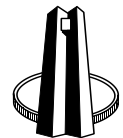




Settlement Statistics and Indicators

September 2019



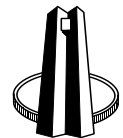
In September 2019, SAMOS processed 755,828 transactions to the value of ZAR13,212,266,961,258

Peak volume was 70,297 on 25 September 2019 and peak value was ZAR1,074,195,526,505 on 30 September 2019

Average number of transactions processed per day were 31,492 representing the average value of ZAR550,511,123,385

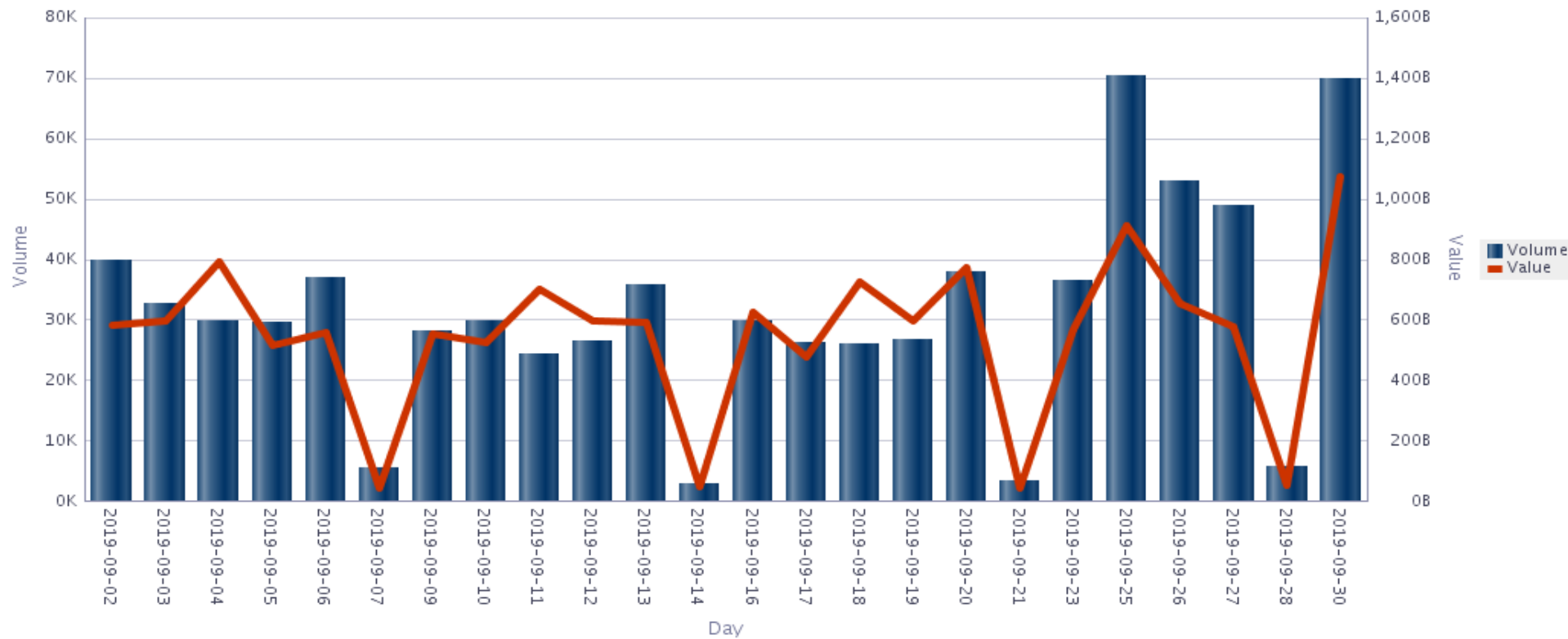
Monthly peak volume in 10 years was 810,748 in March 2018

