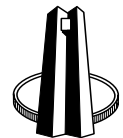




Settlement Statistics and Indicators

February 2019



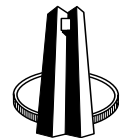
In February 2019, SAMOS processed 732,620 transactions to the value of ZAR11,476,501,532,166

Peak volume was 81,707 on 28 February 2019 and peak value was ZAR932,674,459,009 on 28 February 2019

Average number of transactions processed per day were 30,525 representing the average value of ZAR478,187,563,840

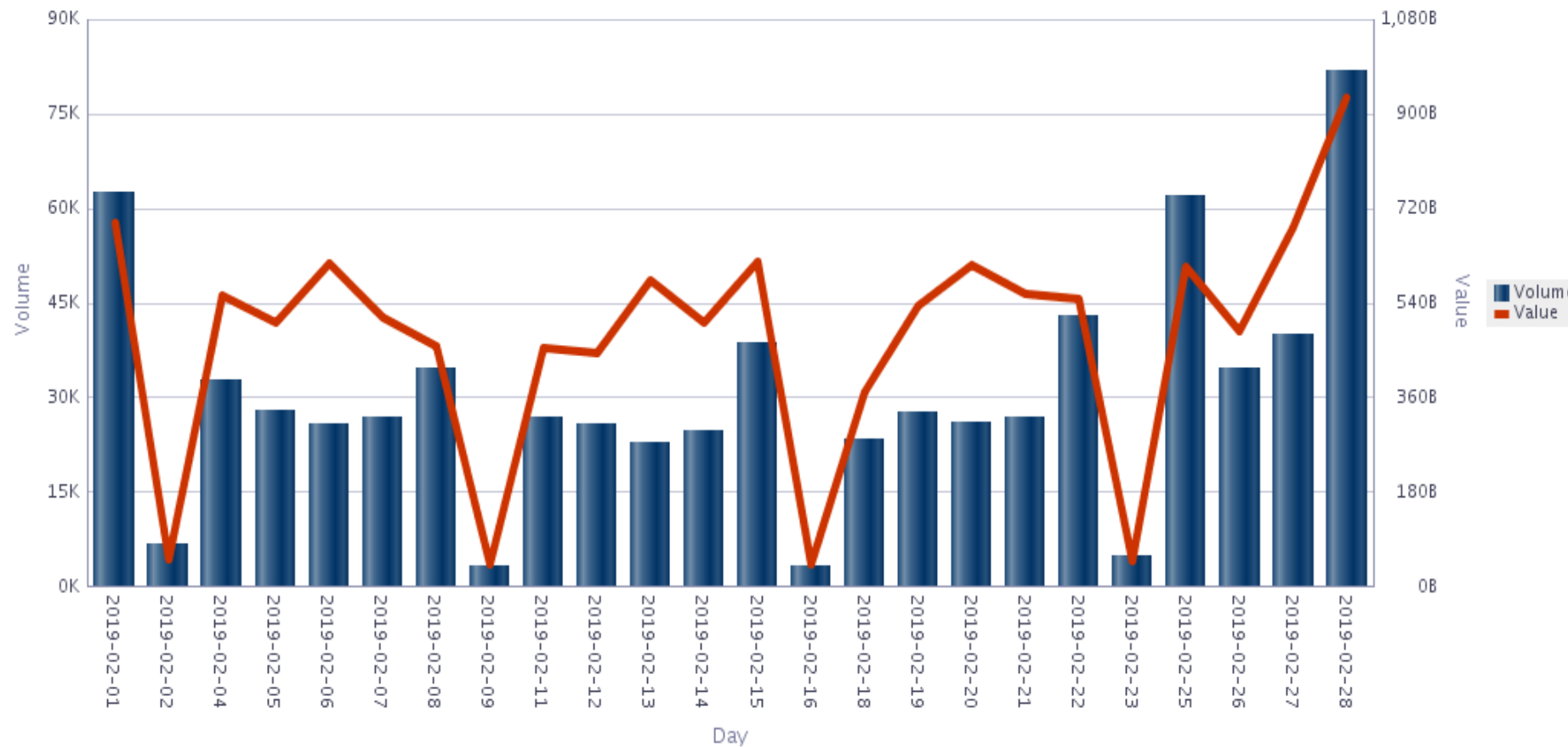
Monthly peak volume in 10 years was 810,748 in March 2018

