



Settlement Statistics and Indicators



October 2023



SOUTH AFRICAN RESERVE BANK

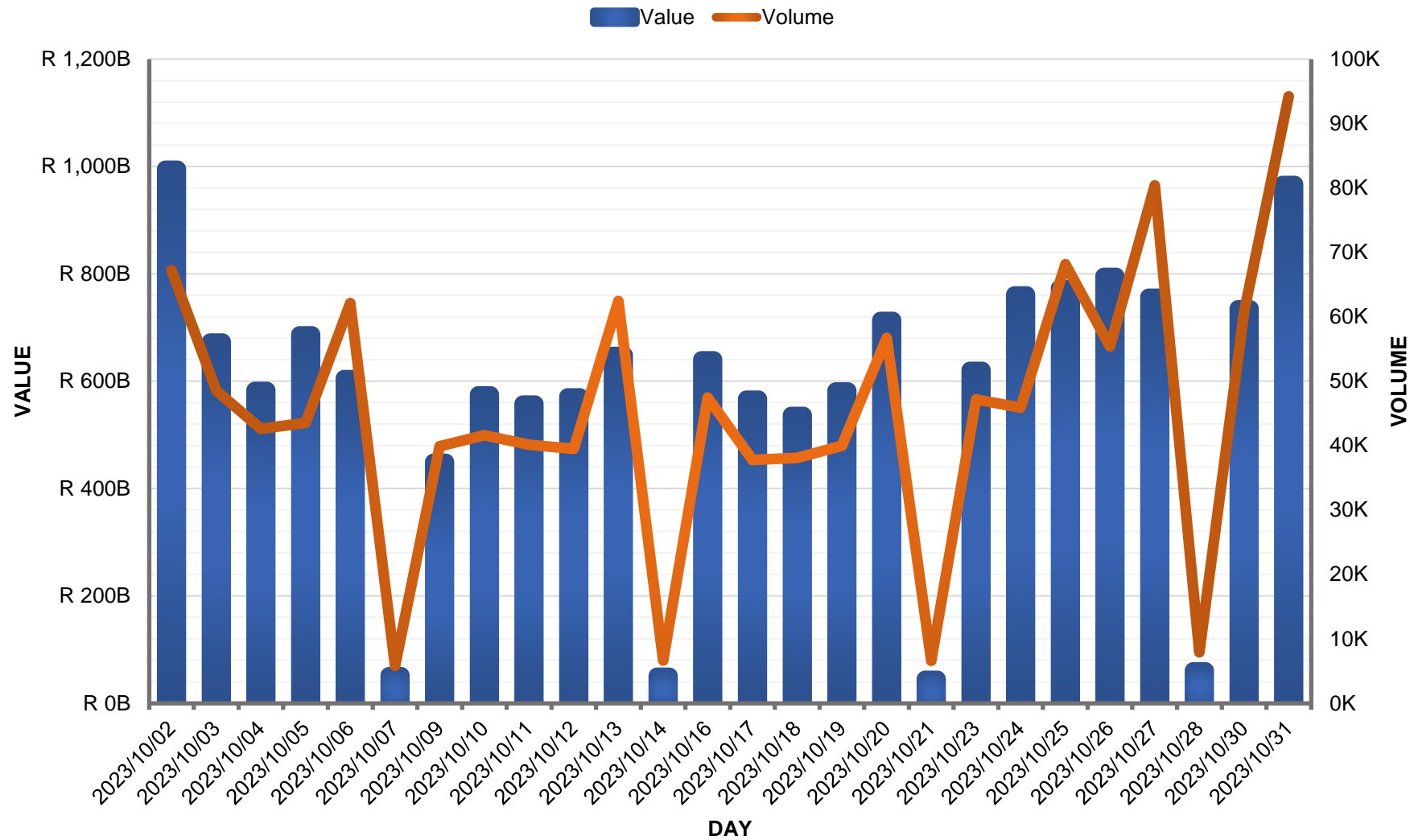
Settlement Main Indicators for October 2023

- ✓ In October 2023, SAMOS processed **1,186,489** transactions to the value of **ZAR 14,997,760,758,461.80**
- ✓ Peak volume was **94,228** on the 31st of October 2023, and peak value was **ZAR 994,778,330,215.78** on the 02nd of October 2023.
- ✓ The average number of transactions processed per day was **45,634.19** representing an average value of **ZAR 576,836,952,248.53**
- ✓ 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.

