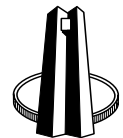




Settlement Statistics and Indicators

January 2019



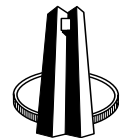
In January 2019, SAMOS processed 722,804 transactions to the value of ZAR12,299,437,650,261

Peak volume was 72,881 on 31 January 2019 and peak value was ZAR912,112,571,263 on 31 January 2019

Average number of transactions processed per day were 27,800 representing the average value of ZAR473,055,294,240

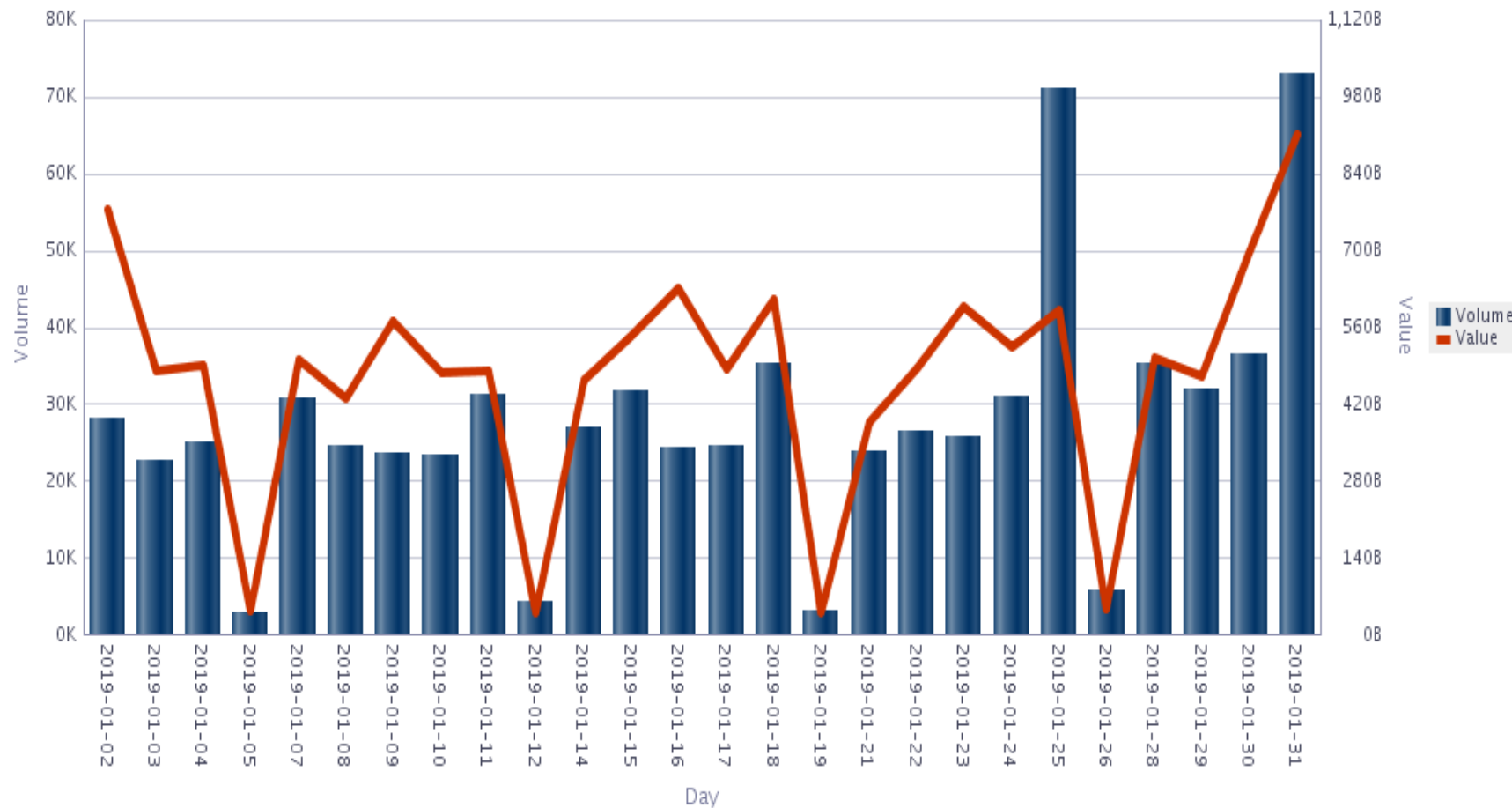
Monthly peak volume in 10 years was 810,748 in March 2018

