



# Settlement Statistics and Indicators



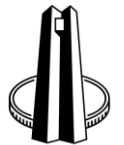
February 2023



SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for February 2023

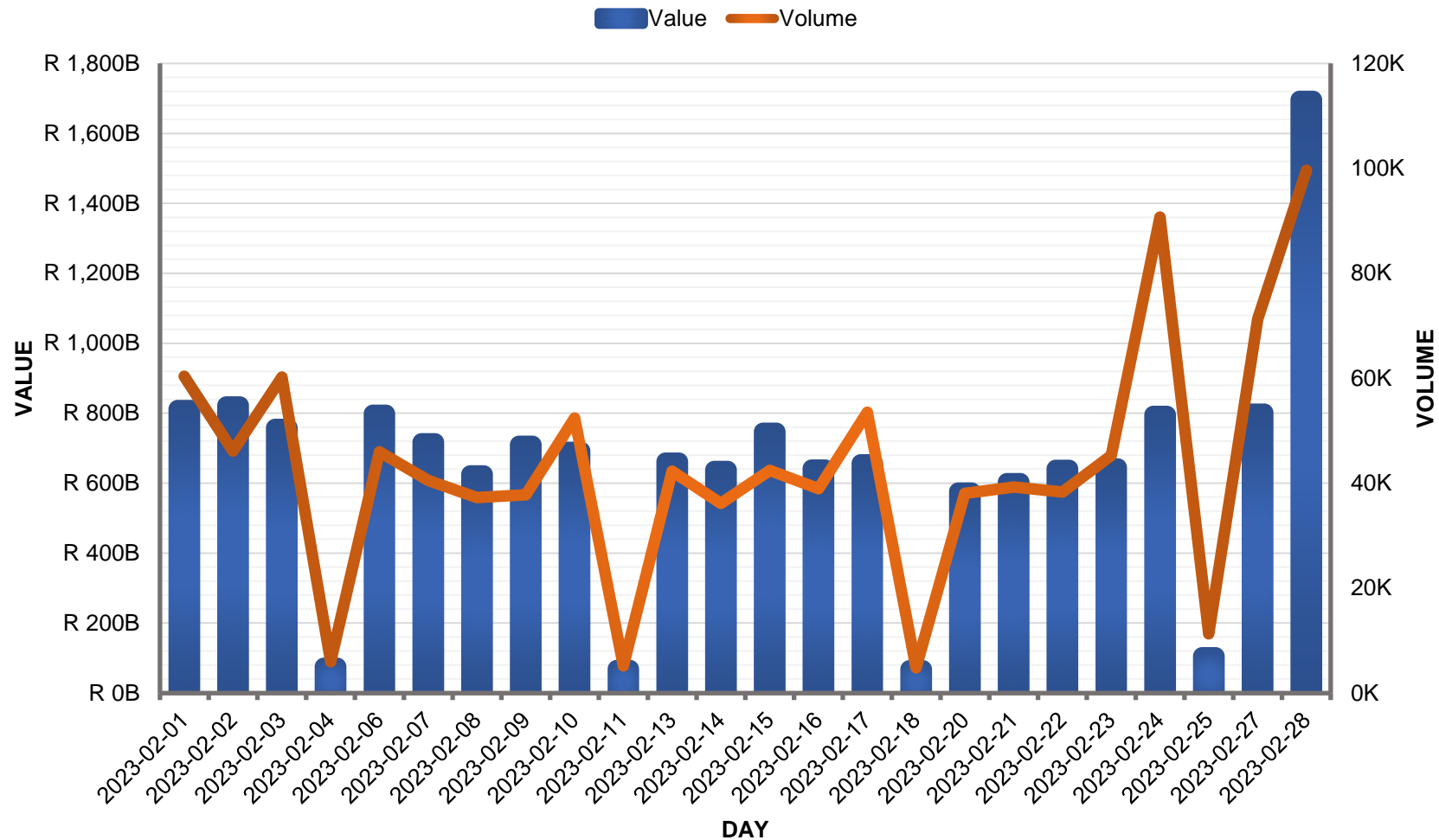
- ✓ In February 2023, SAMOS processed **1,043,649** transactions to the value of **ZAR 15,349,051,039,233.10**.
- ✓ Peak volume was **99,650** and peak value was **ZAR 1,696,002,870,423.86**  
✓ on 28th of February 2023.
- ✓ An average number of transactions processed per day was **43,485** representing an average value of **ZAR 639,543,793,301.38**.
- ✓ 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 February 2023