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

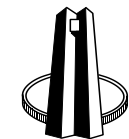


Daily message values and volumes for Sep 2019

SAMOS Message Values and Volumes

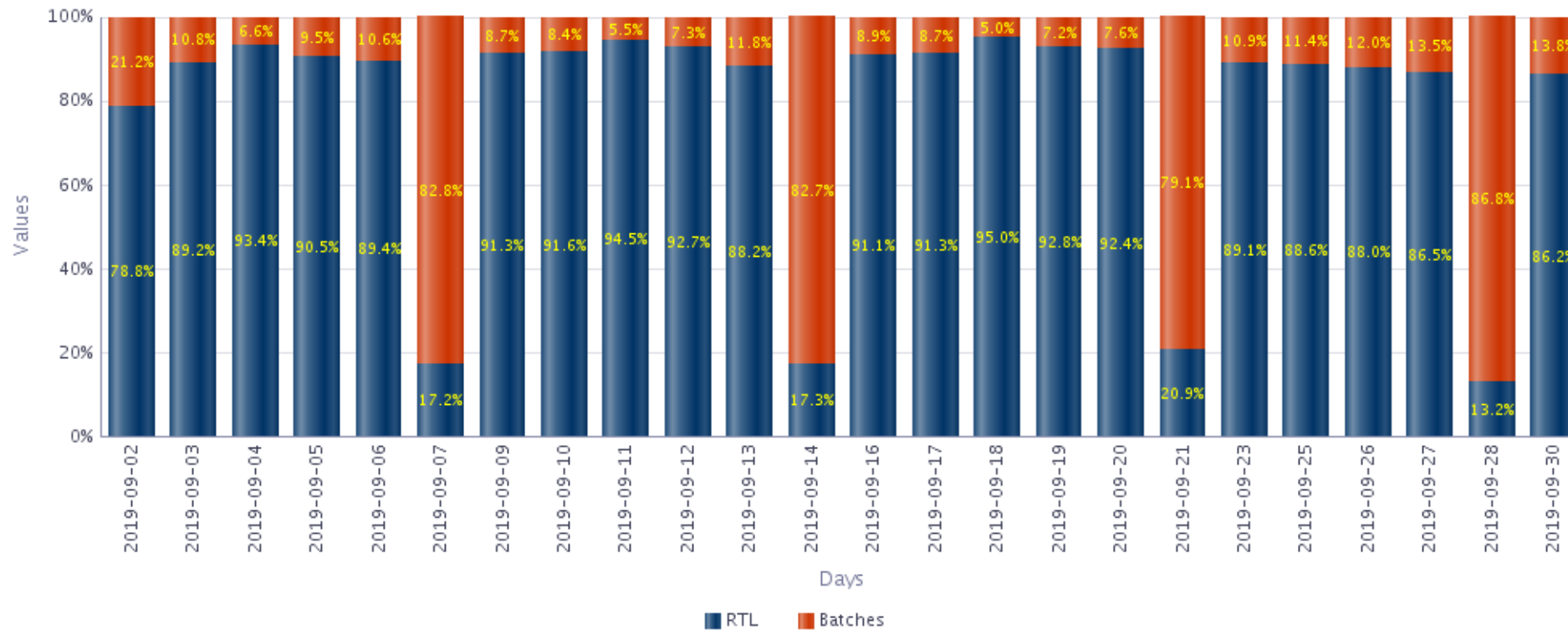


Day yyyy-mm-dd	Value	Volume
2019/09/02	R 583,944,376,973.12	39,719.
2019/09/03	R 598,685,120,558.87	32,730.
2019/09/04	R 794,170,036,085.13	29,701.
2019/09/05	R 514,267,845,034.02	29,648.
2019/09/06	R 557,553,792,010.16	37,066.
2019/09/07	R 46,220,297,976.87	5,569.
2019/09/09	R 555,219,999,164.73	28,073.
2019/09/10	R 524,276,200,908.06	29,724.
2019/09/11	R 700,541,833,186.55	24,343.
2019/09/12	R 599,347,638,365.70	26,483.
2019/09/13	R 591,026,640,086.82	35,852.
2019/09/14	R 48,928,669,727.80	2,958.
2019/09/16	R 626,563,425,387.41	29,831.
2019/09/17	R 478,340,667,285.60	26,213.
2019/09/18	R 726,776,484,163.06	25,900.
2019/09/19	R 599,407,298,414.46	26,721.
2019/09/20	R 774,360,274,381.83	37,854.
2019/09/21	R 46,188,771,359.99	3,300.
2019/09/23	R 570,351,893,005.06	36,368.
2019/09/25	R 914,104,001,291.58	70,297.
2019/09/26	R 654,026,007,308.20	52,992.
2019/09/27	R 580,276,154,217.86	48,908.
2019/09/28	R 53,494,007,860.26	5,726.
2019/09/30	R 1,074,195,526,505.57	69,852.

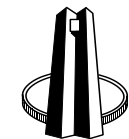


RTL /Batches message values for Sep 2019

RTL Value / Batches Value

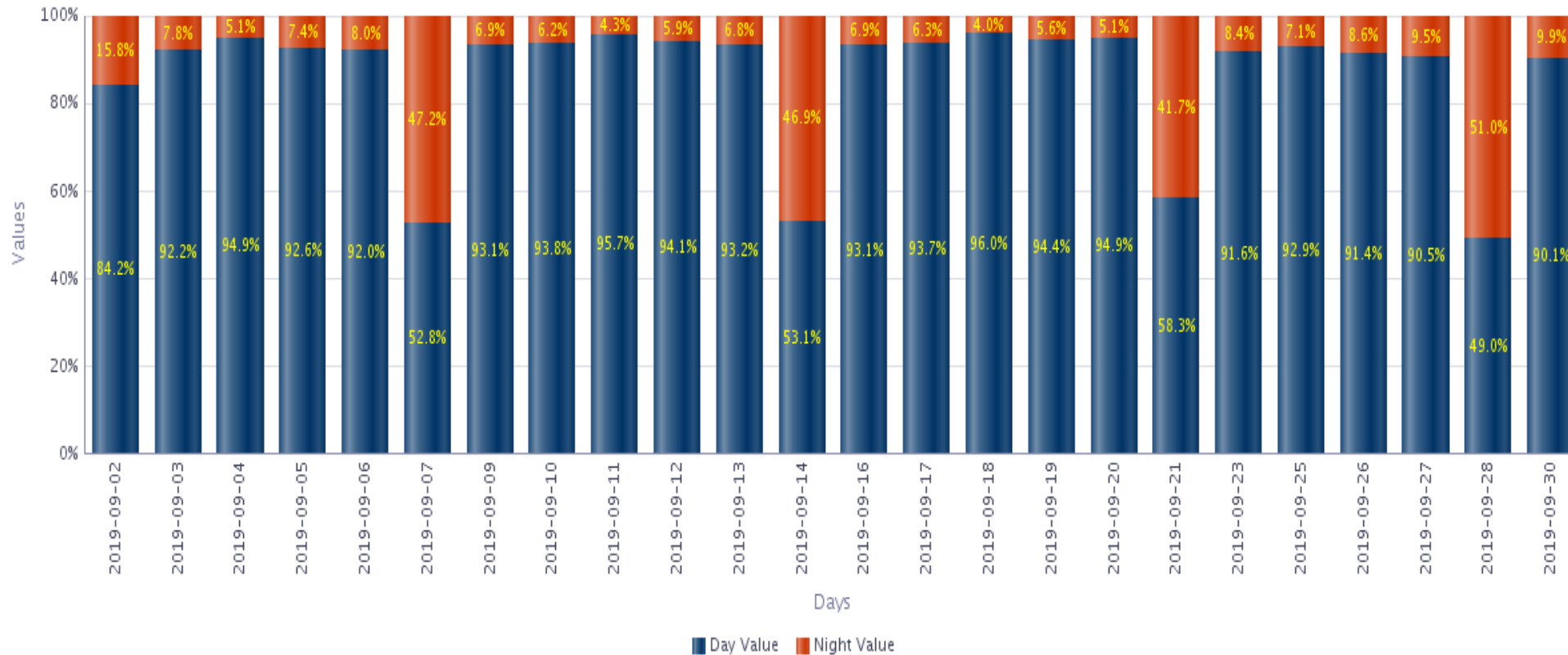


Date	RTL	Batches
2019-09-02	R 344,527,355,323.69	R 92,750,746,675.21
2019-09-03	R 397,966,522,566.72	R 48,238,624,433.56
2019-09-04	R 553,274,328,045.16	R 39,106,872,496.79
2019-09-05	R 366,728,537,789.50	R 38,424,786,992.07
2019-09-06	R 366,838,899,638.27	R 43,675,391,098.82
2019-09-07	R 2,533,735,769.12	R 12,163,181,373.95
2019-09-09	R 376,822,849,862.69	R 35,870,746,978.32
2019-09-10	R 365,120,082,418.60	R 33,593,465,922.40
2019-09-11	R 526,839,171,219.54	R 30,552,741,511.05
2019-09-12	R 404,692,824,138.22	R 31,708,165,544.27
2019-09-13	R 413,624,790,339.07	R 55,312,400,138.82
2019-09-14	R 2,642,202,207.51	R 12,621,669,344.37
2019-09-16	R 418,358,008,086.70	R 40,849,877,679.87
2019-09-17	R 334,377,614,576.06	R 31,919,392,970.44
2019-09-18	R 561,819,316,905.03	R 29,702,307,860.43
2019-09-19	R 427,073,888,655.38	R 32,933,835,525.53
2019-09-20	R 577,110,866,648.33	R 47,586,995,207.73
2019-09-21	R 2,971,373,106.50	R 11,216,204,324.24
2019-09-23	R 379,020,148,185.41	R 46,480,414,024.33
2019-09-25	R 660,989,254,402.20	R 85,084,631,765.61
2019-09-26	R 454,143,910,584.51	R 61,834,474,381.06
2019-09-27	R 402,032,630,304.06	R 62,582,894,261.11
2019-09-28	R 2,770,730,775.69	R 18,288,873,118.97
2019-09-30	R 731,023,576,606.13	R 116,730,184,921.27

