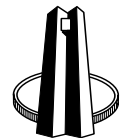


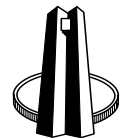


# Settlement Statistics and Indicators

January 2017



- ✓ In January 2017, SAMOS processed **629,288** transactions to the value of **ZAR10,197,451,535,116.00**
- ✓ Peak volume was **54,116** on 31 January 2017 and peak value was **ZAR891,298,671,749.76** on 31 January 2017
- ✓ Average number of transactions processed per day were **25,172** representing the average value of **ZAR407,898,061,404.64**
- ✓ Monthly peak volume in 7 years was **722,069** in December 2016
- ✓ Monthly peak value in 7 years was **ZAR12,777,547,990,382.10** in April 2016

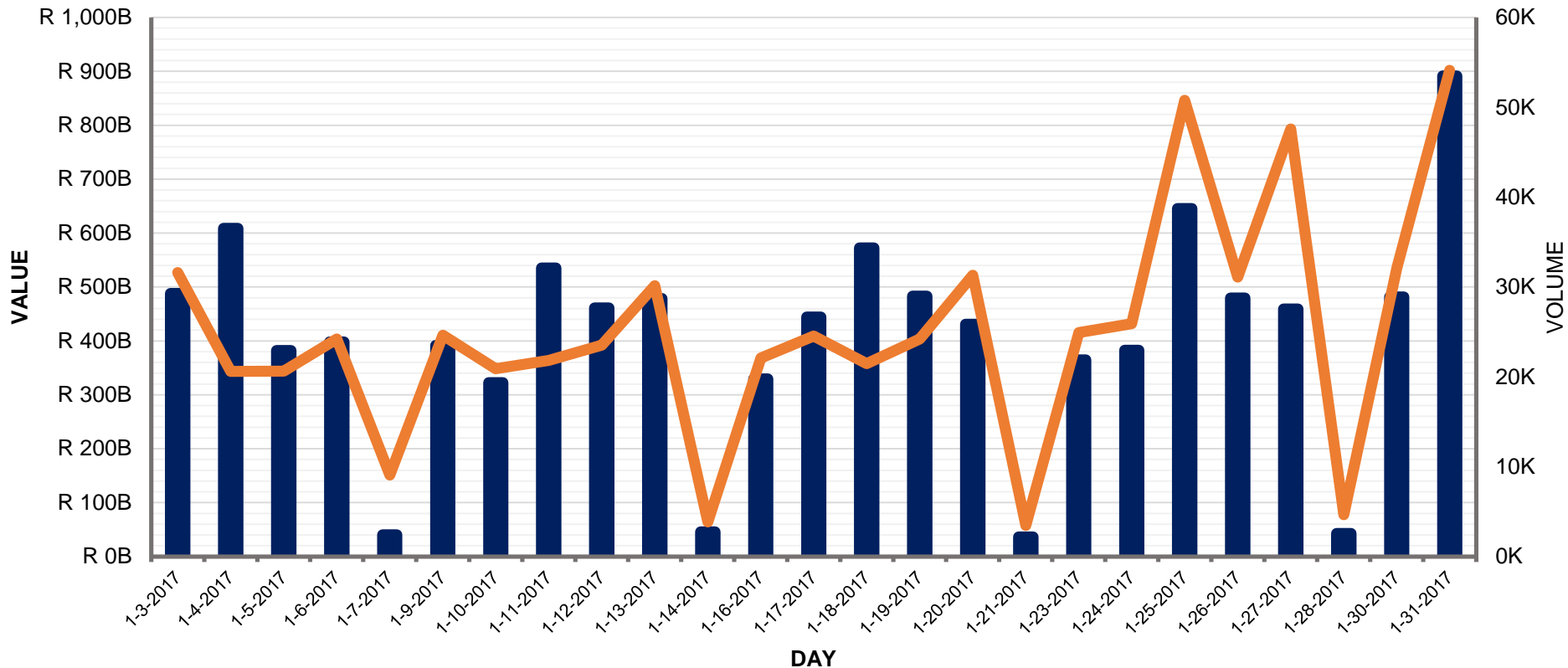




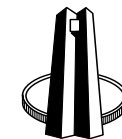
# Daily message volumes and values for January 2017

**SAMOS Message Values and Volumes**  
(January 2017)

■ Value    — Volume



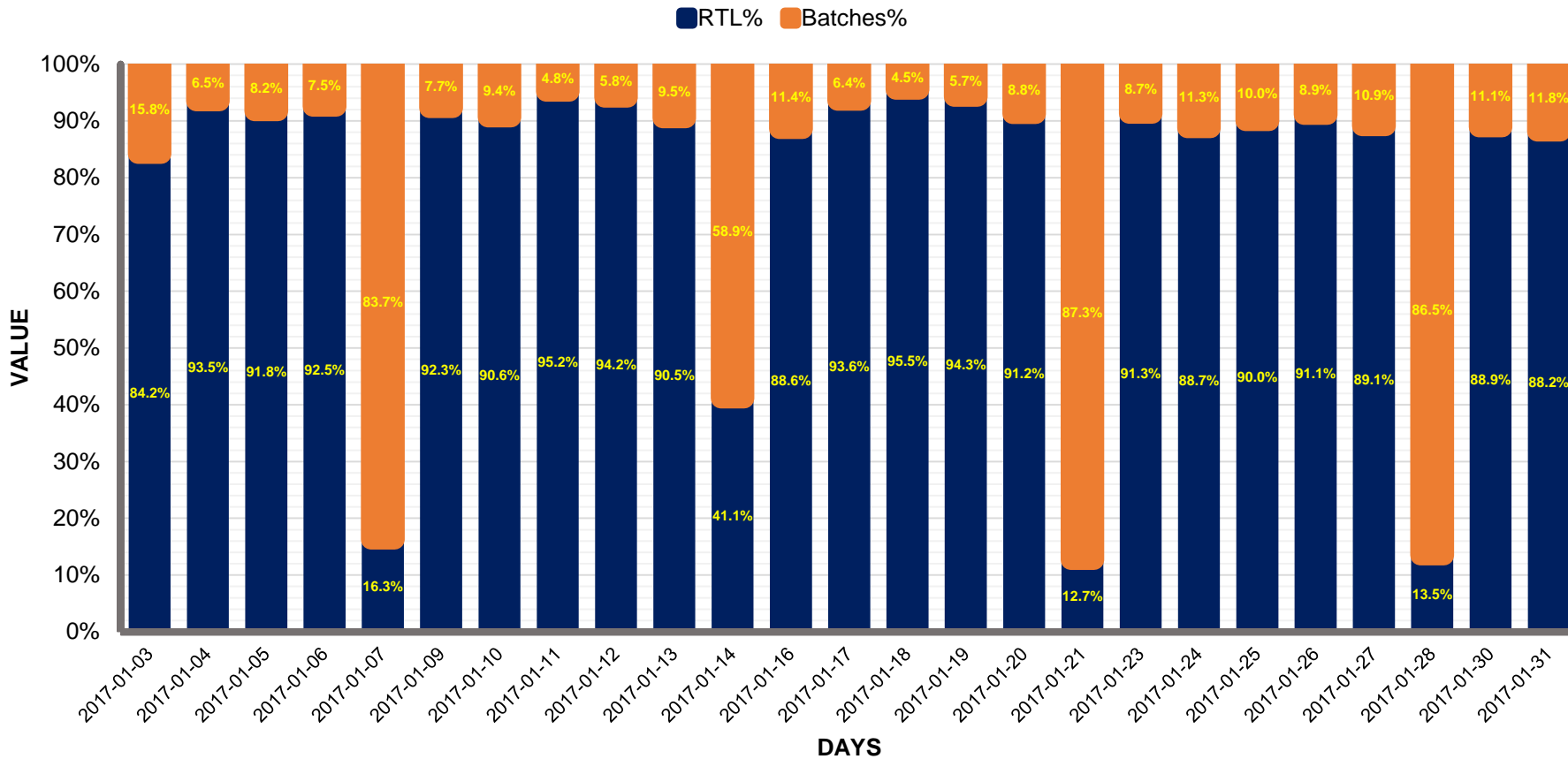
Daily Values and Volumes per month		
Date	Value	Volume
1-3-2017	R 488,020,728,452.11	31,598
1-4-2017	R 608,829,497,235.81	20,596
1-5-2017	R 382,121,019,118.02	20,644
1-6-2017	R 397,878,678,214.00	24,229
1-7-2017	R 40,155,842,402.61	9,077
1-9-2017	R 391,861,632,607.65	24,631
1-10-2017	R 322,489,019,090.99	20,919
1-11-2017	R 535,421,641,480.75	21,819
1-12-2017	R 460,996,214,964.43	23,519
1-13-2017	R 478,413,585,330.80	30,134
1-14-2017	R 46,017,617,993.60	3,854
1-16-2017	R 329,657,638,694.23	22,093
1-17-2017	R 444,085,207,053.82	24,549
1-18-2017	R 572,702,220,333.50	21,479
1-19-2017	R 483,081,486,307.44	24,202
1-20-2017	R 431,055,543,886.31	31,322
1-21-2017	R 36,553,900,895.39	3,461
1-23-2017	R 364,742,366,410.49	24,918
1-24-2017	R 382,934,571,000.76	25,904
1-25-2017	R 645,571,076,060.06	50,791
1-26-2017	R 479,845,456,977.32	31,105
1-27-2017	R 459,199,684,055.55	47,578
1-28-2017	R 42,943,831,145.70	4,649
1-30-2017	R 481,574,403,654.91	32,101
1-31-2017	R 891,298,671,749.76	54,116
<b>Total</b>	<b>R 10,197,451,535,116.00</b>	<b>629,288</b>
<b>Average</b>	<b>R 407,898,061,404.64</b>	<b>25,172</b>





