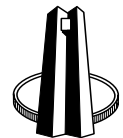




Settlement Statistics and Indicators

November 2019



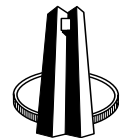
In November 2019, SAMOS processed 813,863 transactions to the value of ZAR12,322,446,396,247.50

Peak volume was 78,142 on 29 November 2019 and value was ZAR974,457,321,429.33 on 29 November 2019

Average number of transactions processed per day were 31,302 representing the average value of ZAR 473,940,264,009.52

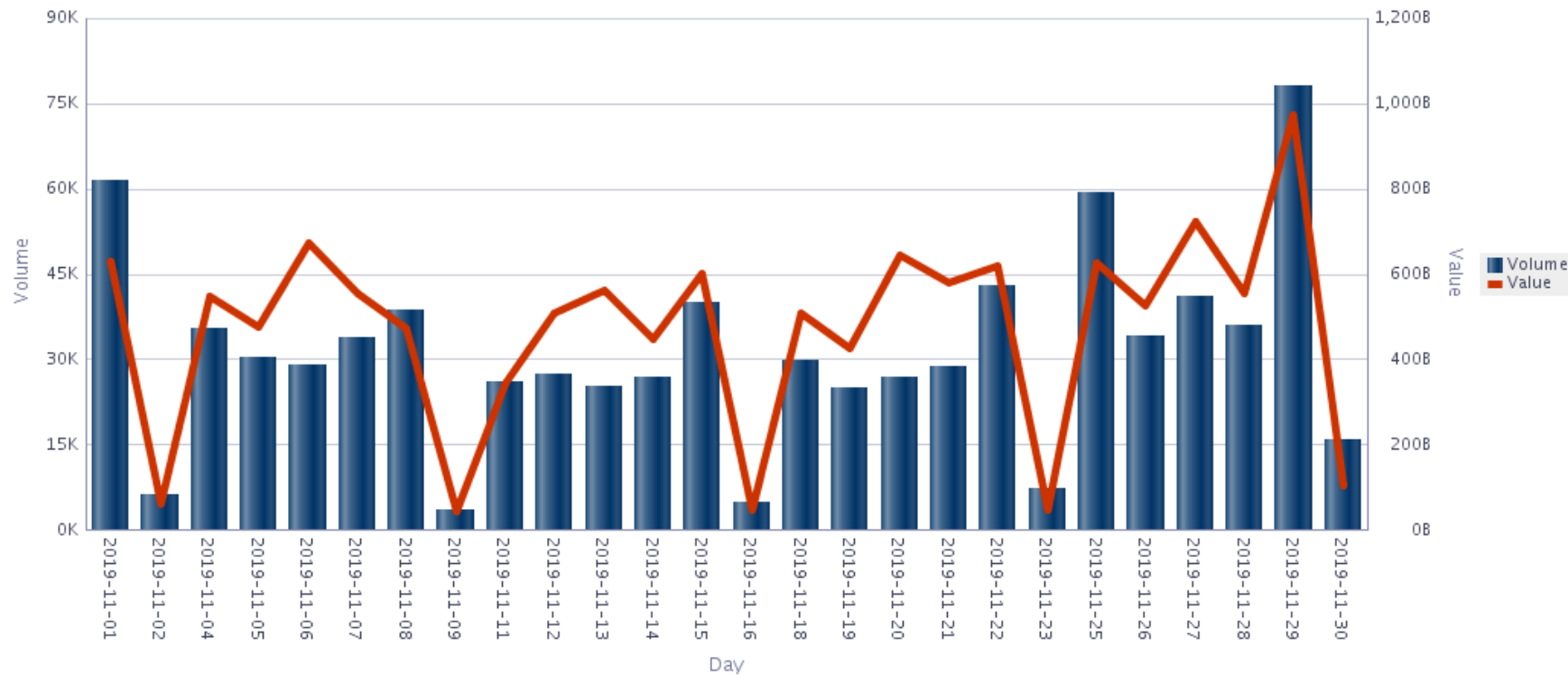
Monthly peak volume in 10 years was 824,667 in October 2019

