



Settlement Statistics and Indicators



July 2023



SOUTH AFRICAN RESERVE BANK

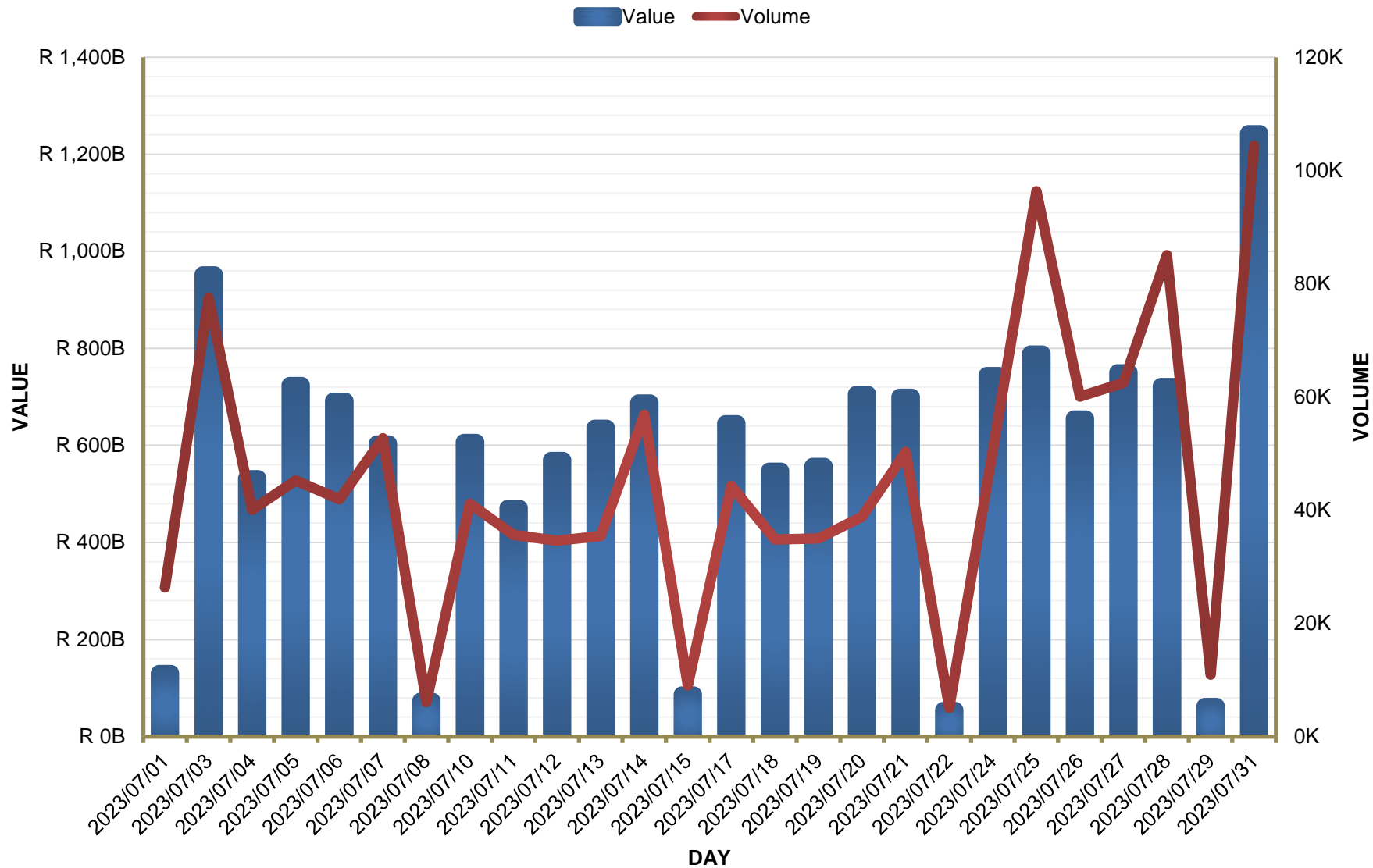
Settlement Main Indicators for July 2023

- ✓ In July 2023, SAMOS processed **1,075,878** transactions to the value of **ZAR 13,698,802,228,963.50**
- ✓ Peak volume was **104,391** and peak value was **ZAR 1,242,776,992,498.45** on the 31st of July 2023.
- ✓ The average number of transactions processed per day was **43,035** representing an average value of **ZAR 547,952,089,158.54**
- ✓ Monthly peak volume in 10 years was **1,233,867** in March 2023.
- ✓ Monthly peak value in 10 years was **ZAR 17,034,115,775,132.10** in March 2023.

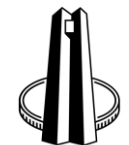


Daily Message Volumes and Values for July 2023

SAMOS Message Values and Volumes

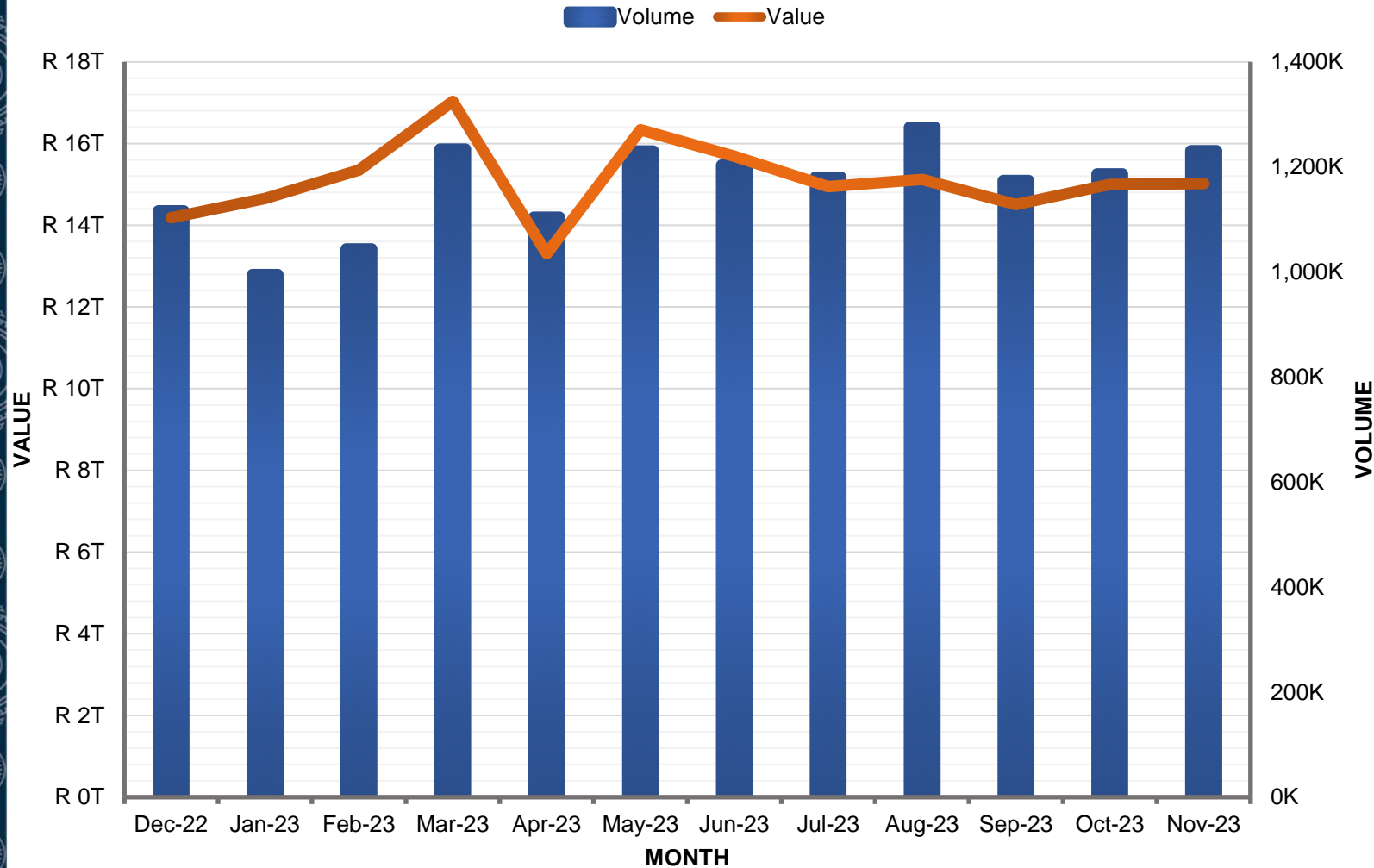


Daily Values and Volumes per month		
Date	Value	Volume
2023/07/01	R 130,372,474,187.91	26,341
2023/07/03	R 952,255,729,772.66	77,423
2023/07/04	R 531,901,406,659.07	40,083
2023/07/05	R 723,936,246,644.10	45,242
2023/07/06	R 691,677,241,407.72	41,921
2023/07/07	R 603,694,197,367.04	52,699
2023/07/08	R 73,609,381,010.22	6,088
2023/07/10	R 606,910,684,890.33	41,128
2023/07/11	R 470,963,823,558.94	35,589
2023/07/12	R 569,633,938,411.45	34,577
2023/07/13	R 636,033,121,935.18	35,431
2023/07/14	R 687,874,042,921.96	56,819
2023/07/15	R 86,389,820,317.10	9,073
2023/07/17	R 645,430,108,996.24	44,257
2023/07/18	R 547,286,679,258.10	34,804
2023/07/19	R 557,148,412,706.35	34,974
2023/07/20	R 705,582,927,935.88	38,821
2023/07/21	R 699,936,587,781.81	50,252
2023/07/22	R 54,432,190,085.37	5,083
2023/07/24	R 744,730,346,366.09	50,451
2023/07/25	R 788,962,668,311.26	96,329
2023/07/26	R 654,932,438,407.00	60,032
2023/07/27	R 750,438,394,395.65	62,476
2023/07/28	R 722,200,656,459.10	85,045
2023/07/29	R 62,468,709,176.93	10,940
2023/07/31	R 1,242,776,992,498.45	104,391
Total	R 13,698,802,228,963.50	1,075,878
Average	R 547,952,089,158.54	43,035

