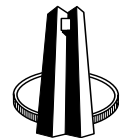




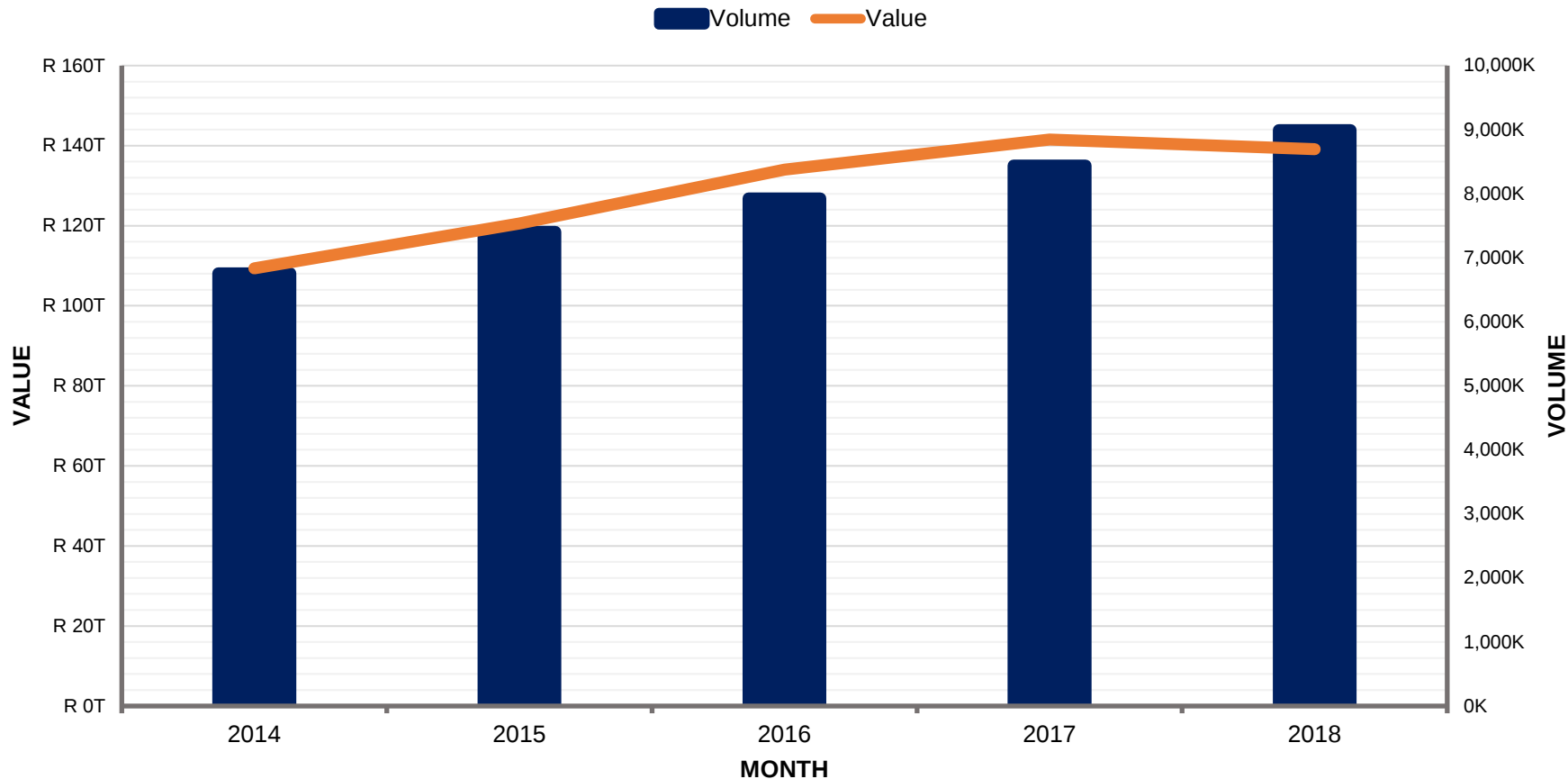
Settlement Statistics and Indicators

2014 - 2018

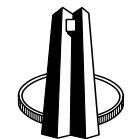


Total monthly message Values and Volumes from 2014 - 2018

SAMOS Message Values and Volumes

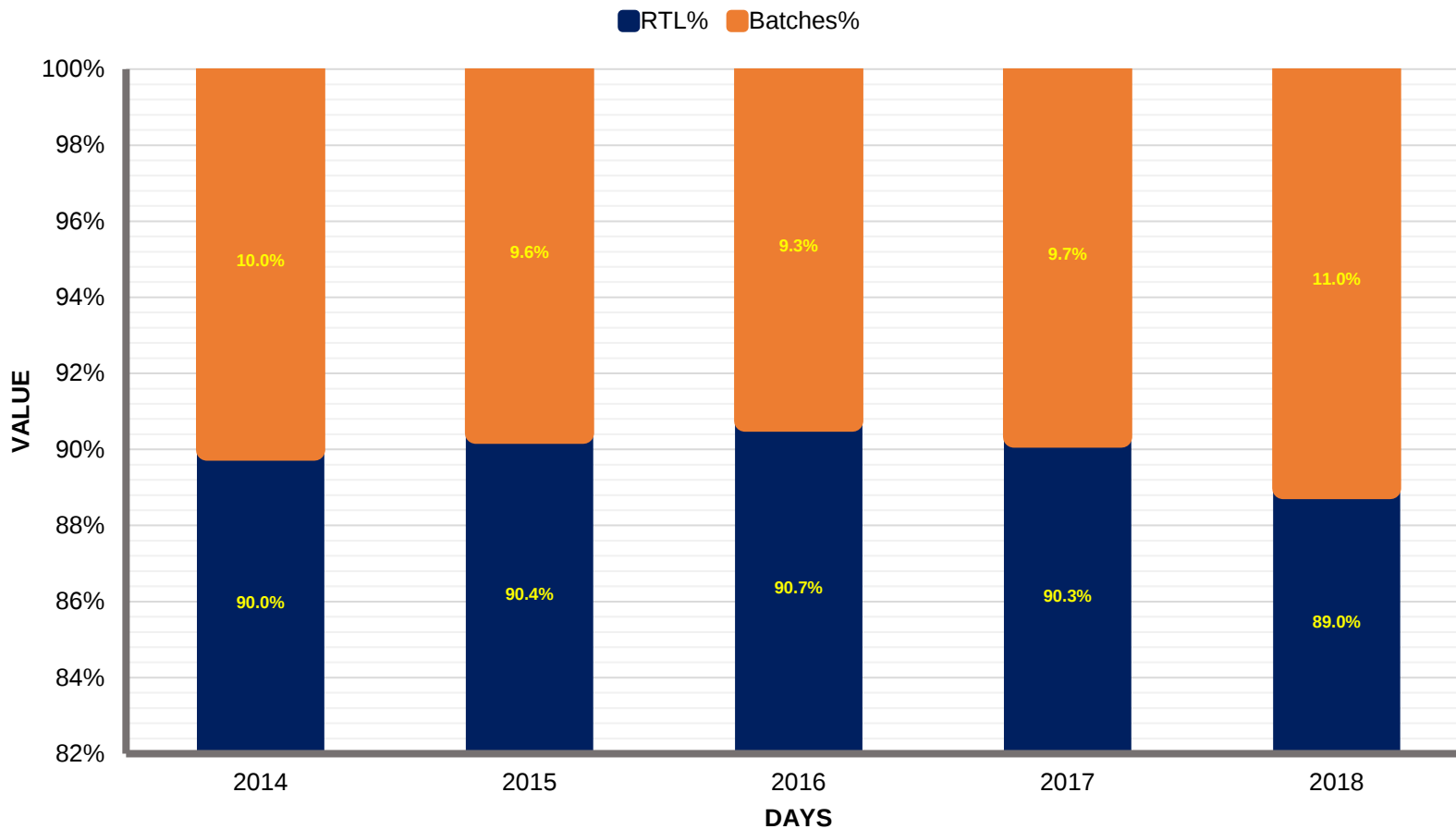


Message values and volumes - monthly		
Month	Value	Volume
2014	R 109,354,041,144,350.00	6,755,430
2015	R 120,554,832,685,816.00	7,404,929
2016	R 133,991,075,351,432.00	7,927,366
2017	R 141,528,422,309,655.00	8,439,465
2018	R 139,104,096,034,500.00	8,991,112
Total	R 644,532,467,525,753.00	39,518,302