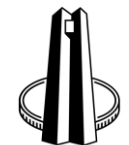


Daily Message Volumes and Values for October 2023

SAMOS Message Values and Volumes

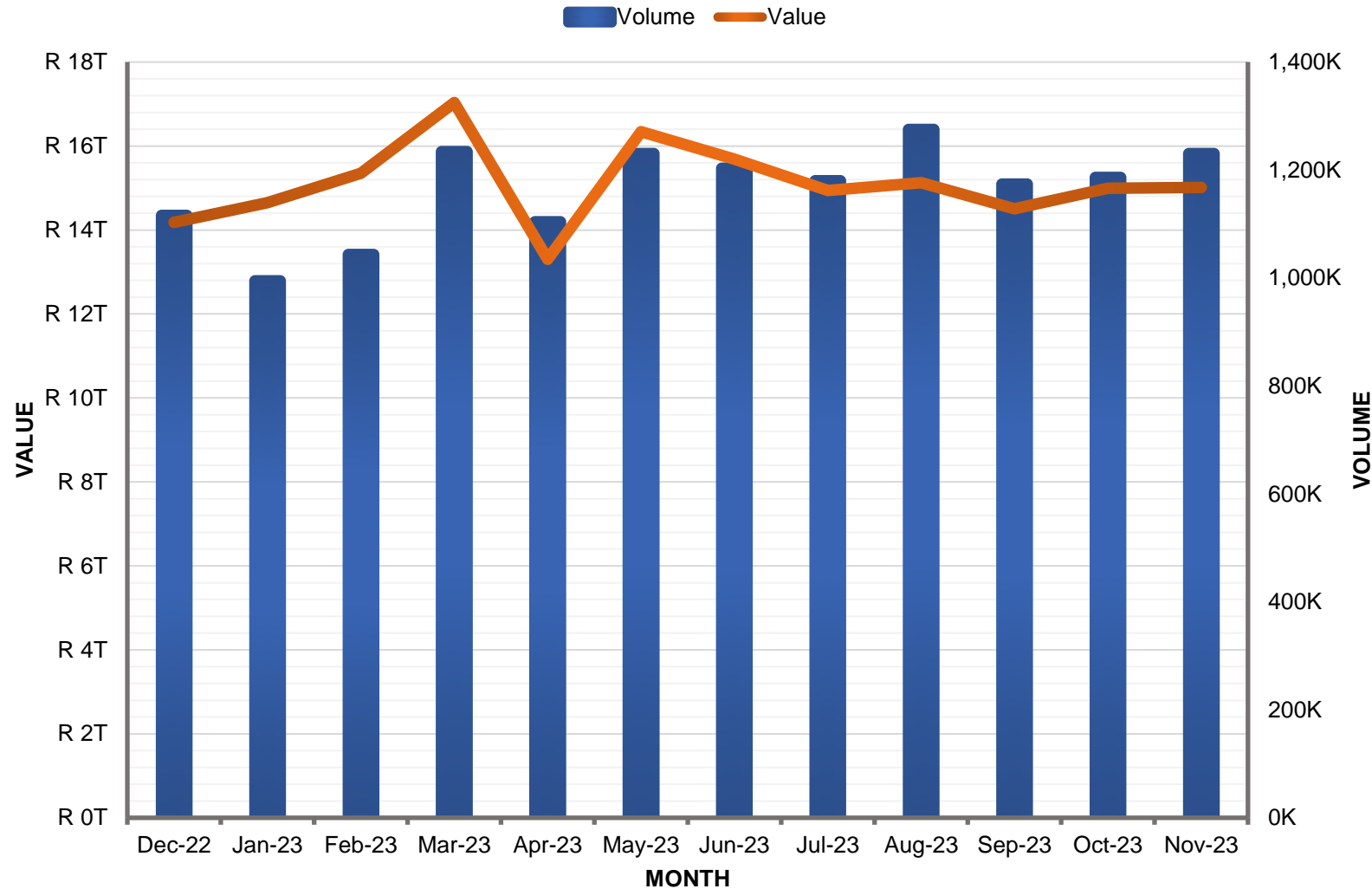


Daily Values and Volumes per month		
Date	Value	Volume
2023/10/02	R 994,778,330,215.78	67,223
2023/10/03	R 673,096,770,687.03	48,513
2023/10/04	R 582,944,836,372.53	42,601
2023/10/05	R 686,490,248,516.02	43,527
2023/10/06	R 605,131,421,782.21	62,106
2023/10/07	R 51,502,330,088.41	5,782
2023/10/09	R 449,114,510,701.21	39,908
2023/10/10	R 575,033,341,671.39	41,623
2023/10/11	R 557,369,873,147.13	40,145
2023/10/12	R 571,155,134,216.08	39,497
2023/10/13	R 648,085,285,525.32	62,442
2023/10/14	R 50,760,162,399.15	6,632
2023/10/16	R 639,942,305,385.32	47,446
2023/10/17	R 566,689,994,131.80	37,769
2023/10/18	R 536,503,859,054.01	38,087
2023/10/19	R 581,888,349,701.98	39,963
2023/10/20	R 713,403,184,142.74	56,717
2023/10/21	R 44,631,318,372.20	6,581
2023/10/23	R 620,360,956,143.01	47,160
2023/10/24	R 761,130,643,626.62	45,897
2023/10/25	R 773,099,186,839.52	68,157
2023/10/26	R 795,466,054,574.96	55,389
2023/10/27	R 756,770,900,819.71	80,394
2023/10/28	R 60,660,166,547.56	7,912
2023/10/30	R 735,048,767,903.29	60,790
2023/10/31	R 966,702,825,896.87	94,228
Total	14,997,760,758,461.80	1,186,489
Average	576,836,952,248.53	45,634.19

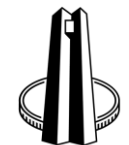


Total Monthly Message Values and Volumes from November 2022 – October 2023

SAMOS Message Values and Volumes



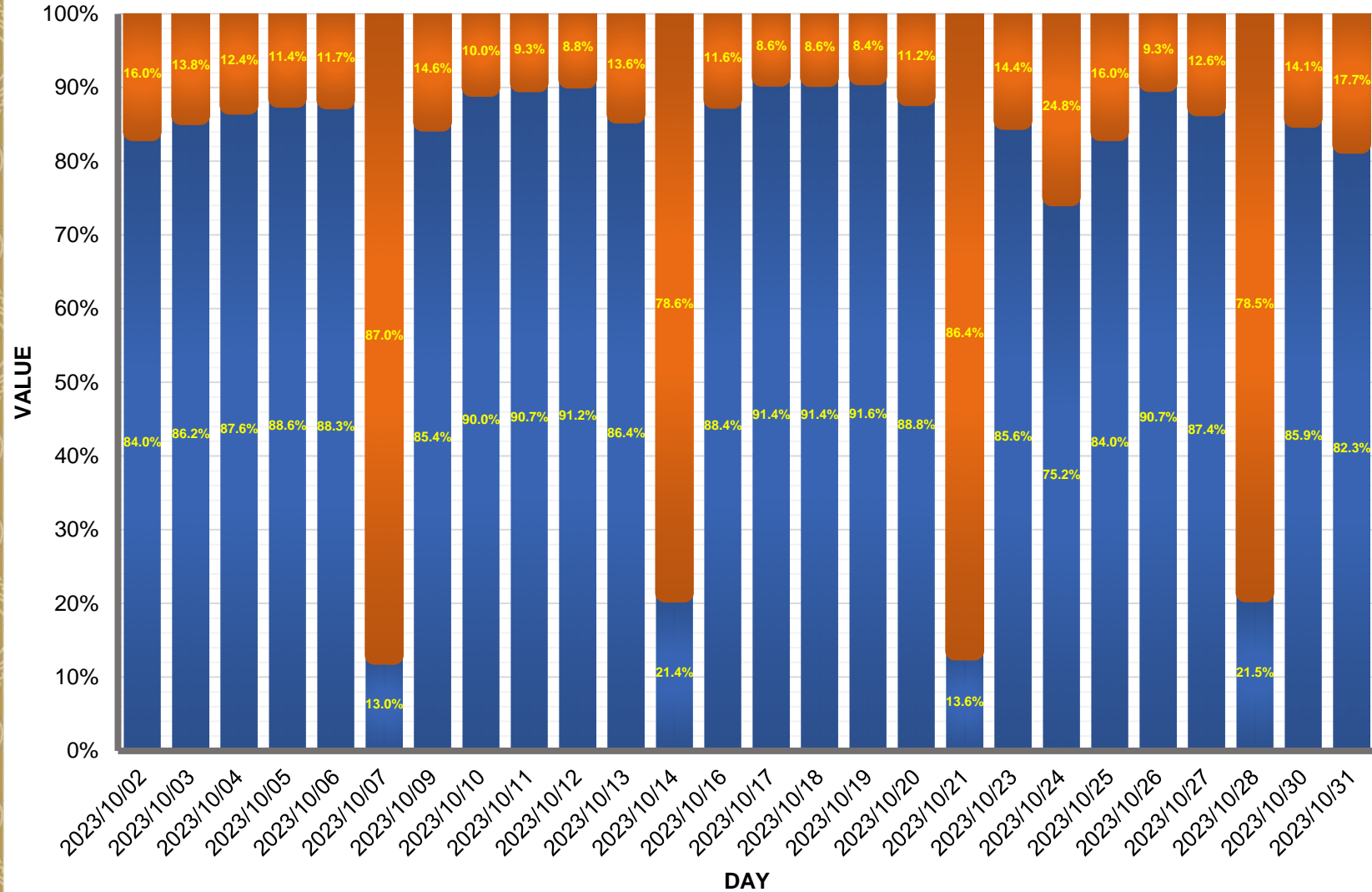
Message Values and Volumes - Monthly		
Month	Value	Volume
Nov-22	R 15,153,624,905,216.80	1,111,944
Dec-22	R 14,180,081,356,090.60	1,115,912
Jan-23	R 14,652,787,649,023.00	994,722
Feb-23	R 15,349,051,039,233.10	1,043,649
Mar-23	R 17,034,115,775,132.10	1,233,867
Apr-23	R 13,301,610,691,152.00	1,103,877
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
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
Total	R 181,263,546,026,225.00	13,853,772
Average	R 15,105,295,502,185.40	1,154,481



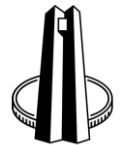
RTL /Retail Batches Message Values for October 2023

