



Settlement Statistics and Indicators

December 2021



SOUTH AFRICAN RESERVE BANK

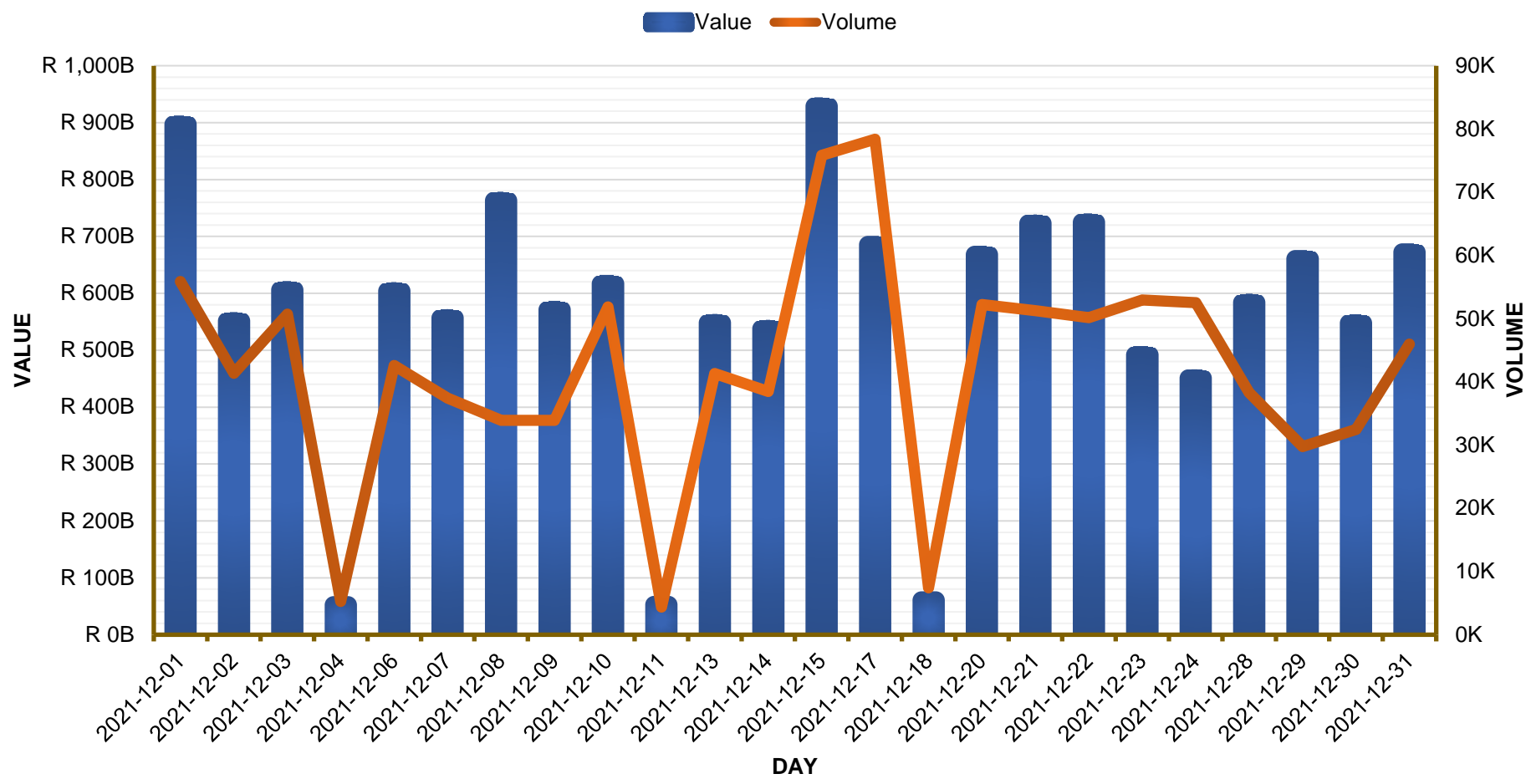


A purposeful journey

- ✓ In December 2021, SAMOS processed **1,004,185** transactions to the value of **R 13,554,228,317,197.00**.
- ✓ Peak volume and peak value was **75,827** and **ZAR 928,969,848,889.74**, respectively on 15 December 2021.
- ✓ Average number of transactions processed per day were **41,841** representing an average value of **ZAR 564,759,513,216.54**.
- ✓ Monthly peak volume in the past 10 years was **983,333** in March 2020.
- ✓ Monthly peak value in the past 10 years was **ZAR16,607,376,015,815.70** in March 2020.

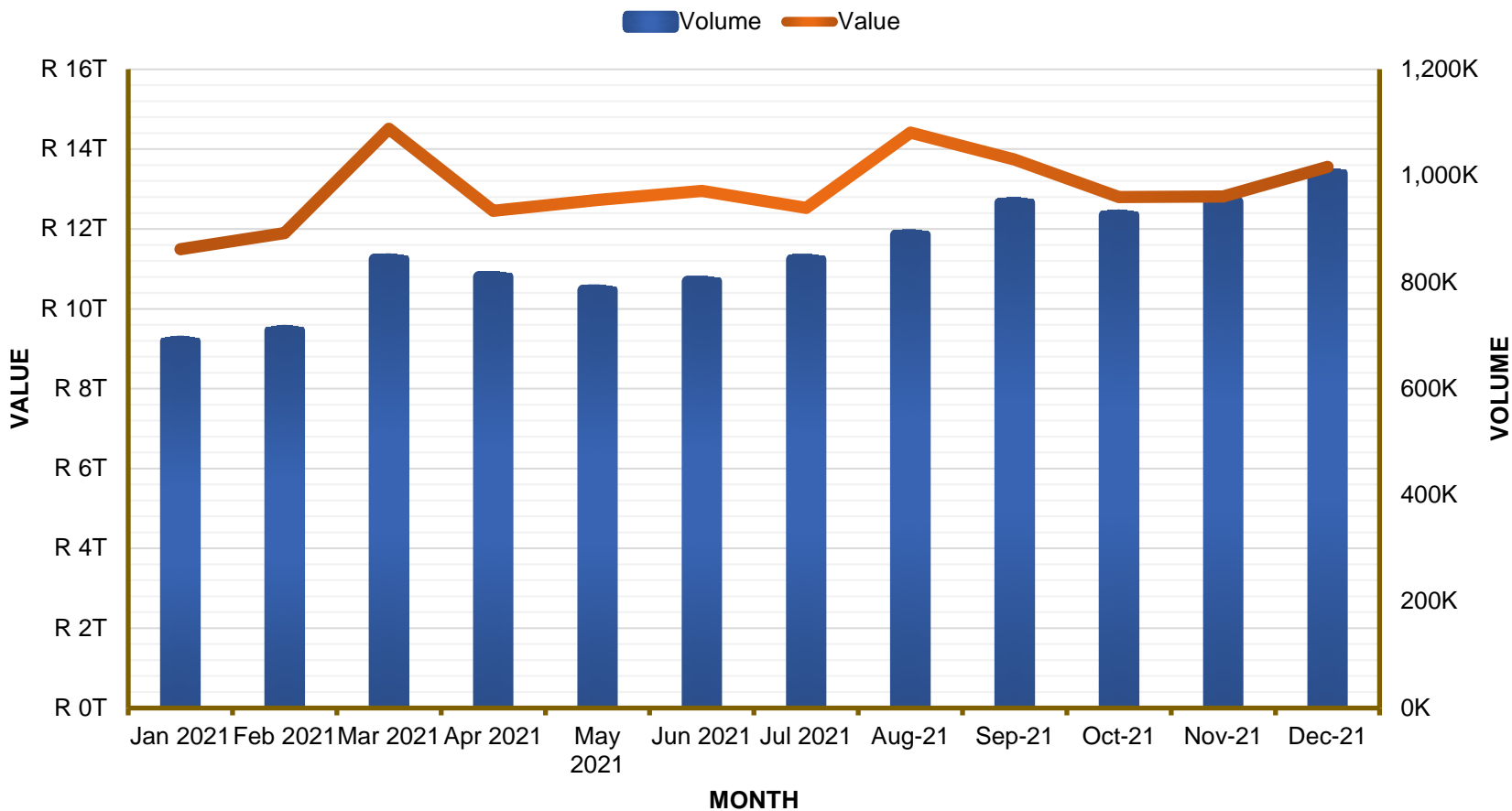


SAMOS Message Values and Volumes



Daily Values and Volumes per month		
Date	Value	Volume
2021-12-01	R 896,863,631,785.46	55,844
2021-12-02	R 551,584,732,079.26	41,338
2021-12-03	R 605,889,908,439.45	50,688
2021-12-04	R 52,172,967,896.03	5,253
2021-12-06	R 604,044,557,186.71	42,579
2021-12-07	R 556,434,054,963.50	37,398
2021-12-08	R 762,984,764,847.06	33,918
2021-12-09	R 570,997,963,458.57	33,897
2021-12-10	R 616,739,389,417.96	51,826
2021-12-11	R 52,755,083,554.46	4,384
2021-12-13	R 548,185,501,539.66	41,325
2021-12-14	R 537,639,127,002.13	38,473
2021-12-15	R 928,969,848,889.74	75,827
2021-12-17	R 685,340,902,650.79	78,372
2021-12-18	R 60,526,817,489.82	7,412
2021-12-20	R 668,072,176,305.17	52,231
2021-12-21	R 723,144,976,851.57	51,264
2021-12-22	R 724,913,064,691.87	50,168
2021-12-23	R 491,736,960,346.73	52,957
2021-12-24	R 450,760,096,358.59	52,538
2021-12-28	R 583,939,182,011.39	38,286
2021-12-29	R 660,379,411,146.83	29,765
2021-12-30	R 547,784,772,571.61	32,479
2021-12-31	R 672,368,425,712.60	45,963
Total	R 13,554,228,317,197.00	1,004,185
Average	R 564,759,513,216.54	41,841