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

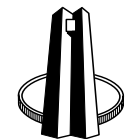


Daily message volumes and values for February 2019

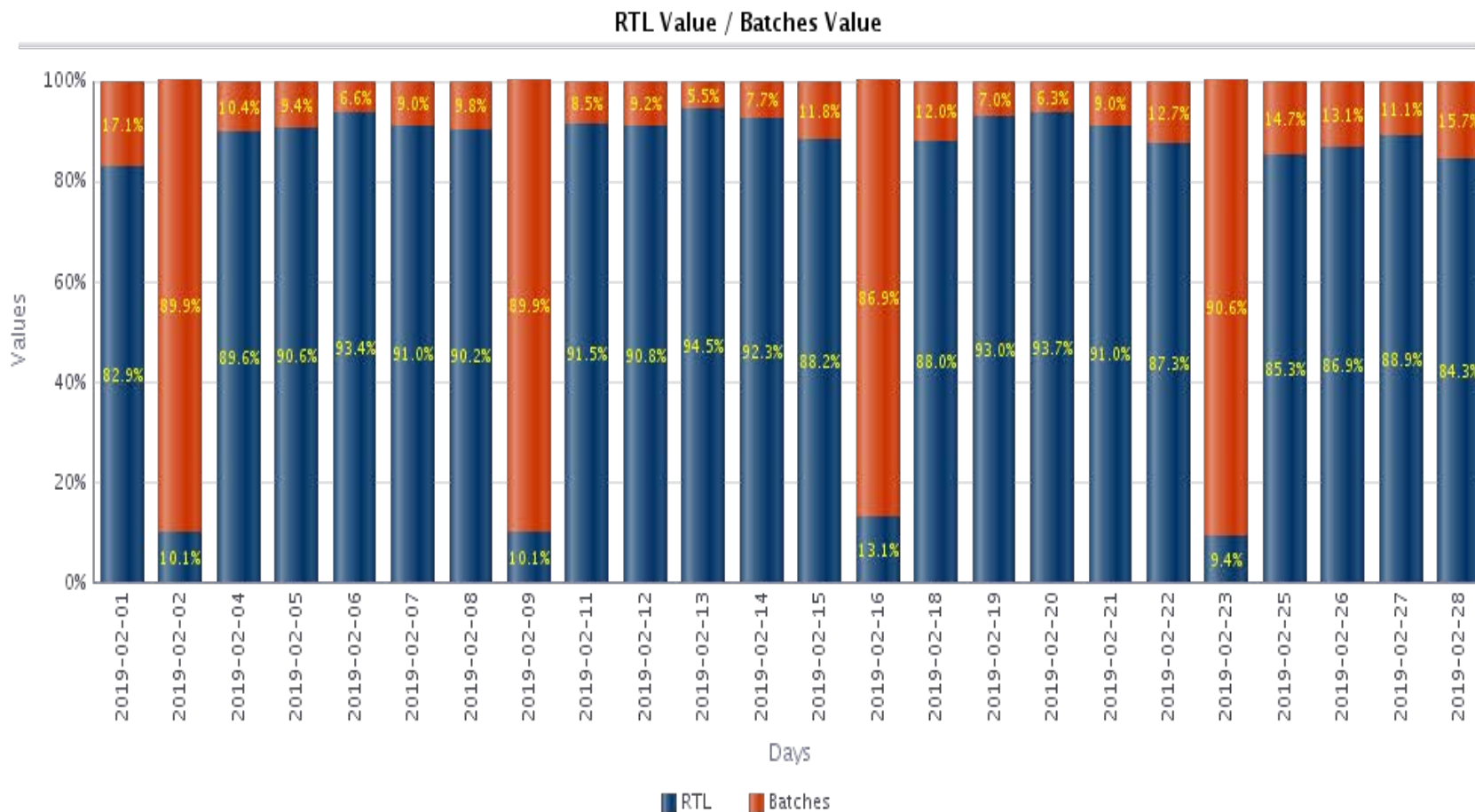
SAMOS Message Values and Volumes



Day yyyy-mm-dd	Value	Volume
2019/02/01	R 694,721,185,402.02	62,381.
2019/02/02	R 51,366,231,880.07	6,739.
2019/02/04	R 554,986,276,533.11	32,790.
2019/02/05	R 504,630,670,013.89	27,794.
2019/02/06	R 616,027,804,590.44	25,807.
2019/02/07	R 513,669,565,643.47	26,897.
2019/02/08	R 459,567,556,184.08	34,702.
2019/02/09	R 42,159,704,972.80	3,387.
2019/02/11	R 454,272,577,549.20	26,931.
2019/02/12	R 446,742,371,123.64	25,780.
2019/02/13	R 584,389,749,289.57	22,905.
2019/02/14	R 503,684,035,538.32	24,668.
2019/02/15	R 617,614,980,413.62	38,641.
2019/02/16	R 43,612,341,181.35	3,275.
2019/02/18	R 372,169,738,917.17	23,325.
2019/02/19	R 536,643,436,168.41	27,687.
2019/02/20	R 611,597,793,605.57	26,113.
2019/02/21	R 558,271,167,104.00	26,756.
2019/02/22	R 546,834,389,365.89	42,937.
2019/02/23	R 49,439,822,021.11	4,925.
2019/02/25	R 609,968,086,095.64	61,964.
2019/02/26	R 487,138,125,331.98	34,509.
2019/02/27	R 684,319,464,230.84	40,000.
2019/02/28	R 932,674,459,009.77	81,707.
Total	R 11,476,501,532,166.00	732,620.



RTL /Batches message values for February 2019

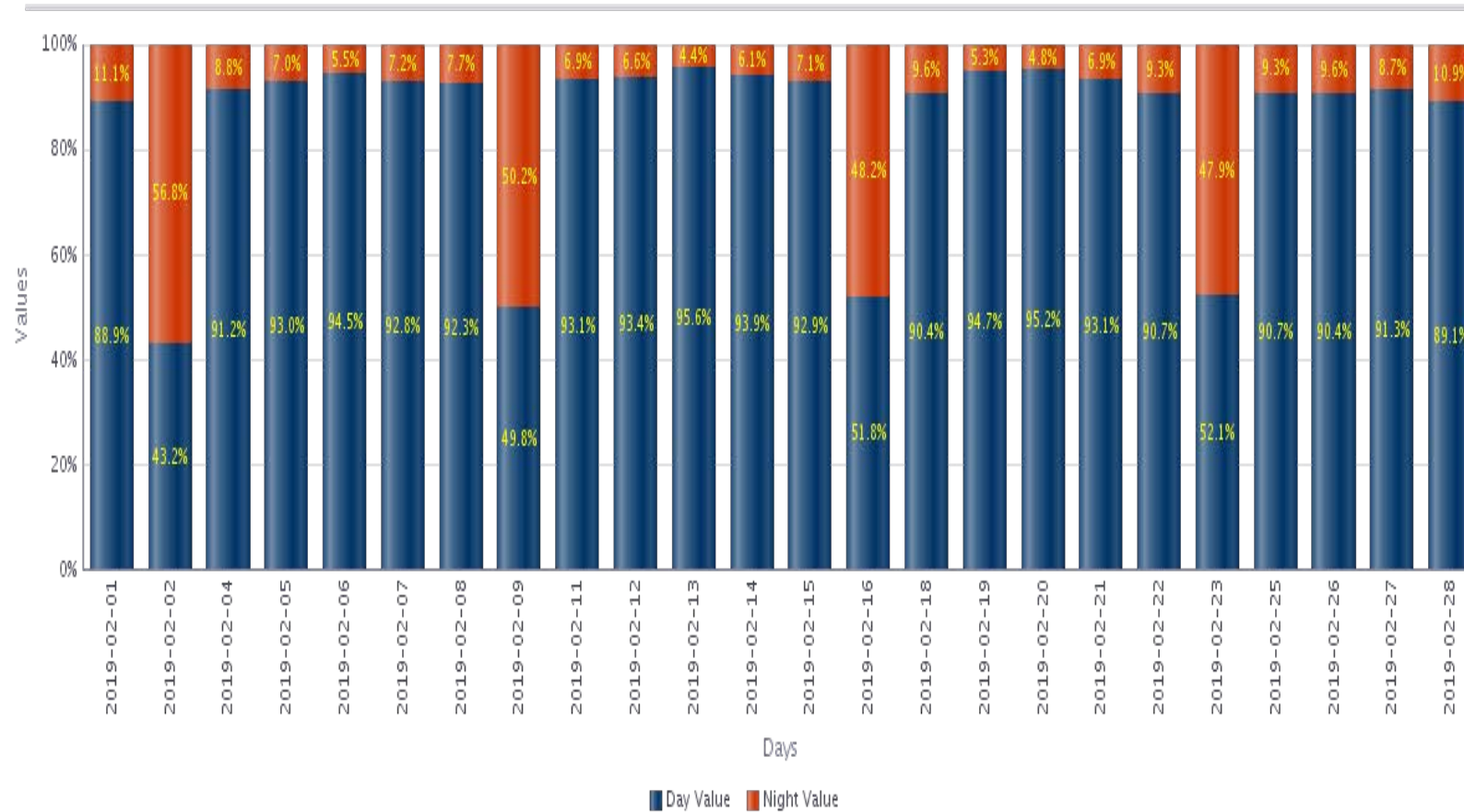


Date	RTL	Batches
2019-02-01	R 487,181,464,395.04	R 100,473,273,422.76
2019-02-02	R 1,852,849,519.10	R 16,513,155,983.37
2019-02-04	R 408,468,406,491.73	R 47,219,735,293.25
2019-02-05	R 367,927,158,149.25	R 38,373,517,706.36
2019-02-06	R 476,806,070,955.17	R 33,537,699,821.44
2019-02-07	R 370,932,224,709.82	R 36,841,261,153.94
2019-02-08	R 328,524,264,378.56	R 35,782,947,524.39
2019-02-09	R 1,042,864,740.11	R 9,235,091,745.51
2019-02-11	R 326,861,127,012.76	R 30,462,391,143.78
2019-02-12	R 280,950,864,568.95	R 28,590,914,406.25
2019-02-13	R 456,220,735,633.78	R 26,771,866,444.33
2019-02-14	R 349,915,694,933.97	R 29,292,576,475.15
2019-02-15	R 443,972,250,151.45	R 59,613,727,798.95
2019-02-16	R 1,410,741,353.11	R 9,324,790,617.37
2019-02-18	R 241,369,795,514.91	R 32,815,946,244.22
2019-02-19	R 399,281,697,618.20	R 30,155,657,604.32
2019-02-20	R 485,010,827,012.26	R 32,471,727,056.74
2019-02-21	R 359,016,236,852.50	R 35,306,433,122.75
2019-02-22	R 358,154,061,023.32	R 52,013,527,760.69
2019-02-23	R 1,537,617,850.06	R 14,895,120,370.95
2019-02-25	R 407,963,673,875.94	R 70,474,822,195.80
2019-02-26	R 326,691,345,459.04	R 49,449,653,483.41
2019-02-27	R 500,647,645,345.08	R 62,616,129,443.48
2019-02-28	R 628,384,625,436.16	R 117,318,154,140.13
Total	R 8,010,124,242,980.27	R 999,550,120,959.34

