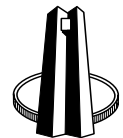




Settlement Statistics and Indicators

July 2019



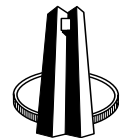
In July 2019, SAMOS processed 806,944 transactions to the value of ZAR13,582,004,606,191

Peak volume was 63,742 on 30 July 2019 and peak value was ZAR1,067,705,084,995 on 31 July 2019

Average number of transactions processed per day were 29,886 representing the average value of ZAR503,037,207,636

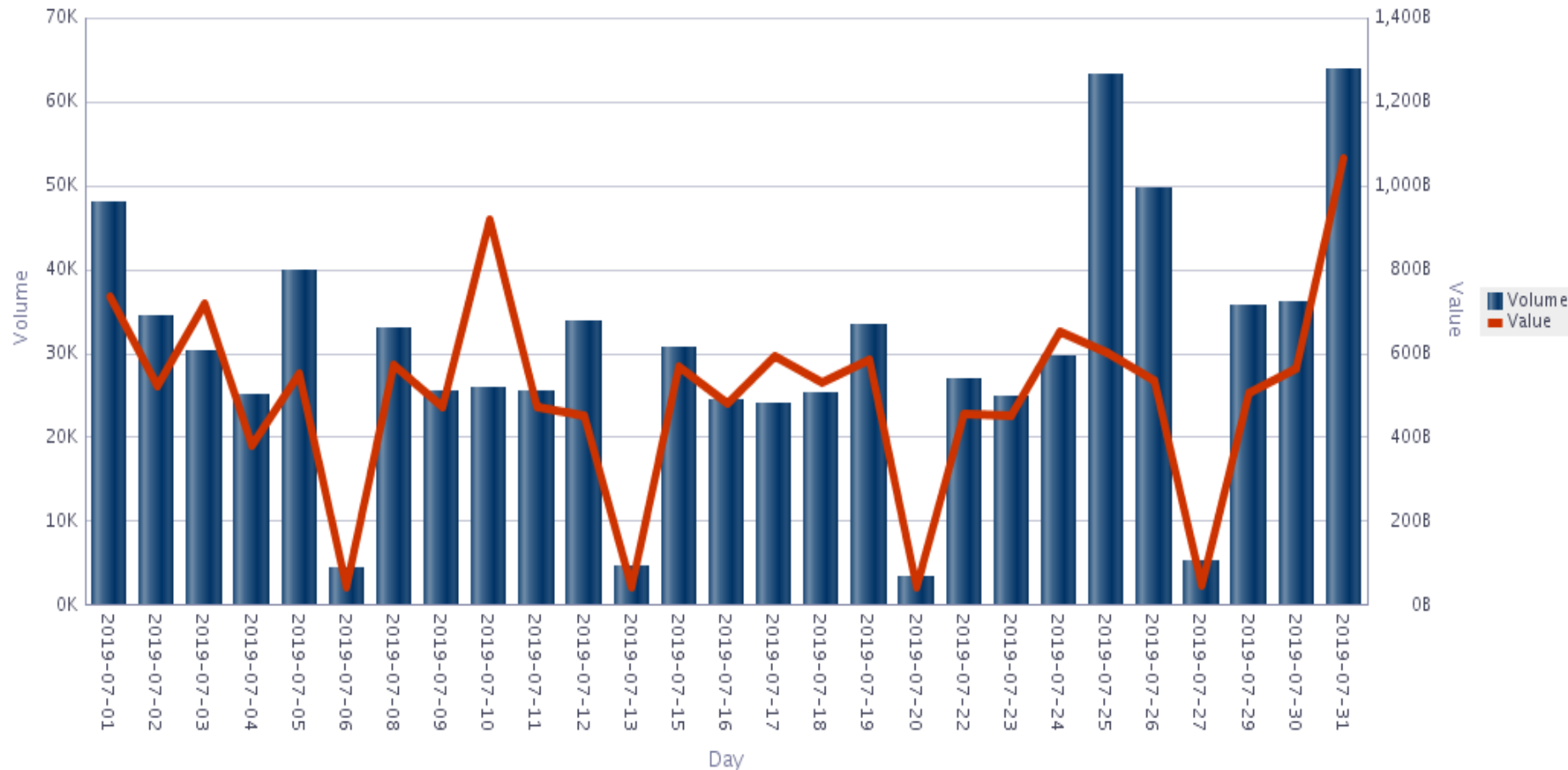
Monthly peak volume in 10 years was 810,748 in March 2018

