



# Settlement Statistics and Indicators



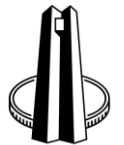
December 2023



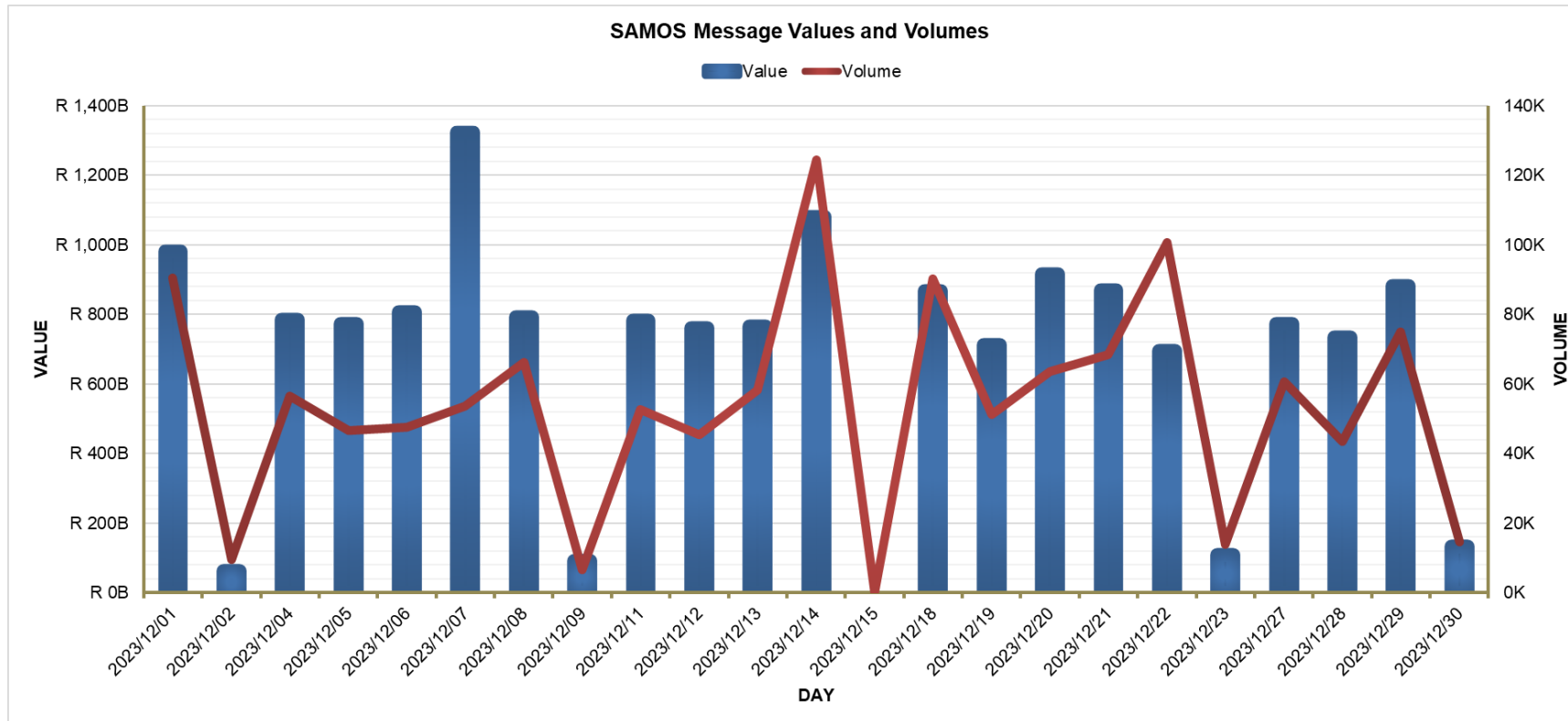
SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for December 2023

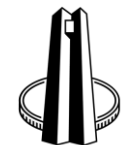
- ✓ In December 2023, SAMOS processed **1,240,053** transactions to the value of **ZAR 15,696,665,346,379.7**
- ✓ Peak volume was **124,429** on the 14th of December 2023 and peak value was **ZAR 1,322,415,489,080.3** on the 7<sup>th</sup> of December 2023.
- ✓ An average number of transactions processed per day was **53,915** representing an average value of **ZAR 682,463,710,712.16**
- ✓ Monthly peak volume in 10 years was **1,600,413** in August 2023.
- ✓ Monthly peak value in 10 years was **ZAR 18,748,367,133,666.60** in August 2023.



# Daily Message Volumes and Values for December 2023

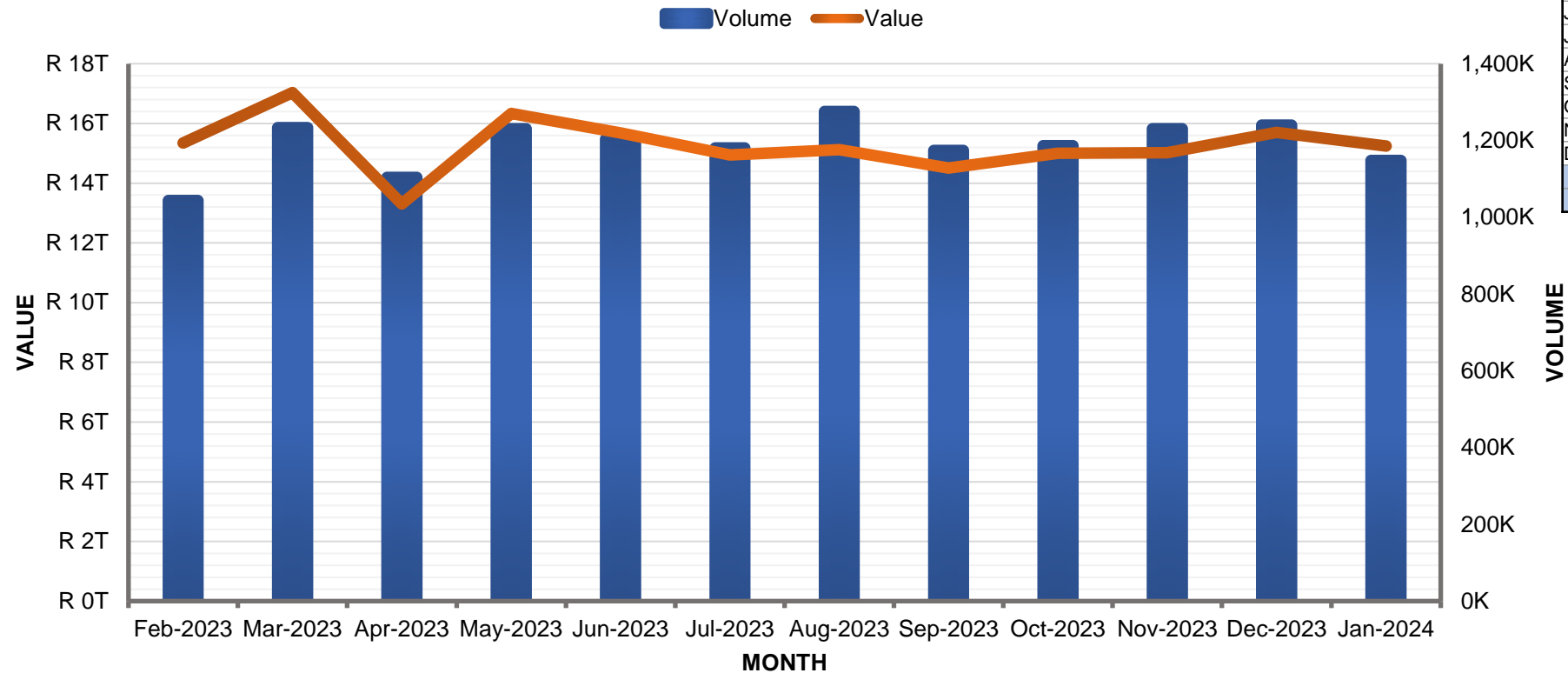


| Daily Values and Volumes per month |                                |                  |
|------------------------------------|--------------------------------|------------------|
| Date                               | Value                          | Volume           |
| 2023/12/01                         | R 981,614,335,553.12           | 90,563           |
| 2023/12/02                         | R 61,489,622,889.48            | 9,426            |
| 2023/12/04                         | R 784,775,723,777.83           | 56,455           |
| 2023/12/05                         | R 773,584,327,934.40           | 46,504           |
| 2023/12/06                         | R 806,005,137,745.35           | 47,489           |
| 2023/12/07                         | R 1,322,415,489,080.30         | 53,768           |
| 2023/12/08                         | R 792,926,953,316.26           | 66,331           |
| 2023/12/09                         | R 92,167,725,873.18            | 6,729            |
| 2023/12/11                         | R 782,497,698,644.65           | 52,632           |
| 2023/12/12                         | R 761,148,644,886.44           | 45,432           |
| 2023/12/13                         | R 764,864,138,743.07           | 58,263           |
| 2023/12/14                         | R 1,080,264,880,500.32         | 124,429          |
| 2023/12/15                         | R 0.00                         | -                |
| 2023/12/18                         | R 868,484,150,774.98           | 90,352           |
| 2023/12/19                         | R 711,863,326,822.86           | 51,204           |
| 2023/12/20                         | R 916,061,533,438.61           | 63,546           |
| 2023/12/21                         | R 870,778,973,997.94           | 68,522           |
| 2023/12/22                         | R 694,766,976,972.64           | 100,692          |
| 2023/12/23                         | R 108,014,996,524.66           | 13,820           |
| 2023/12/27                         | R 773,012,140,243.63           | 60,750           |
| 2023/12/28                         | R 733,449,212,273.61           | 43,430           |
| 2023/12/29                         | R 883,047,009,220.12           | 75,015           |
| 2023/12/30                         | R 133,432,347,166.24           | 14,701           |
| <b>Total</b>                       | <b>R 15,696,665,346,379.70</b> | <b>1,240,053</b> |
| <b>Average</b>                     | <b>R 682,463,710,712.16</b>    | <b>53,915</b>    |