Average	R 128,906,493,505,151.00	7,903,660

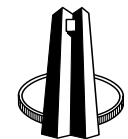


RTL /Batches message values

RTL Value / Batches Value



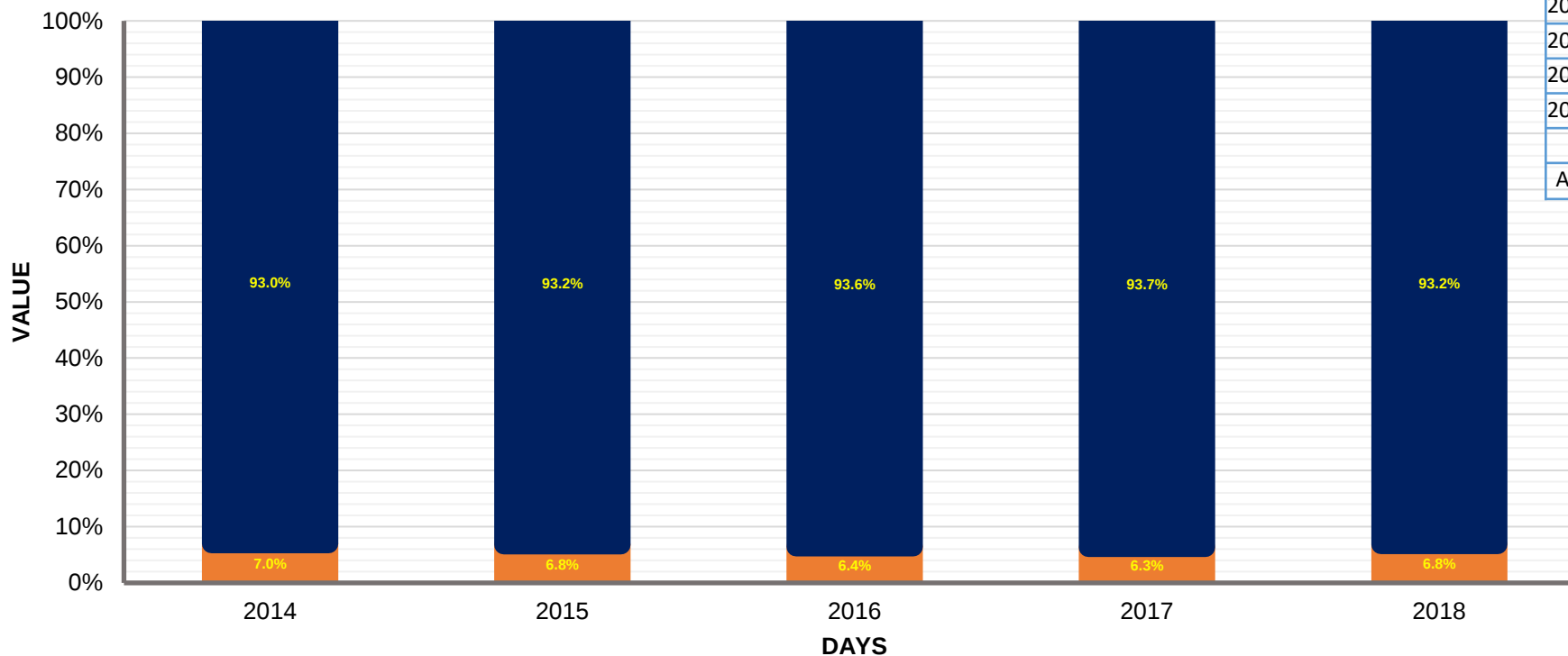
RTL /Batches message values		
Date	RTL	Batches
2014	R 84,500,732,971,900.20	R 9,401,258,731,033.77
2015	R 95,635,207,981,152.30	R 10,119,942,875,907.80
2016	R 106,133,460,706,242.00	R 10,824,063,500,923.20
2017	R 107,089,145,810,116.00	R 11,464,719,348,333.20
2018	R 99,499,581,359,901.60	R 12,330,682,759,638.80
Total	R 492,858,128,829,312.00	R 54,140,667,215,836.80
Average	R 98,571,625,765,862.40	R 10,828,133,443,167.40



