



Settlement Statistics and Indicators

July 2024



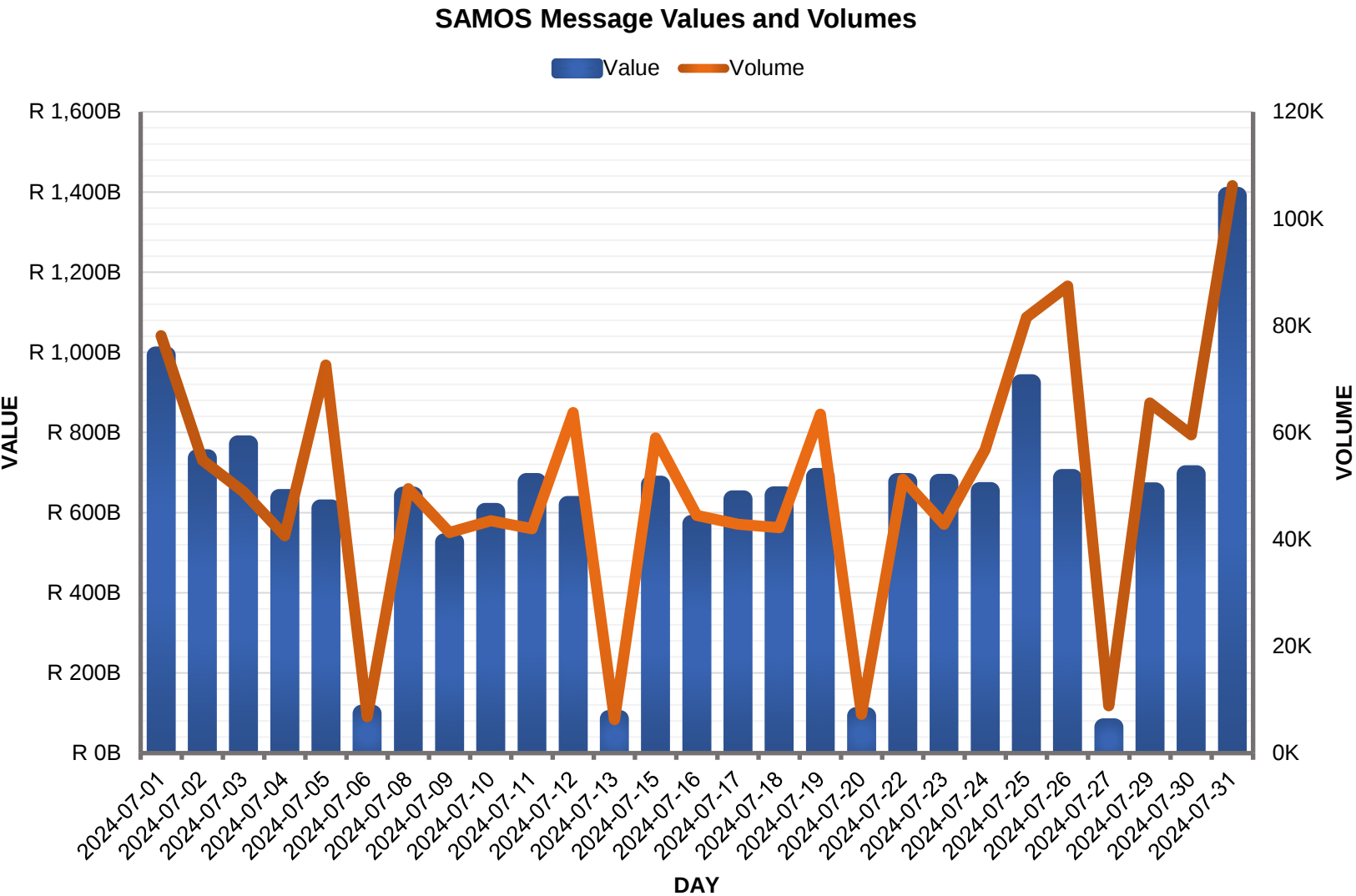
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for July 2024

- ✓ In July 2024, SAMOS processed **1,367,066** transactions to the value of **ZAR 16,718,117,106,498.50**
- ✓ Peak volume was **106,186** and peak value was **ZAR 1,390,787,157,982.44** on the 31st of July 2024.
- ✓ An average number of transactions processed per day was **50,632** representing an average value of **ZAR 619,189,522,462.91**
- ✓ 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.



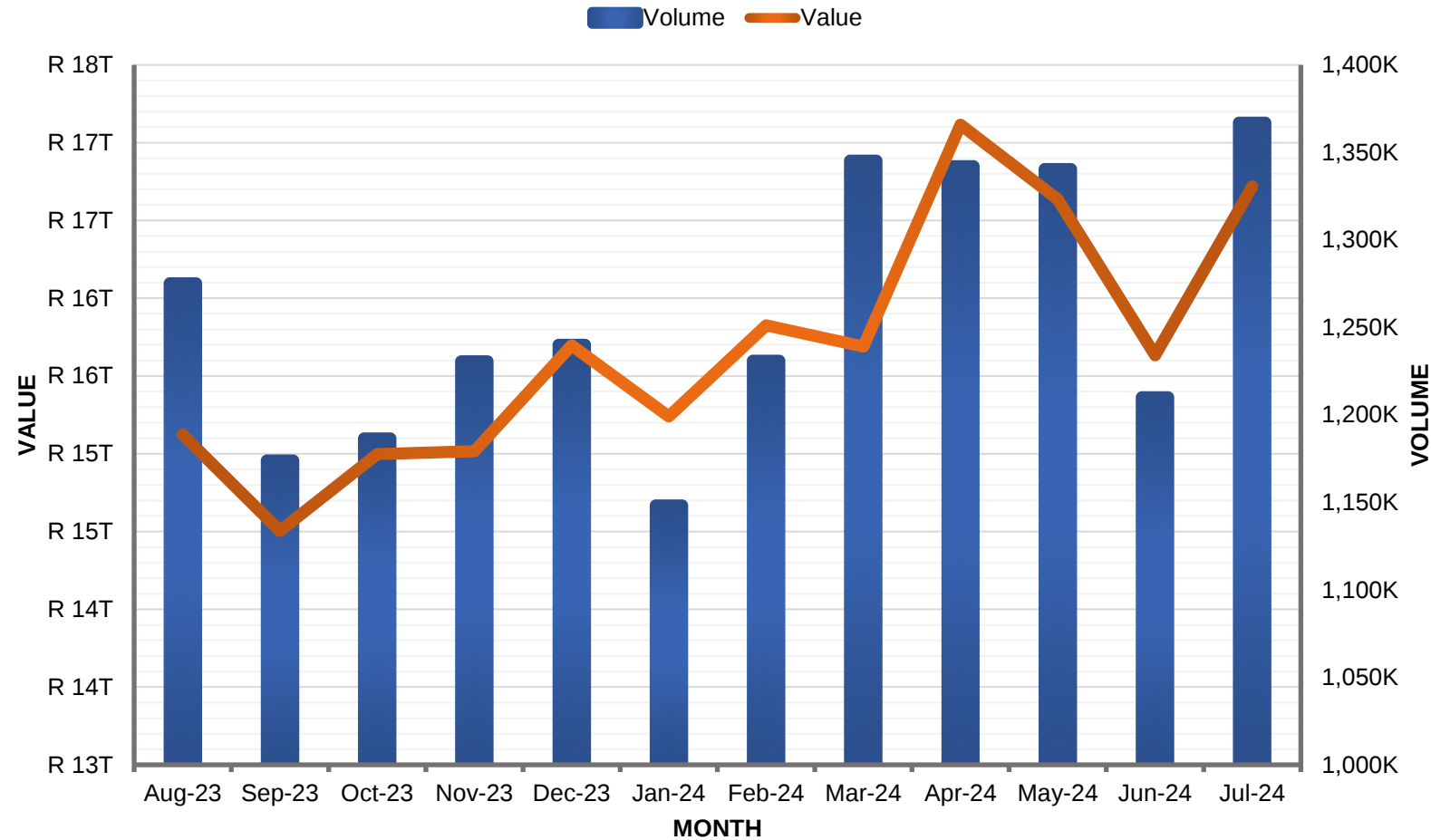
Daily Message Volumes and Values for July 2024