**SAMOS Message Values and Volumes**

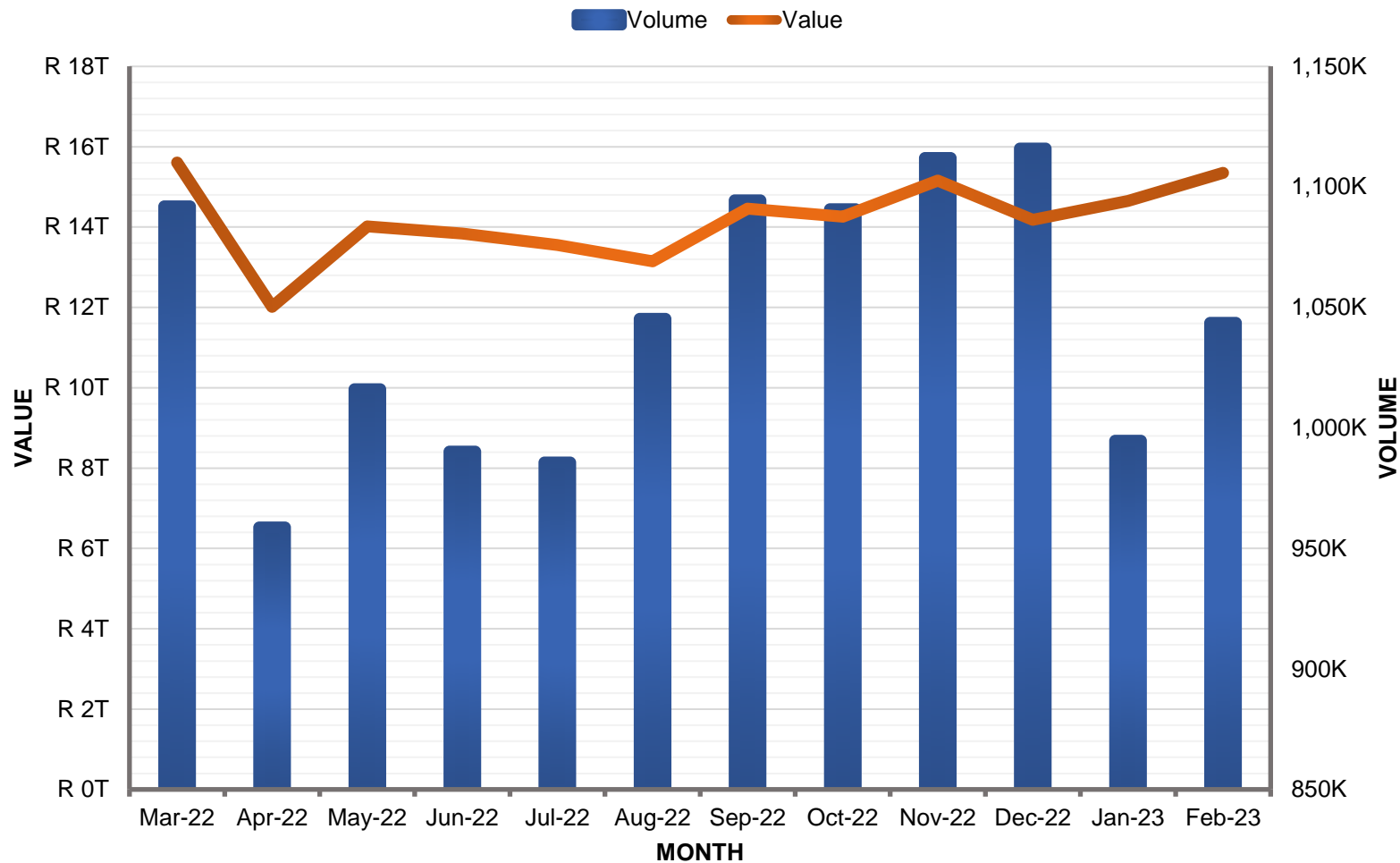


Daily Values and Volumes per month		
Date	Value	Volume
2023-02-01	R 811,717,148,835.63	60,388
2023-02-02	R 821,844,187,069.61	46,118
2023-02-03	R 758,214,965,246.02	60,199
2023-02-04	R 74,731,342,508.30	5,963
2023-02-06	R 798,435,312,737.35	45,976
2023-02-07	R 716,615,131,172.63	40,512
2023-02-08	R 625,123,556,030.97	37,240
2023-02-09	R 709,810,952,570.56	37,759
2023-02-10	R 692,226,434,668.19	52,408
2023-02-11	R 68,291,265,843.19	5,173
2023-02-13	R 661,047,016,013.10	42,284
2023-02-14	R 637,335,254,850.46	36,138
2023-02-15	R 746,792,088,407.75	42,400
2023-02-16	R 641,292,243,932.37	38,924
2023-02-17	R 656,770,980,111.23	53,513
2023-02-18	R 67,517,541,952.64	4,792
2023-02-20	R 575,648,545,242.71	38,045
2023-02-21	R 602,545,535,517.86	39,284
2023-02-22	R 640,515,841,097.23	38,292
2023-02-23	R 644,901,397,205.52	45,290
2023-02-24	R 794,916,385,572.97	90,722
2023-02-25	R 105,251,968,334.53	11,309
2023-02-27	R 801,503,073,888.42	71,270
2023-02-28	R 1,696,002,870,423.86	99,650
<b>Total</b>	<b>R 15,349,051,039,233.10</b>	<b>1,043,649</b>
<b>Average</b>	<b>R 639,543,793,301.38</b>	<b>43,485</b>



# Total Monthly Message Values and Volumes from March 2022 – February 2023

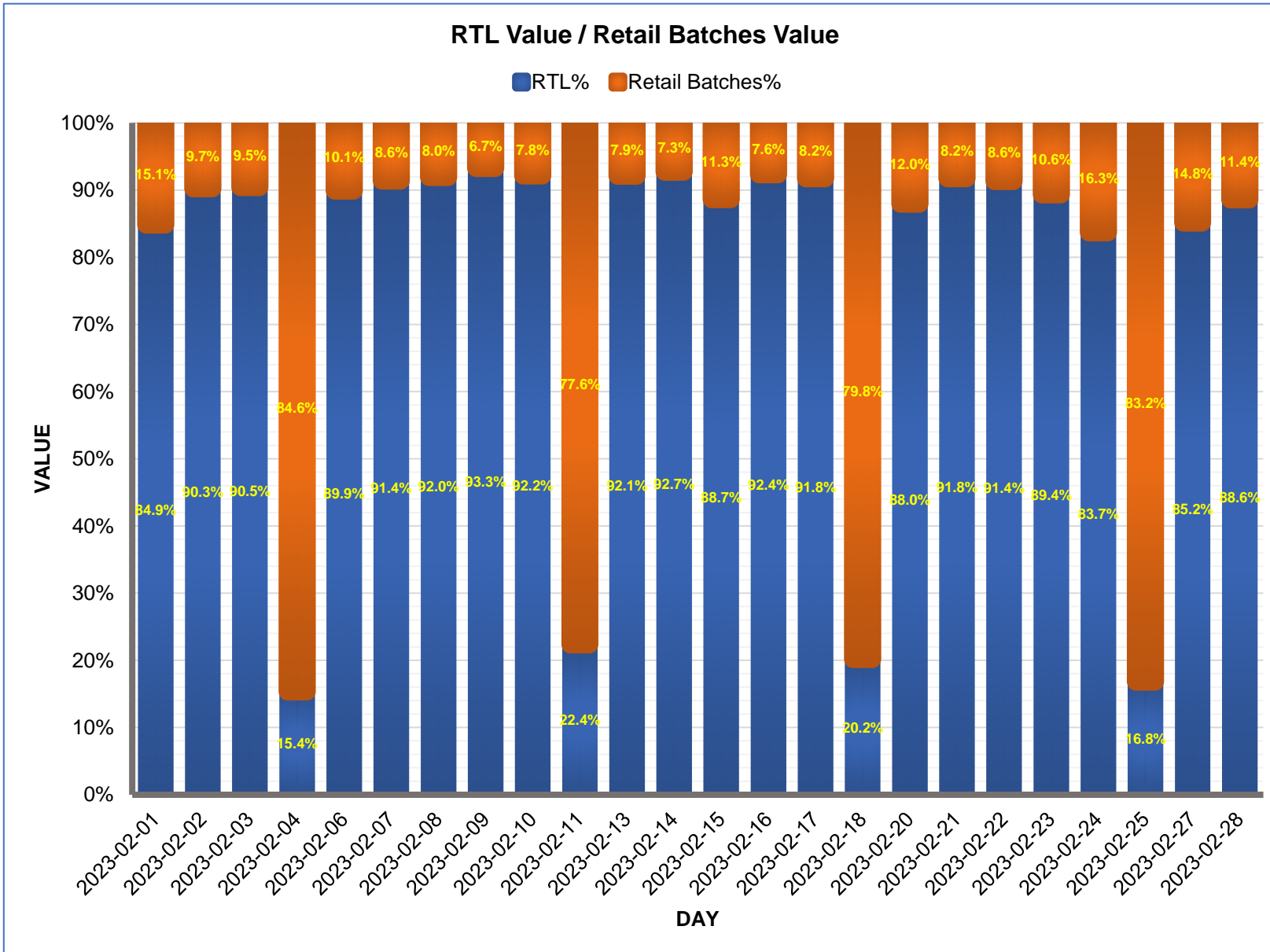
**SAMOS Message Values and Volumes**



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Jan-23	R 14,652,787,649,023.00	994,722
Feb-23	R 15,349,051,039,233.10	1,043,649
<b>Total</b>	<b>R 170,231,283,917,217.00</b>	<b>12,539,131</b>
<b>Average</b>	<b>R 14,185,940,326,434.80</b>	<b>1,044,928</b>

