00	354 408	R 148 279 409.09	910 861	R 548 601 179.09
05-Sep	301 494	R 145 917 299.00	13 582	R 17 206 350.00	49571	R 82 946 410.00	241 971	R 85 736 425.41	606 618	R 331 806 484.41
06-Sep	245 749	R 109 281 760.00	8 837	R 10 532 670.00	36176	R 59 896 600.00	215 864	R 68 396 655.91	506 626	R 248 107 685.91
07-Sep	163 941	R 63 056 160.00	2 999	R 3 397 980.00	3812	R 5 518 120.00	142 878	R 40 866 166.98	313 630	R 112 838 426.98
08-Sep	74 961	R 20 982 336.00	8	R 6 960.00	2	R 2 200.00	70 475	R 14 147 762.69	145 446	R 35 139 258.69
09-Sep	141 027	R 50 132 359.00	4 034	R 4 472 300.00	23349	R 39 005 650.00	117 865	R 26 626 110.91	286 275	R 120 236 419.91
10-Sep	115 580	R 37 415 120.00	3 248	R 3 417 150.00	16979	R 27 838 020.00	101 212	R 19 452 374.05	237 019	R 88 122 664.05
11-Sep	92 348	R 25 405 170.00	1 861	R 1 817 770.00	14146	R 23 630 710.00	84 580	R 14 424 101.80	192 935	R 65 277 751.80
12-Sep	74 890	R 17 616 490.00	1 577	R 1 400 590.00	9666	R 16 383 130.00	71 941	R 10 920 001.07	158 074	R 46 320 211.07
13-Sep	66 896	R 15 877 730.00	1 497	R 1 256 450.00	5020	R 8 620 590.00	65 594	R 10 246 349.21	139 007	R 36 001 119.21
14-Sep	49 667	R 10 542 410.00	560	R 480 090.00	312	R 430 290.00	48 571	R 7 451 970.55	99 110	R 18 904 760.55
15-Sep	29 333	R 4 988 650.00	-	R -	0	R -	30 307	R 3 585 426.23	59 640	R 8 574 076.23
16-Sep	49 211	R 8 808 950.00	1 064	R 863 230.00	2378	R 3 933 990.00	49 371	R 6 006 072.20	102 024	R 19 612 242.20
17-Sep	44 847	R 7 127 180.00	834	R 576 700.00	466	R 695 480.00	46 262	R 5 188 938.96	92 409	R 13 588 298.96
18-Sep	34 485	R 5 096 750.00	605	R 413 370.00	460	R 685 540.00	34 168	R 3 625 001.43	69 718	R 9 820 661.43
19-Sep	39 041	R 5 559 360.00	725	R 443 000.00	359	R 519 930.00	38 449	R 3 913 595.66	78 574	R 10 435 885.66
20-Sep	34 814	R 5 244 140.00	561	R 347 330.00	304	R 521 820.00	35 088	R 3 729 996.10	70 767	R 9 843 286.10
21-Sep	24 519	R 3 468 160.00	192	R 105 460.00	78	R 133 870.00	24 356	R 2 566 576.70	49 145	R 6 274 066.70
22-Sep	15 986	R 1 801 090.00	-	R -	0	R -	16 011	R 1 427 552.72	31 997	R 3 228 642.72
23-Sep	28 055	R 3 667 580.00	465	R 242 040.00	213	R 368 120.00	27 274	R 2 554 285.31	56 007	R 6 832 025.31

24-Sep	17 993	R 2 123 440.00	2	R 90.00	0	R -	17 089	R 1 522 001.63	35 084	R 3 645 531.63
25-Sep	24 507	R 3 030 090.00	373	R 177 460.00	184	R 3 201 070.00	22 722	R 2 257 670.93	47 786	R 8 666 290.93
26-Sep	34 223	R 3 179 790.00	399	R 195 750.00	144	R 281 440.00	22 195	R 2 004 699.46	56 961	R 5 661 679.46
27-Sep	34 381	R 2 176 600.00	309	R 155 590.00	102	R 175 240.00	18 977	R 1 598 152.21	53 769	R 4 105 582.21
28-Sep	40 106	R 1 705 510.00	159	R 52 560.00	20	R 22 970.00	16 563	R 1 167 144.27	56 848	R 2 948 184.27
29-Sep	45971	R 1 121 450.00	-	R -	0	R -	15 270	R 772 648.21	61 241	R 1 894 098.21
30-Sep	472 955	R 158 115 660.00	678	R 213 950.00	132	R 278 040.00	119 582	R 24 974 021.04	593 347	R 183 581 671.04
	9760407	5 625 622 961	256127	326 226 960	572589	995 913 630	6465968	3 117 567 113	17055091	10 065 330 663.90

Total received **R 10 149 490 964.65**
 % Withdrawn 99%
 Inactive Account

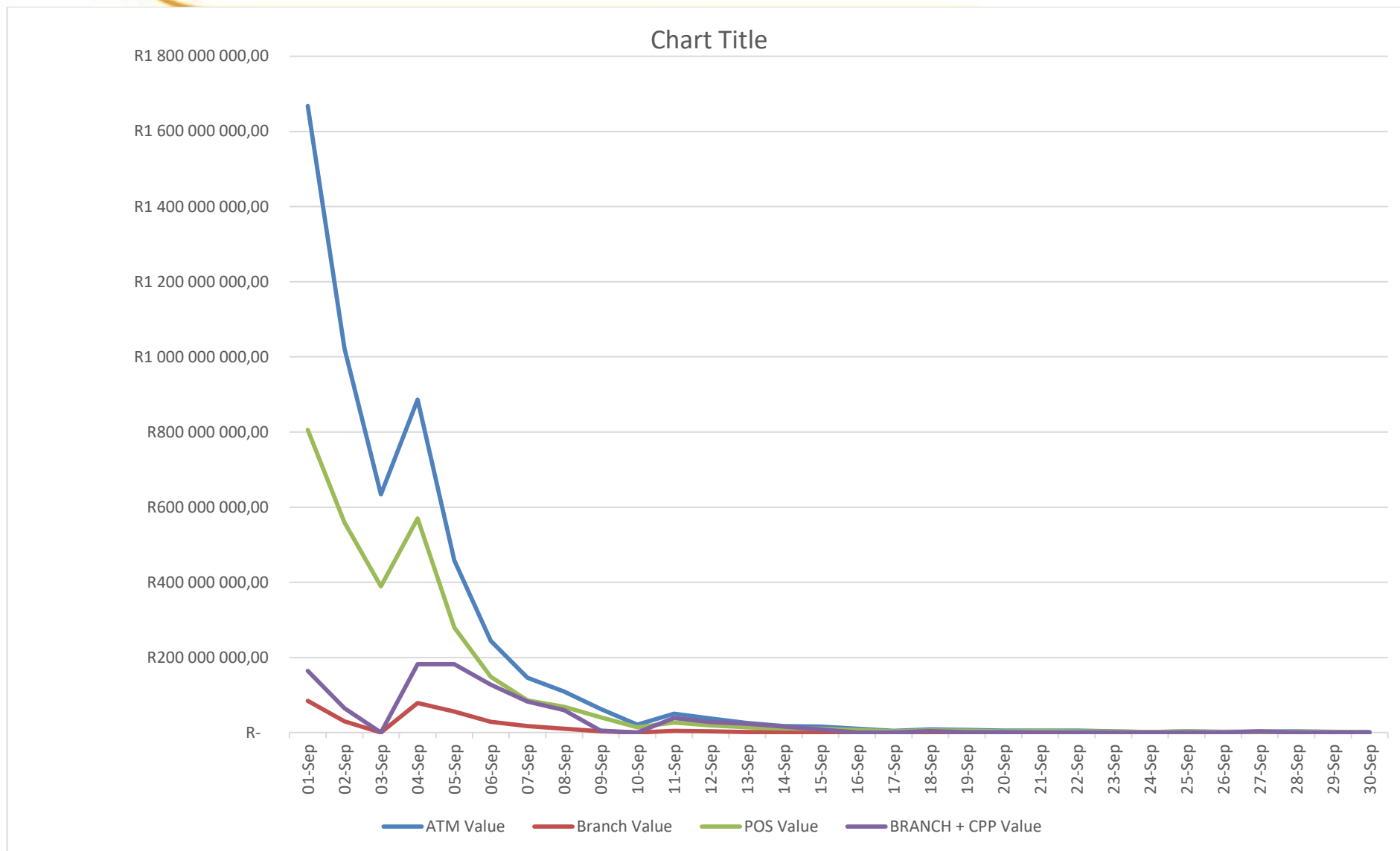


Table 46: October 2019 Payment Channel Data

Oct 19	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
01-Oct	3 810 999	R 2 706 443 383.00	103931	R 135 936 950.00	142827	R 266 084 890.00	2 570 023	R 1 635 600 242.16	6 627 780	R 4 744 065 465.16
02-Oct	1 608 725	R 1 025 577 643.00	48499	R 65 182 760.00	86319	R 153 239 480.00	1 154 711	R 634 141 046.73	2 898 254	R 1 878 140 929.73
03-Oct	988 134	R 576 870 401.00	36700	R 46 910 920.00	68083	R 115 552 540.00	701 194	R 338 509 391.49	1 794 111	R 1 077 843 252.49
04-Oct	628 587	R 343 008 168.00	21069	R 26 954 040.00	83290	R 138 899 290.00	472 084	R 199 112 440.17	1 205 030	R 707 973 938.17
05-Oct	380 020	R 183 795 683.00	7395	R 8 611 910.00	11228	R 16 835 640.00	301 885	R 111 927 918.40	700 528	R 321 171 151.40
06-Oct	146 711	R 52 283 739.00	1	R 1 780.00	19	R 22 350.00	130 991	R 34 735 053.26	277 722	R 87 042 922.26
07-Oct	260 726	R 110 694 948.00	10529	R 12 459 810.00	50025	R 83 505 070.00	207 790	R 60 064 809.82	529 070	R 266 724 637.82
08-Oct	196 477	R 75 028 999.00	8007	R 9 497 470.00	29319	R 49 163 350.00	158 580	R 37 663 582.12	392 383	R 171 353 401.12
09-Oct	147 200	R 50 173 148.00	4995	R 5 316 490.00	26167	R 44 110 170.00	126 125	R 25 926 880.24	304 487	R 125 526 688.24
10-Oct	112 315	R 33 979 684.00	3283	R 3 270 920.00	20376	R 33 989 410.00	101 057	R 17 279 890.98	237 031	R 88 519 904.98
11-Oct	108 950	R 31 031 368.00	2804	R 2 606 830.00	15212	R 24 928 850.00	96 361	R 16 482 644.74	223 327	R 75 049 692.74
12-Oct	76 951	R 18 112 364.00	1050	R 922 110.00	640	R 865 580.00	72 937	R 12 214 224.79	151 578	R 32 114 278.79
13-Oct	43 631	R 7 935 310.00	1	R 1 720.00	0	R -	42 909	R 5 571 521.46	86 541	R 13 508 551.46
14-Oct	77 841	R 17 994 658.00	1664	R 1 390 130.00	12624	R 21 108 170.00	70 189	R 9 783 553.31	162 318	R 50 276 511.31
15-Oct	61 408	R 12 096 380.00	1378	R 1 110 350.00	8685	R 14 770 820.00	60 870	R 7 921 485.43	132 341	R 35 899 035.43
16-Oct	49 255	R 8 236 190.00	898	R 724 320.00	4197	R 7 383 610.00	52 770	R 6 212 312.02	107 120	R 22 556 432.02
17-Oct	43 819	R 7 085 430.00	801	R 600 310.00	2048	R 3 454 810.00	46 238	R 5 092 822.73	92 906	R 16 233 372.73
18-Oct	41 840	R 6 821 170.00	700	R 444 570.00	389	R 594 780.00	43 256	R 4 801 224.33	86 185	R 12 661 744.33
19-Oct	32 917	R 5 176 169.00	293	R 162 530.00	110	R 169 630.00	33 548	R 3 804 114.35	66 868	R 9 312 443.35
20-Oct	21 750	R 2 739 659.00	-	R -	0	R -	22 686	R 2 112 661.34	44 436	R 4 852 320.34
21-Oct	35 967	R 4 469 909.00	550	R 325 900.00	250	364840	34 937	R 3 229 629.65	71 704	R 8 390 278.65
22-Oct	33 495	R 4 184 980.00	571	R 326 930.00	198	R 298 350.00	33 603	R 2 863 604.72	67 867	R 7 673 864.72
23-Oct	30 952	R 4 033 660.00	449	R 229 060.00	162	R 239 430.00	30 777	R 2 589 440.74	62 340	R 7 091 590.74
24-Oct	28 246	R 3 769 420.00	405	R 219 470.00	145	R 217 670.00	27 315	R 2 278 015.98	56 111	R 6 484 575.98

