



Settlement Statistics and Indicators



January 2023



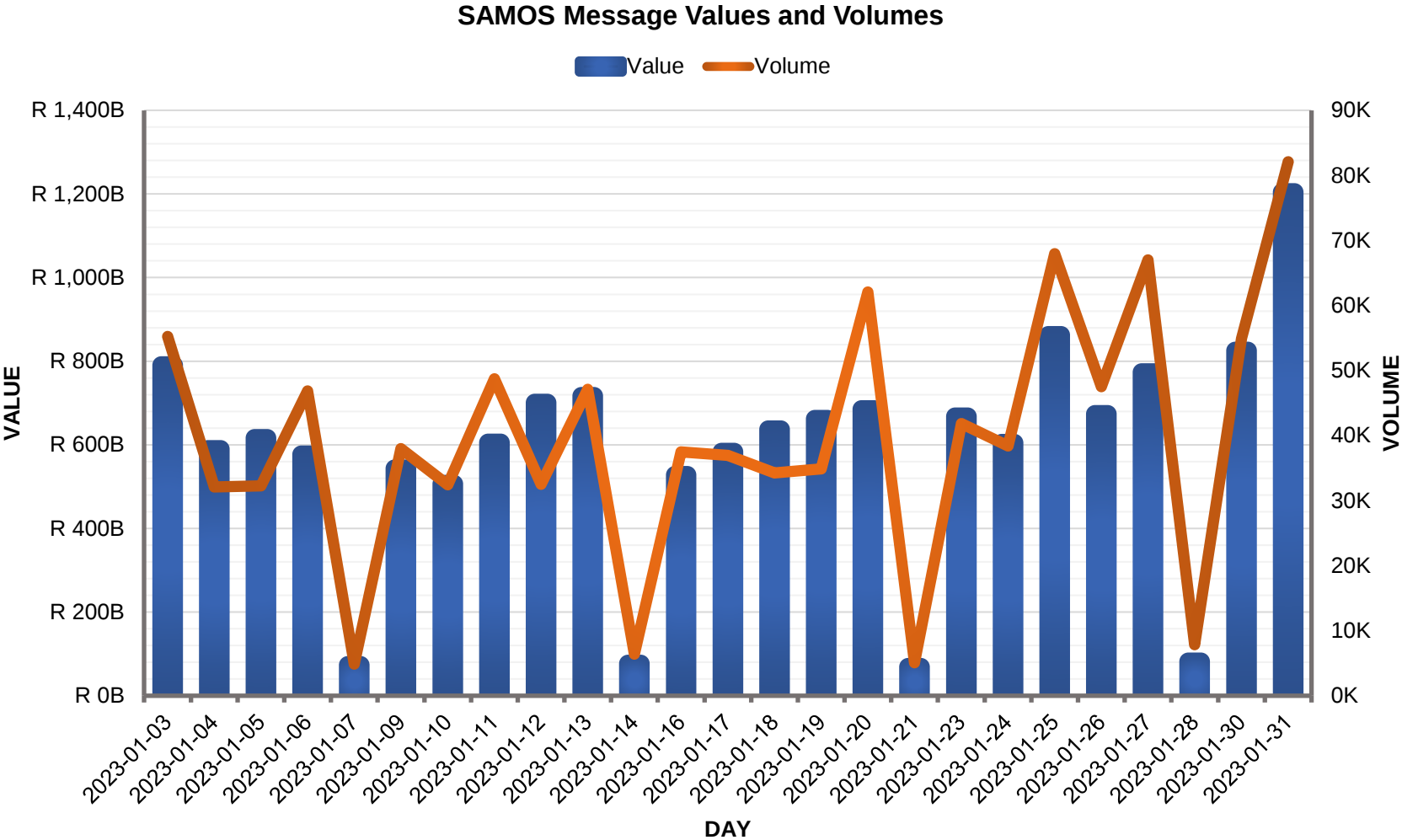
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for January 2023

- ✓ In January 2023, SAMOS processed **994,722** transactions to the value of **ZAR14,652,787,649,023.00**.
- ✓ Peak volume was **82,083** and peak value was **ZAR1,204,140,969,654.38** on 31st of January 2023.
- ✓ 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.

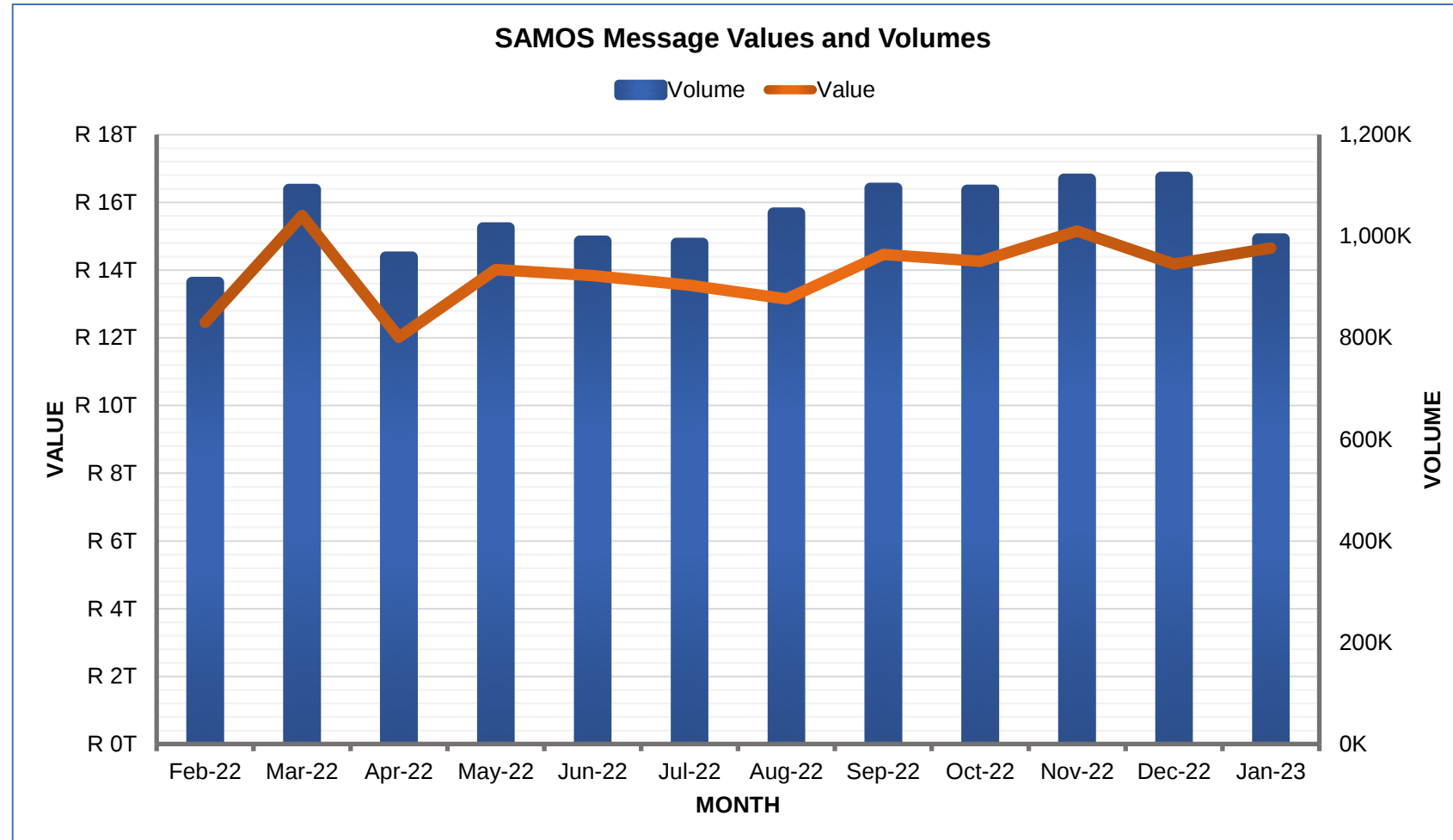


Daily Message Volumes and Values for January 2023

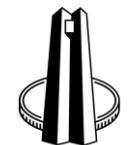


Daily Values and Volumes per month		
Date	Value	Volume
2023-01-03	R 790,202,065,821.20	55,216
2023-01-04	R 589,947,583,273.39	32,077
2023-01-05	R 616,517,024,856.42	32,283
2023-01-06	R 576,935,536,245.25	46,838
2023-01-07	R 73,099,275,610.42	4,863
2023-01-09	R 543,374,687,106.58	37,968
2023-01-10	R 506,725,349,256.75	32,423
2023-01-11	R 605,152,737,742.17	48,713
2023-01-12	R 700,506,420,927.27	32,505
2023-01-13	R 716,891,964,496.26	47,109
2023-01-14	R 76,368,562,176.37	6,414
2023-01-16	R 527,776,852,408.54	37,506
2023-01-17	R 583,134,947,523.21	36,941
2023-01-18	R 637,074,970,327.95	34,245
2023-01-19	R 661,844,719,939.86	34,874
2023-01-20	R 685,122,594,362.99	62,082
2023-01-21	R 68,748,040,884.72	5,085
2023-01-23	R 668,095,003,811.67	41,836
2023-01-24	R 604,878,181,301.75	38,407
2023-01-25	R 862,675,559,682.44	67,942
2023-01-26	R 673,398,715,193.36	47,531
2023-01-27	R 773,345,883,510.46	67,009
2023-01-28	R 81,609,914,545.36	7,830
2023-01-30	R 825,220,088,364.28	54,942
2023-01-31	R 1,204,140,969,654.38	82,083
Total	R 14,652,787,649,023.00	994,722
Average	R 586,111,505,960.92	39,789