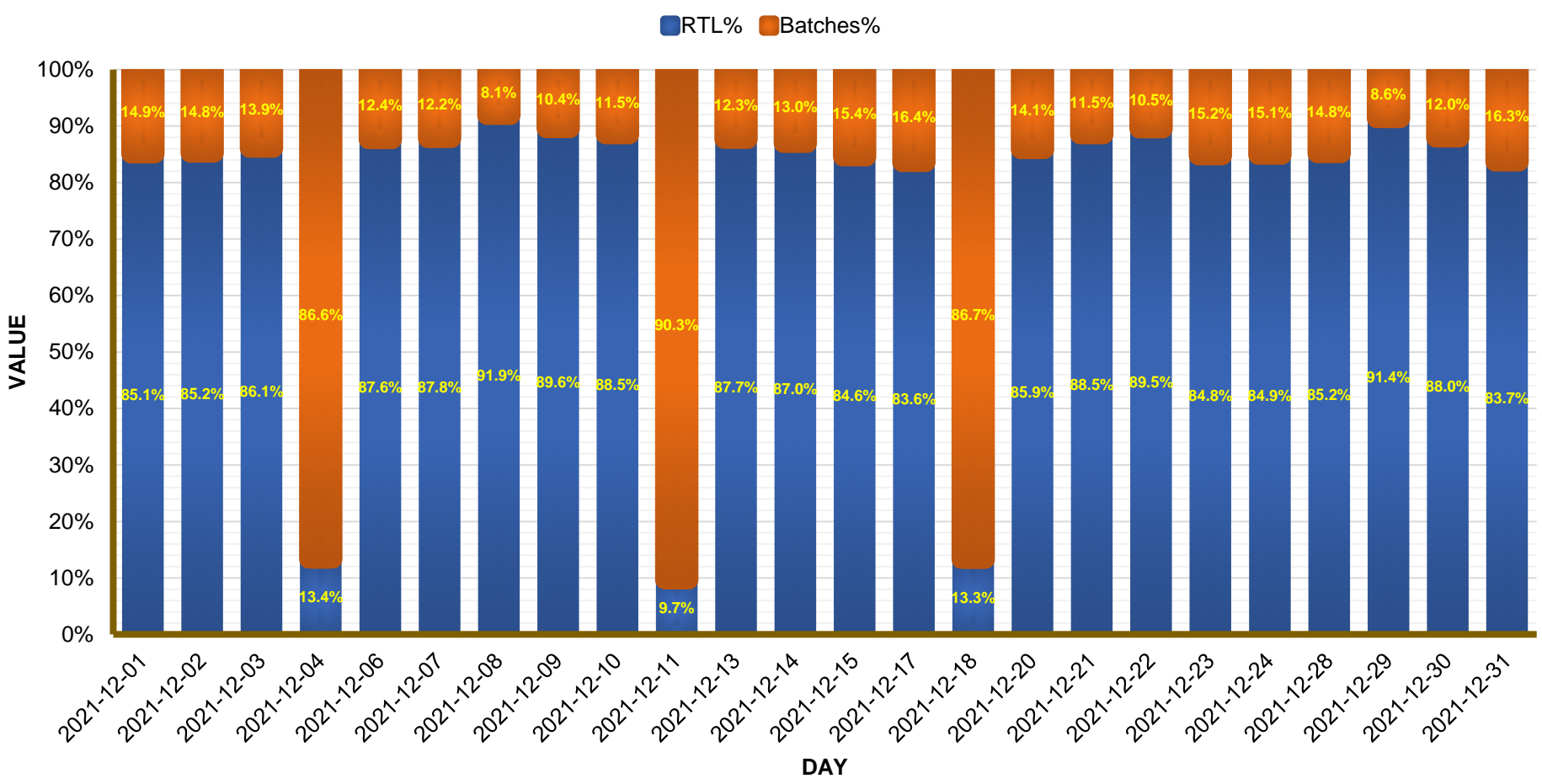
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
Jan 2021	R 11,495,752,430,298.40	688,114
Feb 2021	R 11,894,162,612,644.20	708,636
Mar 2021	R 14,509,067,819,227.00	842,908
Apr 2021	R 12,454,410,334,064.70	809,898
May 2021	R 12,724,826,157,788.40	784,496
Jun 2021	R 12,954,235,245,894.50	800,855
Jul 2021	R 12,525,865,184,255.40	842,199
Aug-21	R 14,415,771,092,780.40	888,484
Sep-21	R 13,736,329,599,590.70	949,205
Oct-21	R 12,797,016,917,308.70	925,189
Nov-21	R 12,813,498,073,060.60	950,797
Dec-21	R 13,554,228,317,197.00	1,004,185
Total	R 155,875,163,784,110.00	10,194,966
Average	R 12,989,596,982,009.20	849,581



RTL Value / Batches Value



RTL/Batches Message Values		
Date	RTL	Batches
2021-12-01	R 630,218,433,197.13	R 110,338,219,691.71
2021-12-02	R 372,011,549,312.52	R 64,376,891,876.49
2021-12-03	R 423,537,266,078.56	R 68,352,397,159.93
2021-12-04	R 2,771,292,829.20	R 17,943,867,679.54
2021-12-06	R 419,147,268,885.95	R 59,126,361,969.37
2021-12-07	R 393,923,569,917.59	R 54,573,668,799.25
2021-12-08	R 539,357,562,607.00	R 47,267,671,097.11
2021-12-09	R 395,110,541,342.25	R 45,811,444,512.06
2021-12-10	R 437,768,296,689.66	R 56,823,366,019.51
2021-12-11	R 1,636,801,220.48	R 15,232,246,616.74
2021-12-13	R 373,831,610,822.72	R 52,434,100,758.11
2021-12-14	R 384,505,410,067.64	R 57,448,025,959.28
2021-12-15	R 657,549,087,270.92	R 119,602,564,783.76
2021-12-17	R 455,405,799,938.38	R 89,470,867,985.13
2021-12-18	R 4,069,474,287.44	R 26,456,785,543.58
2021-12-20	R 453,939,857,880.69	R 74,645,539,533.06
2021-12-21	R 493,508,879,210.99	R 63,945,992,576.85
2021-12-22	R 539,176,638,480.87	R 63,007,911,324.40
2021-12-23	R 342,838,479,491.16	R 61,586,875,161.65
2021-12-24	R 301,422,956,029.34	R 53,688,844,100.60
2021-12-28	R 382,883,358,700.94	R 66,541,442,561.60
2021-12-29	R 481,233,303,111.55	R 45,541,018,021.25
2021-12-30	R 394,264,011,060.09	R 53,991,473,282.87
2021-12-31	R 459,502,709,045.45	R 89,431,820,154.37
Total	R 9,339,614,157,478.52	R 1,457,639,397,168.22
Average	R 389,150,589,894.94	R 60,734,974,882.01

