

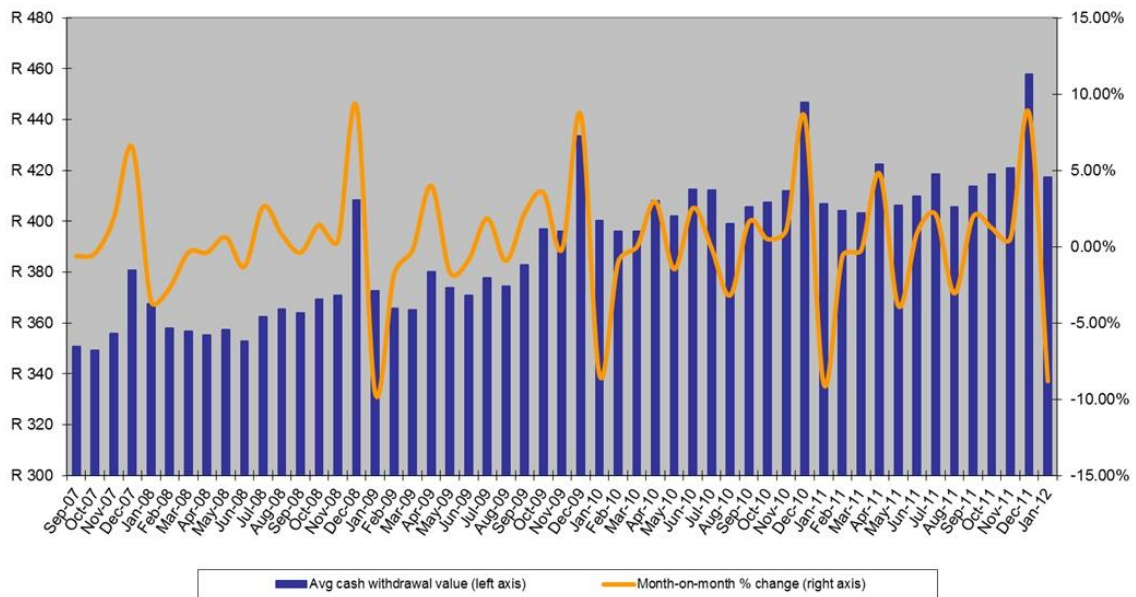
Media release:

SA ATM CASH WITHDRAWAL VALUES DOWN 8.81% IN JANUARY FOLLOWING DECEMBER HIGH

07 February 2012: Latest cash withdrawal statistics released by Spark ATM Systems, South Africa’s premier independent ATM deployer, revealed a predictable drop in the average ATM withdrawal values recorded across the country in January.

The Spark Cash Index (SCI)*, which measures the average value of cash withdrawals across more than 1 500 Spark ATM's throughout the country, revealed an 8.81% drop in January 2012 to R417 per transaction, from a record withdrawal average of R458 in December 2011. However, year-on-year withdrawal figures for January 2012 are up by 2.63%.