# Total Monthly Message Values and Volumes from January 2023 – December 2023

**SAMOS Message Values and Volumes**



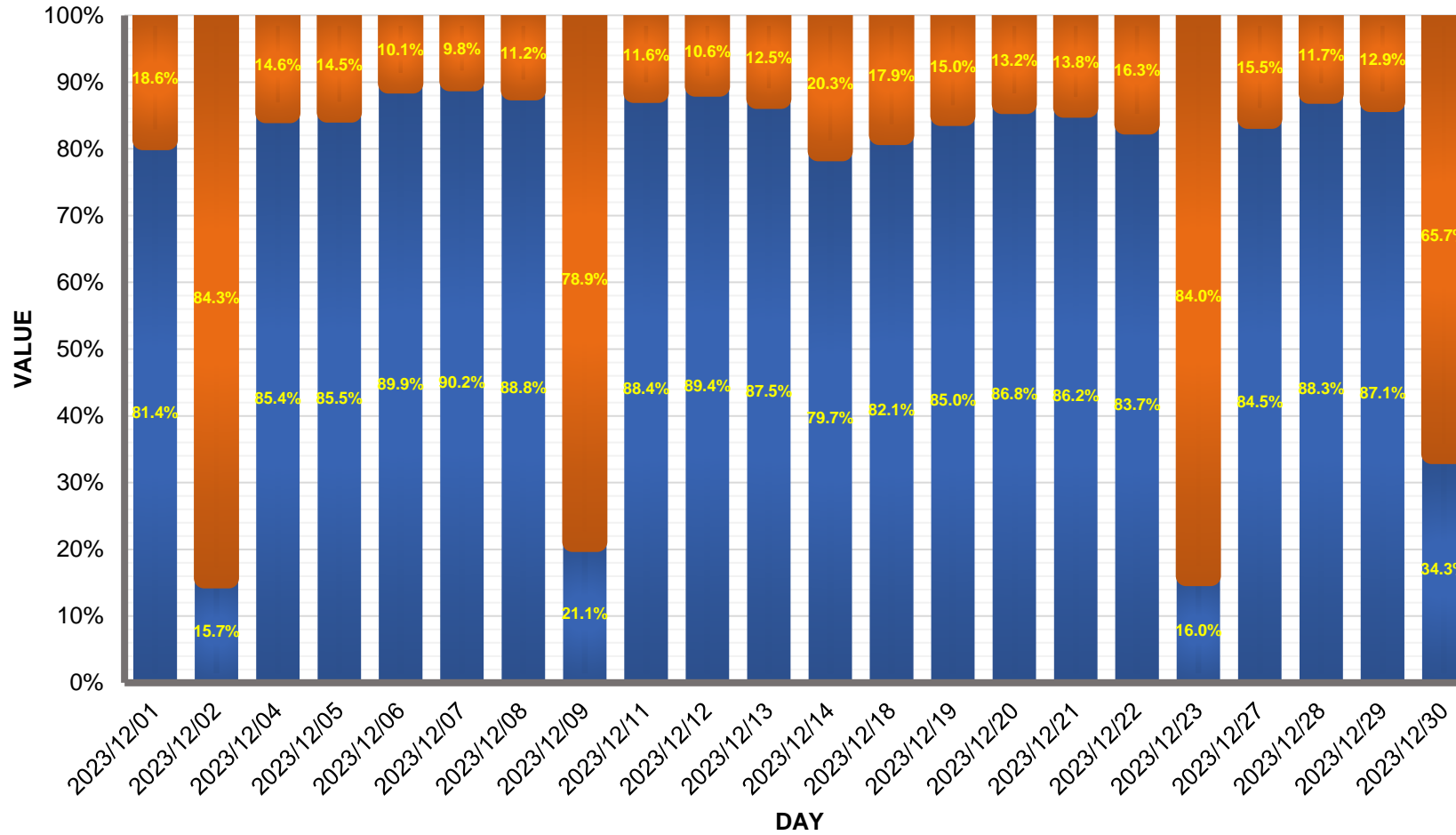
| Message Values and Volumes - Monthly |                                 |                   |
|--------------------------------------|---------------------------------|-------------------|
| Month                                | Value                           | Volume            |
| Jan-2023                             | R 14,652,787,649,023.00         | 994,722           |
| Feb-2023                             | R 15,349,051,039,233.10         | 1,043,649         |
| Mar-2023                             | R 17,034,115,775,132.10         | 1,233,867         |
| Apr-2023                             | R 13,301,610,691,152.00         | 1,103,877         |
| May-2023                             | R 16,338,858,669,103.00         | 1,230,379         |
| Jun-2023                             | R 15,686,942,970,610.00         | 1,203,445         |
| Jul-2023                             | R 14,941,579,221,461.90         | 1,180,269         |
| Aug-2023                             | R 15,123,417,679,999.80         | 1,275,268         |
| Sep-2023                             | R 14,503,715,310,740.60         | 1,173,951         |
| Oct-2023                             | R 14,997,760,758,461.80         | 1,186,489         |
| Nov-2023                             | R 15,016,586,128,377.90         | 1,230,548         |
| Dec-2023                             | R 15,696,665,346,379.70         | 1,240,053         |
| <b>Total</b>                         | <b>R 182,643,091,239,675.00</b> | <b>14,096,517</b> |
| <b>Average</b>                       | <b>R 15,220,257,603,306.20</b>  | <b>1,174,710</b>  |



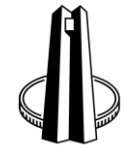
# RTL/Retail Batches Message Values for December 2023

RTL Value / Retail Batches Value

■ RTL% ■ Retail Batches%



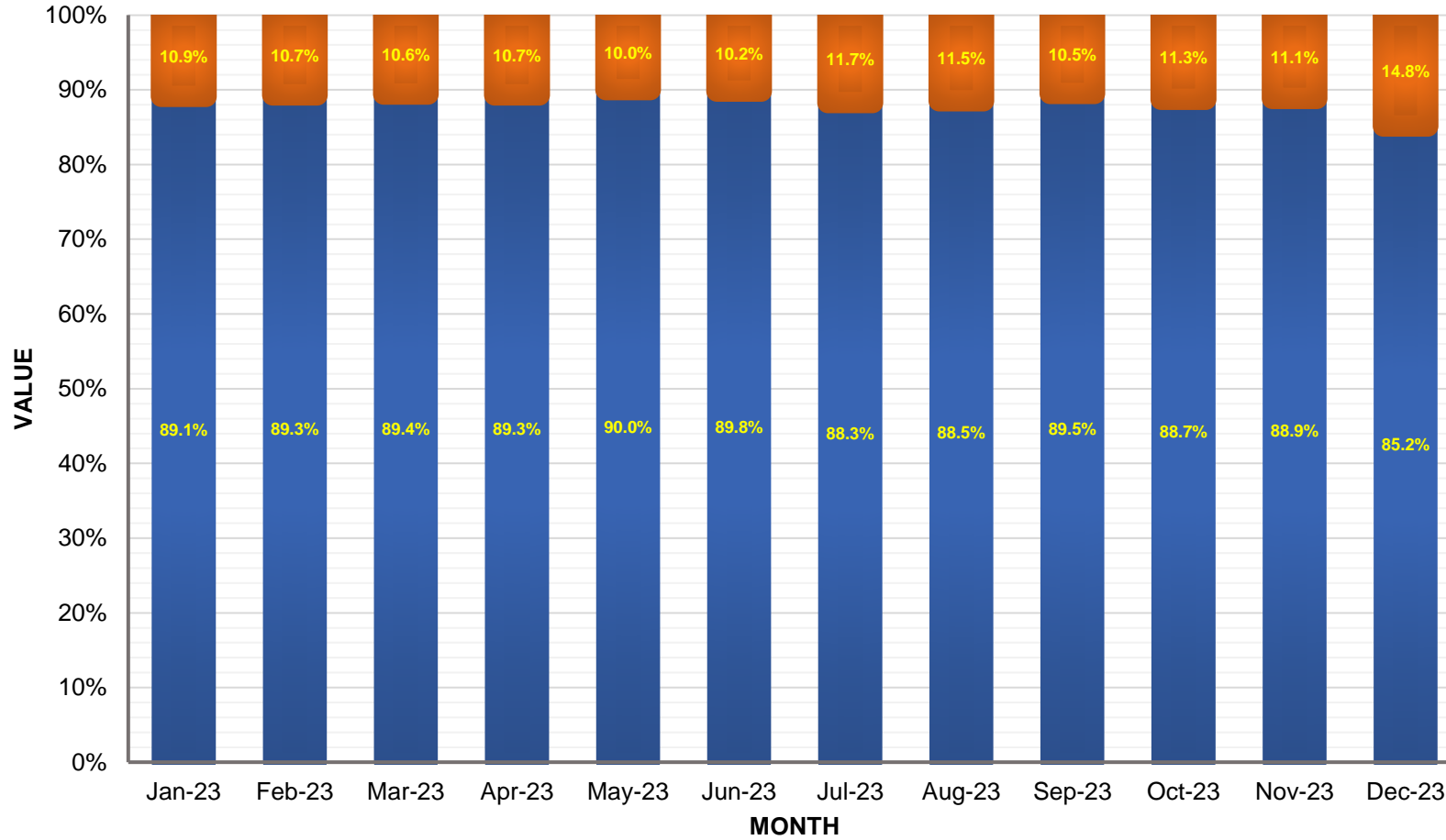
| RTL/Retail Batches Message Values |                               |                               |
|-----------------------------------|-------------------------------|-------------------------------|
| Date                              | RTL                           | Retail Batches                |
| 2023/12/01                        | R 572,985,139,299.21          | R 131,206,066,333.66          |
| 2023/12/02                        | R 4,267,583,361.51            | R 22,877,947,908.67           |
| 2023/12/04                        | R 451,994,698,174.48          | R 77,263,826,337.40           |
| 2023/12/05                        | R 400,889,984,974.05          | R 68,129,293,400.03           |
| 2023/12/06                        | R 485,764,445,265.84          | R 54,856,754,393.20           |
| 2023/12/07                        | R 566,368,236,439.69          | R 61,661,729,611.58           |
| 2023/12/08                        | R 499,510,028,225.18          | R 62,816,525,681.42           |
| 2023/12/09                        | R 4,312,062,701.08            | R 16,076,210,141.78           |
| 2023/12/11                        | R 450,682,438,617.41          | R 58,989,344,309.92           |
| 2023/12/12                        | R 443,538,410,745.21          | R 52,835,293,896.49           |
| 2023/12/13                        | R 466,794,156,767.33          | R 66,381,982,791.40           |
| 2023/12/14                        | R 571,867,288,924.48          | R 145,645,158,881.02          |
| 2023/12/18                        | R 505,503,313,089.07          | R 110,026,209,612.17          |
| 2023/12/19                        | R 427,934,480,425.71          | R 75,639,316,094.23           |
| 2023/12/20                        | R 550,254,809,094.84          | R 83,837,833,640.13           |
| 2023/12/21                        | R 501,016,228,085.00          | R 80,102,668,933.28           |
| 2023/12/22                        | R 427,119,669,625.19          | R 83,258,505,386.85           |
| 2023/12/23                        | R 4,735,221,285.36            | R 24,784,901,618.48           |
| 2023/12/27                        | R 453,983,926,882.52          | R 83,060,350,442.31           |
| 2023/12/28                        | R 482,353,191,789.92          | R 63,775,119,468.66           |
| 2023/12/29                        | R 626,688,805,342.39          | R 93,136,795,083.41           |
| 2023/12/30                        | R 19,130,249,976.99           | R 36,621,629,235.28           |
| <b>Total</b>                      | <b>R 8,917,694,369,092.46</b> | <b>R 1,552,983,463,201.37</b> |
| <b>Average</b>                    | <b>R 405,349,744,049.66</b>   | <b>R 70,590,157,418.24</b>    |



