



Settlement Statistics and Indicators

November 2021



SOUTH AFRICAN RESERVE BANK



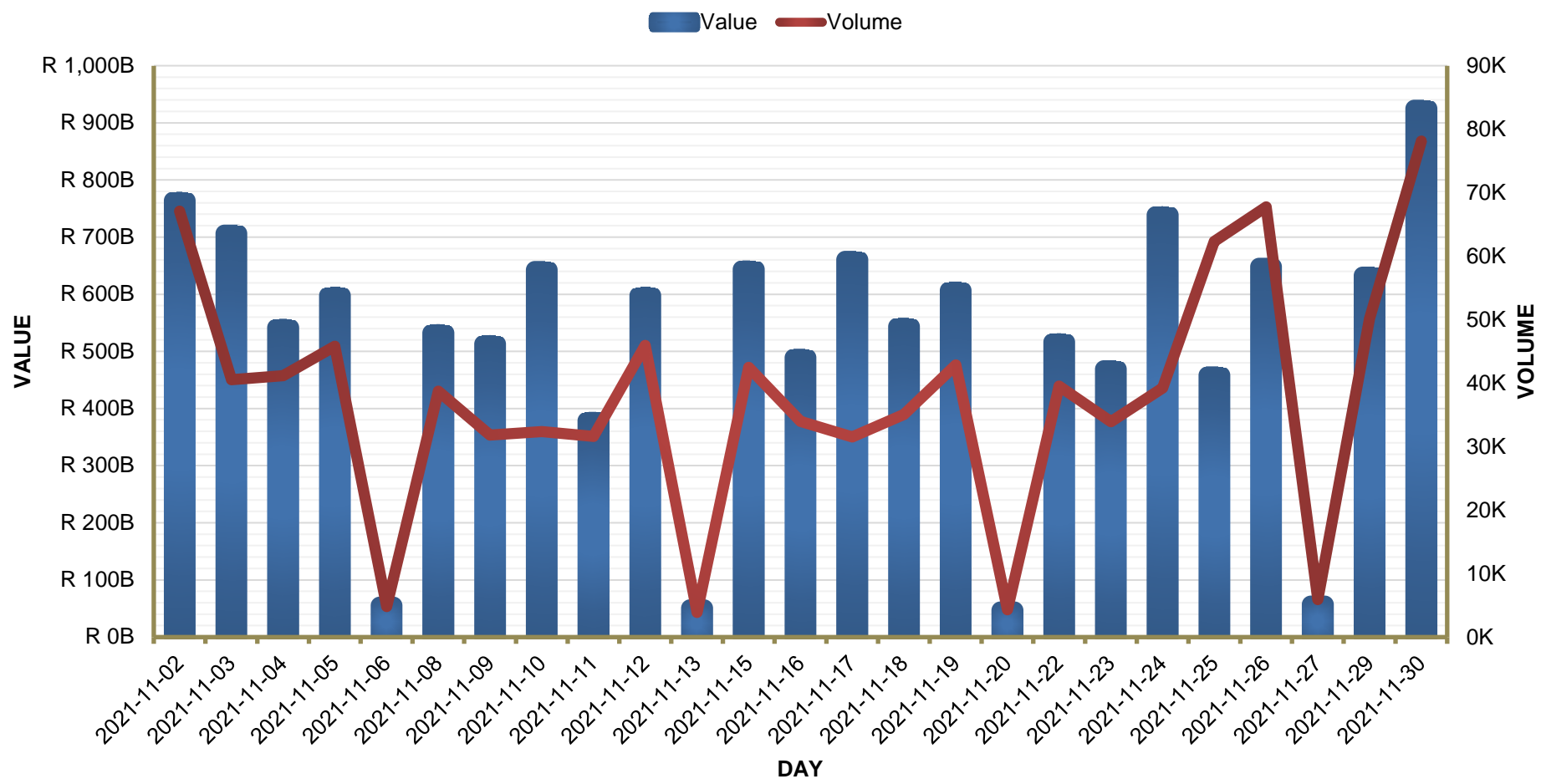
A purposeful journey

- ✓ In November 2021, SAMOS processed **950,797** transactions to the value of **ZAR 12,813,498,073,060.60**.
- ✓ Peak volume and peak value was **78,108** and **ZAR 925,105,465,419.50** on 30 November 2021.
- ✓ Average number of transactions processed per day were **38,032** representing the average value of **ZAR 512,539,922,922.42**.
- ✓ Monthly peak volume in 10 years was **983,333** in March 2020.
- ✓ Monthly peak value in 10 years was **ZAR 16,607,376,015,815.70** in March 2020.