RTL Value / Retail Batches Value

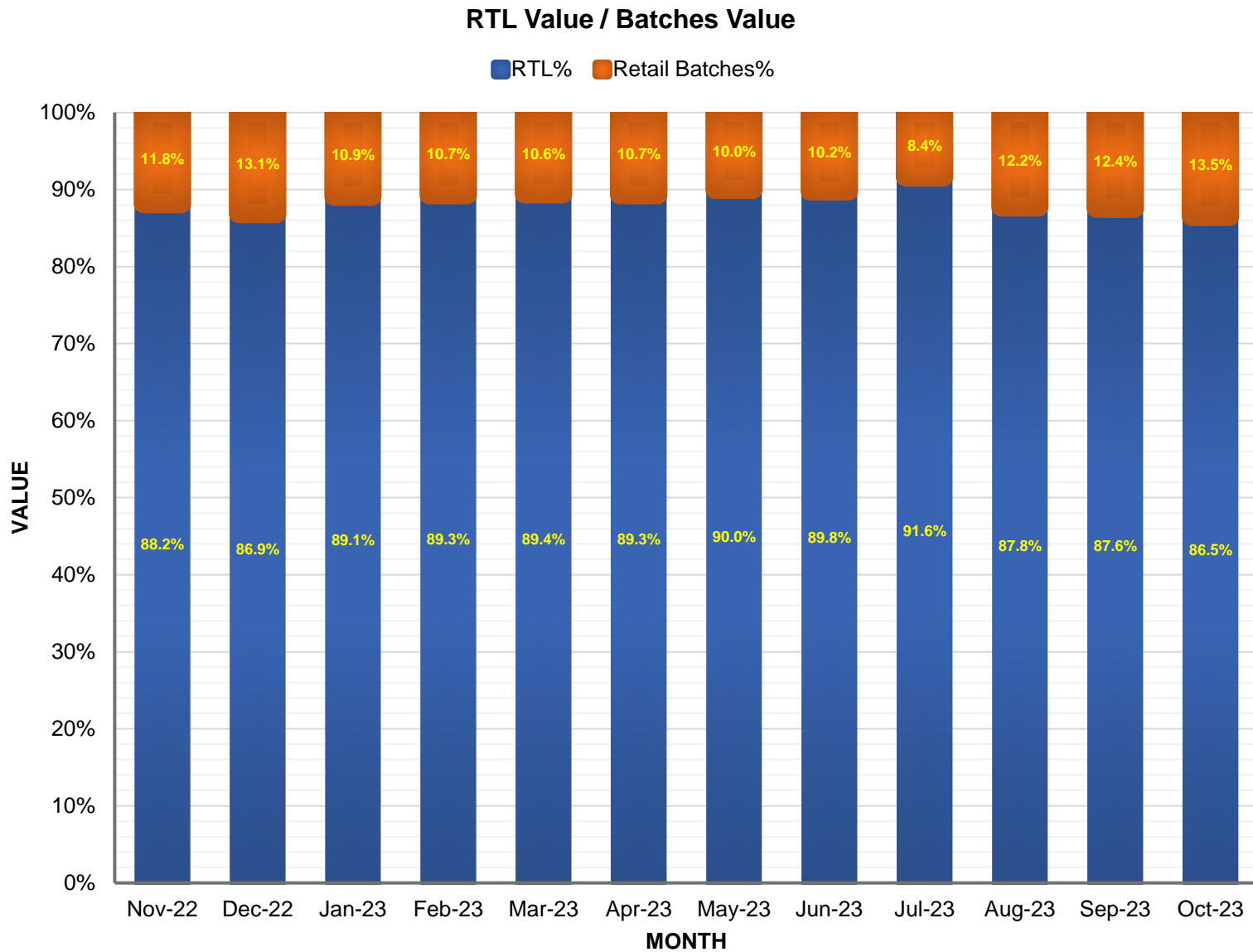
RTL% Retail Batches%



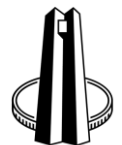
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2023/10/02	R 647,489,640,693.37	R 122,961,687,231.66
2023/10/03	R 466,057,927,037.43	R 74,508,629,522.16
2023/10/04	R 396,915,669,577.99	R 56,103,719,989.45
2023/10/05	R 479,402,875,069.74	R 61,832,258,792.60
2023/10/06	R 440,292,697,962.61	R 58,057,917,610.71
2023/10/07	R 2,548,358,609.98	R 17,059,518,728.79
2023/10/09	R 293,035,732,522.45	R 50,263,728,418.79
2023/10/10	R 407,217,762,241.52	R 45,007,011,222.48
2023/10/11	R 405,940,956,258.54	R 41,704,636,056.44
2023/10/12	R 437,158,821,961.01	R 42,256,501,049.22
2023/10/13	R 448,983,279,396.97	R 70,400,552,231.22
2023/10/14	R 4,240,859,130.27	R 15,535,665,954.19
2023/10/16	R 415,305,696,729.40	R 54,334,927,705.68
2023/10/17	R 434,664,706,970.07	R 40,705,136,525.32
2023/10/18	R 398,249,126,491.22	R 37,530,794,977.42
2023/10/19	R 439,422,071,764.07	R 40,232,552,639.57
2023/10/20	R 449,850,093,163.61	R 56,786,276,640.59
2023/10/21	R 2,032,297,917.90	R 12,917,370,053.64
2023/10/23	R 413,593,357,701.51	R 69,708,954,056.39
2023/10/24	R 446,501,425,125.97	R 147,203,018,084.02
2023/10/25	R 502,804,017,325.38	R 95,455,790,607.31
2023/10/26	R 622,382,153,141.78	R 63,793,504,161.47
2023/10/27	R 541,625,499,621.85	R 78,021,305,404.21
2023/10/28	R 5,730,615,432.63	R 20,957,076,561.20
2023/10/30	R 508,707,093,574.36	R 83,711,002,123.98
2023/10/31	R 672,793,743,913.27	R 144,394,103,340.13
Total	R 10,282,946,479,334.90	R 1,601,443,639,688.64
Average	R 395,497,941,512.88	R 61,593,986,141.87



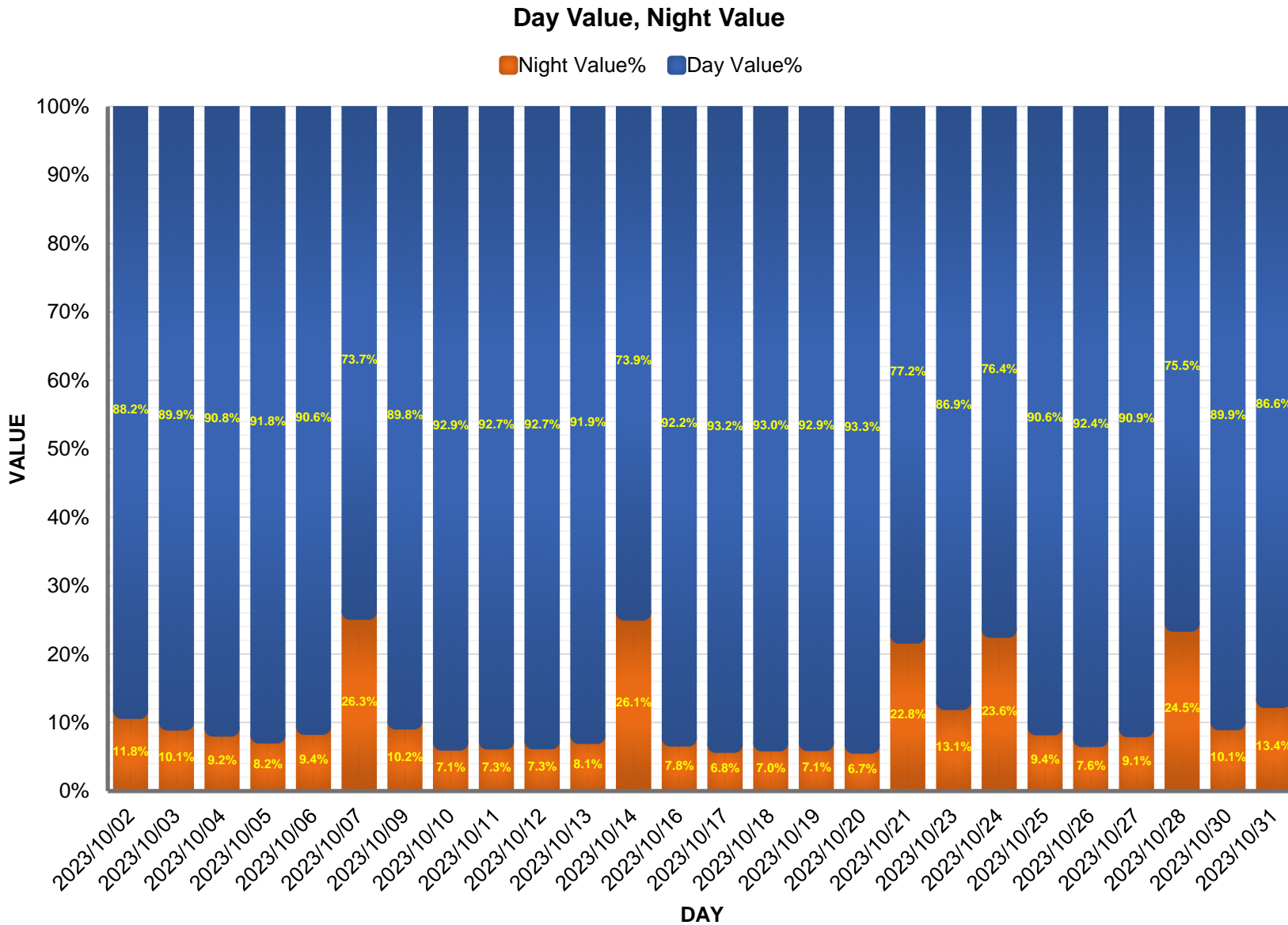
RTL /Retail Batches Message Values for 12 Months (October 2022 – October 2023)



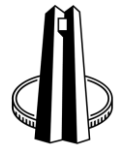
RTL /Batches Message Values		
Month	RTL	Retail Batches
Nov-22	R 10,853,544,344,958.90	R 1,455,870,889,307.96
Dec-22	R 9,947,267,474,426.85	R 1,499,627,619,992.08
Jan-23	R 10,343,955,109,977.20	R 1,262,300,148,743.54
Feb-23	R 10,995,370,021,207.20	R 1,312,248,344,193.20
Mar-23	R 12,515,492,053,533.60	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
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
Total	R 138,388,184,030,731.00	R 17,177,364,302,981.50
Average	R 11,532,348,669,227.60	R 1,431,447,025,248.46