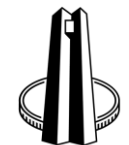


Total Monthly Message Values and Volumes from August 2022 – July 2023

SAMOS Message Values and Volumes

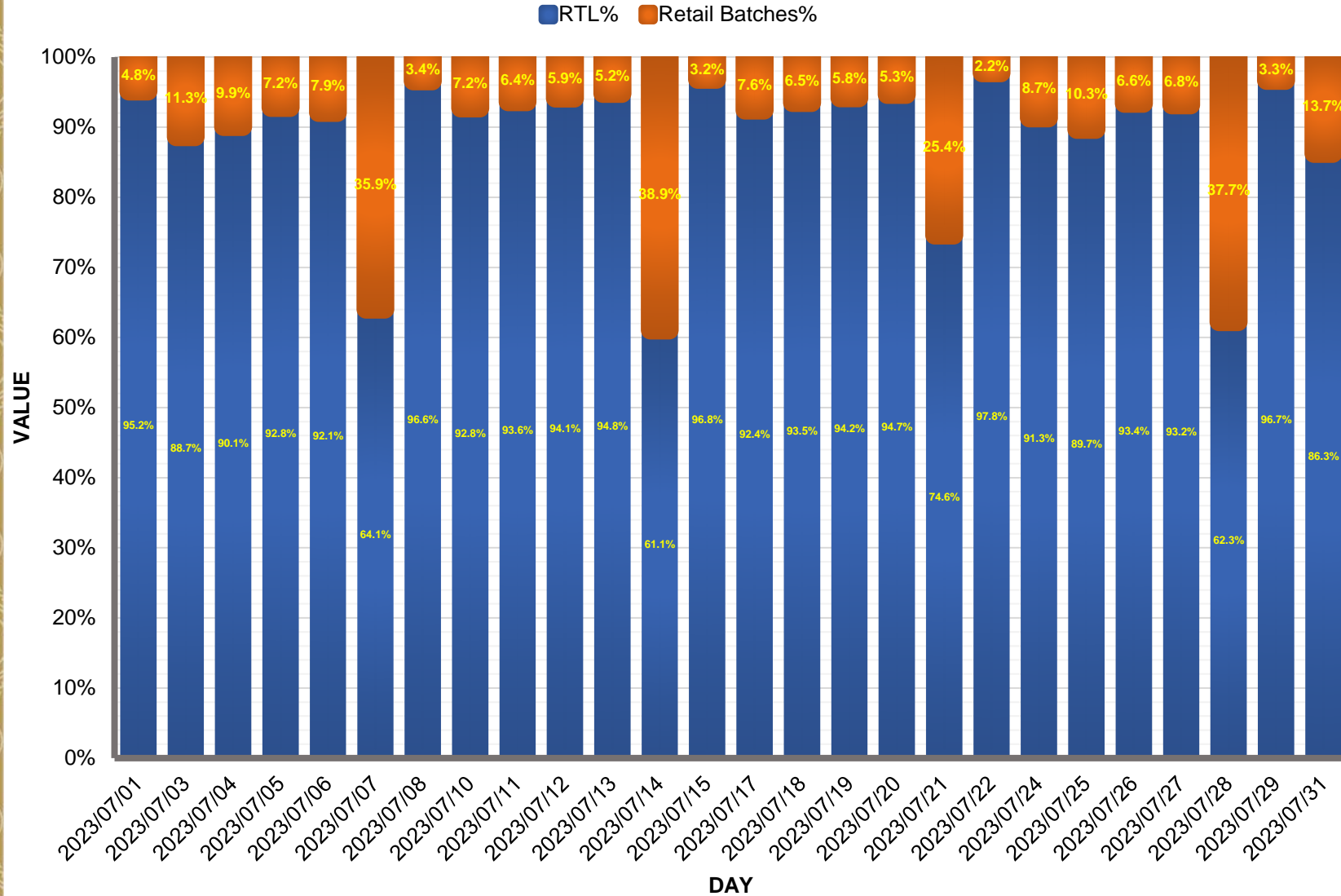


Message Values and Volumes - Monthly		
Month	Value	Volume
Aug-22	R 13,148,303,422,138.50	1,045,296
Sep-22	R 14,461,232,372,510.10	1,094,466
Oct-22	R 14,257,530,056,949.50	1,090,702
Nov-22	R 15,153,624,905,216.80	1,111,944
Dec-22	R 14,180,081,356,090.60	1,115,912
Jan-23	R 14,652,787,649,023.00	994,722
Feb-23	R 15,349,051,039,233.10	1,043,649
Mar-23	R 17,034,115,775,132.10	1,233,867
Apr-23	R 13,301,610,691,152.00	1,103,877
May-23	R 16,338,858,669,103.00	1,230,379
Jun-23	R 15,686,942,970,610.00	1,203,445
Jul-23	R 14,941,579,221,461.90	1,180,269
Total	R 178,505,718,128,621.00	13,448,528
Average	R 14,875,476,510,718.40	1,120,711