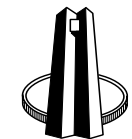


Day and Night settlement values for February 2019

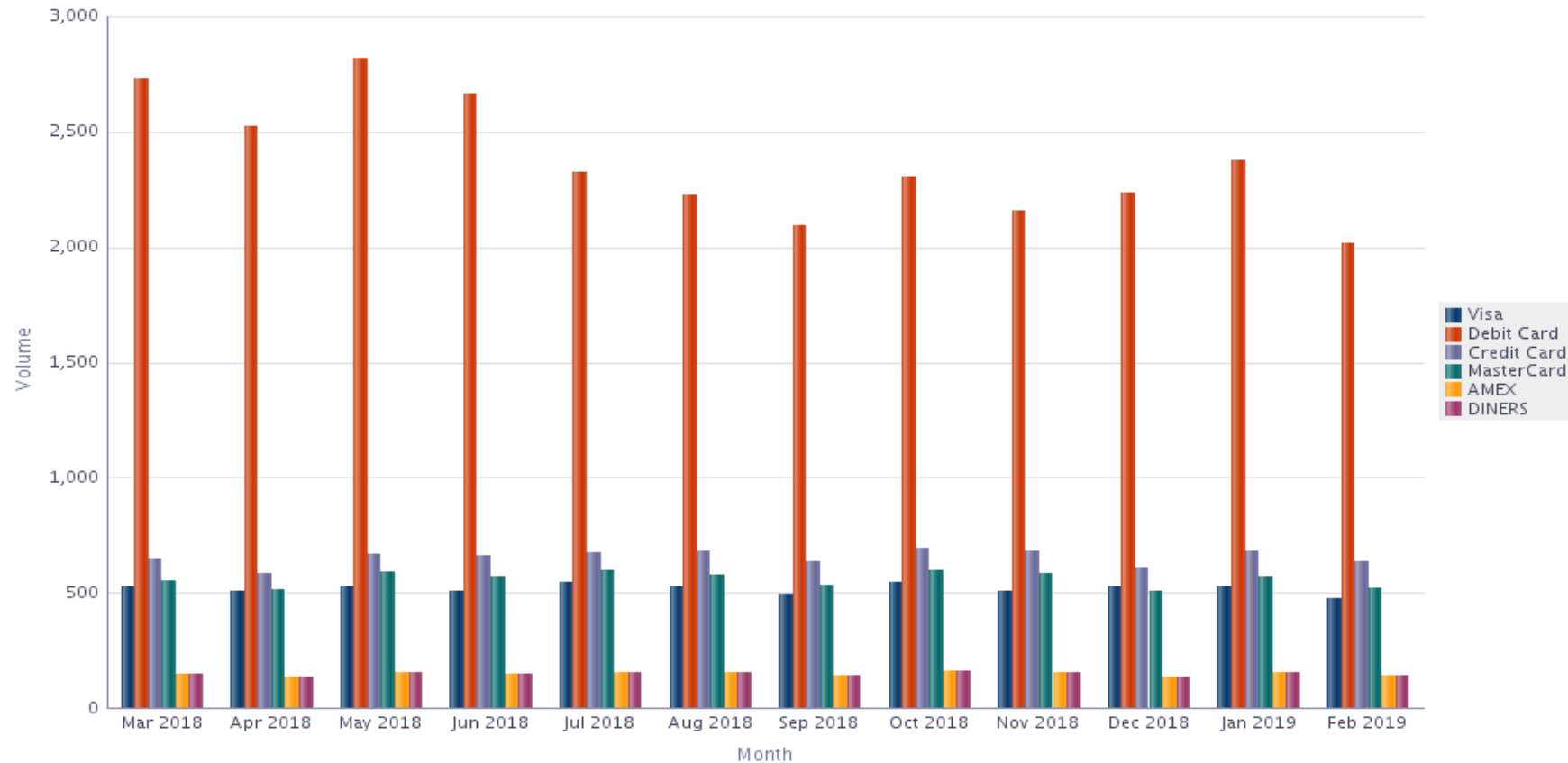
Day Value, Night Value



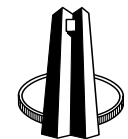
Date	Night Value		Day Value	
2019-02-01	R	64,899,920,772.06	R	521,631,909,218.03
2019-02-02	R	10,434,131,975.86	R	7,932,008,609.97
2019-02-04	R	40,469,806,224.45	R	417,406,466,075.10
2019-02-05	R	28,910,700,271.07	R	384,593,788,546.93
2019-02-06	R	27,974,054,925.24	R	484,495,715,113.76
2019-02-07	R	29,607,126,133.47	R	380,537,279,078.91
2019-02-08	R	28,541,601,035.47	R	341,403,789,565.91
2019-02-09	R	5,162,301,096.03	R	5,115,665,790.77
2019-02-11	R	24,993,917,582.67	R	335,451,039,846.83
2019-02-12	R	21,601,431,986.08	R	307,130,447,393.61
2019-02-13	R	21,699,160,442.66	R	468,618,373,911.61
2019-02-14	R	24,131,182,066.73	R	370,801,775,649.40
2019-02-15	R	36,002,224,755.94	R	473,834,625,188.88
2019-02-16	R	5,179,511,897.70	R	5,556,051,757.65
2019-02-18	R	26,813,777,411.62	R	251,839,503,428.01
2019-02-19	R	22,732,091,790.00	R	404,736,494,776.82
2019-02-20	R	24,968,879,298.35	R	494,445,372,250.88
2019-02-21	R	28,694,596,633.32	R	385,020,803,498.64
2019-02-22	R	39,698,821,095.89	R	385,687,938,816.34
2019-02-23	R	7,866,519,344.41	R	8,566,347,566.59
2019-02-25	R	46,049,809,292.72	R	451,184,226,548.84
2019-02-26	R	37,011,242,846.07	R	350,020,545,693.83
2019-02-27	R	49,259,821,621.70	R	517,678,459,530.65
2019-02-28	R	84,318,834,509.06	R	691,074,048,577.83
Total	R	737,021,465,008.57	R	8,444,762,676,435.79



