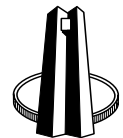




Settlement Statistics and Indicators

April 2019



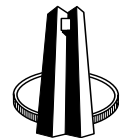
In April 2019, SAMOS processed 793,646 transactions to the value of ZAR11,966,946,305,757

Peak volume was 84,754 on 30 April 2019 and peak value was ZAR882,425,343,127 on 30 April 2019

Average number of transactions processed per day were 34,506 representing the average value of ZAR520,302,013,293

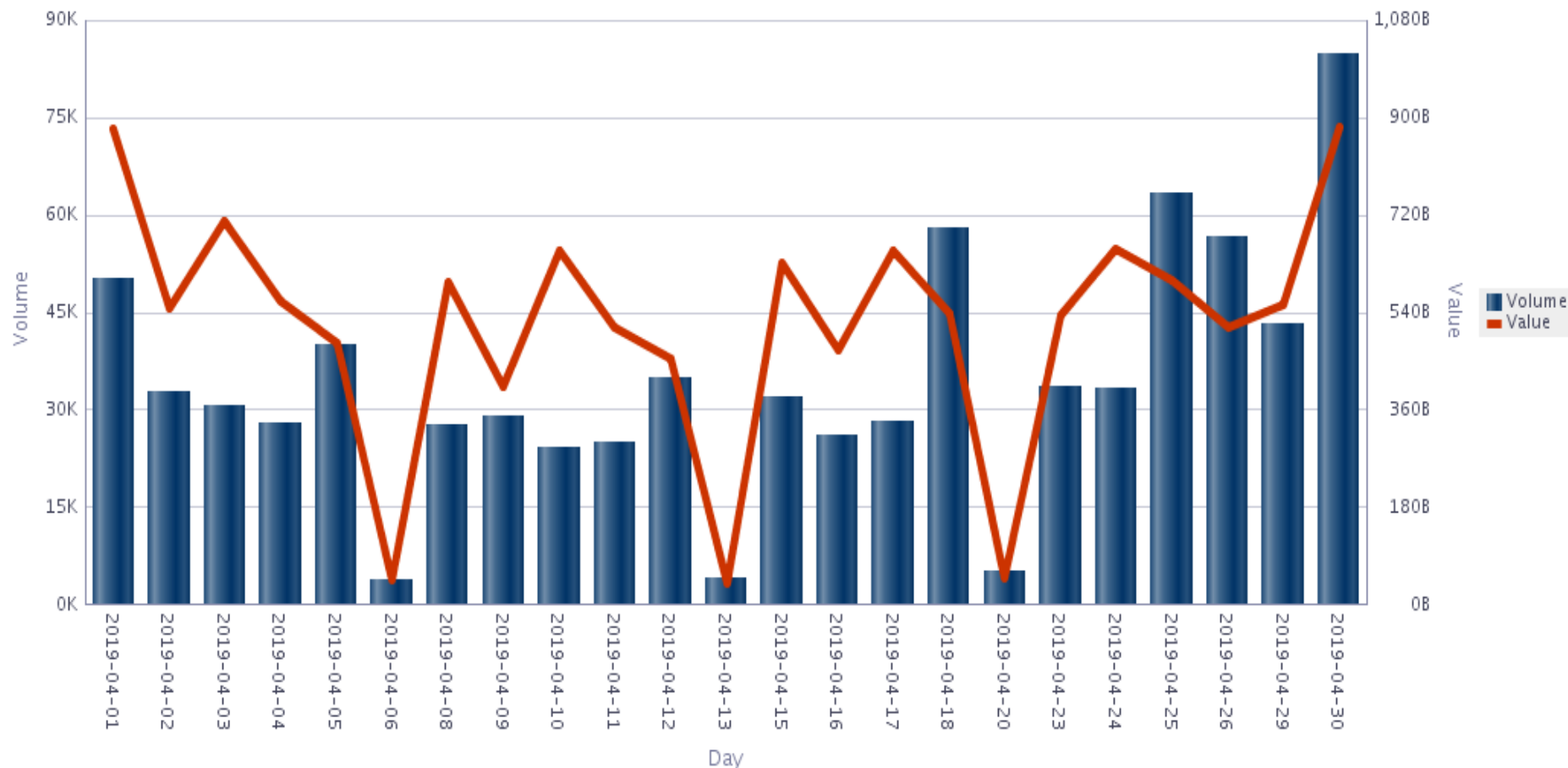
Monthly peak volume in 10 years was 810,748 in March 2018