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

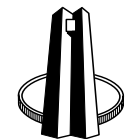


Daily message volumes and values for January 2019

SAMOS Message Values and Volumes

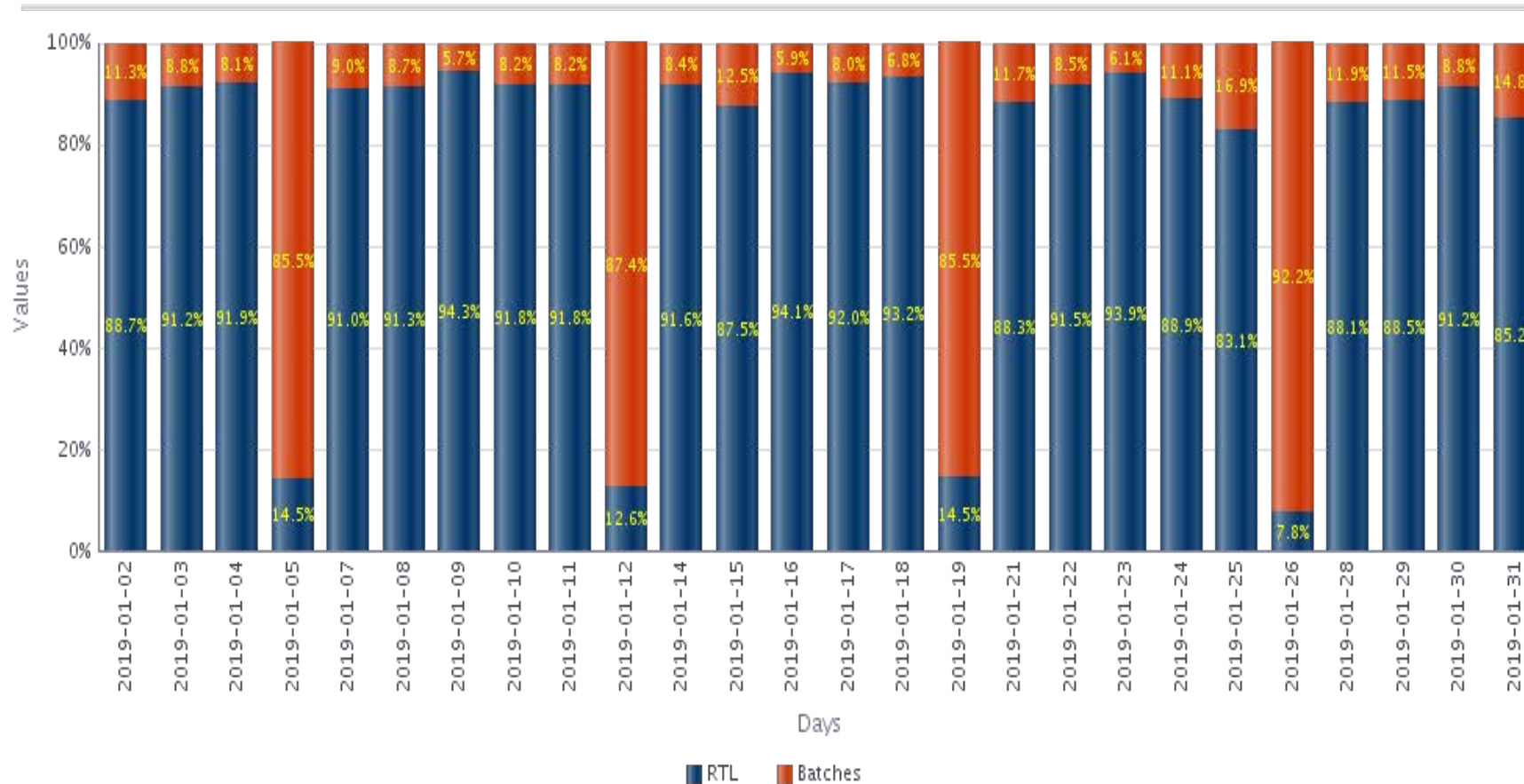


Day	Value	Volume
2019/01/02	R 776,163,359,560.22	28,101.
2019/01/03	R 481,971,490,168.05	22,586.
2019/01/04	R 490,451,576,374.79	24,950.
2019/01/05	R 44,583,076,652.66	2,980.
2019/01/07	R 500,508,440,443.08	30,734.
2019/01/08	R 431,484,074,977.33	24,477.
2019/01/09	R 571,308,128,381.75	23,623.
2019/01/10	R 478,135,817,228.90	23,472.
2019/01/11	R 481,512,922,549.38	31,209.
2019/01/12	R 41,802,554,333.68	4,284.
2019/01/14	R 464,418,514,121.34	27,009.
2019/01/15	R 545,679,476,474.58	31,690.
2019/01/16	R 632,238,470,163.13	24,247.
2019/01/17	R 485,960,777,780.07	24,465.
2019/01/18	R 612,336,759,322.69	35,276.
2019/01/19	R 41,213,374,320.23	3,046.
2019/01/21	R 388,603,487,089.10	23,884.
2019/01/22	R 486,074,842,561.05	26,566.
2019/01/23	R 598,080,088,662.86	25,665.
2019/01/24	R 524,889,153,540.68	31,115.
2019/01/25	R 592,861,733,868.50	71,001.
2019/01/26	R 46,194,687,529.11	5,699.
2019/01/28	R 505,900,193,384.71	35,363.
2019/01/29	R 470,493,783,598.28	32,006.
2019/01/30	R 694,458,295,911.80	36,475.
2019/01/31	R 912,112,571,263.57	72,881.
Total	R 12,299,437,650,261.50	722,804.

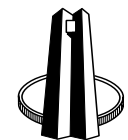


RTL /Batches message values for January 2019

RTL Value / Batches Value

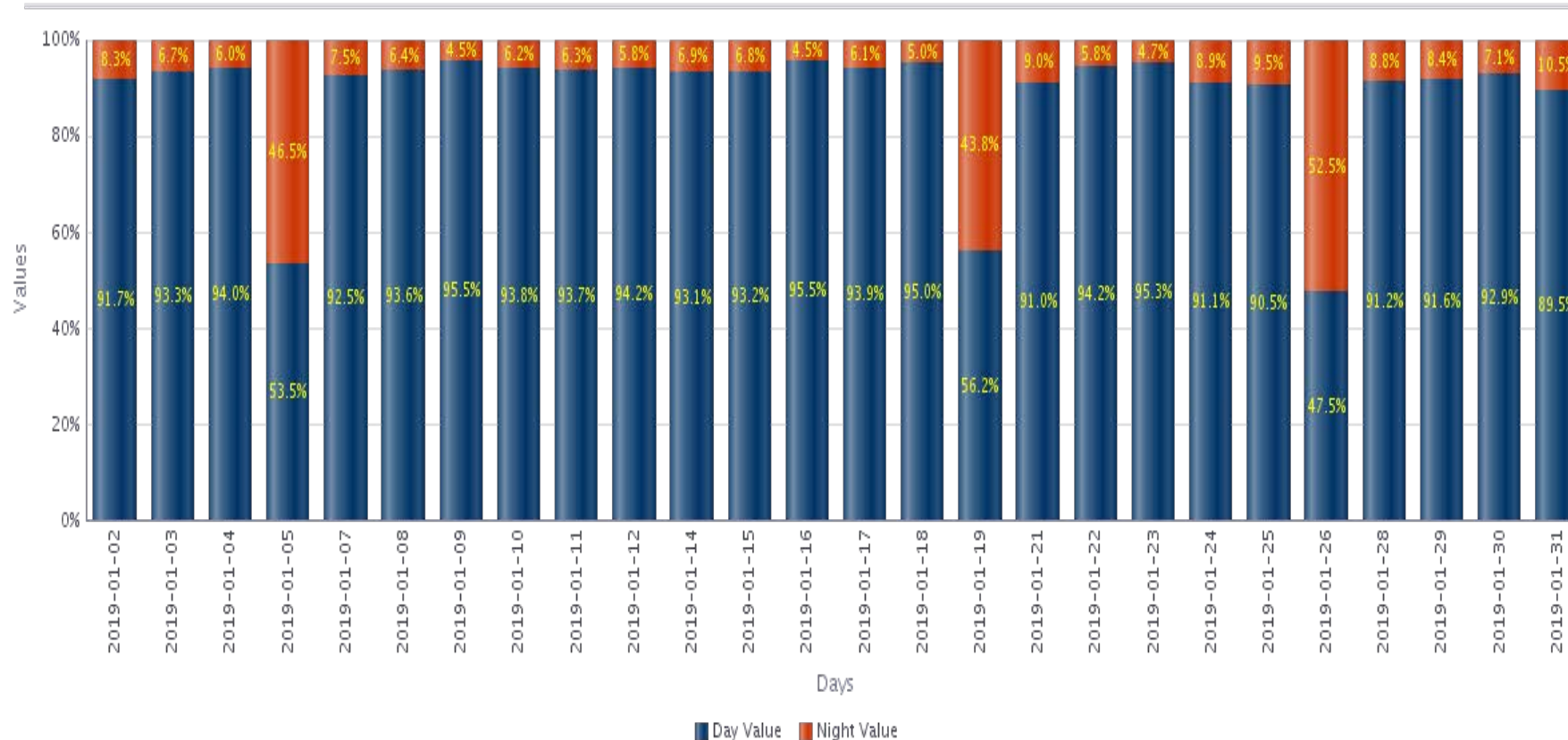


Date	RTL	Batches
2019-01-02	R 539,843,743,199.77	R 68,795,404,817.85
2019-01-03	R 335,643,565,499.55	R 32,190,529,093.25
2019-01-04	R 347,014,062,461.16	R 30,450,336,450.35
2019-01-05	R 1,770,387,465.46	R 10,472,191,269.85
2019-01-07	R 360,222,977,723.45	R 35,630,178,135.33
2019-01-08	R 300,582,112,573.61	R 28,628,386,791.70
2019-01-09	R 440,126,130,635.29	R 26,442,958,239.78
2019-01-10	R 323,872,237,379.27	R 29,075,872,953.20
2019-01-11	R 334,406,904,845.20	R 29,694,240,531.32
2019-01-12	R 1,169,537,089.32	R 8,102,050,580.77
2019-01-14	R 320,025,198,783.07	R 29,274,361,718.96
2019-01-15	R 366,621,573,907.65	R 52,273,156,990.89
2019-01-16	R 467,522,457,451.72	R 29,166,383,095.97
2019-01-17	R 320,860,190,918.53	R 28,007,340,583.30
2019-01-18	R 460,683,040,410.21	R 33,461,656,532.04
2019-01-19	R 1,526,862,573.51	R 9,008,633,660.22
2019-01-21	R 231,225,327,631.96	R 30,600,728,748.33
2019-01-22	R 335,830,542,665.57	R 31,072,803,455.71
2019-01-23	R 467,449,941,598.33	R 30,327,257,765.46
2019-01-24	R 353,062,778,597.12	R 44,148,011,514.18
2019-01-25	R 395,661,895,820.82	R 80,748,012,322.66
2019-01-26	R 1,186,768,598.43	R 14,019,211,343.35
2019-01-28	R 335,258,356,999.13	R 45,206,684,527.84
2019-01-29	R 312,066,795,799.69	R 40,371,811,257.81
2019-01-30	R 492,866,530,135.55	R 47,409,881,045.92
2019-01-31	R 595,992,972,786.68	R 103,592,338,214.95
Total	R 8,442,492,893,550.05	R 948,170,421,640.99