Monthly peak value in 10 years was ZAR13,582,004,606,191 in July 2019

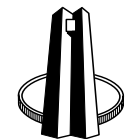


Daily message volumes and values for Jul 2019

SAMOS Message Values and Volumes

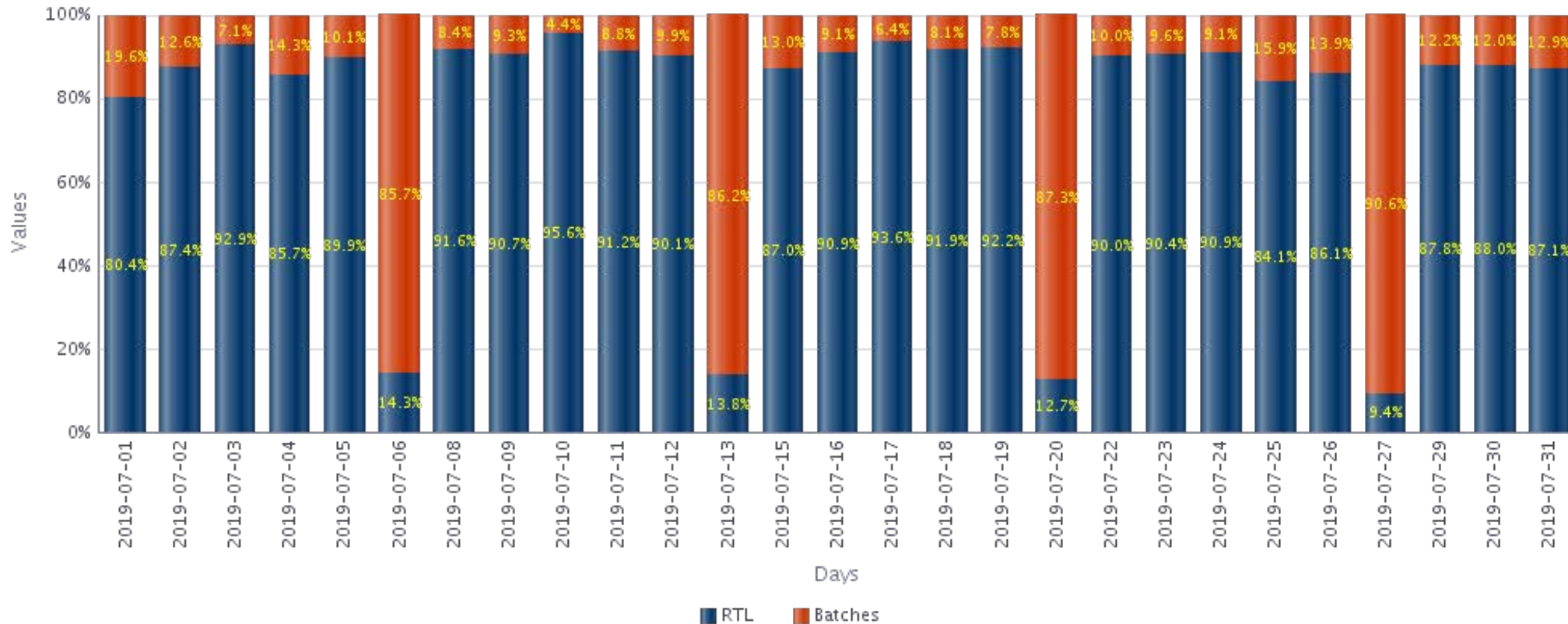


Day yyyy-mm-dd	Value	Volume
2019/07/01	R 733,949,379,898.31	47,878.
2019/07/02	R 524,571,083,702.73	34,425.
2019/07/03	R 720,578,846,914.85	30,208.
2019/07/04	R 382,210,968,223.99	25,056.
2019/07/05	R 551,153,551,822.08	39,870.
2019/07/06	R 44,189,215,377.22	4,429.
2019/07/08	R 573,204,661,185.98	32,962.
2019/07/09	R 474,196,454,937.44	25,533.
2019/07/10	R 919,340,362,741.80	25,966.
2019/07/11	R 474,090,698,554.12	25,419.
2019/07/12	R 453,775,915,839.32	33,766.
2019/07/13	R 42,840,486,264.06	4,644.
2019/07/15	R 568,364,501,168.98	30,762.
2019/07/16	R 480,127,206,750.75	24,513.
2019/07/17	R 595,883,082,338.31	24,079.
2019/07/18	R 532,425,557,769.66	25,301.
2019/07/19	R 586,546,764,354.02	33,359.
2019/07/20	R 42,910,918,617.12	3,454.
2019/07/22	R 456,106,567,910.68	26,948.
2019/07/23	R 450,021,535,541.74	24,901.
2019/07/24	R 652,050,203,602.98	29,634.
2019/07/25	R 602,742,247,428.45	63,178.
2019/07/26	R 533,695,340,375.54	49,721.
2019/07/27	R 48,200,792,603.67	5,241.
2019/07/29	R 505,931,397,798.53	35,764.
2019/07/30	R 565,191,779,473.36	36,191.
2019/07/31	R 1,067,705,084,995.41	63,742.

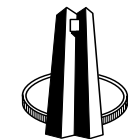


RTL /Batches message values for Jul 2019

RTL Value / Batches Value

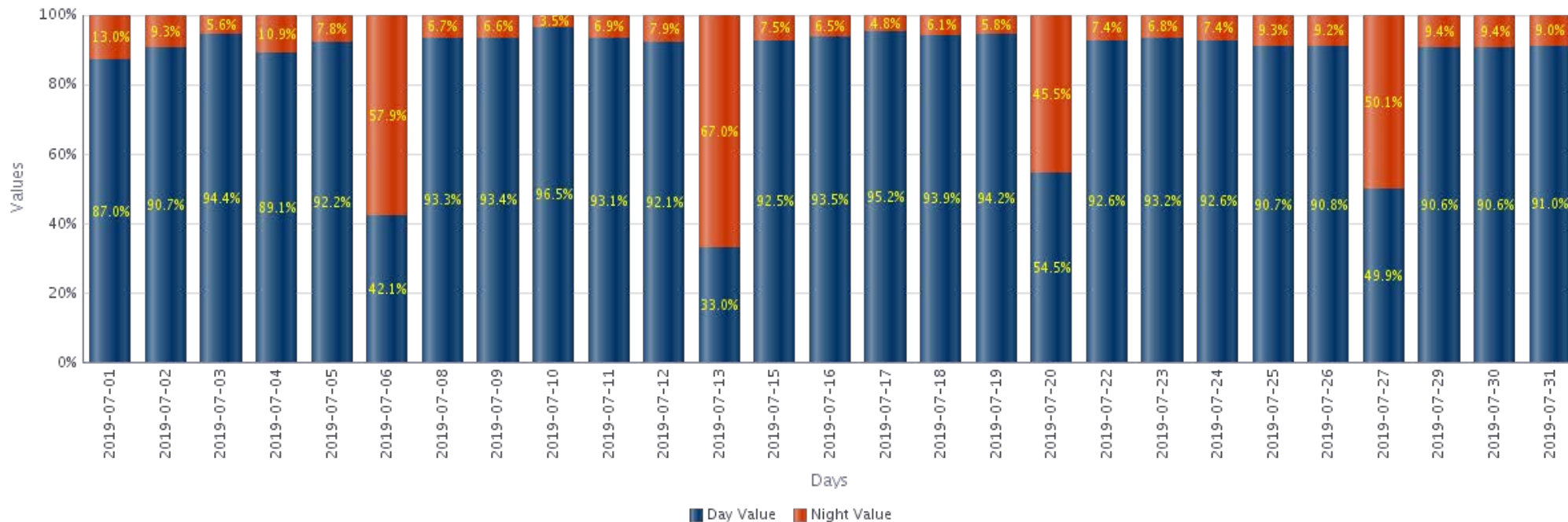


Date	RTL	Batches
2019-07-01	R 485,870,903,859.69	R 118,609,039,532.31
2019-07-02	R 348,708,415,721.83	R 50,052,732,450.31
2019-07-03	R 538,982,074,632.27	R 41,359,392,546.44
2019-07-04	R 227,868,258,624.25	R 38,113,211,093.24
2019-07-05	R 393,988,126,018.04	R 44,165,206,767.78
2019-07-06	R 1,864,600,800.13	R 11,198,243,835.93
2019-07-08	R 409,083,480,693.13	R 37,318,598,055.43
2019-07-09	R 325,608,260,171.35	R 33,341,164,595.95
2019-07-10	R 696,579,937,591.66	R 32,388,068,626.26
2019-07-11	R 325,471,895,947.40	R 31,482,673,026.45
2019-07-12	R 322,426,708,396.74	R 35,269,095,932.35
2019-07-13	R 1,358,407,147.71	R 8,480,556,194.36
2019-07-15	R 394,757,372,612.33	R 58,835,332,580.85
2019-07-16	R 324,964,811,963.96	R 32,706,420,723.57
2019-07-17	R 438,572,185,213.73	R 29,854,038,754.86
2019-07-18	R 343,732,711,079.42	R 30,445,423,011.54
2019-07-19	R 433,519,578,529.17	R 36,425,329,457.30
2019-07-20	R 1,466,238,652.23	R 10,111,350,925.28
2019-07-22	R 303,826,673,883.96	R 33,606,471,112.55
2019-07-23	R 310,579,023,040.45	R 32,889,266,507.79
2019-07-24	R 458,702,745,188.60	R 46,048,623,200.97
2019-07-25	R 393,515,654,645.67	R 74,347,166,860.97
2019-07-26	R 367,114,444,077.36	R 59,103,382,925.66
2019-07-27	R 1,544,836,260.89	R 14,827,279,527.22
2019-07-29	R 352,818,587,199.67	R 48,836,142,060.06

