



Settlement Statistics and Indicators



December 2022



SOUTH AFRICAN RESERVE BANK

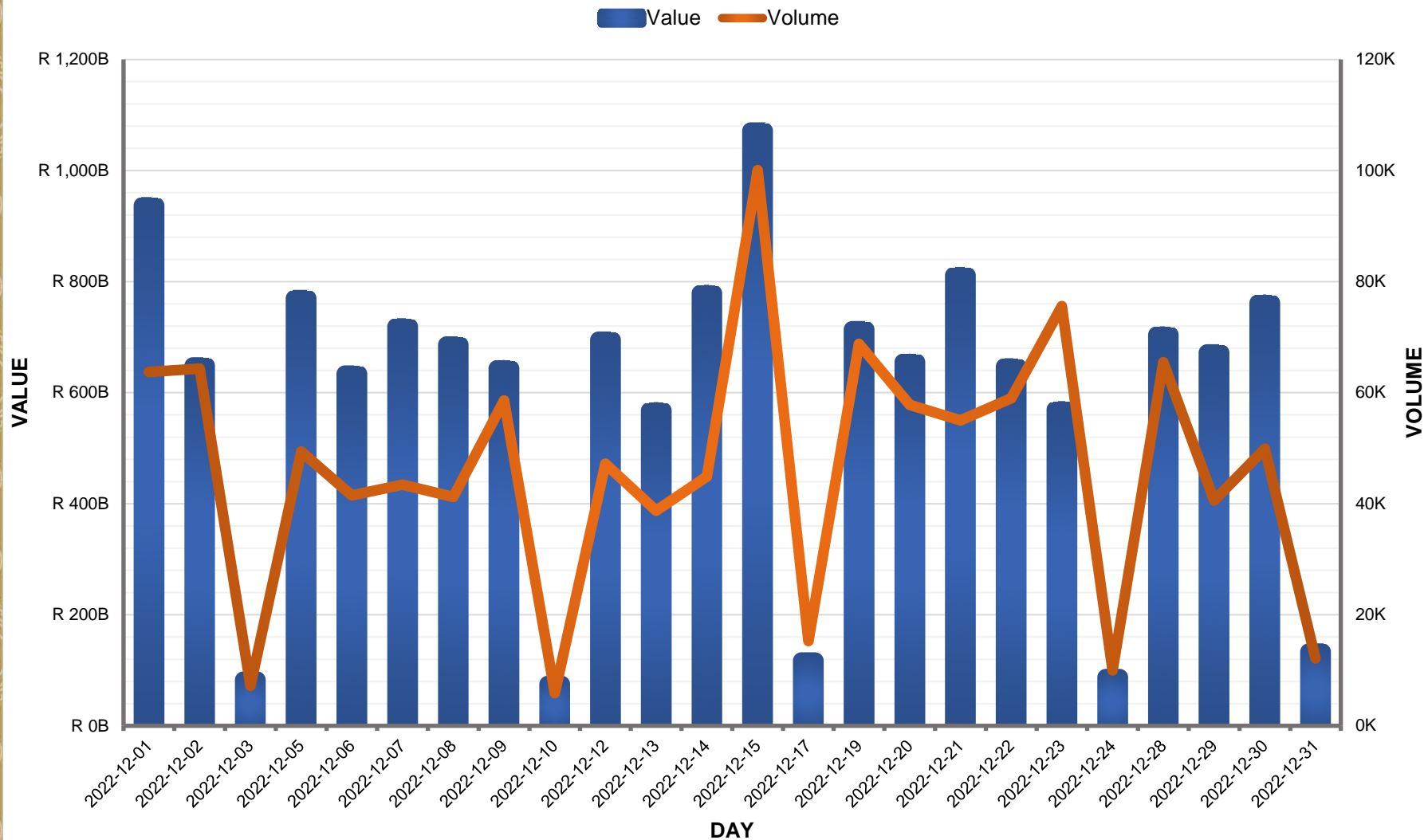
Settlement Main Indicators for December 2022

- ✓ In December 2022, SAMOS processed **1,115,912** transactions to the value of **ZAR14,180,081,356,090.60**.
- ✓ Peak volume was **100,078** and peak value was **ZAR1,071,678,057,028.86** on 15th of December 2022.
- ✓ An average number of transactions processed per day was **46,496** representing an average value of **ZAR 590,836,723,170.44**.
- ✓ Monthly peak volume in 10 years was **1,115,912** in December 2022.
- ✓ Monthly peak value in 10 years was **ZAR16,607,376,015,815.70** in March 2020.



Daily Message Volumes and Values for December 2022

SAMOS Message Values and Volumes

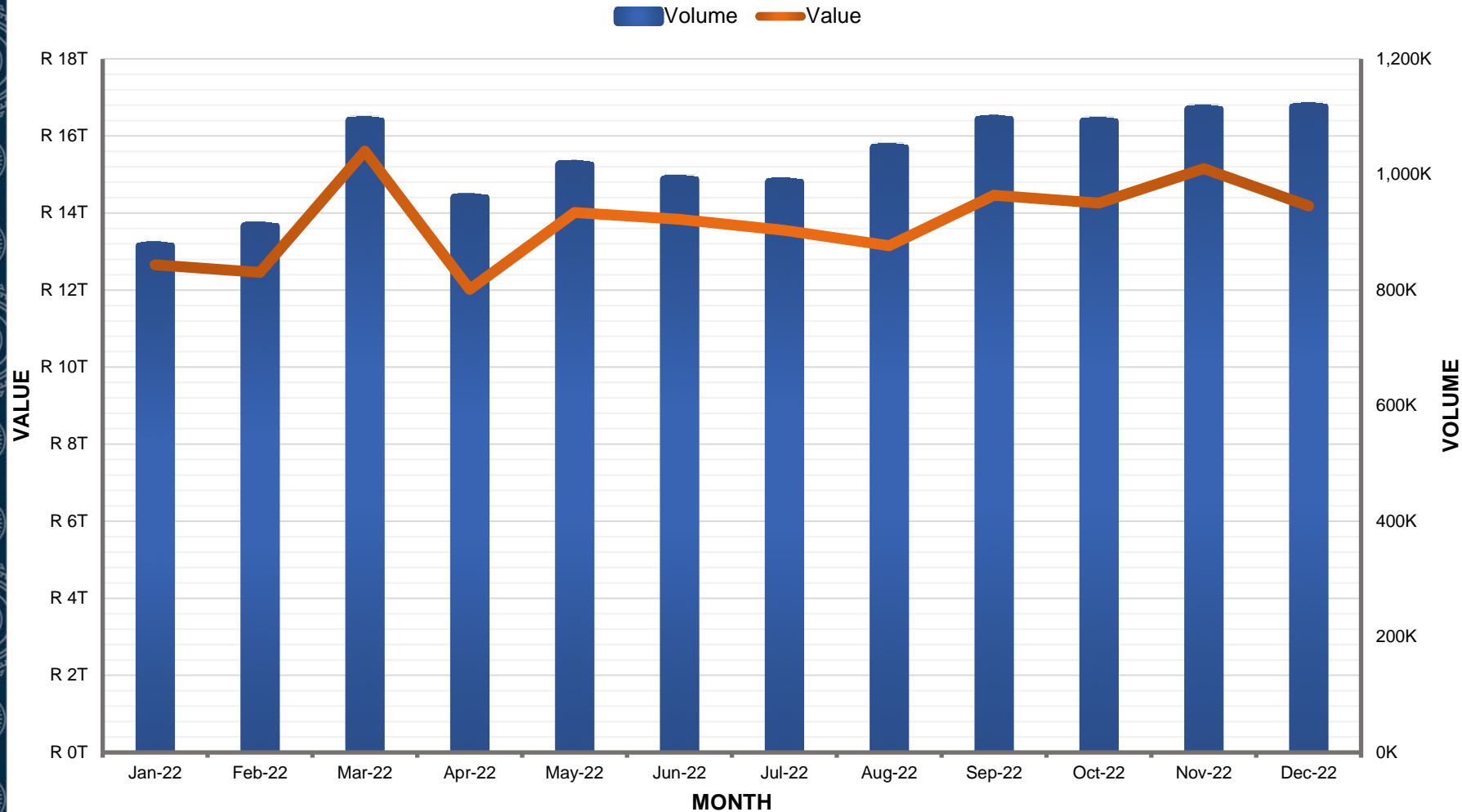


Daily Values and Volumes per month		
Date	Value	Volume
2022-12-01	R 936,835,185,795.87	63,723
2022-12-02	R 648,727,967,576.07	64,321
2022-12-03	R 82,649,587,021.56	7,207
2022-12-05	R 770,029,698,306.24	49,402
2022-12-06	R 633,747,151,639.01	41,488
2022-12-07	R 718,708,796,504.37	43,458
2022-12-08	R 686,054,504,499.38	41,248
2022-12-09	R 643,333,432,806.96	58,610
2022-12-10	R 75,051,960,555.99	5,909
2022-12-12	R 694,913,712,471.52	47,186
2022-12-13	R 567,682,594,719.82	38,760
2022-12-14	R 778,893,691,715.35	44,907
2022-12-15	R 1,071,678,057,028.86	100,078
2022-12-17	R 117,149,698,471.98	15,298
2022-12-19	R 713,697,935,199.81	68,810
2022-12-20	R 654,970,396,153.36	57,803
2022-12-21	R 810,999,697,932.28	55,009
2022-12-22	R 646,959,873,679.85	58,997
2022-12-23	R 569,637,836,752.77	75,568
2022-12-24	R 87,478,429,186.53	10,012
2022-12-28	R 704,143,688,063.85	65,468
2022-12-29	R 671,995,771,386.17	40,592
2022-12-30	R 761,558,610,616.46	49,898
2022-12-31	R 133,183,078,006.57	12,160
Total	R 14,180,081,356,090.60	1,115,912
Average	R 590,836,723,170.44	46,496