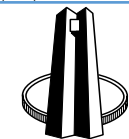


Day and Night settlement values for January 2019

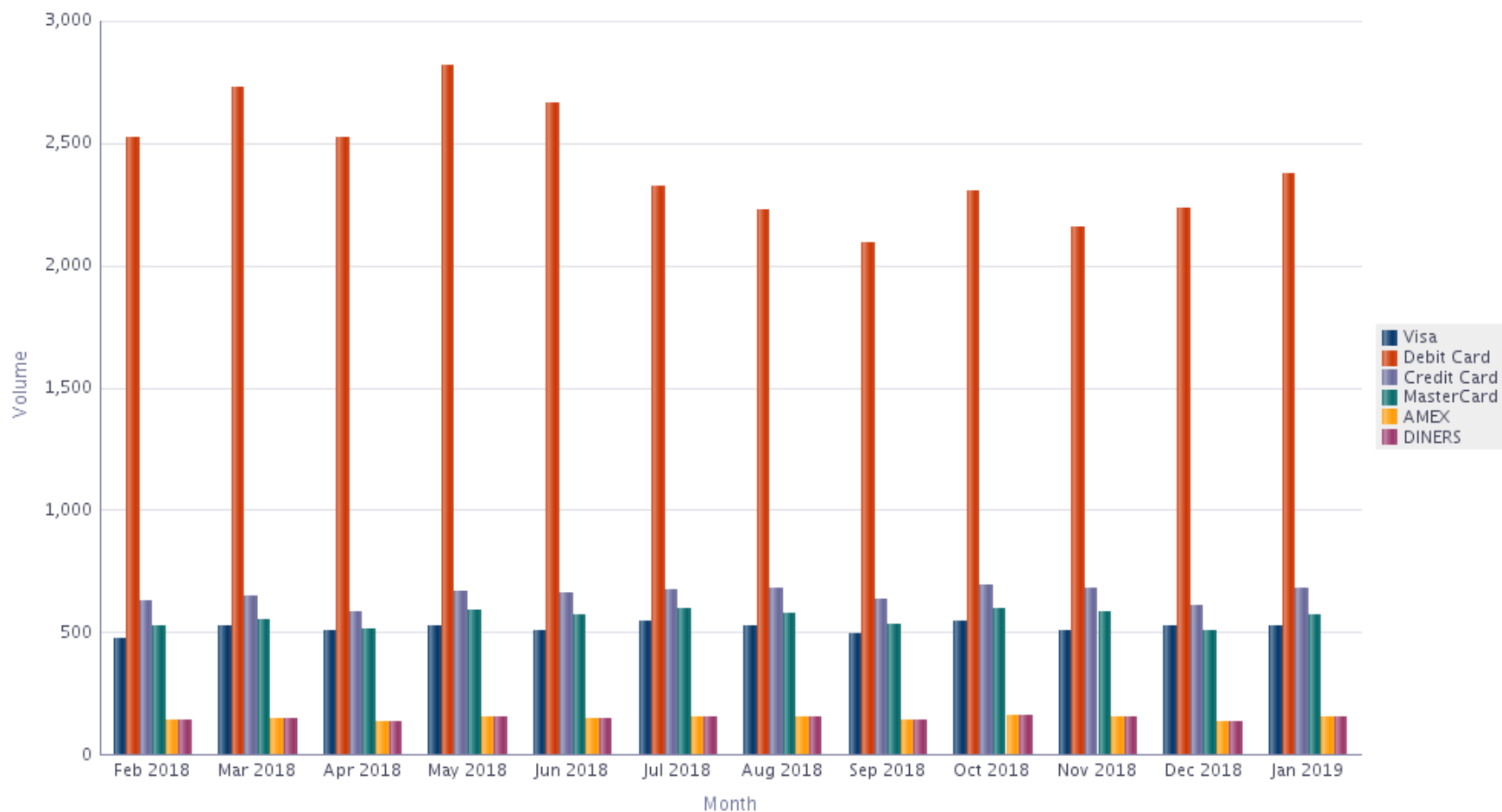
Day Value, Night Value



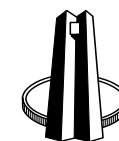
Date	Night Value	Day Value
2019-01-02	R 51,162,805,149.70	R 563,349,965,992.96
2019-01-03	R 25,105,367,549.95	R 352,305,649,169.14
2019-01-04	R 23,167,091,584.38	R 365,570,236,583.09
2019-01-05	R 5,696,932,454.88	R 6,545,657,543.40
2019-01-07	R 29,691,335,782.38	R 366,757,400,664.20
2019-01-08	R 21,577,376,480.59	R 316,550,009,003.62
2019-01-09	R 20,693,841,834.72	R 444,332,529,830.52
2019-01-10	R 22,622,526,105.10	R 344,272,596,418.72
2019-01-11	R 23,653,339,578.58	R 350,530,787,747.26
2019-01-12	R 542,233,757.66	R 8,729,357,655.86
2019-01-14	R 24,897,717,169.60	R 336,695,216,626.18
2019-01-15	R 29,601,405,833.29	R 406,319,334,814.79
2019-01-16	R 22,860,158,792.36	R 489,781,605,891.81
2019-01-17	R 22,175,880,407.39	R 344,196,708,396.26
2019-01-18	R 25,539,539,294.45	R 482,256,107,106.97
2019-01-19	R 4,614,287,094.43	R 5,921,482,960.46
2019-01-21	R 25,118,857,562.41	R 253,093,595,249.55
2019-01-22	R 22,088,934,871.61	R 358,446,320,267.18
2019-01-23	R 23,667,229,839.44	R 483,193,421,444.27
2019-01-24	R 37,089,695,385.95	R 379,453,781,602.32
2019-01-25	R 45,982,891,785.26	R 439,453,258,156.29
2019-01-26	R 7,980,678,205.33	R 7,225,635,386.67
2019-01-28	R 34,798,655,167.04	R 361,508,463,282.93
2019-01-29	R 30,616,222,778.27	R 332,892,996,948.25
2019-01-30	R 39,386,414,574.14	R 514,486,523,578.27
2019-01-31	R 75,376,138,494.48	R 642,603,153,247.21
Total	R 695,707,557,533.39	R 8,956,471,795,568.18



