



Settlement Statistics and Indicators

March 2023



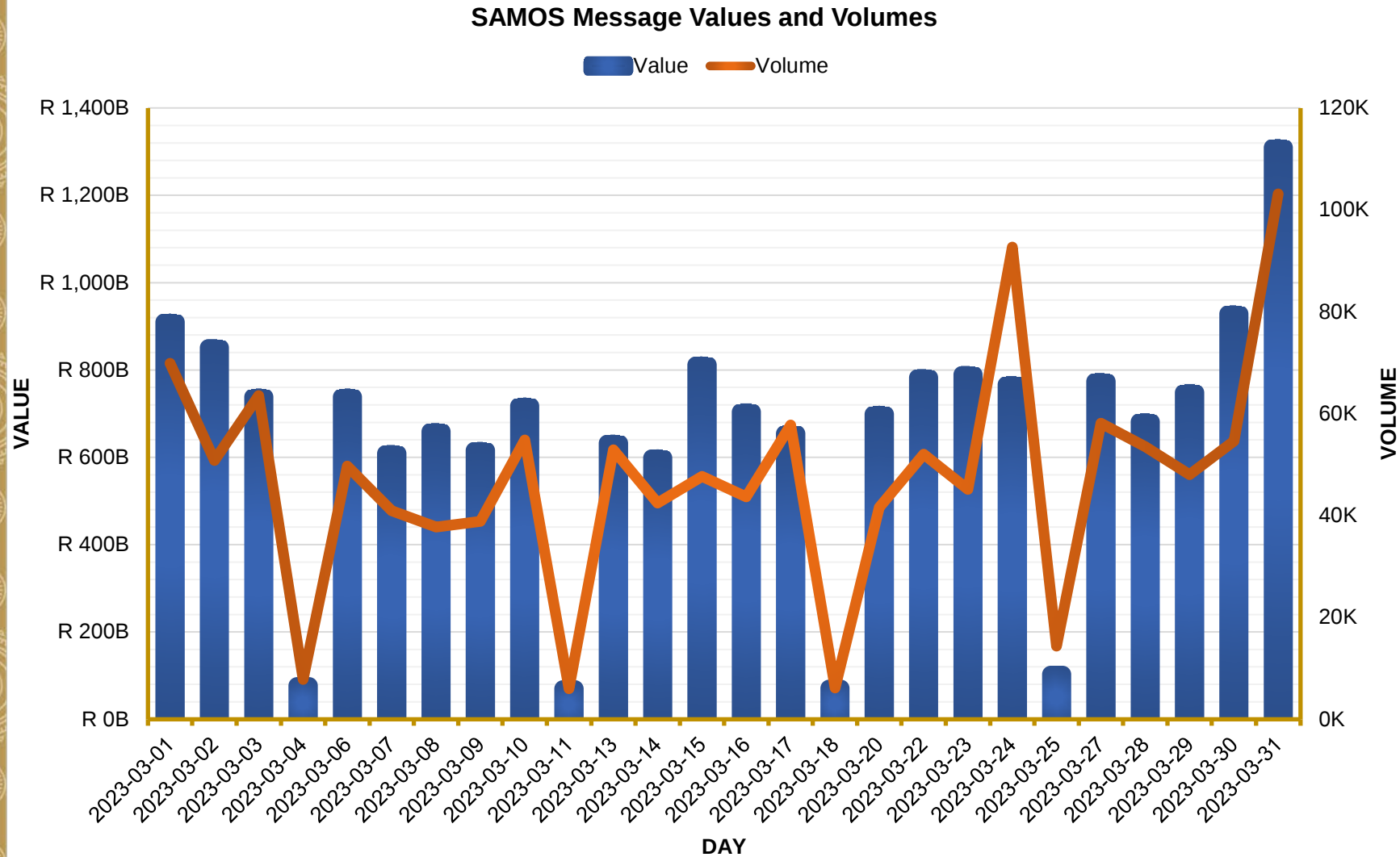
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for March 2023

- ✓ In March 2023, SAMOS processed **1,233,867** transactions to the value of **ZAR 17,034,115,775,132.10**.
- ✓ Peak volume was **103,129** and peak value was **ZAR 1,309,146,504,365.84** on 31st of March 2023.
- ✓ An average number of transactions processed per day was **47,456** representing an average value of **ZAR 655,158,299,043.54**.
- ✓ 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 March 2023

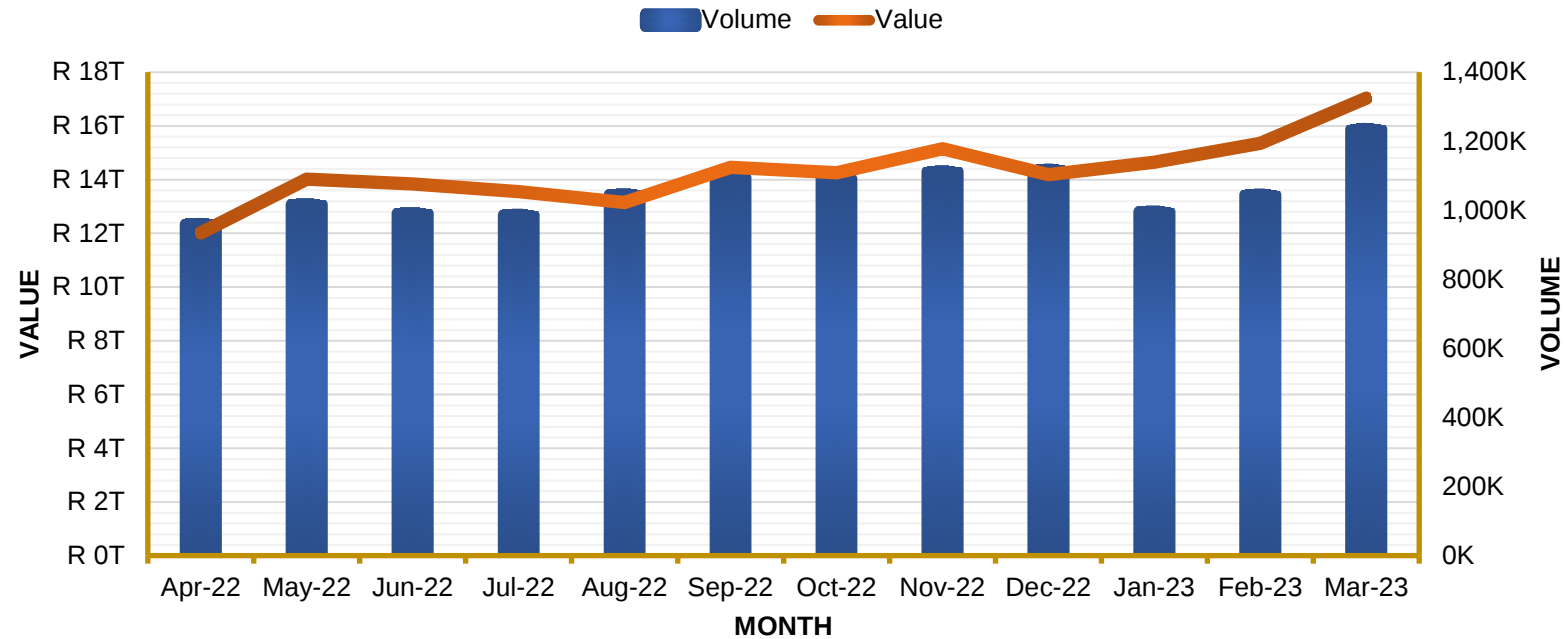


Daily Values and Volumes per month		
Date	Value	Volume
2023-03-01	R 909,289,458,445.39	69,868
2023-03-02	R 851,040,318,413.46	50,795
2023-03-03	R 738,041,508,130.89	63,521
2023-03-04	R 77,030,304,588.94	7,830
2023-03-06	R 738,056,057,080.31	49,717
2023-03-07	R 608,505,522,585.18	40,911
2023-03-08	R 658,681,511,586.19	37,716
2023-03-09	R 615,621,816,673.21	38,863
2023-03-10	R 717,368,825,238.34	54,825
2023-03-11	R 69,610,979,115.43	6,004
2023-03-13	R 632,279,689,002.95	52,894
2023-03-14	R 598,211,439,531.59	42,449
2023-03-15	R 811,588,245,969.63	47,688
2023-03-16	R 703,640,179,721.85	43,661
2023-03-17	R 653,899,632,804.08	57,742
2023-03-18	R 70,572,379,270.83	6,167
2023-03-20	R 698,219,620,808.97	41,567
2023-03-22	R 782,687,200,195.22	52,046
2023-03-23	R 789,593,693,988.77	45,136
2023-03-24	R 766,386,971,299.03	92,701
2023-03-25	R 103,040,278,525.95	14,347
2023-03-27	R 773,606,536,780.06	58,122
2023-03-28	R 681,083,332,302.74	53,495
2023-03-29	R 748,208,220,035.79	48,038
2023-03-30	R 928,705,548,671.45	54,635
2023-03-31	R 1,309,146,504,365.84	103,129
Total	R 17,034,115,775,132.10	1,233,867
Average	R 655,158,299,043.54	47,456