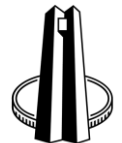
Daily Values and Volumes per month		
Date	Value	Volume
2024-07-01	992,591,178,488.61	78,119
2024-07-02	736,208,813,556.81	54,810
2024-07-03	770,740,604,088.38	48,851
2024-07-04	636,694,565,974.75	40,658
2024-07-05	610,915,423,444.45	72,629
2024-07-06	98,488,437,960.51	6,785
2024-07-08	642,961,698,520.82	49,475
2024-07-09	526,216,267,136.04	41,300
2024-07-10	602,201,005,632.73	43,456
2024-07-11	676,620,507,209.83	41,997
2024-07-12	619,297,361,074.03	63,726
2024-07-13	85,283,648,489.21	6,269
2024-07-15	669,737,444,716.66	58,982
2024-07-16	572,174,133,348.94	44,458
2024-07-17	633,059,945,607.55	42,842
2024-07-18	643,473,885,717.87	42,161
2024-07-19	689,547,986,902.35	63,419
2024-07-20	92,175,842,400.11	7,258
2024-07-22	676,882,553,588.88	51,216
2024-07-23	674,781,522,117.65	42,830
2024-07-24	654,039,647,332.28	56,786
2024-07-25	923,100,137,632.63	81,538
2024-07-26	686,466,569,242.5	87,413
2024-07-27	64,484,527,801.6	8,846
2024-07-29	653,231,827,057.22	65,502
2024-07-30	695,954,413,473.63	59,554
2024-07-31	1,390,787,157,982.44	106,186
Total	R 16,718,117,106,498.50	1,367,066
Average	R 619,189,522,462.91	50,632

Total Monthly Message Values and Volumes from August 2023 – July 2024

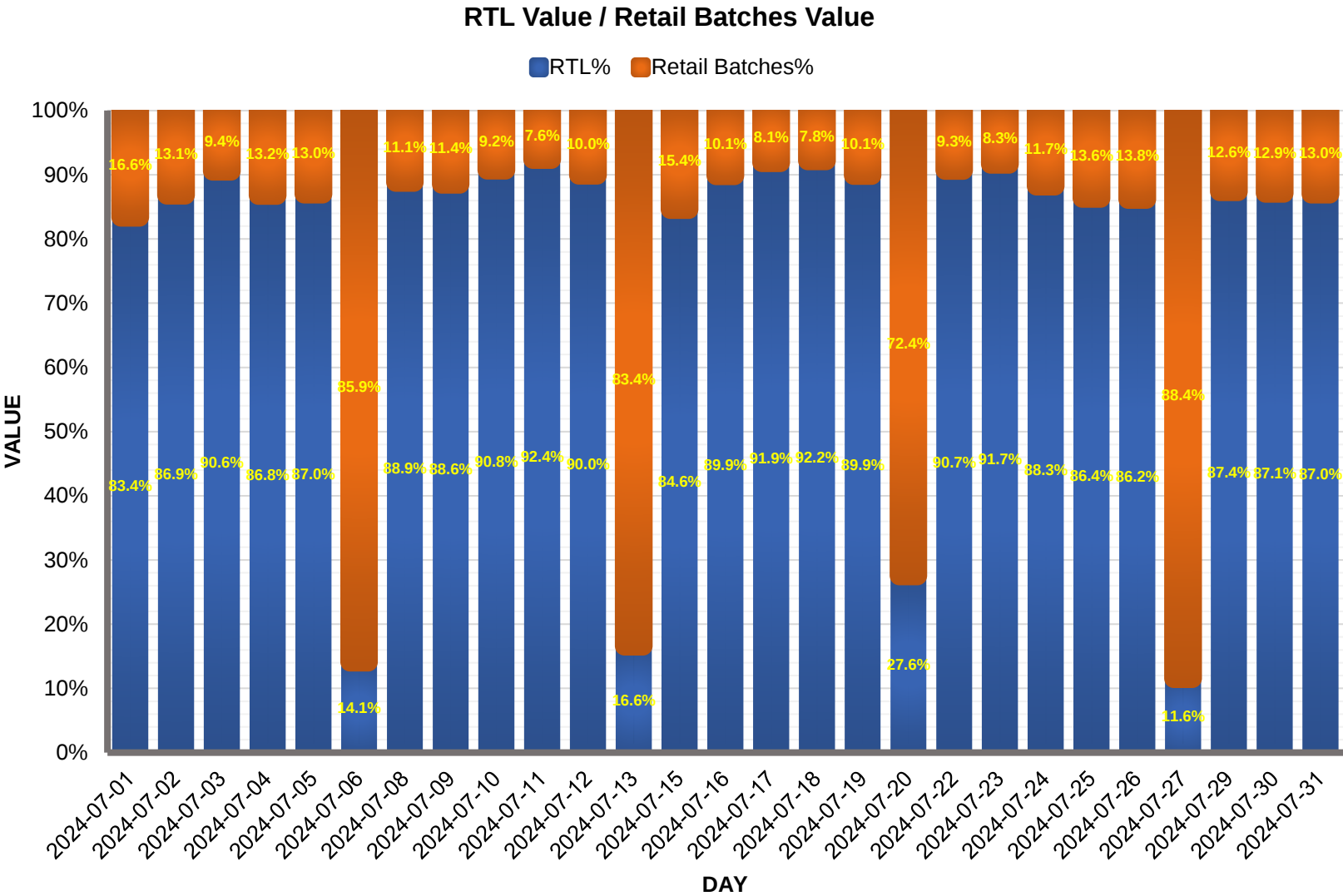
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
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 14,997,760,758,461.80	1,186,489
Nov-23	R 15,016,586,128,377.90	1,230,548
Dec-23	R 15,696,665,346,379.70	1,240,053
Jan-24	R 15,240,067,459,378.50	1,148,283
Feb-24	R 15,825,454,095,423.20	1,230,950
Mar-24	R 15,689,277,189,296.00	1,345,242
Apr-24	R 17,116,015,515,647.50	1,342,104
May-24	R 16,636,457,507,124.50	1,340,556
Jun-24	R 15,633,879,083,599.90	1,210,081
Jul-24	R 16,718,117,106,498.50	1,367,066
Total	R 188,197,413,180,928.00	15,090,591
Average	R 15,683,117,765,077.30	1,257,549



