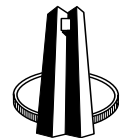




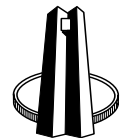
Settlement Statistics and Indicators

July 2017



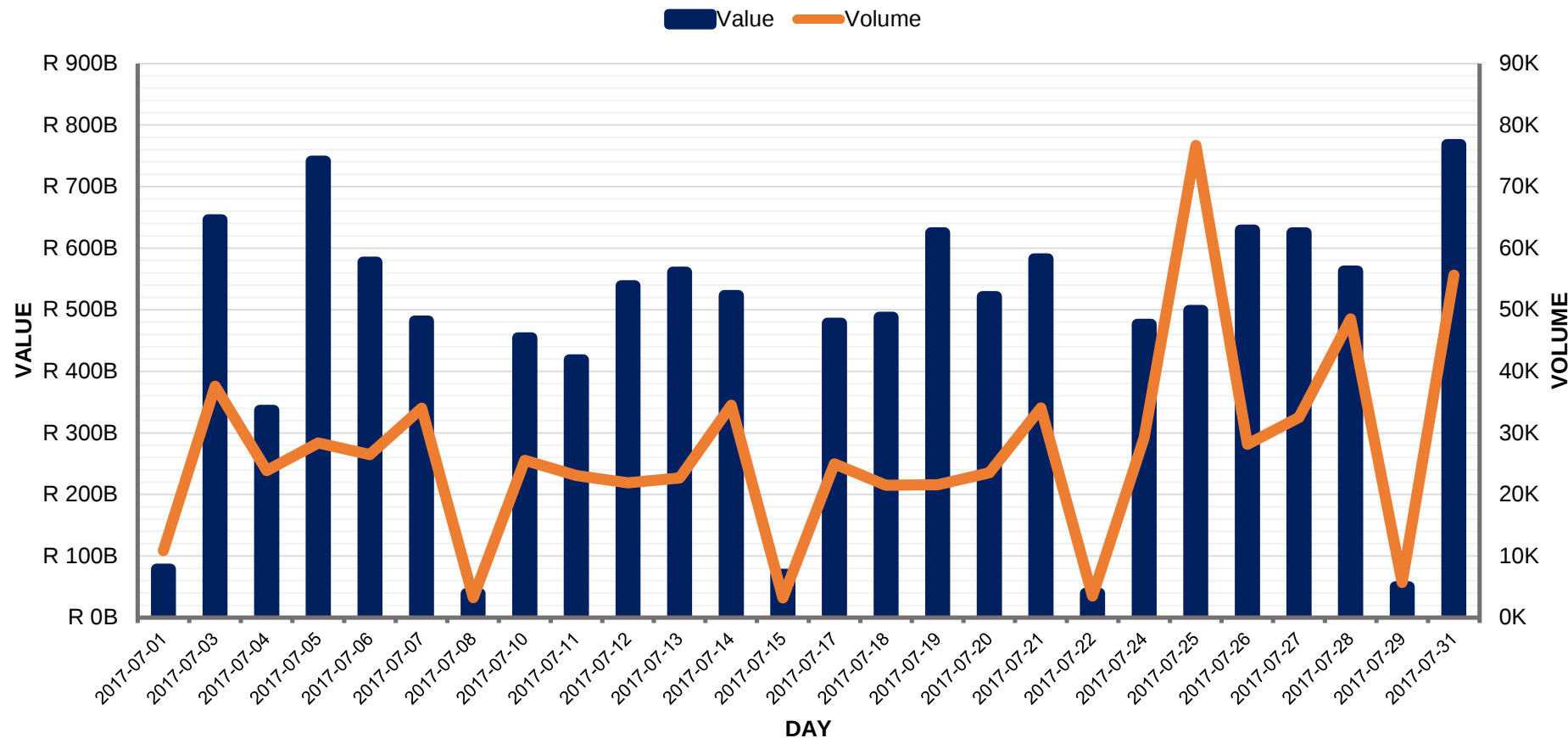
Settlement Main Indicators for July 2017

- ✓ In July 2017, SAMOS processed **700,836** transactions to the value of **ZAR11,812,259,389,837.30**
- ✓ Peak volume was **76,680** on 25 July 2017 and peak value was **ZAR768,400,328,956.75** on 31 July 2017
- ✓ Average number of transactions processed per day were **26,955** representing the average value of **ZAR454,317,668,839.90**
- ✓ Monthly peak volume in 7 years was **749,796** in March 2017
- ✓ Monthly peak value in 7 years was **ZAR12,777,547,990,382.10** in April 2016

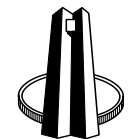


Daily message volumes and values for July 2017

SAMOS Message Values and Volumes
(July 2017)