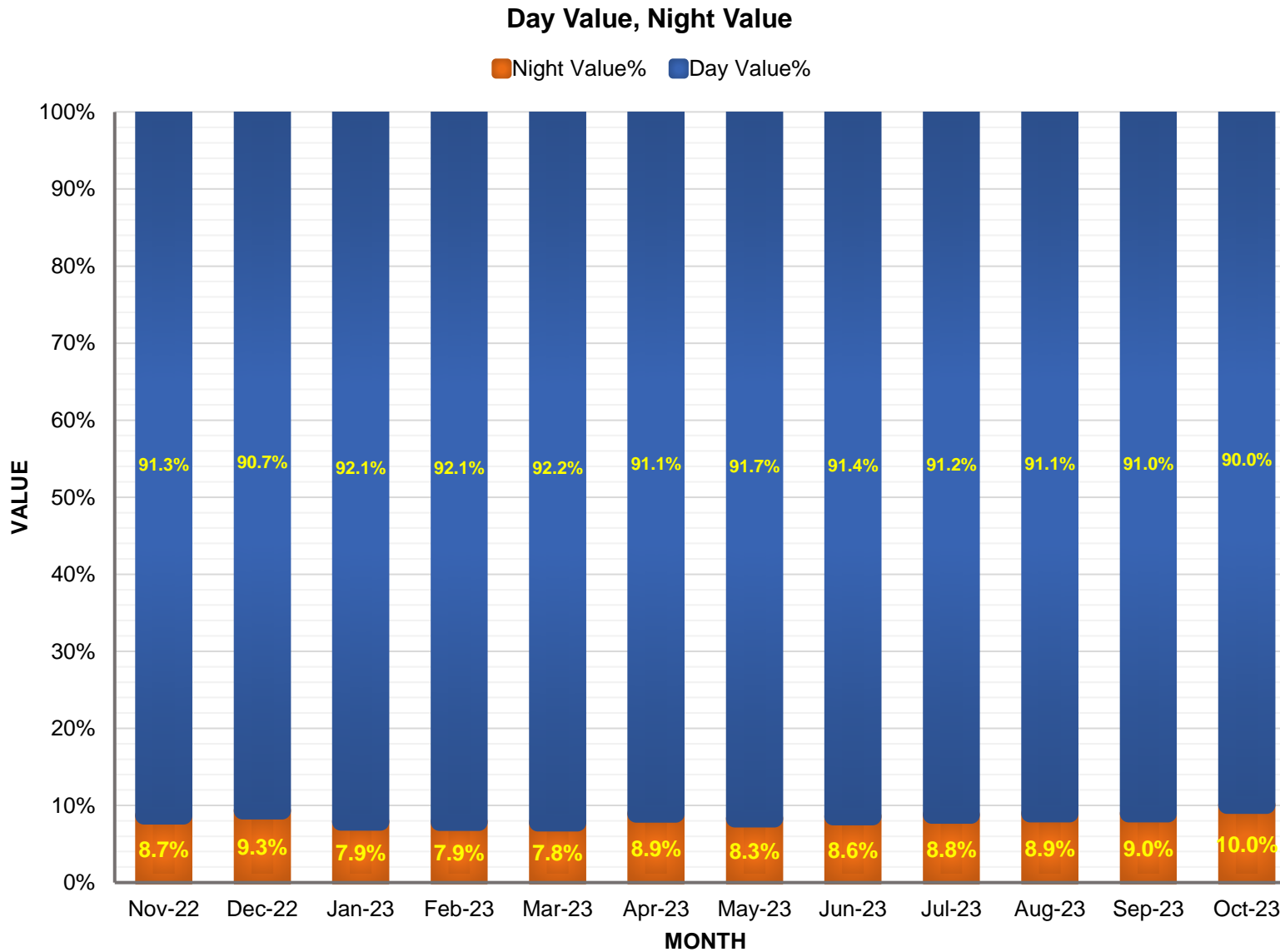
Day and Night Settlement Values for October 2023



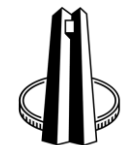
Day and Night Settlement Values		
Date	Night Value	Day Value
2023/10/02	R 117,111,275,364.84	R 877,667,054,850.94
2023/10/03	R 67,749,323,001.68	R 605,347,447,685.35
2023/10/04	R 53,504,105,918.65	R 529,440,730,453.88
2023/10/05	R 56,161,605,941.83	R 630,328,642,574.19
2023/10/06	R 57,165,215,456.02	R 547,966,206,326.19
2023/10/07	R 13,524,876,885.07	R 37,977,453,203.34
2023/10/09	R 45,934,572,190.97	R 403,179,938,510.24
2023/10/10	R 41,017,525,205.77	R 534,015,816,465.62
2023/10/11	R 40,552,882,217.29	R 516,816,990,929.84
2023/10/12	R 41,791,390,806.06	R 529,363,743,410.02
2023/10/13	R 52,493,438,503.62	R 595,591,847,021.70
2023/10/14	R 13,259,807,726.97	R 37,500,354,672.18
2023/10/16	R 49,599,509,514.07	R 590,342,795,871.25
2023/10/17	R 38,663,960,234.66	R 528,026,033,897.14
2023/10/18	R 37,801,339,268.39	R 498,702,519,785.62
2023/10/19	R 41,150,292,230.71	R 540,738,057,471.27
2023/10/20	R 47,825,847,313.53	R 665,577,336,829.21
2023/10/21	R 10,155,326,490.67	R 34,475,991,881.53
2023/10/23	R 81,076,162,393.69	R 539,284,793,749.32
2023/10/24	R 179,836,150,968.06	R 581,294,492,658.56
2023/10/25	R 72,461,614,697.43	R 700,637,572,142.09
2023/10/26	R 60,835,370,176.53	R 734,630,684,398.43
2023/10/27	R 68,897,239,666.48	R 687,873,661,153.23
2023/10/28	R 14,868,708,942.91	R 45,791,457,604.65
2023/10/30	R 74,181,004,922.20	R 660,867,762,981.09
2023/10/31	R 129,276,094,229.32	R 837,426,731,667.55
Total	R 1,506,894,640,267.42	R 13,490,866,118,194.40
Average	R 57,957,486,164.13	R 518,879,466,084.40



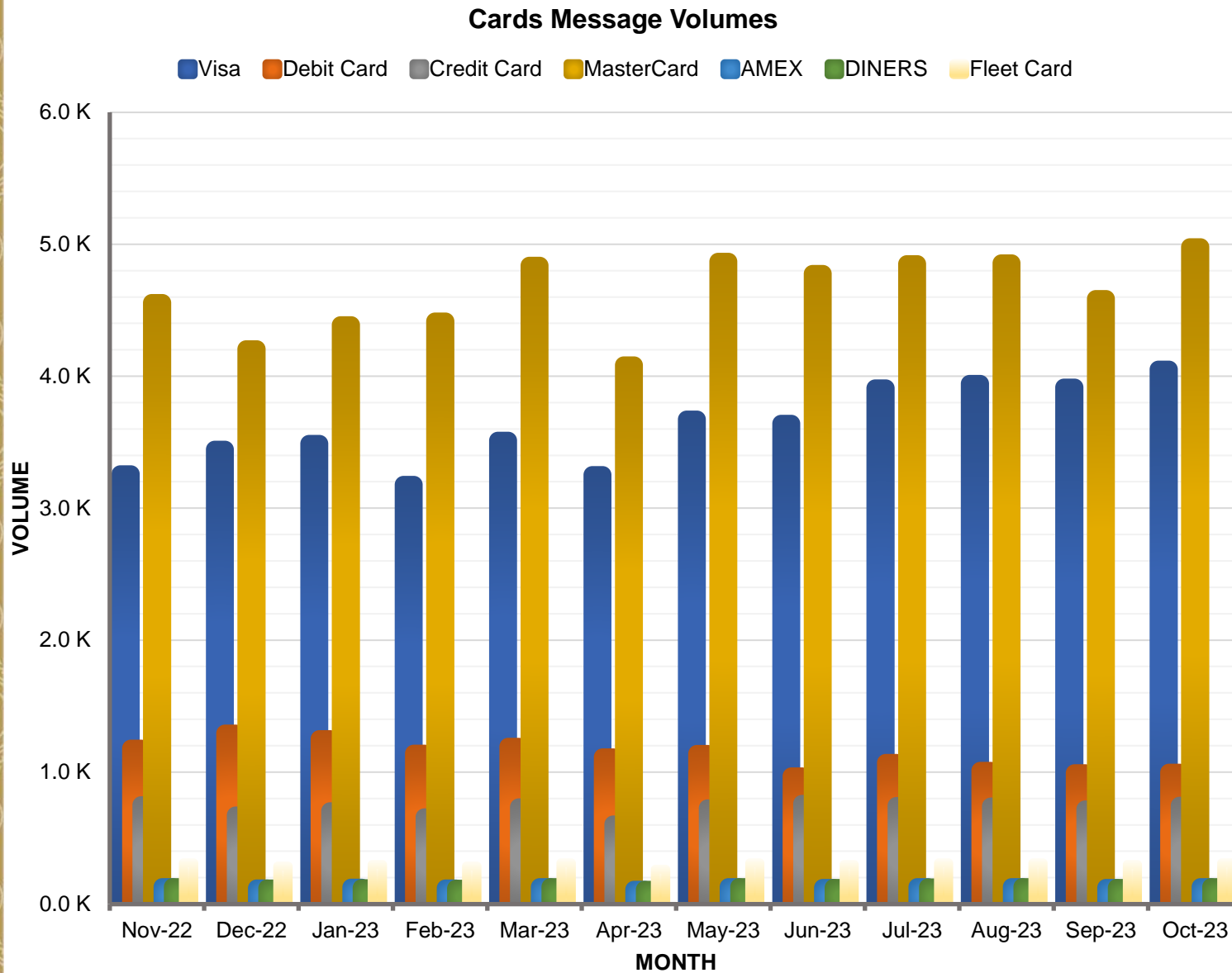
Day and Night Settlement Values for 12 Months (November 2022 – October 2023)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
Total	R 14,452,320,154,392.00	R 152,168,018,837,420.00
Average	R 1,204,360,012,866.00	R 12,680,668,236,451.70



