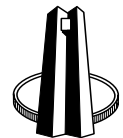




Settlement Statistics and Indicators

December 2019



Settlement Main Indicators for December 2019

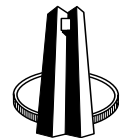
In December 2019, SAMOS processed 819,978 transactions to the value of ZAR12,102,717,730,733

Peak volume was 74,939 on 13 December 2019 and peak value was ZAR843,859,004,715 on 31 December 2019

Average number of transactions processed per day were 35,651 representing the average value of ZAR526,205,118,727

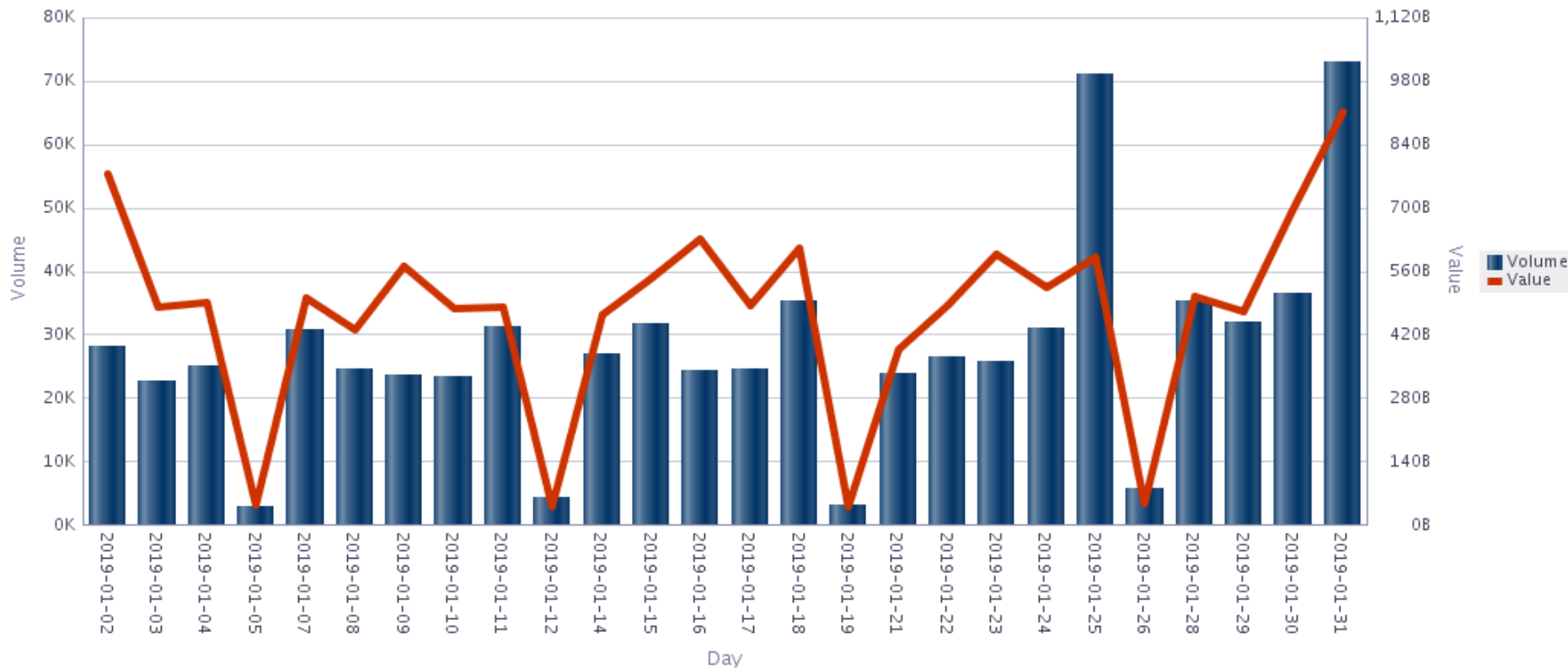
Monthly peak volume in 10 years was 810,748 in March 2018