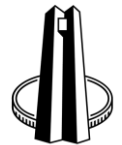


RTL /Retail Batches Message Values for July 2023

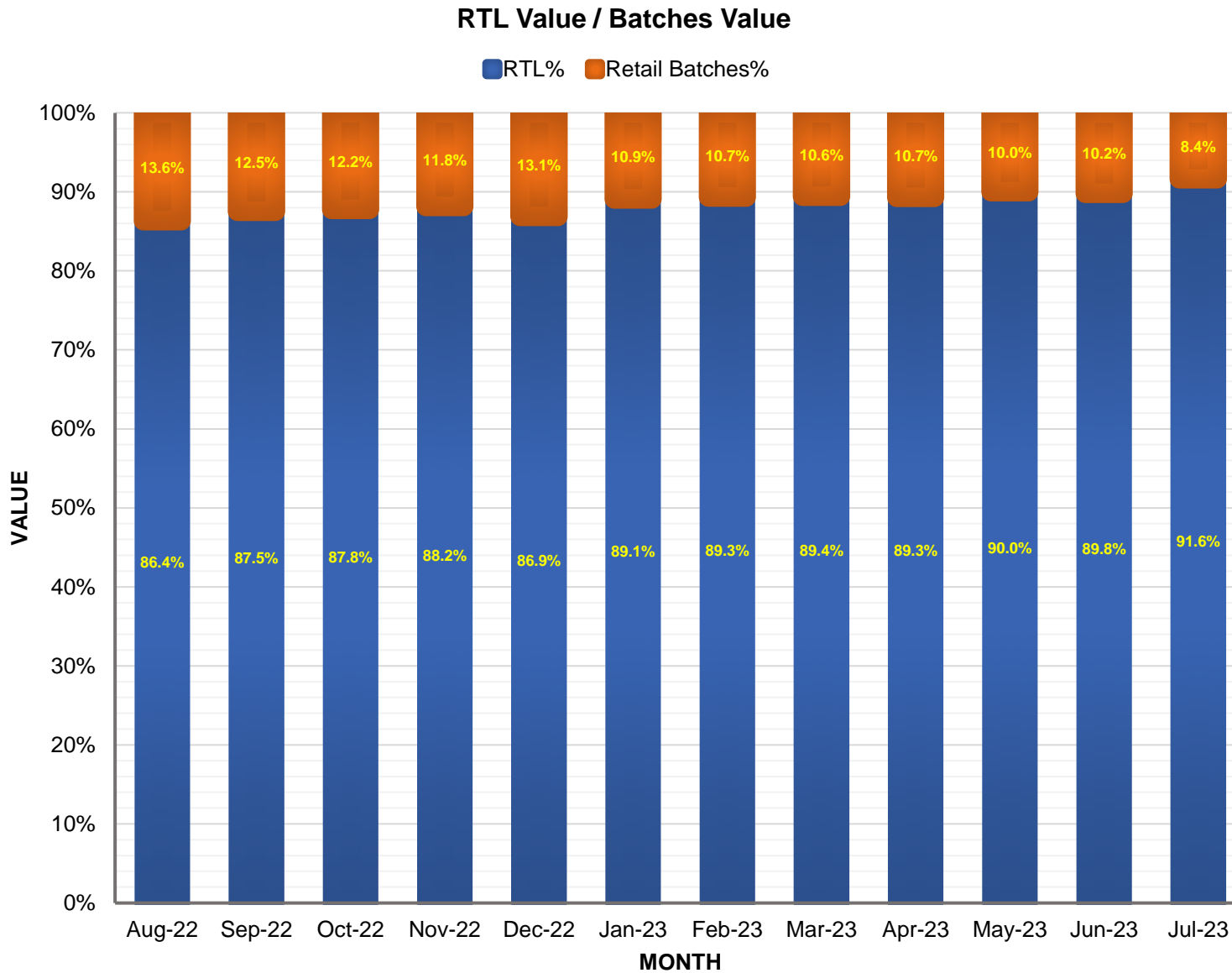
RTL Value / Retail Batches Value



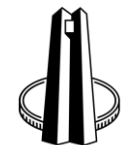
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023/07/01	R 877,667,054,850.94	R 44,501,937,810.92
2023/07/03	R 718,316,653,526.05	R 91,898,987,454.58
2023/07/04	R 622,325,910,712.73	R 68,476,247,848.53
2023/07/05	R 730,542,971,151.32	R 56,541,729,287.03
2023/07/06	R 703,606,702,850.83	R 60,433,708,111.39
2023/07/07	R 109,102,166,645.12	R 61,212,699,661.77
2023/07/08	R 403,179,938,510.24	R 14,067,685,106.16
2023/07/10	R 635,818,665,220.41	R 49,672,971,592.24
2023/07/11	R 602,248,659,976.59	R 40,914,449,242.99
2023/07/12	R 624,833,958,534.87	R 38,870,539,121.80
2023/07/13	R 752,662,009,373.15	R 41,142,425,962.71
2023/07/14	R 110,422,578,389.27	R 70,359,535,622.42
2023/07/15	R 590,342,795,871.25	R 19,383,258,796.85
2023/07/17	R 611,800,694,462.03	R 50,008,487,092.38
2023/07/18	R 586,460,456,702.70	R 40,691,014,834.43
2023/07/19	R 632,636,450,890.01	R 38,939,196,084.19
2023/07/20	R 834,348,604,053.23	R 46,947,990,926.47
2023/07/21	R 157,697,069,413.80	R 53,647,187,501.57
2023/07/22	R 539,284,793,749.32	R 12,329,294,852.62
2023/07/24	R 693,325,552,702.01	R 65,857,512,039.85
2023/07/25	R 807,885,562,413.99	R 92,949,680,185.05
2023/07/26	R 811,706,567,269.37	R 57,389,637,249.56
2023/07/27	R 888,541,245,533.05	R 65,092,282,933.51
2023/07/28	R 136,732,595,298.71	R 82,866,248,960.61
2023/07/29	R 660,867,762,981.09	R 22,561,088,034.64
2023/07/31	R 975,944,642,115.47	R 155,583,547,545.45
Total	R 15,818,302,063,197.60	R 1,442,339,343,859.72
Average	R 608,396,233,199.91	R 55,474,590,148.45



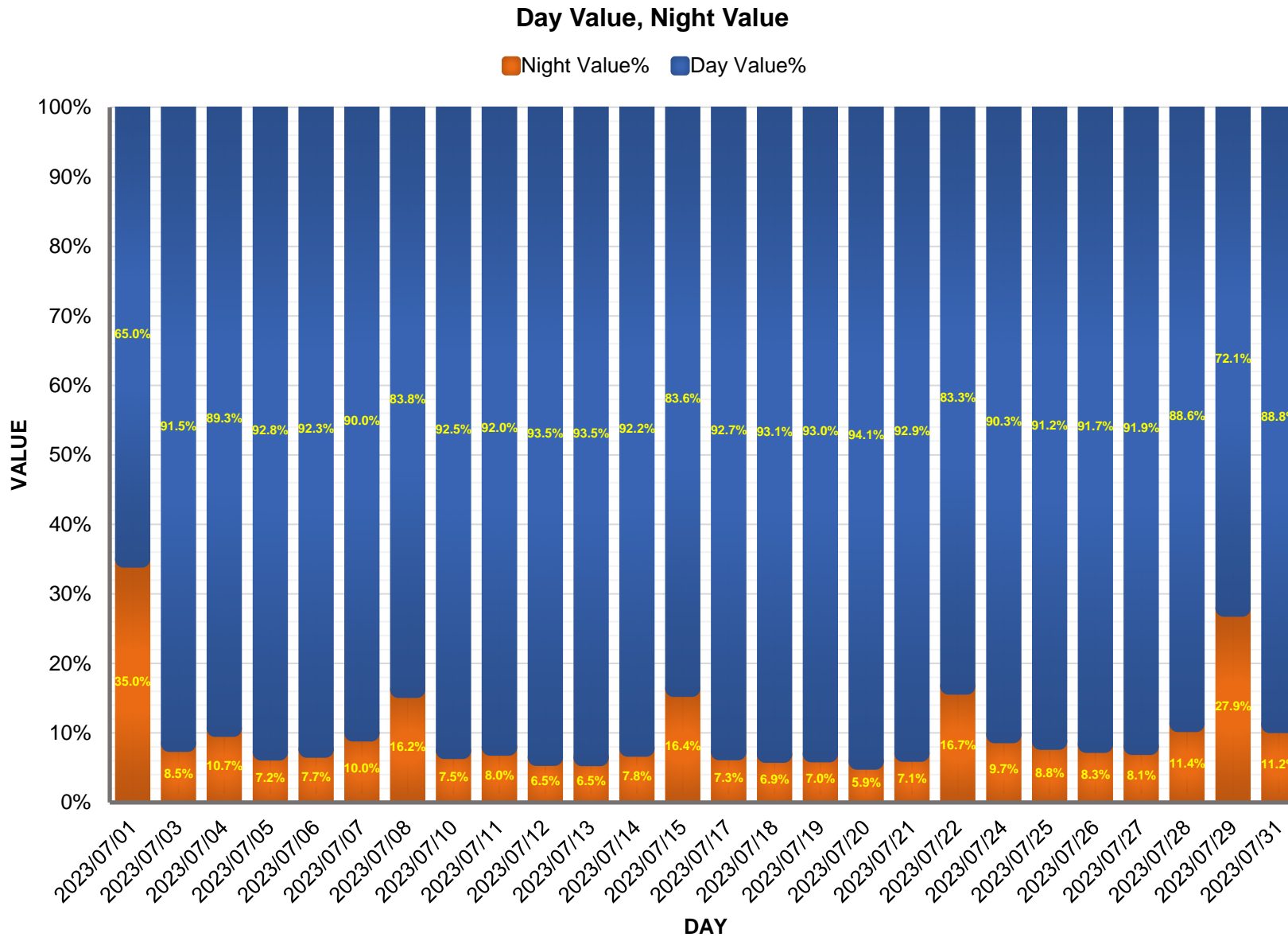
RTL /Retail Batches Message Values for 12 Months (August 2022 – July 2023)



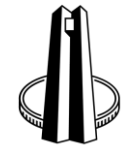
RTL /Batches Message Values		
Month	RTL	Retail Batches
Aug-22	R 9,293,059,359,418.58	R 1,466,922,455,481.28
Sep-22	R 10,043,386,221,813.30	R 1,429,639,434,627.87
Oct-22	R 10,004,707,477,913.00	R 1,394,099,407,335.48
Nov-22	R 10,853,544,344,958.90	R 1,455,870,889,307.96
Dec-22	R 9,947,267,474,426.85	R 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
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 15,818,302,063,197.60	R 1,442,339,343,859.72
Total	R 136,739,049,902,511.00	R 16,954,928,890,813.80
Average	R 11,394,920,825,209.30	R 1,412,910,740,901.15