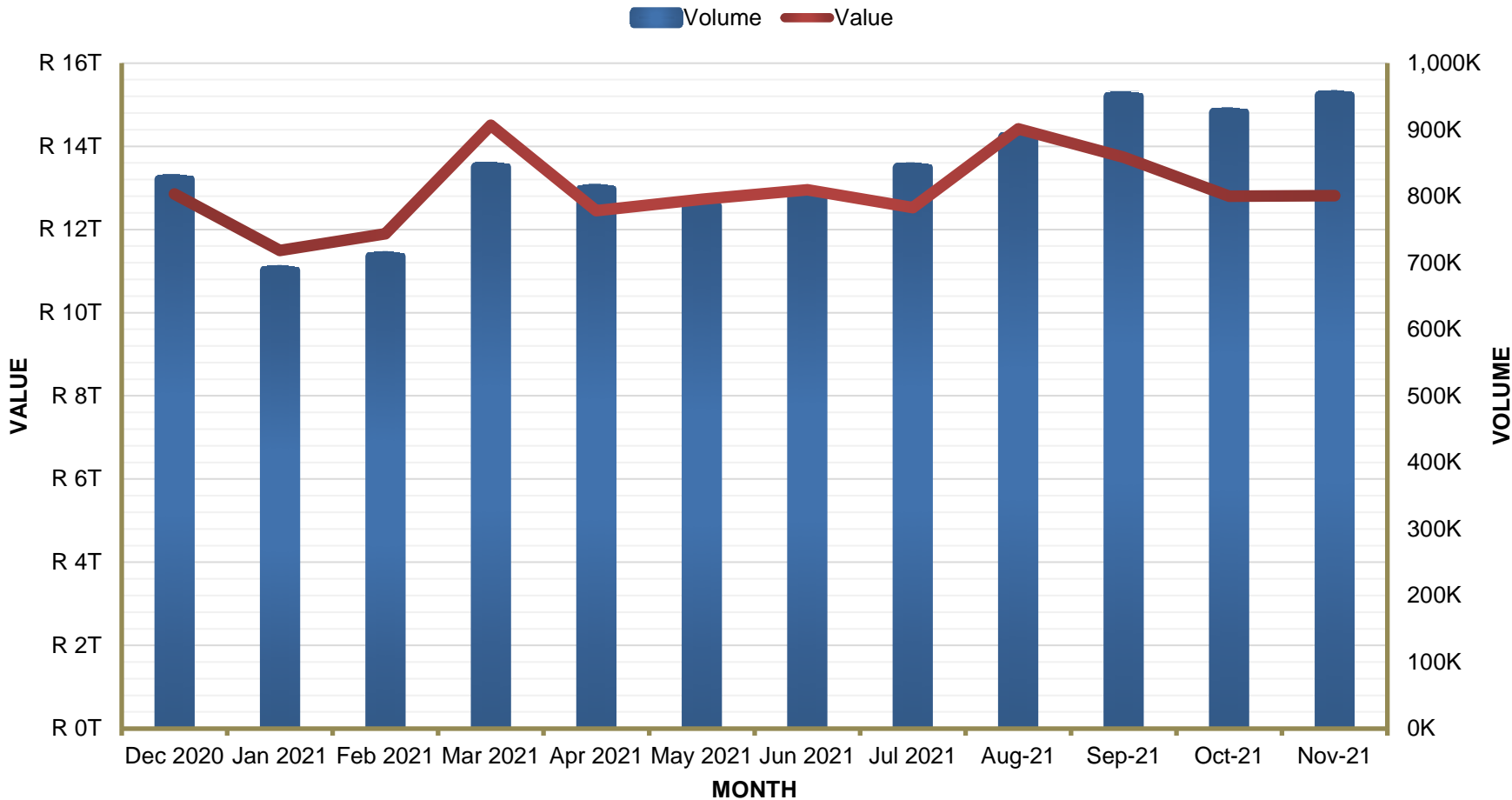
SAMOS Message Values and Volumes



Daily Values and Volumes per month		
Date	Value	Volume
2021-11-02	R 763,854,392,599.06	67,078
2021-11-03	R 706,057,351,299.53	40,541
2021-11-04	R 541,605,065,195.37	41,183
2021-11-05	R 597,446,941,595.85	45,810
2021-11-06	R 54,998,481,900.56	4,814
2021-11-08	R 532,305,049,081.27	38,718
2021-11-09	R 513,034,194,563.09	31,810
2021-11-10	R 642,454,465,669.03	32,364
2021-11-11	R 378,741,240,733.96	31,593
2021-11-12	R 597,751,158,536.34	45,922
2021-11-13	R 50,280,054,469.14	3,884
2021-11-15	R 643,344,790,398.92	42,487
2021-11-16	R 489,098,325,214.77	33,968
2021-11-17	R 660,526,113,262.02	31,510
2021-11-18	R 543,343,241,881.29	35,051
2021-11-19	R 606,779,937,285.69	42,859
2021-11-20	R 46,901,463,739.94	4,303
2021-11-22	R 516,086,415,200.48	39,548
2021-11-23	R 468,782,899,632.36	33,940
2021-11-24	R 738,529,120,267.45	39,247
2021-11-25	R 458,248,283,164.31	62,323
2021-11-26	R 648,156,589,147.39	67,756
2021-11-27	R 57,082,454,699.09	5,895
2021-11-29	R 632,984,578,104.19	50,085
2021-11-30	R 925,105,465,419.50	78,108
Total	R 12,813,498,073,060.60	950,797
Average	R 512,539,922,922.42	38,032



SAMOS Message Values and Volumes



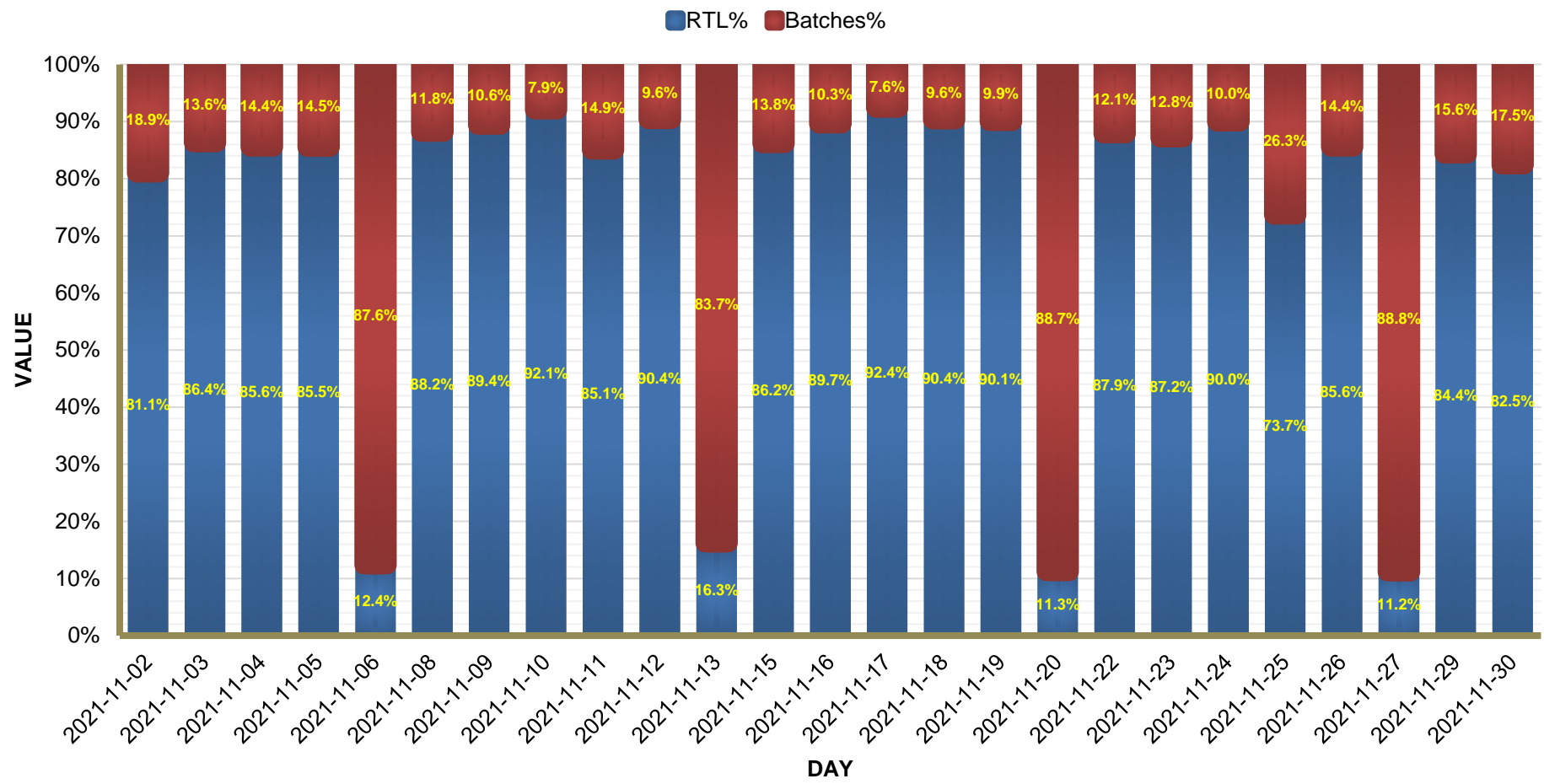
Message Values and Volumes - Monthly		
Month	Value	Volume
Dec 2020	R 12,855,301,563,249.10	824,836
Jan 2021	R 11,495,752,430,298.40	688,114
Feb 2021	R 11,894,162,612,644.20	708,636
Mar 2021	R 14,509,067,819,227.00	842,908
Apr 2021	R 12,454,410,334,064.70	809,898
May 2021	R 12,724,826,157,788.40	784,496
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
Total	R 155,176,237,030,162.00	10,015,617
Average	R 12,931,353,085,846.80	834,635