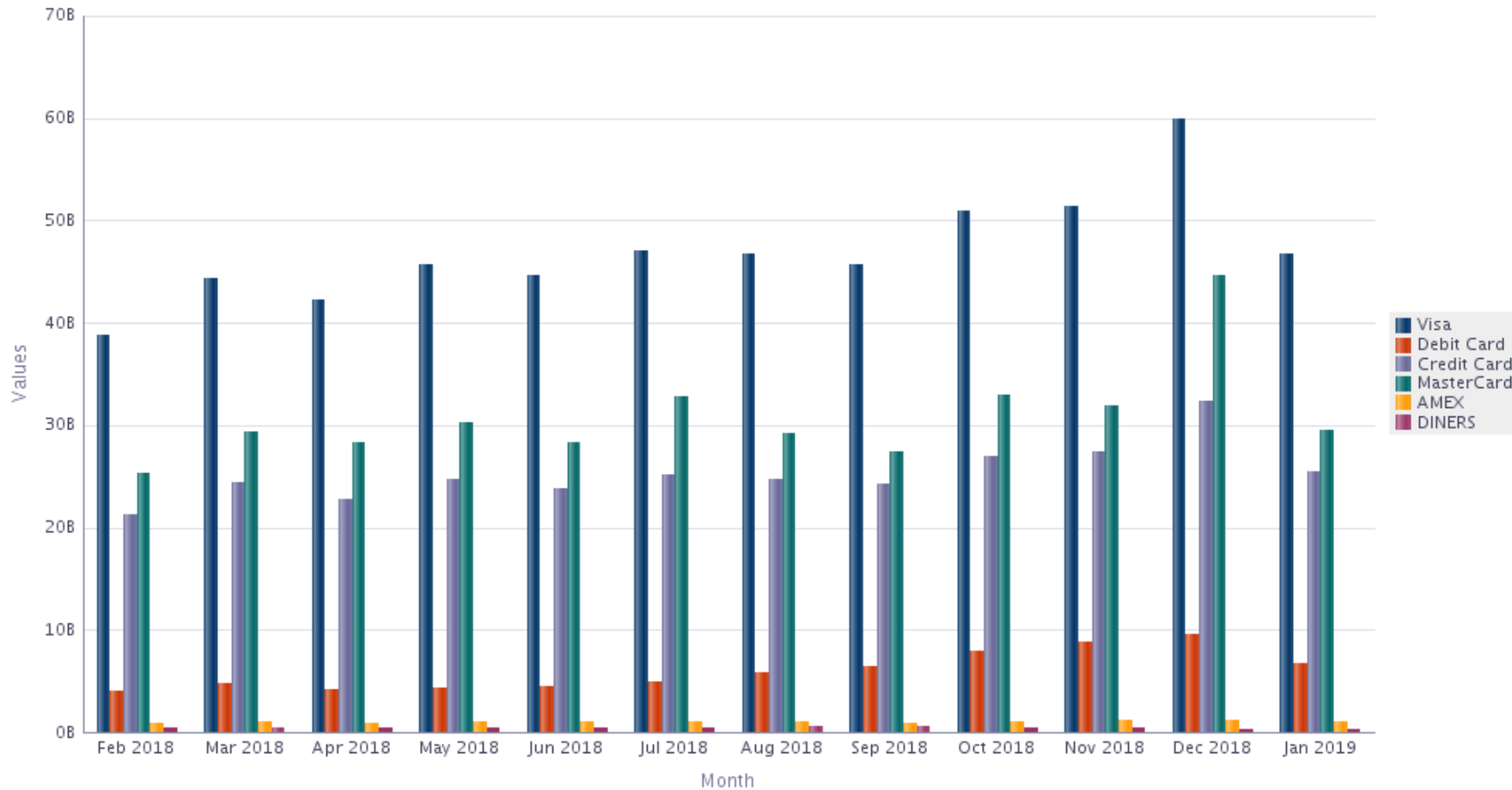
Cards message volumes for Feb 2018 to Jan 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Feb-18	475	2,520.00	626	524	144	144
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.
Total	6,218	28,939	7,841	6,717	1,805	1,805

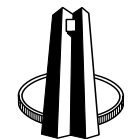


Cards message values for Feb 2018 to Jan 2019

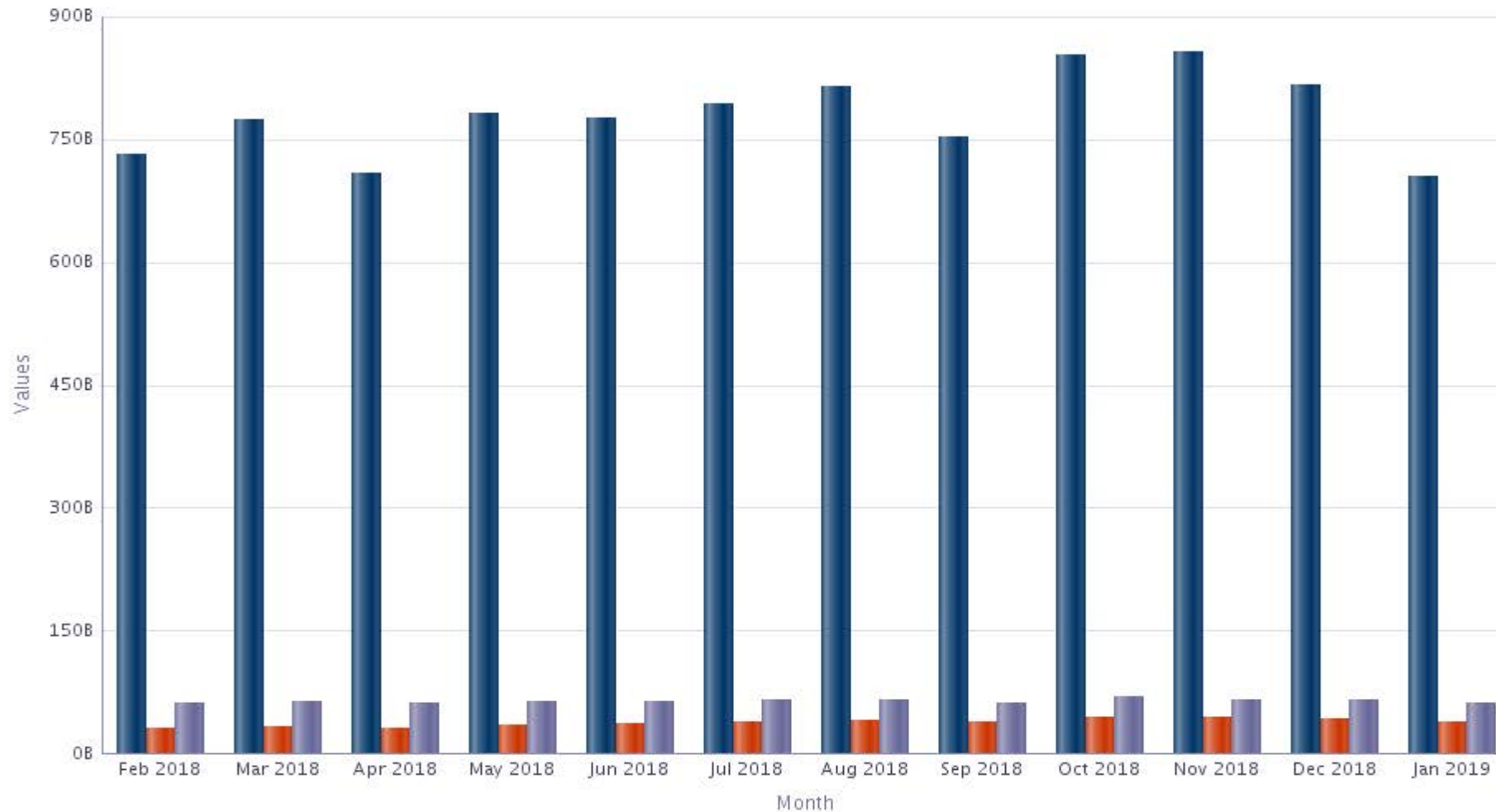


Months	Visa	Debit Card	Credit Card
Feb-18	R 38,814,934,620.98	R 4,099,983,275.98	R 21,296,505,432.18
Mar-18	R 44,271,434,693.64	R 4,843,081,363.48	R 24,368,238,791.17
Apr-18	R 42,128,601,881.78	R 4,266,033,562.54	R 22,790,261,823.78
May-18	R 45,654,917,225.65	R 4,354,395,122.31	R 24,622,923,347.85
Jun-18	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
Total	R 563,479,241,875.97	R 72,198,462,839.43	R 303,035,320,112.31

