

31 AUGUST 2021

CASH INTELLIGENCE INDEX (TOTAL RETURN, ZAR)

INVESTMENT STRATEGY AND OBJECTIVE

The RMB Cash Intelligence Index trades the daily performance of a portfolio of money market instruments in South African rand. The index is formed from the weighted average return of investments in overnight, 1-month, 3-month, 6-month, 9-month and 12-month maturity deposits calculated from the official benchmark fixing rates. The index is fully investable and provides a total return.

INDEX COMPOSITION

Index component	Weight
SAFEX overnight	10.00%
1-month JIBAR	7.50%
3-month JIBAR	25.00%
6-month JIBAR	25.00%
9-month JIBAR	7.50%
12-month JIBAR	25.00%

Source: RMB

RETURNS

Performance*	Index	Sabor	Stefi
1-month	0.34%	0.31%	0.17%
3-month	1.00%	0.89%	0.48%
6-month	2.00%	1.80%	0.91%
1-year	3.76%	3.57%	2.39%
3-year	5.74% pa	5.31% pa	5.36% pa
5-year	6.51% pa	5.99% pa	6.19% pa
Since index inception	7.31% pa	6.81% pa	7.02% pa

*Returns greater than 12 months have been annualised

Source: RMB

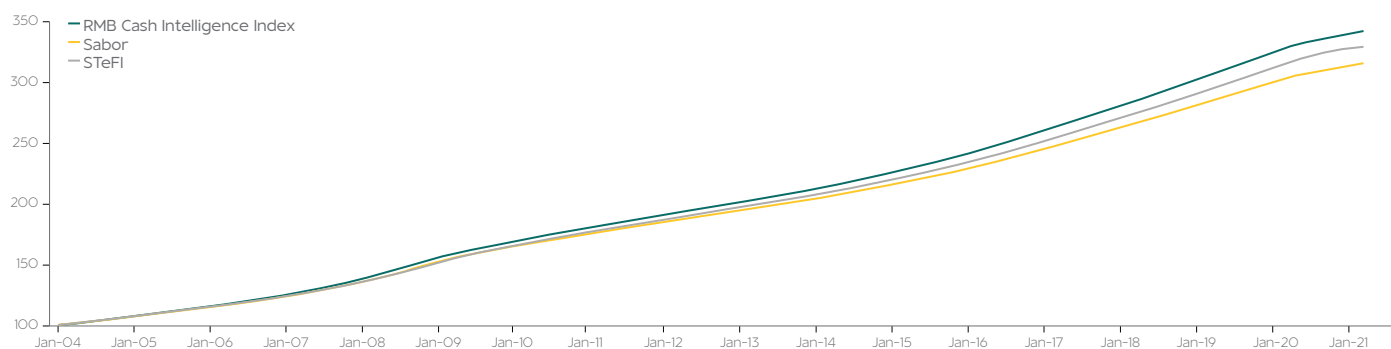
KEY FACTS

Bloomberg ticker (index)	RMBSAMMT Index
Bloomberg ticker (yield)	RMBSAMMY Index
Reuters ticker	.RMBSAMMT
Index type	Total return
Base date	02 Jan 2004
Base value	100
Index calculations	Daily close
Currency	South African Rand
Index sponsor	RMB
Effective yield	3.9130%
Index price	347.9688
Asset class	Cash

Traditional values. Innovative ideas.

**CORPORATE AND
INVESTMENT BANKING**

HISTORICAL PERFORMANCE



Source: RMB

MONTHLY HISTORICAL PERFORMANCE

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2010	0.59%	0.56%	0.66%	0.55%	0.57%	0.55%	0.54%	0.57%	0.50%	0.48%	0.50%	0.47%	6.76%
2011	0.47%	0.44%	0.48%	0.45%	0.50%	0.47%	0.45%	0.51%	0.45%	0.47%	0.46%	0.46%	5.77%
2012	0.50%	0.45%	0.47%	0.48%	0.48%	0.44%	0.47%	0.43%	0.39%	0.46%	0.42%	0.44%	5.57%
2013	0.43%	0.39%	0.40%	0.47%	0.43%	0.40%	0.48%	0.44%	0.45%	0.45%	0.42%	0.47%	5.36%
2014	0.47%	0.47%	0.52%	0.50%	0.50%	0.52%	0.53%	0.50%	0.57%	0.55%	0.49%	0.58%	6.38%
2015	0.52%	0.49%	0.57%	0.53%	0.52%	0.57%	0.55%	0.56%	0.55%	0.54%	0.57%	0.60%	6.77%
2016	0.57%	0.63%	0.64%	0.61%	0.68%	0.63%	0.61%	0.69%	0.63%	0.65%	0.63%	0.63%	7.88%
2017	0.67%	0.58%	0.64%	0.59%	0.68%	0.62%	0.63%	0.61%	0.57%	0.63%	0.61%	0.59%	7.68%
2018	0.66%	0.56%	0.58%	0.62%	0.60%	0.57%	0.64%	0.62%	0.57%	0.67%	0.61%	0.64%	7.58%
2019	0.63%	0.57%	0.59%	0.65%	0.63%	0.55%	0.64%	0.58%	0.59%	0.59%	0.56%	0.62%	7.45%
2020	0.59%	0.52%	0.55%	0.43%	0.36%	0.35%	0.33%	0.30%	0.27%	0.27%	0.28%	0.31%	4.65%
2021	0.29%	0.29%	0.35%	0.32%	0.33%	0.32%	0.33%	0.34%					2.60%

Source: RMB

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