Monthly peak value in 10 years was ZAR12,777,547,990,382 in April 2016

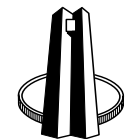


Daily message volumes and values for April 2019

SAMOS Message Values and Volumes

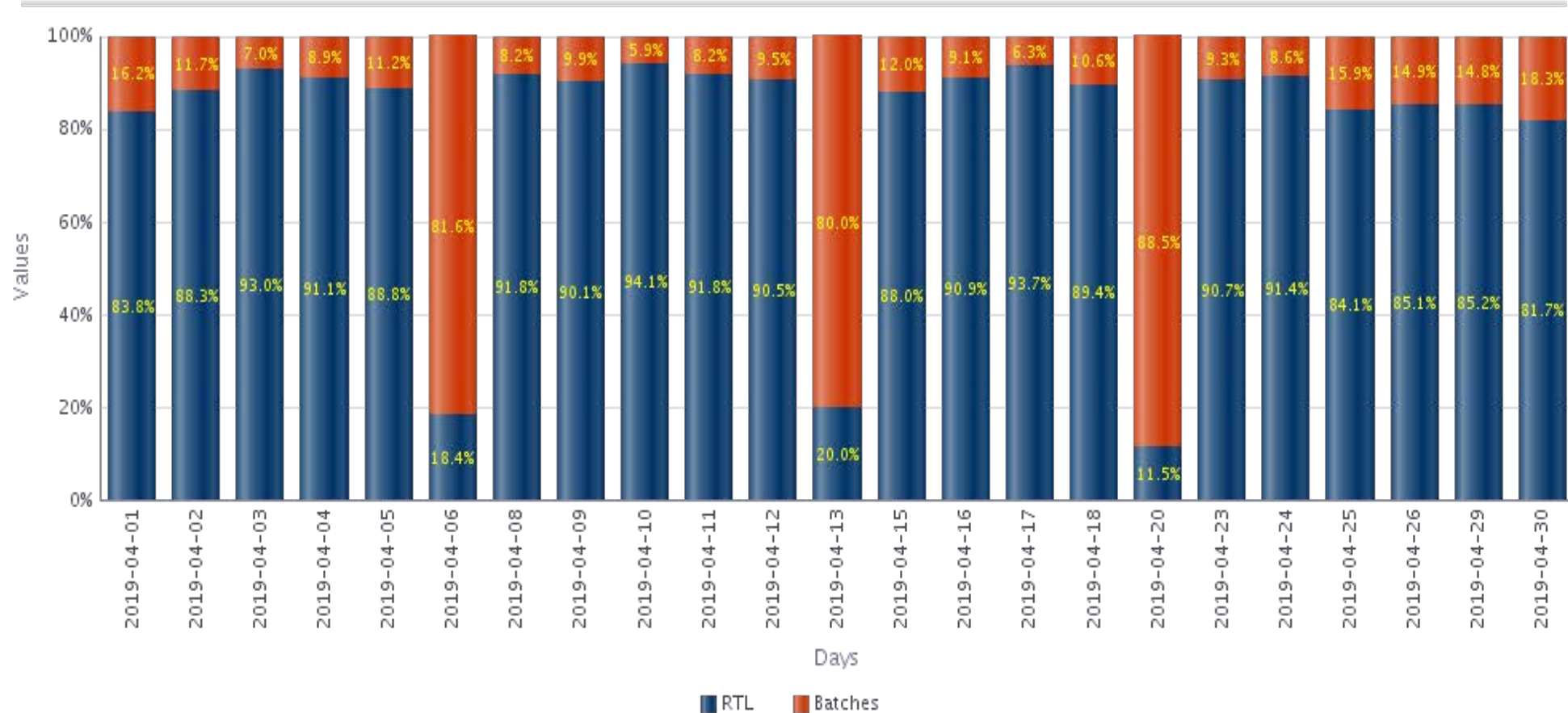


Day yyyy-mm-dd	Value	Volume
4/1/2019	R 881,327,032,562.16	50,098.
4/2/2019	R 546,953,426,149.49	32,792.
4/3/2019	R 708,006,587,469.30	30,561.
4/4/2019	R 559,793,166,081.28	27,914.
4/5/2019	R 483,210,203,906.39	39,933.
4/6/2019	R 46,175,309,794.78	3,823.
4/8/2019	R 597,132,180,076.02	27,775.
4/9/2019	R 402,238,051,236.93	28,941.
4/10/2019	R 653,734,581,254.21	24,195.
4/11/2019	R 511,387,732,332.87	24,924.
4/12/2019	R 455,205,482,702.68	34,995.
4/13/2019	R 40,352,190,309.60	4,000.
4/15/2019	R 630,784,132,560.52	31,830.
4/16/2019	R 469,575,205,401.40	26,101.
4/17/2019	R 654,386,694,966.86	28,109.
4/18/2019	R 537,241,567,974.66	57,826.
4/20/2019	R 48,105,394,526.92	5,180.
4/23/2019	R 536,454,292,775.80	33,465.
4/24/2019	R 656,223,179,880.84	33,326.
4/25/2019	R 599,948,128,549.61	63,249.
4/26/2019	R 511,654,086,802.83	56,618.
4/29/2019	R 554,632,335,314.70	43,237.
4/30/2019	R 882,425,343,127.84	84,754.

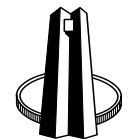


RTL /Batches message values for April 2019

RTL Value / Batches Value

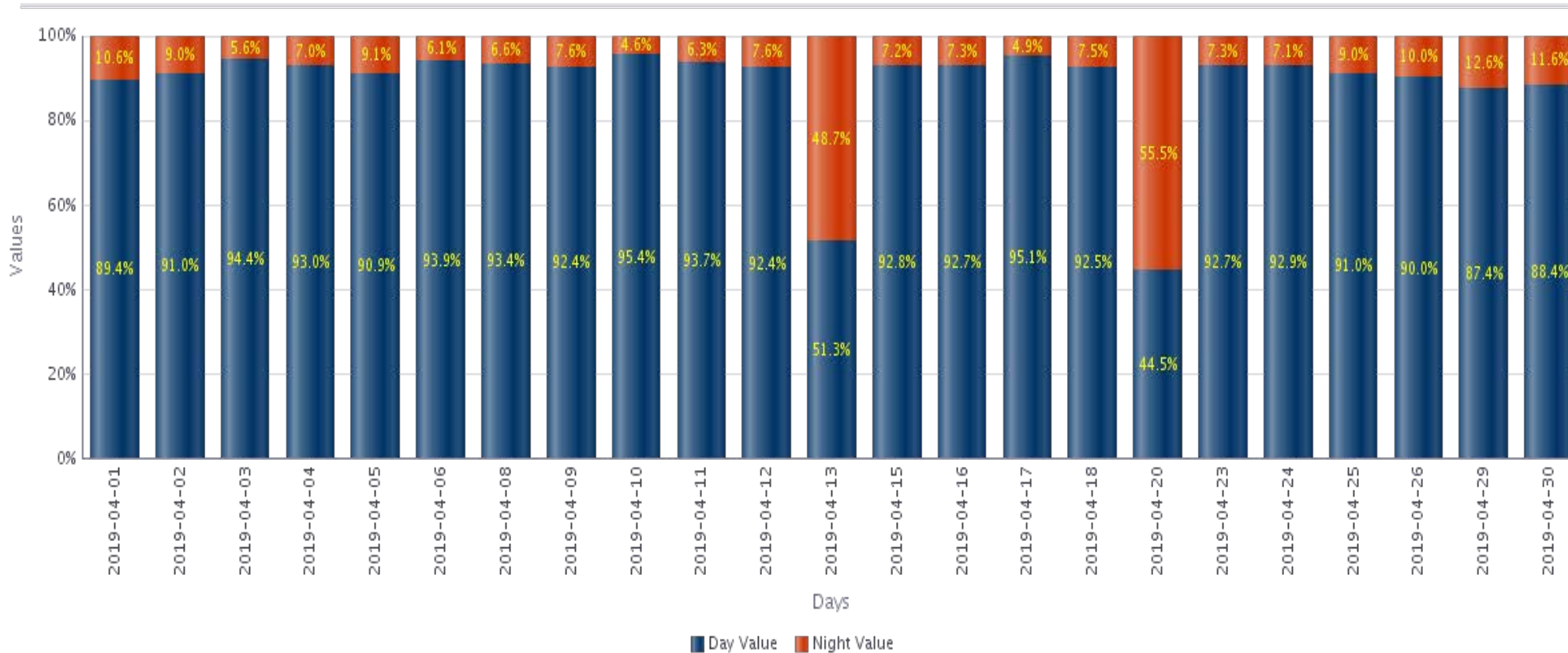


Date	RTL	Batches
2019-04-01	R 590,401,925,610.06	R 113,752,586,669.81
2019-04-02	R 380,212,045,823.72	R 50,543,215,340.01
2019-04-03	R 537,911,417,638.73	R 40,714,840,993.66
2019-04-04	R 386,177,676,329.96	R 37,937,650,651.90
2019-04-05	R 344,122,267,243.55	R 43,376,853,750.98
2019-04-06	R 2,492,623,272.92	R 11,052,009,608.30
2019-04-08	R 404,026,977,448.96	R 36,264,112,771.33
2019-04-09	R 284,612,214,330.71	R 31,410,736,396.42
2019-04-10	R 501,298,365,186.95	R 31,221,032,670.27
2019-04-11	R 335,663,495,779.02	R 30,155,427,385.35
2019-04-12	R 327,277,293,901.41	R 34,318,422,076.21
2019-04-13	R 2,065,755,802.11	R 8,286,400,280.20
2019-04-15	R 424,726,335,249.55	R 57,710,545,491.12
2019-04-16	R 336,693,558,699.12	R 33,563,890,886.63
2019-04-17	R 501,177,652,487.11	R 33,635,322,008.77
2019-04-18	R 367,273,166,390.96	R 43,381,088,790.30
2019-04-20	R 2,086,951,392.76	R 16,017,849,370.88
2019-04-23	R 380,083,015,575.99	R 39,145,045,777.93
2019-04-24	R 501,421,101,641.03	R 47,430,676,188.16
2019-04-25	R 392,355,232,070.48	R 74,336,371,040.48
2019-04-26	R 354,927,106,296.75	R 62,005,159,249.75
2019-04-29	R 383,733,713,120.83	R 66,639,372,230.13
2019-04-30	R 627,222,454,974.55	R 140,588,269,565.74