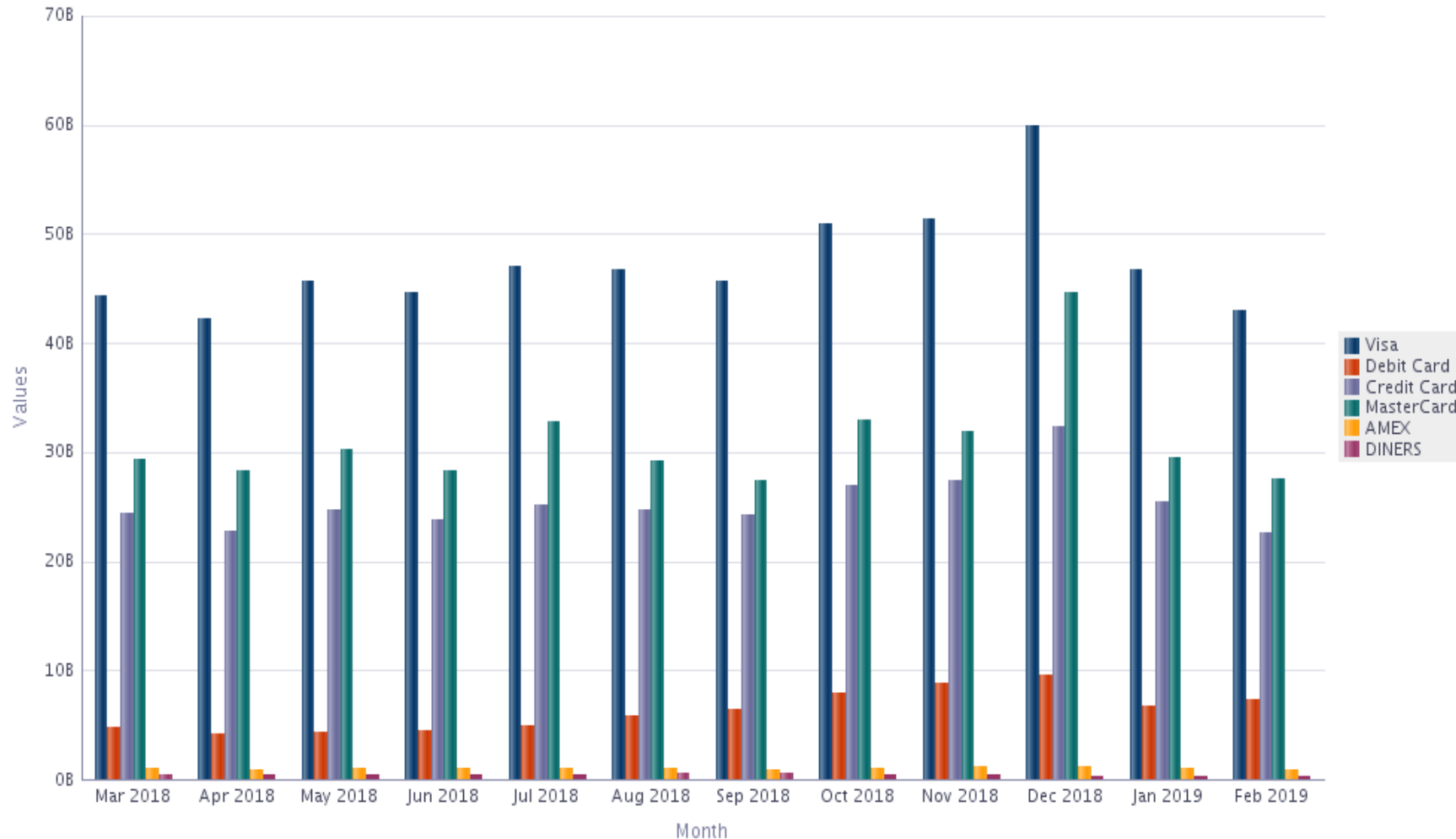
Cards message volumes for Mar 2018 to Feb 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Mar-18	525	2,726.00	645	554	150	150
Apr-18	510	2,520	586	516	138	138
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
Total	6,219	28,435	7,848	6,710	1,805	1,805

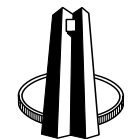


Cards message values for Mar 2018 to Feb 2019

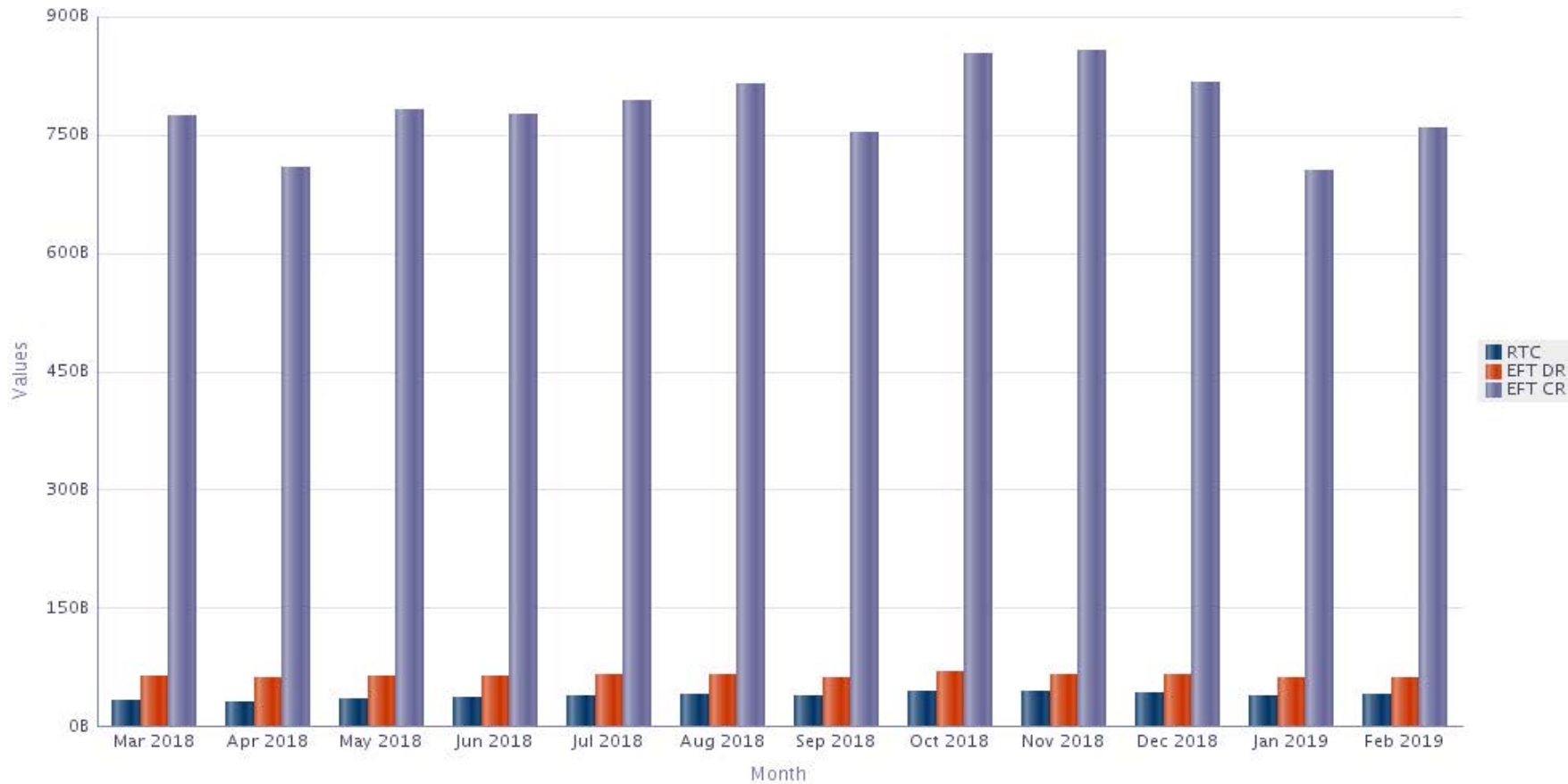


Months	Visa	Debit Card	Credit Card
Mar-18	R 44,271,434,693.64	R 4,843,081,363.48	R 24,368,238,791.17
Apr-18	R 42,128,601,881.78	R 4,266,033,562.54	R 22,790,261,823.78
May-18	R 45,654,917,225.65	R 4,354,395,122.31	R 24,622,923,347.85
Jun-18	R 44,637,324,624.05	R 4,511,215,537.10	R 23,791,065,519.51
Jul-18	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
Total	R 567,564,080,277.59	R 75,449,823,834.73	R 304,316,062,328.22