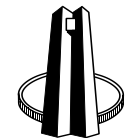


Day and Night settlement values for Sep 2019

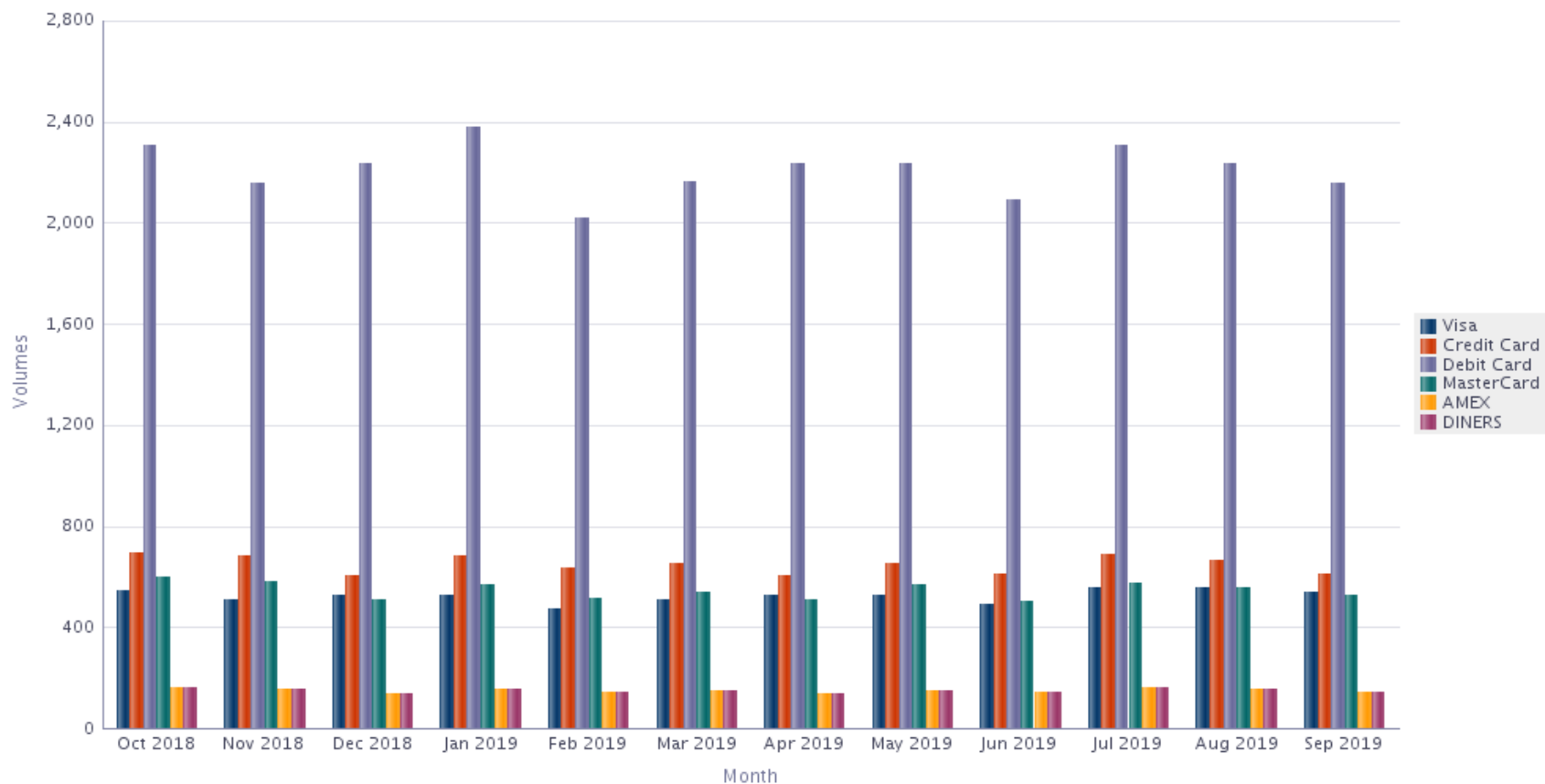
Day Value, Night Value



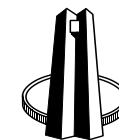
Date	Night Value	Day Value
2019-09-02	R 71,673,747,263.76	R 382,594,397,230.68
2019-09-03	R 36,666,340,068.99	R 430,566,837,445.49
2019-09-04	R 31,057,347,662.96	R 578,441,984,078.90
2019-09-05	R 30,486,351,924.15	R 383,425,562,177.62
2019-09-06	R 34,436,236,928.18	R 396,251,632,959.39
2019-09-07	R 6,941,948,904.96	R 7,761,918,928.07
2019-09-09	R 28,945,795,798.98	R 388,129,826,869.58
2019-09-10	R 25,155,963,621.61	R 378,500,076,863.74
2019-09-11	R 24,407,201,926.15	R 537,313,737,666.96
2019-09-12	R 25,855,377,790.49	R 415,939,990,209.60
2019-09-13	R 32,478,224,795.17	R 441,872,809,913.47
2019-09-14	R 7,158,429,083.97	R 8,111,300,755.43
2019-09-16	R 32,278,973,428.29	R 434,881,250,780.38
2019-09-17	R 23,593,453,765.03	R 350,220,605,081.44
2019-09-18	R 23,517,872,016.43	R 571,681,625,014.55
2019-09-19	R 26,273,688,065.14	R 446,844,786,377.32
2019-09-20	R 32,515,306,145.40	R 600,135,833,654.85
2019-09-21	R 5,912,321,249.02	R 8,279,289,538.64
2019-09-23	R 36,656,875,479.33	R 400,575,228,543.09
2019-09-25	R 54,128,795,007.92	R 705,486,222,509.56
2019-09-26	R 45,746,299,889.53	R 486,856,474,177.63
2019-09-27	R 45,195,254,287.01	R 429,615,234,066.17
2019-09-28	R 10,745,655,183.64	R 10,340,370,364.29
2019-09-30	R 87,159,759,165.25	R 794,908,111,213.46