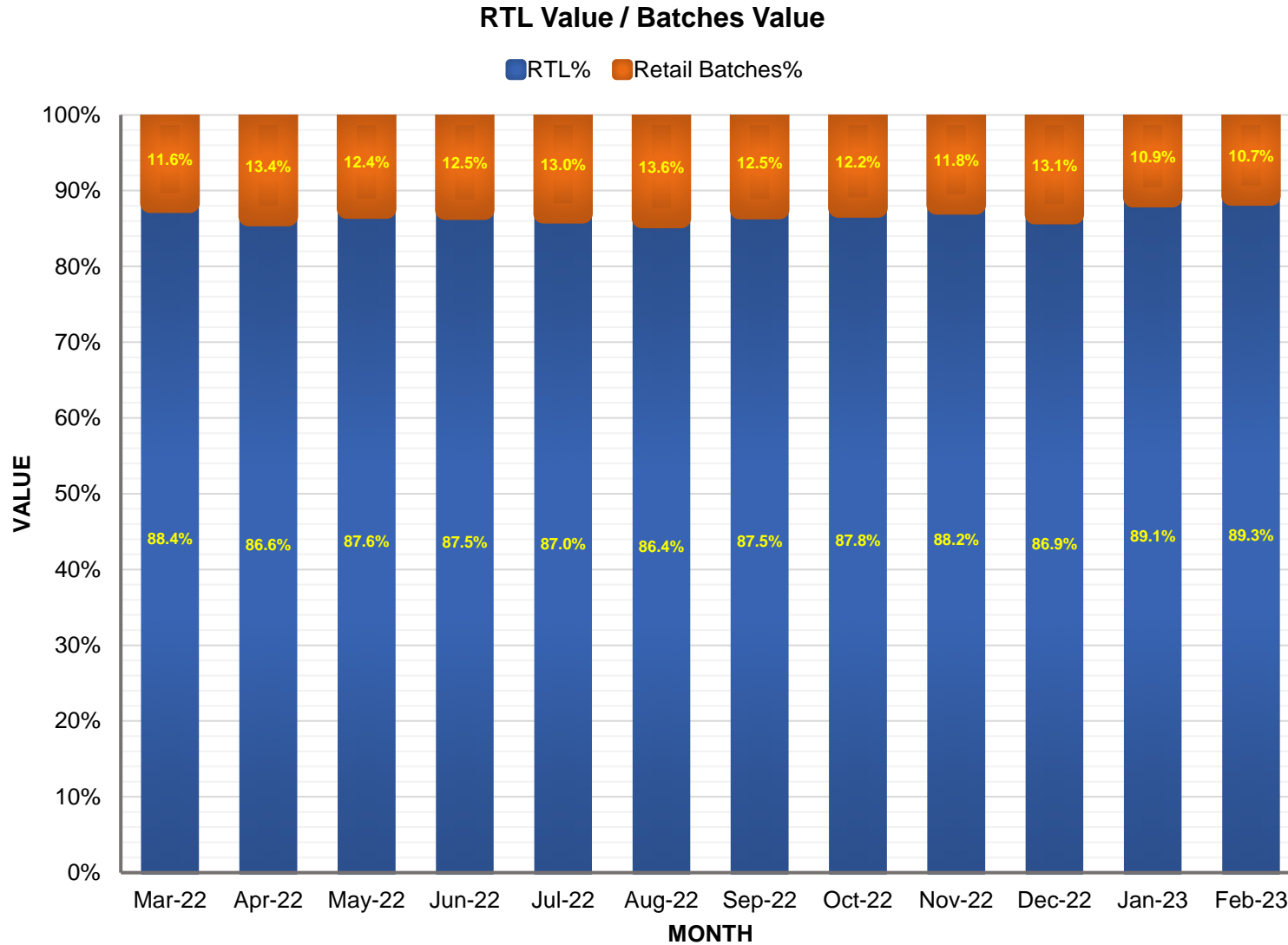


# RTL /Retail Batches Message Values for February 2023

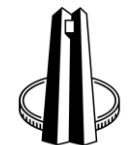


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023-02-01	R 551,585,671,702.73	R 98,222,231,632.46
2023-02-02	R 607,831,248,526.33	R 65,461,582,470.46
2023-02-03	R 565,594,885,703.31	R 59,490,922,035.12
2023-02-04	R 2,719,669,675.80	R 14,950,541,430.80
2023-02-06	R 575,502,445,845.12	R 64,300,478,423.97
2023-02-07	R 531,399,396,256.94	R 49,812,820,713.83
2023-02-08	R 473,989,207,092.58	R 41,398,179,701.59
2023-02-09	R 556,668,437,670.53	R 39,907,130,457.30
2023-02-10	R 546,023,085,203.75	R 46,367,106,565.92
2023-02-11	R 3,143,386,210.67	R 10,894,234,737.12
2023-02-13	R 500,684,049,877.41	R 42,674,266,624.59
2023-02-14	R 494,862,478,476.70	R 38,760,926,094.76
2023-02-15	R 535,611,233,755.53	R 68,382,106,801.30
2023-02-16	R 510,894,578,811.55	R 42,064,599,001.97
2023-02-17	R 503,116,136,524.44	R 44,977,864,893.47
2023-02-18	R 2,762,053,567.43	R 10,915,196,980.48
2023-02-20	R 374,928,063,227.66	R 51,168,959,433.92
2023-02-21	R 453,233,988,484.93	R 40,562,401,734.67
2023-02-22	R 478,332,095,531.12	R 45,126,773,598.42
2023-02-23	R 486,323,097,606.65	R 57,843,579,226.12
2023-02-24	R 547,557,294,045.04	R 106,426,380,951.54
2023-02-25	R 6,286,628,687.77	R 31,036,617,793.39
2023-02-27	R 551,632,799,608.41	R 95,835,347,424.44
2023-02-28	R 1,134,688,089,114.82	R 145,668,095,465.56
Total	R 10,995,370,021,207.20	R 1,312,248,344,193.20
Average	R 458,140,417,550.30	R 54,677,014,341.38

# RTL /Retail Batches Message Values for 12 Months (March 2022 – February 2023)

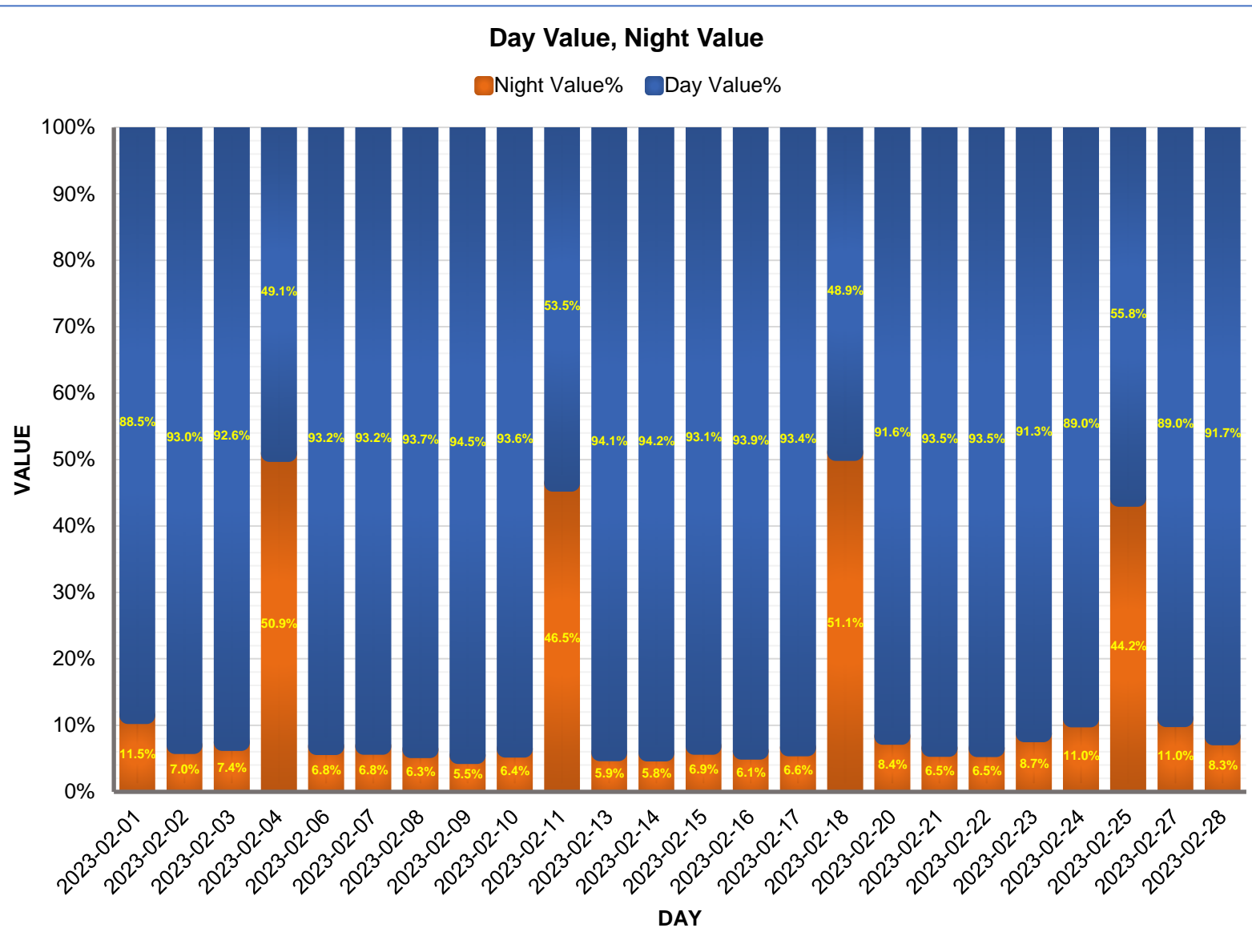


RTL /Batches Message Values		
Month	RTL	Retail Batches
Mar-22	R 10,942,860,165,624.40	R 1,438,907,261,361.79
Apr-22	R 8,371,284,831,054.43	R 1,291,436,658,264.04
May-22	R 9,695,964,595,567.33	R 1,371,390,801,003.20
Jun-22	R 9,598,383,117,399.16	R 1,377,203,228,359.20
Jul-22	R 9,392,723,932,116.64	R 1,405,063,457,747.99
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
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
Total	R 119,482,506,651,477.00	R 16,704,709,706,417.60
Average	R 9,956,875,554,289.75	R 1,392,059,142,201.47