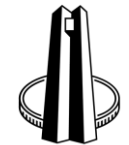
# RTL /Retail Batches Message Values for 12 Months (January 2023 – December 2023)

RTL Value / Batches Value

■ RTL% ■ Retail Batches%



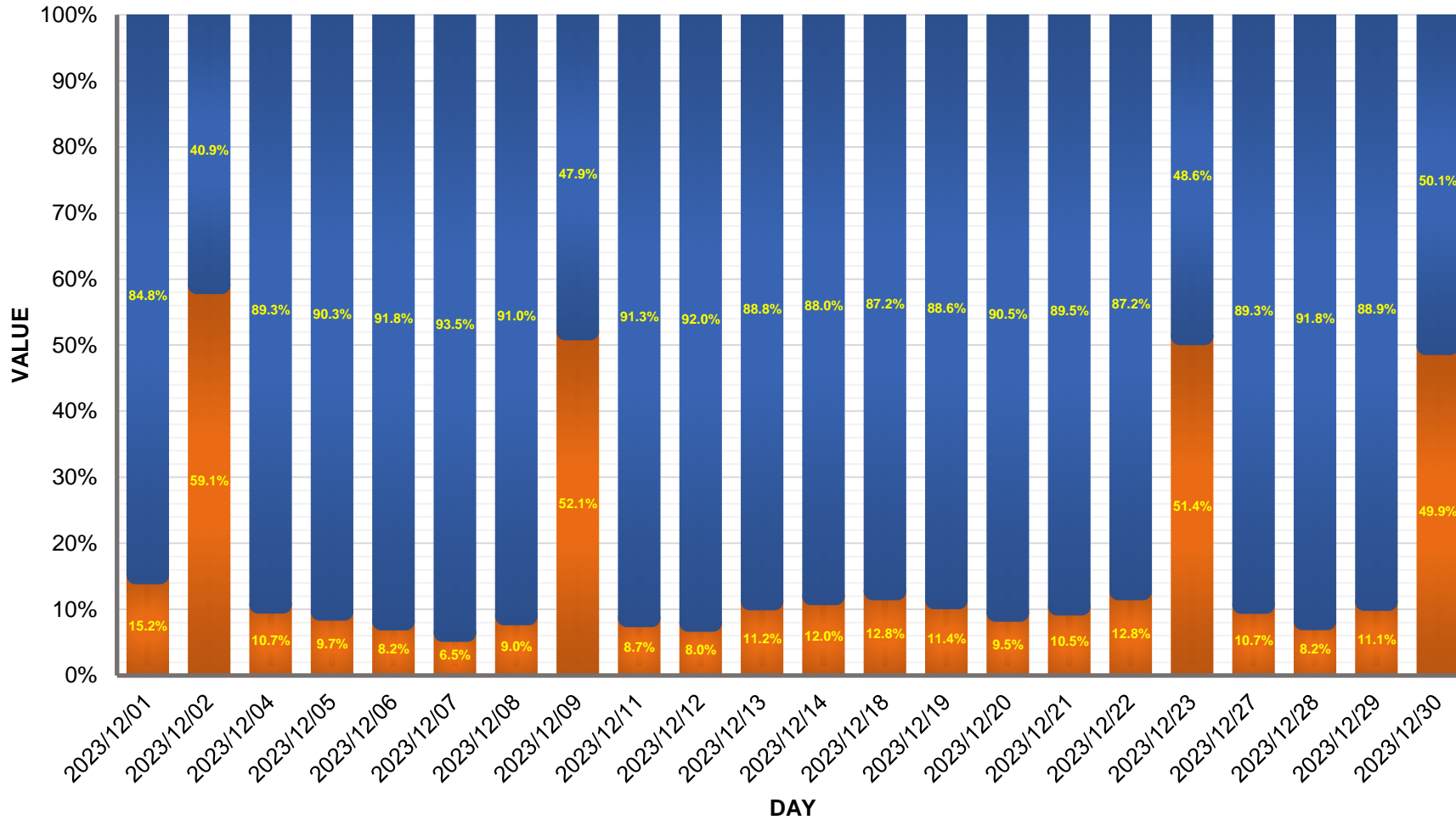
| RTL /Batches Message Values |                          |                         |
|-----------------------------|--------------------------|-------------------------|
| Month                       | RTL                      | Retail Batches          |
| Jan-23                      | R 10,343,955,109,977.20  | R 1,262,300,148,743.54  |
| Feb-23                      | R 10,995,370,021,207.20  | R 1,312,248,344,193.20  |
| Mar-23                      | R 12,515,492,053,533.60  | R 1,477,588,134,380.61  |
| Apr-23                      | R 10,828,698,705,059.00  | R 1,293,348,642,385.71  |
| May-23                      | R 13,349,053,362,802.30  | R 1,476,523,669,855.21  |
| Jun-23                      | R 12,746,213,708,203.80  | R 1,444,420,800,651.18  |
| Jul-23                      | R 10,871,752,729,628.50  | R 1,442,339,343,859.72  |
| Aug-23                      | R 11,402,820,060,267.80  | R 1,476,185,237,182.94  |
| Sep-23                      | R 12,278,996,527,736.50  | R 1,435,467,832,740.71  |
| Oct-23                      | R 12,598,560,112,765.90  | R 1,601,443,639,688.64  |
| Nov-23                      | R 12,267,852,374,217.20  | R 1,537,926,323,678.94  |
| Dec-23                      | R 8,917,694,369,092.46   | R 1,552,983,463,201.37  |
| Total                       | R 139,116,459,134,492.00 | R 17,312,775,580,561.80 |
| Average                     | R 11,593,038,261,207.60  | R 1,442,731,298,380.15  |



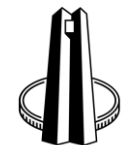
# Day and Night Settlement Values for December 2023

Day Value, Night Value

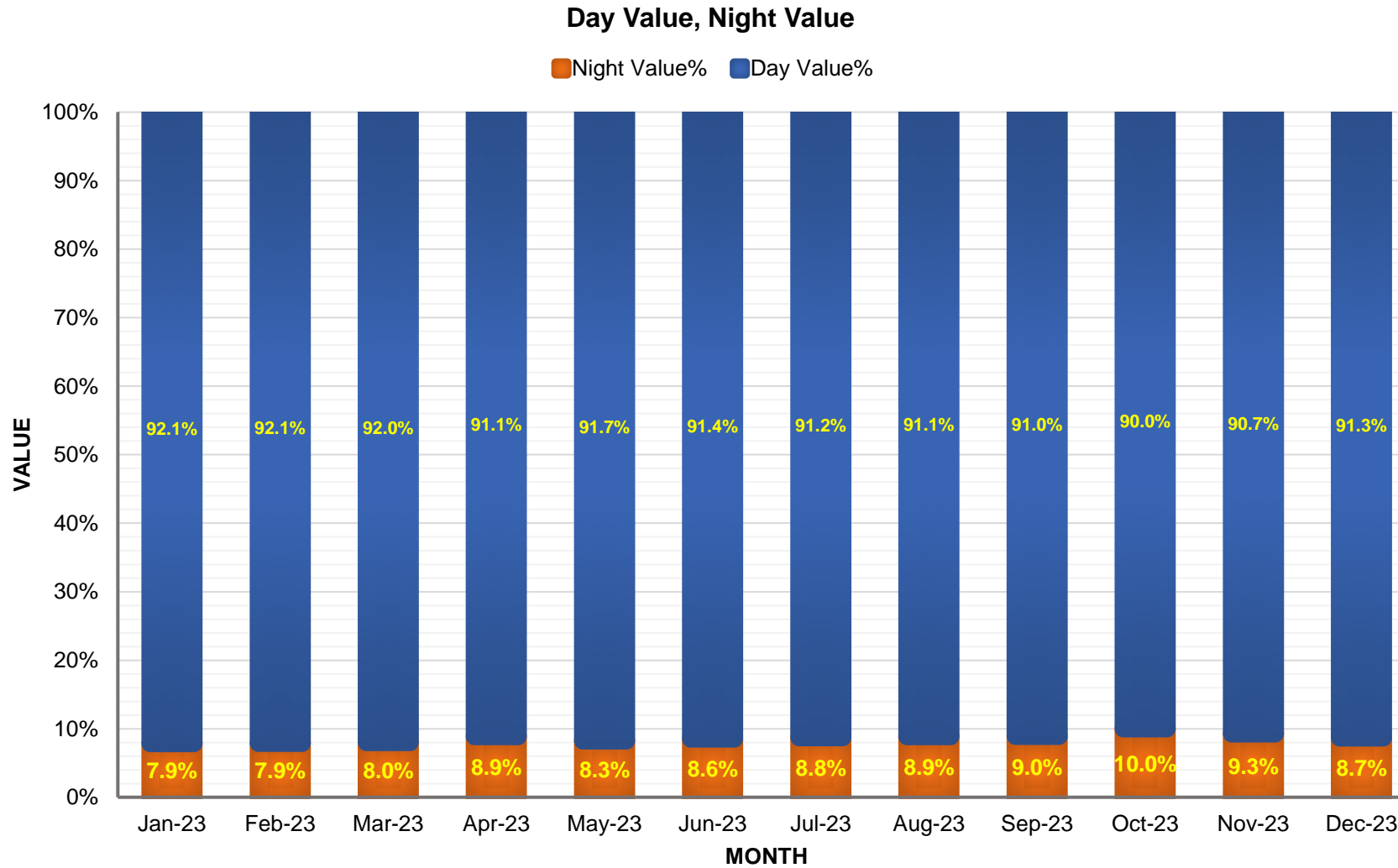
Night Value% Day Value%



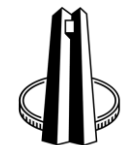
| Day and Night Settlement Values |                               |                                |
|---------------------------------|-------------------------------|--------------------------------|
| Date                            | Night Value                   | Day Value                      |
| 2023/12/01                      | R 124,475,665,122.95          | R 696,571,570,871.10           |
| 2023/12/02                      | R 18,770,171,266.34           | R 12,986,459,928.74            |
| 2023/12/04                      | R 68,064,099,815.98           | R 566,842,848,556.49           |
| 2023/12/05                      | R 58,274,930,525.91           | R 545,360,499,231.25           |
| 2023/12/06                      | R 53,743,077,911.03           | R 604,659,545,858.96           |
| 2023/12/07                      | R 60,672,857,662.05           | R 879,031,337,121.91           |
| 2023/12/08                      | R 59,602,021,273.00           | R 606,333,119,138.60           |
| 2023/12/09                      | R 12,368,551,712.20           | R 11,376,196,718.14            |
| 2023/12/11                      | R 53,744,309,910.26           | R 566,223,473,579.01           |
| 2023/12/12                      | R 49,643,283,194.04           | R 572,561,725,448.13           |
| 2023/12/13                      | R 71,702,606,402.61           | R 567,483,365,239.38           |
| 2023/12/14                      | R 110,851,077,861.26          | R 811,395,562,563.15           |
| 2023/12/18                      | R 91,061,023,353.82           | R 622,452,036,484.05           |
| 2023/12/19                      | R 67,219,281,414.44           | R 522,589,299,568.76           |
| 2023/12/20                      | R 72,774,107,961.98           | R 694,056,210,156.72           |
| 2023/12/21                      | R 74,498,755,612.55           | R 637,469,367,250.55           |
| 2023/12/22                      | R 73,415,319,758.99           | R 502,007,818,570.36           |
| 2023/12/23                      | R 17,620,129,640.17           | R 16,680,889,783.45            |
| 2023/12/27                      | R 65,661,406,611.98           | R 547,375,102,647.77           |
| 2023/12/28                      | R 50,183,095,842.66           | R 559,568,795,585.62           |
| 2023/12/29                      | R 85,062,612,897.11           | R 677,953,995,015.90           |
| 2023/12/30                      | R 30,731,194,721.28           | R 30,896,122,374.23            |
| <b>Total</b>                    | <b>R 1,370,139,580,472.61</b> | <b>R 11,251,875,341,692.30</b> |
| <b>Average</b>                  | <b>R 62,279,071,839.66</b>    | <b>R 511,448,879,167.83</b>    |