25-Oct	19 487	R	3 214 130.00	328	R	170 500.00	127	R	166 670.00	20 189	R	1 961 674.53	40 131	R	5 512 974.53
26-Oct	14 107	R	1 983 550.00	132	R	70 530.00	21	R	31 330.00	14 750	R	1 550 588.41	29 010	R	3 635 998.41
27-Oct	10 766	R	1 344 030.00	1	R	720.00	0	R	-	9 644	R	834 130.62	20 411	R	2 178 880.62
28-Oct	20 995	R	1 986 090.00	297	R	136 650.00	101	R	154 760.00	16 545	R	1 411 331.16	37 938	R	3 688 831.16
29-Oct	26 780	R	2 098 770.00	326	R	182 920.00	92	R	159 610.00	17 978	R	1 430 193.09	45 176	R	3 871 493.09
30-Oct	43 714	R	2 260 810.00	251	R	136 780.00	80	R	126 440.00	20 952	R	1 351 044.37	64 997	R	3 875 074.37
31-Oct	312 589	R	84 279 560.00	471	R	190 020.00	70	R	110 380.00	83 011	R	12 356 973.42	396 141	R	96 936 933.42
	9415354		5 388 709 403	257779		324 095 400	562804		976 547 920	6775905		3 200 814 447	17011842		9 890 167 169.56

Total received

R 10 059 446 198.21

% Withdrawn

98%

Inactive Account

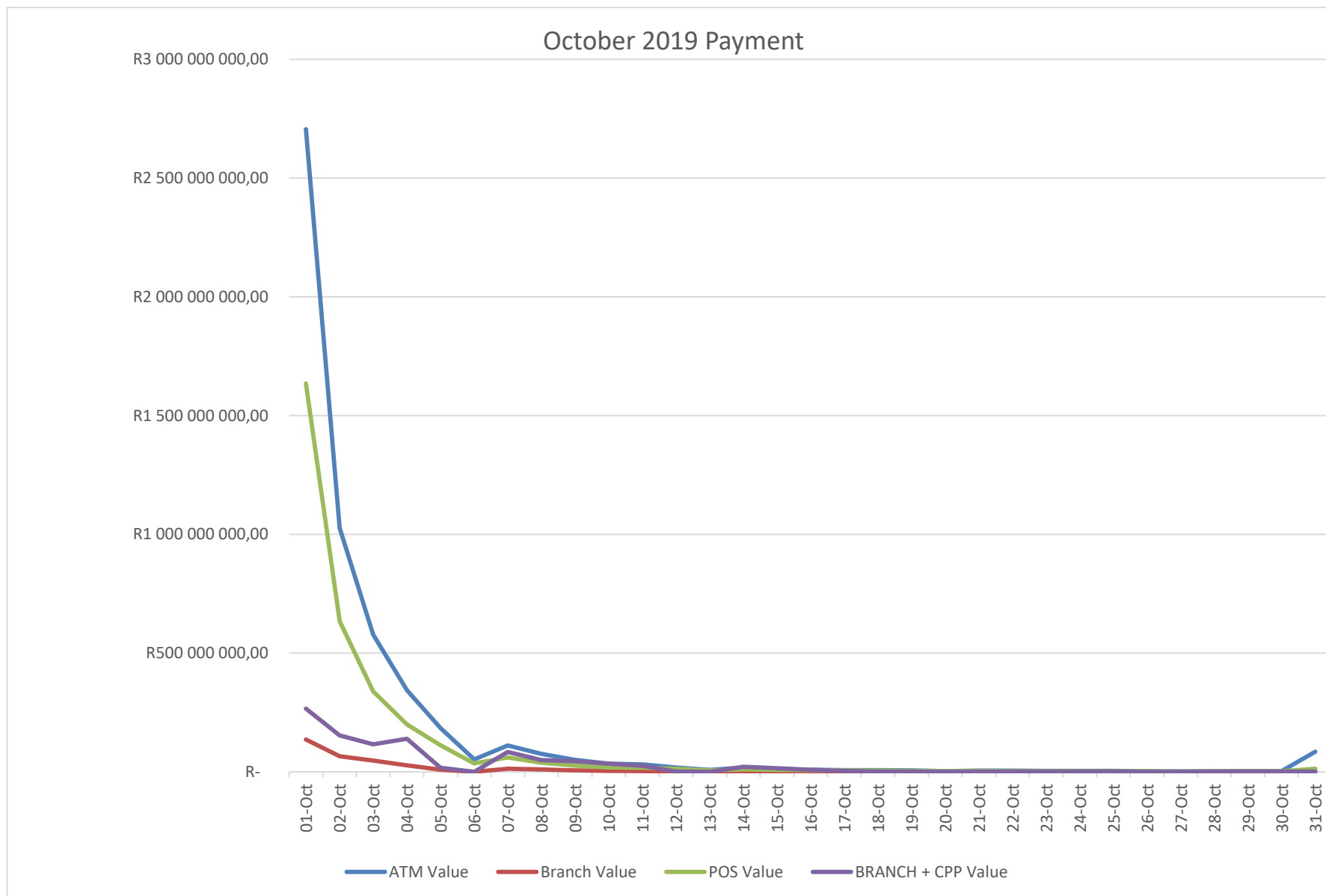


Table 47: November 2019 Payment Channel Data

Nov.	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
28-Nov	3 214 659	R 2 254 488 645.00	81994	R 112 846 780.00	103416	R 191 880 760.00	1756823	R 1 134 732 042.43	5156892	R 3 693 948 227.43
29-Nov	1 682 134	R 1 088 967 210.00	51006	R 67 903 780.00	73267	R 129 898 920.00	1282523	R 686 633 979.22	3088930	R 1 973 403 889.22
30-Nov	883 213	R 542 027 375.00	17382	R 22 543 040.00	24051	R 40 563 770.00	651900	R 322 669 475.47	1576546	R 927 803 660.47
01-Dec	495 322	R 270 806 560.00	65	R 73 930.00	36	R 49 540.00	359364	R 167 939 648.63	854787	R 438 869 678.63
02-Dec	836 144	R 502 708 815.00	48131	R 66 528 250.00	95918	R 166 668 730.00	637488	R 320 648 419.10	1617681	R 1 056 554 214.10
03-Dec	524 149	R 277 005 350.00	24883	R 33 541 620.00	72131	R 122 126 290.00	396828	R 167 010 250.33	1017991	R 599 683 510.33
04-Dec	332 435	R 157 888 950.00	13479	R 17 145 500.00	46743	R 78 501 340.00	257857	R 91 255 943.97	650514	R 344 791 733.97
05-Dec	252 030	R 114 064 970.00	9156	R 11 528 200.00	37078	R 62 232 580.00	203080	R 65 158 244.84	501344	R 252 983 994.84
06-Dec	199 861	R 84 212 550.00	5601	R 6 545 630.00	26319	R 43 527 320.00	175310	R 51 062 827.14	407091	R 185 348 327.14
07-Dec	127 155	R 44 511 080.00	1559	R 1 643 600.00	2056	R 2 970 510.00	115142	R 29 652 624.31	245912	R 78 777 814.31
08-Dec	65 321	R 18 016 400.00	5	R 2 140.00	5	R 8 910.00	63573	R 12 730 403.63	128904	R 30 757 853.63
09-Dec	112 866	R 40 086 600.00	2928	R 3 275 970.00	15728	R 25 860 020.00	102552	R 22 811 256.53	234074	R 92 033 846.53
10-Dec	89 143	R 26 937 730.00	1952	R 2 030 130.00	12065	R 20 159 080.00	86206	R 17 272 255.05	189366	R 66 399 195.05
11-Dec	86 628	R 23 238 340.00	2128	R 2 111 190.00	11202	R 20 159 080.00	82344	R 15 373 362.44	182302	R 60 881 972.44
12-Dec	77 932	R 19 783 605.00	1965	R 1 887 860.00	5590	R 9 559 200.00	74421	R 13 032 600.51	159908	R 44 263 265.51
13-Dec	62 912	R 15 882 310.00	1605	R 1 406 010.00	3640	R 6 083 920.00	65625	R 11 778 665.80	133782	R 35 150 905.80
14-Dec	46 659	R 11 237 430.00	586	R 453 700.00	258	R 357 840.00	45887	R 8 135 352.84	93390	R 20 184 322.84
15-Dec	29 385	R 5 522 700.00	0	R -	0	R -	28535	R 4 150 236.45	57920	R 9 672 936.45
16-Dec	35 725	R 6 467 520.00	0	R -	0	R -	32991	R 4 728 568.08	68716	R 11 196 088.08
17-Dec	46 923	R 9 482 070.00	1166	R 890 300.00	649	R 966 580.00	45435	R 7 242 356.52	94173	R 18 581 306.52
18-Dec	36 955	R 6 936 880.00	964	R 666 030.00	382	R 568 210.00	32384	R 4 931 240.53	70685	R 13 102 360.53
19-Dec	33 410	R 6 185 010.00	850	R 559 610.00	349	R 514 900.00	28447	R 4 173 420.80	63056	R 11 432 940.80
20-Dec	29 175	R 5 403 130.00	804	R 484 780.00	303	R 427 510.00	25549	R 3 846 273.26	55831	R 10 161 693.26
21-Dec	21 539	R 3 476 710.00	234	R 139 790.00	52	R 72 760.00	17693	R 2 669 139.13	39518	R 6 358 399.13
22-Dec	15 508	R 2 085 350.00	0	R -	0	R -	12015	R 1 576 904.00	27523	R 3 662 254.00
23-Dec	29 511	R 4 682 090.00	813	R 452 930.00	231	R 319 940.00	23434	R 3 626 922.49	53989	R 9 081 882.49

24-Dec	30 672	R	4 022 130.00	616	R	275 810.00	138	R	168 730.00	22620	R	3 253 148.57	54046	R	7 719 818.57
25-Dec	10 488	R	962 390.00	0	R	-	0	R	-	5265	R	551 267.50	15753	R	1 513 657.50
26-Dec	14 504	R	1 057 070.00	0	R	-	0	R	-	7701	R	697 884.04	22205	R	1 754 954.04
27-Dec	61 367	R	2 657 190.00	518	R	188 110.00	95	R	138 400.00	23340	R	1 681 024.63	85320	R	4 664 724.63
28-Dec	139 170	R	2 507 140.00	338	R	58 500.00	22	R	13 640.00	37688	R	1 454 750.11	177218	R	4 034 030.11
29-Dec	89 320	R	1 483 550.00	0	R	-	0	R	-	23282	R	808 663.14	112602	R	2 292 213.14
30-Dec	234 478	R	12 145 110.00	931	R	167 490.00	26	R	40 650.00	58819	R	2 605 348.57	294254	R	14 958 598.57
31-Dec															
	9946693		5 566 939 960	271659		355 350 680	531750		923 839 130	6782121		3 185 894 500	17532223		R 10 032 024 270.06