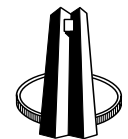
Months	MasterCard	AMEX	DINERS
Feb-18	R 25,252,209,673.64	R 968,320,758.08	R 454,997,832.47
Mar-18	R 29,307,228,094.80	R 1,084,978,522.55	R 530,890,869.93
Apr-18	R 28,262,686,518.98	R 945,419,150.43	R 452,386,428.43
May-18	R 30,261,629,474.44	R 1,006,997,234.58	R 506,896,453.87
Jun-18	R 28,228,767,788.20	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
Total	R 369,779,662,442.70	R 12,455,079,831.68	R 5,644,668,765.09



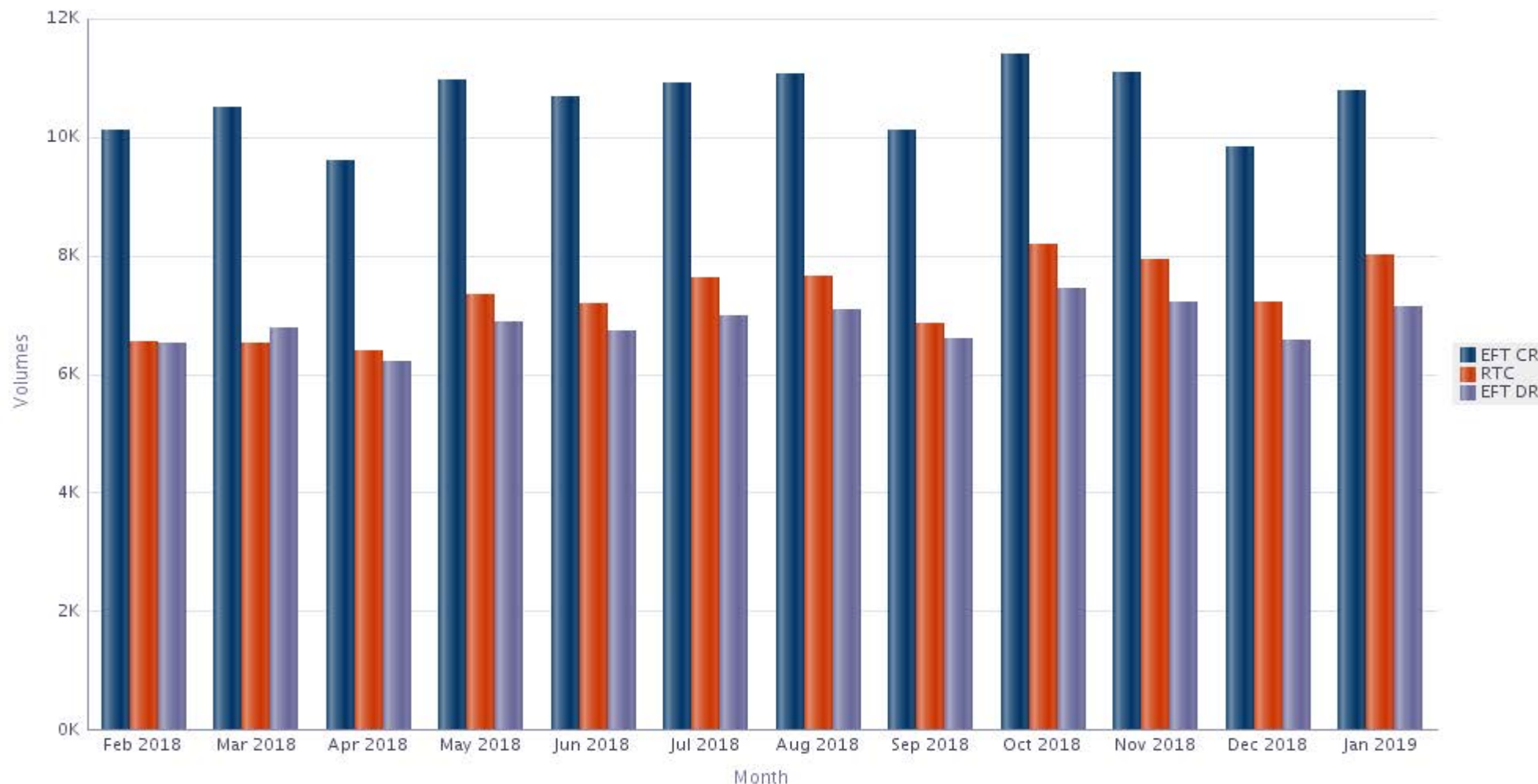
EFT and Real Time Clearing (RTC) message values for Feb 2018 to Jan 2019



Month Mon yyyy	Agreement No Detail	Value
Feb 2018	EFT CR	R 730,352,787,584.05
	RTC	R 30,853,867,944.01
	EFT DR	R 61,511,040,393.38
Mar 2018	RTC	R 33,240,345,236.11
	EFT CR	R 772,988,659,895.65
	EFT DR	R 64,286,314,703.39
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 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 DR	R 63,502,982,130.37
	EFT CR	R 774,890,510,800.72
Jul 2018	EFT DR	R 64,744,657,045.01
	RTC	R 38,351,729,231.38
	EFT CR	R 792,278,381,655.81
Aug 2018	EFT DR	R 65,575,664,098.30
	EFT CR	R 814,236,699,064.57
	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 DR	R 65,448,594,780.50
	EFT CR	R 855,573,960,460.63
	RTC	R 44,801,794,837.34
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	RTC	R 38,982,535,173.31
	EFT CR	R 704,783,129,925.84
	EFT DR	R 61,884,087,631.99
Total		R 10,577,356,225,570.60