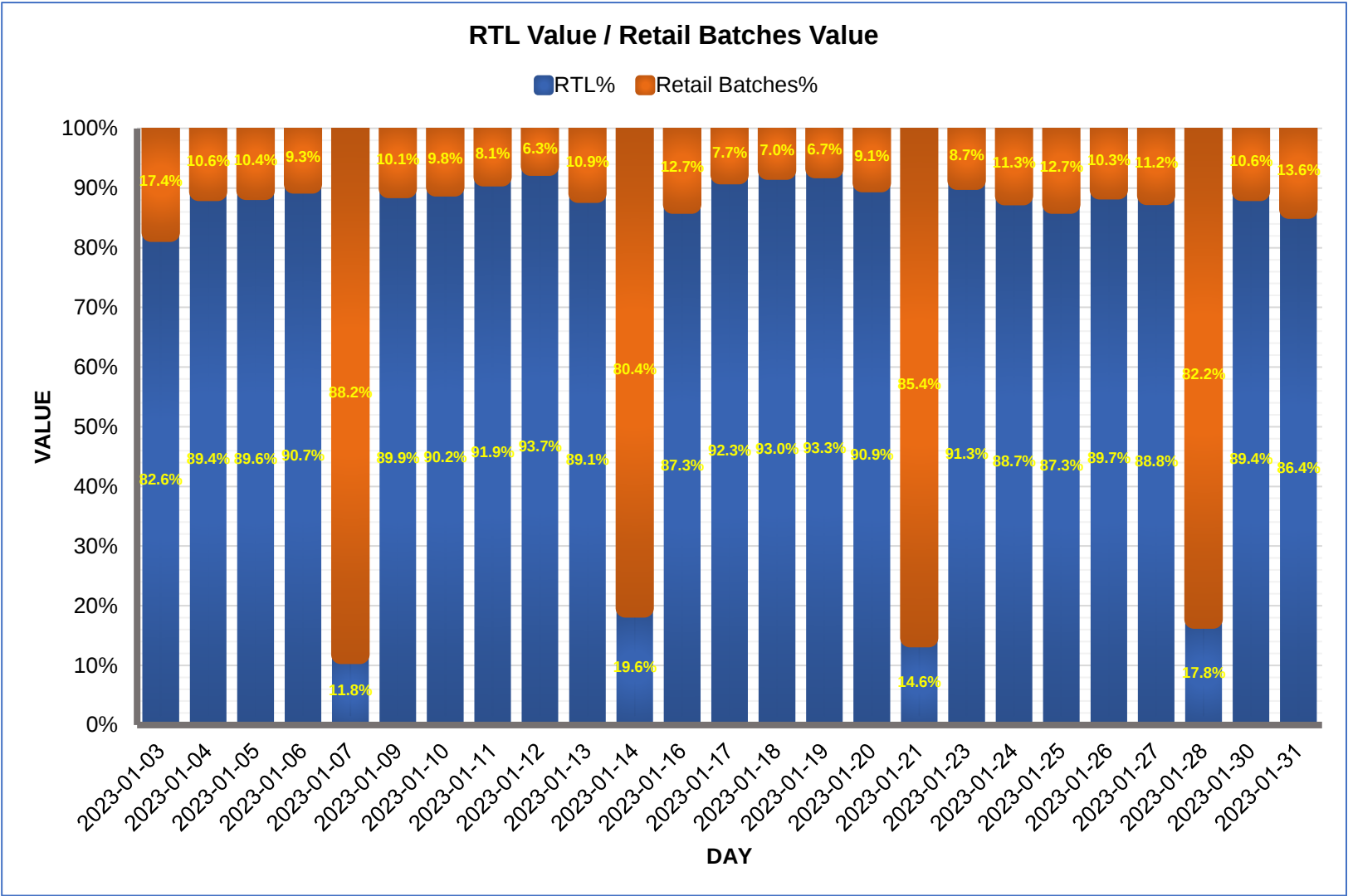
Total Monthly Message Values and Volumes from February 2022 – January 2023



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Jan-23	R 14,652,787,649,023.00	994,722
Total	R 167,340,129,873,026.00	12,404,639
Average	R 13,945,010,822,752.20	1,033,720