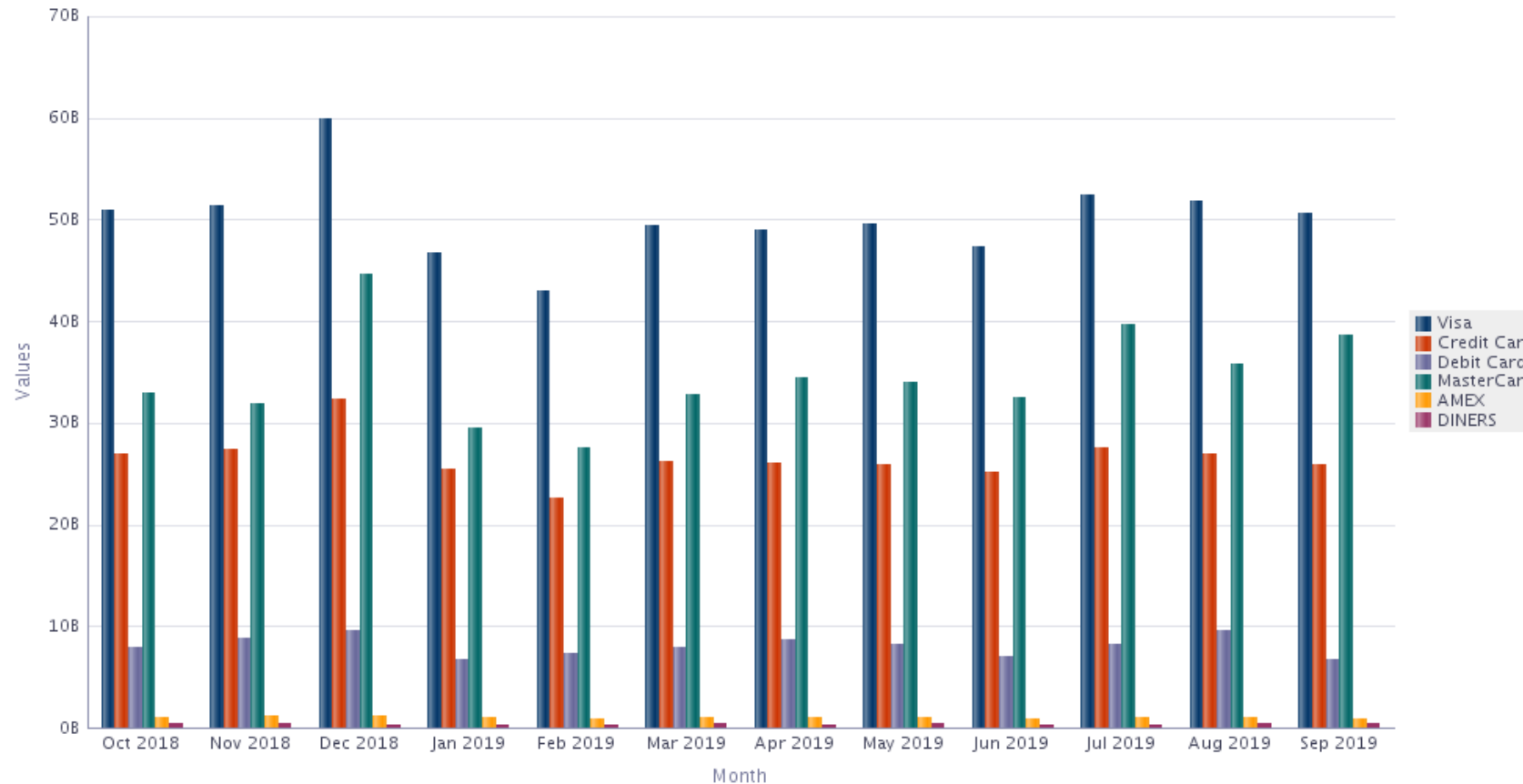
Cards message volumes for Oct 2018 - Sep 2019



Months	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
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
Aug-19	558	2,230	663	559	156	156
Sep-19	540	2,154	609	524	144	144
Total	6,292	26,480	7,776	6,543	1,798	1,797

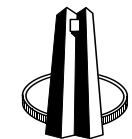


Cards message values for Oct 2018 - Sep 2019

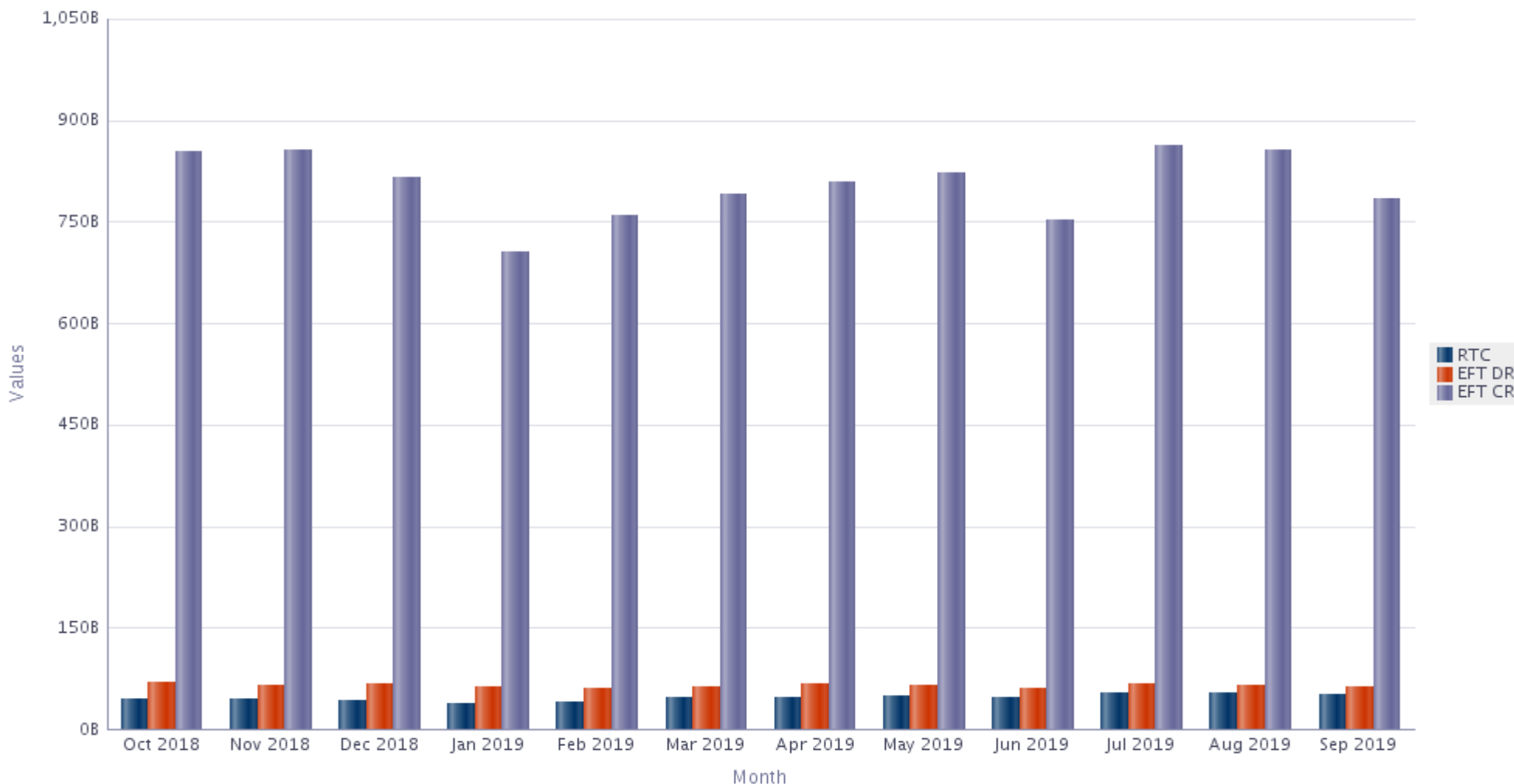


Months	Visa	Debit Card	Credit Card
Oct-18	R 50,933,026,278.36	R 7,904,154,515.57	R 26,989,034,641.02
Nov-18	R 51,285,926,973.04	R 8,845,486,332.60	R 27,362,431,462.48
Dec-18	R 59,883,163,796.04	R 9,557,073,631.12	R 32,258,883,899.09
Jan-19	R 46,720,498,482.16	R 6,690,065,563.73	R 25,452,736,785.34
Feb-19	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
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
Total	R 601,460,545,528.61	R 96,757,516,298.83	R 318,137,653,523.75