Day and Night settlement values for April 2019

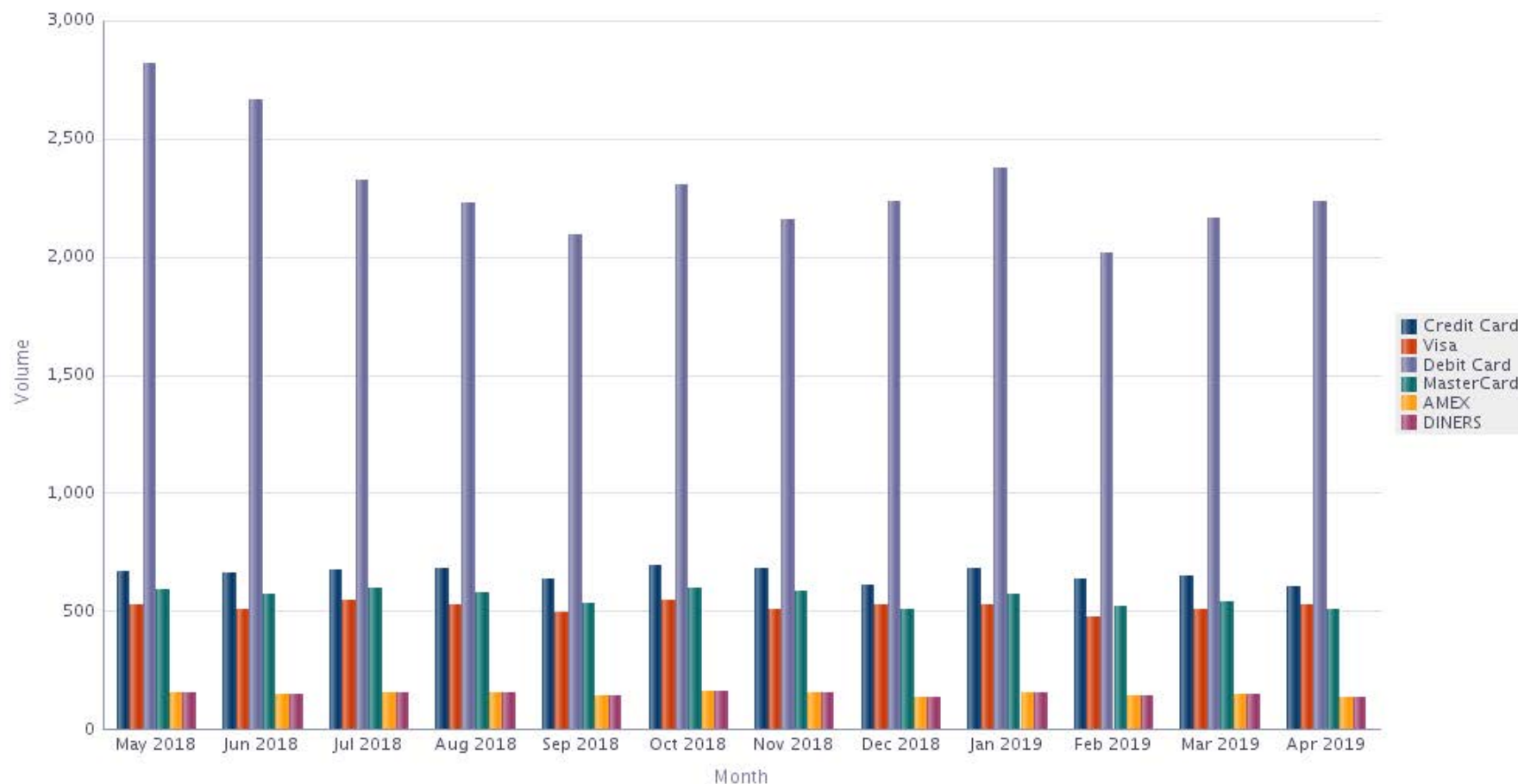
Day Value, Night Value



Date	Night Value	Day Value
2019-04-01	R 76,847,719,530.37	R 648,390,237,461.23
2019-04-02	R 38,871,965,073.55	R 393,094,160,796.28
2019-04-03	R 32,156,458,495.49	R 543,437,880,726.03
2019-04-04	R 30,643,972,935.95	R 408,180,004,287.36
2019-04-05	R 35,300,051,354.24	R 353,243,160,612.05
2019-04-06	R 827,864,814.98	R 12,716,827,082.04
2019-04-08	R 29,747,132,804.63	R 419,623,606,009.51
2019-04-09	R 24,202,498,421.18	R 294,209,555,139.13
2019-04-10	R 24,908,561,404.64	R 512,680,118,509.25
2019-04-11	R 24,332,701,407.88	R 360,489,727,444.46
2019-04-12	R 27,915,833,063.63	R 339,004,829,940.06
2019-04-13	R 5,043,134,734.45	R 5,309,055,575.15
2019-04-15	R 35,362,781,993.51	R 454,213,571,942.57
2019-04-16	R 27,705,420,780.49	R 350,007,558,198.73
2019-04-17	R 26,393,577,015.42	R 509,263,970,898.60
2019-04-18	R 31,508,879,676.46	R 391,071,504,039.60
2019-04-20	R 10,055,034,152.48	R 8,050,360,374.44
2019-04-23	R 31,286,409,726.27	R 397,316,630,524.22
2019-04-24	R 38,714,953,747.75	R 508,132,082,042.53
2019-04-25	R 43,983,553,569.83	R 442,408,223,032.86
2019-04-26	R 42,175,708,396.61	R 378,822,923,519.63
2019-04-29	R 55,415,643,107.93	R 384,193,817,795.82
2019-04-30	R 89,568,513,407.45	R 684,202,037,454.88