Total Monthly Message Values and Volumes from April 2022 – March 2023

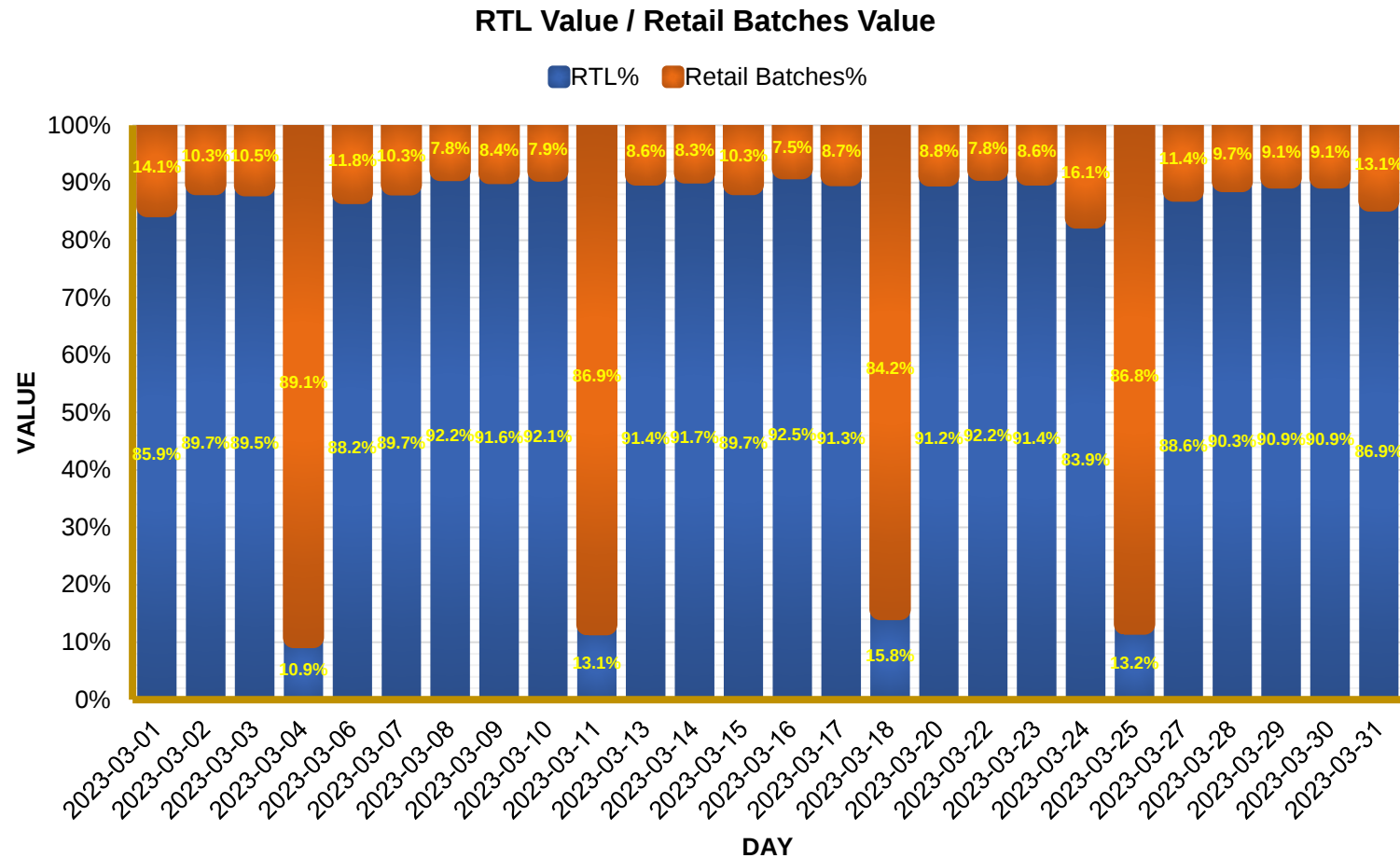
SAMOS Message Values and Volumes



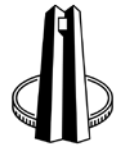
Message Values and Volumes - Monthly		
Month	Value	Volume
Apr-22	R 12,018,409,718,833.70	958,669
May-22	R 14,014,454,612,960.50	1,016,092
Jun-22	R 13,835,105,279,490.20	990,198
Jul-22	R 13,554,485,291,255.80	985,615
Aug-22	R 13,148,303,422,138.50	1,045,296
Sep-22	R 14,461,232,372,510.10	1,094,466
Oct-22	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
Mar-23	R 17,034,115,775,132.10	1,233,867
Total	R 171,659,181,478,834.00	12,681,132
Average	R 14,304,931,789,902.80	1,056,761



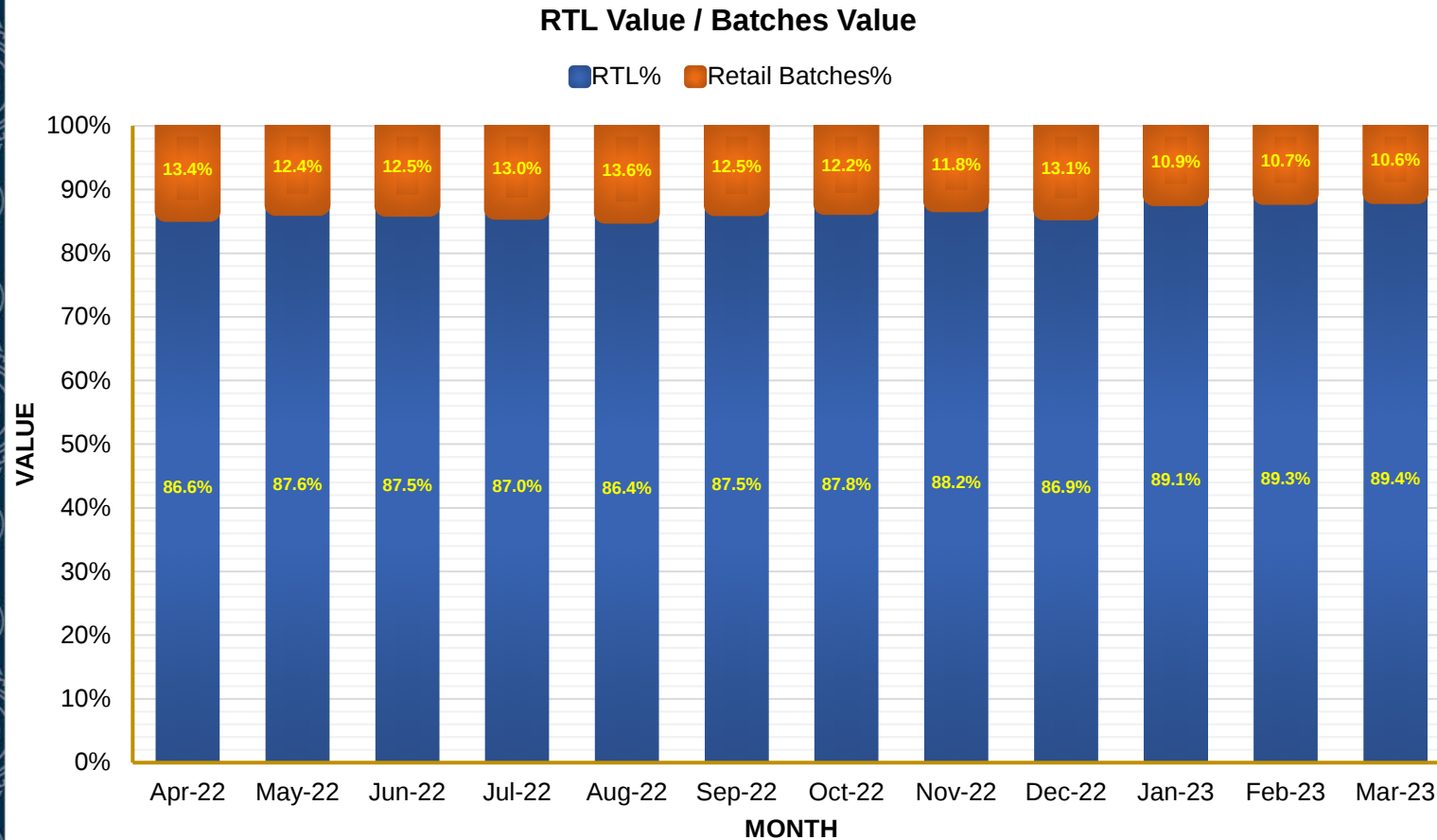
RTL /Retail Batches Message Values for March 2023