Months	MasterCard	AMEX	DINERS
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
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
Total	R 414,320,705,426.46	R 12,473,425,623.97	R 4,603,601,451.47



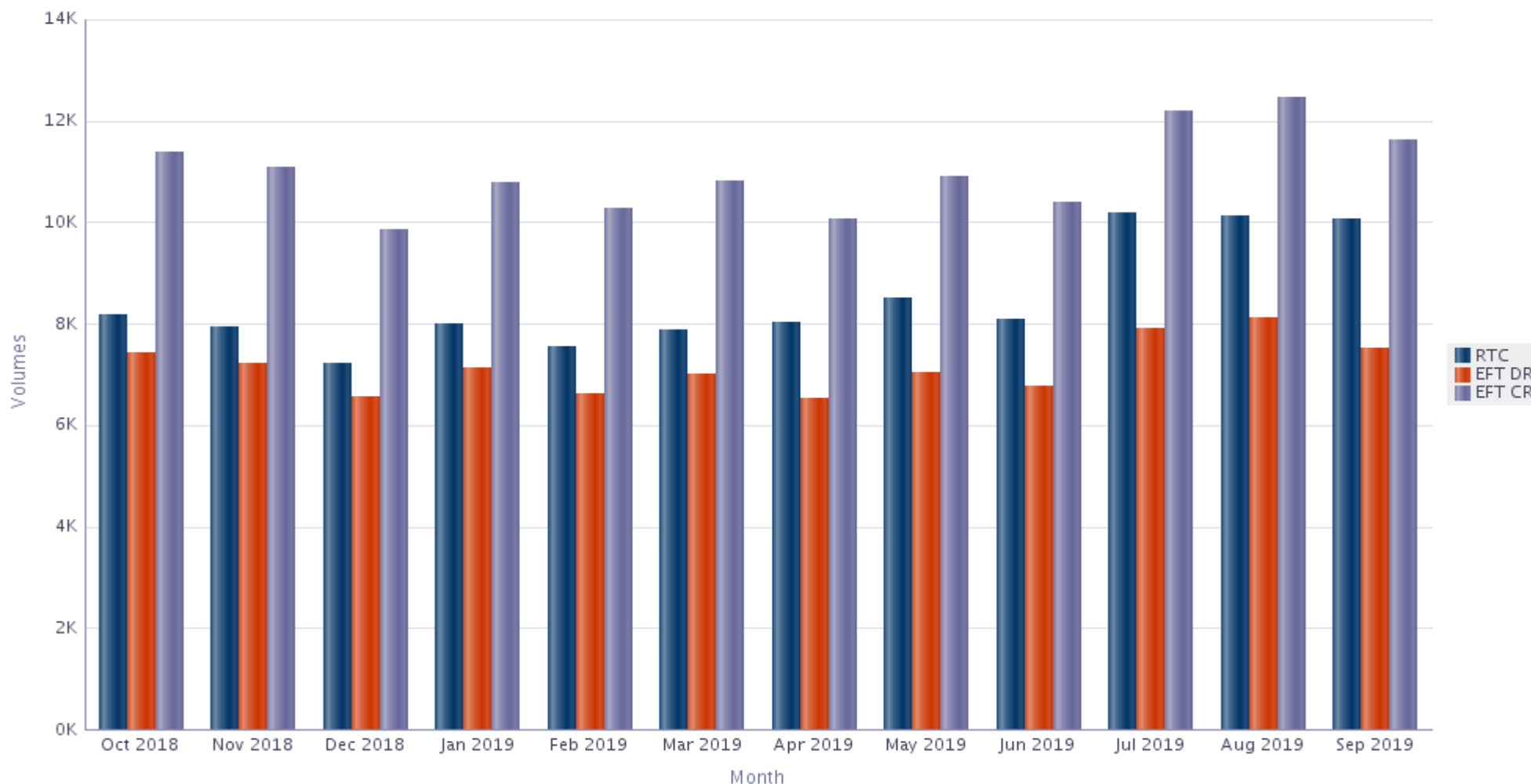
EFT and Real Time Clearing (RTC) message values for Oct 2018 to Sep 2019



Month Mon yyyy	Agreement No Detail	Value
Oct 2018	RTC	R 44,474,483,095.25
	EFT DR	R 69,547,596,273.20
	EFT CR	R 852,203,884,858.07
Nov 2018	RTC	R 44,801,794,837.34
	EFT CR	R 855,573,960,460.63
	EFT DR	R 65,448,594,780.50
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	RTC	R 38,982,535,173.31
	EFT CR	R 704,783,129,925.84
	EFT DR	R 61,884,087,631.99
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 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 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	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