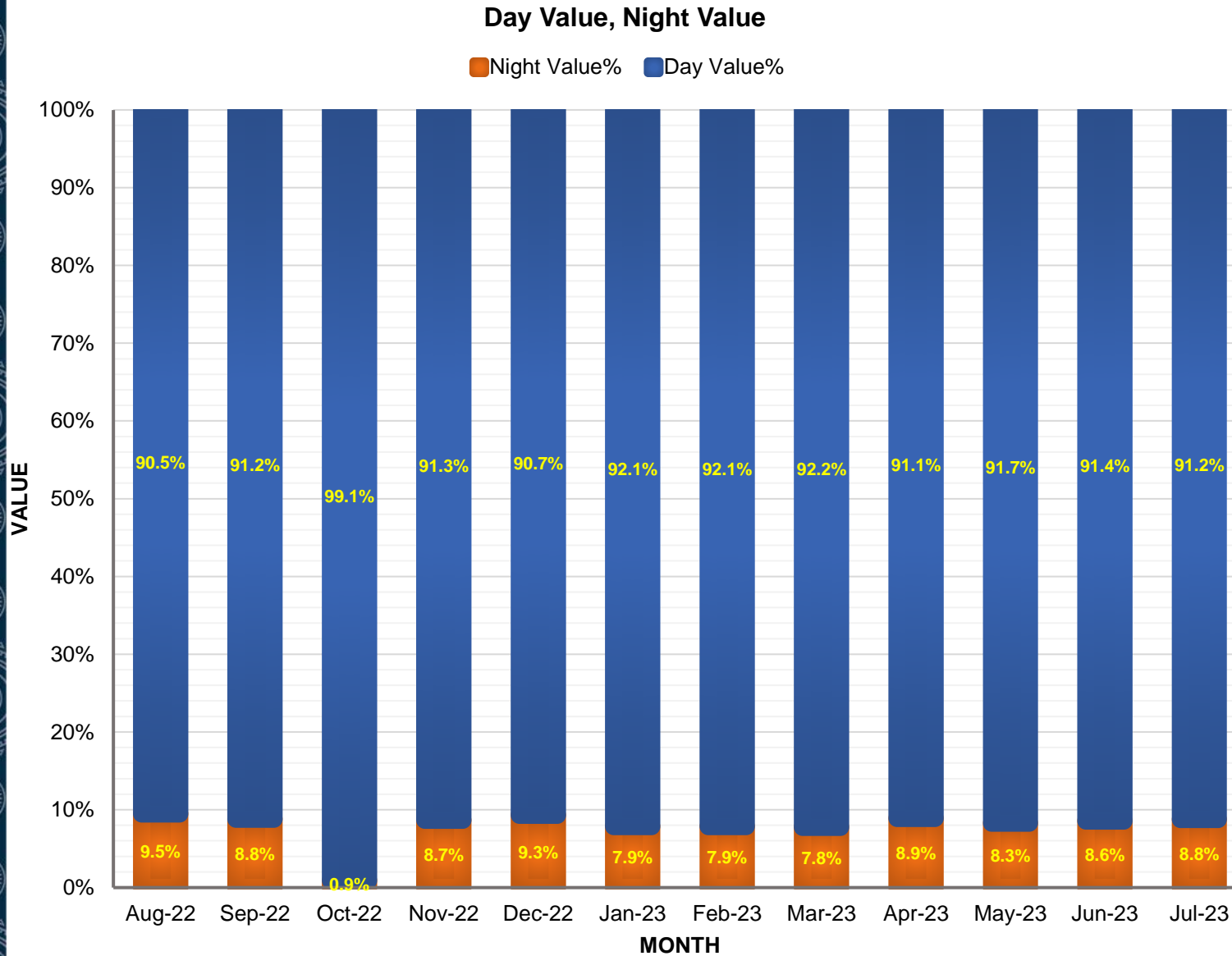
Day and Night Settlement Values for July 2023



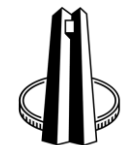
Day and Night Settlement Values		
Date	Night Value	Day Value
2023/07/01	R 45,616,178,139.23	R 84,756,296,048.68
2023/07/03	R 80,963,337,564.01	R 871,292,392,208.65
2023/07/04	R 56,750,584,340.02	R 475,150,822,319.05
2023/07/05	R 52,372,432,059.62	R 671,563,814,584.48
2023/07/06	R 52,983,407,783.50	R 638,693,833,624.22
2023/07/07	R 60,269,330,191.56	R 543,424,867,175.48
2023/07/08	R 11,958,641,688.26	R 61,650,739,321.96
2023/07/10	R 45,382,315,577.72	R 561,528,369,312.61
2023/07/11	R 37,484,561,666.07	R 433,479,261,892.87
2023/07/12	R 36,842,505,803.07	R 532,791,432,608.38
2023/07/13	R 41,046,176,389.50	R 594,986,945,545.68
2023/07/14	R 53,749,685,561.10	R 634,124,357,360.86
2023/07/15	R 14,156,849,218.28	R 72,232,971,098.82
2023/07/17	R 46,996,358,545.82	R 598,433,750,450.42
2023/07/18	R 37,787,293,978.20	R 509,499,385,279.90
2023/07/19	R 38,903,301,619.79	R 518,245,111,086.56
2023/07/20	R 41,893,902,295.82	R 663,689,025,640.06
2023/07/21	R 49,485,420,695.17	R 650,451,167,086.64
2023/07/22	R 9,102,701,032.27	R 45,329,489,053.10
2023/07/24	R 72,517,727,042.65	R 672,212,619,323.44
2023/07/25	R 69,299,628,387.52	R 719,663,039,923.74
2023/07/26	R 54,657,529,114.61	R 600,274,909,292.39
2023/07/27	R 60,505,886,439.41	R 689,932,507,956.24
2023/07/28	R 82,030,448,124.99	R 640,170,208,334.11
2023/07/29	R 17,449,515,454.43	R 45,019,193,722.50
2023/07/31	R 139,057,037,677.79	R 1,103,719,954,820.66
Total	R 1,309,262,756,390.41	R 13,632,316,465,071.50
Average	R 50,356,259,861.17	R 524,319,864,041.21



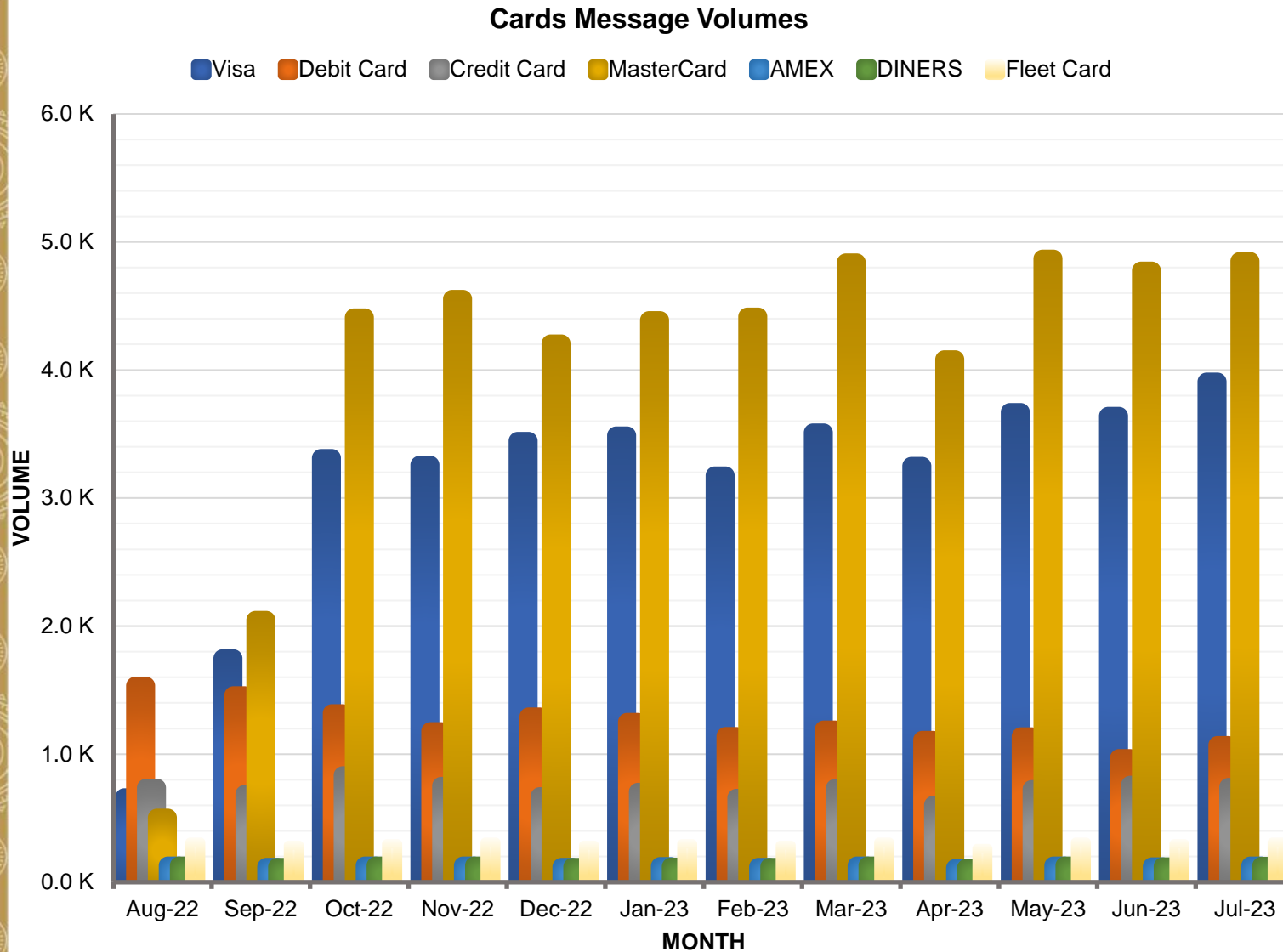
Day and Night Settlement Values for 12 Months (August 2022 – July 2023)