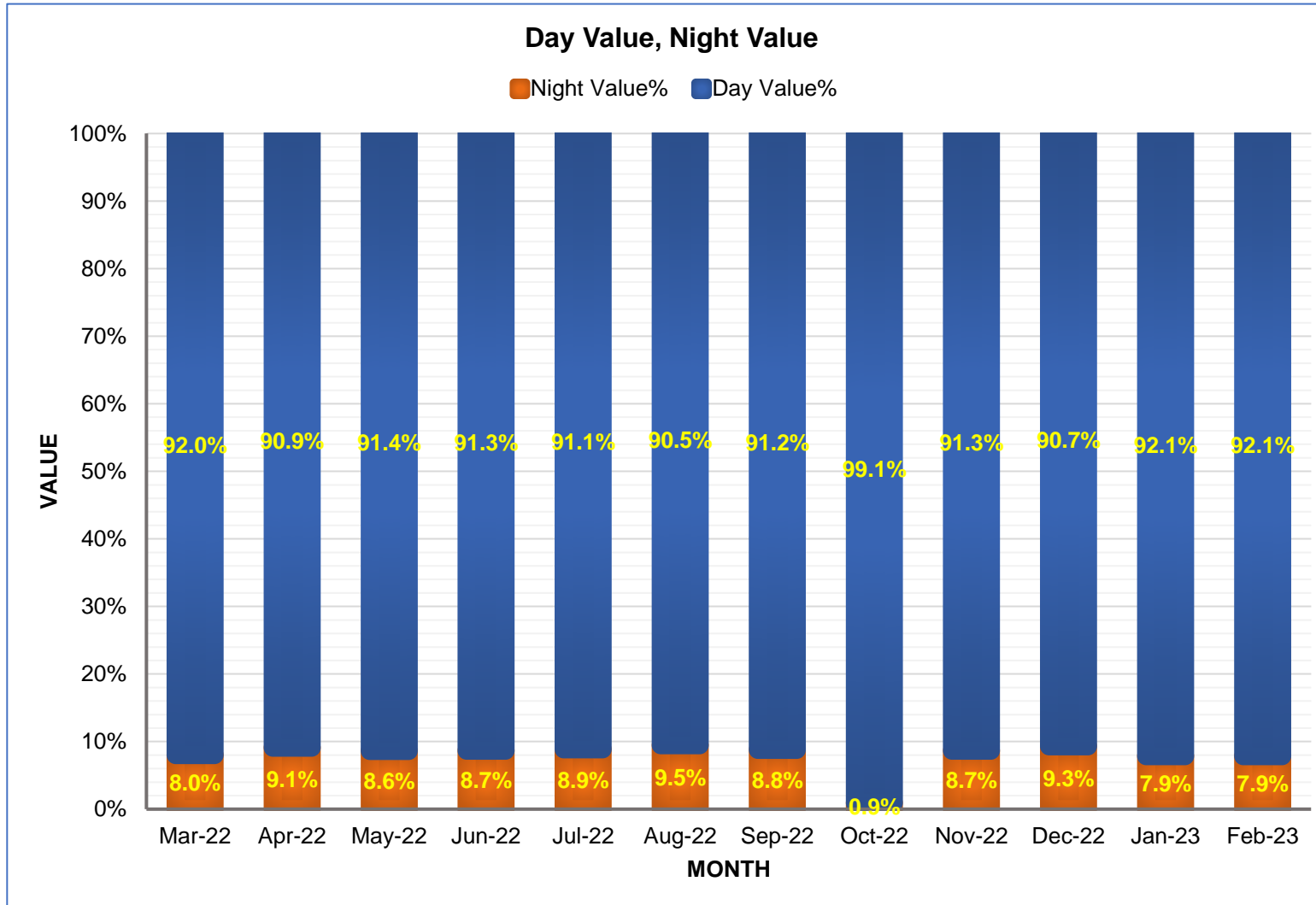
# Day and Night Settlement Values for February 2023



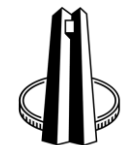
Day and Night Settlement Values		
Date	Night Value	Day Value
2023-02-01	R 75,427,075,482.36	R 581,084,204,565.16
2023-02-02	R 46,911,031,705.13	R 626,381,806,318.16
2023-02-03	R 46,331,951,891.54	R 578,753,855,846.89
2023-02-04	R 8,997,290,449.37	R 8,672,920,657.23
2023-02-06	R 43,523,130,371.82	R 596,279,793,897.27
2023-02-07	R 39,781,980,158.39	R 541,430,236,812.38
2023-02-08	R 33,025,825,864.00	R 489,041,149,286.34
2023-02-09	R 32,515,823,029.58	R 564,059,848,621.81
2023-02-10	R 37,970,896,148.29	R 554,419,295,621.38
2023-02-11	R 6,520,939,837.69	R 7,516,681,110.10
2023-02-13	R 31,932,449,369.17	R 511,425,867,132.83
2023-02-14	R 31,096,432,621.16	R 502,526,971,950.30
2023-02-15	R 41,871,821,717.92	R 568,876,211,475.90
2023-02-16	R 33,874,811,753.24	R 519,084,943,228.59
2023-02-17	R 36,271,227,315.12	R 511,822,774,102.79
2023-02-18	R 6,984,381,859.12	R 6,692,868,926.79
2023-02-20	R 35,643,421,773.67	R 390,453,600,887.91
2023-02-21	R 32,249,315,731.38	R 461,547,074,488.22
2023-02-22	R 34,545,307,385.83	R 495,893,254,380.70
2023-02-23	R 47,551,056,918.30	R 496,615,619,914.47
2023-02-24	R 71,821,160,983.47	R 582,162,514,013.11
2023-02-25	R 16,483,726,106.54	R 20,839,520,374.62
2023-02-27	R 71,344,940,451.25	R 576,123,206,581.60
2023-02-28	R 106,020,888,321.11	R 1,174,335,296,259.27
<b>Total</b>	<b>R 968,696,887,245.45</b>	<b>R 11,366,039,516,453.80</b>
<b>Average</b>	<b>R 40,362,370,301.89</b>	<b>R 473,584,979,852.24</b>