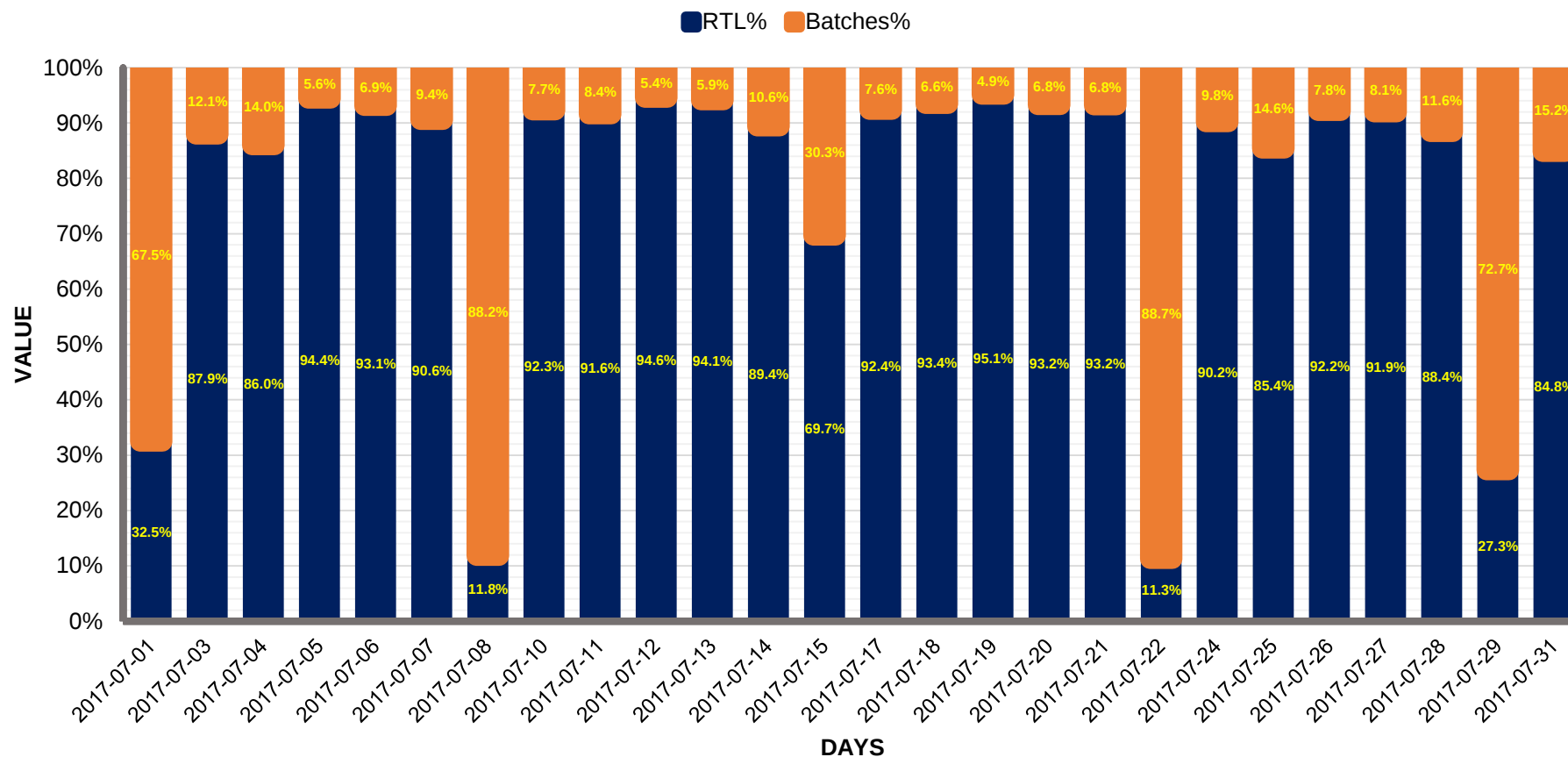


Daily Values and Volumes per month		
Date	Value	Volume
2017-07-01	R 78,869,197,938.72	10,872
2017-07-03	R 645,922,130,969.92	37,580
2017-07-04	R 336,443,319,405.66	23,891
2017-07-05	R 741,297,063,537.38	28,383
2017-07-06	R 577,322,219,971.27	26,494
2017-07-07	R 481,845,055,545.60	34,000
2017-07-08	R 39,105,756,874.71	3,239
2017-07-10	R 454,471,592,534.24	25,563
2017-07-11	R 418,744,695,287.69	23,065
2017-07-12	R 539,168,676,545.20	21,889
2017-07-13	R 561,099,610,408.03	22,678
2017-07-14	R 523,004,263,842.69	34,502
2017-07-15	R 70,131,549,982.45	3,197
2017-07-17	R 478,008,987,960.61	24,958
2017-07-18	R 487,861,216,239.57	21,474
2017-07-19	R 624,887,808,262.42	21,572
2017-07-20	R 521,117,330,373.88	23,527
2017-07-21	R 582,781,799,565.07	34,076
2017-07-22	R 39,444,075,448.24	3,495
2017-07-24	R 476,526,428,624.10	29,172
2017-07-25	R 498,817,636,964.26	76,680
2017-07-26	R 629,370,934,055.19	28,158
2017-07-27	R 624,960,567,379.20	32,533
2017-07-28	R 562,568,639,446.81	48,506
2017-07-29	R 50,088,503,717.65	5,731
2017-07-31	R 768,400,328,956.75	55,601
Total	R 11,812,259,389,837.30	700,836
Average	R 454,317,668,839.90	26,955



RTL / Batches message values for July 2017

RTL Value / Batches Value
(July 2017)



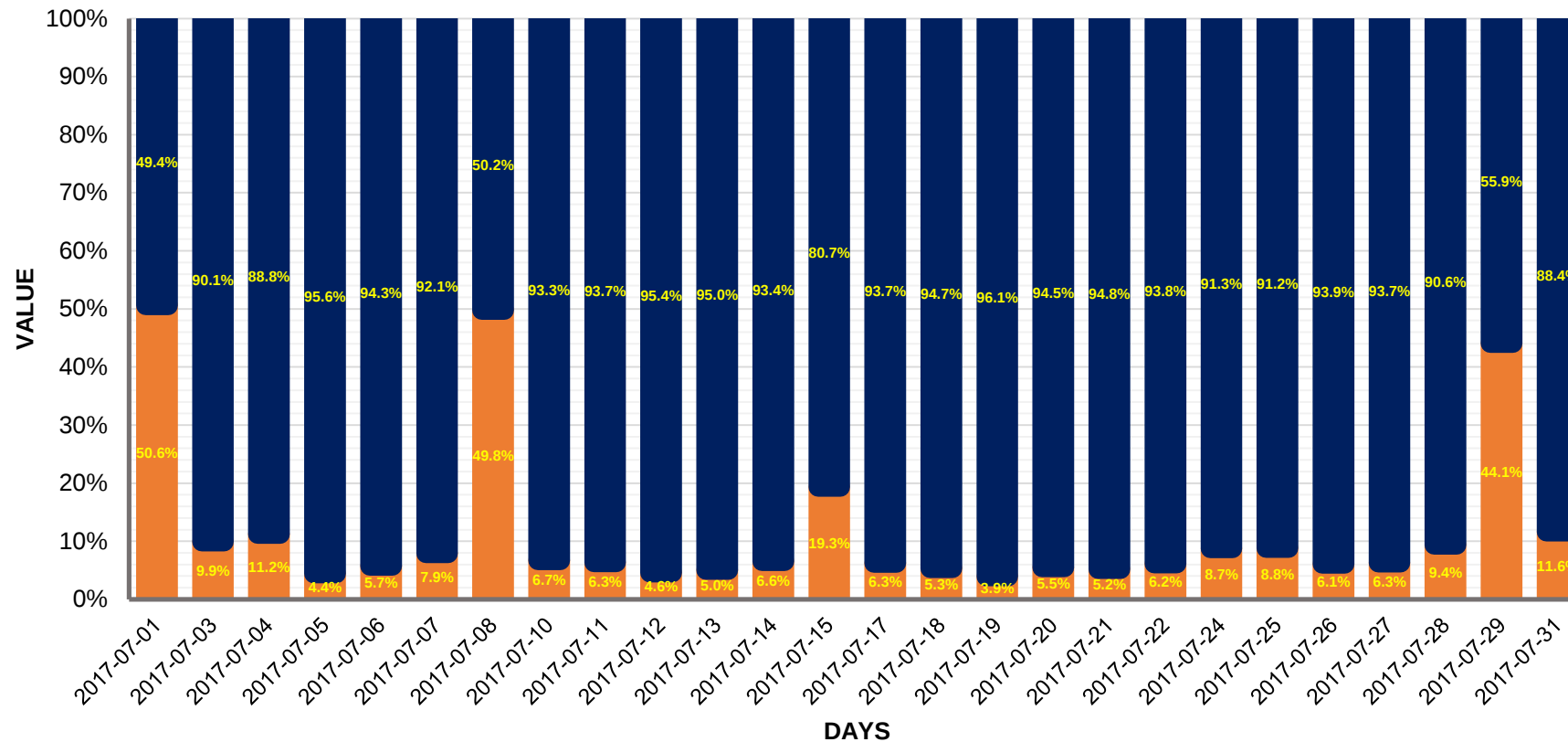
RTL / Batches message values		
Date	RTL	Batches
2017-07-01	R 16,394,831,244.57	R 34,067,009,970.97
2017-07-03	R 494,415,274,551.06	R 67,943,148,464.34
2017-07-04	R 243,757,282,589.37	R 39,706,754,550.66
2017-07-05	R 607,466,304,971.49	R 35,916,101,295.72
2017-07-06	R 452,222,873,981.38	R 33,369,150,876.59
2017-07-07	R 371,910,477,902.72	R 38,759,342,540.46
2017-07-08	R 1,257,617,418.60	R 9,371,019,381.83
2017-07-10	R 356,920,236,072.31	R 29,781,257,188.96
2017-07-11	R 318,676,603,679.35	R 29,299,716,050.61
2017-07-12	R 457,525,353,426.94	R 26,206,467,060.63
2017-07-13	R 451,031,692,155.57	R 28,258,541,020.06
2017-07-14	R 400,581,362,190.98	R 47,367,909,630.73
2017-07-15	R 29,365,658,827.02	R 12,765,891,055.43
2017-07-17	R 369,248,898,903.26	R 30,352,510,347.17
2017-07-18	R 378,019,047,519.95	R 26,501,694,396.47
2017-07-19	R 522,141,332,541.73	R 26,766,162,508.76
2017-07-20	R 423,092,543,463.11	R 30,700,843,507.60
2017-07-21	R 473,473,567,390.57	R 34,632,934,795.32
2017-07-22	R 1,061,874,005.20	R 8,339,719,754.27
2017-07-24	R 368,264,841,498.72	R 40,171,423,783.52
2017-07-25	R 361,695,514,421.65	R 61,789,426,051.36
2017-07-26	R 475,551,683,717.09	R 40,156,083,486.67
2017-07-27	R 504,308,858,723.28	R 44,169,378,024.04
2017-07-28	R 425,965,742,885.48	R 55,857,512,819.52
2017-07-29	R 5,349,316,566.23	R 14,257,275,624.32
2017-07-31	R 589,999,951,080.46	R 105,666,541,410.79
Total	R 9,099,698,741,728.09	R 952,173,815,596.80
Average	R 349,988,413,143.39	R 36,622,069,830.65



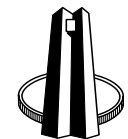
Day and Night settlement values for July 2017

Day Value, Night Value
(July 2017)

