



# Settlement Statistics and Indicators



January 2024



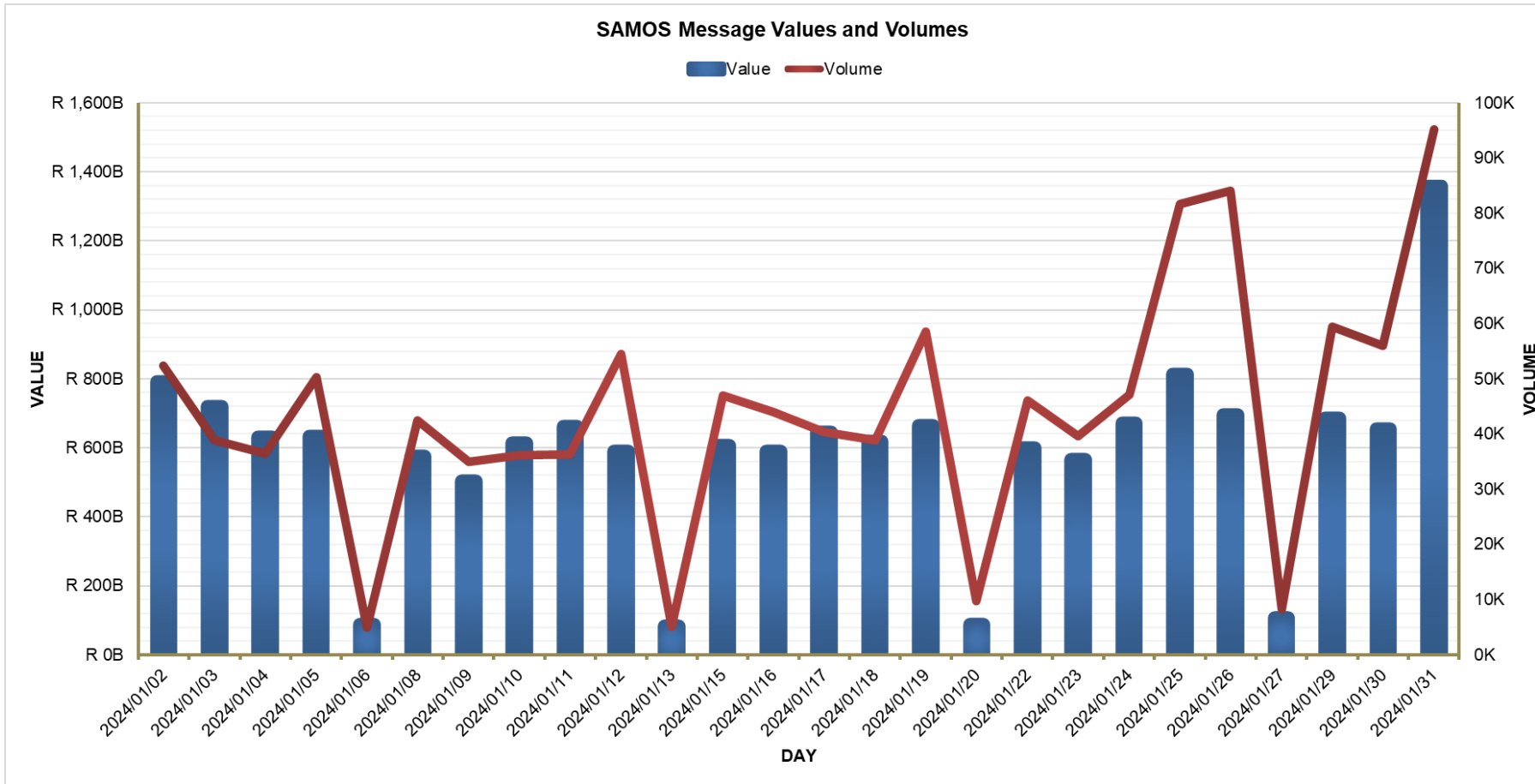
SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for January 2024

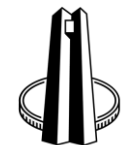
- ✓ In January 2024, SAMOS processed **1,148,283** transactions to the value of **ZAR 15,240,067,459,378.5**
- ✓ Peak volume was **95,158** and peak value was **ZAR 1,357,238,843,956.06** on the 31<sup>st</sup> of January 2024.
- ✓ An average number of transactions processed per day was **44,165** representing an average value of **ZAR 586,156,440,745.33**
- ✓ Monthly peak volume in 10 years was **1,600,413** in August 2023.
- ✓ Monthly peak value in 10 years was **ZAR 18,748,367,133,666.60** in August 2023.



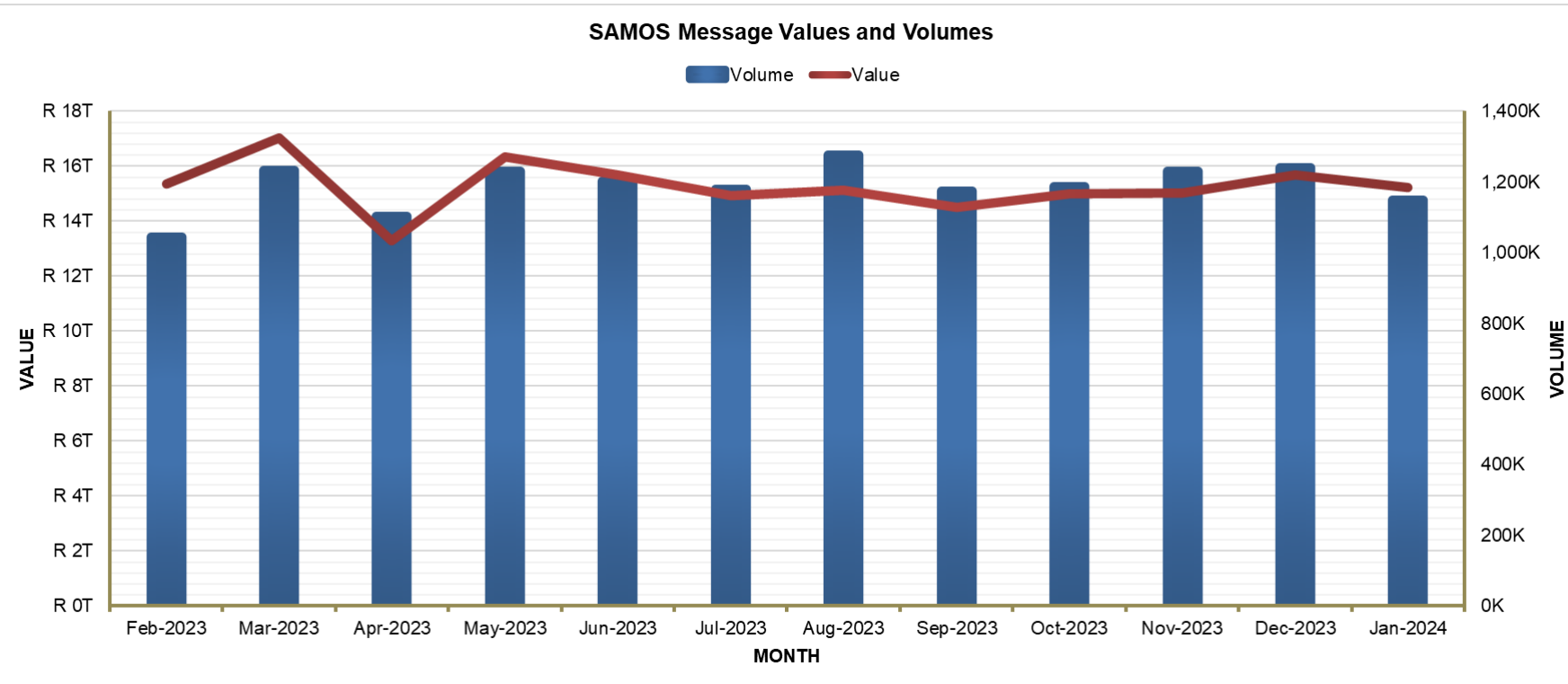
# Daily Message Volumes and Values for January 2024



Daily Values and Volumes per month		
Date	Value	Volume
2024/01/02	R 791,537,617,316.12	52,321
2024/01/03	R 720,245,199,159.14	38,838
2024/01/04	R 630,728,771,463.13	36,475
2024/01/05	R 633,804,308,180.51	50,311
2024/01/06	R 86,573,295,124.91	4,981
2024/01/08	R 575,118,738,537.52	42,514
2024/01/09	R 502,039,032,174.61	34,949
2024/01/10	R 614,297,160,180.40	36,142
2024/01/11	R 660,888,771,886.40	36,296
2024/01/12	R 589,738,988,568.15	54,422
2024/01/13	R 82,294,301,766.81	5,144
2024/01/15	R 605,402,380,713.26	46,957
2024/01/16	R 590,253,597,915.36	44,040
2024/01/17	R 644,296,327,057.87	40,418
2024/01/18	R 618,428,661,687.17	38,893
2024/01/19	R 663,093,418,201.52	58,564
2024/01/20	R 87,920,598,230.03	9,789
2024/01/22	R 597,831,076,497.57	46,117
2024/01/23	R 564,534,755,494.74	39,613
2024/01/24	R 670,654,689,486.53	47,131
2024/01/25	R 813,622,766,192.53	81,698
2024/01/26	R 694,209,859,915.78	83,992
2024/01/27	R 106,015,926,324.51	8,183
2024/01/29	R 685,297,175,378.36	59,412
2024/01/30	R 654,001,197,969.52	55,925
2024/01/31	R 1,357,238,843,956.06	95,158
<b>Total</b>	<b>R 15,240,067,459,378.50</b>	<b>1,148,283</b>
<b>Average</b>	<b>R 586,156,440,745.33</b>	<b>44,165</b>



