



# Settlement Statistics and Indicators

October 2022



SOUTH AFRICAN RESERVE BANK



A purposeful journey

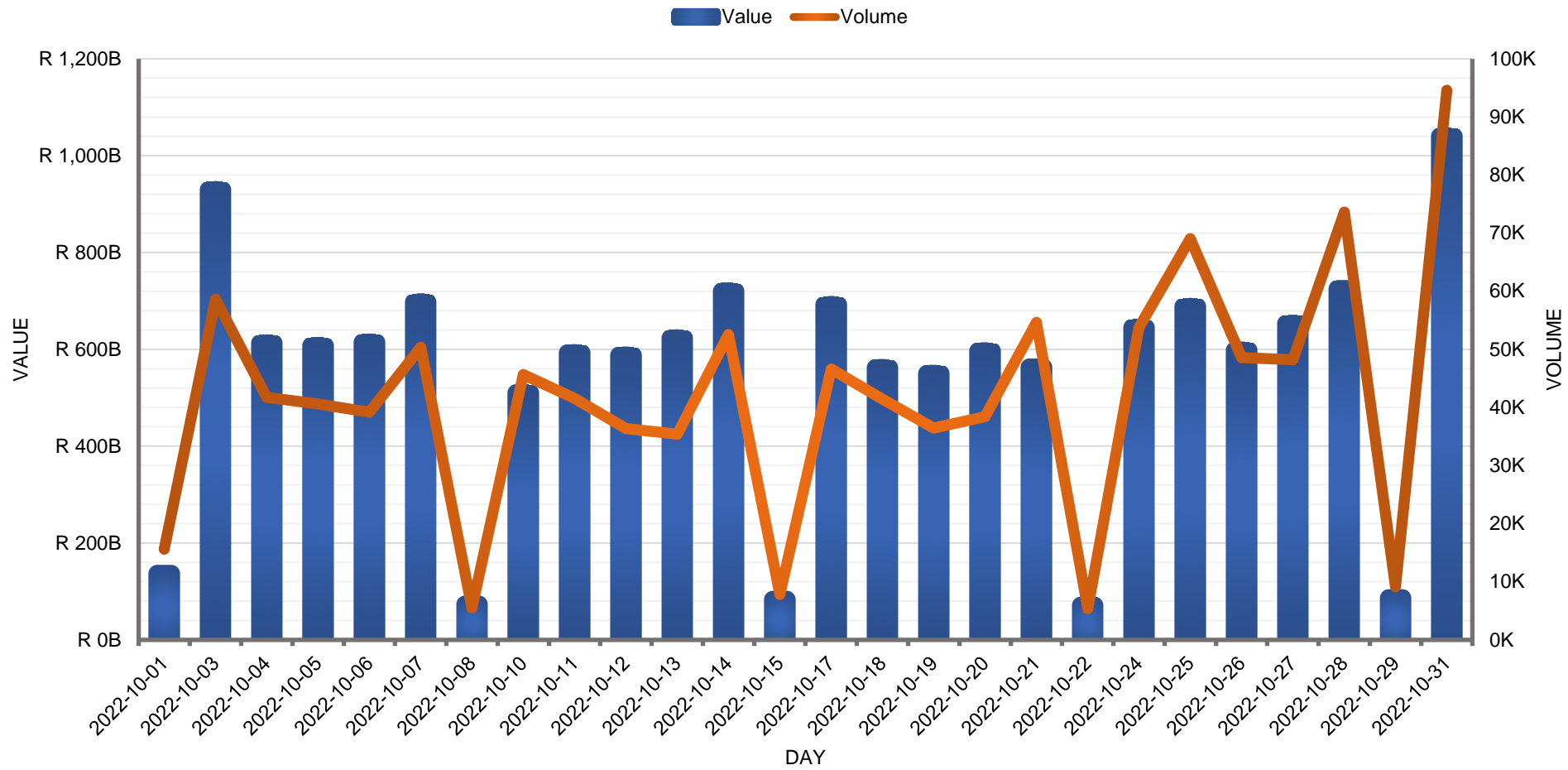
- ✓ In October 2022, SAMOS processed **1,090,702** transactions to the value of **ZAR14,257,530,056,949.50**.
- ✓ Peak volume and peak value were **94,582** and **ZAR1,040,009,669,547.79** on 31 October 2022.
- ✓ Average number of transactions processed per day was **41,950** representing the average value of **ZAR548,366,540,651.90**.
- ✓ Monthly peak volume in 10 years was **1,094,466** in September 2022.
- ✓ Monthly peak value in 10 years was **ZAR16,607,376,015,815.70** in March 2020.





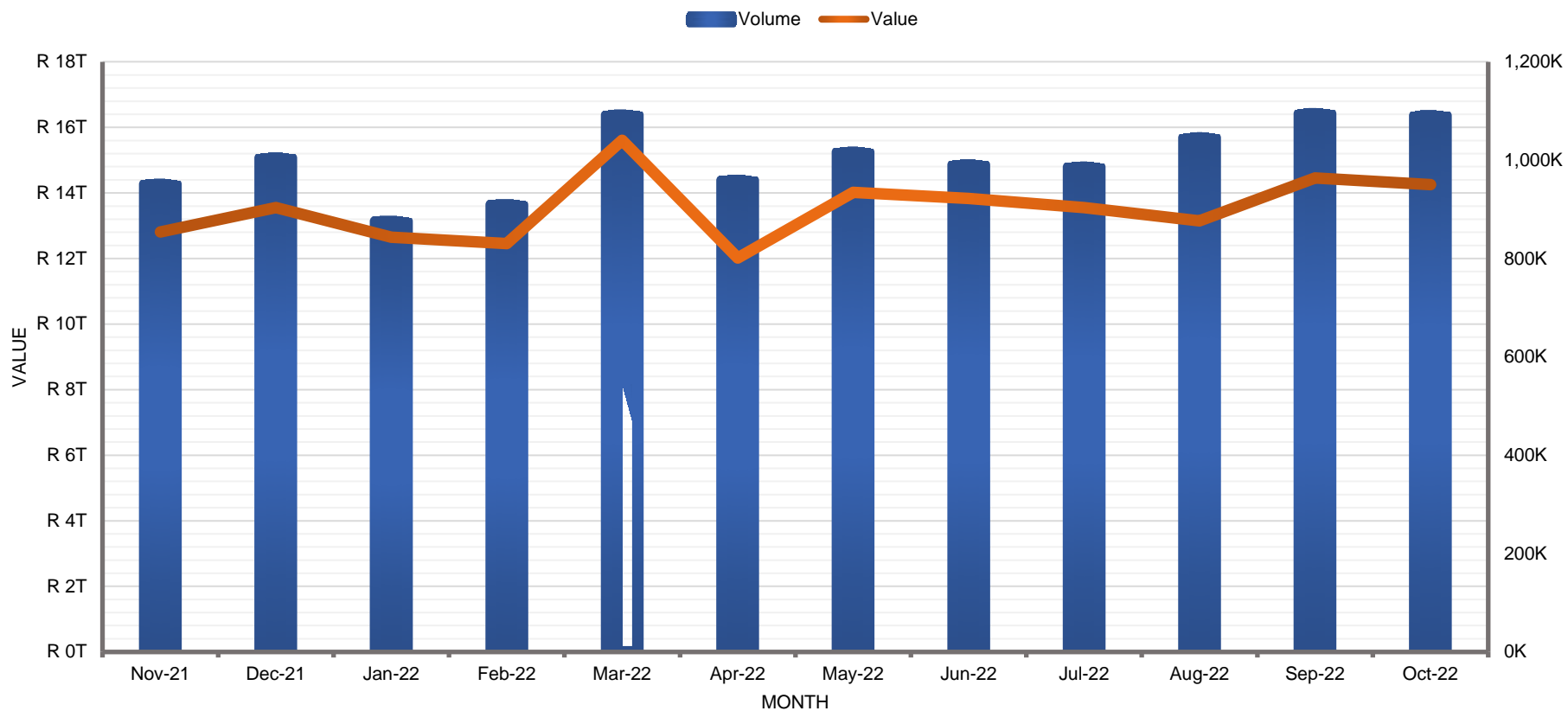
# Daily Message Volumes and Values for October 2022