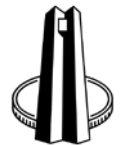
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023-03-01	R 649,430,460,881.71	R 106,870,474,723.66
2023-03-02	R 615,498,380,592.27	R 70,604,633,616.41
2023-03-03	R 543,278,352,829.66	R 63,413,196,822.52
2023-03-04	R 1,981,538,061.15	R 16,251,954,274.87
2023-03-06	R 494,879,651,802.60	R 66,340,313,621.83
2023-03-07	R 453,905,324,224.76	R 52,103,849,546.85
2023-03-08	R 511,427,703,248.99	R 43,347,367,617.43
2023-03-09	R 465,632,583,093.55	R 42,520,931,964.30
2023-03-10	R 556,615,567,460.91	R 48,039,683,355.82
2023-03-11	R 1,821,068,458.94	R 12,062,896,486.27
2023-03-13	R 472,833,177,153.87	R 44,448,868,589.11
2023-03-14	R 464,878,031,630.23	R 41,857,711,325.93
2023-03-15	R 612,486,381,374.41	R 70,086,268,363.19
2023-03-16	R 552,570,182,670.11	R 44,996,509,817.16
2023-03-17	R 513,735,004,639.66	R 48,949,298,194.19
2023-03-18	R 2,361,333,055.50	R 12,619,565,650.56
2023-03-20	R 497,833,618,802.91	R 47,913,293,315.26
2023-03-22	R 606,513,438,660.81	R 51,106,017,747.68
2023-03-23	R 612,233,332,110.98	R 57,663,463,126.52
2023-03-24	R 531,495,021,735.33	R 101,825,104,078.32
2023-03-25	R 4,588,675,536.14	R 30,155,775,004.73
2023-03-27	R 563,619,653,363.68	R 72,430,112,520.36
2023-03-28	R 520,249,343,739.20	R 56,020,929,177.36
2023-03-29	R 564,345,540,797.05	R 56,510,579,484.57
2023-03-30	R 737,730,190,229.42	R 73,913,256,145.16
2023-03-31	R 963,548,497,379.75	R 145,536,079,810.55
Total	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Average	R 481,365,078,982.06	R 56,830,312,860.79



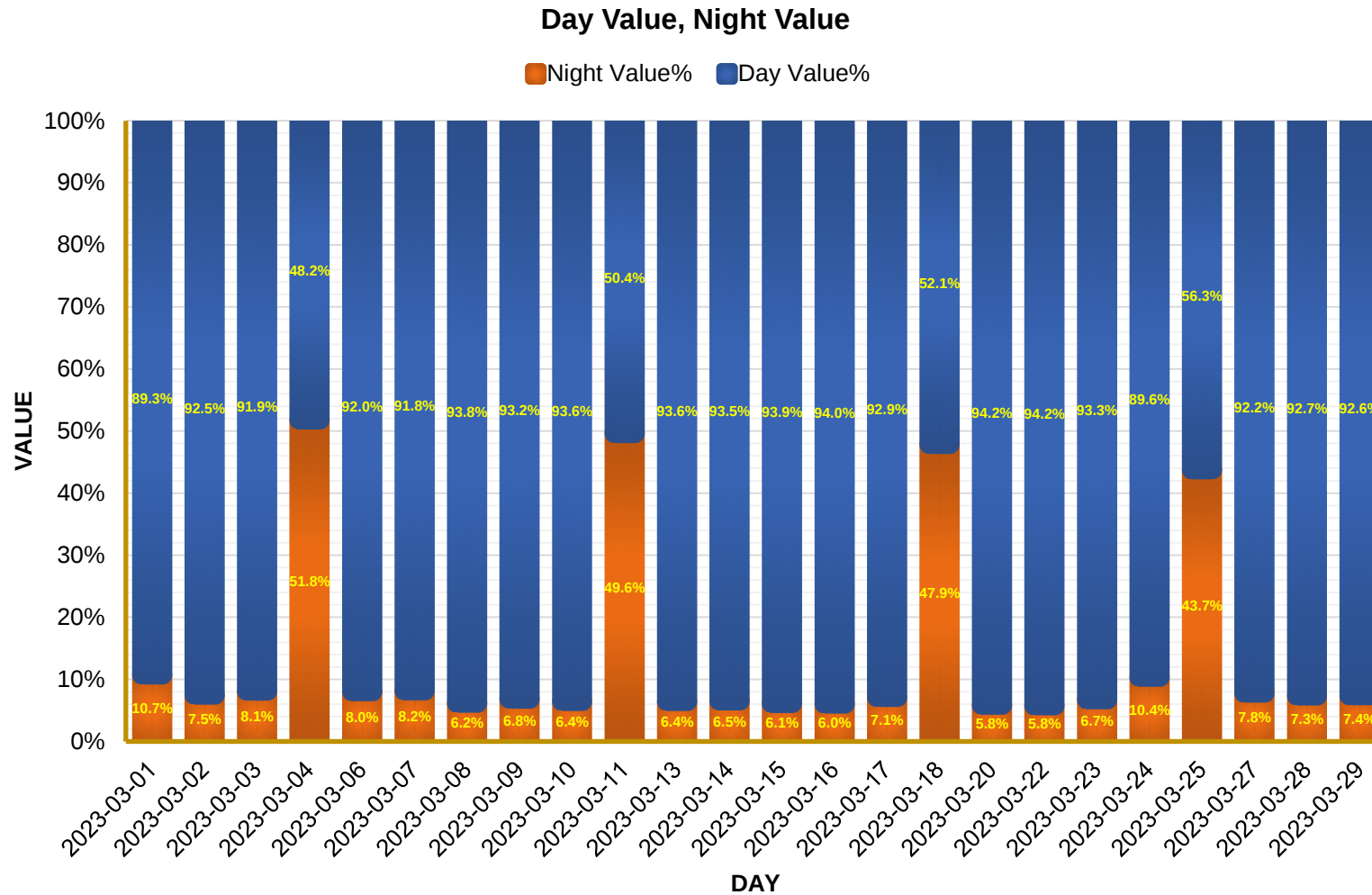
RTL /Retail Batches Message Values for 12 Months (April 2022 – March 2023)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Mar-23	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Total	R 121,055,138,539,386.00	R 16,743,390,579,436.50
Average	R 10,087,928,211,615.50	R 1,395,282,548,286.37



