



# Settlement Statistics and Indicators



November 2022



SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for November 2022

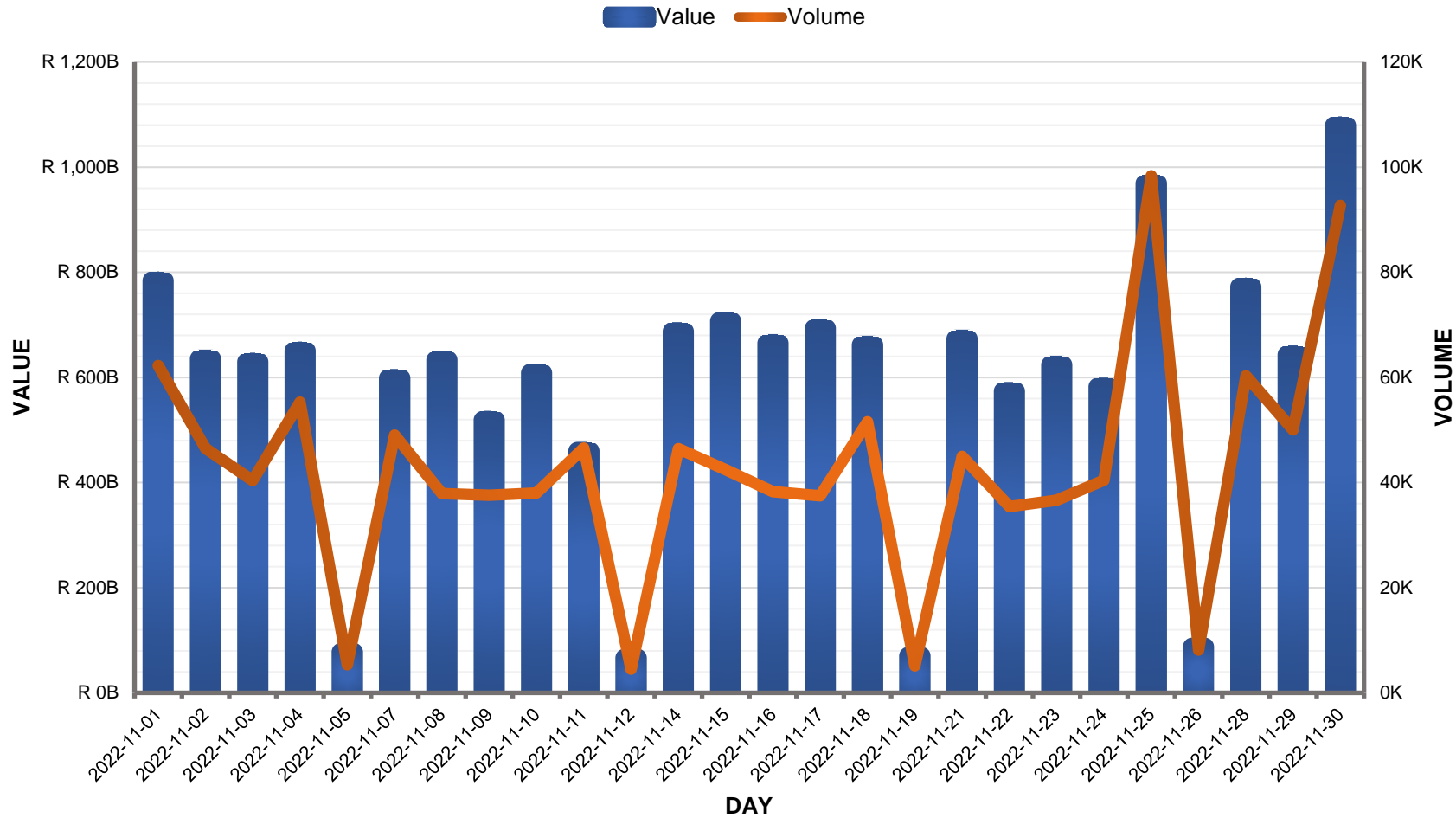
- ✓ In November 2022, SAMOS processed **1,111,944** transactions to the value of **ZAR15,153,624,905,216.80**.
- ✓ Peak volume was **98,366** on 25 November 2022 and peak value was **ZAR1,079,001,894,925.33** on 30 November 2022.
- ✓ An average number of transactions processed per day was **42,767** representing an average value of **ZAR582,831,727,123.72**.
- ✓ Monthly peak volume in 10 years was **1,111,944** in November 2022.
- ✓ Monthly peak value in 10 years was **ZAR16,607,376,015,815.70** in March 2020.