RTL / Batches Message Values for November 2021

RTL Value / Batches Value



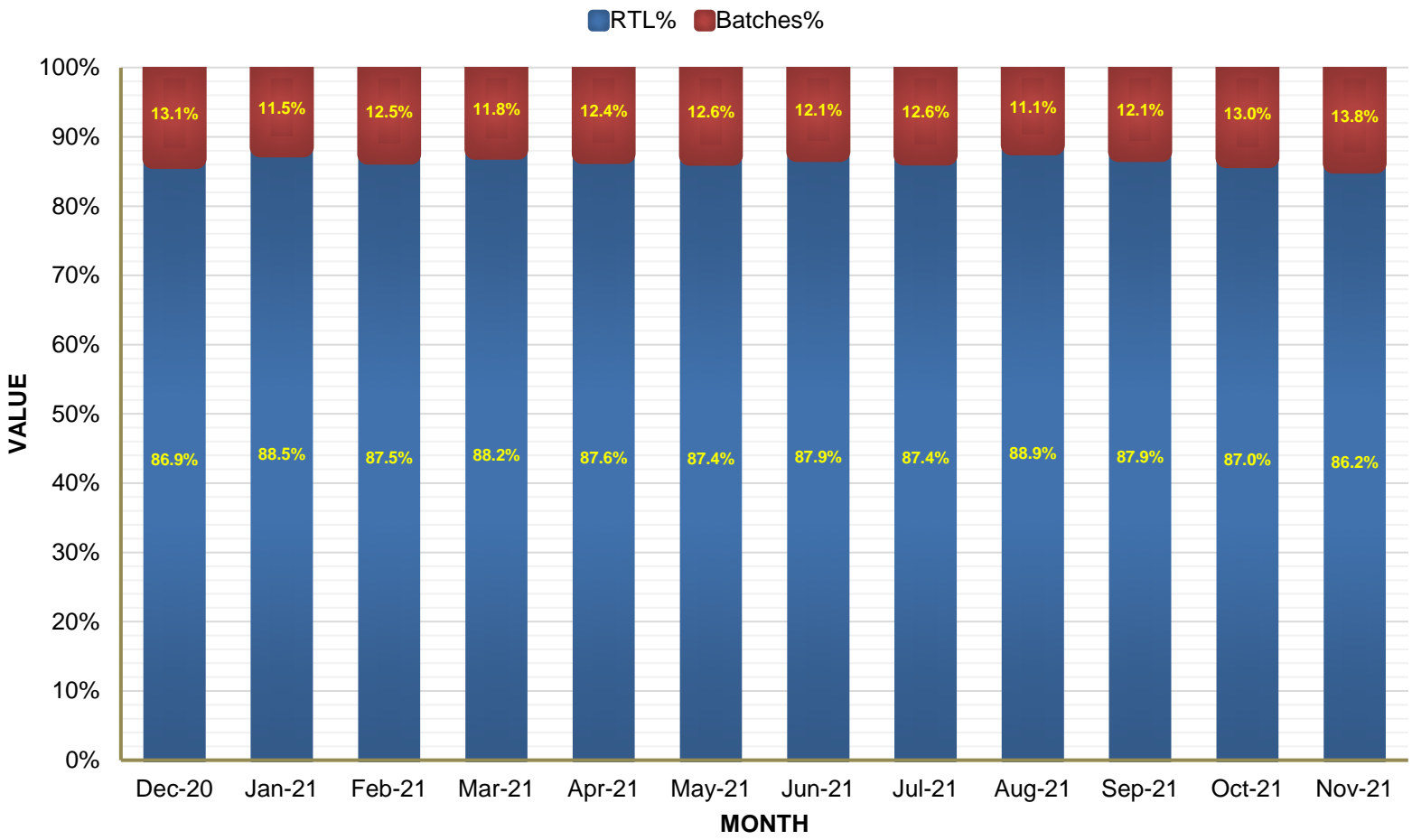
RTL / Batches Message Values		
Date	RTL	Batches
2021-11-02	R 508,526,467,342.02	R 118,889,197,375.14
2021-11-03	R 458,063,213,351.00	R 72,350,055,742.88
2021-11-04	R 318,930,349,334.90	R 53,717,580,348.86
2021-11-05	R 377,625,197,420.21	R 63,878,066,164.74
2021-11-06	R 2,345,905,816.19	R 16,563,703,793.83
2021-11-08	R 370,408,334,596.77	R 49,617,552,177.21
2021-11-09	R 339,592,293,565.75	R 40,174,898,728.04
2021-11-10	R 467,885,517,281.83	R 40,079,064,404.82
2021-11-11	R 224,801,771,507.39	R 39,379,781,635.83
2021-11-12	R 429,680,461,385.04	R 45,512,258,624.20
2021-11-13	R 2,511,489,601.62	R 12,934,188,990.40
2021-11-15	R 453,576,425,403.81	R 72,477,651,646.60
2021-11-16	R 347,293,457,057.41	R 40,076,670,218.63
2021-11-17	R 473,313,212,549.50	R 38,924,099,026.06
2021-11-18	R 369,662,611,878.12	R 39,390,235,691.32
2021-11-19	R 443,911,150,003.21	R 48,874,277,285.93
2021-11-20	R 1,901,525,555.79	R 14,999,619,317.77
2021-11-22	R 347,708,477,174.70	R 47,855,932,885.46
2021-11-23	R 306,164,484,344.75	R 44,952,596,995.15
2021-11-24	R 517,885,827,722.70	R 57,651,184,614.07
2021-11-25	R 260,523,407,739.78	R 93,128,322,986.58
2021-11-26	R 468,822,265,297.89	R 78,935,004,394.77
2021-11-27	R 2,829,931,973.70	R 22,431,002,728.92
2021-11-29	R 455,832,323,613.34	R 84,419,016,914.44
2021-11-30	R 658,429,167,958.12	R 139,968,880,358.35
Total	R 8,608,225,269,475.54	R 1,377,180,843,050.00
Average	R 344,329,010,779.02	R 55,087,233,722.00





RTL / Batches Message Values for 12 Months (December 2020 – November 2021)

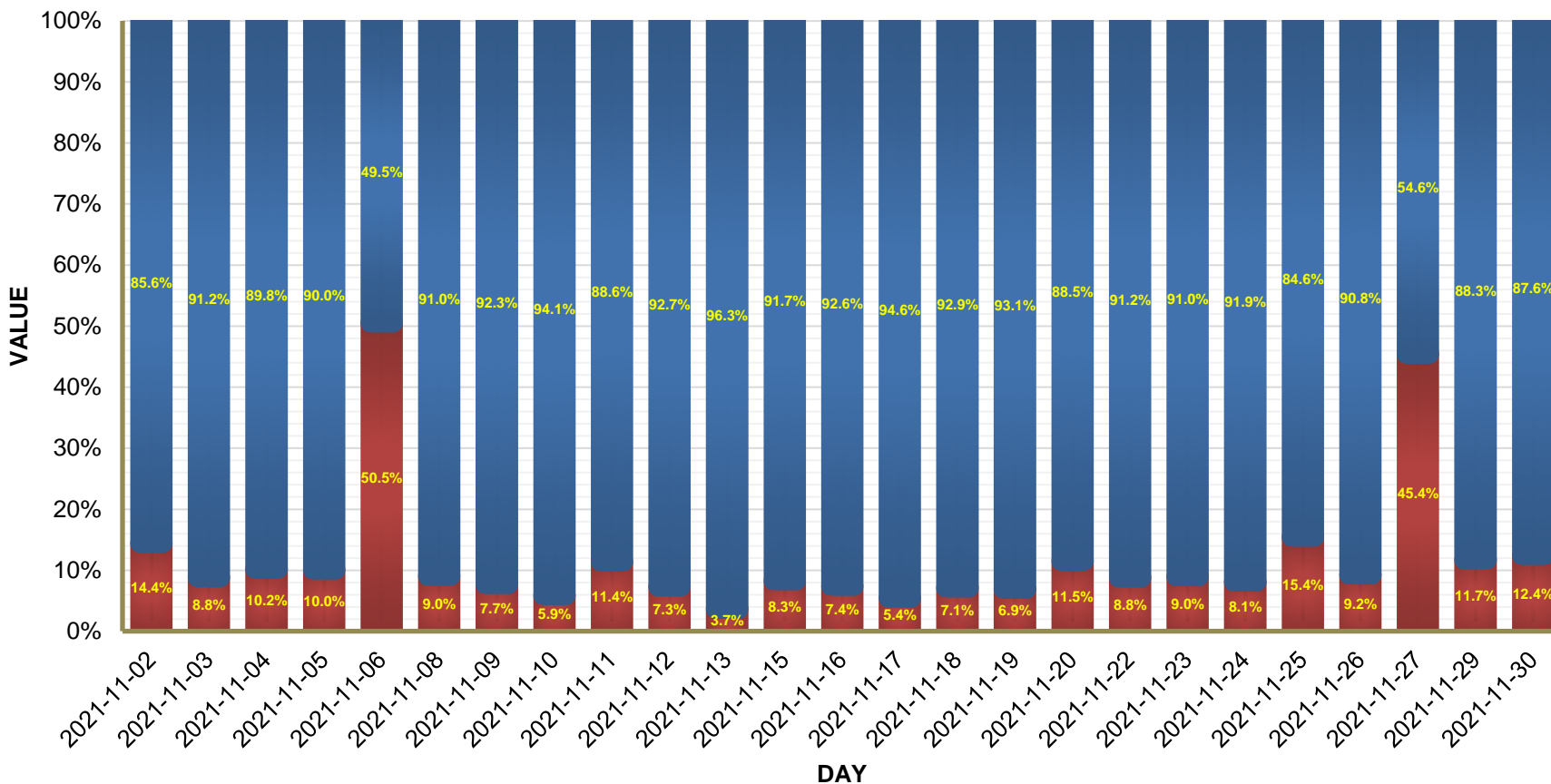
RTL Value / Batches Value



RTL / Batches Message Values		
Month	RTL	Batches
Dec-20	R 8,812,708,205,813.99	R 1,330,544,486,198.48
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
Total	R 105,517,551,406,639.00	R 14,898,838,818,379.70
Average	R 8,793,129,283,886.58	R 1,241,569,901,531.64