Total received

R 10 119 211 205.74

% Withdrawn

99%

Inactive Account

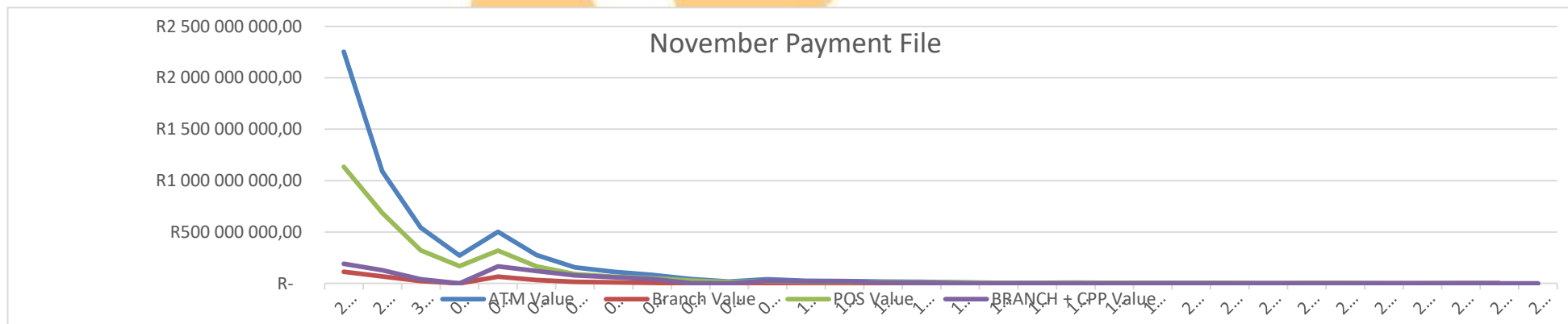


Table 48: December 2019 Payment Channel Data

Dec.20 19	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANC H + CPP Txns	BRANCH + CPP Value				
28- Nov	3 214 659	R2 254 488 645.00	81994	R112 846 780.00	103416	R 191 880760.00	1756823	R 1 134 732 42.43	515689 2	R3 693 948 227.43
29- Nov	1 682 134	R1 088 967 210.00	51006	R 67 903 780.00	73267	R 129 898 920.00	1282523	R 686 633 979.22	308893 0	R1 973 403 889.22
30- Nov	883 213	R542 027 375.00	17382	R 22 543 040.00	24051	R 40 563 770.00	651900	R322 669 475.47	157654 6	R927 803 660.47
01-Dec	495 322	R270 806 560.00	65	R73 930.00	36	R 49 540.00	359364	R167 939 648.63	854787	R438 869 678.63
02-Dec	836 144	R502 708 815.00	48131	R66 528 250.00	95918	R 166 668 730.00	637488	R320 648 419.10	161768 1	R1 056 554 214.10
03-Dec	524 149	R277 005 350.00	24883	R33 541 620.00	72131	R 122 126 290.00	396828	R167 010 250.33	101799 1	R599 683 510.33
04-Dec	332 435	R157 888 950.00	13479	R17 145 500.00	46743	R 78 501 340.00	257857	R91 255 943.97	650514	R344 791 733.97
05-Dec	252 030	R114 064 970.00	9156	R11 528 200.00	37078	R 62 232 580.00	203080	R65 158 244.84	501344	R252 983 994.84
06-Dec	199 861	R84 212 550.00	5601	R6 545 630.00	26319	R 43 527 320.00	175310	R51 062 827.14	407091	R185 348 327.14
07-Dec	127 155	R44 511 080.00	1559	R1 643 600.00	2056	R 2 970 510.00	115142	R29 652 624.31	245912	R78 777 814.31
08-Dec	65 321	R18 016 400.00	5	R2 140.00	5	R 8 910.00	63573	R12 730 403.63	128904	R30 757 853.63
09-Dec	112 866	R40 086 600.00	2928	R3 275 970.00	15728	R 25 860 020.00	102552	R22 811 256.53	234074	R 92 033 846.53
10-Dec	89 143	R26 937 730.00	1952	R2 030 130.00	12065	R 20 159 080.00	86206	R17 272 255.05	189366	R 66 399 195.05
11-Dec	86 628	R23 238 340.00	2128	R2 111 190.00	11202	R 20 159 080.00	82344	R 15 373 362.44	182302	R60 881 972.44

12-Dec	77 932	R19 783 605.00	1965	R1 887 860.00	5590	R 9 559 200.00	74421	R13 032 600.51	159908	R 44 263 265.51
13-Dec	62 912	R15 882 310.00	1605	R1 406 010.00	3640	R 6 083 920.00	65625	R11 778 665.80	133782	R 35 150 905.80
14-Dec	46 659	R11 237 430.00	586	R453 700.00	258	R 357 840.00	45887	R8 135 352.84	93390	R20 184 322.84
15-Dec	29 385	R5 522 700.00	0	R	0	R	28535	R4 150 236.45	57920	R9 672 936.45
16-Dec	35 725	R6 467 520.00	0	R	0	R	32991	R4 728 568.08	68716	R11 196 088.08
17-Dec	46 923	R9 482 070.00	1166	R890 300.00	649	R 966 580.00	45435	R 7 242 356.52	94173	R18 581 306.52
18-Dec	36 955	R6 936 880.00	964	R666 030.00	382	R 568 210.00	32384	R 4 931 240.53	70685	R13 102 360.53
19-Dec	33 410	R6 185 010.00	850	R559 610.00	349	R 514 900.00	28447	R4 173 420.80	63056	R11 432 940.80
20-Dec	29 175	R5 403 130.00	804	R484 780.00	303	R 427 510.00	25549	R3 846 273.26	55831	R10 161 693.26
21-Dec	21 539	R3 476 710.00	234	R139 790.00	52	R 72 760.00	17693	R 2 669 139.13	39518	R6 358 399.13
22-Dec	15 508	R2 085 350.00	0	R	0	R	12015	R1 576 904.00	27523	R3 662 254.00
23-Dec	29 511	R 4 682 090.00	813	R452 930.00	231	R 319 940.00	23434	R 3 626 922.49	53989	R9 081 882.49
24-Dec	30 672	R4 022 130.00	616	R275 810.00	138	R 168 730.00	22620	R3 253 148.57	54046	R7 719 818.57
25-Dec	10 488	R962 390.00	0	R	0	R	5265	R 551 267.50	15753	R1 513 657.50
26-Dec	14 504	R1 057 070.00	0	R	0	R	7701	R697 884.04	22205	R1 754 954.04
27-Dec	61 367	R2 657 190.00	518	R188 110.00	95	R 138 400.00	23340	R1 681 024.63	85320	R 4 664 724.63
28-Dec	139 170	R2 507 140.00	338	R58 500.00	22	R 13 640.00	37688	R1 454 750.11	177218	R 4 034 030.11
29-Dec	89 320	R1 483 550.00	0	R	0	R	23282	R808 663.14	112602	R2 292 213.14
30-Dec	234 478	R12 145 110.00	931	R167 490.00	26	R40 650.00	58819	R2 605 348.57	294254	R14 958 598.57
31-Dec										
	9946693	5 566 939 960	271659	355 350 680	531750	923 839 130	6782121	3 185 894 500	1.8E+07	R 10 032 024 270.06

Total received
% Withdrawn
Inactive
Account

R 10 119 211 205.74
99%

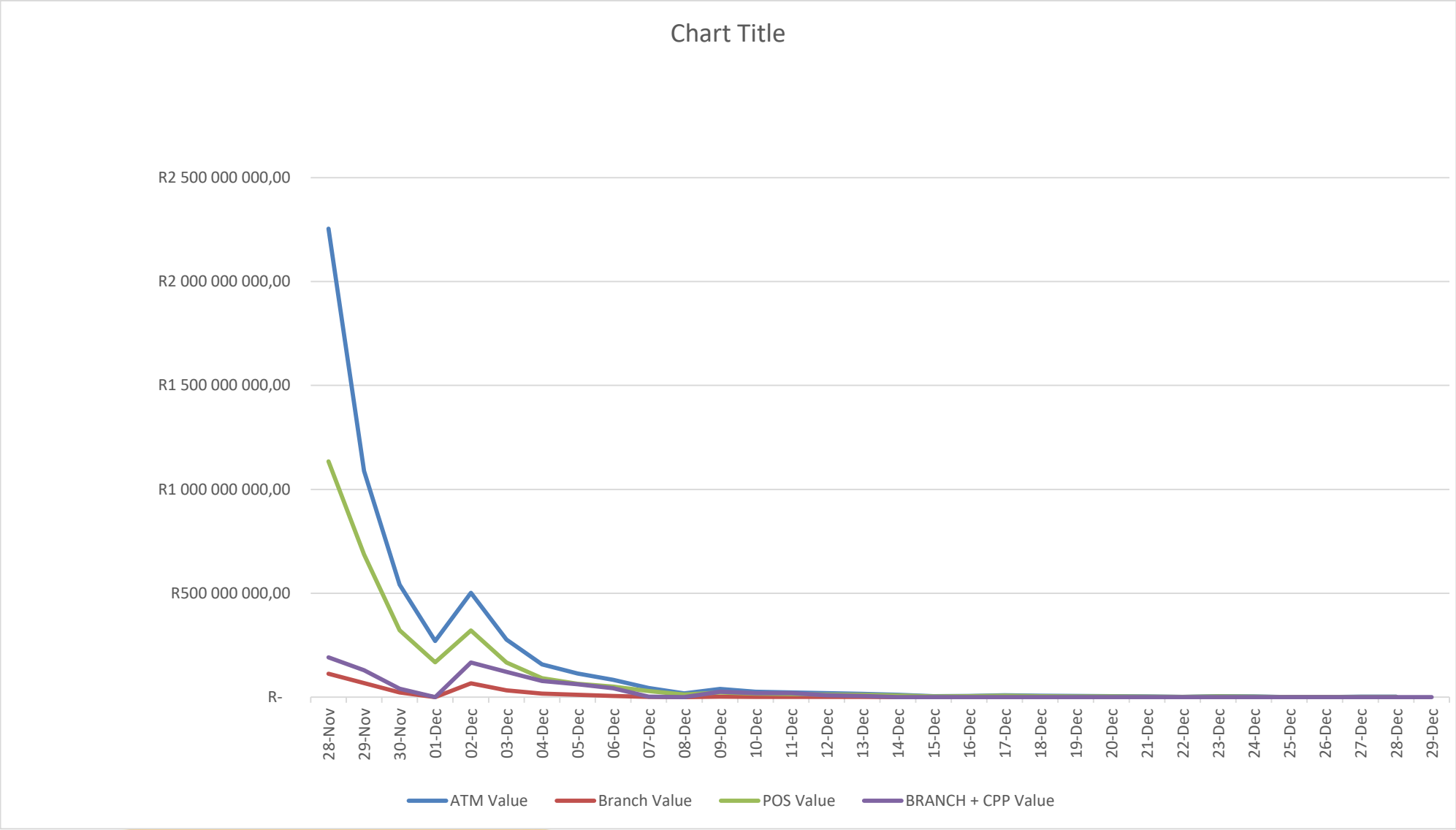


Table 49: January 2020 Payment Channel Data

20-Jan	ATM Txns	ATM Value	Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value	POS Txns	POS Value	Grand Total Txns	Grand Total Value
31-Dec	3406776	R 2 387 365 965.00	119142	R 160 334 330.00	86295	R 158 547 200.00	1568690	R 1 093 861 728.25	5180903	R 3 800 109 223.25
01-Jan	798921	R 465 665 130.00	4	R 2 750.00	0	R -	474433	R 244 074 381.36	1273358	R 709 742 261.36
02-Jan	1288546	R 821 965 275.00	2131	R 1 134 070.00	59467	R 108 051 170.00	957021	R 535 912 489.76	2307165	R 1 467 063 004.76
03-Jan	1055384	R 649 175 360.00	53797	R 74 998 250.00	74950	R 130 758 800.00	748413	R 378 813 120.30	1932544	R 1 233 745 530.30
04-Jan	599215	R 322 570 660.00	12031	R 15 193 320.00	15506	R 25 613 830.00	427920	R 175 568 956.59	1054672	R 538 946 766.59
05-Jan	241358	R 101 174 230.00	11	R 14 260.00	28	R 45 640.00	192356	R 59 876 678.23	433753	R 161 110 808.23
06-Jan	592309	R 321 138 900.00	28256	R 38 074 920.00	69052	R 11 696 014.00	444468	R 183 520 129.77	1134085	R 554 429 963.77
07-Jan	377663	R 179 974 290.00	15007	R 19 050 820.00	47994	R 79 345 730.00	288023	R 96 365 211.01	728687	R 374 736 051.01
08-Jan	268661	R 114 949 440.00	8464	R 9 753 650.00	36928	R 61 015 140.00	210868	R 59 508 057.62	524921	R 245 226 287.62
09-Jan	200706	R 78 660 265.00	5788	R 6 535 970.00	25075	R 41 071 560.00	170910	R 43 757 786.93	402479	R 170 025 581.93
10-Jan	179298	R 64 758 680.00	4758	R 4 799 360.00	15871	R 25 353 020.00	152762	R 35 405 296.66	352689	R 130 316 356.66
11-Jan	137645	R 43 382 560.00	1929	R 1 863 150.00	1573	R 2 105 550.00	121017	R 27 522 132.81	262164	R 74 873 392.81
12-Jan	77197	R 19 449 220.00	3	R 1 840.00	3	R 1 810.00	69651	R 12 123 737.04	146854	R 31 576 607.04
13-Jan	176 358	R 54 642 340.00	4341	R 3 986 700.00	15089	R 24 646 020.00	148630	R 31 788 632.05	344418	R 115 063 692.05
14-Jan	152 080	R 38 377 650.00	2682	R 2 211 100.00	10358	R 17 107 310.00	138082	R 25 218 886.50	303202	R 82 914 946.50
15-Jan	84 599	R 18 614 340.00	1762	R 1 463 940.00	4433	R 7 467 900.00	83378	R 12 401 222.40	174172	R 39 947 402.40
16-Jan	60 307	R 10 957 940.00	1184	R 944 130.00	2340	R 3 951 140.00	63968	R 8 298 151.38	127799	R 24 151 361.38
17-Jan	52 584	R 9 213 560.00	1077	R 814 180.00	860	R 1 298 680.00	54883	R 6 896 930.49	109404	R 18 223 350.49
18-Jan	40 335	R 6 700 370.00	404	R 271 080.00	235	R 327 810.00	43256	R 5 464 583.29	84230	R 12 763 843.29