Day and Night Settlement Values for March 2023

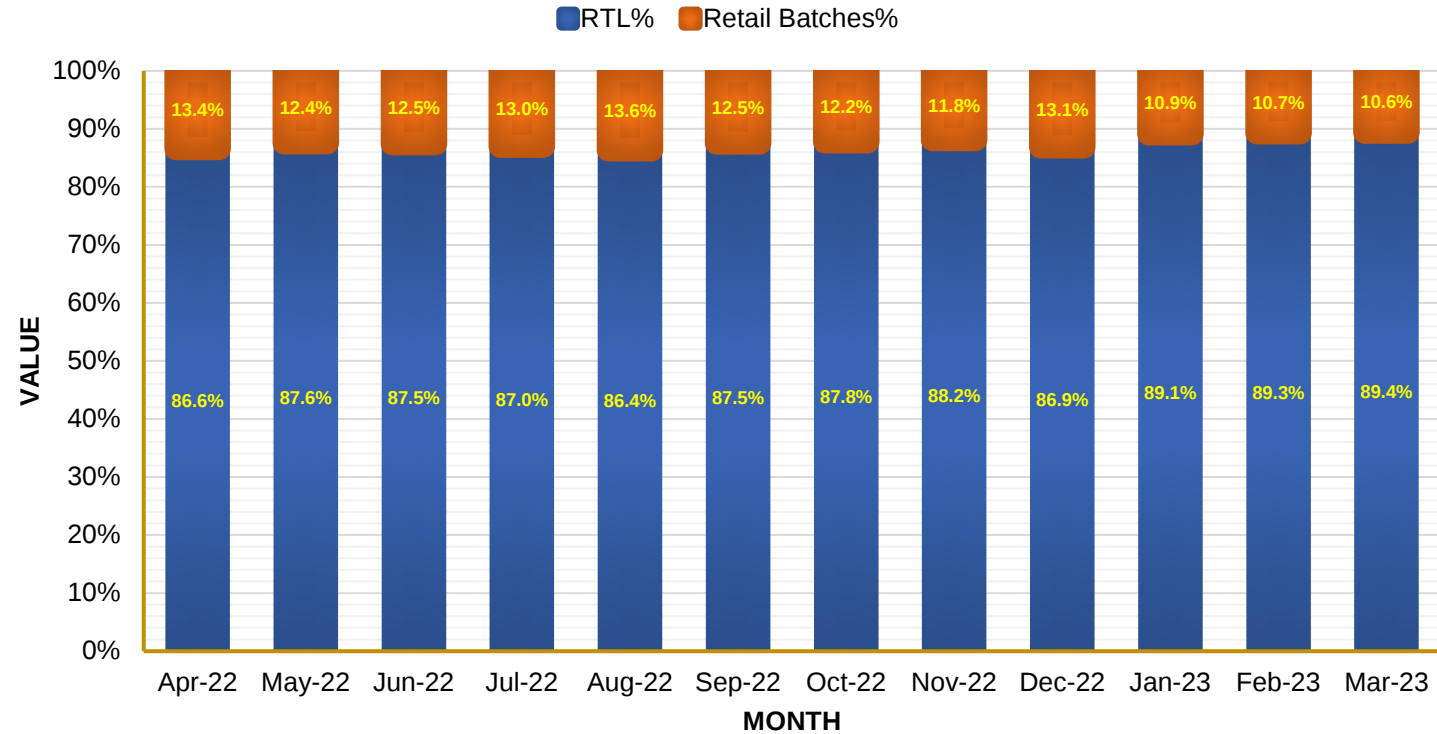


Day and Night Settlement Values		
Date	Night Value	Day Value
2023-03-01	R 81,752,130,265.42	R 680,903,810,819.40
2023-03-02	R 51,181,644,736.00	R 634,921,369,472.68
2023-03-03	R 49,315,614,449.27	R 557,375,935,202.91
2023-03-04	R 9,446,518,639.04	R 8,786,973,696.98
2023-03-06	R 44,993,604,191.90	R 516,226,368,213.03
2023-03-07	R 41,404,374,833.68	R 464,604,798,937.93
2023-03-08	R 34,669,586,491.43	R 525,709,308,005.13
2023-03-09	R 34,613,082,368.48	R 473,540,583,985.43
2023-03-10	R 38,980,760,834.21	R 565,674,489,982.52
2023-03-11	R 6,888,643,222.24	R 6,995,321,722.97
2023-03-13	R 33,261,700,038.56	R 484,020,345,704.42
2023-03-14	R 33,128,197,785.48	R 473,607,545,170.68
2023-03-15	R 42,275,073,859.74	R 646,151,538,549.10
2023-03-16	R 36,123,542,031.74	R 561,443,671,601.00
2023-03-17	R 40,007,671,949.87	R 522,676,630,883.98
2023-03-18	R 7,168,559,731.77	R 7,812,338,974.29
2023-03-20	R 31,799,058,766.79	R 513,947,853,351.38
2023-03-22	R 38,190,450,051.18	R 625,158,177,590.19
2023-03-23	R 44,944,636,398.99	R 624,952,158,838.51
2023-03-24	R 65,578,263,028.41	R 567,741,862,785.24
2023-03-25	R 15,200,433,103.95	R 19,544,017,436.92
2023-03-27	R 49,413,333,553.00	R 586,636,432,331.04
2023-03-28	R 42,121,502,950.71	R 534,148,769,965.85
2023-03-29	R 46,153,285,802.73	R 579,231,623,348.76
2023-03-30	R 62,492,277,042.35	R 749,151,169,332.23
2023-03-31	R 108,323,299,911.86	R 1,004,361,992,346.93
Total	R 1,089,427,246,038.80	R 12,935,325,088,249.50
Average	R 41,901,047,924.57	R 497,512,503,394.21



