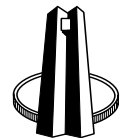




Settlement Statistics and Indicators

October 2019



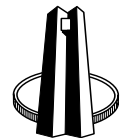
In October 2019, SAMOS processed 824,667 transactions to the value of ZAR13,212,542,042,645

Peak volume was 72,480 on 29 October 2019 and value was ZAR905,034,784,187 on 31 October 2019

Average number of transactions processed per day were 30,543 representing the average value of ZAR489,353,408,986

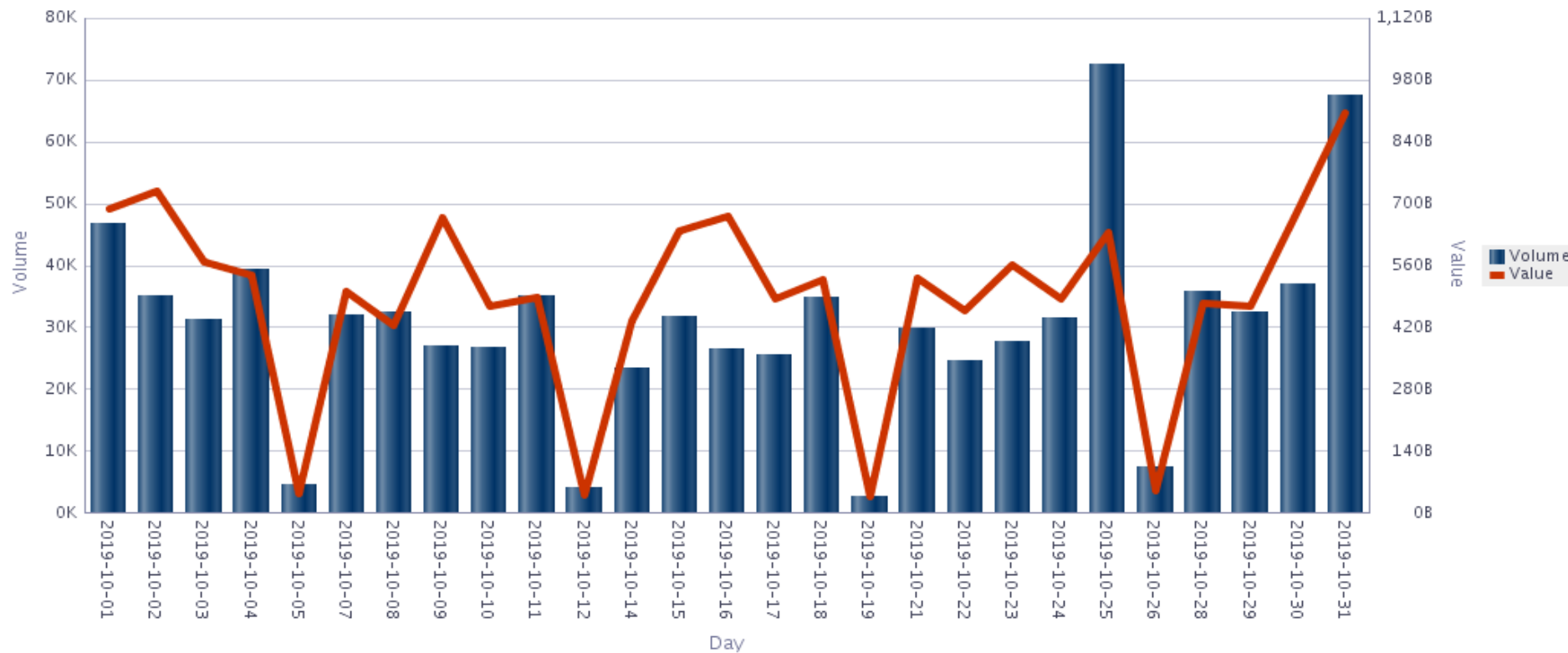
Monthly peak volume in 10 years was 824,667 in October 2019