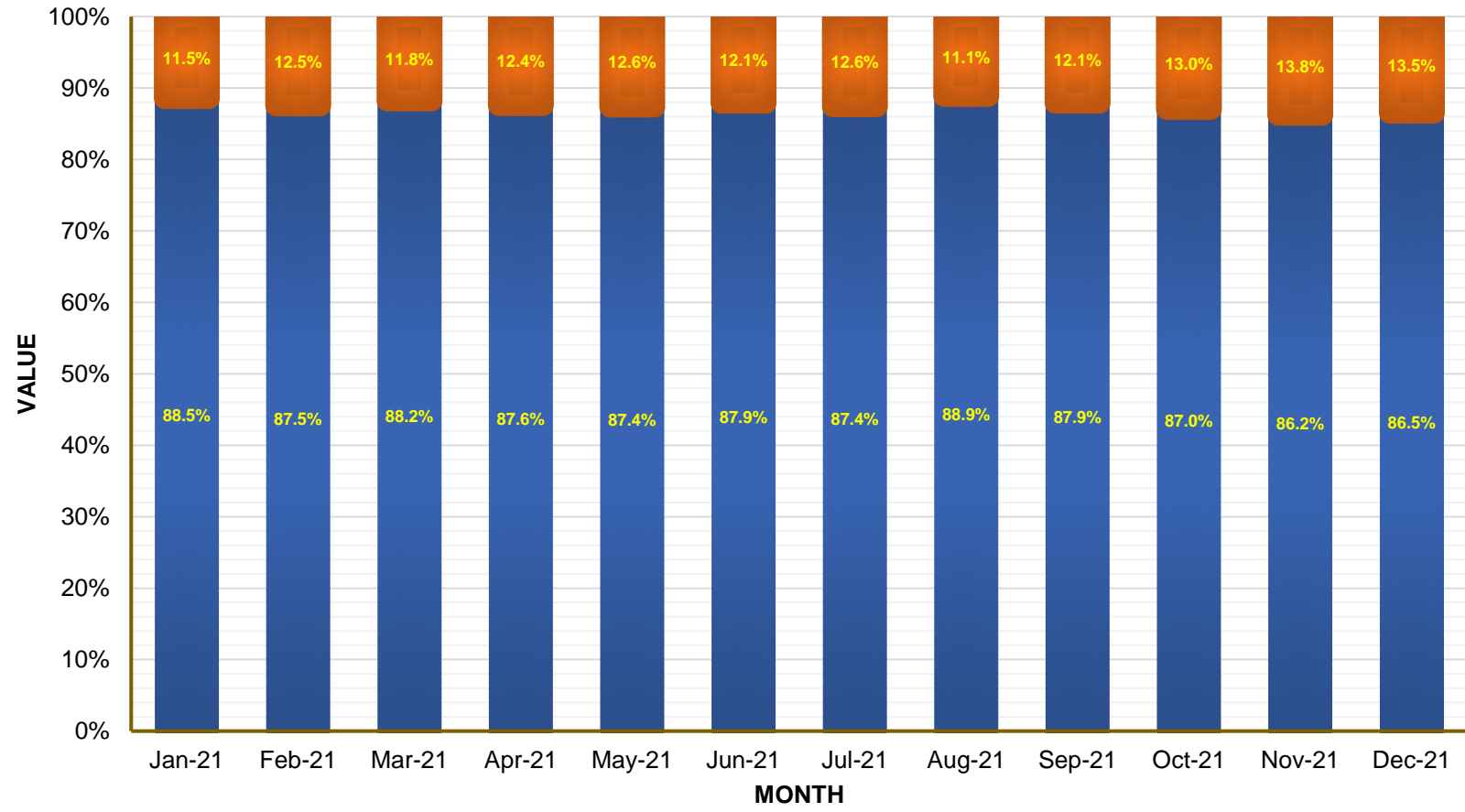




RTL / Batches Message Values for 12 Months (January 2021 – December 2021)

RTL Value / Batches Value

■ RTL% ■ Batches%



RTL / Batches Message Values		
Month	RTL	Batches
Jan-21	R 7,832,630,617,984.34	R 1,013,552,778,162.95
Feb-21	R 7,958,669,906,460.55	R 1,135,808,449,552.93
Mar-21	R 9,785,774,806,059.13	R 1,303,474,338,207.42
Apr-21	R 8,483,383,028,255.66	R 1,202,187,896,656.08
May-21	R 8,567,625,480,394.57	R 1,239,529,480,674.59
Jun-21	R 8,898,669,942,111.00	R 1,226,015,262,350.39
Jul-21	R 8,533,195,059,202.26	R 1,231,438,314,935.31
Aug-21	R 9,933,925,747,899.71	R 1,246,618,314,466.68
Sep-21	R 9,379,614,902,475.89	R 1,291,633,251,635.64
Oct-21	R 8,723,128,440,506.37	R 1,300,855,402,489.18
Nov-21	R 8,608,225,269,475.54	R 1,377,180,843,050.00
Dec-21	R 9,339,614,157,478.52	R 1,457,639,397,168.22
Total	R 106,044,457,358,304.00	R 15,025,933,729,349.40
Average	R 8,837,038,113,191.96	R 1,252,161,144,112.45