Day and Night settlement values

Day Value, Night Value

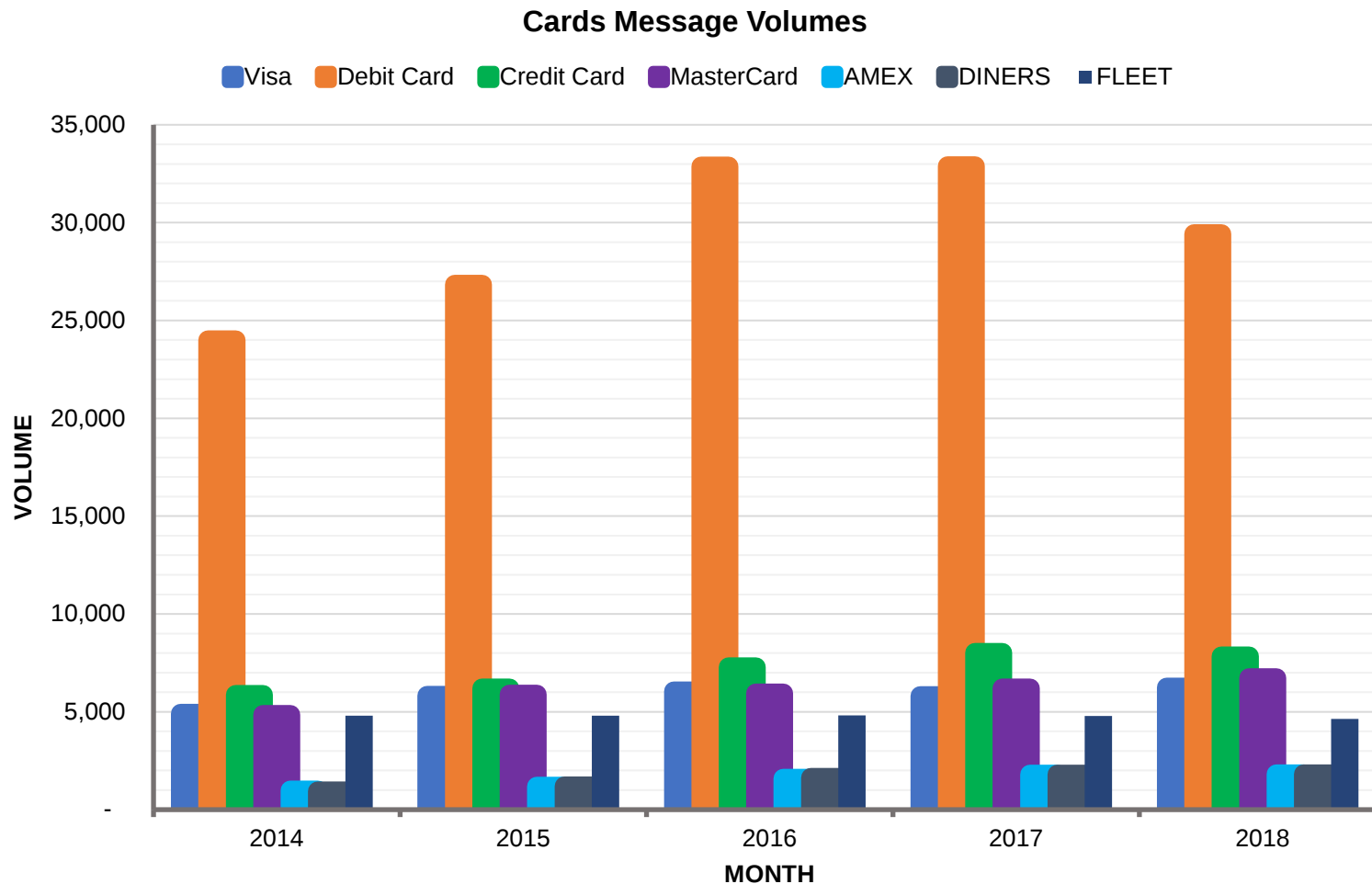
■ Night Value% ■ Day Value%



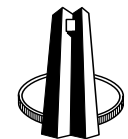
Day and Night settlement values		
Date	Night Value	Day Value
2014	R 7,355,881,245,172.66	R 97,731,258,333,041.10
2015	R 7,867,981,477,651.02	R 108,467,081,721,039.00
2016	R 8,311,295,785,078.11	R 121,054,465,308,128.00
2017	R 8,665,215,306,376.45	R 128,283,515,565,441.00
2018	R 9,117,206,230,165.24	R 124,734,955,712,801.00
Total	R 41,317,580,044,443.50	R 580,271,276,640,450.00
Average	R 8,263,516,008,888.70	R 116,054,255,328,090.00