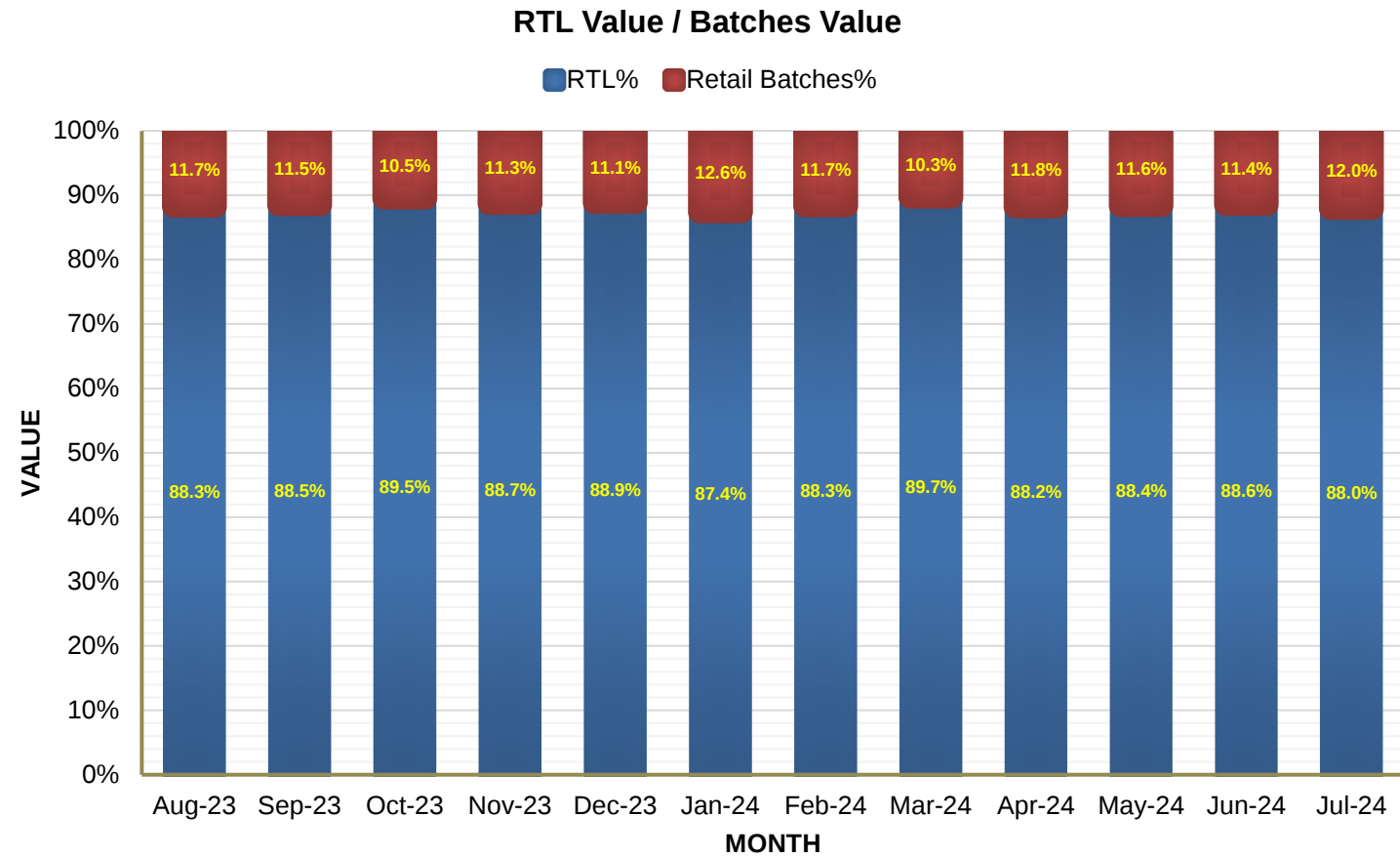
RTL/Retail Batches Message Values for July 2024