# Daily Message Volumes and Values for November 2022

**SAMOS Message Values and Volumes**

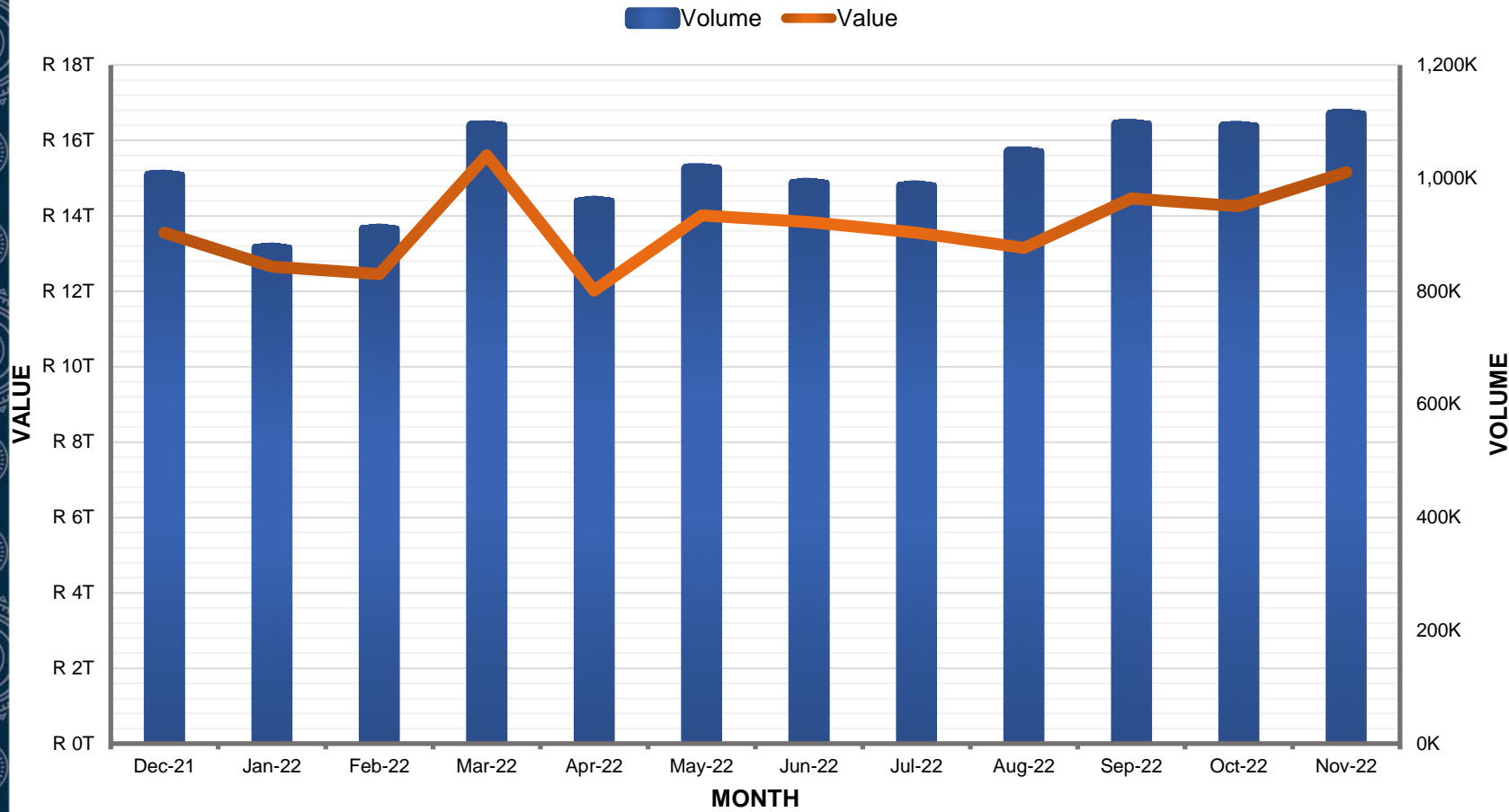


Daily Values and Volumes per month		
Date	Value	Volume
2022-11-01	R 784,262,961,815.34	62,261
2022-11-02	R 635,685,726,459.13	46,517
2022-11-03	R 629,680,869,824.79	40,394
2022-11-04	R 651,029,915,013.68	55,316
2022-11-05	R 77,486,723,388.97	5,331
2022-11-07	R 598,764,213,607.17	49,036
2022-11-08	R 633,174,758,121.66	37,905
2022-11-09	R 519,056,142,160.66	37,587
2022-11-10	R 608,523,521,412.81	38,032
2022-11-11	R 459,778,051,162.48	46,567
2022-11-12	R 66,319,281,179.17	4,514
2022-11-14	R 687,882,575,940.12	46,476
2022-11-15	R 707,307,146,188.92	42,421
2022-11-16	R 664,792,646,093.34	38,288
2022-11-17	R 693,470,889,013.33	37,484
2022-11-18	R 661,852,732,356.68	51,542
2022-11-19	R 70,317,532,014.98	5,152
2022-11-21	R 673,641,924,651.23	44,981
2022-11-22	R 573,678,126,708.66	35,456
2022-11-23	R 623,673,217,816.90	36,638
2022-11-24	R 582,271,332,695.70	40,445
2022-11-25	R 969,010,511,968.24	98,366
2022-11-26	R 87,385,636,097.65	8,163
2022-11-28	R 772,328,033,650.66	60,335
2022-11-29	R 643,248,540,949.22	50,009
2022-11-30	R 1,079,001,894,925.33	92,728
<b>Total</b>	<b>R 15,153,624,905,216.80</b>	<b>1,111,944</b>
<b>Average</b>	<b>R 582,831,727,123.72</b>	<b>42,767</b>



# Total Monthly Message Values and Volumes from December 2021 – November 2022

**SAMOS Message Values and Volumes**



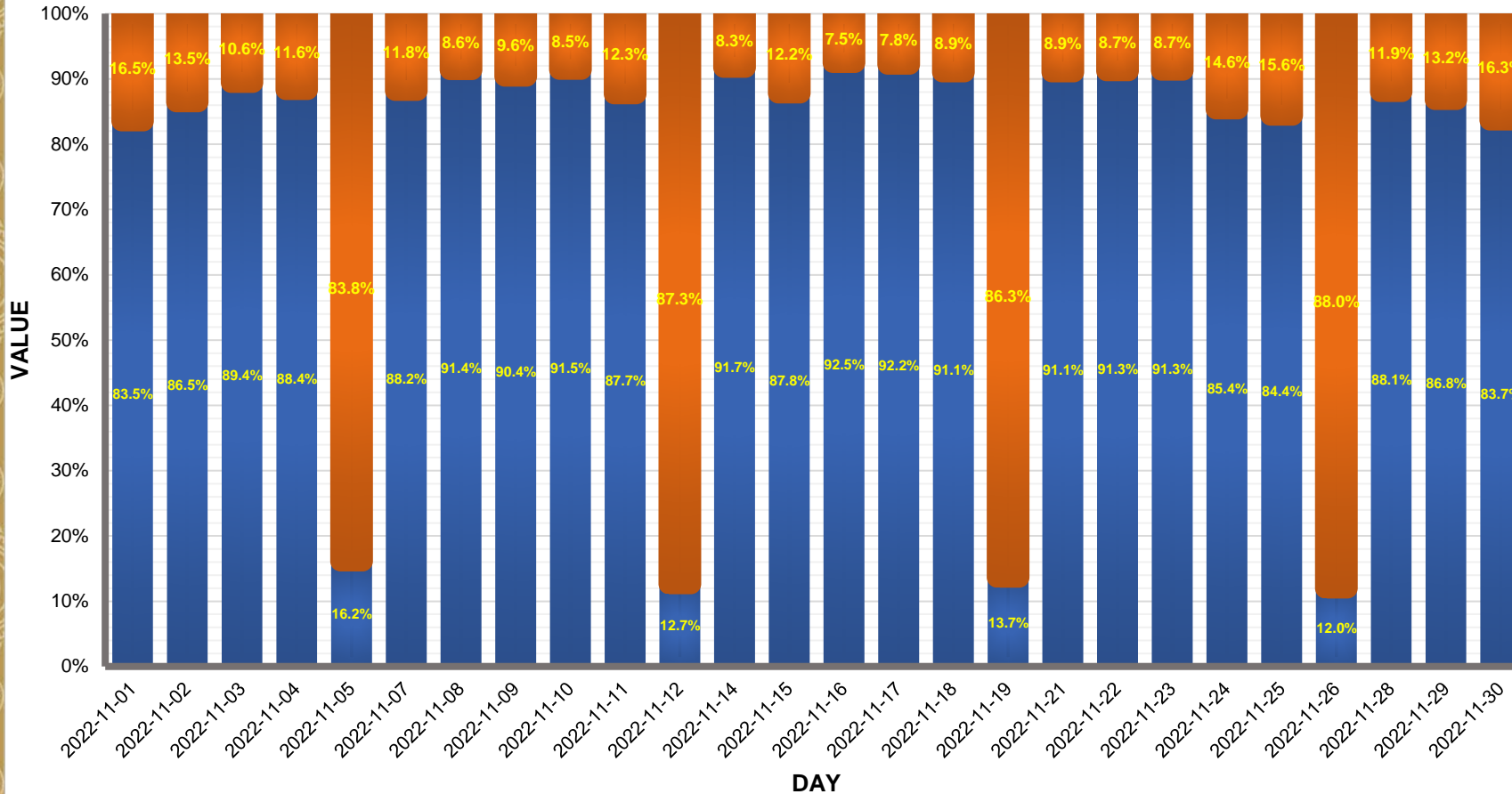
Message Values and Volumes - Monthly		
Month	Value	Volume
Dec-21	R 13,554,228,317,197.00	1,004,185
Jan-22	R 12,653,593,614,328.50	875,543
Feb-22	R 12,457,896,995,041.60	909,157
Mar-22	R 15,606,218,213,515.40	1,091,866
Apr-22	R 12,018,409,718,833.70	958,669
May-22	R 14,014,454,612,960.50	1,016,092
Jun-22	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
<b>Total</b>	<b>R 164,715,082,799,438.00</b>	<b>12,173,733</b>
<b>Average</b>	<b>R 13,726,256,899,953.10</b>	<b>1,014,478</b>