# RTL / Batches message values for January 2017

**RTL Value / Batches Value  
January 2017**



RTL / Batches message values		
Date	RTL	Batches
2017-01-03	R 381,419,857,743.48	R 71,451,662,475.83
2017-01-04	R 480,746,723,594.57	R 33,602,526,891.28
2017-01-05	R 306,088,691,372.42	R 27,509,154,625.17
2017-01-06	R 333,487,369,414.89	R 26,986,219,207.37
2017-01-07	R 1,649,649,506.48	R 8,472,536,105.06
2017-01-09	R 318,682,490,844.84	R 26,571,320,495.53
2017-01-10	R 256,633,460,028.17	R 26,492,231,452.85
2017-01-11	R 458,946,765,204.94	R 23,277,076,572.49
2017-01-12	R 385,902,272,313.21	R 23,977,116,962.85
2017-01-13	R 395,193,665,029.05	R 41,510,076,278.45
2017-01-14	R 6,493,096,632.21	R 9,287,746,083.60
2017-01-16	R 255,747,217,509.37	R 32,859,740,990.10
2017-01-17	R 374,789,803,525.66	R 25,728,007,109.25
2017-01-18	R 495,038,232,946.22	R 23,222,150,728.27
2017-01-19	R 410,859,994,539.83	R 24,967,226,431.95
2017-01-20	R 356,616,005,442.10	R 34,294,572,962.28
2017-01-21	R 1,086,124,870.34	R 7,467,776,025.05
2017-01-23	R 294,746,836,210.71	R 28,152,082,189.13
2017-01-24	R 296,675,431,369.67	R 37,645,916,950.16
2017-01-25	R 513,518,689,694.61	R 57,157,982,111.85
2017-01-26	R 390,170,559,727.86	R 38,122,397,300.56
2017-01-27	R 368,701,412,410.04	R 45,083,566,067.29
2017-01-28	R 1,789,210,321.17	R 11,470,014,335.99
2017-01-30	R 368,937,665,739.13	R 46,141,400,324.65
2017-01-31	R 722,246,068,911.39	R 96,873,505,576.31
<b>Total</b>	<b>R 8,176,167,294,902.36</b>	<b>R 828,324,006,253.32</b>
<b>Average</b>	<b>R 327,046,691,796.09</b>	<b>R 33,132,960,250.13</b>



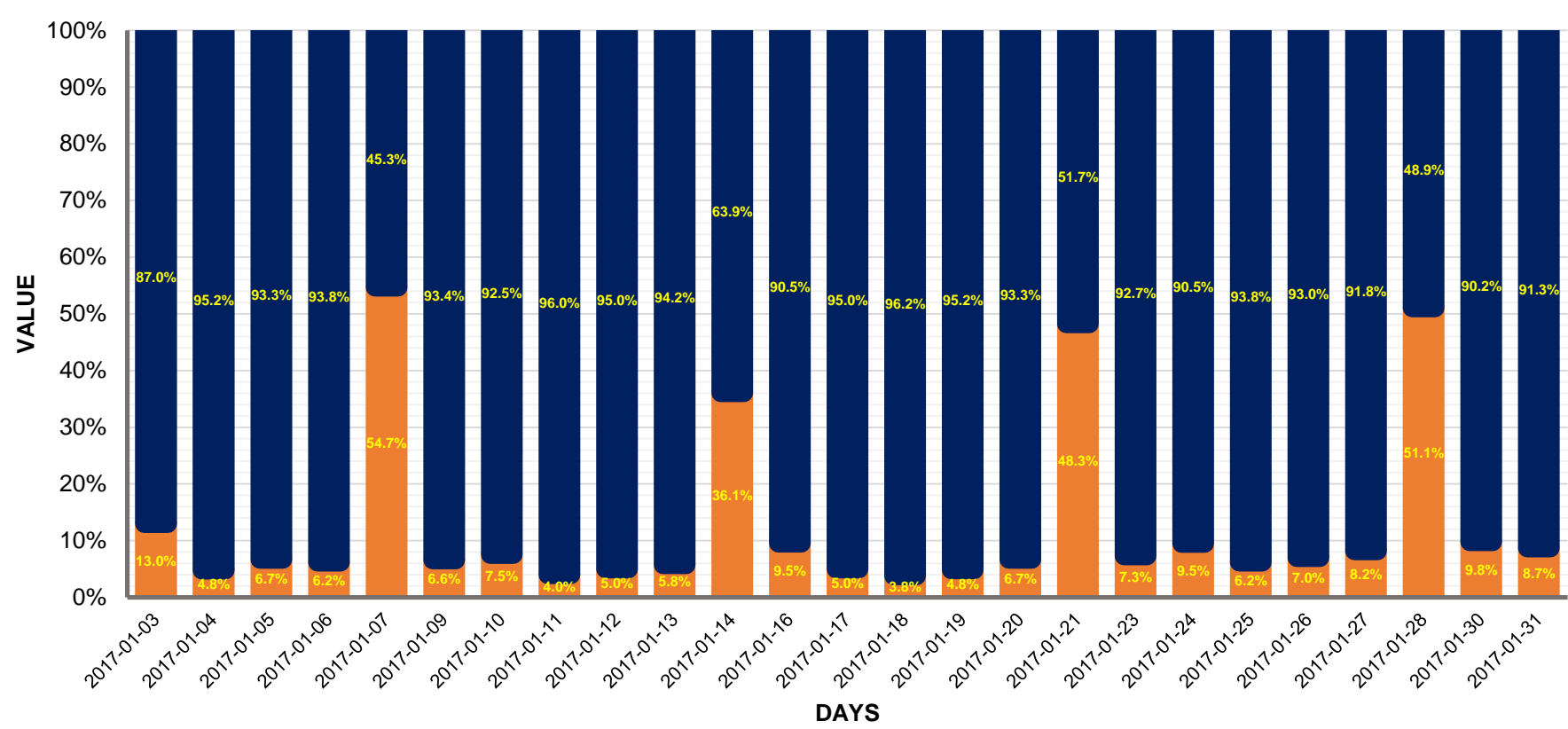




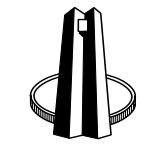
# Day and Night settlement values for January 2017