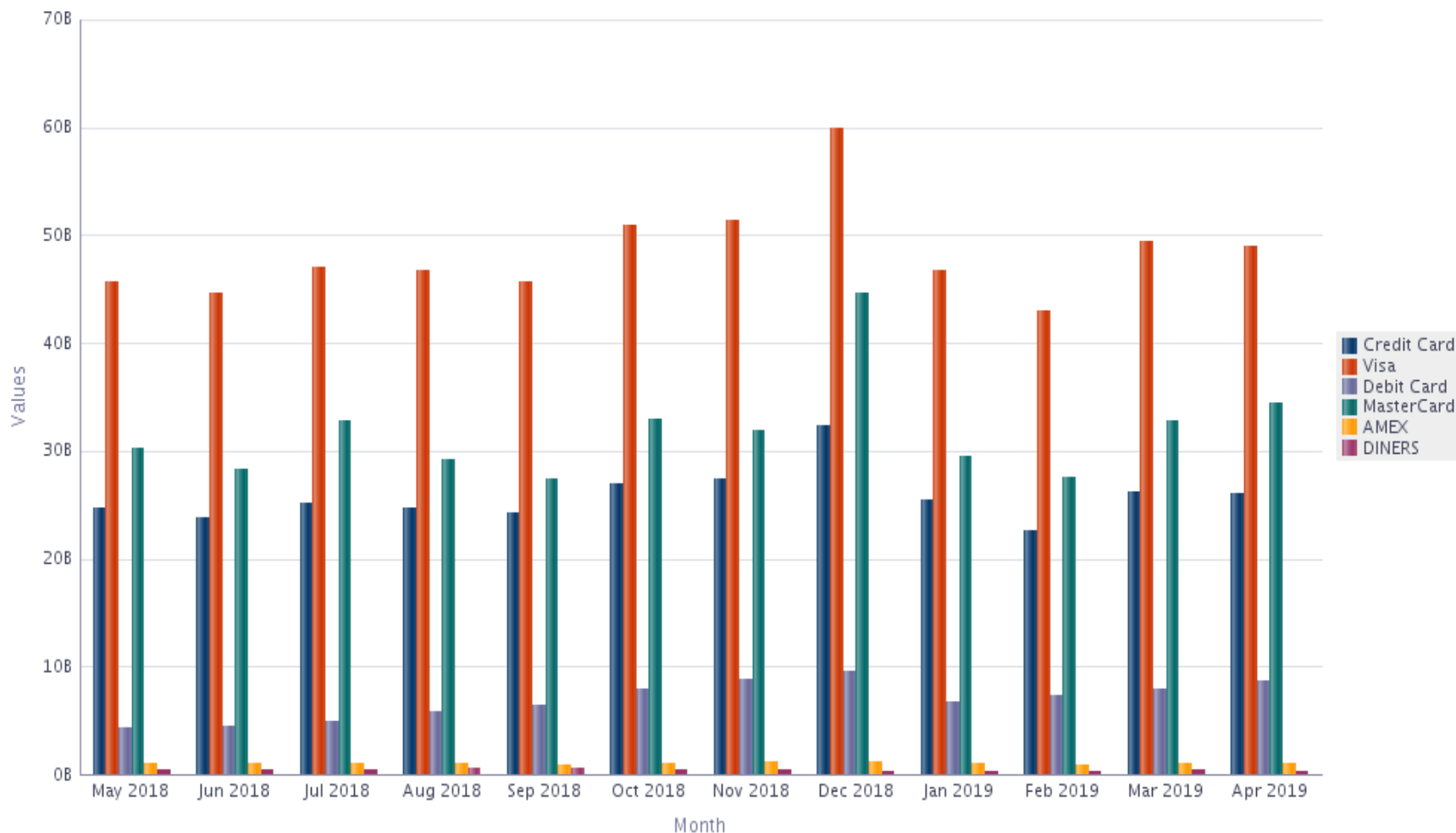
Cards message volumes for May 2018 to Apr 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
May-18	527	2,812	667	589	156	156
Jun-18	510	2,660	658	571	150	150
Jul-18	544	2,319	675	594	156	156
Aug-18	526	2,226	681	577	155	155
Sep-18	493	2,089	637	533	144	144
Oct-18	544	2,304	695	598	162	162
Nov-18	510	2,157	683	583	156	156
Dec-18	527	2,232	607	507	138	138
Jan-19	527	2,374	681	571	156	156
Feb-19	476	2,016	633	517	144	144
Mar-19	510	2,160	651	537	150	150
Apr-19	526	2,232	602	508	138	138
Total	6,220	27,581	7,870	6,685	1,805	1,805