Total Monthly Message Values and Volumes from January 2022 – December 2022

SAMOS Message Values and Volumes

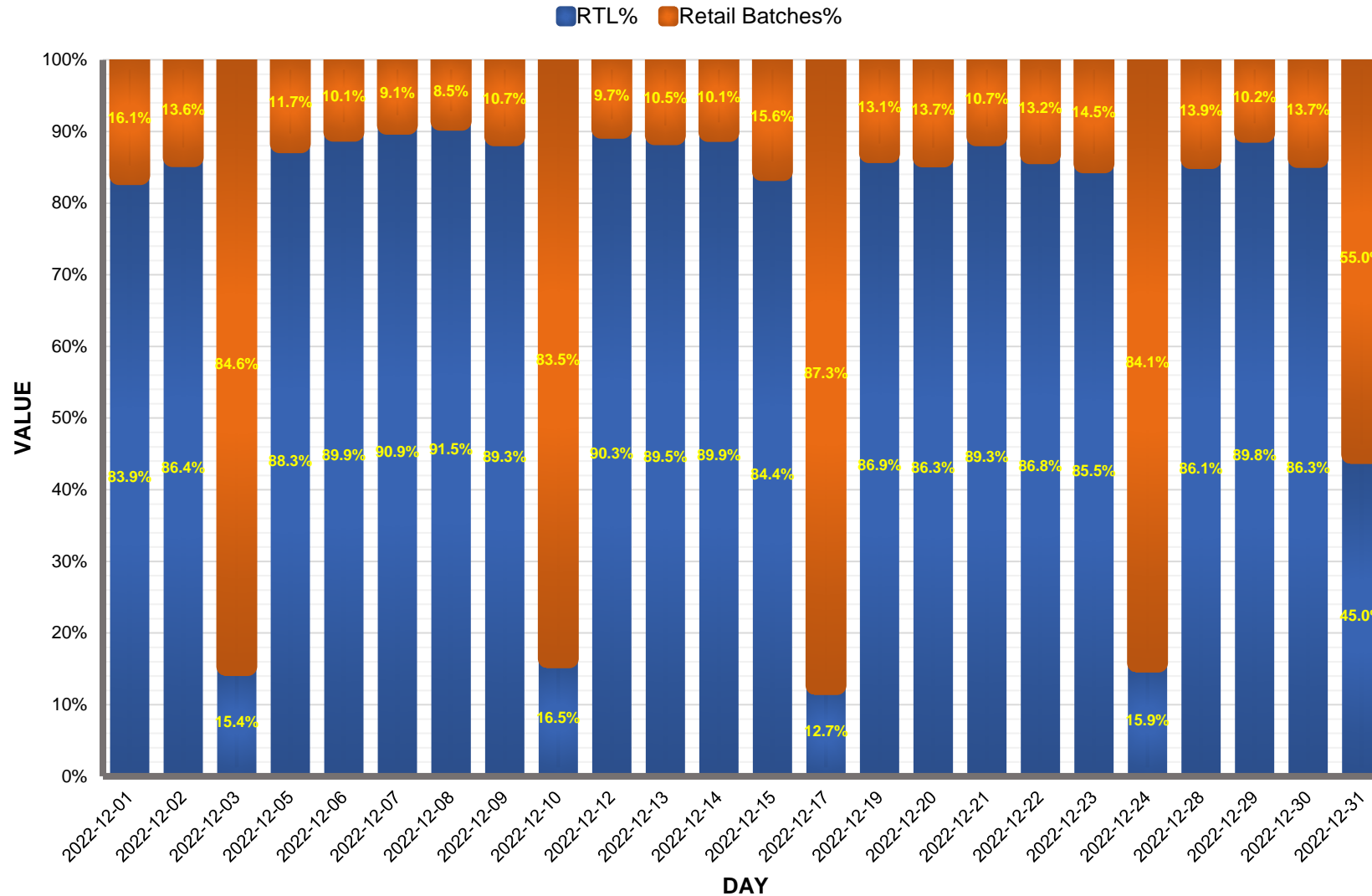


Message Values and Volumes - Monthly		
Month	Value	Volume
Jan-22	R 12,653,593,614,328.50	875,543
Feb-22	R 12,457,896,995,041.60	909,157
Mar-22	R 15,606,218,213,515.40	1,091,866
Apr-22	R 12,018,409,718,833.70	958,669
May-22	R 14,014,454,612,960.50	1,016,092
Jun-22	R 13,835,105,279,490.20	990,198
Jul-22	R 13,554,485,291,255.80	985,615
Aug-22	R 13,148,303,422,138.50	1,045,296
Sep-22	R 14,461,232,372,510.10	1,094,466
Oct-22	R 14,257,530,056,949.50	1,090,702
Nov-22	R 15,153,624,905,216.80	1,111,944
Dec-22	R 14,180,081,356,090.60	1,115,912
Total	R 165,340,935,838,331.00	12,285,460
Average	R 13,778,411,319,860.90	1,023,788



RTL /Retail Batches Message Values for December 2022

RTL Value / Retail Batches Value



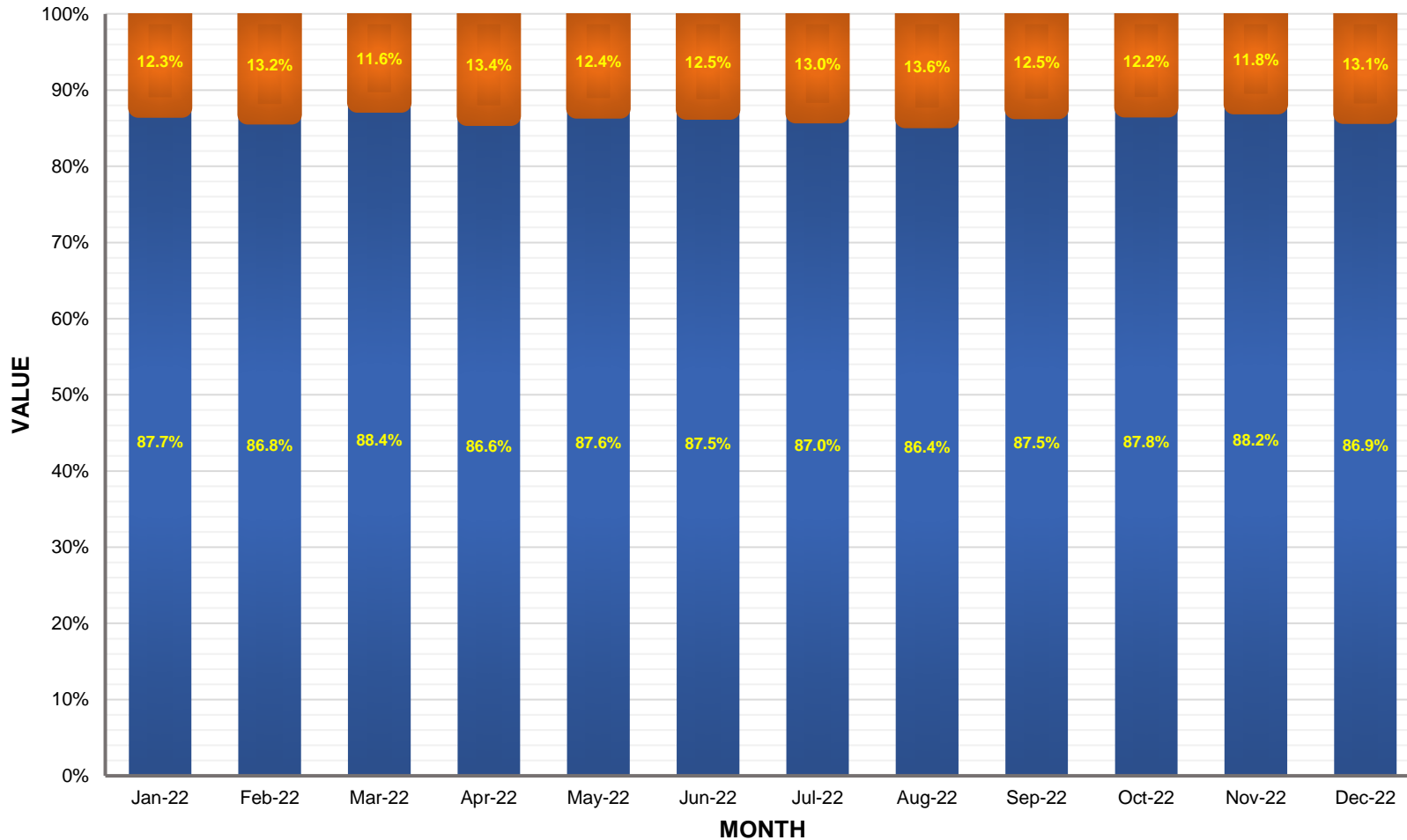
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2022-12-01	R 629,344,280,284.14	R 120,818,524,000.27
2022-12-02	R 466,470,916,216.30	R 73,420,538,866.98
2022-12-03	R 3,440,089,350.79	R 18,949,023,057.35
2022-12-05	R 545,988,296,874.09	R 72,088,406,458.33
2022-12-06	R 471,355,452,779.25	R 52,827,194,879.22
2022-12-07	R 546,908,828,412.48	R 54,796,220,864.17
2022-12-08	R 543,261,493,068.60	R 50,729,545,193.24
2022-12-09	R 479,917,473,840.57	R 57,480,250,351.65
2022-12-10	R 2,970,555,136.18	R 15,087,518,146.40
2022-12-12	R 498,266,601,056.57	R 53,296,499,392.25
2022-12-13	R 423,373,610,337.64	R 49,907,659,752.68
2022-12-14	R 590,787,800,146.52	R 66,366,074,770.12
2022-12-15	R 763,490,523,448.44	R 140,593,608,194.12
2022-12-17	R 5,547,109,131.17	R 38,025,640,147.92
2022-12-19	R 486,822,450,997.32	R 73,090,134,362.32
2022-12-20	R 465,905,452,396.59	R 73,727,248,820.45
2022-12-21	R 574,842,559,397.77	R 68,804,925,596.66
2022-12-22	R 468,785,078,627.83	R 71,288,176,190.83
2022-12-23	R 395,499,383,624.03	R 66,933,347,969.69
2022-12-24	R 4,002,853,083.59	R 21,226,301,314.04
2022-12-28	R 490,512,126,833.91	R 78,999,056,462.87
2022-12-29	R 513,325,912,529.25	R 58,374,839,024.43
2022-12-30	R 547,346,998,966.22	R 87,185,752,294.40
2022-12-31	R 29,101,627,887.60	R 35,611,133,881.69
Total	R 9,947,267,474,426.85	R 1,499,627,619,992.08
Average	R 414,469,478,101.12	R 62,484,484,166.34