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

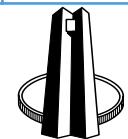


Daily message volumes and values for December 2019

SAMOS Message Values and Volumes

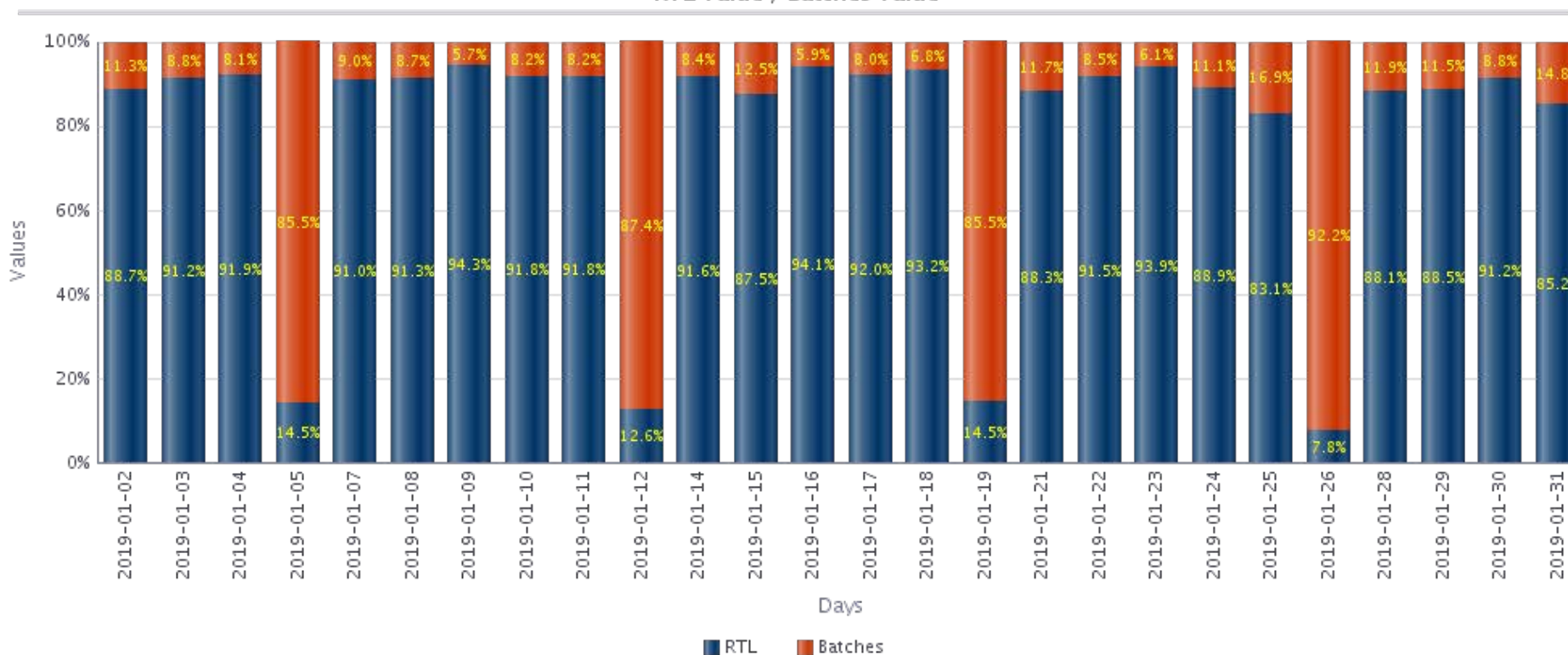


Day yyyy-mm-dd		Value	Volume
2019/12/02	R	782,976,411,664.08	47,044.
2019/12/03	R	523,875,580,733.21	33,145.
2019/12/04	R	660,197,814,813.91	31,784.
2019/12/05	R	517,309,627,812.22	32,043.
2019/12/06	R	576,058,783,374.57	45,744.
2019/12/07	R	65,948,449,954.51	4,638.
2019/12/09	R	523,981,244,263.83	31,801.
2019/12/10	R	442,337,717,834.03	29,049.
2019/12/11	R	644,119,582,472.42	30,721.
2019/12/12	R	563,938,498,334.13	34,658.
2019/12/13	R	655,228,122,821.53	74,939.
2019/12/14	R	60,798,765,779.17	8,194.
2019/12/17	R	623,446,354,352.13	45,767.
2019/12/18	R	735,985,952,086.97	36,593.
2019/12/19	R	573,487,379,464.27	38,946.
2019/12/20	R	670,034,984,253.74	73,315.
2019/12/21	R	107,533,910,667.41	14,604.
2019/12/23	R	577,977,532,534.76	50,418.
2019/12/24	R	650,482,461,928.52	43,216.
2019/12/27	R	630,899,358,560.83	34,889.
2019/12/28	R	47,825,863,281.04	5,279.
2019/12/30	R	624,414,329,030.00	33,393.
2019/12/31	R	843,859,004,715.94	39,798.



RTL /Batches message values for December 2019

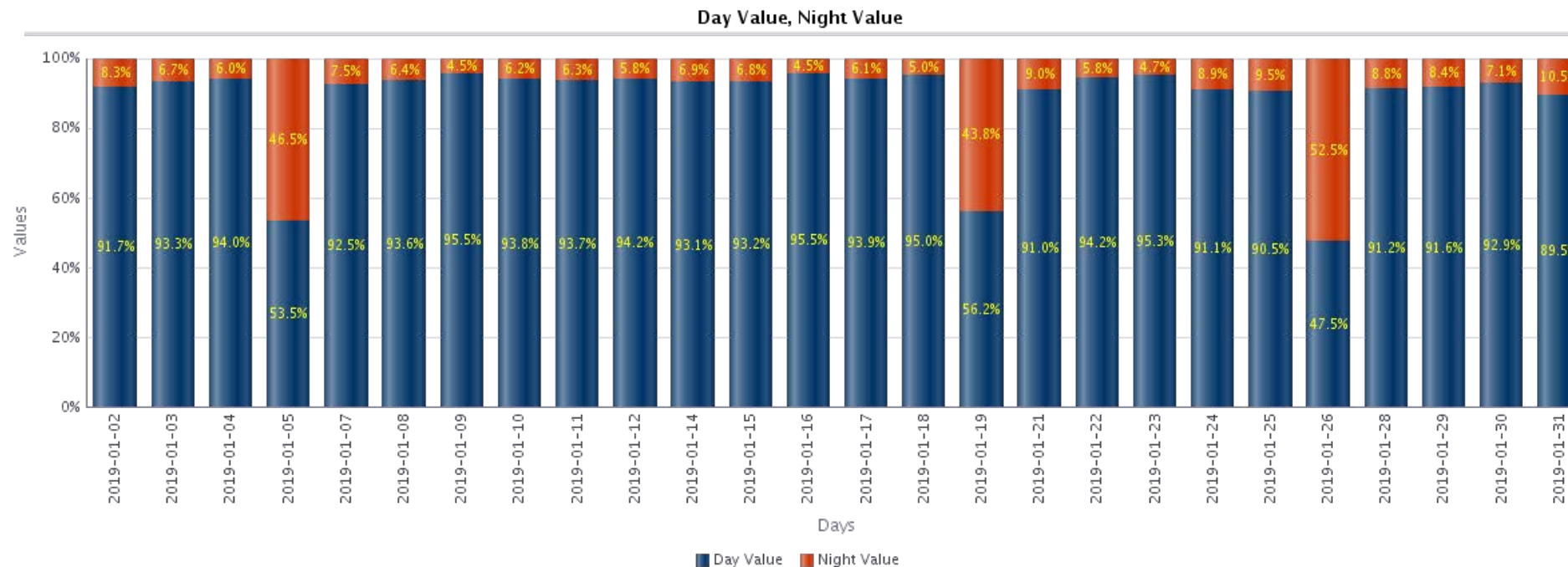
RTL Value / Batches Value



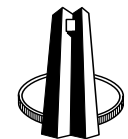
Date	RTL	Batches
2019-12-02	R 523,707,808,145.65	R 102,478,916,623.21
2019-12-03	R 357,163,021,104.42	R 54,531,207,844.42
2019-12-04	R 472,908,878,194.79	R 43,153,905,457.69
2019-12-05	R 342,018,252,335.30	R 45,164,457,952.66
2019-12-06	R 400,137,679,339.34	R 55,006,325,069.39
2019-12-07	R 7,172,554,950.22	R 14,286,465,052.73
2019-12-09	R 369,131,794,402.44	R 41,689,453,191.40
2019-12-10	R 311,638,037,624.59	R 38,940,745,910.98
2019-12-11	R 464,935,879,222.00	R 38,825,919,899.57
2019-12-12	R 402,806,093,360.92	R 47,825,489,927.05
2019-12-13	R 464,818,354,871.35	R 94,251,563,566.35
2019-12-14	R 6,527,299,132.70	R 21,702,017,879.34
2019-12-17	R 455,154,047,483.40	R 66,237,495,039.06
2019-12-18	R 549,256,318,505.53	R 53,983,134,817.44
2019-12-19	R 401,059,915,320.48	R 58,190,312,576.20
2019-12-20	R 459,946,827,399.25	R 80,240,945,577.23
2019-12-21	R 18,269,477,134.97	R 19,510,662,756.82
2019-12-23	R 388,075,166,701.45	R 56,142,357,154.07
2019-12-24	R 467,998,731,802.12	R 45,810,827,412.91
2019-12-27	R 424,838,923,085.22	R 53,941,195,684.12
2019-12-28	R 1,923,852,959.53	R 13,195,147,774.72
2019-12-30	R 399,534,484,292.45	R 53,887,266,786.29
2019-12-31	R 569,508,579,507.85	R 100,150,562,866.41



