



# Settlement Statistics and Indicators



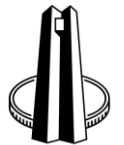
November 2023



SOUTH AFRICAN RESERVE BANK

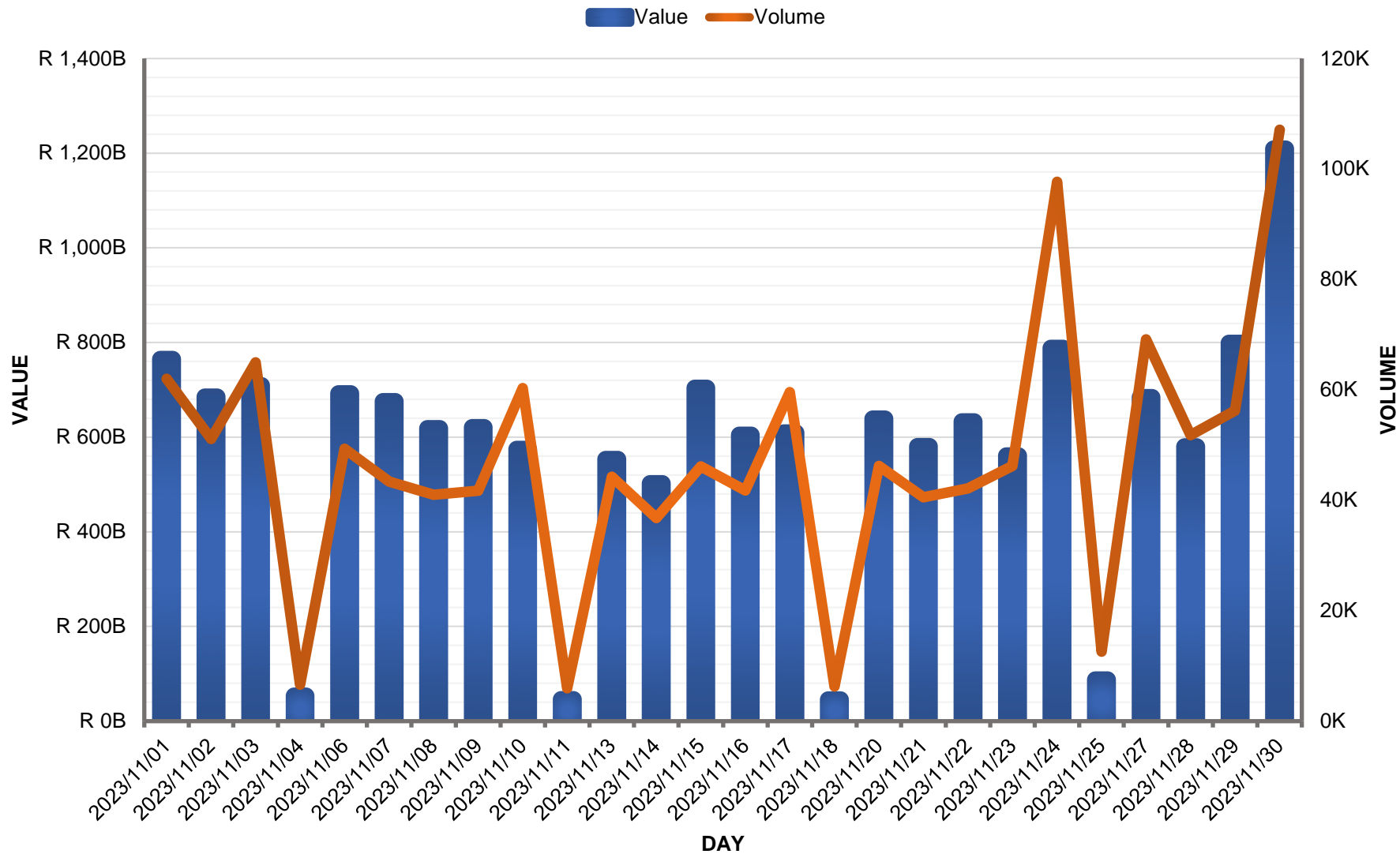
# Settlement Main Indicators for November 2023

- ✓ In November 2023, SAMOS processed **1,230,548** transactions to the value of **ZAR 15,016,586,128,377.90**
- ✓ Peak volume was **107,080** and peak value was **ZAR 1,209,205,908,615.25** on the 30<sup>th</sup> of November 2023.
- ✓ The average number of transactions processed per day was **47,328.77** representing an average value of **ZAR 577,561,004,937.61**
- ✓ 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 November 2023