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-07-01	R 676,723,149,010.57	R 134,233,072,881.21
2024-07-02	R 506,657,292,289.23	R 76,464,717,591.33
2024-07-03	R 578,468,716,821.88	R 60,079,787,749.06
2024-07-04	R 416,694,905,316.11	R 63,201,402,834.08
2024-07-05	R 431,184,132,755.48	R 64,186,916,428.41
2024-07-06	R 3,054,352,702.26	R 18,532,385,933.99
2024-07-08	R 450,189,226,852.92	R 56,471,228,312.48
2024-07-09	R 359,262,918,390.26	R 46,426,279,487.32
2024-07-10	R 445,051,647,774.12	R 45,251,150,686.56
2024-07-11	R 520,300,784,030.71	R 42,598,906,966.26
2024-07-12	R 442,445,348,780.89	R 49,193,637,775.60
2024-07-13	R 2,537,249,970.50	R 12,729,772,917.79
2024-07-15	R 437,838,763,483.67	R 79,441,767,470.40
2024-07-16	R 410,487,049,900.75	R 46,135,992,327.61
2024-07-17	R 457,571,037,426.66	R 40,092,339,593.10
2024-07-18	R 487,368,334,711.26	R 41,150,090,191.70
2024-07-19	R 491,406,600,292.65	R 54,908,671,181.63
2024-07-20	R 5,826,609,242.84	R 15,303,365,516.60
2024-07-22	R 484,040,107,042.60	R 49,361,222,246.20
2024-07-23	R 511,333,503,173.69	R 46,367,641,210.95
2024-07-24	R 476,624,722,673.21	R 63,320,069,426.73
2024-07-25	R 661,705,715,217.43	R 104,529,764,641.43
2024-07-26	R 510,740,653,173.86	R 81,711,926,720.15
2024-07-27	R 3,025,378,868.60	R 23,096,303,262.27
2024-07-29	R 488,705,097,038.73	R 70,389,200,845.89
2024-07-30	R 516,094,586,628.13	R 76,132,679,024.07
2024-07-31	R 980,389,920,213.17	R 145,975,726,049.05
Total	R 11,755,727,803,782.20	R 1,607,286,019,271.87
Average	R 435,397,326,066.01	R 59,529,111,824.88

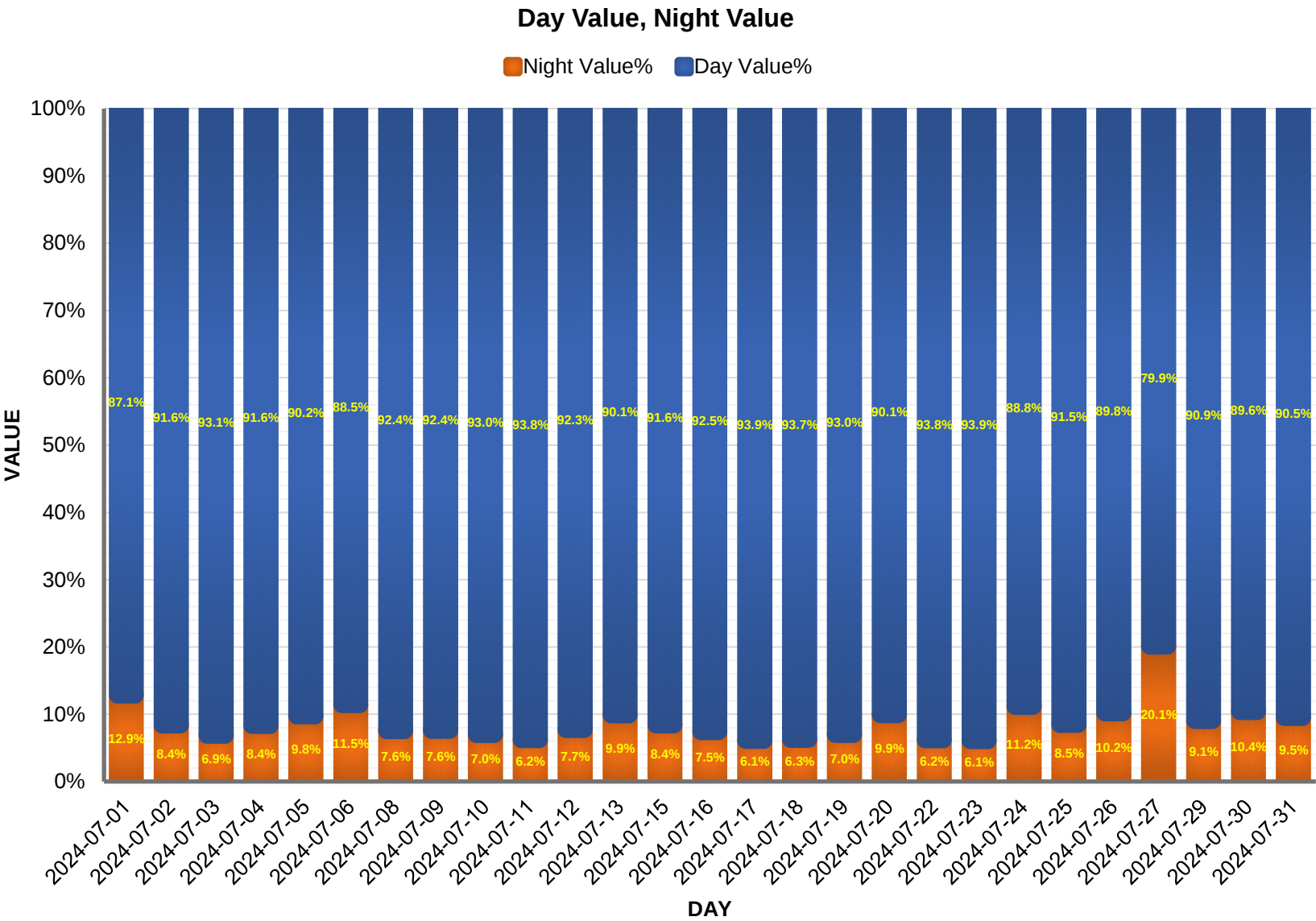


RTL /Retail Batches Message Values for 12 Months (August 2023 – July 2024)



RTL /Batches Message Values		
Month	RTL	Retail Batches
Aug-23	R 10,871,752,729,628.50	R 1,442,339,343,859.72
Sep-23	R 11,402,820,060,267.80	R 1,476,185,237,182.94
Oct-23	R 12,278,996,527,736.50	R 1,435,467,832,740.71
Nov-23	R 12,598,560,112,765.90	R 1,601,443,639,688.64
Dec-23	R 12,267,852,374,217.20	R 1,537,926,323,678.94
Jan-24	R 10,777,403,248,219.90	R 1,552,983,463,201.37
Feb-24	R 10,344,397,132,175.40	R 1,365,971,952,179.45
Mar-24	R 12,546,410,955,954.50	R 1,442,432,114,572.07
Apr-24	R 10,962,520,644,829.00	R 1,465,156,167,995.37
May-24	R 11,703,310,983,991.70	R 1,537,751,638,580.73
Jun-24	R 11,053,917,668,186.90	R 1,423,048,609,946.55
Jul-24	R 11,755,727,803,782.20	R 1,607,286,019,271.87
Total	R 138,563,670,241,756.00	R 17,887,992,342,898.40
Average	R 11,546,972,520,146.30	R 1,490,666,028,574.86