Monthly peak value in 10 years was ZAR13,582,004,606,191.10 in July 2019

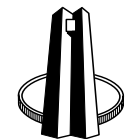


Daily message values and volumes for November 2019

SAMOS Message Values and Volumes

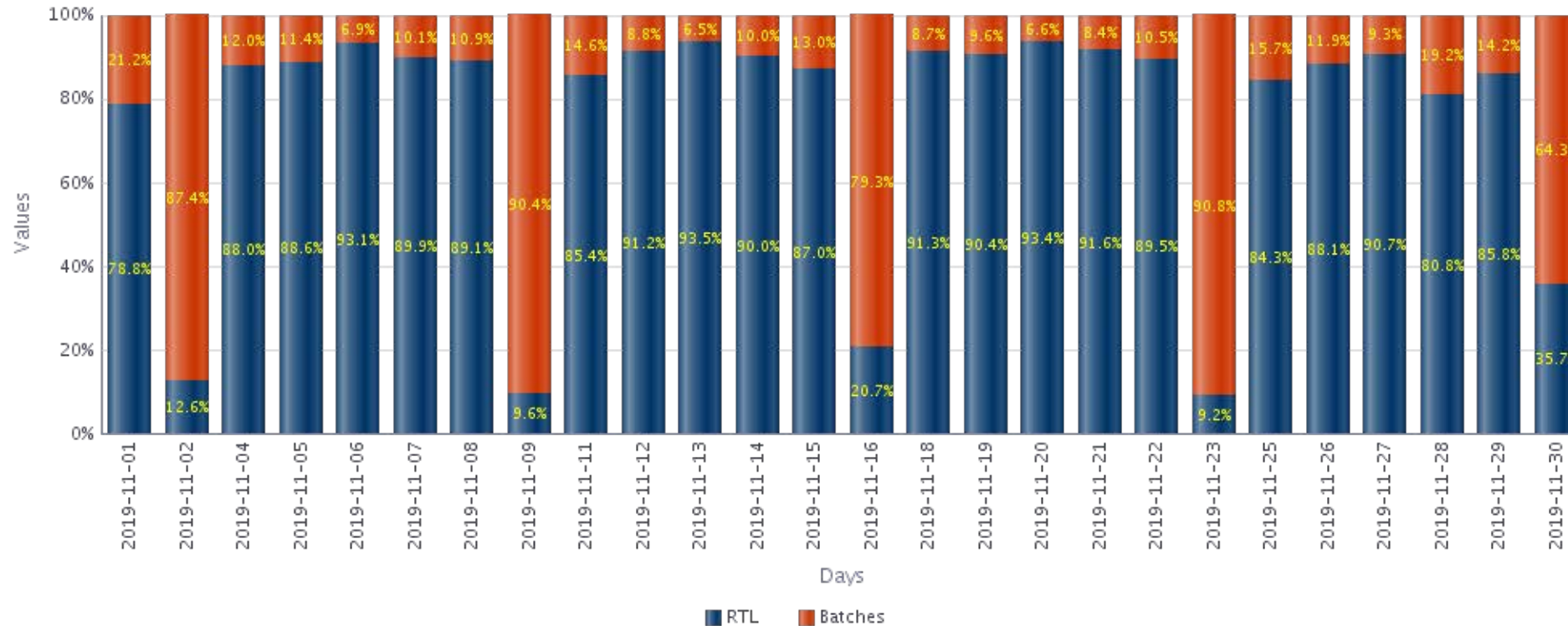


Day yyyy-mm-dd	Value	Volume
2019/11/01	R 631,927,611,391.61	61,496.
2019/11/02	R 61,387,137,774.75	6,117.
2019/11/04	R 548,032,628,655.15	35,507.
2019/11/05	R 476,706,180,643.26	30,251.
2019/11/06	R 674,007,784,592.03	29,030.
2019/11/07	R 555,665,243,692.38	33,853.
2019/11/08	R 471,686,869,563.54	38,695.
2019/11/09	R 44,596,595,770.80	3,622.
2019/11/11	R 344,820,875,098.91	26,090.
2019/11/12	R 509,513,437,119.91	27,451.
2019/11/13	R 564,069,759,227.44	25,210.
2019/11/14	R 448,924,450,629.48	26,733.
2019/11/15	R 602,738,861,161.20	39,917.
2019/11/16	R 46,724,703,798.12	4,921.
2019/11/18	R 509,677,822,219.00	29,762.
2019/11/19	R 425,575,179,939.72	24,861.
2019/11/20	R 646,034,296,320.38	26,918.
2019/11/21	R 582,038,870,510.74	28,785.
2019/11/22	R 619,242,405,549.49	43,041.
2019/11/23	R 47,949,635,761.31	7,388.
2019/11/25	R 628,583,341,321.56	59,313.
2019/11/26	R 525,286,482,848.72	34,050.
2019/11/27	R 722,593,012,922.84	41,039.
2019/11/28	R 555,310,832,122.80	35,882.
2019/11/29	R 974,457,321,429.33	78,142.
2019/11/30	R 104,895,056,183.01	15,789.