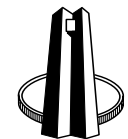


Day and Night settlement values for Jul 2019

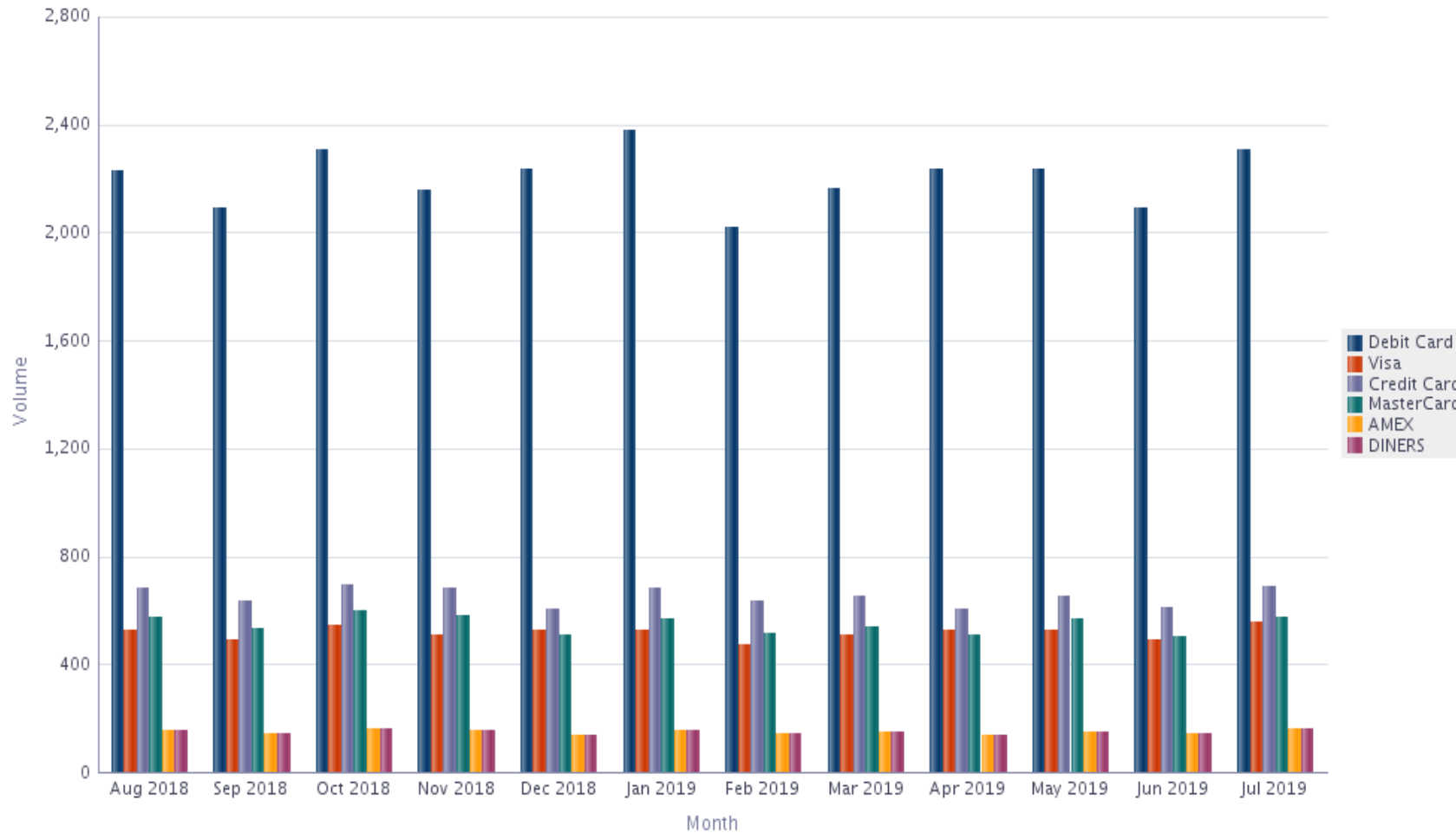
Day Value, Night Value



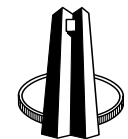
Date	Night Value	Day Value
2019-07-01	R 79,459,288,396.32	R 529,974,280,612.19
2019-07-02	R 38,553,782,947.15	R 374,404,773,710.82
2019-07-03	R 32,962,954,268.79	R 556,799,267,891.58
2019-07-04	R 30,372,651,509.75	R 248,742,444,290.11
2019-07-05	R 34,793,550,797.00	R 411,319,071,315.23
2019-07-06	R 7,563,314,775.44	R 5,499,869,038.84
2019-07-08	R 30,111,134,493.72	R 420,926,152,977.48
2019-07-09	R 24,333,984,434.61	R 344,706,466,991.71
2019-07-10	R 25,388,695,505.79	R 696,129,059,586.28
2019-07-11	R 25,029,978,968.23	R 338,789,696,459.60
2019-07-12	R 28,390,986,337.45	R 332,148,692,245.14
2019-07-13	R 6,592,370,178.99	R 3,246,728,032.21
2019-07-15	R 34,559,411,103.57	R 426,578,350,491.84
2019-07-16	R 24,284,720,850.68	R 347,288,121,447.62
2019-07-17	R 23,071,333,109.59	R 455,595,316,936.15
2019-07-18	R 23,781,161,787.39	R 369,033,831,419.76
2019-07-19	R 27,739,842,222.37	R 450,867,226,761.66
2019-07-20	R 5,263,571,204.66	R 6,316,056,591.37
2019-07-22	R 25,942,106,736.16	R 323,684,994,915.83
2019-07-23	R 24,004,046,751.09	R 327,307,415,921.45
2019-07-24	R 38,797,757,944.19	R 487,550,174,043.88
2019-07-25	R 44,409,987,835.22	R 435,329,347,897.59
2019-07-26	R 39,869,602,713.63	R 393,848,741,623.95
2019-07-27	R 8,198,976,659.04	R 8,176,908,144.85
2019-07-29	R 38,169,340,093.49	R 366,887,476,819.12