19-Jan	27 327	R	3 558 690.00	0	R	-	1	R	1 800.00	29915	R	3 037 020.40	57243	R	6 597 510.40
20-Jan	46 758	R	6 625 990.00	888	R	523 050.00	611	R	935 100.00	46150	R	4 879 921.19	94 407	R	12 964 061.19
21-Jan	39 465	R	5 306 870.00	716	R	423 160.00	290	R	421 650.00	40766	R	4 002 284.07	81237	R	10 153 964.07
22-Jan	35 281	R	4 399 800.00	589	R	306 850.00	279	R	473 340.00	36652	R	3 430 718.29	72801	R	8 610 708.29
23-Jan	31 051	R	3 759 440.00	461	R	258 100.00	182	R	246 180.00	31863	R	2 859 306.70	63557	R	7 123 026.70
24-Jan	25 793	R	3 497 840.00	432	R	243 810.00	176	R	289 240.00	26996	R	2 643 210.14	53397	R	6 674 100.14
25-Jan	18 265	R	2 503 870.00	192	R	100 550.00	33	R	47 540.00	19061	R	2 072 608.30	37551	R	4 724 568.30
26-Jan	12 633	R	1 395 850.00	0	R	-	0	R	-	12922	R	1 234 929.08	25555	R	2 630 779.08
27-Jan	21 773	R	2 758 510.00	446	R	249 080.00	208	R	311 550.00	20603	R	1 994 001.85	43030	R	5 313 141.85
28-Jan	25 707	R	2 494 750.00	330	R	144 440.00	61	R	99 030.00	20502	R	1 809 192.18	46600	R	4 547 412.18
29-Jan	30 094	R	2 273 680.00	361	R	193 070.00	144	R	213 140.00	20821	R	1 712 805.69	51 420	R	4 392 695.69
30-Jan	62 167	R	2 837 610.00	304	R	146 070.00	109	R	206 420.00	27407	R	1 577 047.15	89987	R	4 767 147.15
31-Jan												0	R	-	
	10166256		5 750 149 075	267490		344 036 000	468151		701 649 314	6692387		3 067 631 157	17594284	R	9 863 465 546.48

Total received

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Inactive Account

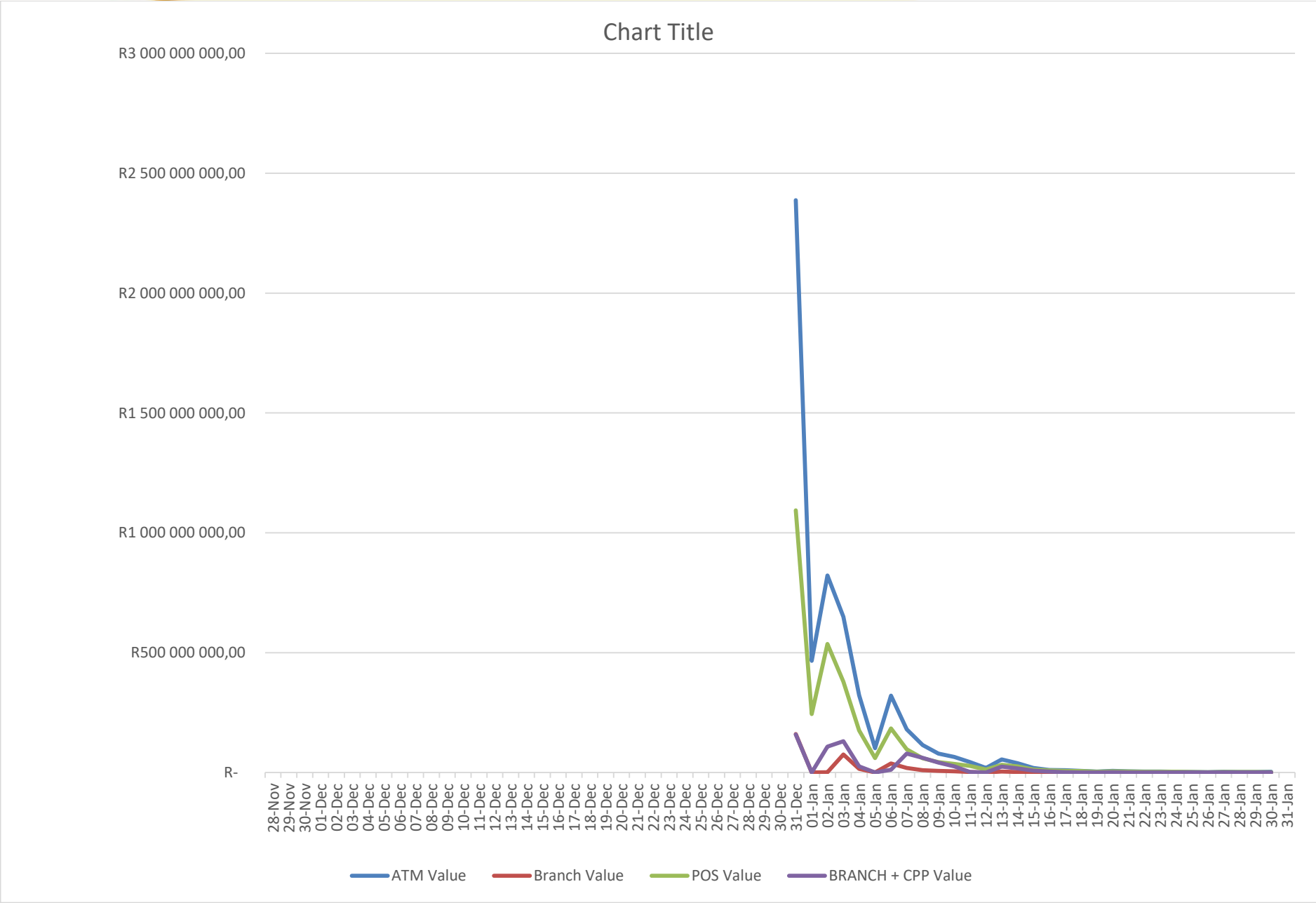


Table 50: February 2020 Payment Channel Data

Feb.20	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
31-Jan	3 406 776	R 2 387 365 965.00	119 142	R 160 334 330.00	78175	R 143 316 720.00	1525283	R 992 435 243.83	5129376	R 3 540 135 538.83
01-Feb	2 092 322	R 1 454 303 550.00	53 462	R 74 165 490.00	34239	R 62 795 890.00	1508555	R 913 225 469.24	3688578	R 2 504 490 399.24
02-Feb	792 651	R447 941 875.00	59	R 71 980.00	7	R 14 030.00	568902	R 272 646 298.05	1361619	R 720 674 183.05
03-Feb	1 126 676	R687 404 620.00	63 600	R 89 975 290.00	61864	R 111 267 840.00	859488	R 448 129 014.96	2111628	R 1 336 776 764.96
04-Feb	627 831	R 340 055 815.00	39 253	R 54 277 890.00	65397	R 112 300 460.00	483777	R 208 397 219.73	1216258	R 715 031 384.73
05-Feb	381 365	R 187 643 740.00	19 284	R 25 612 160.00	55994	R 95 425 120.00	310231	R 112 282 757.15	766874	R 420 963 777.15
06-Feb	257 177	R 115 926 820.00	12 535	R 16 244 200.00	40135	R 67 997 580.00	212310	R 64 365 155.14	522157	R 264 533 755.14
07-Feb	210 877	R 86 897 040.00	8 760	R 10 592 830.00	34587	R 58 129 140.00	178295	R 48 421 856.64	432519	R 204 040 866.64
08-Feb	137 908	R 47 577 380.00	2 468	R 2 771 380.00	2841	R 4 187 800.00	133447	R 33 190 065.05	276664	R 87 726 625.05
09-Feb	76 476	R 19 280 680.00	-	R -	5	R 5 280.00	75392	R 13 643 487.52	151873	R 32 929 447.52
10-Feb	43 871	R 130 302.00	41 678 420	R 974.00 3	21385	R 35 669 790.00	4142950	R 20 808 517.47	4.6E+07	R 56 612 583.47
11-Feb	111 361	R32 922 215.00	3 341	R 3 445 620.00	14298	R 23 635 020.00	99 538	R 17 243 697.74	228538	R 77 246 552.74
12-Feb	93 539	R 23 460 700.00	2 553	R 2 430 060.00	13566	R 22 732 490.00	84 616	R 13 132 517.30	194274	R 61 755 767.30
13-Feb	80 327	R 17 125 025.00	1 982	R 1 777 510.00	10063	R 17 263 580.00	76 608	R 10 870 467.16	168980	R 47 036 582.16
14-Feb	67 200	R 14 501 210.00	1 752	R 1 495 470.00	4830	R 8 395 030.00	65 625	R 9 498 377.98	139 407	R 33 890 087.98
15-Feb	46 231	R 9 251 940.00	513	R 190.00 442	277	R 414 570.00	49 245	R 7 001 060.39	96266	R 17 109 760.39
16-Feb	29 495	R 4 723 850.00	-	R -	2	R 3 560.00	31 749	R 3 622 894.09	61246	R 8 350 304.09
17-Feb	49 936	R 7 717 660.00	1 088	R 700.00 797	2710	R 467 560.00	50 286	R 5 694 407.94	104020	R 14 677 327.94
18-Feb	43 930	R 6 397 285.00	871	R 670.00 605	545	R 818 460.00	45 615	R 4 737 775.63	90961	R 12 559 190.63
19-Feb	39 528	R 5 325 960.00	736	R 100.00 438	269	R 410 960.00	41 814	R 4 090 961.70	82347	R 10 265 981.70
20-Feb	34 472	R 4 517 640.00	521	R 110.00 328	211	R 304 700.00	37 274	R 3 574 660.22	72478	R 8 725 110.22
21-Feb	32 396	R 4 389 900.00	594	R 300.00 363	181	R 280 610.00	34 294	R 3 281 478.65	67465	R 8 315 288.65

22-Feb	25 418	R 3 348 700.00	196	R 990.00 108	55	R 91 900.00	26 886	R 2 719 262.96	52555	R 6 268 852.96
23-Feb	18 845	R 1 983 560.00	-	R -	0	R -	19 378	R 1 629 878.00	38223	R 3 613 438.00
24-Feb	28 906	R 3 181 410.00	441	R 010.00 244	187	R 263 820.00	27 493	R 2 365 053.43	57027	R 6 054 293.43
25-Feb	22 476	2 641 490.00	423	224 090.00	114	R 20 671.00	22 455	R 2 081 556.82	45468	R 4 967 807.82
26-Feb	21 422	R 2 626 530.00	301	R 280.00 170	98	R 200 350.00	19 803	R 1 832 445.63	41624	R 4 829 605.63
27-Feb	45 665	R 3 880 990.00	317	R 130.00 183	119	R 171 560.00	24 228	R 1 846 001.81	70 329	R 6 081 681.81
	9945077	5 922 523	42012612	447 103 754	442154	766 584 491	1.1E+07	3 222 767 582	6.3E+07	R 10 215 662 959.23