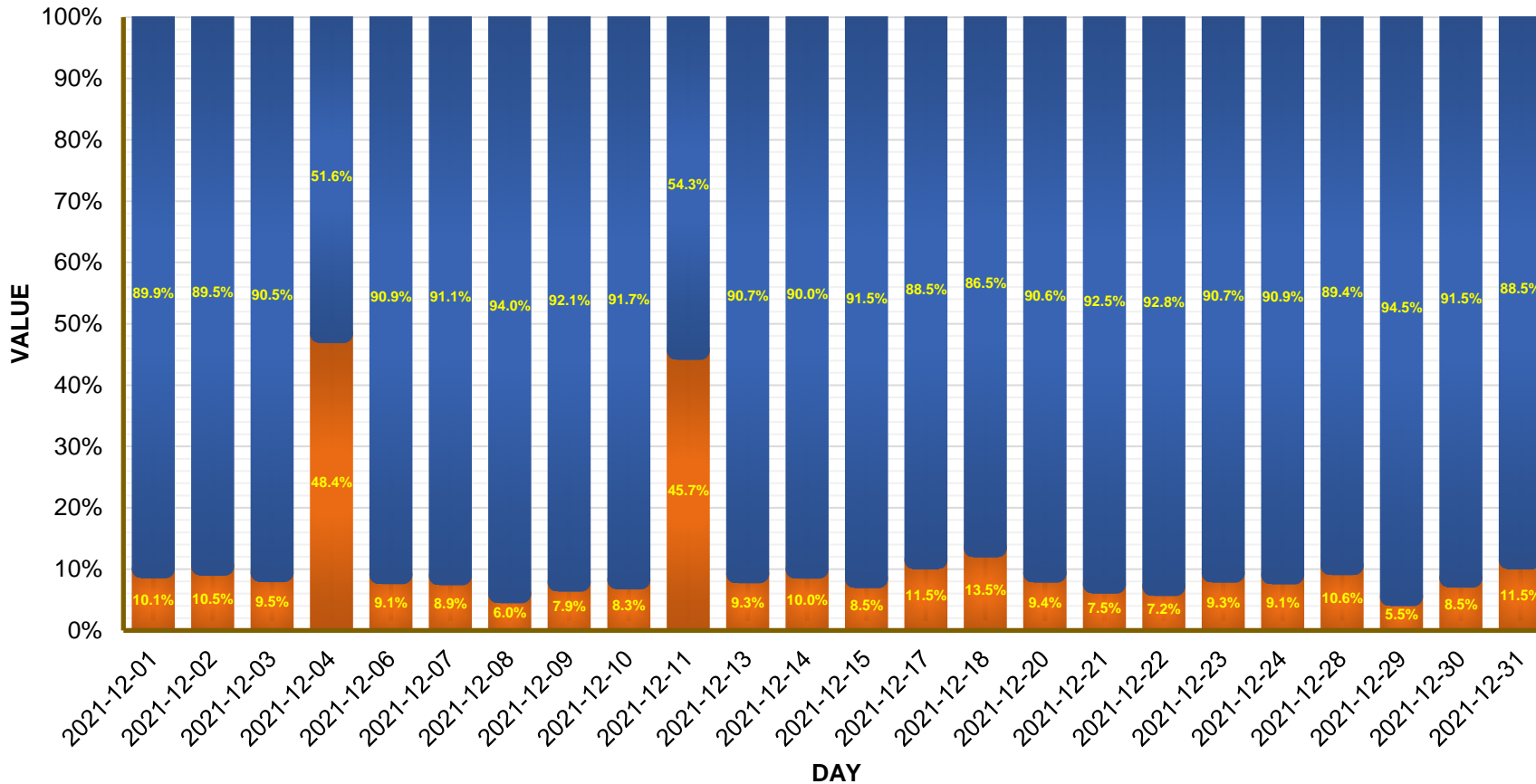




Day and Night Settlement Values for December 2021

Day Value, Night Value

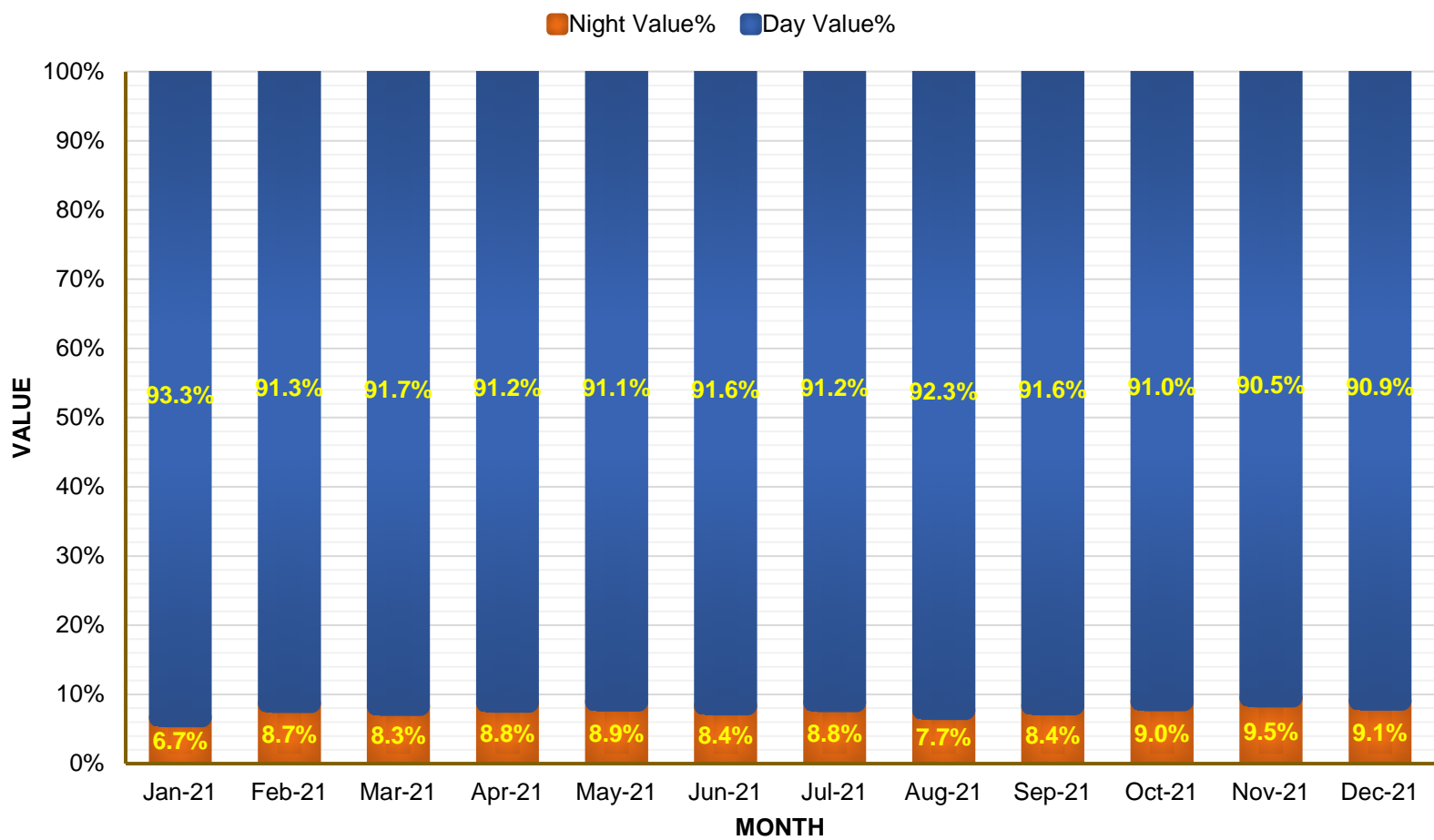
■ Night Value% ■ Day Value%



Day and Night Settlement Values		
Date	Night Value	Day Value
2021-12-01	R 74,545,277,441.49	R 666,011,375,447.35
2021-12-02	R 45,757,060,329.23	R 390,631,380,859.78
2021-12-03	R 46,564,254,247.79	R 445,325,416,500.20
2021-12-04	R 10,032,988,336.95	R 10,682,172,171.79
2021-12-06	R 43,495,744,604.25	R 434,777,886,251.07
2021-12-07	R 39,951,957,491.96	R 408,545,281,224.88
2021-12-08	R 35,223,447,281.89	R 551,401,786,422.22
2021-12-09	R 34,833,507,602.41	R 406,088,478,251.90
2021-12-10	R 40,934,046,524.50	R 453,657,616,184.67
2021-12-11	R 7,708,744,890.66	R 9,160,302,946.56
2021-12-13	R 39,472,448,896.94	R 386,793,262,683.89
2021-12-14	R 44,185,661,009.13	R 397,767,775,017.79
2021-12-15	R 65,720,554,900.37	R 711,431,097,154.31
2021-12-17	R 62,777,137,178.33	R 482,099,530,745.18
2021-12-18	R 4,108,952,843.33	R 26,417,306,987.69
2021-12-20	R 49,443,242,321.10	R 479,142,292,794.10
2021-12-21	R 42,027,137,597.93	R 515,427,734,189.91
2021-12-22	R 43,257,120,447.47	R 558,927,429,357.80
2021-12-23	R 37,735,153,001.12	R 366,690,201,651.69
2021-12-24	R 32,280,898,411.07	R 322,830,901,718.87
2021-12-28	R 47,622,406,502.20	R 401,802,394,760.34
2021-12-29	R 29,016,032,080.31	R 497,758,289,052.49
2021-12-30	R 38,236,084,896.27	R 410,019,399,446.69
2021-12-31	R 63,330,640,324.42	R 485,603,888,875.40
Total	R 978,260,499,161.12	R 9,818,993,200,696.57
Average	R 40,760,854,131.71	R 409,124,716,695.69



Day Value, Night Value

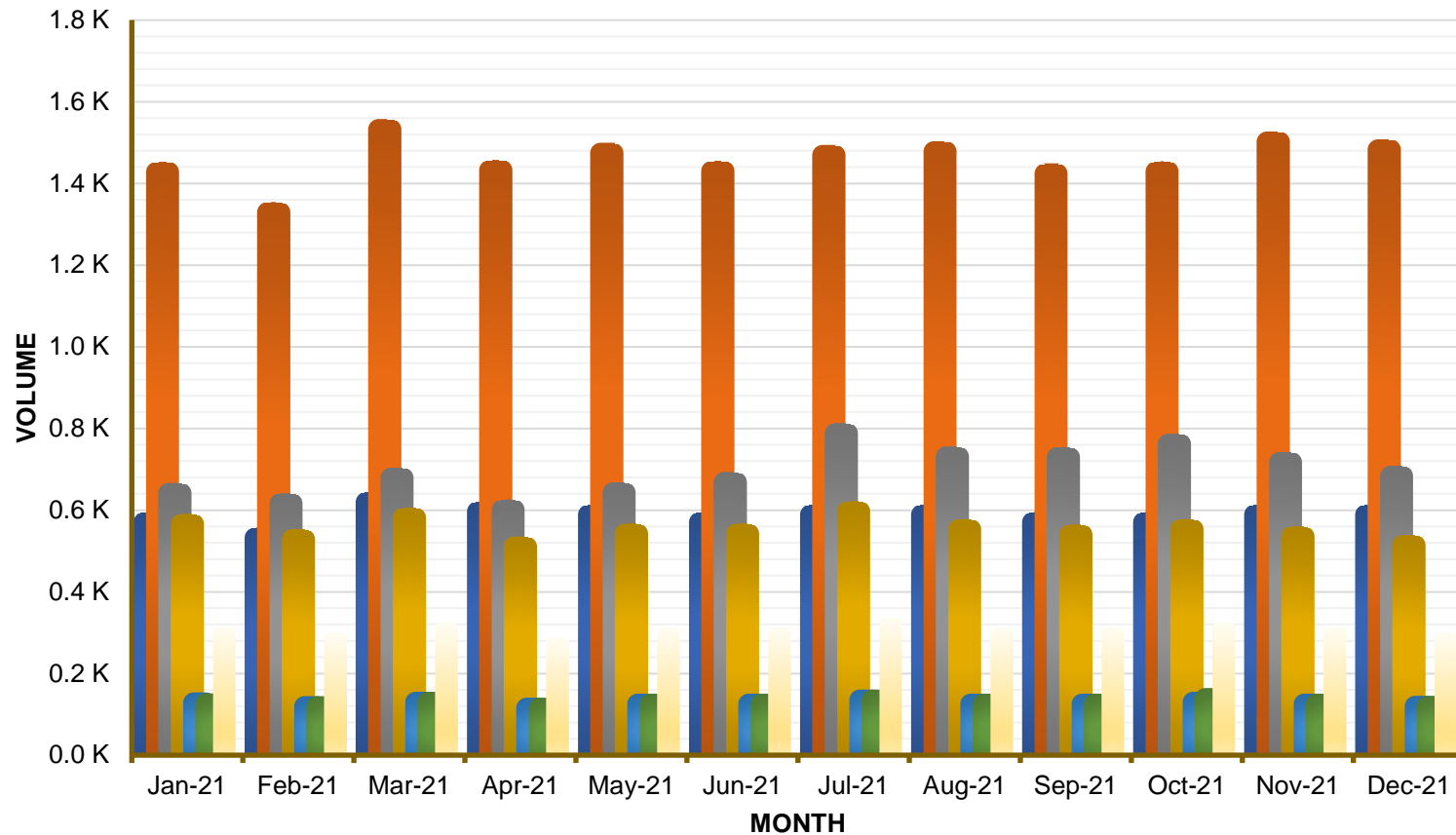


Day and Night Settlement Values		
Month	Night Value	Day Value
Jan-21	R 701,604,486,872.15	R 9,814,374,451,937.14
Feb-21	R 802,718,227,966.52	R 8,426,792,249,692.66
Mar-21	R 904,578,660,018.58	R 10,026,499,484,697.60
Apr-21	R 843,380,310,105.92	R 8,767,660,131,169.24
May-21	R 867,772,297,364.99	R 8,872,080,430,730.62
Jun-21	R 847,112,267,829.01	R 9,277,573,731,824.28
Jul-21	R 861,691,787,537.48	R 8,902,942,683,089.92
Aug-21	R 862,567,858,200.75	R 10,317,976,968,871.00
Sep-21	R 895,177,660,528.66	R 9,776,071,262,370.83
Oct-21	R 897,991,917,577.31	R 9,125,992,850,415.36
Nov-21	R 949,345,239,936.87	R 9,036,061,656,632.28
Dec-21	R 978,260,499,161.12	R 9,818,993,200,696.57
Total	R 10,412,201,213,099.40	R 112,163,019,102,127.00
Average	R 867,683,434,424.95	R 9,346,918,258,510.62