Cards message values for May 2018 to Apr 2019

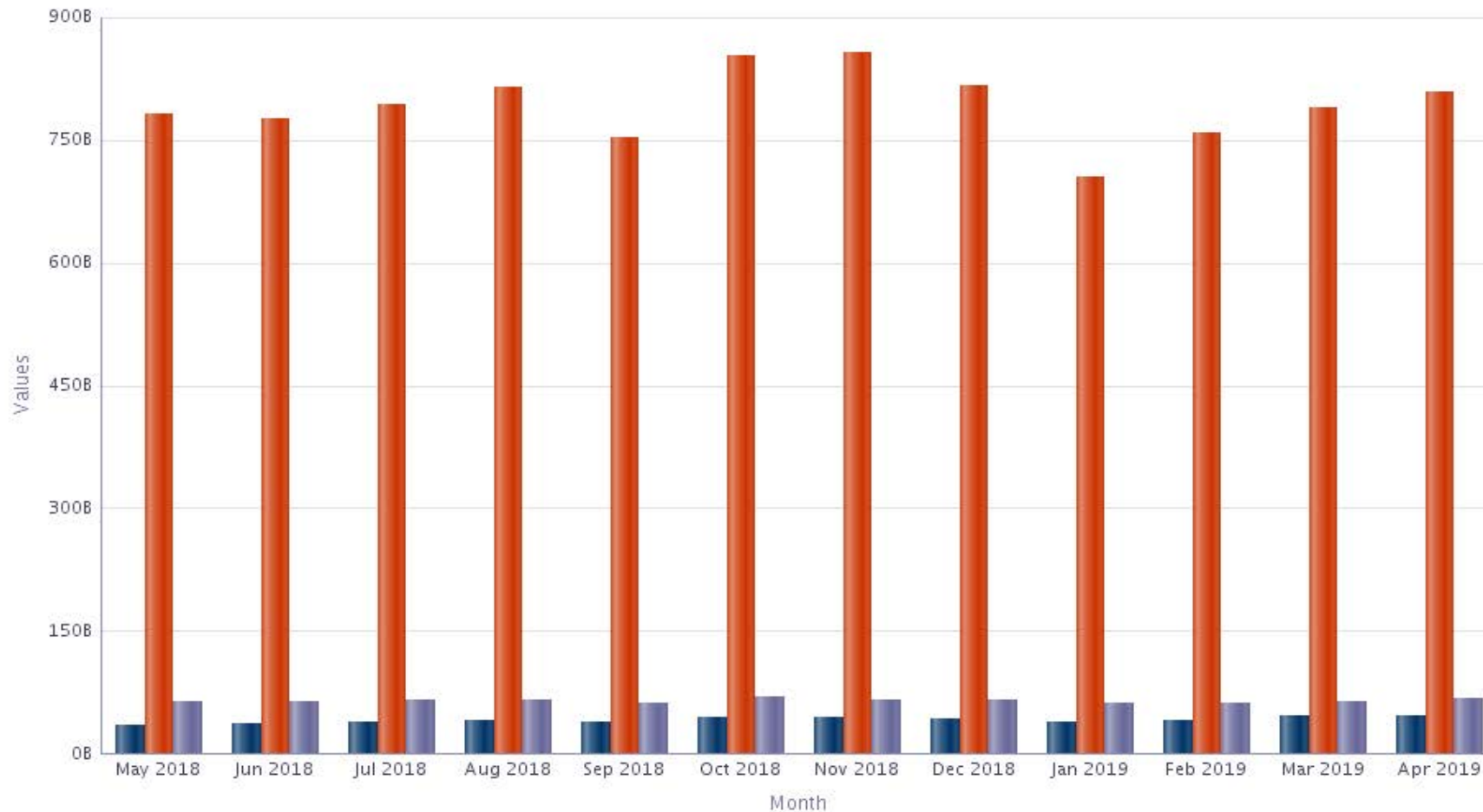


Months	Visa		Debit Card		Credit Card	
May-18	R	45,654,917,225.65	R	4,354,395,122.31	R	24,622,923,347.85
Jun-18	R	44,637,324,624.05	R	4,511,215,537.10	R	23,791,065,519.51
Jul-18	R	46,930,568,620.80	R	4,875,706,898.54	R	25,211,225,685.45
Aug-18	R	46,645,119,615.39	R	5,821,103,766.14	R	24,715,676,065.87
Sep-18	R	45,573,725,064.08	R	6,430,163,270.32	R	24,176,336,658.57
Oct-18	R	50,933,026,278.36	R	7,904,154,515.57	R	26,989,034,641.02
Nov-18	R	51,285,926,973.04	R	8,845,486,332.60	R	27,362,431,462.48
Dec-18	R	59,883,163,796.04	R	9,557,073,631.12	R	32,258,883,899.09
Jan-19	R	46,720,498,482.16	R	6,690,065,563.73	R	25,452,736,785.34
Feb-19	R	42,899,773,022.60	R	7,351,344,271.28	R	22,577,247,648.09
Mar-19	R	49,303,500,351.76	R	8,004,248,956.91	R	26,147,189,675.58
Apr-19	R	48,910,790,897.48	R	8,650,112,053.89	R	25,970,632,443.61
Total	R	579,378,334,951.41	R	82,995,069,919.51	R	309,275,383,832.46

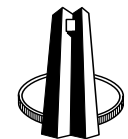
Months	MasterCard		AMEX		DINERS	
May-18	R	30,261,629,474.44	R	1,006,997,234.58	R	506,896,453.87
Jun-18	R	28,228,767,788.20	R	987,148,709.40	R	517,794,445.96
Jul-18	R	32,820,534,522.90	R	985,627,730.29	R	477,078,009.88
Aug-18	R	29,224,157,818.42	R	1,018,134,214.50	R	592,359,161.04
Sep-18	R	27,356,124,193.30	R	967,790,691.36	R	558,741,659.94
Oct-18	R	32,985,914,181.70	R	1,082,892,600.89	R	441,047,557.27
Nov-18	R	31,910,649,336.78	R	1,134,233,659.95	R	408,689,391.96
Dec-18	R	44,652,500,120.86	R	1,231,169,053.55	R	359,094,116.37
Jan-19	R	29,517,260,718.68	R	1,042,367,506.10	R	344,692,837.97
Feb-19	R	27,512,853,449.92	R	973,709,360.53	R	359,557,042.97
Mar-19	R	32,787,850,432.54	R	1,083,210,818.41	R	398,650,800.96
Apr-19	R	34,420,869,528.40	R	1,004,618,243.88	R	358,937,038.11
Total	R	381,679,111,566.14	R	12,517,899,823.44	R	5,323,538,516.30



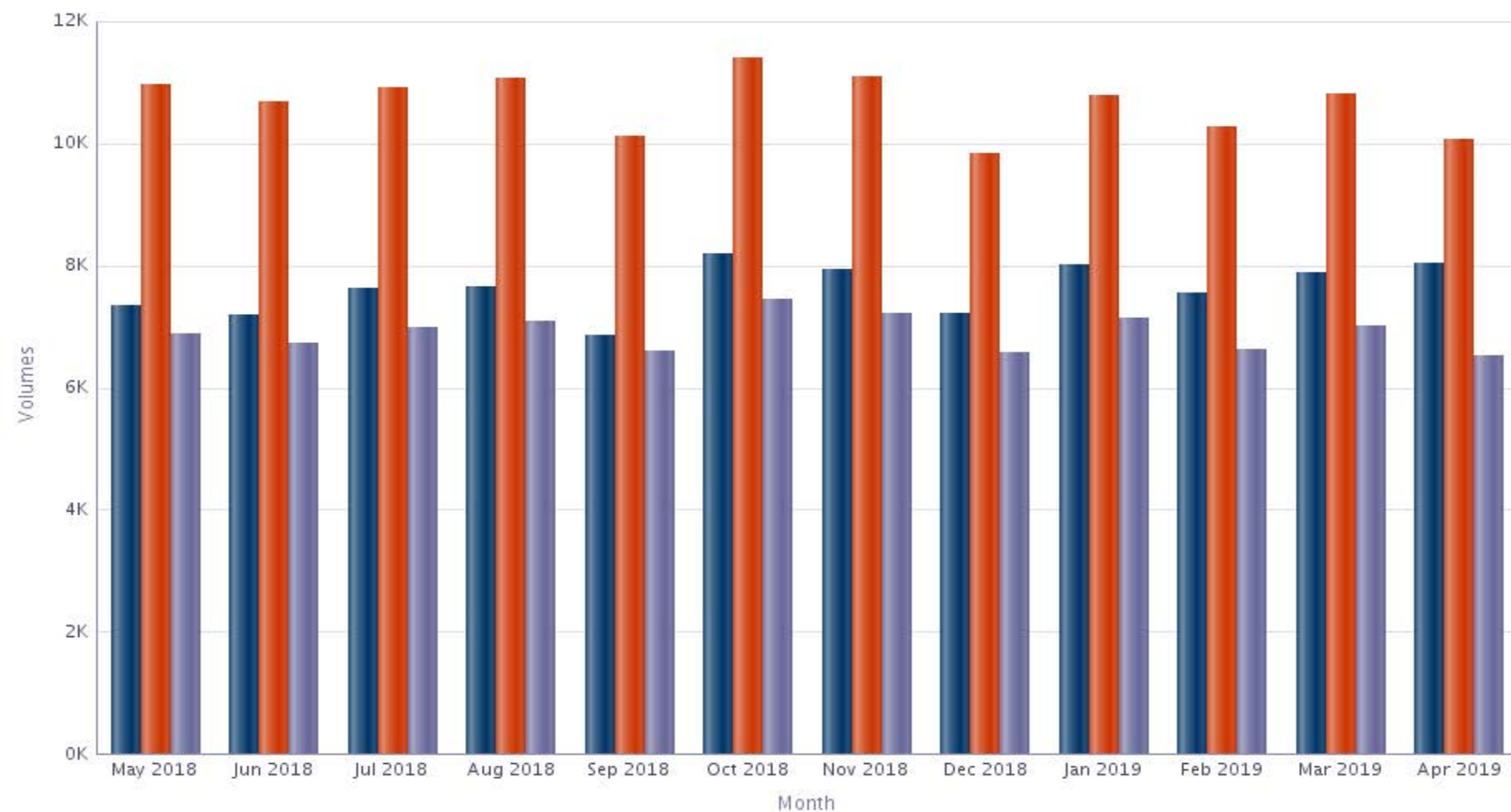
EFT and Real Time Clearing (RTC) message values for May 2018 to Apr 2019