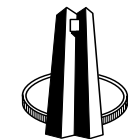


RTL /Batches message values for November 2019

RTL Value / Batches Value

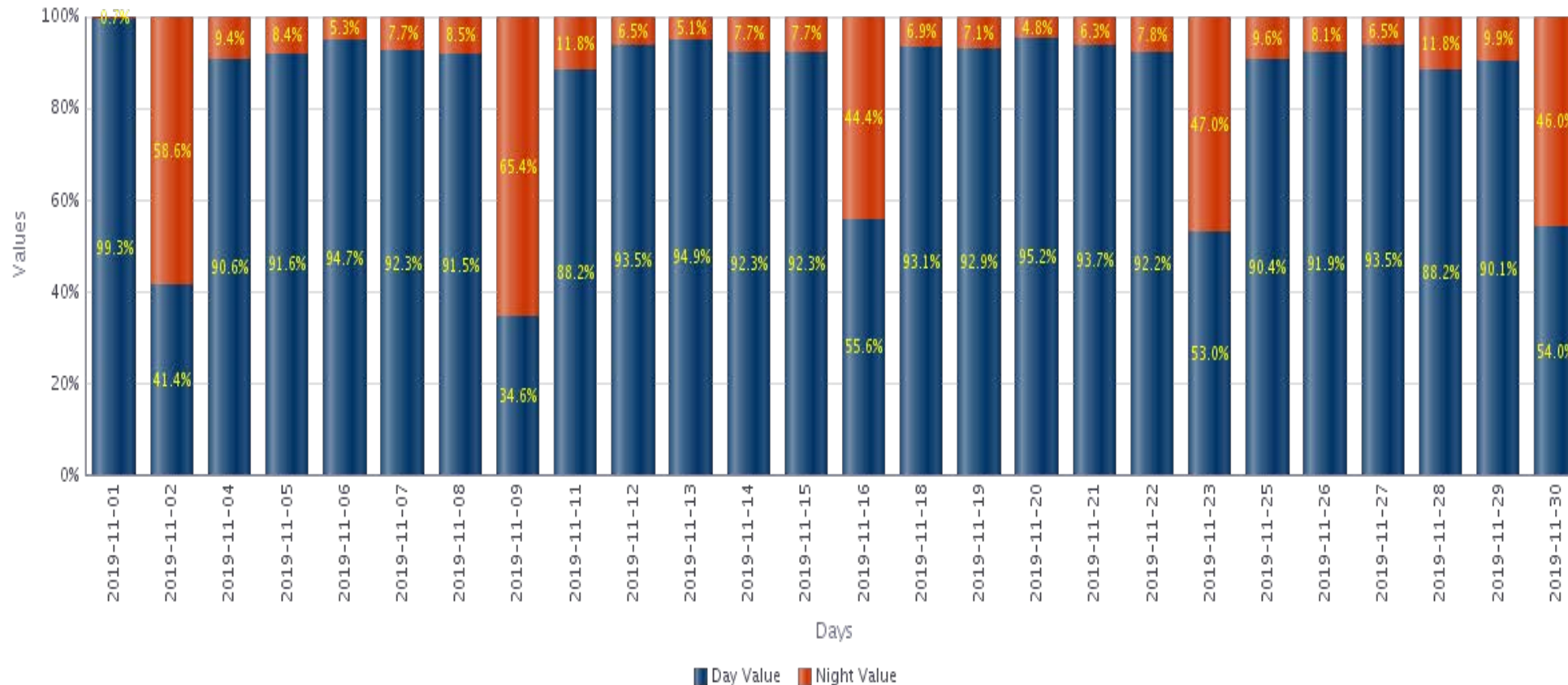


Date	RTL	Batches
2019-11-01	R 409,265,900,566.14	R 109,844,548,333.59
2019-11-02	R 2,570,666,984.88	R 17,822,208,233.40
2019-11-04	R 389,305,921,352.51	R 53,151,987,548.46
2019-11-05	R 328,063,441,938.19	R 42,067,140,640.55
2019-11-06	R 498,505,356,487.98	R 36,659,137,596.42
2019-11-07	R 364,377,921,818.56	R 40,777,767,131.95
2019-11-08	R 324,940,811,800.14	R 39,558,394,860.99
2019-11-09	R 1,156,663,742.24	R 10,861,090,867.58
2019-11-11	R 203,864,975,959.31	R 34,890,152,509.30
2019-11-12	R 325,751,830,325.01	R 31,368,853,439.21
2019-11-13	R 422,025,738,607.77	R 29,509,866,746.21
2019-11-14	R 298,998,130,698.17	R 33,189,349,881.71
2019-11-15	R 430,819,871,836.20	R 64,310,311,772.82
2019-11-16	R 2,960,719,764.20	R 11,331,863,200.45
2019-11-18	R 373,639,858,345.22	R 35,659,368,507.26
2019-11-19	R 299,063,324,314.20	R 31,838,527,690.23
2019-11-20	R 500,158,151,571.58	R 35,171,627,015.88
2019-11-21	R 395,734,754,444.70	R 36,411,985,084.00
2019-11-22	R 449,597,424,097.91	R 52,958,994,146.50
2019-11-23	R 1,649,473,130.89	R 16,297,032,986.67
2019-11-25	R 414,938,971,099.91	R 77,431,482,010.87
2019-11-26	R 369,490,697,927.22	R 49,797,927,406.50
2019-11-27	R 513,723,747,021.63	R 52,451,440,400.64
2019-11-28	R 328,487,096,633.37	R 77,852,618,064.58
2019-11-29	R 692,605,151,894.63	R 114,268,515,709.32
2019-11-30	R 25,272,760,991.81	R 45,592,532,339.45

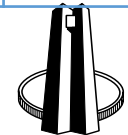


Day and Night settlement values for November 2019

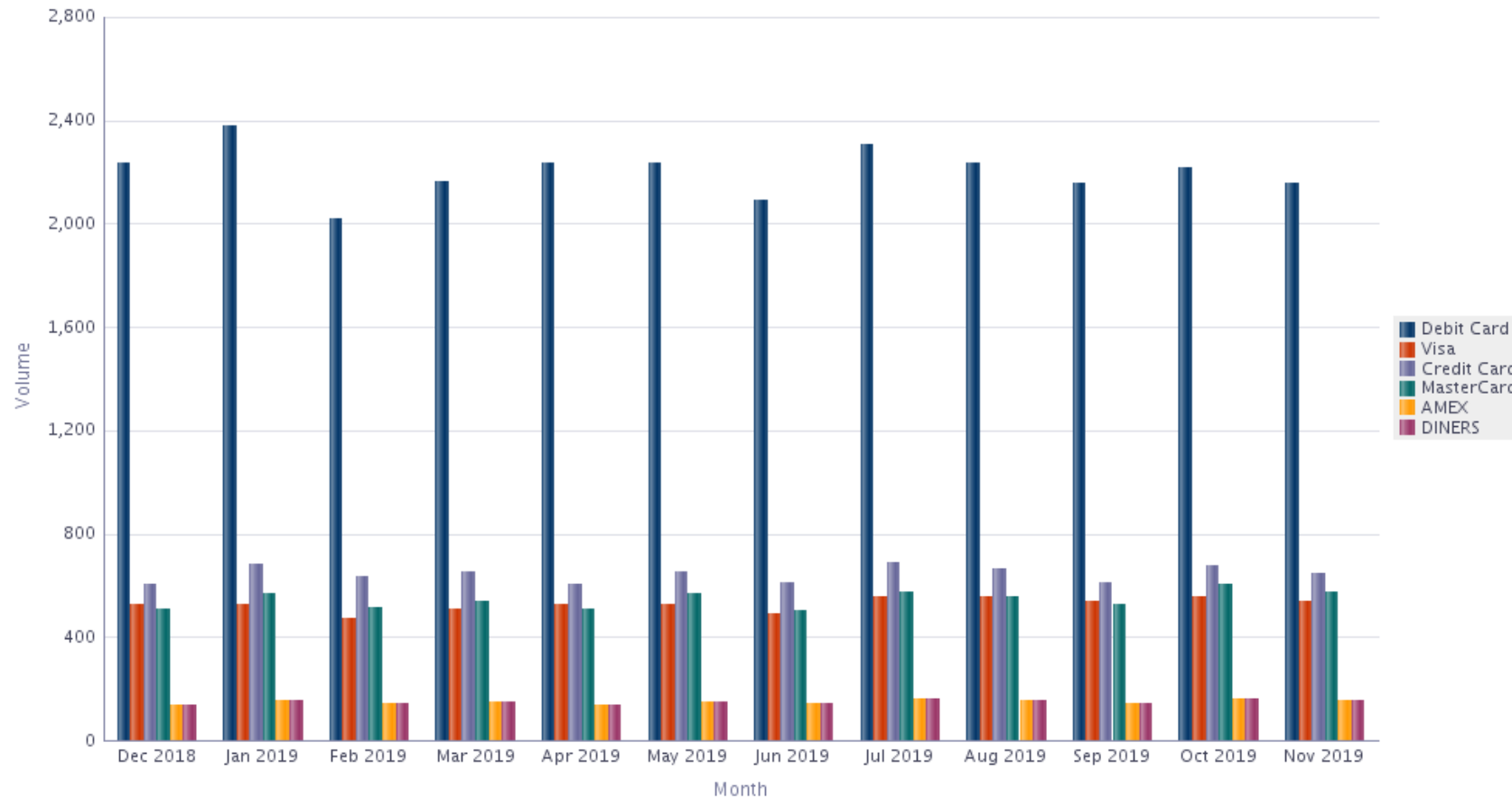
Day Value, Night Value



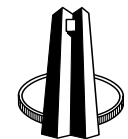
Date	Night Value	Day Value
2019-11-01	R 3,775,044,020.10	R 521,074,643,868.00
2019-11-02	R 11,951,330,603.48	R 8,442,661,572.30
2019-11-04	R 41,875,606,638.83	R 404,450,126,601.98
2019-11-05	R 31,581,452,717.74	R 346,087,820,501.50
2019-11-06	R 29,045,392,653.23	R 516,883,749,059.94
2019-11-07	R 32,448,880,885.50	R 390,875,603,355.51
2019-11-08	R 30,971,355,217.53	R 333,897,211,245.07
2019-11-09	R 7,857,727,126.35	R 4,160,489,150.43
2019-11-11	R 28,025,455,884.26	R 210,003,296,554.59
2019-11-12	R 23,970,842,943.32	R 343,923,332,956.15
2019-11-13	R 23,322,217,771.66	R 435,316,760,180.14
2019-11-14	R 26,562,268,887.13	R 317,019,392,660.58
2019-11-15	R 38,610,475,446.59	R 460,714,006,818.78
2019-11-16	R 6,348,117,759.15	R 7,946,282,570.88
2019-11-18	R 28,186,979,363.15	R 381,342,109,780.55
2019-11-19	R 23,957,243,699.27	R 313,792,776,528.60
2019-11-20	R 26,089,033,909.97	R 517,130,456,209.59
2019-11-21	R 28,742,854,901.25	R 426,687,704,642.70
2019-11-22	R 39,714,930,155.62	R 472,139,003,639.36
2019-11-23	R 8,433,750,222.77	R 9,515,885,538.54
2019-11-25	R 47,996,898,291.29	R 453,875,155,357.42
2019-11-26	R 34,517,355,573.56	R 391,361,801,580.86
2019-11-27	R 36,957,571,415.23	R 533,933,748,119.97
2019-11-28	R 49,824,312,808.06	R 370,710,486,060.64
2019-11-29	R 81,311,339,963.73	R 736,546,319,866.88
2019-11-30	R 32,619,619,797.65	R 38,253,014,653.89