# Day and Night Settlement Values for 12 Months (January 2023 - December 2023)



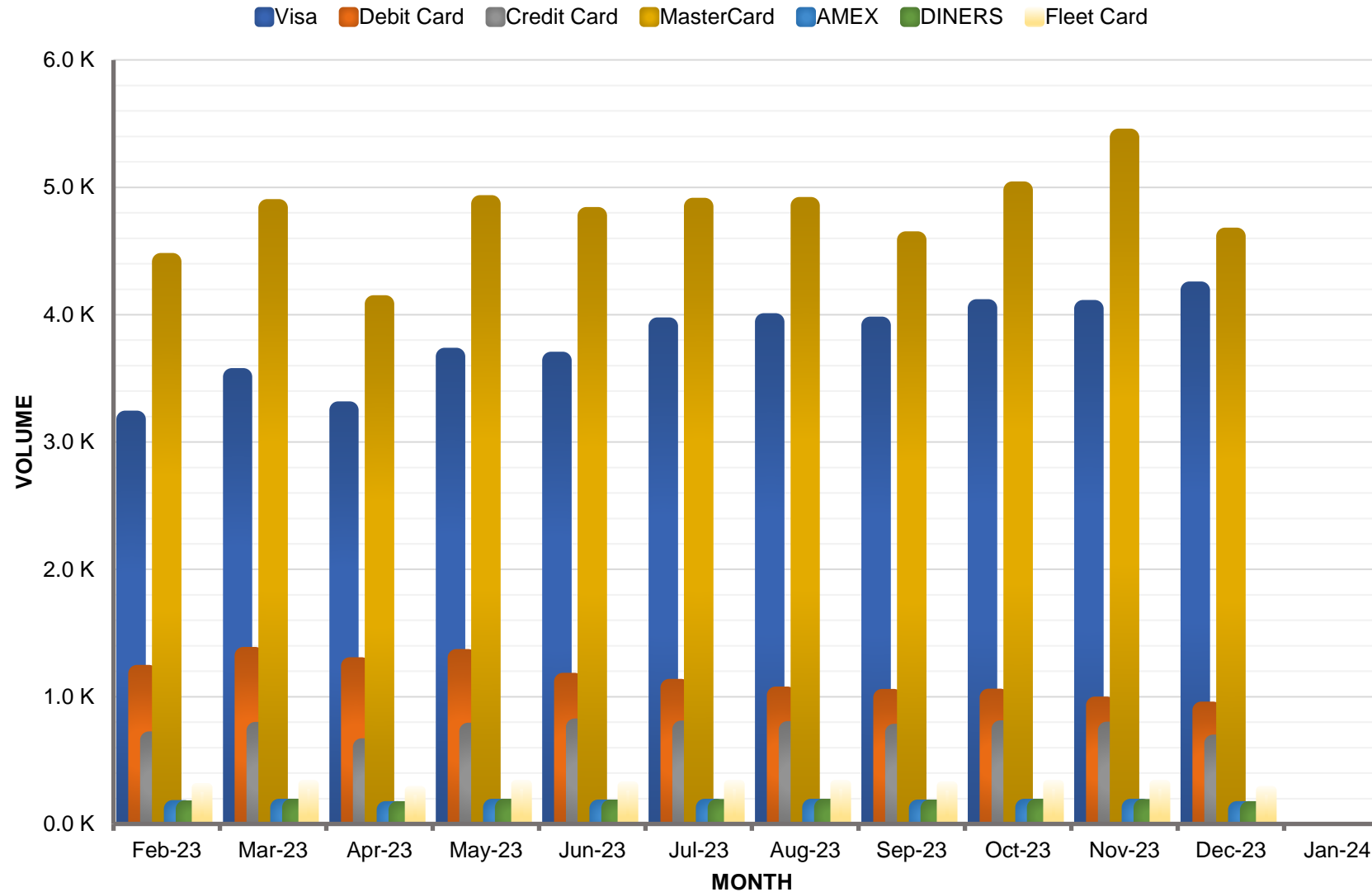
| Day and Night Settlement Values |                                |                                 |
|---------------------------------|--------------------------------|---------------------------------|
| Month                           | Night Value                    | Day Value                       |
| Jan-23                          | R 1,157,331,550,652.09         | R 13,495,456,098,371.00         |
| Feb-23                          | R 1,216,456,163,655.77         | R 14,132,594,875,577.30         |
| Mar-23                          | R 1,370,717,284,225.08         | R 15,663,398,490,907.00         |
| Apr-23                          | R 1,186,151,757,066.09         | R 12,115,458,934,085.90         |
| May-23                          | R 1,354,397,579,070.14         | R 14,984,461,090,032.80         |
| Jun-23                          | R 1,341,854,650,723.26         | R 14,345,088,319,886.80         |
| Jul-23                          | R 1,309,262,756,390.41         | R 13,632,316,465,071.50         |
| Aug-23                          | R 1,350,857,018,136.50         | R 13,772,560,661,863.30         |
| Sep-23                          | R 1,298,238,295,380.46         | R 13,205,477,015,360.10         |
| Oct-23                          | R 1,506,894,640,267.42         | R 13,490,866,118,194.40         |
| Nov-23                          | R 1,398,681,490,086.84         | R 13,617,904,638,291.10         |
| Dec-23                          | R 1,370,139,580,472.61         | R 14,326,525,765,907.10         |
| <b>Total</b>                    | <b>R 15,860,982,766,126.70</b> | <b>R 166,782,108,473,548.00</b> |
| <b>Average</b>                  | <b>R 1,321,748,563,843.89</b>  | <b>R 13,898,509,039,462.40</b>  |



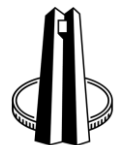


# Cards Message Volumes from January 2023 – December 2023

Cards Message Volumes



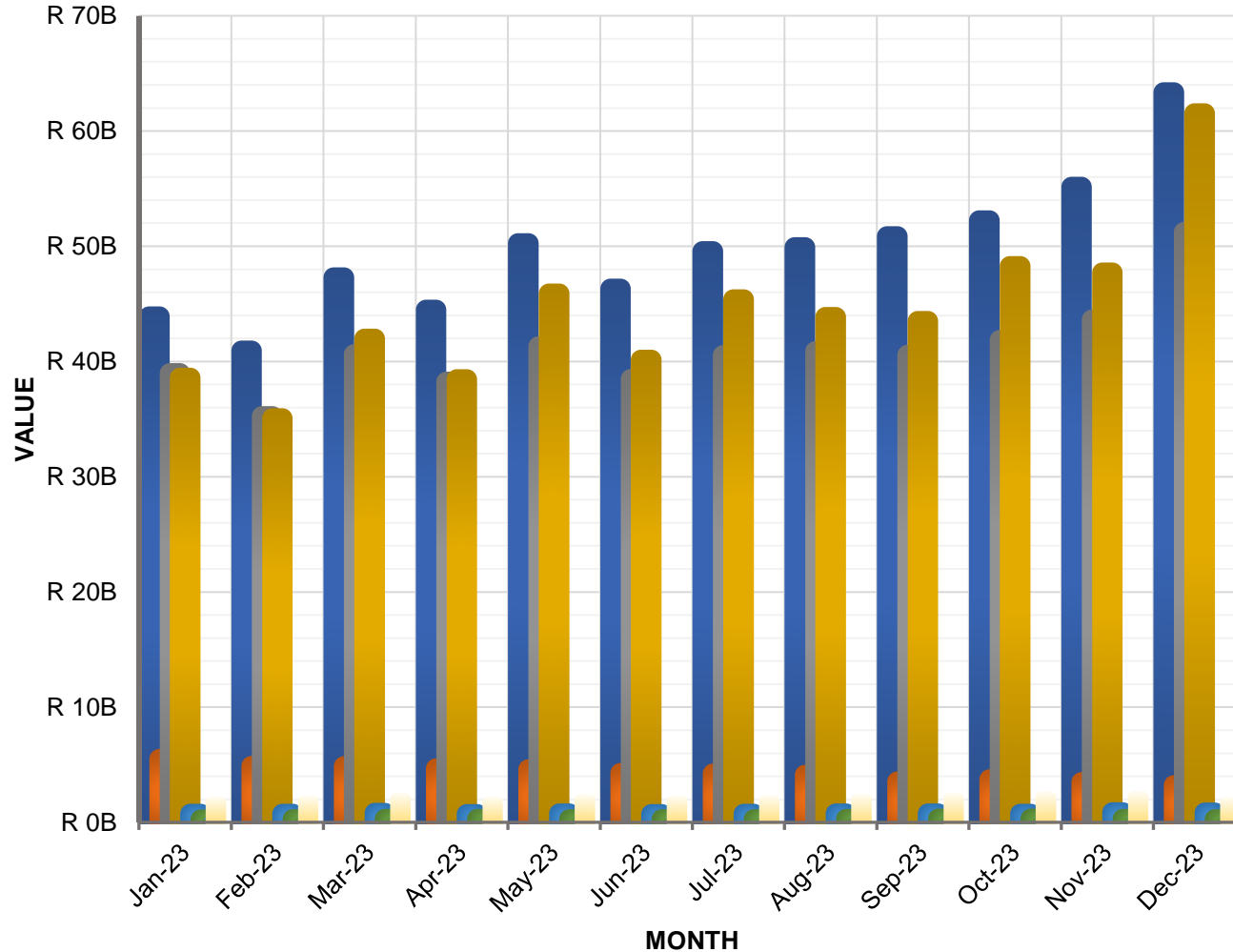
| Cards Monthly Volume |               |               |              |               |              |              |              |
|----------------------|---------------|---------------|--------------|---------------|--------------|--------------|--------------|
| Month                | Visa          | Debit Card    | Credit Card  | MasterCard    | AMEX         | DINERS       | Fleet Card   |
| Jan-23               | 3,489         | 1,293         | 705          | 4,388         | 125          | 122          | 300          |
| Feb-23               | 3,177         | 1,180         | 659          | 4,416         | 120          | 118          | 288          |
| Mar-23               | 3,512         | 1,322         | 734          | 4,839         | 130          | 130          | 312          |
| Apr-23               | 3,251         | 1,242         | 604          | 4,084         | 110          | 110          | 264          |
| May-23               | 3,672         | 1,305         | 726          | 4,869         | 130          | 130          | 312          |
| Jun-23               | 3,641         | 1,119         | 760          | 4,776         | 124          | 124          | 300          |
| Jul-23               | 3,909         | 1,070         | 743          | 4,850         | 129          | 128          | 312          |
| Aug-23               | 3,943         | 1,011         | 740          | 4,856         | 130          | 130          | 312          |
| Sep-23               | 3,915         | 992           | 718          | 4,585         | 124          | 124          | 300          |
| Oct-23               | 4,052         | 995           | 746          | 4,978         | 130          | 130          | 312          |
| Nov-23               | 4,047         | 932           | 735          | 5,392         | 129          | 127          | 312          |
| Dec-23               | 4,191         | 893           | 633          | 4,615         | 110          | 110          | 264          |
| <b>Total</b>         | <b>44,799</b> | <b>13,354</b> | <b>8,503</b> | <b>56,648</b> | <b>1,491</b> | <b>1,483</b> | <b>3,588</b> |
| <b>Average</b>       | <b>3,733</b>  | <b>1,113</b>  | <b>709</b>   | <b>4,721</b>  | <b>124</b>   | <b>124</b>   | <b>299</b>   |