# RTL /Retail Batches Message Values for November 2022

RTL Value / Retail Batches Value

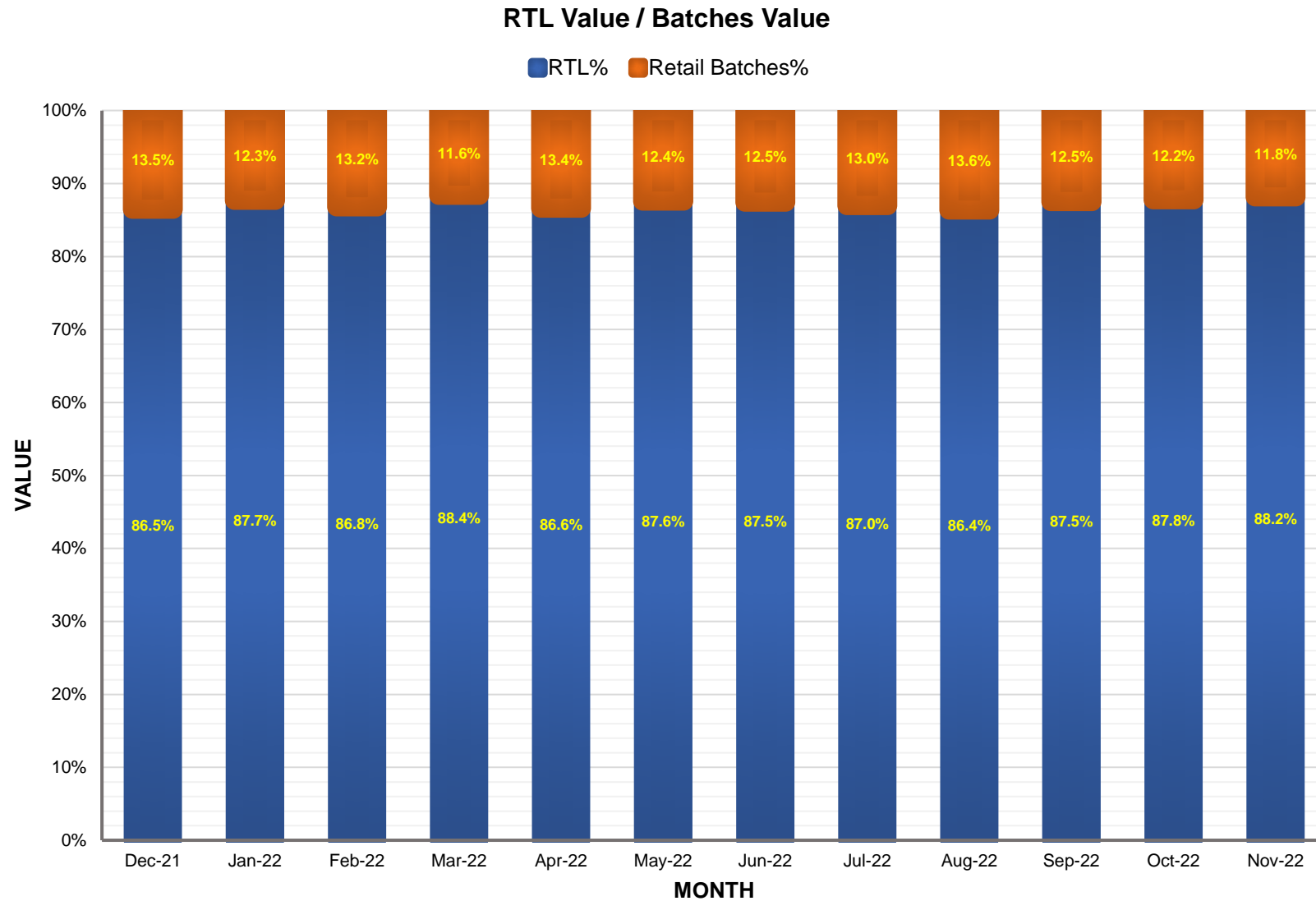
■ RTL% ■ Retail Batches%



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2022-11-01	R 527,994,879,394.76	R 104,026,433,113.07
2022-11-02	R 435,449,947,715.44	R 68,159,450,341.12
2022-11-03	R 477,632,407,793.37	R 56,406,898,444.78
2022-11-04	R 477,612,207,184.00	R 62,965,142,033.26
2022-11-05	R 2,832,038,594.37	R 14,680,750,961.70
2022-11-07	R 442,655,133,274.37	R 59,055,649,711.61
2022-11-08	R 468,658,913,839.40	R 44,013,516,834.67
2022-11-09	R 384,641,458,026.08	R 40,712,782,644.13
2022-11-10	R 471,301,437,772.16	R 43,933,861,889.29
2022-11-11	R 322,652,056,830.47	R 45,191,732,019.25
2022-11-12	R 1,475,215,576.21	R 10,170,040,314.32
2022-11-14	R 521,003,136,440.89	R 46,873,966,061.37
2022-11-15	R 500,934,944,657.20	R 69,489,362,970.24
2022-11-16	R 520,900,368,507.33	R 42,158,406,831.91
2022-11-17	R 536,112,689,424.07	R 45,065,888,877.76
2022-11-18	R 513,369,403,075.95	R 50,348,409,604.37
2022-11-19	R 1,941,843,846.29	R 12,278,385,925.50
2022-11-21	R 490,926,697,969.13	R 48,101,463,090.00
2022-11-22	R 439,763,566,905.93	R 42,137,771,027.92
2022-11-23	R 476,185,428,748.54	R 45,289,868,419.29
2022-11-24	R 393,079,785,863.31	R 67,361,951,338.87
2022-11-25	R 651,634,613,666.88	R 119,991,248,391.53
2022-11-26	R 2,982,307,045.78	R 21,857,049,195.31
2022-11-28	R 554,797,741,199.77	R 75,190,340,374.08
2022-11-29	R 475,745,321,133.91	R 72,148,150,205.48
2022-11-30	R 761,260,800,473.29	R 148,262,368,687.13
Total	R 10,853,544,344,958.90	R 1,455,870,889,307.96
Average	R 417,444,013,267.65	R 55,995,034,204.15



# RTL /Retail Batches Message Values for 12 Months (December 2021 – November 2022)

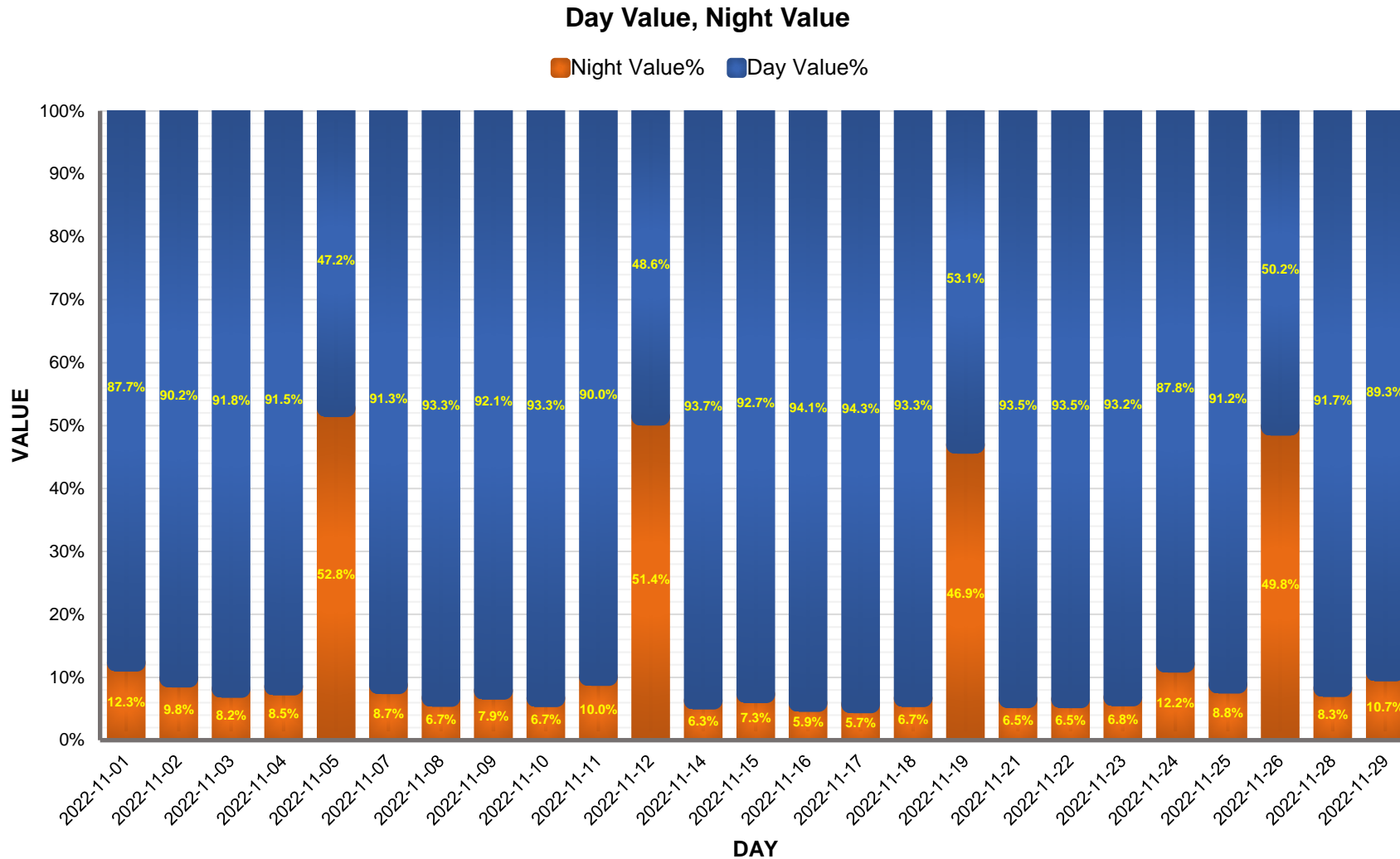


RTL /Batches Message Values		
Month	RTL	Retail Batches
Dec-21	R 9,339,614,157,478.52	R 1,457,639,397,168.22
Jan-22	R 8,508,137,210,612.60	R 1,190,334,195,180.62
Feb-22	R 8,364,258,716,646.59	R 1,269,759,030,214.13
Mar-22	R 10,942,860,165,624.40	R 1,438,907,261,361.79
Apr-22	R 8,371,284,831,054.43	R 1,291,436,658,264.04
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
<b>Total</b>	<b>R 114,407,924,130,603.00</b>	<b>R 16,548,266,216,051.80</b>
<b>Average</b>	<b>R 9,533,993,677,550.29</b>	<b>R 1,379,022,184,670.98</b>