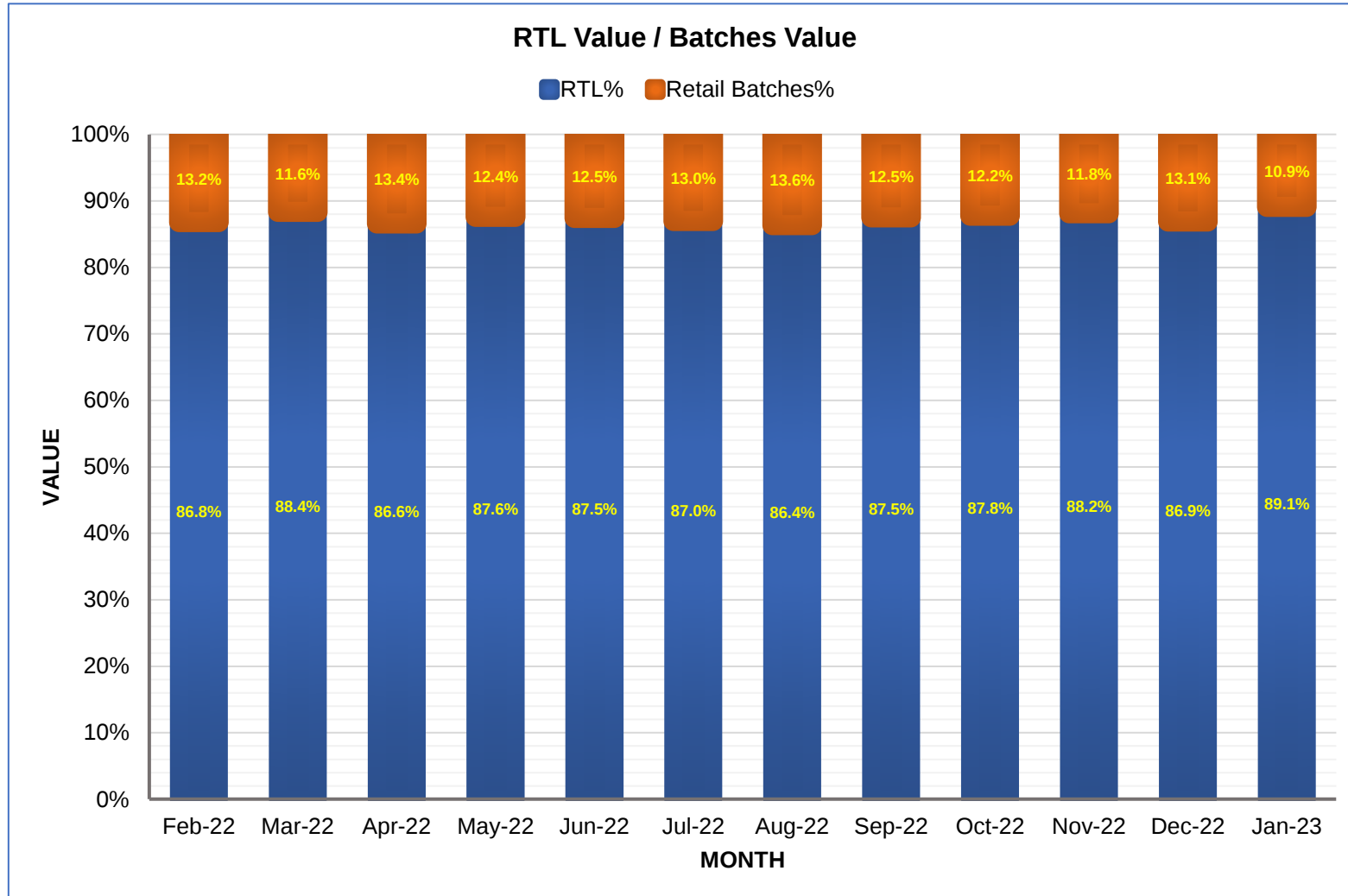


RTL /Retail Batches Message Values for January 2023

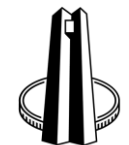


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023-01-03	R 515,080,445,155.93	R 108,435,692,475.90
2023-01-04	R 420,430,828,770.63	R 49,746,040,581.40
2023-01-05	R 425,818,531,704.04	R 49,405,793,506.75
2023-01-06	R 422,798,011,207.01	R 43,306,007,187.36
2023-01-07	R 1,909,734,327.04	R 14,230,718,931.87
2023-01-09	R 400,501,761,557.45	R 44,832,092,327.02
2023-01-10	R 359,012,615,117.46	R 38,997,382,377.43
2023-01-11	R 402,032,228,804.85	R 35,546,419,075.86
2023-01-12	R 530,716,565,854.63	R 35,894,769,462.94
2023-01-13	R 514,154,312,442.63	R 62,723,791,056.74
2023-01-14	R 3,643,798,827.01	R 14,946,607,146.81
2023-01-16	R 346,976,611,177.80	R 50,451,831,009.51
2023-01-17	R 439,864,788,531.03	R 36,905,508,811.58
2023-01-18	R 478,686,830,513.20	R 36,062,258,678.75
2023-01-19	R 521,854,444,103.33	R 37,702,480,285.68
2023-01-20	R 512,488,563,225.81	R 51,340,325,516.28
2023-01-21	R 1,985,103,072.12	R 11,590,151,181.67
2023-01-23	R 485,210,952,004.29	R 46,247,836,869.09
2023-01-24	R 441,059,382,591.10	R 56,113,303,794.55
2023-01-25	R 591,403,003,596.93	R 85,929,017,732.78
2023-01-26	R 500,909,038,071.51	R 57,363,293,608.25
2023-01-27	R 559,167,489,040.56	R 70,615,108,936.16
2023-01-28	R 4,014,525,463.67	R 18,599,578,135.55
2023-01-30	R 630,708,649,005.94	R 74,549,832,971.56
2023-01-31	R 833,526,895,811.26	R 130,764,307,082.05
Total	R 10,343,955,109,977.20	R 1,262,300,148,743.54
Average	R 413,758,204,399.09	R 50,492,005,949.74

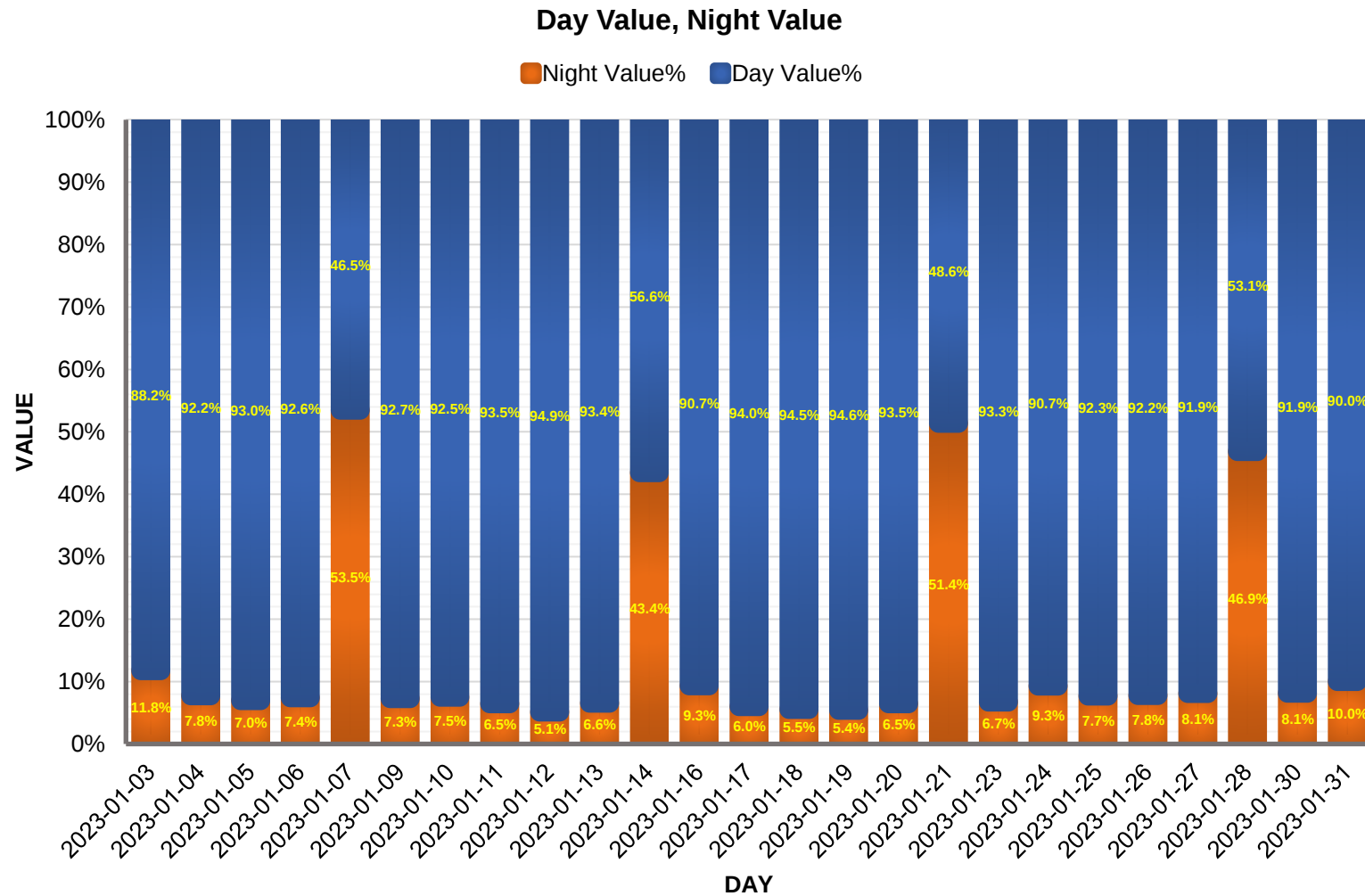
RTL /Retail Batches Message Values for 12 Months (February 2022 – January 2023)



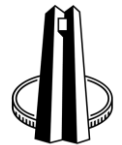
RTL /Batches Message Values		
Month	RTL	Retail Batches
Feb-22	R 8,364,258,716,646.59	R 1,269,759,030,214.13
Mar-22	R 10,942,860,165,624.40	R 1,438,907,261,361.79
Apr-22	R 8,371,284,831,054.43	R 1,291,436,658,264.04
May-22	R 9,695,964,595,567.33	R 1,371,390,801,003.20
Jun-22	R 9,598,383,117,399.16	R 1,377,203,228,359.20
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
Jan-23	R 10,343,955,109,977.20	R 1,262,300,148,743.54
Total	R 116,851,395,346,916.00	R 16,662,220,392,438.60
Average	R 9,737,616,278,909.70	R 1,388,518,366,036.55