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

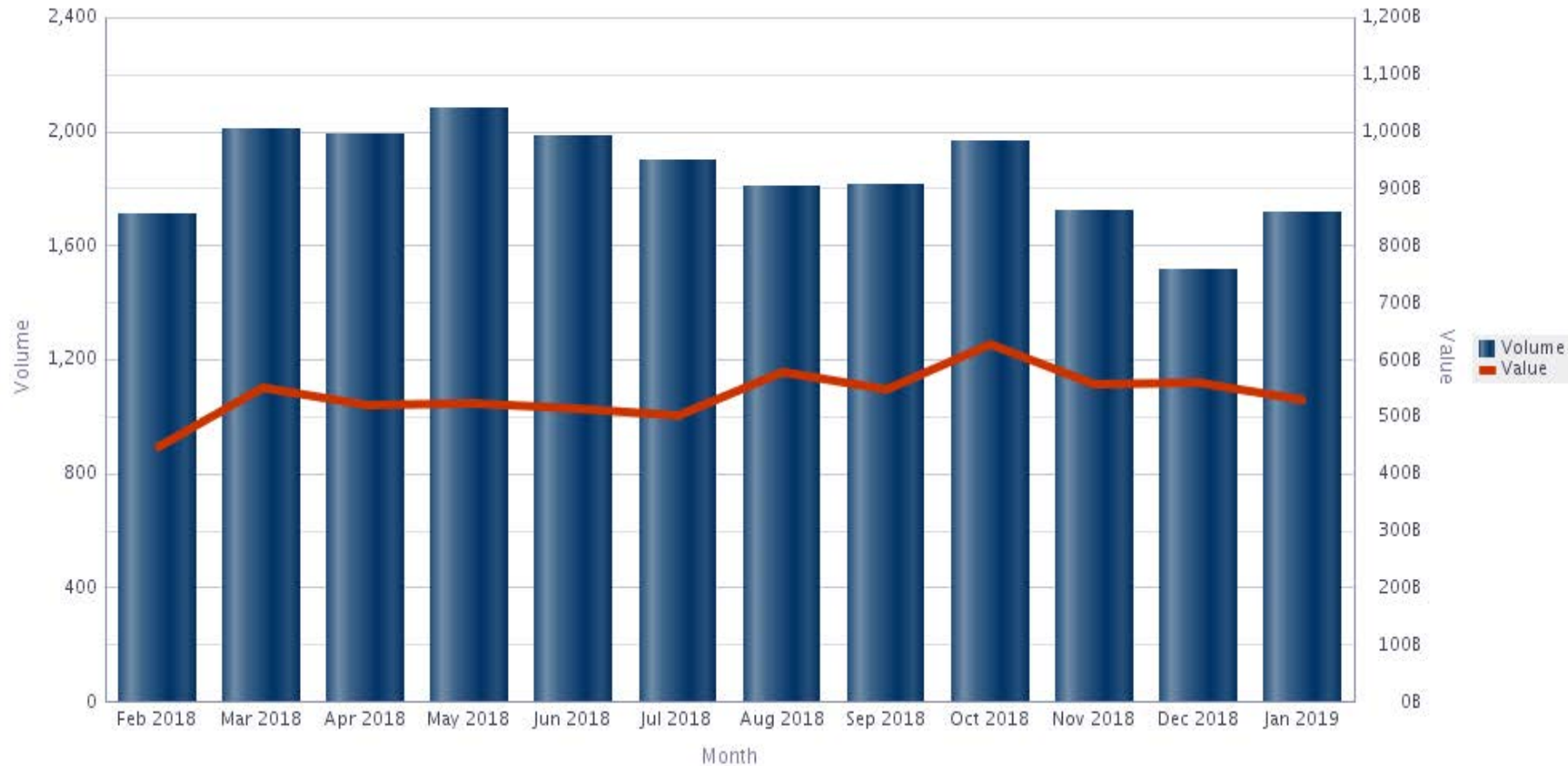


Month Mon yyyy	Agreement No Detail	Volume
Feb 2018	EFT CR	10,109.
	RTC	6,533.
	EFT DR	6,520.
Mar 2018	RTC	6,508.
	EFT CR	10,484.
	EFT DR	6,760.
Apr 2018	EFT CR	9,587.
	RTC	6,386.
	EFT DR	6,215.
May 2018	RTC	7,334.
	EFT CR	10,958.
	EFT DR	6,885.
Jun 2018	RTC	7,170.
	EFT DR	6,730.
	EFT CR	10,669.
Jul 2018	EFT DR	6,986.
	RTC	7,622.
	EFT CR	10,899.
Aug 2018	EFT DR	7,080.
	EFT CR	11,047.
	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 DR	7,216.
	EFT CR	11,073.
	RTC	7,928.
Dec 2018	RTC	7,201.
	EFT CR	9,830.
	EFT DR	6,564.
Jan 2019	RTC	7,998.
	EFT CR	10,761.
	EFT DR	7,137.
Total		296,361.

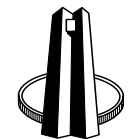


CLS settlement values and volumes for Feb 2018 to Jan 2019

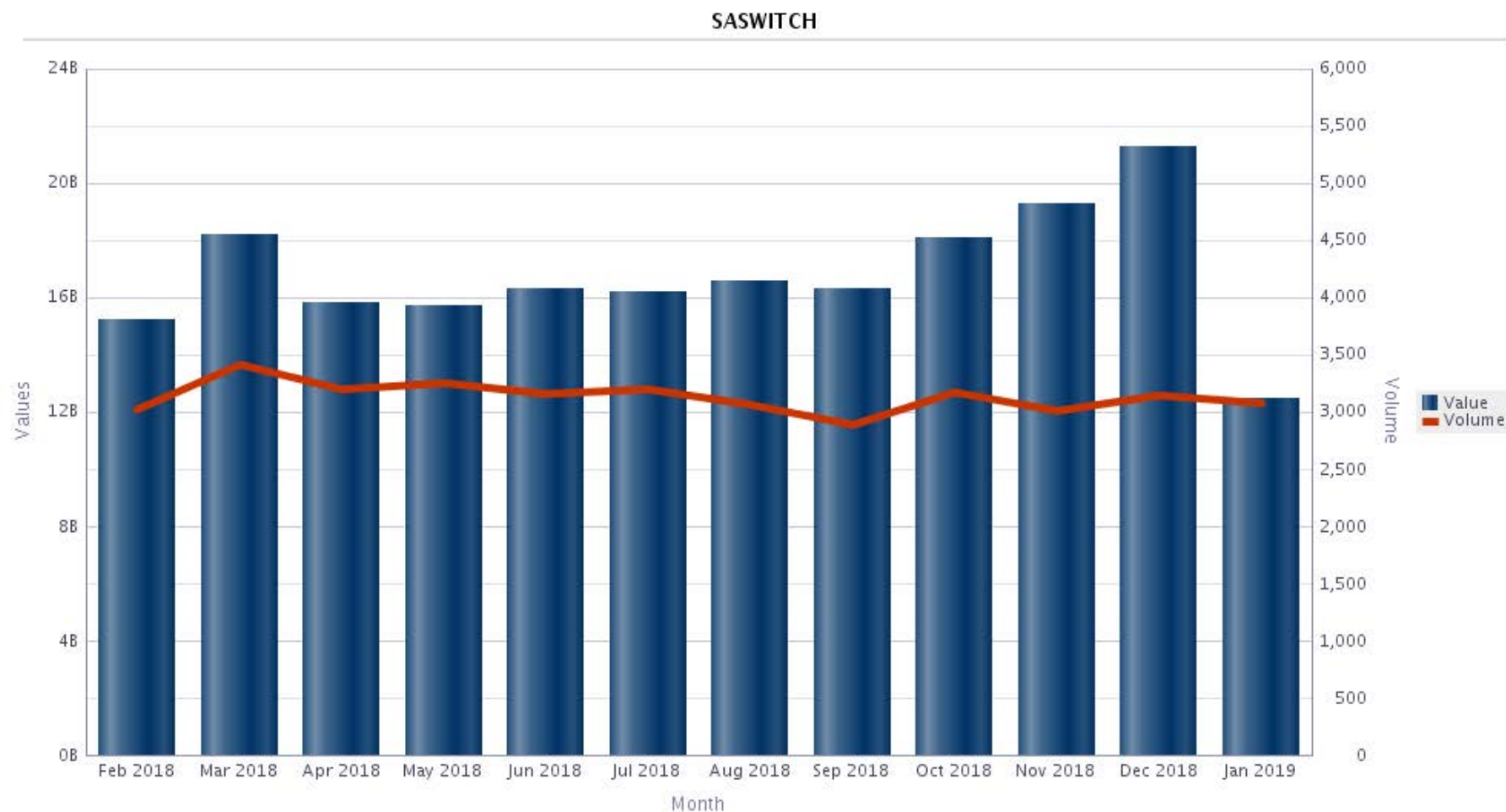
CLS Settlement – monthly values and volumes



Month Mon yyyy	Value		Volume
Feb 2018	R	447,310,054,472.66	1,706.
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.
Total	R	6,463,816,299,360.56	22,188.