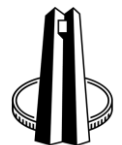
Day and Night Settlement Values		
Month	Night Value	Day Value
Aug-22	R 1,020,574,608,613.64	R 9,739,947,390,147.02
Sep-22	R 1,009,389,354,696.40	R 10,463,670,552,082.60
Oct-22	R 108,910,888,585.03	R 11,851,632,140,671.20
Nov-22	R 1,066,535,357,272.35	R 11,246,888,860,620.00
Dec-22	R 1,066,944,830,631.81	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
Mar-23	R 1,089,427,246,038.80	R 12,935,325,088,249.50
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 14,345,088,319,886.70
Jul-23	R 1,309,262,756,390.41	R 13,632,316,465,071.50
Total	R 12,435,205,052,502.70	R 143,754,365,124,903.00
Average	R 1,036,267,087,708.56	R 11,979,530,427,075.20



Cards Message Volumes from August 2022 – July 2023

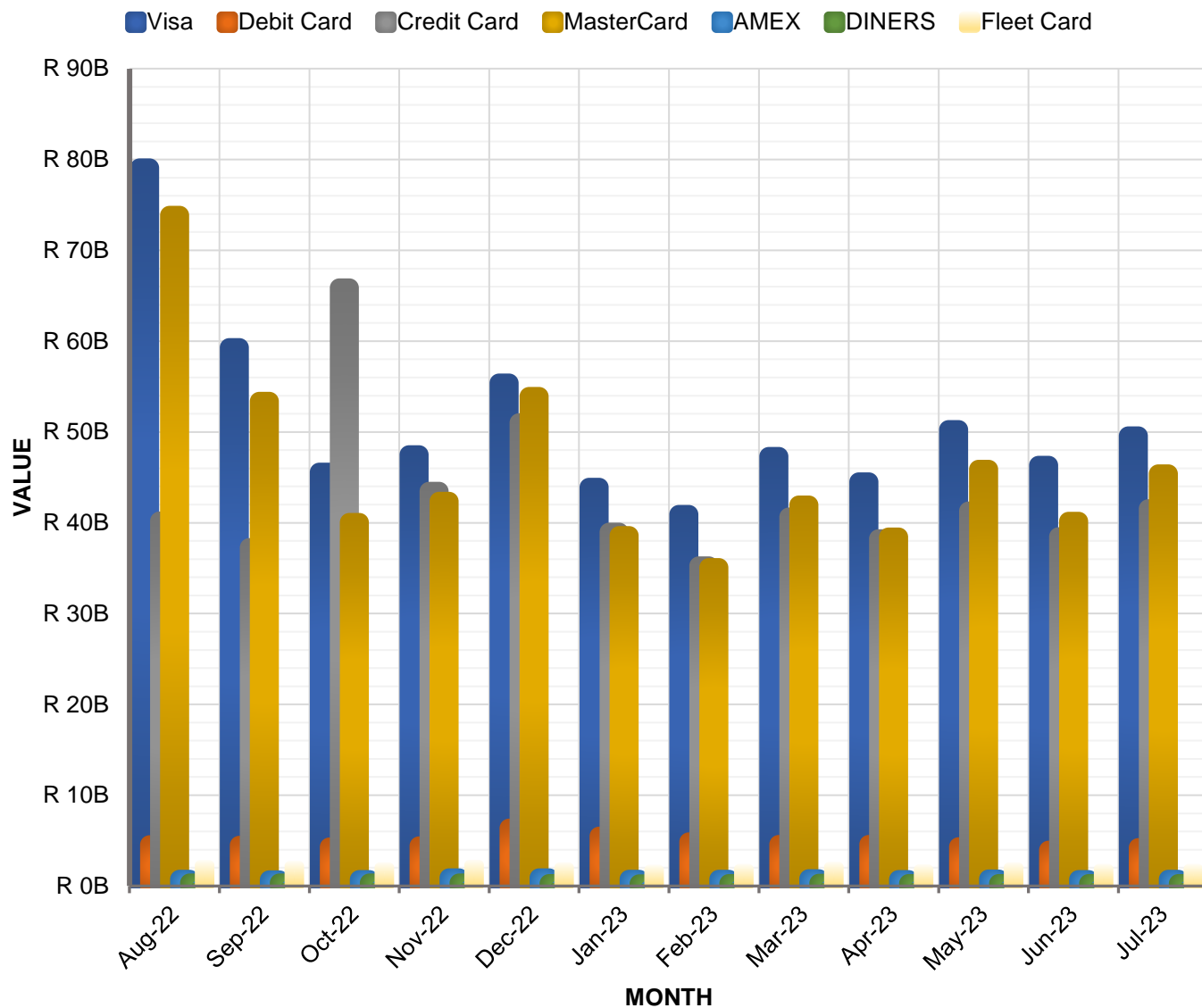


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Aug-22	663	1,534	737	503	130	130	312
Sep-22	1,748	1,459	688	2,048	119	119	288
Oct-22	3,311	1,320	834	4,411	130	130	300
Nov-22	3,258	1,179	751	4,555	130	130	312
Dec-22	3,445	1,293	672	4,206	119	120	288
Jan-23	3,489	1,251	705	4,388	125	122	300
Feb-23	3,177	1,140	659	4,416	120	118	288
Mar-23	3,512	1,192	734	4,839	130	130	312
Apr-23	3,251	1,112	604	4,084	110	110	264
May-23	3,672	1,139	726	4,869	130	130	312
Jun-23	3,641	969	760	4,776	124	124	300
Jul-23	3,909	1,070	744	4,850	129	128	312
Total	37,076	14,658	8,614	47,945	1,496	1,491	3,588
Average	3,090	1,222	718	3,995	125	124	299



Cards Message Values from August 2022 – July 2023

Cards Message Values



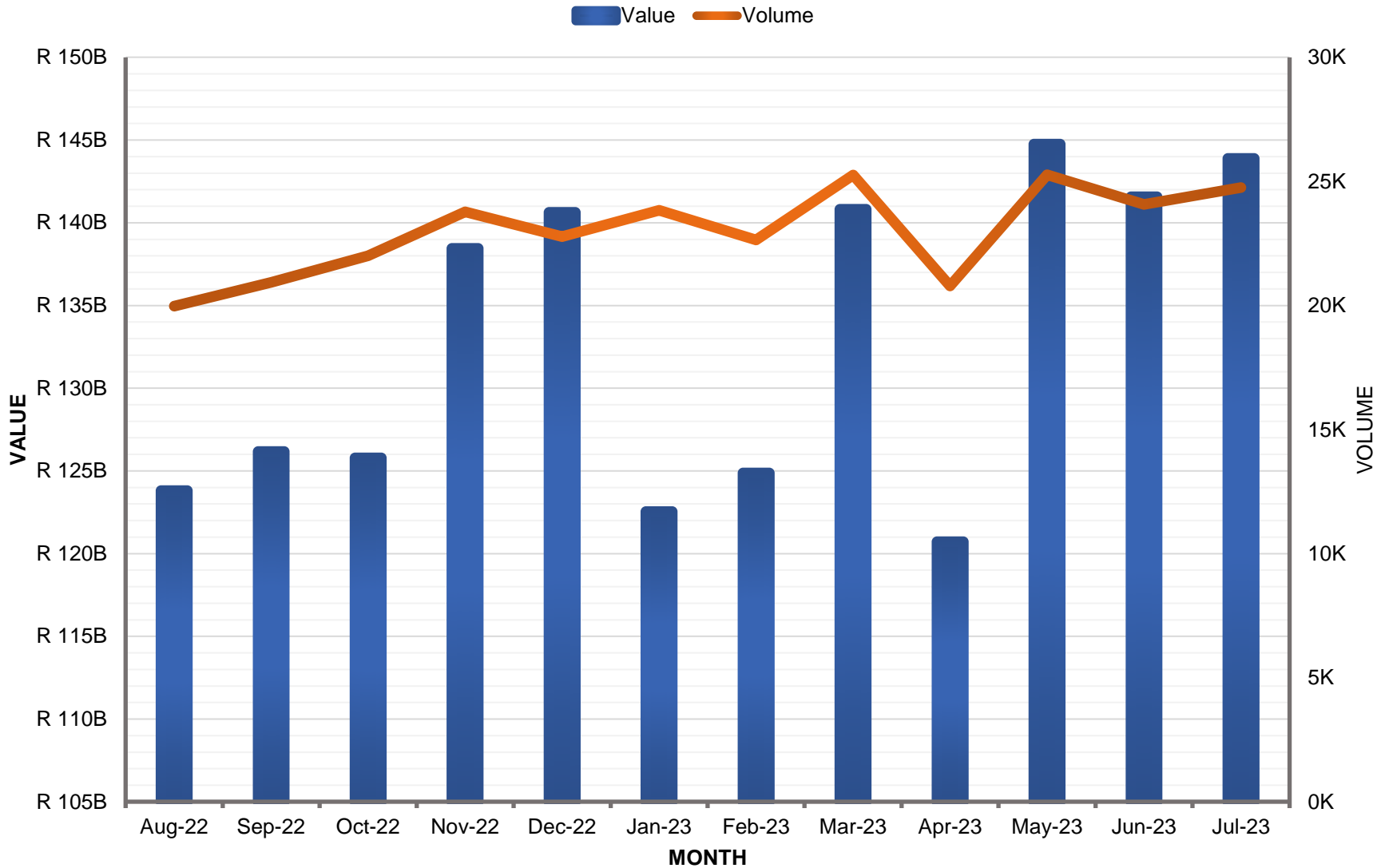
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Aug-22	R 79,076,441,219.83	R 4,543,214,448.55	R 40,180,350,028.40
Sep-22	R 59,273,118,908.28	R 4,474,952,306.26	R 37,276,170,529.86
Oct-22	R 45,585,130,538.33	R 4,301,961,298.94	R 65,865,675,084.36
Nov-22	R 47,485,876,821.42	R 4,415,428,339.26	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
Mar-23	R 47,293,171,228.44	R 4,565,329,450.05	R 40,617,000,052.65
Apr-23	R 44,486,303,530.24	R 4,579,774,724.05	R 38,248,937,391.00
May-23	R 50,254,830,006.77	R 4,327,038,034.39	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 3,944,030,836.17	R 38,460,977,730.08
Jul-23	R 49,553,368,685.16	R 4,218,970,171.19	R 41,556,847,787.65
Total	R 609,530,154,552.38	R 56,061,409,192.20	R 512,193,521,448.71
Average	R 50,794,179,546.03	R 4,671,784,099.35	R 42,682,793,454.06