# Day and Night Settlement Values for 12 Months (March 2022 – February 2023)

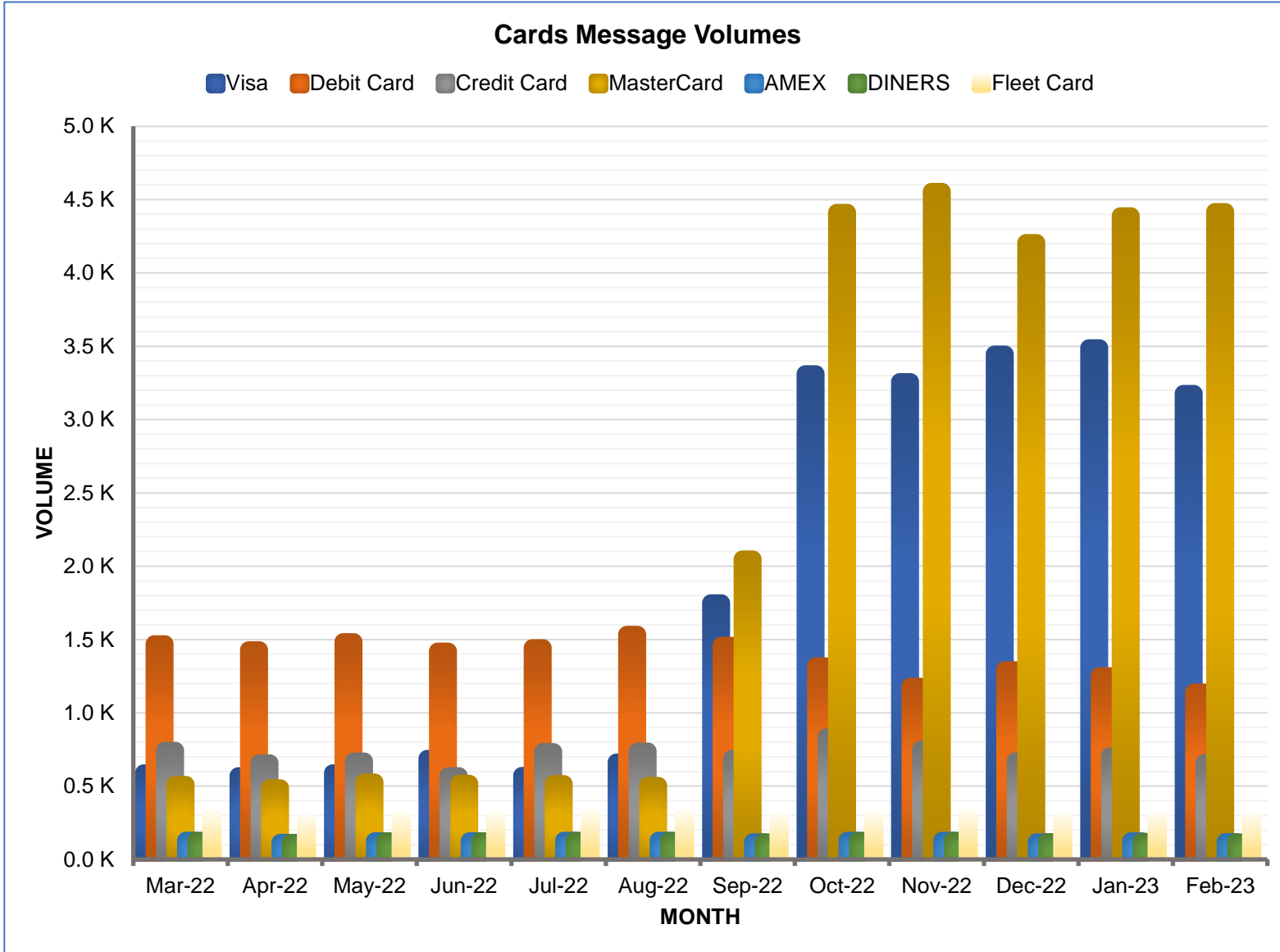


Day and Night Settlement Values		
Month	Night Value	Day Value
Mar-22	R 992,325,934,541.89	R 11,389,442,187,071.10
Apr-22	R 881,415,638,519.56	R 8,781,306,651,364.79
May-22	R 955,924,719,078.34	R 10,111,431,383,706.90
Jun-22	R 953,213,739,928.40	R 10,028,157,641,392.30
Jul-22	R 956,246,179,189.22	R 9,841,543,080,208.42
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
Jan-23	R 913,059,136,169.35	R 10,693,585,820,711.80
Feb-23	R 968,696,887,245.45	R 11,366,039,516,453.80
<b>Total</b>	<b>R 10,893,237,274,471.40</b>	<b>R 125,893,596,171,320.00</b>
<b>Average</b>	<b>R 907,769,772,872.62</b>	<b>R 10,491,133,014,276.70</b>





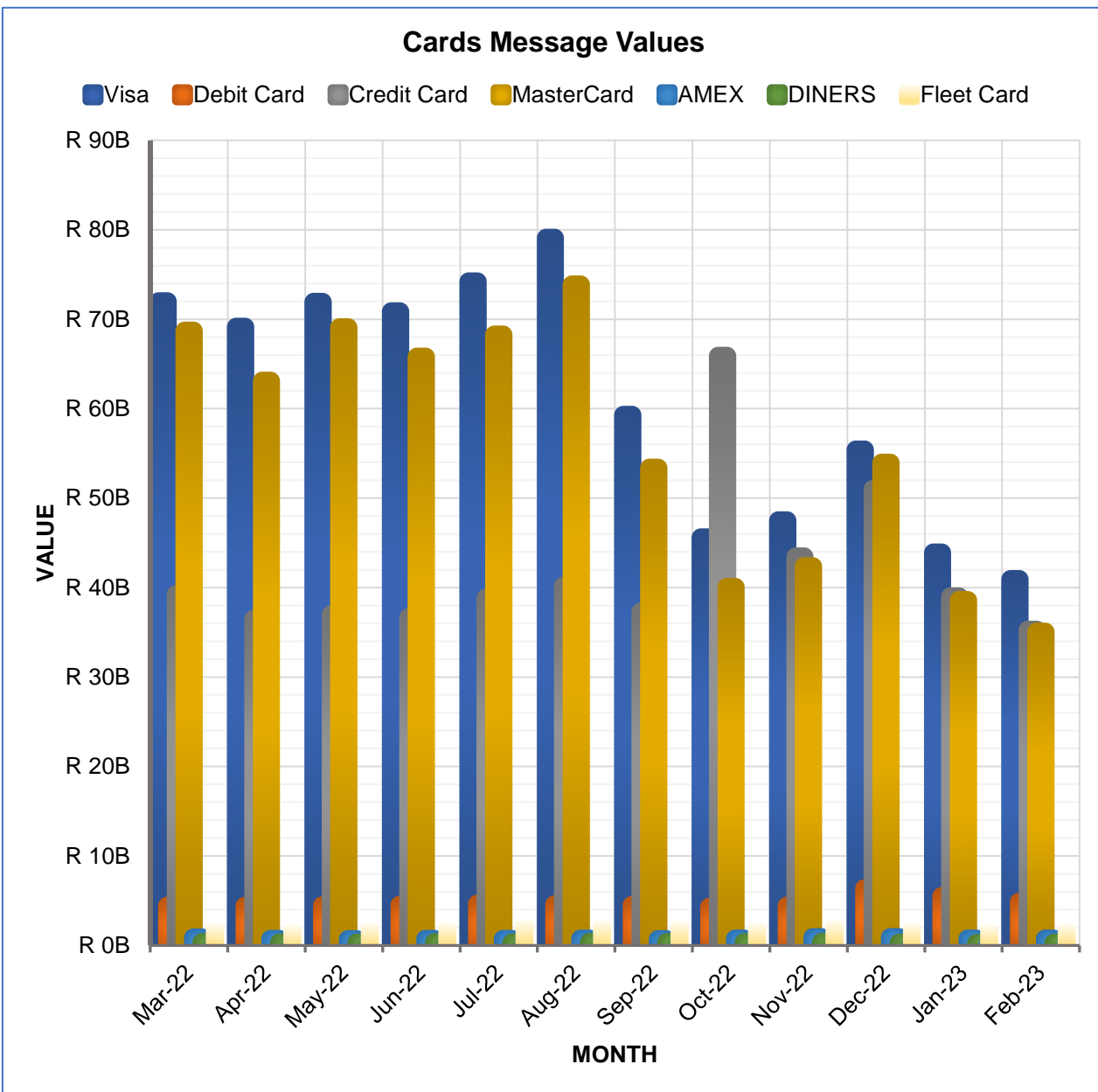
# Cards Message Volumes from March 2022 – February 2023



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Jan-23	3,489	1,251	705	4,388	125	122	300
Feb-23	3,177	1,140	659	4,416	120	118	288
<b>Total</b>	<b>22,098</b>	<b>16,420</b>	<b>8,423</b>	<b>27,085</b>	<b>1,497</b>	<b>1,493</b>	<b>3,588</b>
<b>Average</b>	<b>1,842</b>	<b>1,368</b>	<b>702</b>	<b>2,257</b>	<b>125</b>	<b>124</b>	<b>299</b>