■ Night Value% ■ Day Value%

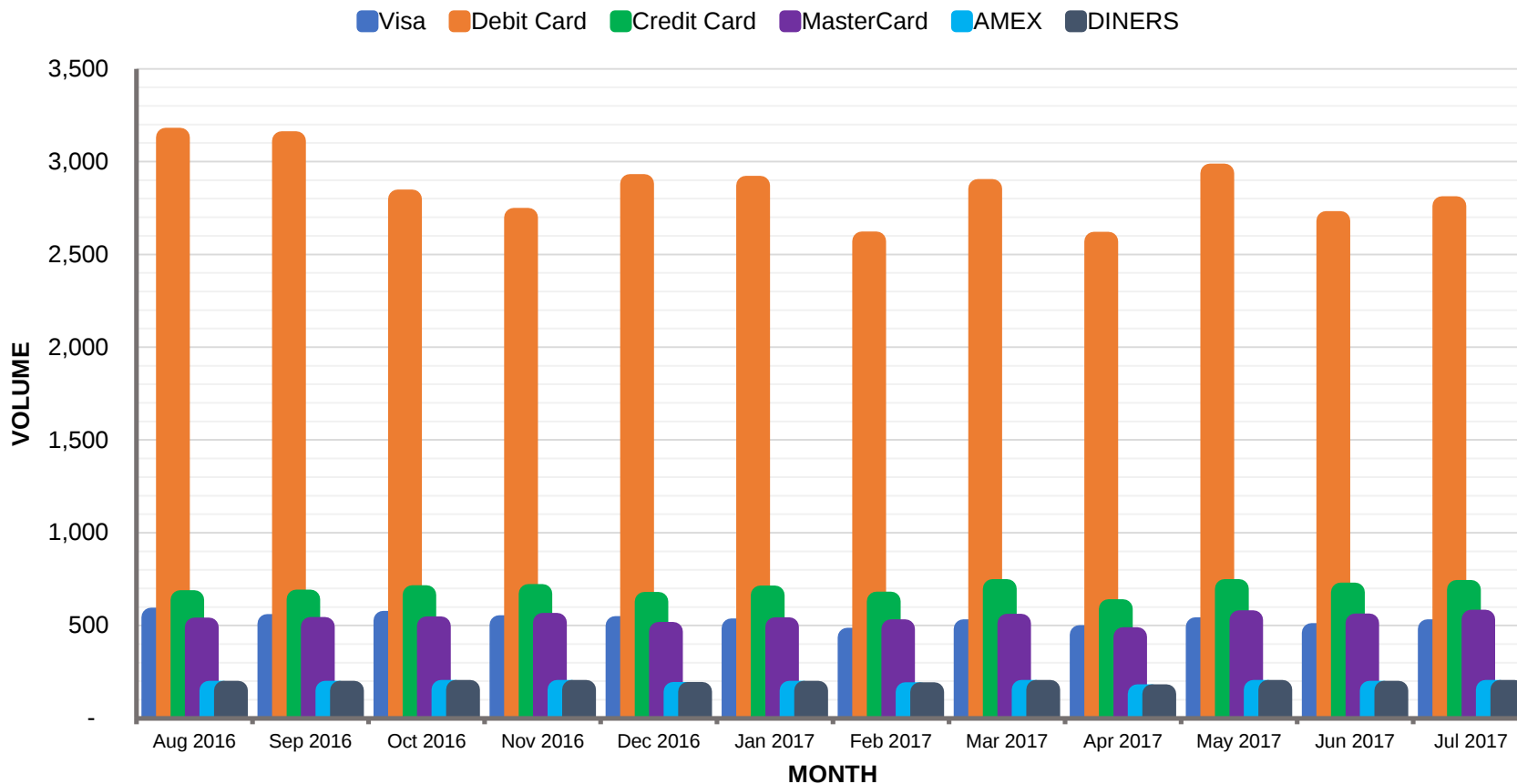


Day and Night settlement values		
Date	Night Value	Day Value
2017-07-01	R 25,516,902,127.23	R 24,944,939,088.31
2017-07-03	R 54,199,469,628.33	R 493,110,376,518.07
2017-07-04	R 31,370,664,532.73	R 248,214,750,105.30
2017-07-05	R 28,306,403,798.58	R 613,166,168,630.97
2017-07-06	R 27,803,914,325.29	R 456,284,345,872.98
2017-07-07	R 32,155,741,520.20	R 375,965,990,425.38
2017-07-08	R 5,291,125,935.96	R 5,337,510,864.47
2017-07-10	R 25,298,714,311.63	R 351,666,198,496.25
2017-07-11	R 21,888,957,757.83	R 323,583,220,691.37
2017-07-12	R 21,529,696,379.11	R 451,433,674,837.74
2017-07-13	R 23,667,847,224.87	R 446,004,219,036.06
2017-07-14	R 28,732,813,772.35	R 409,295,404,242.36
2017-07-15	R 8,141,784,217.03	R 33,989,765,765.42
2017-07-17	R 24,719,509,482.60	R 370,178,029,024.83
2017-07-18	R 21,289,662,344.63	R 378,088,407,132.84
2017-07-19	R 21,496,930,131.93	R 523,986,013,176.95
2017-07-20	R 24,311,229,532.48	R 417,930,181,074.72
2017-07-21	R 26,075,326,610.05	R 475,016,291,946.61
2017-07-22	R 578,230,094.17	R 8,823,363,665.30
2017-07-24	R 35,277,122,698.49	R 368,586,046,136.75
2017-07-25	R 36,762,919,699.56	R 381,021,661,657.43
2017-07-26	R 31,106,982,573.44	R 481,310,872,920.74
2017-07-27	R 33,513,675,600.14	R 497,991,721,738.73
2017-07-28	R 44,537,012,625.21	R 431,177,735,846.17
2017-07-29	R 8,648,109,427.90	R 10,958,482,762.65
2017-07-31	R 80,262,324,289.13	R 610,487,410,680.12
Total	R 722,483,070,640.87	R 9,188,552,782,338.52
Average	R 27,787,810,409.26	R 353,405,876,243.79

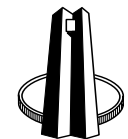


Cards message volumes for Aug 2016 to Jul 2017

Cards Message Volumes
(Aug 2016 to Jul 2017)



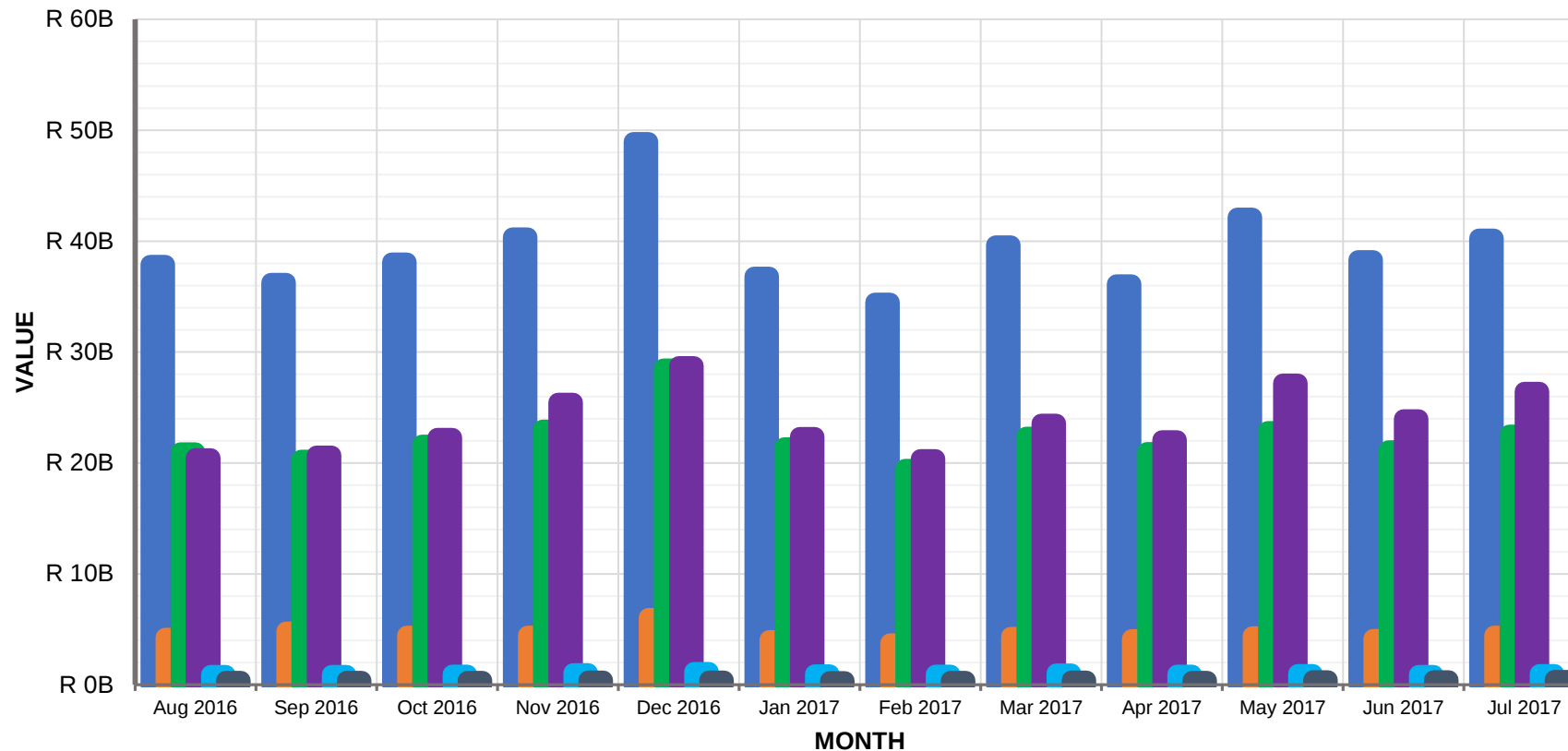
Cards Monthly Volume						
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS
Aug 2016	544	3,130	639	491	150	150
Sep 2016	510	3,112	642	494	150	150
Oct 2016	527	2,798	666	498	156	156
Nov 2016	503	2,698	672	516	156	156
Dec 2016	499	2,880	630	468	144	144
Jan 2017	487	2,872	664	493	150	150
Feb 2017	437	2,572	631	482	142	142
Mar 2017	481	2,854	699	511	156	156
Apr 2017	450	2,570	590	440	132	131
May 2017	493	2,938	698	531	155	156
Jun 2017	461	2,681	679	513	150	150
Jul 2017	481	2,762	694	533	156	156
Total	5,873	33,867	7,904	5,970	1,797	1,797
Average	489	2,822	659	498	150	150