Cards Message Volumes

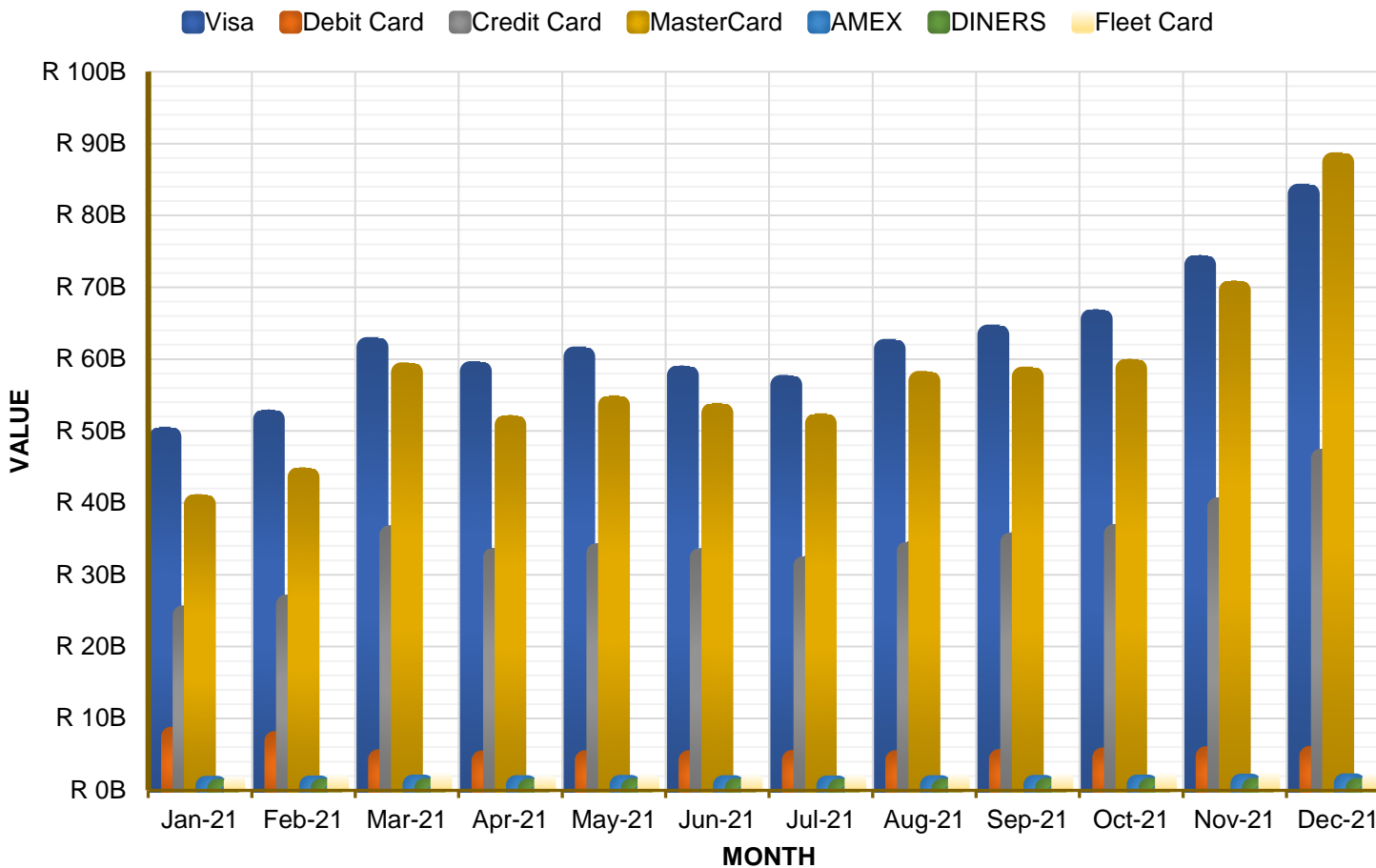
■ Visa ■ Debit Card ■ Credit Card ■ MasterCard ■ AMEX ■ DINERS ■ Fleet Card



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	Diners	Fleet Card
Jan-21	570	1,428	641	566	128	126	300
Feb-21	532	1,329	616	528	119	119	288
Mar-21	619	1,532	679	581	130	130	312
Apr-21	596	1,432	601	510	115	115	276
May-21	589	1,474	643	542	125	125	300
Jun-21	570	1,430	668	542	125	125	300
Jul-21	589	1,469	788	597	135	135	324
Aug-21	589	1,478	731	553	125	125	300
Sep-21	570	1,424	729	540	125	125	300
Oct-21	570	1,429	762	553	130	139	312
Nov-21	589	1,502	717	535	125	125	300
Dec-21	589	1,483	683	514	120	120	288
Total	6,972	17,410	8,258	6,561	1,502	1,509	3,600
Average	581	1,451	688	547	125	126	300



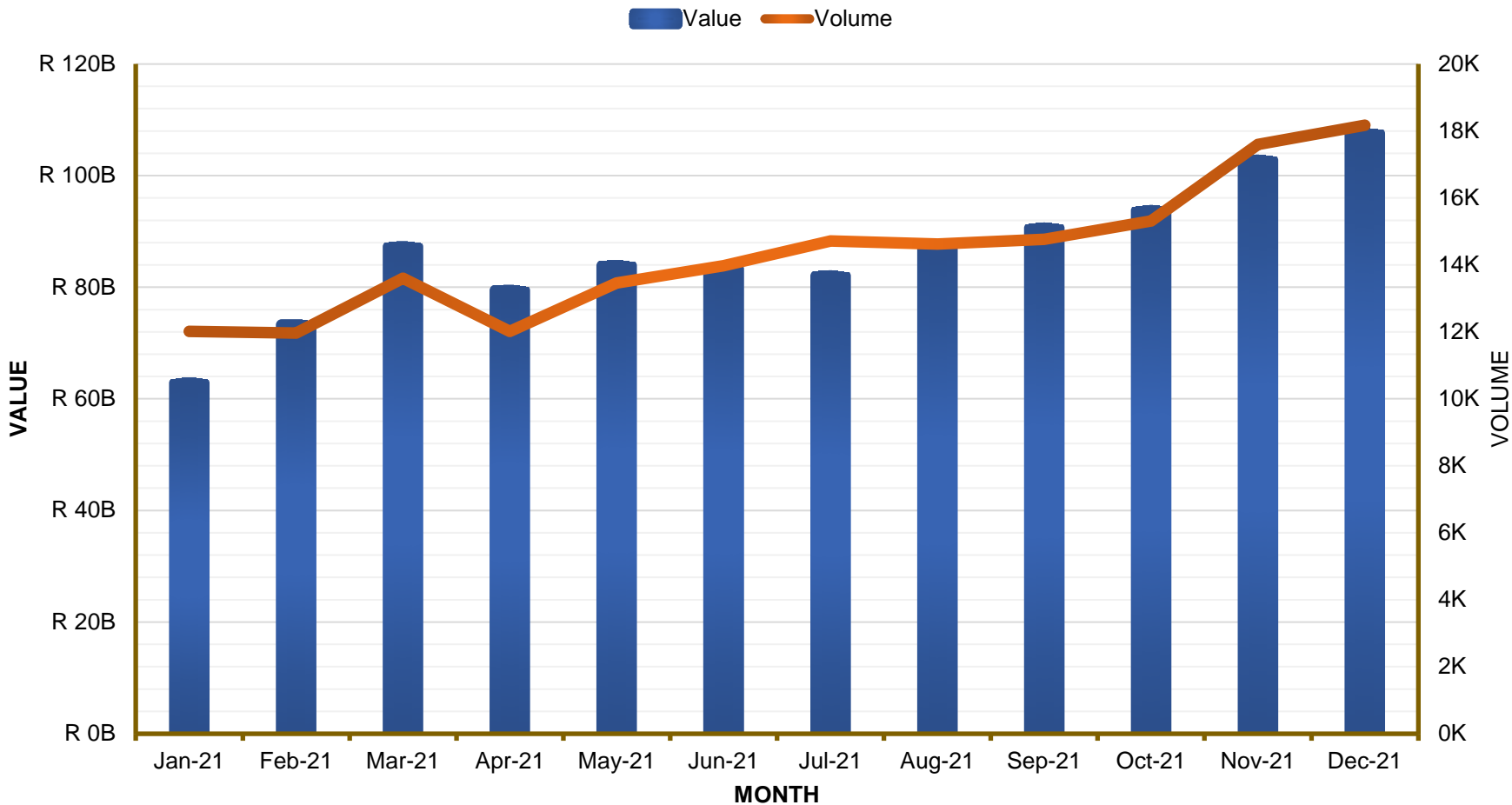
Cards Message Values



Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jan-21	R 49,188,971,568.32	R 7,441,143,731.67	R 24,331,640,360.99
Feb-21	R 51,613,508,030.70	R 6,823,102,153.82	R 25,858,732,939.81
Mar-21	R 61,681,390,092.86	R 4,297,225,291.26	R 35,479,978,674.59
Apr-21	R 58,289,126,486.17	R 4,117,361,803.17	R 32,364,407,720.02
May-21	R 60,357,874,739.86	R 4,177,157,901.81	R 33,035,805,014.25
Jun-21	R 57,693,685,408.17	R 4,176,598,256.68	R 32,355,619,485.30
Jul-21	R 56,403,221,142.42	R 4,205,074,572.74	R 31,226,766,979.04
Aug-21	R 61,414,202,726.57	R 4,161,972,529.33	R 33,273,402,922.86
Sep-21	R 63,413,145,542.51	R 4,346,596,209.23	R 34,487,211,509.68
Oct-21	R 65,566,369,333.73	R 4,560,022,981.12	R 35,666,952,571.47
Nov-21	R 73,097,562,792.27	R 4,721,228,018.74	R 39,378,144,641.87
Dec-21	R 82,983,364,868.39	R 4,764,147,009.67	R 46,193,551,423.83
Total	R 741,702,422,731.97	R 57,791,630,459.24	R 403,652,214,243.71
Average	R 61,808,535,227.66	R 4,815,969,204.94	R 33,637,684,520.31