Day Value, Night Value

■ Night Value% ■ Day Value%

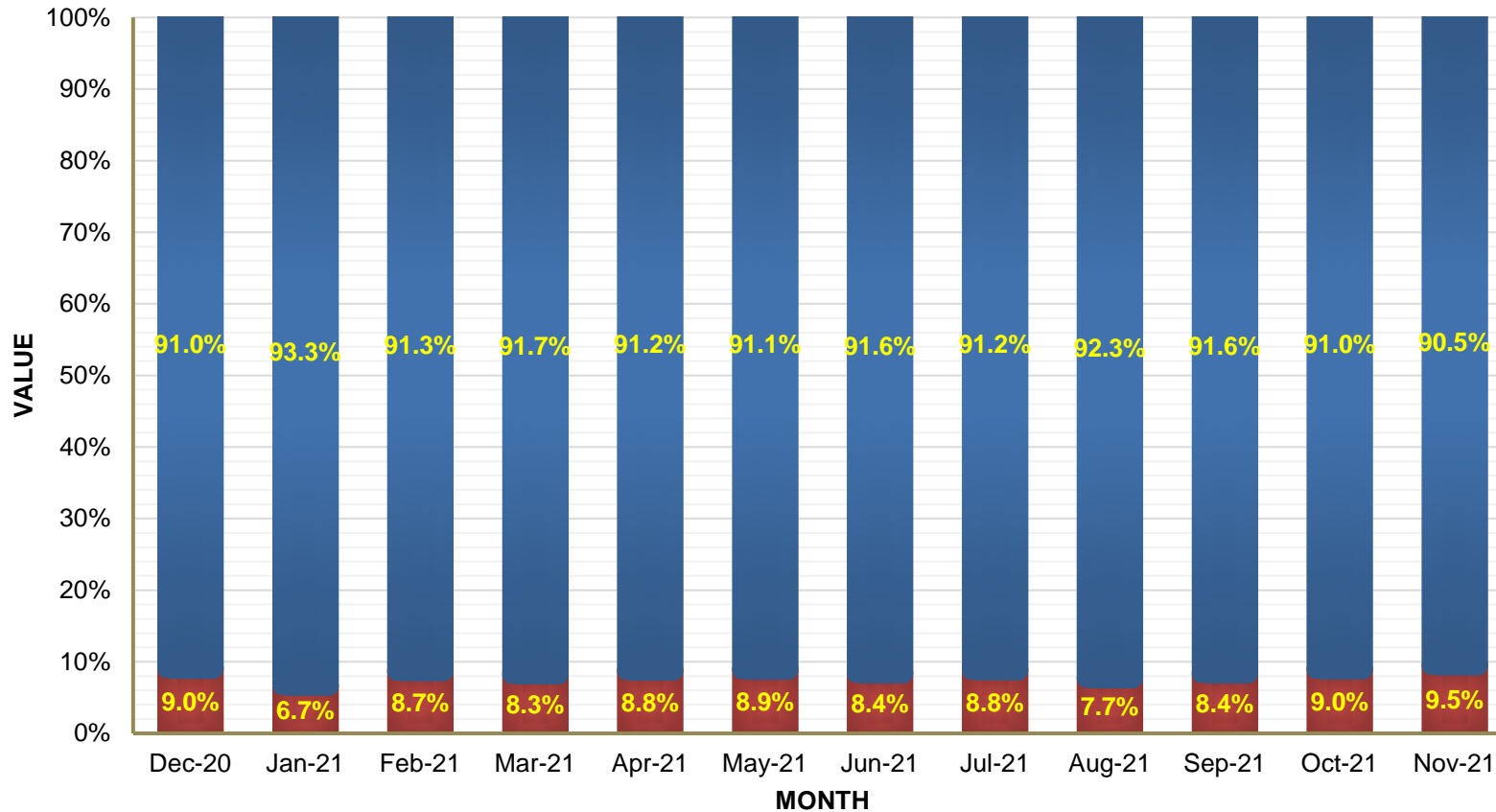


Day and Night Settlement Values		
Date	Night Value	Day Value
2021-11-02	R 90,605,315,616.00	R 536,810,349,101.16
2021-11-03	R 46,928,096,643.98	R 483,485,172,449.90
2021-11-04	R 38,052,890,548.46	R 334,595,047,484.30
2021-11-05	R 44,313,885,645.18	R 397,189,377,939.77
2021-11-06	R 9,556,022,503.93	R 9,353,587,106.09
2021-11-08	R 37,996,106,904.52	R 382,029,779,869.46
2021-11-09	R 29,137,909,697.19	R 350,629,282,596.60
2021-11-10	R 29,785,618,885.06	R 478,178,962,801.59
2021-11-11	R 30,071,199,276.39	R 234,110,990,877.39
2021-11-12	R 34,753,913,528.34	R 440,438,806,480.90
2021-11-13	R 564,698,257.37	R 14,880,980,334.65
2021-11-15	R 43,577,555,476.15	R 482,476,660,140.73
2021-11-16	R 28,565,440,928.93	R 358,804,686,347.11
2021-11-17	R 27,905,790,832.92	R 484,331,520,860.22
2021-11-18	R 29,075,397,193.87	R 379,977,450,375.57
2021-11-19	R 34,134,105,254.19	R 458,651,322,034.95
2021-11-20	R 1,939,047,423.93	R 14,962,097,449.63
2021-11-22	R 34,641,134,446.35	R 360,923,275,613.81
2021-11-23	R 31,469,969,912.62	R 319,647,111,427.28
2021-11-24	R 46,666,897,889.80	R 528,870,114,446.97
2021-11-25	R 54,637,356,979.80	R 299,014,373,746.56
2021-11-26	R 50,657,362,976.34	R 497,099,906,716.32
2021-11-27	R 11,473,160,033.37	R 13,787,774,669.25
2021-11-29	R 63,465,595,142.96	R 476,785,745,384.82
2021-11-30	R 99,370,767,939.22	R 699,027,280,377.25
Total	R 949,345,239,936.87	R 9,036,061,656,632.28
Average	R 37,973,809,597.47	R 361,442,466,265.29