Cards message values for Aug 2016 to Jul 2017

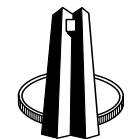
Cards Message Values
(Aug 2016 to Jul 2017)

■ Visa ■ Debit Card ■ Credit Card ■ MasterCard ■ AMEX ■ DINERS



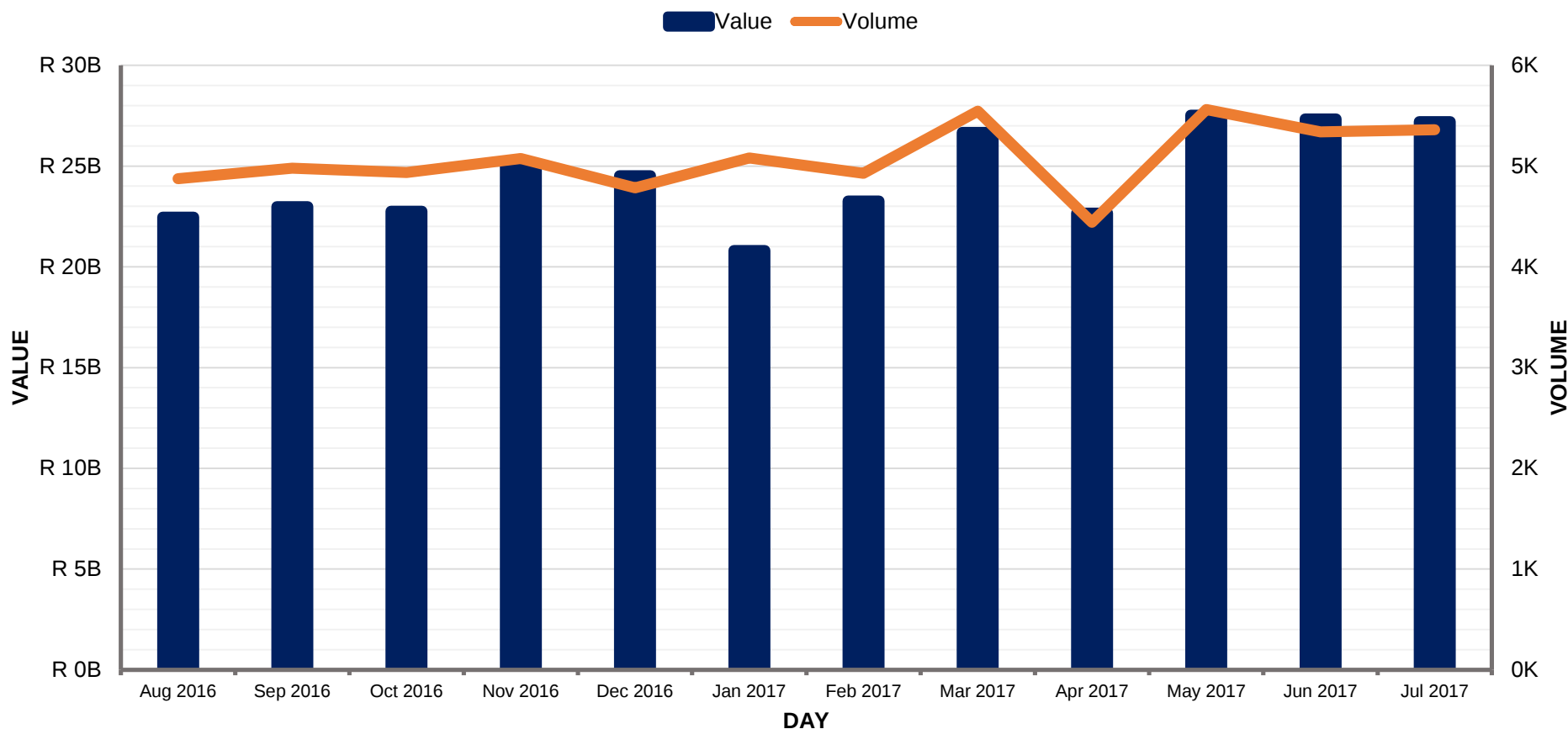
Cards monthly values			
Month	Visa	Debit Card	Credit Card
Aug 2016	R 37,881,021,861.20	R 4,262,069,553.33	R 20,977,923,774.16
Sep 2016	R 36,255,918,904.84	R 4,818,055,762.32	R 20,325,284,597.37
Oct 2016	R 38,090,793,763.41	R 4,460,627,829.71	R 21,677,213,297.11
Nov 2016	R 40,362,319,977.53	R 4,468,262,767.90	R 23,030,600,460.39
Dec 2016	R 48,971,450,997.09	R 6,048,657,054.82	R 28,538,258,081.12
Jan 2017	R 36,821,958,444.91	R 4,043,041,371.99	R 21,427,115,349.90
Feb 2017	R 34,490,664,798.46	R 3,753,311,881.96	R 19,484,882,728.73
Mar 2017	R 39,651,035,273.03	R 4,356,604,795.99	R 22,400,876,982.86
Apr 2017	R 36,142,296,607.32	R 4,145,214,231.90	R 21,000,294,782.71
May 2017	R 42,134,746,589.35	R 4,403,731,888.71	R 22,896,899,467.43
Jun 2017	R 38,317,155,142.21	R 4,163,930,172.63	R 21,183,918,483.41
Jul 2017	R 40,258,400,876.72	R 4,467,969,555.23	R 22,591,612,666.24
Total	R 469,377,763,236.07	R 53,391,476,866.49	R 265,534,880,671.43
Average	R 39,114,813,603.01	R 4,449,289,738.87	R 22,127,906,722.62

Cards monthly values			
Month	MasterCard	AMEX	DINERS
Aug 2016	R 20,453,124,911.08	R 912,424,732.48	R 395,451,510.30
Sep 2016	R 20,695,417,373.34	R 904,994,911.73	R 387,322,206.84
Oct 2016	R 22,287,730,873.62	R 940,247,174.21	R 394,236,551.44
Nov 2016	R 25,449,870,385.36	R 1,079,284,556.77	R 408,434,689.23
Dec 2016	R 28,763,125,463.52	R 1,190,472,837.01	R 413,495,086.00
Jan 2017	R 22,378,821,433.38	R 956,926,344.27	R 343,405,994.67
Feb 2017	R 20,385,371,759.72	R 944,472,377.54	R 374,051,309.49
Mar 2017	R 23,558,426,717.72	R 1,049,379,579.02	R 407,502,563.18
Apr 2017	R 22,071,895,249.56	R 938,354,610.02	R 378,902,683.32
May 2017	R 27,187,398,282.22	R 983,919,880.83	R 434,572,881.68
Jun 2017	R 23,978,638,266.06	R 923,078,017.26	R 439,789,639.49
Jul 2017	R 26,437,272,682.48	R 986,709,428.34	R 462,228,196.42
Total	R 283,647,093,398.06	R 11,810,264,449.48	R 4,839,393,312.06
Average	R 23,637,257,783.17	R 984,188,704.12	R 403,282,776.01



Real Time Clearing (RTC) Monthly Values and Volumes from Aug 2016 to Jul 2017

Real Time Clearing (RTC) Monthly Values and Volumes
(Aug 2016 to Jul 2017)