Month Mon yyyy	Agreement No Detail	Value
May 2018	RTC	R 35,663,526,285.23
	EFT CR	R 781,076,197,819.22
	EFT DR	R 63,653,170,939.37
Jun 2018	RTC	R 35,921,097,159.67
	EFT CR	R 774,890,510,800.72
	EFT DR	R 63,502,982,130.37
Jul 2018	RTC	R 38,351,729,231.38
	EFT CR	R 792,278,381,655.81
	EFT DR	R 64,744,657,045.01
Aug 2018	EFT CR	R 814,236,699,064.57
	RTC	R 40,375,892,660.81
	EFT DR	R 65,575,664,098.30
Sep 2018	RTC	R 37,637,196,546.29
	EFT DR	R 62,072,567,609.26
	EFT CR	R 752,754,466,365.71
Oct 2018	RTC	R 44,474,483,095.25
	EFT CR	R 852,203,884,858.07
	EFT DR	R 69,547,596,273.20
Nov 2018	EFT CR	R 855,573,960,460.63
	RTC	R 44,801,794,837.34
	EFT DR	R 65,448,594,780.50
Dec 2018	RTC	R 42,119,327,443.90
	EFT CR	R 814,783,083,906.27
	EFT DR	R 66,332,341,328.71
Jan 2019	EFT DR	R 61,884,087,631.99
	RTC	R 38,982,535,173.31
	EFT CR	R 704,783,129,925.84
Feb 2019	EFT DR	R 61,595,015,548.30
	RTC	R 40,968,097,897.07
	EFT CR	R 758,436,930,313.23
Mar 2019	RTC	R 46,319,887,253.84
	EFT CR	R 789,102,311,662.49
	EFT DR	R 63,224,758,077.85
Apr 2019	RTC	R 47,184,121,181.35
	EFT DR	R 66,883,559,342.08
	EFT CR	R 808,796,859,726.14



EFT and Real Time Clearing (RTC) message volumes for May 2018 to Apr 2019

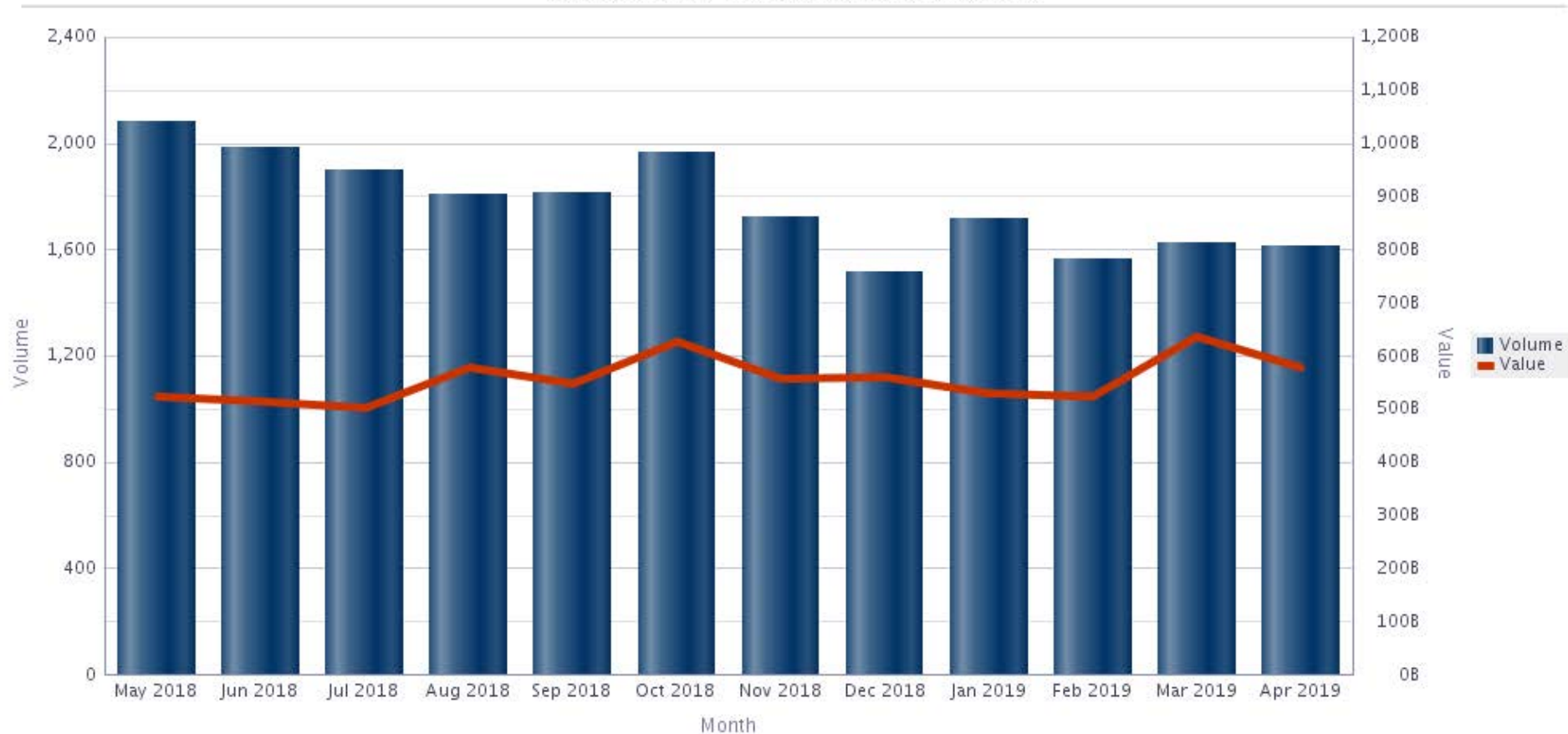


Month Mon yyyy	Agreement No Detail	Volume
May 2018	RTC	7,334.
	EFT CR	10,958.
	EFT DR	6,885.
Jun 2018	RTC	7,170.
	EFT CR	10,669.
	EFT DR	6,730.
Jul 2018	RTC	7,622.
	EFT CR	10,899.
	EFT DR	6,986.
Aug 2018	EFT CR	11,047.
	RTC	7,644.
	EFT DR	7,080.
Sep 2018	RTC	6,840.
	EFT DR	6,601.
	EFT CR	10,097.
Oct 2018	RTC	8,172.
	EFT CR	11,382.
	EFT DR	7,435.
Nov 2018	EFT CR	11,073.
	RTC	7,928.
	EFT DR	7,216.
Dec 2018	RTC	7,201.
	EFT CR	9,830.
	EFT DR	6,564.
Jan 2019	EFT DR	7,137.
	RTC	7,998.
	EFT CR	10,761.
Feb 2019	EFT DR	6,625.
	RTC	7,552.
	EFT CR	10,250.
Mar 2019	RTC	7,881.
	EFT CR	10,790.
	EFT DR	7,014.
Apr 2019	RTC	8,020.
	EFT DR	6,522.
	EFT CR	10,048.