**SAMOS Message Values and Volumes**

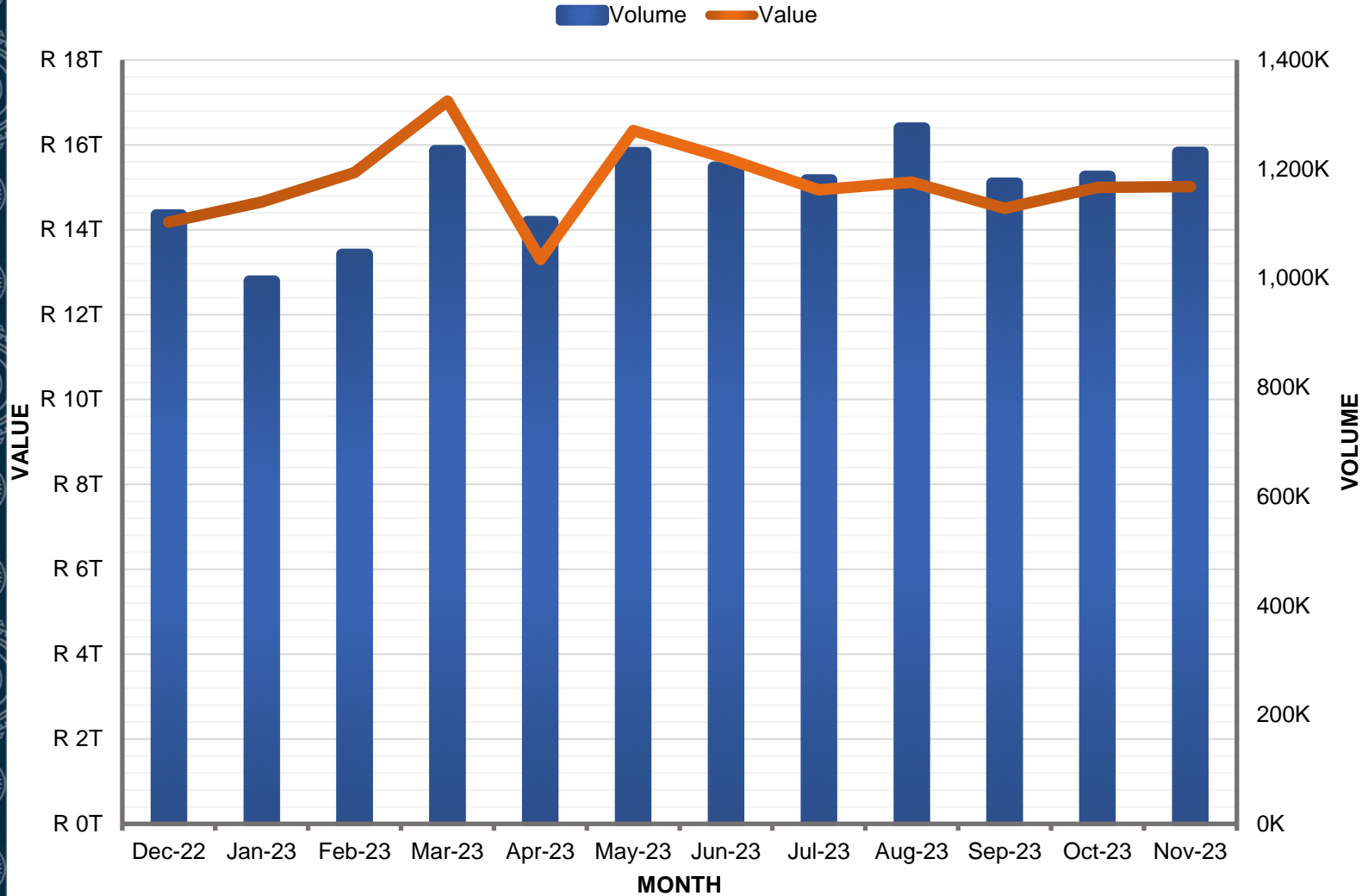


Daily Values and Volumes per month		
Date	Value	Volume
2023/11/01	R 764,695,749,363.37	61,992
2023/11/02	R 685,061,745,559.28	51,083
2023/11/03	R 708,990,204,548.88	64,952
2023/11/04	R 52,945,069,512.37	6,597
2023/11/06	R 691,950,351,749.63	49,294
2023/11/07	R 675,440,900,555.74	43,365
2023/11/08	R 618,533,840,593.91	41,001
2023/11/09	R 620,459,303,870.37	41,717
2023/11/10	R 574,665,408,910.81	60,277
2023/11/11	R 45,747,613,015.67	5,969
2023/11/13	R 553,141,883,549.73	44,237
2023/11/14	R 502,164,076,765.07	36,779
2023/11/15	R 703,597,289,602.27	46,128
2023/11/16	R 604,690,078,219.33	41,762
2023/11/17	R 609,218,890,239.64	59,546
2023/11/18	R 45,272,298,303.19	6,273
2023/11/20	R 638,480,223,483.34	46,184
2023/11/21	R 580,609,197,163.59	40,542
2023/11/22	R 632,800,712,108.66	42,145
2023/11/23	R 560,889,286,218.11	46,207
2023/11/24	R 787,760,127,472.34	97,680
2023/11/25	R 87,160,416,002.91	12,594
2023/11/27	R 684,174,422,542.01	69,140
2023/11/28	R 580,134,223,400.13	51,769
2023/11/29	R 798,796,907,012.35	56,235
2023/11/30	R 1,209,205,908,615.25	107,080
<b>Total</b>	<b>15,016,586,128,377.90</b>	<b>1,230,548</b>
<b>Average</b>	<b>577,561,004,937.61</b>	<b>47,328.77</b>



# Total Monthly Message Values and Volumes from December 2022 – November 2023

**SAMOS Message Values and Volumes**



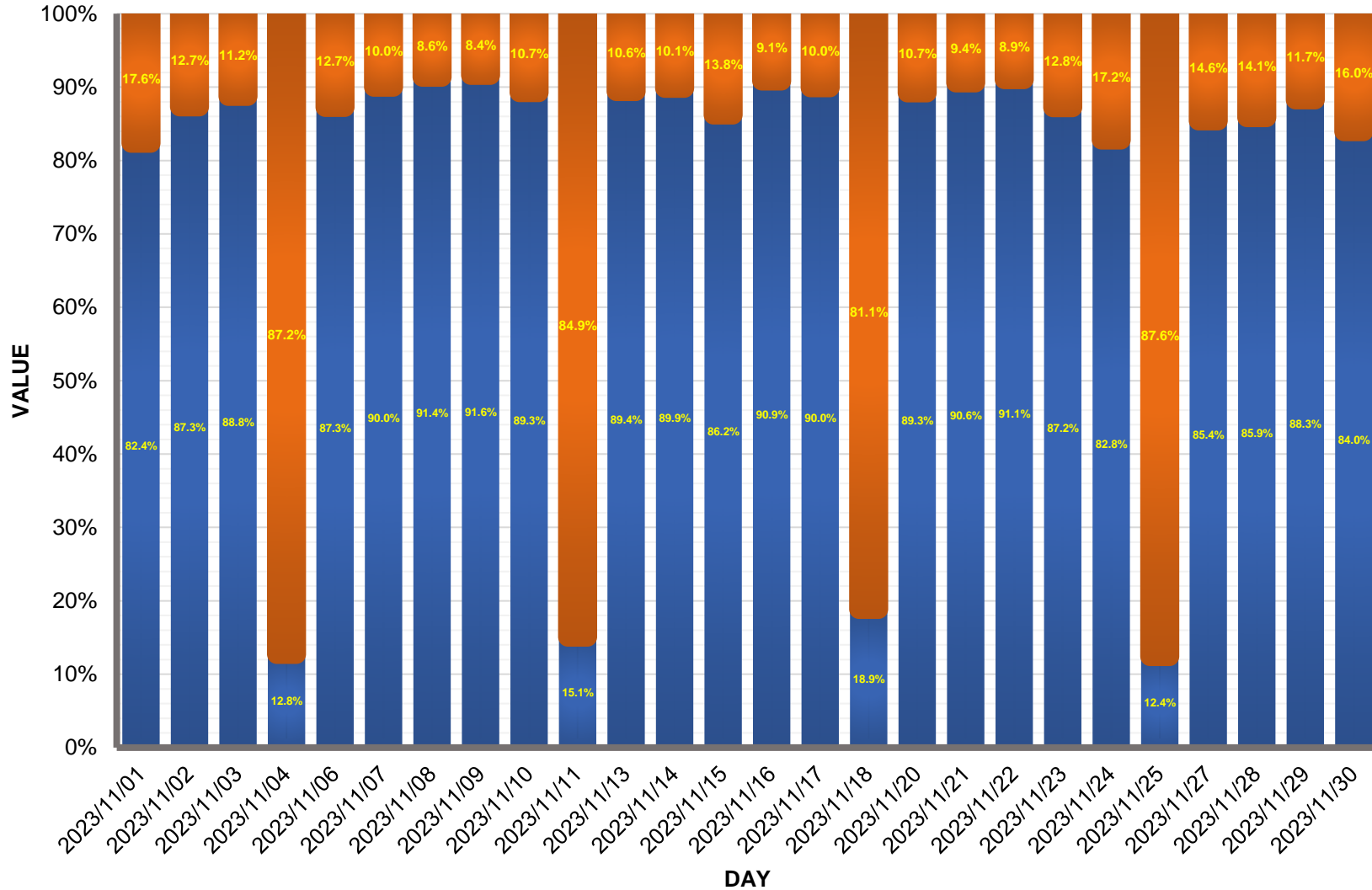
Message Values and Volumes - Monthly		
Month	Value	Volume
Dec-22	R 14,180,081,356,090.60	1,115,912
Jan-23	R 14,652,787,649,023.00	994,722
Feb-23	R 15,349,051,039,233.10	1,043,649
Mar-23	R 17,034,115,775,132.10	1,233,867
Apr-23	R 13,301,610,691,152.00	1,103,877
May-23	R 16,338,858,669,103.00	1,230,379
Jun-23	R 15,686,942,970,610.00	1,203,445
Jul-23	R 14,941,579,221,461.90	1,180,269
Aug-23	R 15,123,417,679,999.80	1,275,268
Sep-23	R 14,503,715,310,740.60	1,173,951
Oct-23	R 14,997,760,758,461.90	1,186,489
Nov-23	R 15,016,586,128,378.00	1,230,548
<b>Total</b>	<b>R 181,126,507,249,386.00</b>	<b>13,972,376</b>
<b>Average</b>	<b>R 15,093,875,604,115.50</b>	<b>1,164,365</b>