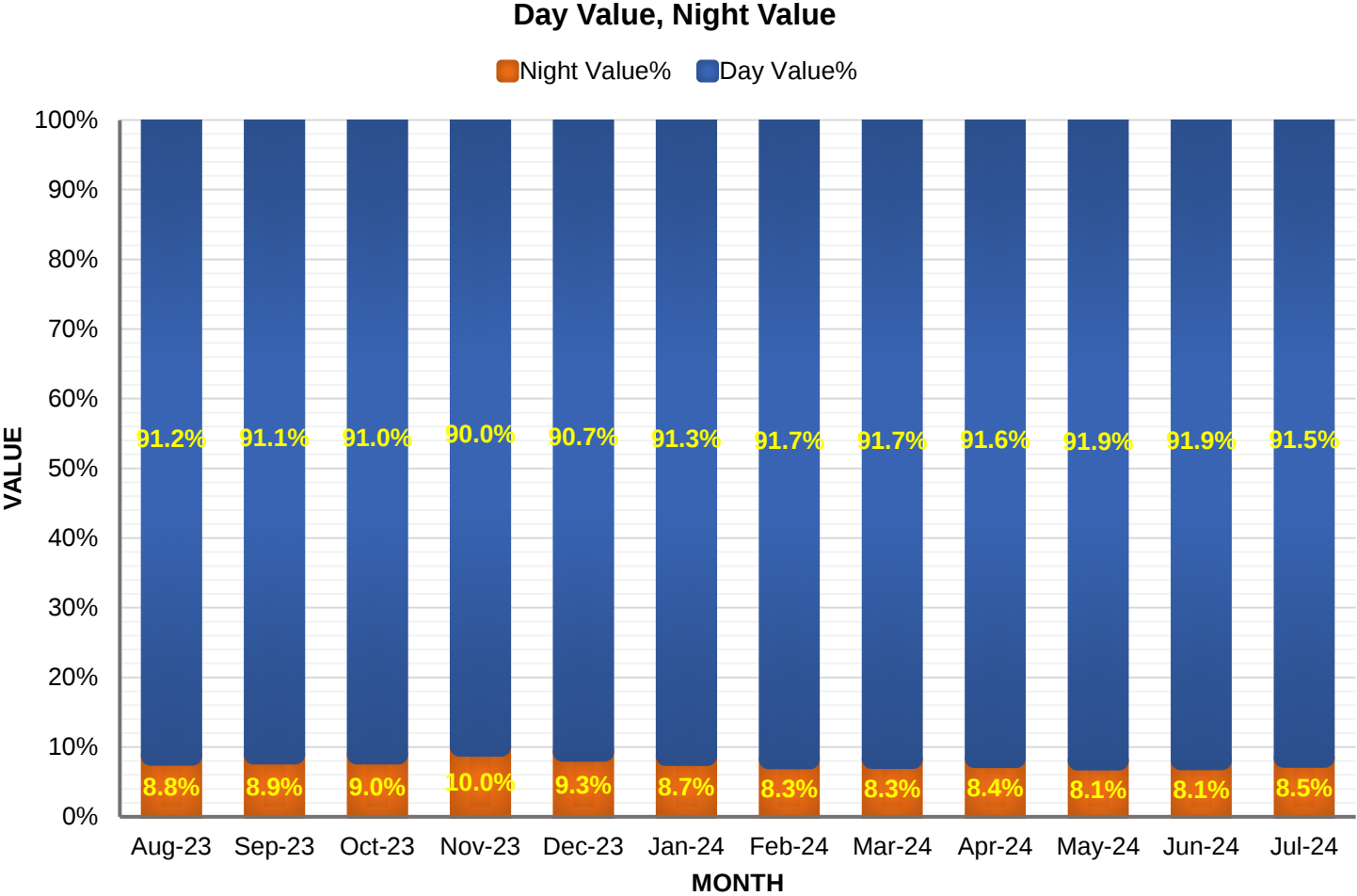
Day and Night Settlement Values for July 2024



Day and Night Settlement Values		
Date	Night Value	Day Value
2024-07-01	R 127,771,043,950.12	R 864,820,134,538.49
2024-07-02	R 62,009,489,171.35	R 674,199,324,385.46
2024-07-03	R 53,162,528,353.14	R 717,578,075,735.24
2024-07-04	R 53,269,561,109.46	R 583,425,004,865.29
2024-07-05	R 59,760,176,933.47	R 551,155,246,510.98
2024-07-06	R 11,294,734,088.85	R 87,193,703,871.66
2024-07-08	R 48,874,295,032.85	R 594,087,403,487.97
2024-07-09	R 40,032,256,601.76	R 486,184,010,534.28
2024-07-10	R 42,162,037,223.65	R 560,038,968,409.08
2024-07-11	R 42,225,971,425.32	R 634,394,535,784.51
2024-07-12	R 47,888,287,436.55	R 571,409,073,637.48
2024-07-13	R 8,464,765,114.43	R 76,818,883,374.78
2024-07-15	R 56,324,300,486.75	R 613,413,144,229.91
2024-07-16	R 42,632,606,257.01	R 529,541,527,091.93
2024-07-17	R 38,702,088,629.20	R 594,357,856,978.35
2024-07-18	R 40,327,919,545.87	R 603,145,966,172.00
2024-07-19	R 48,239,782,850.91	R 641,308,204,051.44
2024-07-20	R 9,163,825,206.84	R 83,012,017,193.27
2024-07-22	R 42,143,060,923.62	R 634,739,492,665.26
2024-07-23	R 41,013,115,176.83	R 633,768,406,940.82
2024-07-24	R 73,199,253,177.28	R 580,840,394,155.00
2024-07-25	R 78,516,402,782.92	R 844,583,734,849.71
2024-07-26	R 70,076,522,369.43	R 616,390,046,873.07
2024-07-27	R 12,976,498,024.10	R 51,508,029,777.50
2024-07-29	R 59,350,861,986.48	R 593,880,965,070.74
2024-07-30	R 72,464,858,283.34	R 623,489,555,190.29
2024-07-31	R 132,779,623,274.67	R 1,258,007,534,707.77
Total	R 1,414,825,865,416.20	R 15,303,291,241,082.30
Average	R 52,400,957,978.38	R 566,788,564,484.53