# Cards Message Values from January 2023 - December 2023

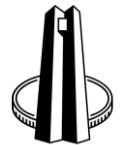
## Cards Message Values

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



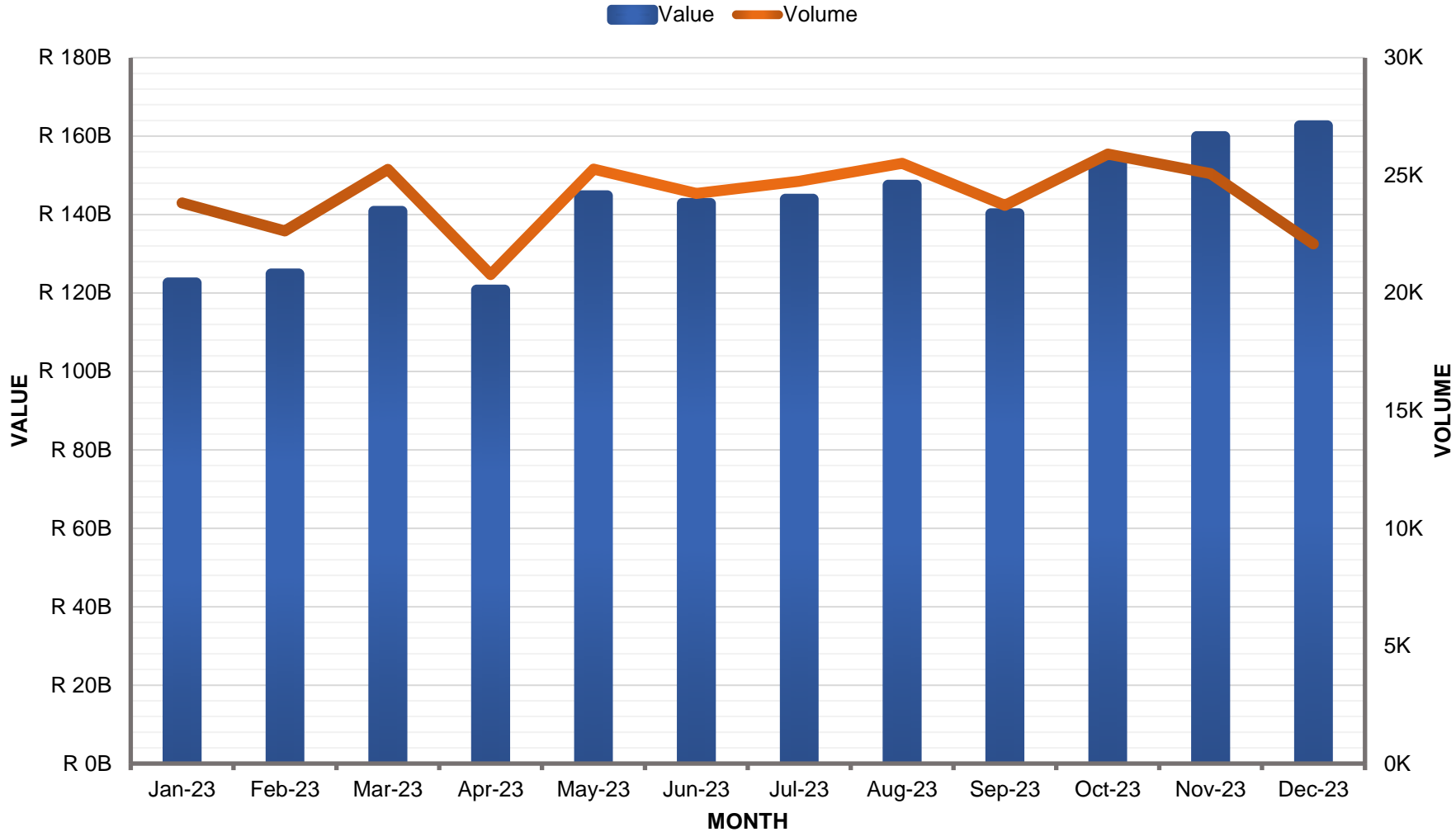
| Cards Monthly Values |                             |                            |                             |
|----------------------|-----------------------------|----------------------------|-----------------------------|
| Month                | Visa                        | Debit Card                 | Credit Card                 |
| Jan-23               | R 43,891,879,434.91         | R 5,509,335,920.39         | R 38,966,725,442.45         |
| Feb-23               | R 40,924,068,883.83         | R 4,897,505,858.17         | R 35,249,749,126.75         |
| Mar-23               | R 47,293,171,228.44         | R 4,853,801,928.23         | R 40,617,000,052.65         |
| Apr-23               | R 44,486,303,530.24         | R 4,689,020,853.09         | R 38,248,937,391.00         |
| May-23               | R 50,254,830,006.77         | R 4,594,978,750.20         | R 41,303,416,139.75         |
| Jun-23               | R 46,315,377,077.37         | R 4,289,529,567.77         | R 38,460,977,730.08         |
| Jul-23               | R 49,553,368,685.16         | R 4,218,970,171.19         | R 40,547,066,286.90         |
| Aug-23               | R 49,909,190,862.13         | R 4,130,098,587.95         | R 40,878,921,378.34         |
| Sep-23               | R 50,859,724,523.71         | R 3,553,431,344.60         | R 40,577,507,726.28         |
| Oct-23               | R 52,242,020,350.77         | R 3,716,941,322.94         | R 41,855,662,142.78         |
| Nov-23               | R 55,148,573,506.95         | R 3,480,744,784.85         | R 43,625,310,447.45         |
| Dec-23               | R 63,359,306,804.90         | R 3,222,603,403.65         | R 51,235,994,516.91         |
| <b>Total</b>         | <b>R 594,237,814,895.18</b> | <b>R 51,156,962,493.03</b> | <b>R 491,567,268,381.34</b> |
| <b>Average</b>       | <b>R 49,519,817,907.93</b>  | <b>R 4,263,080,207.75</b>  | <b>R 40,963,939,031.78</b>  |

| Cards Monthly Values |                             |                           |                           |                            |
|----------------------|-----------------------------|---------------------------|---------------------------|----------------------------|
| Month                | MasterCard                  | AMEX                      | DINERS                    | Fleet Card                 |
| Jan-23               | R 38,580,682,993.19         | R 738,812,445.58          | R 227,468,256.90          | R 1,809,746,518.19         |
| Feb-23               | R 35,049,573,870.35         | R 724,413,395.03          | R 249,415,460.14          | R 1,901,921,732.51         |
| Mar-23               | R 41,958,612,925.79         | R 810,378,244.75          | R 287,052,791.33          | R 2,123,465,688.29         |
| Apr-23               | R 38,434,404,085.46         | R 710,619,827.01          | R 277,674,793.42          | R 1,831,426,510.63         |
| May-23               | R 45,875,031,784.70         | R 760,152,408.56          | R 267,355,077.55          | R 2,042,896,760.84         |
| Jun-23               | R 40,149,440,853.23         | R 719,988,757.26          | R 254,381,729.70          | R 1,899,341,606.82         |
| Jul-23               | R 45,385,958,944.38         | R 741,209,927.59          | R 265,664,446.53          | R 1,914,285,888.64         |
| Aug-23               | R 43,836,784,463.20         | R 771,332,576.29          | R 286,188,783.91          | R 2,036,283,634.42         |
| Sep-23               | R 43,497,382,414.85         | R 750,554,707.46          | R 310,272,641.17          | R 2,137,198,193.48         |
| Oct-23               | R 48,272,887,965.99         | R 745,696,354.50          | R 316,488,429.85          | R 2,268,912,590.34         |
| Nov-23               | R 47,715,656,572.41         | R 857,138,304.35          | R 297,747,826.33          | R 2,274,911,094.44         |
| Dec-23               | R 61,529,222,339.48         | R 854,840,191.01          | R 248,129,996.97          | R 1,777,913,371.50         |
| <b>Total</b>         | <b>R 530,285,639,213.03</b> | <b>R 9,185,137,139.39</b> | <b>R 3,287,840,233.80</b> | <b>R 24,018,303,590.10</b> |
| <b>Average</b>       | <b>R 44,190,469,934.42</b>  | <b>R 765,428,094.95</b>   | <b>R 273,986,686.15</b>   | <b>R 2,001,525,299.18</b>  |