SAMOS Message Values and Volumes



Daily Values and Volumes per month		
Date	Value	Volume
2022-10-01	R 136,830,382,263.00	15,627
2022-10-03	R 929,554,412,780.75	58,608
2022-10-04	R 612,563,621,687.31	41,729
2022-10-05	R 607,230,944,933.58	40,579
2022-10-06	R 614,338,269,800.61	39,208
2022-10-07	R 697,359,263,615.61	50,341
2022-10-08	R 73,217,191,763.40	5,487
2022-10-10	R 509,770,855,680.32	45,669
2022-10-11	R 592,753,526,689.35	41,560
2022-10-12	R 587,649,178,541.12	36,360
2022-10-13	R 623,262,135,098.07	35,382
2022-10-14	R 720,206,472,175.66	52,554
2022-10-15	R 83,316,261,930.70	7,801
2022-10-17	R 692,175,540,896.51	46,627
2022-10-18	R 561,651,922,447.22	41,414
2022-10-19	R 549,856,286,893.97	36,448
2022-10-20	R 596,320,073,153.36	38,417
2022-10-21	R 563,123,309,579.36	54,626
2022-10-22	R 70,919,443,946.71	5,346
2022-10-24	R 645,005,101,320.69	53,725
2022-10-25	R 688,239,648,739.43	69,063
2022-10-26	R 597,884,647,602.68	48,582
2022-10-27	R 653,033,404,571.21	48,228
2022-10-28	R 724,704,710,066.93	73,596
2022-10-29	R 86,553,781,224.15	9,143
2022-10-31	R 1,040,009,669,547.79	94,582
<b>Total</b>	<b>R 14,257,530,056,949.50</b>	<b>1,090,702</b>
<b>Average</b>	<b>R 548,366,540,651.90</b>	<b>41,950</b>

SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
Nov-21	R 12,813,498,073,060.60	950,797
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
<b>Total</b>	<b>R 162,374,955,967,281.00</b>	<b>12,012,586</b>
<b>Average</b>	<b>R 13,531,246,330,606.80</b>	<b>1,001,049</b>