Day Value, Night Value

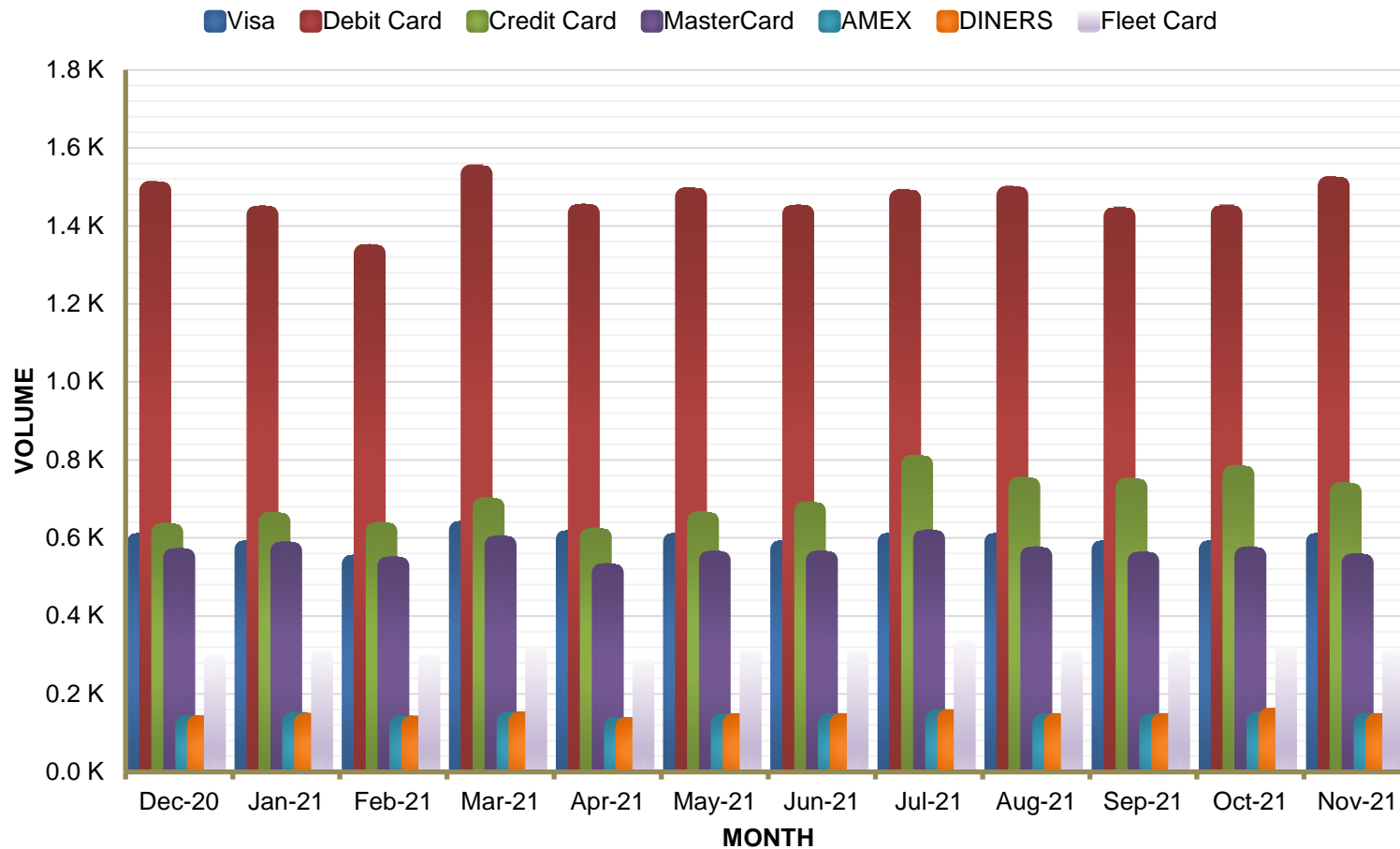
■ Night Value% ■ Day Value%



Day and Night Settlement Values		
Month	Night Value	Day Value
Dec-20	R 924,541,271,720.02	R 9,332,256,563,762.83
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
Total	R 10,358,481,985,658.30	R 111,676,282,465,194.00
Average	R 863,206,832,138.19	R 9,306,356,872,099.48



Cards Message Volumes

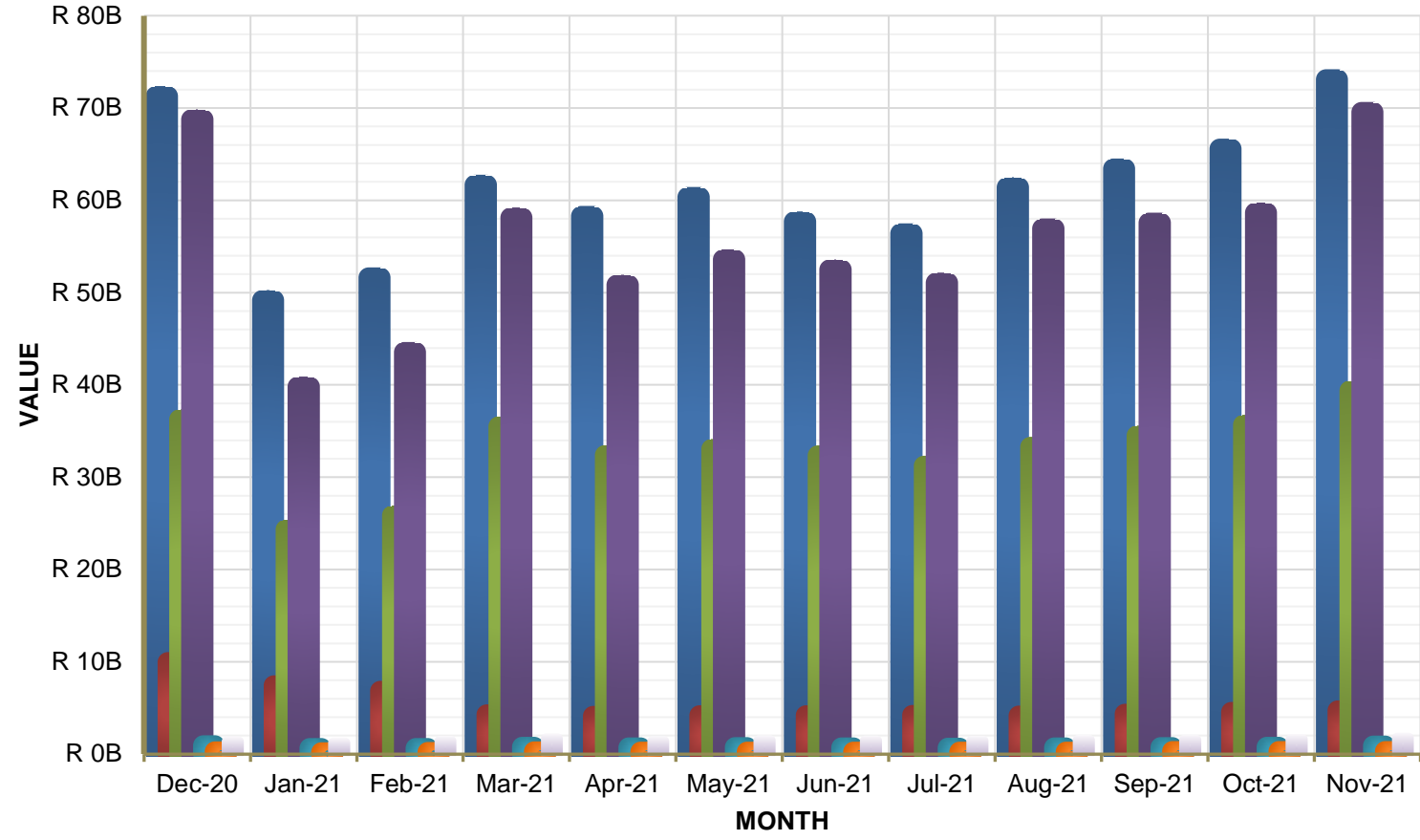


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Dec-20	589	1,490	614	549	120	120	288
Jan-21	570	1,428	641	566	128	126	300
Feb-21	532	1,329	616	528	119	119	288
Mar-21	619	1,532	679	581	130	130	312
Apr-21	596	1,432	601	510	115	115	276
May-21	589	1,474	643	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
Total	6,972	17,417	8,189	6,596	1,502	1,509	3,600
Average	581	1,451	682	550	125	126	300