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

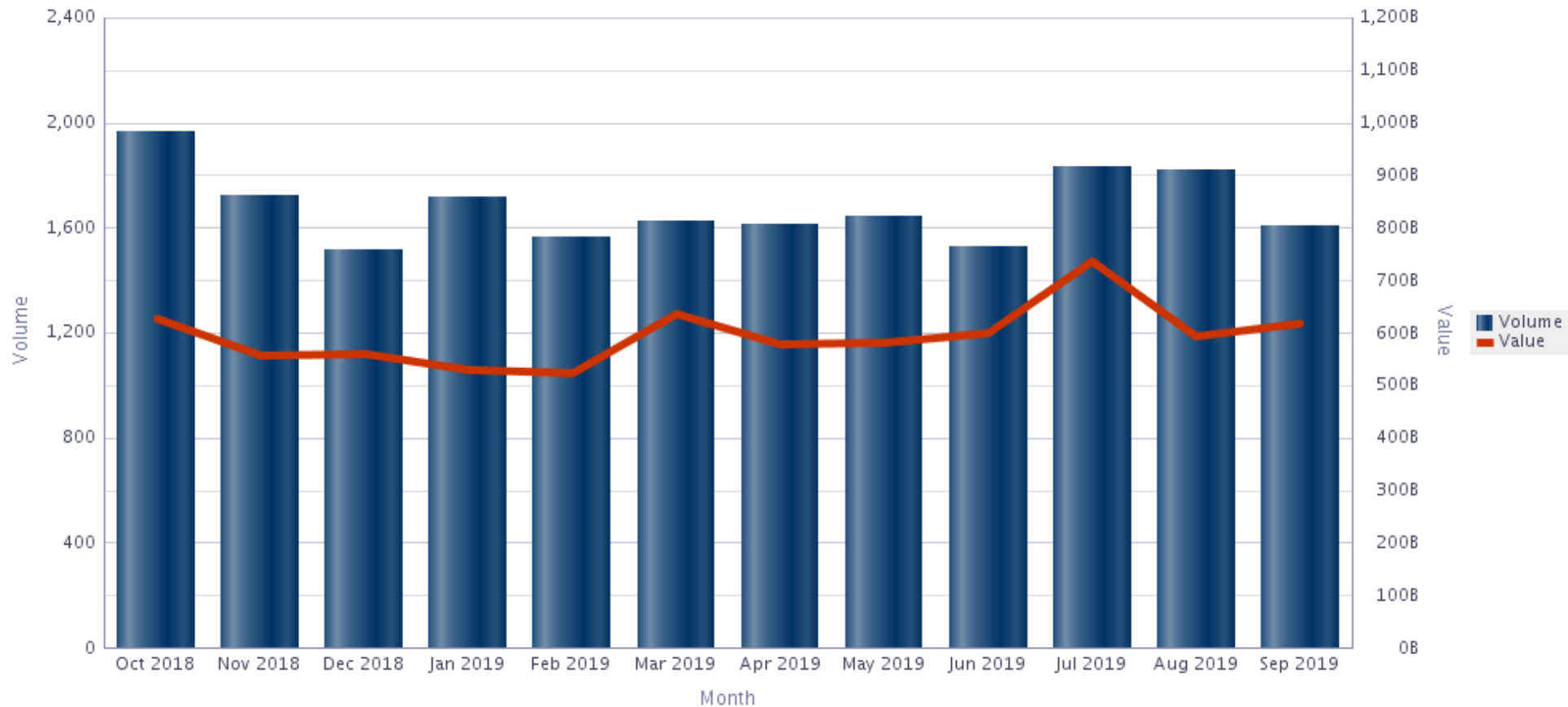


Month	Mon yyyy	Agreement No	Detail	Volume
Oct 2018			RTC	8,172.
			EFT DR	7,435.
			EFT CR	11,382.
Nov 2018			RTC	7,928.
			EFT CR	11,073.
			EFT DR	7,216.
Dec 2018			EFT CR	9,830.
			RTC	7,201.
			EFT DR	6,564.
Jan 2019			RTC	7,998.
			EFT CR	10,761.
			EFT DR	7,137.
Feb 2019			RTC	7,552.
			EFT DR	6,625.
			EFT CR	10,250.
Mar 2019			EFT DR	7,014.
			RTC	7,881.
			EFT CR	10,790.
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			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.

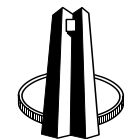


CLS settlement values and volumes for Oct 2018 to Sep 2019

CLS Settlement – monthly values and volumes

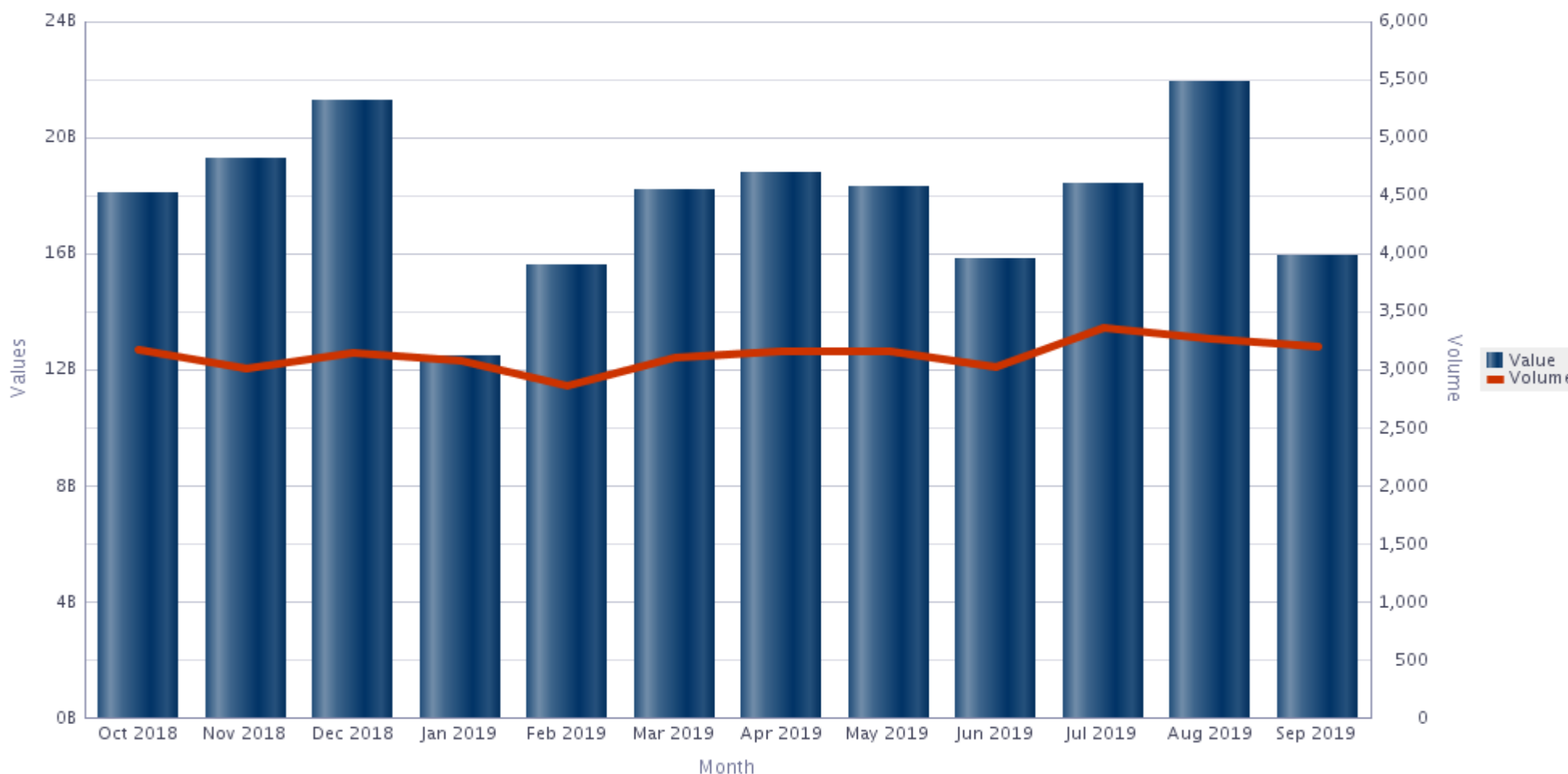


Month Mon yyyy	Value	Volume
Oct 2018	R 627,780,747,339.72	1,965.
Nov 2018	R 557,977,103,786.14	1,722.
Dec 2018	R 561,661,399,874.22	1,513.
Jan 2019	R 531,080,957,125.15	1,716.
Feb 2019	R 524,376,218,680.46	1,562.
Mar 2019	R 635,206,686,966.01	1,625.
Apr 2019	R 578,314,125,777.48	1,609.
May 2019	R 581,653,722,878.01	1,640.
Jun 2019	R 599,811,479,028.44	1,524.
Jul 2019	R 738,269,801,884.41	1,828.
Aug 2019	R 595,390,566,461.30	1,820.
Sep 2019	R 618,610,893,162.58	1,605.