RTL /Retail Batches Message Values for 12 Months (January 2022 – December 2022)

RTL Value / Batches Value

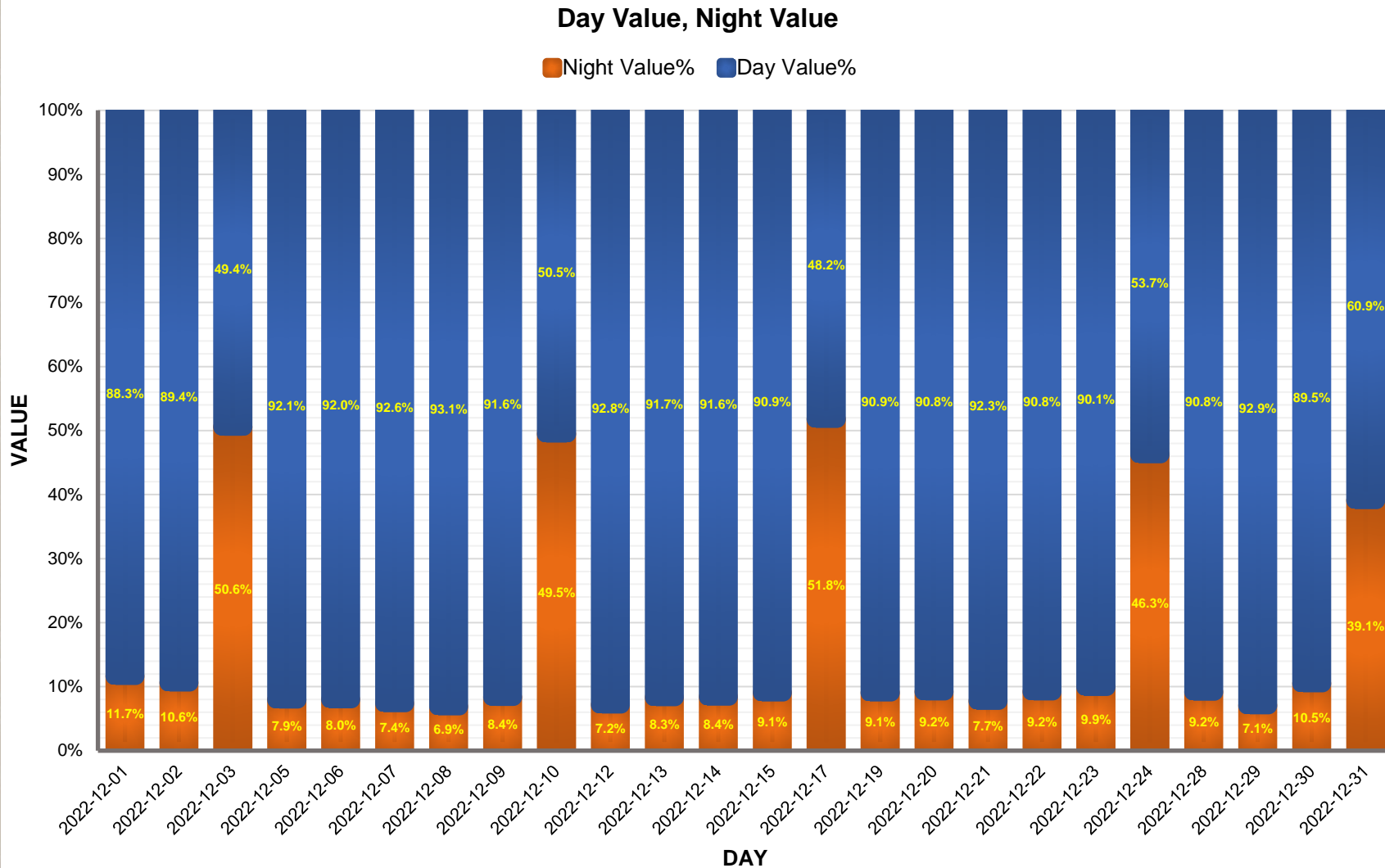
■ RTL% ■ Retail Batches%



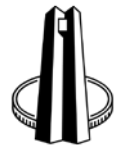
RTL /Batches Message Values		
Month	RTL	Retail Batches
Jan-22	R 8,508,137,210,612.60	R 1,190,334,195,180.62
Feb-22	R 8,364,258,716,646.59	R 1,269,759,030,214.13
Mar-22	R 10,942,860,165,624.40	R 1,438,907,261,361.79
Apr-22	R 8,371,284,831,054.43	R 1,291,436,658,264.04
May-22	R 9,695,964,595,567.33	R 1,371,390,801,003.20
Jun-22	R 9,598,383,117,399.16	R 1,377,203,228,359.20
Jul-22	R 9,392,723,932,116.64	R 1,405,063,457,747.99
Aug-22	R 9,293,059,359,418.58	R 1,466,922,455,481.28
Sep-22	R 10,043,386,221,813.30	R 1,429,639,434,627.87
Oct-22	R 10,004,707,477,913.00	R 1,394,099,407,335.48
Nov-22	R 10,853,544,344,958.90	R 1,455,870,889,307.96
Dec-22	R 9,947,267,474,426.85	R 1,499,627,619,992.08
Total	R 115,015,577,447,552.00	R 16,590,254,438,875.60
Average	R 9,584,631,453,962.65	R 1,382,521,203,239.64