# Day and Night Settlement Values for November 2022



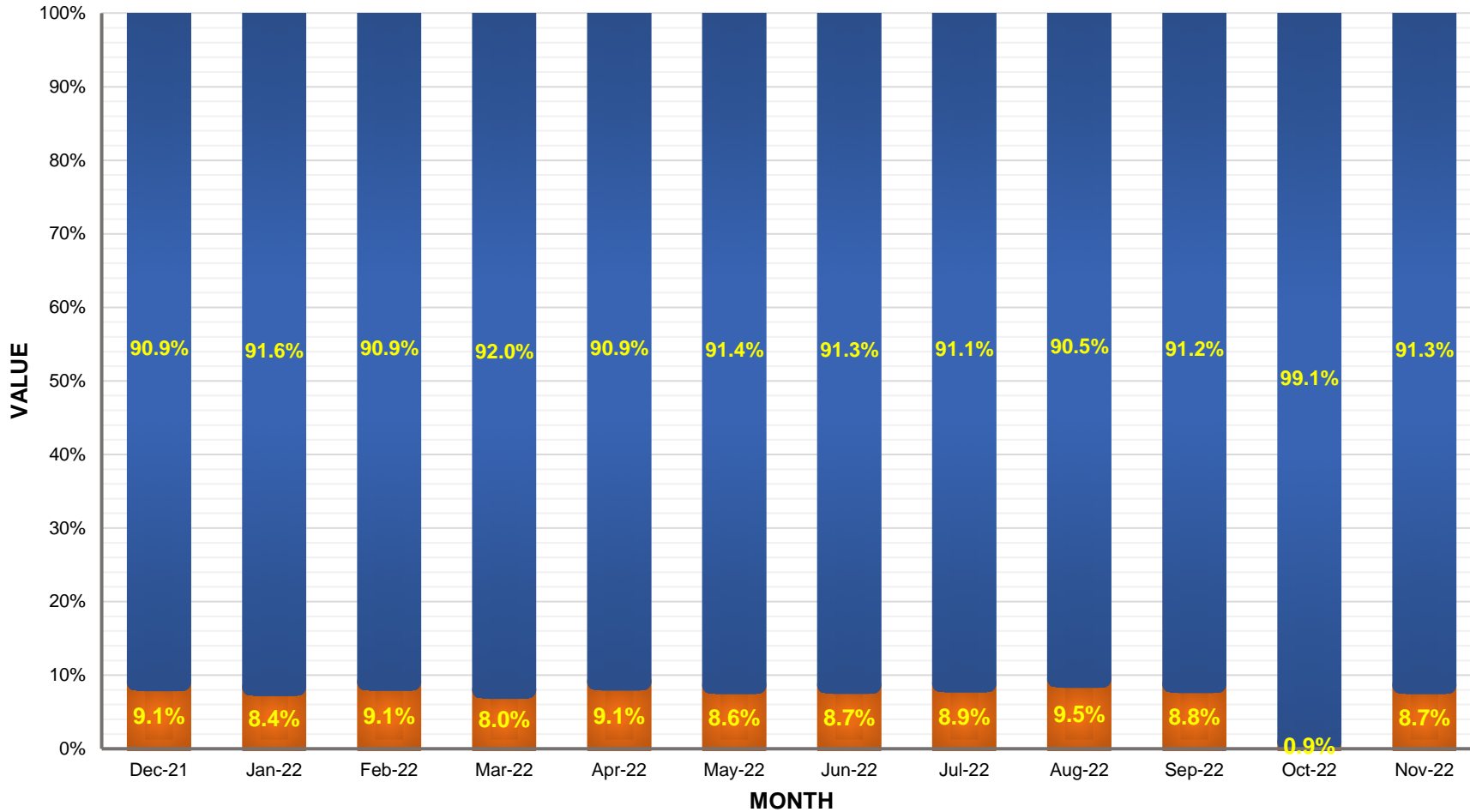
Day and Night Settlement Values		
Date	Night Value	Day Value
2022-11-01	R 77,795,315,136.29	R 554,226,004,984.54
2022-11-02	R 49,365,628,745.27	R 454,243,769,311.29
2022-11-03	R 43,585,012,966.36	R 490,454,293,271.79
2022-11-04	R 46,094,741,542.08	R 494,482,607,675.18
2022-11-05	R 10,097,130,008.04	R 9,041,547,287.04
2022-11-07	R 43,851,410,345.85	R 457,859,372,640.13
2022-11-08	R 34,456,888,482.96	R 478,215,542,191.11
2022-11-09	R 33,450,056,901.18	R 391,904,183,769.03
2022-11-10	R 34,405,778,646.22	R 480,829,652,756.51
2022-11-11	R 36,947,278,882.19	R 330,896,509,967.53
2022-11-12	R 6,275,476,106.33	R 5,933,625,341.15
2022-11-14	R 35,691,514,096.13	R 532,185,588,406.13
2022-11-15	R 41,774,236,510.62	R 528,650,071,116.82
2022-11-16	R 33,331,478,345.81	R 529,727,296,993.43
2022-11-17	R 33,127,506,804.13	R 548,051,071,497.70
2022-11-18	R 37,729,291,165.98	R 525,989,047,256.74
2022-11-19	R 6,936,573,272.49	R 7,839,322,407.00
2022-11-21	R 35,121,452,936.17	R 503,906,708,122.96
2022-11-22	R 31,333,914,766.16	R 450,567,423,167.69
2022-11-23	R 35,576,404,728.88	R 485,898,892,438.95
2022-11-24	R 55,946,669,638.92	R 404,495,067,563.26
2022-11-25	R 68,022,463,659.98	R 703,603,398,398.43
2022-11-26	R 13,005,404,334.37	R 13,096,871,231.87
2022-11-28	R 52,036,934,735.70	R 577,951,146,838.15
2022-11-29	R 58,883,068,673.16	R 489,010,402,666.23
2022-11-30	R 111,693,725,841.08	R 797,829,443,319.34
<b>Total</b>	<b>R 1,066,535,357,272.35</b>	<b>R 11,246,888,860,620.00</b>
<b>Average</b>	<b>R 38,193,665,257.25</b>	<b>R 417,962,376,692.03</b>