# RTL /Retail Batches Message Values for November 2023

RTL Value / Retail Batches Value

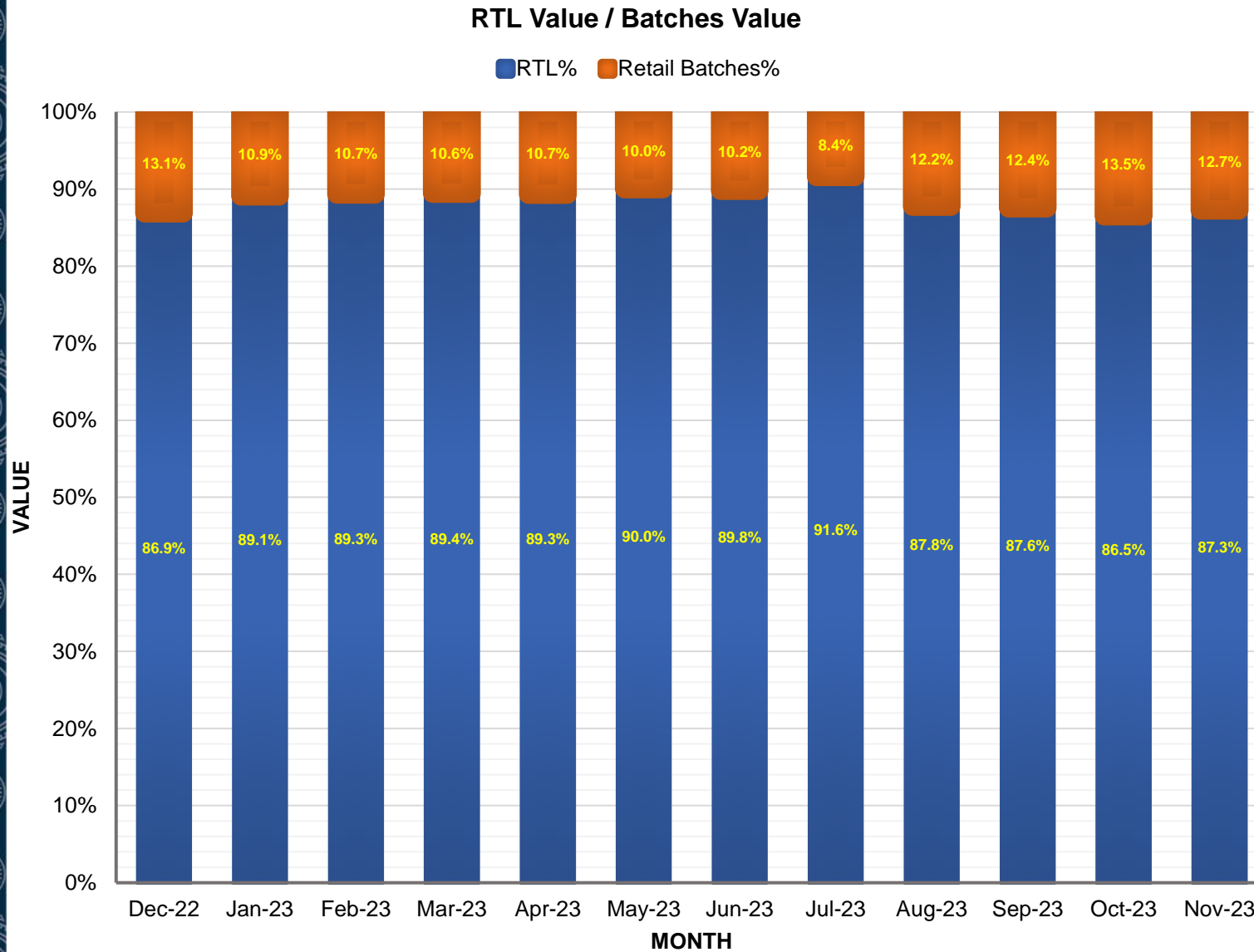
■ RTL% ■ Retail Batches%



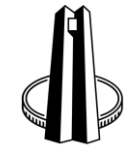
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023/11/01	R 496,654,581,298.57	R 106,274,780,690.54
2023/11/02	R 495,035,859,548.55	R 71,740,251,540.21
2023/11/03	R 525,010,676,043.83	R 66,485,133,088.83
2023/11/04	R 2,528,654,798.42	R 17,300,463,990.38
2023/11/06	R 476,631,248,510.65	R 69,514,577,975.26
2023/11/07	R 501,824,611,832.98	R 55,559,452,422.37
2023/11/08	R 471,152,127,815.32	R 44,433,852,547.68
2023/11/09	R 483,762,698,031.56	R 44,196,627,097.81
2023/11/10	R 431,991,944,075.96	R 51,738,712,438.26
2023/11/11	R 2,320,108,708.59	R 13,067,056,940.79
2023/11/13	R 388,253,269,994.54	R 45,918,982,878.60
2023/11/14	R 374,073,254,399.00	R 42,161,555,570.77
2023/11/15	R 456,481,285,782.87	R 72,884,632,930.52
2023/11/16	R 457,873,941,927.23	R 45,967,952,562.81
2023/11/17	R 438,779,755,949.54	R 48,923,752,678.20
2023/11/18	R 3,014,665,348.67	R 12,946,308,284.15
2023/11/20	R 456,526,676,481.71	R 54,869,099,075.87
2023/11/21	R 422,936,315,167.16	R 43,854,115,869.25
2023/11/22	R 464,536,484,787.78	R 45,586,742,411.88
2023/11/23	R 409,366,521,470.47	R 59,901,380,310.74
2023/11/24	R 533,873,159,582.59	R 110,559,197,674.46
2023/11/25	R 4,936,179,705.86	R 34,757,434,917.38
2023/11/27	R 479,936,357,631.25	R 81,850,784,553.84
2023/11/28	R 399,442,406,900.40	R 65,649,667,055.86
2023/11/29	R 557,959,093,097.33	R 73,973,392,462.11
2023/11/30	R 827,404,268,846.89	R 157,810,415,710.37
<b>Total</b>	<b>R 10,562,306,147,737.70</b>	<b>R 1,537,926,323,678.94</b>
<b>Average</b>	<b>R 406,242,544,143.76</b>	<b>R 59,151,012,449.19</b>



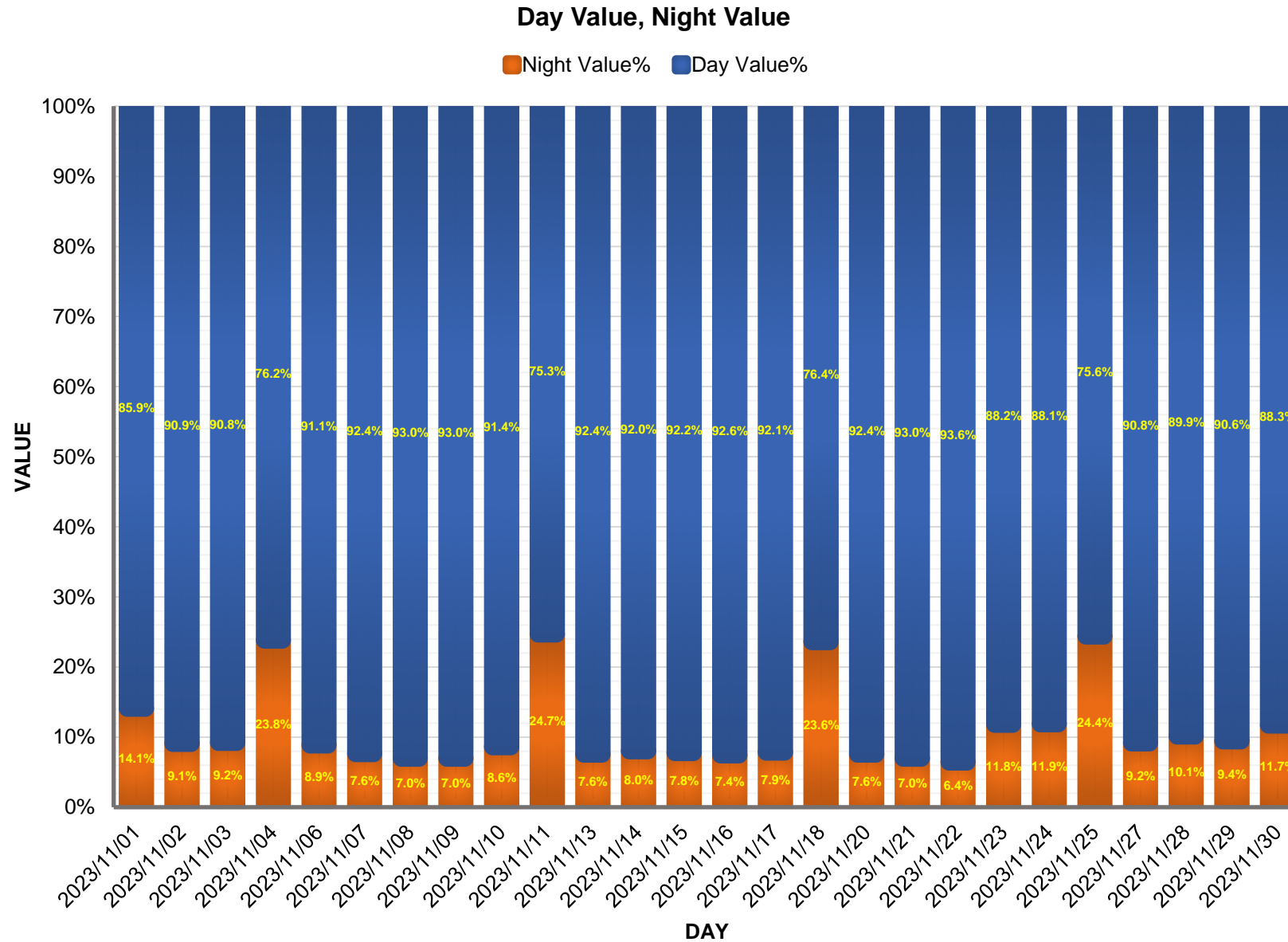
# RTL /Retail Batches Message Values for 12 Months (December 2022 – November 2023)



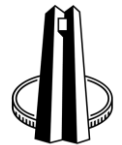
RTL /Batches Message Values		
Month	RTL	Retail Batches
Dec-22	R 9,947,267,474,426.85	R 1,499,627,619,992.08
Jan-23	R 10,343,955,109,977.20	R 1,262,300,148,743.54
Feb-23	R 10,995,370,021,207.20	R 1,312,248,344,193.20
Mar-23	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Apr-23	R 10,828,698,705,059.00	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
Aug-23	R 10,588,197,365,495.90	R 1,476,185,237,182.94
Sep-23	R 10,119,143,342,533.90	R 1,435,467,832,740.71
Oct-23	R 10,282,946,479,334.90	R 1,601,443,639,688.64
Nov-23	R 10,562,306,147,737.70	R 1,537,926,323,678.94
<b>Total</b>	<b>R 138,096,945,833,510.00</b>	<b>R 17,259,419,737,352.50</b>
<b>Average</b>	<b>R 11,508,078,819,459.20</b>	<b>R 1,438,284,978,112.71</b>