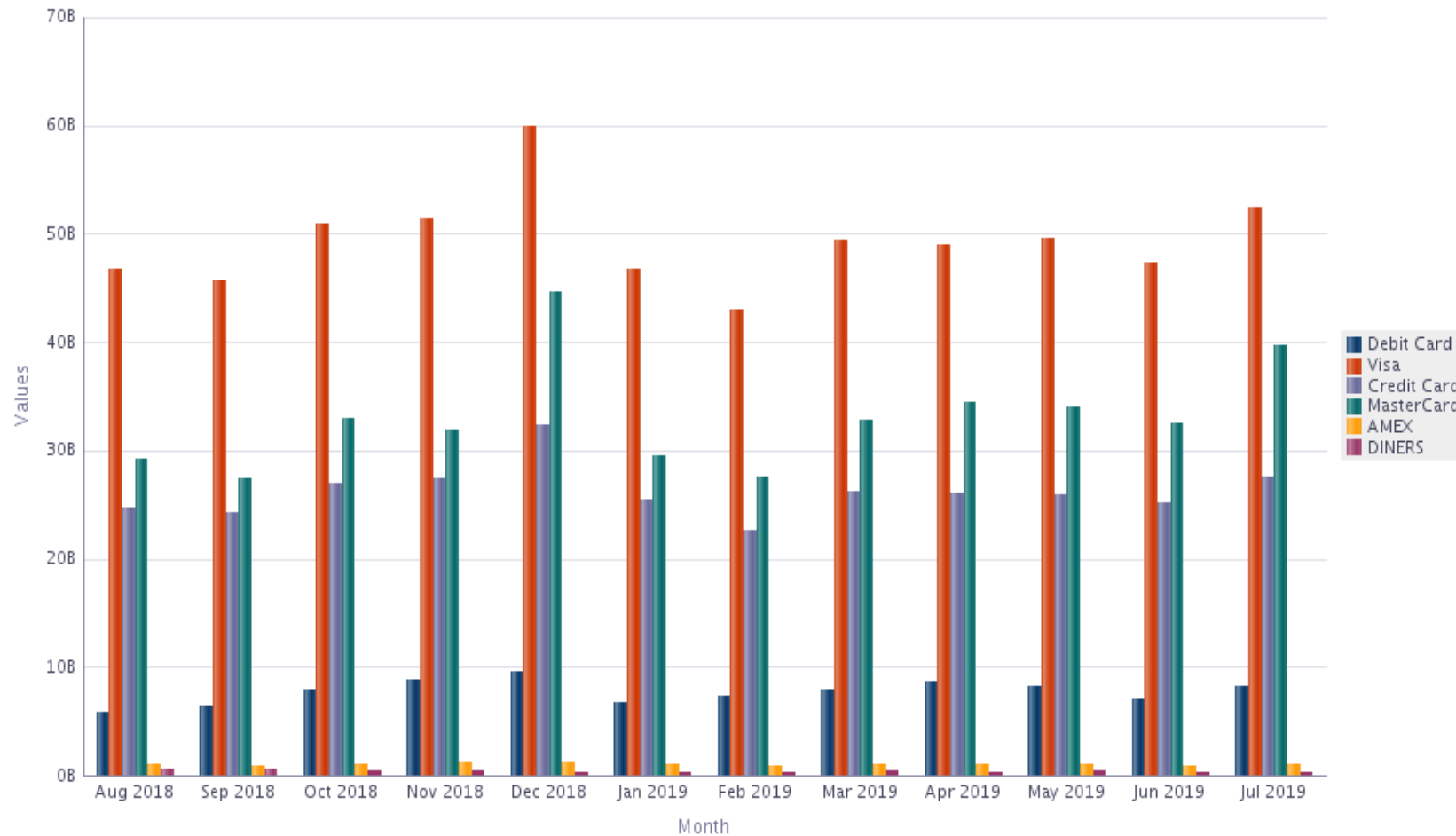
Cards message volumes for Aug 2018 - Jul 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
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
Total	6,213	26,411	7,822	6,570	1,797	1,796

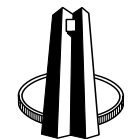


Cards message values for Aug 2018 - Jul 2019

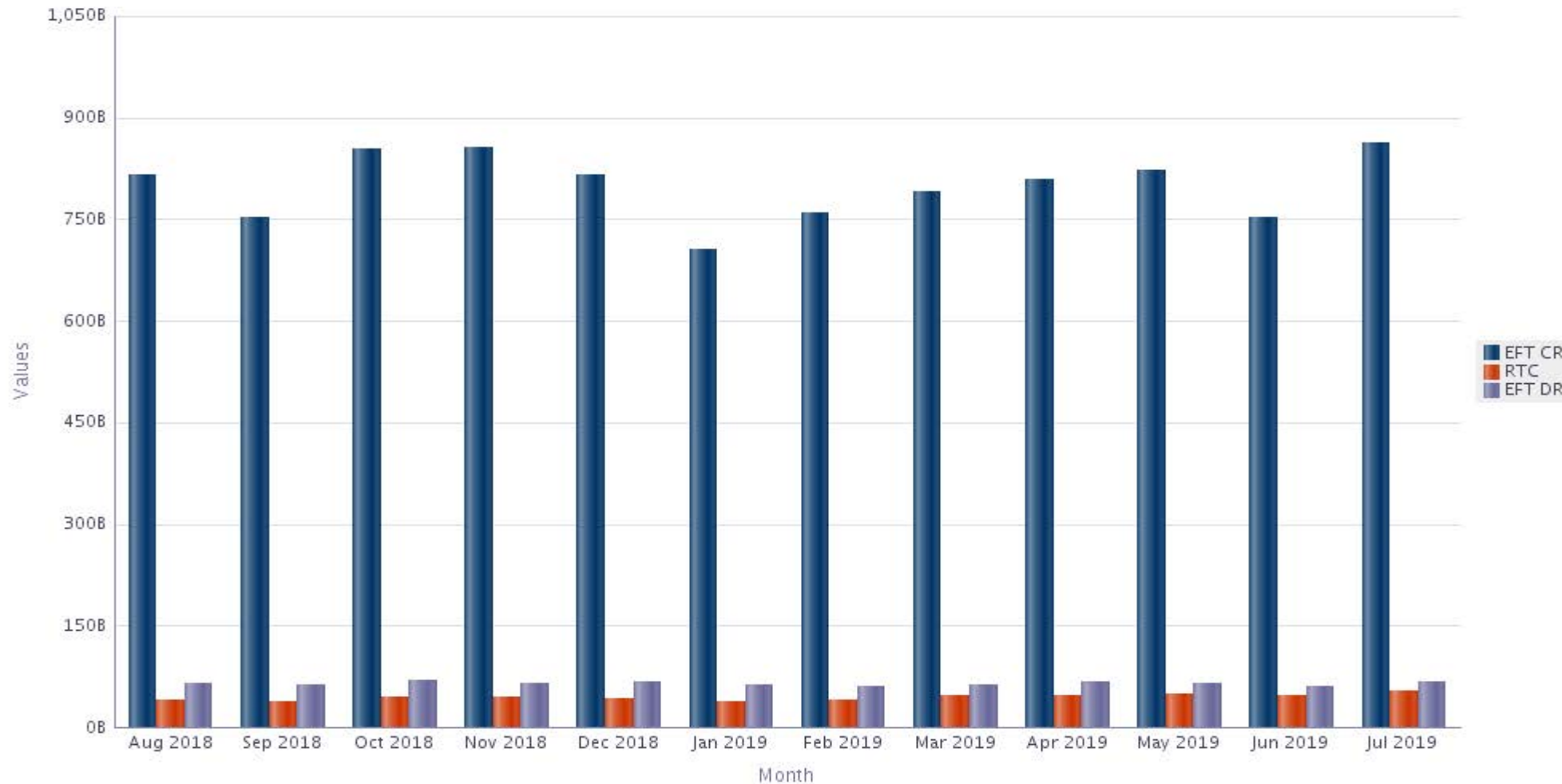


Months	Visa	Debit Card	Credit Card
Aug-18	R 46,645,119,615.39	R 5,821,103,766.14	R 24,715,676,065.87
Sep-18	R 45,573,725,064.08	R 6,430,163,270.32	R 24,176,336,658.57
Oct-18	R 50,933,026,278.36	R 7,904,154,515.57	R 26,989,034,641.02
Nov-18	R 51,285,926,973.04	R 8,845,486,332.60	R 27,362,431,462.48
Dec-18	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
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
Total	R 591,352,507,922.98	R 92,730,042,030.35	R 314,237,444,650.06