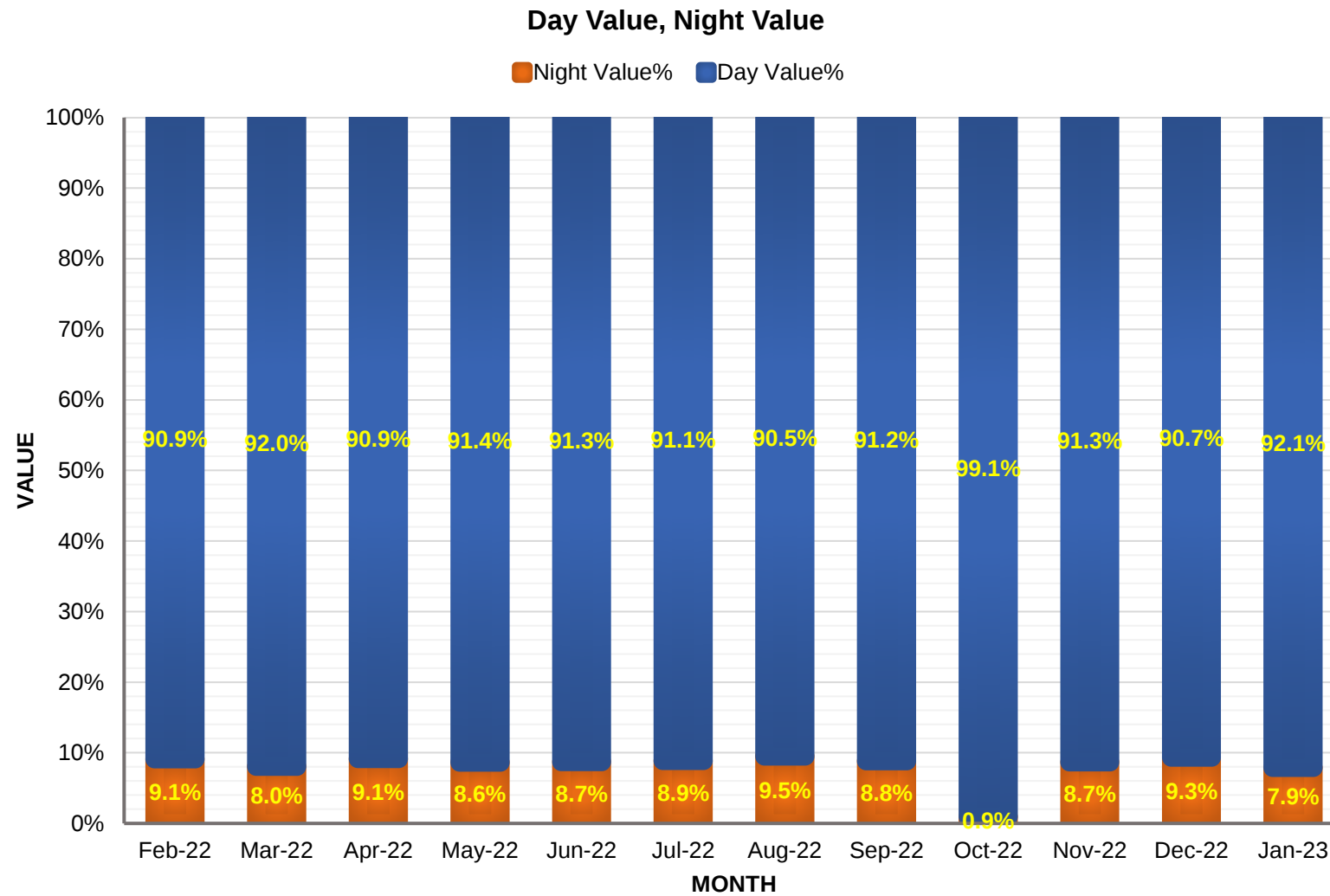
Day and Night Settlement Values for January 2023



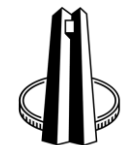
Day and Night Settlement Values		
Date	Night Value	Day Value
2023-01-03	R 73,443,746,397.19	R 550,072,399,905.64
2023-01-04	R 36,459,624,651.92	R 433,717,244,700.11
2023-01-05	R 33,143,001,346.58	R 442,081,323,864.21
2023-01-06	R 34,565,322,999.71	R 431,538,695,394.66
2023-01-07	R 8,633,698,468.60	R 7,506,754,790.31
2023-01-09	R 32,453,432,311.70	R 412,880,564,896.05
2023-01-10	R 29,816,390,530.89	R 368,194,153,130.09
2023-01-11	R 28,320,391,414.44	R 409,258,256,466.27
2023-01-12	R 29,035,743,914.01	R 537,575,591,403.56
2023-01-13	R 37,817,111,062.35	R 539,060,992,437.02
2023-01-14	R 8,077,368,451.58	R 10,513,037,522.24
2023-01-16	R 37,097,416,056.26	R 360,331,026,131.05
2023-01-17	R 28,674,554,387.13	R 448,095,742,955.48
2023-01-18	R 28,458,214,594.11	R 486,290,874,597.84
2023-01-19	R 30,312,114,552.61	R 529,244,809,836.40
2023-01-20	R 36,393,480,516.60	R 527,824,408,225.49
2023-01-21	R 6,971,498,447.15	R 6,603,755,806.64
2023-01-23	R 35,725,418,694.00	R 495,733,370,179.38
2023-01-24	R 46,167,737,244.39	R 451,004,949,141.26
2023-01-25	R 52,139,210,576.92	R 625,192,810,752.79
2023-01-26	R 43,570,585,914.64	R 514,701,745,765.12
2023-01-27	R 51,084,324,649.71	R 578,698,273,327.01
2023-01-28	R 10,598,323,230.28	R 12,015,780,368.94
2023-01-30	R 57,310,991,187.91	R 647,947,490,789.59
2023-01-31	R 96,789,434,568.67	R 867,501,768,324.64
Total	R 913,059,136,169.35	R 10,693,585,820,711.80
Average	R 36,522,365,446.77	R 427,743,432,828.47



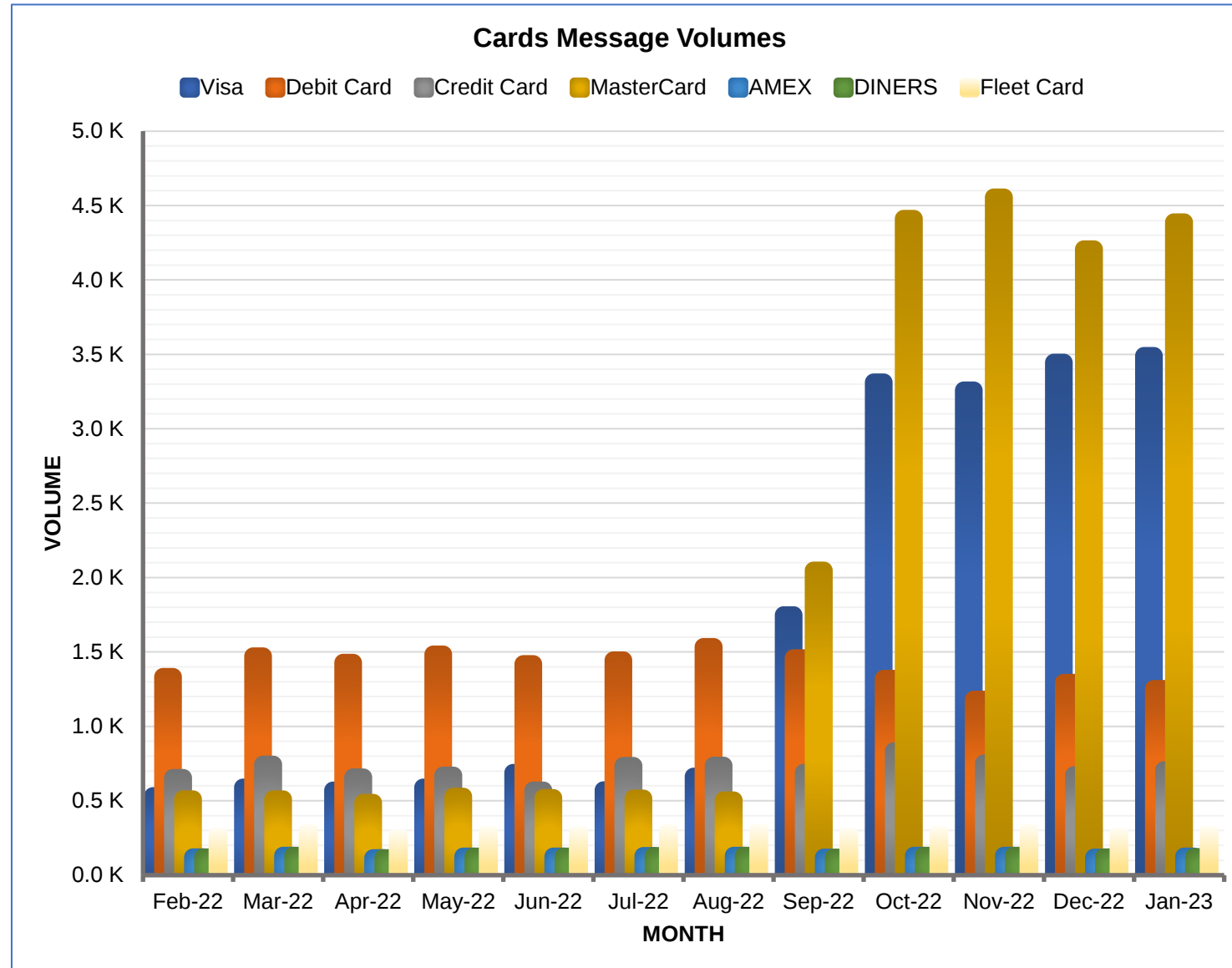
Day and Night Settlement Values for 12 Months (February 2022 – January 2023)