Cards Message Volumes from November 2022 – October 2023

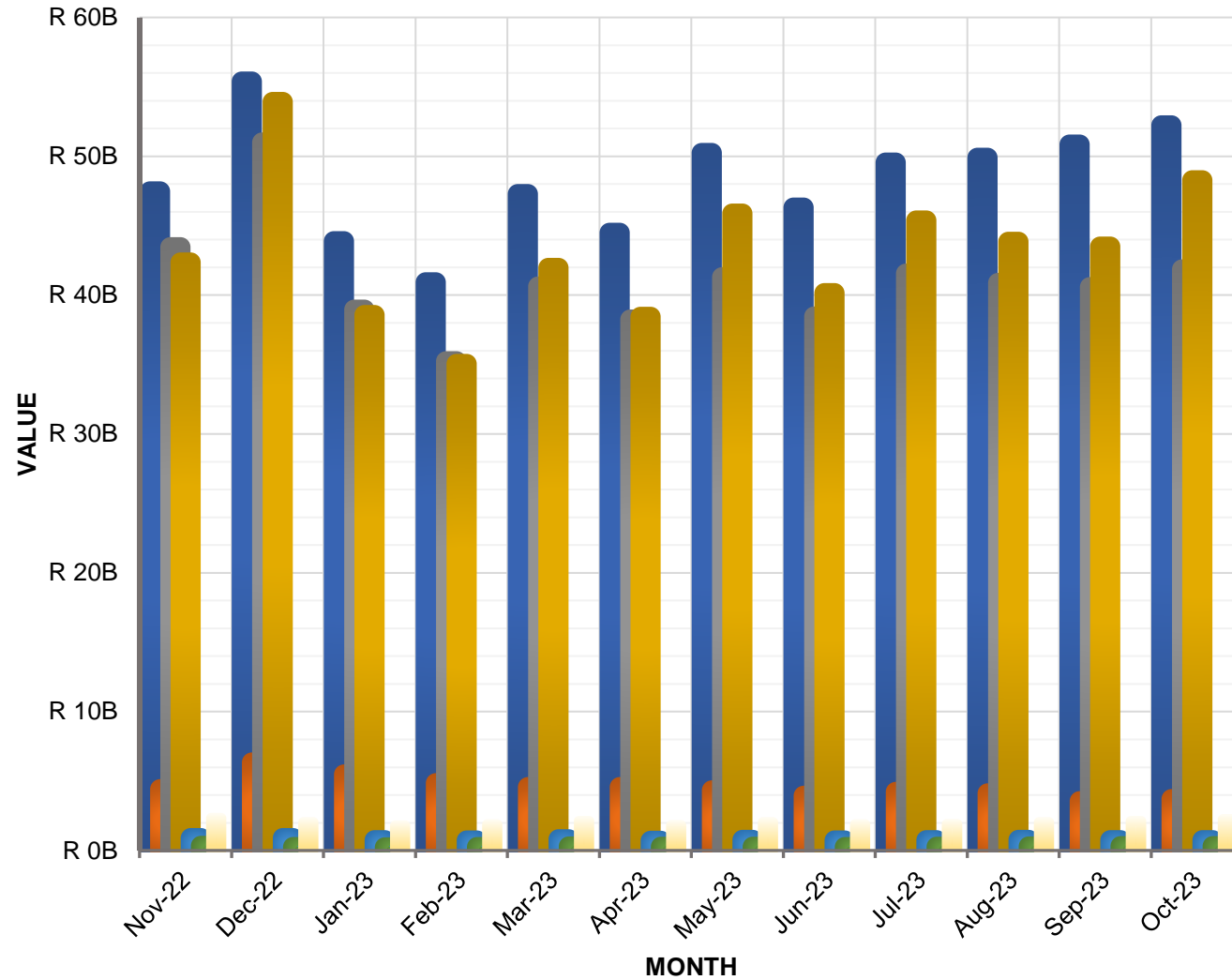


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Nov-22	3,258	1,179	751	4,555	130	130	312
Dec-22	3,445	1,293	672	4,206	119	120	288
Jan-23	3,489	1,251	705	4,388	125	122	300
Feb-23	3,177	1,140	659	4,416	120	118	288
Mar-23	3,512	1,192	734	4,839	130	130	312
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
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
Total	43,264	13,345	8,559	55,402	1,501	1,496	3,612
Average	3,605	1,112	713	4,617	125	125	301

Cards Message Values from November 2022 – October 2023

Cards Message Values

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



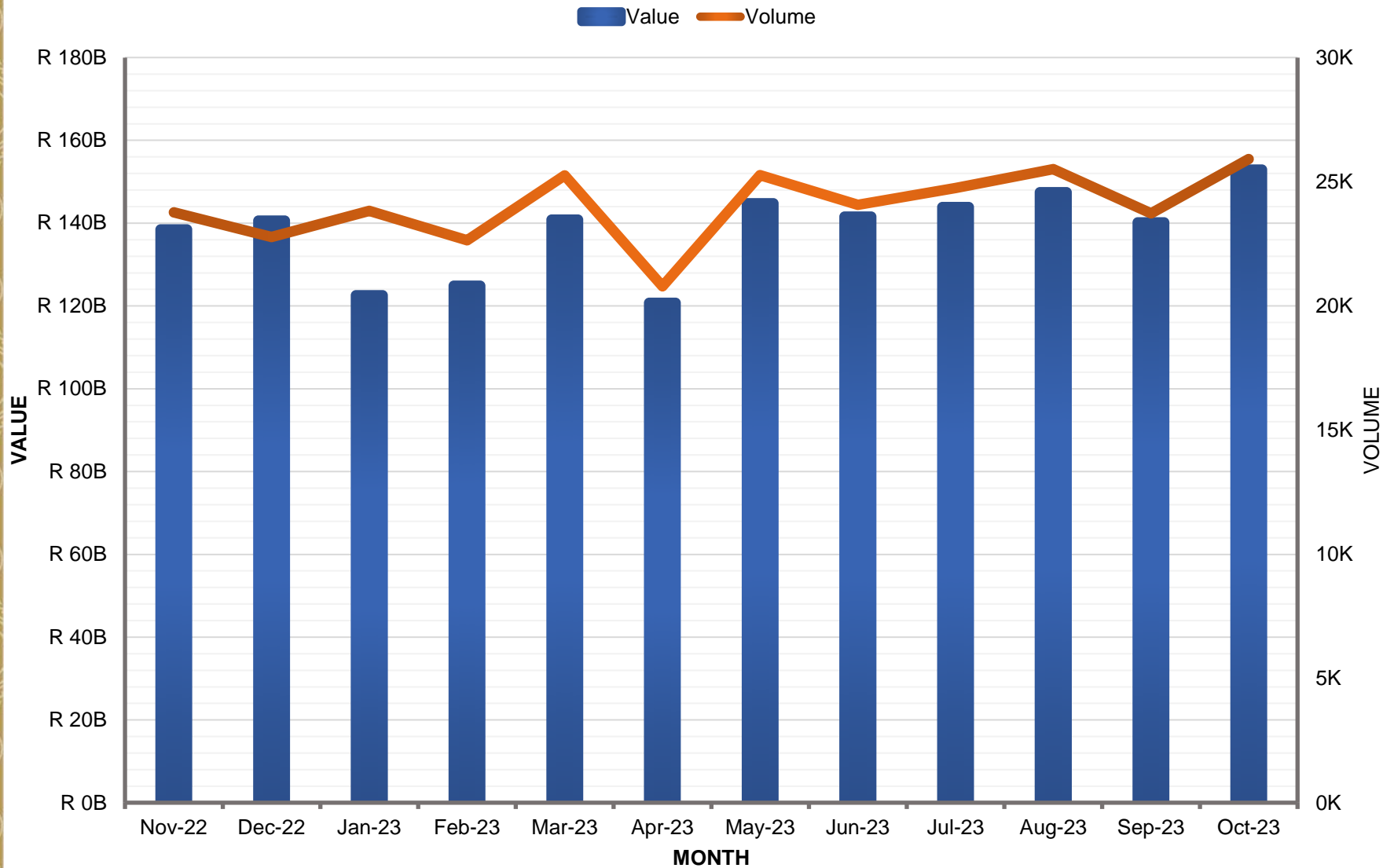
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Nov-22	R 47,485,876,821.42	R 4,415,428,339.26	R 43,466,084,389.00
Dec-22	R 55,390,588,217.80	R 6,355,451,724.75	R 51,001,587,746.76
Jan-23	R 43,891,879,434.91	R 5,472,936,939.63	R 38,966,725,442.45
Feb-23	R 40,924,068,883.83	R 4,862,320,918.96	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
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
Total	R 578,606,399,622.55	R 54,142,420,727.23	R 492,183,417,053.49
Average	R 48,217,199,968.55	R 4,511,868,393.94	R 41,015,284,754.46