Day and Night Settlement Values for December 2022



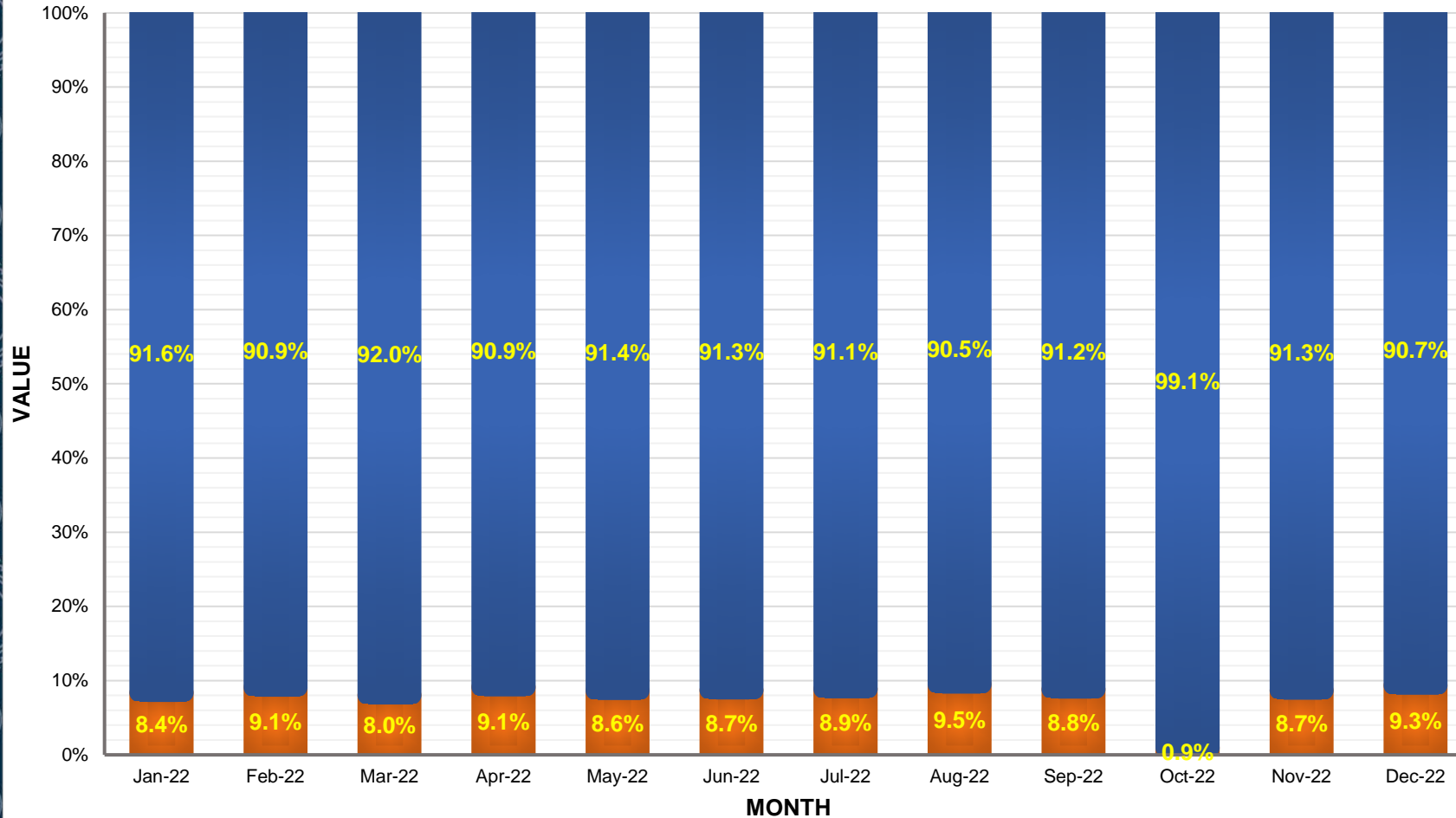
Day and Night Settlement Values		
Date	Night Value	Day Value
2022-12-01	R 87,440,543,251.54	R 662,722,261,032.87
2022-12-02	R 57,336,020,817.34	R 482,555,440,648.44
2022-12-03	R 11,322,046,613.66	R 11,067,065,794.48
2022-12-05	R 49,050,783,013.58	R 569,025,920,318.84
2022-12-06	R 41,823,635,547.64	R 482,359,012,110.83
2022-12-07	R 44,442,058,485.16	R 557,262,990,791.49
2022-12-08	R 40,950,826,973.50	R 553,040,211,288.34
2022-12-09	R 45,030,936,751.85	R 492,366,950,030.89
2022-12-10	R 8,933,854,109.01	R 9,124,219,173.57
2022-12-12	R 39,610,653,829.49	R 511,952,446,619.33
2022-12-13	R 39,383,954,888.25	R 433,897,315,202.07
2022-12-14	R 55,131,180,277.25	R 602,022,694,639.39
2022-12-15	R 81,948,415,750.76	R 822,136,230,021.83
2022-12-17	R 22,563,576,878.93	R 21,009,172,400.16
2022-12-19	R 50,761,942,459.99	R 509,150,642,899.65
2022-12-20	R 49,693,073,471.55	R 489,939,627,745.49
2022-12-21	R 49,880,966,660.62	R 593,766,518,333.81
2022-12-22	R 49,810,186,592.35	R 490,263,068,226.31
2022-12-23	R 45,888,018,730.75	R 416,544,712,862.97
2022-12-24	R 11,668,643,363.97	R 13,560,511,033.66
2022-12-28	R 52,178,156,670.34	R 517,333,026,626.44
2022-12-29	R 40,356,410,047.64	R 531,344,341,506.04
2022-12-30	R 66,441,296,644.59	R 568,091,454,616.03
2022-12-31	R 25,297,648,802.05	R 39,415,112,967.24
Total	R 1,066,944,830,631.81	R 10,379,950,946,890.20
Average	R 44,456,034,609.66	R 432,497,956,120.42



Day and Night Settlement Values for 12 Months (January 2022 – December 2022)

Day Value, Night Value

■ Night Value% ■ Day Value%



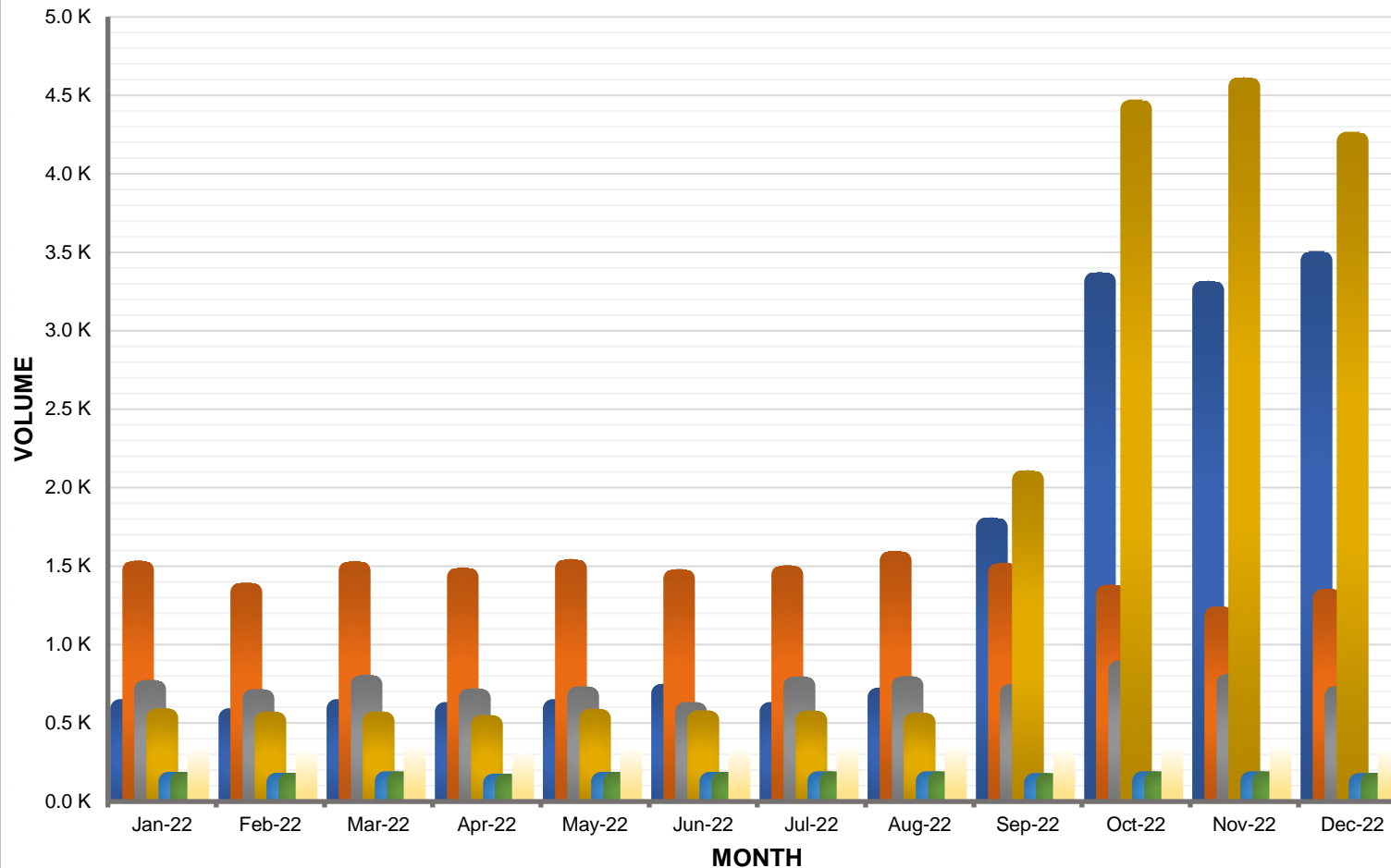
Day and Night Settlement Values		
Month	Night Value	Day Value
Jan-22	R 812,444,197,071.69	R 8,886,028,619,027.76
Feb-22	R 874,692,185,345.83	R 8,759,326,311,433.74
Mar-22	R 992,325,934,541.89	R 11,389,442,187,071.10
Apr-22	R 881,415,638,519.56	R 8,781,306,651,364.79
May-22	R 955,924,719,078.34	R 10,111,431,383,706.90
Jun-22	R 953,213,739,928.40	R 10,028,157,641,392.30
Jul-22	R 956,246,179,189.22	R 9,841,543,080,208.42
Aug-22	R 1,020,574,608,613.64	R 9,739,947,390,147.02
Sep-22	R 1,009,389,354,696.40	R 10,463,670,552,082.60
Oct-22	R 108,910,888,585.03	R 11,851,632,140,671.20
Nov-22	R 1,066,535,357,272.35	R 11,246,888,860,620.00
Dec-22	R 1,066,944,830,631.81	R 10,379,950,946,890.20
Total	R 10,698,617,633,474.20	R 121,479,325,764,616.00
Average	R 891,551,469,456.18	R 10,123,277,147,051.30