# Total Monthly Message Values and Volumes from February 2023 – January 2024

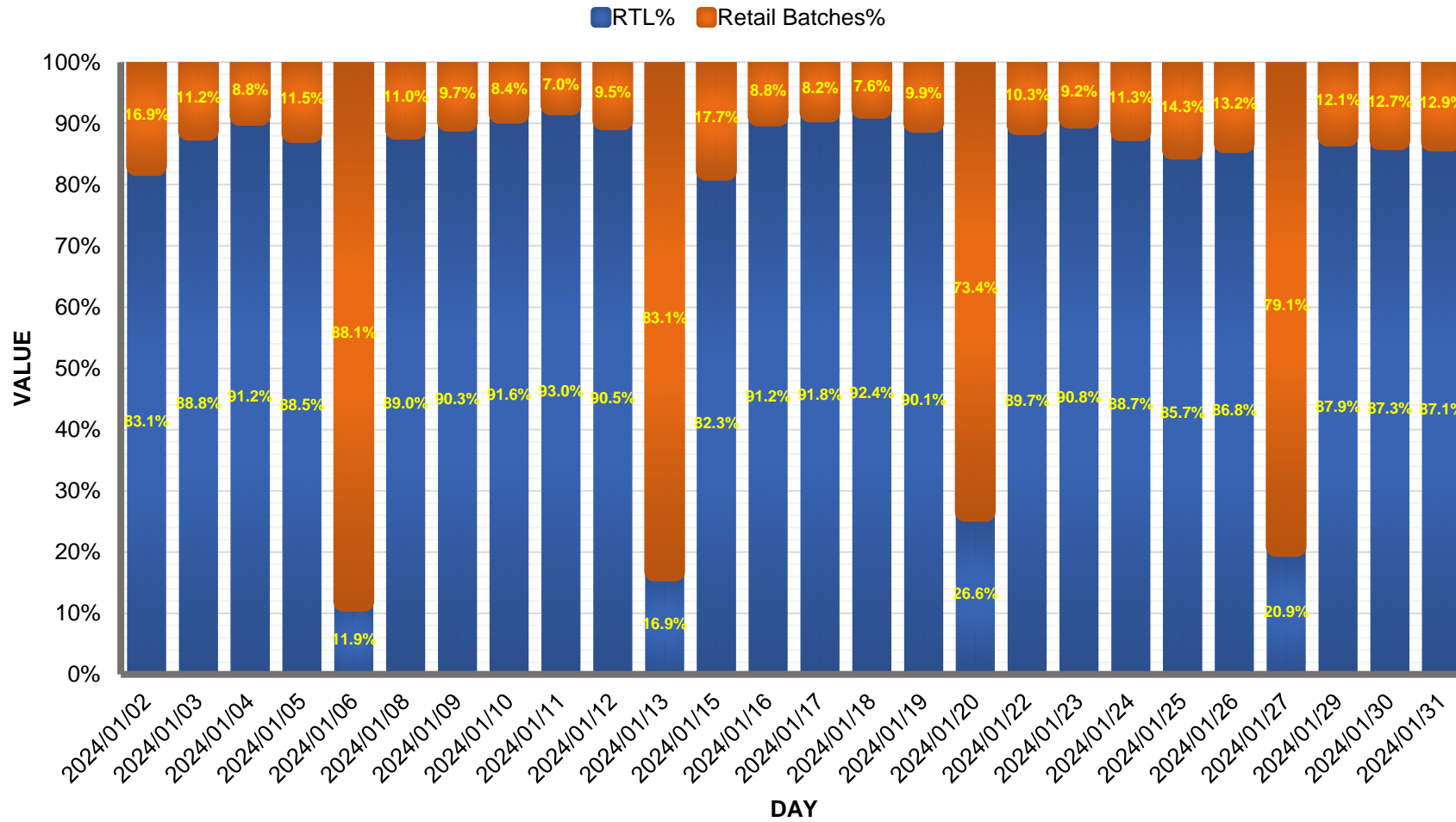


Message Values and Volumes - Monthly		
Month	Value	Volume
Feb-2023	R 15,349,051,039,233.10	1,043,649
Mar-2023	R 17,034,115,775,132.10	1,233,867
Apr-2023	R 13,301,610,691,152.00	1,103,877
May-2023	R 16,338,858,669,103.00	1,230,379
Jun-2023	R 15,686,942,970,610.00	1,203,445
Jul-2023	R 14,941,579,221,461.90	1,180,269
Aug-2023	R 15,123,417,679,999.80	1,275,268
Sep-2023	R 14,503,715,310,740.60	1,173,951
Oct-2023	R 14,997,760,758,461.80	1,186,489
Nov-2023	R 15,016,586,128,377.90	1,230,548
Dec-2023	R 15,696,665,346,379.70	1,240,053
Jan-2024	R 15,240,067,459,378.50	1,148,283
<b>Total</b>	<b>R 183,230,371,050,030.00</b>	<b>14,250,078</b>
<b>Average</b>	<b>R 15,269,197,587,502.50</b>	<b>1,187,507</b>

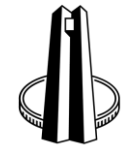


# RTL/Retail Batches Message Values for January 2024

RTL Value / Retail Batches Value



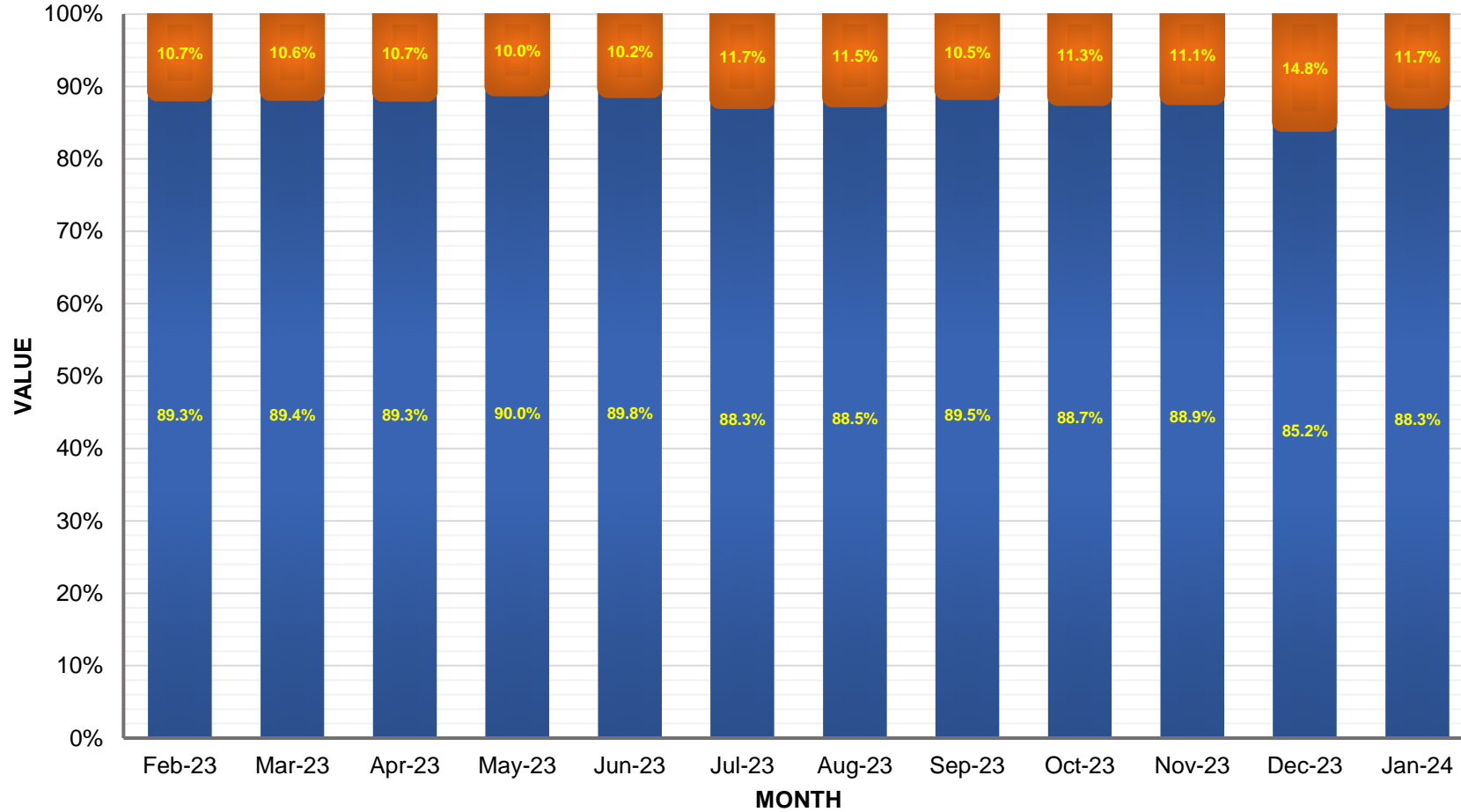
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024/01/02	R 512,032,978,898.16	R 104,457,449,278.17
2024/01/03	R 483,090,622,073.18	R 60,860,186,305.95
2024/01/04	R 455,787,208,227.72	R 43,744,538,532.07
2024/01/05	R 422,648,845,492.90	R 55,087,013,217.70
2024/01/06	R 1,920,671,270.84	R 14,181,277,973.76
2024/01/08	R 395,999,716,839.92	R 49,008,398,078.53
2024/01/09	R 355,688,595,195.37	R 38,256,550,926.74
2024/01/10	R 426,876,064,882.37	R 39,141,897,475.77
2024/01/11	R 491,864,164,739.34	R 37,149,498,035.63
2024/01/12	R 420,448,771,086.01	R 43,882,919,155.27
2024/01/13	R 2,323,559,441.66	R 11,438,516,030.31
2024/01/15	R 351,659,782,496.28	R 75,644,557,973.47
2024/01/16	R 431,337,120,068.41	R 41,770,167,210.89
2024/01/17	R 439,198,074,198.24	R 39,032,506,415.40
2024/01/18	R 469,365,416,037.84	R 38,542,398,112.83
2024/01/19	R 458,163,531,772.45	R 50,087,376,676.42
2024/01/20	R 4,869,928,856.14	R 13,452,925,342.09
2024/01/22	R 411,565,862,418.33	R 47,231,360,412.19
2024/01/23	R 421,238,110,159.02	R 42,627,953,313.61
2024/01/24	R 469,627,811,101.12	R 59,713,096,446.69
2024/01/25	R 564,491,606,932.22	R 94,178,240,095.65
2024/01/26	R 479,841,831,538.99	R 73,090,775,323.75
2024/01/27	R 5,879,127,446.53	R 22,313,464,591.94
2024/01/29	R 483,313,664,917.11	R 66,606,105,574.39
2024/01/30	R 468,221,787,338.65	R 68,071,052,755.63
2024/01/31	R 916,942,278,746.62	R 136,401,726,924.60
Total	R 10,344,397,132,175.40	R 1,365,971,952,179.45
Average	R 397,861,428,160.59	R 52,537,382,776.13