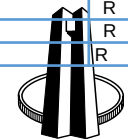
Months	MasterCard	AMEX	DINERS
Mar-18	R 29,307,228,094.80	R 1,084,978,522.55	R 530,890,869.93
Apr-18	R 28,262,686,518.98	R 945,419,150.43	R 452,386,428.43
May-18	R 30,261,629,474.44	R 1,006,997,234.58	R 506,896,453.87
Jun-18	R 28,228,767,788.20	R 987,148,709.40	R 517,794,445.96
Jul-18	R 32,820,534,522.90	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
Total	R 372,040,306,218.98	R 12,460,468,434.13	R 5,549,227,975.59



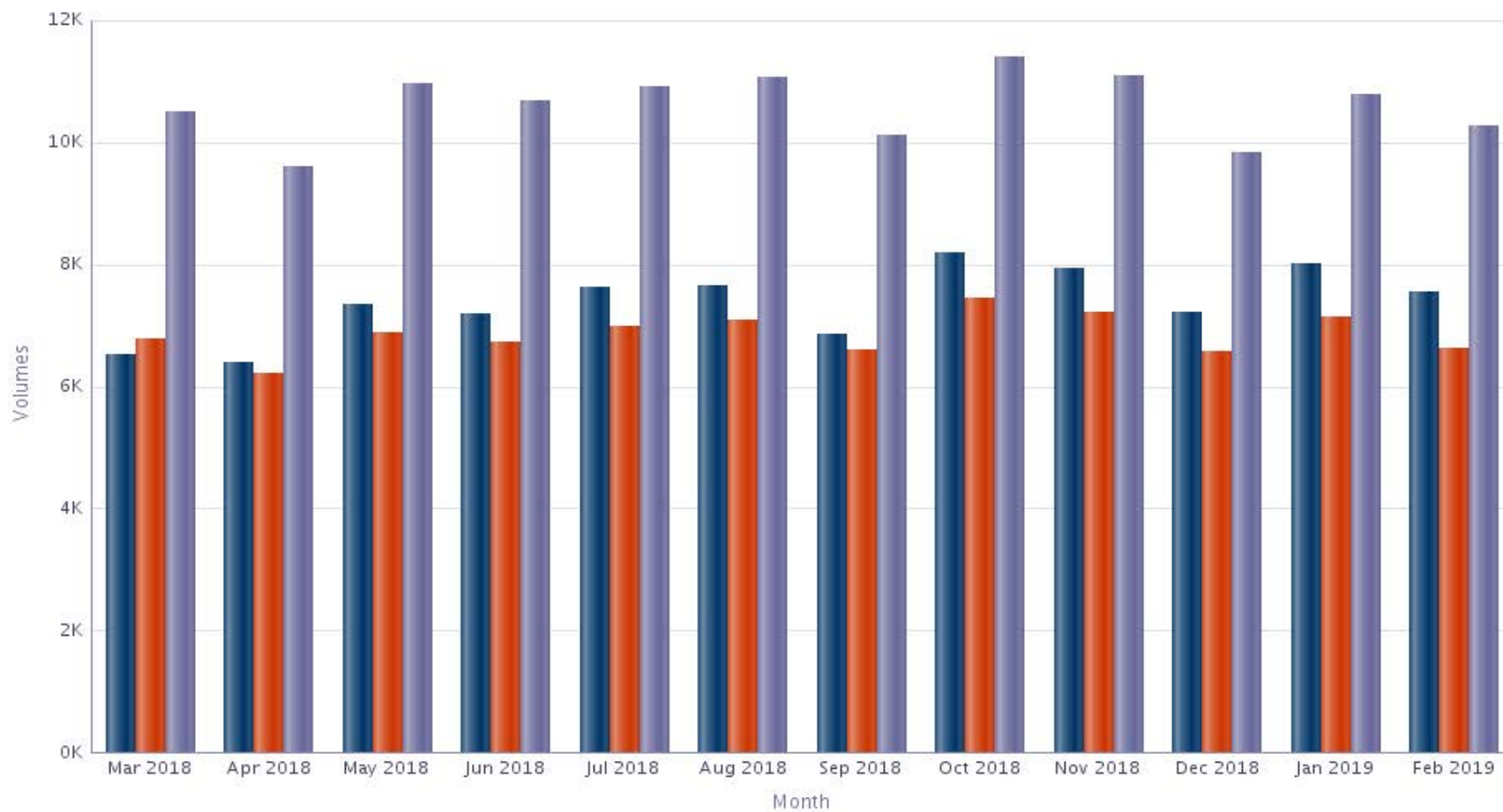
EFT and Real Time Clearing (RTC) message values for Mar 2018 to Feb 2019



Month Mon yyyy	Agreement No Detail	Value
Mar 2018	RTC	R 33,240,345,236.11
	EFT DR	R 64,286,314,703.39
	EFT CR	R 772,988,659,895.65
Apr 2018	EFT CR	R 707,715,922,322.09
	RTC	R 30,798,005,848.76
	EFT DR	R 61,939,722,516.40
May 2018	RTC	R 35,663,526,285.23
	EFT DR	R 63,653,170,939.37
	EFT CR	R 781,076,197,819.22
Jun 2018	RTC	R 35,921,097,159.67
	EFT DR	R 63,502,982,130.37
	EFT CR	R 774,890,510,800.72
Jul 2018	RTC	R 38,351,729,231.38
	EFT DR	R 64,744,657,045.01
	EFT CR	R 792,278,381,655.81
Aug 2018	EFT CR	R 814,236,699,064.57
	EFT DR	R 65,575,664,098.30
	RTC	R 40,375,892,660.81
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	EFT DR	R 69,547,596,273.20
	EFT CR	R 852,203,884,858.07
	RTC	R 44,474,483,095.25
Nov 2018	EFT CR	R 855,573,960,460.63
	EFT DR	R 65,448,594,780.50
	RTC	R 44,801,794,837.34
Dec 2018	RTC	R 42,119,327,443.90
	EFT DR	R 66,332,341,328.71
	EFT CR	R 814,783,083,906.27
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
	RTC	R 40,968,097,897.07
	EFT CR	R 758,436,930,313.23
Total		R 10,615,638,573,407.70