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

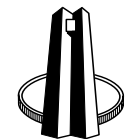


Daily message values and volumes for Oct 2019

SAMOS Message Values and Volumes

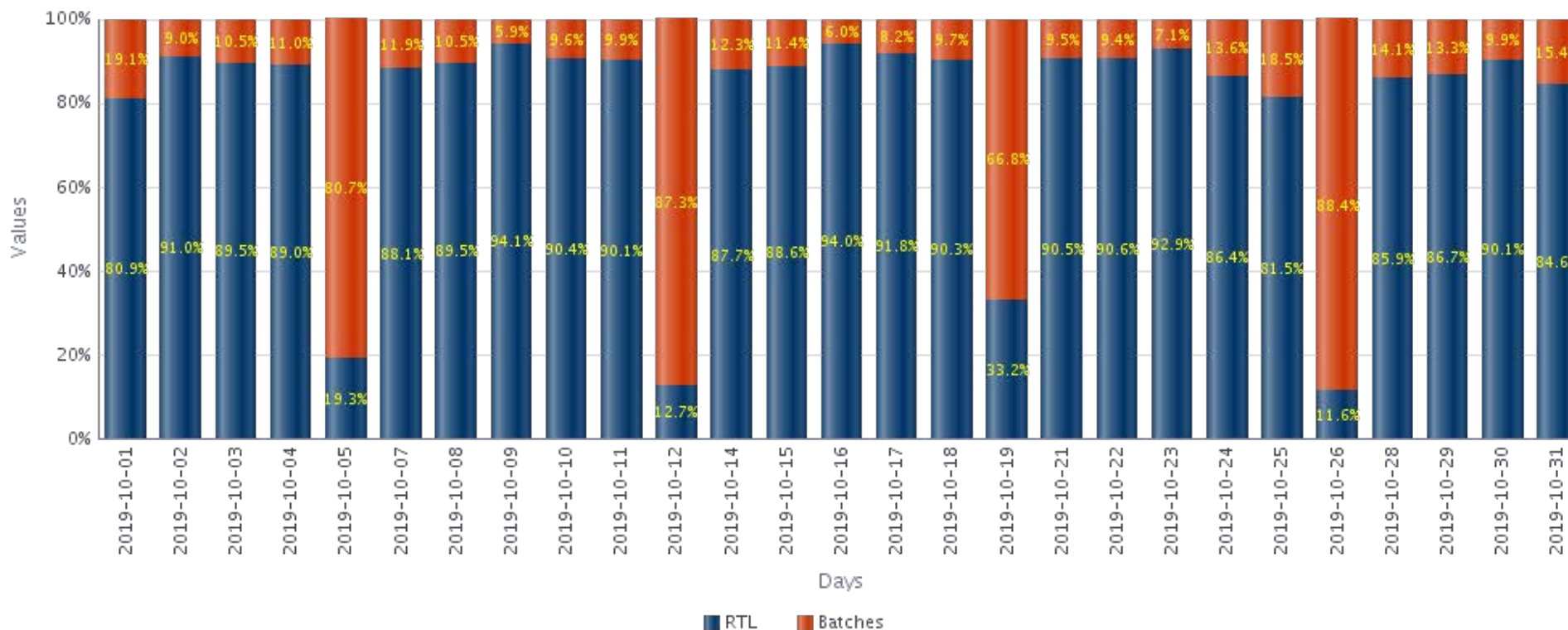


Day yyyy-mm-dd	Value	Volume
2019/10/01	R 687,508,009,171.21	46,674.
2019/10/02	R 727,974,095,636.30	35,069.
2019/10/03	R 568,559,266,400.36	31,324.
2019/10/04	R 537,027,399,472.04	39,286.
2019/10/05	R 45,492,876,251.63	4,572.
2019/10/07	R 501,678,783,651.88	31,926.
2019/10/08	R 424,943,039,687.98	32,337.
2019/10/09	R 669,657,206,929.62	27,044.
2019/10/10	R 468,594,486,870.55	26,780.
2019/10/11	R 488,349,492,637.92	34,944.
2019/10/12	R 40,475,956,995.54	4,036.
2019/10/14	R 434,732,600,843.04	23,281.
2019/10/15	R 638,642,452,491.41	31,744.
2019/10/16	R 670,962,962,241.40	26,563.
2019/10/17	R 484,692,656,210.04	25,628.
2019/10/18	R 529,444,394,609.80	34,898.
2019/10/19	R 37,028,511,562.08	2,661.
2019/10/21	R 531,751,982,358.99	29,898.
2019/10/22	R 458,480,670,862.89	24,582.
2019/10/23	R 563,057,450,280.02	27,560.
2019/10/24	R 485,185,899,847.82	31,381.
2019/10/25	R 633,761,990,549.77	72,480.
2019/10/26	R 50,954,557,236.56	7,451.
2019/10/28	R 474,434,181,765.04	35,829.
2019/10/29	R 467,108,308,619.08	32,321.
2019/10/30	R 687,008,025,274.83	37,012.
2019/10/31	R 905,034,784,187.48	67,386.



RTL /Batches message values for Oct 2019

RTL Value / Batches Value

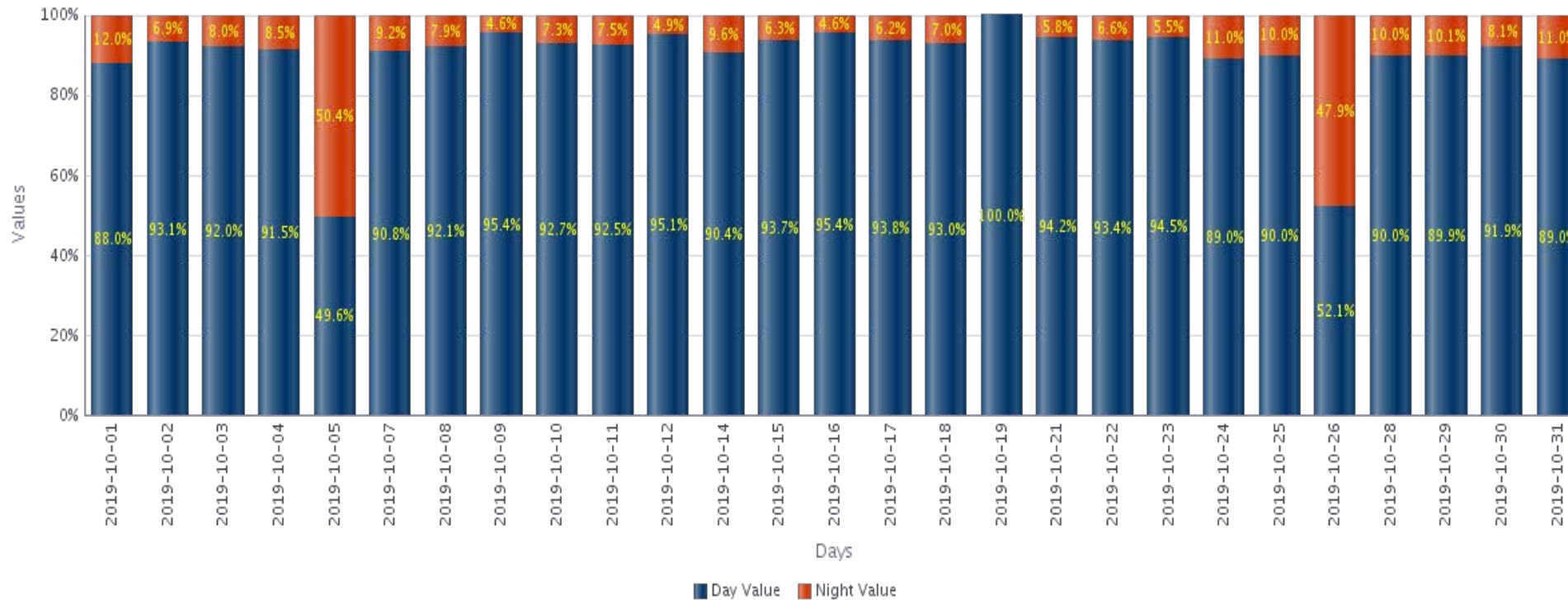


Date	RTL	Batches
2019-10-01	R 456,436,444,016.90	R 107,589,312,208.74
2019-10-02	R 520,594,494,837.12	R 51,350,459,848.35
2019-10-03	R 378,259,445,915.17	R 44,484,304,431.35
2019-10-04	R 365,167,269,876.39	R 45,186,098,752.81
2019-10-05	R 2,986,496,013.69	R 12,497,488,225.99
2019-10-07	R 330,008,248,798.34	R 44,711,736,692.99
2019-10-08	R 294,335,756,066.14	R 34,701,058,006.18
2019-10-09	R 511,307,861,315.21	R 31,961,825,772.91
2019-10-10	R 316,468,531,749.76	R 33,430,035,365.77
2019-10-11	R 320,509,911,473.83	R 35,398,105,859.50
2019-10-12	R 1,331,059,990.71	R 9,143,469,069.10
2019-10-14	R 248,468,199,828.83	R 34,820,309,865.73
2019-10-15	R 444,689,352,318.57	R 57,131,237,443.84
2019-10-16	R 508,612,834,122.38	R 32,653,021,010.56
2019-10-17	R 349,499,414,899.44	R 31,012,557,445.06
2019-10-18	R 350,000,047,907.71	R 37,715,751,115.55
2019-10-19	R 2,331,503,539.61	R 4,693,793,622.85
2019-10-21	R 373,957,029,273.11	R 39,148,163,815.06
2019-10-22	R 304,089,267,820.18	R 31,370,049,810.32
2019-10-23	R 426,625,685,683.48	R 32,605,131,032.86
2019-10-24	R 316,695,410,031.97	R 49,874,021,394.16
2019-10-25	R 388,182,943,306.14	R 88,111,084,149.37
2019-10-26	R 2,141,055,722.90	R 16,378,944,451.32
2019-10-28	R 303,813,171,079.11	R 49,838,586,729.25
2019-10-29	R 310,397,805,949.27	R 47,431,694,062.98
2019-10-30	R 499,973,622,107.19	R 54,900,743,061.99
2019-10-31	R 630,538,664,245.79	R 114,962,010,644.11