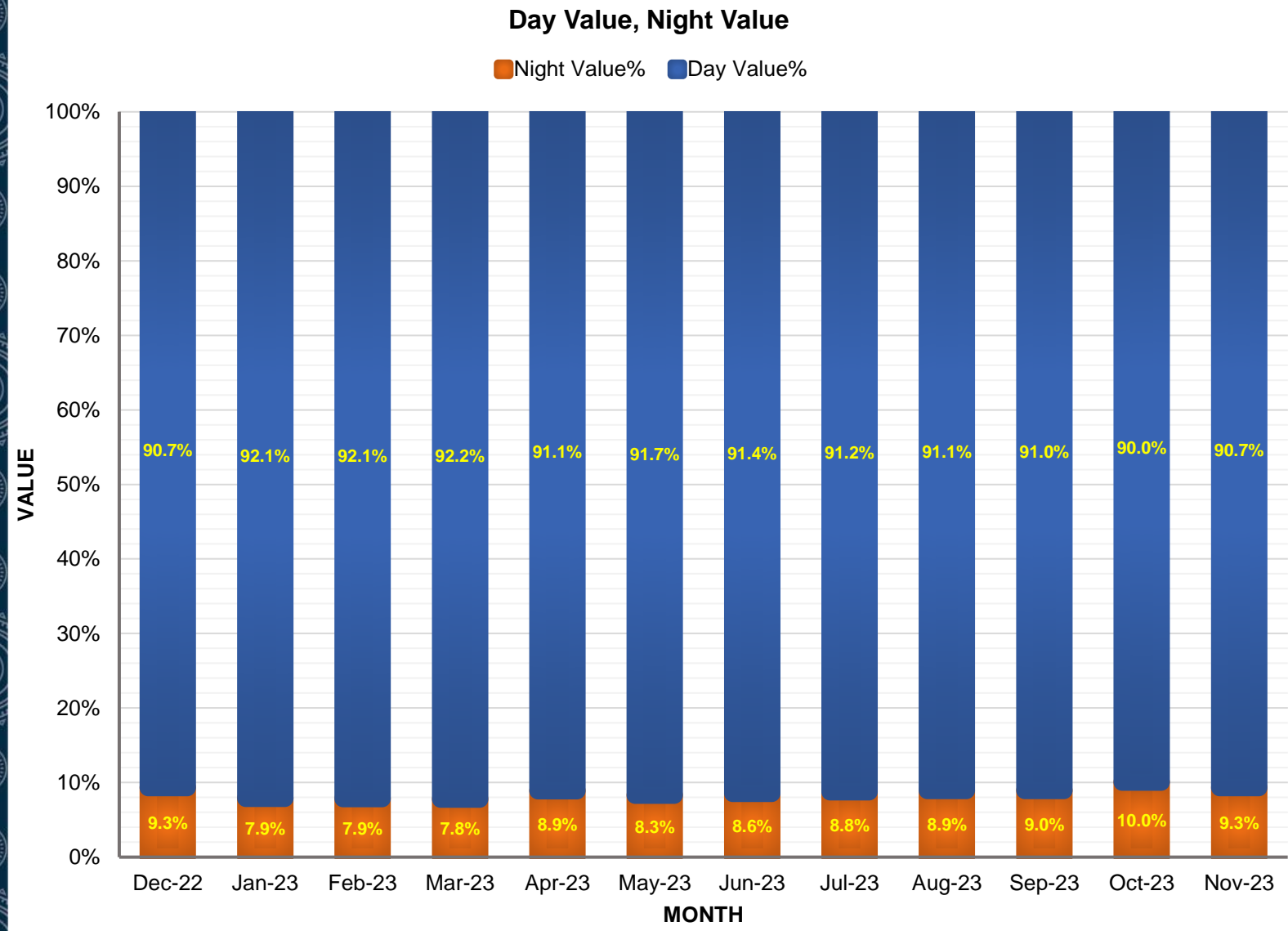
# Day and Night Settlement Values for November 2023



Day and Night Settlement Values		
Date	Night Value	Day Value
2023/11/01	R 107,962,055,241.67	R 656,733,694,121.70
2023/11/02	R 62,235,998,457.91	R 622,825,747,101.37
2023/11/03	R 65,495,762,272.33	R 643,494,442,276.55
2023/11/04	R 12,608,780,632.17	R 40,336,288,880.20
2023/11/06	R 61,474,773,871.76	R 630,475,577,877.87
2023/11/07	R 51,557,036,855.94	R 623,883,863,699.80
2023/11/08	R 43,166,618,818.11	R 575,367,221,775.80
2023/11/09	R 43,391,547,023.25	R 577,067,756,847.12
2023/11/10	R 49,485,087,273.88	R 525,180,321,636.93
2023/11/11	R 11,297,113,529.77	R 34,450,499,485.90
2023/11/13	R 41,943,722,542.21	R 511,198,161,007.52
2023/11/14	R 40,417,875,023.16	R 461,746,201,741.91
2023/11/15	R 54,698,488,944.80	R 648,898,800,657.47
2023/11/16	R 45,009,024,942.83	R 559,681,053,276.50
2023/11/17	R 47,889,349,109.34	R 561,329,541,130.30
2023/11/18	R 10,687,153,445.26	R 34,585,144,857.93
2023/11/20	R 48,245,424,194.07	R 590,234,799,289.27
2023/11/21	R 40,474,194,170.10	R 540,135,002,993.49
2023/11/22	R 40,755,496,554.03	R 592,045,215,554.63
2023/11/23	R 66,279,337,735.25	R 494,609,948,482.86
2023/11/24	R 93,648,326,049.88	R 694,111,801,422.46
2023/11/25	R 21,269,401,451.75	R 65,891,014,551.16
2023/11/27	R 62,624,910,703.73	R 621,549,511,838.28
2023/11/28	R 58,851,674,452.81	R 521,282,548,947.32
2023/11/29	R 75,465,901,086.76	R 723,331,005,925.59
2023/11/30	R 141,746,435,704.07	R 1,067,459,472,911.18
<b>Total</b>	<b>R 1,398,681,490,086.84</b>	<b>R 13,617,904,638,291.10</b>
<b>Average</b>	<b>R 53,795,441,926.42</b>	<b>R 523,765,563,011.20</b>



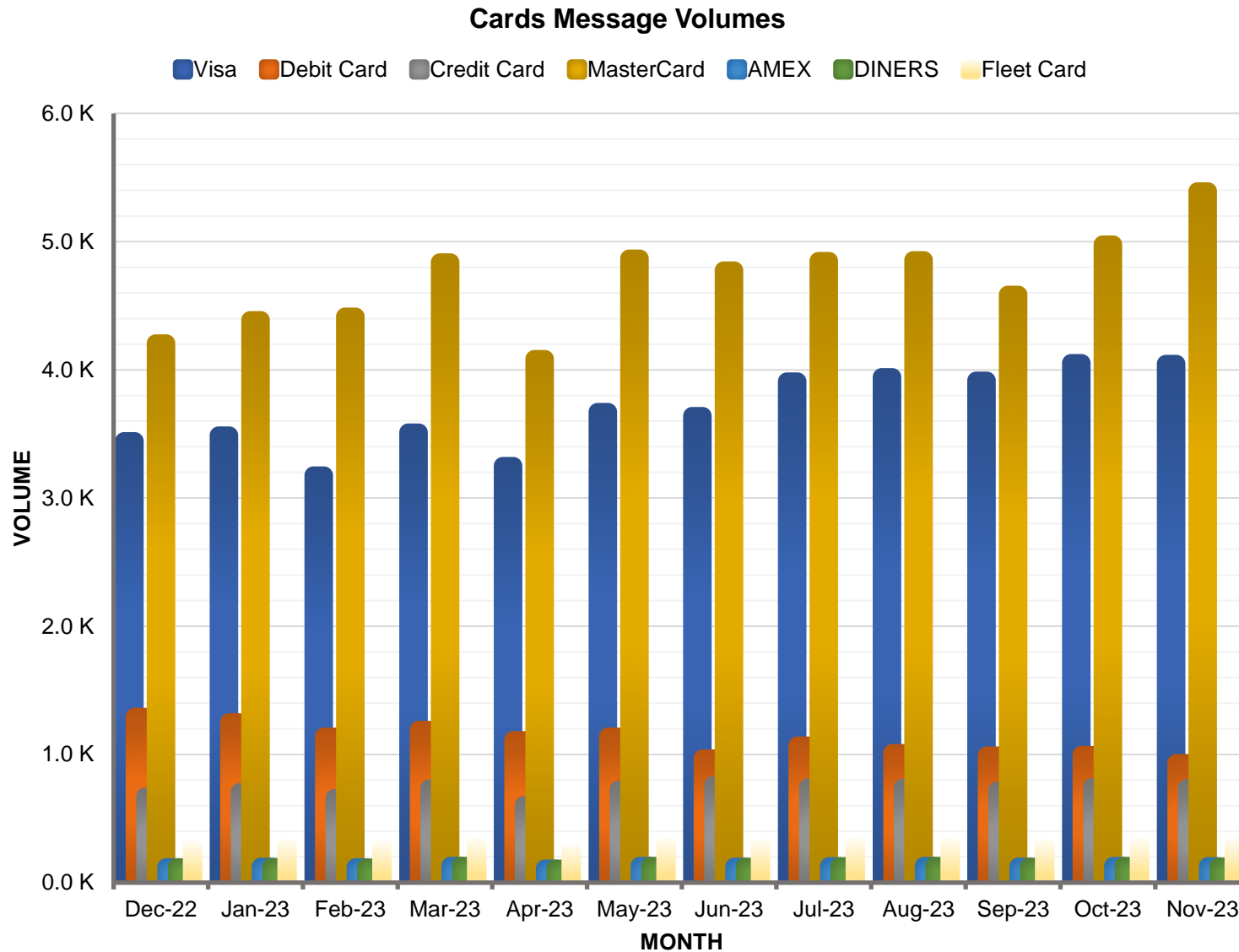
# Day and Night Settlement Values for 12 Months (December 2022 – November 2023)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
<b>Total</b>	<b>R 14,784,466,287,206.50</b>	<b>R 154,539,034,615,091.00</b>
<b>Average</b>	<b>R 1,232,038,857,267.21</b>	<b>R 12,878,252,884,590.90</b>