EFT and Real Time Clearing (RTC) message volumes for Mar 2018 to Feb 2019

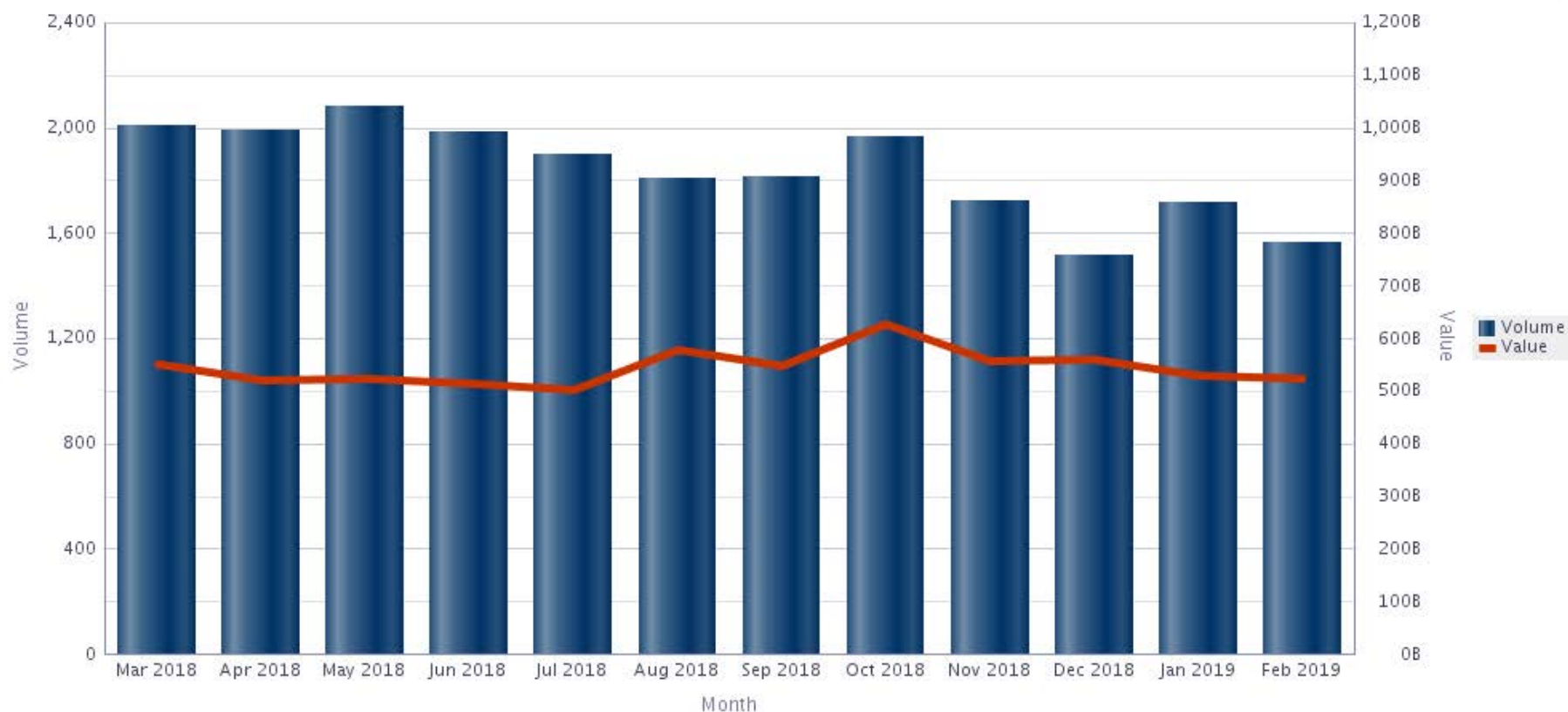


Month Mon yyyy	Agreement No Detail	Volume
Mar 2018	RTC	6,508.
	EFT DR	6,760.
	EFT CR	10,484.
Apr 2018	EFT CR	9,587.
	RTC	6,386.
	EFT DR	6,215.
May 2018	RTC	7,334.
	EFT DR	6,885.
	EFT CR	10,958.
Jun 2018	RTC	7,170.
	EFT DR	6,730.
	EFT CR	10,669.
Jul 2018	RTC	7,622.
	EFT DR	6,986.
	EFT CR	10,899.
Aug 2018	EFT CR	11,047.
	EFT DR	7,080.
	RTC	7,644.
Sep 2018	RTC	6,840.
	EFT DR	6,601.
	EFT CR	10,097.
Oct 2018	EFT DR	7,435.
	EFT CR	11,382.
	RTC	8,172.
Nov 2018	EFT CR	11,073.
	EFT DR	7,216.
	RTC	7,928.
Dec 2018	RTC	7,201.
	EFT DR	6,564.
	EFT CR	9,830.
Jan 2019	EFT DR	7,137.
	EFT CR	10,761.
	RTC	7,998.
Feb 2019	EFT DR	6,625.
	RTC	7,552.
	EFT CR	10,250.
Total		297,626.



CLS settlement values and volumes for Mar 2018 to Feb 2019

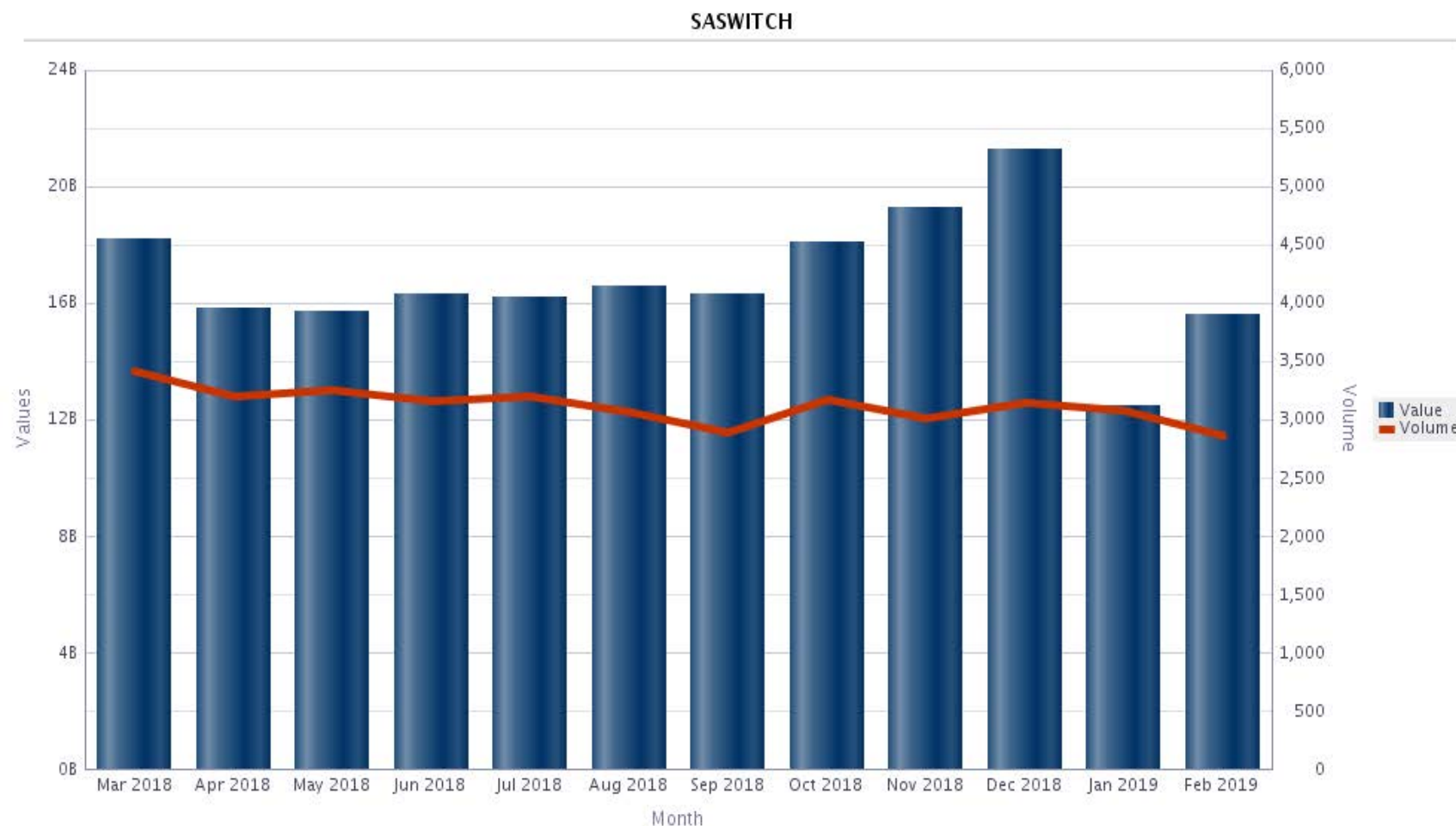
CLS Settlement – monthly values and volumes



Month Mon yyyy	Value		Volume
Mar 2018	R	550,897,159,622.97	2,006.
Apr 2018	R	521,285,554,469.45	1,988.
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.
Total	R	6,540,882,463,568.36	22,044.