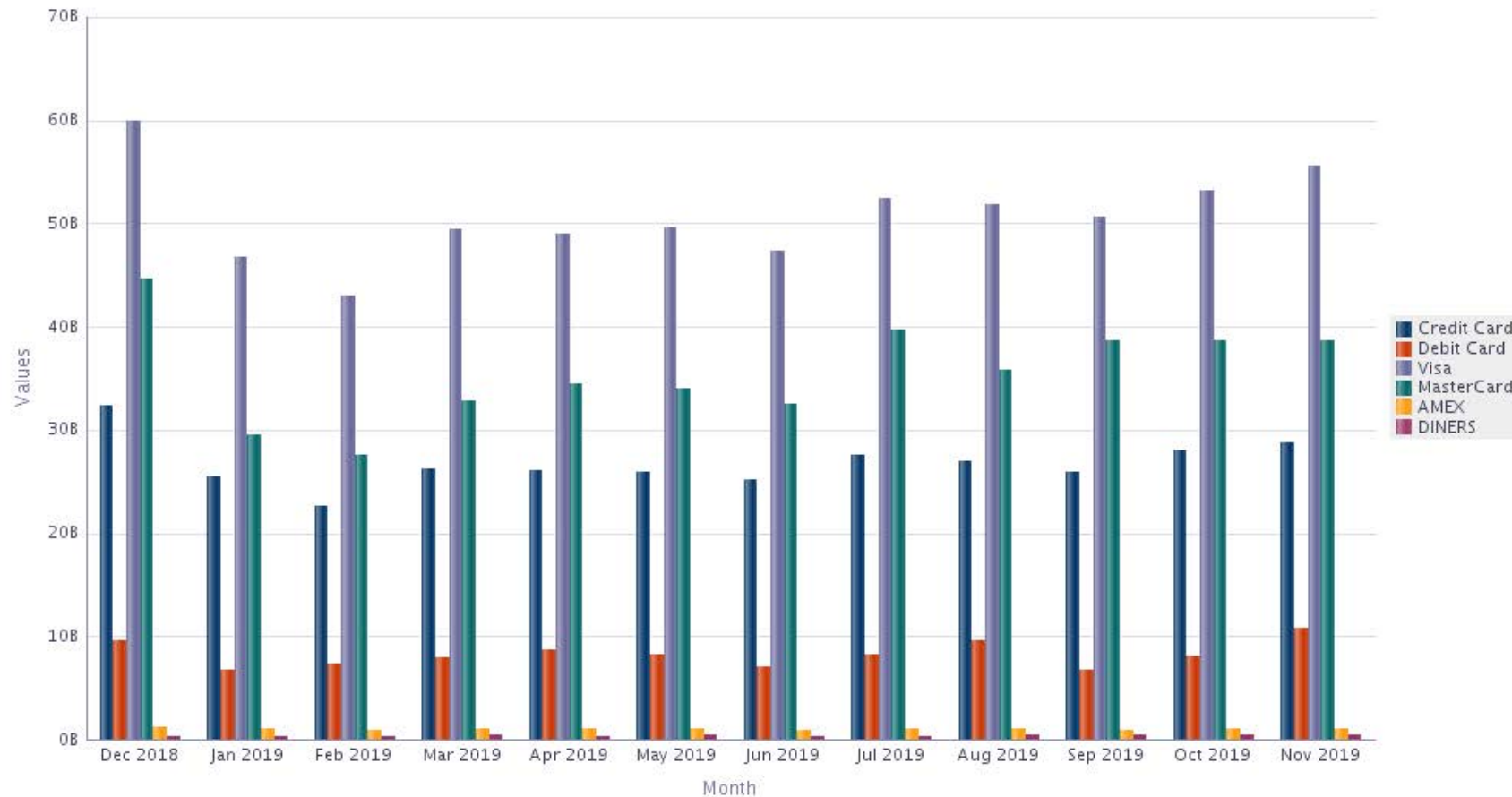
Cards message volumes for Dec 2018 - Nov 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
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
Total	6,336	26,387	7,723	6,544	1,798	1,797