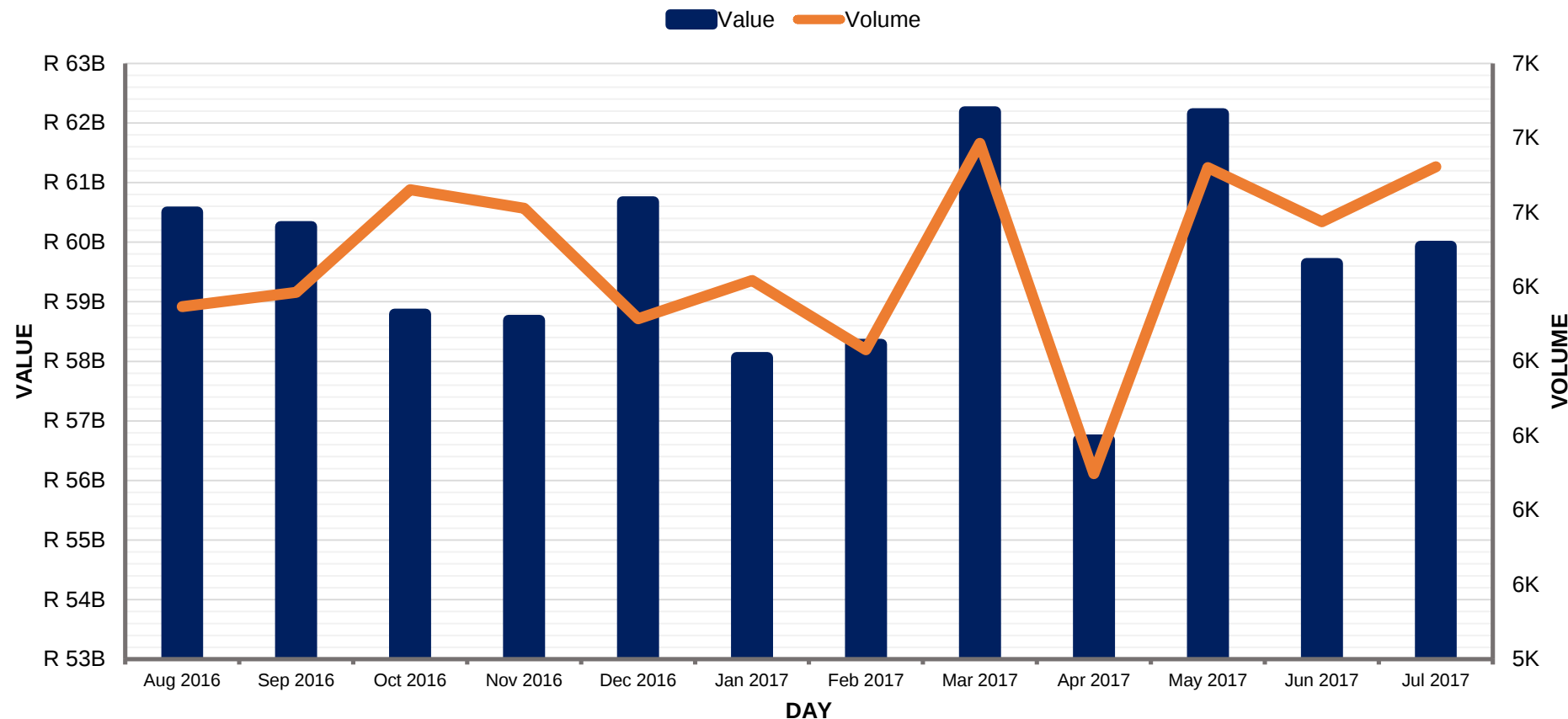


RTC Monthly Value and Volumes		
Month	Value	Volume
Aug 2016	R 22,464,151,277.40	4,875
Sep 2016	R 22,983,448,488.33	4,978
Oct 2016	R 22,759,240,766.28	4,937
Nov 2016	R 24,972,567,543.81	5,074
Dec 2016	R 24,514,600,856.56	4,783
Jan 2017	R 20,805,082,186.73	5,081
Feb 2017	R 23,269,446,603.36	4,927
Mar 2017	R 26,676,554,563.29	5,545
Apr 2017	R 22,663,333,604.84	4,442
May 2017	R 27,519,163,279.44	5,561
Jun 2017	R 27,341,396,954.21	5,339
Jul 2017	R 27,205,184,519.30	5,361
Total	R 293,174,170,643.55	60,903
Average	R 24,431,180,886.96	5,075

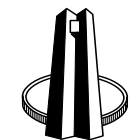


Electronic funds transfer (EFT) DR Monthly Values and Volumes from Aug 2016 to Jul 2017

Electronic funds transfer (EFT) DR Monthly Values and Volumes
(Aug 2016 to Jul 2017)

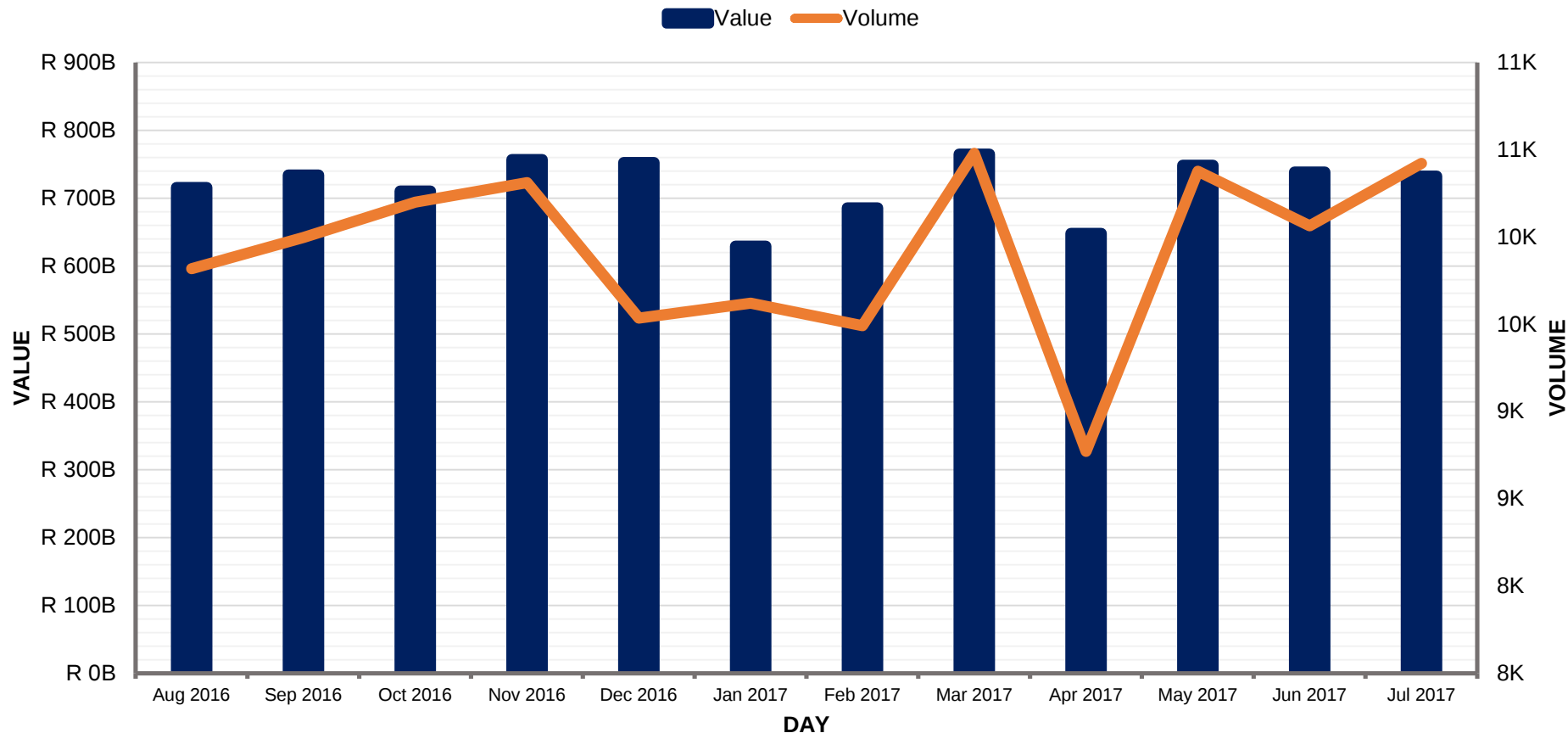


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Aug 2016	R 60,505,261,099.63	6,347
Sep 2016	R 60,262,260,829.30	6,385
Oct 2016	R 58,791,642,406.31	6,661
Nov 2016	R 58,685,700,716.98	6,611
Dec 2016	R 60,677,113,796.20	6,314
Jan 2017	R 58,063,559,143.80	6,417
Feb 2017	R 58,284,192,694.08	6,231
Mar 2017	R 62,185,871,356.87	6,785
Apr 2017	R 56,680,232,771.63	5,898
May 2017	R 62,157,014,532.04	6,720
Jun 2017	R 59,639,444,601.67	6,575
Jul 2017	R 59,932,845,020.05	6,722
Total	R 715,865,138,968.56	77,666
Average	R 59,655,428,247.38	6,472

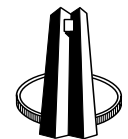


Electronic funds transfer (EFT) CR Monthly Values and Volumes from Aug 2016 to Jul 2017

Electronic funds transfer (EFT) CR Monthly Values and Volumes
(Aug 2016 to Jul 2017)