# Cards Message Values from March 2022 – February 2023

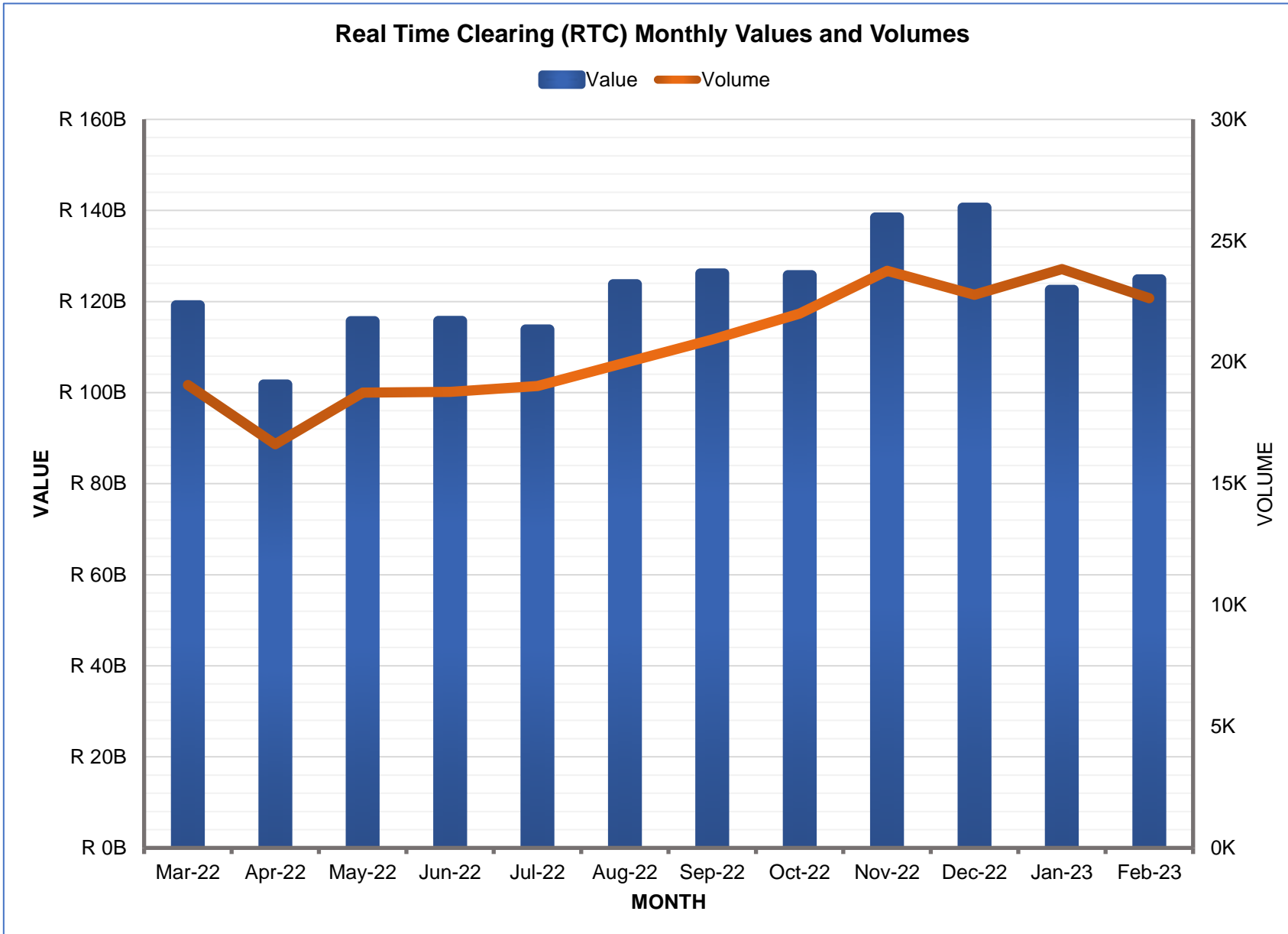


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Mar-22	R 71,974,106,145.11	R 4,415,204,229.06	R 39,258,870,682.04
Apr-22	R 69,137,490,156.24	R 4,385,193,437.02	R 36,488,301,164.07
May-22	R 71,918,394,925.14	R 4,459,298,638.77	R 37,021,821,120.28
Jun-22	R 70,847,473,235.18	R 4,518,985,186.74	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
Jan-23	R 43,891,879,434.91	R 5,472,936,939.63	R 38,966,725,442.45
Feb-23	R 40,924,068,883.83	R 4,862,320,918.96	R 35,249,749,126.75
Total	R 729,716,071,659.35	R 56,836,858,450.66	R 500,270,677,386.50
Average	R 60,809,672,638.28	R 4,736,404,870.89	R 41,689,223,115.54

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
Total	R 672,095,257,578.78	R 8,950,727,912.70	R 3,588,056,147.66	R 24,896,350,358.95
Average	R 56,007,938,131.57	R 745,893,992.73	R 299,004,678.97	R 2,074,695,863.25



# Real Time Clearing (RTC) Monthly Values and Volumes from March 2022 – February 2023

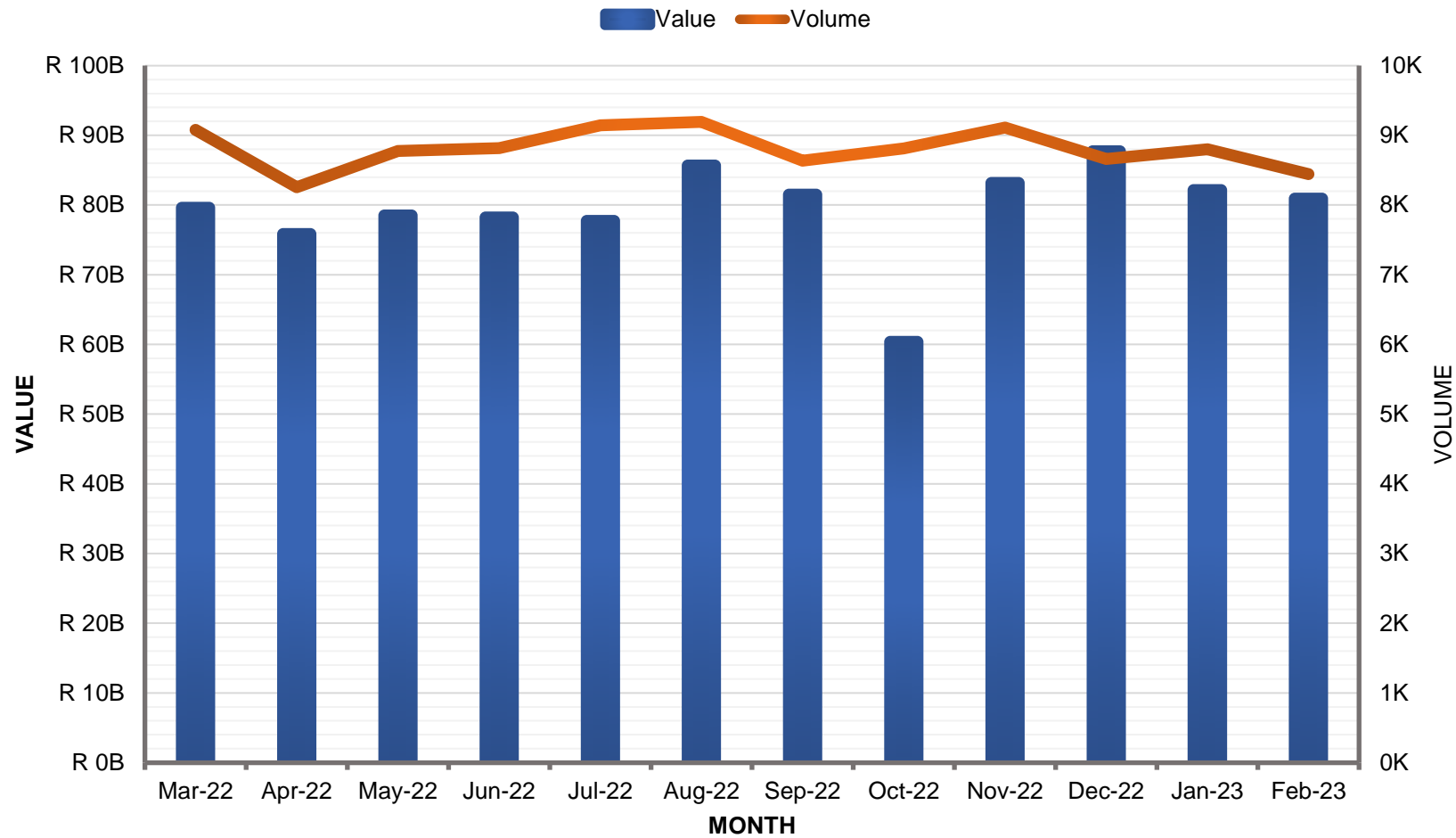


RTC Monthly Value and Volumes		
Month	Value	Volume
Mar-22	R 119,156,144,100.61	19,062
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	R 115,738,202,653.55	18,775
Jul-22	R 113,874,277,574.62	19,022
Aug-22	R 123,805,842,092.22	19,976
Sep-22	R 126,175,879,338.09	20,933
Oct-22	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
Jan-23	R 122,543,430,983.94	23,832
Feb-23	R 124,876,835,403.94	22,641
Total	R 1,468,498,089,214.22	248,164
Average	R 122,374,840,767.85	20,680



# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from March 2022 – February 2023