CLS settlement values and volumes for May 2018 to Apr 2019

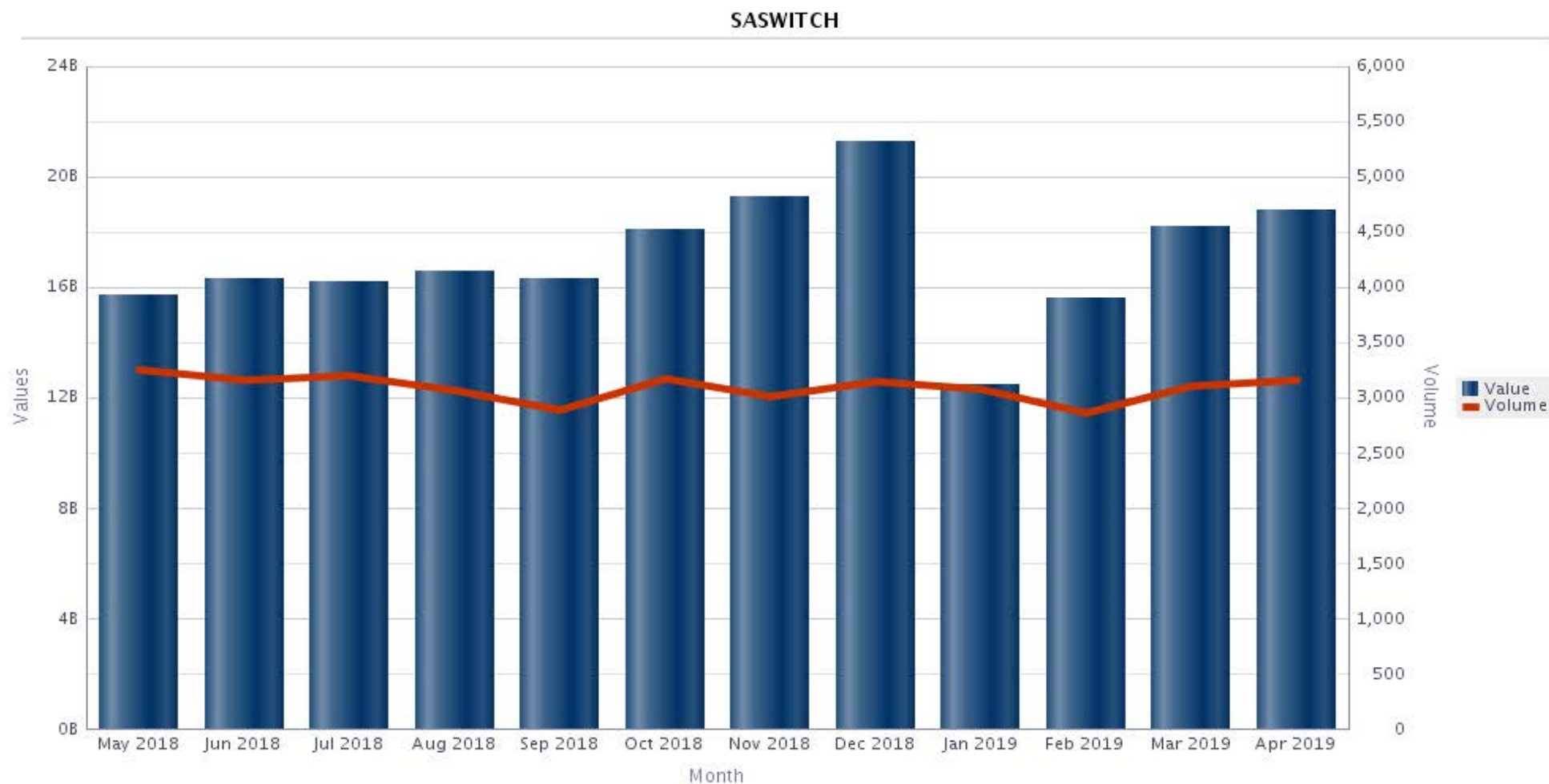
CLS Settlement – monthly values and volumes



Month Mon yyyy	Value	Volume
May 2018	R 523,862,589,369.09	2,076.
Jun 2018	R 514,114,845,331.13	1,980.
Jul 2018	R 501,287,109,274.18	1,897.
Aug 2018	R 577,482,082,352.53	1,806.
Sep 2018	R 549,076,696,343.32	1,813.
Oct 2018	R 627,780,747,339.72	1,965.
Nov 2018	R 557,977,103,786.14	1,722.
Dec 2018	R 561,661,399,874.22	1,513.
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.



SASwitch values and volumes for May 2018 to Apr 2019

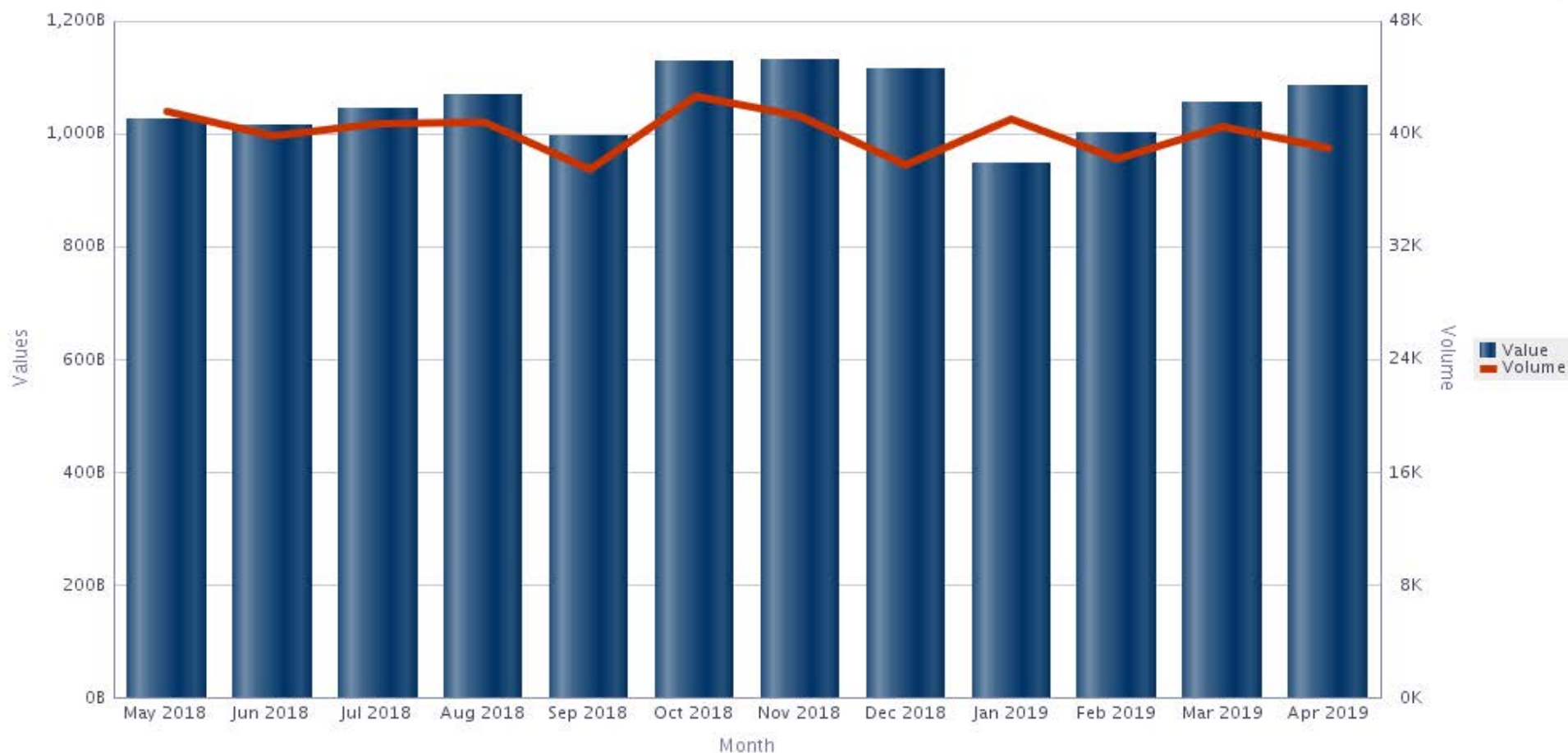


Month Mon yyyy	Volume	Value
May 2018	3,256.	R 15,712,858,099.47
Jun 2018	3,163.	R 16,302,941,622.00
Jul 2018	3,202.	R 16,164,752,033.51
Aug 2018	3,072.	R 16,541,886,499.50
Sep 2018	2,886.	R 16,272,428,144.11
Oct 2018	3,176.	R 18,066,469,503.42
Nov 2018	3,017.	R 19,263,004,922.18
Dec 2018	3,143.	R 21,280,300,685.30
Jan 2019	3,084.	R 12,442,691,406.11
Feb 2019	2,862.	R 15,597,774,499.72
Mar 2019	3,112.	R 18,166,264,322.50
Apr 2019	3,160.	R 18,785,054,286.85