**Day Value, Night Value  
January 2017**

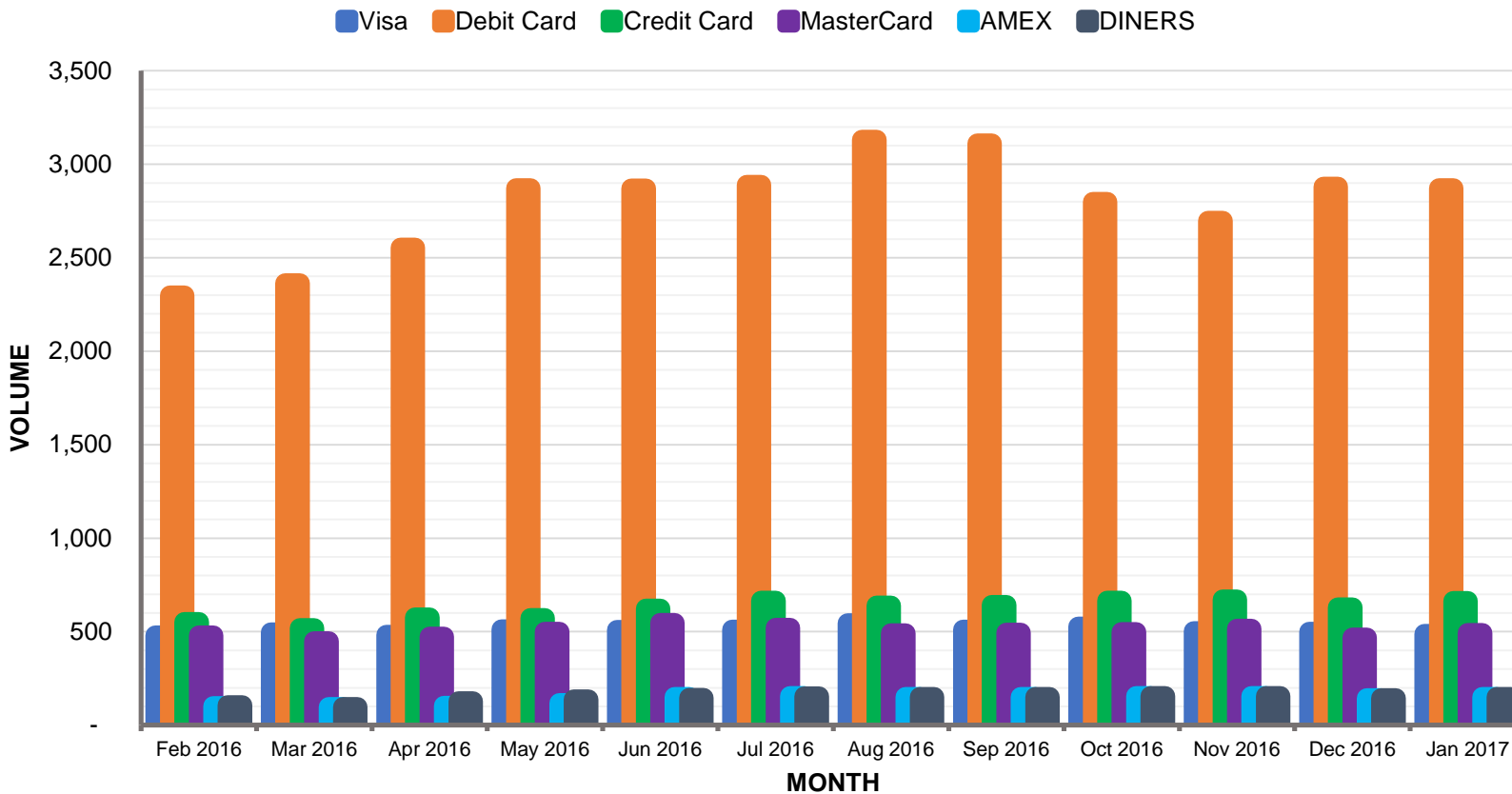
■ Night Value% ■ Day Value%



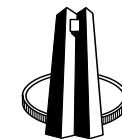
Day and Night settlement values		
Date	Night Value	Day Value
2017-01-03	R 56,942,851,666.19	R 381,092,039,150.12
2017-01-04	R 24,673,938,467.17	R 486,593,236,154.68
2017-01-05	R 21,564,331,951.24	R 300,004,723,074.35
2017-01-06	R 21,944,443,889.49	R 331,402,937,356.77
2017-01-07	R 5,539,209,704.71	R 4,582,975,906.83
2017-01-09	R 22,504,517,184.25	R 317,127,165,851.12
2017-01-10	R 20,544,682,070.81	R 251,814,955,966.21
2017-01-11	R 19,217,927,193.47	R 459,623,015,834.96
2017-01-12	R 19,976,924,117.44	R 380,555,372,729.28
2017-01-13	R 24,737,469,814.82	R 403,376,496,144.68
2017-01-14	R 5,694,572,503.28	R 10,086,270,212.53
2017-01-16	R 27,303,494,965.15	R 258,700,767,299.32
2017-01-17	R 19,929,510,269.38	R 376,537,178,054.53
2017-01-18	R 19,386,056,407.31	R 493,661,944,253.18
2017-01-19	R 20,961,853,414.56	R 411,948,284,532.57
2017-01-20	R 25,518,607,596.84	R 355,893,504,370.54
2017-01-21	R 4,128,398,447.04	R 4,425,502,448.35
2017-01-23	R 23,317,005,858.96	R 296,401,941,188.88
2017-01-24	R 31,237,158,864.18	R 296,897,290,114.65
2017-01-25	R 35,365,018,965.08	R 533,432,528,706.38
2017-01-26	R 29,685,635,323.81	R 395,108,817,128.61
2017-01-27	R 32,856,370,425.48	R 367,847,605,019.85
2017-01-28	R 6,770,561,672.53	R 6,488,662,984.63
2017-01-30	R 40,192,267,293.44	R 369,040,014,661.39
2017-01-31	R 70,219,575,693.93	R 737,472,576,668.77
<b>Total</b>	<b>R 630,212,383,760.56</b>	<b>R 8,230,115,805,813.18</b>
<b>Average</b>	<b>R 25,208,495,350.42</b>	<b>R 329,204,632,232.53</b>



**Cards Message Volumes**  
(Feb 2016 to Jan 2017)

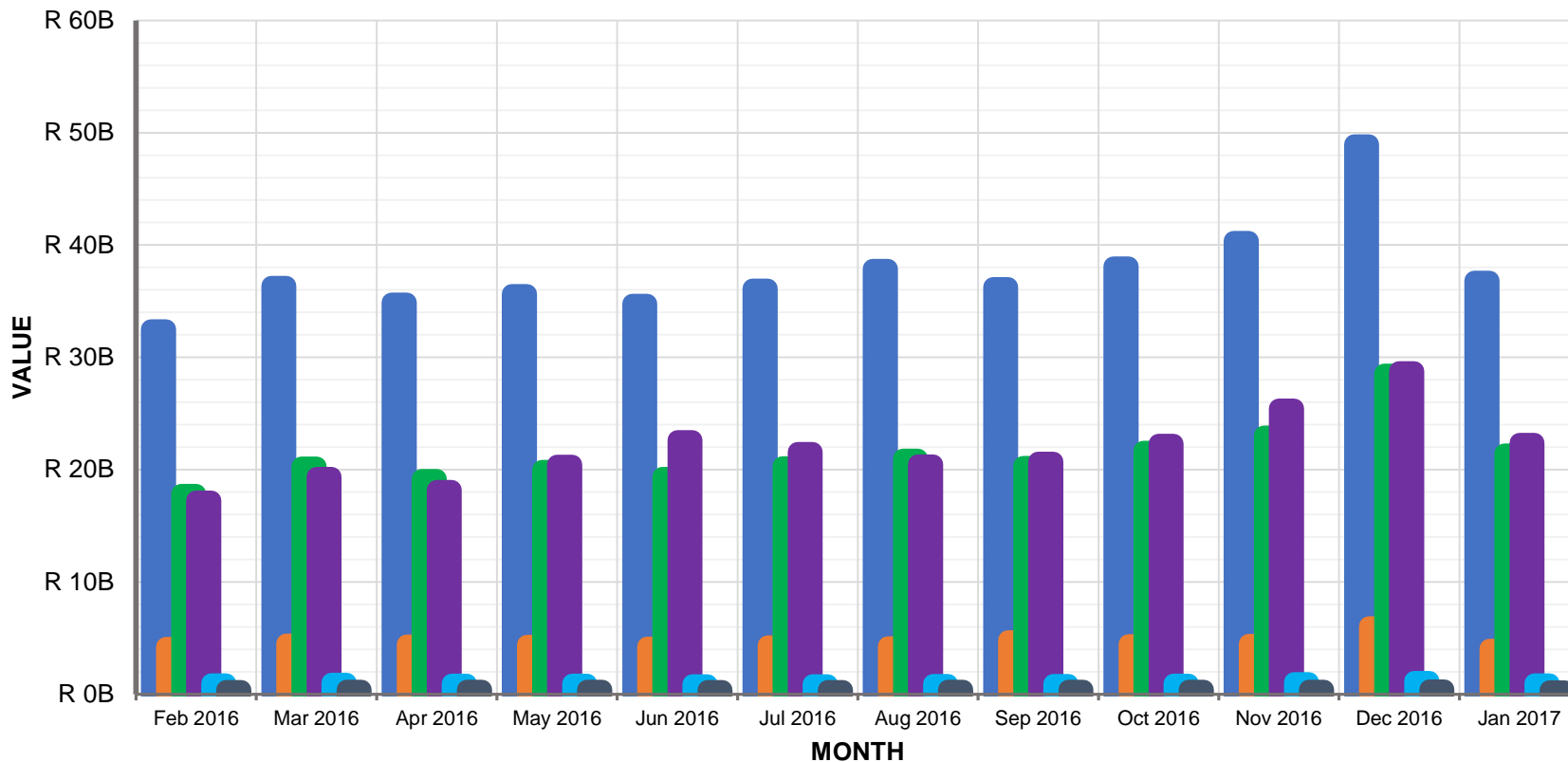


Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Feb 2016	480	2,298	551	479	102	107
Mar 2016	496	2,363	519	449	96	96
Apr 2016	482	2,554	575	473	103	127
May 2016	512	2,872	572	499	118	137
Jun 2016	509	2,870	623	547	150	146
Jul 2016	510	2,890	666	521	156	154
Aug 2016	544	3,130	639	491	150	150
Sep 2016	510	3,112	642	494	150	150
Oct 2016	527	2,798	666	498	156	156
Nov 2016	503	2,698	672	516	156	156
Dec 2016	499	2,880	630	468	144	144
Jan 2017	487	2,872	664	493	150	150
<b>Total</b>	<b>6,059</b>	<b>33,337</b>	<b>7,419</b>	<b>5,928</b>	<b>1,631</b>	<b>1,673</b>
<b>Average</b>	<b>505</b>	<b>2,778</b>	<b>618</b>	<b>494</b>	<b>136</b>	<b>139</b>