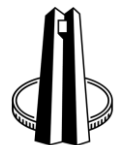
Day and Night Settlement Values		
Month	Night Value	Day Value
Feb-22	R 874,692,185,345.83	R 8,759,326,311,433.74
Mar-22	R 992,325,934,541.89	R 11,389,442,187,071.10
Apr-22	R 881,415,638,519.56	R 8,781,306,651,364.79
May-22	R 955,924,719,078.34	R 10,111,431,383,706.90
Jun-22	R 953,213,739,928.40	R 10,028,157,641,392.30
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
Jan-23	R 913,059,136,169.35	R 10,693,585,820,711.80
Total	R 10,799,232,572,571.80	R 123,286,882,966,300.00
Average	R 899,936,047,714.32	R 10,273,906,913,858.30



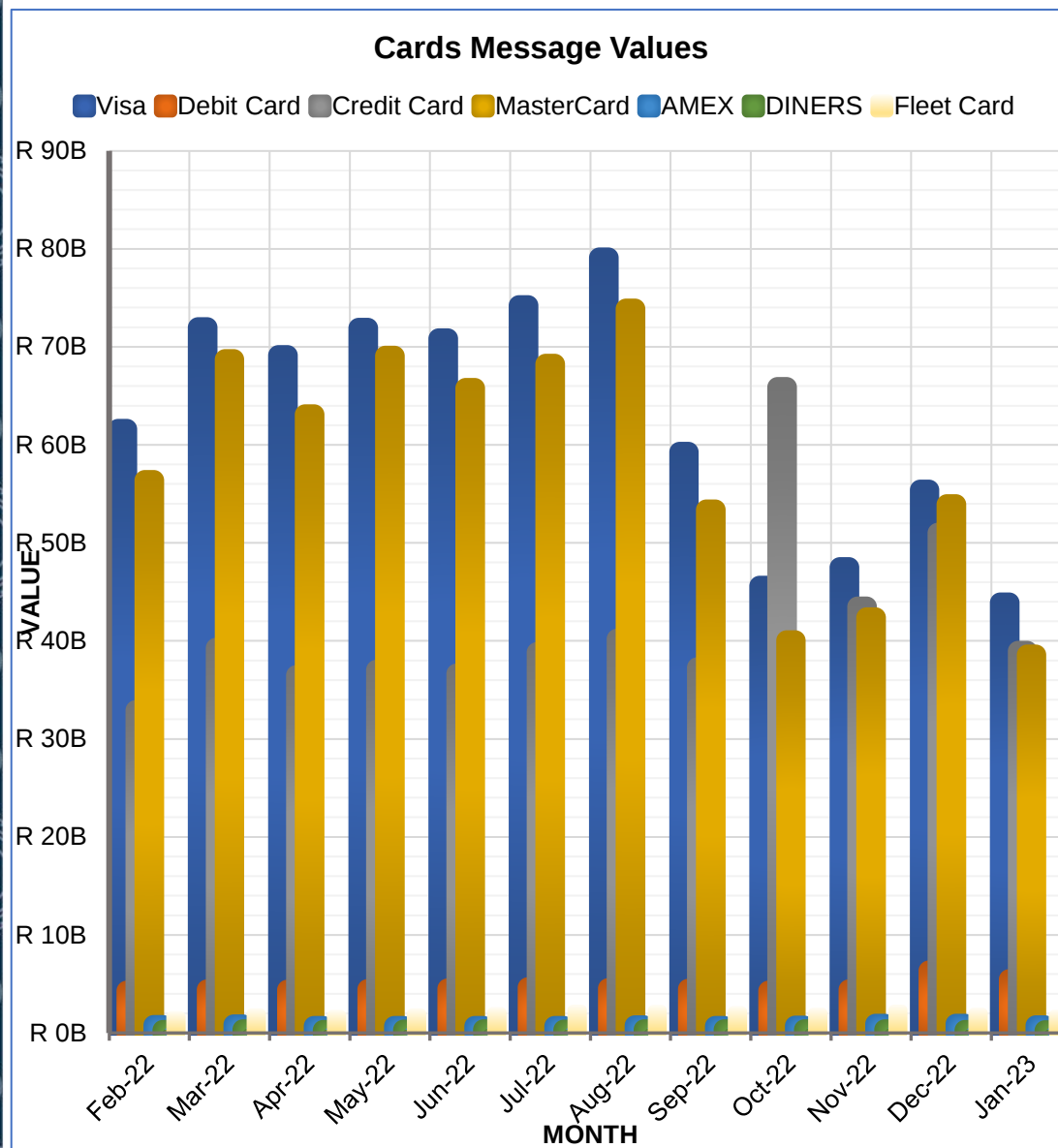
Cards Message Volumes from February 2022 – January 2023



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Jan-23	3,489	1,251	705	4,388	125	122	300
Total	19,452	16,612	8,417	23,179	1,497	1,495	3,588
Average	1,621	1,384	701	1,932	125	125	299



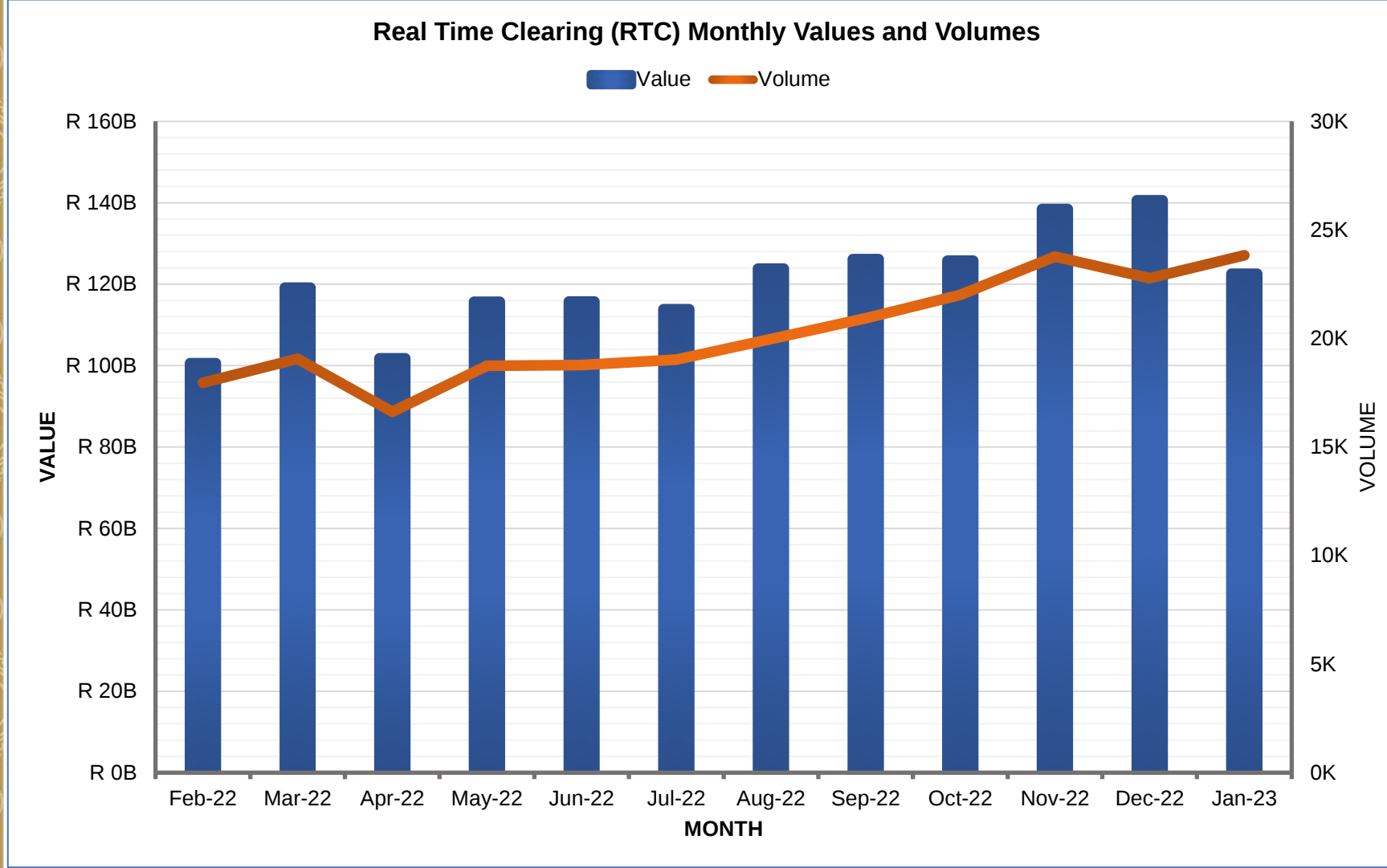
Cards Message Values from February 2022 – January 2023