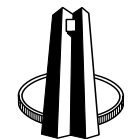


Cards message values for Dec 2018 - Nov 2019

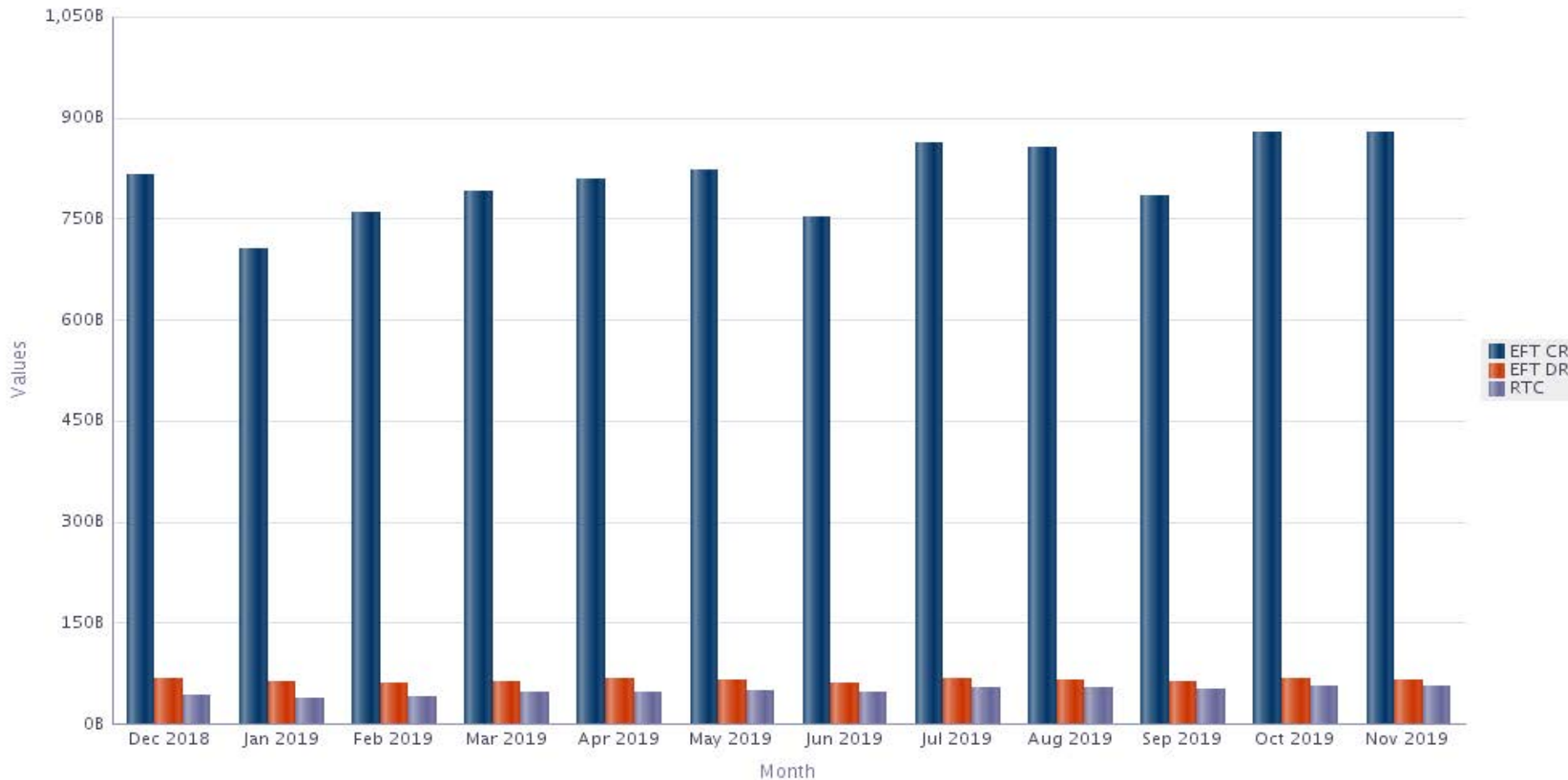


Months	Visa	Debit Card	Credit Card
Dec-18	R 59,883,163,796.04	R 9,557,073,631.12	R 32,258,883,899.09
Jan-19	R 46,720,498,482.16	R 6,690,065,563.73	R 25,452,736,785.34
Feb-19	R 42,899,773,022.60	R 7,351,344,271.28	R 22,577,247,648.09
Mar-19	R 49,303,500,351.76	R 8,004,248,956.91	R 26,147,189,675.58
Apr-19	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
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
Total	R 607,813,189,789.25	R 99,008,892,803.13	R 320,477,019,189.70

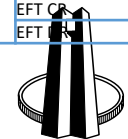
Months	MasterCard	AMEX	DINERS
Dec-18	R 44,652,500,120.86	R 1,231,169,053.55	R 359,094,116.37
Jan-19	R 29,517,260,718.68	R 1,042,367,506.10	R 344,692,837.97
Feb-19	R 27,512,853,449.92	R 973,709,360.53	R 359,557,042.97
Mar-19	R 32,787,850,432.54	R 1,083,210,818.41	R 398,650,800.96
Apr-19	R 34,420,869,528.40	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
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
Total	R 426,540,966,293.10	R 12,448,040,453.45	R 4,615,582,418.70



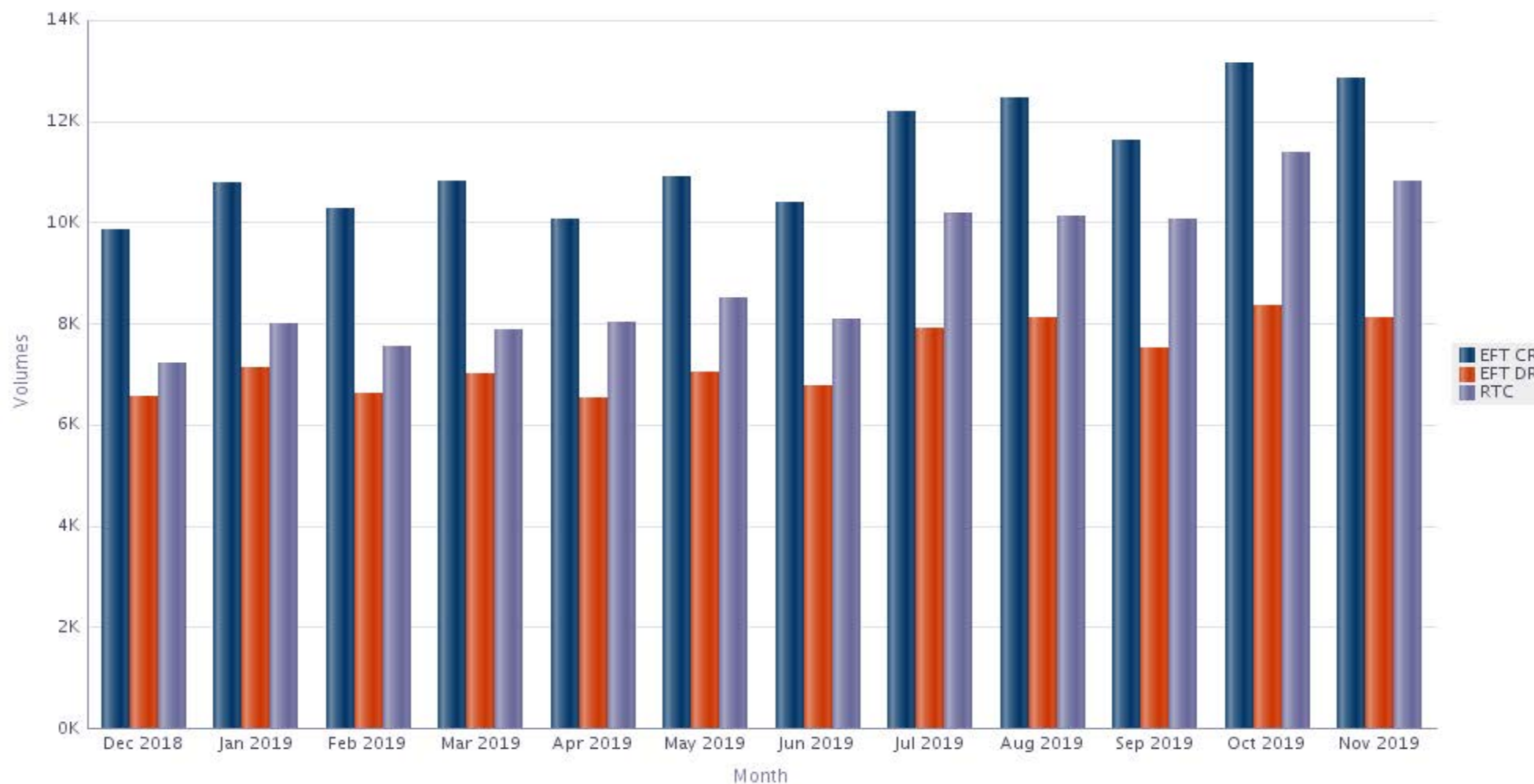
EFT and Real Time Clearing (RTC) message values for Dec 2018 to Nov 2019