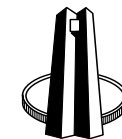
## Cards Message Values (Feb 2016 to Jan 2017)

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

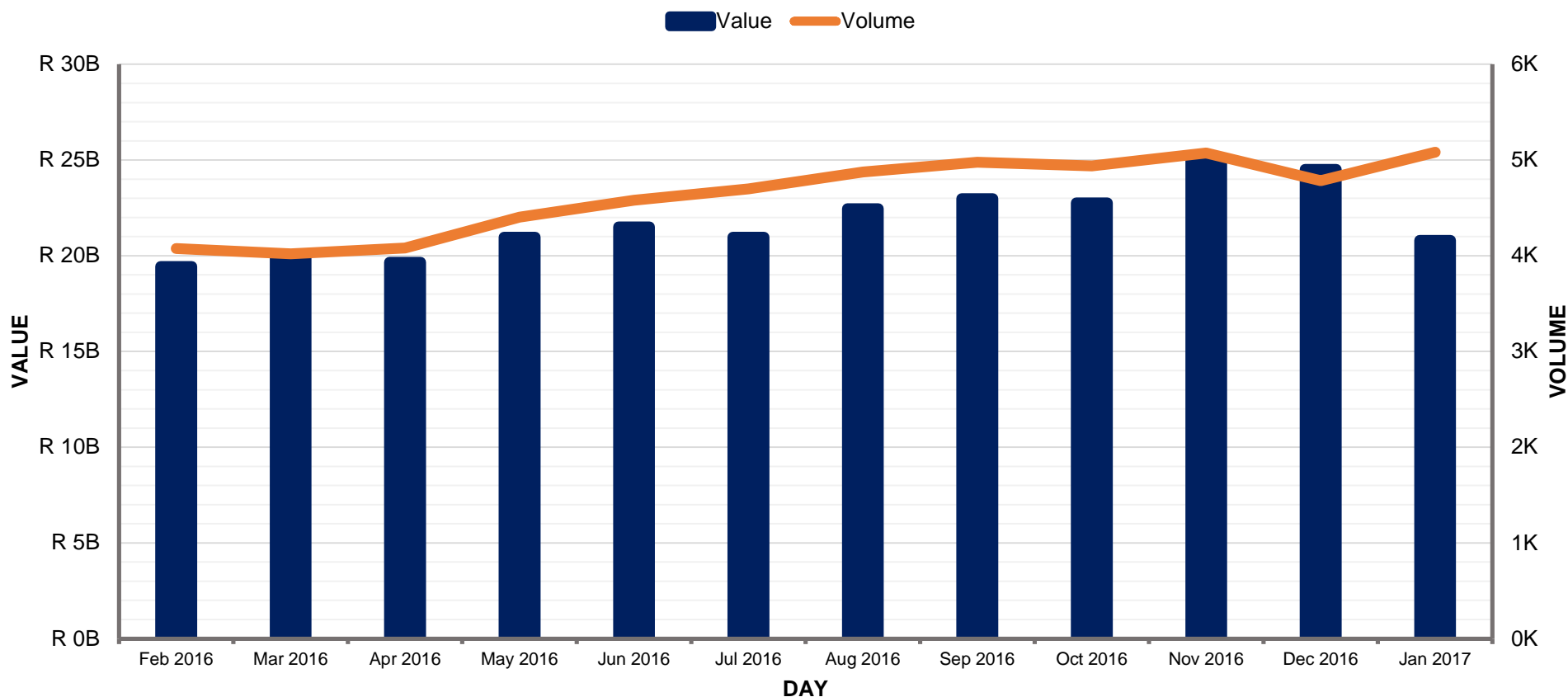


Cards monthly values			
Month	Visa	Debit Card	Credit Card
Feb 2016	R 32,504,036,103.64	R 4,212,927,203.44	R 17,825,711,863.50
Mar 2016	R 36,370,754,222.71	R 4,495,860,120.57	R 20,267,596,528.09
Apr 2016	R 34,887,024,494.84	R 4,420,073,452.51	R 19,175,810,435.25
May 2016	R 35,618,143,567.82	R 4,393,823,953.43	R 19,977,982,671.49
Jun 2016	R 34,762,389,639.91	R 4,236,190,761.54	R 19,351,216,130.17
Jul 2016	R 36,123,379,201.71	R 4,354,058,086.25	R 20,288,643,024.74
Aug 2016	R 37,881,021,861.20	R 4,262,069,553.33	R 20,977,923,774.16
Sep 2016	R 36,255,918,904.84	R 4,818,055,762.32	R 20,325,284,597.37
Oct 2016	R 38,090,793,763.41	R 4,460,627,829.71	R 21,677,213,297.11
Nov 2016	R 40,362,319,977.53	R 4,468,262,767.90	R 23,030,600,460.39
Dec 2016	R 48,971,450,997.09	R 6,048,657,054.82	R 28,538,258,081.12
Jan 2017	R 36,821,958,444.91	R 4,043,041,371.99	R 21,427,115,349.90
<b>Total</b>	<b>R 448,649,191,179.61</b>	<b>R 54,213,647,917.81</b>	<b>R 252,863,356,213.29</b>
<b>Average</b>	<b>R 37,387,432,598.30</b>	<b>R 4,517,803,993.15</b>	<b>R 21,071,946,351.11</b>

Cards monthly values			
Month	MasterCard	AMEX	DINERS
Feb 2016	R 17,233,104,363.88	R 978,387,195.14	R 367,998,938.83
Mar 2016	R 19,358,292,024.28	R 1,033,449,979.21	R 404,619,914.39
Apr 2016	R 18,179,215,287.94	R 943,230,930.68	R 407,016,603.67
May 2016	R 20,430,422,498.22	R 940,114,489.14	R 406,503,180.83
Jun 2016	R 22,624,033,020.32	R 897,164,286.86	R 374,162,291.81
Jul 2016	R 21,575,135,369.60	R 885,432,239.27	R 374,622,227.58
Aug 2016	R 20,453,124,911.08	R 912,424,732.48	R 395,451,510.30
Sep 2016	R 20,695,417,373.34	R 904,994,911.73	R 387,322,206.84
Oct 2016	R 22,287,730,873.62	R 940,247,174.21	R 394,236,551.44
Nov 2016	R 25,449,870,385.36	R 1,079,284,556.77	R 408,434,689.23
Dec 2016	R 28,763,125,463.52	R 1,190,472,837.01	R 413,495,086.00
Jan 2017	R 22,378,821,433.38	R 956,926,344.27	R 343,405,994.67
<b>Total</b>	<b>R 259,428,293,004.54</b>	<b>R 11,662,129,676.77</b>	<b>R 4,677,269,195.59</b>
<b>Average</b>	<b>R 21,619,024,417.05</b>	<b>R 971,844,139.73</b>	<b>R 389,772,432.97</b>



**Real Time Clearing (RTC) Monthly Values and Volumes**  
(Feb 2016 to Jan 2017)



RTC Monthly Value and Volumes		
Month	Value	Volume
Feb 2016	R 19,440,031,733.29	4,076
Mar 2016	R 19,958,701,166.83	4,020
Apr 2016	R 19,656,486,559.41	4,080
May 2016	R 20,970,481,684.59	4,403
Jun 2016	R 21,508,221,838.04	4,580
Jul 2016	R 20,973,815,494.30	4,699
Aug 2016	R 22,464,151,277.40	4,875
Sep 2016	R 22,983,448,488.33	4,978
Oct 2016	R 22,759,240,766.28	4,937
Nov 2016	R 24,972,567,543.81	5,074
Dec 2016	R 24,514,600,856.56	4,783
Jan 2017	R 20,805,082,186.73	5,081
<b>Total</b>	<b>R 261,006,829,595.57</b>	<b>55,586</b>
<b>Average</b>	<b>R 21,750,569,132.96</b>	<b>4,632</b>