SASwitch values and volumes for Feb 2018 to Jan 2019

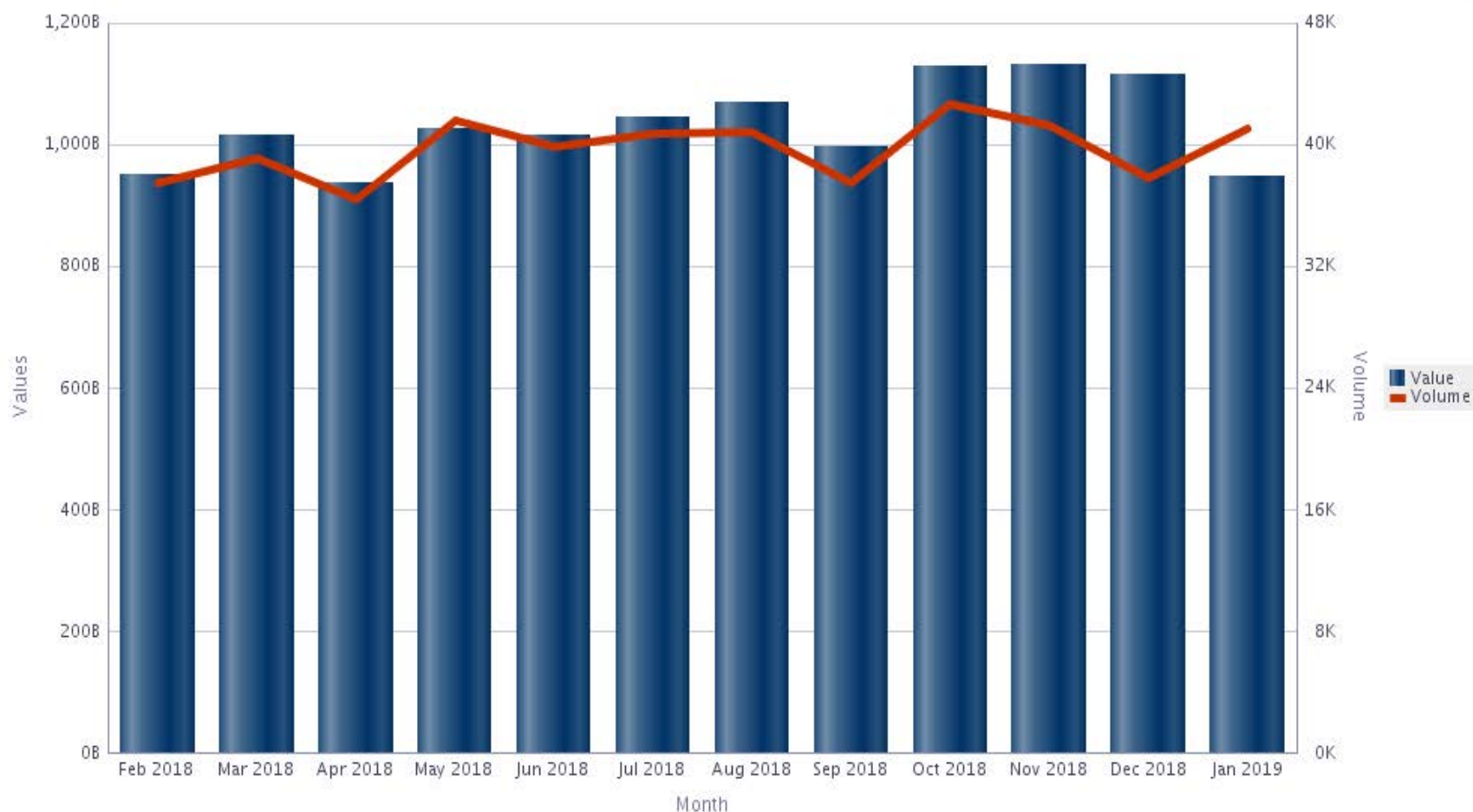


Month Mon yyyy	Volume	Value
Feb 2018	3,025.	R 15,218,824,054.16
Mar 2018	3,424.	R 18,196,138,635.37
Apr 2018	3,200.	R 15,789,086,458.64
May 2018	3,256.	R 15,712,858,099.47
Jun 2018	3,163.	R 16,302,941,622.00
Jul 2018	3,202.	R 16,164,752,033.51
Aug 2018	3,072.	R 16,541,886,499.50
Sep 2018	2,886.	R 16,272,428,144.11
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
Total	37,648.	R 201,251,382,063.77