# Cards Message Volumes from December 2022 – November 2023

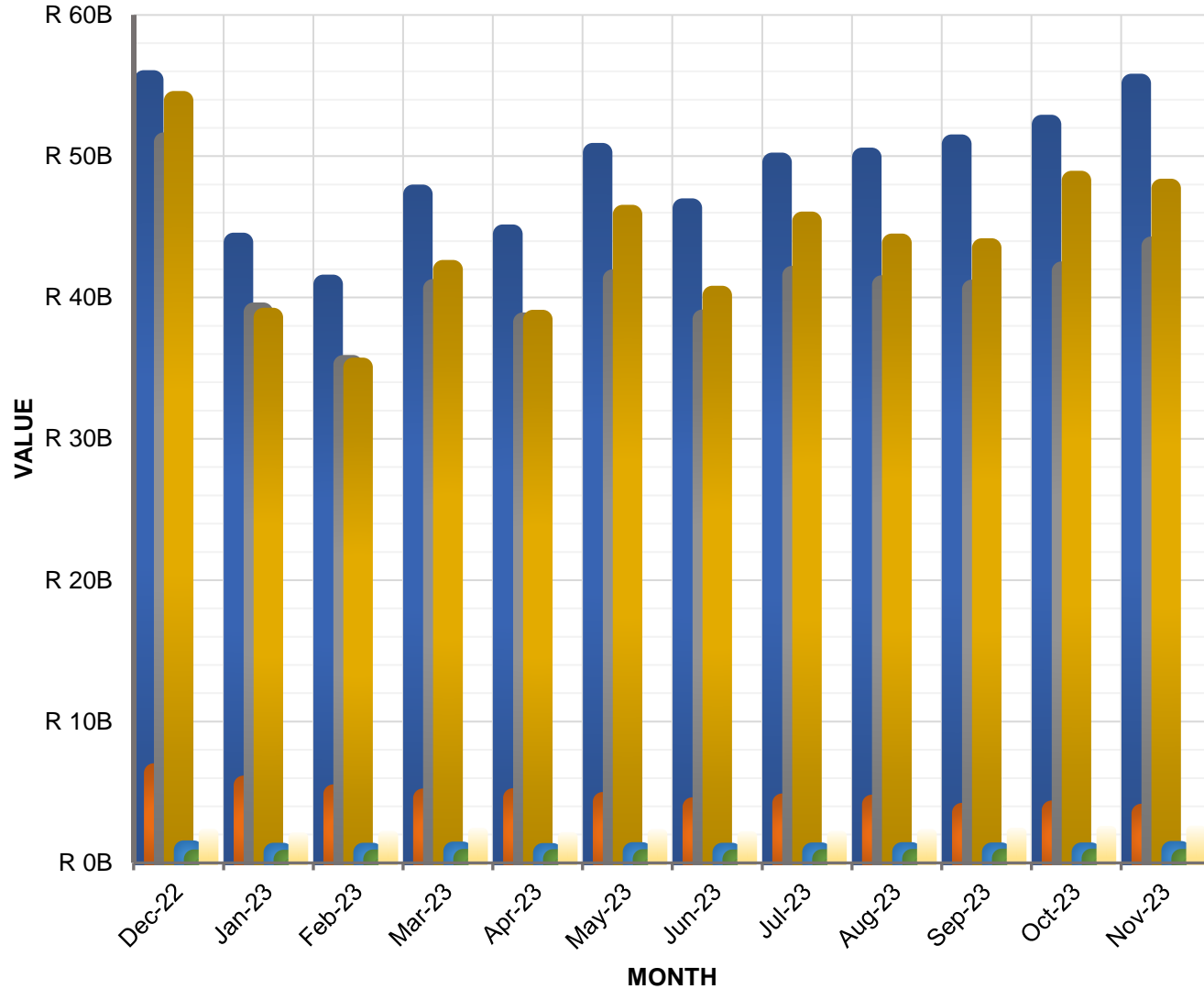


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Dec-22	3,445	1,293	672	4,206	119	120	288
Jan-23	3,489	1,251	705	4,388	125	122	300
Feb-23	3,177	1,140	659	4,416	120	118	288
Mar-23	3,512	1,192	734	4,839	130	130	312
Apr-23	3,251	1,112	604	4,084	110	110	264
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
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	997	746	4,978	130	130	312
Nov-23	4,047	934	737	5,392	129	127	312
<b>Total</b>	<b>44,053</b>	<b>13,100</b>	<b>8,545</b>	<b>56,239</b>	<b>1,500</b>	<b>1,493</b>	<b>3,612</b>
<b>Average</b>	<b>3,671</b>	<b>1,092</b>	<b>712</b>	<b>4,687</b>	<b>125</b>	<b>124</b>	<b>301</b>