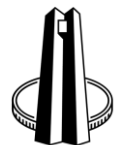


# Real Time Clearing (RTC) Monthly Values and Volumes from January 2023 - December 2023

Real Time Clearing (RTC) Monthly Values and Volumes

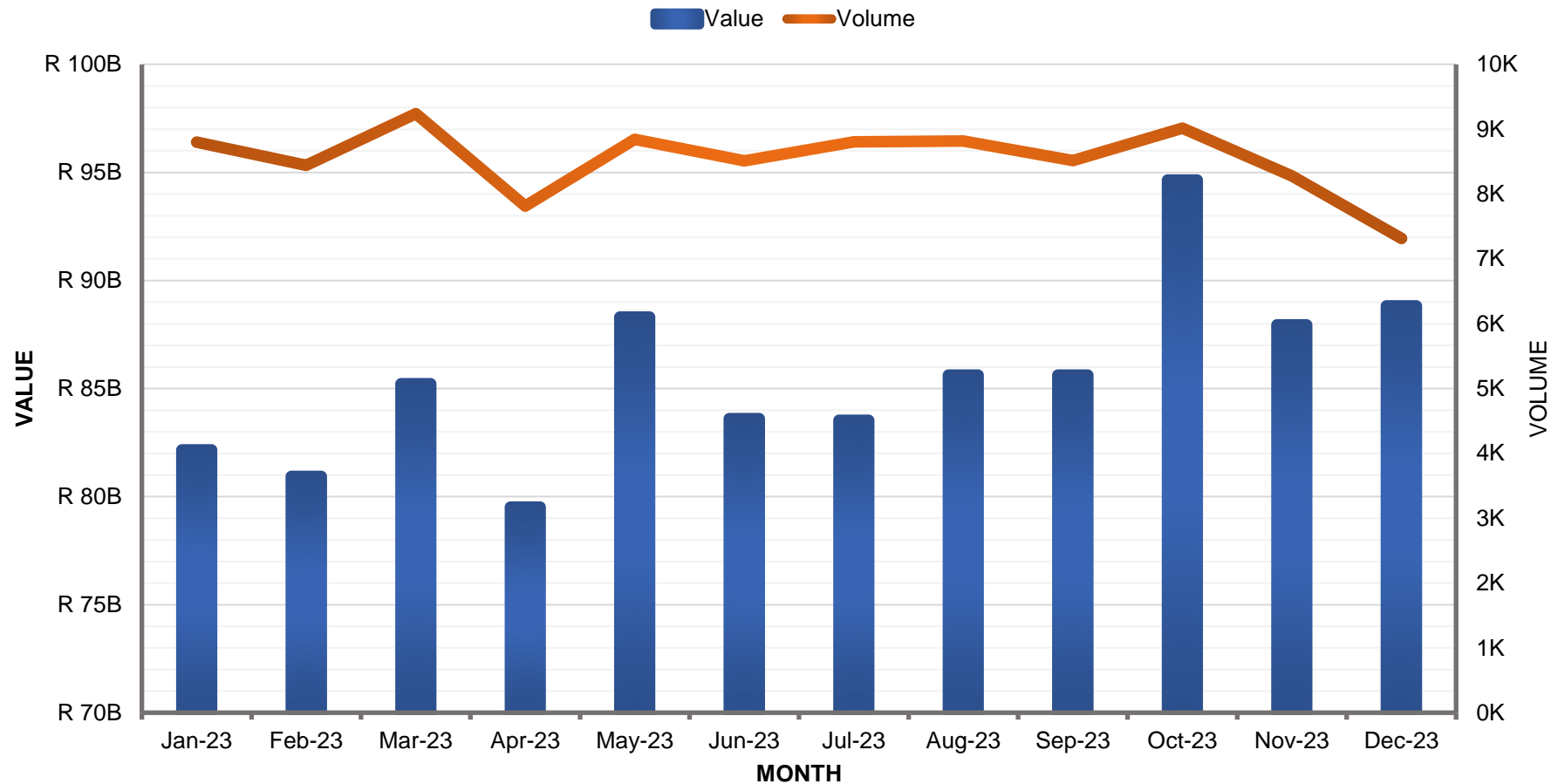


| RTC Monthly Value and Volumes |                        |         |
|-------------------------------|------------------------|---------|
| Month                         | Value                  | Volume  |
| Jan-23                        | R 122,543,430,983.94   | 23,832  |
| Feb-23                        | R 124,876,835,403.94   | 22,641  |
| Mar-23                        | R 140,820,799,098.73   | 25,254  |
| Apr-23                        | R 120,717,474,434.30   | 20,788  |
| May-23                        | R 144,761,400,063.88   | 25,269  |
| Jun-23                        | R 142,807,131,211.57   | 24,236  |
| Jul-23                        | R 143,895,285,930.05   | 24,750  |
| Aug-23                        | R 147,484,183,329.12   | 25,508  |
| Sep-23                        | R 140,190,428,554.84   | 23,723  |
| Oct-23                        | R 152,917,342,317.00   | 25,908  |
| Nov-23                        | R 159,901,151,704.73   | 25,074  |
| Dec-23                        | R 162,614,411,133.55   | 22,084  |
| Total                         | R 1,703,529,874,165.65 | 289,067 |
| Average                       | R 141,960,822,847.14   | 24,089  |

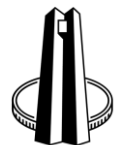


# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2023 - December 2023

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

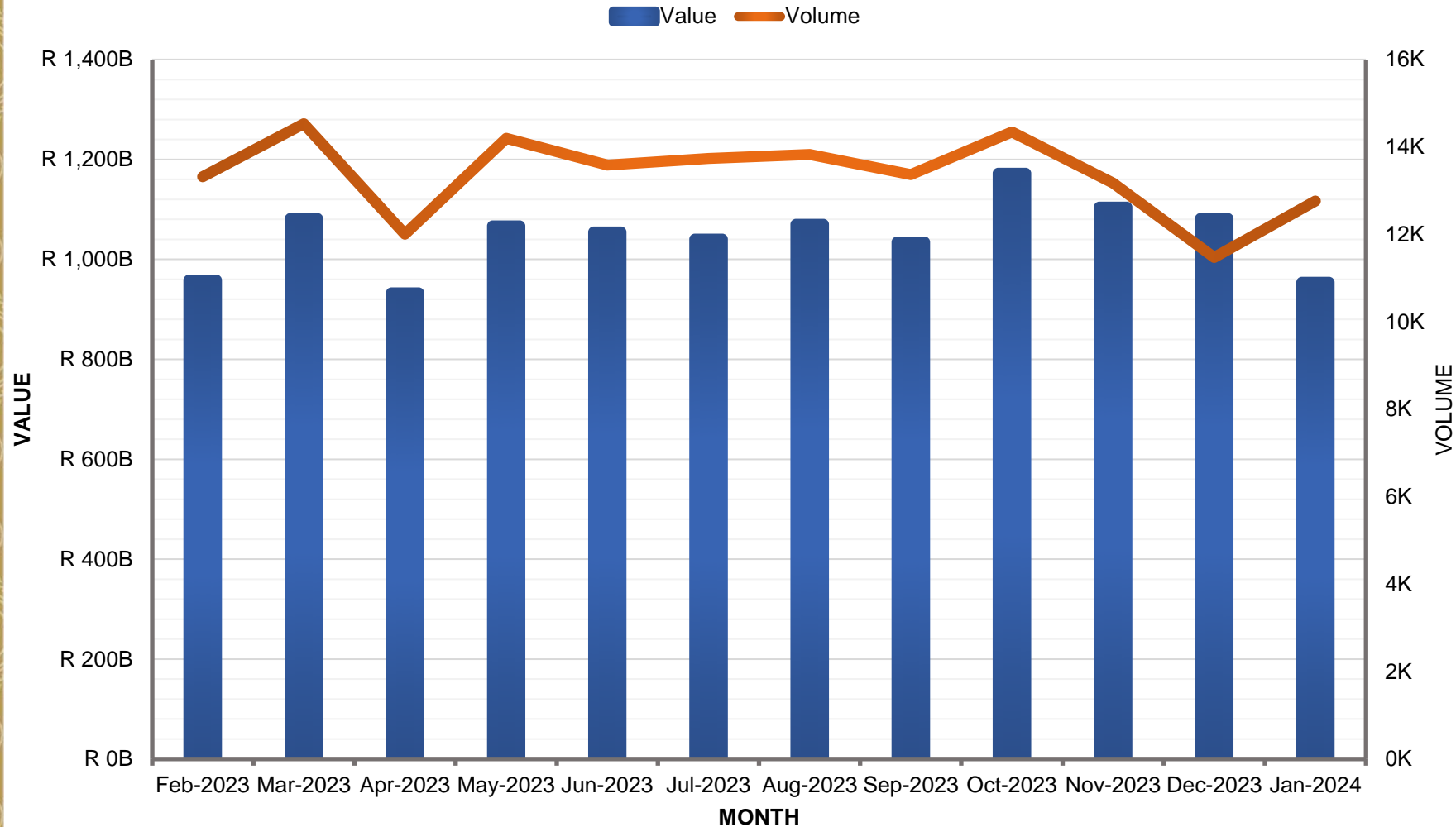


| EFT DR Monthly Value and Volumes |                               |                |
|----------------------------------|-------------------------------|----------------|
| Month                            | Value                         | Volume         |
| Jan-23                           | R 82,167,047,669.90           | 8,802          |
| Feb-23                           | R 80,933,620,096.86           | 8,445          |
| Mar-23                           | R 85,223,961,941.93           | 9,242          |
| Apr-23                           | R 79,514,951,790.58           | 7,815          |
| May-23                           | R 88,308,002,644.82           | 8,843          |
| Jun-23                           | R 83,607,339,137.74           | 8,514          |
| Jul-23                           | R 83,527,418,086.72           | 8,805          |
| Aug-23                           | R 85,627,587,639.05           | 8,817          |
| Sep-23                           | R 85,616,004,730.37           | 8,515          |
| Oct-23                           | R 94,643,174,653.98           | 9,016          |
| Nov-23                           | R 87,950,440,707.00           | 8,279          |
| Dec-23                           | R 88,824,783,308.17           | 7,315          |
| <b>Total</b>                     | <b>R 1,025,944,332,407.12</b> | <b>102,408</b> |
| <b>Average</b>                   | <b>R 85,495,361,033.93</b>    | <b>8,534</b>   |

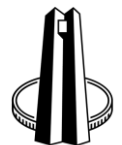


# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from January 2023 - December 2023