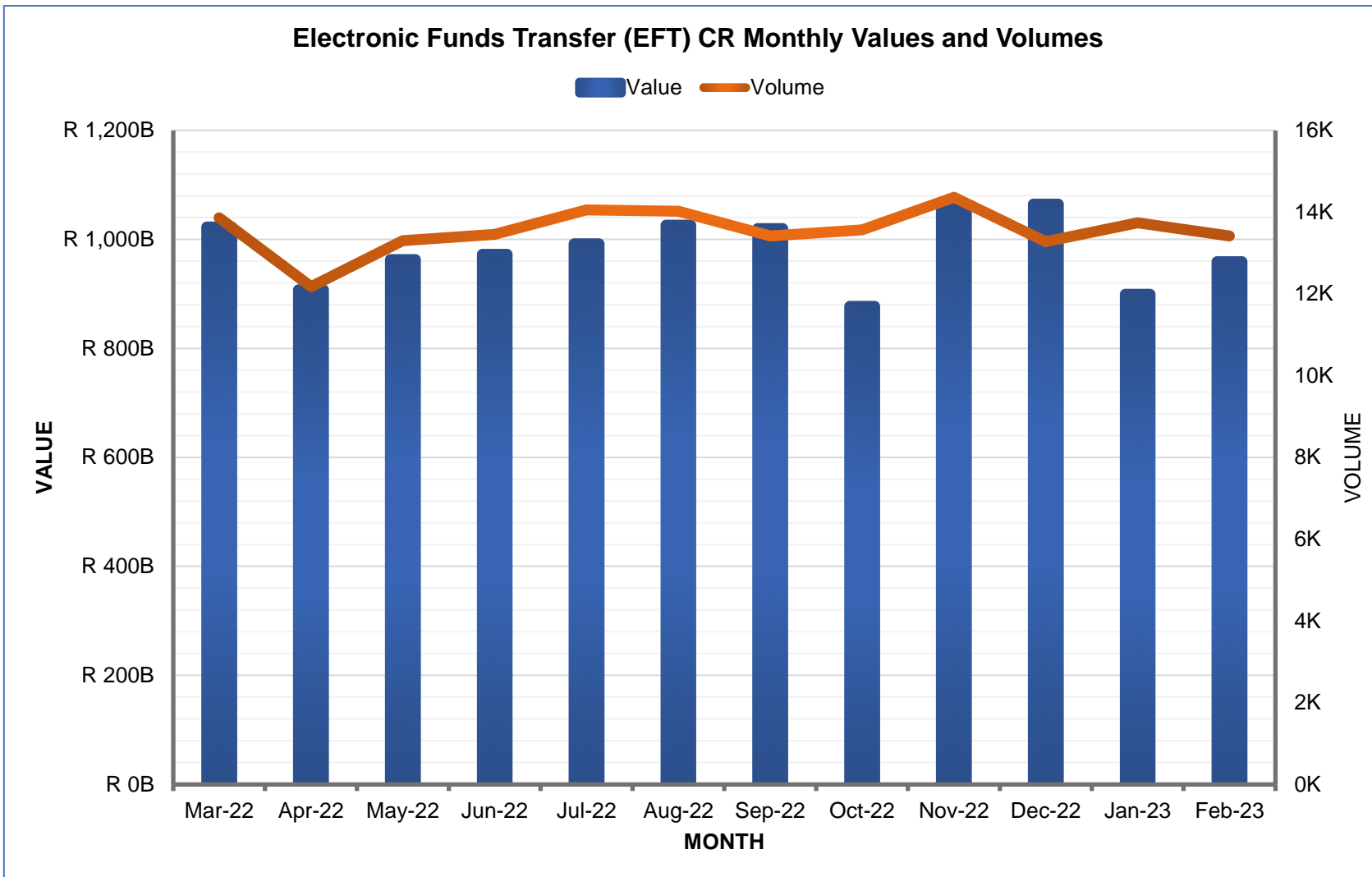
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Jan-23	R 82,167,047,669.90	8,802
Feb-23	R 80,933,620,096.86	8,445
Total	R 951,455,208,019.95	105,729
Average	R 79,287,934,001.66	8,811



# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from March 2022 – February 2023

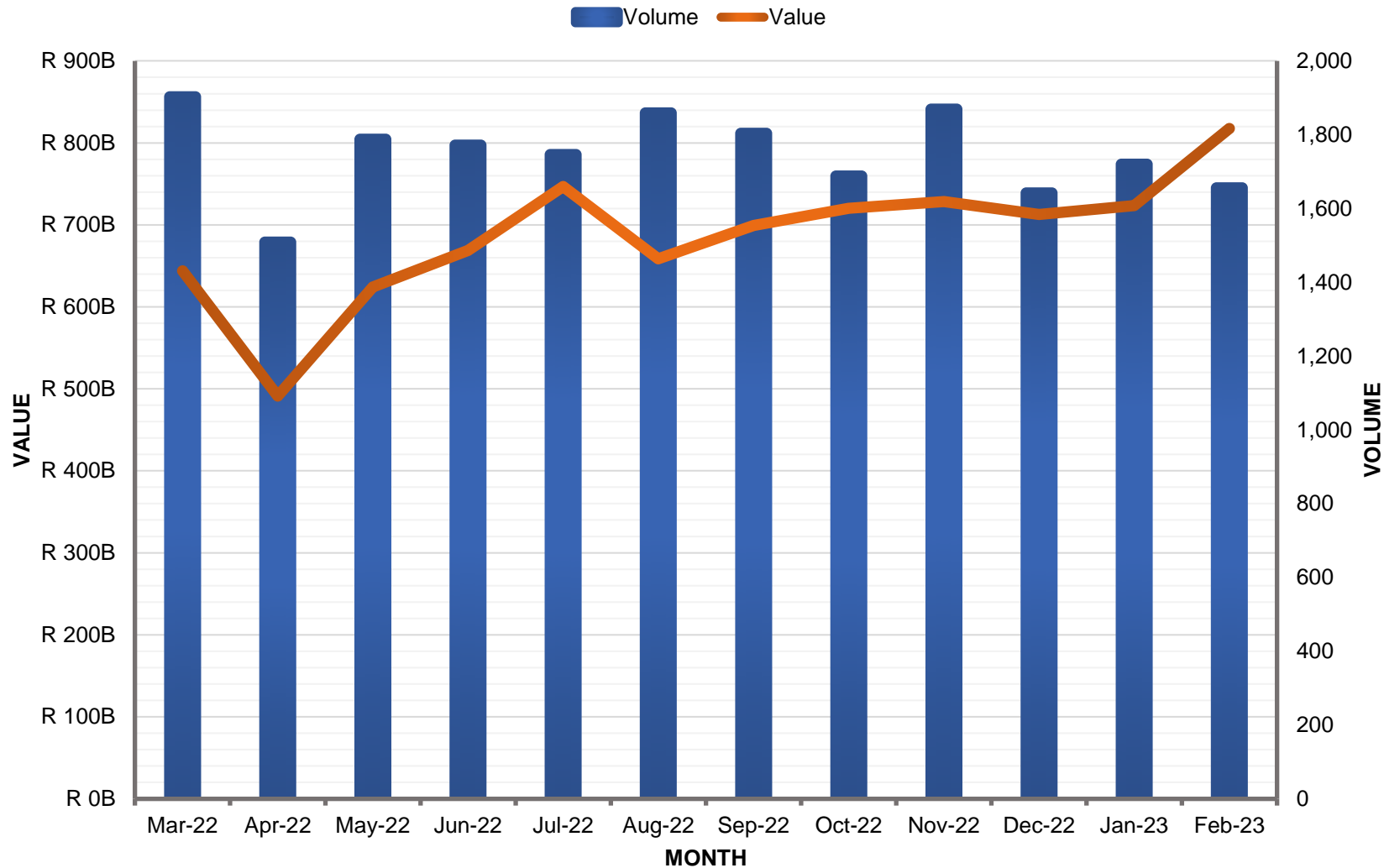


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Mar-22	R 1,022,624,330,240.11	13,861
Apr-22	R 907,646,916,026.97	12,178
May-22	R 962,917,426,375.83	13,299
Jun-22	R 972,766,502,941.17	13,454
Jul-22	R 992,019,742,574.65	14,052
Aug-22	R 1,026,119,189,428.03	14,022
Sep-22	R 1,019,677,841,615.74	13,418
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
Jan-23	R 899,200,592,486.70	13,742
Feb-23	R 958,893,613,390.06	13,417
Total	R 11,768,632,012,201.40	162,654
Average	R 980,719,334,350.11	13,555



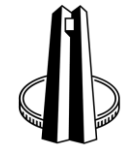
# CLS Settlement Values and Volumes from March 2022 – February 2023