Cards message volumes for 2014 - 2018

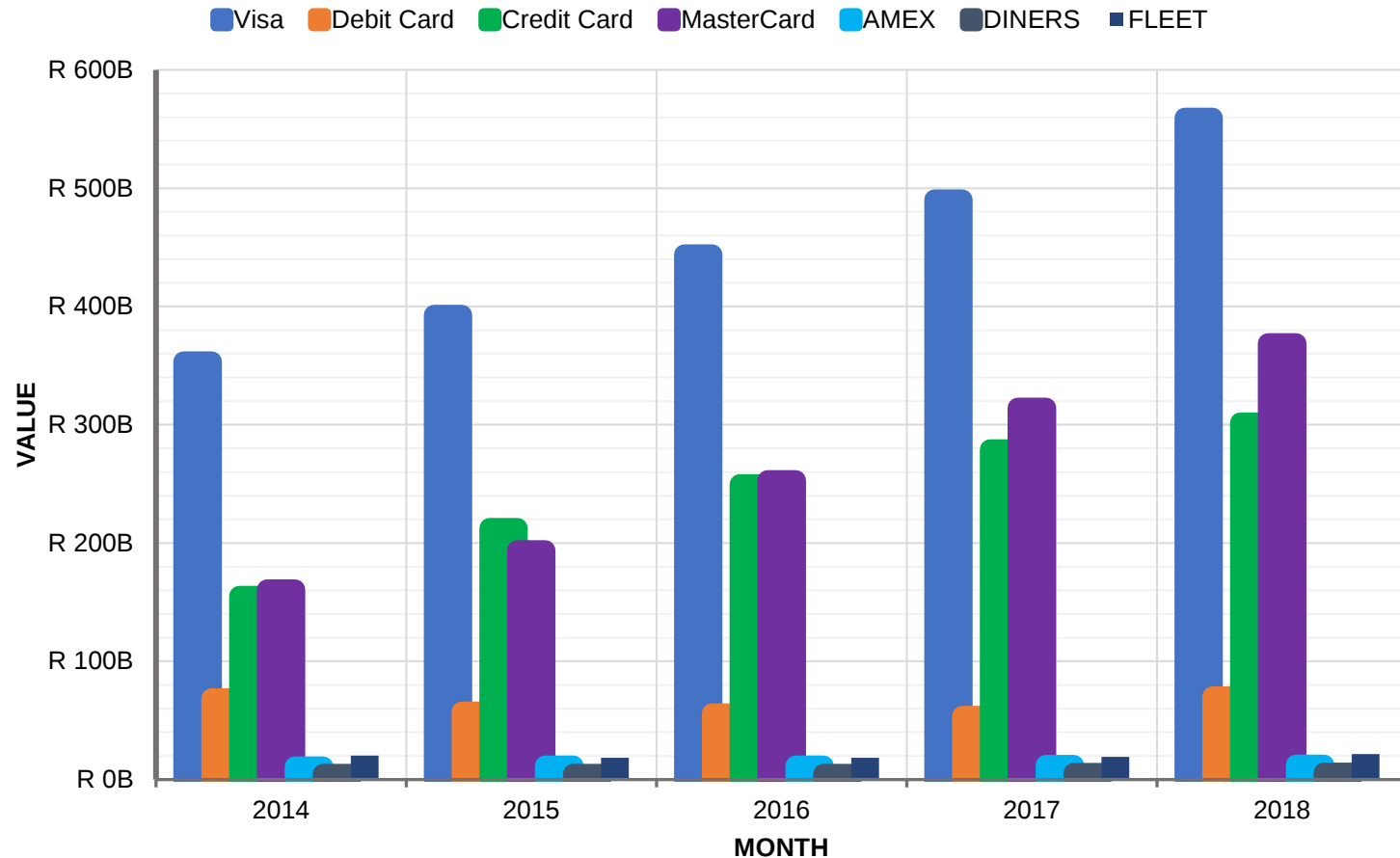


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	FLEET
2014	4,912	23,992	5,869	4,842	983	936	4,795
2015	5,826	26,834	6,204	5,883	1,176	1,194	4,808
2016	6,052	32,875	7,289	5,937	1,581	1,624	4,816
2017	5,815	32,889	8,013	6,203	1,796	1,796	4,792
2018	6,247	29,419	7,844	6,729	1,805	1,805	4,644
Total	28,852	146,009	35,219	29,594	7,341	7,355	23,855
Average	5,770	29,202	7,044	5,919	1,468	1,471	4,771



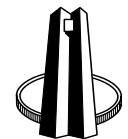
Cards message values for 2014 - 2018

Cards Message Values



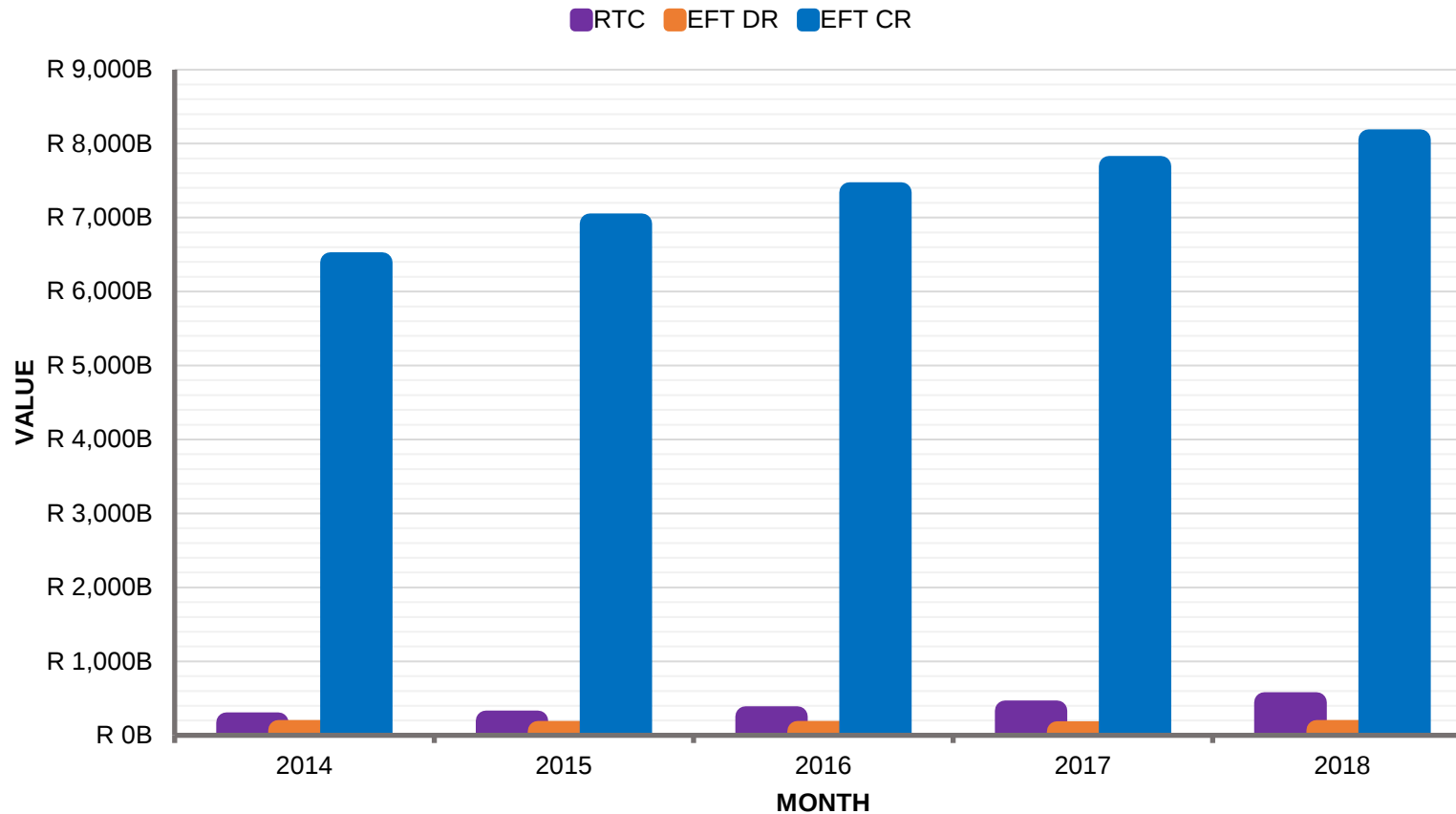
Cards monthly values				
Month	Visa	Debit Card	Credit Card	
2014	R 353,361,674,793.60	R 68,601,453,870.30	R 155,200,777,150.89	
2015	R 392,789,167,936.42	R 57,241,344,390.60	R 212,581,575,304.78	
2016	R 443,909,133,161.58	R 55,763,837,700.31	R 249,520,040,039.01	
2017	R 490,330,493,645.88	R 53,695,165,418.28	R 278,979,155,235.97	
2018	R 559,462,221,976.00	R 70,061,075,081.41	R 301,705,060,692.90	
Total	R 10,080.00	R 2,239,852,691,513.48	R 305,362,876,460.90	
Average	R 2,016.00	R 447,970,538,302.70	R 61,072,575,292.18	