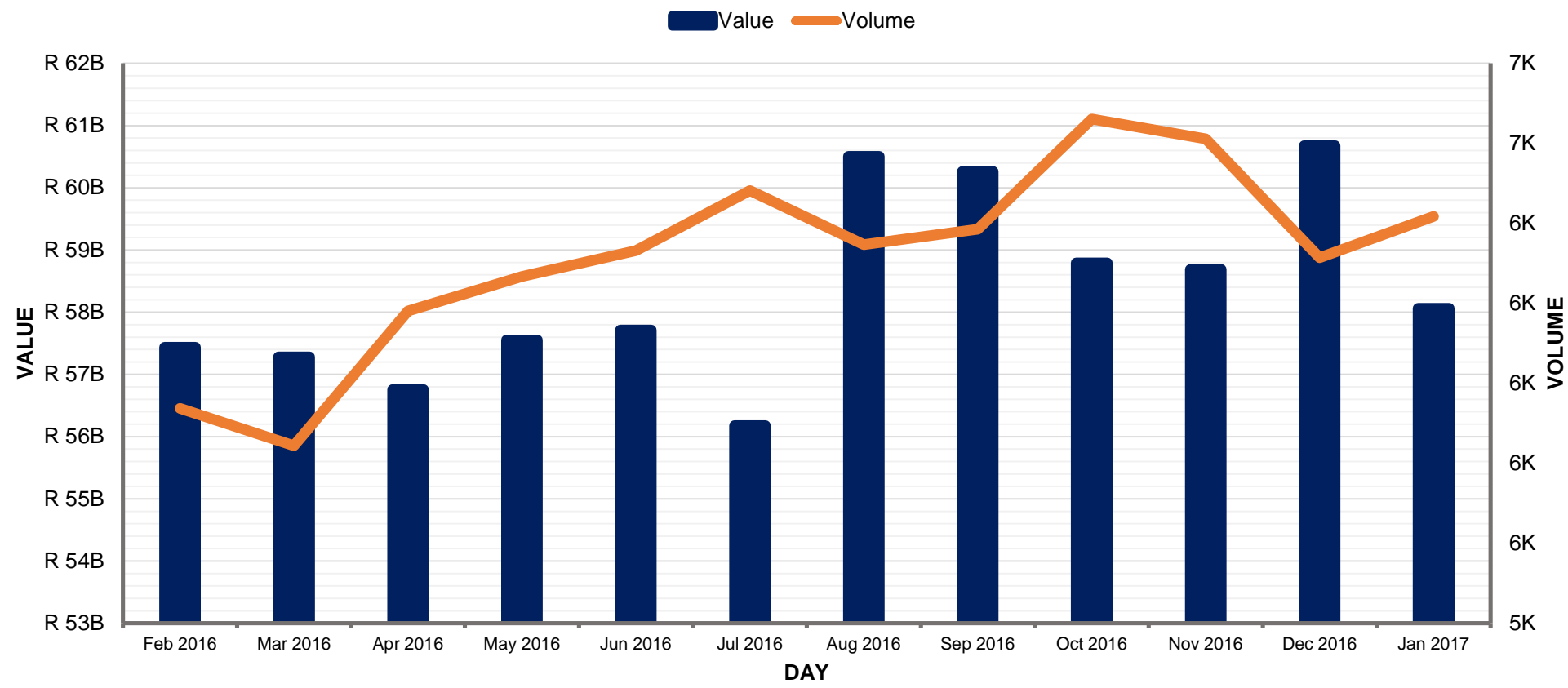




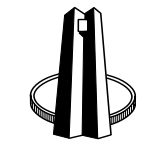


# Electronic funds transfer (EFT) DR Monthly Values and Volumes from May Feb 2016 to Jan 2017

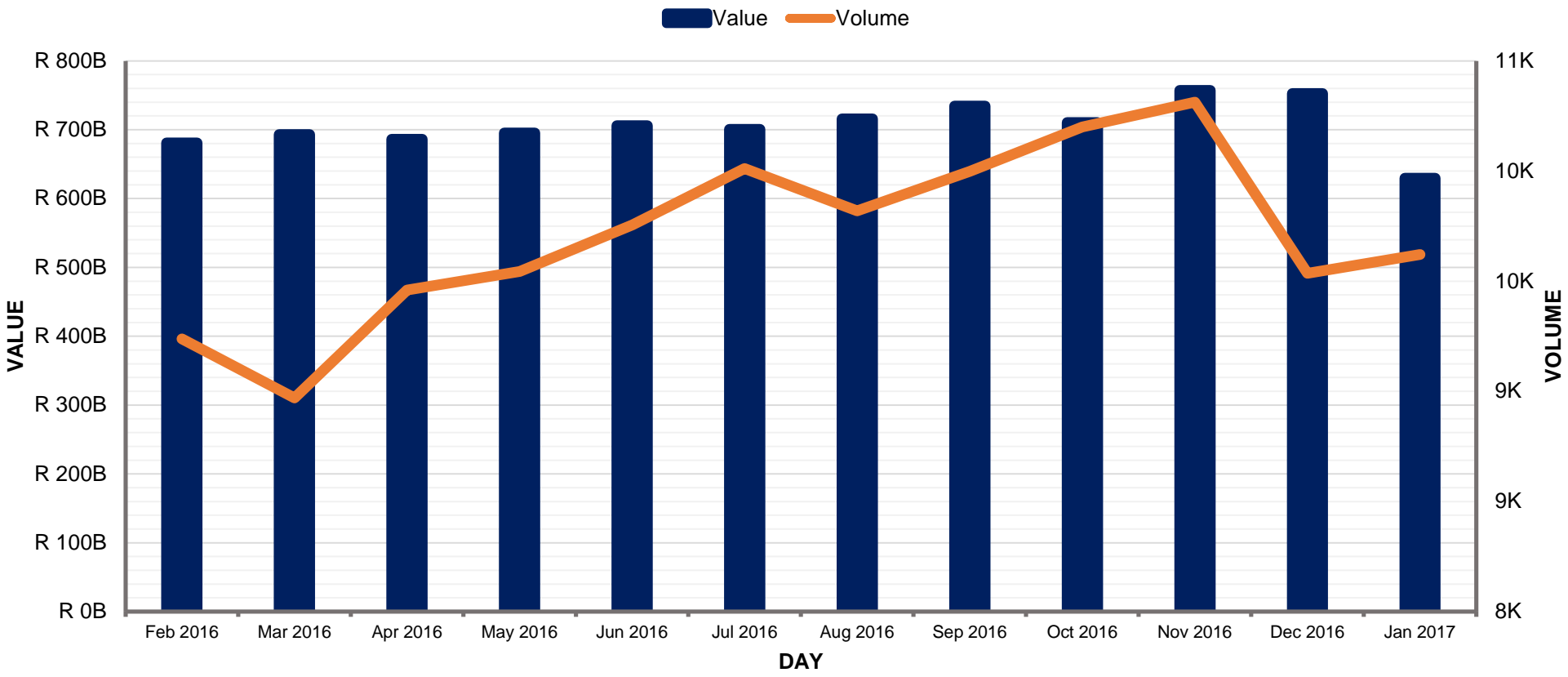
**Electronic funds transfer (EFT) DR Monthly Values and Volumes**  
(Feb 2016 to Jan 2017)



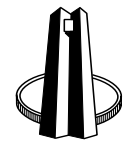
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Feb 2016	R 57,437,559,437.54	5,937
Mar 2016	R 57,281,129,945.93	5,844
Apr 2016	R 56,757,089,353.72	6,181
May 2016	R 57,554,932,212.41	6,267
Jun 2016	R 57,711,687,542.08	6,332
Jul 2016	R 56,178,988,791.46	6,482
Aug 2016	R 60,505,261,099.63	6,347
Sep 2016	R 60,262,260,829.30	6,385
Oct 2016	R 58,791,642,406.31	6,661
Nov 2016	R 58,685,700,716.98	6,611
Dec 2016	R 60,677,113,796.20	6,314
Jan 2017	R 58,063,559,143.80	6,417
<b>Total</b>	<b>R 699,906,925,275.36</b>	<b>75,778</b>
<b>Average</b>	<b>R 58,325,577,106.28</b>	<b>6,315</b>