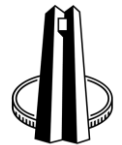
# RTL /Retail Batches Message Values for 12 Months (February 2023 – January 2024)

RTL Value / Batches Value

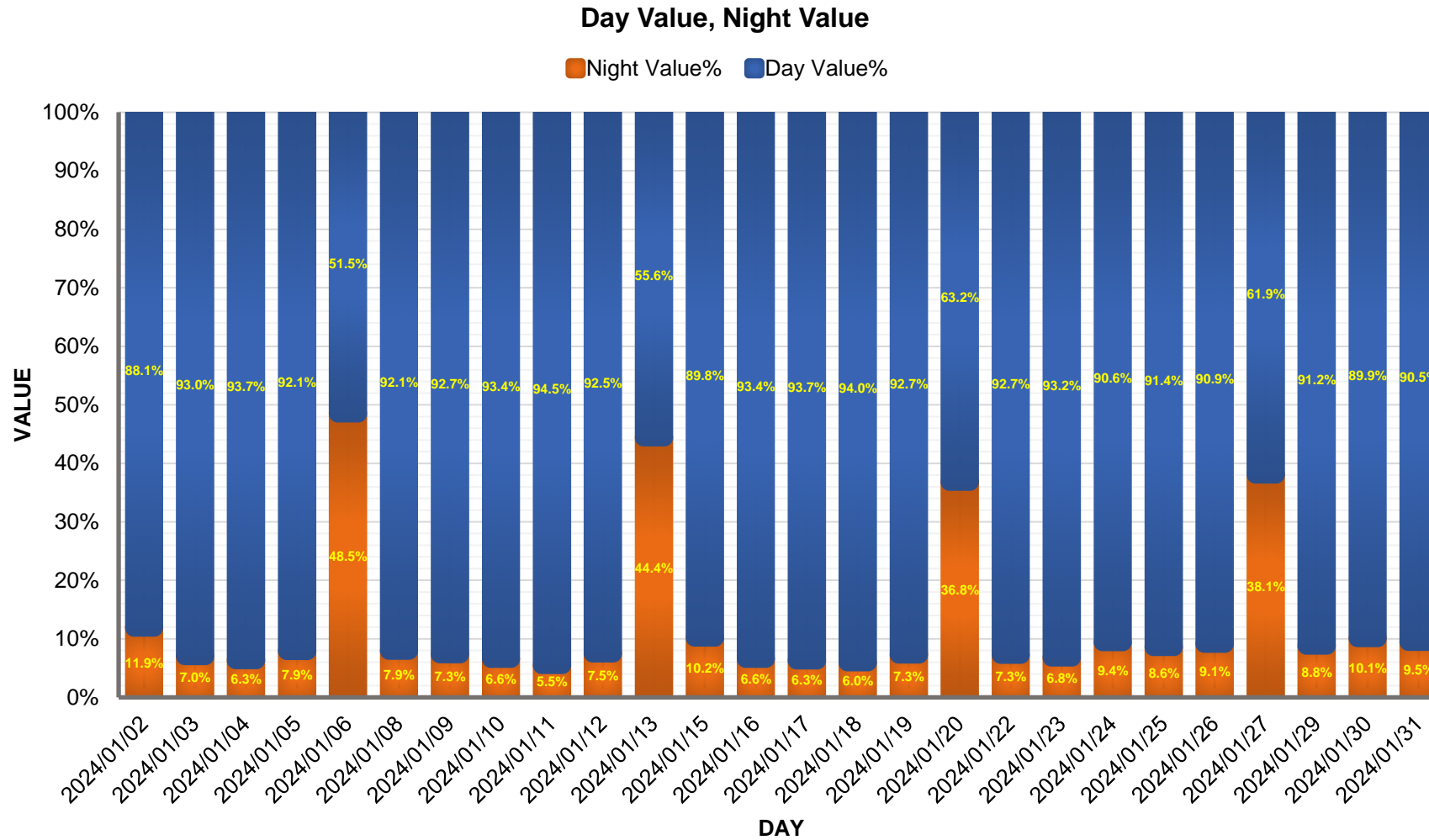
■ RTL% ■ Retail Batches%



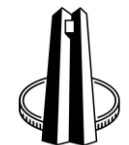
RTL /Batches Message Values		
Month	RTL	Retail Batches
Feb-23	R 10,995,370,021,207.20	R 1,312,248,344,193.20
Mar-23	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Apr-23	R 10,828,698,705,059.00	R 1,293,348,642,385.71
May-23	R 13,349,053,362,802.30	R 1,476,523,669,855.21
Jun-23	R 12,746,213,708,203.80	R 1,444,420,800,651.18
Jul-23	R 10,871,752,729,628.50	R 1,442,339,343,859.72
Aug-23	R 11,402,820,060,267.80	R 1,476,185,237,182.94
Sep-23	R 12,278,996,527,736.50	R 1,435,467,832,740.71
Oct-23	R 12,598,560,112,765.90	R 1,601,443,639,688.64
Nov-23	R 12,267,852,374,217.20	R 1,537,926,323,678.94
Dec-23	R 8,917,694,369,092.46	R 1,552,983,463,201.37
Jan-24	R 10,344,397,132,175.40	R 1,365,971,952,179.45
Total	R 139,116,901,156,690.00	R 17,416,447,383,997.70
Average	R 11,593,075,096,390.80	R 1,451,370,615,333.14



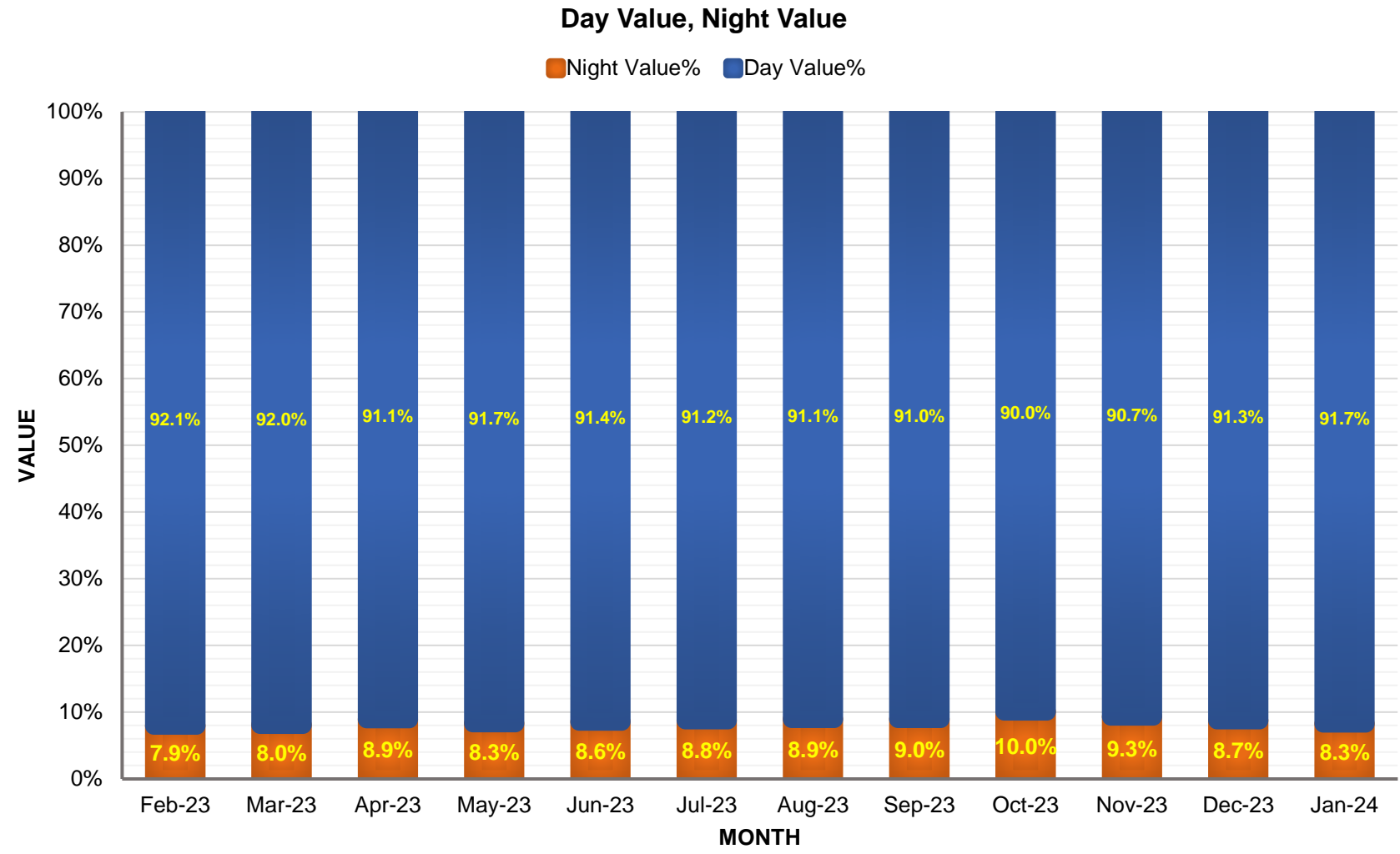
# Day and Night Settlement Values for January 2024