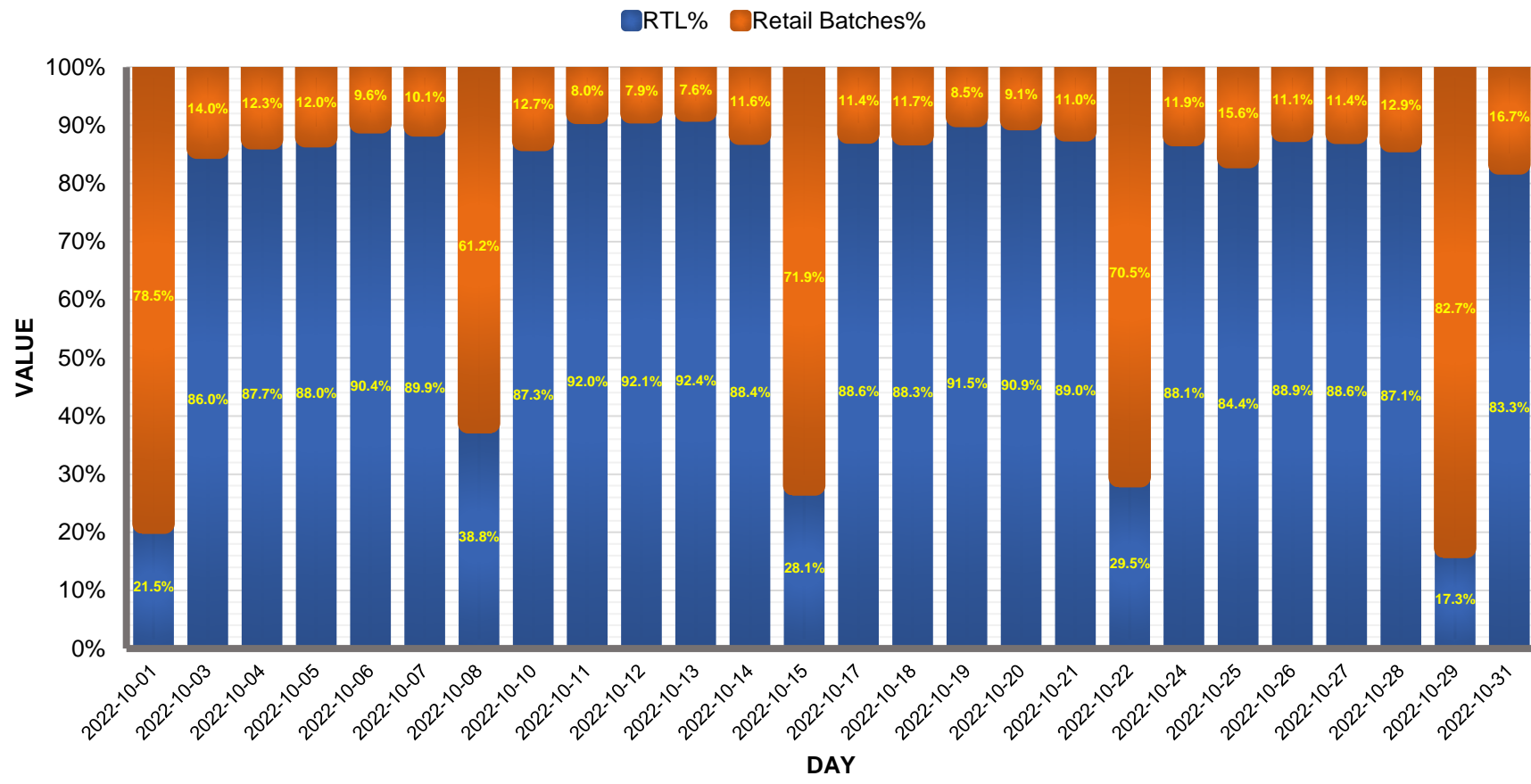






# RTL /Retail Batches Message Values for October 2022

**RTL Value / Retail Batches Value**

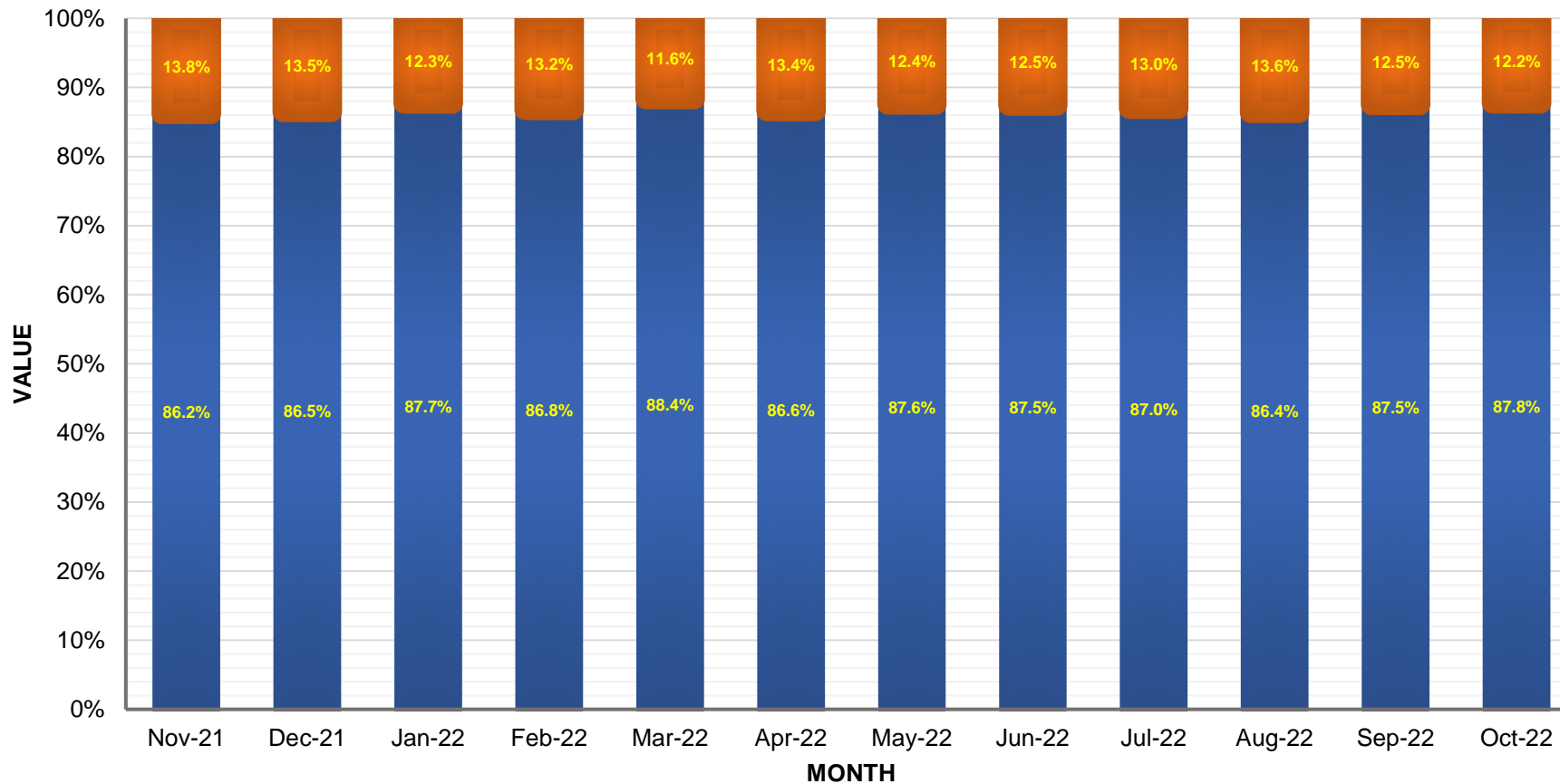


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2022-10-01	R 11,993,183,735.19	R 43,746,431,353.91
2022-10-03	R 619,046,561,077.15	R 100,523,957,221.89
2022-10-04	R 423,517,070,016.63	R 59,671,171,071.05
2022-10-05	R 426,471,148,297.01	R 58,315,649,124.45
2022-10-06	R 459,747,429,033.41	R 48,806,847,993.13
2022-10-07	R 498,310,802,933.34	R 56,273,288,917.51
2022-10-08	R 3,042,075,515.68	R 4,798,771,041.73
2022-10-10	R 326,718,392,712.95	R 47,457,628,831.69
2022-10-11	R 459,514,547,184.17	R 39,957,770,771.04
2022-10-12	R 449,826,089,926.53	R 38,530,192,937.83
2022-10-13	R 484,118,475,945.72	R 39,785,391,144.12
2022-10-14	R 523,728,913,599.49	R 68,697,768,688.08
2022-10-15	R 7,115,769,894.99	R 18,225,574,739.15
2022-10-17	R 476,224,610,029.90	R 61,081,563,686.49
2022-10-18	R 409,000,027,710.53	R 54,049,840,695.83
2022-10-19	R 412,202,209,139.99	R 38,478,362,018.52
2022-10-20	R 454,715,946,582.05	R 45,342,536,661.36
2022-10-21	R 411,151,851,399.15	R 50,851,979,880.79
2022-10-22	R 1,514,605,878.55	R 3,615,144,171.39
2022-10-24	R 459,489,334,049.51	R 61,788,099,249.86
2022-10-25	R 474,052,203,391.06	R 87,522,022,391.30
2022-10-26	R 445,145,762,302.74	R 55,591,547,073.14
2022-10-27	R 494,032,104,551.57	R 63,644,776,338.35
2022-10-28	R 536,459,656,165.92	R 79,285,268,638.87
2022-10-29	R 4,397,027,791.53	R 20,976,960,565.01
2022-10-31	R 733,171,679,048.25	R 147,080,862,128.99
<b>Total</b>	<b>R 10,004,707,477,913.00</b>	<b>R 1,394,099,407,335.48</b>
<b>Average</b>	<b>R 384,796,441,458.19</b>	<b>R 53,619,207,974.44</b>



RTL Value / Batches Value

■ RTL% ■ Retail Batches%



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
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
Total	R 112,162,605,055,120.00	R 16,469,576,169,793.80
Average	R 9,346,883,754,593.34	R 1,372,464,680,816.15