Total received 10 076 039 155.20
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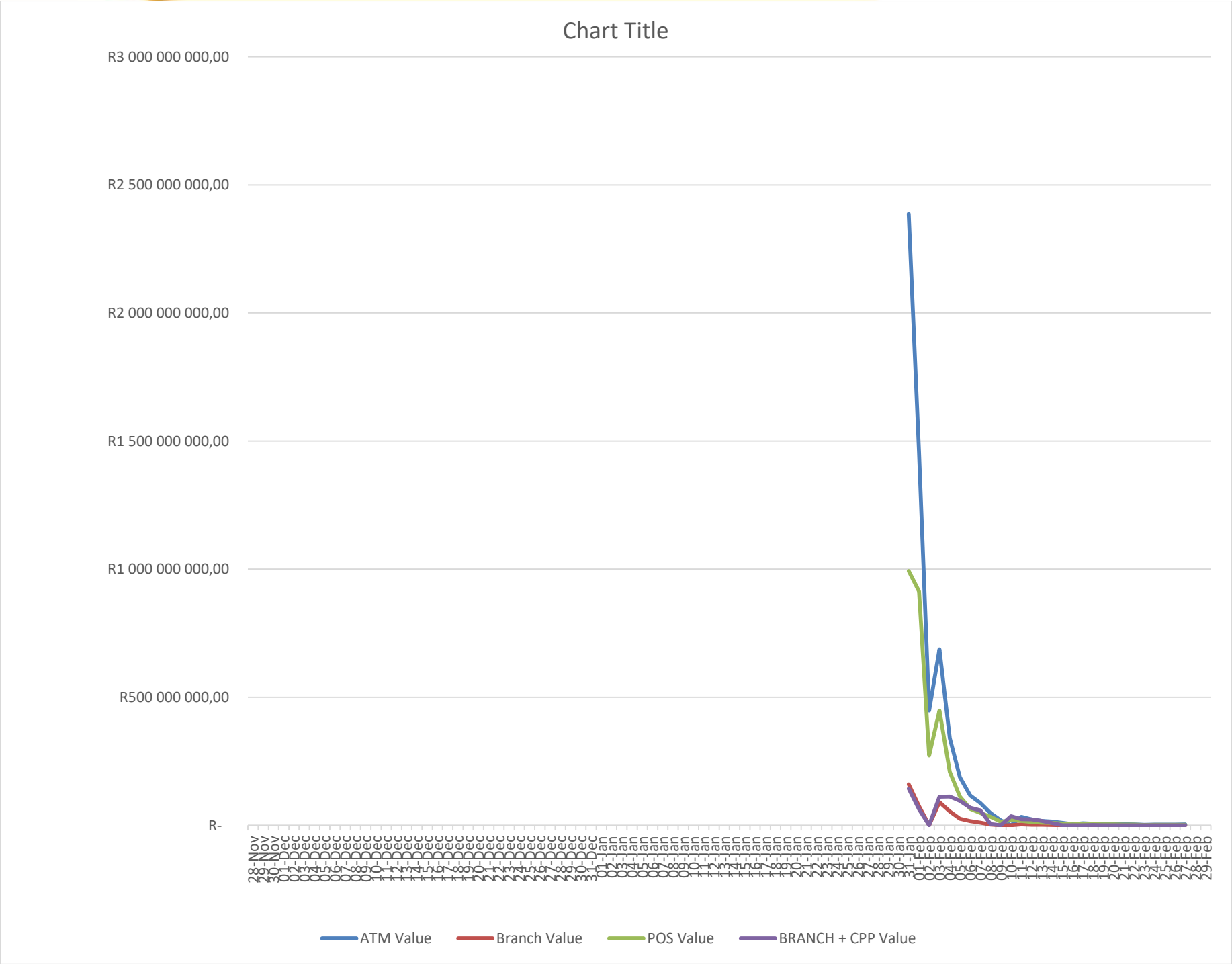


Table 50: March 2020 Payment Channel Data

20-Mar	ATM Txns	ATM Value	SASWITCH		BIO PAY		POS Txns	POS Value	Grand Total Txns	Grand Total Value
			Branch (OTC) Txns	Branch Value	BRANCH + CPP Txns	BRANCH + CPP Value				
28-Feb	2 918 148	R 2 097 876 880.00	103 193	R 136 144 810.00	88665	R 164 218 610.00	1 658 662	R 1 073 697 698.22	4 768 668	R 3 471 937 998.22
29-Feb	1 650 731	R 1 094 667 520.00	36 464	R 45 240 800.00	35731	R 62 617 640.00	1 129 264	R 642 526 801.58	2 852 190	R 1 845 052 761.58
01-Mar	900 478	R 533 944 420.00	50	R 43 410.00	33	R 55 180.00	628 094	R 328 691 179.48	1 528 655	R 862 734 189.48
02-Mar	1 203 823	R 755 172 795.00	63 659	R 88 200 140.00	65858	R 120 345 510.00	909 183	R 487 914 528.49	2 242 523	R 1 451 632 973.49
03-Mar	735 114	R 409 845 670.00	47 090	R 65 181 560.00	73186	R 126 566 920.00	553 865	R 248 234 356.46	1 409 255	R 849 828 506.46
04-Mar	451 340	R 227 484 690.00	26 348	R 36 024 780.00	61373	R 105 665 710.00	357 975	R 138 295 655.99	897 036	R 507 470 835.99
05-Mar	301 685	R 138 352 670.00	16 171	R 21 283 760.00	45316	R 77 014 160.00	242830	R 78 335 701.96	606 002	R 314 986 291.96
06-Mar	241 835	R 102 204 750.00	10 738	R 13 130 420.00	35375	R 59 644 000.00	201310	R 56 859 654.56	489 258	R 231 838 824.56
07-Mar	163 521	R 58 045 470.00	3 809	R 4 252 300.00	2707	R 4 116 360.00	147108	R 38 806 047.14	317 145	R 105 220 177.14
08-Mar	79 266	R 20 930 900.00	1	R 1 810.00	0	0	75574	R 14 029 094.92	175 712	R 34 961 804.92
09-Mar	131 777	R 43 446 015.00	4 773	R 5 369 130.00	20871	R 34 828 970.00	114895	R 23 030 326.72	266 245	R 106 674 441.72
10-Mar	105 743	R 31 876 080.00	3 017	R 3 054 690.00	14800	R 24 644 460.00	98 875	R 16 983 562.55	220 355	R 76 558 792.55
11-Mar	82 409	R 20 829 590.00	1 987	R 1 895 770.00	12720	R 21 726 230.00	83 094	R 12 750 473.53	175 920	R 57 202 063.53
12-Mar	68 753	R 15 280 910.00	1 421	R 1 336 850.00	8430	R 14 648 190.00	71 629	R 10 079 966.33	146 595	R 41 345 916.33
13-Mar	63 575	R 14 952 060.00	1 503	R 1 329 060.00	4792	R 8 328 250.00	67 330	R 10 141 009.89	132 765	R 34 750 379.89
14-Mar	52 096	R 11 238 100.00	600	R 509 250.00	357	R 529 750.00	53 718	R 7 952 561.66	106 771	R 20 229 661.66
15-Mar	32 256	R 5 501 780.00	4	R 2 300.00	0	R -	34 124	R 3 967 415.47	66 384	R 9 471 495.47
16-Mar	49 055	R 8 412 450.00	1 209	R 1 050 410.00	2294	R 3 937 280.00	50 567	R 6 223 840.07	103 125	R 19 623 980.07
17-Mar	46 038	R 7 091 115.00	968	R 733 620.00	580	R 878 960.00	49 444	R 5 688 919.15	97 030	R 14 392 614.15
18-Mar	43 768	R 6 458 825.00	780	R 537 840.00	336	R 500 150.00	45 166	R 4 904 830.42	90 050	R 12 401 645.42
19-Mar	39 742	R 5 213 508.00	648	R 386 930.00	276	R 404 780.00	41 030	R 4 132 394.63	81 696	R 10 137 612.63
20-Mar	38 517	R 5 352 154.00	623	R 309 230.00	293	R 420 370.00	37 634	R 3 852 715.38	77 067	R 9 934 469.38
21-Mar	26 991	R 3 470 358.00	-	R -	1	R 860.00	25 479	R 2 470 715.30	52 471	R 5 941 933.30
22-Mar	19 271	R 2 040 675.00	-	R -	0	R -	18 556	R 1 537 860.97	37 827	R 3 578 535.97
23-Mar	37 120	R 3 753 724.00	571	R 309 560.00	130	R 199 530.00	31 977	R 2 744 820.17	69 798	R 7 007 634.17

24-Mar	49 874	4 512 505.00	583	312 230.00	137	R	194 260.00	34 750	R	3 448 466.71	85 344	R	8 453 201.71
25-Mar	65 663	3 767 200.00	582	279 850.00	126	R	180 000.00	33 432	R	2 995 069.03	99 803	R	7 158 439.03
26-Mar	68 027	R 3 344 380.00	456	R 189 260.00	89	R	116 320.00	28 180	R	2 375 021.87	96 752	R	5 917 151.87
27-Mar	28 553	R 802 170.00	41	R 6 690.00	8	R	8 490.00	10013	R	450 177.48	38 615	R	1 259 167.48
28-Mar	31 321	R 734 820.00	34	R 2 860.00	6	R	130.00	9996	R	435 981.86	41 357	R	1 174 861.86
29-Mar	36 146	R 792 040.00	0	R -	1	R	1 200.00	11329	R	377 313.62	47 476	R	1 169 353.62
	9762636	5 637 396 224	327323	427 119 320	474491		831 792 270	6855083		3 233 934 162	17419890		R 10 130 047 715.61

Total received R 10 186 089 363.10
 % Withdrawn 99%
 Inactive Account

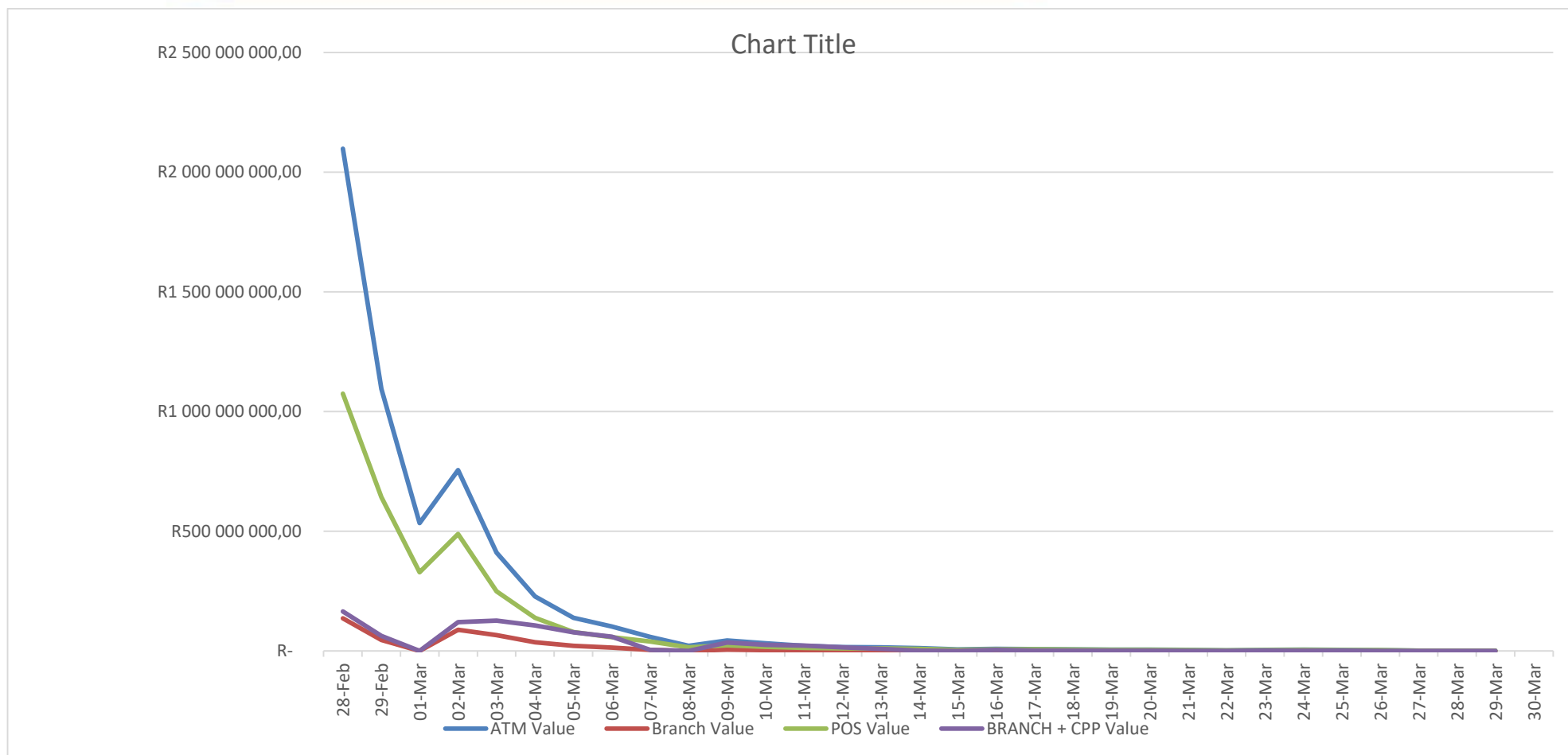


Table 51: Number of over the Counter Payments from January 2019 to February 2020

Regions	201901	201902	201903	201904	201905	201906	201907	201908	201909	201910	201911	201912	202001	202002
Eastern Cape			11 968	93 484	93 893	94 325	94 759	95 187	95 653	96 258	96 576	96 576	96 589	96 597
Free State	44 245	44 434	44 604	44 778	44 971	45 133	45 359	45 574	45 749	46 006	46 163	46 161	46 156	46 157
Gauteng	79 721	80 253	80 788	81 374	82 019	82 566	83 255	83 822	84 471	85 241	85 699	85 676	85 667	85 633
KwaZulu Natal	131 128	131 520	131 889	132 231	132 633	132 952	133 468	133 885	134 346	134 951	135 307	135 304	135 299	135 312
Limpopo			36 502	88 590	88 892	89 210	89 505	89 761	90 044	90 403	90 625	90 629	90 632	90 646
Mpumalanga		17 202	75 926	76 253	76 569	76 790	77 134	77 446	77 735	78 115	78 355	78 361	78 366	78 363
North West	39 870	40 021	40 155	40 322	40 475	40 653	40 803	40 976	41 183	41 404	41 565	41 560	41 553	10 255
Northern Cape		6 274	9 772	9 814	9 854	9 902	9 969	10 021	10 088	10 173	10 227	10 238	10 246	41 545
Western Cape	32 718	32 931	33 150	33 363	33 587	33 790	34 050	34 256	34 496	34 718	34 817	34 818	34 806	34 793
Grand Total	327 682	352 635	464 754	600 209	602 893	605 321	608 302	610 928	613 765	617 269	619 334	619 323	619 314	619 301