SASwitch values and volumes for Mar 2018 to Feb 2019

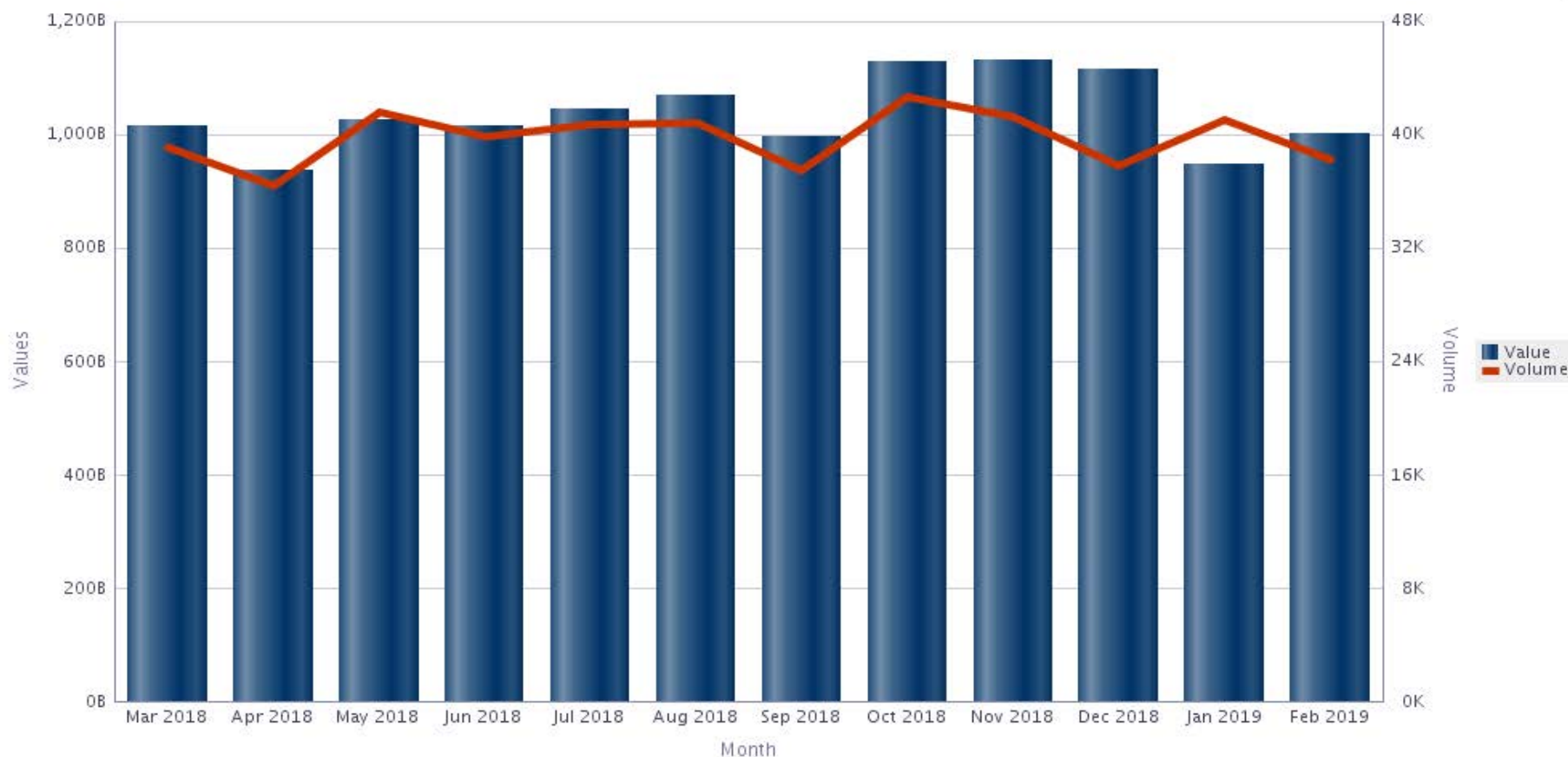


Month Mon yyyy	Volume	Value
Mar 2018	3,424. R	18,196,138,635.37
Apr 2018	3,200. R	15,789,086,458.64
May 2018	3,256. R	15,712,858,099.47
Jun 2018	3,163. R	16,302,941,622.00
Jul 2018	3,202. R	16,164,752,033.51
Aug 2018	3,072. R	16,541,886,499.50
Sep 2018	2,886. R	16,272,428,144.11
Oct 2018	3,176. R	18,066,469,503.42
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
Total	37,485. R	201,630,332,509.33