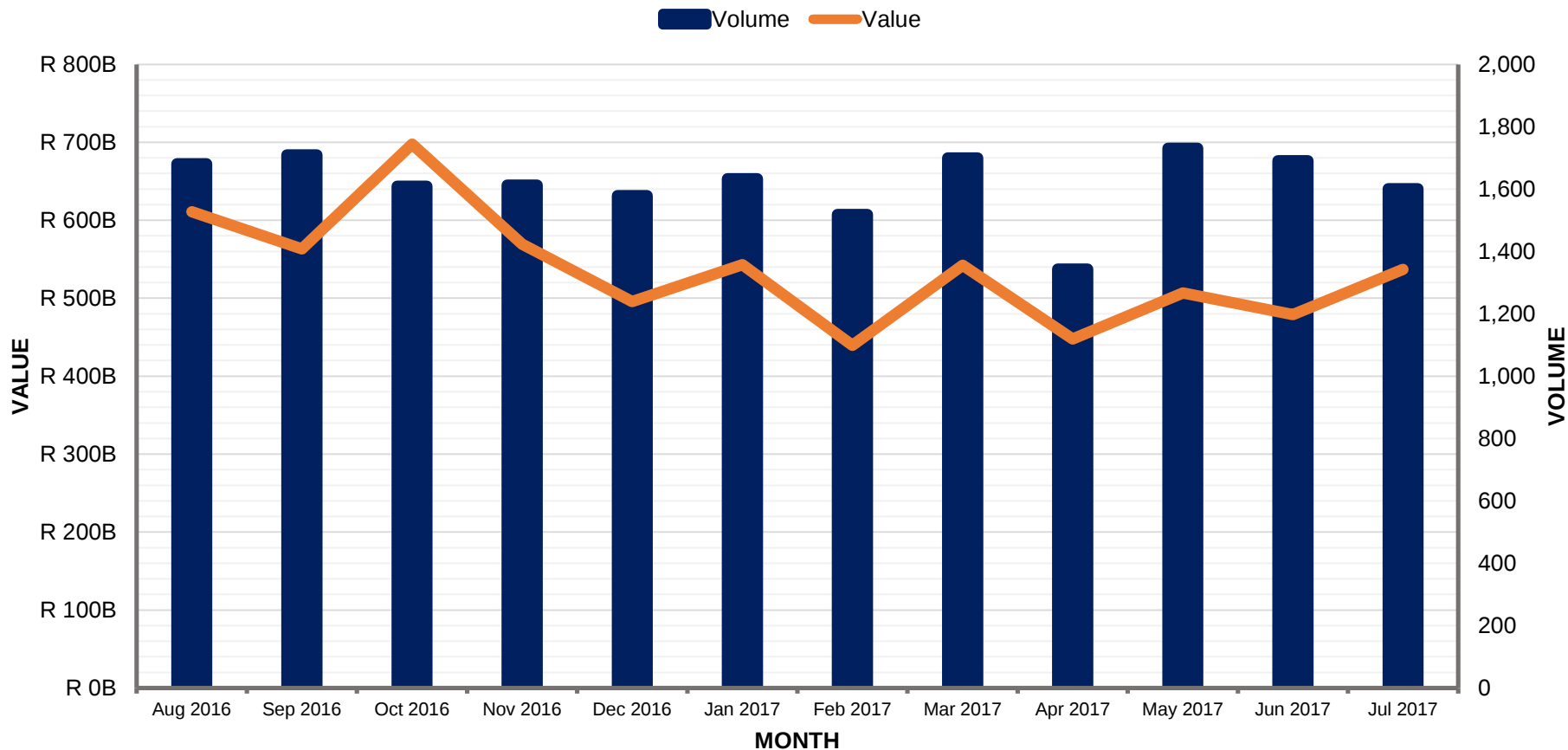


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Aug 2016	R 715,817,081,115.06	9,819
Sep 2016	R 734,371,381,209.28	9,998
Oct 2016	R 710,520,558,791.18	10,200
Nov 2016	R 756,961,485,888.95	10,312
Dec 2016	R 752,466,422,722.31	9,536
Jan 2017	R 629,428,706,109.05	9,621
Feb 2017	R 685,685,502,875.63	9,492
Mar 2017	R 764,875,619,863.77	10,480
Apr 2017	R 648,105,751,069.12	8,772
May 2017	R 748,610,173,975.93	10,377
Jun 2017	R 738,730,800,879.36	10,064
Jul 2017	R 732,645,591,296.37	10,422
Total	R 8,618,219,075,796.01	119,093
Average	R 718,184,922,983.00	9,924

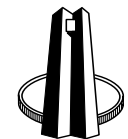


CLS settlement values and volumes for Aug 2016 to Jul 2017

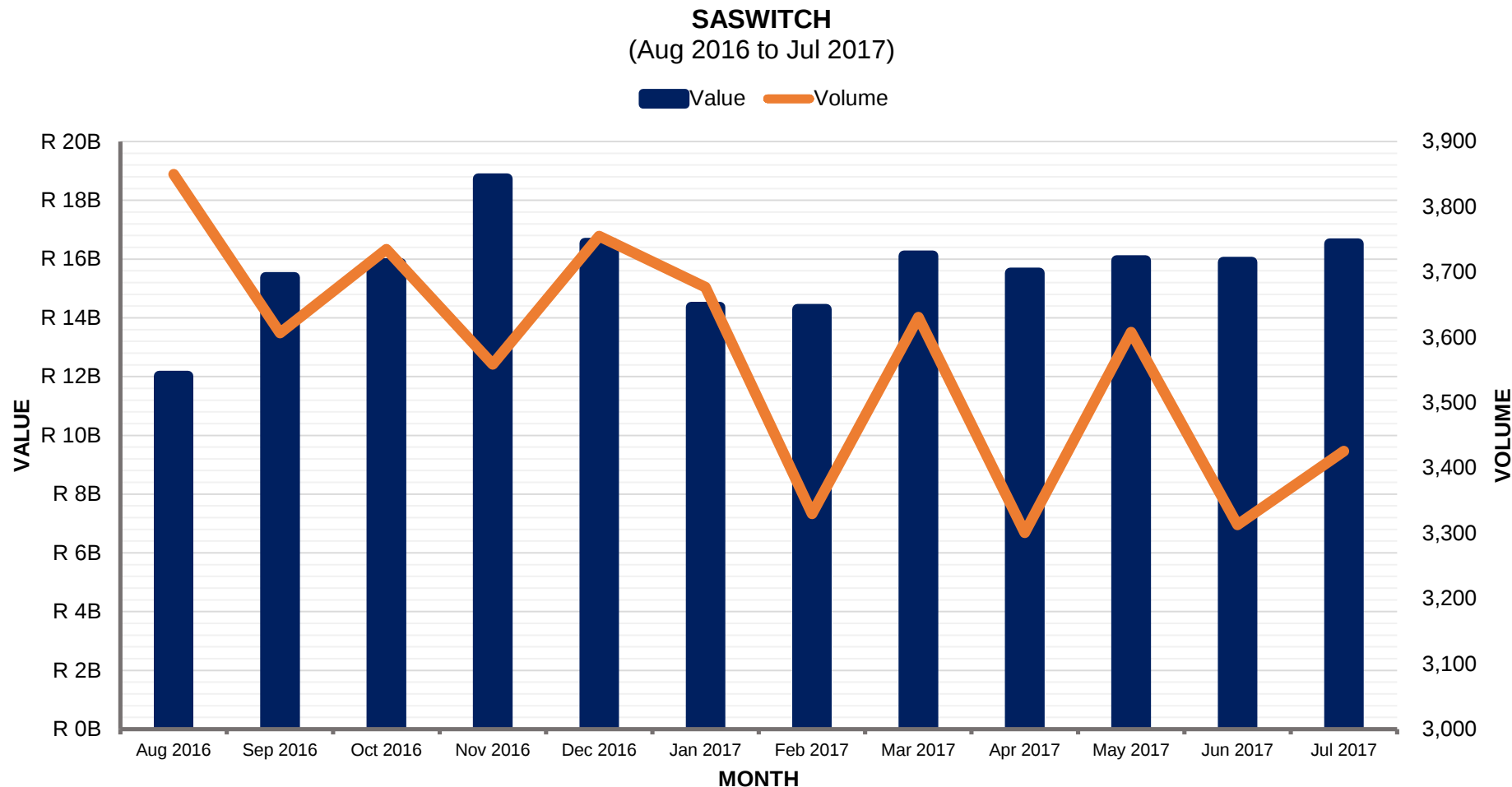
CLS Settlement - monthly values and volumes
(Aug 2016 to Jul 2017)