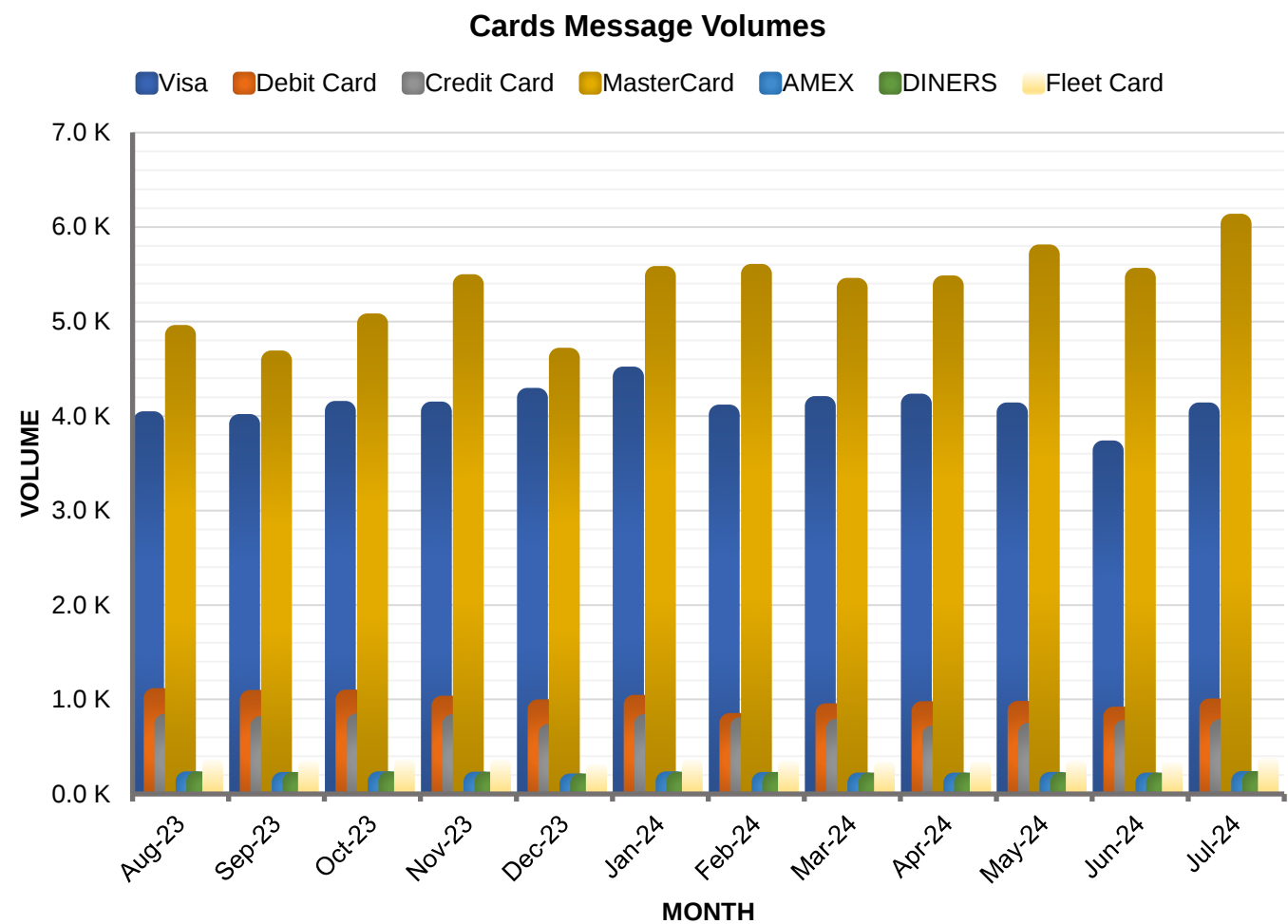
Day and Night Settlement Values for 12 Months (August 2023 – July 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
Aug-23	R 1,309,262,756,390.41	R 13,632,316,465,071.50
Sep-23	R 1,350,857,018,136.50	R 13,772,560,661,863.30
Oct-23	R 1,298,238,295,380.46	R 13,205,477,015,360.10
Nov-23	R 1,506,894,640,267.42	R 13,490,866,118,194.40
Dec-23	R 1,398,681,490,086.84	R 13,617,904,638,291.10
Jan-24	R 1,370,139,580,472.61	R 14,326,525,765,907.10
Feb-24	R 968,455,984,703.71	R 10,747,217,368,605.20
Mar-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Apr-24	R 1,323,139,003,522.07	R 14,366,138,185,773.90
May-24	R 1,260,421,551,501.44	R 14,341,491,917,897.50
Jun-24	R 1,269,652,968,581.49	R 14,364,226,115,018.40
Jul-24	R 1,414,825,865,416.20	R 15,303,291,241,082.30
Total	R 15,785,429,519,143.00	R 165,678,609,223,804.00
Average	R 1,315,452,459,928.59	R 13,806,550,768,650.30