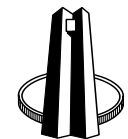


Day and Night settlement values for Oct 2019

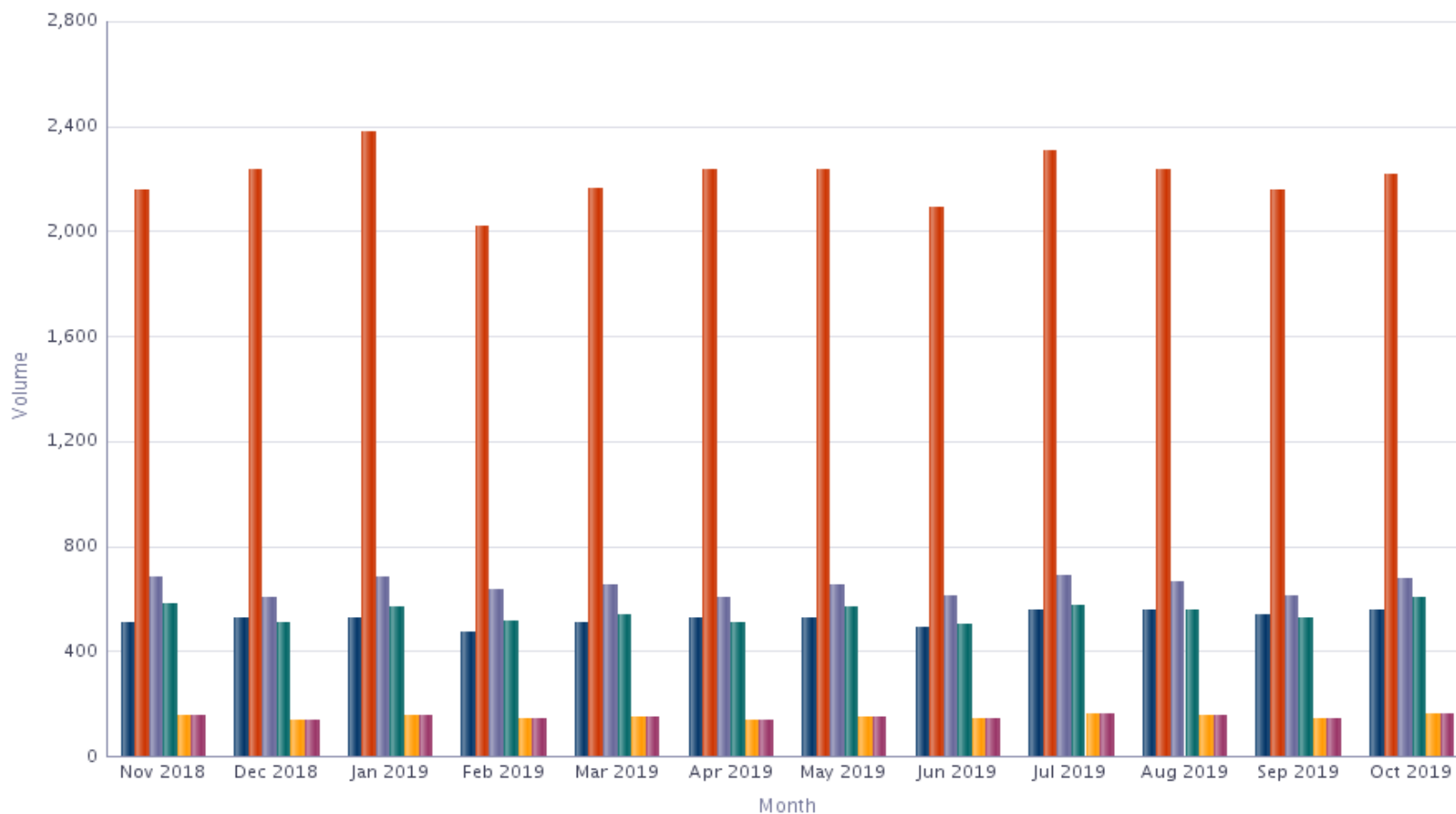
Day Value, Night Value



Date	Night Value	Day Value
2019-10-01	R 68,899,595,980.35	R 506,970,513,119.46
2019-10-02	R 40,152,463,175.23	R 544,292,987,628.91
2019-10-03	R 35,332,834,653.53	R 407,188,593,378.92
2019-10-04	R 36,356,053,779.45	R 390,210,852,425.63
2019-10-05	R 7,808,954,717.26	R 7,683,921,534.37
2019-10-07	R 35,545,542,448.01	R 350,563,424,924.23
2019-10-08	R 26,054,364,062.65	R 303,175,131,385.49
2019-10-09	R 25,066,399,059.75	R 520,933,436,897.83
2019-10-10	R 26,604,613,193.79	R 336,746,662,814.45
2019-10-11	R 28,079,968,260.96	R 344,802,714,274.18
2019-10-12	R 518,253,314.32	R 9,957,703,417.22
2019-10-14	R 28,385,612,913.91	R 267,747,456,702.04
2019-10-15	R 32,402,669,796.63	R 481,615,219,059.80
2019-10-16	R 25,190,318,592.95	R 520,267,309,039.23
2019-10-17	R 24,235,549,664.86	R 365,232,470,058.45
2019-10-18	R 28,181,550,197.81	R 375,081,328,588.60
2019-10-19	R 0.00	R 7,028,511,562.08
2019-10-21	R 24,645,052,868.49	R 402,744,576,628.89
2019-10-22	R 22,852,628,371.56	R 325,231,146,689.30
2019-10-23	R 25,384,396,048.13	R 439,988,724,905.04
2019-10-24	R 41,759,248,238.82	R 338,759,174,665.97
2019-10-25	R 49,393,315,288.57	R 442,318,531,218.27
2019-10-26	R 8,886,597,982.88	R 9,666,404,952.06
2019-10-28	R 36,955,830,445.69	R 330,988,288,629.29
2019-10-29	R 36,660,906,024.84	R 325,561,354,627.04
2019-10-30	R 45,044,339,971.95	R 514,054,496,419.19
2019-10-31	R 83,956,019,626.70	R 677,164,823,118.96