# Day and Night Settlement Values for 12 Months (December 2021 – November 2022)

Day Value, Night Value

Night Value% Day Value%

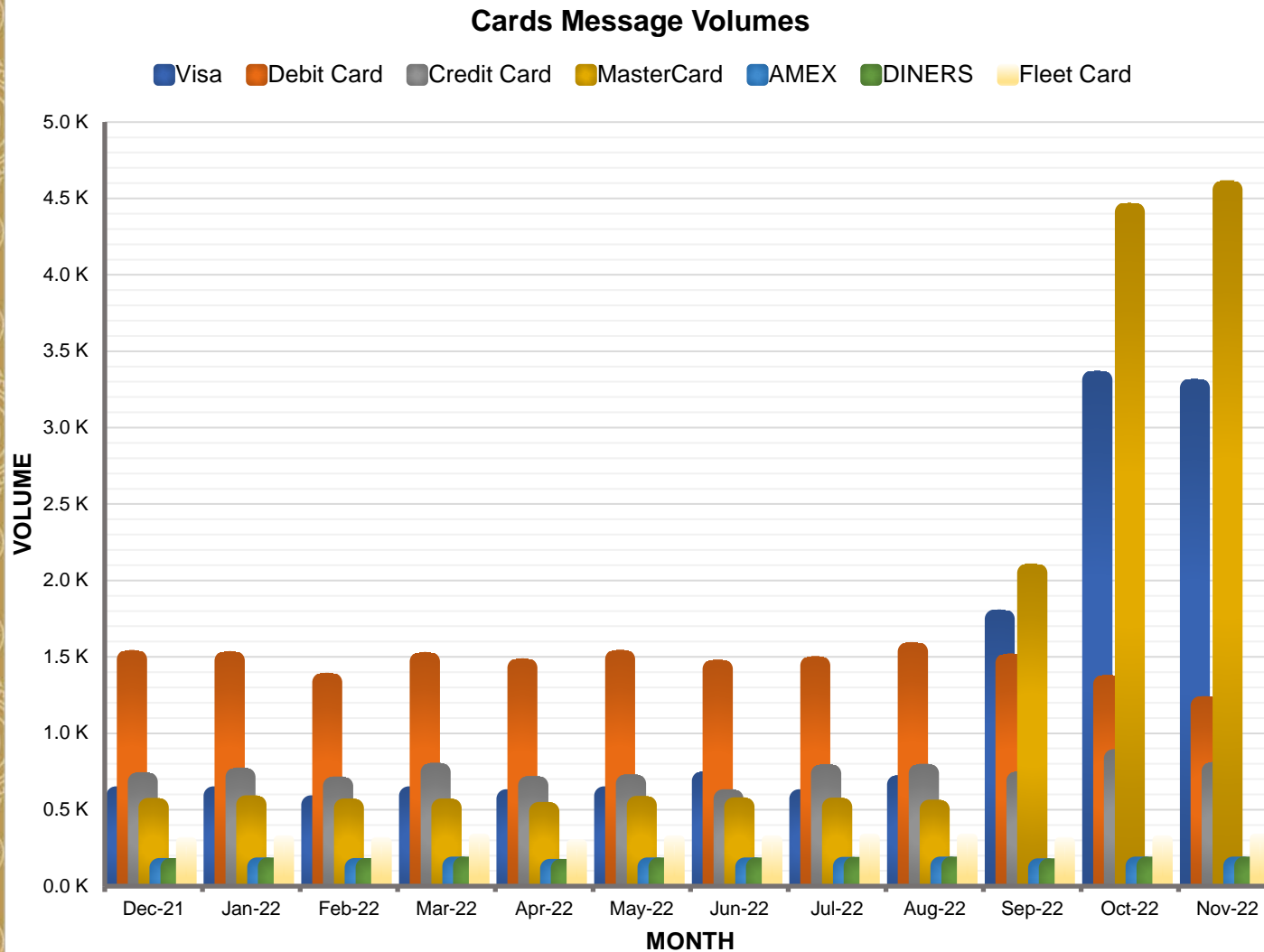


Day and Night Settlement Values		
Month	Night Value	Day Value
Dec-21	R 978,260,499,161.12	R 9,818,993,200,696.57
Jan-22	R 812,444,197,071.69	R 8,886,028,619,027.76
Feb-22	R 874,692,185,345.83	R 8,759,326,311,433.74
Mar-22	R 992,325,934,541.89	R 11,389,442,187,071.10
Apr-22	R 881,415,638,519.56	R 8,781,306,651,364.79
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
Total	R 10,609,933,302,003.50	R 120,918,368,018,422.00
Average	R 884,161,108,500.29	R 10,076,530,668,201.90





# Cards Message Volumes from December 2021 – November 2022



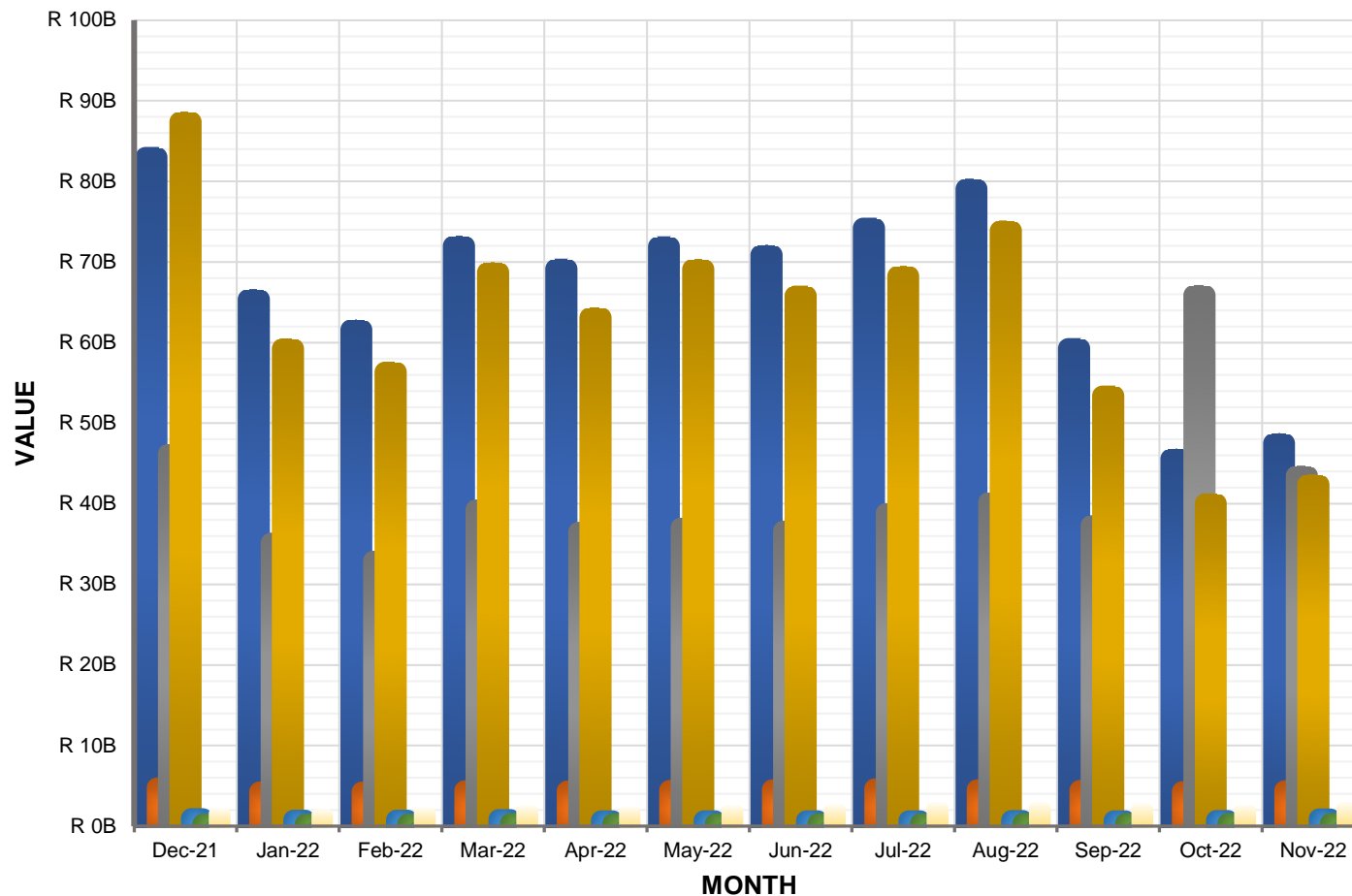
Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Dec-21	589	1,483	683	514	120	120	288
Jan-22	589	1,474	712	531	125	125	300
Feb-22	531	1,332	653	510	120	120	288
Mar-22	589	1,470	744	510	130	130	312
Apr-22	570	1,428	658	487	115	115	276
May-22	589	1,484	670	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
Total	13,696	17,025	8,435	15,630	1,498	1,498	3,588
Average	1,141	1,419	703	1,303	125	125	299