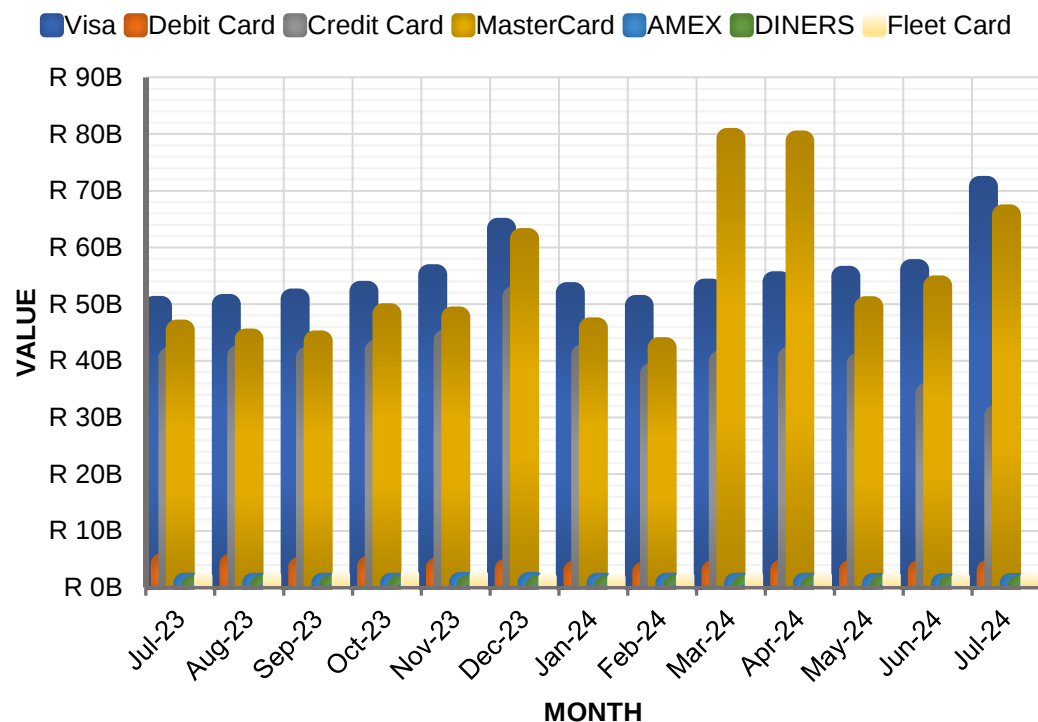
Cards Message Volumes from August 2023 - July 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Aug-23	3943	1011	740	4856	130	130	312
Sep-23	3915	992	718	4585	124	124	300
Oct-23	4052	995	746	4978	130	130	312
Nov-23	4047	932	735	5392	129	127	312
Dec-23	4191	893	633	4615	110	110	264
Jan-24	4416	942	739	5480	130	129	312
Feb-24	4013	748	704	5504	125	124	300
Mar-24	4104	852	688	5355	120	117	288
Apr-24	4130	873	618	5382	120	120	288
May-24	4035	876	646	5708	124	123	300
Jun-24	3635	818	675	5460	120	117	283
Jul-24	4035	902	684	6032	135	134	324
Total	48516	10834	8326	63347	1497	1485	3595
Average	4043	903	694	5279	125	124	300

Cards Message Values from August 2023 - July 2024

Cards Message Values

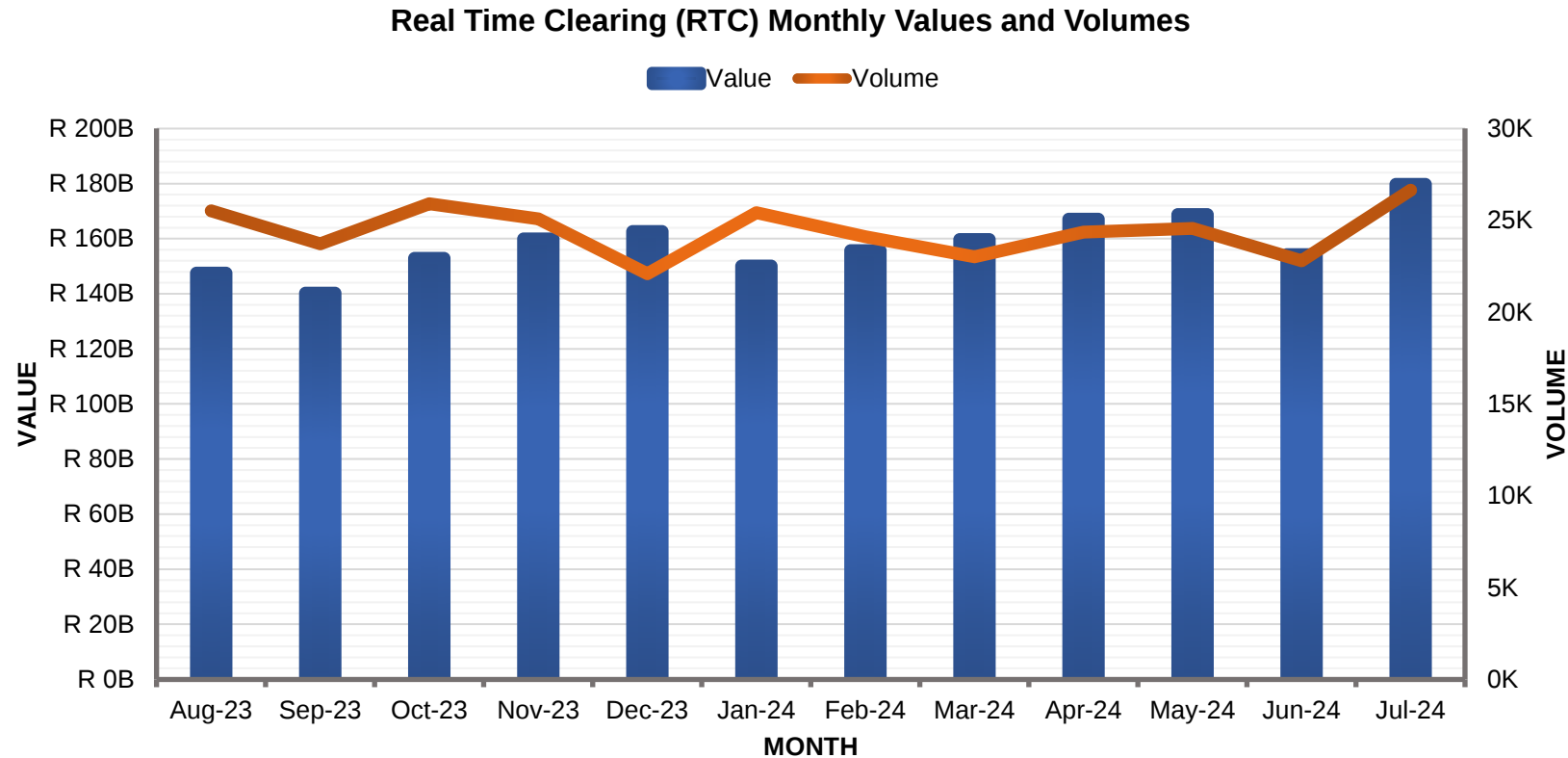


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Aug-23	R 49,909,190,862.13	R 4,130,098,587.95	R 40,878,921,378.34
Sep-23	R 50,859,724,523.71	R 3,553,431,344.60	R 40,577,507,726.28
Oct-23	R 52,242,020,350.77	R 3,716,941,322.94	R 41,855,662,142.78
Nov-23	R 55,148,573,506.95	R 3,480,744,784.85	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
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	R 37,743,137,562.54
Mar-24	R 52,614,421,022.97	R 2,929,591,721.92	R 39,947,159,097.15
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	R 40,587,995,204.60
May-24	R 54,856,162,994.98	R 3,005,195,965.59	R 39,484,694,888.89
Jun-24	R 56,045,082,589.05	R 2,930,382,347.47	R 34,298,897,211.22
Jul-24	R 70,755,400,624.22	R 3,007,422,885.00	R 30,299,824,499.24
Total	R 661,452,340,515.54	R 38,778,459,941.31	R 481,500,352,630.92
Average	R 55,121,028,376.30	R 3,231,538,328.44	R 40,125,029,385.91