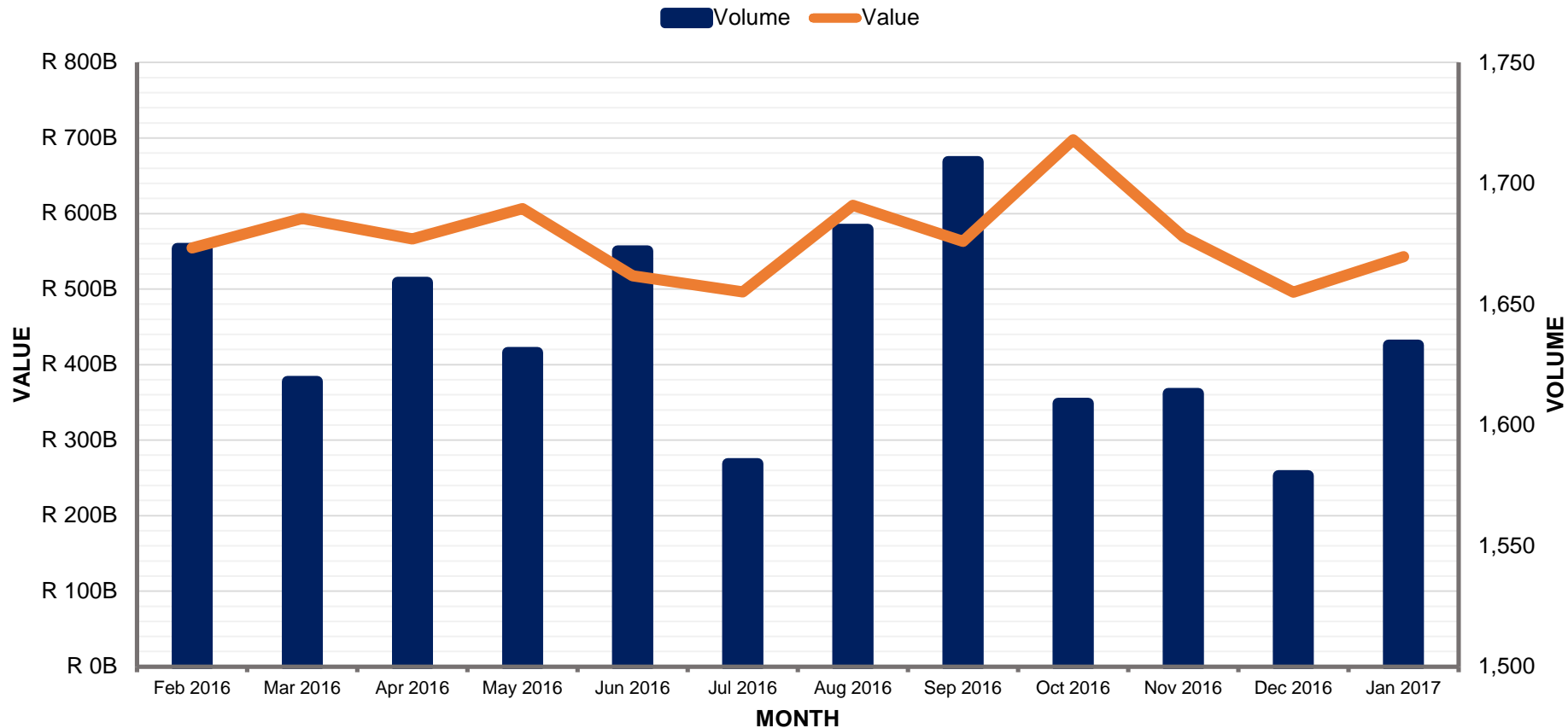
**Electronic funds transfer (EFT) CR Monthly Values and Volumes**  
(Feb 2016 to Jan 2017)



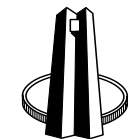
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Feb 2016	R 680,972,808,290.04	9,238
Mar 2016	R 693,086,809,168.37	8,970
Apr 2016	R 685,977,448,405.05	9,460
May 2016	R 695,110,030,327.41	9,544
Jun 2016	R 705,755,108,127.88	9,755
Jul 2016	R 700,468,670,342.37	10,011
Aug 2016	R 715,817,081,115.06	9,819
Sep 2016	R 734,371,381,209.28	9,998
Oct 2016	R 710,520,558,791.18	10,200
Nov 2016	R 756,961,485,888.95	10,312
Dec 2016	R 752,466,422,722.31	9,536
Jan 2017	R 629,428,706,109.05	9,621
<b>Total</b>	<b>R 8,460,936,510,496.95</b>	<b>116,464</b>
<b>Average</b>	<b>R 705,078,042,541.41</b>	<b>9,705</b>



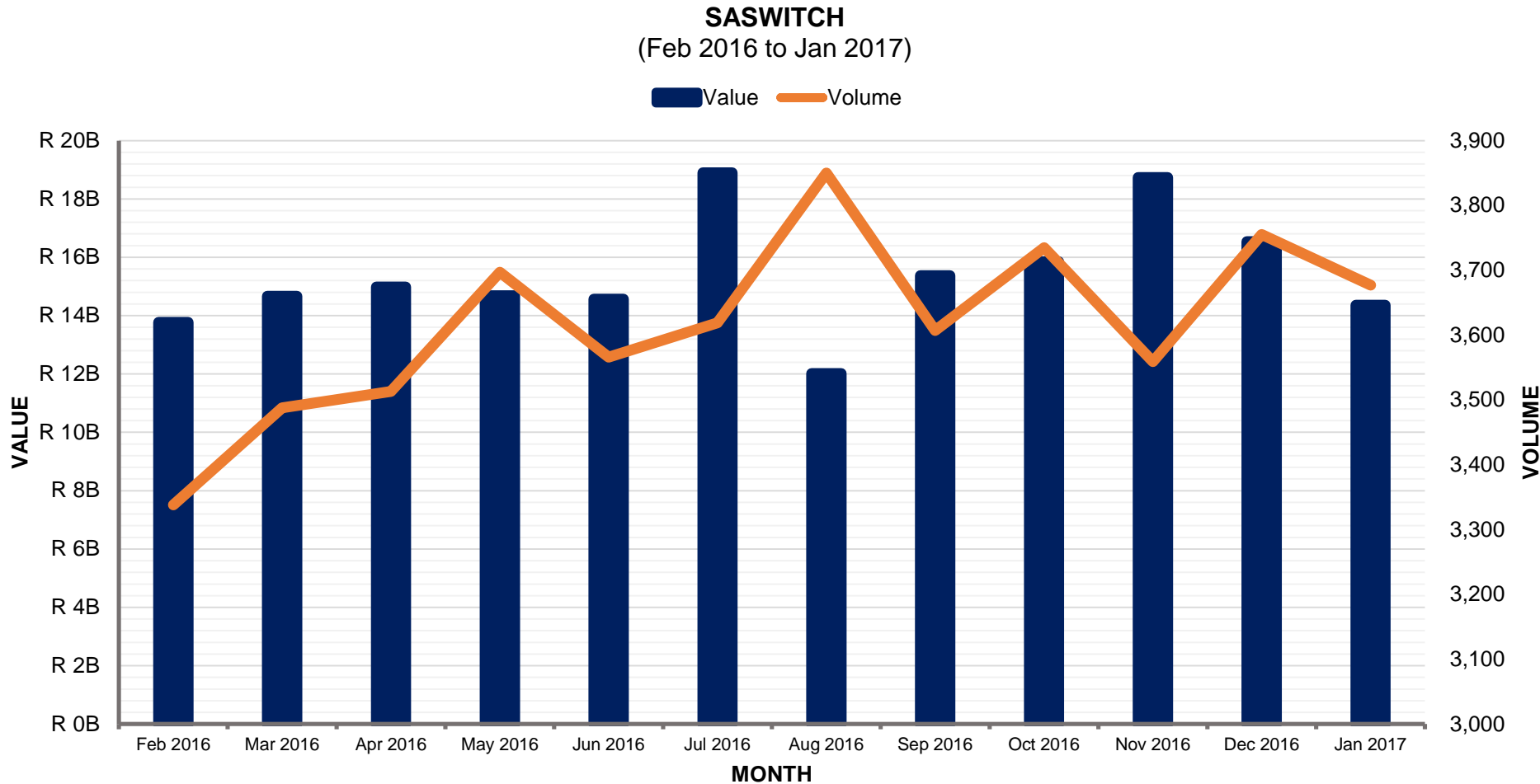
**CLS Settlement - monthly values and volumes**  
(Feb 2016 to Jan 2017)



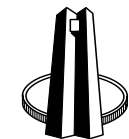
CLS Settlement - monthly values and volumes		
Month	Value	Volume
Feb 2016	R 554,561,994,769.43	1,673
Mar 2016	R 593,582,475,743.10	1,618
Apr 2016	R 566,468,174,733.57	1,659
May 2016	R 606,551,786,530.37	1,630
Jun 2016	R 517,543,992,754.32	1,672
Jul 2016	R 496,247,715,179.78	1,584
Aug 2016	R 610,725,643,707.40	1,681
Sep 2016	R 563,280,004,405.48	1,709
Oct 2016	R 697,603,148,242.42	1,609
Nov 2016	R 569,134,586,166.49	1,613
Dec 2016	R 495,860,744,550.15	1,579
Jan 2017	R 543,043,443,979.16	1,633
<b>Total</b>	<b>R 6,814,603,710,761.67</b>	<b>19,660</b>
<b>Average</b>	<b>R 567,883,642,563.47</b>	<b>1,638</b>