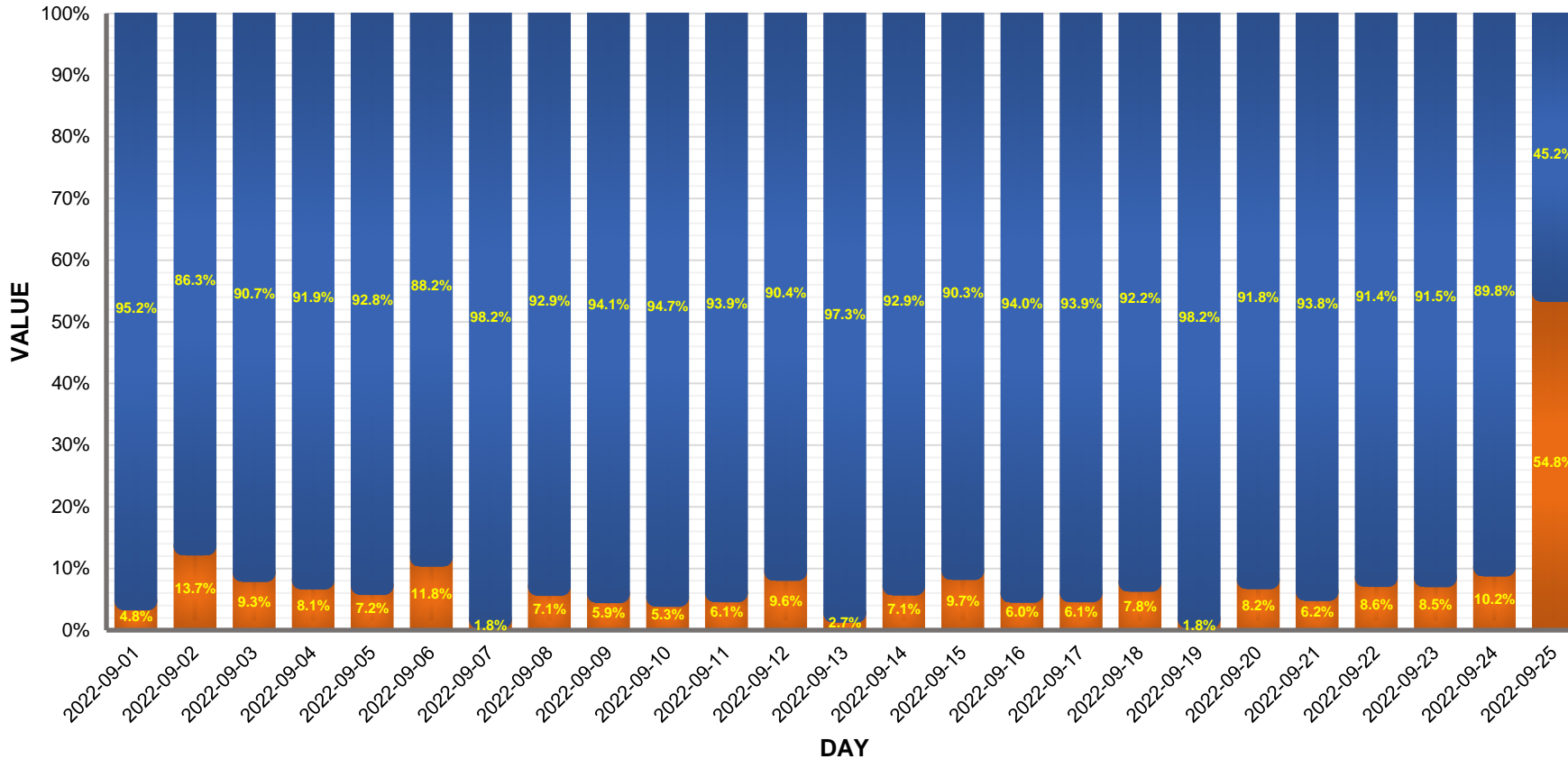




# Day and Night Settlement Values for October 2022

**Day Value, Night Value**

■ Night Value% ■ Day Value%



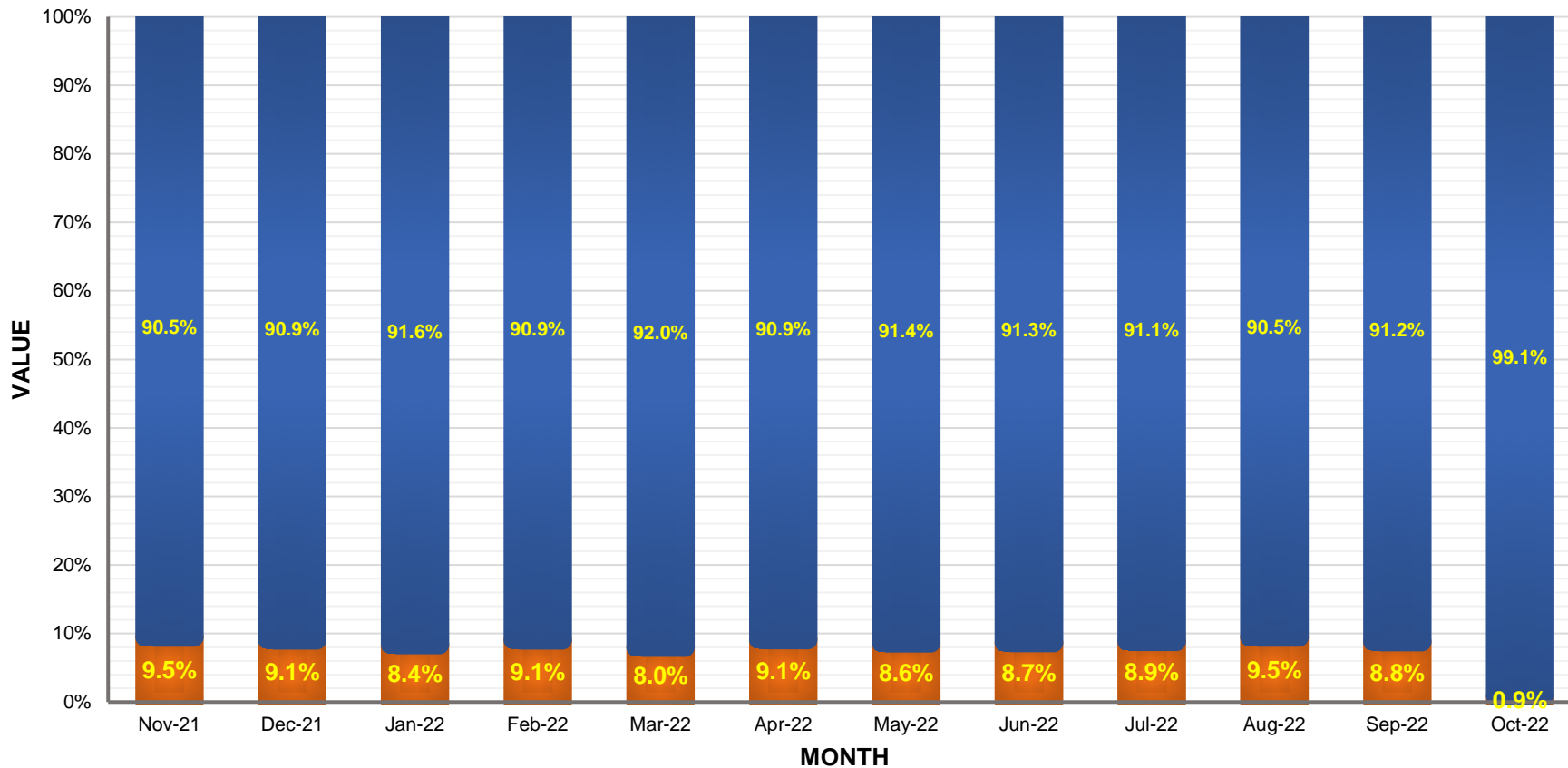
Day and Night Settlement Values		
Date	Night Value	Day Value
2022-10-01	R 32,454,151,051.31	R 650,321,717,906.02
2022-10-03	R 69,248,800,393.02	R 437,530,735,762.75
2022-10-04	R 45,657,505,324.93	R 443,290,974,264.99
2022-10-05	R 41,495,823,156.47	R 468,827,644,265.67
2022-10-06	R 39,726,639,821.87	R 509,092,987,086.37
2022-10-07	R 45,491,104,764.48	R 339,274,136,641.58
2022-10-08	R 8,442,297,760.71	R 468,461,554,627.97
2022-10-10	R 34,901,884,903.06	R 457,613,307,661.28
2022-10-11	R 31,010,763,327.24	R 491,511,400,860.24
2022-10-12	R 30,742,975,203.08	R 548,296,918,449.11
2022-10-13	R 32,392,466,229.60	R 501,429,342,517.95
2022-10-14	R 44,129,763,838.46	R 417,570,514,475.83
2022-10-15	R 11,843,838,008.12	R 420,616,422,213.57
2022-10-17	R 35,876,831,198.44	R 467,099,001,908.18
2022-10-18	R 45,479,521,053.57	R 423,401,893,535.17
2022-10-19	R 30,064,148,944.94	R 472,017,211,188.64
2022-10-20	R 32,959,481,335.23	R 510,180,727,300.92
2022-10-21	R 38,601,937,744.77	R 457,918,150,196.46
2022-10-22	R 9,535,378,122.36	R 510,174,089,118.02
2022-10-24	R 49,260,736,838.44	R 552,794,399,856.48
2022-10-25	R 51,393,498,481.44	R 771,341,652,592.21
2022-10-26	R 42,819,159,179.42	R 457,918,150,196.46
2022-10-27	R 47,502,791,771.90	R 510,174,089,118.02
2022-10-28	R 62,950,524,948.31	R 552,794,399,856.48
2022-10-29	R 14,513,907,828.47	R 11,980,719,070.81
2022-10-31	R 108,910,888,585.03	R 771,341,652,592.21
<b>Total</b>	<b>R 108,910,888,585.03</b>	<b>R 11,851,632,140,671.20</b>
<b>Average</b>	<b>R 37,139,837,249.19</b>	<b>R 474,065,285,626.85</b>





**Day Value, Night Value**

■ Night Value% ■ Day Value%



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
<b>Total</b>	<b>R 10,492,743,184,668.00</b>	<b>R 118,707,540,814,435.00</b>
<b>Average</b>	<b>R 874,395,265,389.00</b>	<b>R 9,892,295,067,869.56</b>