Cards Message Values

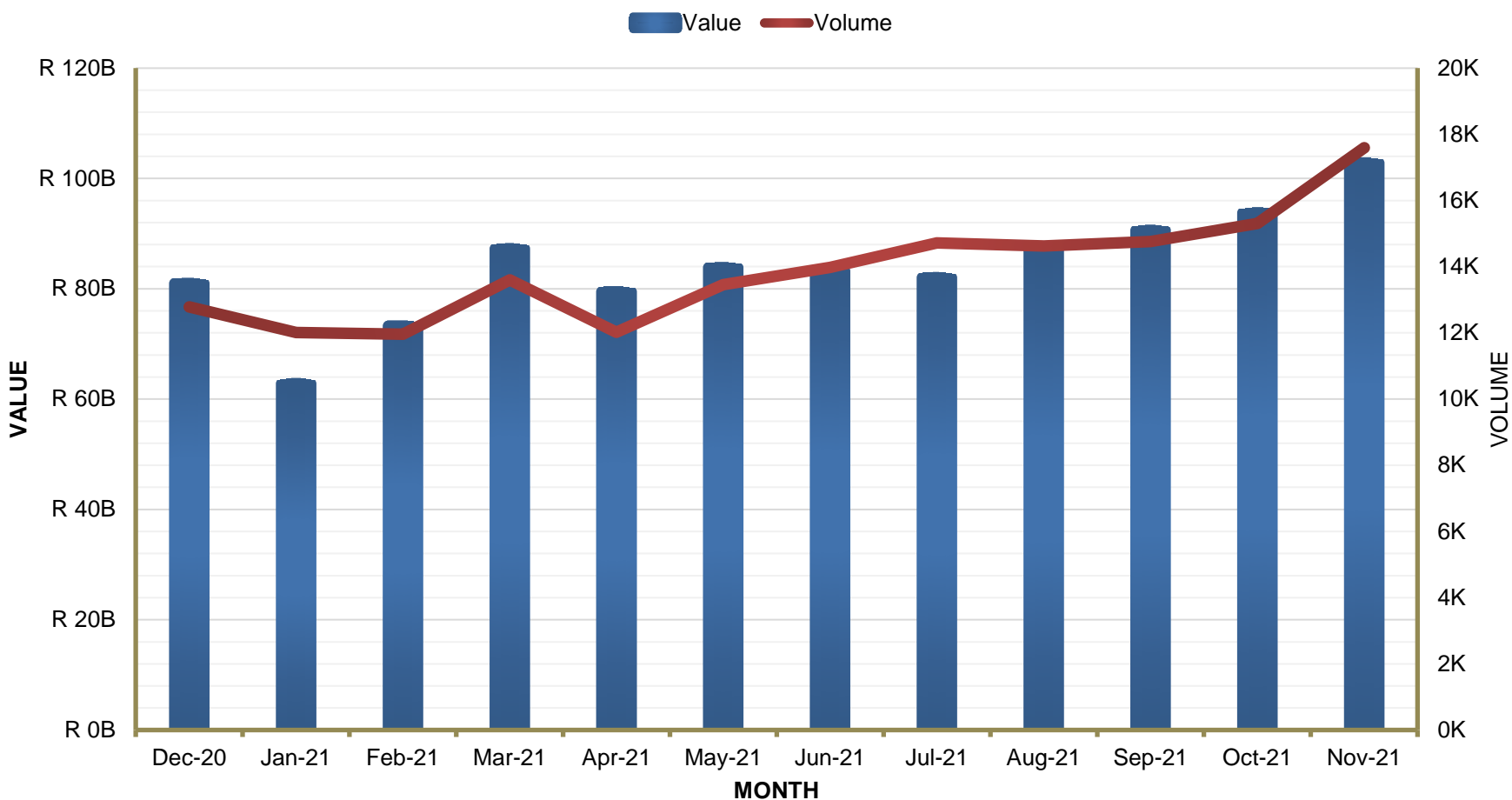
■ Visa
 ■ Debit Card
 ■ Credit Card
 ■ MasterCard
 ■ AMEX
 ■ DINERS
 ■ Fleet Card



Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-20	R 71,288,361,003.37	R 9,945,573,778.60	R 36,266,934,420.23
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
Total	R 730,007,418,866.95	R 62,973,057,228.17	R 393,725,597,240.11
Average	R 60,833,951,572.25	R 5,247,754,769.01	R 32,810,466,436.68

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Dec-20	R 68,752,081,692.36	R 950,517,472.46	R 261,194,299.73	R 1,371,107,977.37
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
Total	R 660,873,012,303.70	R 8,933,984,876.25	R 3,080,623,538.21	R 18,104,851,851.52
Average	R 55,072,751,025.31	R 744,498,739.69	R 256,718,628.18	R 1,508,737,654.29

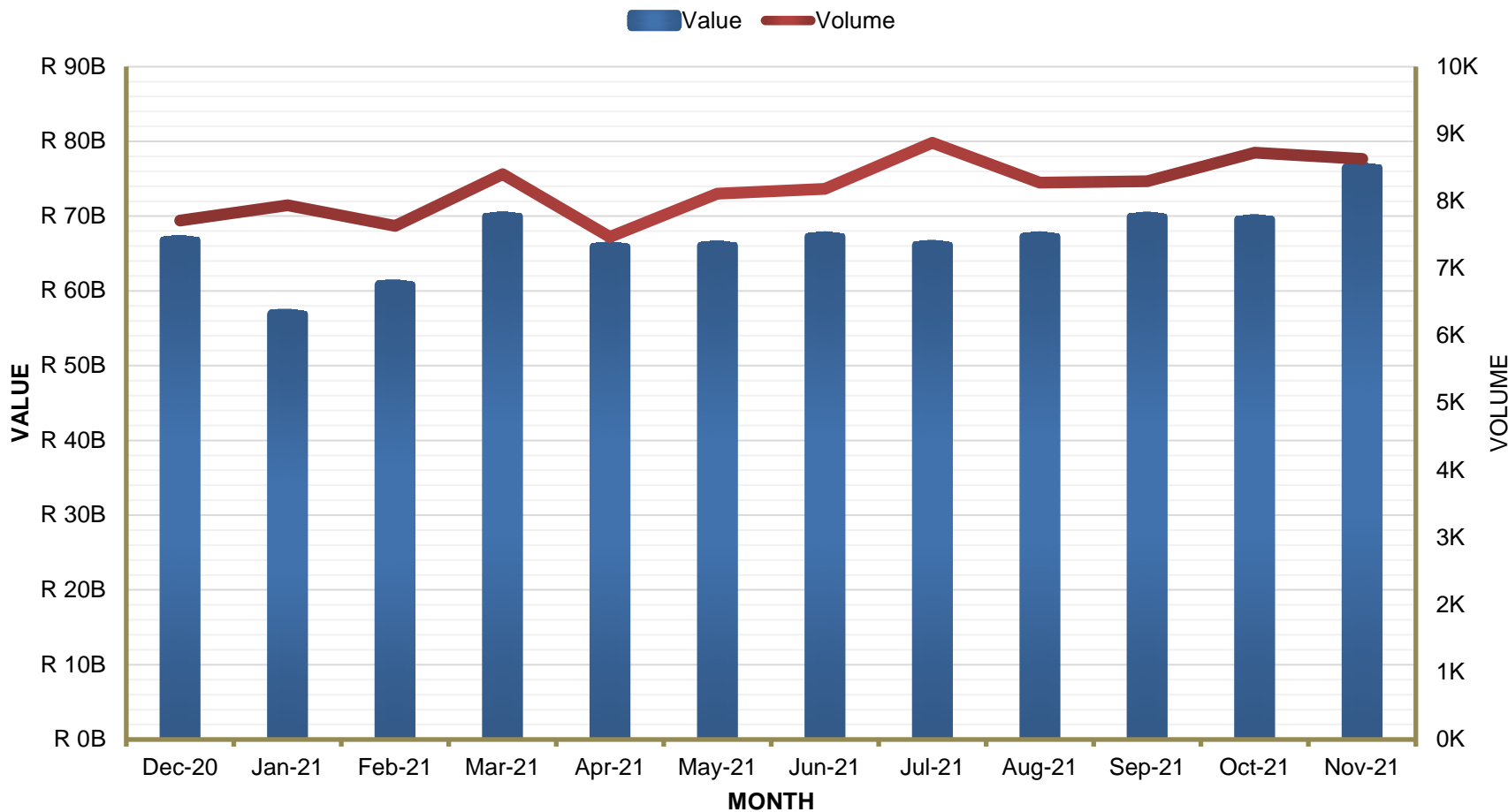
Real Time Clearing (RTC) Monthly Values and Volumes



RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-20	R 80,934,288,238.20	12,782
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
Total	R 1,007,325,886,955.86	166,817
Average	R 83,943,823,912.99	13,901