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

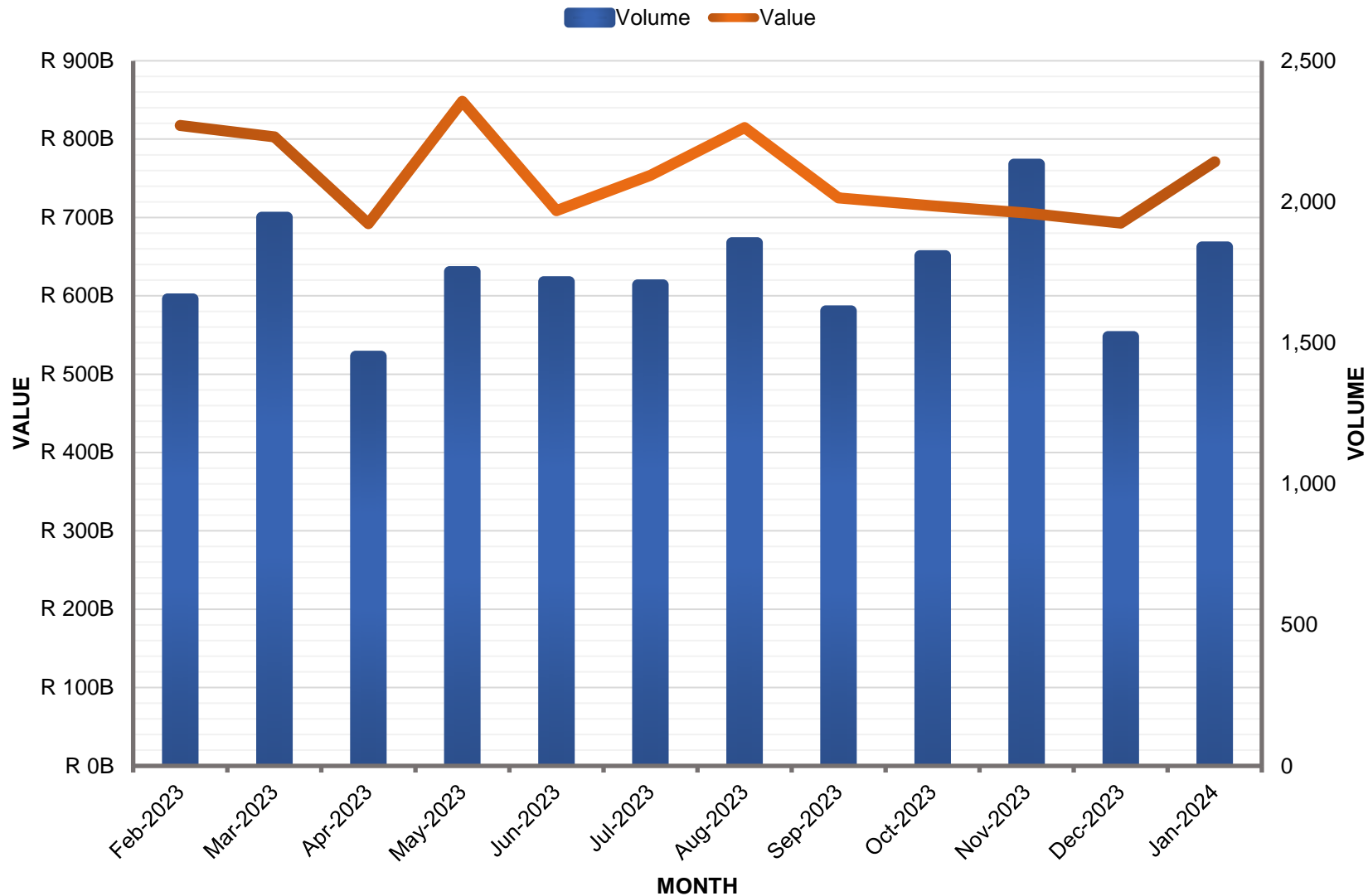


| EFT CR Monthly Value and Volumes |                                |                |
|----------------------------------|--------------------------------|----------------|
| Month                            | Value                          | Volume         |
| Jan-23                           | R 899,200,592,486.70           | 13,742         |
| Feb-23                           | R 958,336,783,364.02           | 13,319         |
| Mar-23                           | R 1,082,004,388,145.70         | 14,529         |
| Apr-23                           | R 933,117,042,340.13           | 12,004         |
| May-23                           | R 1,067,027,584,247.55         | 14,195         |
| Jun-23                           | R 1,054,641,432,184.67         | 13,589         |
| Jul-23                           | R 1,040,363,888,298.46         | 13,738         |
| Aug-23                           | R 1,070,000,758,773.03         | 13,828         |
| Sep-23                           | R 1,034,507,371,702.16         | 13,371         |
| Oct-23                           | R 1,172,517,557,219.61         | 14,340         |
| Nov-23                           | R 1,104,471,771,245.52         | 13,172         |
| Dec-23                           | R 1,082,012,761,868.13         | 11,473         |
| <b>Total</b>                     | <b>R 12,498,201,931,875.70</b> | <b>161,300</b> |
| <b>Average</b>                   | <b>R 1,041,516,827,656.31</b>  | <b>13,442</b>  |

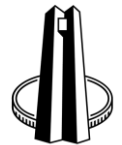


# CLS Settlement Values and Volumes from January 2023 - December 2023

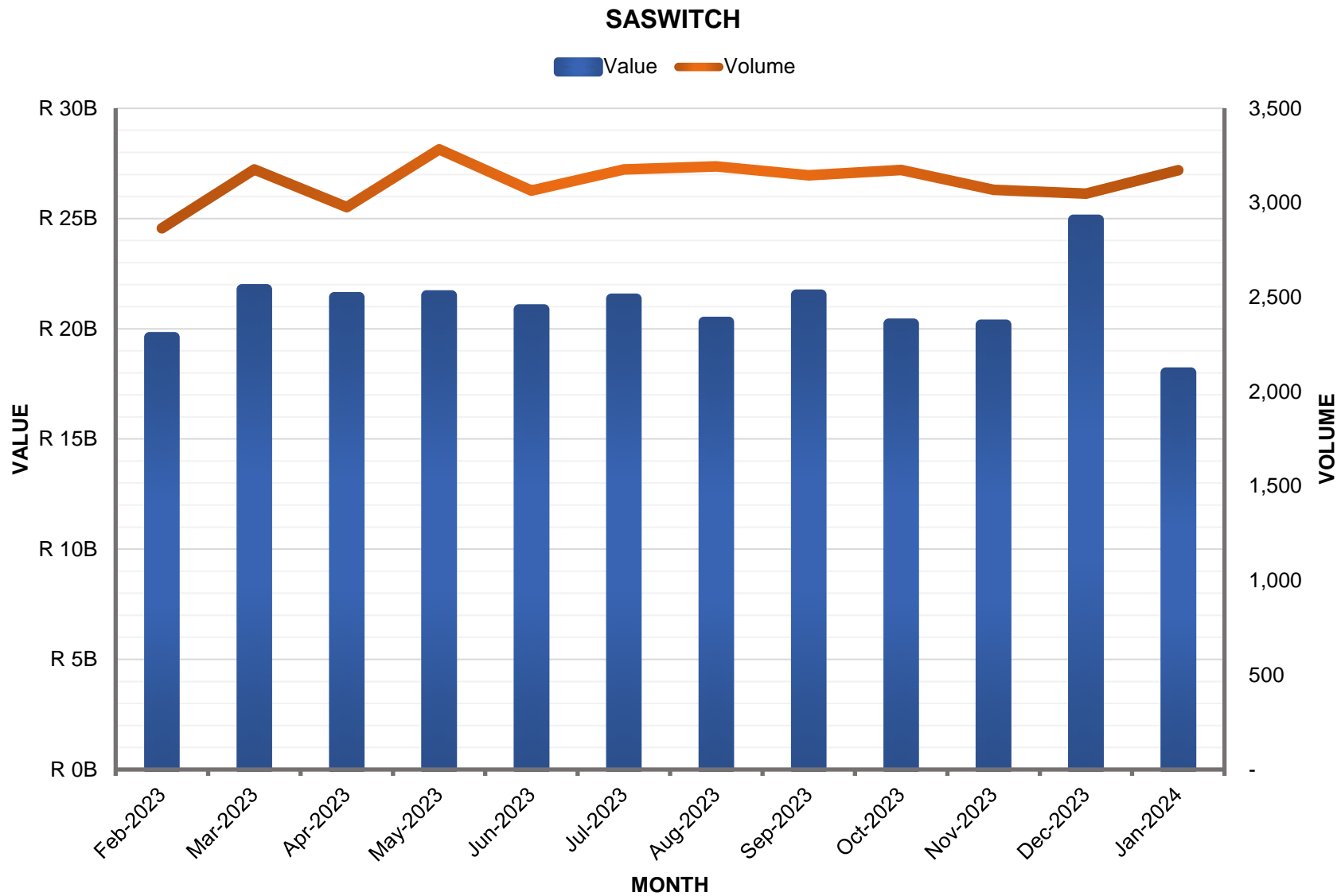
CLS Settlement - Monthly Values and Volumes



| CLS Settlement - Monthly Values and Volumes |                               |               |
|---|-------------------------------|---------------|
| Month                                       | Value                         | Volume        |
| Jan-23                                      | R 723,613,294,665.68          | 1,720         |
| Feb-23                                      | R 817,570,709,746.12          | 1,656         |
| Mar-23                                      | R 802,976,956,480.78          | 1,945         |
| Apr-23                                      | R 692,315,807,375.06          | 1,452         |
| May-23                                      | R 848,236,725,900.98          | 1,752         |
| Jun-23                                      | R 708,610,109,332.68          | 1,717         |
| Jul-23                                      | R 753,780,201,402.90          | 1,705         |
| Aug-23                                      | R 814,624,731,061.36          | 1,855         |
| Sep-23                                      | R 725,136,743,330.76          | 1,613         |
| Oct-23                                      | R 714,916,466,119.00          | 1,809         |
| Nov-23                                      | R 705,702,115,215.42          | 2,133         |
| Dec-23                                      | R 692,976,360,059.12          | 1,522         |
| <b>Total</b>                                | <b>R 9,000,460,220,689.86</b> | <b>20,879</b> |
| <b>Average</b>                              | <b>R 750,038,351,724.16</b>   | <b>1,740</b>  |