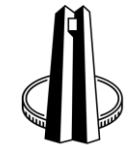
Day and Night Settlement Values		
Date	Night Value	Day Value
2024/01/02	R 73,464,836,691.21	R 543,025,591,485.12
2024/01/03	R 38,343,292,464.35	R 506,308,148,791.49
2024/01/04	R 31,617,224,256.64	R 467,914,522,503.15
2024/01/05	R 37,701,118,856.98	R 440,034,739,853.62
2024/01/06	R 7,807,460,428.03	R 8,294,488,816.57
2024/01/08	R 35,349,639,930.35	R 409,658,484,234.10
2024/01/09	R 28,896,360,662.81	R 365,048,785,459.30
2024/01/10	R 30,691,571,624.34	R 436,076,865,391.33
2024/01/11	R 29,166,396,707.00	R 499,847,266,067.97
2024/01/12	R 34,879,176,691.32	R 429,452,692,458.04
2024/01/13	R 6,115,342,430.29	R 7,646,733,041.68
2024/01/15	R 43,517,582,585.79	R 383,786,757,883.96
2024/01/16	R 31,074,592,496.01	R 442,032,694,783.29
2024/01/17	R 30,120,735,468.30	R 449,060,557,131.65
2024/01/18	R 30,428,190,552.22	R 477,479,623,598.45
2024/01/19	R 37,062,486,402.94	R 471,188,422,045.93
2024/01/20	R 6,748,535,860.40	R 11,574,318,337.83
2024/01/22	R 33,306,588,691.56	R 425,490,634,138.96
2024/01/23	R 31,625,058,019.23	R 432,241,005,453.40
2024/01/24	R 49,970,279,990.46	R 480,421,418,653.24
2024/01/25	R 56,480,889,187.86	R 602,188,957,840.01
2024/01/26	R 50,639,755,578.68	R 503,393,099,914.20
2024/01/27	R 10,730,124,826.75	R 17,462,467,211.72
2024/01/29	R 48,415,728,200.32	R 501,504,642,269.17
2024/01/30	R 54,351,828,537.55	R 481,941,011,556.73
2024/01/31	R 99,951,187,562.32	R 954,143,439,684.25
<b>Total</b>	<b>R 968,455,984,703.71</b>	<b>R 10,747,217,368,605.20</b>
<b>Average</b>	<b>R 37,248,307,103.99</b>	<b>R 413,354,514,177.12</b>



# Day and Night Settlement Values for 12 Months (February 2023 - January 2024)

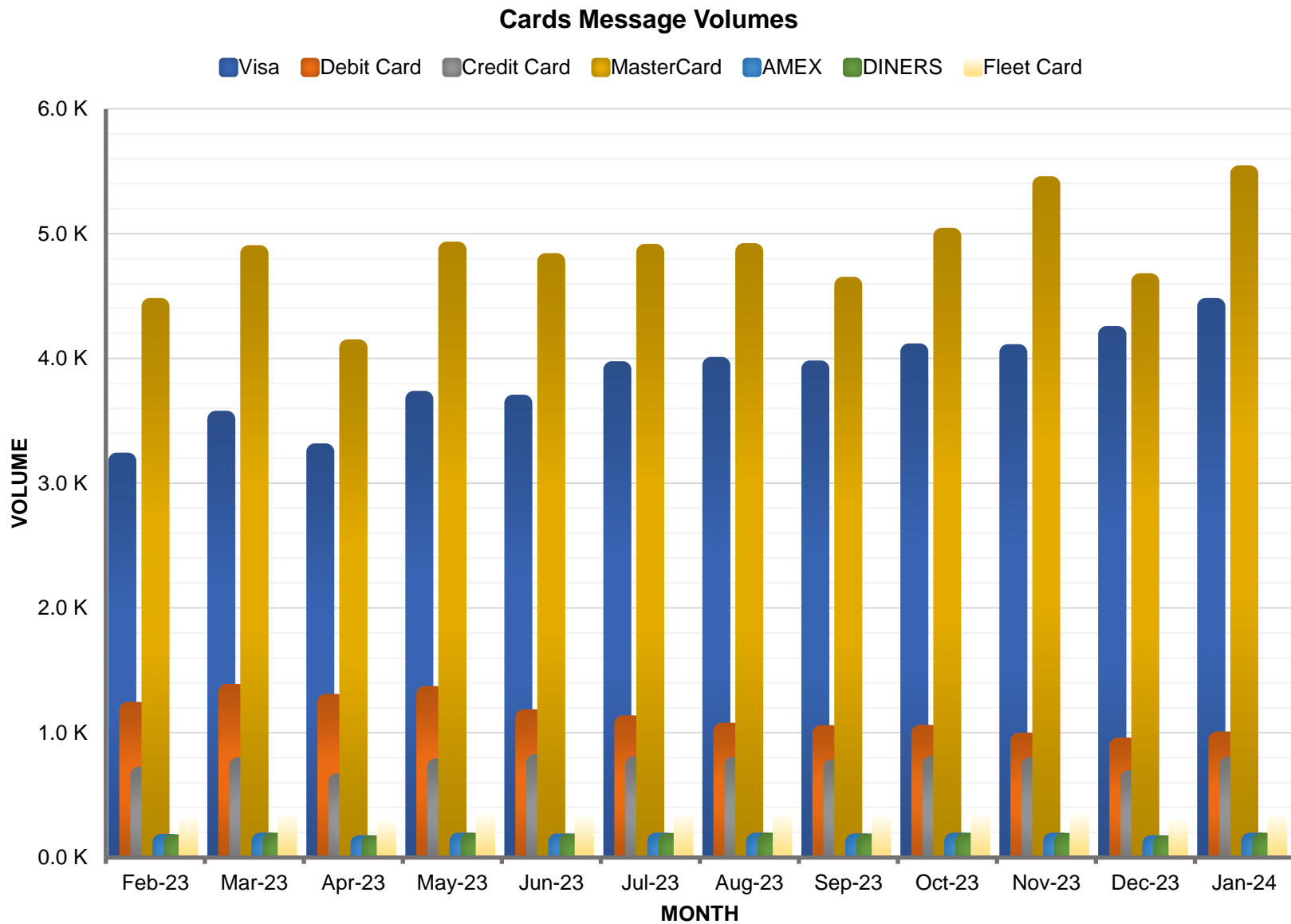


Day and Night Settlement Values		
Month	Night Value	Day Value
Feb-23	R 1,216,456,163,655.77	R 14,132,594,875,577.30
Mar-23	R 1,370,717,284,225.08	R 15,663,398,490,907.00
Apr-23	R 1,186,151,757,066.09	R 12,115,458,934,085.90
May-23	R 1,354,397,579,070.14	R 14,984,461,090,032.80
Jun-23	R 1,341,854,650,723.26	R 14,345,088,319,886.80
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
Dec-23	R 1,370,139,580,472.61	R 14,326,525,765,907.10
Jan-24	R 968,455,984,703.71	R 10,747,217,368,605.20
<b>Total</b>	<b>R 15,672,107,200,178.30</b>	<b>R 164,033,869,743,782.00</b>
<b>Average</b>	<b>R 1,306,008,933,348.19</b>	<b>R 13,669,489,145,315.20</b>