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

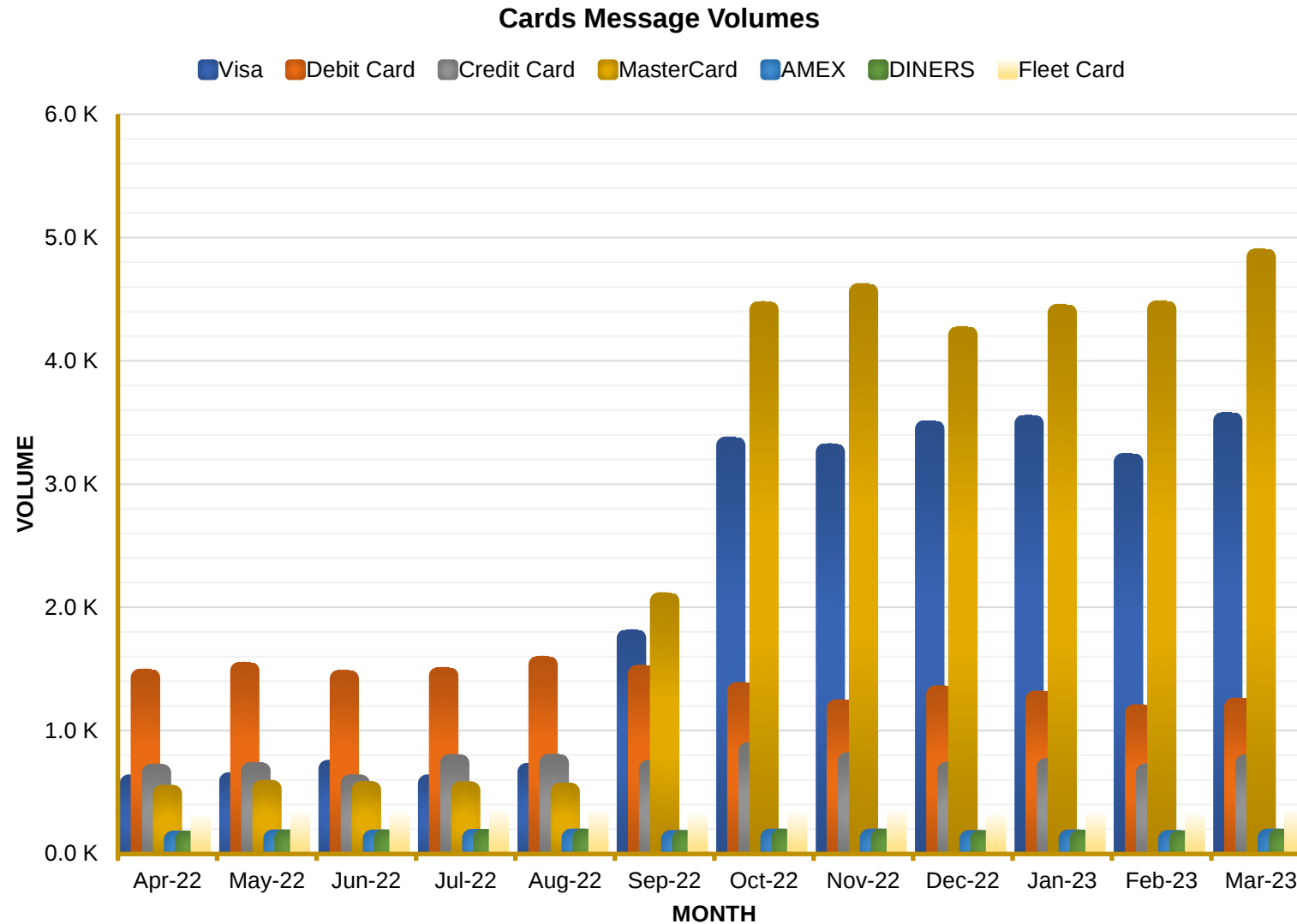
RTL Value / Batches Value



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Nov-22	R 10,853,544,344,958.90	R 1,455,870,889,307.96
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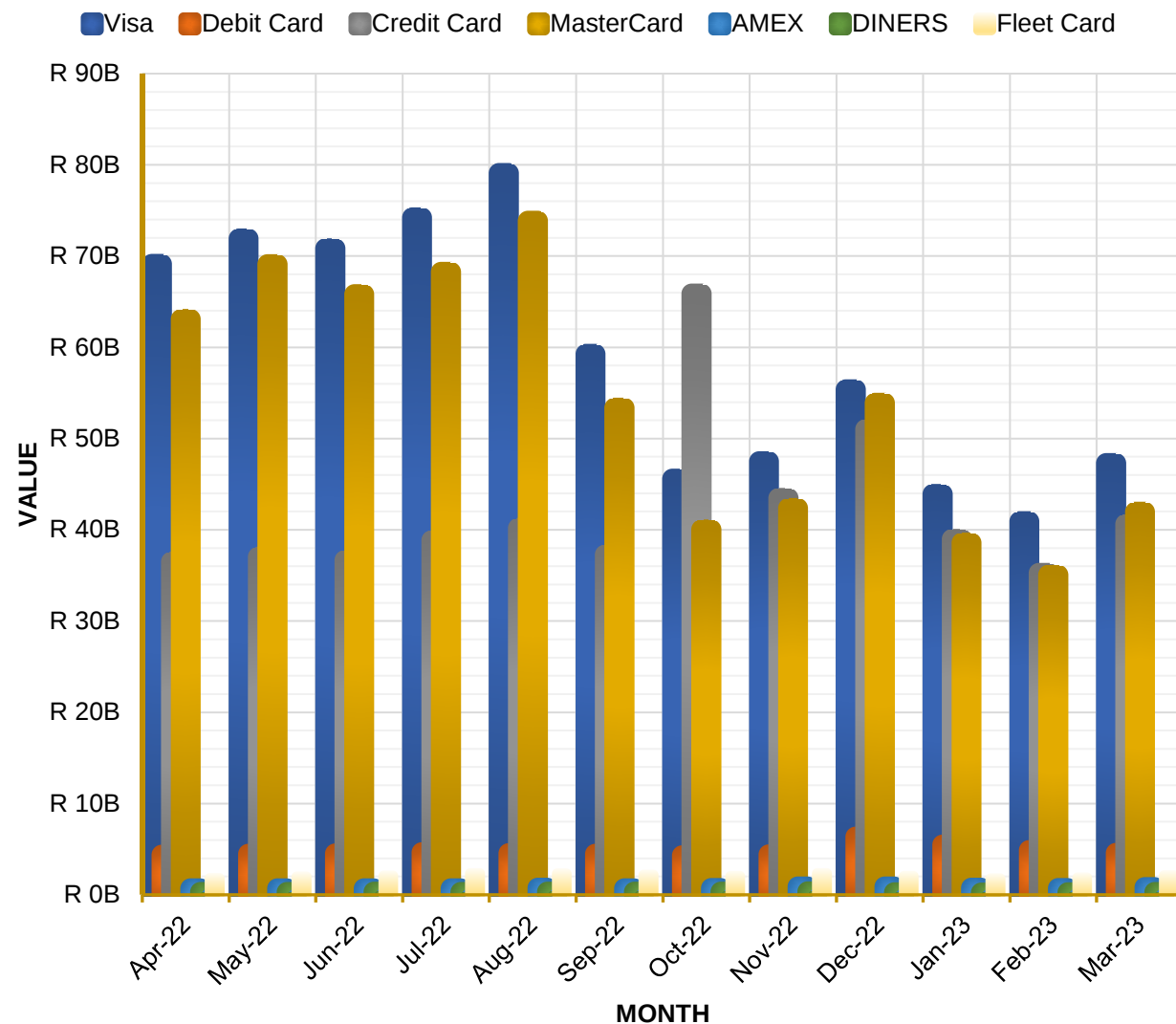


Cards Message Volumes from April 2022 – March 2023



Cards Message Values from April 2022 – March 2023

Cards Message Values



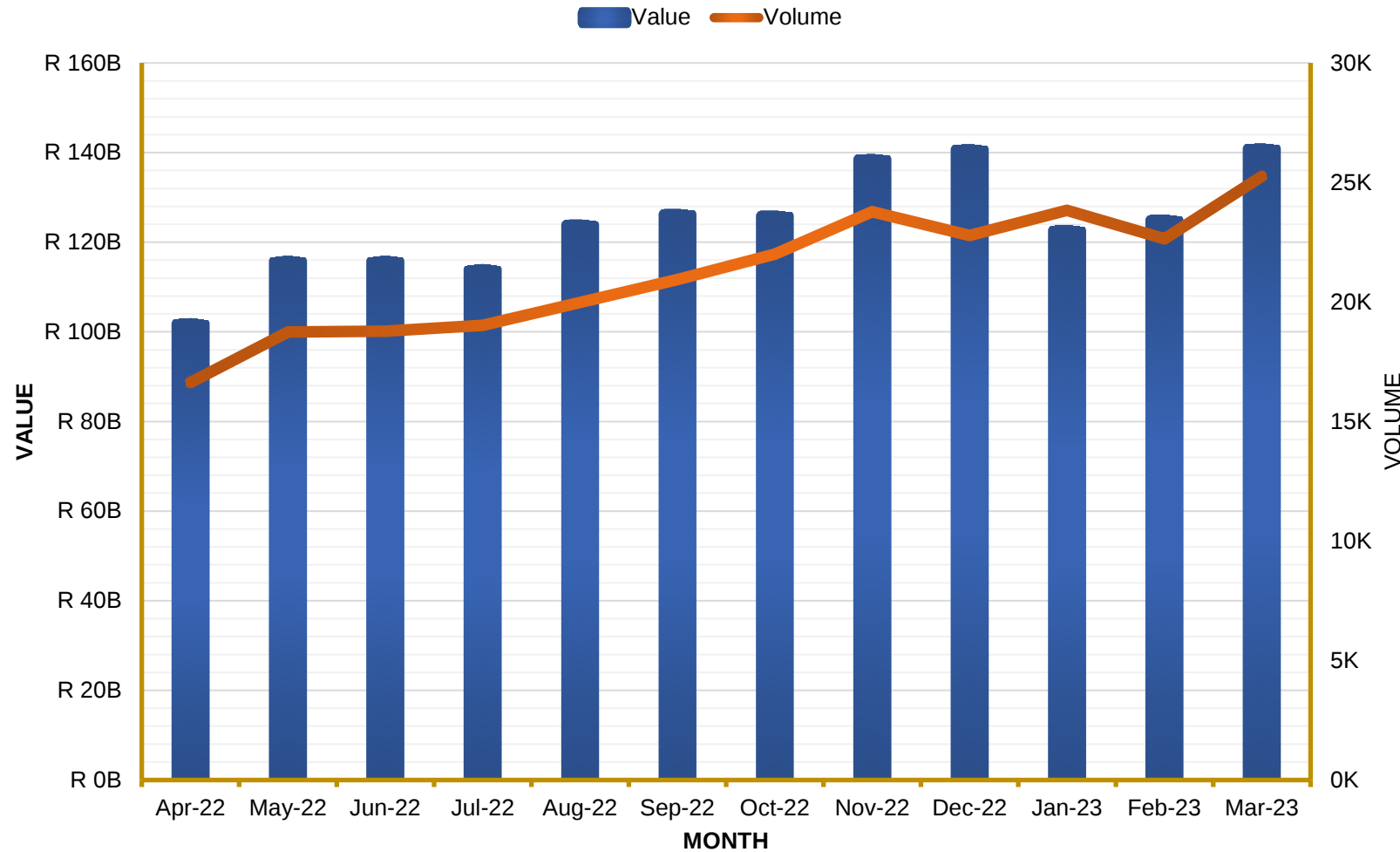
Cards Monthly Values				
Month	Visa	Debit Card	Credit Card	
Apr-22	R 69,137,490,156.24	R 4,385,193,437.02	R 36,488,301,164.07	
May-22	R 71,918,394,925.14	R 4,459,298,638.77	R 37,021,821,120.28	
Jun-22	R 70,847,473,235.18	R 4,518,985,186.74	R 36,658,377,070.37	
Jul-22	R 74,211,503,173.28	R 4,631,910,982.72	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	
Mar-23	R 47,293,171,228.44	R 4,565,329,450.05	R 40,617,000,052.65	
Total	R 705,035,136,742.68	R 56,986,983,671.65	R 501,628,806,757.11	
Average	R 58,752,928,061.89	R 4,748,915,305.97	R 41,802,400,563.09	