# SASWITCH Values and Volumes from January 2023 - December 2023

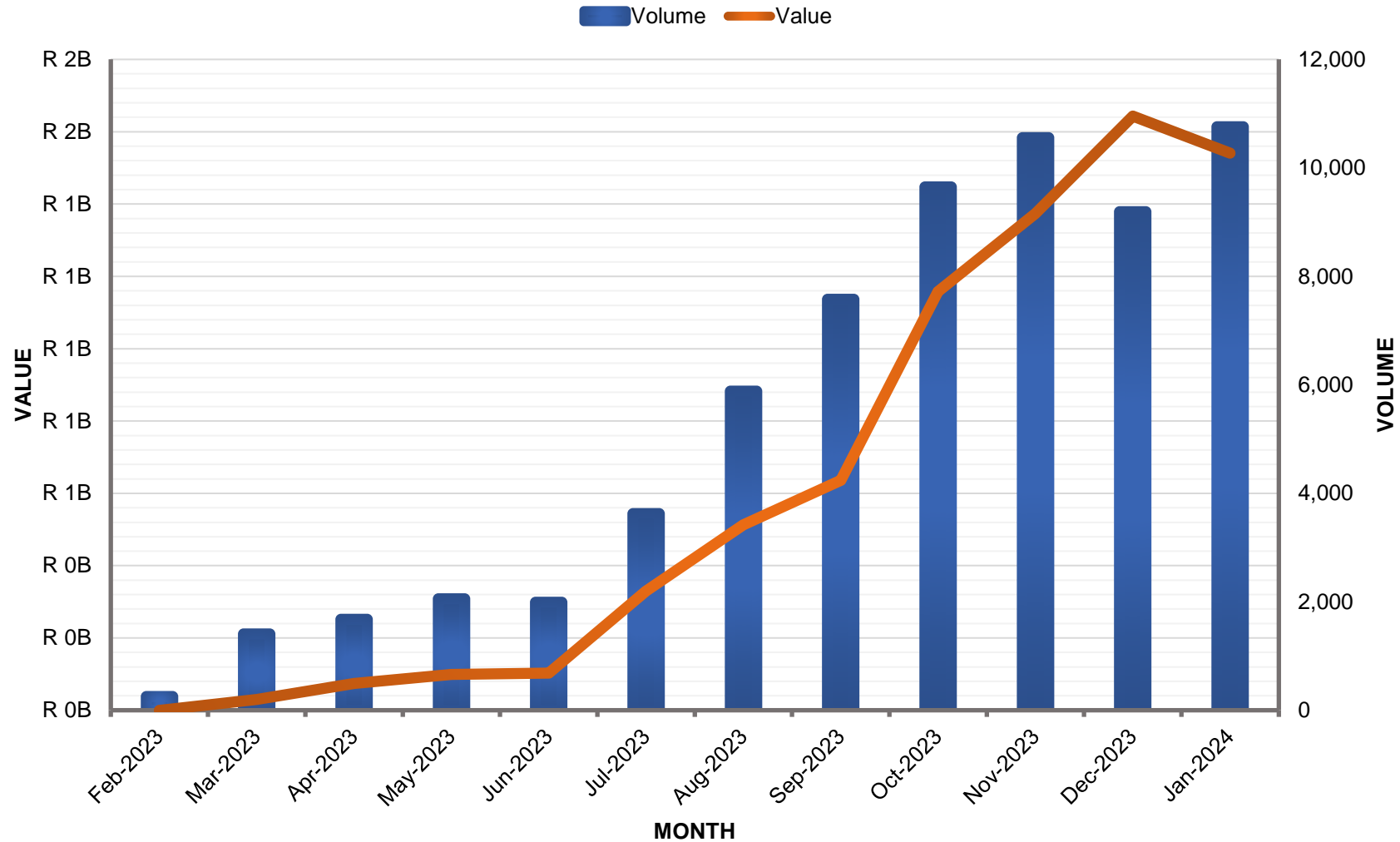


| SASWITCH Monthly Values |                             |               |
|-------------------------|-----------------------------|---------------|
| Month                   | Value                       | Volume        |
| Jan-2023                | R 19,573,556,211.84         | 3,169         |
| Feb-2023                | R 19,607,862,754.08         | 2,865         |
| Mar-2023                | R 21,784,140,960.20         | 3,176         |
| Apr-2023                | R 21,426,308,970.55         | 2,977         |
| May-2023                | R 21,507,385,819.98         | 3,283         |
| Jun-2023                | R 20,876,904,793.84         | 3,064         |
| Jul-2023                | R 21,357,249,410.73         | 3,177         |
| Aug-2023                | R 20,301,279,821.22         | 3,192         |
| Sep-2023                | R 21,541,908,469.86         | 3,145         |
| Oct-2023                | R 20,222,387,550.57         | 3,174         |
| Nov-2023                | R 20,185,272,350.30         | 3,068         |
| Dec-2023                | R 24,942,661,434.50         | 3,048         |
| <b>Total</b>            | <b>R 253,326,918,547.67</b> | <b>37,338</b> |
| <b>Average</b>          | <b>R 21,110,576,545.64</b>  | <b>3,112</b>  |

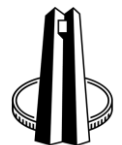


# Pay-Shap (RAPI) Values and Volumes from January 2023 - December 2023

Pay-Shap (RAPI) Monthly Values and Volumes



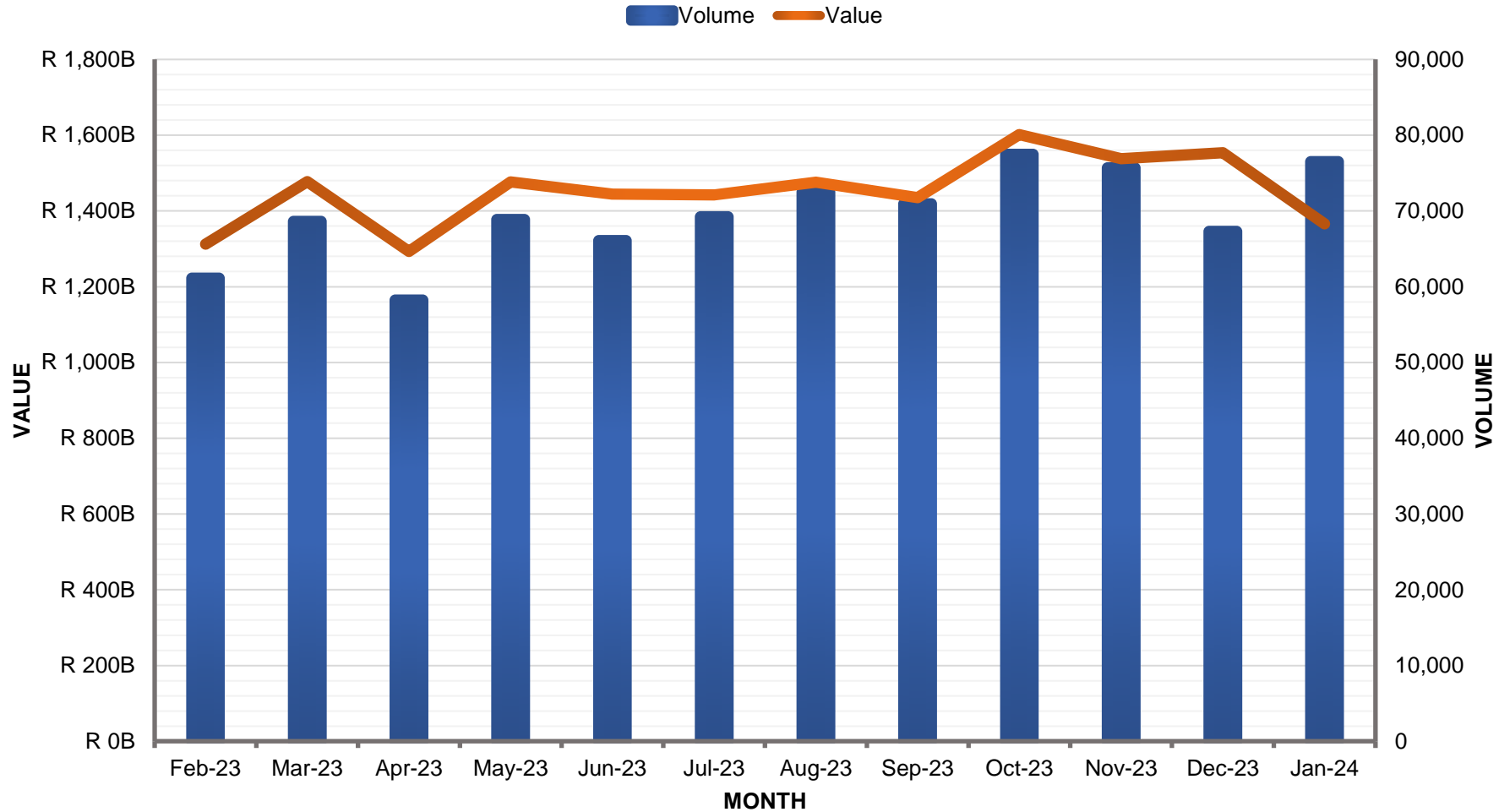
| Pay-Shap (RAPI) Monthly Values and Volumes |                           |               |
|--|---------------------------|---------------|
| Month                                      | Value                     | Volume        |
| Jan-2023                                   | R 0.00                    | -             |
| Feb-2023                                   | R 2,930.70                | 254           |
| Mar-2023                                   | R 30,272,462.00           | 1,407         |
| Apr-2023                                   | R 73,947,402.23           | 1,677         |
| May-2023                                   | R 99,409,684.66           | 2,055         |
| Jun-2023                                   | R 102,925,236.11          | 1,993         |
| Jul-2023                                   | R 329,591,253.88          | 3,628         |
| Aug-2023                                   | R 513,243,144.59          | 5,885         |
| Sep-2023                                   | R 636,241,389.49          | 7,579         |
| Oct-2023                                   | R 1,157,776,560.77        | 9,648         |
| Nov-2023                                   | R 1,373,679,907.95        | 10,558        |
| Dec-2023                                   | R 1,643,400,871.93        | 9,193         |
| <b>Total</b>                               | <b>R 5,960,490,844.31</b> | <b>53,877</b> |
| <b>Average</b>                             | <b>R 496,707,570.36</b>   | <b>4,490</b>  |





# Retail Values and Volumes from January 2023 - December 2023

Retail Monthly Values and Volumes



| Retail Monthly Values and Volumes |                                |                |
|-----------------------------------|--------------------------------|----------------|
| Month                             | Value                          | Volume         |
| Jan-23                            | R 1,262,300,148,743.54         | 63,806         |
| Feb-23                            | R 1,312,248,344,193.20         | 61,142         |
| Mar-23                            | R 1,477,588,134,380.61         | 68,633         |
| Apr-23                            | R 1,293,348,642,385.71         | 58,228         |
| May-23                            | R 1,476,523,669,855.21         | 68,851         |
| Jun-23                            | R 1,444,420,800,651.18         | 66,090         |
| Jul-23                            | R 1,442,339,343,859.72         | 69,229         |
| Aug-23                            | R 1,476,185,237,182.94         | 72,459         |
| Sep-23                            | R 1,435,467,832,740.71         | 70,955         |
| Oct-23                            | R 1,601,443,639,688.64         | 77,463         |
| Nov-23                            | R 1,537,926,323,678.94         | 75,699         |
| Dec-23                            | R 1,553,838,303,392.38         | 67,300         |
| <b>Total</b>                      | <b>R 17,313,630,420,752.80</b> | <b>819,855</b> |
| <b>Average</b>                    | <b>R 1,442,802,535,062.73</b>  | <b>68,321</b>  |



# Summarised Volumes and Values Totals for December 2023

| Summarised totals                             |        |                      |
|---|--------|----------------------|
| Receiver                                      | Volume | Value                |
| Payment Cash Withdrawal/Deposit (KPSBV)       | 7,599  | R 294,102,313,322.84 |
| Payment Dematerialised MM Instrument (MPDEM)  | 4,027  | R 166,695,575,751.27 |
| Rand Payments i.r.o FX Deals for CLS (SPCLS)  | 1,524  | R 692,976,363,059.12 |
| Payment any Money Market Product (MPMMI)      | 305    | R 45,291,013,976.55  |
| Settlement of Derivative Margin Calls (OSDMC) | 52     | R 9,204,838,927.64   |





# THANK YOU



SOUTH AFRICAN RESERVE BANK