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
Total	R 548,978,781,129.00	R 9,119,465,551.67	R 3,423,314,734.39	R 24,499,300,960.97
Average	R 45,748,231,760.75	R 759,955,462.64	R 285,276,227.87	R 2,041,608,413.41

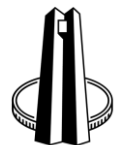


Real Time Clearing (RTC) Monthly Values and Volumes from August 2022 – July 2023

Real Time Clearing (RTC) Monthly Values and Volumes

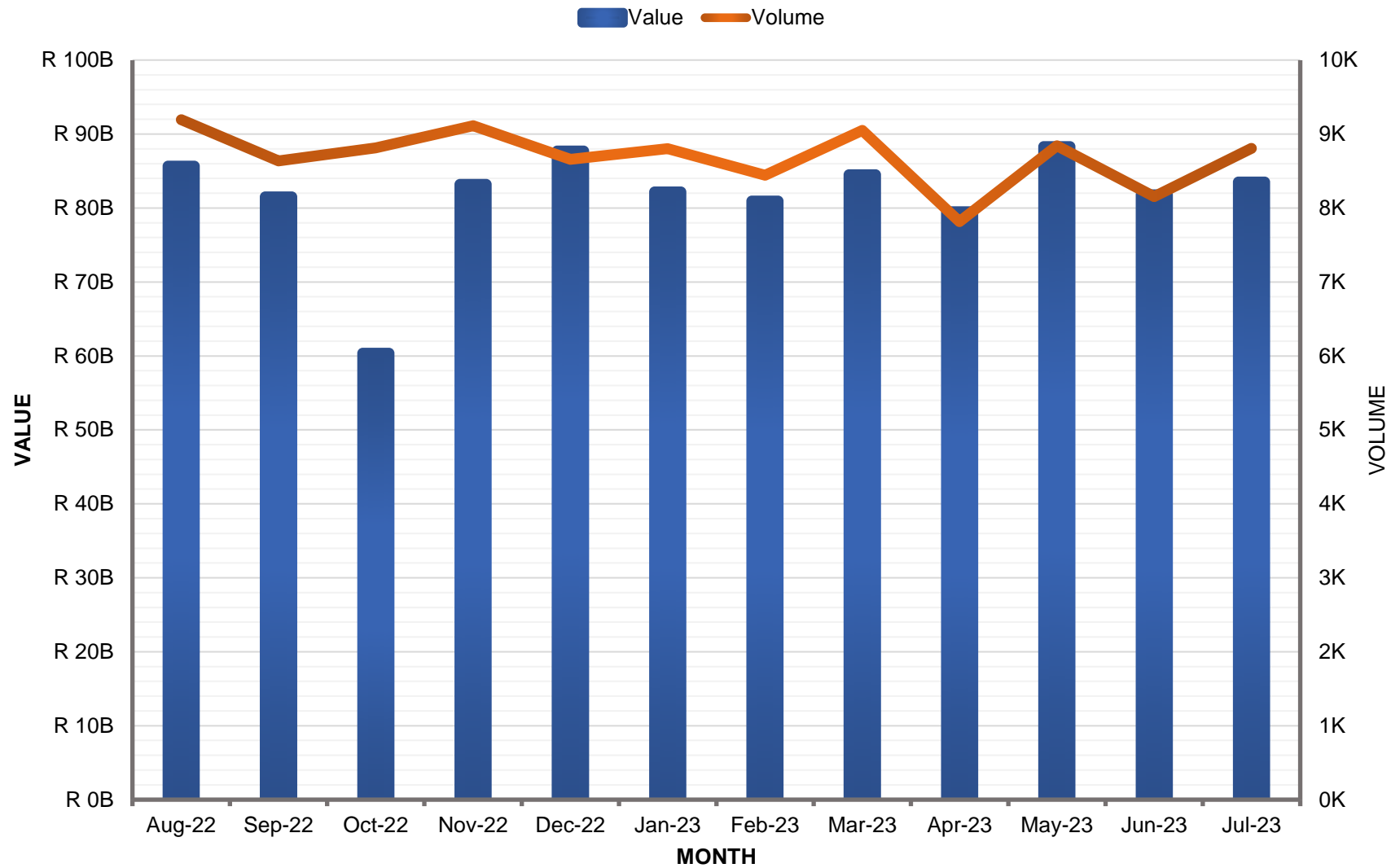


RTC Monthly Value and Volumes		
Month	Value	Volume
Aug-22	R 123,805,842,092.22	19,976
Sep-22	R 126,175,879,338.09	20,933
Oct-22	R 125,788,754,167.61	22,005
Nov-22	R 138,446,003,721.95	23,770
Dec-22	R 140,629,590,925.53	22,778
Jan-23	R 122,543,430,983.94	23,832
Feb-23	R 124,876,835,403.94	22,641
Mar-23	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 141,573,438,441.86	24,069
Jul-23	R 143,895,285,930.05	24,750
Total	R 1,594,034,734,602.10	276,065
Average	R 132,836,227,883.51	23,005

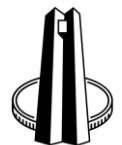


Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from August 2022 – July 2023