Cards monthly values				
Month	MasterCard	AMEX	DINERS	FLEET
2014	R 160,513,636,675.34	R 10,985,879,663.10	R 4,525,522,573.95	R 20,386,260,752.88
2015	R 193,794,111,808.26	R 11,723,266,904.72	R 4,613,080,753.85	R 18,402,922,039.04
2016	R 252,975,427,960.94	R 11,730,012,914.62	R 4,669,341,614.55	R 18,324,006,041.81
2017	R 314,220,936,973.88	R 12,265,495,827.64	R 5,295,764,019.30	R 19,270,982,536.96
2018	R 368,756,033,026.66	R 12,454,677,422.12	R 5,724,604,422.14	R 21,495,036,332.65
Total	R 1,290,260,146,445.08	R 59,159,332,732.20	R 24,828,313,383.79	R 97,879,207,703.34
Average	R 258,052,029,289.02	R 11,831,866,546.44	R 4,965,662,676.76	R 19,575,841,540.67

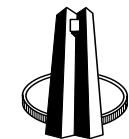


EFT and Real-Time Clearing (RTC) message values for 2014 - 2018

EFT and Real Time Clearing (RTC) Message Values



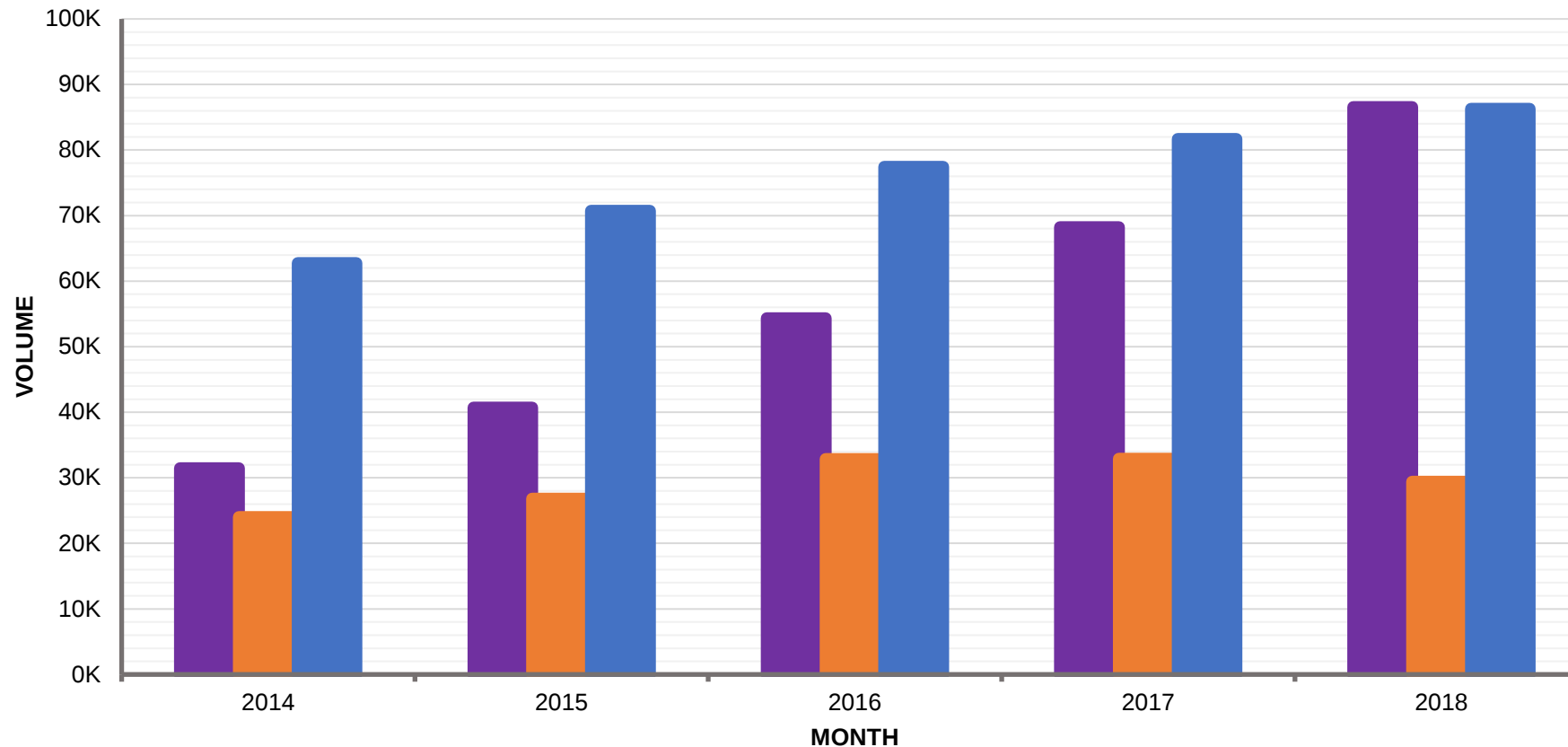
EFT - RTC Monthly Values			
Month	RTC	EFT DR	EFT CR
2014	R 171,787,910,629.38	R 68,601,453,870.30	R 6,395,108,521,573.32
2015	R 198,998,228,288.15	R 57,241,344,390.60	R 6,917,493,736,756.31
2016	R 255,209,299,253.50	R 55,763,837,700.31	R 7,340,168,176,590.94
2017	R 332,181,226,993.09	R 53,695,165,418.28	R 7,693,772,233,154.03
2018	R 443,769,976,589.30	R 70,061,075,081.41	R 8,053,255,581,861.45
Totals	R 1,401,946,641,753.42	R 305,362,876,460.90	R 36,399,798,249,936.10
Average	R 280,389,328,350.68	R 61,072,575,292.18	R 7,279,959,649,987.21