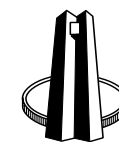


Retail values and volumes for Feb 2018 to Jan 2019

Retail values and volumes

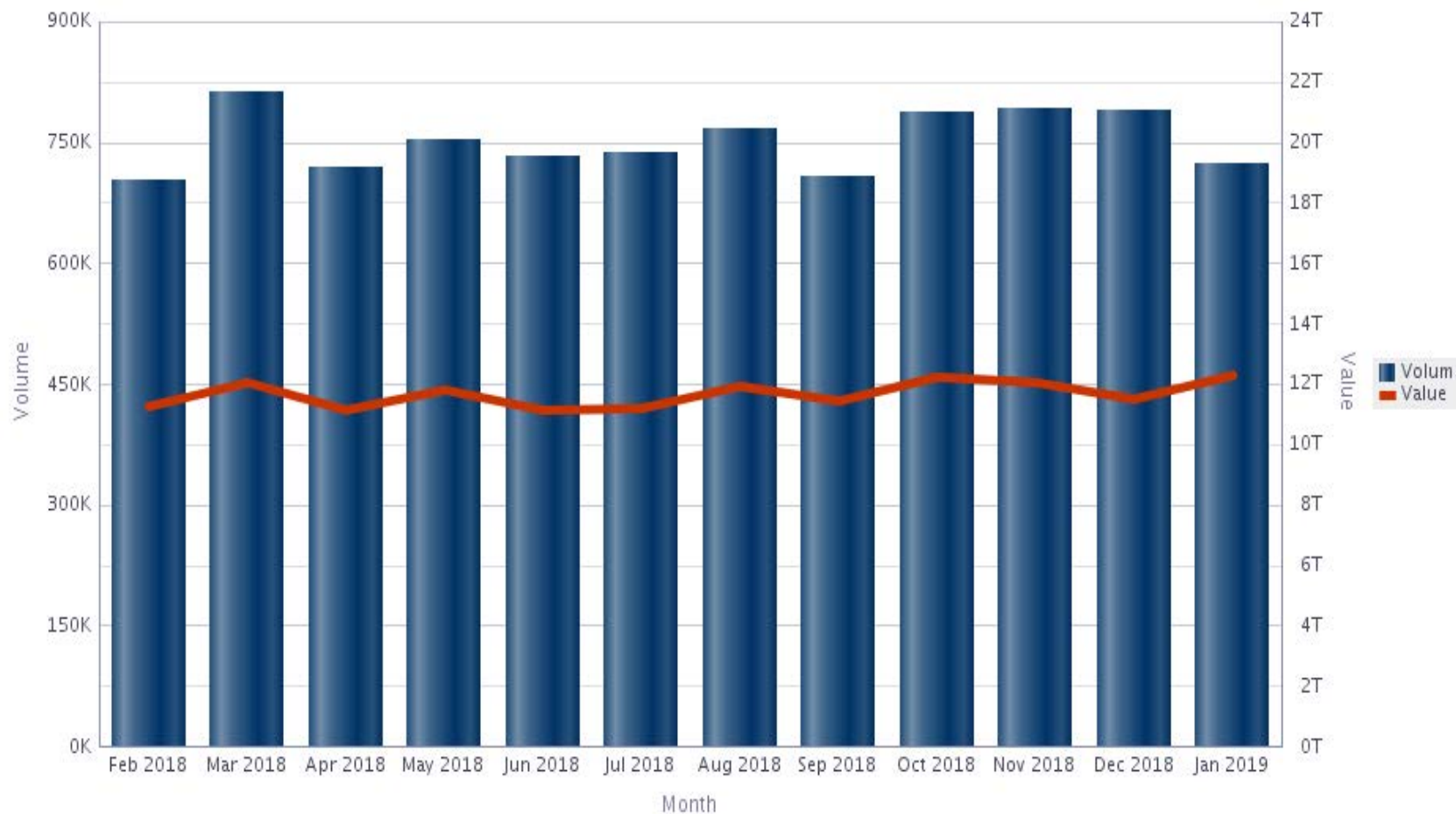


Month Mon yyyy	Volume	Value
Feb 2018	37,522.	R 949,219,025,370.46
Mar 2018	39,122.	R 1,014,453,949,712.69
Apr 2018	36,421.	R 935,198,586,888.41
May 2018	41,618.	R 1,023,866,329,450.65
Jun 2018	39,930.	R 1,015,302,550,254.35
Jul 2018	40,796.	R 1,043,671,733,610.16
Aug 2018	40,877.	R 1,067,118,233,504.09
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
Total	476,652.	R 12,363,209,639,937.00

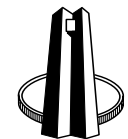


Total monthly message Values and Volumes from Feb 2018 to Jan 2019

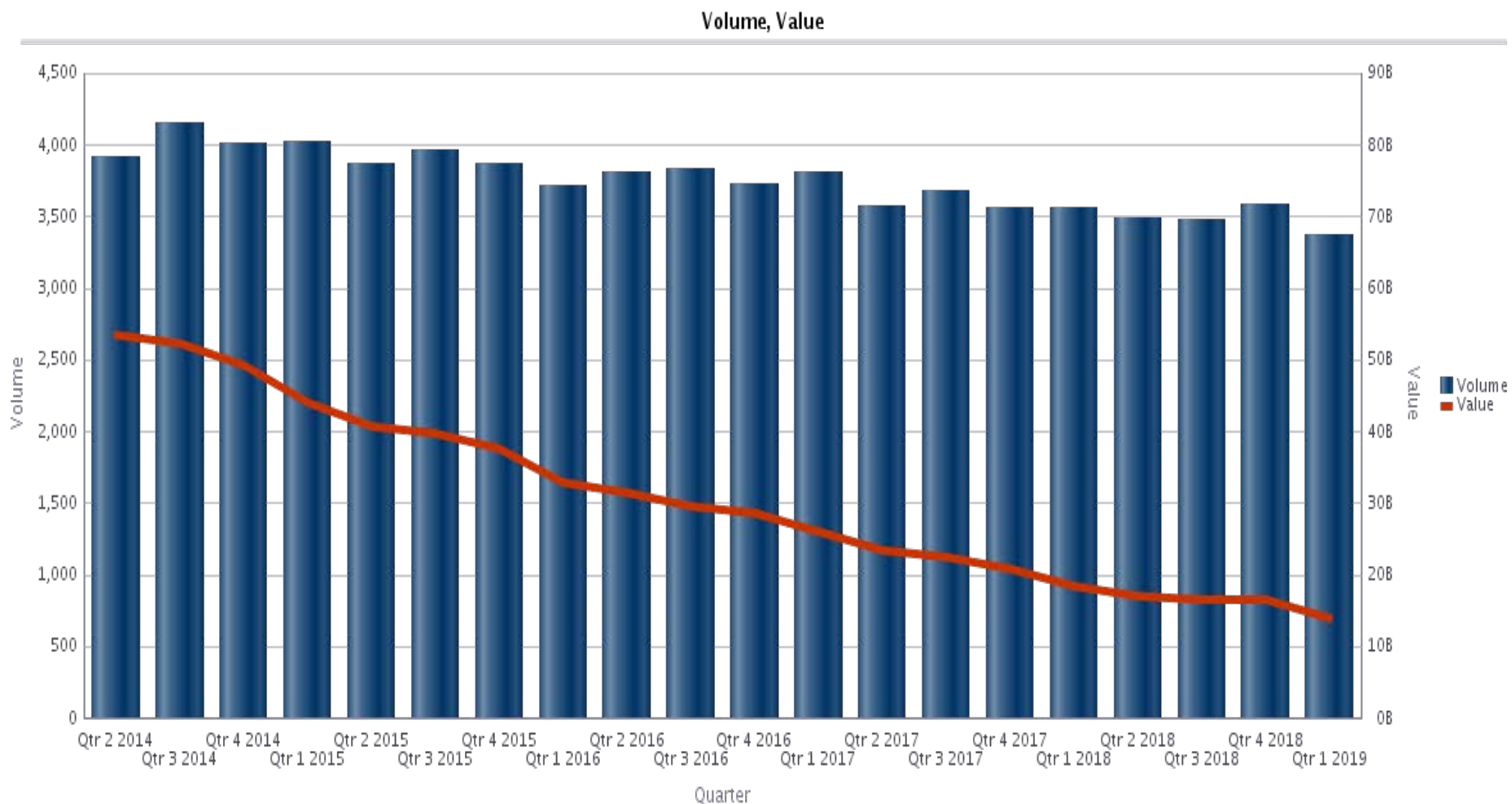
SAMOS Message values and volumes



Month Mon yyyy		Value	Volume
Feb 2018	R	11,263,612,565,757.50	701,491.
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.
Total	R	140,154,033,990,213.00	9,010,341.



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



Summarised volumes and values totals for January 2019

Description	Volume	Value
RTL Total	676,688.	R10,224,932,976,787.8
Retail	41,082.	R948,170,421,640.99
Payment Cash Withdrawal/Deposit (KPSBV)	6,811.	R 398,281,438,471.74
Payment Dematerialised MM Instrument (MPDEM)	4,549.	R 173,448,476,492.79
Payment any Derivative Instrument (OPDER)	2,509.	R 30,217,445,581.33
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,716.	R 531,080,957,125.15
Payment any Money Market Product (MPMMI)	863.	R 181,537,177,252.31
Daily BMA Settlements (SPBMA)	536.	R 335,573,657,376.64
STRATE Planned Payments Confirmed on T+4 (SPLNY)	401.	R 42,738,803,225.15
Settlement of Derivative Margin Calls (OSDMC)	227.	R 18,842,355,176.54
STRATE Same Day Confirmed Settlements (SPLNN)	35.	R 6,495,994,647.25