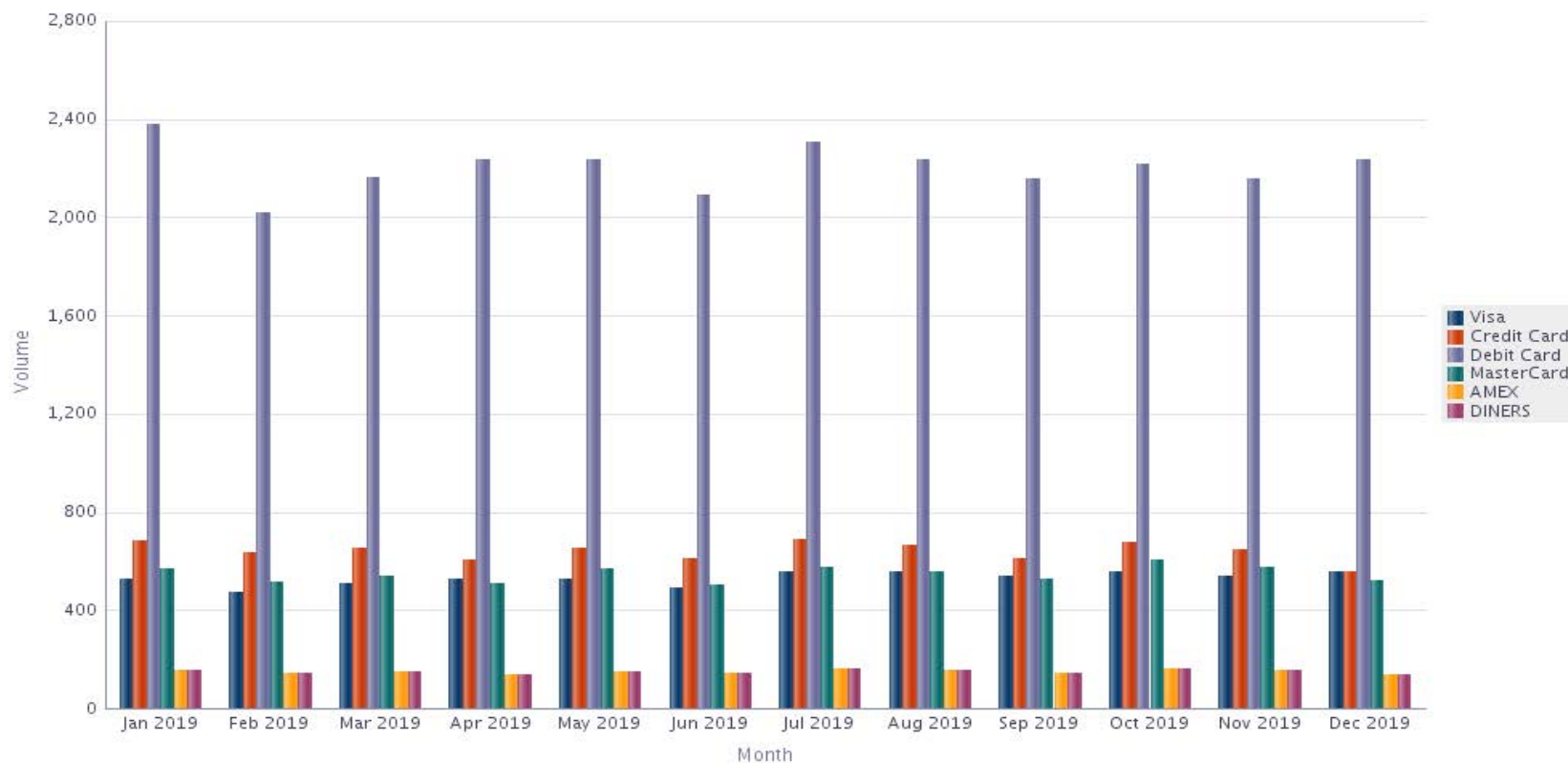
Day and Night settlement values for December 2019



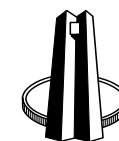
Date	Night Value	Day Value
2019-12-02	R 75,753,749,749.81	R 557,525,994,874.25
2019-12-03	R 41,484,657,305.30	R 375,553,374,242.59
2019-12-04	R 33,838,367,612.17	R 489,882,285,080.14
2019-12-05	R 35,281,905,312.60	R 365,045,806,293.36
2019-12-06	R 38,361,271,819.26	R 415,077,174,702.48
2019-12-07	R 8,665,765,179.92	R 16,871,694,902.27
2019-12-09	R 33,098,278,383.83	R 387,704,511,046.88
2019-12-10	R 29,255,449,033.13	R 320,924,070,690.22
2019-12-11	R 31,059,308,314.50	R 481,090,669,754.21
2019-12-12	R 38,748,879,850.70	R 416,562,528,682.74
2019-12-13	R 55,140,453,049.74	R 509,425,827,412.23
2019-12-14	R 11,518,044,637.62	R 16,726,705,481.55
2019-12-17	R 50,444,666,882.18	R 476,090,356,812.49
2019-12-18	R 37,315,949,423.30	R 574,207,706,111.33
2019-12-19	R 44,510,603,586.57	R 426,604,514,991.18
2019-12-20	R 51,225,938,718.32	R 494,325,570,213.59
2019-12-21	R 11,505,956,016.61	R 39,161,843,174.61
2019-12-23	R 40,005,647,871.31	R 418,380,666,679.21
2019-12-24	R 29,731,817,945.29	R 496,054,735,802.41
2019-12-27	R 38,296,750,642.25	R 450,005,578,560.09
2019-12-28	R 7,225,891,121.58	R 7,897,081,272.67
2019-12-30	R 40,612,959,948.69	R 434,231,773,890.11
2019-12-31	R 62,232,747,441.01	R 617,667,345,156.13