# Cards Message Values from December 2022 – November 2023

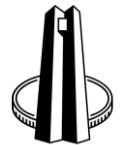
Cards Message Values

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



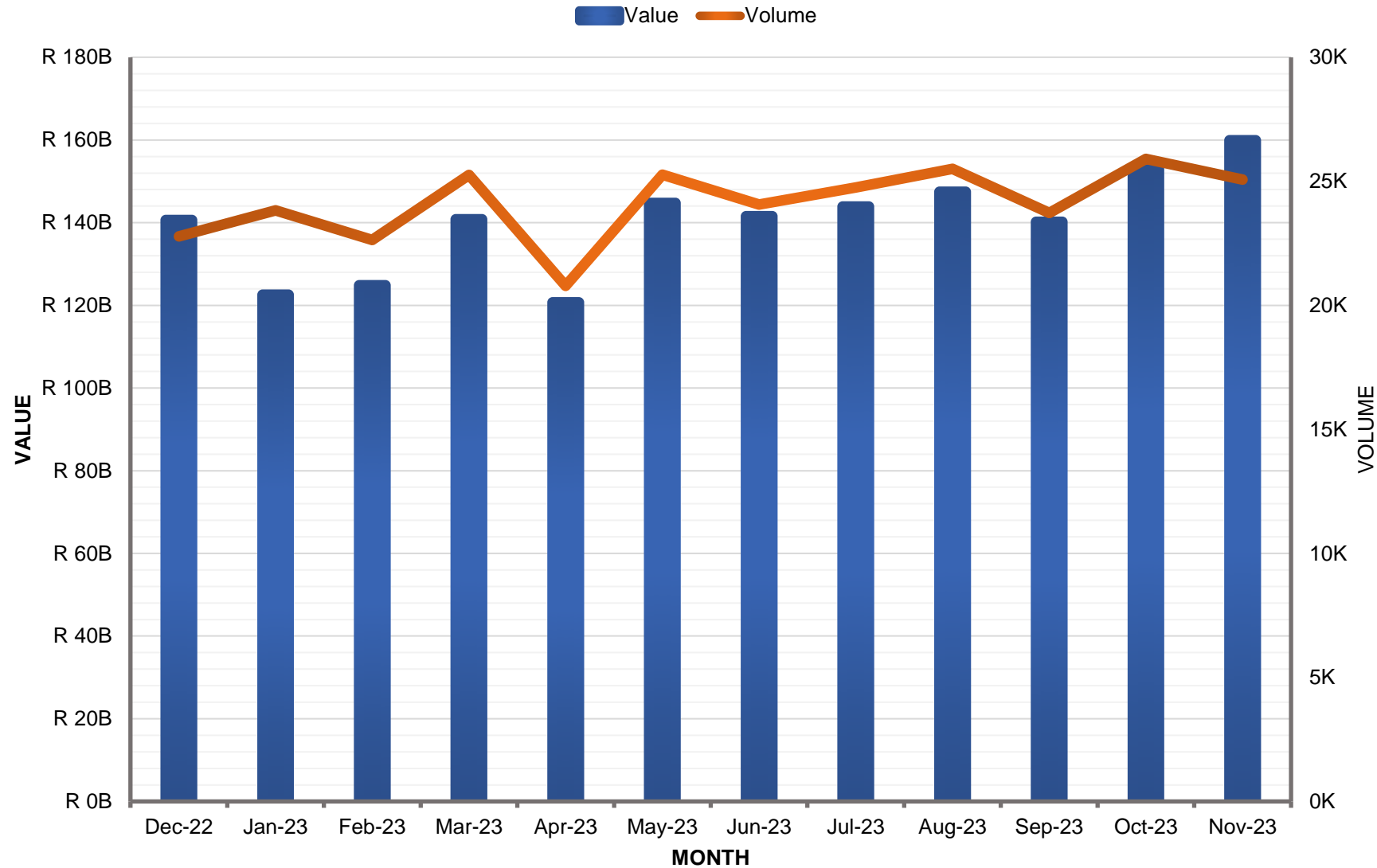
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-22	R 55,390,588,217.80	R 6,355,451,724.75	R 51,001,587,746.76
Jan-23	R 43,891,879,434.91	R 5,472,936,939.63	R 38,966,725,442.45
Feb-23	R 40,924,068,883.83	R 4,862,320,918.96	R 35,249,749,126.75
Mar-23	R 47,293,171,228.44	R 4,565,329,450.05	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
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 3,717,609,656.23	R 41,855,662,142.78
Nov-23	R 55,148,573,506.95	R 3,480,744,786.87	R 43,625,310,449.45
Total	R 586,269,096,308.08	R 53,207,737,174.84	R 492,342,643,113.94
Average	R 48,855,758,025.67	R 4,433,978,097.90	R 41,028,553,592.83

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
Total	R 522,673,309,379.06	R 9,219,555,428.80	R 3,297,779,678.59	R 24,289,386,918.62
Average	R 43,556,109,114.92	R 768,296,285.73	R 274,814,973.22	R 2,024,115,576.55

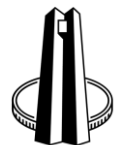


# Real Time Clearing (RTC) Monthly Values and Volumes from December 2022 – November 2023

Real Time Clearing (RTC) Monthly Values and Volumes

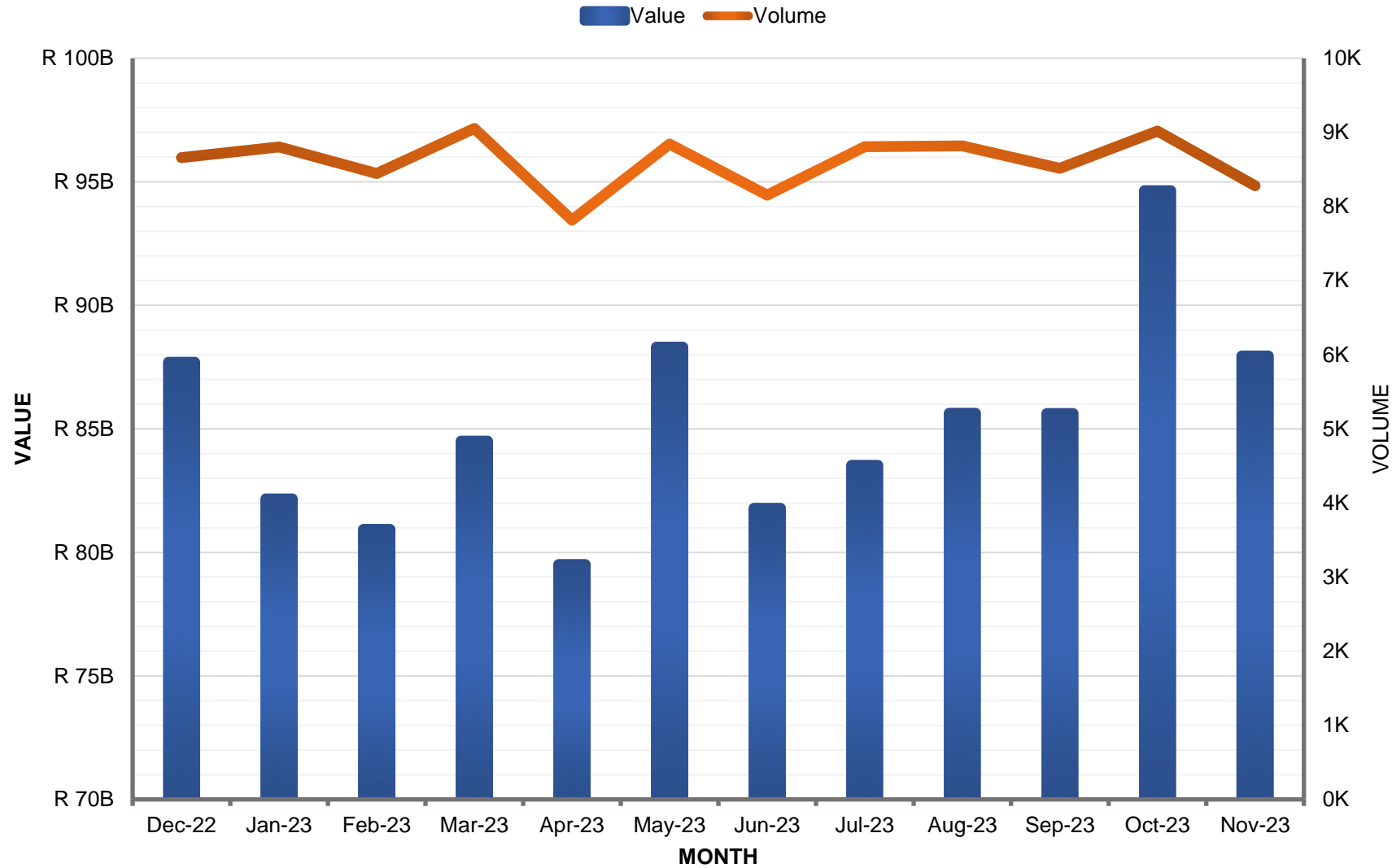


RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-22	R 140,629,590,925.53	22,778
Jan-23	R 122,543,430,983.94	23,832
Feb-23	R 124,876,835,403.94	22,641
Mar-23	R 140,820,799,098.73	25,254
Apr-23	R 120,717,474,434.30	20,788
May-23	R 144,761,400,063.88	25,269
Jun-23	R 141,573,438,441.86	24,069
Jul-23	R 143,895,285,930.05	24,750
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
<b>Total</b>	<b>R 1,680,311,361,187.92</b>	<b>289,594</b>
<b>Average</b>	<b>R 140,025,946,765.66</b>	<b>24,133</b>