# Cards Message Values from December 2021 – November 2022

## Cards Message Values

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



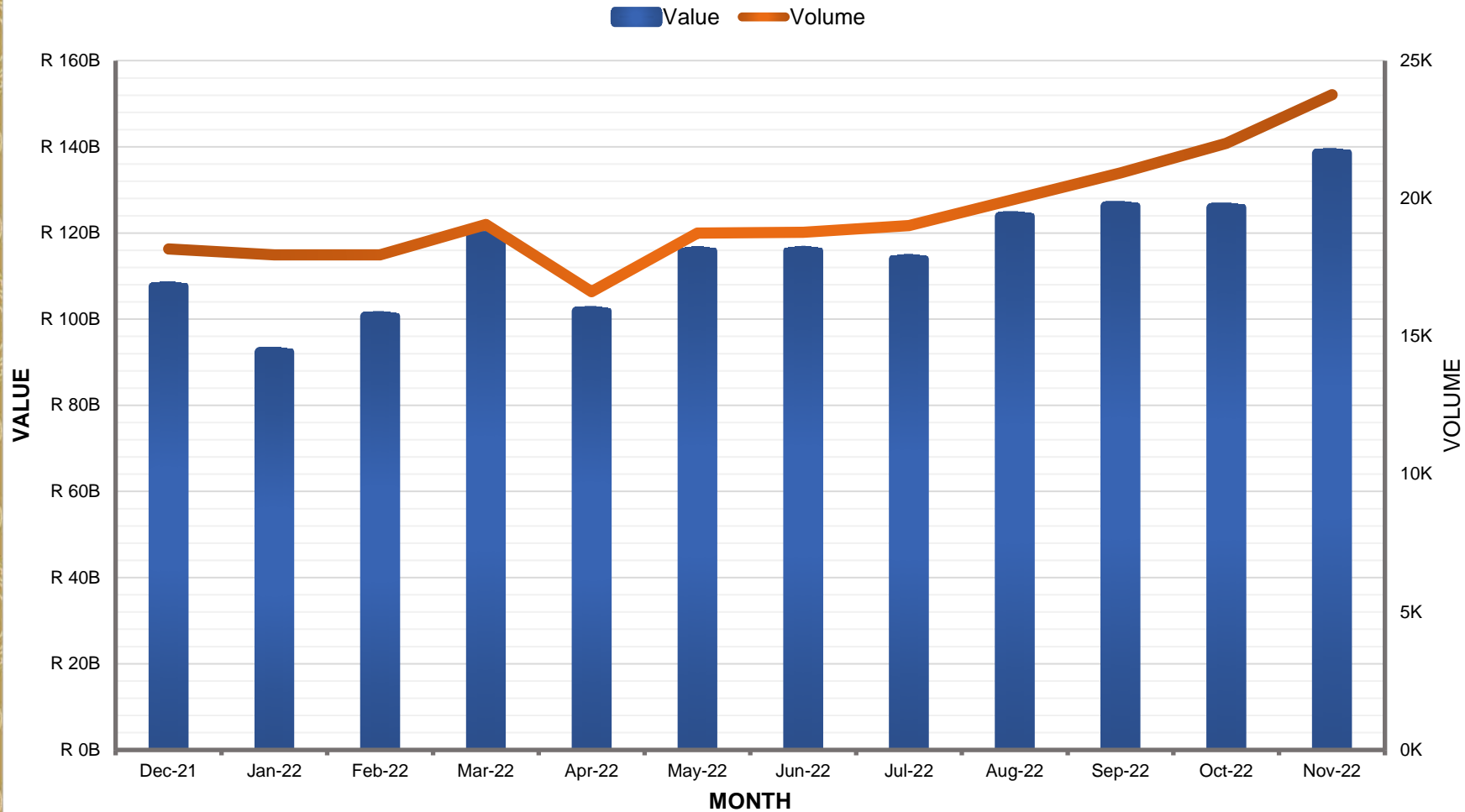
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-21	R 82,983,364,868.39	R 4,764,147,009.67	R 46,193,551,423.83
Jan-22	R 65,372,668,358.41	R 4,274,106,815.82	R 35,144,673,128.10
Feb-22	R 61,588,091,467.29	R 4,274,471,612.93	R 32,912,641,604.21
Mar-22	R 71,974,106,145.11	R 4,415,204,229.06	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
Total	R 799,453,659,816.90	R 53,458,874,305.74	R 489,303,481,226.68
Average	R 66,621,138,318.08	R 4,454,906,192.15	R 40,775,290,102.22

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Dec-21	R 87,381,578,544.18	R 934,511,754.90	R 270,814,123.86	R 1,597,068,600.61
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
Total	R 747,520,773,349.33	R 9,050,076,329.85	R 3,631,303,007.56	R 23,920,835,716.30
Average	R 62,293,397,779.11	R 754,173,027.49	R 302,608,583.96	R 1,993,402,976.36



# Real Time Clearing (RTC) Monthly Values and Volumes from December 2021 – November 2022

Real Time Clearing (RTC) Monthly Values and Volumes



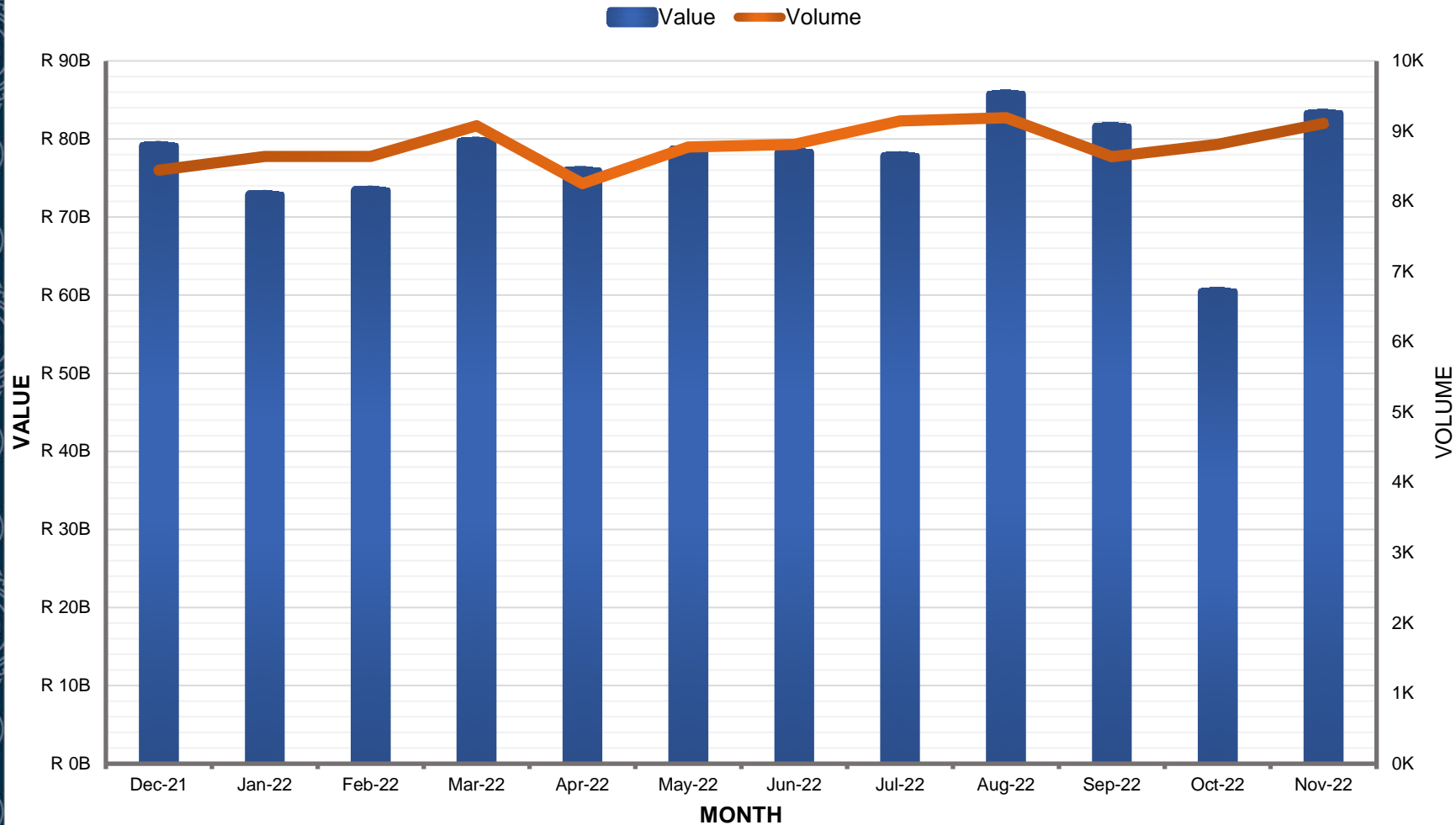
RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-21	R 107,530,532,891.20	18,175
Jan-22	R 92,308,619,315.20	17,955
Feb-22	R 100,604,572,028.96	17,955
Mar-22	R 119,156,144,100.61	19,062
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	R 115,738,202,653.55	18,775
Jul-22	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
<b>Total</b>	<b>R 1,380,891,956,136.17</b>	<b>232,998</b>
<b>Average</b>	<b>R 115,074,329,678.01</b>	<b>19,417</b>





# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from December 2021 – November 2022