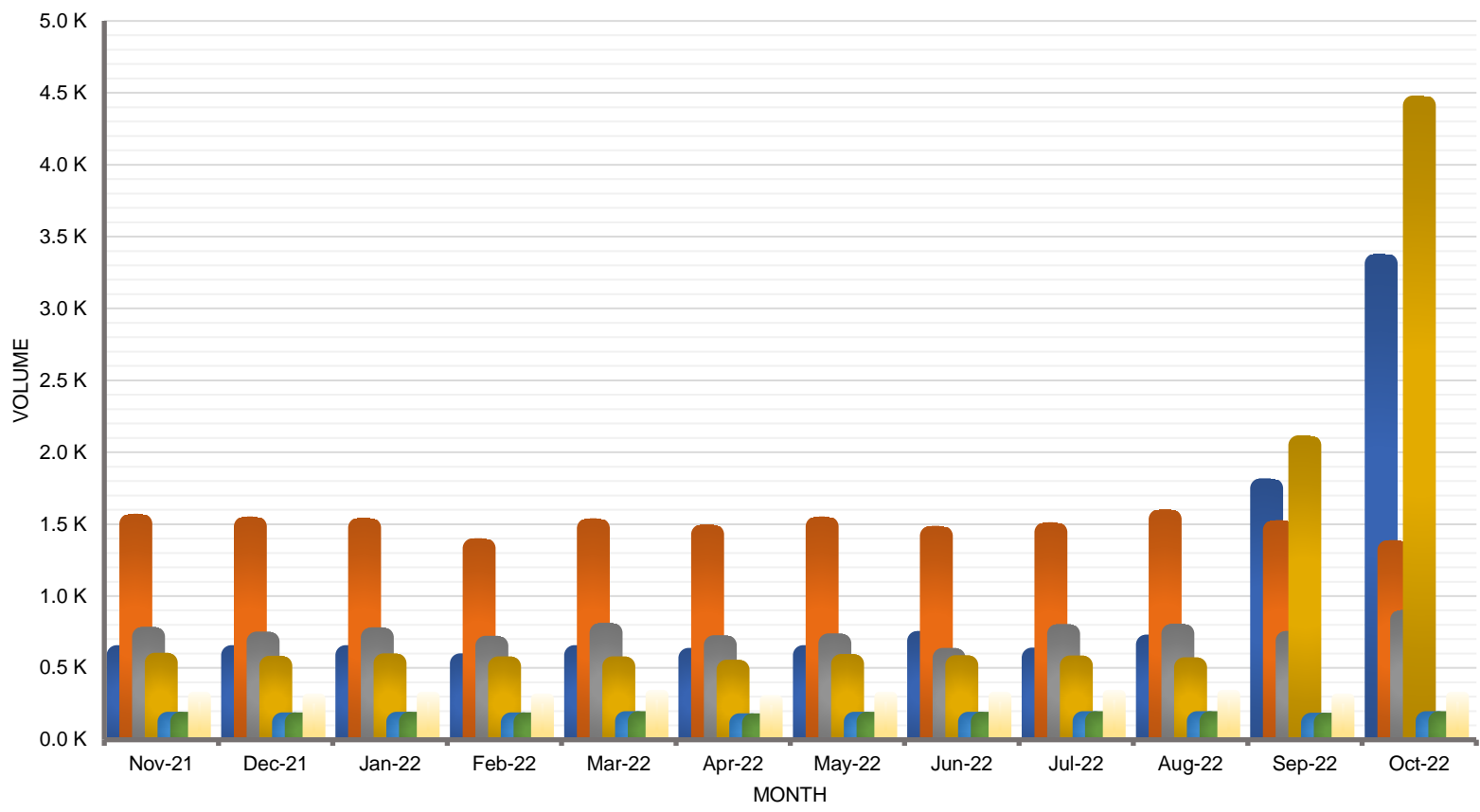




## Cards Message Volumes from November 2021 – October 2022

Cards Message Volumes

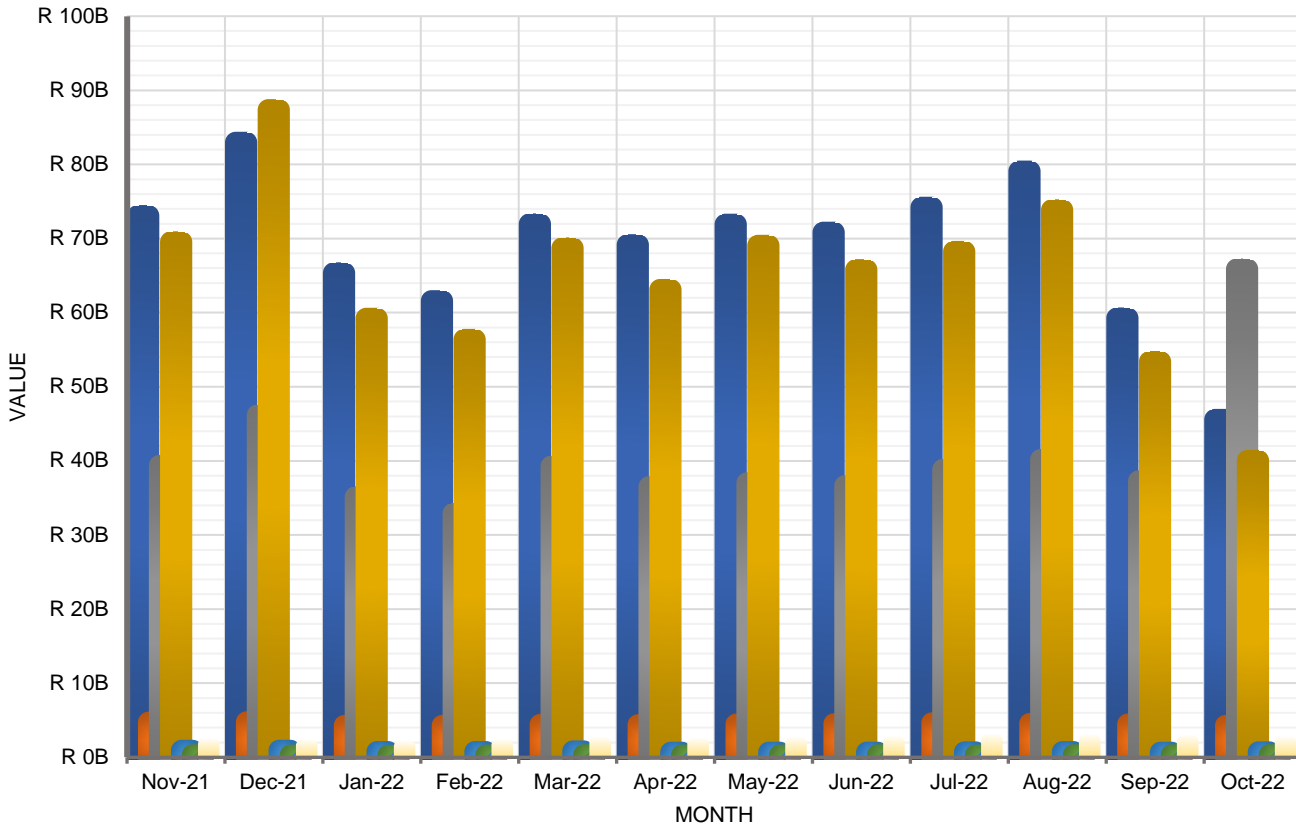
■ Visa 
 ■ Debit Card 
 ■ Credit Card 
 ■ MasterCard 
 ■ AMEX 
 ■ DINERS 
 ■ Fleet Card



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Nov-21	589	1,502	717	535	125	125	300
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
<b>Total</b>	<b>11,027</b>	<b>17,348</b>	<b>8,401</b>	<b>11,610</b>	<b>1,493</b>	<b>1,493</b>	<b>3,576</b>
<b>Average</b>	<b>919</b>	<b>1,446</b>	<b>700</b>	<b>968</b>	<b>124</b>	<b>124</b>	<b>298</b>