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

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

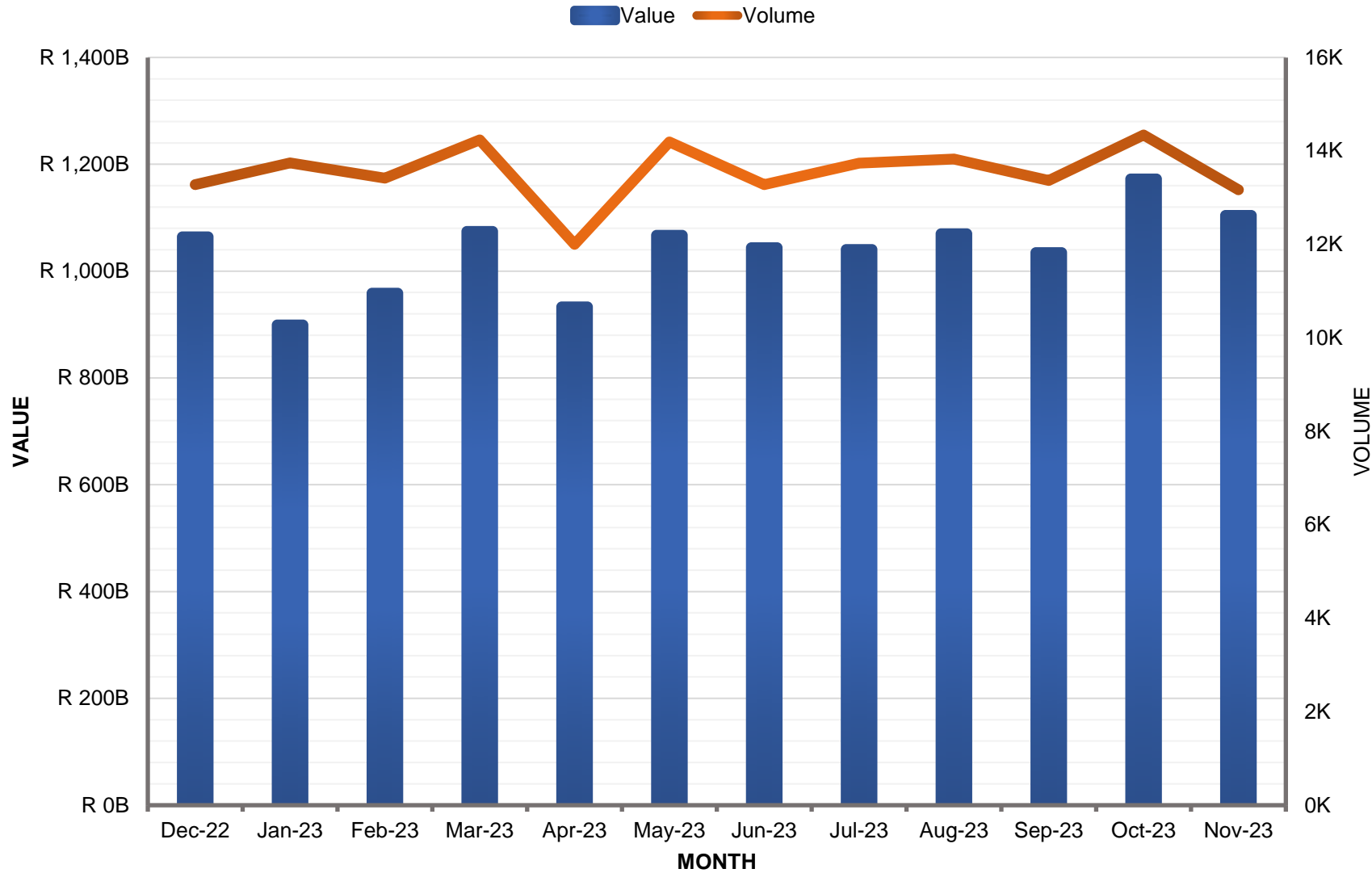


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Dec-22	R 87,698,913,657.21	8,660
Jan-23	R 82,167,047,669.90	8,802
Feb-23	R 80,933,620,096.86	8,445
Mar-23	R 84,505,391,290.37	9,051
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 81,788,102,900.03	8,155
Jul-23	R 83,527,418,086.72	8,805
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
<b>Total</b>	<b>R 1,022,280,655,866.89</b>	<b>103,203</b>
<b>Average</b>	<b>R 85,190,054,655.57</b>	<b>8,600</b>

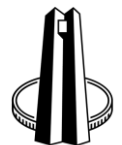


# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from December 2022 – November 2023

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

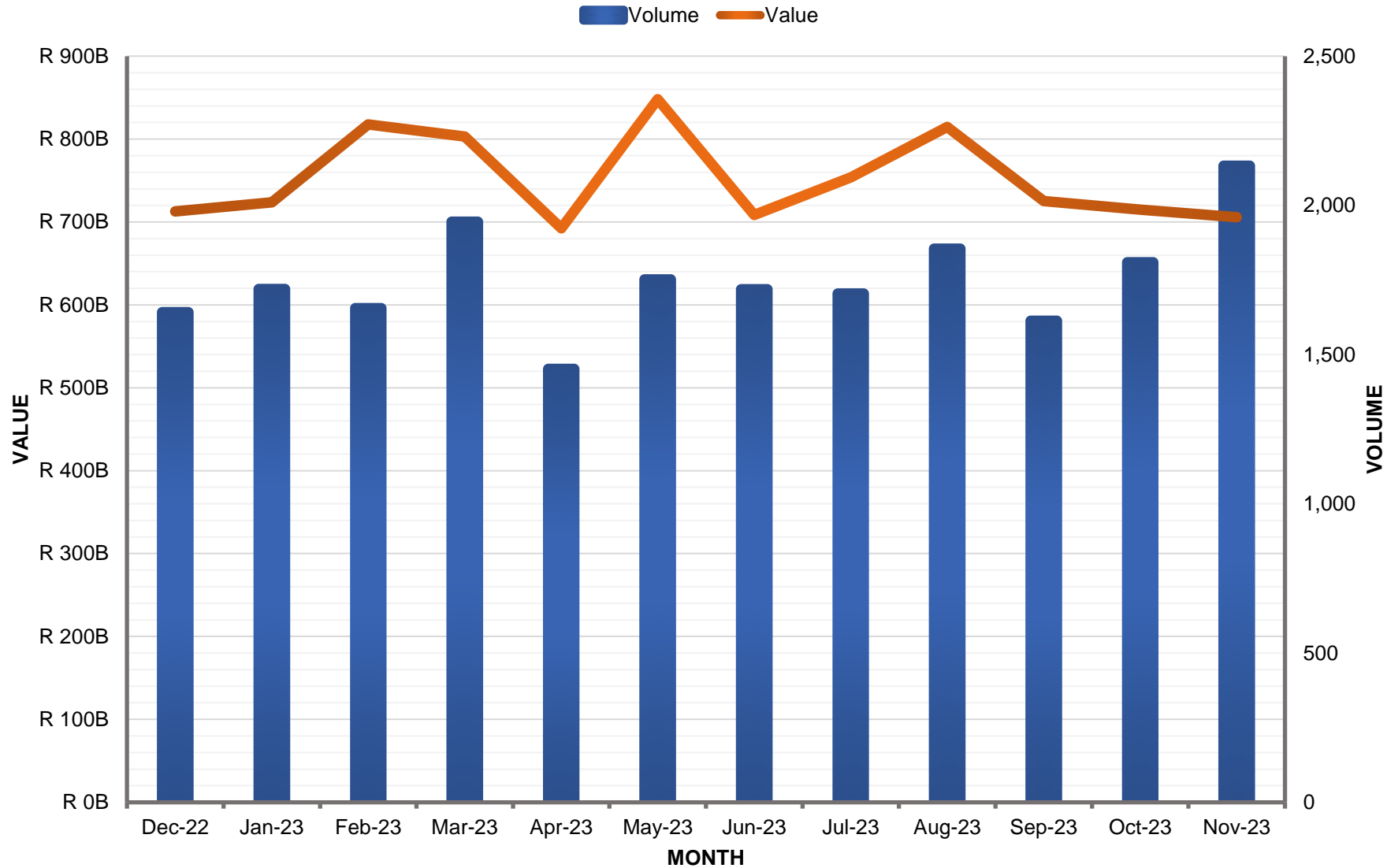


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Dec-22	R 1,064,471,525,862.57	13,278
Jan-23	R 899,200,592,486.70	13,742
Feb-23	R 958,893,613,390.06	13,417
Mar-23	R 1,074,407,540,847.17	14,234
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,043,950,655,679.26	13,282
Jul-23	R 1,040,363,888,298.46	13,738
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
<b>Total</b>	<b>R 12,462,929,902,092.20</b>	<b>162,601</b>
<b>Average</b>	<b>R 1,038,577,491,841.02</b>	<b>13,550</b>