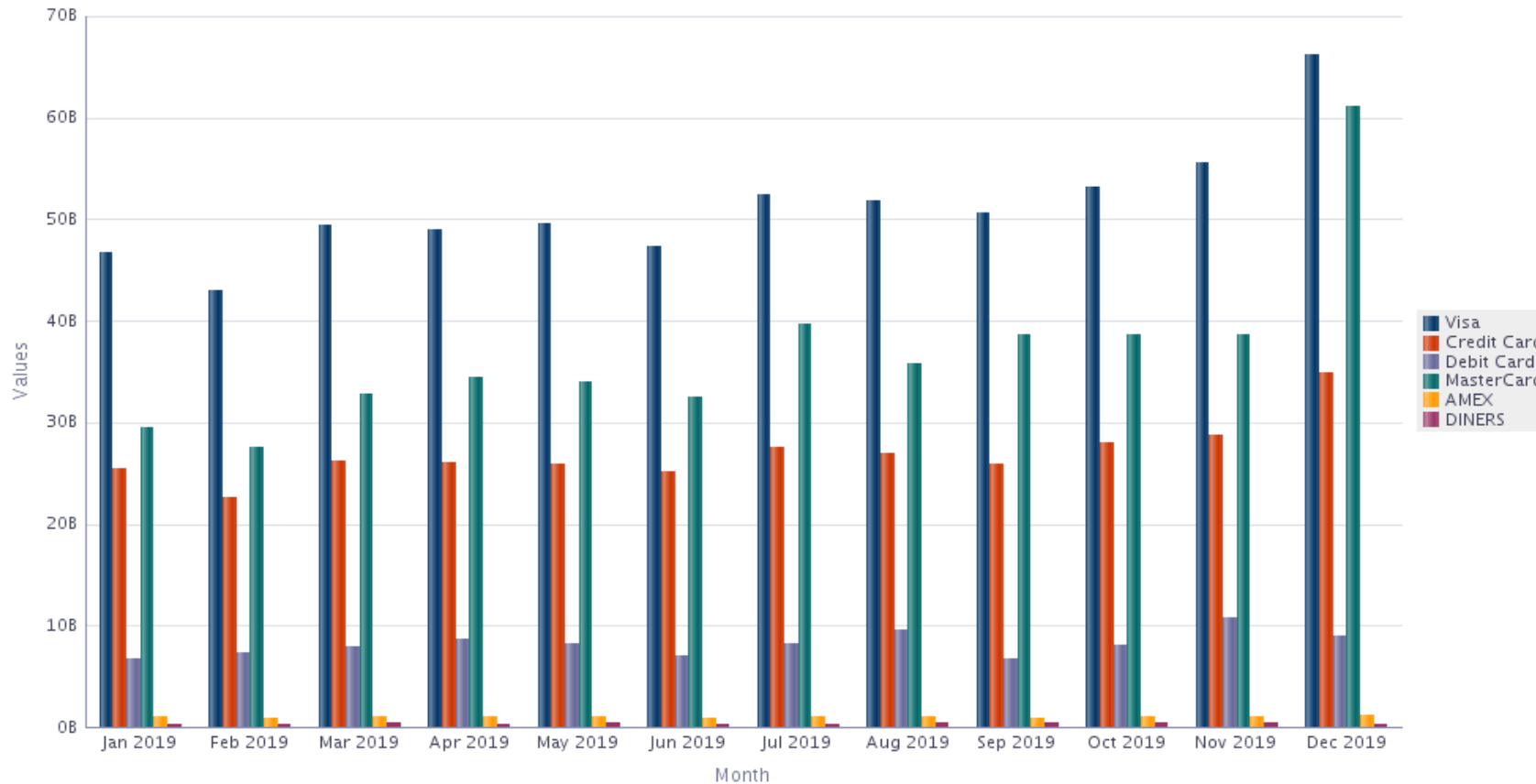
Cards message volumes for Jan 2019 to Dec 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
May-19	527	2,231	654	567	150	149
Jun-19	493	2,088	611	500	143	143
Jul-19	554	2,302	687	572	161	161
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Oct-19	558	2,212	678	605	162	162
Nov-19	540	2,156	647	577	156	156
Dec-19	558	2,233	556	519	138	138
Total	6,367	26,388	7,672	6,556	1,798	1,797