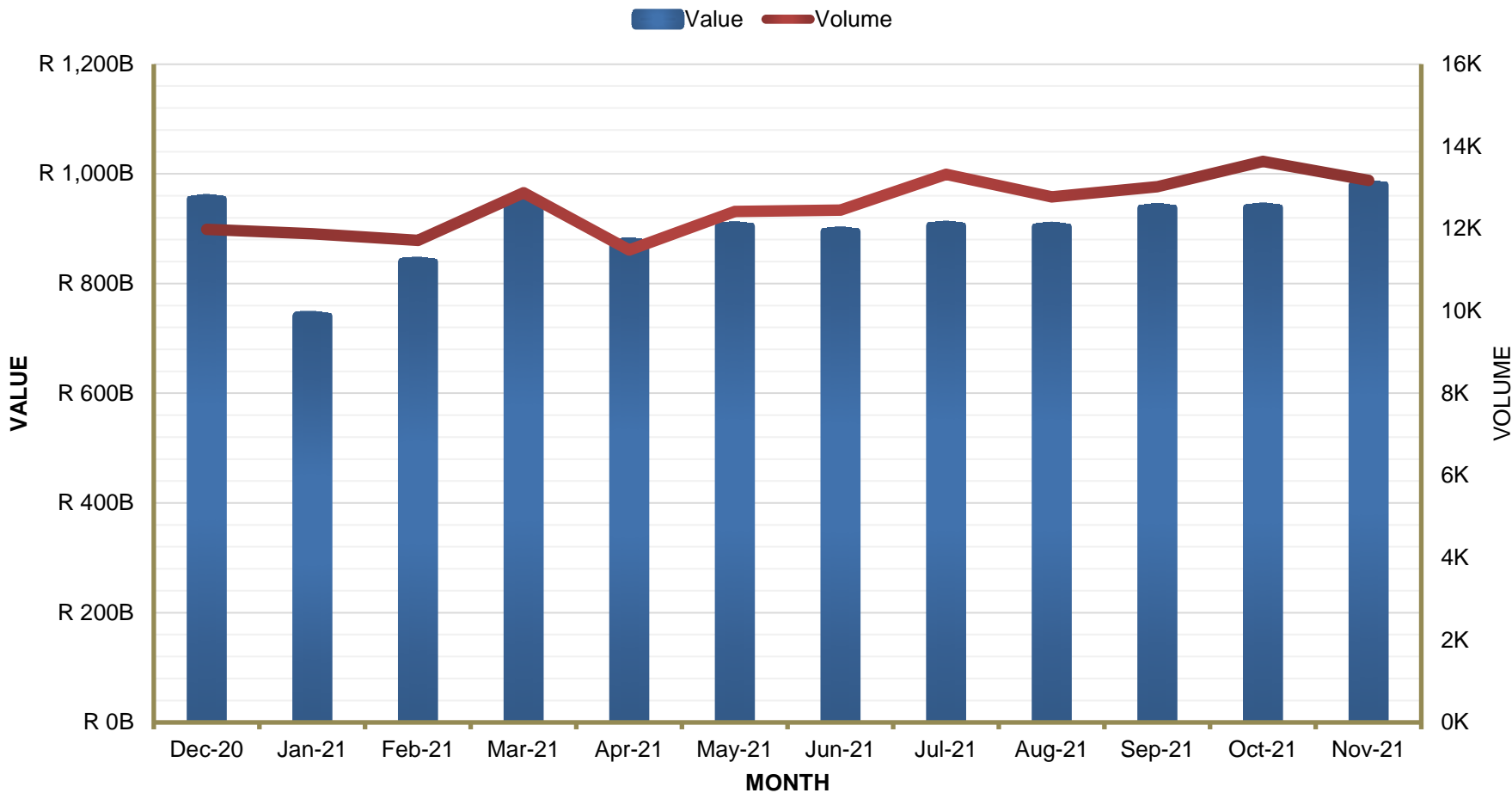
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



EFT DR Monthly Value and Volumes		
Month	Value	Volume
Dec-20	R 66,674,386,601.96	7,713
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
Total	R 802,026,826,129.61	98,238
Average	R 66,835,568,844.13	8,187



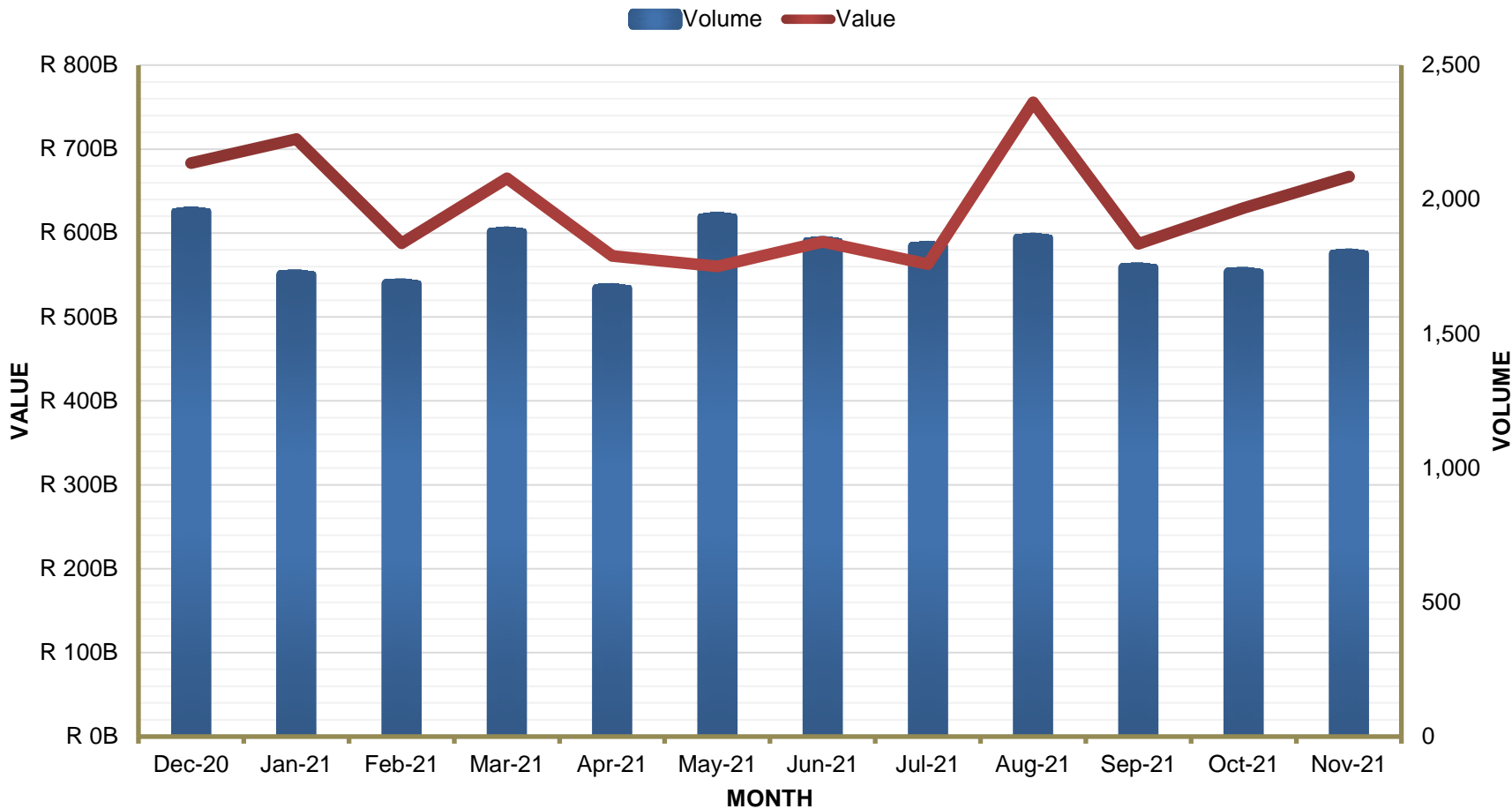
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



EFT CR Monthly Value and Volumes		
Month	Value	Volume
Dec-20	R 952,831,895,148.54	11,981
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
Total	R 10,809,047,179,009.70	150,730
Average	R 900,753,931,584.14	12,561