Cards Message Volumes from January 2022 – December 2022

Cards Message Volumes

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

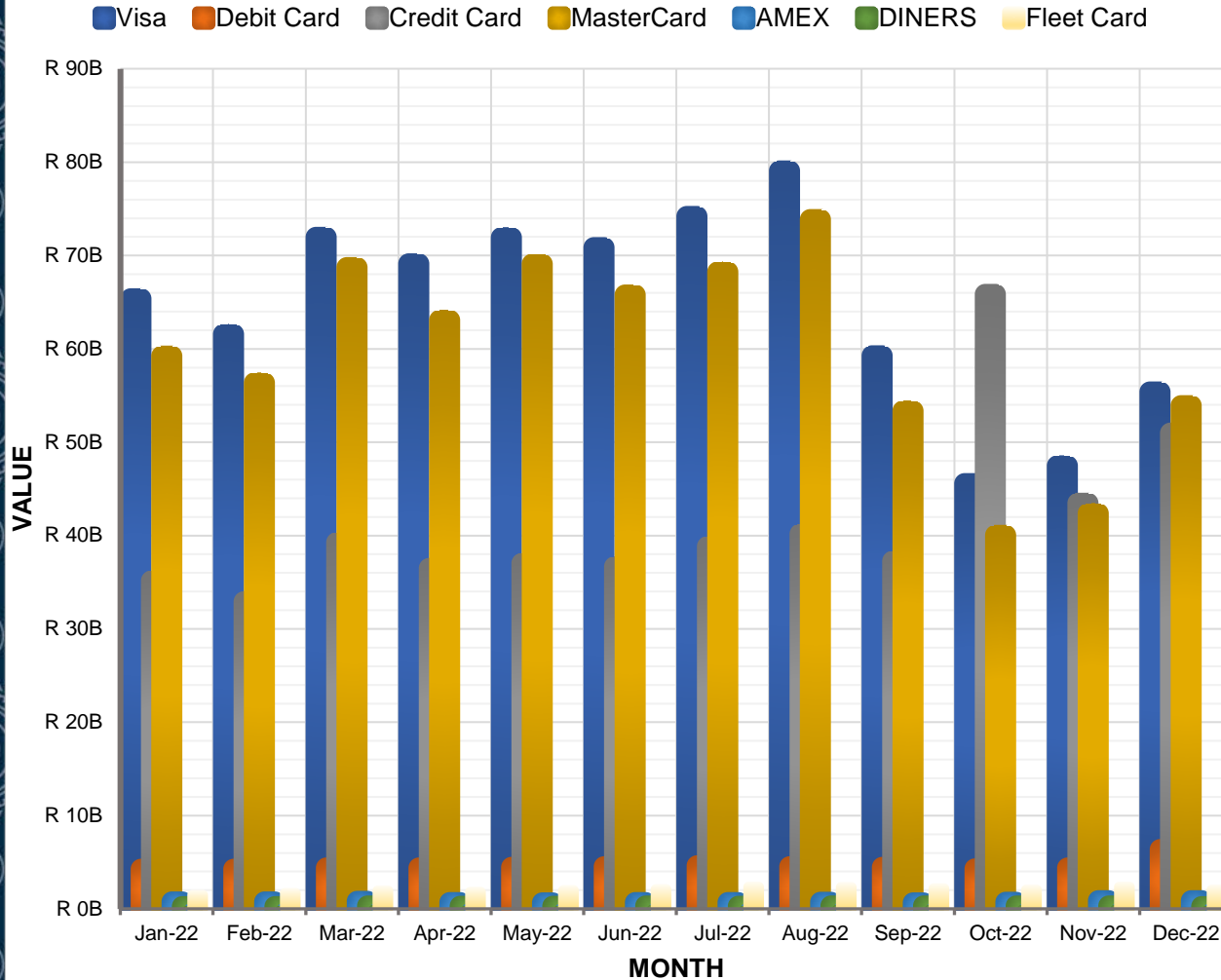


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Jan-22	589	1,474	712	531	125	125	300
Feb-22	531	1,332	653	510	120	120	288
Mar-22	589	1,470	744	510	130	130	312
Apr-22	570	1,428	658	487	115	115	276
May-22	589	1,484	670	527	125	125	300
Jun-22	688	1,419	570	518	125	125	300
Jul-22	571	1,443	735	516	129	129	312
Aug-22	663	1,534	737	503	130	130	312
Sep-22	1,748	1,459	688	2,048	119	119	288
Oct-22	3,311	1,320	834	4,411	130	130	300
Nov-22	3,258	1,179	751	4,555	130	130	312
Dec-22	3,445	1,293	672	4,206	119	120	288
Total	16,552	16,835	8,424	19,322	1,497	1,498	3,588
Average	1,379	1,403	702	1,610	125	125	299



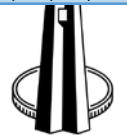
Cards Message Values from January 2022 – December 2022

Cards Message Values



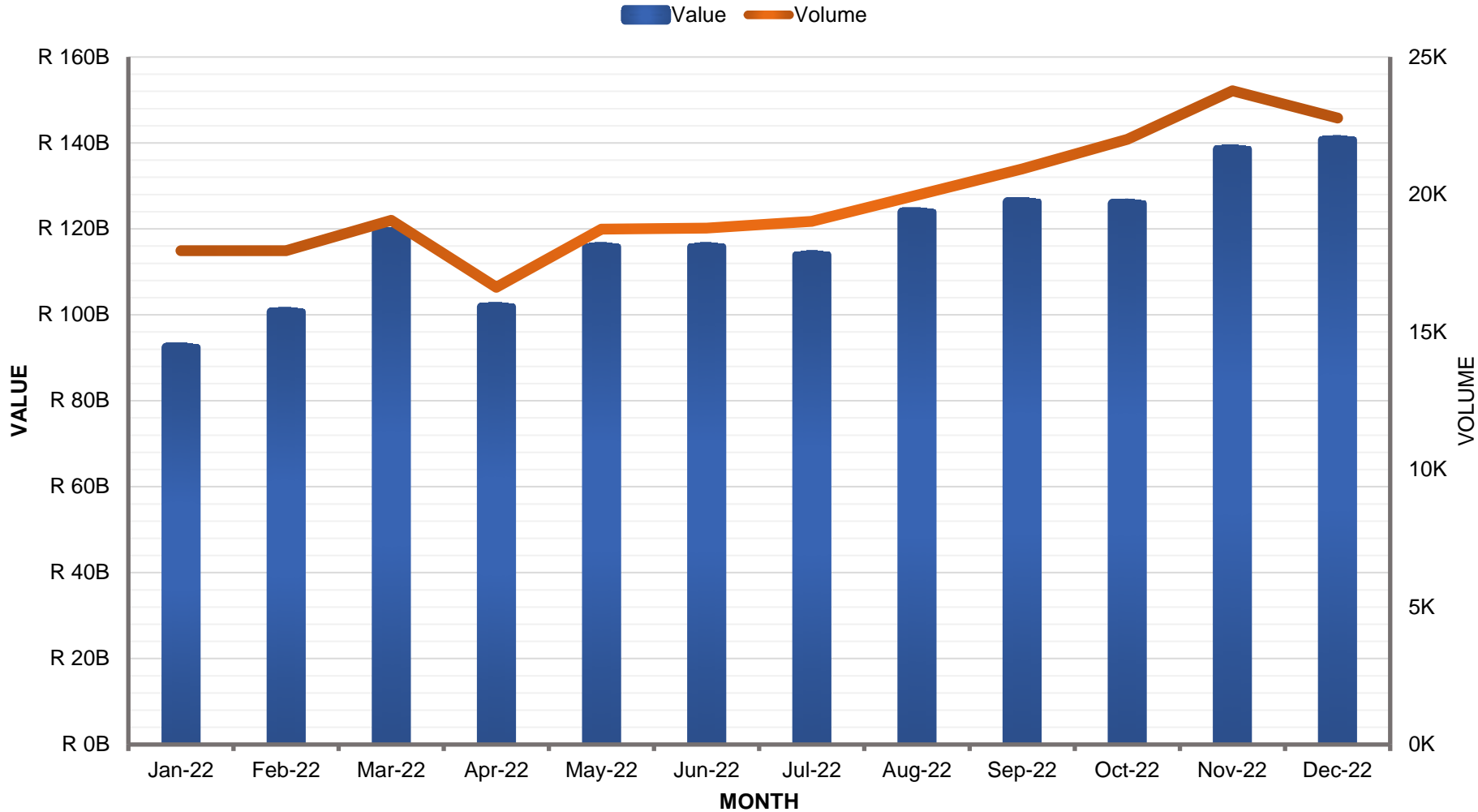
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jan-22	R 65,372,668,358.41	R 4,274,106,815.82	R 35,144,673,128.10
Feb-22	R 61,588,091,467.29	R 4,274,471,612.93	R 32,912,641,604.21
Mar-22	R 71,974,106,145.11	R 4,415,204,229.06	R 39,258,870,682.04
Apr-22	R 69,137,490,156.24	R 4,385,193,437.02	R 36,488,301,164.07
May-22	R 71,918,394,925.14	R 4,459,298,638.77	R 37,021,821,120.28
Jun-22	R 70,847,473,235.18	R 4,518,985,186.74	R 36,658,377,070.37
Jul-22	R 74,211,503,173.28	R 4,631,910,982.72	R 38,836,965,002.16
Aug-22	R 79,076,441,219.83	R 4,543,214,448.55	R 40,180,350,028.40
Sep-22	R 59,273,118,908.28	R 4,474,952,306.26	R 37,276,170,529.86
Oct-22	R 45,585,130,538.33	R 4,301,961,298.94	R 65,865,675,084.36
Nov-22	R 47,485,876,821.42	R 4,415,428,339.26	R 43,466,084,389.00
Dec-22	R 55,390,588,217.80	R 6,355,451,724.75	R 51,001,587,746.76
Total	R 771,860,883,166.31	R 55,050,179,020.82	R 494,111,517,549.61
Average	R 64,321,740,263.86	R 4,587,514,918.40	R 41,175,959,795.80