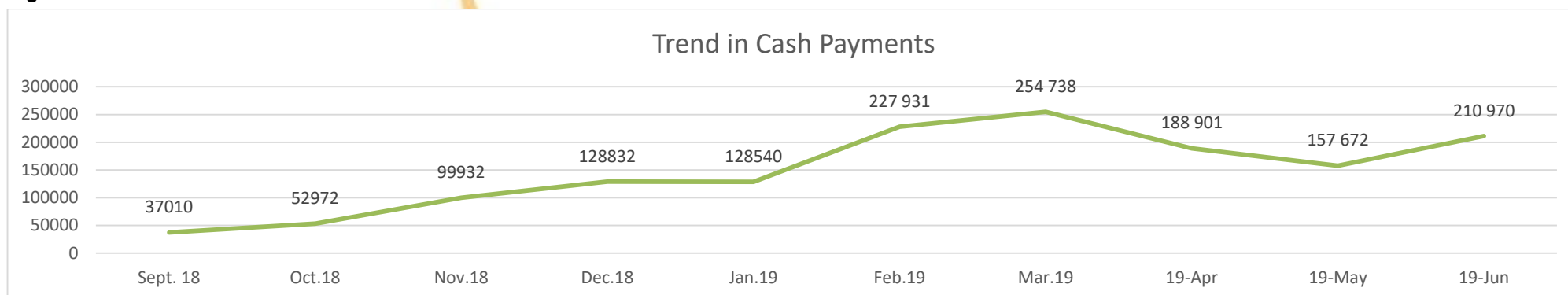
KRA 8: CASH PAYMENTS AND PAYPOINT INFORMATION

Table 52: Number of Paypoints and Beneficiaries Paid in Cash per Month

Baseline																		
					Number of Beneficiaries Actually Paid													
	No. of Payments	No. of Beneficiaries	Revised Projected No. of Beneficiaries	No. of Paypoints as at March 2019	Sept. 18	Oct.18	Nov.18	Dec.18	Jan.19	Feb.19	Mar.19	April 19	May 19	June 19	July 19	Aug.19	Sept.19	Oct.19
Regions																		
EC	376	45585	281363	668	3983	12139	23656	25591	24291									
FS	76	25	24577	69	2863	1289	1881	2818	3407									
GP	7	45	14835	10	619	1254	1206	1633	1406									
KZN	189	64900	81076	358	2843	9633	24202	32010	31676									

LP	329	57140	99171	579	15155	14698	26284	34948	37631									
MP	38	31005	34749	50	1317	5875	9738	14508	14417									
NW	167	22656	24122	186	6930	5082	8625	12379	11082									
NC	53	221	4440	28	2985	2812	3990	4515	4320									
WC	12	22	1562	20	315	190	350	430	310									
Total	1247	221599	565895	1968	37010	52972	99932	128832	128540	227 931	254 738	188 901	157 672	210 970				

Figure 16



NB: No data form SAPO on cash beneficiaries for July 2019 to February 2020.

KRA 9: DEDUCTIONS AND REGULATIONS 26A

Table 53: Trends in Funeral Policy Deductions

National

FUNERAL COMPANY	Nov.2019	Dec.2019	Jan. 2020	Feb.2020	Mar. 2020
AffinityFuneral	4 201	4 180	4 162	4 124	4 115
AssuplProsperity	42 530	42 307	42 002	41 677	41 507
AssupolLtd	242 888	242 427	242 053	240 840	240 887
AVBOB	3 932	3 911	3 883	3 851	3 840
BrightrockLife	12	12	12	12	12
CentTransAfrica	22 755	22 639	22 488	22 178	22 095
ChannelLifeLtd	99 737	99 200	98 485	97 750	97 182

GREmeraldLife	241	239	288	285	279
HollardTBFS	134	134	133	133	133
HolllifeWise	198	197	195	193	191
KGALewens	8 151	8 110	8 077	7 963	7 972
LionLifeEmerald	37 186	37 004	36 725	36 422	36 348
SafricanImbalen	14 551	14 490	14 383	14 266	14 179
SafricanRestAss	134	132	144	141	150
SafricanZuntal	6 962	6 923	6 883	6 831	6 809
SanlamDevMarket	7 550	7 524	7 505	7 458	7 412
SmartLifeIns	167	176	190	188	199
1LifeIns	131 734	131 064	130 117	128 844	128 501
TOTALS	623 063	620 669	617 725	613 156	611 811

Eastern Cape

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept. 18	Oct.18	Nov.18	Dec.18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	1 364	1 359	1 294	1 294	1 276	1 266	1 263	1 256	1 256	1 253	1 160	1 151	1 149	1 147	1 138	1 139	1 138
1LifeIns	56 765	56 051	54 988	54 988	54 904	54 054	53 610	53 310	53 004	52 727		51 255	51 000	50 548	50 181	50 188	49 811
AssuplProsperity	4 964	4 908	4 763	4 763	4 751	4 658	4 620	4 597	4 557	4 531	4 496	4 432	4 408	4 350	4 311	4 312	4 275
AssupolLtd	32 790	31 946	31 542	31 542	33 153	31 247	31 200	31 183	31 129	31 081	30 942	31 221	31 356	31 019	31 077	31 077	31 285
AVBOB	188	183	181	181	196	175	194	201	202	201	199	203	204	188	187	187	190
CentTransAfrica	4 169	3 952	3 899	3 899	3 958	3 844	3 831	3 803	3 778	3 756	3 719	3 679	3 660	3 450	3 421	3 423	3 396
ChannelLifeLtd	12 445	12 329	10 177	10 177	10 163	10 021	9 799	9 762	9 604	9 560	9 506	9 376	9 306	8 756	8 697	8 696	8 628
GuardriskC4Life	53	52	52	52	52	52	52	52	50	50	50	50	50	50	50	51	50
HollardTBFS	16	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14
HollLifeWise	33	31	30	30	30	28	28	26	25	25	24	24	24	24	24	24	24
KGALewens	6 076	6 038	5 978	5 978	5 980	5 923	5 896	5 874	5 848	5 826	5 786	5 730	5 708	5 578	5 578	5 542	5 510
LionLifeEmerald	17 302	17 144	16 630	16 630	16 625	16 350	16 214	16 134	16 036	15 979	15 875	15 695	15 621	15 312	15 312	15 213	15 099
SafricanImbalen	6 243	6 179	6 094	6 094	5 965	5 907	5 884	5 858	5 828	5 799	5 751	5 679	5 655	5 418	5 418	5 395	5 375
SafricanZuntal	5	7	5	5	5	5	5	4	4	4	4	4	27	27	27	27	27
SanlamDevMark et			1 921	1 921	1 920	1 903	1 893	1 885	1 885	1 878	1 869	1 857	4	4	4	4	4

SafricanRestAss	0.00								0	1	26	1 855	1 810	1 810	1 807	1 788	
BrightrockLife	240.00								2	10	14	14	14	14	13	13	
SmartLifeIns												3	3	3	3	4	
TOTAL	142 413	140 194	137 569	137 569	138 993	135 448	134 504	133 960	133 223	132 695	52 219	130 411	130 058	127 712	127 712	127 115	126 631

Eastern Cape

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept. 19	Oct. 19	Nov. 19	Dec. 19	Jan 20	Feb 20	March 20										
0AffinityFuneral	1 133	1 133	1 131	1 124	1 119	1100	1 100										
1LifeIns	49 242	48 988	48 709	48 455	48 117	47 560	47 417										
AssuplProsperity	4 220	4 214	4 193	4 169	4 143	4 098	4 091										
AssupolLtd	31 540	31 934	32 216	32 269	32 583	32 359	32 487										
AVBOB	188	219	219	220	217	210	213										
BrightrockLife	13	12	12	12	12	12	12										
CentTransAfrica	3 369	3 354	3 335	3 319	3 287	3 252	3 239										
ChannellLifeLtd	8 524	8 474	8 414	8 366	8 316	8 254	8 186										
GremeraldLife	51	49	54	53	58	58	57										
GuardriskC4Life																	
HollardTBFS	14	14	13	13	13	13	13										
HollLifeWise	23	24	23	23	23	23	23										
KGALewens	5 465	5 468	5 435	5 410	5 389	5 297	5 311										
LionLifeEmerald	14 903	14 861	14 777	14 707	14 607	14 463	14 434										
SafricanImbalen	5 339	5 308	5 321	5 299	5 266	5 211	5 193										
SafricanZuntal	4	4	4	4	4	4	4										
SanlamDevMarket	1 775	1 773	1 763	1 755	1 751	1 740	1 736										
SafricanRestAss	27	27	24	27	26	26	27										
SmartLifeIns	8	8	9	9	10	10	12										
TOTAL	125 838	125 864	125 655	125 234	124 941	123 690	123 555										

Free State

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug. 18	Sept. 18	Oct. 18	Nov. 18	Dec. 18	Jan. 19	Feb. 19	Mar-19	Apr-19	May 19	June 189	July 19	Aug. 19
0AffinityFuneral	208	207	201	201	199	198	6	195	195	195	191	190	190	189	187	187	185
1LifeIns	16 117	15 948	15 664	15 664	15 651	15 378	9 690	15 117	15 036	14 955	14 827	14 502	14 417	14 277	14 143	14 143	14 036
AssuplProsperity	408	399	389	389	387	378	4 281	370	369	367	365	362	359	349	348	348	344

AssupolLtd	2 509	2 341	2 308	2 308	2 570	2 271	11 328	2 246	2 230	2 227	2 208	2 243	2 258	2 202	2 211	2 211	2 209
AVBOB	22	21	19	19	19	19	1 838	18	18	18	18	17	17	15	14	14	14
CentTransAfrica	6 111	5 971	5 866	5 866	5 903	5 770	1 341	5 700	5 669	5 629	5 573	5 496	5 467	5 258	5 214	5 217	5 177
ChannellLifeLtd	202	198	186	186	187	184	7 492	180	179	179	175	172	172	171	167	168	167
GuardriskC4Life	26	26	25	25	25	24	59	23	23	23	23	22	21	20	20	20	20
HollardTBFS	15	15	15	15	15	15	1	15	15	15	15	13	13	12	12	12	12
HollLifeWise	77	76	73	73	73	71	26	70	69	68	68	66	66	65	65	65	64
KGALewens	119	116	114	114	114	114	73	115	115	114	112	111	111	108	108	108	105
LionLifeEmerald	3 386	3 354	3 268	3 268	3 262	3 218	4 295	3 180	3 156	3 143	3 110	3 081	3 068	2 955	2 937	2 938	2 922
SafricanImbalen	2 454	2 430	2 379	2 379	2 380	2 350	460	2 330	2 323	2 308	2 285	2 258	2 248	2 175	2 155	2 155	2 140
SafricanZuntal	3	3	3	3	3	3	1	3	3	3	3	4	4	4	4	4	4
SanlamDevMarket			7	7	6	6		6	6	6	6	6	5	5	5	5	4
SmartLifeIns													11	13	14	14	15
TOTAL	31 657	31 105	30 517	30 517	30 794	29 999	40 891	29 568	29 406	29 250	28 979	28 543	28 427	27 818	27 604	27 609	27 418

Free State

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept 19	Oct.19	Nov.19	Dec.19	Jan 20	Feb 20	March 20										
0AffinityFuneral	183	183	182	180	180	187											
1LifeIns	13 894	13 810	13 694	13 625	13 519	14 143											
AssuplProsperity	342	338	336	336	333	348											
AssupolLtd	2 224	2 245	2 297	2 304	2 348	2 211											
AVBOB	14	14	14	14	14	14											
CentTransAfrica	5 134	5 103	5 078	5 048	5 016	5 214											
ChannellLifeLtd	163	162	163	162	162	167											
GREmeraldLife	20	20	19	18	19	20											
GuardriskC4Life																	
HollardTBFS	12	12	12	12	12	12											

HollLifeWise	64	64	63	63	62	65											
KGALewens	102	103	103	103	102	108											
LionLifeEmerald	2 873	2 854	2 842	2 825	2 805	2 937											
SafricanImbalen	2 119	2 113	2 097	2 086	2 064	2 155											
SafricanZuntal	4	4	4	4	4	4											
SanlamDevMarket	4	4	4	4	4	5											
SmartLifeIns	16	16	18	18	18	14											
TOTAL	27 168	27 045	26 926	26 802	26 662	27 604											