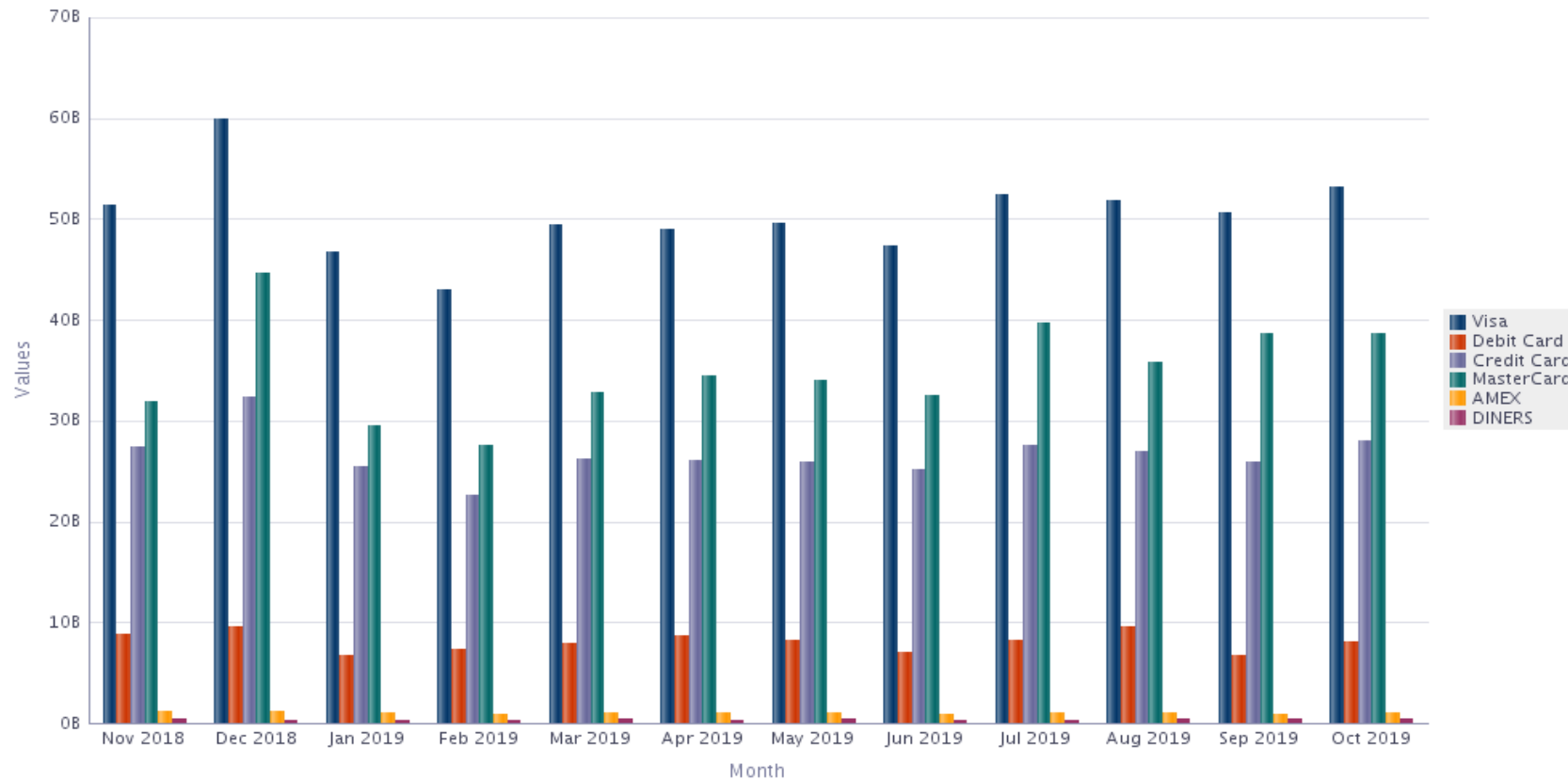
Cards message volumes for Nov 2018 - Oct 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
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
Total	6,306	26,388	7,759	6,550	1,798	1,797

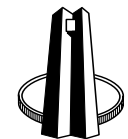


Cards message values for Nov 2018 - Oct 2019

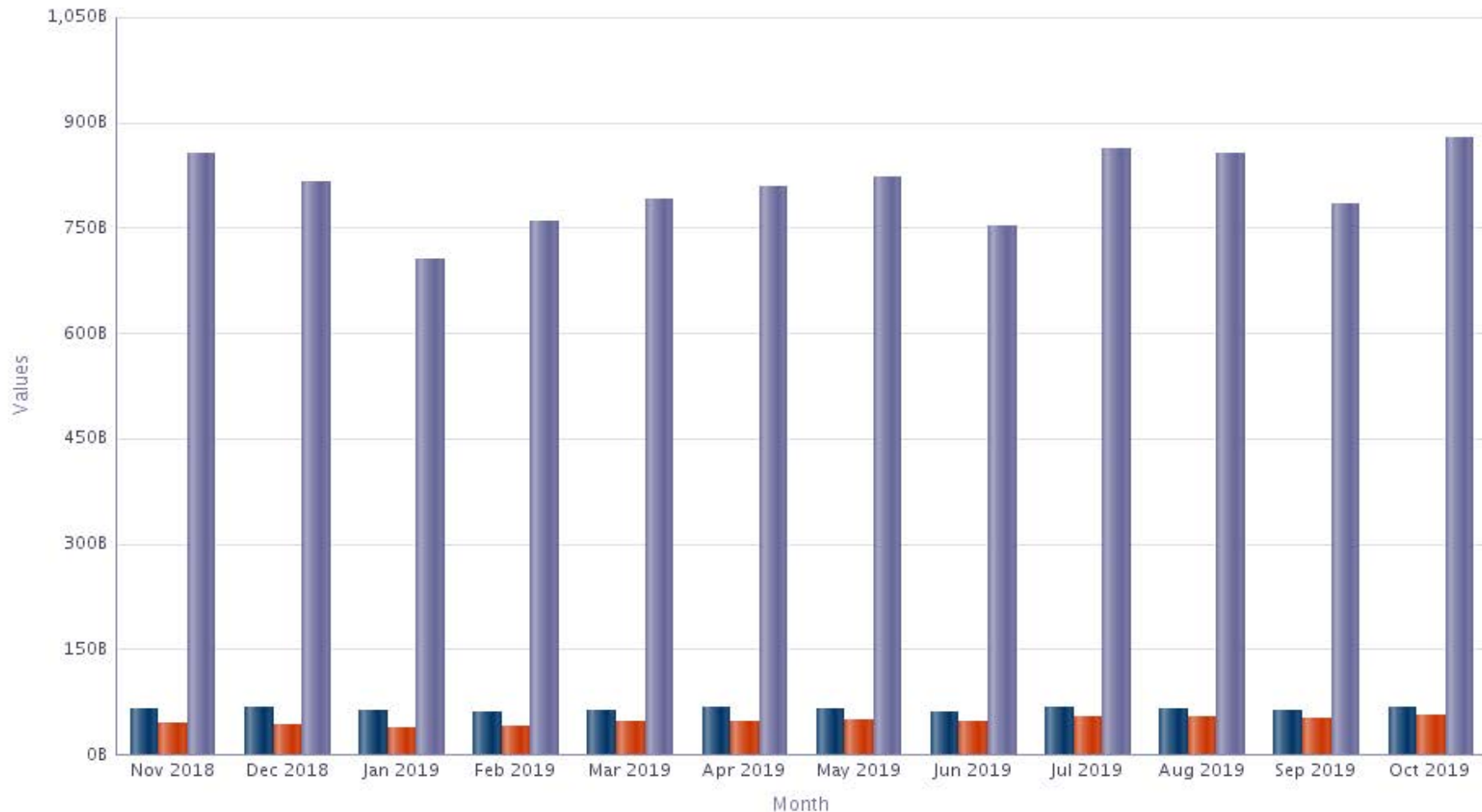


Months	Visa	Debit Card	Credit Card
Nov-18	R 51,285,926,973.04	R 8,845,486,332.60	R 27,362,431,462.48
Dec-18	R 59,883,163,796.04	R 9,557,073,631.12	R 32,258,883,899.09
Jan-19	R 46,720,498,482.16	R 6,690,065,563.73	R 25,452,736,785.34
Feb-19	R 42,899,773,022.60	R 7,351,344,271.28	R 22,577,247,648.09
Mar-19	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
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
Total	R 603,614,790,391.70	R 97,012,544,213.56	R 319,101,386,044.44