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

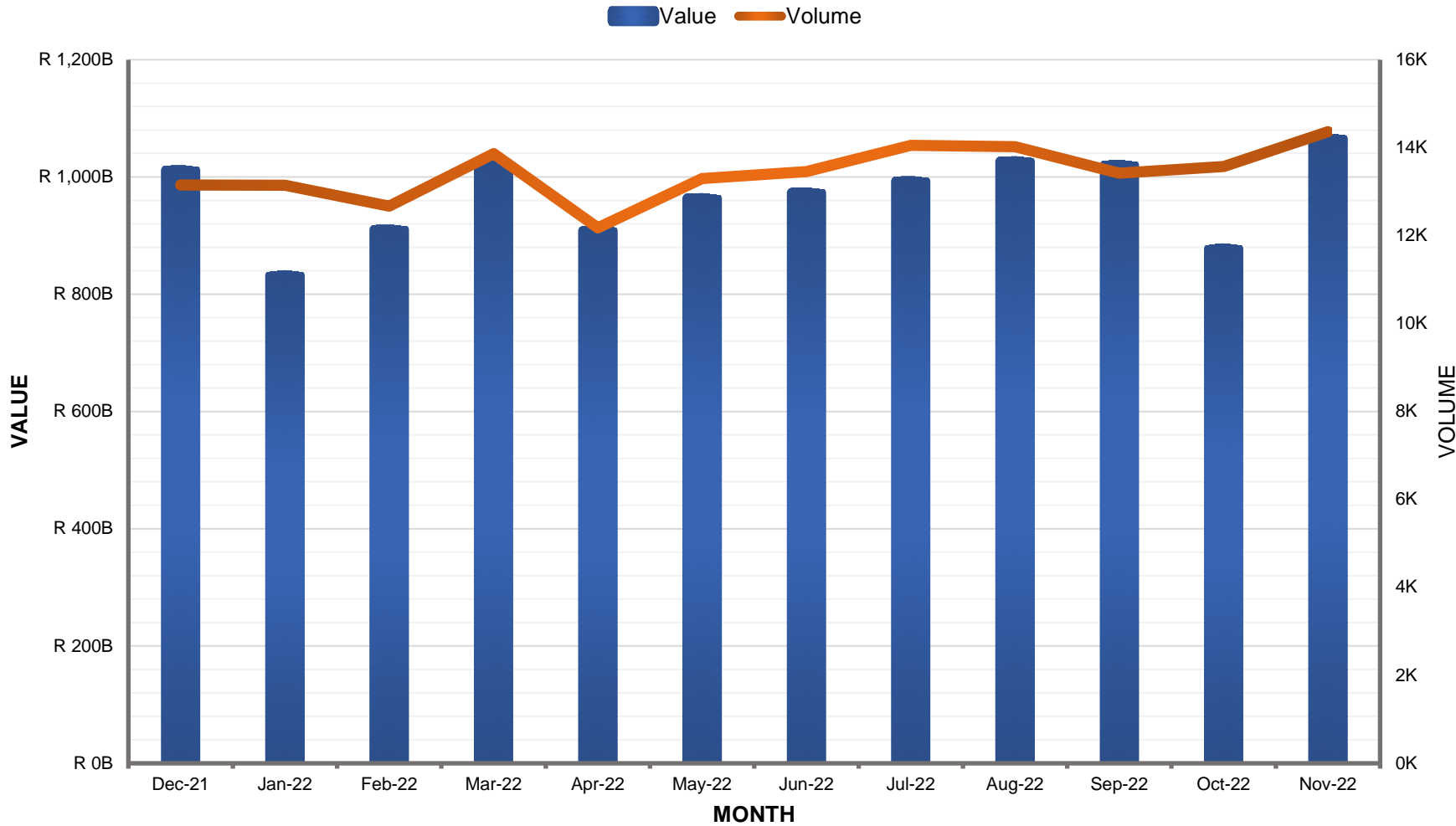


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Dec-21	R 79,056,944,407.69	8,446
Jan-22	R 72,772,803,447.44	8,639
Feb-22	R 73,328,641,389.20	8,639
Mar-22	R 79,594,424,103.29	9,077
Apr-22	R 75,845,446,936.85	8,255
May-22	R 78,522,083,821.57	8,774
Jun-22	R 78,218,433,429.92	8,815
Jul-22	R 77,728,906,460.15	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
Total	R 925,814,015,840.31	105,546
Average	R 77,151,167,986.69	8,796



# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from December 2021 – November 2022

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

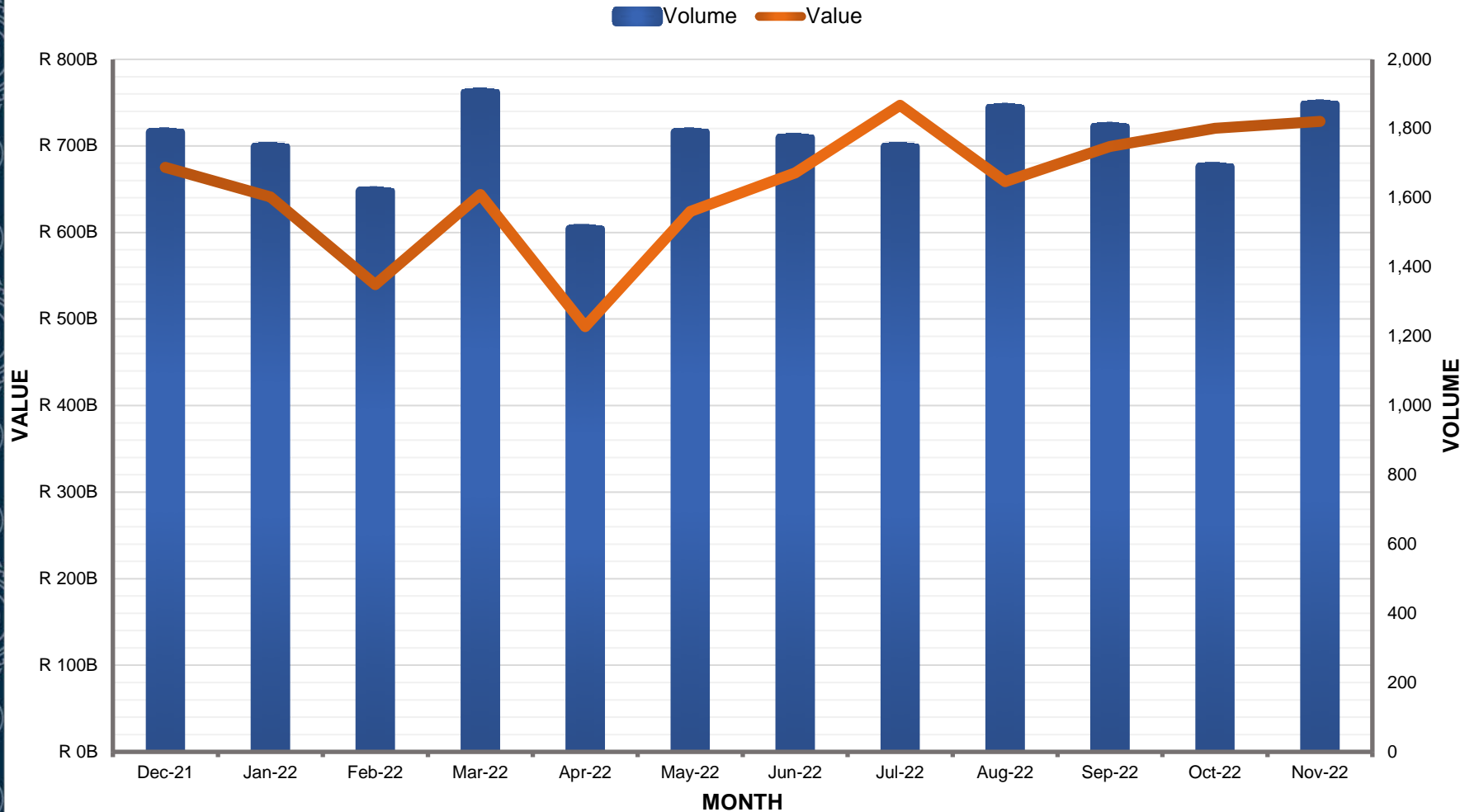


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Dec-21	R 1,011,102,805,865.88	13,149
Jan-22	R 831,522,325,933.44	13,144
Feb-22	R 909,737,815,542.52	12,668
Mar-22	R 1,022,624,330,240.11	13,861
Apr-22	R 907,646,916,026.97	12,178
May-22	R 962,917,426,375.83	13,299
Jun-22	R 972,766,502,941.17	13,454
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
Total	R 11,598,429,227,803.90	161,178
Average	R 966,535,768,983.66	13,432