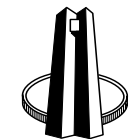
EFT and Real-Time Clearing (RTC) message volumes for 2014 - 2018

EFT and Real Time Clearing (RTC) Message Volumes

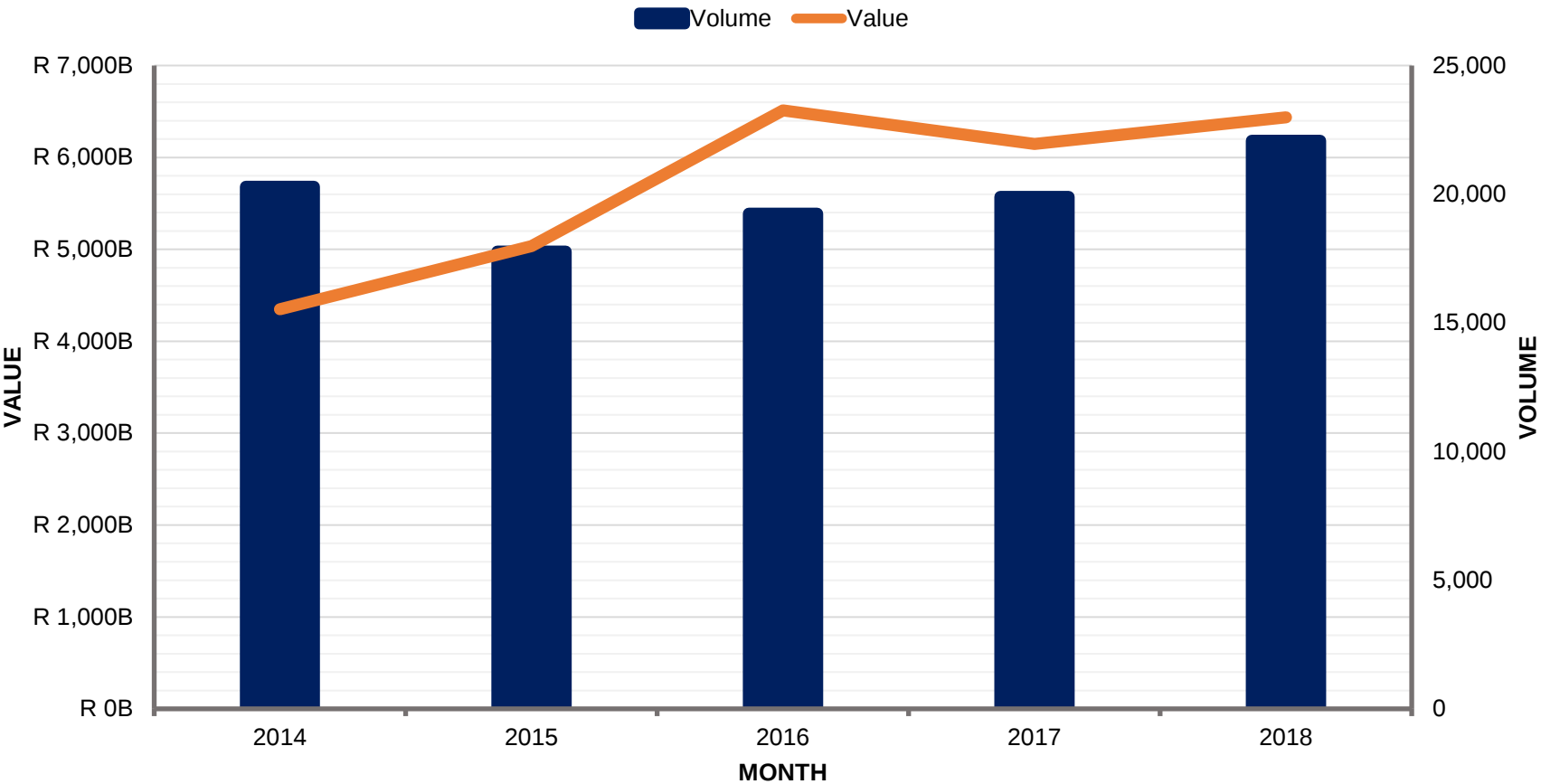
■ RTC ■ EFT DR ■ EFT CR



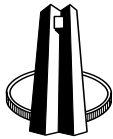
EFT - RTC monthly volumes			
Month	RTC	EFT DR	EFT CR
2014	31,440	23,992	62,760
2015	40,692	26,834	70,746
2016	54,322	32,875	77,423
2017	68,250	32,889	81,687
2018	86,543	29,419	86,276
Totals	281,247	146,009	378,892
Average	56,249	29,202	75,778