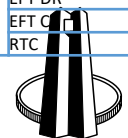
Months	MasterCard	AMEX	DINERS
Nov-18	R 31,910,649,336.78	R 1,134,233,659.95	R 408,689,391.96
Dec-18	R 44,652,500,120.86	R 1,231,169,053.55	R 359,094,116.37
Jan-19	R 29,517,260,718.68	R 1,042,367,506.10	R 344,692,837.97
Feb-19	R 27,512,853,449.92	R 973,709,360.53	R 359,557,042.97
Mar-19	R 32,787,850,432.54	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
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
Total	R 419,891,671,255.82	R 12,453,417,217.63	R 4,608,009,931.94



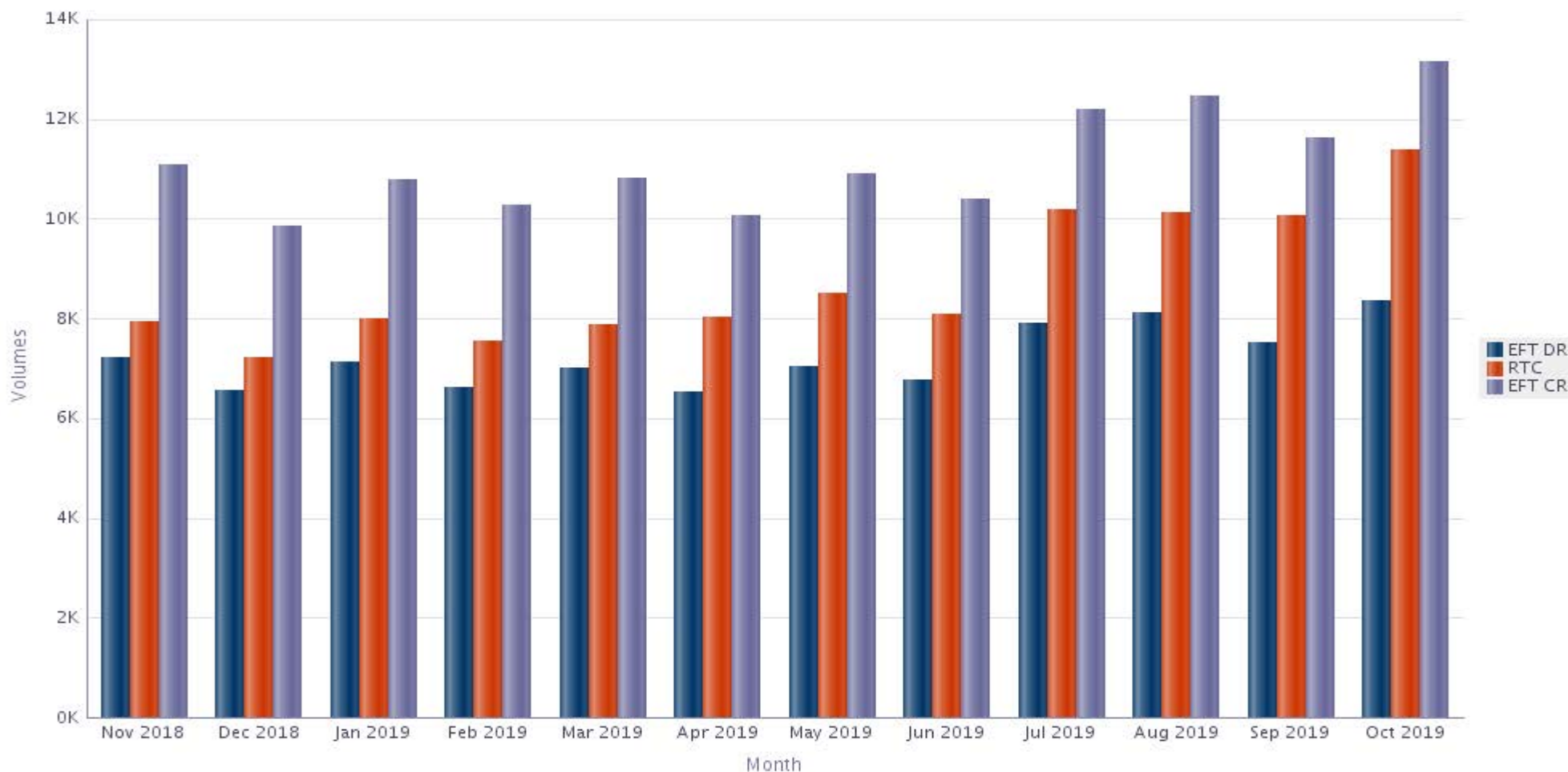
EFT and Real Time Clearing (RTC) message values for Nov 2018 to Oct 2019



Month Mon yyyy	Agreement No Detail	Value
Nov 2018	EFT DR	R 65,448,594,780.50
	RTC	R 44,801,794,837.34
	EFT CR	R 855,573,960,460.63
Dec 2018	EFT CR	R 814,783,083,906.27
	RTC	R 42,119,327,443.90
	EFT DR	R 66,332,341,328.71
Jan 2019	EFT DR	R 61,884,087,631.99
	RTC	R 38,982,535,173.31
	EFT CR	R 704,783,129,925.84
Feb 2019	RTC	R 40,968,097,897.07
	EFT DR	R 61,595,015,548.30
	EFT CR	R 758,436,930,313.23
Mar 2019	EFT CR	R 789,102,311,662.49
	RTC	R 46,319,887,253.84
	EFT DR	R 63,224,758,077.85
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 CR	R 821,154,565,125.39
	RTC	R 50,036,372,453.19
	EFT DR	R 64,549,678,511.11
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
	RTC	R 54,893,013,412.48
	EFT CR	R 862,459,672,343.78
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	EFT DR	R 63,839,907,345.73
	EFT CR	R 782,882,179,488.83
	RTC	R 52,673,903,277.64
Oct 2019	EFT DR	R 67,216,841,267.35
	EFT CR	R 878,281,241,550.88
	RTC	R 57,360,161,551.37