CLS Settlement - Monthly Values and Volumes



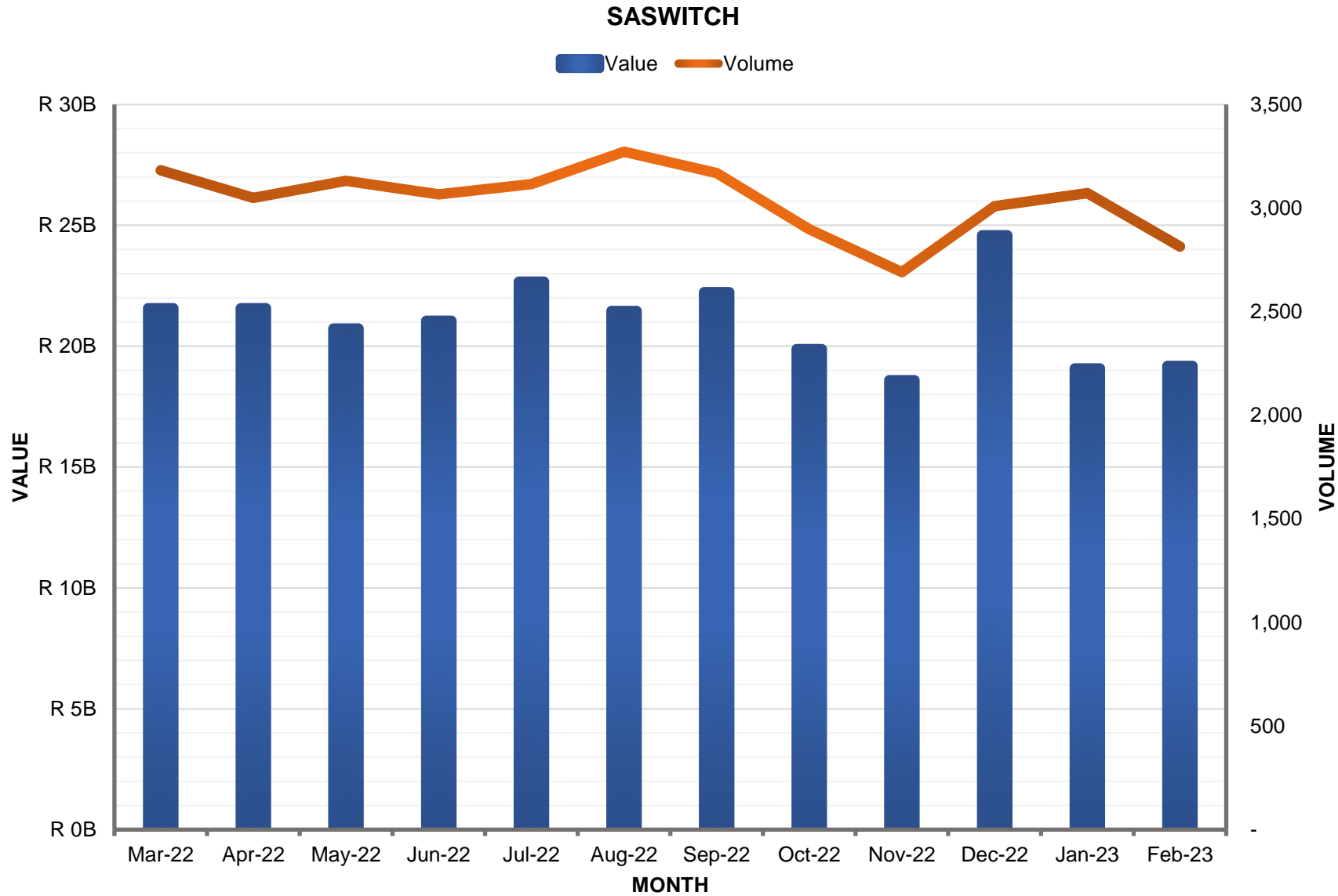
CLS Settlement - Monthly Values and Volumes

Month	Value	Volume
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
Jan-23	R 723,613,294,665.68	1,720
Feb-23	R 817,570,709,746.12	1,656
Total	R 8,235,312,562,870.44	20,956
Average	R 686,276,046,905.87	1,746

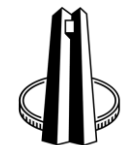




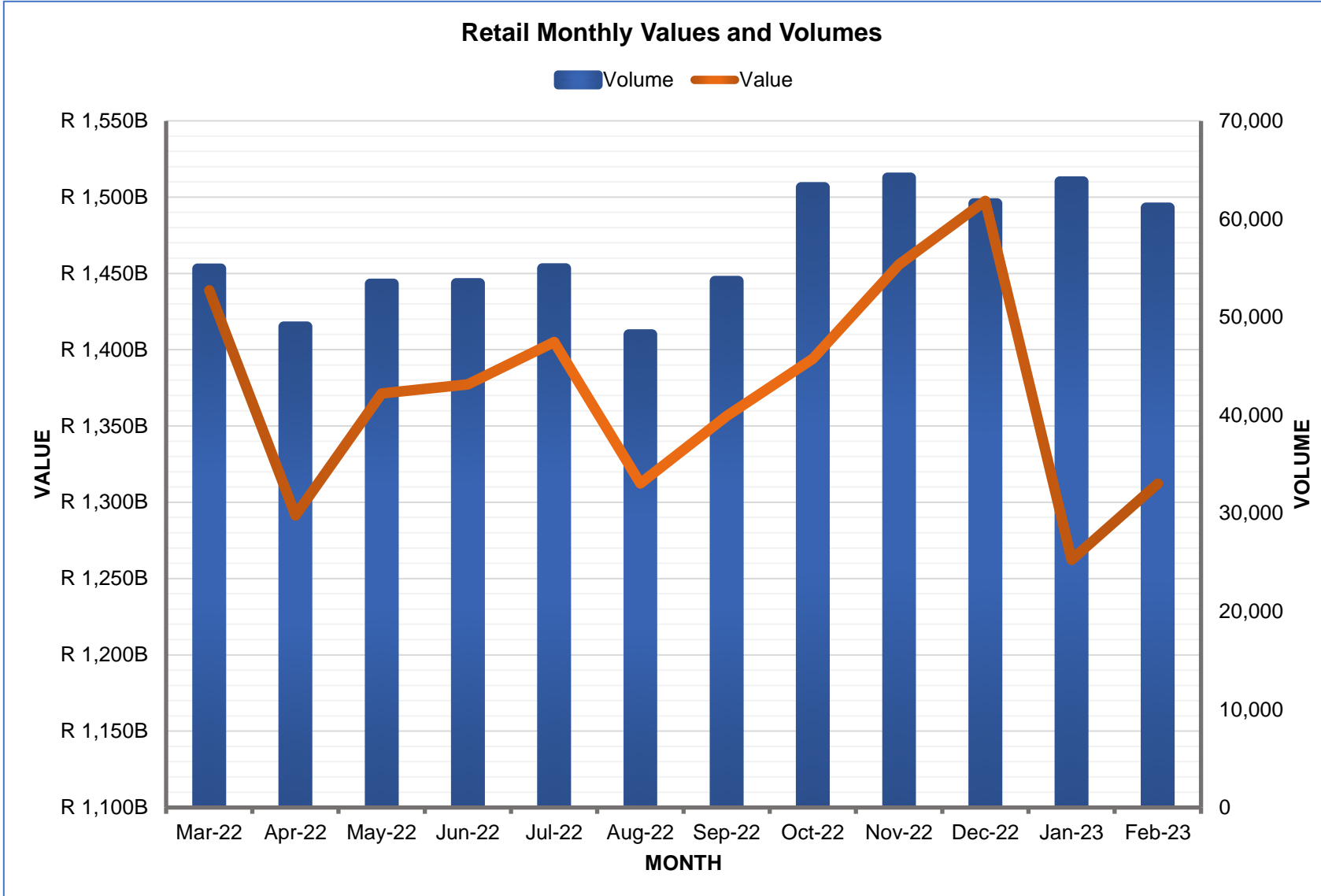
# SASwitch Values and Volumes from March 2022 – February 2023



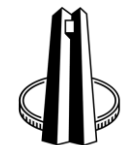
SASWITCH Monthly Values		
Month	Value	Volume
Mar-22	R 21,572,804,701.93	3,182
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	3,066
Jul-22	R 22,672,995,785.22	3,116
Aug-22	R 21,458,545,337.85	3,272
Sep-22	R 22,232,789,144.95	3,169
Oct-22	R 19,878,823,901.91	2,898
Nov-22	R 18,590,777,039.53	2,691
Dec-22	R 24,587,703,245.40	3,009
Jan-23	R 19,081,195,832.52	3,072
Feb-23	R 19,180,734,186.23	2,814
<b>Total</b>	<b>R 252,610,482,911.32</b>	<b>36,470</b>
<b>Average</b>	<b>R 21,050,873,575.94</b>	<b>3,039</b>



# Retail Values and Volumes from March 2022 – February 2023



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Jan-23	R 1,262,300,148,743.54	63,806
Feb-23	R 1,312,248,344,193.20	61,142
<b>Total</b>	<b>R 16,474,868,272,948.60</b>	<b>681,475</b>
<b>Average</b>	<b>R 1,372,905,689,412.38</b>	<b>56,790</b>



# Summarised Volumes and Values Totals for February 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	7,995	R 357,677,241,807.06
Payment Dematerialised MM Instrument (MPDEM)	4,344	R 186,578,530,766.86
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,656	R 817,570,709,746.12
Payment any Money Market Product (MPMMI)	156	R 43,629,335,498.35
Settlement of Derivative Margin Calls (OSDMC)	59	R 9,593,471,341.71







# THANK YOU



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