Cards Message Values

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

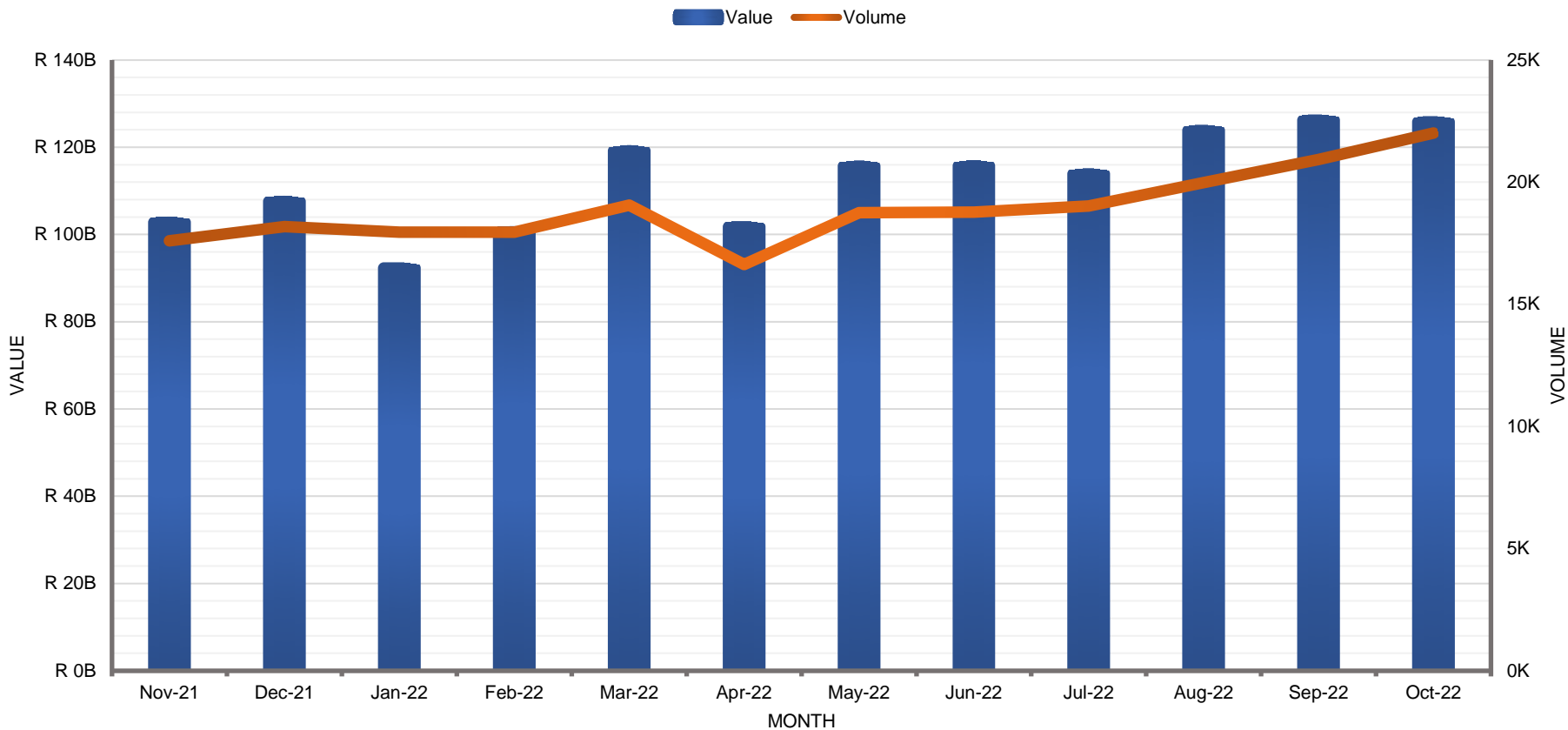


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Nov-21	R 73,097,562,792.27	R 4,721,228,018.74	R 39,378,144,641.87
Dec-21	R 82,983,364,868.39	R 4,764,147,009.67	R 46,193,551,423.83
Jan-22	R 65,372,668,358.41	R 4,274,106,815.82	R 35,144,673,128.10
Feb-22	R 61,588,091,467.29	R 4,274,471,612.93	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
<b>Total</b>	<b>R 825,065,345,787.75</b>	<b>R 53,764,673,985.22</b>	<b>R 485,215,541,479.55</b>
<b>Average</b>	<b>R 68,755,445,482.31</b>	<b>R 4,480,389,498.77</b>	<b>R 40,434,628,456.63</b>

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
<b>Total</b>	<b>R 774,714,695,729.91</b>	<b>R 9,070,656,928.84</b>	<b>R 3,604,903,843.90</b>	<b>R 23,345,585,087.09</b>
<b>Average</b>	<b>R 64,559,557,977.49</b>	<b>R 755,888,077.40</b>	<b>R 300,408,653.66</b>	<b>R 1,945,465,423.92</b>



Real Time Clearing (RTC) Monthly Values and Volumes



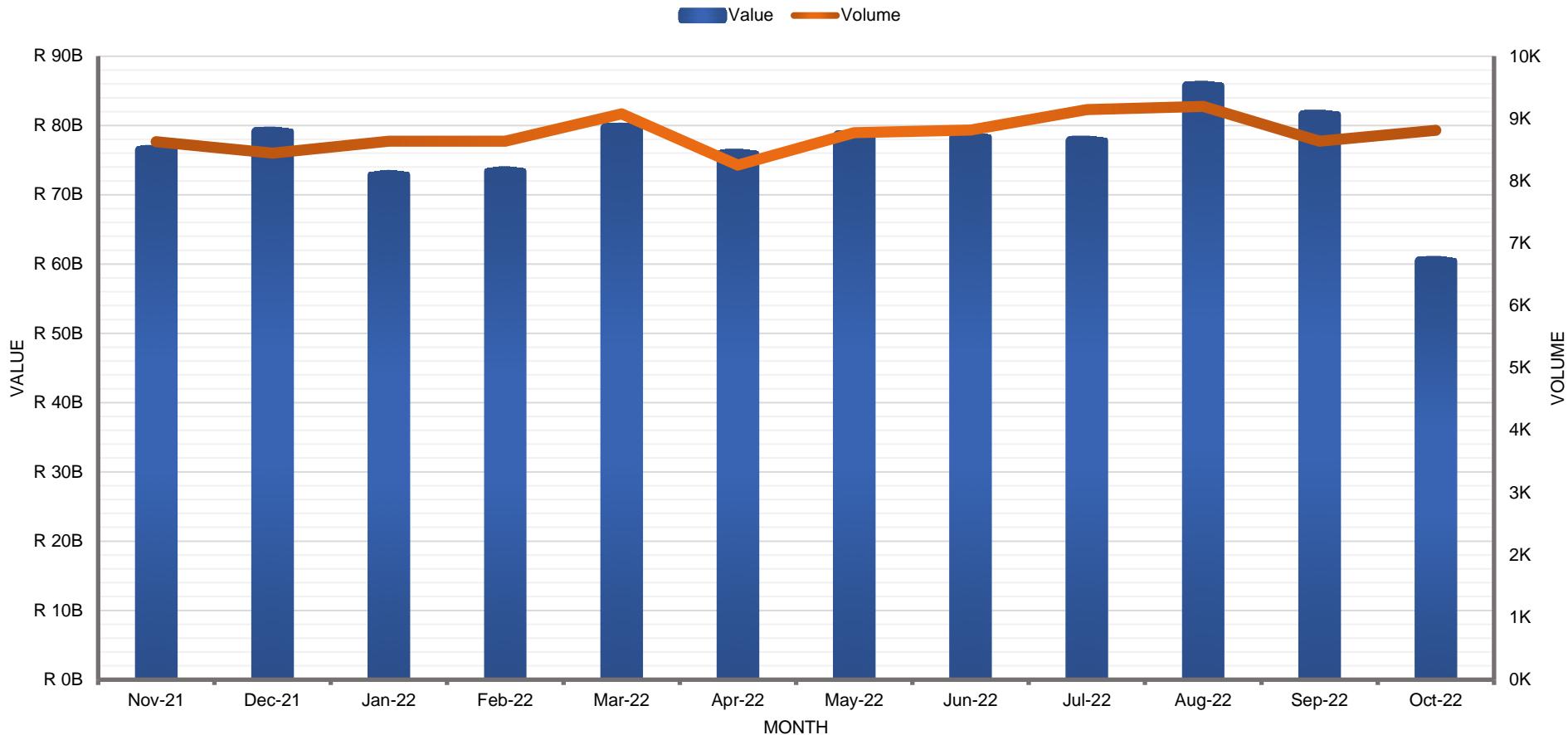
RTC Monthly Value and Volumes		
Month	Value	Volume
Nov-21	R 102,765,722,406.91	17,595
Dec-21	R 107,530,532,891.20	18,175
Jan-22	R 92,308,619,315.20	17,955
Feb-22	R 100,604,572,028.96	17,955
Mar-22	R 119,156,144,100.61	19,062
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	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
<b>Total</b>	<b>R 1,345,211,674,821.13</b>	<b>226,823</b>
<b>Average</b>	<b>R 112,100,972,901.76</b>	<b>18,902</b>