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Jan-22	R 59,224,234,770.92	R 745,355,506.47	R 246,590,011.23	R 1,508,688,212.52
Feb-22	R 56,366,851,824.50	R 771,965,476.81	R 260,795,883.61	R 1,679,393,494.94
Mar-22	R 68,707,411,711.12	R 834,853,888.28	R 324,182,126.81	R 1,965,149,922.18
Apr-22	R 63,089,863,899.50	R 680,363,527.35	R 281,609,280.23	R 1,818,449,621.96
May-22	R 69,078,087,816.68	R 673,317,269.23	R 294,359,417.97	R 1,979,997,514.54
Jun-22	R 65,788,787,767.30	R 689,278,925.31	R 318,066,938.96	R 2,096,187,003.03
Jul-22	R 68,255,773,848.74	R 695,797,916.03	R 298,652,487.83	R 2,348,681,791.49
Aug-22	R 73,862,279,732.00	R 739,221,901.84	R 334,929,802.39	R 2,321,149,883.17
Sep-22	R 53,369,739,269.33	R 671,132,773.67	R 332,494,319.18	R 2,211,564,050.49
Oct-22	R 40,031,074,057.78	R 718,756,552.86	R 330,553,645.08	R 2,047,142,726.96
Nov-22	R 42,365,090,107.28	R 895,520,837.10	R 338,254,970.41	R 2,347,362,894.41
Dec-22	R 53,916,892,505.51	R 889,258,480.42	R 258,069,441.76	R 2,048,996,700.02
Total	R 714,056,087,310.66	R 9,004,823,055.37	R 3,618,558,325.46	R 24,372,763,815.71
Average	R 59,504,673,942.56	R 750,401,921.28	R 301,546,527.12	R 2,031,063,651.31

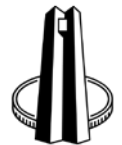


Real Time Clearing (RTC) Monthly Values and Volumes from January 2022 – December 2022

Real Time Clearing (RTC) Monthly Values and Volumes

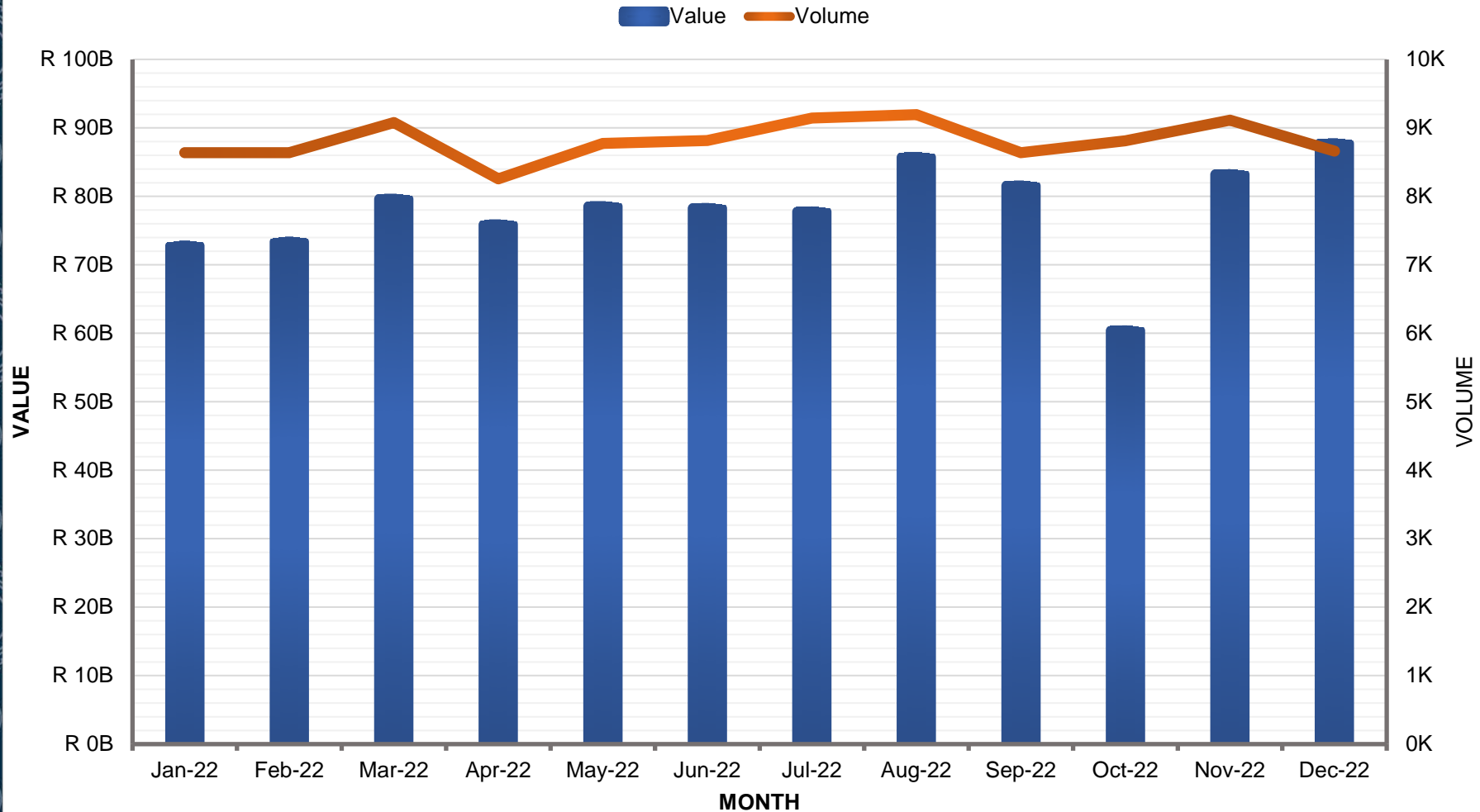


RTC Monthly Value and Volumes		
Month	Value	Volume
Jan-22	R 92,308,619,315.20	17,955
Feb-22	R 100,604,572,028.96	17,955
Mar-22	R 119,156,144,100.61	19,062
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	R 115,738,202,653.55	18,775
Jul-22	R 113,874,277,574.62	19,022
Aug-22	R 123,805,842,092.22	19,976
Sep-22	R 126,175,879,338.09	20,933
Oct-22	R 125,788,754,167.61	22,005
Nov-22	R 138,446,003,721.95	23,770
Dec-22	R 140,629,590,925.53	22,778
Total	R 1,413,991,014,170.50	237,601
Average	R 117,832,584,514.21	19,800