# Cards Message Volumes from February 2024 – January 2024

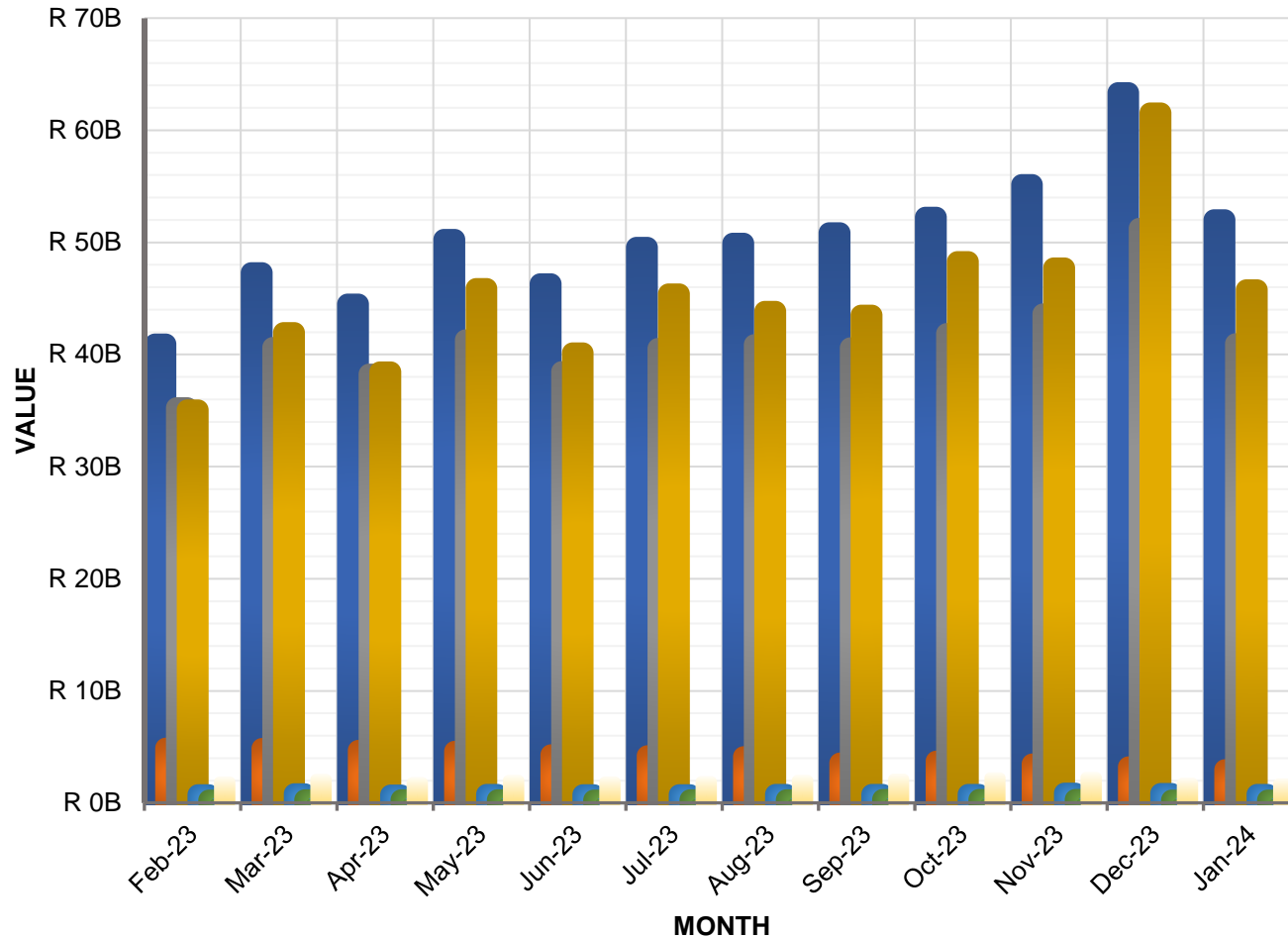


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Feb-23	3,177	1,180	659	4,416	120	118	288
Mar-23	3,512	1,322	734	4,839	130	130	312
Apr-23	3,251	1,242	604	4,084	110	110	264
May-23	3,672	1,305	726	4,869	130	130	312
Jun-23	3,641	1,119	760	4,776	124	124	300
Jul-23	3,909	1,070	743	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	995	746	4,978	130	130	312
Nov-23	4,047	932	735	5,392	129	127	312
Dec-23	4,191	893	633	4,615	110	110	264
Jan-24	4,416	942	739	5,480	130	129	312
<b>Total</b>	<b>45,726</b>	<b>13,003</b>	<b>8,537</b>	<b>57,740</b>	<b>1,496</b>	<b>1,490</b>	<b>3,600</b>
<b>Average</b>	<b>3,811</b>	<b>1,084</b>	<b>711</b>	<b>4,812</b>	<b>125</b>	<b>124</b>	<b>300</b>

# Cards Message Values from February 2024 - January 2024

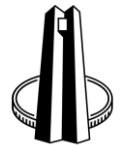
## Cards Message Values

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



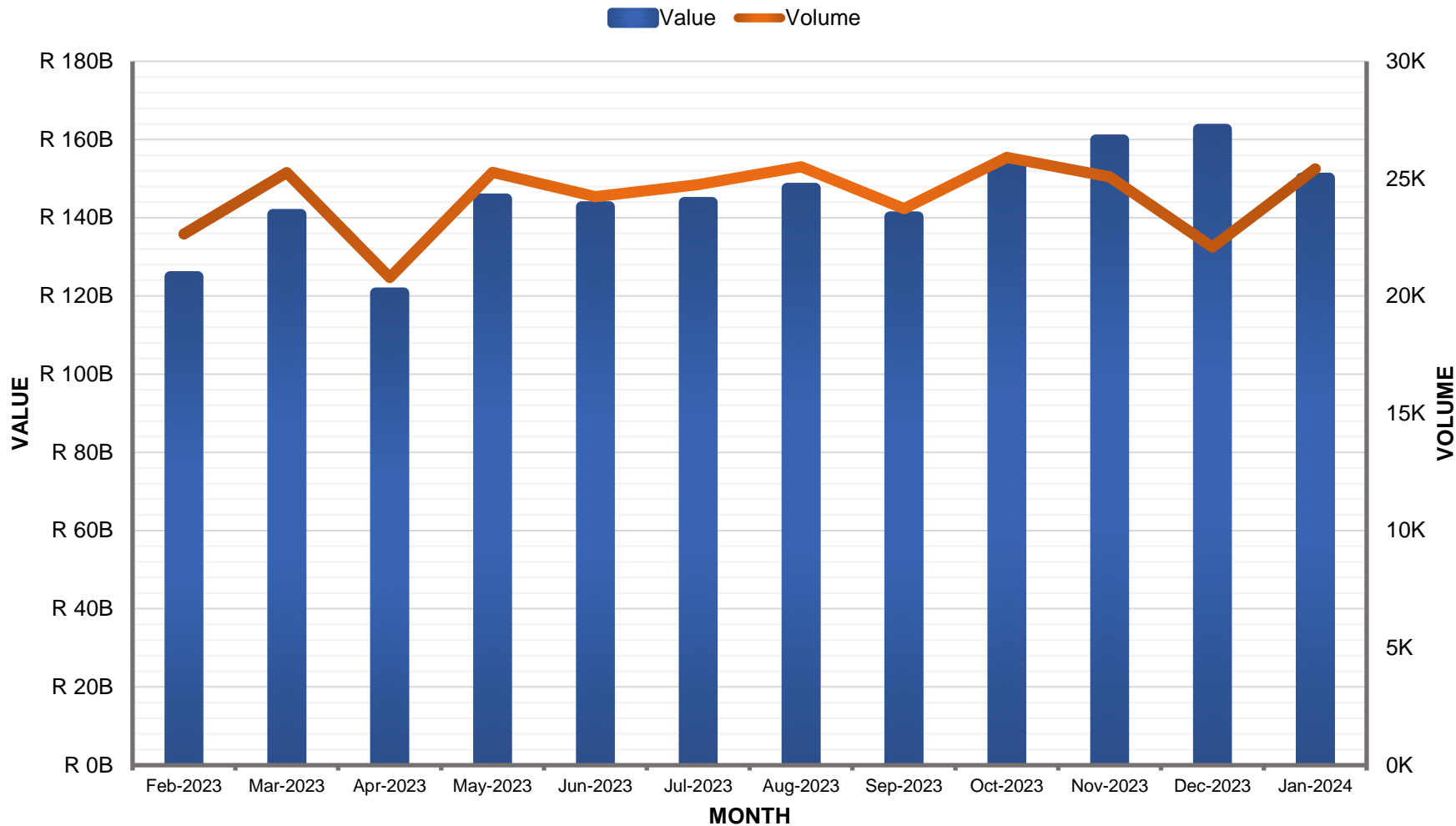
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Feb-23	R 40,924,068,883.83	R 4,897,505,858.17	R 35,249,749,126.75
Mar-23	R 47,293,171,228.44	R 4,853,801,928.23	R 40,617,000,052.65
Apr-23	R 44,486,303,530.24	R 4,689,020,853.09	R 38,248,937,391.00
May-23	R 50,254,830,006.77	R 4,594,978,750.20	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 4,289,529,567.77	R 38,460,977,730.08
Jul-23	R 49,553,368,685.16	R 4,218,970,171.19	R 40,547,066,286.90
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 3,716,941,322.94	R 41,855,662,142.78
Nov-23	R 55,148,573,506.95	R 3,480,744,784.85	R 43,625,310,447.45
Dec-23	R 63,359,306,804.90	R 3,222,603,403.65	R 51,235,994,516.91
Jan-24	R 52,002,043,710.17	R 2,976,832,996.27	R 40,965,247,955.52
<b>Total</b>	<b>R 602,347,979,170.44</b>	<b>R 48,624,459,568.91</b>	<b>R 493,565,790,894.41</b>
<b>Average</b>	<b>R 50,195,664,930.87</b>	<b>R 4,052,038,297.41</b>	<b>R 41,130,482,574.53</b>

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Dec-23	R 61,529,222,339.48	R 854,840,191.01	R 248,129,996.97	R 1,777,913,371.50
Jan-24	R 45,775,539,538.43	R 750,673,408.21	R 236,115,622.52	R 1,713,740,313.28
<b>Total</b>	<b>R 537,480,495,758.27</b>	<b>R 9,196,998,102.02</b>	<b>R 3,296,487,599.42</b>	<b>R 23,922,297,385.19</b>
<b>Average</b>	<b>R 44,790,041,313.19</b>	<b>R 766,416,508.50</b>	<b>R 274,707,299.95</b>	<b>R 1,993,524,782.10</b>