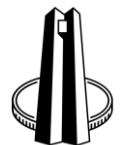
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Feb-22	R 61,588,091,467.29	R 4,274,471,612.93	R 32,912,641,604.21
Mar-22	R 71,974,106,145.11	R 4,415,204,229.06	R 39,258,870,682.04
Apr-22	R 69,137,490,156.24	R 4,385,193,437.02	R 36,488,301,164.07
May-22	R 71,918,394,925.14	R 4,459,298,638.77	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
Jan-23	R 43,891,879,434.91	R 5,472,936,939.63	R 38,966,725,442.45
Total	R 750,380,094,242.81	R 56,249,009,144.63	R 497,933,569,863.96
Average	R 62,531,674,520.23	R 4,687,417,428.72	R 41,494,464,155.33

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Jan-23	R 38,580,682,993.19	R 738,812,445.58	R 227,468,256.90	R 1,809,746,518.19
Total	R 693,412,535,532.93	R 8,998,279,994.48	R 3,599,436,571.13	R 24,673,822,121.38
Average	R 57,784,377,961.08	R 749,856,666.21	R 299,953,047.59	R 2,056,151,843.45

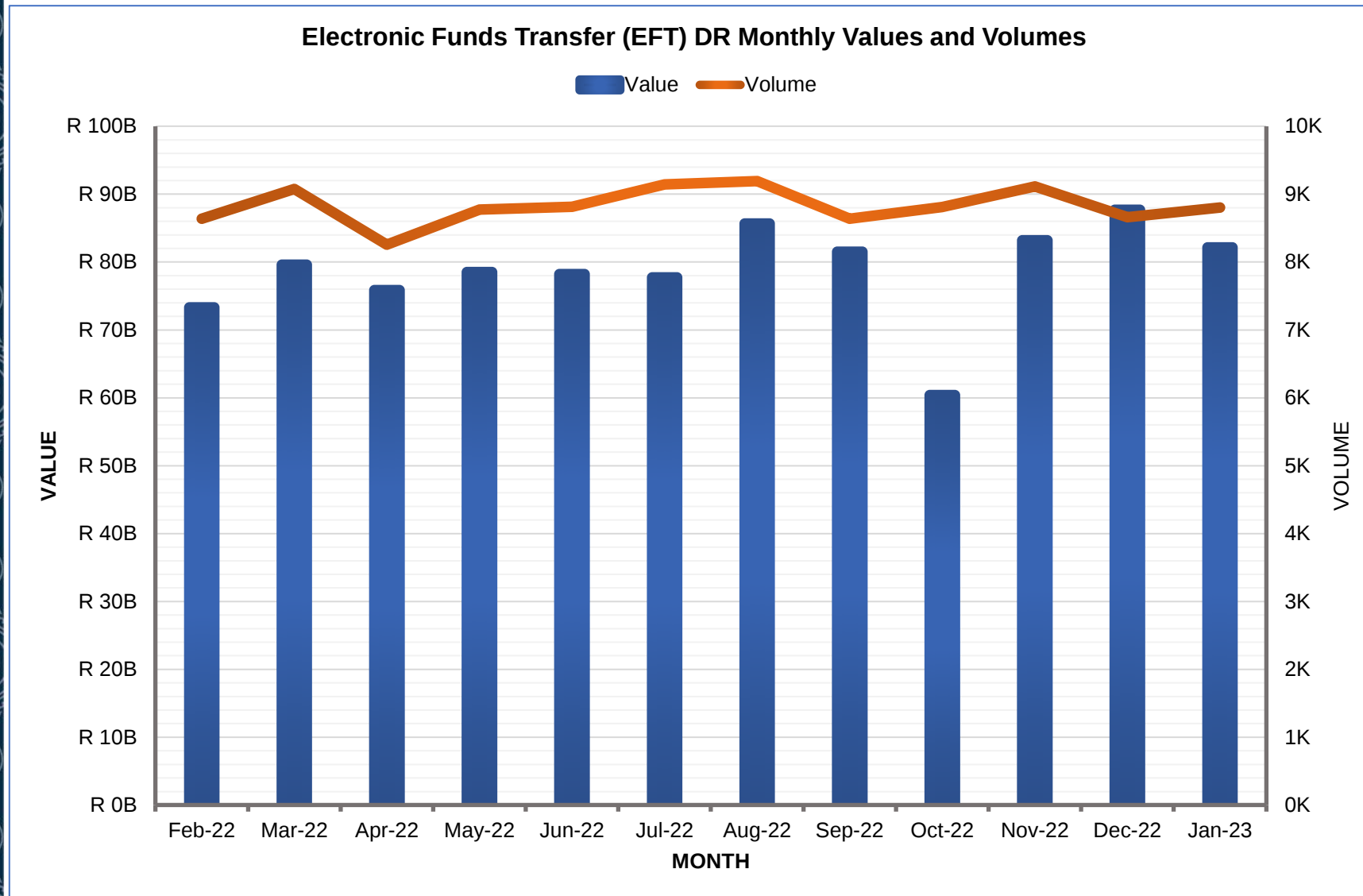
Real Time Clearing (RTC) Monthly Values and Volumes from February 2022 – January 2023



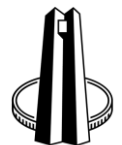
RTC Monthly Value and Volumes		
Month	Value	Volume
Feb-22	R 100,604,572,028.96	17,955
Mar-22	R 119,156,144,100.61	19,062
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	R 115,738,202,653.55	18,775
Jul-22	R 113,874,277,574.62	19,022
Aug-22	R 123,805,842,092.22	19,976
Sep-22	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
Jan-23	R 122,543,430,983.94	23,832
Total	R 1,444,225,825,839.24	243,478
Average	R 120,352,152,153.27	20,290