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

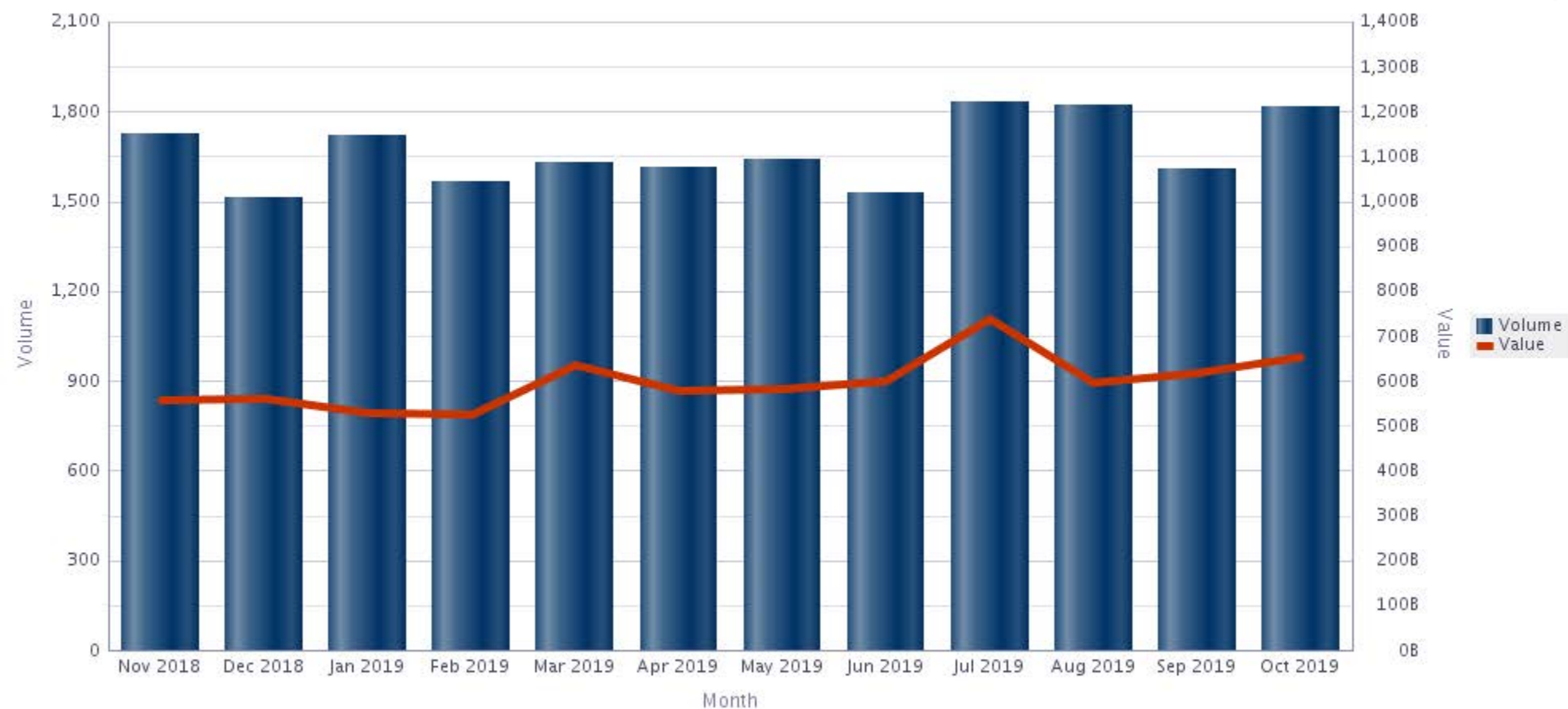


Month Mon yyyy	Agreement No Detail	Volume
Nov 2018	EFT DR	7,216.
	RTC	7,928.
	EFT CR	11,073.
Dec 2018	EFT CR	9,830.
	RTC	7,201.
	EFT DR	6,564.
Jan 2019	EFT DR	7,137.
	RTC	7,998.
	EFT CR	10,761.
Feb 2019	RTC	7,552.
	EFT DR	6,625.
	EFT CR	10,250.
Mar 2019	EFT CR	10,790.
	RTC	7,881.
	EFT DR	7,014.
Apr 2019	EFT DR	6,522.
	RTC	8,020.
	EFT CR	10,048.
May 2019	EFT CR	10,886.
	RTC	8,492.
	EFT DR	7,038.
Jun 2019	RTC	8,076.
	EFT DR	6,755.
	EFT CR	10,393.
Jul 2019	EFT DR	7,914.
	RTC	10,172.
	EFT CR	12,176.
Aug 2019	RTC	10,113.
	EFT DR	8,114.
	EFT CR	12,452.
Sep 2019	EFT DR	7,521.
	EFT CR	11,619.
	RTC	10,062.
Oct 2019	EFT DR	8,337.
	EFT CR	13,139.
	RTC	11,372.



CLS settlement values and volumes for Nov 2018 to Oct 2019

CLS Settlement – monthly values and volumes

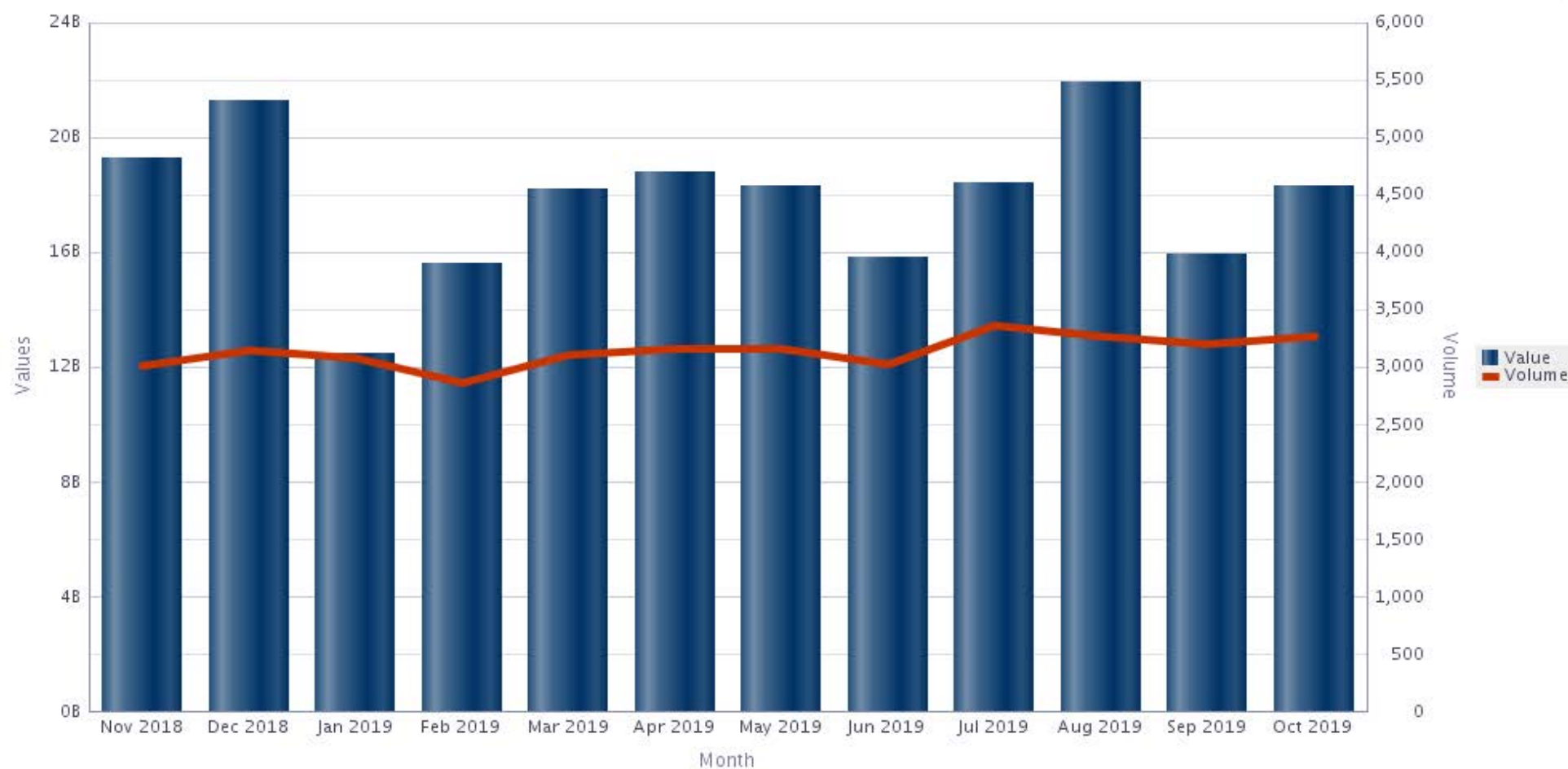


Month Mon yyyy	Value	Volume
Nov 2018	R 557,977,103,786.14	1,722.
Dec 2018	R 561,661,399,874.22	1,513.
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
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.