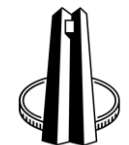


# Real Time Clearing (RTC) Monthly Values and Volumes from February 2024 - January 2024

Real Time Clearing (RTC) Monthly Values and Volumes

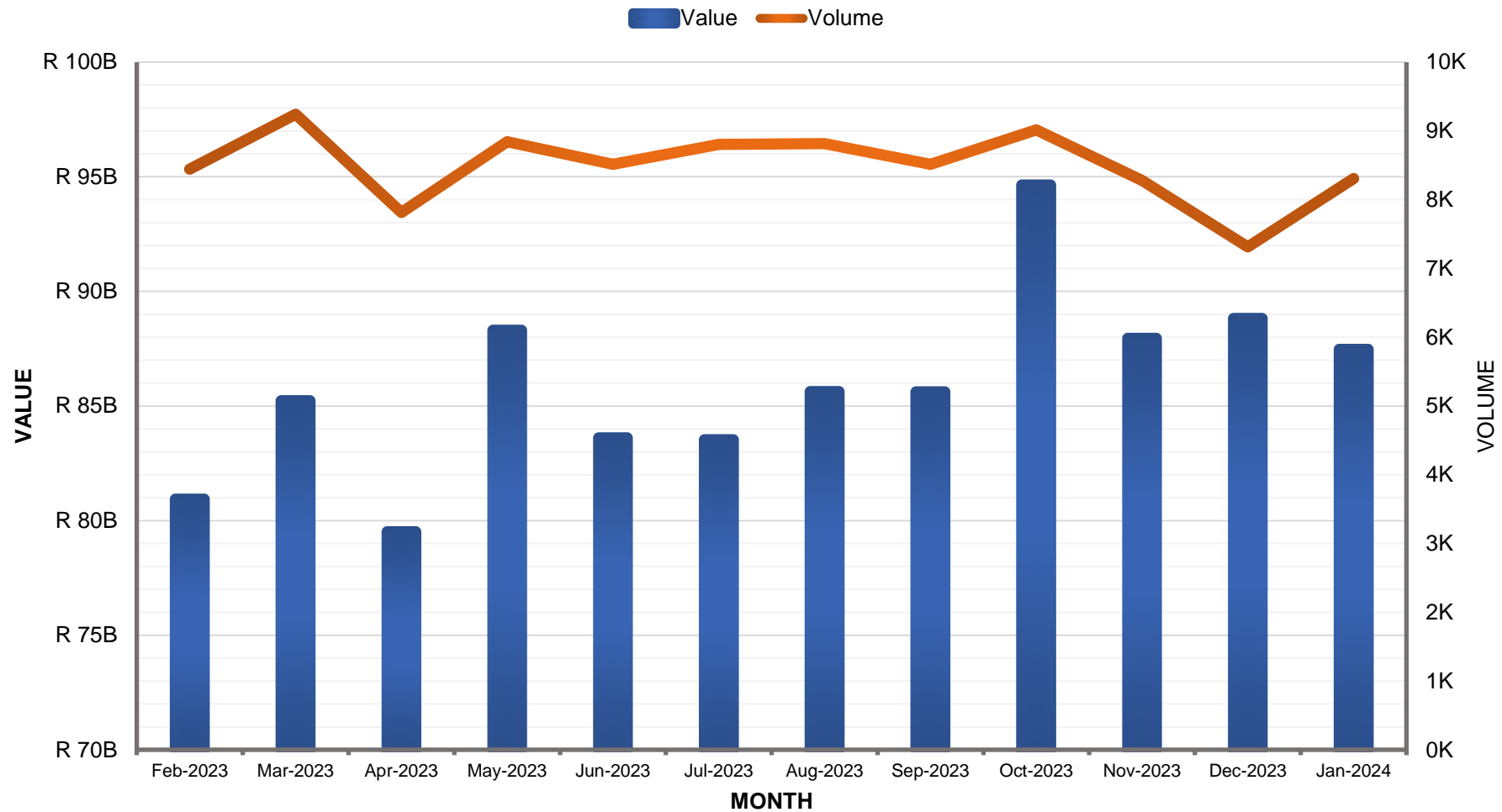


RTC Monthly Value and Volumes		
Month	Value	Volume
Feb-2023	R 124,876,835,403.94	22,641
Mar-2023	R 140,820,799,098.73	25,254
Apr-2023	R 120,717,474,434.30	20,788
May-2023	R 144,761,400,063.88	25,269
Jun-2023	R 142,807,131,211.57	24,236
Jul-2023	R 143,895,285,930.05	24,750
Aug-2023	R 147,484,183,329.12	25,508
Sep-2023	R 140,190,428,554.84	23,723
Oct-2023	R 152,917,342,317.00	25,908
Nov-2023	R 159,901,151,704.73	25,074
Dec-2023	R 162,614,411,133.55	22,084
Jan-2024	R 150,074,190,734.17	25,416
<b>Total</b>	<b>R 1,731,060,633,915.88</b>	<b>290,651</b>
<b>Average</b>	<b>R 144,255,052,826.32</b>	<b>24,221</b>



# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from February 2024 - January 2024

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes

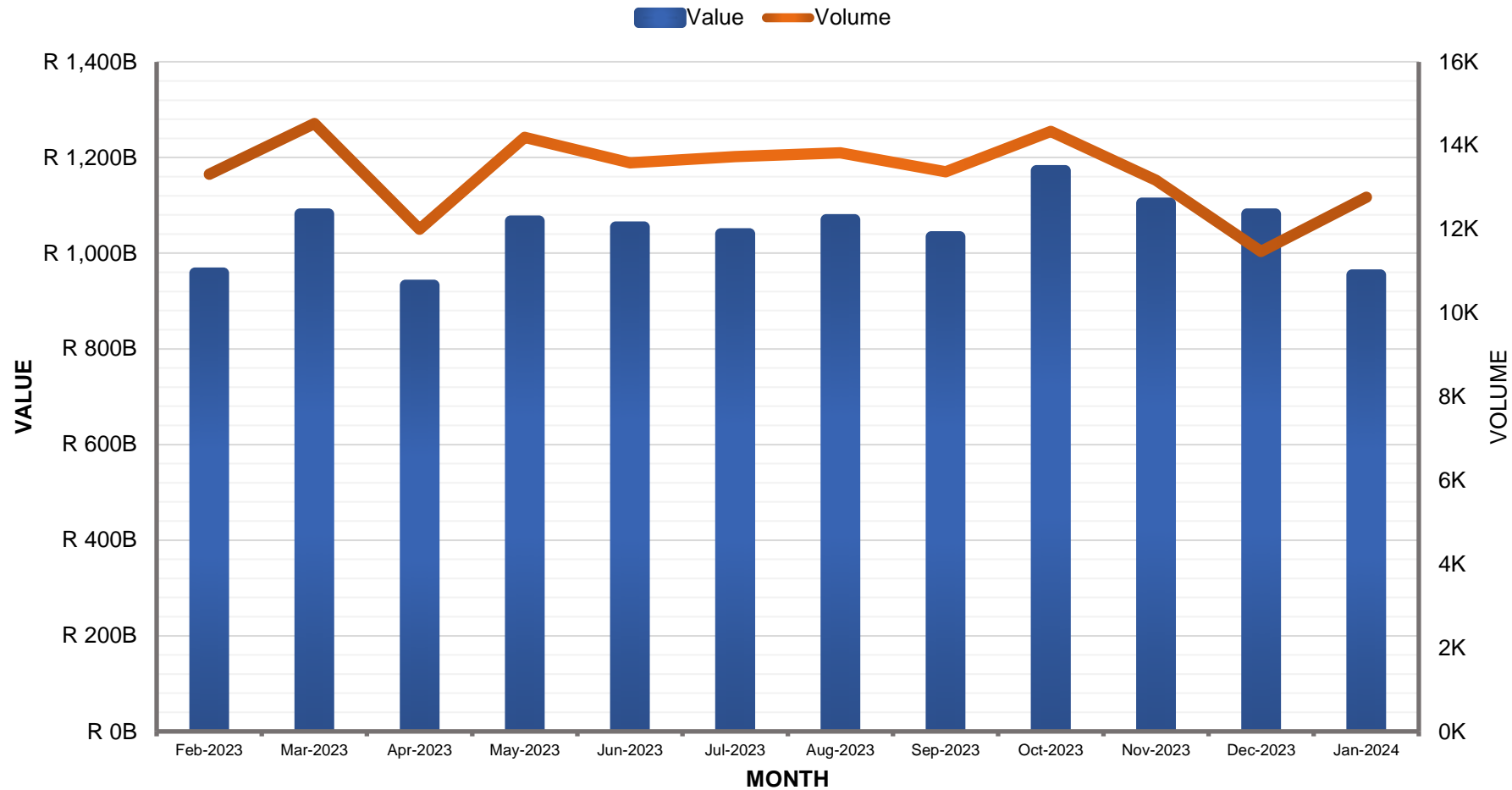


EFT DR Monthly Value and Volumes		
Month	Value	Volume
Feb-2023	R 80,933,620,096.86	8,445
Mar-2023	R 85,223,961,941.93	9,242
Apr-2023	R 79,514,951,790.58	7,815
May-2023	R 88,308,002,644.82	8,843
Jun-2023	R 83,607,339,137.74	8,514
Jul-2023	R 83,527,418,086.72	8,805
Aug-2023	R 85,627,587,639.05	8,817
Sep-2023	R 85,616,004,730.37	8,515
Oct-2023	R 94,643,174,653.98	9,016
Nov-2023	R 87,950,440,707.00	8,279
Dec-2023	R 88,824,783,308.17	7,315
Jan-2024	R 87,472,820,884.56	8,307
<b>Total</b>	<b>R 1,031,250,105,621.78</b>	<b>101,913</b>
<b>Average</b>	<b>R 85,937,508,801.82</b>	<b>8,493</b>



# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from February 2024 - January 2024