Gauteng

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug-18	Sept-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	1 826	1 809	1 771	1 771	1 739	1 721	1 716	1 714	1 705	1 701	1 651	1 638	1 632	1 621	1 613	1 612	1 605
1LifeIns	12 661	12 237	11 962	11 962	11 940	11 745	11 631	11 534	11 451	11 394	11 290	11 004	10 923	10 796	10 661	10 658	10 561
AssuplProsperity	236	235	230	230	229	226	230	226	226	226	224	217	217	217	216	214	210
AssupoLtd	24 122	23 310	22 980	22 980	24 441	22 764	22 714	22 740	22 734	22 777	22 755	22 987	23 154	23 081	23 072	23 075	23 078
AVBOB	1 110	1 096	1 063	1 063	1 069	1 051	1 045	1 038	1 032	1 021	1 014	994	993	879	870	870	865
CentTransAfrica	6 797	6 681	6 552	6 552	6 609	6 436	6 403	6 364	6 326	6 296	6 239	6 140	6 093	5 971	5 908	5 905	5 868
ChannellLifeLtd	580	570	492	492	494	479	473	474	469	468	459	448	446	431	428	430	425
GuardriskC4Life	11	11	11	11	11	11	10	10	10	9	9	9	9	9	9	8	8
HollardTBFS	79	79	78	78	78	78	79	79	79	78	78	78	76	73	72	72	72
HollLifeWise	38	38	38	38	38	37	35	34	33	33	33	28	28	29	29	29	29
KGALewens	541	529	522	522	523	514	512	510	508	507	507	500	496	489	485	485	483
LionLifeEmerald	2 155	2 128	2 081	2 081	2 084	2 050	2 033	2 023	2 005	1 993	1 978	1 945	1 929	1 877	1 864	1 865	1 842
RegentLife	258	255															
SafricanImbalen	2 484	2 462	2 399	2 399	2 397	2 357	2 340	2 329	2 323	2 302	2 278	2 239	2 228	2 161	2 130	2 128	2 110
SafricanZuntal	26	26	25	25	25	25	25	24	25	25	25	22	23	22	21	21	21
SanlamDevMarket			60	60	61	60	60	60	60	60	60	60	59	54	53	53	53
SmartLifeIns													10	14	19	19	20

TOTAL	52 924	51 466	50 264	50 264	51 738	49 554	49 306	49 159	48 986	48 890	48 600	48 309	48 316	47 724	47 450	47 444	47 250
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Gauteng

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept. 19	Oct.19	Nov.19	Dec.19	Jan 20	Feb20	March 20										
0AffinityFuneral	1 596	1 594	1 588	1 583	1 575	1 613	1 560										
1LifeIns	10 448	10 376	10 299	10 235	10 149	10 661	10 040										
AssuplProsperity	209	210	210	209	208	216	202										
AssupolLtd	23 119	23 277	23 427	23 486	23 450	23 072	23 722										
AVBOB	854	848	849	844	843	870	835										
CentTransAfrica	5 798	5 761	5 725	5 697	5 658	5 908	5 536										
ChannellLifeLtd	416	420	415	414	409	428	400										
GREmeraldLife	8	8	8	8	8	9	8										
GuardriskC4Life																	
HollardTBFS	71	71	69	69	69	72	69										
HollLifeWise	28	28	28	28	28	29	28										
KGALewens	479	476	473	468	469	485	465										
LionLifeEmerald	1 819	1 812	1 805	1 794	1 780	1 864	1 764										
RegentLife																	
SafricanImbalen	2 089	2 081	2 065	2 060	2 044	2 130	2 014										
SafricanZuntal	21	21	20	20	20	21	20										
SanlamDevMarket	53	52	52	53	51	53	50										
SmartLifeIns	26	33	37	43	46	19	48										
TOTAL	47 034	47 068	47 070	47 011	46 861	47 450	46 761										

Kwa Zulu Natal

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept. 18	Oct. 18	Nov.18	Dec.18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	294	293	270	270	265	265	260	260	260	261	247	245	245	241	242	242	242
1LifeIns	3 685	3 639	3 581	3 581	3 575	3 527	3 494	3 475	3 448	3 430	3 390	2 784	2 764	2 643	2 644	2 646	2 631
AssuplProsperity	18 346	18 134	17 788	17 788	17 810	17 515	17 384	17 262	17 170	17 088	16 931	16 727	16 620	15 534	15 506	15 505	15 401
AssupolLtd	121083	119 623	118 221	118 221	118 970	116 894	116 333	115 866	115 246	114 780	114 028	113 203	112 830	110 606	110 709	110 708	109649
AVBOB	17	17	15	15	15	14	14	14	14	14	12	12	12	12	13	13	11
CentTransAfrica	876	857	841	841	863	836	828	818	813	806	792	785	779	600	598	598	597
ChannelLifeLtd	92 132	91 176	82 951	82 951	82 830	81 628	80 904	80 481	79 693	79 230	78 569	77 664	77 194	70 667	70 501	70 498	70 047
GuardriskC4Life	14	14	14	14	14	14	14	14	14	14	14	14	14	14			
HollardTBFS	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
KGALewens	334	333	330	330	331	328	326	326	324	321	319	315	313	290	287	287	286
LionLifeEmerald	1 216	1 209	1 188	1 188	1 183	1 166	1 154	1 149	1 141	1 133	1 124	1 112	1 102	905	905	903	900
RegentLife	5	5															
SafricanImbalen	3 855	3 824	3 764	3 764	3 765	3 708	3 698	3 686	3 668	3 652	3 632	3 608	3 582	2 962	2 964	2 965	2 950
SafricanZuntal	8 294	8 208	8 081	8 081	8 084	7 982	7 927	7 878	7 831	7 788	7 719	7 630	7 589	7 124	7 100	7 100	7 057
SanlamDevMarke t			6 829	6 829	6 821	6 757	6 726	6 704	6 658	6 627	6 587	6 497	6 470	5 799	5 823	5 823	5 768
BrightrockLife										0							
SmartLifeIns													17	21	26	26	29
TOTAL	250 152	247 333	243 874	243 874	244 527	240 635	239 063	237 934	236 281	235 145	233 365	230 597	229 532	217 419	217 331	217 331	215 582

Kwa Zulu Natal

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept.19	Oct.19	Nov.19	Dec.19	Jan 20	Feb.20	March 20										
0AffinityFuneral	240	240	240	240	239	242	238										
1LifeIns	2 615	2 601	2 583	2 572	2 565	2 644	2 525										
AssuplProsperity	15 279	15 175	15 064	14 994	14 891	15 506	14 690										
AssupolLtd	108 952	108 616	108 173	107 759	107 271	110 709	106 268										
AVBOB	10	9	9	9	9	12	9										
CentTransAfrica	593	588	584	579	570	598	561										
ChannelLifeLtd	69 324	68 915	68 410	68 060	67 597	70 501	66 712										
GuardriskC4Life																	
GREmeraldLife	12	12	14	14	14	13											
HollardTBFS	1	1	1	1	1	1	1										
KGALewens	284	282	282	280	279	287	277										

LionLifeEmerald	892	891	885	881	875	905	873										
RegentLife																	
SafricanImbalen	2 922	2 912	2 895	2 882	2 860	2 964	2 835										
SafricanZuntal	6 990	6 954	6 915	6 876	6 837	7 100	6 763										
SanlamDevMarket	5 727	5 708	5 692	5 673	5 660	5 823	5 586										
BrightrockLife																	
SmartLifeIns	32	33	44	45	52	26	56										
TOTAL	213 873	212 937	211 791	210 865	209 720	217 331	207 408										

Limpopo

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug-18	Sept. 18	Oct. 18	Nov.18	Dec.18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	389	387	372	372	372	369	368	367	368	367	357	354	353	350	350	351	350
1LifeIns	2 498	2 402	2 322	2 322	2 312	2 280	2 240	2 220	2 198	2 183	2 157	2 055	2 032	2 011	1 982	1 984	1 960
AssuplProsperity	46	45	46	46	46	45	45	45	44	44	43	42	42	42	42	42	41
AssupoLtd	16 718	16 445	16 165	16 165	16 901	15 934	15 867	15 862	15 795	15 737	15 683	15 596	15 556	15 471	15 521	15 523	15 483
AVBOB	487	484	465	465	465	462	458	458	455	449	447	444	443	416	410	411	406
CentTransAfrica	664	655	645	645	664	638	634	627	624	617	611	601	599	579	576	576	573
ChannellLifeLtd	8 579	8 499	8 351	8 351	8 335	8 218	8 151	8 127	8 080	8 028	7 951	7 866	7 818	7 759	7 696	7 697	7 644
HollardTBFS	1	1	1	1	1	1	1	1	1	1	1	0					
HollLifeWise	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
KGALewens	46	46	46	46	47	46	46	46	46	45	45	45	44	43	43	43	42
LionLifeEmerald	144	144	141	141	141	137	135	135	135	135	134	129	127	124	124	124	124
RegentLife	16	15															
SafricanImbalen	127	127	124	124	123	121	123	124	124	123	123	123	123	114	112	112	110
SafricanZuntal	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
SanlamDevMarket			4	4	4	4	3	3	3	3	3	3	3	3	3	3	3
SmartLifeIns													2	4	6	6	6
TOTAL	29 718	29 253	28 685	28 685	29 414	28 258	28 074	28 018	27 876	27 735	27 558	27 261	27 145	26 919	26 868	26 875	26 745

Limpopo

FUNERAL COMPANY	NUMBER OF BENEFICIARIES															
	Sept.19	Oct.19	Nov.19	Dec.19	Jan 20	Feb 20	March 20									
0AffinityFuneral	347	345	345	344	343	350	342									
1LifeIns	1 934	1 917	1 892	1 870	1 849	1 982	1 807									
AssuplProsperity	40	40	36	36	34	42	33									
AssupolLtd	15 425	15 450	15 534	15 503	15 453	15 521	15 432									
AVBOB	402	401	396	396	393	410	383									
CentTransAfrica	569	566	566	563	562	576	544									
ChannelLifeLtd	7 567	7 521	7 456	7 387	7 344	7 696	7 243									
HollardTBFS																
HollLifeWise	2	2	2	2	2	2	2									
KGALewens	42	42	42	42	42	43	41									
LionLifeEmerald	123	121	122	121	119	124	120									
RegentLife																
SafricanImbalen	110	109	108	108	105	112	102									
SafricanZuntal	1	1	1	1	1	1	1									
SanlamDevMarket	3	3	3	3	3	3	3									
SmartLifeIns	7	7	9	9	9	6	9									
REGION TOTAL	26 572	26 525	26 512	26 385	26 259	26 868	26 062									

Mpumulanga

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept. 18	Oct. 18	Nov.18	Dec.18	Jan.19	Feb.19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	457	453	431	431	428	423	421	419	417	414	400	398	400	399	399	398	397
1LifeIns	1 737	1 700	1 664	1 664	1 660	1 631	1 613	1 603	1 598	1 592	1 572	1 485	1 467	1 443	1 429	1 429	1 415
AssuplProsperity	96	93	90	90	95	90	87	86	86	86	85	82	83	52	51	51	51
AssupolLtd	15 469	15 220	14 994	14 994	15 093	14 765	14 682	14 622	14 564	14 514	14 428	14 260	14 223	14 125	14 063	14 060	13 976
AVBOB	73	73	71	71	72	70	70	70	69	70	70	69	68	62	62	62	62
CentTransAfrica	1 950	1 893	1 847	1 847	1 919	1 811	1 797	1 782	1 763	1 735	1 720	1 685	1 667	1 573	1 554	1 555	1 536

ChannellifeLtd	7 381	7 309	7 171	7 171	7 156	7 043	6 981	6 931	6 894	6 830	6 770	6 673	6 640	6 576	6 523	6 521	6 463
HollardTBFS	14	14	14	14	14	14	14	14	14	14	14	12	12	12	12	12	12
KGALewens	221	219	219	219	219	218	218	217	215	212	209	207	199	197	195	195	193
LionLifeEmerald	122	123	122	122	122	120	119	119	119	118	116	114	114	111	111	111	110
RegentLife	107	104															
SafricanImbalen	1 227	1 214	1 177	1 177	1 181	1 159	1 149	1 142	1 135	1 127	1 119	1 101	1 080	1 003	994	994	990
SafricanZuntal	28	27	25	25	25	22	22	22	20	20	20	19	19	17	17	17	17
SanlamDevMarket			17	17	17	16	16	16	16	15	15	14	14	14	14	14	14
SmartLifeIns													1	4	7	7	9
TOTAL	28 882	28 442	27 842	27 842	28 001	27 382	27 189	27 043	26 910	26 747	26 538	26 119	25 987	25 588	25 431	25 426	25 245