# SASwitch values and volumes for Feb 2016 to Jan 2017

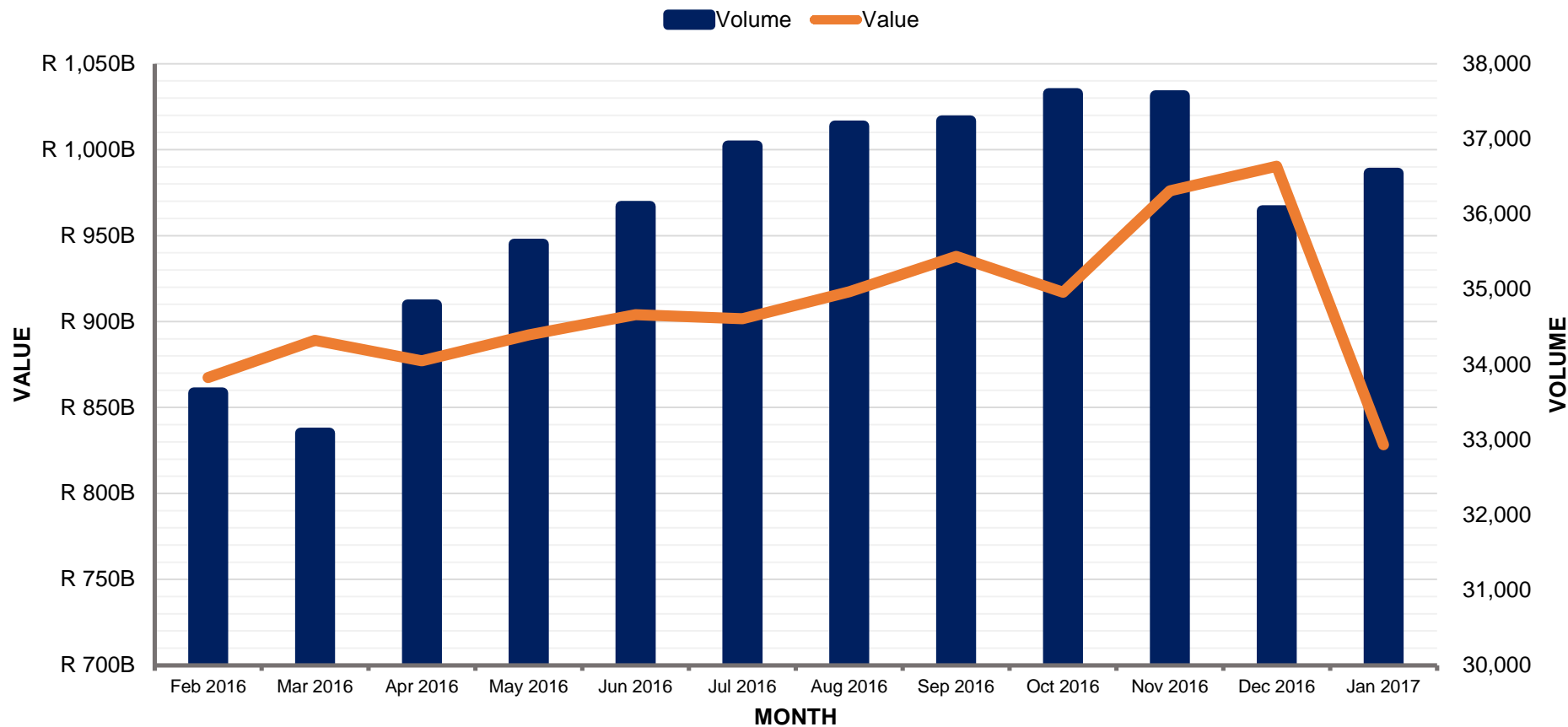


SASWITCH Monthly Values		
Month	Value	Volume
Feb 2016	R 13,774,099,259.80	3,338
Mar 2016	R 14,668,627,717.19	3,488
Apr 2016	R 14,986,534,659.16	3,513
May 2016	R 14,687,631,109.75	3,697
Jun 2016	R 14,562,908,718.71	3,566
Jul 2016	R 18,898,145,844.64	3,619
Aug 2016	R 12,012,764,270.16	3,850
Sep 2016	R 15,371,320,890.74	3,607
Oct 2016	R 15,846,784,113.75	3,735
Nov 2016	R 18,734,855,024.41	3,559
Dec 2016	R 16,535,047,180.70	3,755
Jan 2017	R 14,360,172,807.01	3,677
<b>Total</b>	<b>R 184,438,891,596.02</b>	<b>43,404</b>
<b>Average</b>	<b>R 15,369,907,633.00</b>	<b>3,617</b>

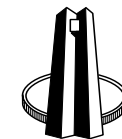




**Retail Monthly Values and Volumes**  
(Feb 2016 to Jan 2017)

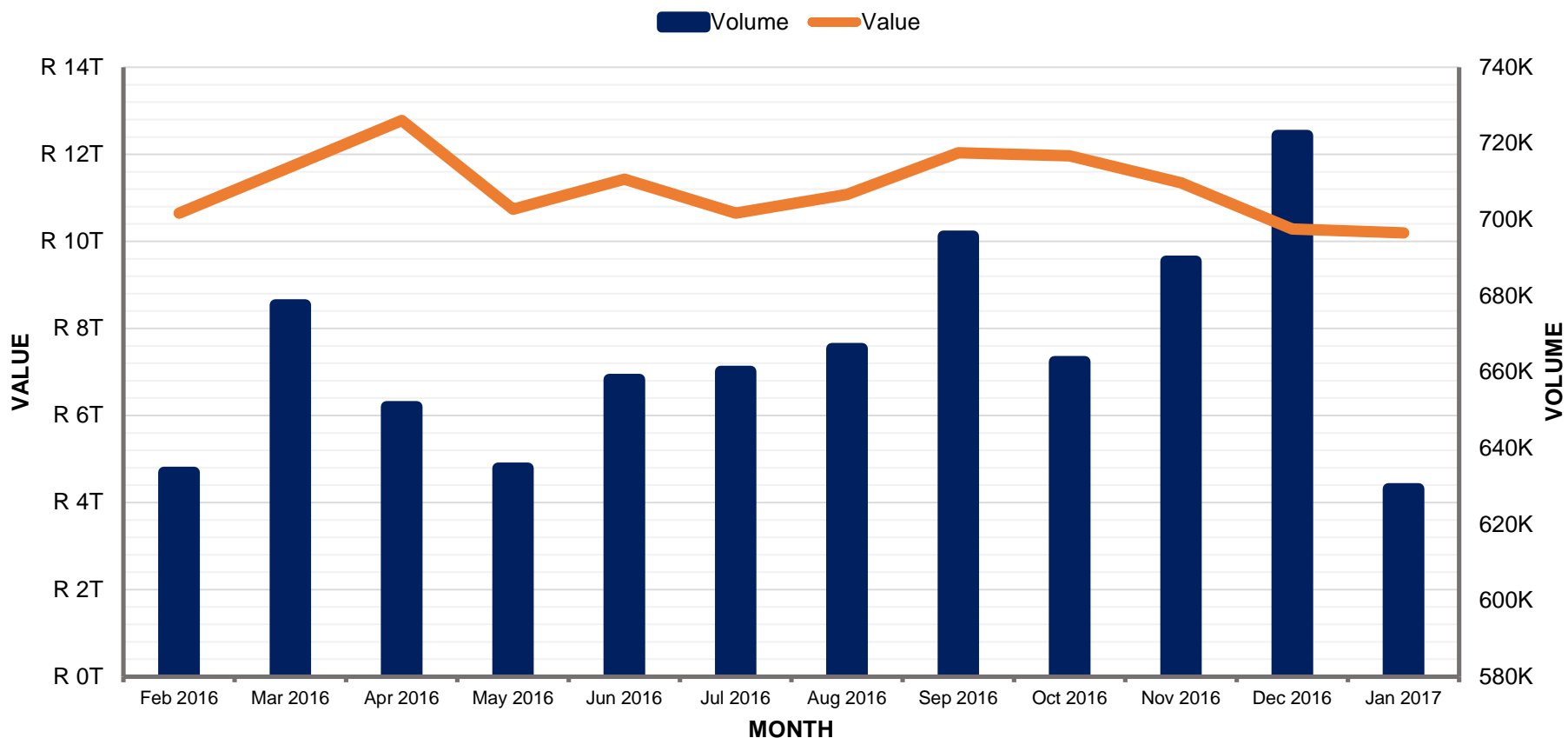


Retail Monthly Values and Volumes		
Month	Value	Volume
Feb 2016	R 867,481,736,638.67	33,624
Mar 2016	R 889,016,012,272.19	33,089
Apr 2016	R 877,150,600,560.62	34,792
May 2016	R 892,211,037,739.42	35,599
Jun 2016	R 903,962,924,254.27	36,101
Jul 2016	R 901,590,046,262.42	36,905
Aug 2016	R 917,395,497,797.77	37,170
Sep 2016	R 937,925,711,614.65	37,240
Oct 2016	R 916,961,835,593.85	37,601
Nov 2016	R 976,014,136,994.81	37,573
Dec 2016	R 990,393,396,286.71	36,044
Jan 2017	R 828,324,006,253.32	36,545
<b>Total</b>	<b>R 10,898,426,942,268.70</b>	<b>432,283</b>
<b>Average</b>	<b>R 908,202,245,189.06</b>	<b>36,024</b>