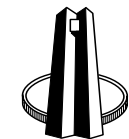


Cards message values for Jan 2019 to Dec 2019

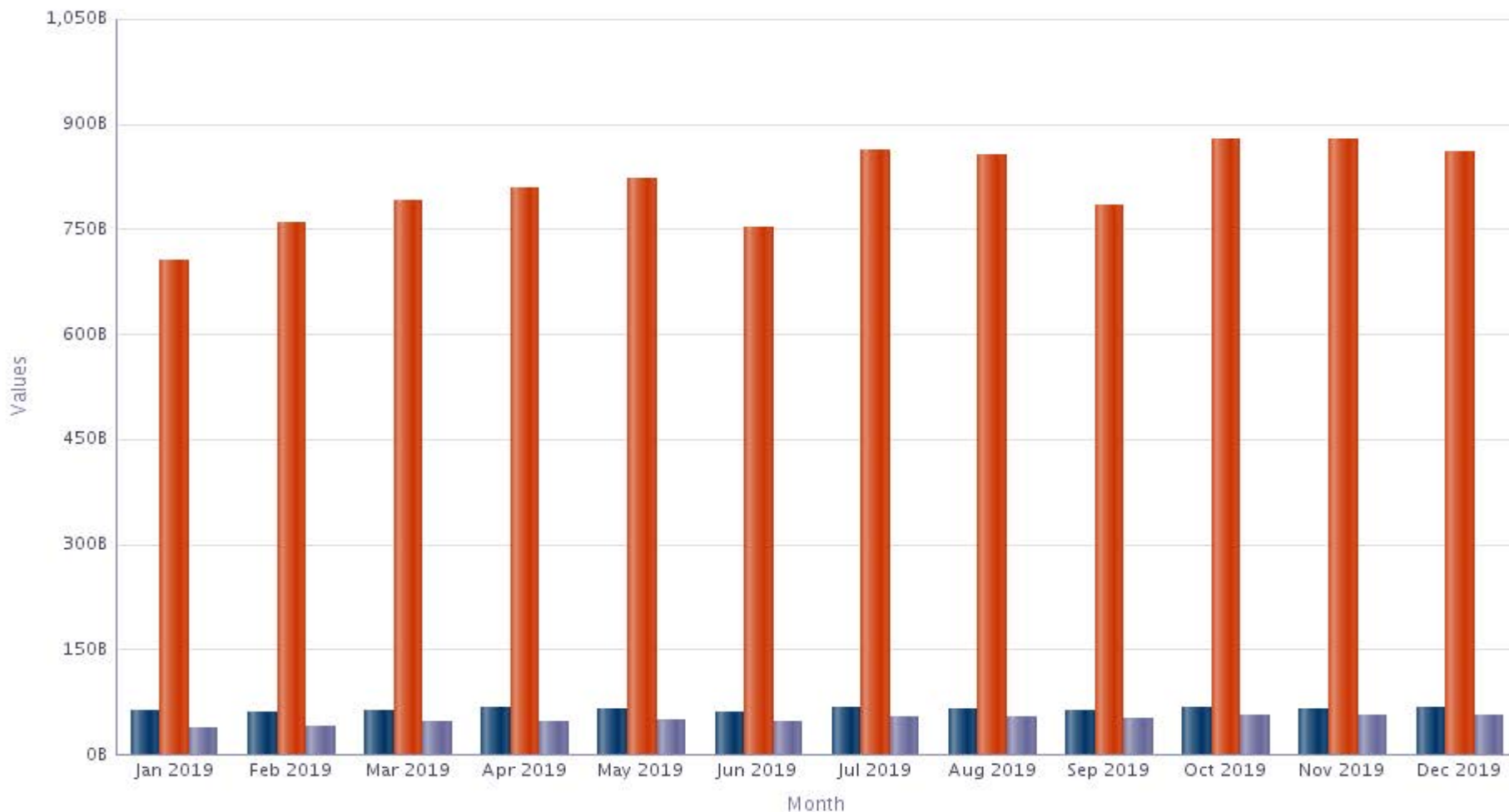


Months	Visa	Debit Card	Credit Card
Jan-19	R 46,720,498,482.16	R 6,690,065,563.73	R 25,452,736,785.34
Feb-19	R 42,899,773,022.60	R 7,351,344,271.28	R 22,577,247,648.09
Mar-19	R 49,303,500,351.76	R 8,004,248,956.91	R 26,147,189,675.58
Apr-19	R 48,910,790,897.48	R 8,650,112,053.89	R 25,970,632,443.61
May-19	R 49,471,086,036.06	R 8,168,557,225.33	R 25,947,621,174.92
Jun-19	R 47,319,531,661.85	R 7,078,601,585.11	R 25,081,131,643.12
Jul-19	R 52,406,365,744.16	R 8,229,130,858.35	R 27,558,522,552.37
Aug-19	R 51,745,730,651.81	R 9,607,795,670.20	R 26,964,980,534.78
Sep-19	R 50,581,151,633.29	R 6,670,945,634.74	R 25,827,241,063.35
Oct-19	R 53,087,271,141.45	R 8,159,182,430.30	R 27,952,767,161.71
Nov-19	R 55,484,326,370.59	R 10,841,834,922.17	R 28,738,064,607.74
Dec-19	R 66,085,451,083.60	R 9,002,379,301.61	R 34,877,607,608.37
Total	R 614,015,477,076.81	R 98,454,198,473.62	R 323,095,742,898.98

Months	MasterCard	AMEX	DINERS
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
May-19	R 33,967,028,108.70	R 1,003,659,070.83	R 385,790,562.52
Jun-19	R 32,456,735,417.30	R 932,129,577.16	R 367,135,488.49
Jul-19	R 39,724,553,452.18	R 1,012,901,505.76	R 372,814,031.43
Aug-19	R 35,792,235,560.14	R 1,013,846,151.62	R 418,546,732.10
Sep-19	R 38,592,255,119.26	R 958,688,075.29	R 388,645,851.32
Oct-19	R 38,556,880,011.06	R 1,062,884,194.55	R 445,456,037.74
Nov-19	R 38,559,944,374.06	R 1,128,856,895.77	R 416,261,878.72
Dec-19	R 61,065,519,127.94	R 1,235,970,447.95	R 353,054,643.08
Total	R 442,953,985,300.18	R 12,452,841,847.85	R 4,609,542,945.41



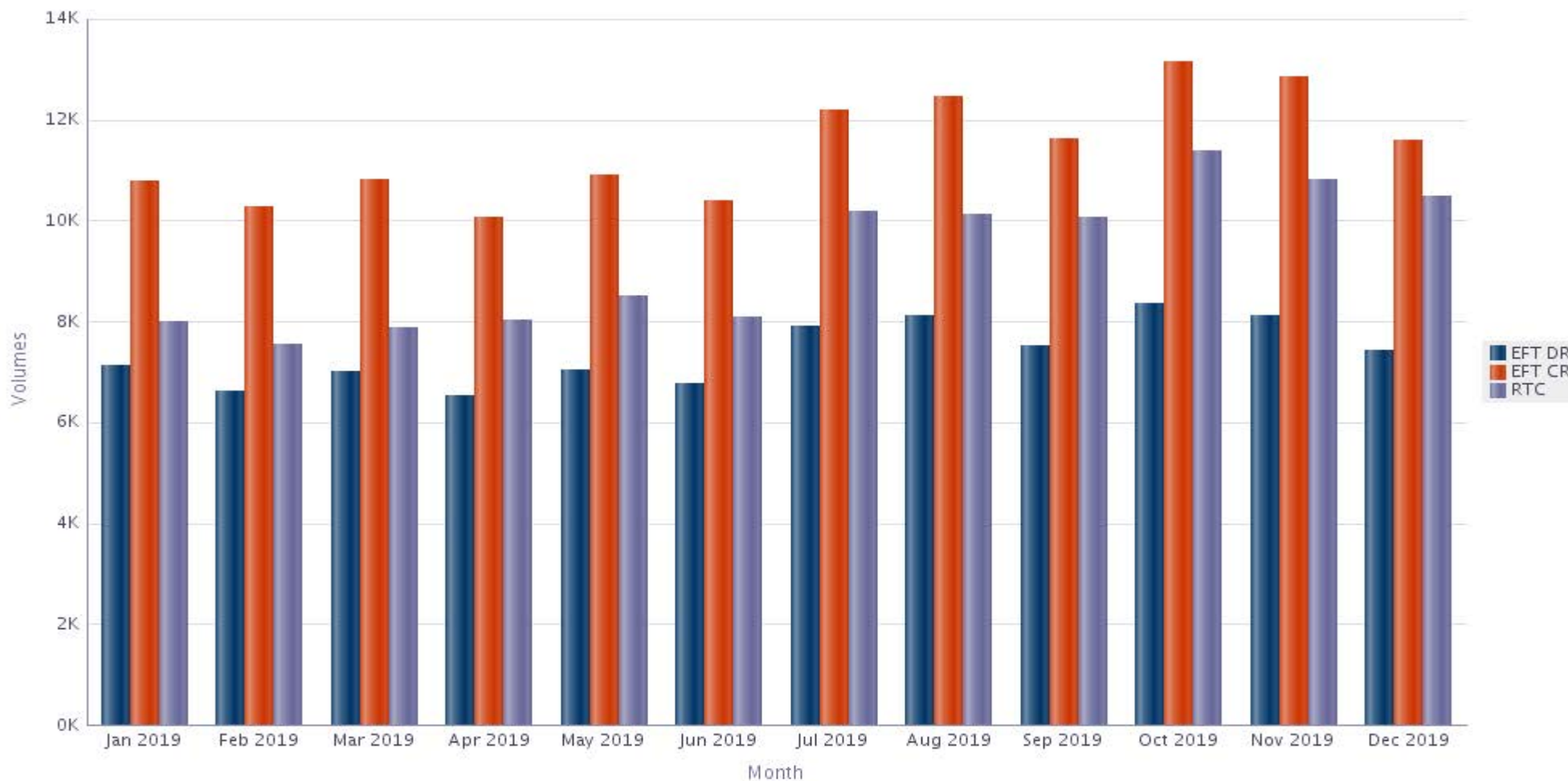
EFT and Real Time Clearing (RTC) message values for Jan 2019 to Dec 2019