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

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

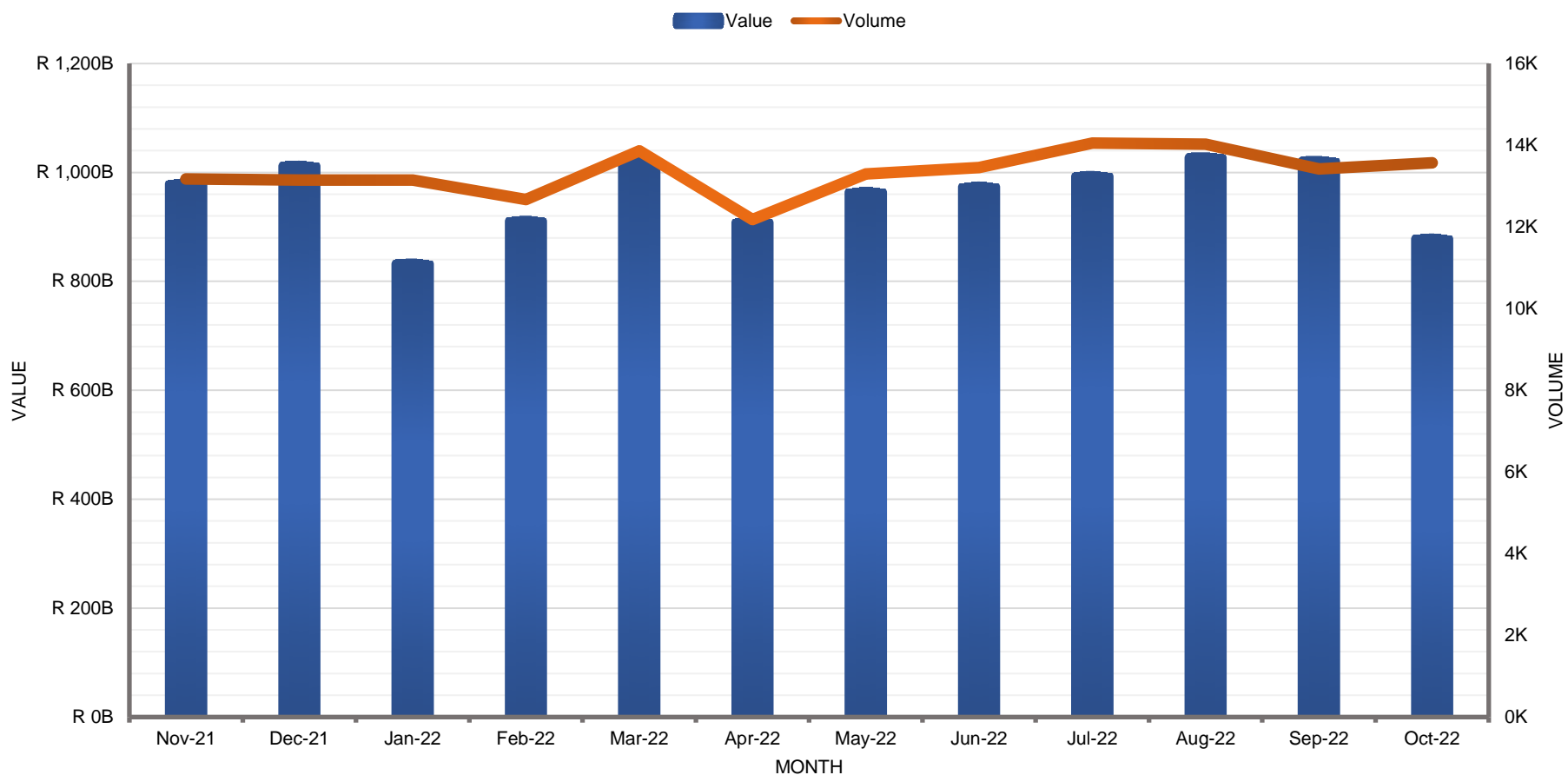


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Nov-21	R 76,386,117,525.76	8,630
Dec-21	R 79,056,944,407.69	8,446
Jan-22	R 72,772,803,447.44	8,639
Feb-22	R 73,328,641,389.20	8,639
Mar-22	R 79,594,424,103.29	9,077
Apr-22	R 75,845,446,936.85	8,255
May-22	R 78,522,083,821.57	8,774
Jun-22	R 78,218,433,429.92	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
<b>Total</b>	<b>R 919,009,827,067.97</b>	<b>105,063</b>
<b>Average</b>	<b>R 76,584,152,255.66</b>	<b>8,755</b>





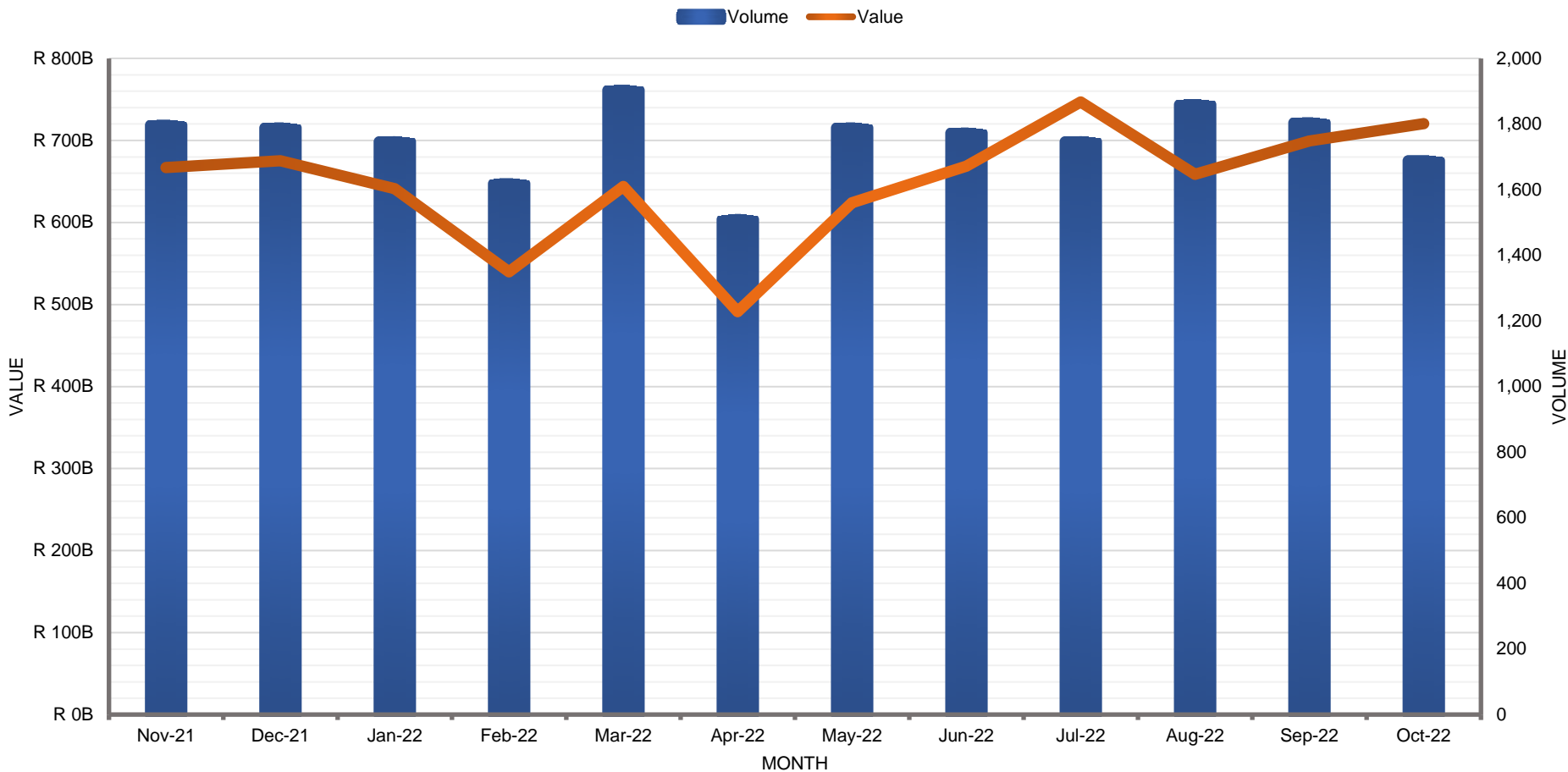
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes



EFT CR Monthly Value and Volumes		
Month	Value	Volume
Nov-21	R 978,547,868,356.94	13,177
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
<b>Total</b>	<b>R 11,511,994,743,654.90</b>	<b>159,990</b>
<b>Average</b>	<b>R 959,332,895,304.58</b>	<b>13,333</b>