# Total monthly message Values and Volumes from Feb 2016 to Jan 2017

**SAMOS Message Values and Volumes**  
(Feb 2016 to Jan 2017)

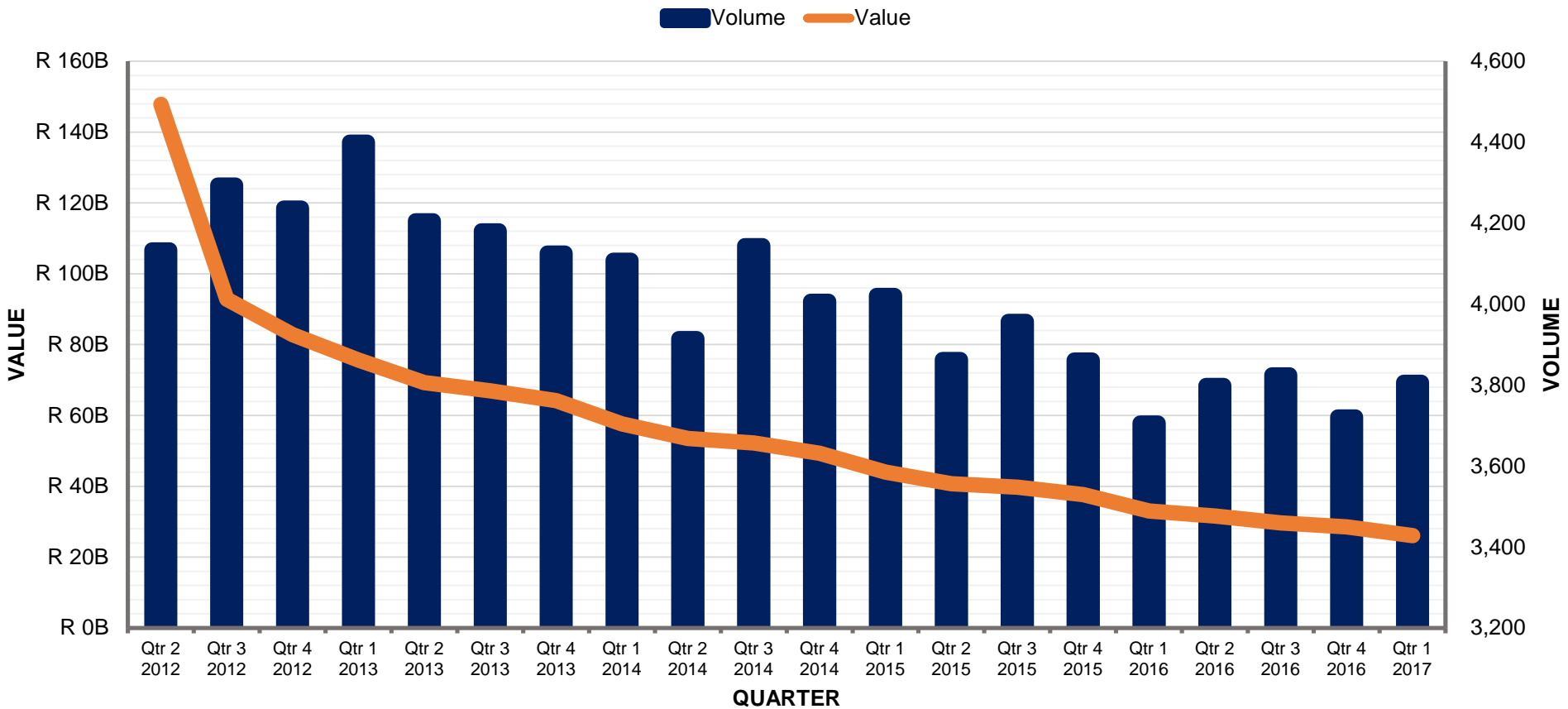


Message values and volumes - monthly		
Month	Value	Volume
Feb 2016	R 10,646,675,601,574.90	633,632
Mar 2016	R 11,711,102,558,660.60	677,574
Apr 2016	R 12,777,547,990,382.10	650,866
May 2016	R 10,739,164,005,177.10	634,761
Jun 2016	R 11,429,156,424,589.70	657,998
Jul 2016	R 10,652,068,330,840.80	660,152
Aug 2016	R 11,077,843,178,675.30	666,118
Sep 2016	R 12,036,186,571,452.80	695,619
Oct 2016	R 11,967,505,291,230.40	662,721
Nov 2016	R 11,346,769,476,056.20	689,055
Dec 2016	R 10,283,416,915,707.80	722,069
Jan 2017	R 10,197,451,535,116.00	629,288
<b>Total</b>	<b>R 134,864,887,879,464.00</b>	<b>7,979,853</b>
<b>Average</b>	<b>R 11,238,740,656,622.00</b>	<b>664,988</b>

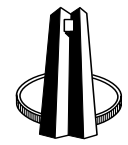


# Code Line Clearing (CLC) decline indicators from Q2, 2012 to Q1, 2017

**Cheques values and volumes  
(Code Line Clearing (CLC) decline indicators)**



Cheques values and volumes		
Quarter	Value	Volume
Qtr 2 2012	R 147,799,041,258.70	4,134
Qtr 3 2012	R 92,824,582,069.35	4,294
Qtr 4 2012	R 82,813,476,157.96	4,237
Qtr 1 2013	R 75,658,197,889.73	4,400
Qtr 2 2013	R 69,300,378,199.05	4,206
Qtr 3 2013	R 66,983,581,141.89	4,181
Qtr 4 2013	R 64,153,300,473.17	4,126
Qtr 1 2014	R 57,582,795,770.69	4,108
Qtr 2 2014	R 53,464,092,670.50	3,915
Qtr 3 2014	R 52,254,788,286.35	4,144
Qtr 4 2014	R 49,312,341,418.07	4,007
Qtr 1 2015	R 43,993,284,002.55	4,021
Qtr 2 2015	R 40,702,532,073.69	3,863
Qtr 3 2015	R 39,720,439,123.24	3,957
Qtr 4 2015	R 37,652,825,341.94	3,862
Qtr 1 2016	R 33,012,737,169.97	3,706
Qtr 2 2016	R 31,621,422,768.46	3,799
Qtr 3 2016	R 29,671,867,556.95	3,825
Qtr 4 2016	R 28,568,690,274.73	3,721
Qtr 1 2017	R 26,046,317,575.81	3,807
<b>Total</b>	<b>R 1,123,136,691,222.80</b>	<b>80,313</b>
<b>Average</b>	<b>R 56,156,834,561.14</b>	<b>4,016</b>



## Summarised volumes and values totals for January 2017

Summerised totals		
Receiver	Volume	Value
Retail	36,545	R 828,324,006,253.32
RTL Total	592,653	R 9,369,126,446,084.29
Payment Cash Withdrawal/Deposit (KPSBV)	6,067	R 204,724,243,811.94
Payment Dematerialised MM Instrument (MPDEM)	4,261	R 139,857,549,289.63
Payment any Derivative Instrument (OPDER)	1,994	R 12,524,651,801.15
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,633	R 543,043,443,979.16
Daily BMA Settlements (SPBMA)	1,357	R 772,546,413,255.23
Payment any Money Market Product (MPMMI)	584	R 83,892,322,326.21
STRATE Planned Payments Confirmed on T+4 (SPLNY)	283	R 28,803,980,813.12
Settlement of Derivative Margin Calls (OSDMC)	191	R 17,343,092,008.69
STRATE Same Day Confirmed Settlements (SPLNN)	51	R 10,322,422,422.69