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Mar-23	R 41,958,612,925.79	R 810,378,244.75	R 287,052,791.33	R 2,123,465,688.29
Total	R 645,346,458,793.45	R 8,926,252,269.17	R 3,550,926,812.18	R 25,054,666,125.06
Average	R 53,778,871,566.12	R 743,854,355.76	R 295,910,567.68	R 2,087,888,843.76

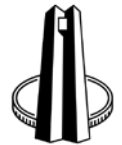


Real Time Clearing (RTC) Monthly Values and Volumes from April 2022 – March 2023

Real Time Clearing (RTC) Monthly Values and Volumes

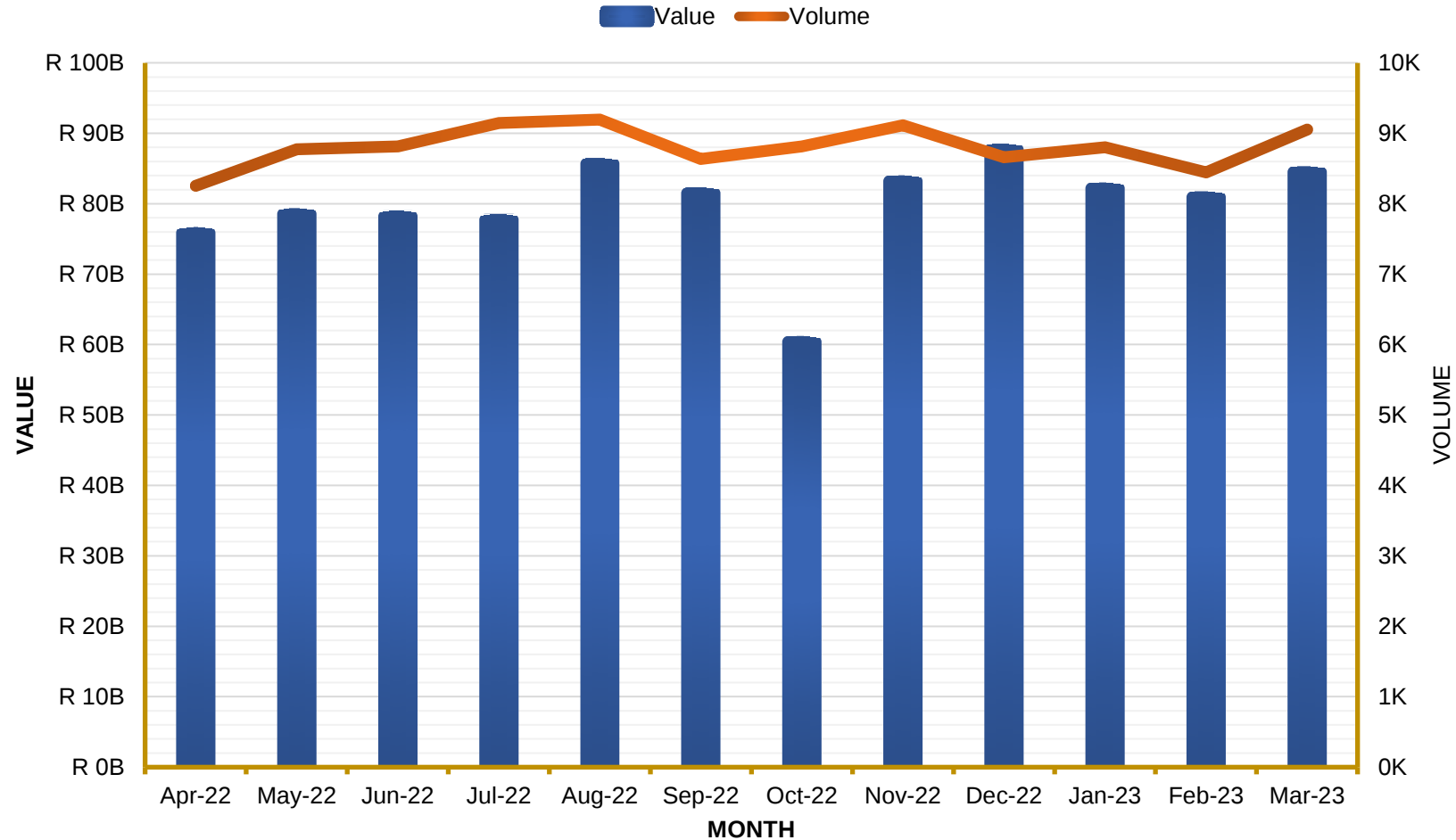


RTC Monthly Value and Volumes		
Month	Value	Volume
Apr-22	R 101,770,978,798.76	16,625
May-22	R 115,692,149,453.40	18,745
Jun-22	R 115,738,202,653.55	18,775
Jul-22	R 113,874,277,574.62	19,022
Aug-22	R 123,805,842,092.22	19,976
Sep-22	R 126,175,879,338.09	20,933
Oct-22	R 125,788,754,167.61	22,005
Nov-22	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
Mar-23	R 140,820,799,098.73	25,254
Total	R 1,490,162,744,212.34	254,356
Average	R 124,180,228,684.36	21,196



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

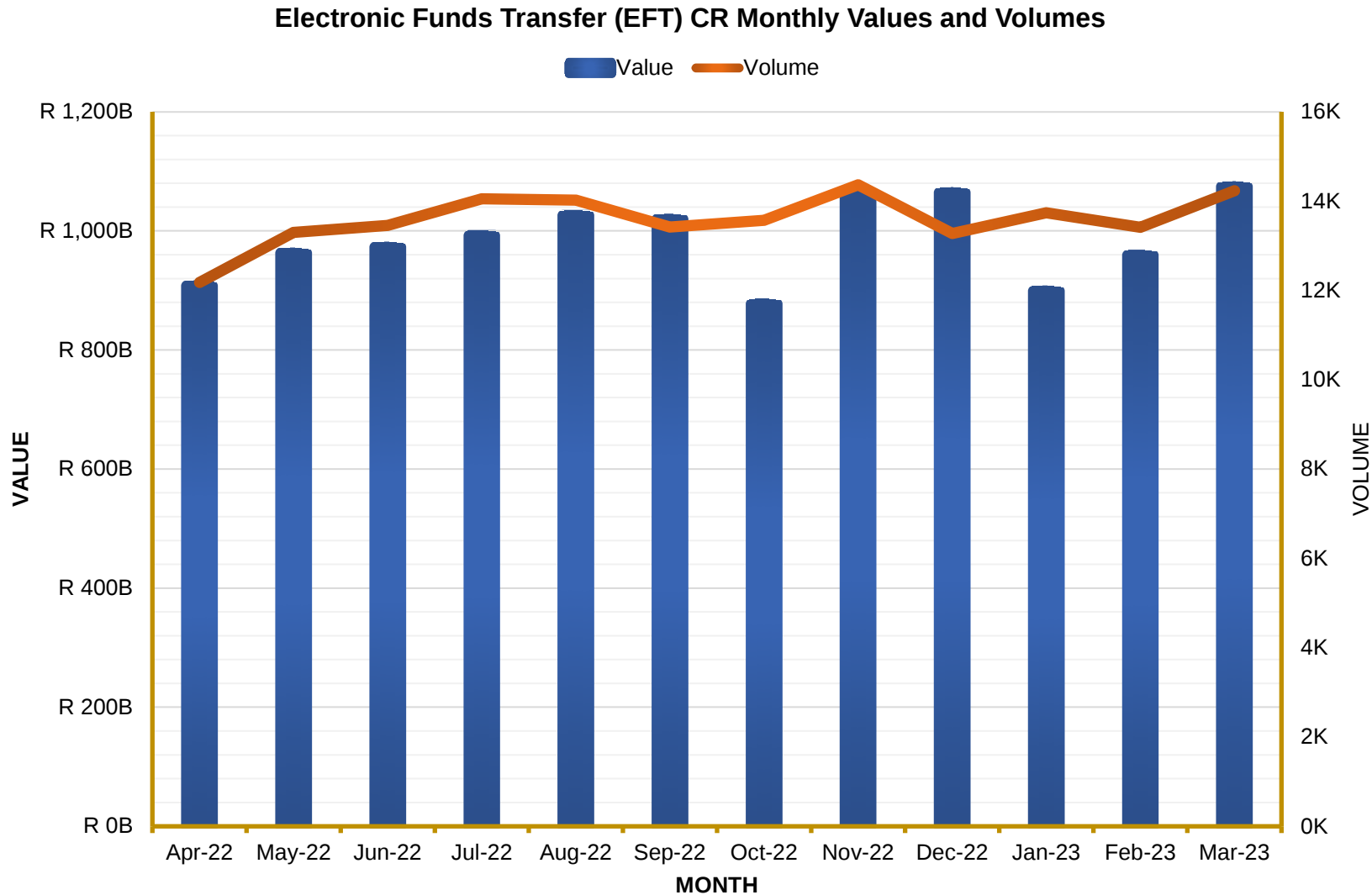
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