Month Mon yyyy	Agreement No Detail	Value
Jan 2019	EFT DR	R 61,884,087,631.99
	EFT CR	R 704,783,129,925.84
	RTC	R 38,982,535,173.31
Feb 2019	EFT DR	R 61,595,015,548.30
	EFT CR	R 758,436,930,313.23
	RTC	R 40,968,097,897.07
Mar 2019	RTC	R 46,319,887,253.84
	EFT DR	R 63,224,758,077.85
	EFT CR	R 789,102,311,662.49
Apr 2019	EFT DR	R 66,883,559,342.08
	RTC	R 47,184,121,181.35
	EFT CR	R 808,796,859,726.14
May 2019	EFT DR	R 64,549,678,511.11
	EFT CR	R 821,154,565,125.39
	RTC	R 50,036,372,453.19
Jun 2019	RTC	R 47,061,064,544.93
	EFT DR	R 60,879,761,621.35
	EFT CR	R 752,575,459,856.32
Jul 2019	EFT DR	R 68,126,450,407.43
	EFT CR	R 862,459,672,343.78
	RTC	R 54,893,013,412.48
Aug 2019	EFT DR	R 65,771,275,310.13
	EFT CR	R 855,013,822,876.84
	RTC	R 52,920,895,061.66
Sep 2019	RTC	R 52,673,903,277.64
	EFT DR	R 63,839,907,345.73
	EFT CR	R 782,882,179,488.83
Oct 2019	EFT CR	R 878,281,241,550.88
	EFT DR	R 67,216,841,267.35
	RTC	R 57,360,161,551.37
Nov 2019	EFT CR	R 876,556,267,994.63
	EFT DR	R 65,870,480,201.96
	RTC	R 57,088,974,569.52
Dec 2019	RTC	R 55,251,761,817.62
	EFT CR	R 860,245,742,313.06
	EFT DR	R 68,196,788,606.43



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



Month	Mon yyyy	Agreement No	Detail	Volume
Jan 2019			EFT DR	7,137.
			EFT CR	10,761.
			RTC	7,998.
Feb 2019			EFT DR	6,625.
			EFT CR	10,250.
			RTC	7,552.
Mar 2019			RTC	7,881.
			EFT DR	7,014.
			EFT CR	10,790.
Apr 2019			EFT DR	6,522.
			RTC	8,020.
			EFT CR	10,048.
May 2019			EFT DR	7,038.
			EFT CR	10,886.
			RTC	8,492.
Jun 2019			RTC	8,076.
			EFT DR	6,755.
			EFT CR	10,393.
Jul 2019			EFT DR	7,914.
			EFT CR	12,176.
			RTC	10,172.
Aug 2019			EFT DR	8,114.
			EFT CR	12,452.
			RTC	10,113.
Sep 2019			RTC	10,062.
			EFT DR	7,521.
			EFT CR	11,619.
Oct 2019			EFT CR	13,139.
			EFT DR	8,337.
			RTC	11,372.
Nov 2019			EFT CR	12,831.
			EFT DR	8,112.
			RTC	10,801.
Dec 2019			RTC	10,482.
			EFT CR	11,594.
			EFT DR	7,411.