SASwitch values and volumes for Nov 2018 to Oct 2019

SASWITCH

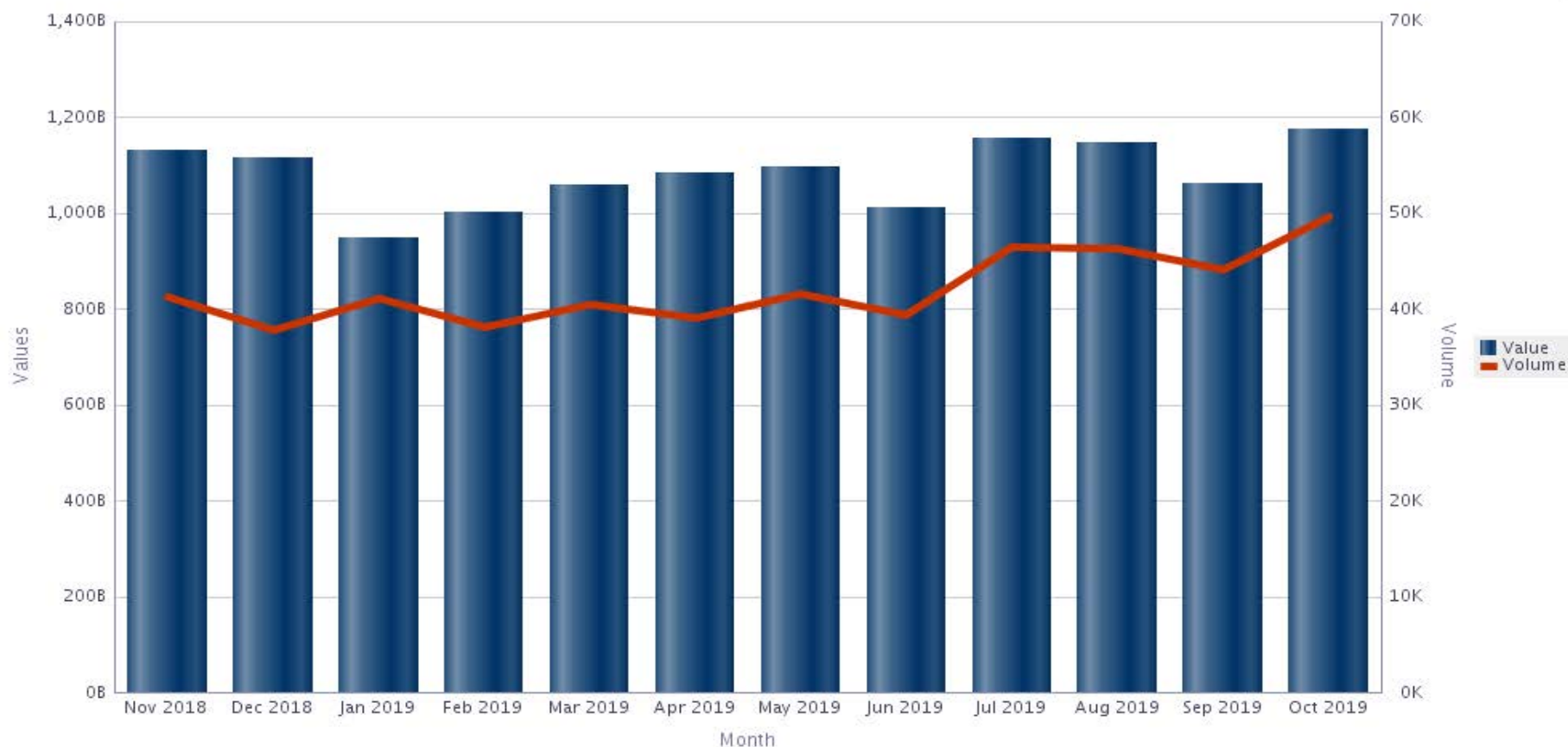


Month Mon yyyy	Volume	Value
Nov 2018	3,017.	R 19,263,004,922.18
Dec 2018	3,143.	R 21,280,300,685.30
Jan 2019	3,084.	R 12,442,691,406.11
Feb 2019	2,862.	R 15,597,774,499.72
Mar 2019	3,112.	R 18,166,264,322.50
Apr 2019	3,160.	R 18,785,054,286.85
May 2019	3,169.	R 18,280,809,655.10
Jun 2019	3,024.	R 15,819,622,727.64
Jul 2019	3,359.	R 18,421,143,463.00
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