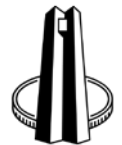
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Apr-22	R 75,845,446,936.85	8,255
May-22	R 78,522,083,821.57	8,774
Jun-22	R 78,218,433,429.92	8,815
Jul-22	R 77,728,906,460.15	9,145
Aug-22	R 85,672,407,434.81	9,194
Sep-22	R 81,505,634,931.01	8,637
Oct-22	R 60,377,983,180.28	8,812
Nov-22	R 83,190,306,298.10	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
Mar-23	R 84,505,391,290.37	9,051
Total	R 956,366,175,207.03	105,703
Average	R 79,697,181,267.25	8,809



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

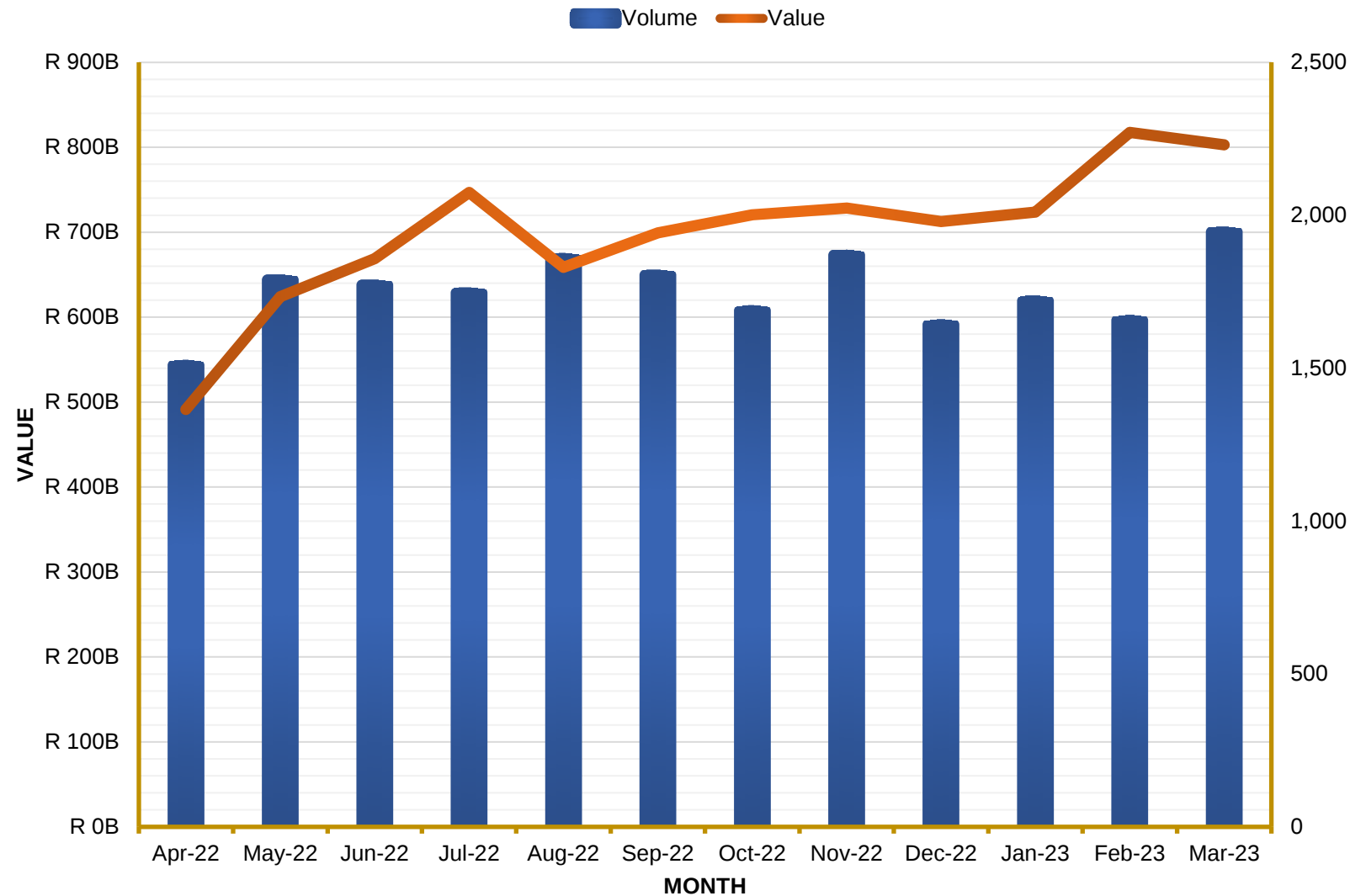


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Apr-22	R 907,646,916,026.97	12,178
May-22	R 962,917,426,375.83	13,299
Jun-22	R 972,766,502,941.17	13,454
Jul-22	R 992,019,742,574.65	14,052
Aug-22	R 1,026,119,189,428.03	14,022
Sep-22	R 1,019,677,841,615.74	13,418
Oct-22	R 877,311,978,753.65	13,568
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
Mar-23	R 1,074,407,540,847.17	14,234
Total	R 11,820,415,222,808.40	163,027
Average	R 985,034,601,900.70	13,586