# CLS Settlement Values and Volumes from December 2021 – November 2022

CLS Settlement - Monthly Values and Volumes

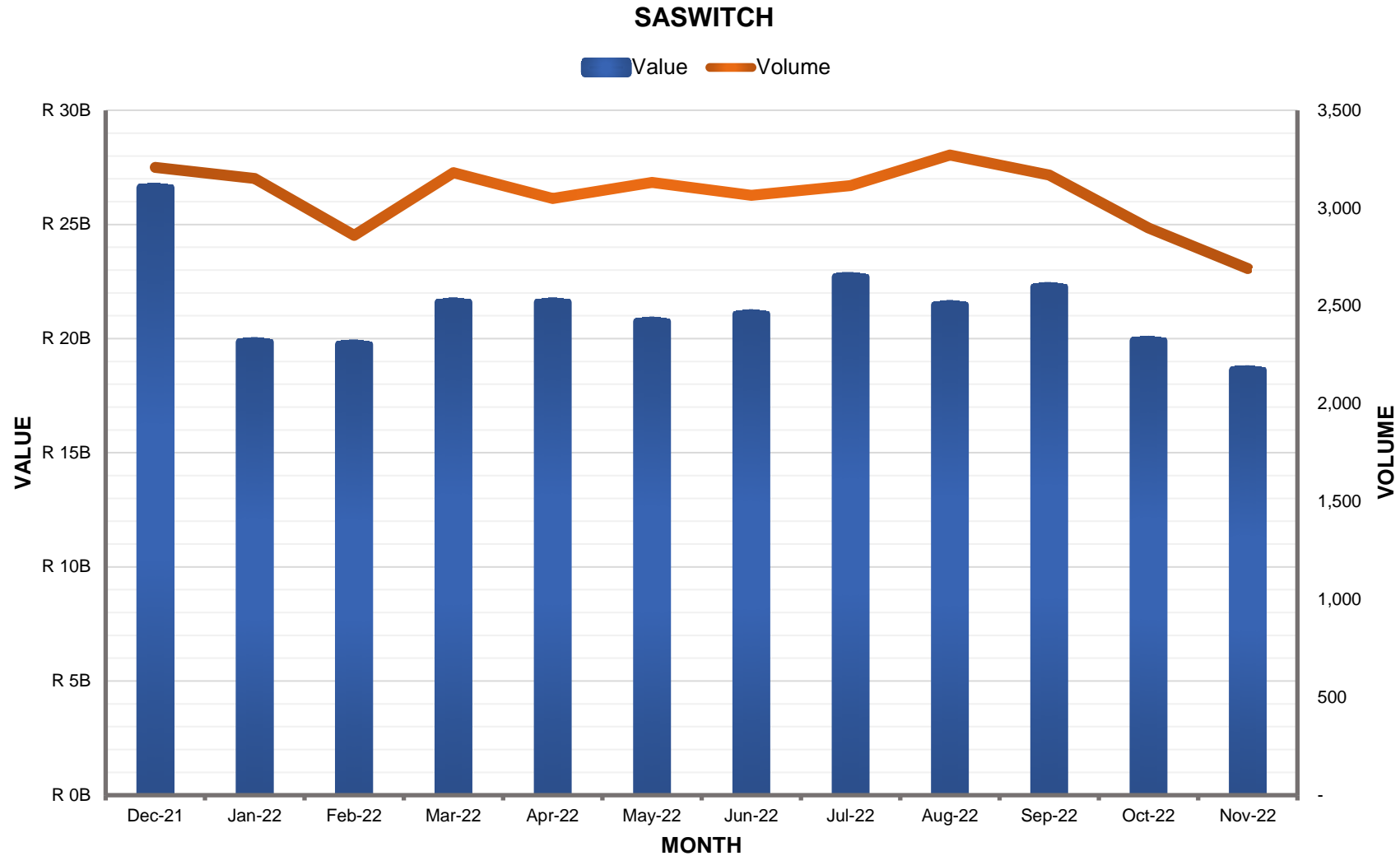


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Dec-21	R 675,317,940,502.32	1,788
Jan-22	R 641,061,775,710.54	1,746
Feb-22	R 539,859,472,988.12	1,618
Mar-22	R 643,824,691,600.46	1,903
Apr-22	R 491,243,638,152.10	1,509
May-22	R 624,157,559,790.96	1,788
Jun-22	R 668,752,235,242.32	1,772
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
Total	R 7,837,712,189,728.72	21,090
Average	R 653,142,682,477.39	1,758





# SASwitch Values and Volumes from December 2021 – November 2022

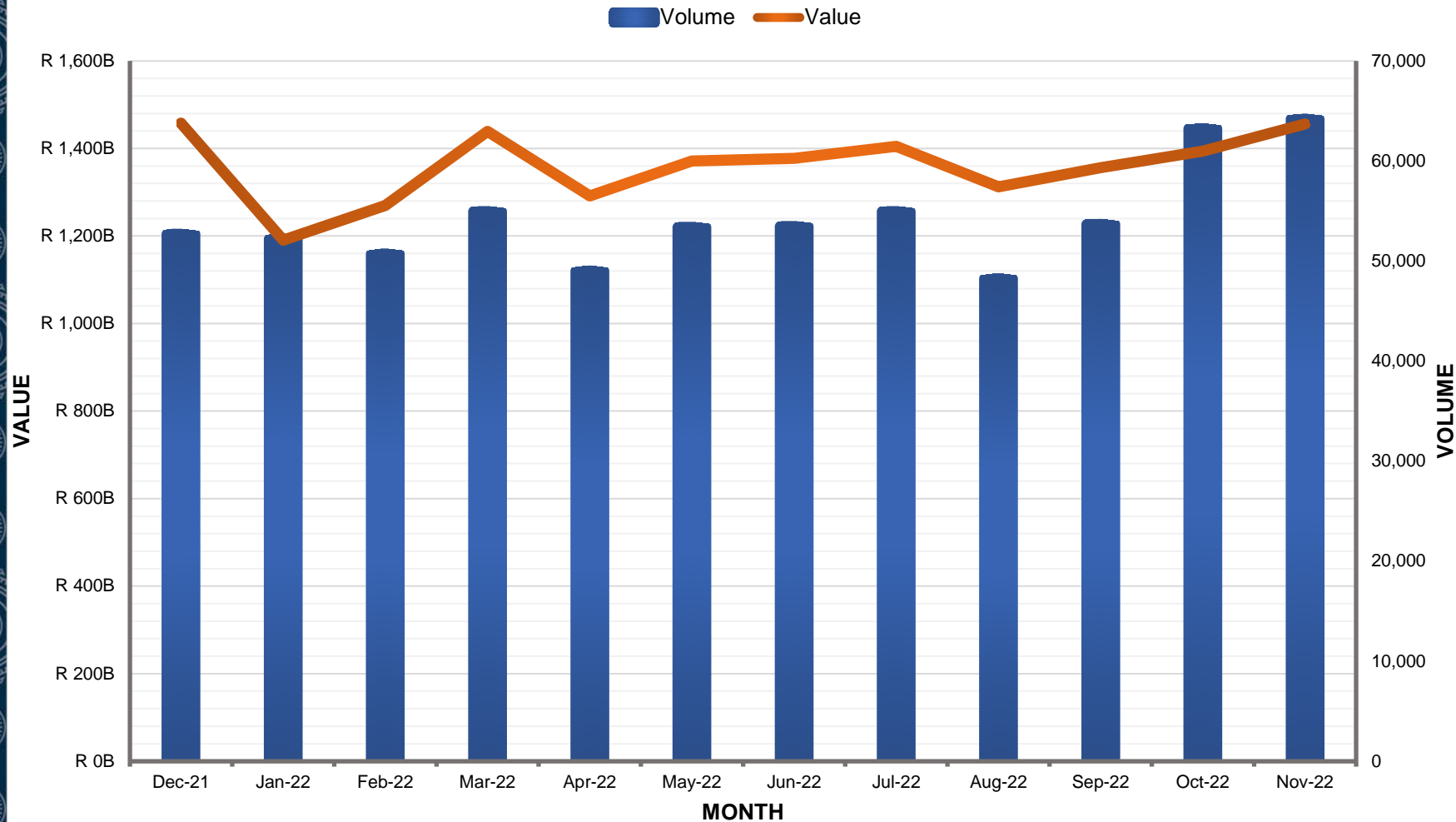


SASWITCH Monthly Values		
Month	Value	Volume
Dec-21	R 26,590,148,103.96	3,208
Jan-22	R 19,829,367,358.42	3,152
Feb-22	R 19,717,972,589.63	2,861
Mar-22	R 21,572,804,701.93	3,182
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	3,066
Jul-22	R 22,672,995,785.22	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
<b>Total</b>	<b>R 255,898,337,699.18</b>	<b>36,796</b>
<b>Average</b>	<b>R 21,324,861,474.93</b>	<b>3,066</b>



# Retail Values and Volumes from November 2021 – November 2022

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Dec-21	R 1,457,639,397,168.22	52,669
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
Total	R 16,320,648,858,398.70	650,518
Average	R 1,360,054,071,533.23	54,210



# Summarised Volumes and Values Totals for November 2022



Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,738	R 396,507,250,058.60
Payment Dematerialised MM Instrument (MPDEM)	4,689	R 146,402,151,355.58
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,869	R 728,325,869,921.14
Payment any Money Market Product (MPMMI)	171	R 28,815,419,700.61
Settlement of Derivative Margin Calls (OSDMC)	75	R 12,539,983,312.54







# THANK YOU



SOUTH AFRICAN RESERVE BANK