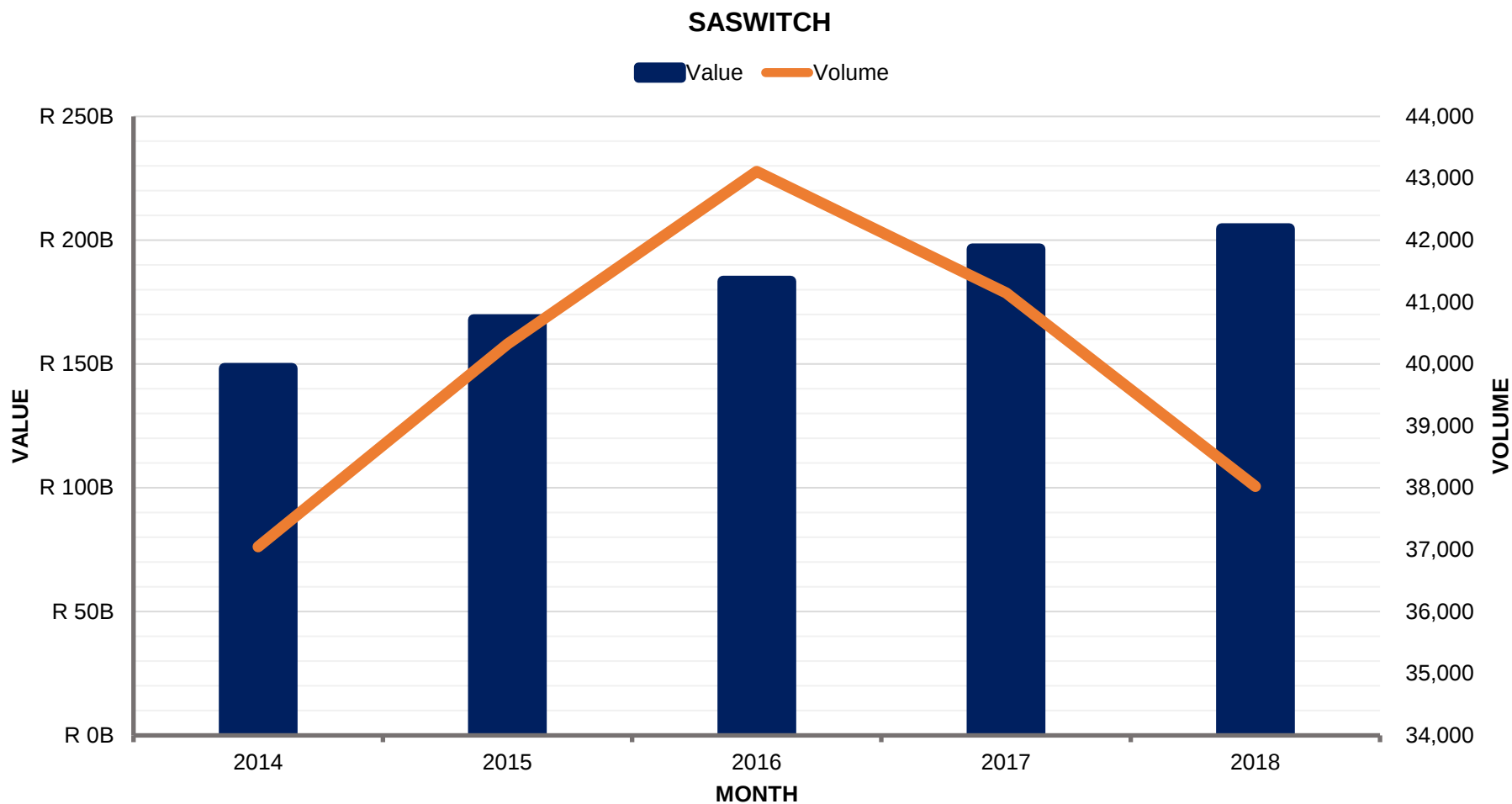
CLS Settlement - monthly values and volumes



CLS Settlement - monthly values and volumes		
Month	Value	Volume
2014	R 4,348,226,860,068.87	20,289
2015	R 5,035,967,672,446.35	17,770
2016	R 6,511,807,451,923.15	19,238
2017	R 6,145,443,805,284.82	19,892
2018	R 6,436,629,478,092.69	22,081
Total	R 28,478,075,267,815.90	99,270
Average	R 5,695,615,053,563.18	19,854



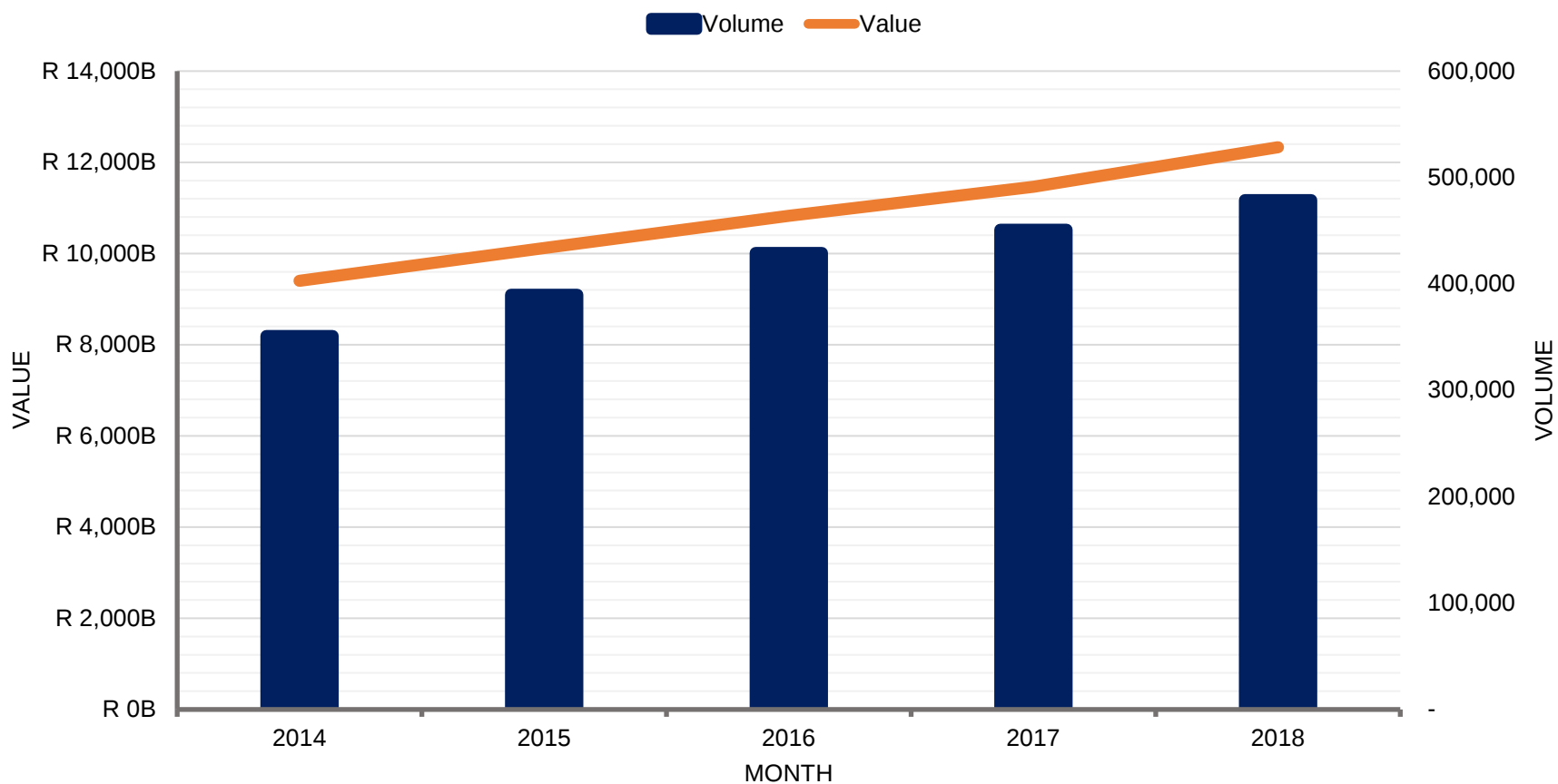
SASwitch values and volumes for 2014 - 2018