CLS settlement values and volumes for Jan 2019 to Dec 2019

CLS Settlement – monthly values and volumes

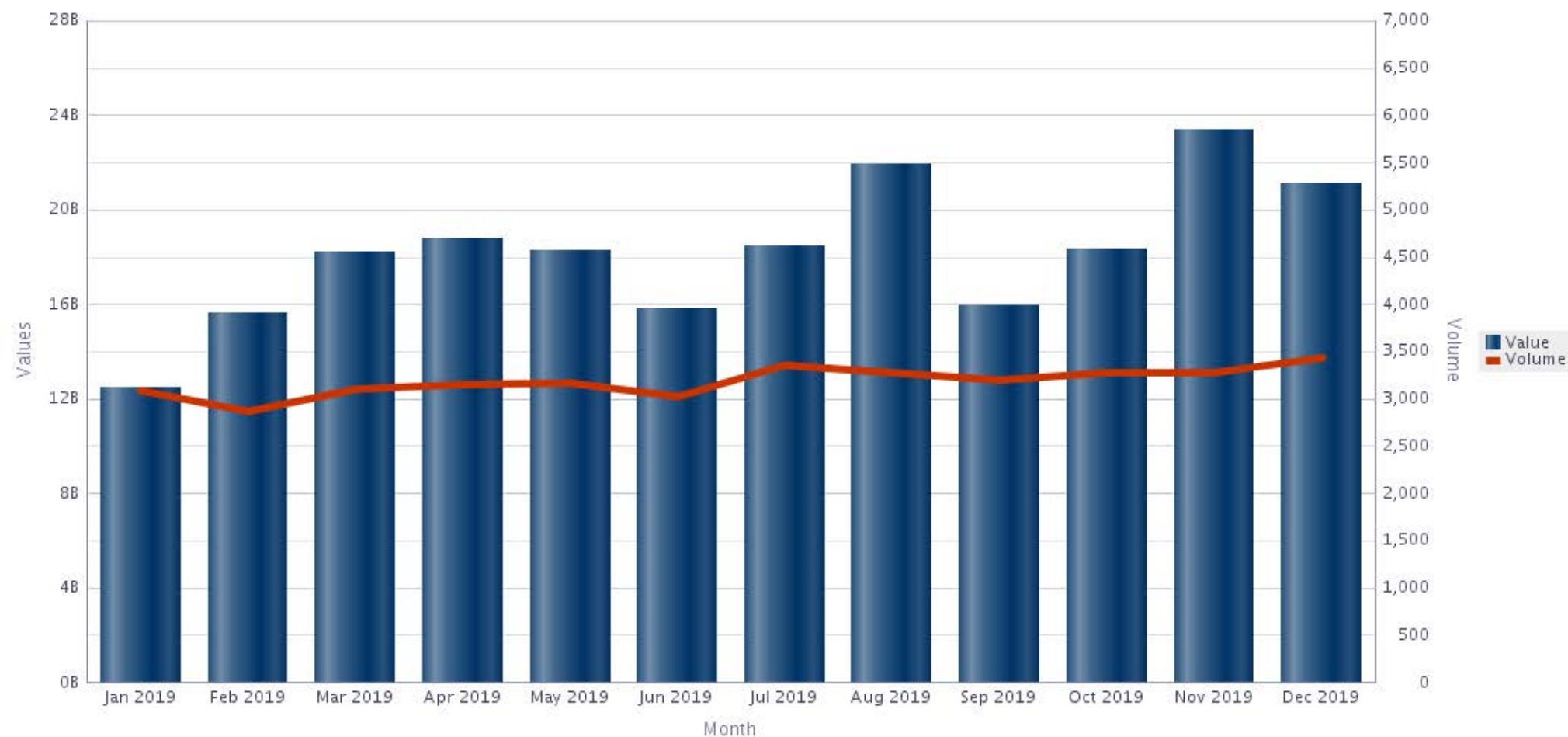


Month Mon yyyy	Value	Volume
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
Aug 2019	R 595,390,566,461.30	1,820.
Sep 2019	R 618,610,893,162.58	1,605.
Oct 2019	R 653,660,632,152.20	1,813.
Nov 2019	R 581,857,728,685.50	1,718.
Dec 2019	R 557,212,840,724.11	1,547.



SASwitch values and volumes for Jan 2019 to Dec 2019

SASWITCH

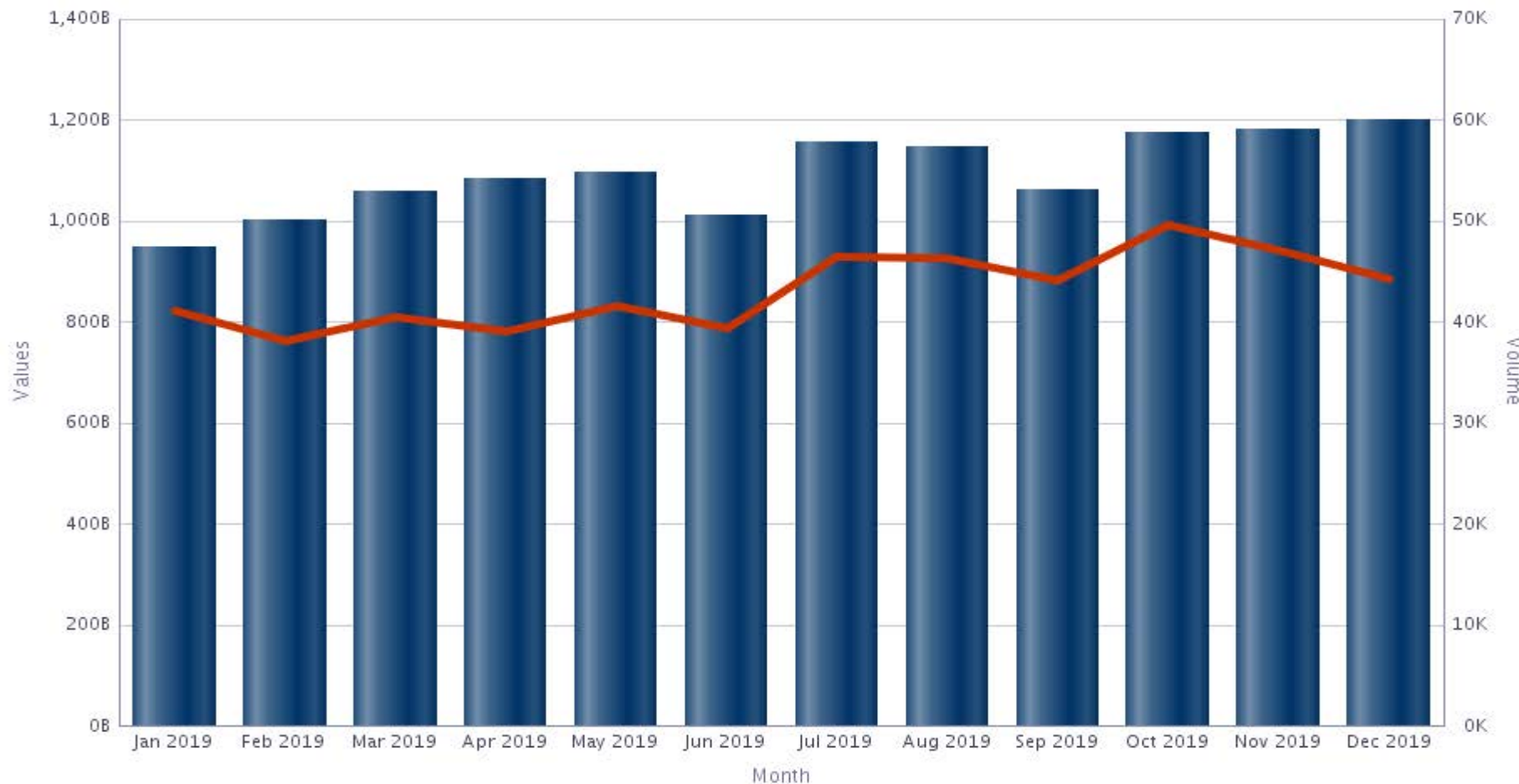


Month Mon yyyy	Volume	Value
Jan 2019	3,084.	R 12,442,691,406.11
Feb 2019	2,862.	R 15,597,774,499.72
Mar 2019	3,112.	R 18,166,264,322.50
Apr 2019	3,160.	R 18,785,054,286.85
May 2019	3,169.	R 18,280,809,655.10
Jun 2019	3,024.	R 15,819,622,727.64
Jul 2019	3,359.	R 18,421,143,463.00
Aug 2019	3,274.	R 21,916,249,098.35
Sep 2019	3,208.	R 15,939,107,635.46
Oct 2019	3,274.	R 18,302,312,679.34
Nov 2019	3,276.	R 23,334,347,657.23
Dec 2019	3,433.	R 21,104,634,631.62