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2022 – December 2022

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

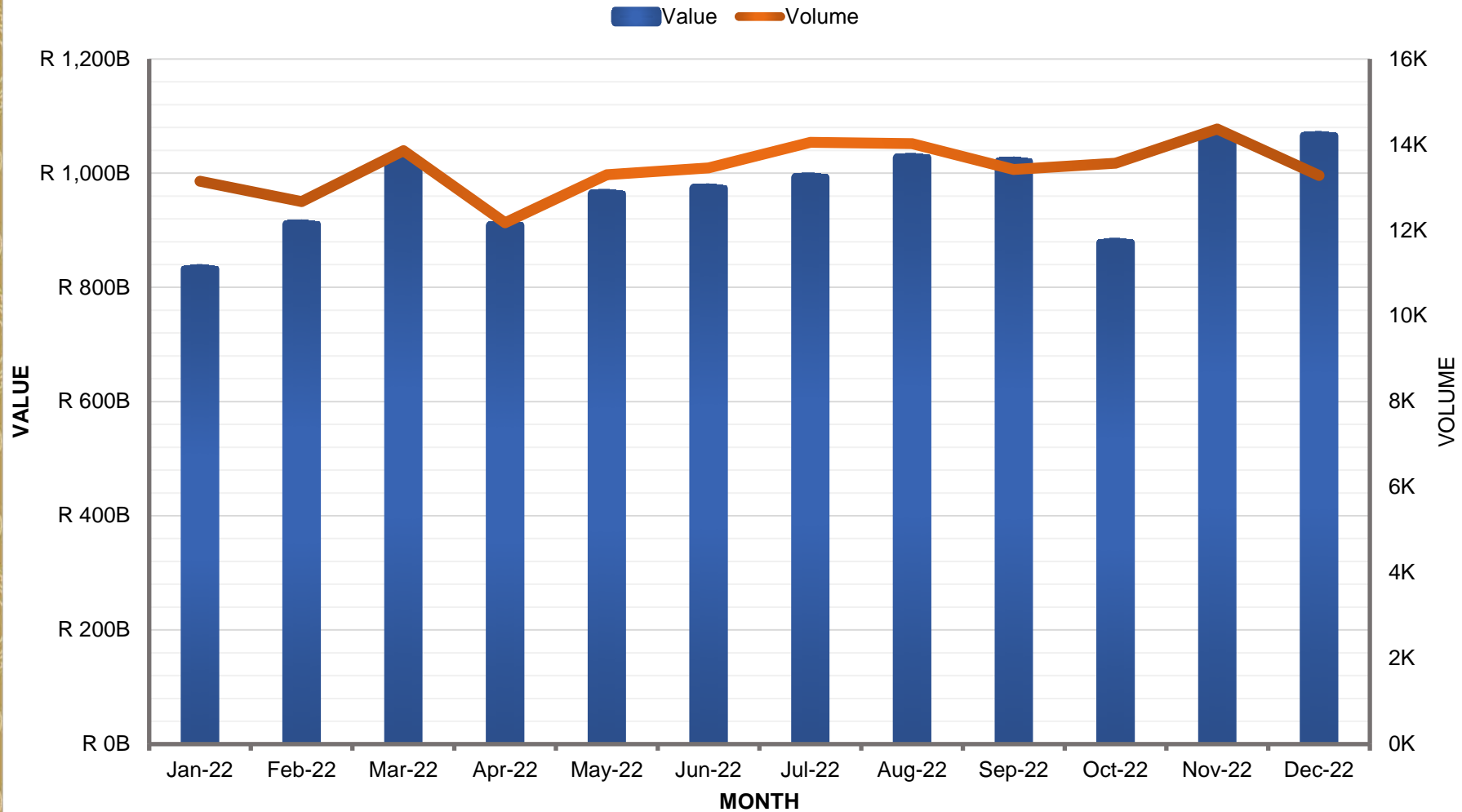


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jan-22	R 72,772,803,447.44	8,639
Feb-22	R 73,328,641,389.20	8,639
Mar-22	R 79,594,424,103.29	9,077
Apr-22	R 75,845,446,936.85	8,255
May-22	R 78,522,083,821.57	8,774
Jun-22	R 78,218,433,429.92	8,815
Jul-22	R 77,728,906,460.15	9,145
Aug-22	R 85,672,407,434.81	9,194
Sep-22	R 81,505,634,931.01	8,637
Oct-22	R 60,377,983,180.28	8,812
Nov-22	R 83,190,306,298.10	9,113
Dec-22	R 87,698,913,657.21	8,660
Total	R 934,455,985,089.83	105,760
Average	R 77,871,332,090.82	8,813



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from January 2022 – December 2022

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

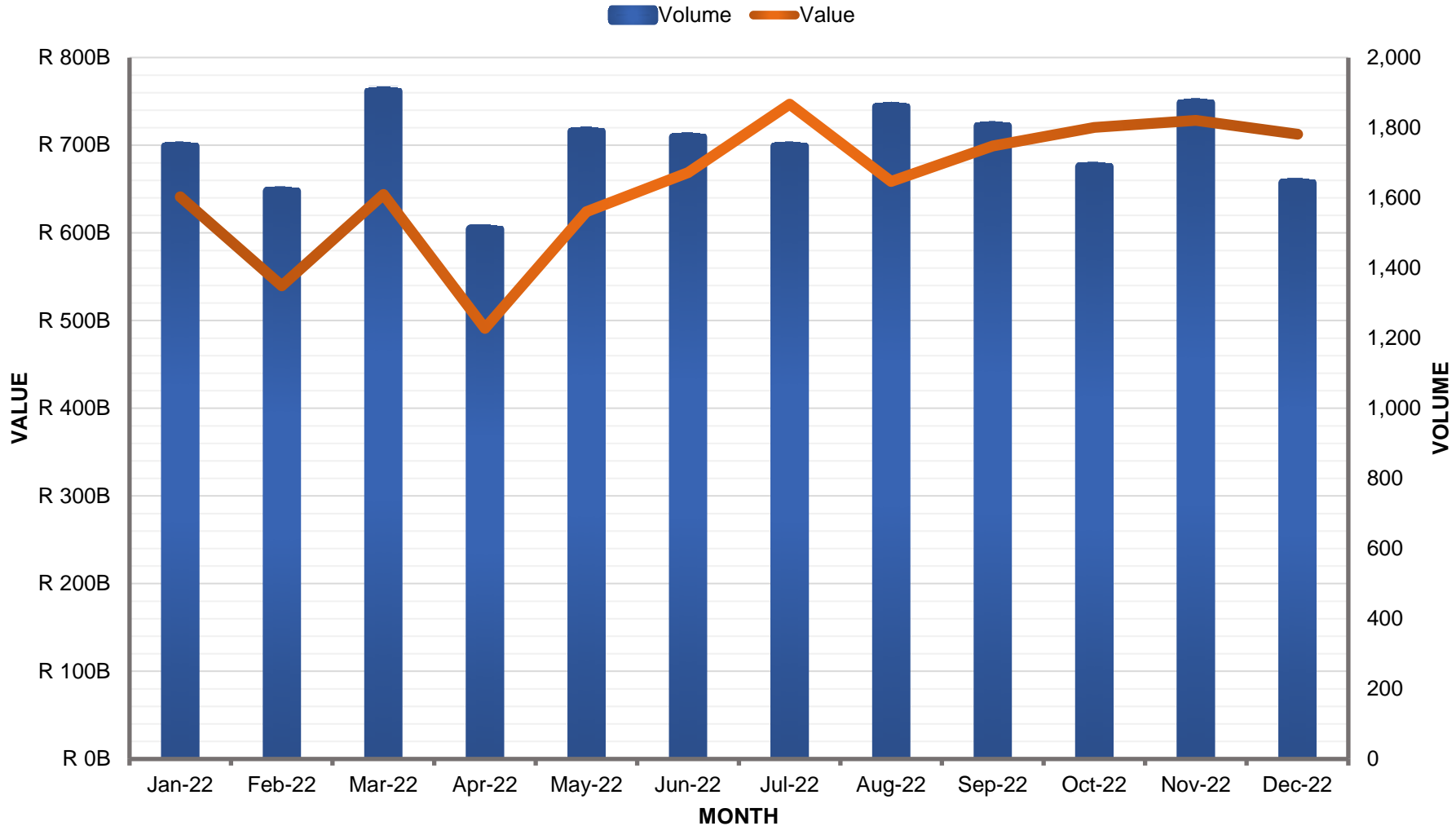


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jan-22	R 831,522,325,933.44	13,144
Feb-22	R 909,737,815,542.52	12,668
Mar-22	R 1,022,624,330,240.11	13,861
Apr-22	R 907,646,916,026.97	12,178
May-22	R 962,917,426,375.83	13,299
Jun-22	R 972,766,502,941.17	13,454
Jul-22	R 992,019,742,574.65	14,052
Aug-22	R 1,026,119,189,428.03	14,022
Sep-22	R 1,019,677,841,615.74	13,418
Oct-22	R 877,311,978,753.65	13,568
Nov-22	R 1,064,982,352,505.87	14,365
Dec-22	R 1,064,471,525,862.57	13,278
Total	R 11,651,797,947,800.50	161,307
Average	R 970,983,162,316.71	13,442