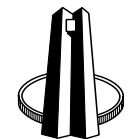
CLS Settlement - monthly values and volumes		
Month	Value	Volume
Aug 2016	R 610,725,643,707.40	1,681
Sep 2016	R 563,280,004,405.48	1,709
Oct 2016	R 697,603,148,242.42	1,609
Nov 2016	R 569,134,586,166.49	1,613
Dec 2016	R 495,860,744,550.15	1,579
Jan 2017	R 543,043,443,979.16	1,633
Feb 2017	R 439,537,534,175.10	1,518
Mar 2017	R 542,121,808,502.36	1,700
Apr 2017	R 447,807,934,732.72	1,343
May 2017	R 506,646,603,212.42	1,731
Jun 2017	R 478,829,687,560.80	1,691
Jul 2017	R 537,017,013,523.40	1,601
Total	R 6,431,608,152,757.90	19,408
Average	R 535,967,346,063.16	1,617



SASwitch values and volumes for Aug 2016 to Jul 2017

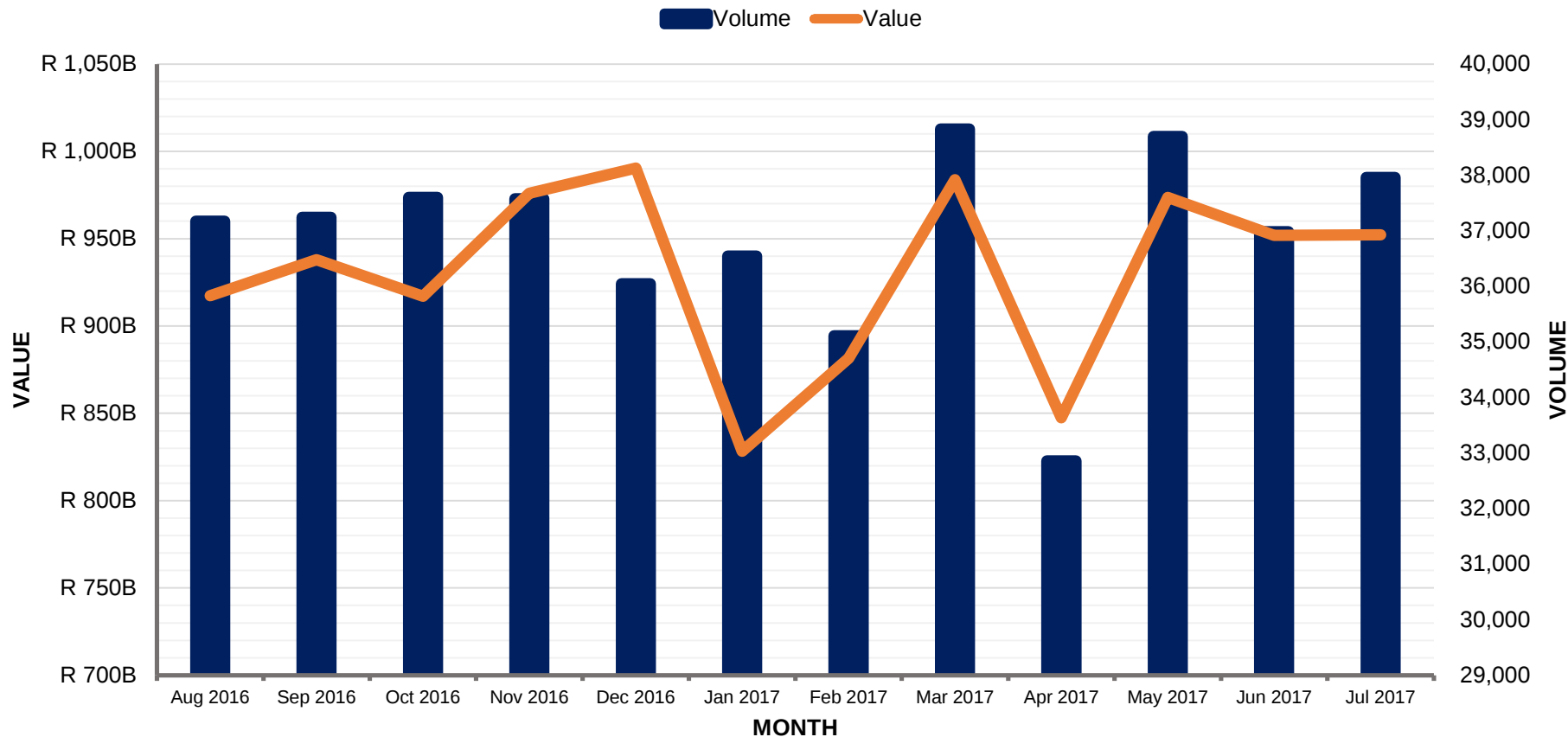


SASWITCH Monthly Values		
Month	Value	Volume
Aug 2016	R 12,012,764,270.16	3,850
Sep 2016	R 15,371,320,890.74	3,607
Oct 2016	R 15,846,784,113.75	3,735
Nov 2016	R 18,734,855,024.41	3,559
Dec 2016	R 16,535,047,180.70	3,755
Jan 2017	R 14,360,172,807.01	3,677
Feb 2017	R 14,295,099,807.21	3,330
Mar 2017	R 16,106,530,437.86	3,631
Apr 2017	R 15,530,037,983.25	3,301
May 2017	R 15,950,531,793.11	3,608
Jun 2017	R 15,892,005,285.21	3,313
Jul 2017	R 16,523,413,952.42	3,426
Total	R 187,158,563,545.83	42,792
Average	R 15,596,546,962.15	3,566

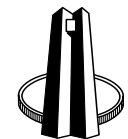


Retail values and volumes for Aug 2016 to Jul 2017

Retail Monthly Values and Volumes
(Aug 2016 to Jul 2017)