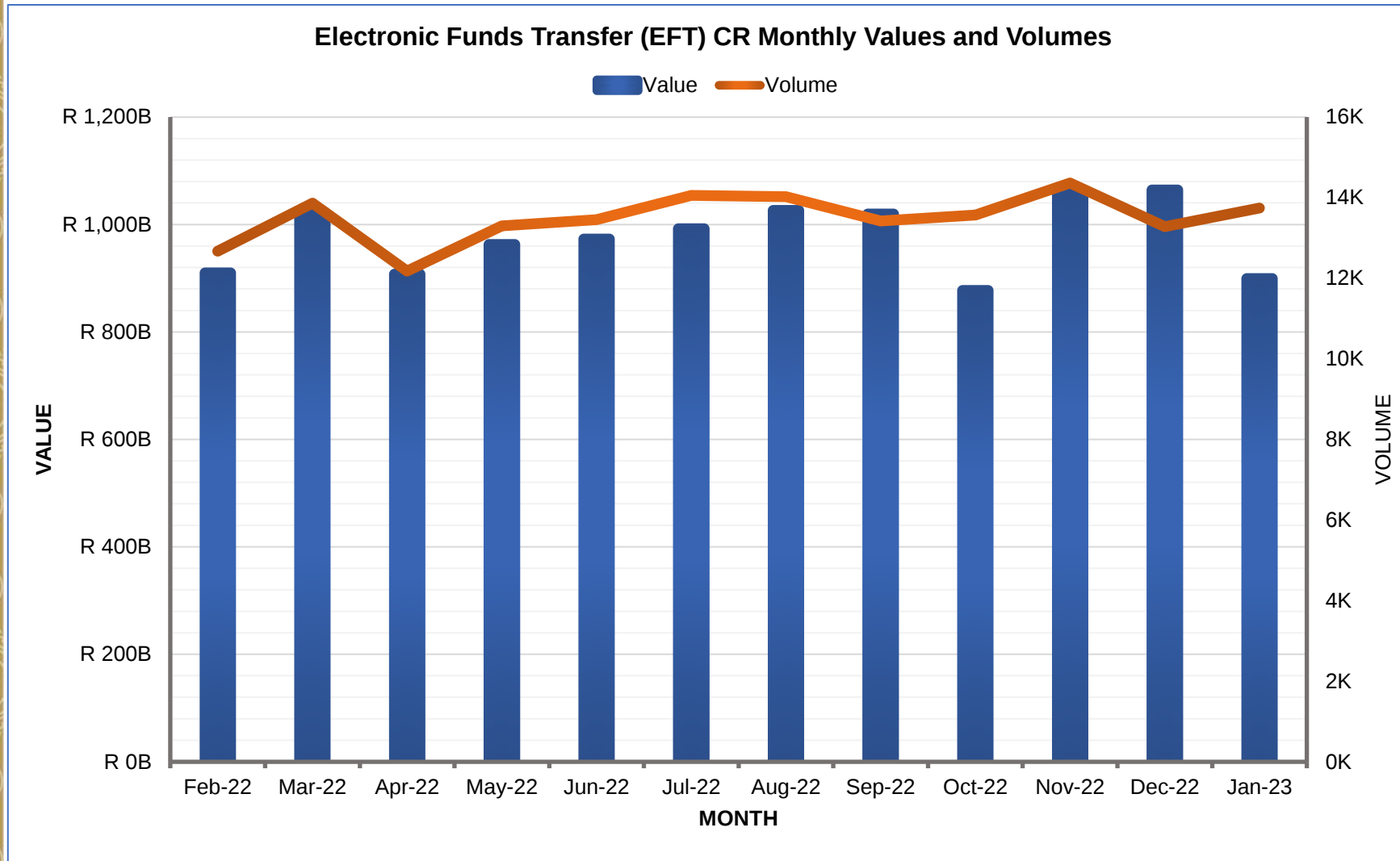
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2022 – January 2023



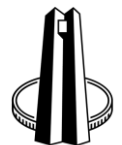
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Feb-22	R 73,328,641,389.20	8,639
Mar-22	R 79,594,424,103.29	9,077
Apr-22	R 75,845,446,936.85	8,255
May-22	R 78,522,083,821.57	8,774
Jun-22	R 78,218,433,429.92	8,815
Jul-22	R 77,728,906,460.15	9,145
Aug-22	R 85,672,407,434.81	9,194
Sep-22	R 81,505,634,931.01	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
Jan-23	R 82,167,047,669.90	8,802
Total	R 943,850,229,312.29	105,923
Average	R 78,654,185,776.02	8,827



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

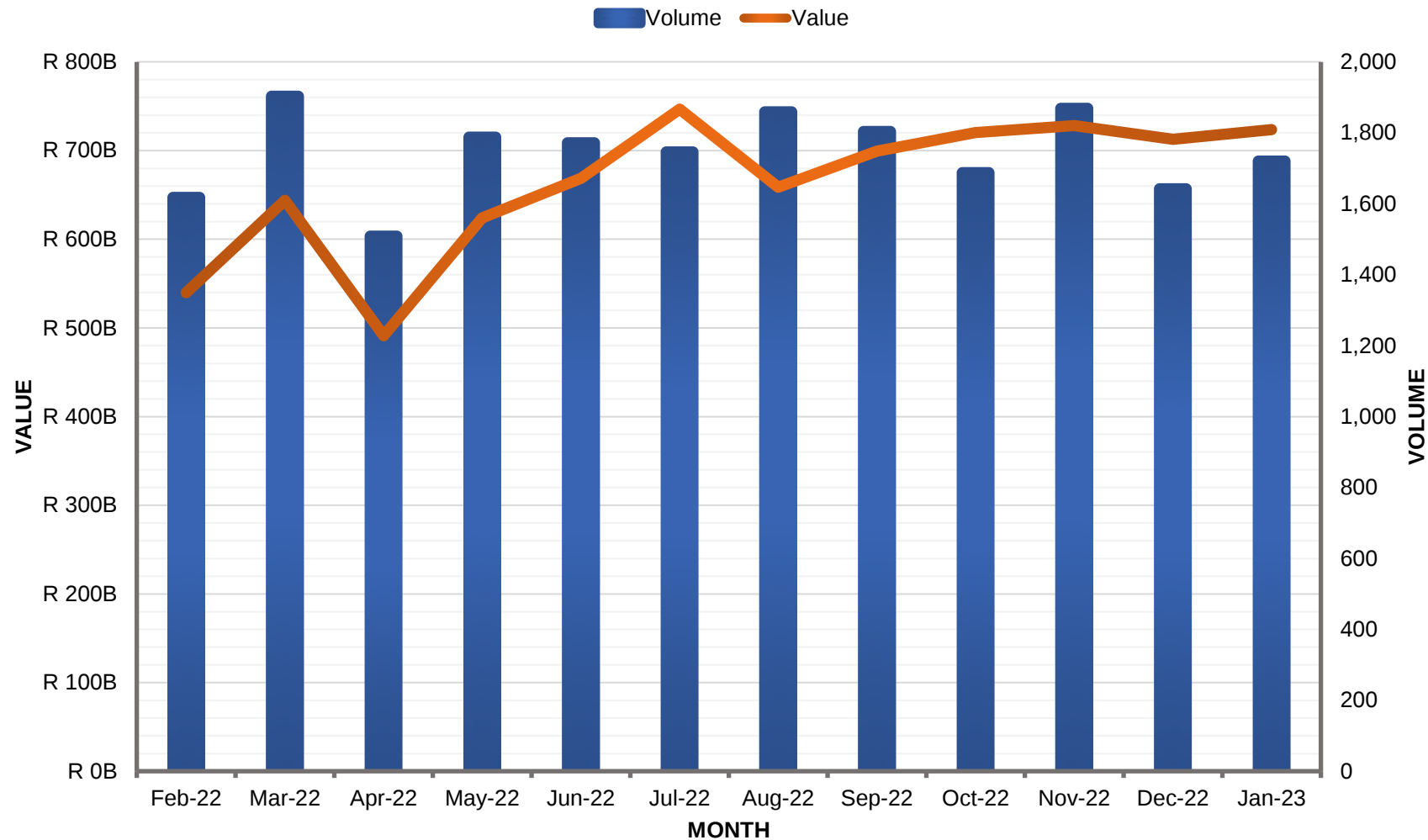


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Feb-22	R 909,737,815,542.52	12,668
Mar-22	R 1,022,624,330,240.11	13,861
Apr-22	R 907,646,916,026.97	12,178
May-22	R 962,917,426,375.83	13,299
Jun-22	R 972,766,502,941.17	13,454
Jul-22	R 992,019,742,574.65	14,052
Aug-22	R 1,026,119,189,428.03	14,022
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
Jan-23	R 899,200,592,486.70	13,742
Total	R 11,719,476,214,353.80	161,905
Average	R 976,623,017,862.82	13,492