SASwitch values and volumes for Oct 2018 to Sep 2019

SASWITCH

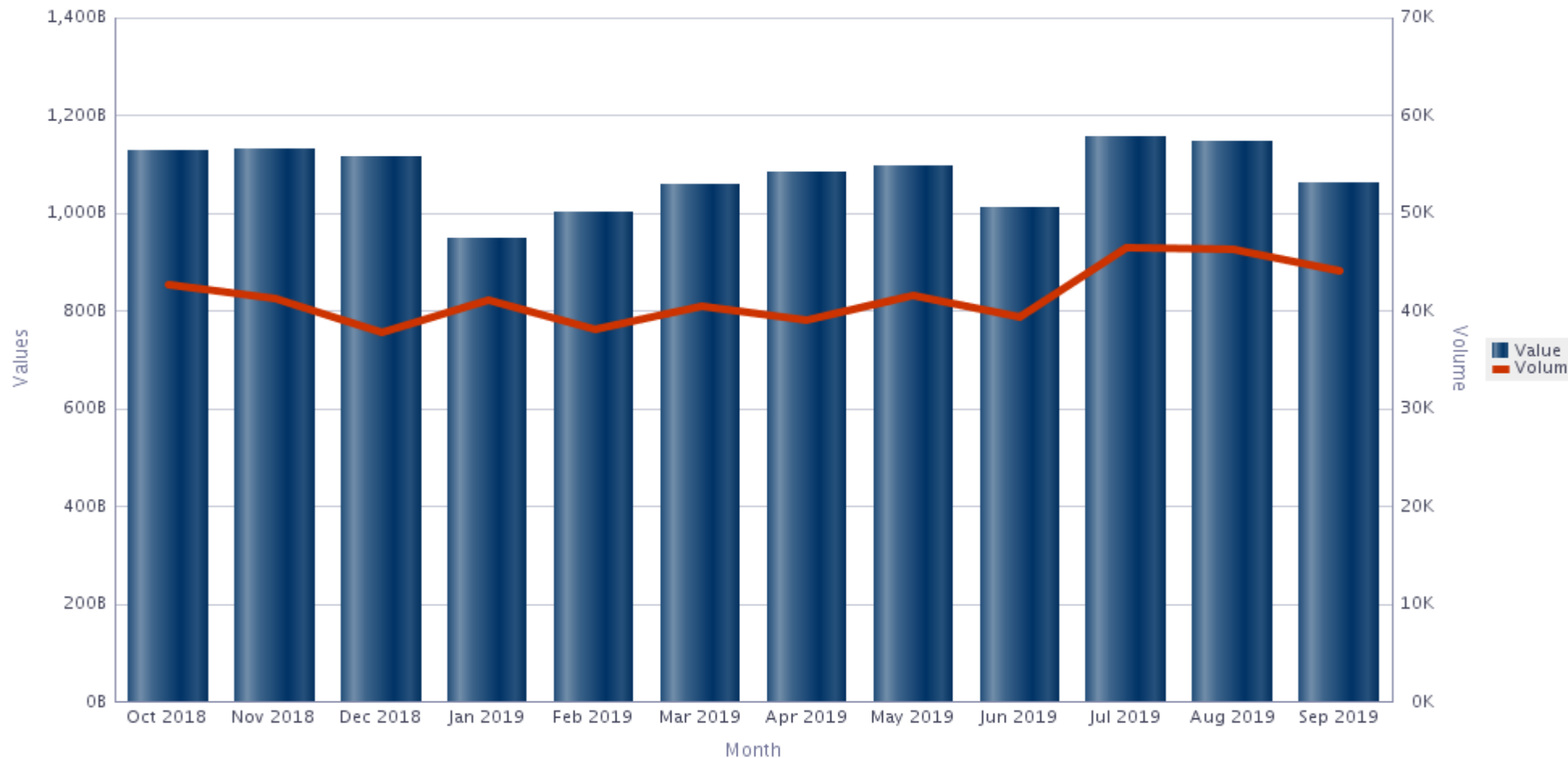


Month Mon YYYY	Volume	Value
Oct 2018	3,176.	R 18,066,469,503.42
Nov 2018	3,017.	R 19,263,004,922.18
Dec 2018	3,143.	R 21,280,300,685.30
Jan 2019	3,084.	R 12,442,691,406.11
Feb 2019	2,862.	R 15,597,774,499.72
Mar 2019	3,112.	R 18,166,264,322.50
Apr 2019	3,160.	R 18,785,054,286.85
May 2019	3,169.	R 18,280,809,655.10
Jun 2019	3,024.	R 15,819,622,727.64
Jul 2019	3,359.	R 18,421,143,463.00
Aug 2019	3,274.	R 21,916,249,098.35
Sep 2019	3,208.	R 15,939,107,635.46