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes

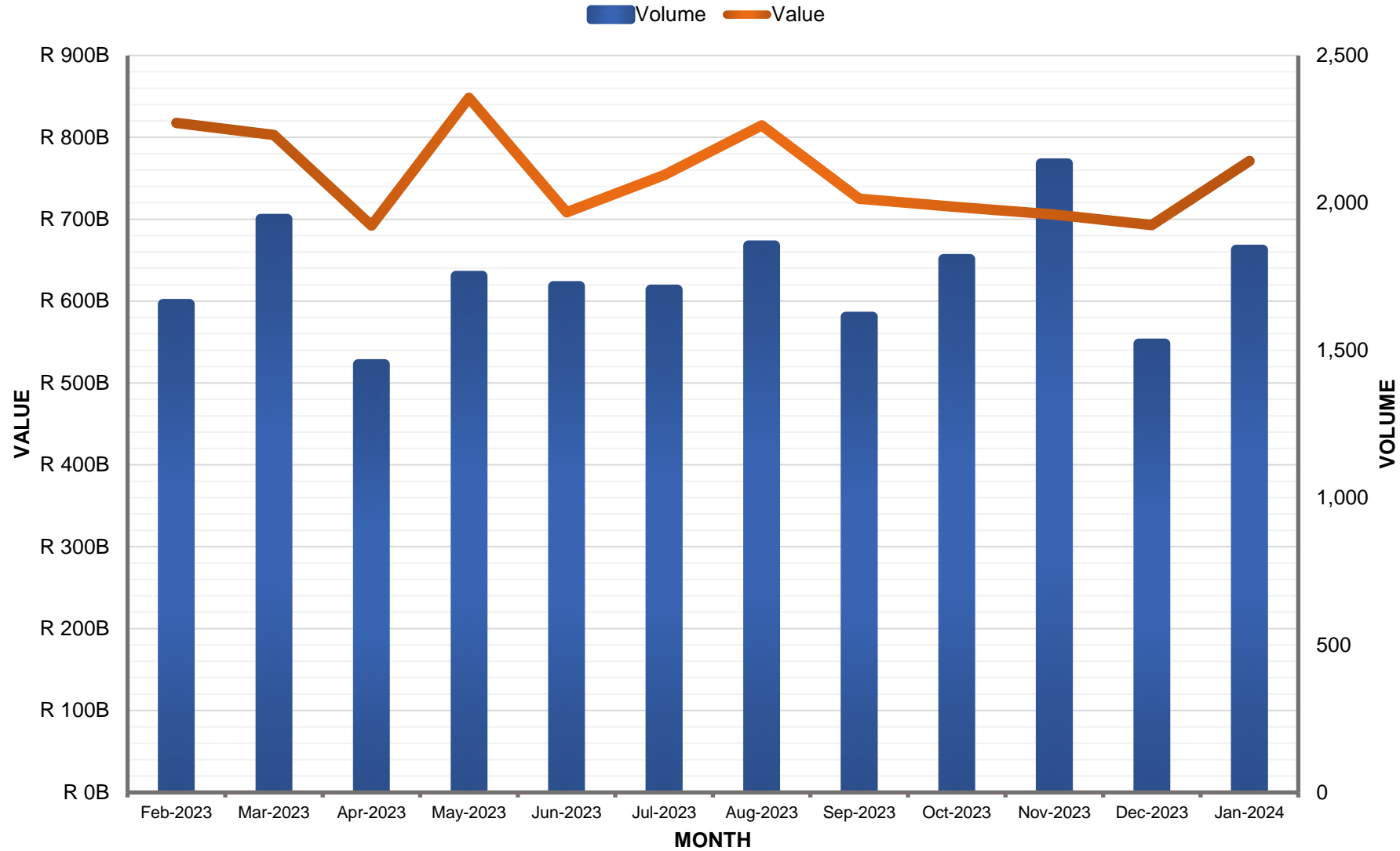


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Feb-2023	R 958,336,783,364.02	13,319
Mar-2023	R 1,082,004,388,145.70	14,529
Apr-2023	R 933,117,042,340.13	12,004
May-2023	R 1,067,027,584,247.55	14,195
Jun-2023	R 1,054,641,432,184.67	13,589
Jul-2023	R 1,040,363,888,298.46	13,738
Aug-2023	R 1,070,000,758,773.03	13,828
Sep-2023	R 1,034,507,371,702.16	13,371
Oct-2023	R 1,172,517,557,219.61	14,340
Nov-2023	R 1,104,471,771,245.52	13,172
Dec-2023	R 1,082,012,761,868.13	11,473
Jan-2024	R 954,179,775,978.63	12,764
Total	R 12,553,181,115,367.60	160,322
Average	R 1,046,098,426,280.63	13,360

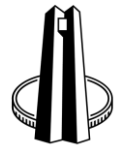


# CLS Settlement Values and Volumes from February 2023 - January 2024

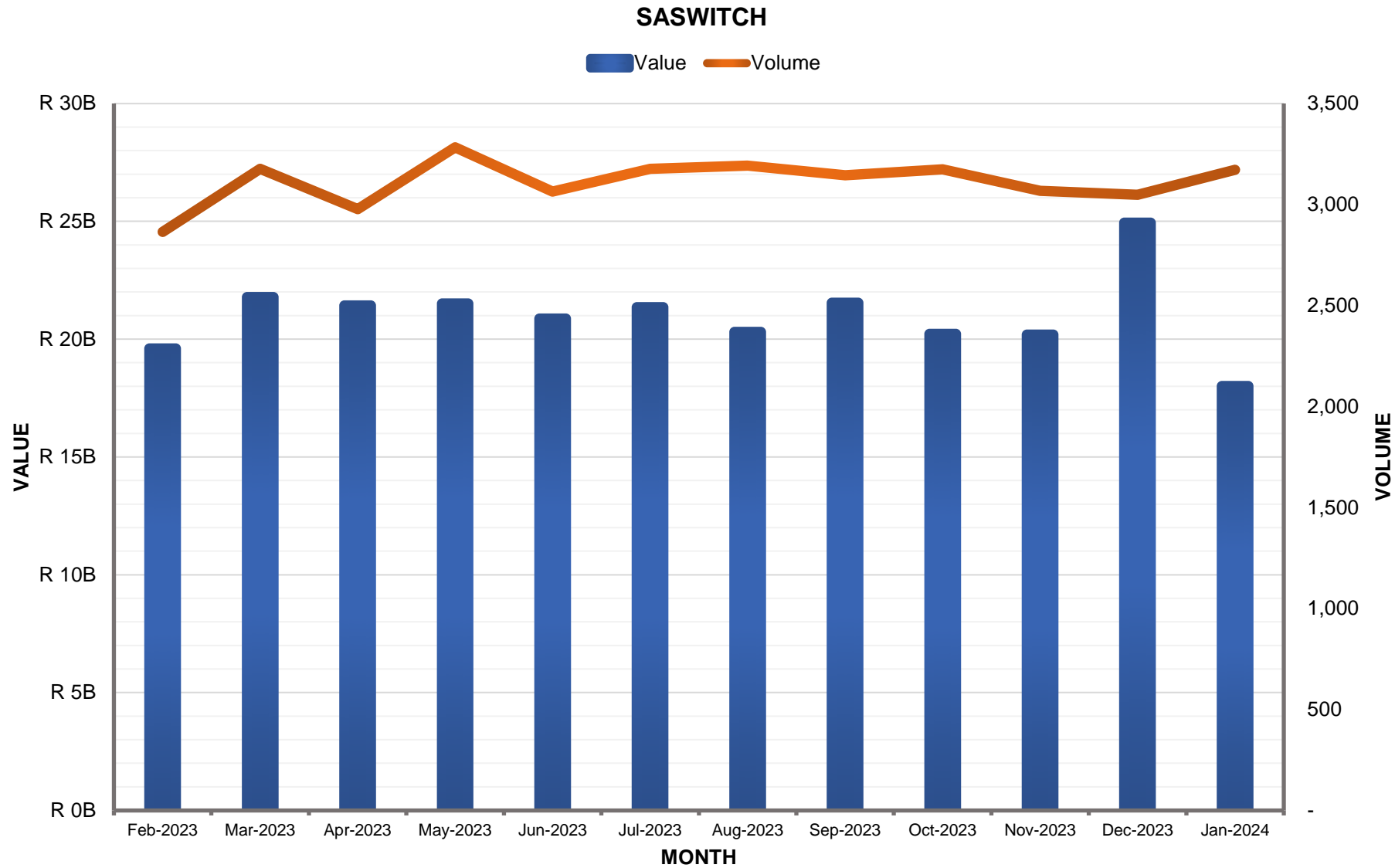
CLS Settlement - Monthly Values and Volumes



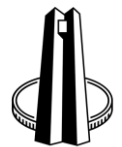
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Feb-2023	R 817,570,709,746.12	1,656
Mar-2023	R 802,976,956,480.78	1,945
Apr-2023	R 692,315,807,375.06	1,452
May-2023	R 848,236,725,900.98	1,752
Jun-2023	R 708,610,109,332.68	1,717
Jul-2023	R 753,780,201,402.90	1,705
Aug-2023	R 814,624,731,061.36	1,855
Sep-2023	R 725,136,743,330.76	1,613
Oct-2023	R 714,916,466,119.00	1,809
Nov-2023	R 705,702,115,215.42	2,133
Dec-2023	R 692,976,360,059.12	1,522
Jan-2024	R 770,969,518,127.86	1,840
<b>Total</b>	<b>R 9,047,816,444,152.04</b>	<b>20,999</b>
<b>Average</b>	<b>R 753,984,703,679.34</b>	<b>1,750</b>