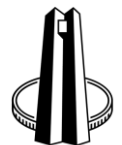


CLS Settlement Values and Volumes from February 2022 – January 2023

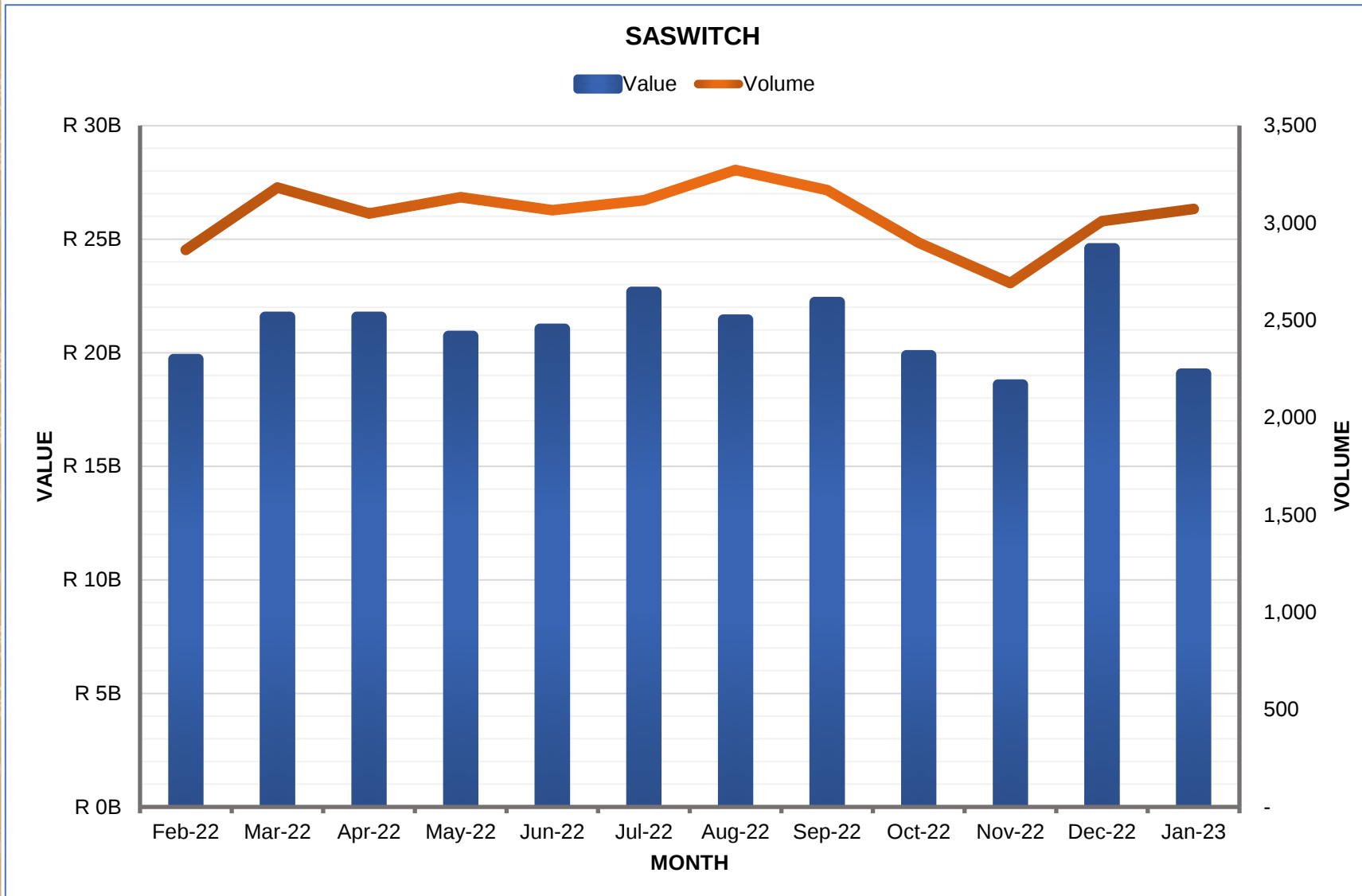
CLS Settlement - Monthly Values and Volumes



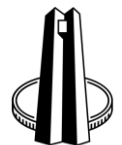
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Feb-22	R 539,859,472,988.12	1,618
Mar-22	R 643,824,691,600.46	1,903
Apr-22	R 491,243,638,152.10	1,509
May-22	R 624,157,559,790.96	1,788
Jun-22	R 668,752,235,242.32	1,772
Jul-22	R 746,803,243,452.86	1,746
Aug-22	R 658,683,569,456.38	1,859
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
Jan-23	R 723,613,294,665.68	1,720
Total	R 7,957,601,326,112.44	20,918
Average	R 663,133,443,842.70	1,743



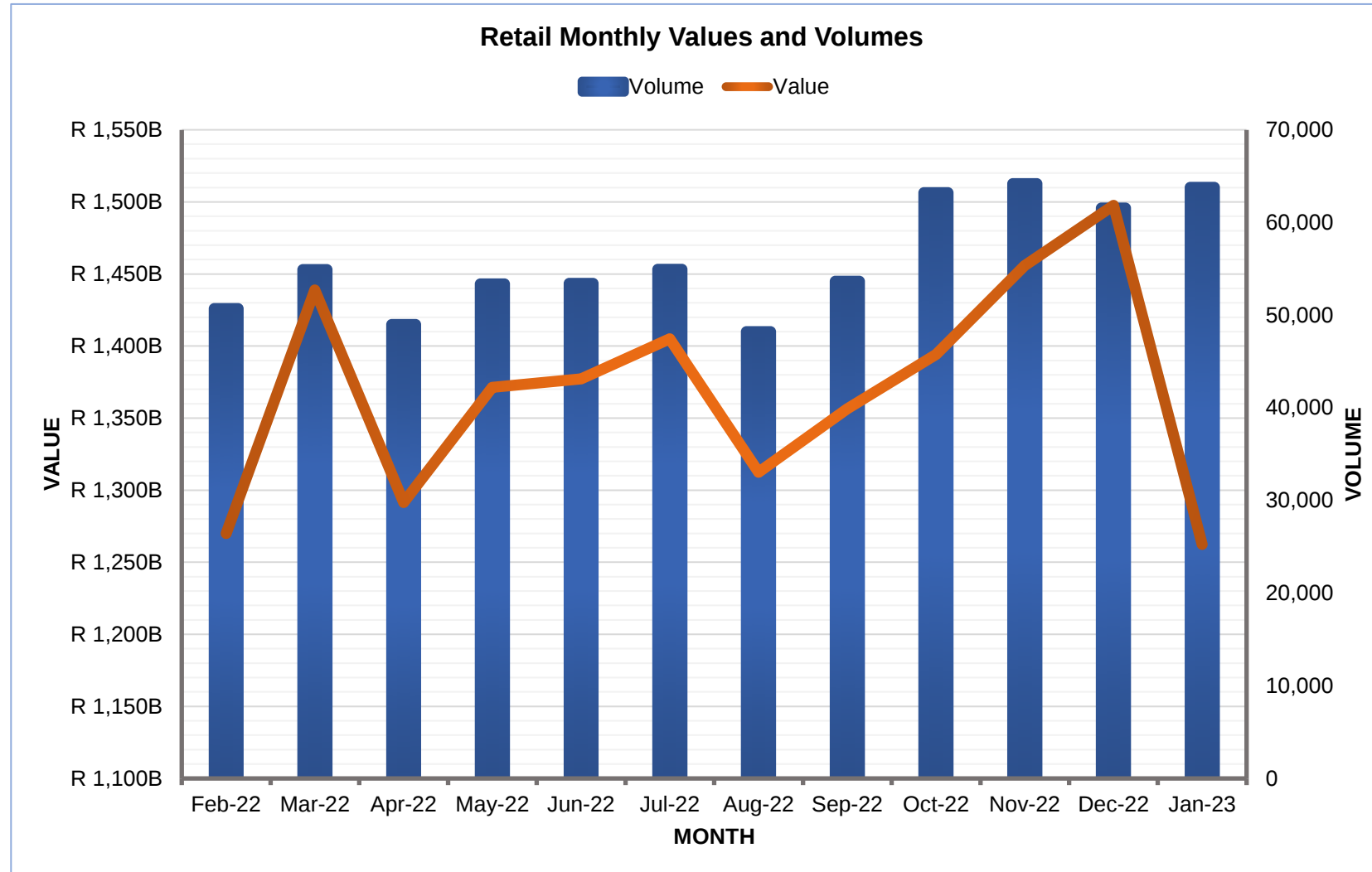
SASWITCH Values and Volumes from February 2022 – January 2023



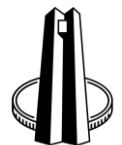
SASWITCH Monthly Values		
Month	Value	Volume
Feb-22	R 19,717,972,589.63	2,861
Mar-22	R 21,572,804,701.93	3,182
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	3,066
Jul-22	R 22,672,995,785.22	3,116
Aug-22	R 21,458,545,337.85	3,272
Sep-22	R 22,232,789,144.95	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
Jan-23	R 19,081,195,832.52	3,072
Total	R 253,147,721,314.72	36,517
Average	R 21,095,643,442.89	3,043



Retail Values and Volumes from February 2022 – January 2023



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Jan-23	R 1,262,300,148,743.54	63,806
Total	R 16,432,490,353,738.30	671,038
Average	R 1,369,374,196,144.86	55,920



Summarised Volumes and Values Totals for January 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,440	R 374,294,659,043.46
Payment Dematerialised MM Instrument (MPDEM)	3,683	R 140,773,828,508.22
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,720	R 723,613,294,665.68
Payment any Money Market Product (MPMMI)	162	R 13,595,204,812.37
Settlement of Derivative Margin Calls (OSDMC)	83	R 12,509,833,009.97





THANK YOU



SOUTH AFRICAN RESERVE BANK