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
Total	R 517,322,742,913.93	R 9,257,937,961.55	R 3,338,286,822.67	R 24,361,838,718.59
Average	R 43,110,228,576.16	R 771,494,830.13	R 278,190,568.56	R 2,030,153,226.55

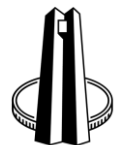


Real Time Clearing (RTC) Monthly Values and Volumes from November 2022 – October 2023

Real Time Clearing (RTC) Monthly Values and Volumes

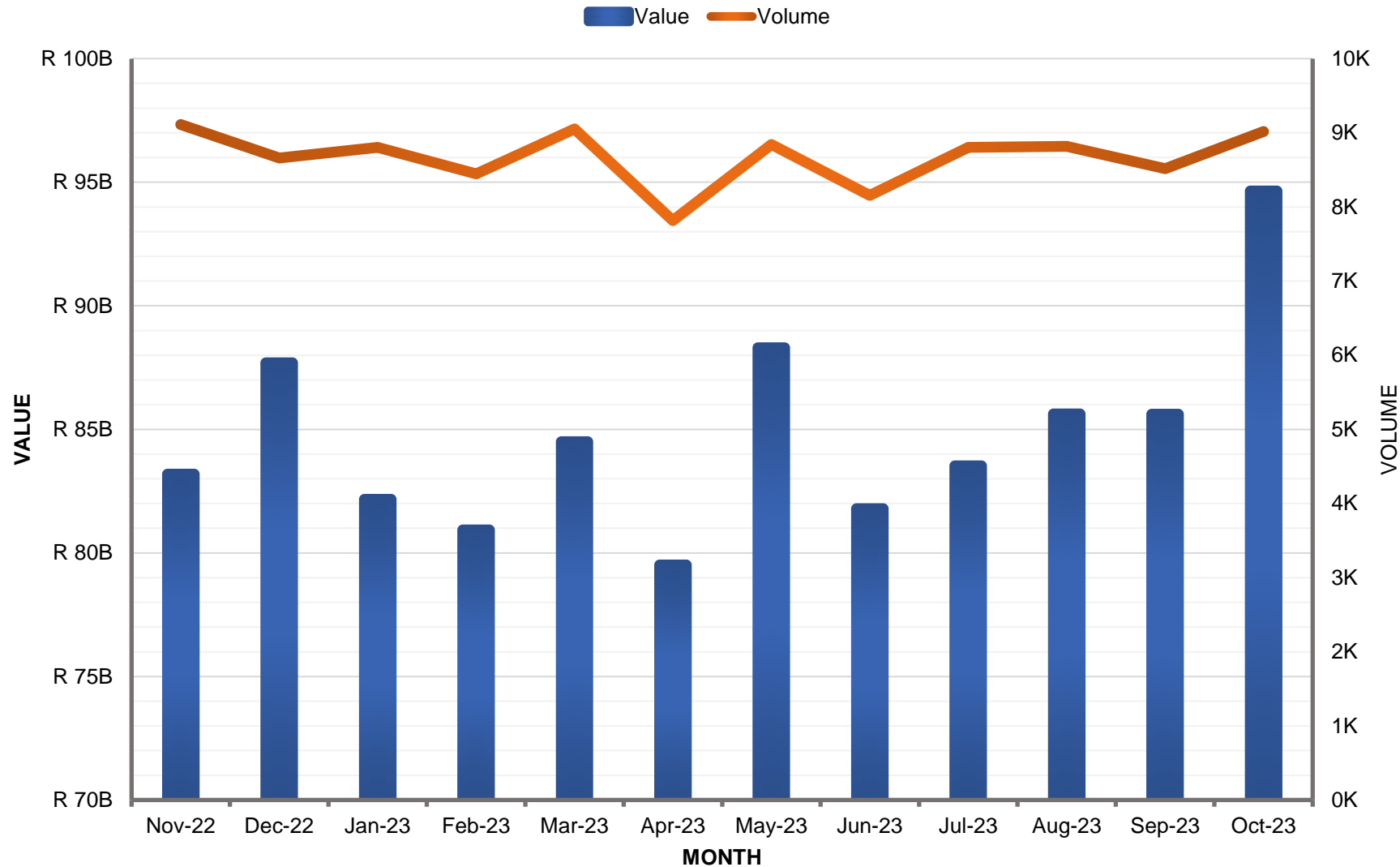


RTC Monthly Value and Volumes		
Month	Value	Volume
Nov-22	R 138,446,003,721.95	23,770
Dec-22	R 140,629,590,925.53	22,778
Jan-23	R 122,543,430,983.94	23,832
Feb-23	R 124,876,835,403.94	22,641
Mar-23	R 140,820,799,098.73	25,254
Apr-23	R 120,717,474,434.30	20,788
May-23	R 144,761,400,063.88	25,269
Jun-23	R 141,573,438,441.86	24,069
Jul-23	R 143,895,285,930.05	24,750
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
Total	R 1,658,856,213,205.14	288,290
Average	R 138,238,017,767.10	24,024

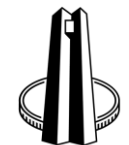


Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from November 2022 – October 2023