Retail values and volumes for Mar 2018 to Feb 2019

Retail values and volumes

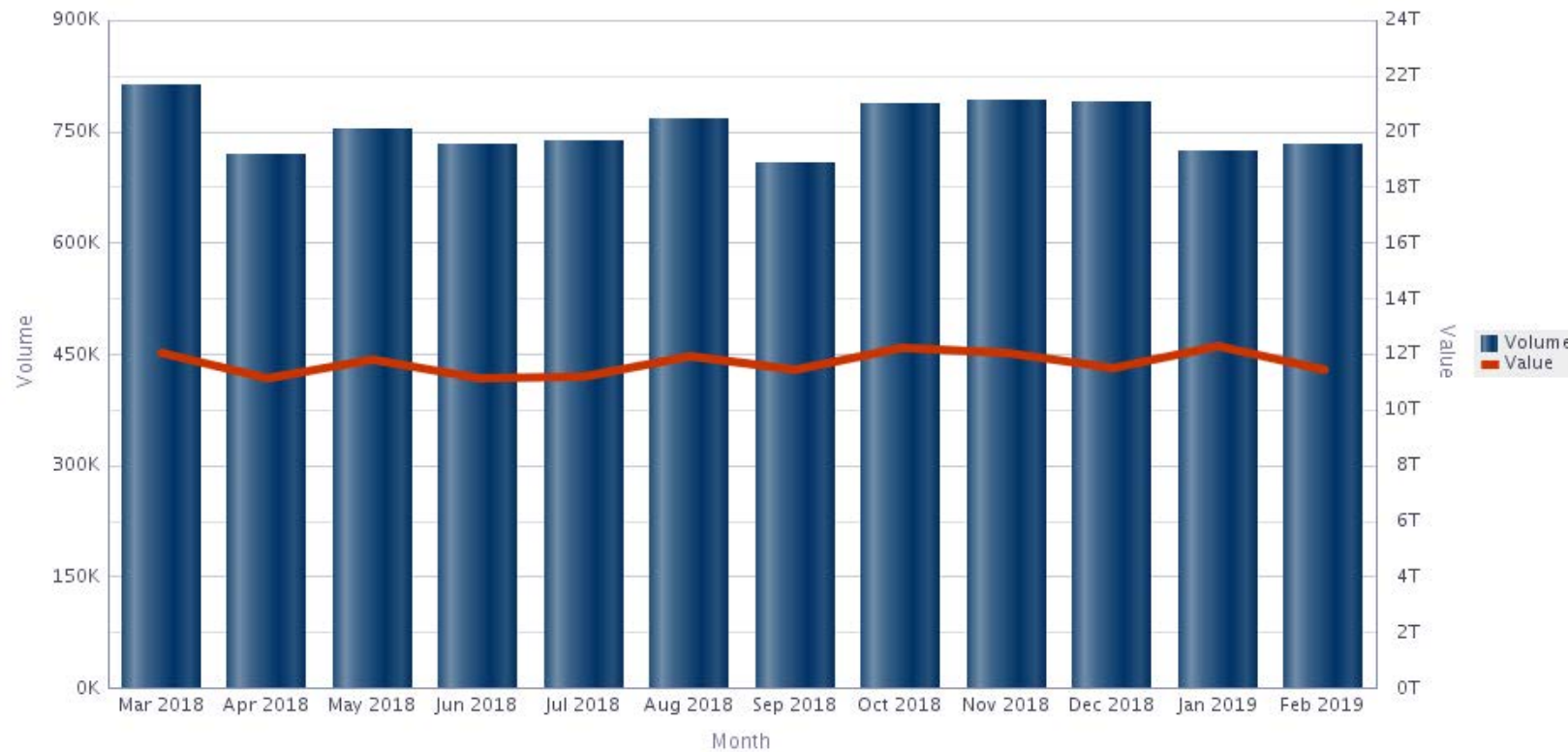


Month Mon yyyy	Volume		Value
Mar 2018	39,122.	R	1,014,453,949,712.69
Apr 2018	36,421.	R	935,198,586,888.41
May 2018	41,618.	R	1,023,866,329,450.65
Jun 2018	39,930.	R	1,015,302,550,254.35
Jul 2018	40,796.	R	1,043,671,733,610.16
Aug 2018	40,877.	R	1,067,118,233,504.09
Sep 2018	37,503.	R	994,917,558,028.50
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
Total	477,352.	R	12,413,540,735,525.90

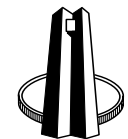


Total monthly message Values and Volumes from Mar 2018 to Feb 2019

SAMOS Message values and volumes

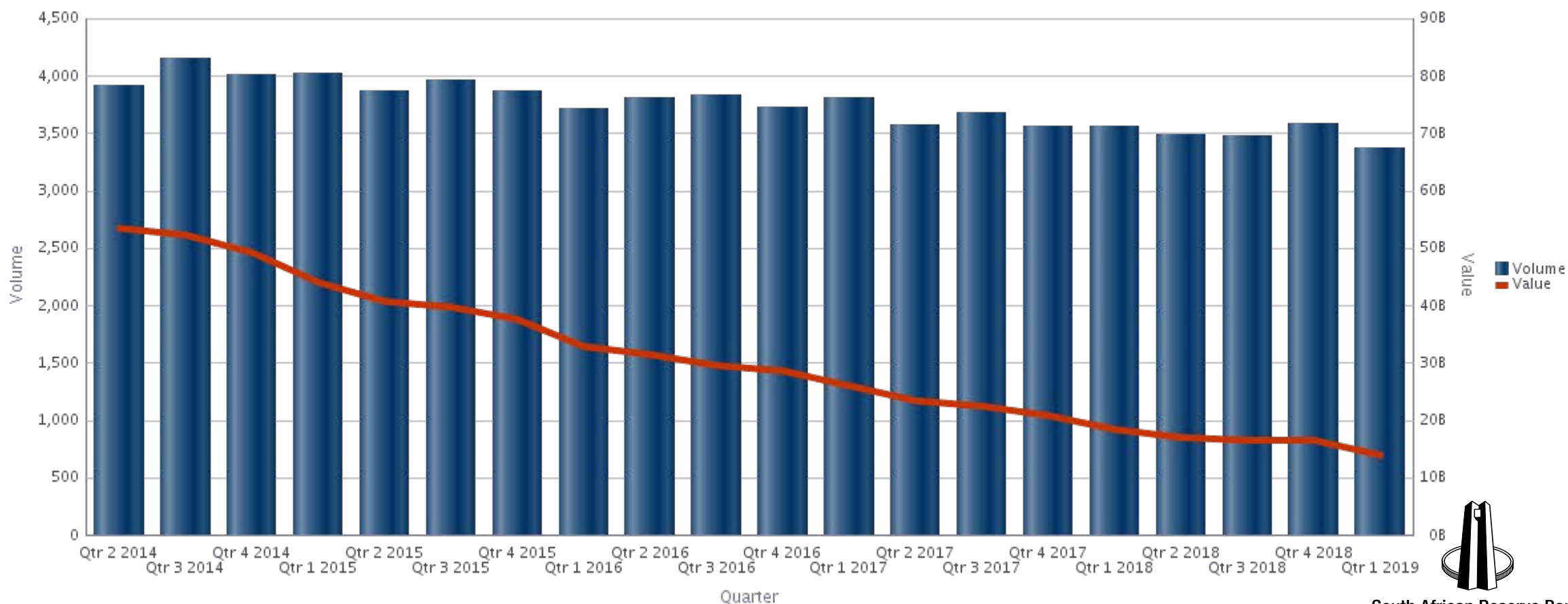


Month Mon yyyy	Value	Volume
Mar 2018	R 12,079,620,734,502.90	810,748.
Apr 2018	R 11,133,384,472,678.30	718,940.
May 2018	R 11,836,988,757,701.60	752,298.
Jun 2018	R 11,134,988,707,216.00	732,439.
Jul 2018	R 11,208,904,406,996.00	736,596.
Aug 2018	R 11,916,392,718,472.40	765,286.
Sep 2018	R 11,440,365,438,020.10	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.
Total	R 140,366,922,956,622.00	9,041,470.



Code Line Clearing (CLC) decline indicators from Q2, 2014 to Q1, 2019

Volume, Value



Summarised volumes and values totals for February 2019

Description	Volume	Value
RTL Total	688,198.	R 9,611,156,766,627.47
Retail	38,222.	R 999,550,120,959.34
Payment Cash Withdrawal/Deposit (KPSBV)	6,200.	R 350,556,398,689.21
Payment Dematerialised MM Instrument (MPDEM)	4,587.	R 139,595,537,229.42
Payment any Derivative Instrument (OPDER)	2,505.	R 21,881,569,923.25
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,562.	R 524,376,218,680.46
Payment any Money Market Product (MPMMI)	811.	R 193,154,540,599.03
Daily BMA Settlements (SPBMA)	548.	R 246,878,313,961.76
STRATE Planned Payments Confirmed on T+4 (SPLNY)	437.	R 35,691,577,121.04
Settlement of Derivative Margin Calls (OSDMC)	201.	R 15,939,684,833.34
STRATE Same Day Confirmed Settlements (SPLNN)	40.	R 5,451,729,097.87