Month	Mon yyyy	Agreement No	Detail	Value
Dec 2018			EFT CR	R 814,783,083,906.27
			EFT DR	R 66,332,341,328.71
			RTC	R 42,119,327,443.90
Jan 2019			EFT CR	R 704,783,129,925.84
			EFT DR	R 61,884,087,631.99
			RTC	R 38,982,535,173.31
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			EFT DR	R 63,224,758,077.85
			RTC	R 46,319,887,253.84
			EFT CR	R 789,102,311,662.49
Apr 2019			RTC	R 47,184,121,181.35
			EFT CR	R 808,796,859,726.14
			EFT DR	R 66,883,559,342.08
May 2019			EFT CR	R 821,154,565,125.39
			EFT DR	R 64,549,678,511.11
			RTC	R 50,036,372,453.19
Jun 2019			EFT CR	R 752,575,459,856.32
			RTC	R 47,061,064,544.93
			EFT DR	R 60,879,761,621.35
Jul 2019			RTC	R 54,893,013,412.48
			EFT CR	R 862,459,672,343.78
			EFT DR	R 68,126,450,407.43
Aug 2019			RTC	R 52,920,895,061.66
			EFT DR	R 65,771,275,310.13
			EFT CR	R 855,013,822,876.84
Sep 2019			RTC	R 52,673,903,277.64
			EFT CR	R 782,882,179,488.83
			EFT DR	R 63,839,907,345.73
Oct 2019			RTC	R 57,360,161,551.37
			EFT CR	R 878,281,241,550.88
			EFT DR	R 67,216,841,267.35
Nov 2019			RTC	R 57,088,974,569.52
			EFT CR	R 876,556,267,994.63
			EFT DR	R 65,870,480,201.96



EFT and Real Time Clearing (RTC) message volumes for Dec 2018 to Nov 2019

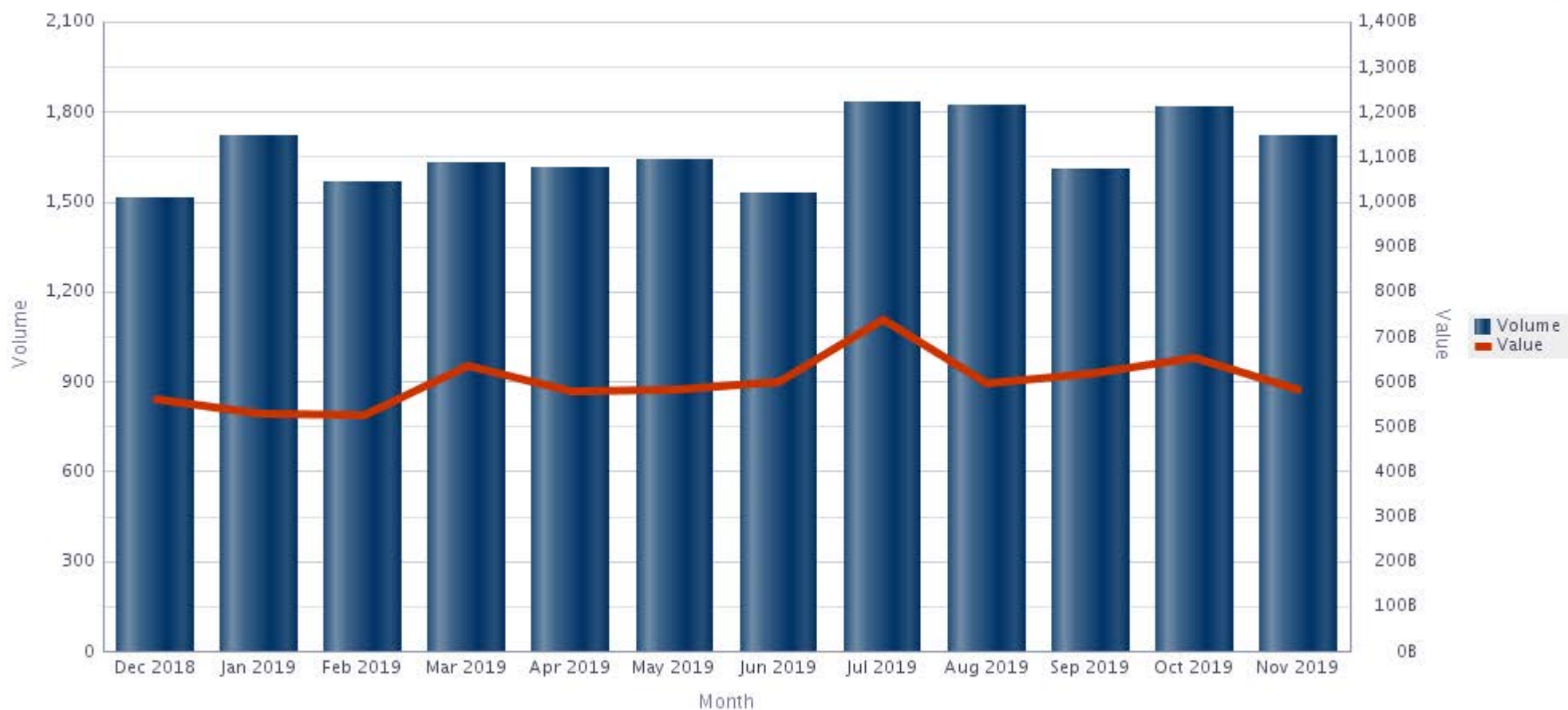


Month	Mon	yyyy	Agreement No	Detail	Volume
Dec 2018				EFT CR	9,830.
				EFT DR	6,564.
				RTC	7,201.
Jan 2019				EFT CR	10,761.
				EFT DR	7,137.
				RTC	7,998.
Feb 2019				EFT CR	10,250.
				EFT DR	6,625.
				RTC	7,552.
Mar 2019				EFT DR	7,014.
				RTC	7,881.
				EFT CR	10,790.
Apr 2019				RTC	8,020.
				EFT CR	10,048.
				EFT DR	6,522.
May 2019				EFT CR	10,886.
				EFT DR	7,038.
				RTC	8,492.
Jun 2019				EFT CR	10,393.
				RTC	8,076.
				EFT DR	6,755.
Jul 2019				RTC	10,172.
				EFT CR	12,176.
				EFT DR	7,914.
Aug 2019				RTC	10,113.
				EFT DR	8,114.
				EFT CR	12,452.
Sep 2019				RTC	10,062.
				EFT CR	11,619.
				EFT DR	7,521.
Oct 2019				RTC	11,372.
				EFT CR	13,139.
				EFT DR	8,337.
Nov 2019				RTC	10,801.
				EFT CR	12,831.
				EFT DR	8,112.