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

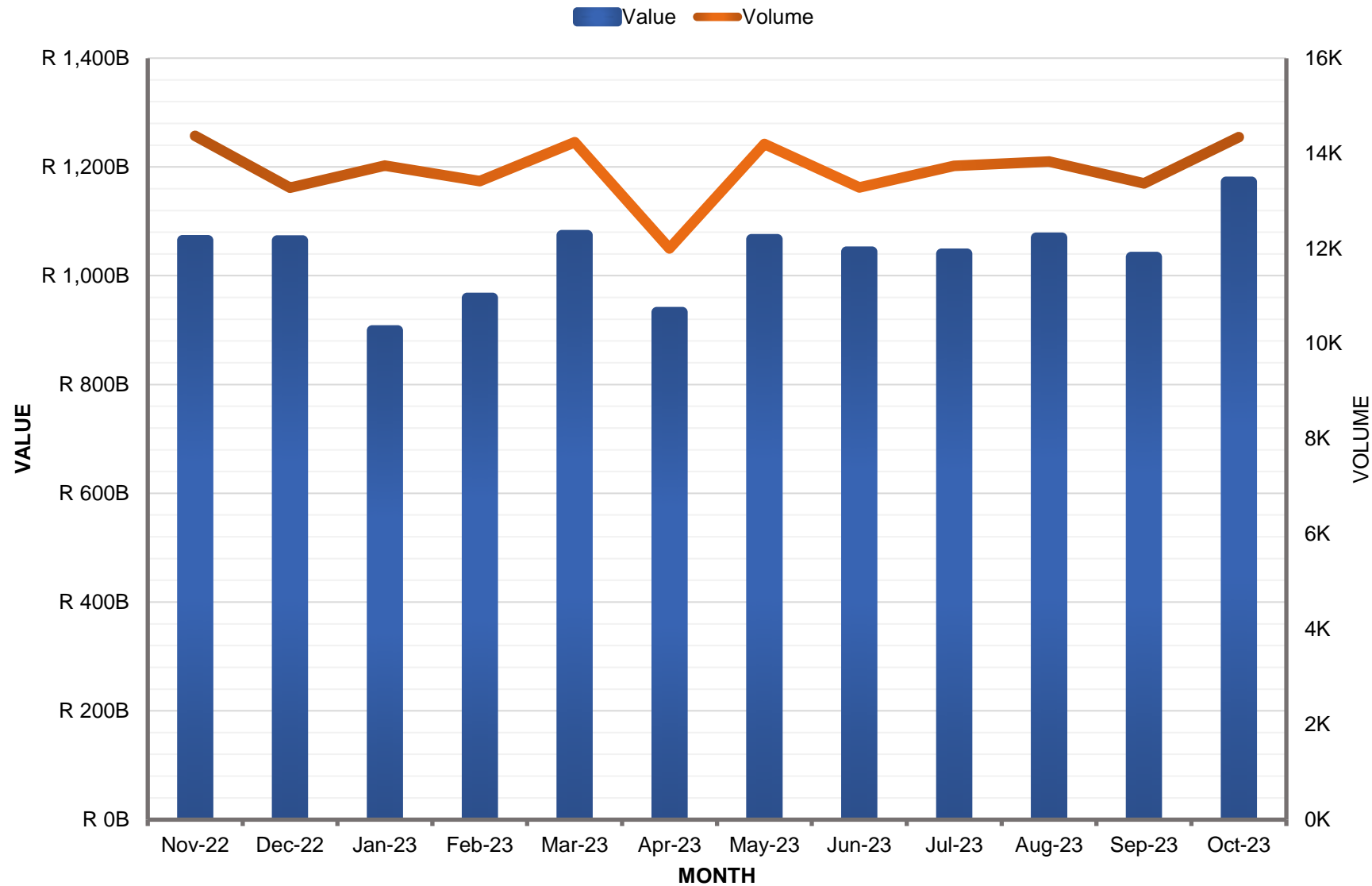


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Nov-22	R 83,190,306,298.10	9,113
Dec-22	R 87,698,913,657.21	8,660
Jan-23	R 82,167,047,669.90	8,802
Feb-23	R 80,933,620,096.86	8,445
Mar-23	R 84,505,391,290.37	9,051
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 81,788,102,900.03	8,155
Jul-23	R 83,527,418,086.72	8,805
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
Total	R 1,017,520,521,457.99	104,037
Average	R 84,793,376,788.17	8,670

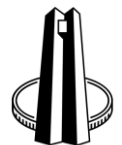


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from November 2022 – October 2023

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

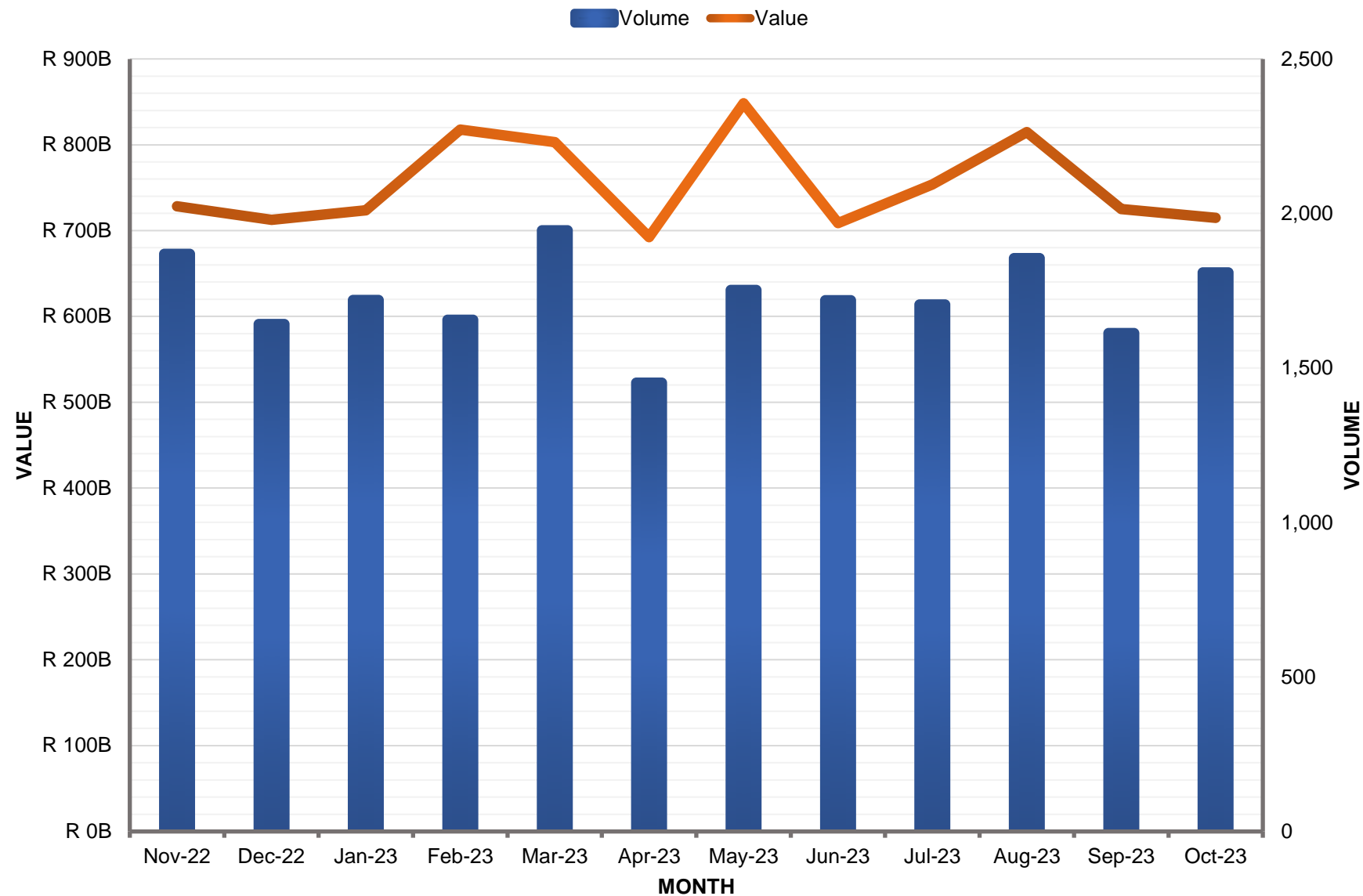


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Nov-22	R 1,064,982,352,505.87	14,365
Dec-22	R 1,064,471,525,862.57	13,278
Jan-23	R 899,200,592,486.70	13,742
Feb-23	R 958,893,613,390.06	13,417
Mar-23	R 1,074,407,540,847.17	14,234
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,043,950,655,679.26	13,282
Jul-23	R 1,040,363,888,298.46	13,738
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
Total	R 12,423,440,483,352.60	163,794
Average	R 1,035,286,706,946.05	13,650