Retail values and volumes for May 2018 to Apr 2019

Retail values and volumes



Month Mon yyyy	Volume	Value
May 2018	41,618.	R 1,023,866,329,450.65
Jun 2018	39,930.	R 1,015,302,550,254.35
Jul 2018	40,796.	R 1,043,671,733,610.16
Aug 2018	40,877.	R 1,067,118,233,504.09
Sep 2018	37,503.	R 994,917,558,028.50
Oct 2018	42,721.	R 1,127,503,633,013.06
Nov 2018	41,242.	R 1,129,032,554,637.36
Dec 2018	37,818.	R 1,114,755,063,826.33
Jan 2019	41,082.	R 948,170,421,640.99
Feb 2019	38,222.	R 999,550,120,959.34
Mar 2019	40,523.	R 1,055,861,244,869.60
Apr 2019	39,023.	R 1,083,486,879,194.33



Total monthly message Values and Volumes from May 2018 to Apr 2019

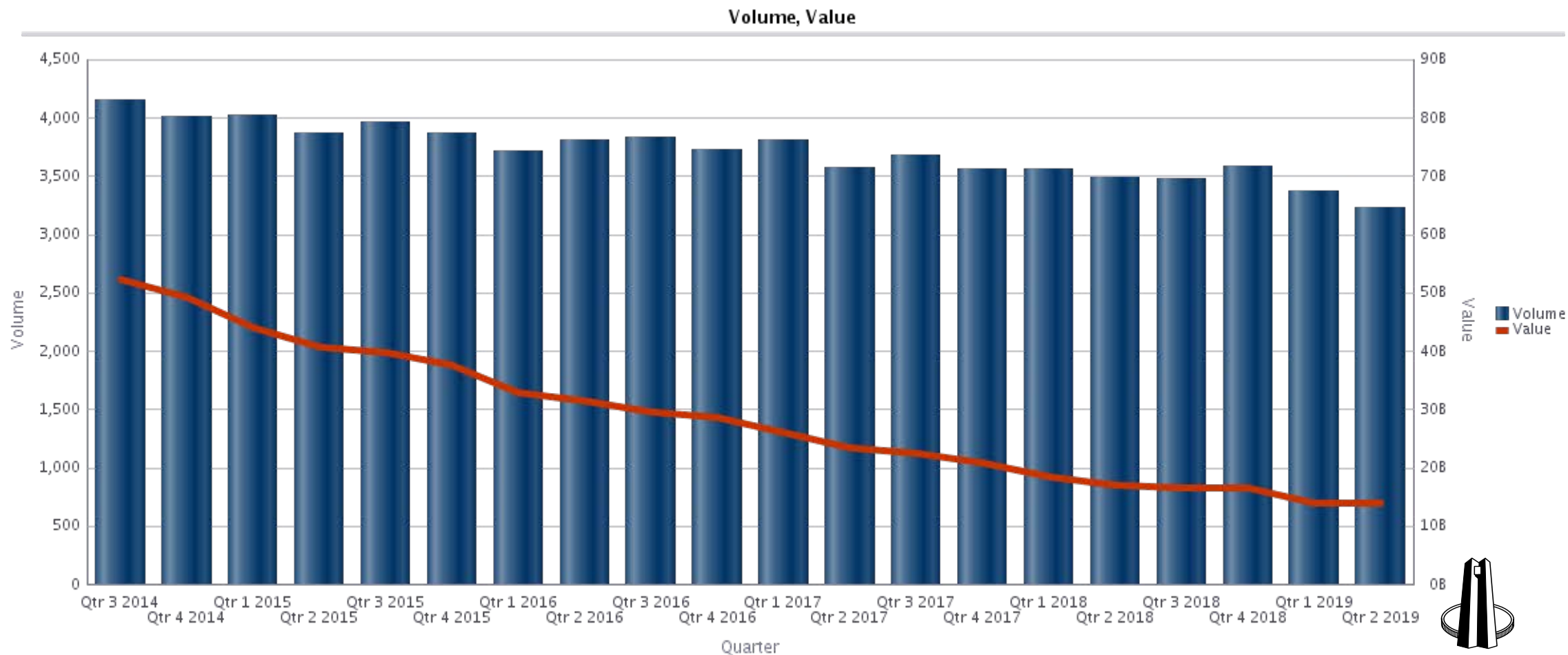
SAMOS Message values and volumes



Month Mon yyyy	Value	Volume
May 2018	R 11,836,988,757,701.60	752,298.
Jun 2018	R 11,134,988,707,216.00	732,439.
Jul 2018	R 11,208,904,406,996.00	736,596.
Aug 2018	R 11,916,392,718,472.40	765,286.
Sep 2018	R 11,440,365,438,020.10	706,541.
Oct 2018	R 12,246,984,746,063.10	785,302.
Nov 2018	R 12,057,106,326,937.10	790,209.
Dec 2018	R 11,536,247,465,606.70	787,687.
Jan 2019	R 12,299,437,650,261.50	722,804.
Feb 2019	R 11,476,501,532,166.00	732,620.
Mar 2019	R 12,232,604,072,790.80	787,245.
Apr 2019	R 11,966,946,305,757.70	793,646.



Code Line Clearing (CLC) decline indicators from Q3, 2014 to Q2, 2019



Summarised volumes and values totals for April 2019

Description	Volume	Value
RTL Total	749,064.	R 10,047,361,943,010.90
Retail	39,023.	R 1,083,486,879,194.33
Payment Cash Withdrawal/Deposit (KPSBV)	6,322.	R 322,016,917,785.32
Payment Dematerialised MM Instrument (MPDEM)	4,924.	R 149,874,830,530.06
Payment any Derivative Instrument (OPDER)	2,450.	R 39,545,342,585.45
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,609.	R 578,314,125,777.48
Payment any Money Market Product (MPMMI)	617.	R 118,475,493,121.28
STRATE Planned Payments Confirmed on T+4 (SPLNY)	570.	R 38,333,747,076.08
Daily BMA Settlements (SPBMA)	504.	R 241,982,280,091.70
Settlement of Derivative Margin Calls (OSDMC)	214.	R 13,852,846,577.98
STRATE Same Day Confirmed Settlements (SPLNN)	72.	R 13,088,533,771.56