CLS settlement values and volumes for Dec 2018 to Nov 2019

CLS Settlement – monthly values and volumes

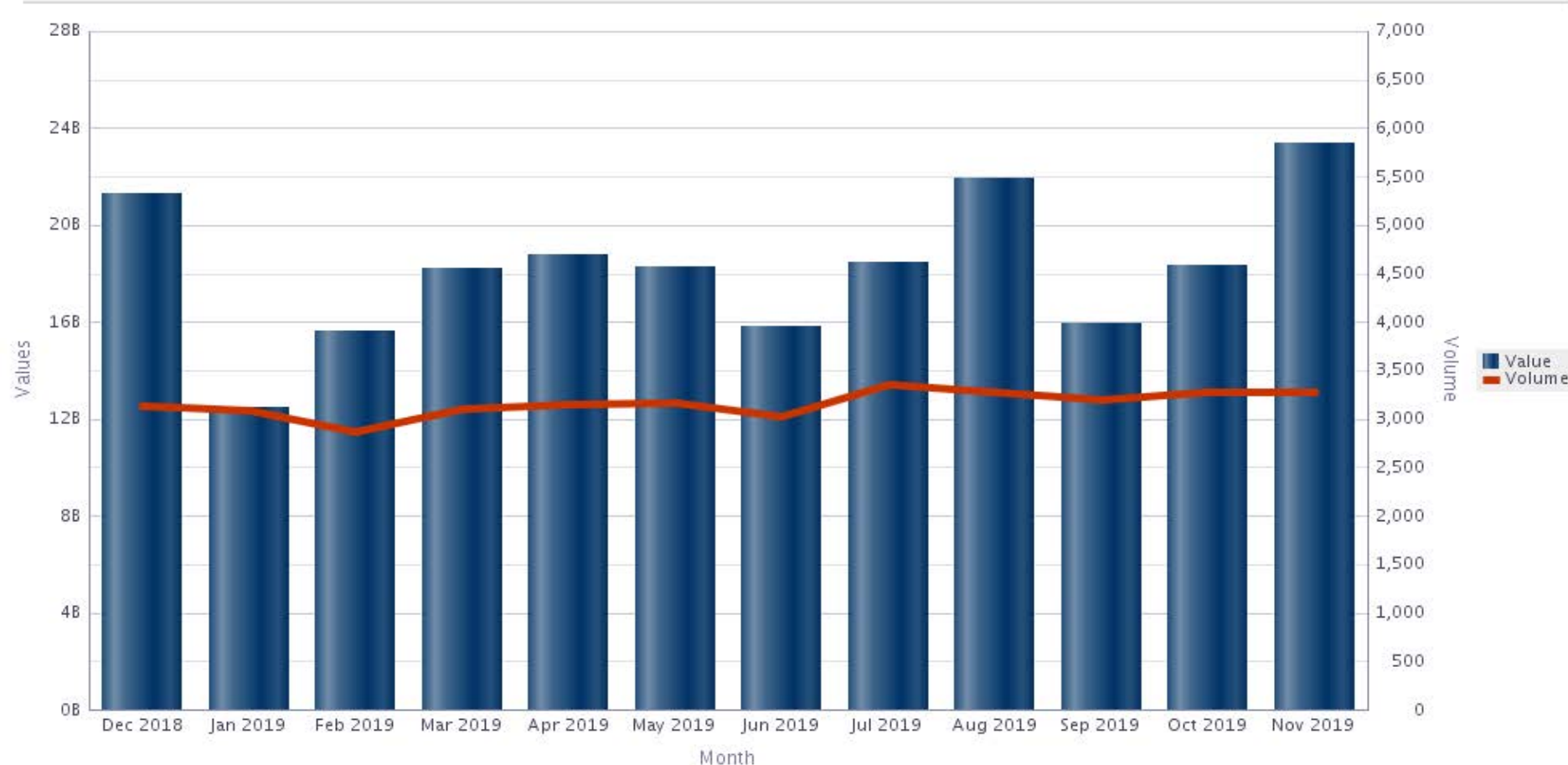


Month Mon yyyy	Value	Volume
Dec 2018	R 561,661,399,874.22	1,513.
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
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.



SASwitch values and volumes for Dec 2018 to Nov 2019

SASWITCH



Month	Mon yyyy	Volume	Value
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
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