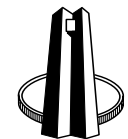


Retail values and volumes for Jan 2019 to Dec 2019

Retail values and volumes



Month Mon yyyy	Volume	Value
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
May 2019	41,597.	R 1,095,926,160,560.25
Jun 2019	39,458.	R 1,011,190,242,300.69
Jul 2019	46,473.	R 1,156,463,407,726.19
Aug 2019	46,426.	R 1,144,619,651,659.12
Sep 2019	44,080.	R 1,059,228,878,550.22
Oct 2019	49,649.	R 1,173,100,993,888.70
Nov 2019	47,208.	R 1,181,074,724,124.54
Dec 2019	44,375.	R 1,199,146,376,820.06



Total monthly message Values and Volumes from Jan 2019 to Dec 2019

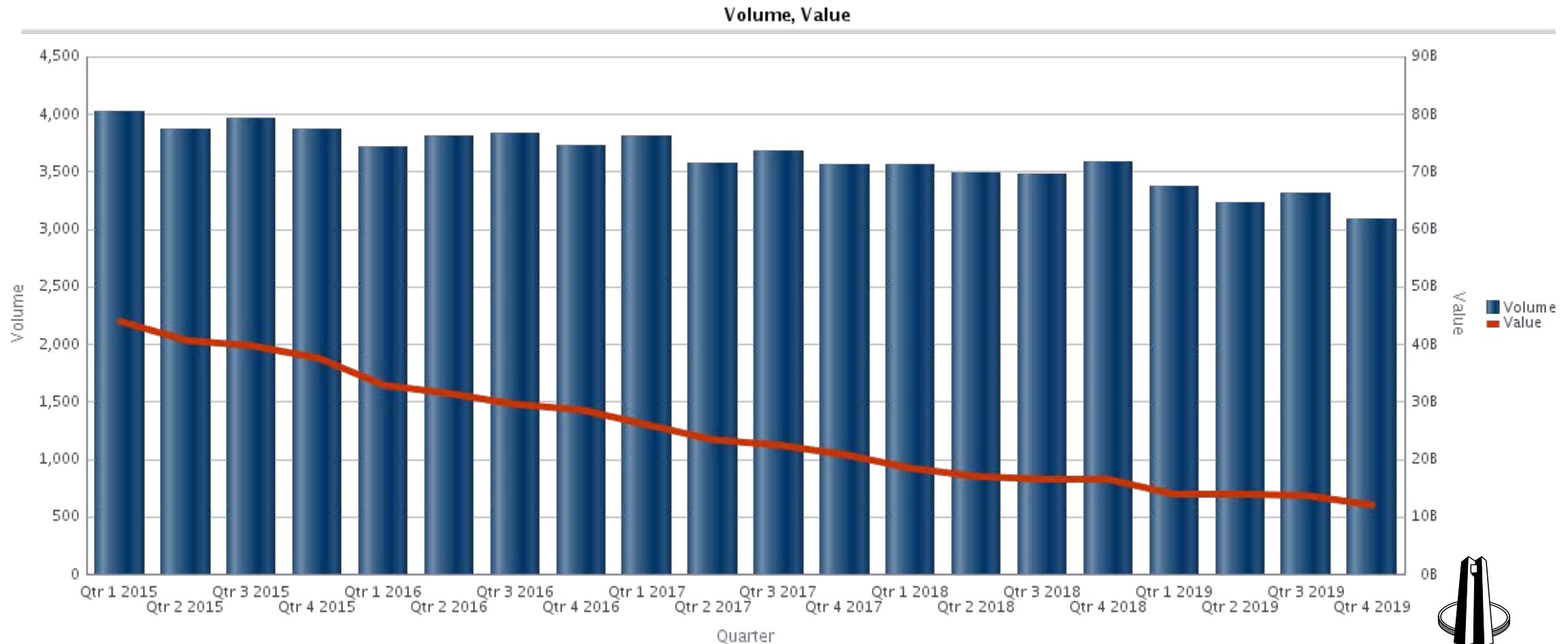
SAMOS Message values and volumes



Month Mon yyyy	Value	Volume
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.
May 2019	R 12,645,208,392,838.90	786,867.
Jun 2019	R 11,725,298,202,889.50	720,789.
Jul 2019	R 13,582,004,606,191.10	806,944.
Aug 2019	R 12,757,916,407,535.50	780,200.
Sep 2019	R 13,212,266,961,258.70	755,828.
Oct 2019	R 13,212,542,042,645.30	824,667.
Nov 2019	R 12,322,446,396,247.50	813,863.
Dec 2019	R 12,102,717,730,733.20	819,978.



Code Line Clearing (CLC) decline indicators from Q1, 2015 to Q4, 2019



Summarised volumes and values totals for December 2019

Description	Volume	Value
RTL Total	675,353.	R 9,890,072,925,912.98
Retail	39,458.	R 1,011,190,242,300.69
Payment Cash Withdrawal/Deposit (KPSBV)	6,326.	R 311,196,215,113.67
Payment Dematerialised MM Instrument (MPDEM)	4,395.	R 120,306,996,584.63
Payment any Derivative Instrument (OPDER)	2,970.	R 26,443,151,091.35
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,547.	R 557,212,840,724.11
STRATE Planned Payments Confirmed on T+4 (SPLNY)	704.	R 57,112,778,608.08
Payment any Money Market Product (MPMMI)	507.	R 155,436,960,964.78
Daily BMA Settlements (SPBMA)	436.	R 284,887,904,822.51
Settlement of Derivative Margin Calls (OSDMC)	182.	R 18,722,499,735.41
STRATE Same Day Confirmed Settlements (SPLNN)	72.	R 15,834,463,069.95