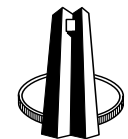
Months	MasterCard	AMEX	DINERS
Aug-18	R 29,224,157,818.42	R 1,018,134,214.50	R 592,359,161.04
Sep-18	R 27,356,124,193.30	R 967,790,691.36	R 558,741,659.94
Oct-18	R 32,985,914,181.70	R 1,082,892,600.89	R 441,047,557.27
Nov-18	R 31,910,649,336.78	R 1,134,233,659.95	R 408,689,391.96
Dec-18	R 44,652,500,120.86	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
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
Total	R 396,516,496,758.78	R 12,486,816,302.92	R 4,947,509,689.03



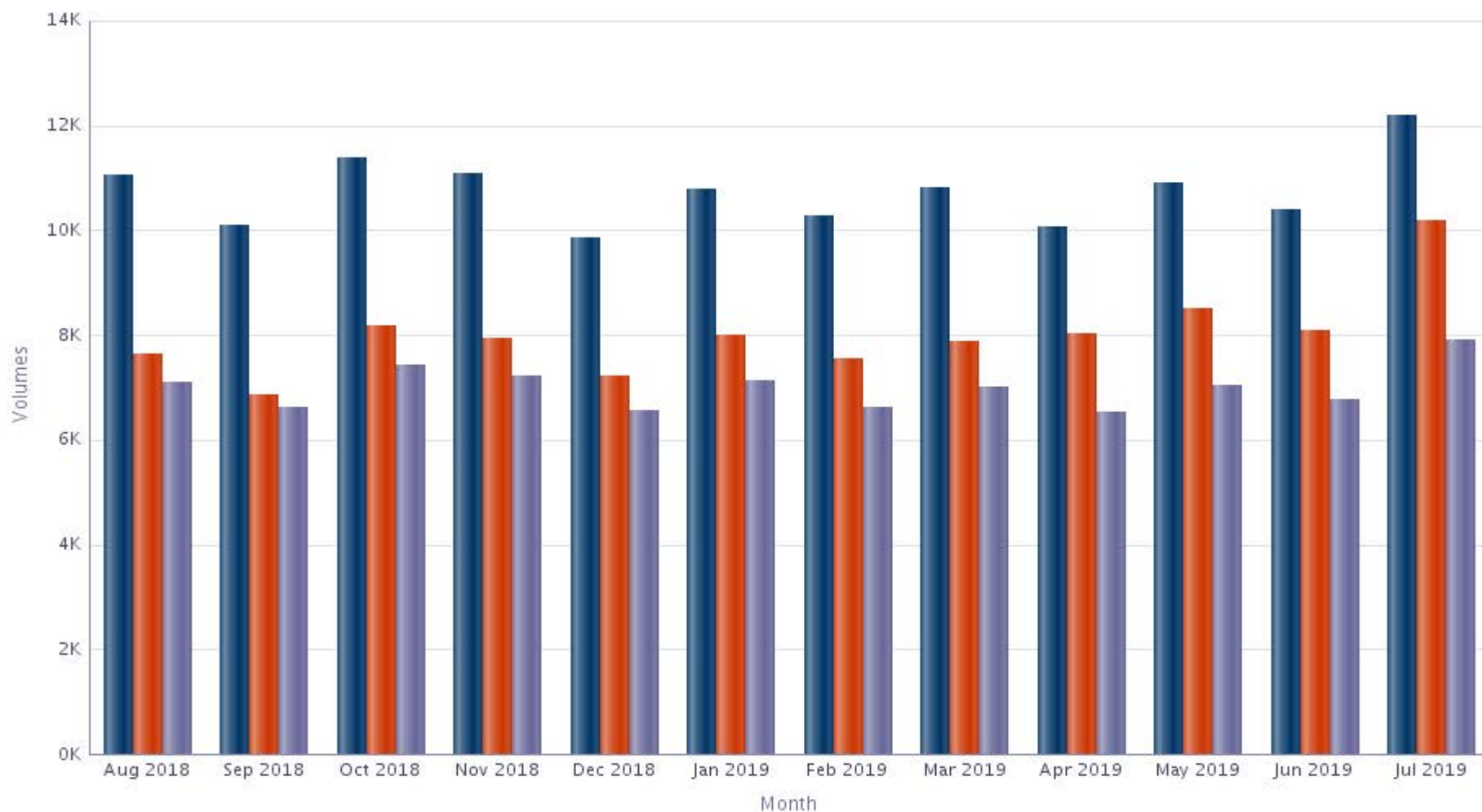
EFT and Real Time Clearing (RTC) message values for Aug 2018 to Jul 2019



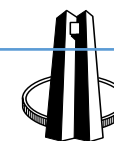
Month Mon yyyy	Agreement No Detail	Value
Aug 2018	EFT CR	R 814,236,699.064.57
	RTC	R 40,375,892,660.81
	EFT DR	R 65,575,664,098.30
Sep 2018	EFT DR	R 62,072,567,609.26
	EFT CR	R 752,754,466,365.71
	RTC	R 37,637,196,546.29
Oct 2018	EFT DR	R 69,547,596,273.20
	EFT CR	R 852,203,884,858.07
	RTC	R 44,474,483,095.25
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	EFT DR	R 66,332,341,328.71
	RTC	R 42,119,327,443.90
	EFT CR	R 814,783,083,906.27
Jan 2019	EFT CR	R 704,783,129,925.84
	EFT DR	R 38,982,535,173.31
	RTC	R 61,884,087,631.99
Feb 2019	EFT CR	R 758,436,930,313.23
	EFT DR	R 61,595,015,548.30
	RTC	R 40,968,097,897.07
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
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	EFT DR	R 60,879,761,621.35
	RTC	R 47,061,064,544.93
	EFT CR	R 752,575,459,856.32
Jul 2019	EFT DR	R 68,126,450,407.43
	RTC	R 54,893,013,412.48
	EFT CR	R 862,459,672,343.78