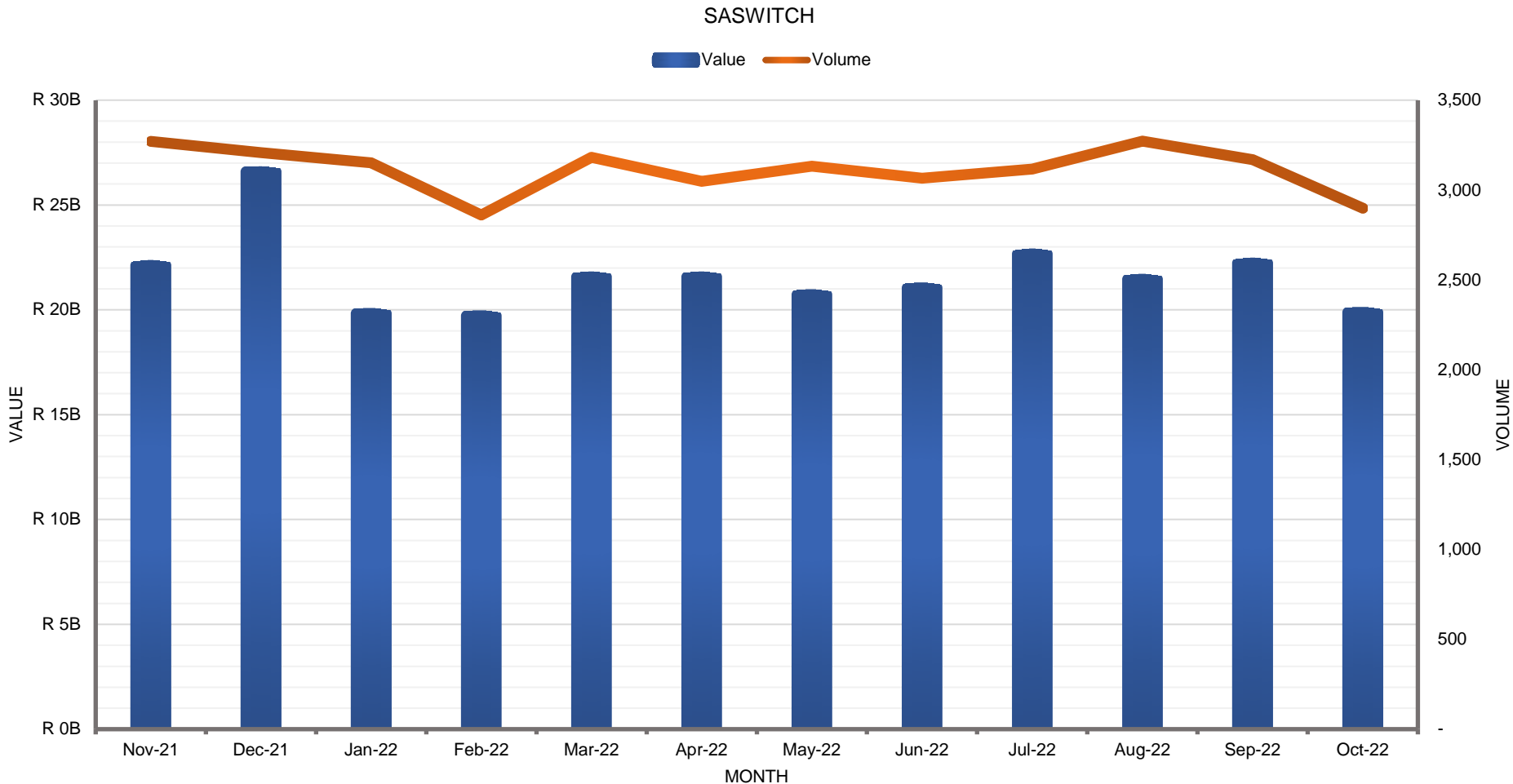


CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Nov-21	R 667,137,774,752.52	1,796
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
<b>Total</b>	<b>R 7,776,524,094,560.10</b>	<b>21,017</b>
<b>Average</b>	<b>R 648,043,674,546.68</b>	<b>1,751</b>

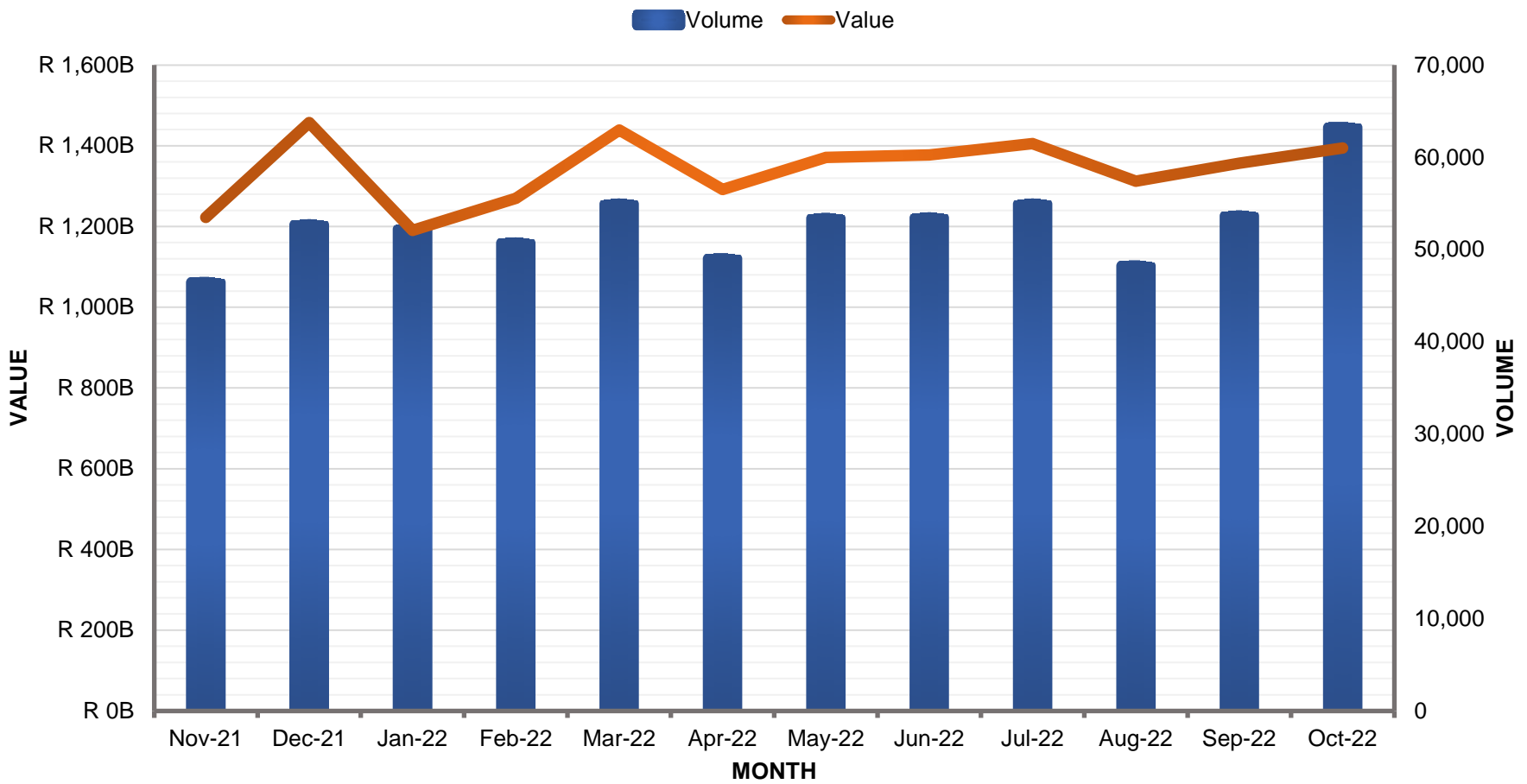




SASWITCH Monthly Values		
Month	Value	Volume
Nov-21	R 22,120,039,211.96	3,271
Dec-21	R 26,590,148,103.96	3,208
Jan-22	R 19,829,367,358.42	3,152
Feb-22	R 19,717,972,589.63	2,861
Mar-22	R 21,572,804,701.93	3,182
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	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
<b>Total</b>	<b>R 259,427,599,871.61</b>	<b>37,376</b>
<b>Average</b>	<b>R 21,618,966,655.97</b>	<b>3,115</b>



**Retail Monthly Values and Volumes**



Retail Monthly Values and Volumes		
Month	Value	Volume
Nov-21	R 1,222,566,265,456.36	46,428
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
<b>Total</b>	<b>R 16,087,344,234,547.10</b>	<b>632,756</b>
<b>Average</b>	<b>R 1,340,612,019,545.59</b>	<b>52,730</b>





Summerised totals		
Receiver	Volume	Value
RTL Total	1,054,246	R 10,728,604,548,901.70
Retail	63,231	R 1,413,156,763,781.10
Payment Cash Withdrawal/Deposit (KPSBV)	8,858	R 339,840,360,389.69
Payment Dematerialised MM Instrument (MPDEM)	4,125	R 111,548,141,529.76
Payment any Derivative Instrument (OPDER)	-	R 0.00
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,688	R 720,384,277,402.62
Daily BMA Settlements (SPBMA)	-	R 0.00
Payment any Money Market Product (MPMMI)	193	R 25,959,128,634.86
STRATE Planned Payments Confirmed on T+4 (SPLNY)	-	R 0.00
Settlement of Derivative Margin Calls (OSDMC)	66	R 12,333,021,323.02
STRATE Same Day Confirmed Settlements (SPLNN)	-	R 0.00