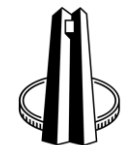


CLS Settlement Values and Volumes from November 2022 – October 2023

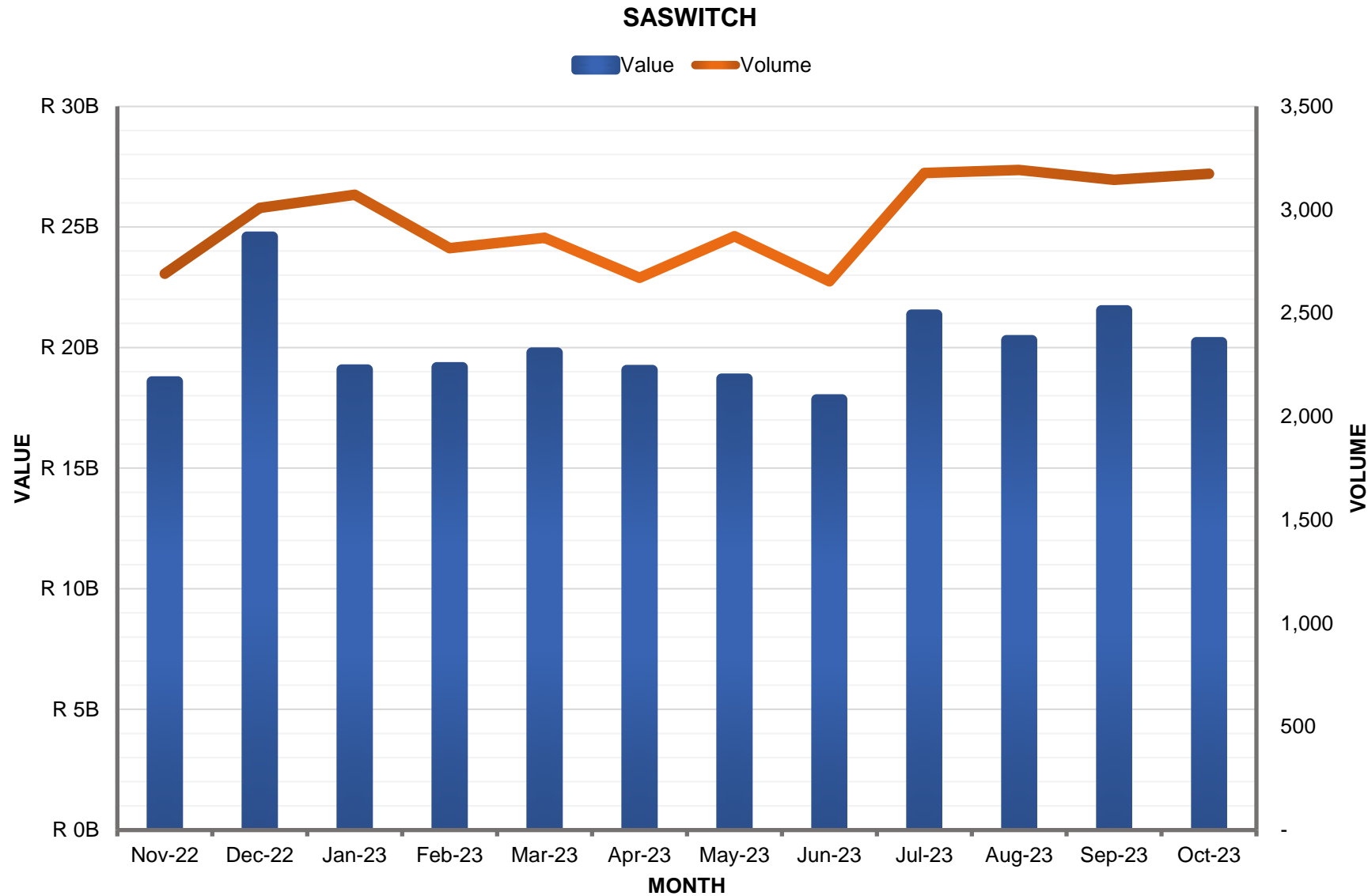
CLS Settlement - Monthly Values and Volumes



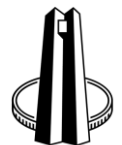
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Nov-22	R 728,325,869,921.14	1,869
Dec-22	R 712,655,557,930.90	1,642
Jan-23	R 723,613,294,665.68	1,720
Feb-23	R 817,570,709,746.12	1,656
Mar-23	R 802,976,956,480.78	1,945
Apr-23	R 692,315,807,375.06	1,452
May-23	R 848,236,725,900.98	1,752
Jun-23	R 708,610,112,332.68	1,719
Jul-23	R 753,780,201,402.90	1,705
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
Total	R 9,042,763,176,267.36	20,737
Average	R 753,563,598,022.28	1,728



SASWITCH Values and Volumes from October 2022 – October 2023

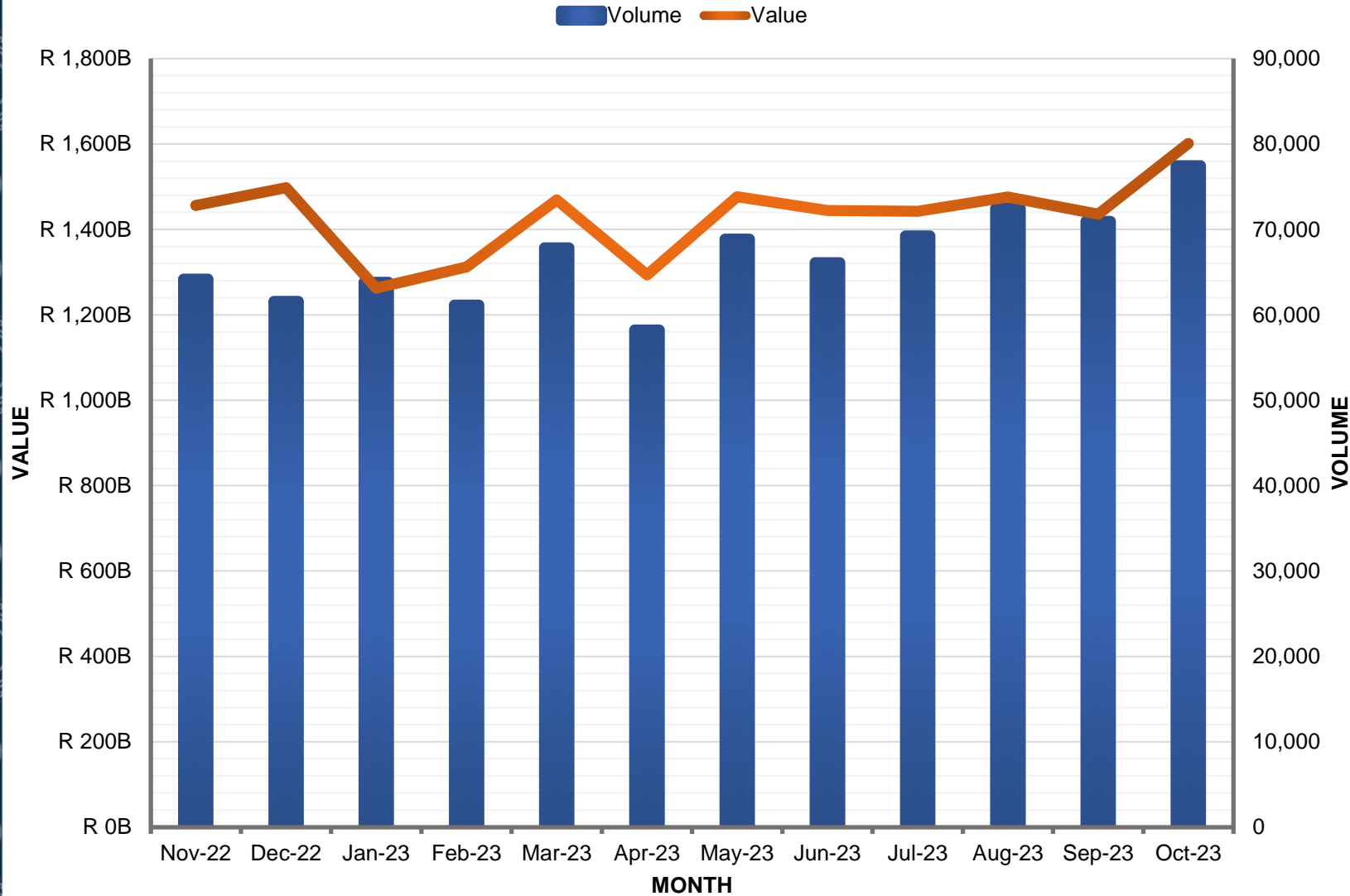


SASWITCH Monthly Values		
Month	Value	Volume
Nov-22	R 18,590,777,039.53	2,691
Dec-22	R 24,587,703,245.40	3,009
Jan-23	R 19,081,195,832.52	3,072
Feb-23	R 19,180,734,186.23	2,814
Mar-23	R 19,791,490,390.13	2,864
Apr-23	R 19,064,806,787.57	2,671
May-23	R 18,702,930,782.66	2,872
Jun-23	R 17,846,949,988.33	2,654
Jul-23	R 21,357,249,410.73	3,177
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
Total	R 240,269,413,504.75	35,335
Average	R 20,022,451,125.40	2,945

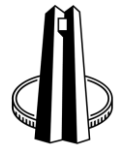


Retail Values and Volumes from November 2022 – October 2023

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 17,166,823,199,090.90	801,835
Average	R 1,430,568,599,924.24	66,820



Summarised Volumes and Values Totals for October 2023

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,227 R	402,210,560,068.48
Payment Dematerialised MM Instrument (MPDEM)	4,382 R	141,939,838,911.65
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,809 R	714,916,466,119.00
Payment any Money Market Product (MPMMI)	191 R	13,791,307,937.16
Settlement of Derivative Margin Calls (OSDMC)	65 R	10,937,280,760.89





THANK YOU



SOUTH AFRICAN RESERVE BANK