SASWITCH Monthly Values		
Month	Value	Volume
2014	R 148,187,977,406.39	37,048
2015	R 167,861,402,637.66	40,323
2016	R 183,419,210,545.85	43,111
2017	R 196,476,225,606.24	41,149
2018	R 204,630,330,354.90	38,021
Total	R 900,575,146,551.04	199,652
Average	R 180,115,029,310.21	39,930



Retail Monthly Values and Volumes

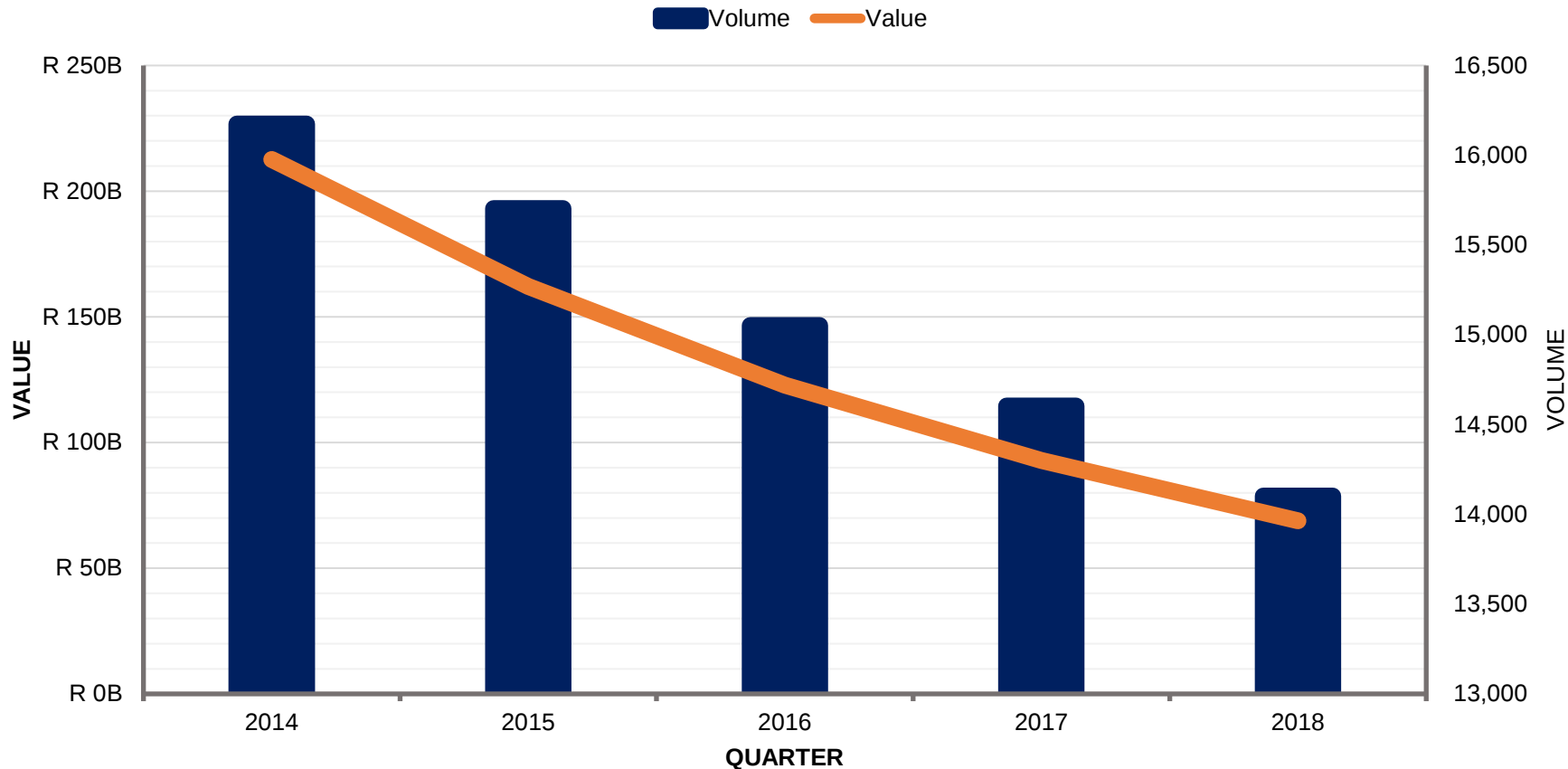


Retail Monthly Values and Volumes		
Month	Value	Volume
2014	R 9,401,258,731,033.77	351,038
2015	R 10,119,942,875,907.80	389,658
2016	R 10,824,063,500,923.20	429,046
2017	R 11,464,719,348,333.20	450,972
2018	R 12,330,682,759,638.80	478,710
Total	R 54,140,667,215,836.80	2,099,424
Average	R 10,828,133,443,167.40	419,885

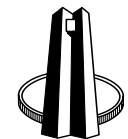


Code Line Clearing (CLC) decline indicators from 2014 - 2018

**Cheques values and volumes
(Code Line Clearing (CLC) decline indicators)**



Cheques values and volumes		
Quarter	Value	Volume
2014	R 212,614,018,145.61	16,174
2015	R 162,069,080,541.42	15,703
2016	R 122,874,717,770.11	15,051
2017	R 92,826,966,491.48	14,604
2018	R 68,877,323,379.25	14,102
Total	R 659,262,106,327.87	75,634
Average	R 131,852,421,265.57	15,127



Summarised volumes and values totals for 2014 - 2018

Receiver Description	Value	Volume
Settlement of Derivative Margin Calls (OSDMC)	R 1,216,653,896,593.31	11,346
Payment Dematerialised MM Instrument (MPDEM)	R 7,375,243,039,674.55	261,907
Rand Payments i.r.o FX Deals for CLS (SPCLS)	R 29,727,922,978,230.90	100,515
Daily BMA Settlements (SPBMA)	R 56,967,169,151,356.10	76,762
STRATE Same Day Confirmed Settlements (SPLNN)	R 899,036,011,629.68	3,372
STRATE Planned Payments Confirmed on T+4 (SPLNY)	R 2,975,180,887,709.34	25,548
Payment Cash Withdrawal/Deposit (KPSBV)	R 11,651,192,662,566.00	373,718
Payment any Money Market Product (MPMMI)	R 7,260,856,101,319.52	45,631
Payment any Derivative Instrument (OPDER)	R 862,004,212,012.91	124,137
Total	R 118,935,258,941,092.00	1,022,936