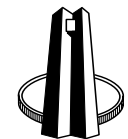


Retail values and volumes for Dec 2018 to Nov 2019

Retail values and volumes

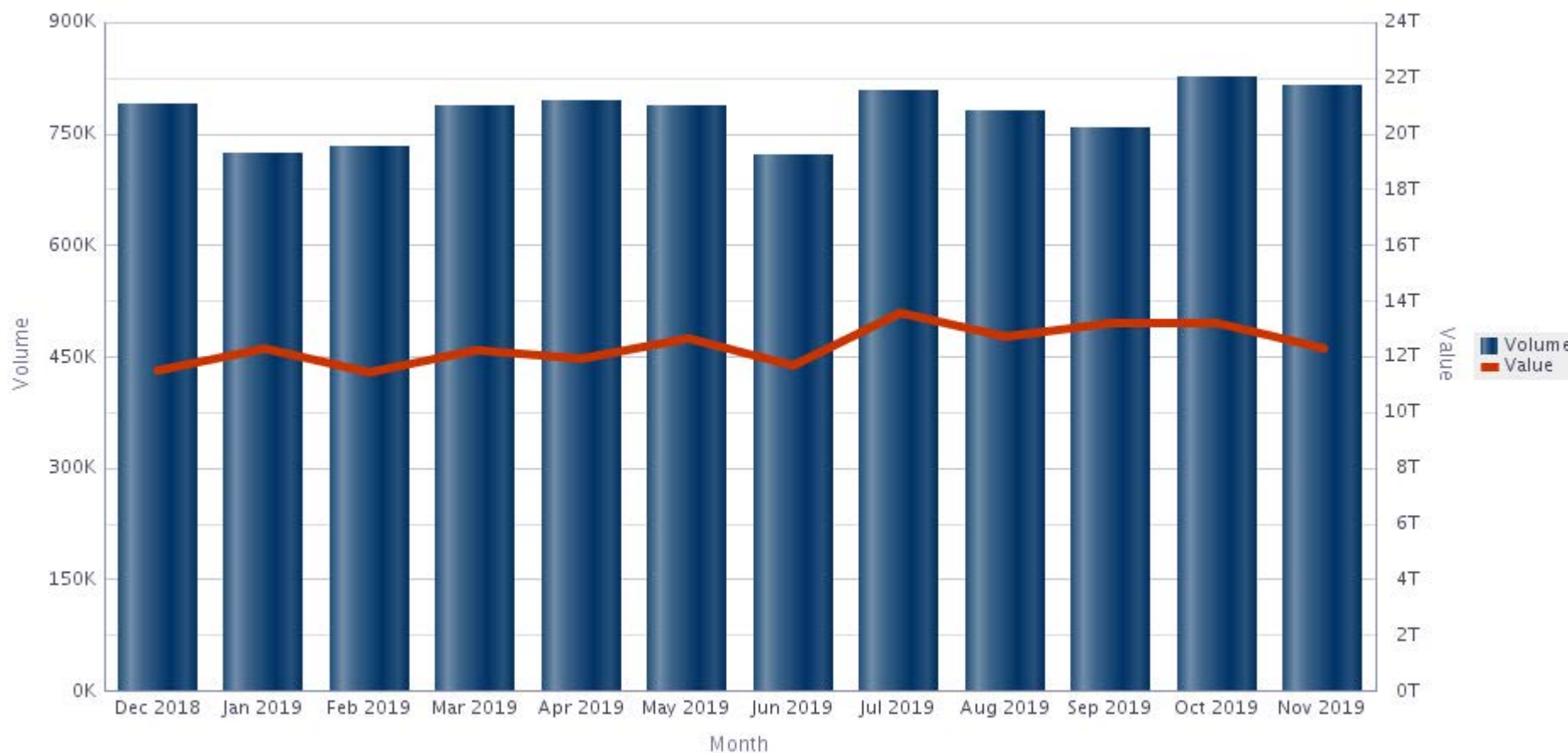


Month Mon yyyy	Volume	Value
Dec 2018	37,818.	R 1,114,755,063,826.33
Jan 2019	41,082.	R 948,170,421,640.99
Feb 2019	38,222.	R 999,550,120,959.34
Mar 2019	40,523.	R 1,055,861,244,869.60
Apr 2019	39,023.	R 1,083,486,879,194.33
May 2019	41,597.	R 1,095,926,160,560.25
Jun 2019	39,458.	R 1,011,190,242,300.69
Jul 2019	46,473.	R 1,156,463,407,726.19
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



Total monthly message Values and Volumes from Dec 2018 to Nov 2019

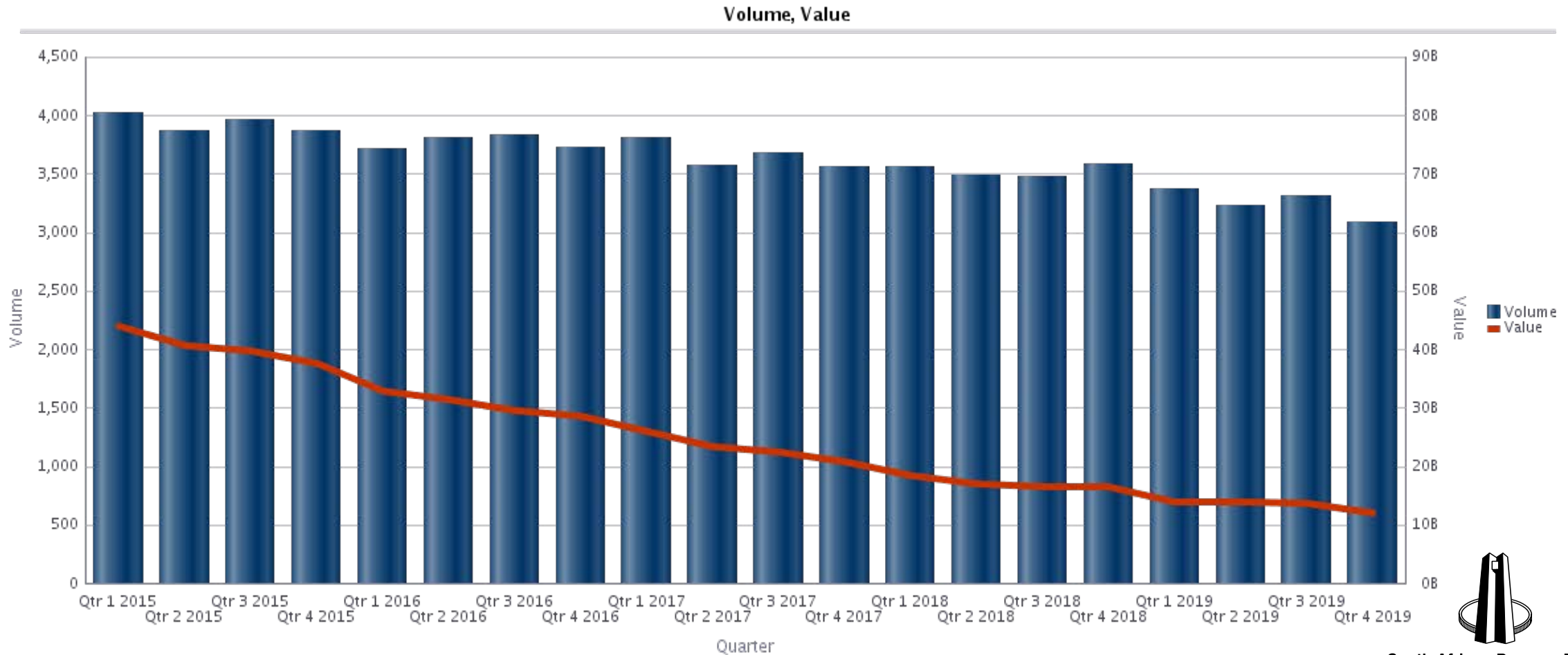
SAMOS Message values and volumes



Month	Value	Volume
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.
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.



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



Summarised values and volumes totals for November 2019

Description	Volume	Value
RTL Total	759,343.	R 10,206,666,739,031.20
Retail	47,208.	R 1,181,074,724,124.54
Payment Cash Withdrawal/Deposit (KPSBV)	6,704.	R 383,563,581,675.93
Payment Dematerialised MM Instrument (MPDEM)	4,540.	R 126,538,215,212.86
Payment any Derivative Instrument (OPDER)	3,127.	R 29,129,215,863.45
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,718.	R 581,857,728,685.50
Daily BMA Settlements (SPBMA)	606.	R 280,485,014,742.11
STRATE Planned Payments Confirmed on T+4 (SPLNY)	582.	R 69,679,725,413.53
Payment any Money Market Product (MPMMI)	513.	R 134,328,951,608.41
Settlement of Derivative Margin Calls (OSDMC)	208.	R 16,095,403,991.23
STRATE Same Day Confirmed Settlements (SPLNN)	70.	R 15,498,925,393.89