CLS Settlement Values and Volumes from January 2022 – December 2022

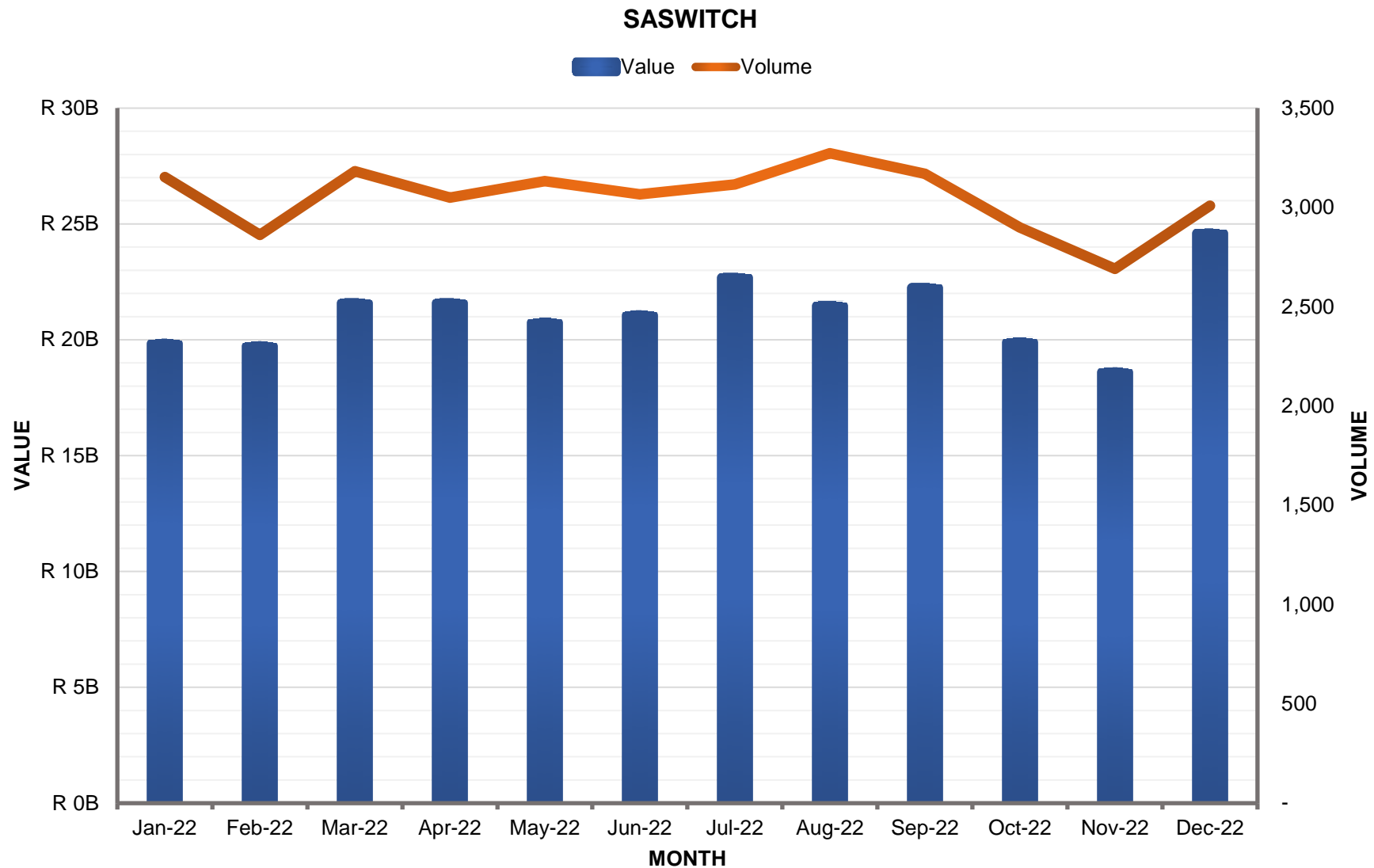
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jan-22	R 641,061,775,710.54	1,746
Feb-22	R 539,859,472,988.12	1,618
Mar-22	R 643,824,691,600.46	1,903
Apr-22	R 491,243,638,152.10	1,509
May-22	R 624,157,559,790.96	1,788
Jun-22	R 668,752,235,242.32	1,772
Jul-22	R 746,803,243,452.86	1,746
Aug-22	R 658,683,569,456.38	1,859
Sep-22	R 699,297,915,508.90	1,804
Oct-22	R 720,384,277,402.62	1,688
Nov-22	R 728,325,869,921.14	1,869
Dec-22	R 712,655,557,930.90	1,642
Total	R 7,875,049,807,157.30	20,944
Average	R 656,254,150,596.44	1,745



SASwitch Values and Volumes from January 2022 – December 2022

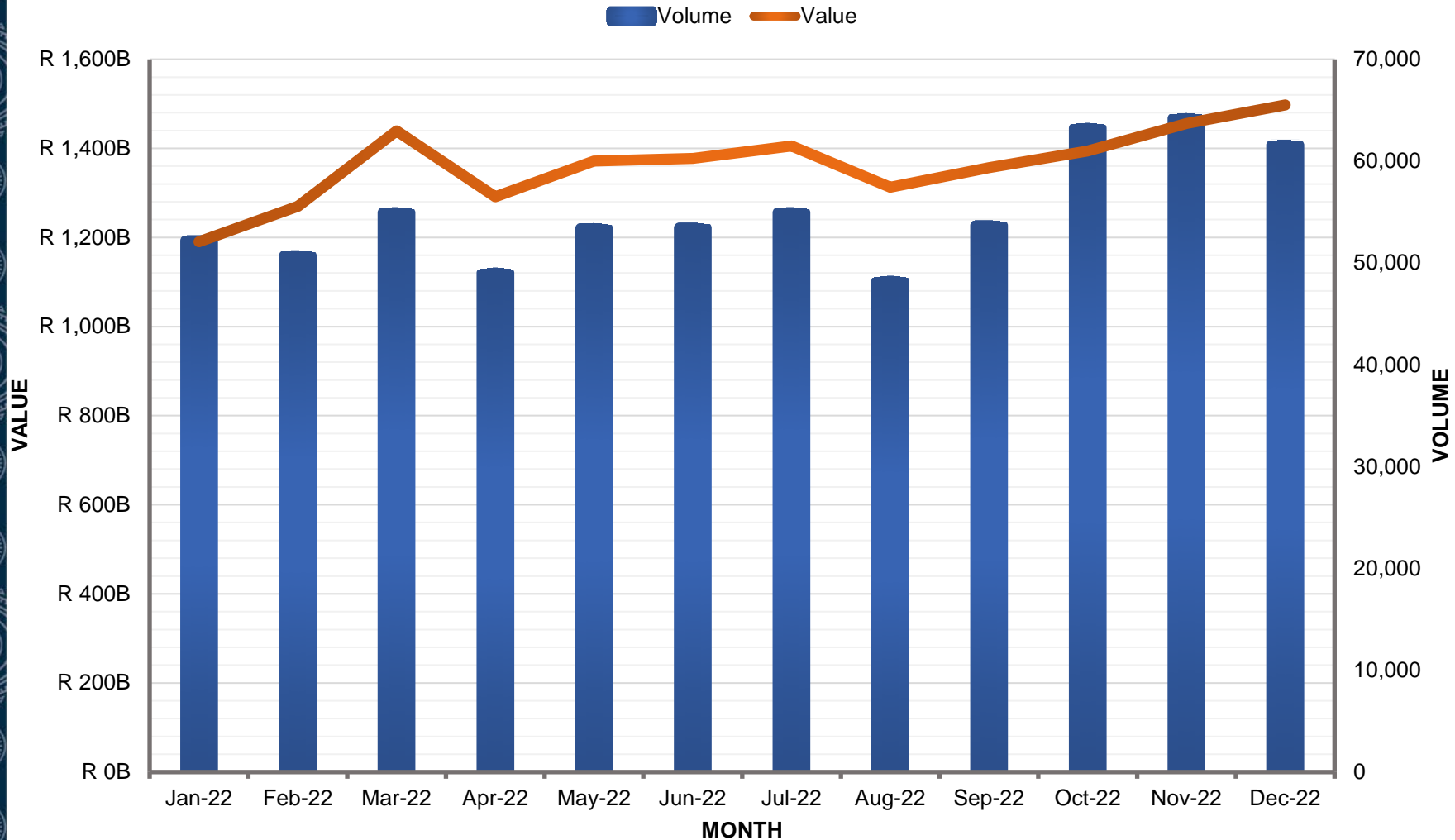


SASWITCH Monthly Values		
Month	Value	Volume
Jan-22	R 19,829,367,358.42	3,152
Feb-22	R 19,717,972,589.63	2,861
Mar-22	R 21,572,804,701.93	3,182
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	3,066
Jul-22	R 22,672,995,785.22	3,116
Aug-22	R 21,458,545,337.85	3,272
Sep-22	R 22,232,789,144.95	3,169
Oct-22	R 19,878,823,901.91	2,898
Nov-22	R 18,590,777,039.53	2,691
Dec-22	R 24,587,703,245.40	3,009
Total	R 253,895,892,840.62	36,597
Average	R 21,157,991,070.05	3,050



Retail Values and Volumes from January 2022 – December 2022

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Jan-22	R 1,190,334,195,180.62	52,188
Feb-22	R 1,269,870,424,982.92	50,705
Mar-22	R 1,438,907,261,361.79	54,927
Apr-22	R 1,291,436,658,264.04	49,002
May-22	R 1,371,390,801,003.20	53,371
Jun-22	R 1,377,203,228,359.20	53,434
Jul-22	R 1,405,063,457,747.99	54,937
Aug-22	R 1,312,382,863,298.93	48,212
Sep-22	R 1,356,450,274,388.36	53,652
Oct-22	R 1,394,099,407,335.48	63,231
Nov-22	R 1,455,870,889,307.96	64,190
Dec-22	R 1,497,514,938,944.87	61,571
Total	R 16,360,524,400,175.40	659,420
Average	R 1,363,377,033,347.95	54,952



Summarised Volumes and Values Totals for December 2022



Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	7,877	R 349,218,858,132.64
Payment Dematerialised MM Instrument (MPDEM)	3,458	R 108,889,570,823.18
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,624	R 712,655,557,930.90
Payment any Money Market Product (MPMMI)	197	R 24,618,696,947.33
Settlement of Derivative Margin Calls (OSDMC)	49	R 10,635,486,651.46





THANK YOU



SOUTH AFRICAN RESERVE BANK