EFT and Real Time Clearing (RTC) message volumes for Aug 2018 to Jul 2019

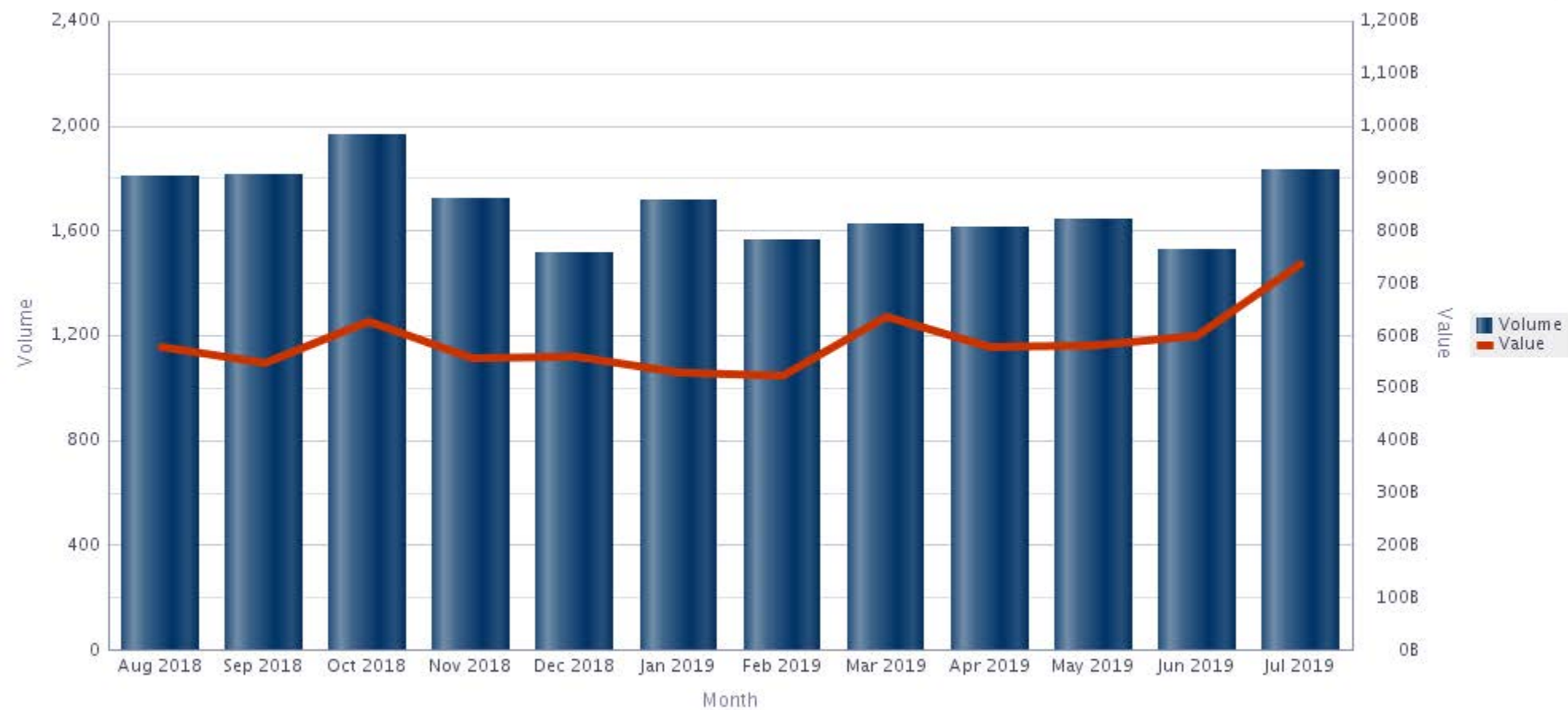


Month Mon yyyy	Agreement No Detail	Volume
Aug 2018	EFT CR	11,047.
	RTC	7,644.
	EFT DR	7,080.
Sep 2018	EFT DR	6,601.
	EFT CR	10,097.
	RTC	6,840.
Oct 2018	EFT DR	7,435.
	EFT CR	11,382.
	RTC	8,172.
Nov 2018	EFT CR	11,073.
	EFT DR	7,216.
	RTC	7,928.
Dec 2018	EFT DR	6,564.
	RTC	7,201.
	EFT CR	9,830.
Jan 2019	EFT CR	10,761.
	RTC	7,998.
	EFT DR	7,137.
Feb 2019	EFT CR	10,250.
	EFT DR	6,625.
	RTC	7,552.
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.
May 2019	EFT DR	7,038.
	EFT CR	10,886.
	RTC	8,492.
Jun 2019	EFT DR	6,755.
	RTC	8,076.
	EFT CR	10,393.
Jul 2019	EFT DR	7,914.
	RTC	10,172.
	EFT CR	12,176.



CLS settlement values and volumes for Aug 2018 to Jul 2019

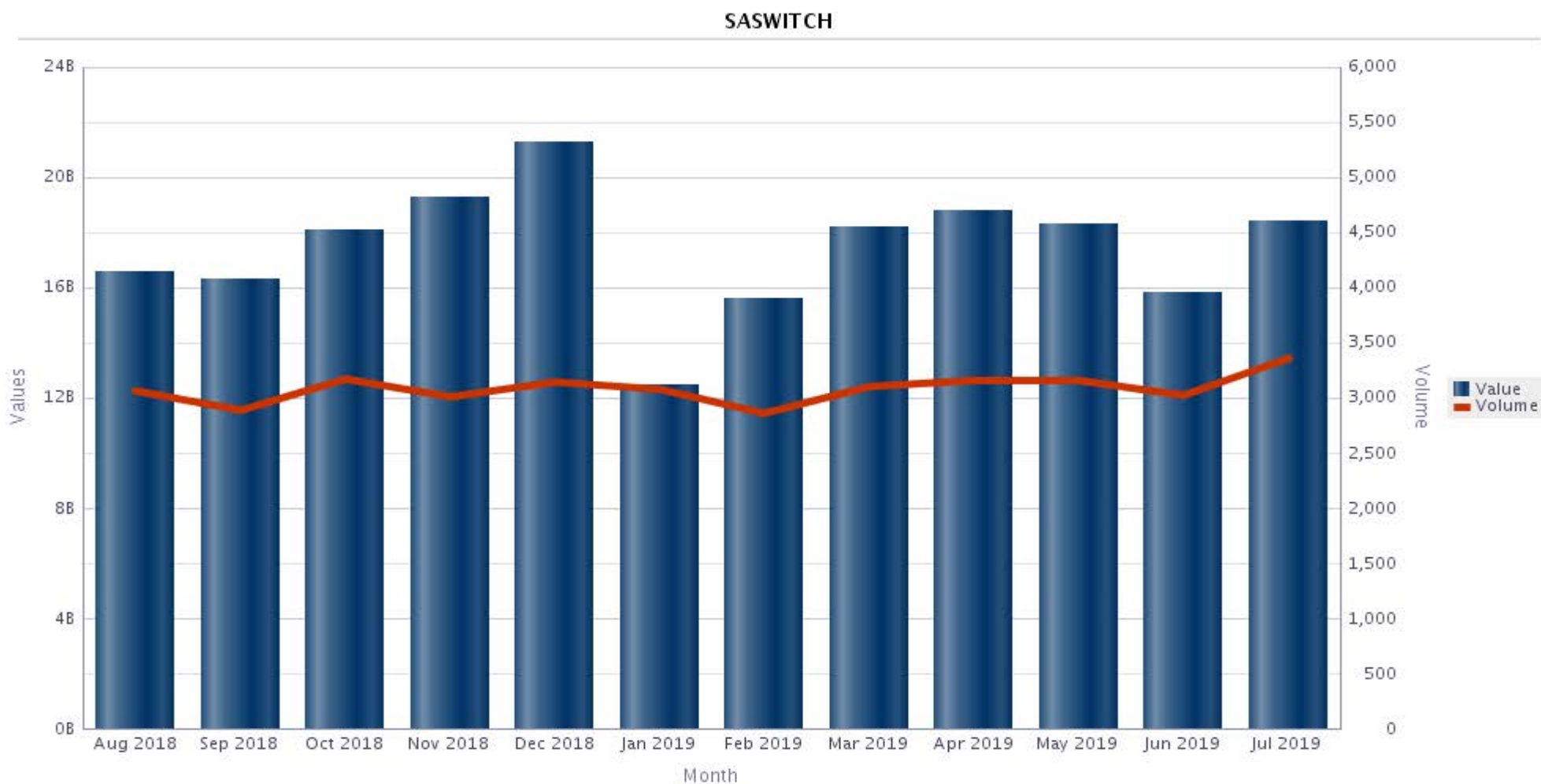
CLS Settlement – monthly values and volumes



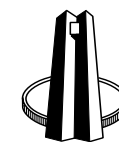
Month Mon yyyy	Value	Volume
Aug 2018	R 577,482,082,352.53	1,806.
Sep 2018	R 549,076,696,343.32	1,813.
Oct 2018	R 627,780,747,339.72	1,965.
Nov 2018	R 557,977,103,786.14	1,722.
Dec 2018	R 561,661,399,874.22	1,513.
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
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.