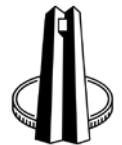


CLS Settlement Values and Volumes from April 2022 – March 2023

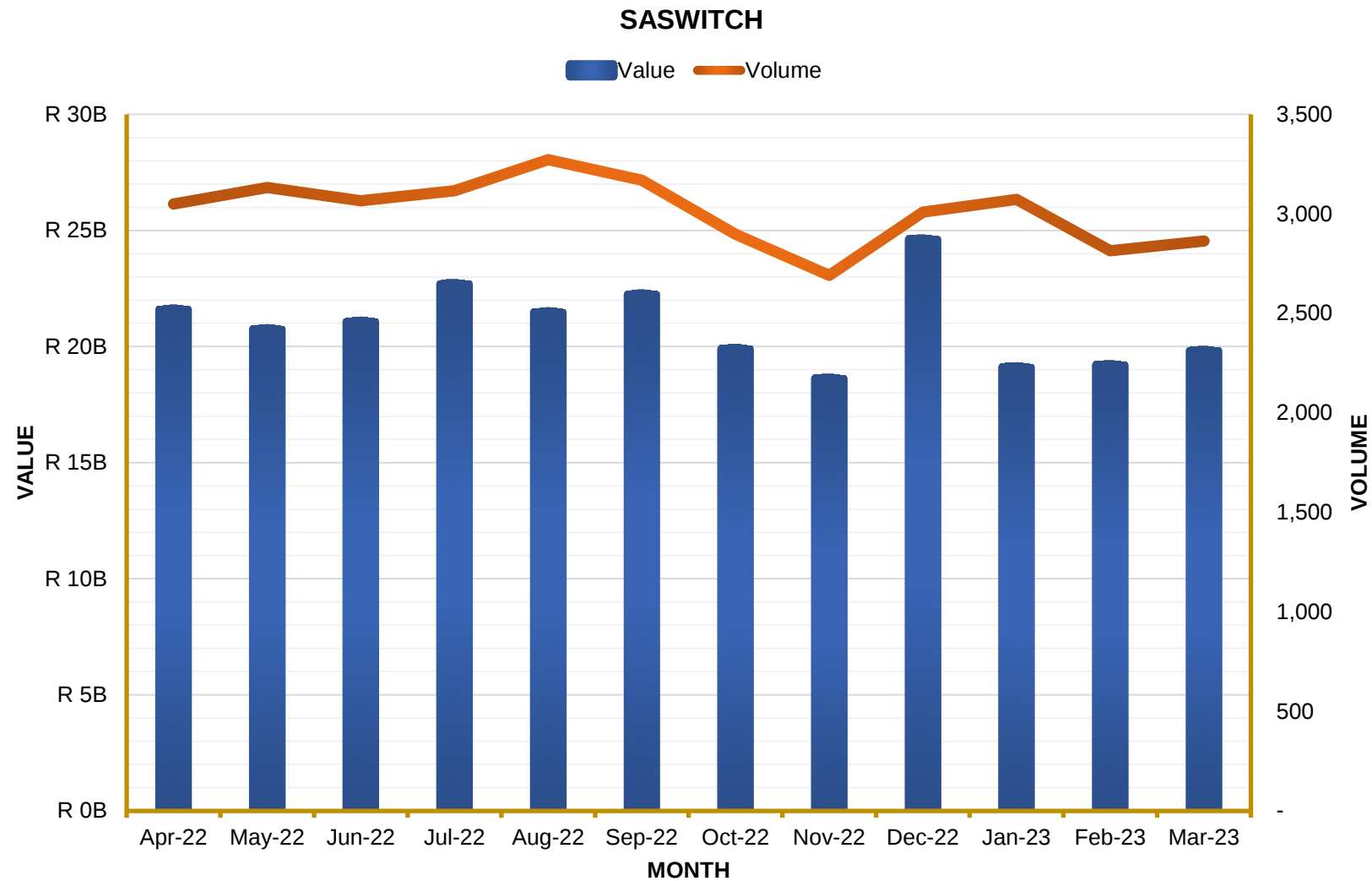
CLS Settlement - Monthly Values and Volumes



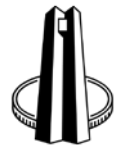
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Apr-22	R 491,243,638,152.10	1,509
May-22	R 624,157,559,790.96	1,788
Jun-22	R 668,752,235,242.32	1,772
Jul-22	R 746,803,243,452.86	1,746
Aug-22	R 658,683,569,456.38	1,859
Sep-22	R 699,297,915,508.90	1,804
Oct-22	R 720,384,277,402.62	1,688
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
Mar-23	R 802,976,956,480.78	1,945
Total	R 8,394,464,827,750.76	20,998
Average	R 699,538,735,645.90	1,750



SASWITCH Values and Volumes from April 2022 – March 2023

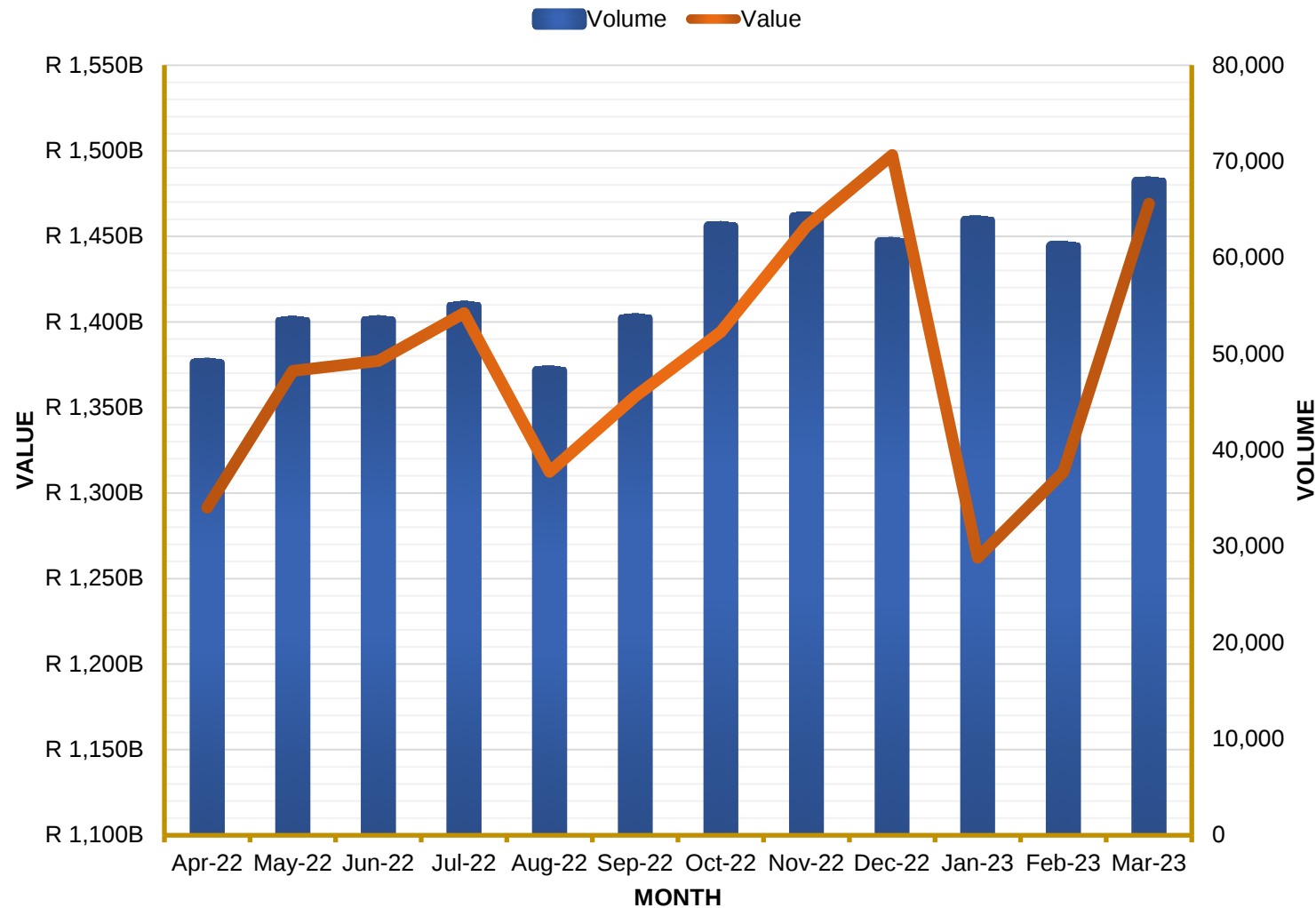


SASWITCH Monthly Values		
Month	Value	Volume
Apr-22	R 21,573,640,110.13	3,049
May-22	R 20,730,713,019.17	3,132
Jun-22	R 21,049,760,606.48	3,066
Jul-22	R 22,672,995,785.22	3,116
Aug-22	R 21,458,545,337.85	3,272
Sep-22	R 22,232,789,144.95	3,169
Oct-22	R 19,878,823,901.91	2,898
Nov-22	R 18,590,777,039.53	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
Mar-23	R 19,791,490,390.13	2,864
Total	R 250,829,168,599.52	36,152
Average	R 20,902,430,716.63	3,013

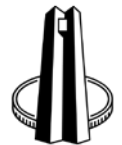


Retail Values and Volumes from April 2022 – March 2023

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Mar-23	R 1,469,159,711,537.24	67,851
Total	R 16,505,120,723,124.00	694,399
Average	R 1,375,426,726,927.00	57,867



Summarised Volumes and Values Totals for March 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,750	R 329,550,259,444.18
Payment Dematerialised MM Instrument (MPDEM)	4,579	R 179,791,726,798.46
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,961	R 802,976,972,964.78
Payment any Money Market Product (MPMMI)	219	R 32,773,915,864.66
Settlement of Derivative Margin Calls (OSDMC)	59	R 17,772,601,715.67





THANK YOU



SOUTH AFRICAN RESERVE BANK