Retail values and volumes for Dec 2018 to Oct 2019

Retail values and volumes

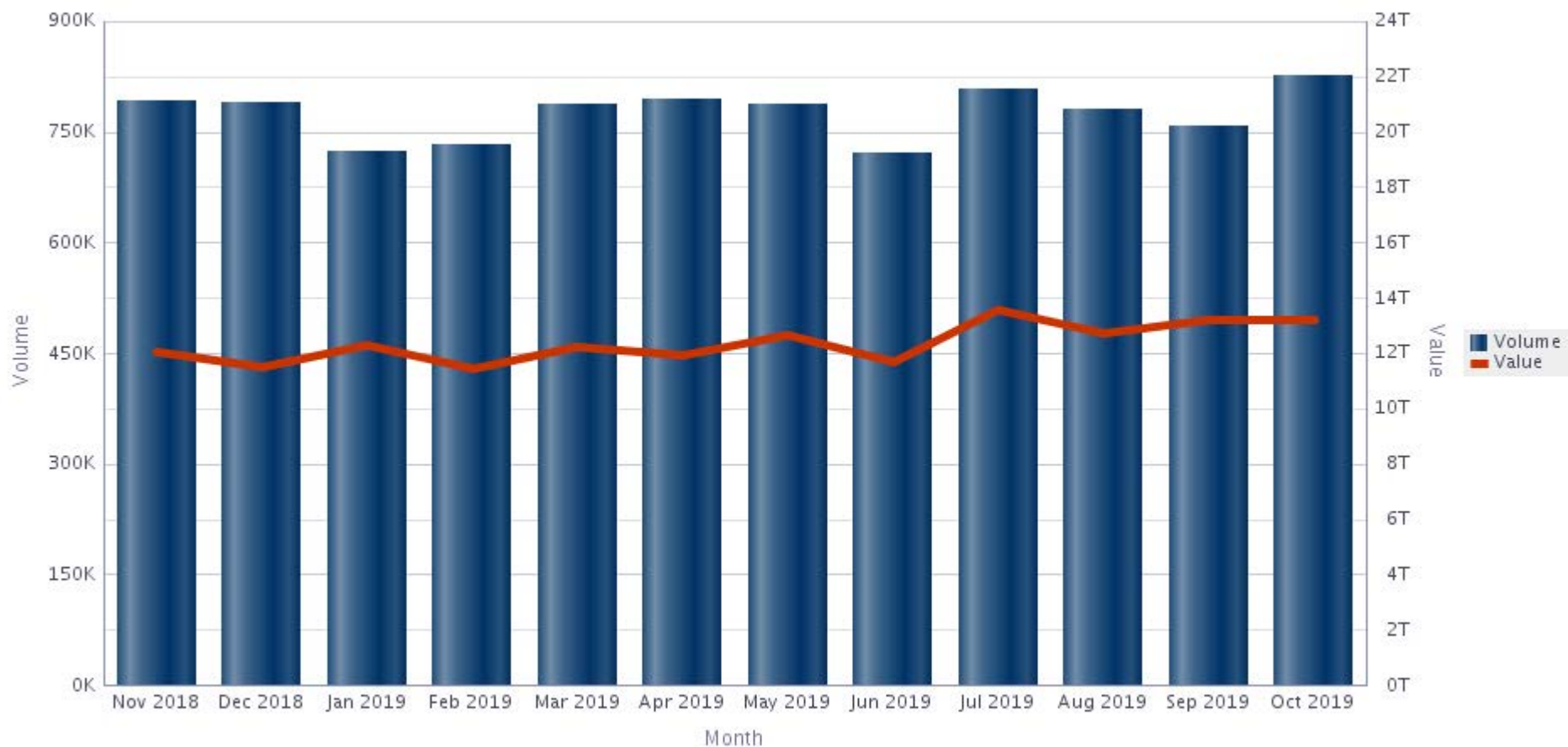


Month Mon yyyy	Volume	Value	
Nov 2018	41,242.	R	1,129,032,554,637.36
Dec 2018	37,818.	R	1,114,755,063,826.33
Jan 2019	41,082.	R	948,170,421,640.99
Feb 2019	38,222.	R	999,550,120,959.34
Mar 2019	40,523.	R	1,055,861,244,869.60
Apr 2019	39,023.	R	1,083,486,879,194.33
May 2019	41,597.	R	1,095,926,160,560.25
Jun 2019	39,458.	R	1,011,190,242,300.69
Jul 2019	46,473.	R	1,156,463,407,726.19
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



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

SAMOS Message values and volumes

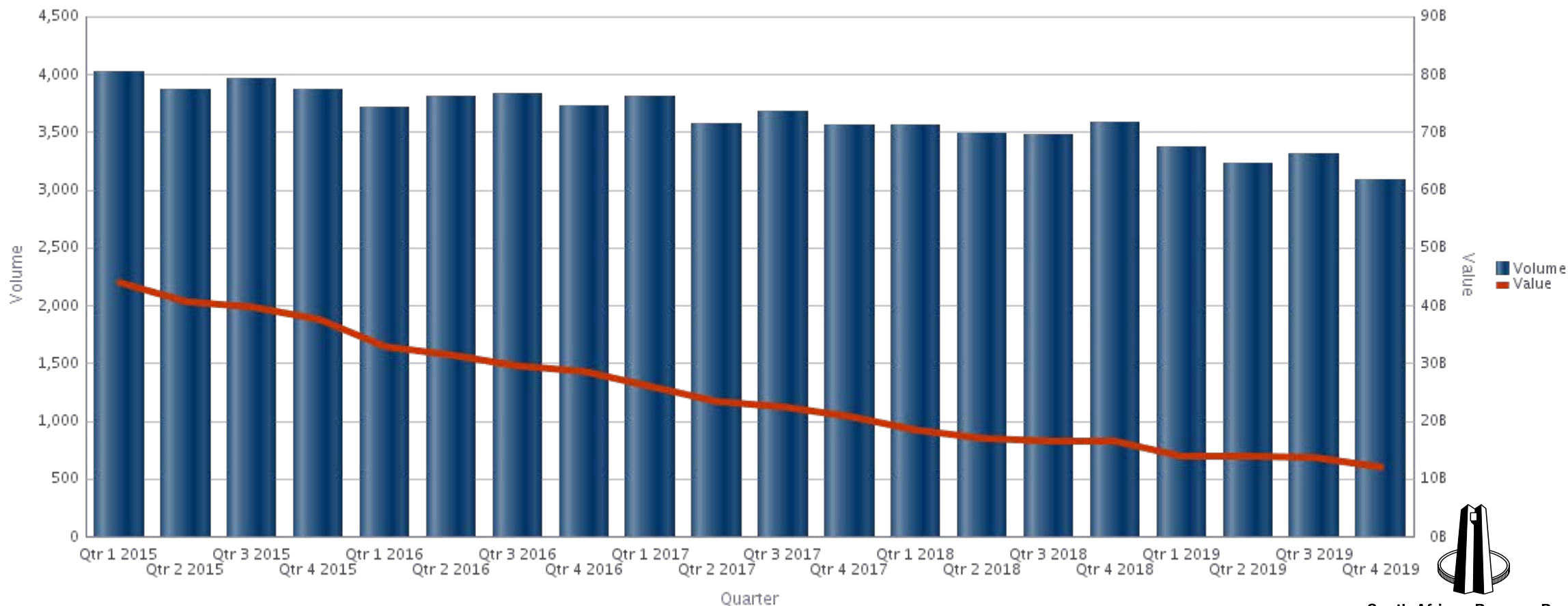


Month Mon yyyy	Value	Volume
Nov 2018	R 12,057,106,326,937.10	790,209.
Dec 2018	R 11,536,247,465,606.70	787,687.
Jan 2019	R 12,299,437,650,261.50	722,804.
Feb 2019	R 11,476,501,532,166.00	732,620.
Mar 2019	R 12,232,604,072,790.80	787,245.
Apr 2019	R 11,966,946,305,757.70	793,646.
May 2019	R 12,645,208,392,838.90	786,867.
Jun 2019	R 11,725,298,202,889.50	720,789.
Jul 2019	R 13,582,004,606,191.10	806,944.
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.



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

Volume, Value



Summarised volumes and values totals for Oct 2019

Description	Volume	Value
RTL Total	768,877.	R 10,873,517,147,100.10
Retail	49,649.	R 1,173,100,993,888.70
Payment Cash Withdrawal/Deposit (KPSBV)	7,489.	R 440,086,293,497.79
Payment Dematerialised MM Instrument (MPDEM)	4,961.	R 138,187,662,749.77
Payment any Derivative Instrument (OPDER)	3,067.	R 38,859,810,539.30
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,813.	R 653,660,632,152.20
Daily BMA Settlements (SPBMA)	595.	R 360,123,525,767.21
Payment any Money Market Product (MPMMI)	585.	R 135,658,441,394.11
STRATE Planned Payments Confirmed on T+4 (SPLNY)	571.	R 43,554,116,820.04
Settlement of Derivative Margin Calls (OSDMC)	224.	R 22,384,677,680.07
STRATE Same Day Confirmed Settlements (SPLNN)	76.	R 13,862,268,799.83