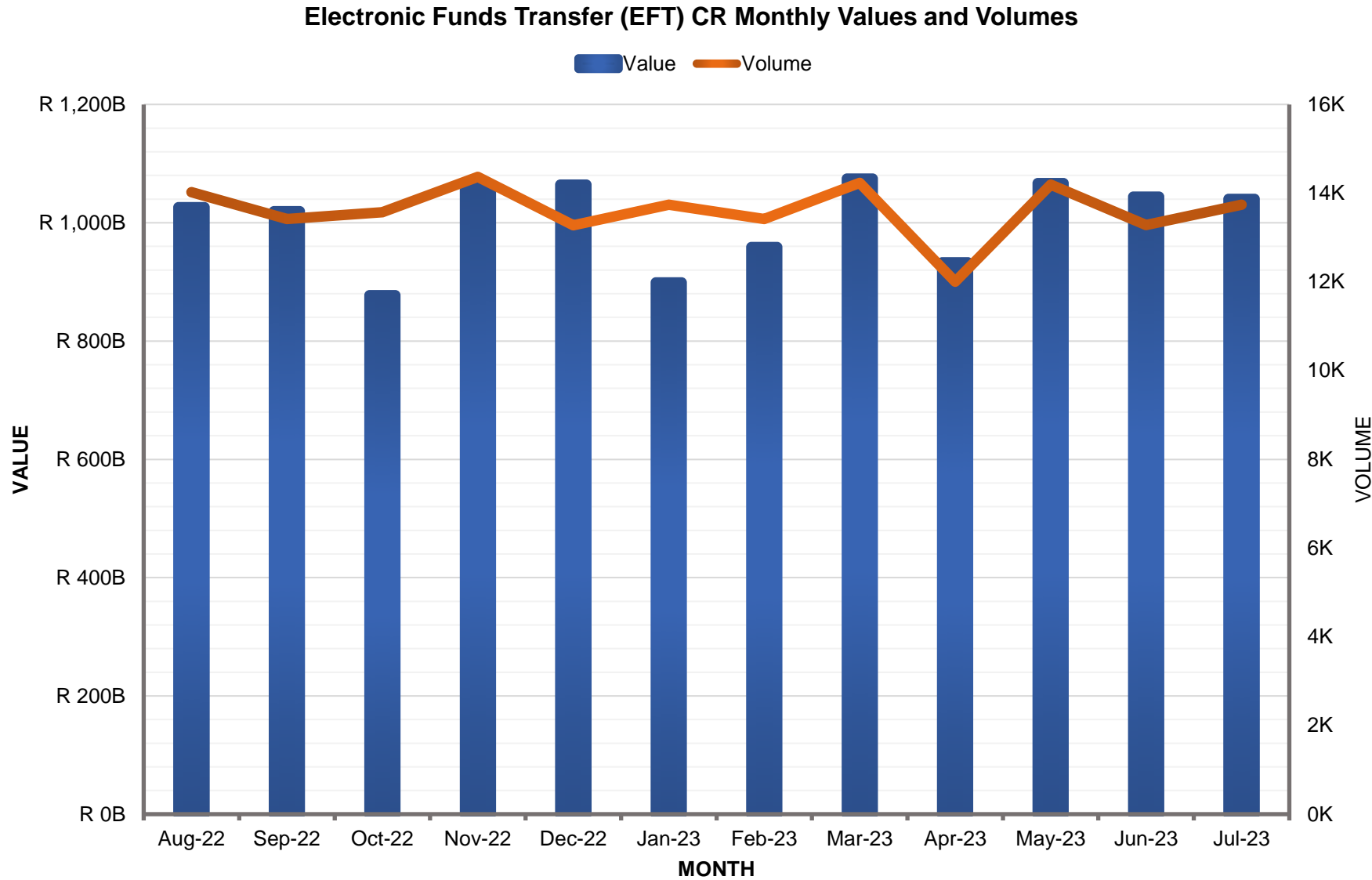
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



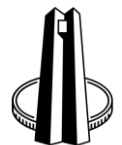
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Aug-22	R 85,672,407,434.81	9,194
Sep-22	R 81,505,634,931.01	8,637
Oct-22	R 60,377,983,180.28	8,812
Nov-22	R 83,190,306,298.10	9,113
Dec-22	R 87,698,913,657.21	8,660
Jan-23	R 82,167,047,669.90	8,802
Feb-23	R 80,933,620,096.86	8,445
Mar-23	R 84,505,391,290.37	9,051
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 81,788,102,900.03	8,155
Jul-23	R 83,527,418,086.72	8,805
Total	R 979,189,779,980.69	104,332
Average	R 81,599,148,331.72	8,694



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from August 2022 – July 2023

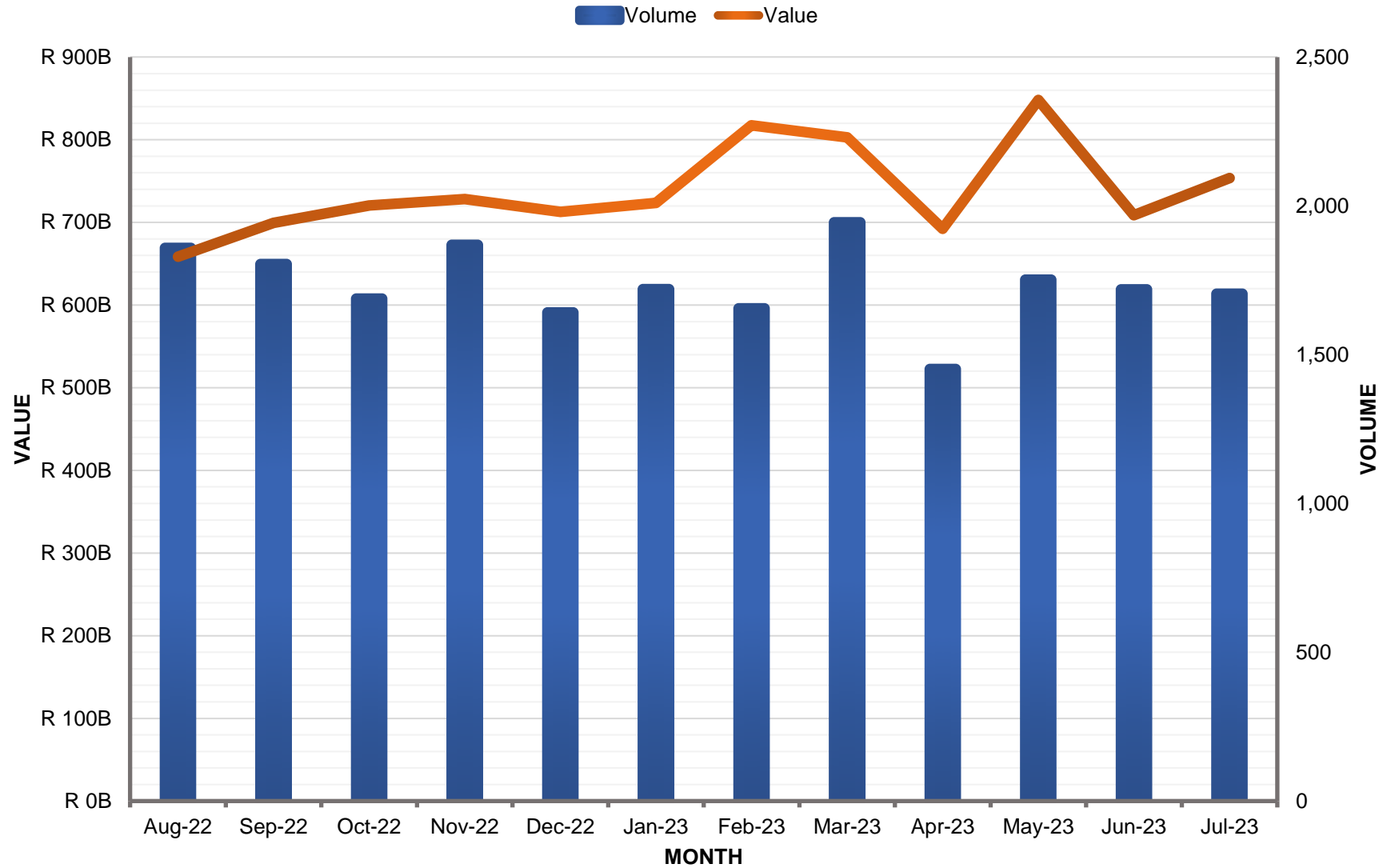


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Aug-22	R 1,026,119,189,428.03	14,022
Sep-22	R 1,019,677,841,615.74	13,418
Oct-22	R 877,311,978,753.65	13,568
Nov-22	R 1,064,982,352,505.87	14,365
Dec-22	R 1,064,471,525,862.57	13,278
Jan-23	R 899,200,592,486.70	13,742
Feb-23	R 958,893,613,390.06	13,417
Mar-23	R 1,074,407,540,847.17	14,234
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,043,950,655,679.26	13,282
Jul-23	R 1,040,363,888,298.46	13,738
Total	R 12,069,523,805,455.20	163,263
Average	R 1,005,793,650,454.60	13,605