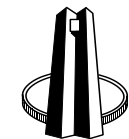


Retail values and volumes for Oct 2018 to Sep 2019

Retail values and volumes

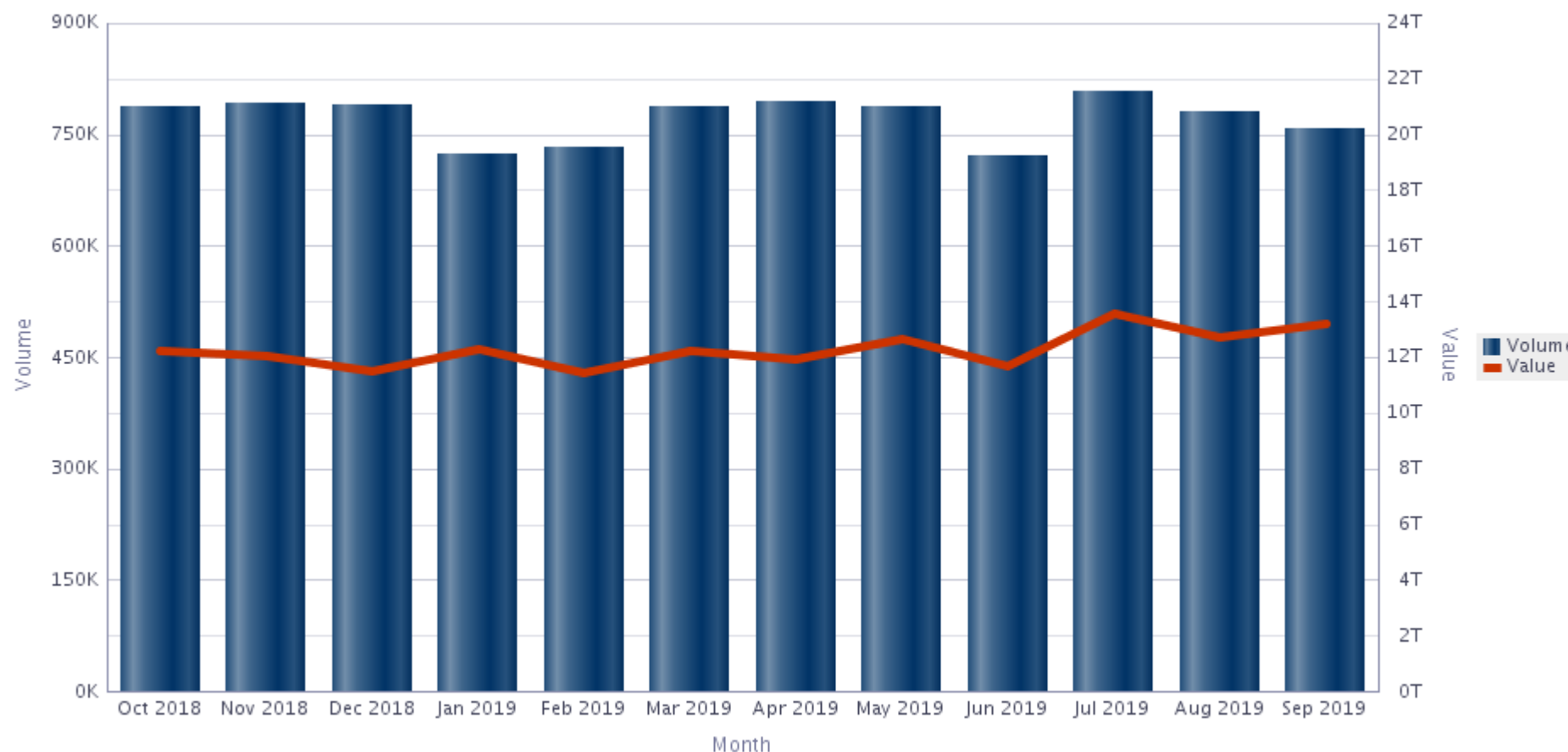


Month	Mon yyyy	Volume	Value
Oct 2018		42,721.	R 1,127,503,633,013.06
Nov 2018		41,242.	R 1,129,032,554,637.36
Dec 2018		37,818.	R 1,114,755,063,826.33
Jan 2019		41,082.	R 948,170,421,640.99
Feb 2019		38,222.	R 999,550,120,959.34
Mar 2019		40,523.	R 1,055,861,244,869.60
Apr 2019		39,023.	R 1,083,486,879,194.33
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
Aug 2019		46,426.	R 1,144,619,651,659.12
Sep 2019		44,080.	R 1,059,228,878,550.22



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

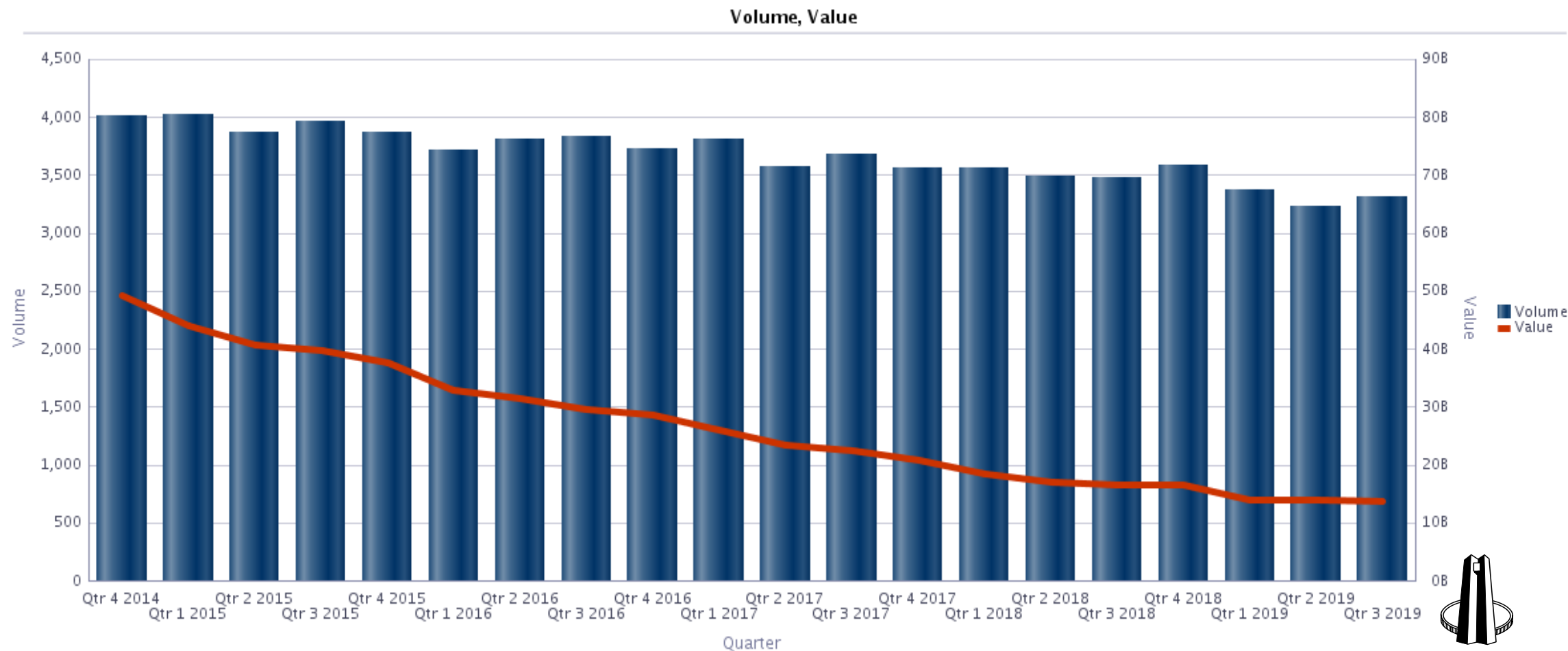
SAMOS Message values and volumes



Month Mon yyyy	Value	Volume
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.
Aug 2019	R 12,757,916,407,535.50	780,200.
Sep 2019	R 13,212,266,961,258.70	755,828.



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



Summarised volumes and values totals for Sep 2019

Description	Volume	Value
RTL Total	704,637.	R 11,029,031,841,509.10
Retail	44,080.	R 1,059,228,878,550.22
Payment Cash Withdrawal/Deposit (KPSBV)	6,540.	R 331,413,116,752.90
Payment Dematerialised MM Instrument (MPDEM)	4,254.	R 128,873,049,221.36
Payment any Derivative Instrument (OPDER)	2,885.	R 36,908,151,939.89
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,605.	R 618,610,893,162.58
STRATE Planned Payments Confirmed on T+4 (SPLNY)	936.	R 76,265,166,176.39
Daily BMA Settlements (SPBMA)	498.	R 330,284,015,250.08
Payment any Money Market Product (MPMMI)	472.	R 131,323,368,267.03
Settlement of Derivative Margin Calls (OSDMC)	196.	R 21,718,379,498.52
STRATE Same Day Confirmed Settlements (SPLNN)	97.	R 19,791,313,113.54