SASwitch values and volumes for Aug 2018 to Jul 2019

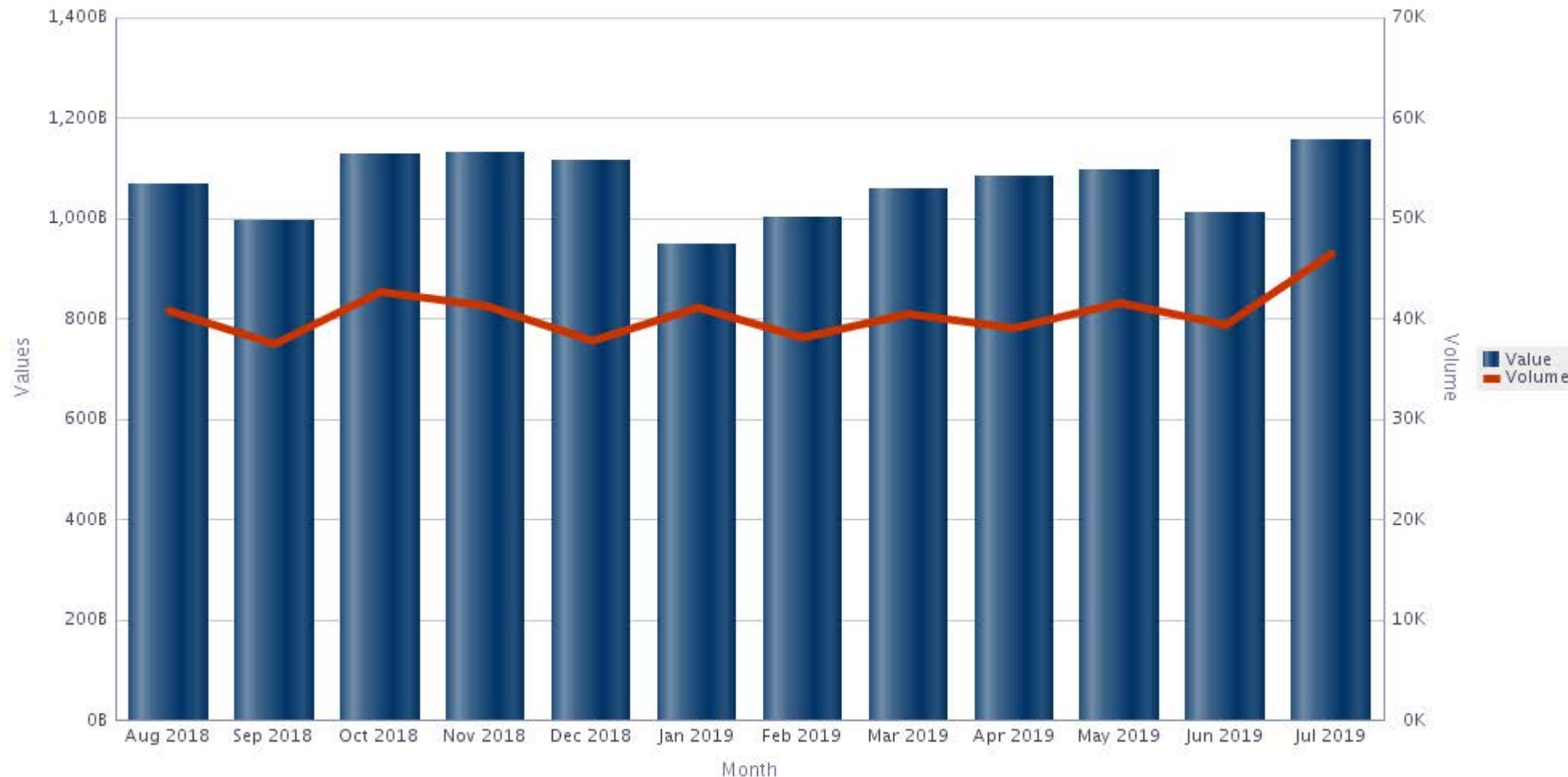


Month Mon yyyy	Volume	Value
Aug 2018	3,072.	R 16,541,886,499.50
Sep 2018	2,886.	R 16,272,428,144.11
Oct 2018	3,176.	R 18,066,469,503.42
Nov 2018	3,017.	R 19,263,004,922.18
Dec 2018	3,143.	R 21,280,300,685.30
Jan 2019	3,084.	R 12,442,691,406.11
Feb 2019	2,862.	R 15,597,774,499.72
Mar 2019	3,112.	R 18,166,264,322.50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