Mpumulanga

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept.19	Oct.19	Nov.19	Dec.19	Jan 20	Feb 20	March 20										
0AffinityFuneral	394	392	393	388	387	399	383										
1LifeIns	1 400	1 394	1 380	1 371	1 357	1 429	1 335										
AssuplProsperity	51	51	50	50	49	51	47										
AssupolLtd	13 873	13 796	13 704	13 658	13 595	14 063	13 567										
AVBOB	62	61	60	60	59	62	60										
CentTransAfrica	1 528	1 519	1 506	1 496	1 487	1 554	1 461										
ChannellifeLtd	6 407	6 369	6 328	6 303	6 250	6 523	6 159										
HollardTBFS	12	12	11	11	10	12	10										
KGALewens	192	192	190	189	187	195	184										
LionLifeEmerald	108	108	107	107	105	111	104										
RegentLife																	
SafricanImbalen	974	969	966	963	949	994	941										
SafricanZuntal	17	16	16	16	15	17	15										
SanlamDevMarket	14	12	12	12	12	14	12										
SmartLifeIns	10	14	17	17	18	7	18										
REGION TOTAL	25 042	24 905	24 740	24 641	24 480	25 431	24 296										

Northern Cape

FUNERAL COMPANY	NUMBER OF BENEFICIARIES April 2018																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept. 18	Oct. 18	Nov.18	Dec.18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	7	7	7	7	6	6	6	6	6	6	6	7	7	7	7	7	7
1LifeIns	10 315	10 125	9 958	9 958	9 944	9 788	9 690	9 613	9 569	9 537	9437	8 991	8 890	8 744	8 666	8 669	8 598
AssuplProsperity	4 584	4 516	4 432	4 432	4 418	4 325	4 281	4 252	4 223	4 206	4 165	4 130	4 105	4 023	3 997	3 996	3 968
AssupolLtd	11 930	11 726	11 529	11 529	11 593	11 365	11 328	11 307	11 235	11 204	11 110	11 087	11 052	10618	10 570	10 567	10 528
AVBOB	1 985	1 927	1 892	1 892	1 883	1 852	1 838	1 835	1 825	1 814	1 794	1 774	1 762	1 723	1 711	1 711	1 703
CentTransAfrica	1 442	1 389	1 370	1 370	1 370	1 349	1 341	1 337	1 330	1 322	1 310	1 293	1 291	1 147	1 138	1 137	1 129
ChannellLifeLtd	8 009	7 837	7 706	7 706	7 685	7 568	7 492	7 440	7 383	7 347	7 273	7 173	7 134	7 052	6 995	6 994	6 940
GuardriskC4Life	60	60	60	60	60	60	59	59	58	58	58	58	58	57	52	52	52
HollardTBFS	1	1	1	1	1	1	1	1	1	1	1	1	1				
HollLifeWise	28	26	26	26	26	26	26	25	25	24	24	19	19	19	19	19	19
KGALewens	77	77	74	74	73	74	73	73	73	73	73	73	73	66	65	65	64
LionLifeEmerald	4 595	4 505	4 401	4 401	4 391	4 324	4 295	4 275	4 261	4 238	4 212	4 179	4 171	3 968	3 951	3 952	3 930
RegentLife	1	1															
SafricanImbalen	491	477	471	471	470	467	460	460	458	456	453	448	447	394	393	393	392
SafricanZuntal	1	1	1	1	1	1	1	1	1	1	1	1	50	55	59	59	77
SafricanRestAss									0		1		1	1	1	1	1
SmartLifeIns													1	1	8	8	7
REGION TOTAL	43 526	42 675	41 928	41 928	41 921	41 206	40 891	40 684	40 448	40 287	39 918	39 258	39 062	37 875	37 632	37 630	37 415

Northern Cape

FUNERAL COMPANY	NUMBER OF BENEFICIARIES															
	Sept.19	Oct.19	Nov.19	Dec.19	Jan.20	Feb.20	March 20									
0AffinityFuneral	7	7	7	7	7	7	6									
1LifeIns	8 503	8 478	8 430	8 400	8 329	8 666	8 251									
AssuplProsperity	3 923	3 902	3 868	3 852	3 815	3 997	3 787									
AssupolLtd	10 414	10 375	10 333	10 285	10 238	10 570	10 180									
AVBOB	1 684	1 669	1 668	1 658	1 647	1 711	1 639									
CentTransAfrica	1 116	1 108	1 101	1 099	1 090	1 138	1 087									
ChannellLifeLtd	6 841	6 825	6 774	6 738	6 658	6 995	6 587									
GREmeraldLife	51	51	59	59	73	52	72									
GuardriskC4Life																
HollardTBFS																
HollLifeWise	18	17	18	18	18	19	18									
KGALewens	63	63	62	60	62	65	61									
LionLifeEmerald	3 875	3 858	3 834	3 820	3 775	3 951	3 766									
RegentLife																
SafricanImbalen	387	388	385	385	384	393	377									
SafricanZuntal	1	1	1	1	1	1	1									
SafricanRestAss	76	98	98	97	109	59	113									
SmartLifeIns	8	9	10	10	11	8	11									
TOTAL	36 967	36 849	36 648	36 489	36 217	37 632	35 956									

North West

FUNERAL COMPANY	NUMBER OF BENEFICIARIES April 2018																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept.18	Oct. 18	Nov.18	Dec.18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	304	301	290	290	283	284	285	284	281	280	268	268	268	268	268	268	266
1LifeIns	16 263	16 000	15 736	15 736	15 699	15 479	15 291	15 160	15 054	14 993	14 866	13 979	13 613	13 273	13 177	13 175	13 092
AssuplProsperity	21 930	21 650	21 204	21 204	21 170	20 808	20 649	20 499	20 360	20 244	20 057	19 819	19 693	19 444	19 284	19 287	19 135
AssupolLtd	40 785	40 102	39 517	39 517	40 346	38 965	38 832	38 733	38 503	38 339	38 052	37 803	37 695	36 902	36 696	36 699	36 575
AVBOB	1 131	1 089	1 035	1 035	1 028	1 011	1 005	997	993	994	980	952	945	739	731	730	724
CentTransAfrica	6 047	5 870	5 790	5 790	5 793	5 721	5 684	5 636	5 606	5 578	5 517	5 458	5 432	4 636	4 604	4 602	4 579
ChannelLifeLtd	1 940	1 911	1 883	1 883	1 879	1 844	1 827	1 817	1 806	1 795	1 786	1 763	1 754	1 688	1 678	1 678	1 659
GuardriskC4Life	8	8	8	8	8	8	8	8	8	8	8	8	8	8	7	7	7
HollardTBFS	87	83	81	81	81	78	75	74	74	73	72	70	70	29	29	29	29
HollLifeWise	94	92	91	91	91	87	87	85	82	82	82	64	64	63	63	63	63
KGALewens	428	420	414	414	414	413	413	416	413	412	410	410	409	390	389	389	387
LionLifeEmerald	3 344	3 288	3 226	3 226	3 224	3 179	3 162	3 143	3 124	3 119	3 095	3 065	3 052	2 652	2 637	2 637	2 621
RegentLife	180	179	634														
SafricanImbalen	665	647	2	634	637	631	631	623	618	616	612	602	599	503	499	499	498
SafricanZuntal	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1	1
SanlamDevMarket				2	2	2	2	2	2	2	2	2	2	1	1	1	1
SmartLifeIns													3	4	8	8	12
REGION TOTAL	93 208	91 642	89 913	89 913	90 657	88 512	87 953	87 479	86 926	86 537	85 809	84 265	83 609	80 601	80 072	80 073	79 649

North West

FUNERAL COMPANY	NUMBER OF BENEFICIARIES															
	Sept.19	Oct.19	Nov.19	Dec.19	Jan 20	Feb 20	March 20									
0AffinityFuneral	265	265	265	264	262	268	261									
1LifeIns	13 004	12 930	12 874	12 793	12 724	13 177	12 588									
AssuplProsperity	36 452	18 860	18 733	18 620	18 490	19 284	18 293									
AssupolLtd	719	36 371	36 332	36 285	36 190	36 696	35 971									
AVBOB	4 547	717	712	705	696	731	684									
CentTransAfrica	1 638	4 526	4 503	4 484	4 464	4 604	4 402									
ChannellLifeLtd	36 452	1 626	1 614	1 608	1 590	1 678	1 576									
GuardriskC4Life																
GREmeraldLife	7	7	7	7	7	7	7									
HollardTBFS	29	28	28	28	28	29	28									
HollLifeWise	63	63	63	62	61	63	59									
KGALewens	381	381	379	376	374	389	371									
LionLifeEmerald	2 582	2 567	2 553	2 544	2 530	2 637	2 496									
RegentLife																
Safricanlmbalen	494	492	488	482	488	499	486									
SafricanZuntal	1	1	1	1	1	1	1									
SanlamDevMarket	1	1	1	1	1	1	1									
SmartLifeIns	16	20	23	25	26	8	27									
TOTAL	79 139	78 855	78 576	78 285	77 932	80 072	77 251									

Western Cape

FUNERAL COMPANY	NUMBER OF BENEFICIARIES April 2018																
	18-Apr	May-18	Jun-18	Jul-18	Aug.18	Sept. 18	Oct. 18	Nov.18	Dec. 18	Jan.19	Feb. 19	Mar-19	Apr-19	May 19	June 19	July 19	Aug.19
0AffinityFuneral	58	58	58	58	58	57	57	57	57	57	53	52	51	51	51	51	51
1LifeIns	36 762	36 359	49	35 809	35 732	35 162	34 819	34 590	34 396	34 229	33 952	33 461	33 296	33 016	32 767	32 75	32 557
AssuplProsperity	50	50	759	49	49	48	47	46	45	44	43	43	44	43	42	42	42
AssupolLtd	802	750	7	759	864	757	757	773	780	805	802	844	852	839	836	835	841
AVBOB	8	8	402	7	7	7	7	7	7	7	7	7	6	5	5	5	5
CentTransAfrica	434	417	219	402	420	394	387	387	382	379	379	377	377	367	364	364	364
ChannellLifeLtd	259	253	52	219	216	211	208	207	201	203	198	187	184	170	166	169	169
GuardriskC4Life	56	55	1	52	52	52	52	52	50	50	50	50	50	50	49	49	49
HollLifeWise	1	1	1 313	1	1	1	1	1	1	1	1	1	1	1	1	1	1
KGALewens	1 350	1 333	11 745	1 313	1 315	1 291	1 281	1 277	1 271	1 266	1 260	1 249	1 246	1 221	1 211	1 212	1 207
LionLifeEmerald	12 233	12 065	260	11 745	11 722	11 516	11 377	11 312	11 227	11 174	11 091	10 954	10 902	10 636	10 581	10 579	10 520
RegentLife	1	1	32														
SafricanImbalen	270	266	35 809	260	259	258	256	256	255	255	250	249	248	238	235	235	234
SanlamDevMarket				32	33	30	29	28	27	26	26	26	25	10	10	10	10
SafricanRestAss											0	9	9	24	24	23	23
SmartLifeIns														0	0	0	0
REGION TOTAL	52 284	51 616	50 706	50 706	50 728	49 784	49 278	48 993	48 699	48 496	48 112	47 509	47 291	46 671	46 342	46 333	46 073

FUNERAL COMPANY	NUMBER OF BENEFICIARIES																
	Sept.19	Oct. 19	Nov.19	Dec.19	Jan. 20	Feb 20	March 20										
0AffinityFuneral	51	51	50	50	50	49	50										
1LifeIns	32 207	32 042	31 873	31 743	31 508	31 250	31 182										
AssuplProsperity	42	40	40	41	39	38	36										
AssupolLtd	857	876	872	878	871	861	864										
AVBOB	5	5	5	5	5	5	4										
CentTransAfrica	360	357	357	354	354	353	348										
ChannellLifeLtd	164	164	163	162	159	157	156										
GREmeraldLife	48	49	80	80	109	107	102										
GuardriskC4Life	48	48															
HollLifeWise	1	1	1	1	1	1	1										
KGALewens	1 186	1 186	1 185	1 182	1 173	1 165	1 165										
LionLifeEmerald	10 350	10 350	10 261	10 205	10 129	10 046	10 007										

RegentLife																	
SafricanImbalen	229	229	226	225	223	218	219										
SanlamDevMarket	23	23	23	23	23	9	10										
SafricanRestAss	8	8	9	8	9	22	20										
SmartLifeIns	0	0	0				0										
REGION TOTAL	45 531	45 531	45 145	44 957	44 653	44 281	44 164										

Figure 25