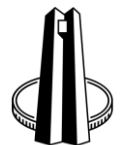


CLS Settlement Values and Volumes from August 2022 – July 2023

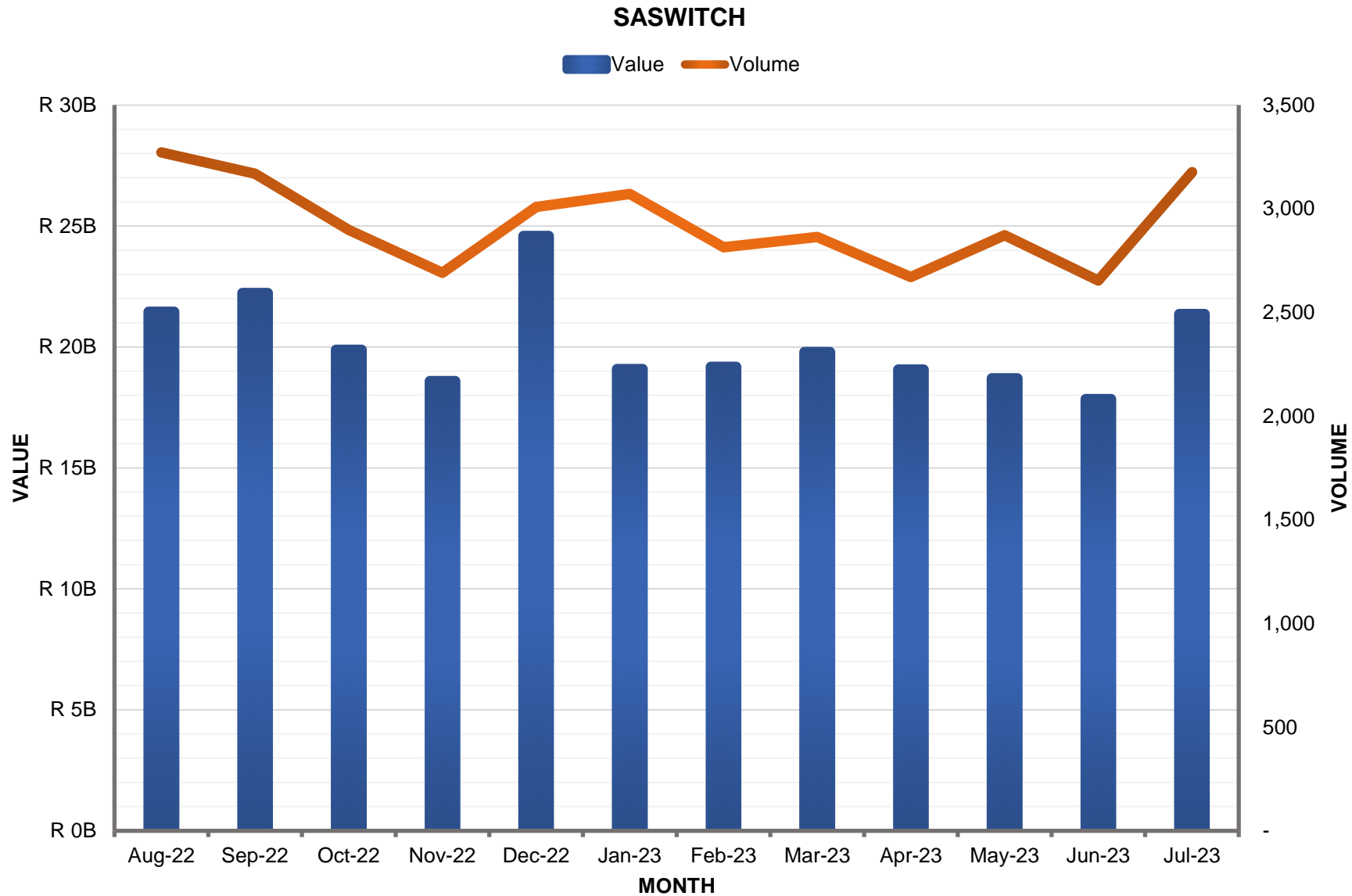
CLS Settlement - Monthly Values and Volumes



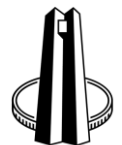
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Aug-22	R 658,683,569,456.38	1,859
Sep-22	R 699,297,915,508.90	1,804
Oct-22	R 720,384,277,402.62	1,688
Nov-22	R 728,325,869,921.14	1,869
Dec-22	R 712,655,557,930.90	1,642
Jan-23	R 723,613,294,665.68	1,720
Feb-23	R 817,570,709,746.12	1,656
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 708,610,112,332.68	1,719
Jul-23	R 753,780,201,402.90	1,705
Total	R 8,866,450,998,124.14	20,811
Average	R 738,870,916,510.35	1,734



SASWITCH Values and Volumes from August 2022 – July 2023

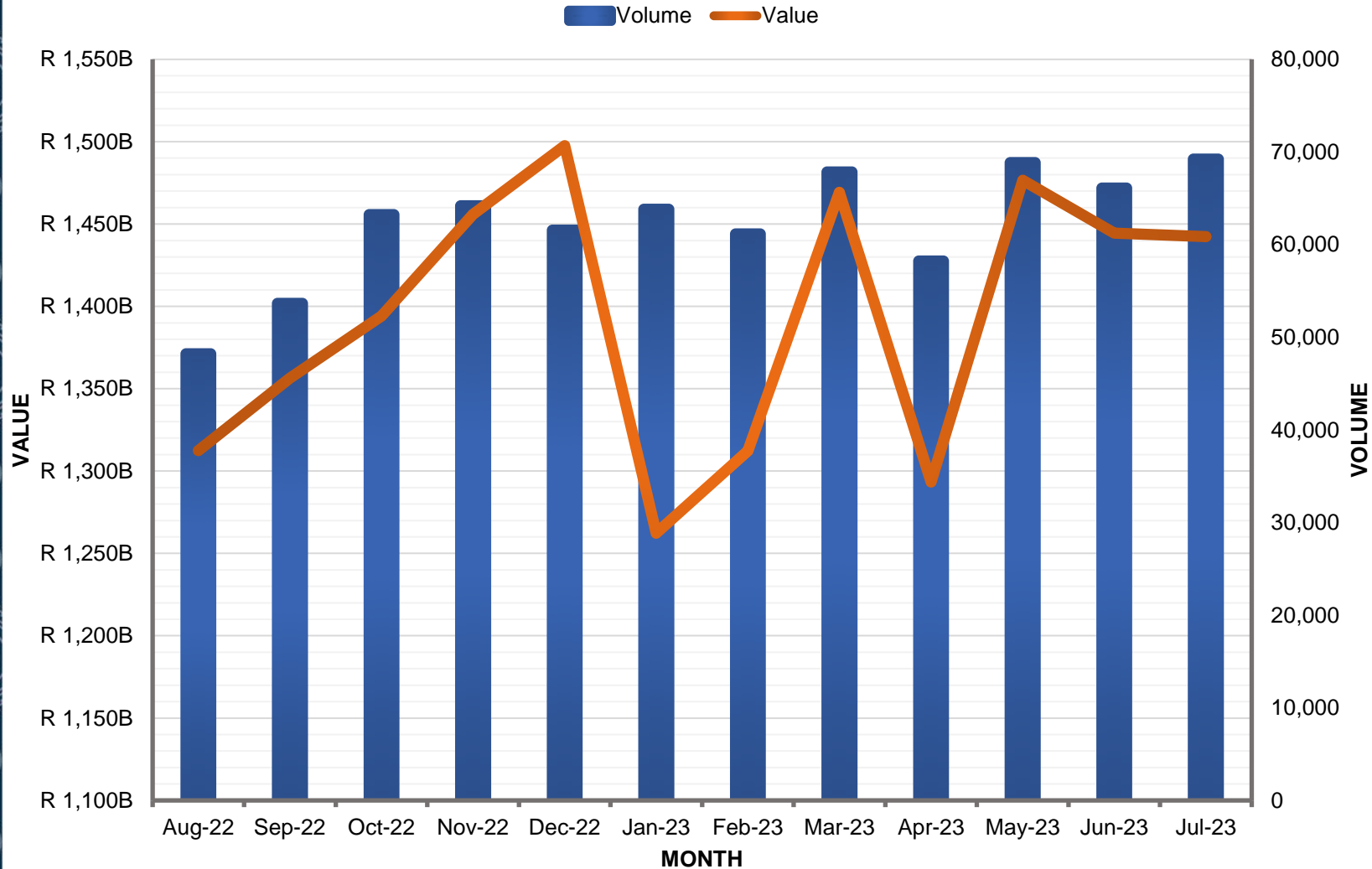


SASWITCH Monthly Values		
Month	Value	Volume
Aug-22	R 21,458,545,337.85	3,272
Sep-22	R 22,232,789,144.95	3,169
Oct-22	R 19,878,823,901.91	2,898
Nov-22	R 18,590,777,039.53	2,691
Dec-22	R 24,587,703,245.40	3,009
Jan-23	R 19,081,195,832.52	3,072
Feb-23	R 19,180,734,186.23	2,814
Mar-23	R 19,791,490,390.13	2,864
Apr-23	R 19,064,806,787.57	2,671
May-23	R 18,702,930,782.66	2,872
Jun-23	R 17,846,949,988.33	2,654
Jul-23	R 21,357,249,410.73	3,177
Total	R 241,773,996,047.81	35,163
Average	R 20,147,833,003.98	2,930

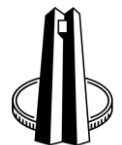


Retail Values and Volumes from August 2022 – July 2023

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Mar-23	R 1,469,159,711,537.24	67,851
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
Total	R 16,716,659,034,501.40	746,053
Average	R 1,393,054,919,541.78	62,171



Summarised Volumes and Values Totals for July 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,868 R	326,472,455,627.79
Payment Dematerialised MM Instrument (MPDEM)	4,028 R	147,760,234,231.39
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,705 R	753,780,201,402.90
Payment any Money Market Product (MPMMI)	191 R	35,036,972,569.25
Settlement of Derivative Margin Calls (OSDMC)	62 R	10,246,505,668.98





THANK YOU



SOUTH AFRICAN RESERVE BANK