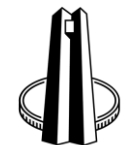


# CLS Settlement Values and Volumes from December 2022 – November 2023

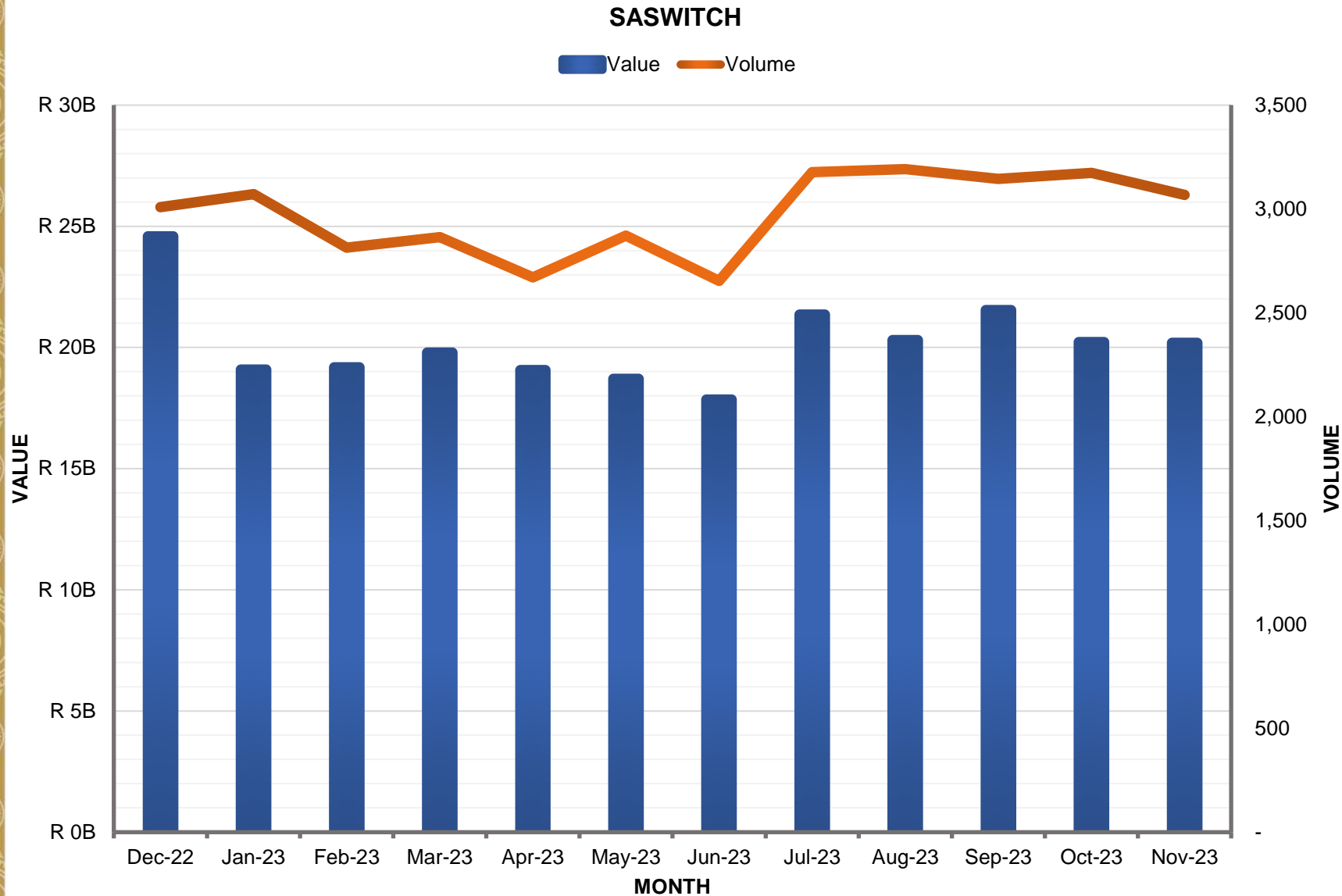
CLS Settlement - Monthly Values and Volumes



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
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
<b>Total</b>	<b>R 9,020,139,421,561.64</b>	<b>21,001</b>
<b>Average</b>	<b>R 751,678,285,130.14</b>	<b>1,750</b>



# SASWITCH Values and Volumes from December 2022 – November 2023

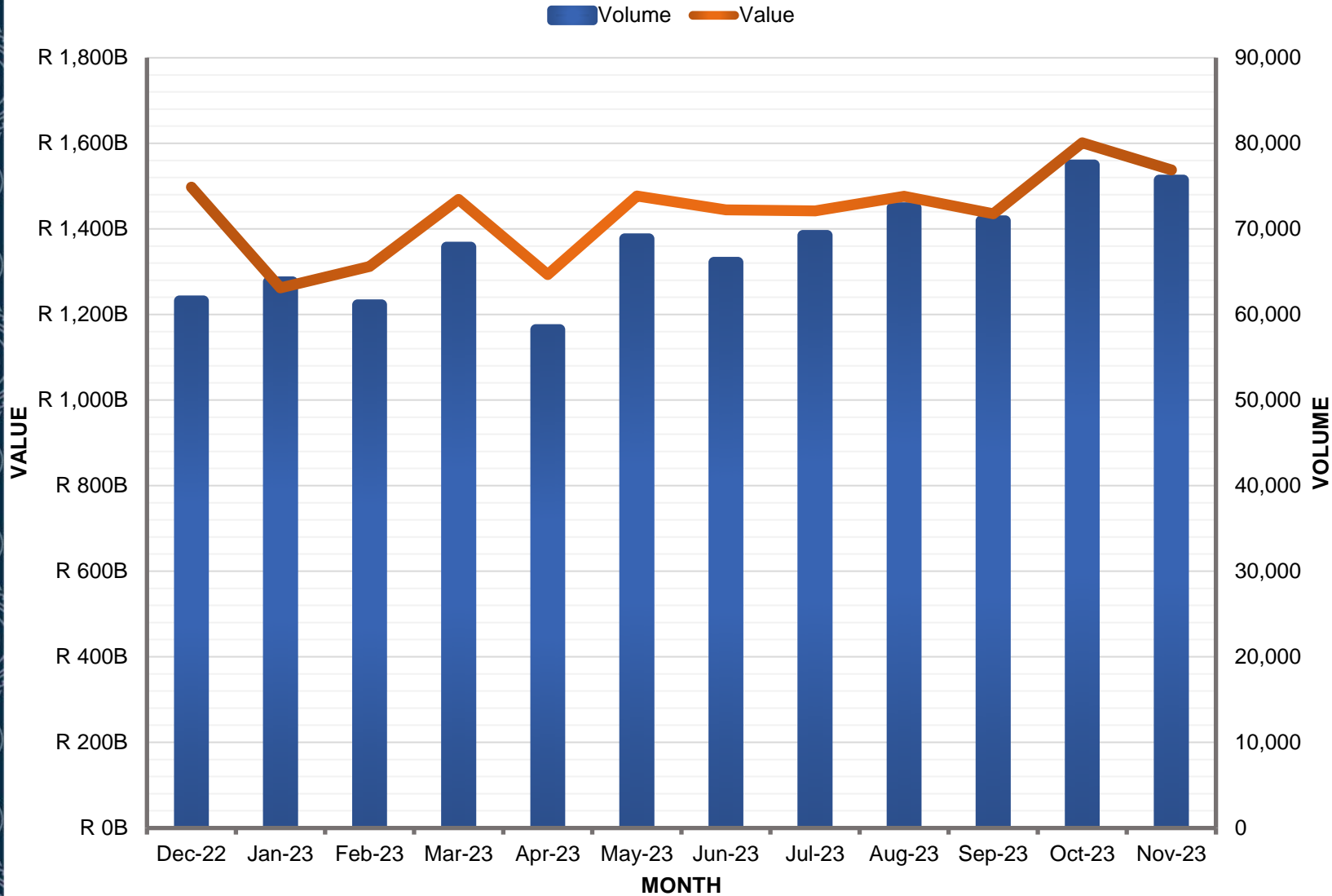


SASWITCH Monthly Values		
Month	Value	Volume
Dec-22	R 24,587,703,245.40	3,009
Jan-23	R 19,081,195,832.52	3,072
Feb-23	R 19,180,734,186.23	2,814
Mar-23	R 19,791,490,390.13	2,864
Apr-23	R 19,064,806,787.57	2,671
May-23	R 18,702,930,782.66	2,872
Jun-23	R 17,846,949,988.33	2,654
Jul-23	R 21,357,249,410.73	3,177
Aug-23	R 20,301,279,821.22	3,192
Sep-23	R 21,541,908,469.86	3,145
Oct-23	R 20,222,387,550.57	3,174
Nov-23	R 20,185,272,350.30	3,068
<b>Total</b>	<b>R 241,863,908,815.52</b>	<b>35,712</b>
<b>Average</b>	<b>R 20,155,325,734.63</b>	<b>2,976</b>

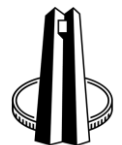


# Retail Values and Volumes from December 2022 – November 2023

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
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
<b>Total</b>	<b>R 17,248,878,633,461.90</b>	<b>813,344</b>
<b>Average</b>	<b>R 1,437,406,552,788.49</b>	<b>67,779</b>





# Summarised Volumes and Values Totals for November 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,046 R	422,976,518,958.34
Payment Dematerialised MM Instrument (MPDEM)	5,097 R	184,138,011,613.78
Rand Payments i.r.o FX Deals for CLS (SPCLS)	2,137 R	705,702,119,215.42
Payment any Money Market Product (MPMMI)	193 R	20,040,305,548.13
Settlement of Derivative Margin Calls (OSDMC)	59 R	11,906,811,285.91





# THANK YOU



SOUTH AFRICAN RESERVE BANK