Graph A
Average cash withdrawal value



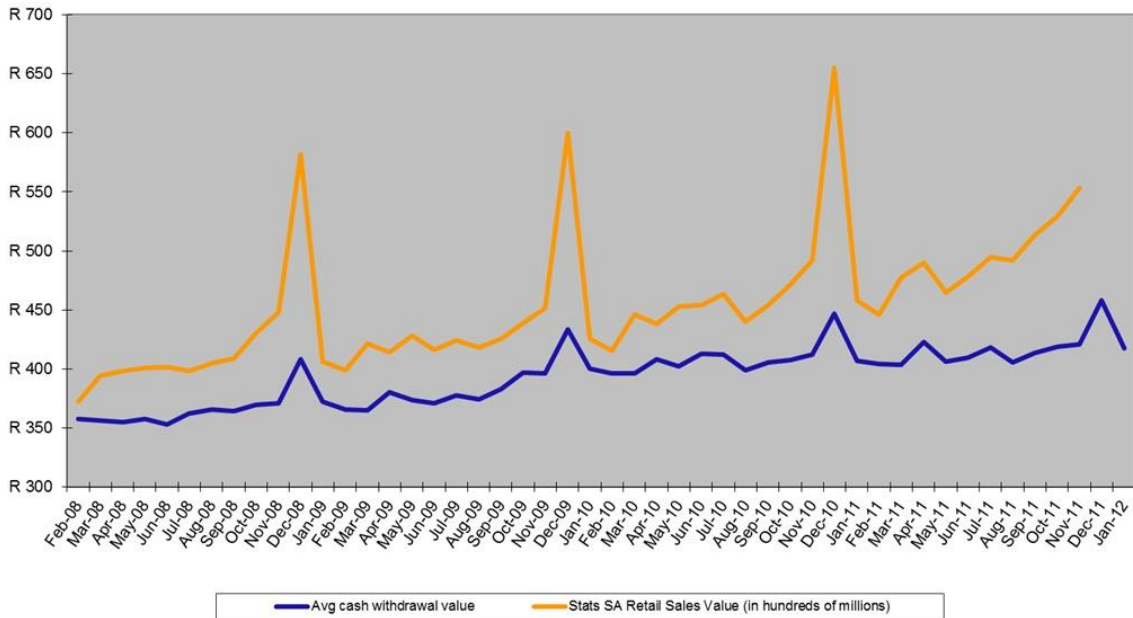
According to Marc Sternberg, MD of Spark ATM Systems, the January drop in average cash withdrawal values is in keeping with consumer cash withdrawal patterns recorded over the past four years. “Since 2008, our recorded January withdrawal averages following the December festive period have consistently revealed negative growth. January is also traditionally the month when consumers adopt a more conservative spending approach and cut back post the festive season excess.”

He adds that additional factors such as salaries being drawn earlier in December also impact on lower ATM withdrawal figures in January.

Sternberg says that the drop in January ATM withdrawal values will be consistent with a decrease in Stats SA’s Retail Trade Sales (RTS) figures for the same period, as to date the SCI has been a

leading indicator of these values. “Although consumers will remain cautious, the current stable interest rate environment will foster consumer spending and local retailers should still enjoy a positive trading environment in 2012.”

Graph B
Avg cash withdrawal value vs Stats SA Retail Sales Value



He points to the latest data released by the University of South Africa’s Bureau of Market Research (BMR) that forecasts that local retail sales will record a moderate annual growth of 4.5% in 2012 if retail inflation remains stable. Economists at the Bureau for Economic Research agreed that BMR’s forecast was achievable, but would depend on the currency (rand) movement and European financial volatility.

“We expect average monthly cash withdrawal figures in 2012 to return to positive gains in April due to increased retail activity during the Easter holiday period,” concludes Sternberg.

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**About the Spark Cash Index (SCI): The amount of cash withdrawn at ATMs is a real-time indicator of cash availability and consumer spending in the economy. From Spark ATM Systems’ records the company has noticed that over time the average amount of cash withdrawn at its network of ATMs corresponds with general economic conditions in South Africa. The Index also points to consumer trends such as the variations in cash withdrawn based on prevailing economic conditions, particularly variations in the prime interest rate and seasonal peaks and dips.*

The value for the SCI is obtained using the following formula: Cash dispensed for the month divided by the number of cash withdrawals for the month across a selection of Spark ATM’s network of ATMs. The sample size is very large, and covers both urban and rural areas across all nine provinces of South Africa, therefore representing a very good cross section of South African consumers. The data presented is raw data and has not been adjusted for seasonality or for the effects of inflation.

About Spark ATM Systems:

Spark ATM Systems is South Africa's premier independent ATM deployer importing, installing and maintaining world-leading Automated Teller Machines (ATMs) in the South African convenience ATM market including retail, hospitality, leisure and rural locations. Established in 2005, Spark ATM Systems has a national footprint with sales and technical capabilities across the country, ensuring cash is readily available anytime, anywhere. Visit www.sparkatm.co.za for more information.

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