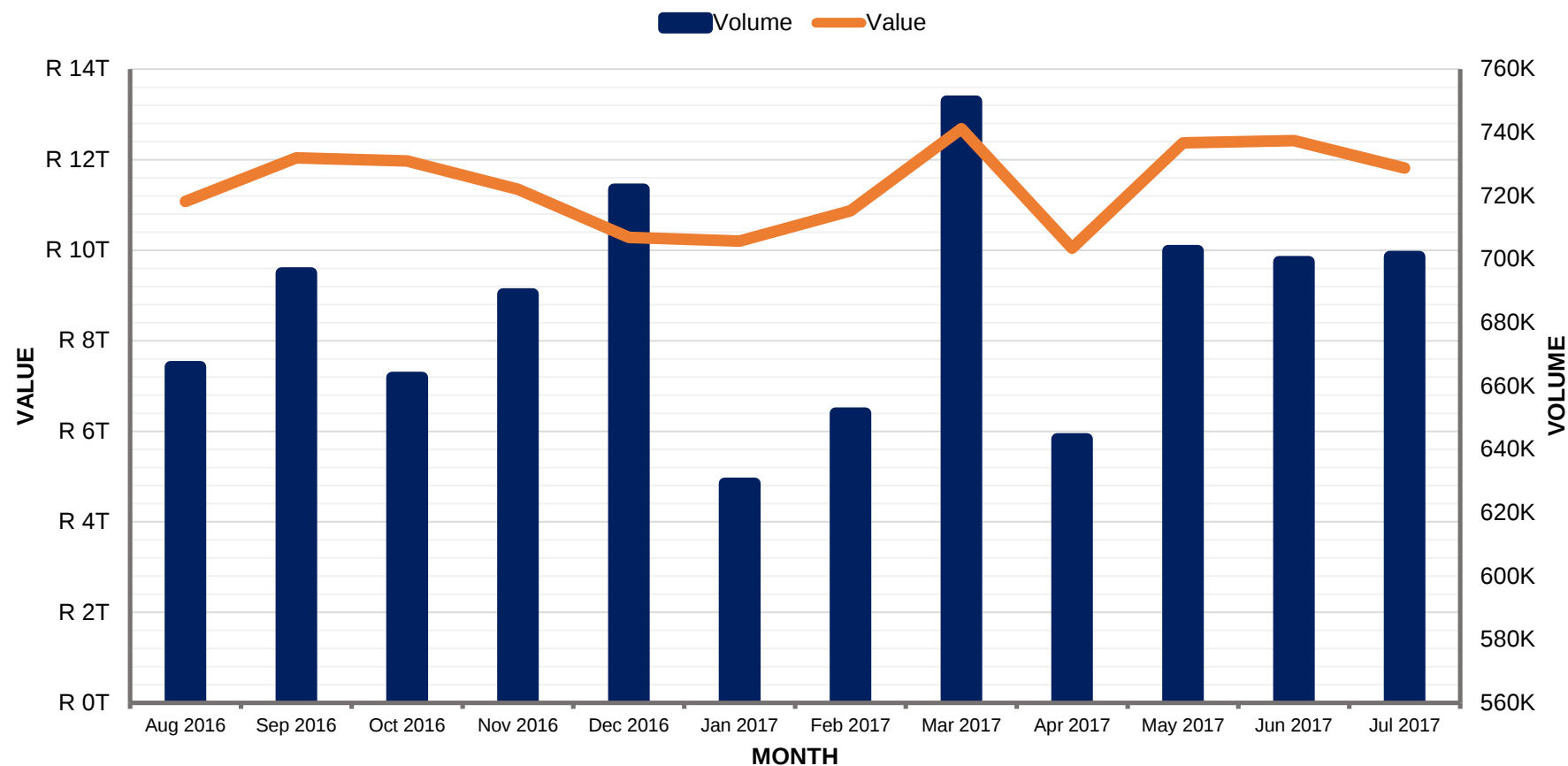


Retail Monthly Values and Volumes		
Month	Value	Volume
Aug 2016	R 917,395,497,797.77	37,170
Sep 2016	R 937,925,711,614.65	37,240
Oct 2016	R 916,961,835,593.85	37,601
Nov 2016	R 976,014,136,994.81	37,573
Dec 2016	R 990,393,396,286.71	36,044
Jan 2017	R 828,324,006,253.32	36,545
Feb 2017	R 881,468,834,833.66	35,110
Mar 2017	R 847,497,367,632.54	38,831
Apr 2017	R 873,699,037,761.47	32,859
May 2017	R 951,845,476,321.09	38,696
Jun 2017	R 952,173,815,596.80	36,983
Jul 2017	R 952,173,815,596.80	37,959
Total	R 11,157,504,239,100.00	442,611
Average	R 929,792,019,925.00	36,884



Total monthly message Values and Volumes from Aug 2016 to Jul 2017

SAMOS Message Values and Volumes
(Aug 2016 to Jul 2017)

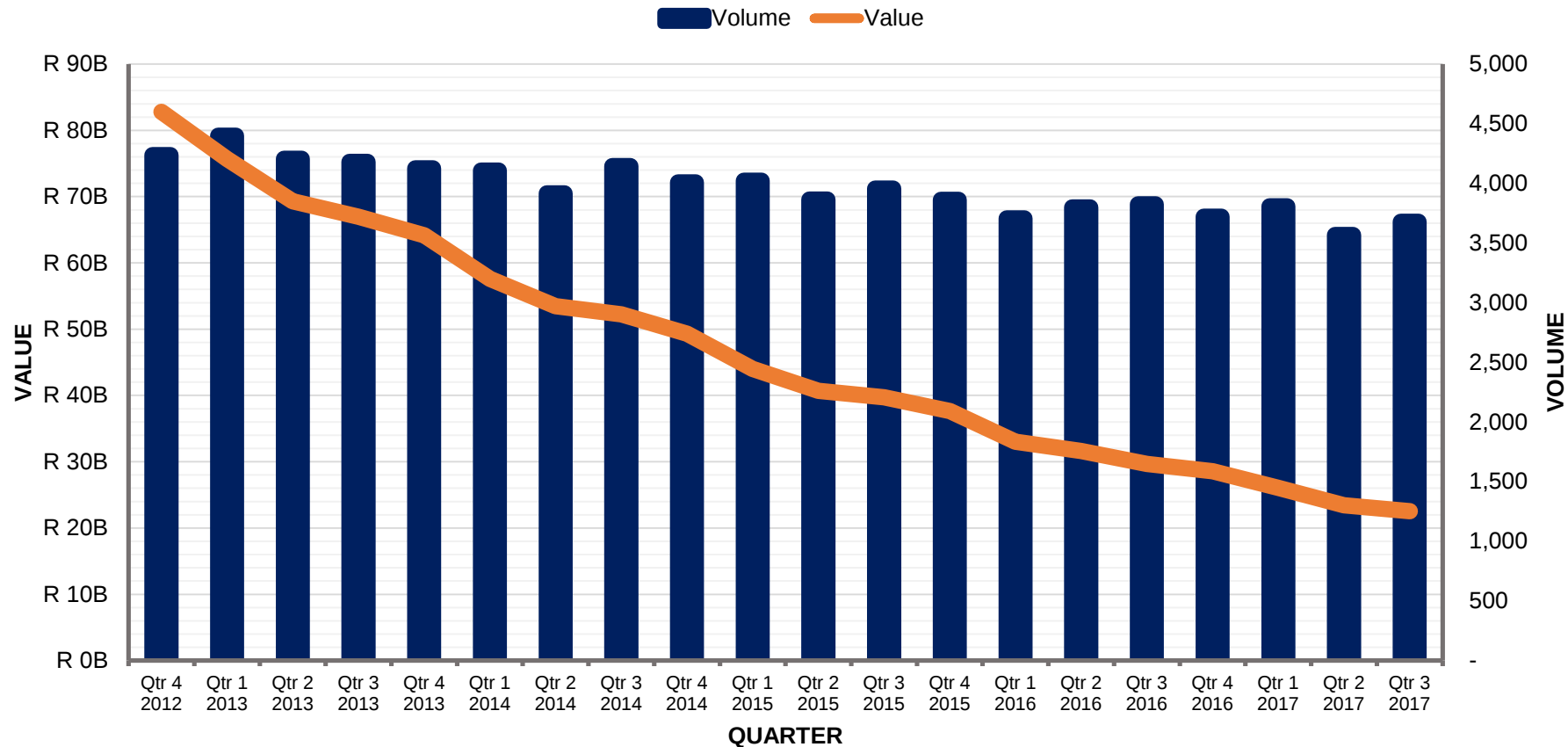


Message values and volumes - monthly		
Month	Value	Volume
Aug 2016	R 11,077,843,178,675.30	666,118
Sep 2016	R 12,036,186,571,452.80	695,619
Oct 2016	R 11,967,505,291,230.40	662,721
Nov 2016	R 11,346,769,476,056.20	689,055
Dec 2016	R 10,283,416,915,707.80	722,069
Jan 2017	R 10,197,451,535,116.00	629,288
Feb 2017	R 10,868,396,347,519.00	651,391
Mar 2017	R 12,682,336,875,966.60	749,796
Apr 2017	R 10,044,029,953,898.00	643,300
May 2017	R 12,367,504,563,916.50	702,713
Jun 2017	R 12,417,753,510,411.40	699,244
Jul 2017	R 11,812,259,389,837.30	700,836
Total	R 137,101,453,609,787.00	8,212,150
Average	R 11,425,121,134,148.90	684,346

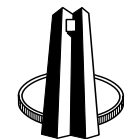


Code Line Clearing (CLC) decline indicators from Q4, 2012 to Q3, 2017

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



Cheques values and volumes		
Quarter	Value	Volume
Qtr 4 2012	R 82,813,476,157.96	4,237
Qtr 1 2013	R 75,658,197,889.73	4,400
Qtr 2 2013	R 69,300,378,199.05	4,206
Qtr 3 2013	R 66,983,581,141.89	4,181
Qtr 4 2013	R 64,153,300,473.17	4,126
Qtr 1 2014	R 57,582,795,770.69	4,108
Qtr 2 2014	R 53,464,092,670.50	3,915
Qtr 3 2014	R 52,254,788,286.35	4,144
Qtr 4 2014	R 49,312,341,418.07	4,007
Qtr 1 2015	R 43,993,284,002.55	4,021
Qtr 2 2015	R 40,702,532,073.69	3,863
Qtr 3 2015	R 39,720,439,123.24	3,957
Qtr 4 2015	R 37,652,825,341.94	3,862
Qtr 1 2016	R 33,012,737,169.97	3,706
Qtr 2 2016	R 31,621,422,768.46	3,799
Qtr 3 2016	R 29,671,867,556.95	3,825
Qtr 4 2016	R 28,568,690,274.73	3,721
Qtr 1 2017	R 26,046,317,575.81	3,807
Qtr 2 2017	R 23,410,660,873.12	3,566
Qtr 3 2017	R 22,537,956,095.26	3,678
Total	R 928,461,684,863.13	79,129
Average	R 46,423,084,243.16	3,956



Summarised volumes and values totals for July 2017

Summerised totals		
Receiver	Volume	Value
Retail	37,959	R 952,173,815,596.80
RTL Total	662,749	R 10,860,084,529,022.00
Payment Cash Withdrawal/Deposit (KPSBV)	6,186	R 189,437,512,372.79
Payment Dematerialised MM Instrument (MPDEM)	4,280	R 129,282,337,171.50
Payment any Derivative Instrument (OPDER)	2,064	R 20,206,388,137.47
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,601	R 537,017,013,523.40
Daily BMA Settlements (SPBMA)	1,421	R 1,064,671,146,825.86
Payment any Money Market Product (MPMMI)	574	R 133,743,807,359.85
STRATE Planned Payments Confirmed on T+4 (SPLNY)	306	R 36,450,196,097.76
Settlement of Derivative Margin Calls (OSDMC)	168	R 21,358,783,961.73
STRATE Same Day Confirmed Settlements (SPLNN)	53	R 15,103,673,609.31