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Jan-21	R 39,794,767,651.54	R 624,886,932.15	R 189,454,958.01	R 1,247,992,278.59
Feb-21	R 43,540,980,550.54	R 648,077,000.29	R 223,106,812.55	R 1,436,580,972.87
Mar-21	R 58,137,679,030.38	R 780,969,705.43	R 261,085,099.11	R 1,696,836,064.54
Apr-21	R 50,834,509,104.84	R 701,093,099.29	R 245,242,464.86	R 1,411,590,448.23
May-21	R 53,568,032,938.18	R 735,325,320.62	R 254,109,457.40	R 1,499,602,861.86
Jun-21	R 52,482,246,663.78	R 710,007,211.12	R 248,092,727.28	R 1,466,844,886.02
Jul-21	R 51,061,915,009.86	R 668,155,808.43	R 232,405,565.42	R 1,440,986,397.36
Aug-21	R 56,930,305,176.24	R 697,447,264.93	R 245,197,951.59	R 1,538,728,701.82
Sep-21	R 57,551,704,266.00	R 725,690,069.67	R 291,520,840.79	R 1,574,842,544.44
Oct-21	R 58,659,777,732.12	R 775,713,555.77	R 317,357,554.72	R 1,647,626,453.22
Nov-21	R 69,559,012,487.86	R 916,101,436.09	R 311,855,806.75	R 1,772,112,265.20
Dec-21	R 87,381,578,544.18	R 934,511,754.90	R 270,814,123.86	R 1,597,068,600.61
Total	R 679,502,509,155.52	R 8,917,979,158.69	R 3,090,243,362.34	R 18,330,812,474.76
Average	R 56,625,209,096.29	R 743,164,929.89	R 257,520,280.20	R 1,527,567,706.23

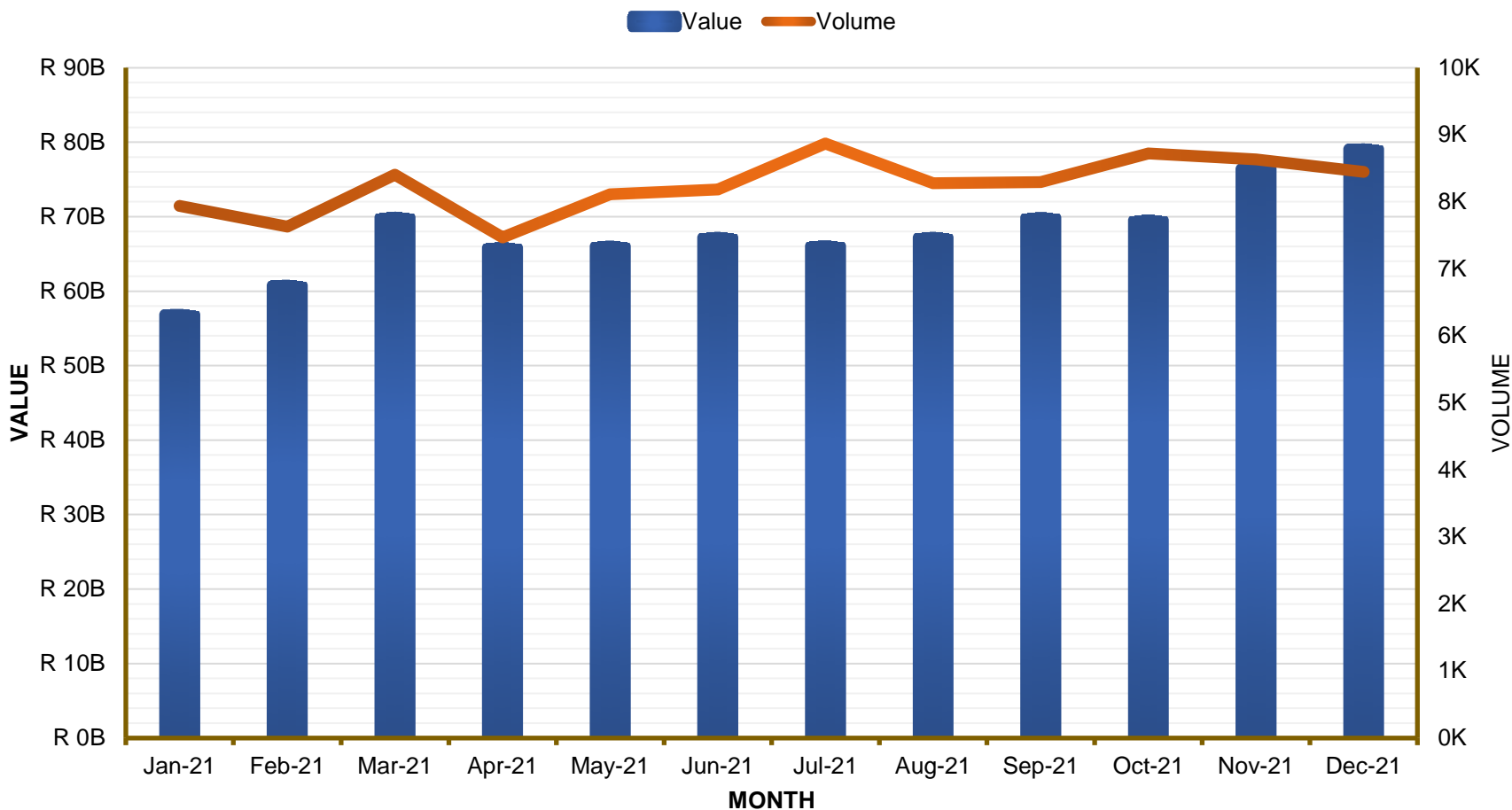
Real Time Clearing (RTC) Monthly Values and Volumes



RTC Monthly Value and Volumes		
Month	Value	Volume
Jan-21	R 62,813,101,789.32	12,011
Feb-21	R 73,253,995,691.38	11,962
Mar-21	R 87,243,133,197.70	13,598
Apr-21	R 79,416,641,040.47	12,017
May-21	R 83,846,988,081.22	13,461
Jun-21	R 83,233,567,300.55	13,975
Jul-21	R 82,019,751,136.90	14,719
Aug-21	R 87,483,350,413.45	14,624
Sep-21	R 90,575,684,179.71	14,762
Oct-21	R 93,739,663,480.05	15,311
Nov-21	R 102,765,722,406.91	17,595
Dec-21	R 107,530,532,891.20	18,175
Total	R 1,033,922,131,608.86	172,210
Average	R 86,160,177,634.07	14,351