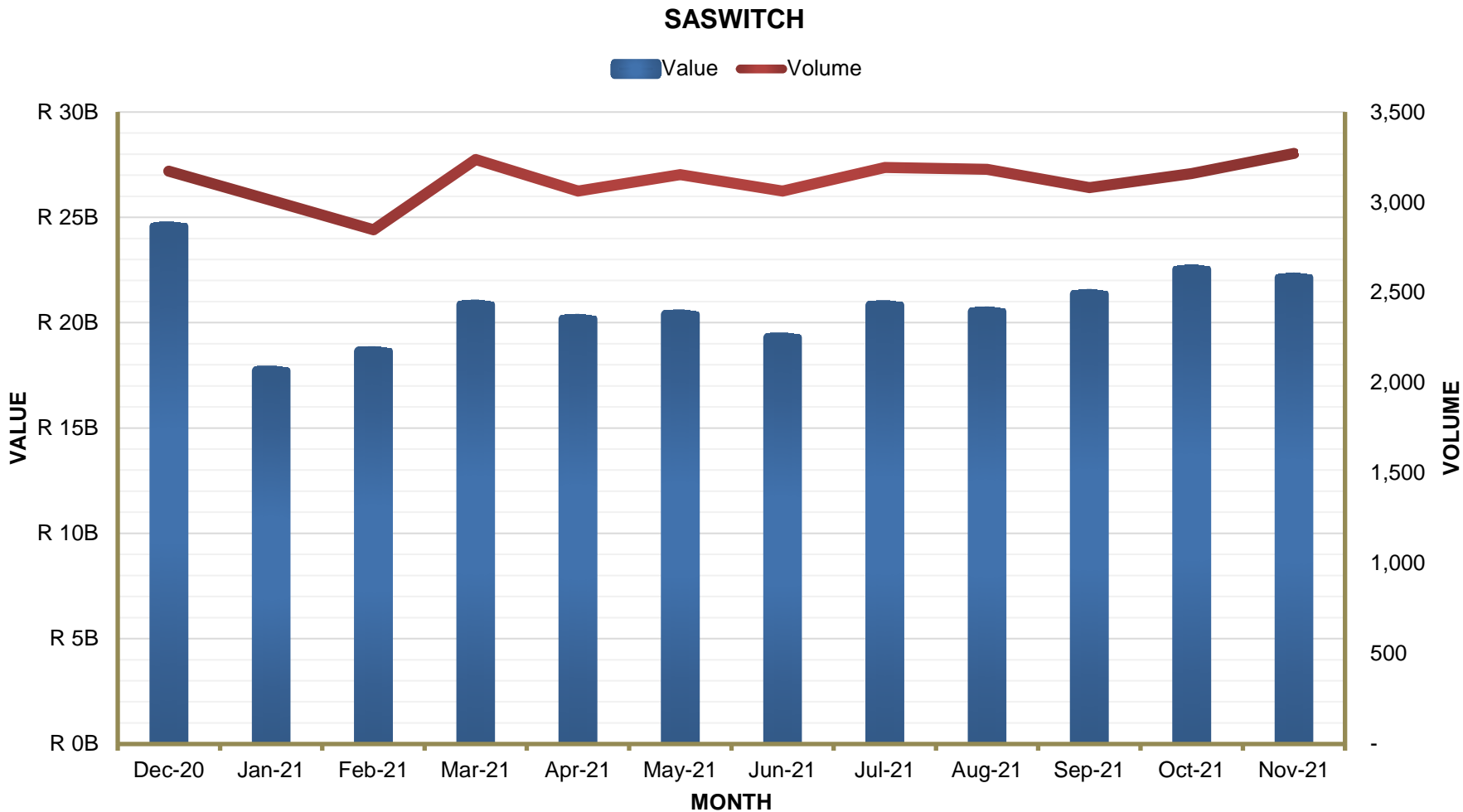


CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Dec-20	R 683,420,235,752.84	1,953
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
Total	R 7,574,099,815,931.84	21,624
Average	R 631,174,984,660.99	1,802

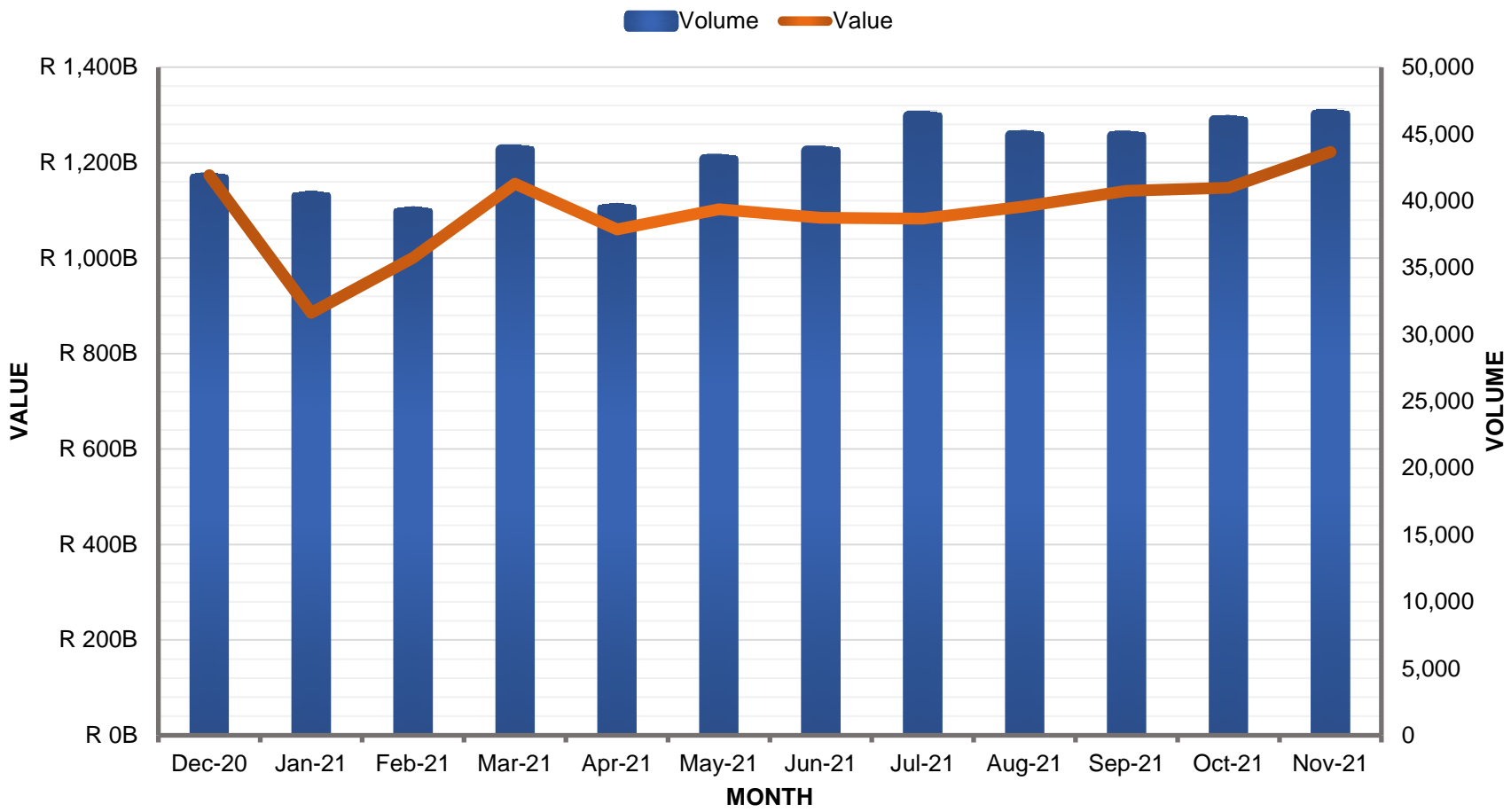




SASWITCH Monthly Values		
Month	Value	Volume
Dec-20	R 24,545,631,901.61	3,173
Jan-21	R 17,704,754,062.53	3,011
Feb-21	R 18,624,363,172.04	2,848
Mar-21	R 20,830,882,022.79	3,237
Apr-21	R 20,158,633,299.88	3,062
May-21	R 20,373,954,652.64	3,154
Jun-21	R 19,274,741,227.47	3,063
Jul-21	R 20,811,755,555.96	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
Total	R 248,800,415,101.67	37,434
Average	R 20,733,367,925.14	3,120



Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Dec-20	R 1,173,493,364,312.21	41,673
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
Total	R 13,164,745,700,706.80	519,582
Average	R 1,097,062,141,725.57	43,299

Summerised totals		
Receiver	Volume	Value
RTL Total	890,521	R 8,608,225,269,475.54
Retail	46,428	R 1,222,566,265,456.36
Payment Cash Withdrawal/Deposit (KPSBV)	8,095	R 387,146,895,219.14
Payment Dematerialised MM Instrument (MPDEM)	3,710	R 156,876,328,851.39
Payment any Derivative Instrument (OPDER)	2,990	R 33,377,387,396.03
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,811	R 668,850,720,945.83
Daily BMA Settlements (SPBMA)	644	R 295,271,822,550.29
Payment any Money Market Product (MPMMI)	491	R 138,822,457,902.14
STRATE Planned Payments Confirmed on T+4 (SPLNY)	349	R 40,693,503,431.46
Settlement of Derivative Margin Calls (OSDMC)	162	R 18,504,965,821.46
STRATE Same Day Confirmed Settlements (SPLNN)	46	R 16,557,010,548.42