# SASWITCH Values and Volumes from February 2023 - January 2024

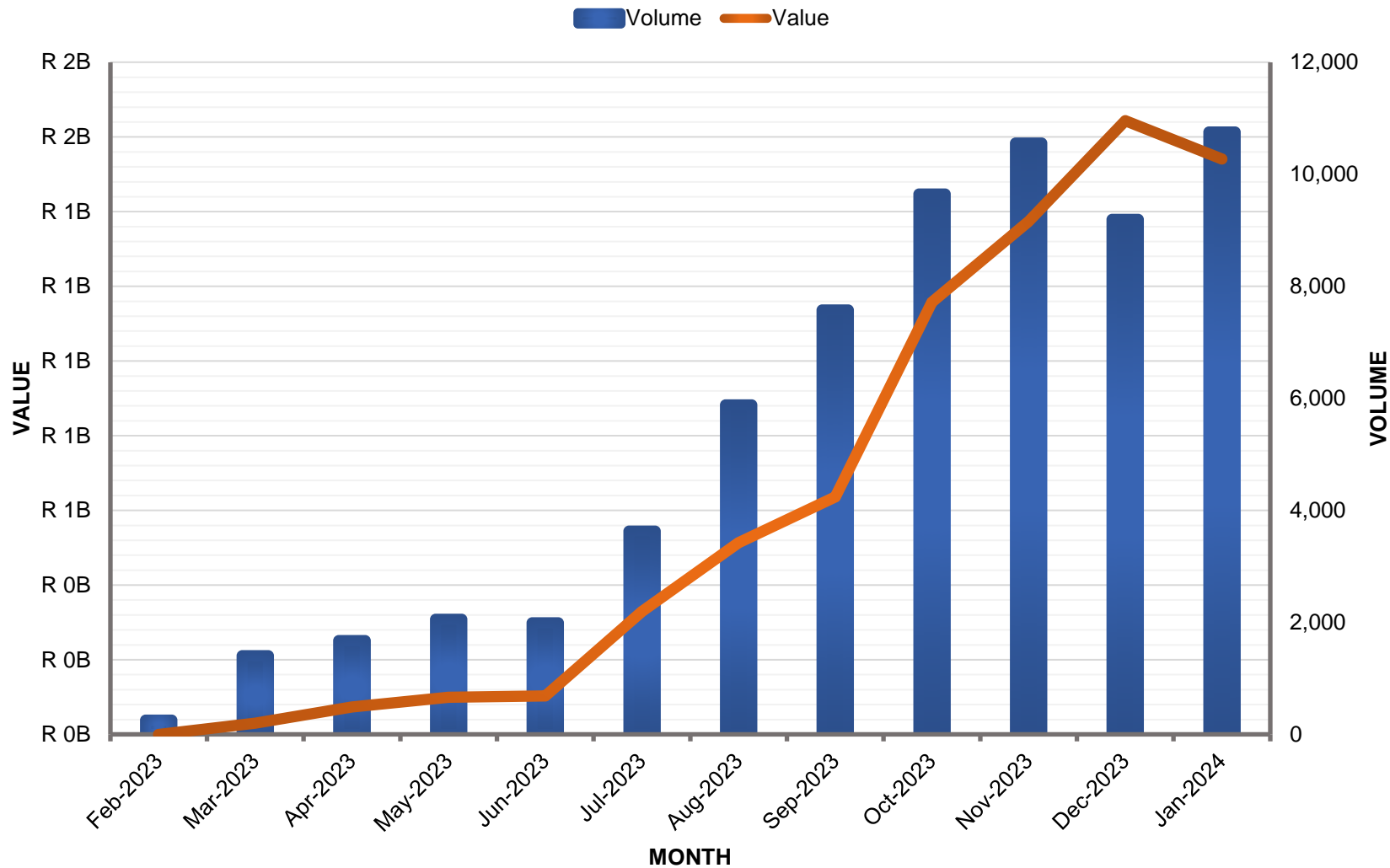


SASWITCH Monthly Values		
Month	Value	Volume
Feb-2023	R 19,607,862,754.08	2,865
Mar-2023	R 21,784,140,960.20	3,176
Apr-2023	R 21,426,308,970.55	2,977
May-2023	R 21,507,385,819.98	3,283
Jun-2023	R 20,876,904,793.84	3,064
Jul-2023	R 21,357,249,410.73	3,177
Aug-2023	R 20,301,279,821.22	3,192
Sep-2023	R 21,541,908,469.86	3,145
Oct-2023	R 20,222,387,550.57	3,174
Nov-2023	R 20,185,272,350.30	3,068
Dec-2023	R 24,942,661,434.50	3,048
Jan-2024	R 18,007,792,987.38	3,172
<b>Total</b>	<b>R 251,761,155,323.21</b>	<b>37,341</b>
<b>Average</b>	<b>R 20,980,096,276.93</b>	<b>3,112</b>

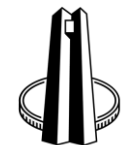


# Pay-Shap (RAPI) Values and Volumes from February 2023 - January 2024

Pay-Shap (RAPI) Monthly Values and Volumes



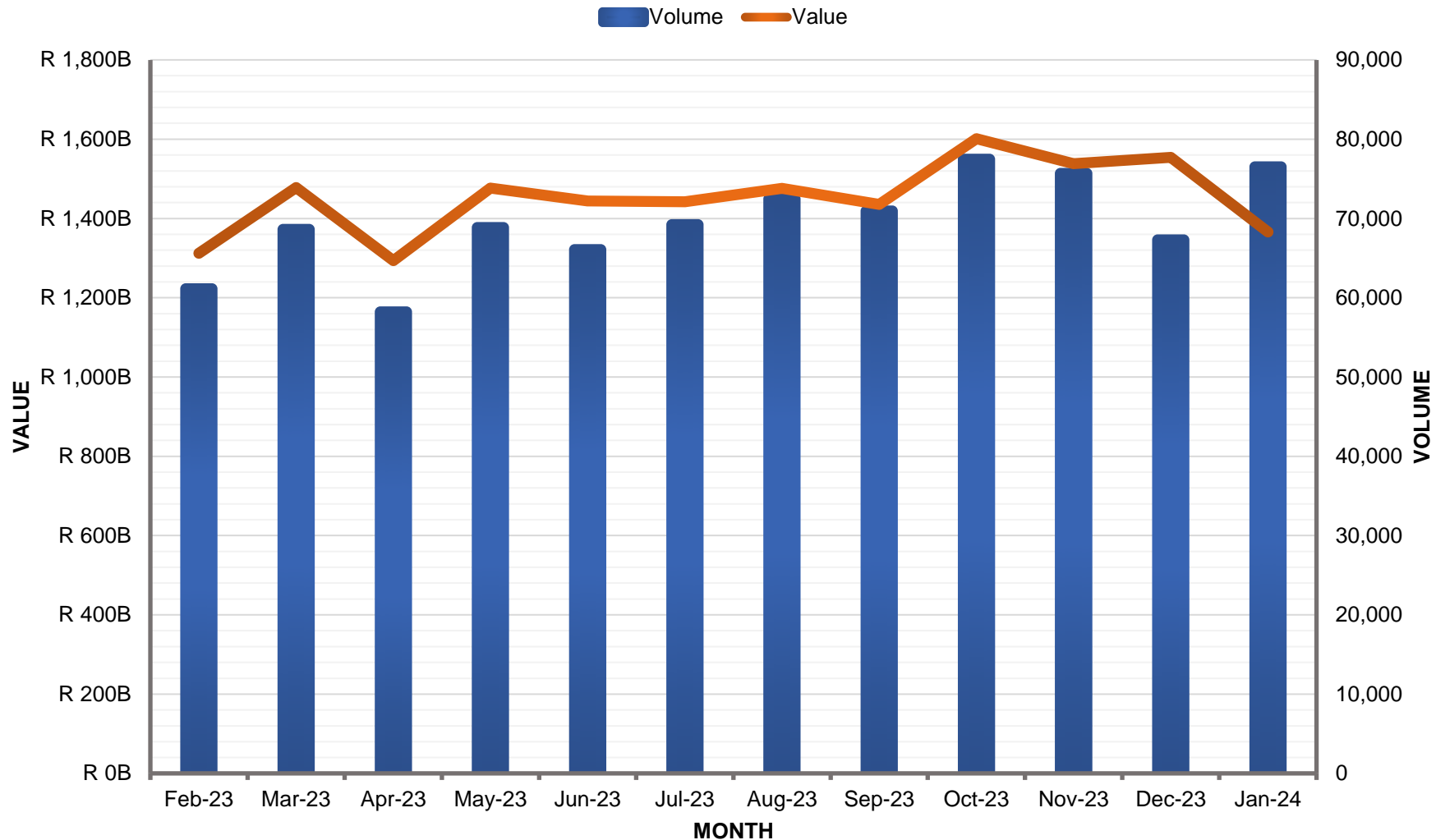
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Feb-2023	R 2,930.70	254
Mar-2023	R 30,272,462.00	1,407
Apr-2023	R 73,947,402.23	1,677
May-2023	R 99,409,684.66	2,055
Jun-2023	R 102,925,236.11	1,993
Jul-2023	R 329,591,253.88	3,628
Aug-2023	R 513,243,144.59	5,885
Sep-2023	R 636,241,389.49	7,579
Oct-2023	R 1,157,776,560.77	9,648
Nov-2023	R 1,373,679,907.95	10,558
Dec-2023	R 1,643,400,871.93	9,193
Jan-2024	R 1,541,157,344.43	10,757
Total	R 7,501,648,188.74	64,634
Average	R 625,137,349.06	5,386





# Retail Values and Volumes from February 2023 - January 2024

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
Feb-23	R 1,312,248,344,193.20	61,142
Mar-23	R 1,477,588,134,380.61	68,633
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
Dec-23	R 1,553,838,303,392.38	67,300
Jan-24	R 1,365,971,952,179.45	76,500
Total	R 17,417,302,224,188.70	832,549
Average	R 1,451,441,852,015.72	69,379



# Summarised Volumes and Values Totals for January 2024

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,017	R	440,275,607,906.67
Payment Dematerialised MM Instrument (MPDEM)	4,142	R	166,541,424,736.60
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,840	R	770,969,518,127.86
Payment any Money Market Product (MPMMI)	197	R	27,451,509,399.48
Settlement of Derivative Margin Calls (OSDMC)	61	R	10,813,429,374.40





# THANK YOU



SOUTH AFRICAN RESERVE BANK