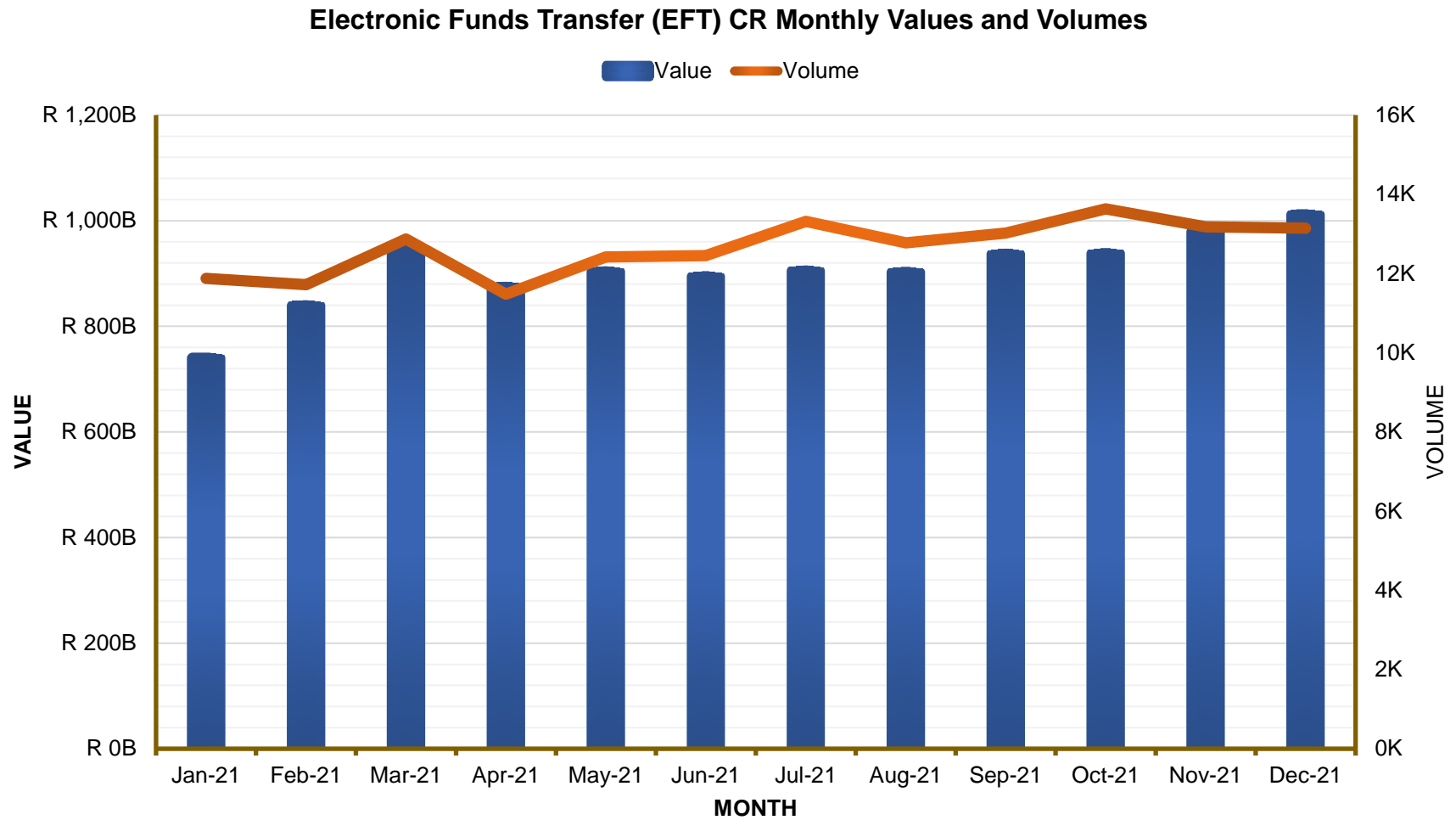


Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



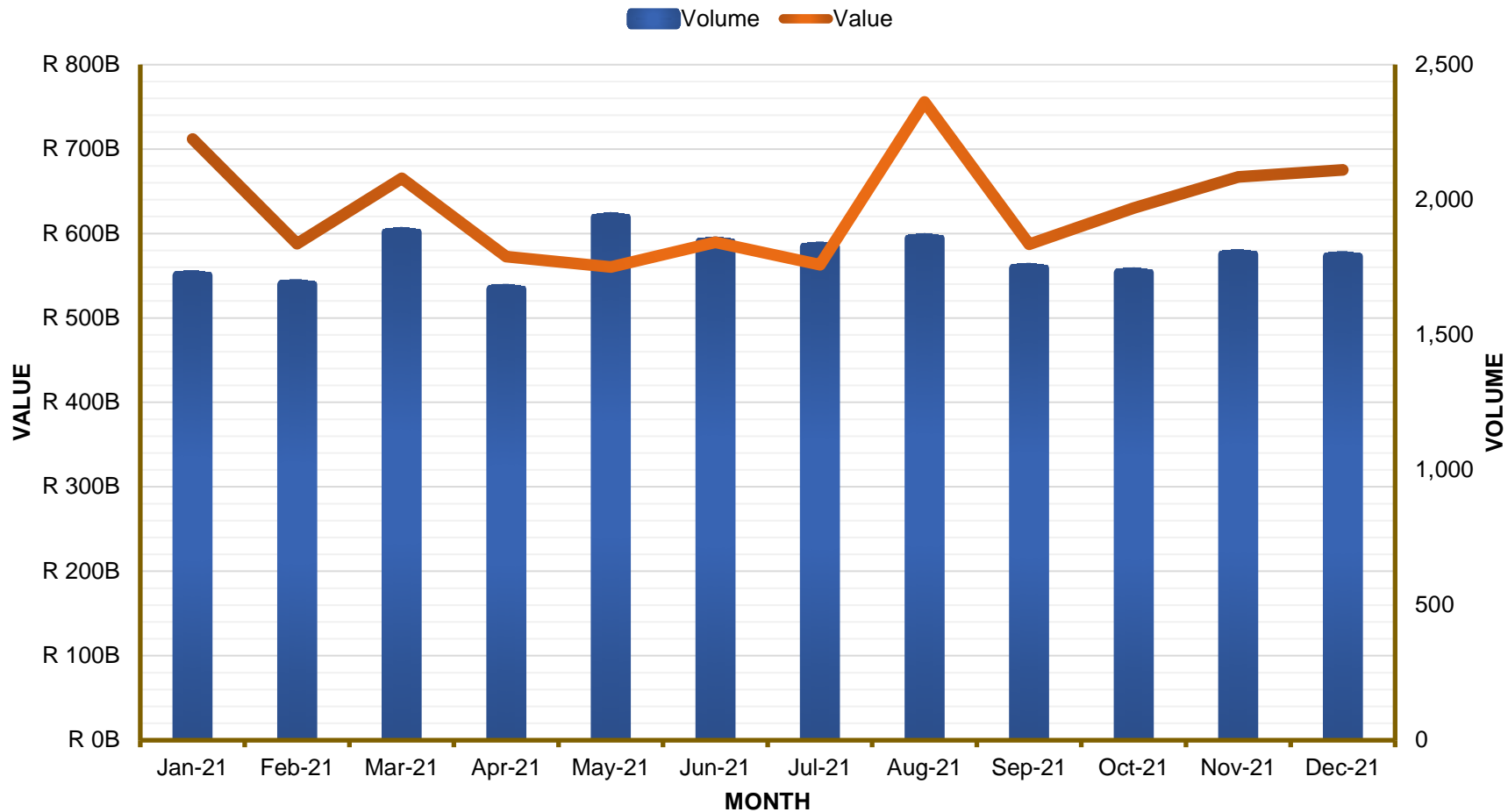
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jan-21	R 56,829,062,340.52	7,938
Feb-21	R 60,742,446,165.10	7,631
Mar-21	R 69,877,963,734.87	8,402
Apr-21	R 65,807,358,462.77	7,469
May-21	R 65,987,522,886.43	8,111
Jun-21	R 67,194,025,520.79	8,184
Jul-21	R 66,026,818,346.82	8,869
Aug-21	R 67,183,371,794.74	8,275
Sep-21	R 69,835,371,654.65	8,295
Oct-21	R 69,482,381,095.20	8,721
Nov-21	R 76,386,117,525.76	8,630
Dec-21	R 79,056,944,407.69	8,446
Total	R 814,409,383,935.34	98,971
Average	R 67,867,448,661.28	8,248





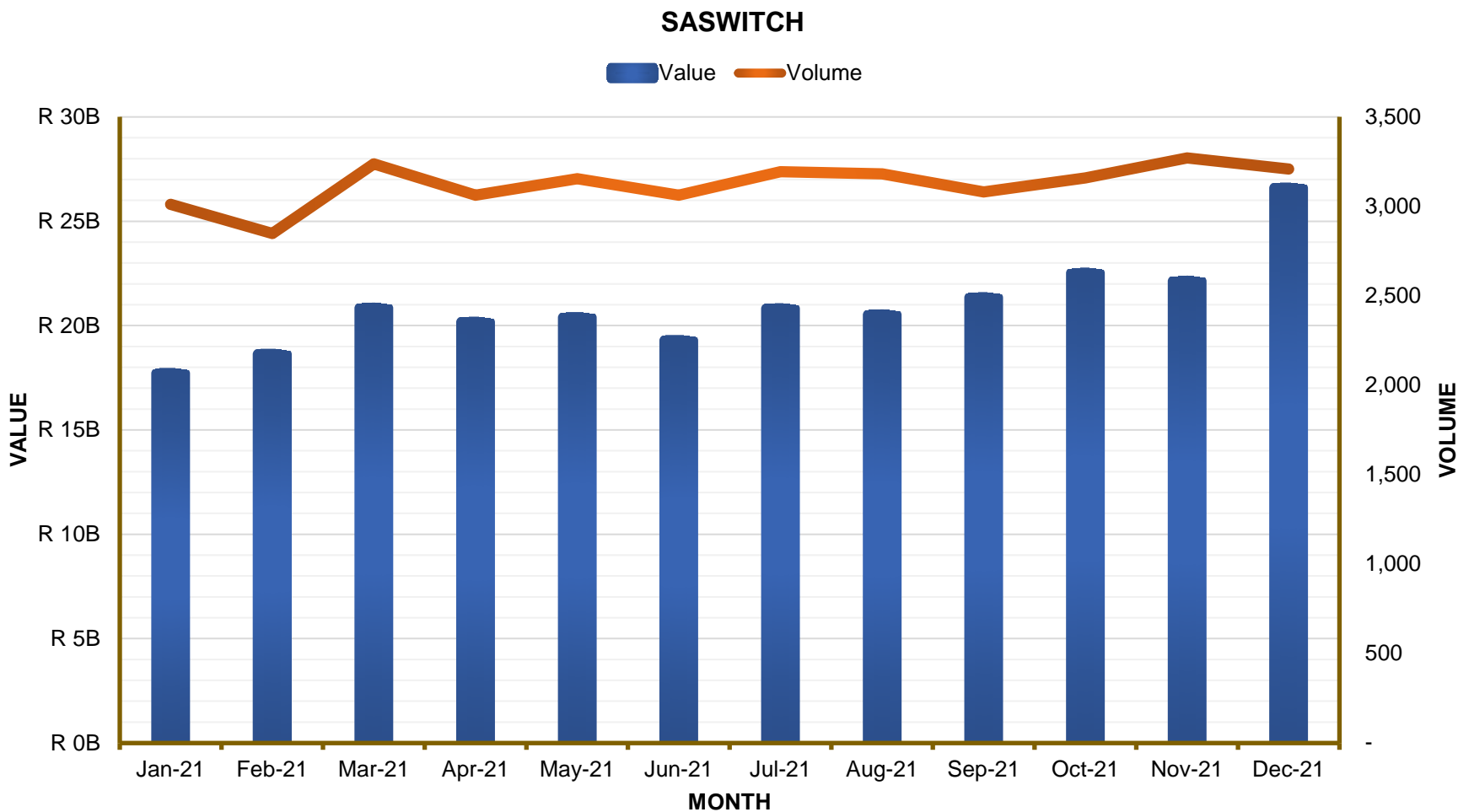
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jan-21	R 739,622,037,401.51	11,879
Feb-21	R 838,643,846,432.43	11,716
Mar-21	R 948,127,676,512.64	12,875
Apr-21	R 873,696,799,026.79	11,480
May-21	R 903,054,955,858.89	12,420
Jun-21	R 893,823,471,486.35	12,451
Jul-21	R 904,455,138,344.22	13,318
Aug-21	R 902,106,514,264.75	12,775
Sep-21	R 936,526,980,957.11	13,022
Oct-21	R 937,609,995,219.49	13,636
Nov-21	R 978,547,868,356.94	13,177
Dec-21	R 1,011,102,805,865.88	13,149
Total	R 10,867,318,089,727.00	151,898
Average	R 905,609,840,810.58	12,658

CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jan-21	R 711,874,912,979.16	1,718
Feb-21	R 587,976,456,710.74	1,685
Mar-21	R 665,331,174,747.98	1,878
Apr-21	R 572,706,982,934.20	1,667
May-21	R 560,247,007,460.60	1,933
Jun-21	R 589,490,076,008.98	1,842
Jul-21	R 563,012,318,519.60	1,824
Aug-21	R 755,677,691,829.12	1,855
Sep-21	R 587,229,790,060.12	1,745
Oct-21	R 629,995,394,175.98	1,728
Nov-21	R 667,137,774,752.52	1,796
Dec-21	R 675,317,940,502.32	1,788
Total	R 7,565,997,520,681.32	21,459
Average	R 630,499,793,390.11	1,788

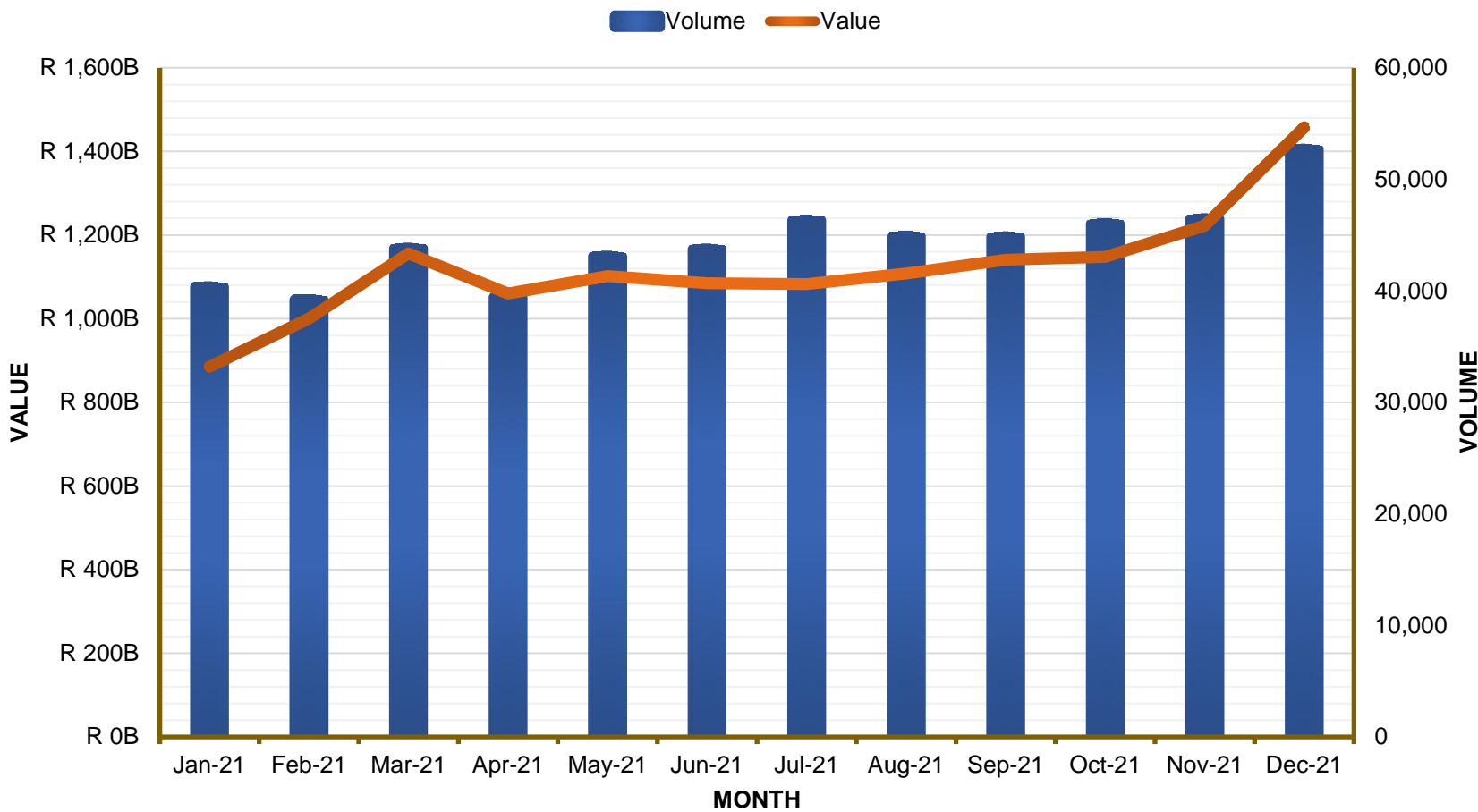




SASWITCH Monthly Values		
Month	Value	Volume
Jan-21	R 17,704,754,062.53	3,011
Feb-21	R 18,624,363,172.04	2,848
Mar-21	R 20,830,882,022.79	3,237
Apr-21	R 20,158,633,299.88	3,062
May-21	R 20,373,954,652.64	3,154
Jun-21	R 19,274,741,227.47	3,063
Jul-21	R 20,811,755,555.96	3,193
Aug-21	R 20,510,304,263.30	3,182
Sep-21	R 21,333,555,856.80	3,081
Oct-21	R 22,511,799,874.69	3,159
Nov-21	R 22,120,039,211.96	3,271
Dec-21	R 26,590,148,103.96	3,208
Total	R 250,844,931,304.02	37,469
Average	R 20,903,744,275.34	3,122



Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Jan-21	R 885,158,426,257.83	40,321
Feb-21	R 1,000,468,668,437.44	39,167
Mar-21	R 1,156,080,857,614.72	43,786
Apr-21	R 1,060,217,483,768.75	39,411
May-21	R 1,102,177,144,052.71	43,081
Jun-21	R 1,084,747,898,138.06	43,709
Jul-21	R 1,082,642,024,155.41	46,313
Aug-21	R 1,108,159,861,000.61	44,875
Sep-21	R 1,141,233,051,315.55	44,817
Oct-21	R 1,147,800,656,197.14	46,001
Nov-21	R 1,222,566,265,456.36	46,428
Dec-21	R 1,457,639,397,168.22	52,669
Total	R 13,448,891,733,562.80	530,578
Average	R 1,120,740,977,796.90	44,215

Summarised totals		
Receiver	Volume	Value
RTL Total	945,491	R 9,339,614,157,478.52
Retail	52,669	R 1,457,639,397,168.22
Payment Cash Withdrawal/Deposit (KPSBV)	7,996	R 391,075,789,987.37
Payment Dematerialised MM Instrument (MPDEM)	3,410	R 130,690,008,604.26
Payment any Derivative Instrument (OPDER)	2,296	R 25,084,494,790.06
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,797	R 678,628,489,117.19
Daily BMA Settlements (SPBMA)	561	R 208,643,785,323.11
Payment any Money Market Product (MPMMI)	547	R 177,235,777,440.74
STRATE Planned Payments Confirmed on T+4 (SPLNY)	444	R 68,128,125,571.49
Settlement of Derivative Margin Calls (OSDMC)	175	R 25,233,769,435.13
STRATE Same Day Confirmed Settlements (SPLNN)	48	R 17,301,733,730.51