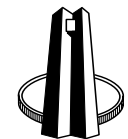


Retail values and volumes for Aug 2018 to Jul 2019

Retail values and volumes

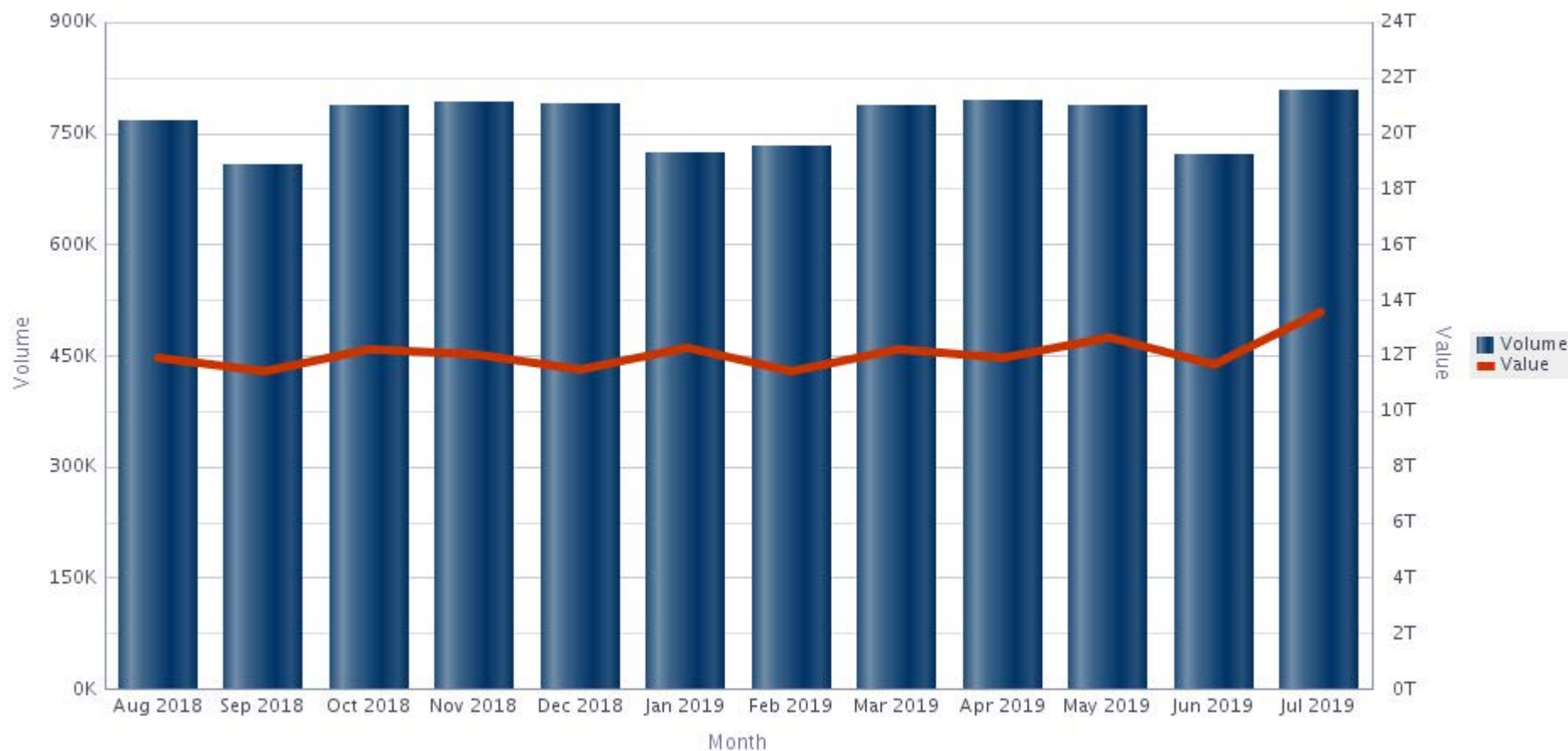


Month	Mon yyyy	Volume	Value
Aug 2018		40,877.	R 1,067,118,233,504.09
Sep 2018		37,503.	R 994,917,558,028.50
Oct 2018		42,721.	R 1,127,503,633,013.06
Nov 2018		41,242.	R 1,129,032,554,637.36
Dec 2018		37,818.	R 1,114,755,063,826.33
Jan 2019		41,082.	R 948,170,421,640.99
Feb 2019		38,222.	R 999,550,120,959.34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



Total monthly message Values and Volumes from Aug 2018 to Jul 2019

SAMOS Message values and volumes

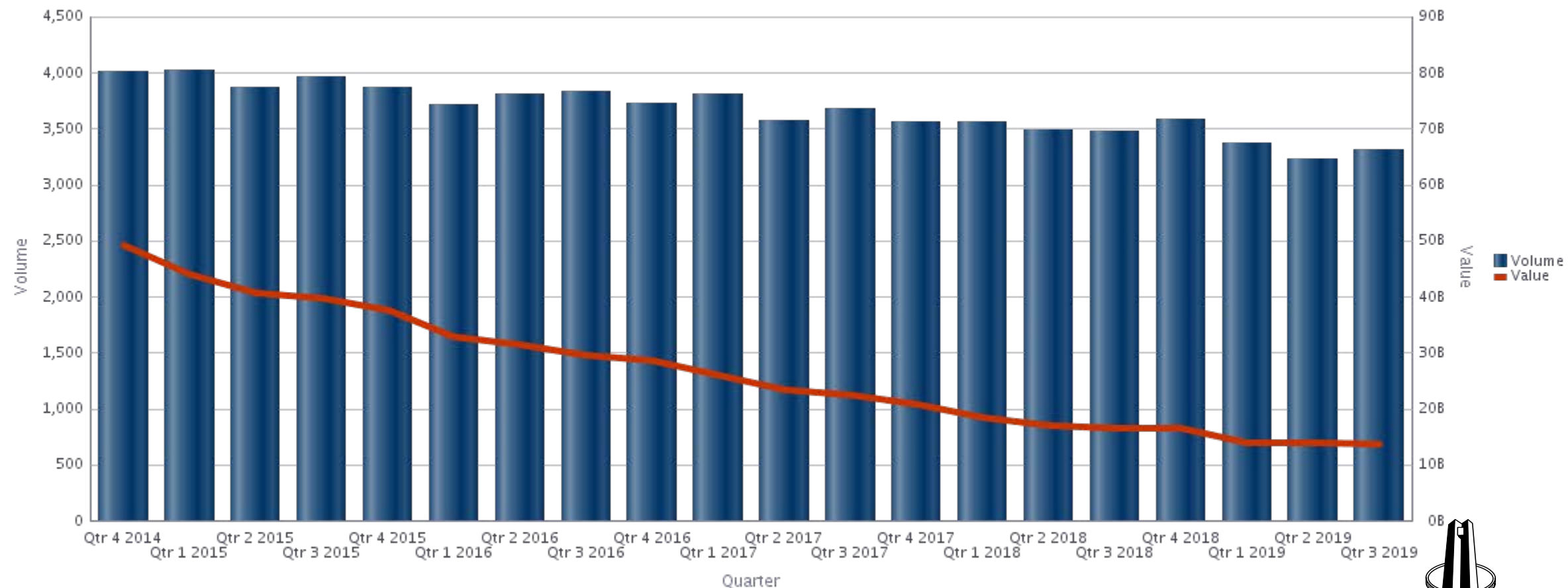


Month Mon yyyy	Value	Volume
Aug 2018	R 11,916,392,718,472.40	765,286.
Sep 2018	R 11,440,365,438,020.10	706,541.
Oct 2018	R 12,246,984,746,063.10	785,302.
Nov 2018	R 12,057,106,326,937.10	790,209.
Dec 2018	R 11,536,247,465,606.70	787,687.
Jan 2019	R 12,299,437,650,261.50	722,804.
Feb 2019	R 11,476,501,532,166.00	732,620.
Mar 2019	R 12,232,604,072,790.80	787,245.
Apr 2019	R 11,966,946,305,757.70	793,646.
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.



Code Line Clearing (CLC) decline indicators from Q4, 2014 to Q3, 2019

Volume, Value



Summarised volumes and values totals for Jul 2019

Description	Volume	Value
RTL Total	754,103.	11,216,163,109,771.1
Retail	46,473.	1,156,463,407,726.19
Payment Cash Withdrawal/Deposit (KPSBV)	7,208.	R 368,441,530,418.05
Payment Dematerialised MM Instrument (MPDEM)	4,619.	R 170,933,836,401.58
Payment any Derivative Instrument (OPDER)	2,470.	R 45,529,550,331.27
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,828.	R 738,269,801,884.41
STRATE Planned Payments Confirmed on T+4 (SPLNY)	609.	R 48,992,756,393.06
Payment any Money Market Product (MPMMI)	587.	R 142,437,053,008.10
Daily BMA Settlements (SPBMA)	558.	R 347,734,636,794.80
Settlement of Derivative Margin Calls (OSDMC)	226.	R 16,469,425,177.26
STRATE Same Day Confirmed Settlements (SPLNN)	69.	R 24,966,020,503.23