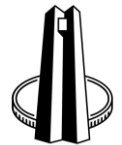
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Aug-23	R 43,836,784,463.20	R 771,332,576.29	R 286,188,783.91	R 2,036,283,634.42
Sep-23	R 43,497,382,414.85	R 750,554,707.46	R 310,272,641.17	R 2,137,198,193.48
Oct-23	R 48,272,887,965.99	R 745,696,354.50	R 316,488,429.85	R 2,268,912,590.34
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
Feb-24	R 42,315,816,383.94	R 771,112,485.53	R 285,302,862.12	R 1,964,046,323.08
Mar-24	R 79,207,383,589.69	R 761,444,333.19	R 281,681,340.88	R 2,000,515,598.66
Apr-24	R 78,747,501,528.99	R 751,817,288.86	R 260,784,058.50	R 1,988,276,524.88
May-24	R 49,499,589,953.65	R 684,874,949.51	R 270,249,601.39	R 2,032,164,853.74
Jun-24	R 53,198,345,465.71	R 619,511,530.02	R 254,400,829.33	R 1,839,921,183.85
Jul-24	R 65,697,973,762.64	R 702,255,998.97	R 260,295,820.30	R 1,959,426,013.26
Total	R 659,294,083,978.98	R 9,021,252,127.90	R 3,307,657,813.27	R 23,993,309,694.93
Average	R 54,941,173,664.92	R 751,771,010.66	R 275,638,151.11	R 1,999,442,474.58



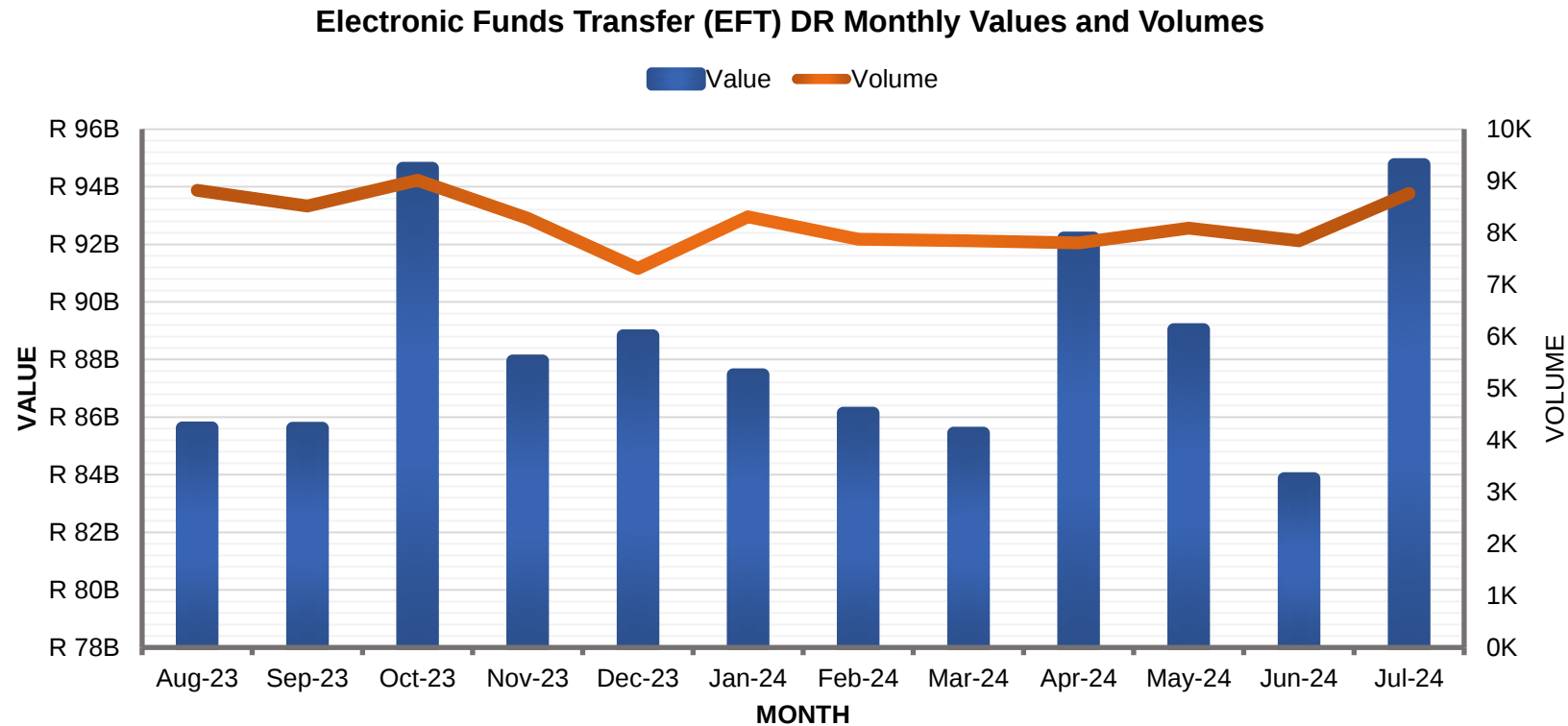
Real Time Clearing (RTC) Monthly Values and Volumes from August 2023 - July 2024



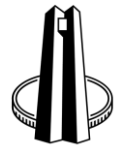
RTC Monthly Value and Volumes		
Month	Value	Volume
Aug-23	R 147,484,183,329.12	25,508
Sep-23	R 140,190,428,554.84	23,723
Oct-23	R 152,917,342,317.00	25,908
Nov-23	R 159,901,151,704.73	25,074
Dec-23	R 162,614,411,133.55	22,084
Jan-24	R 150,074,190,734.17	25,416
Feb-24	R 155,661,425,755.94	24,099
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Total	R 1,898,392,104,773.33	293,188
Average	R 158,199,342,064.44	24,432



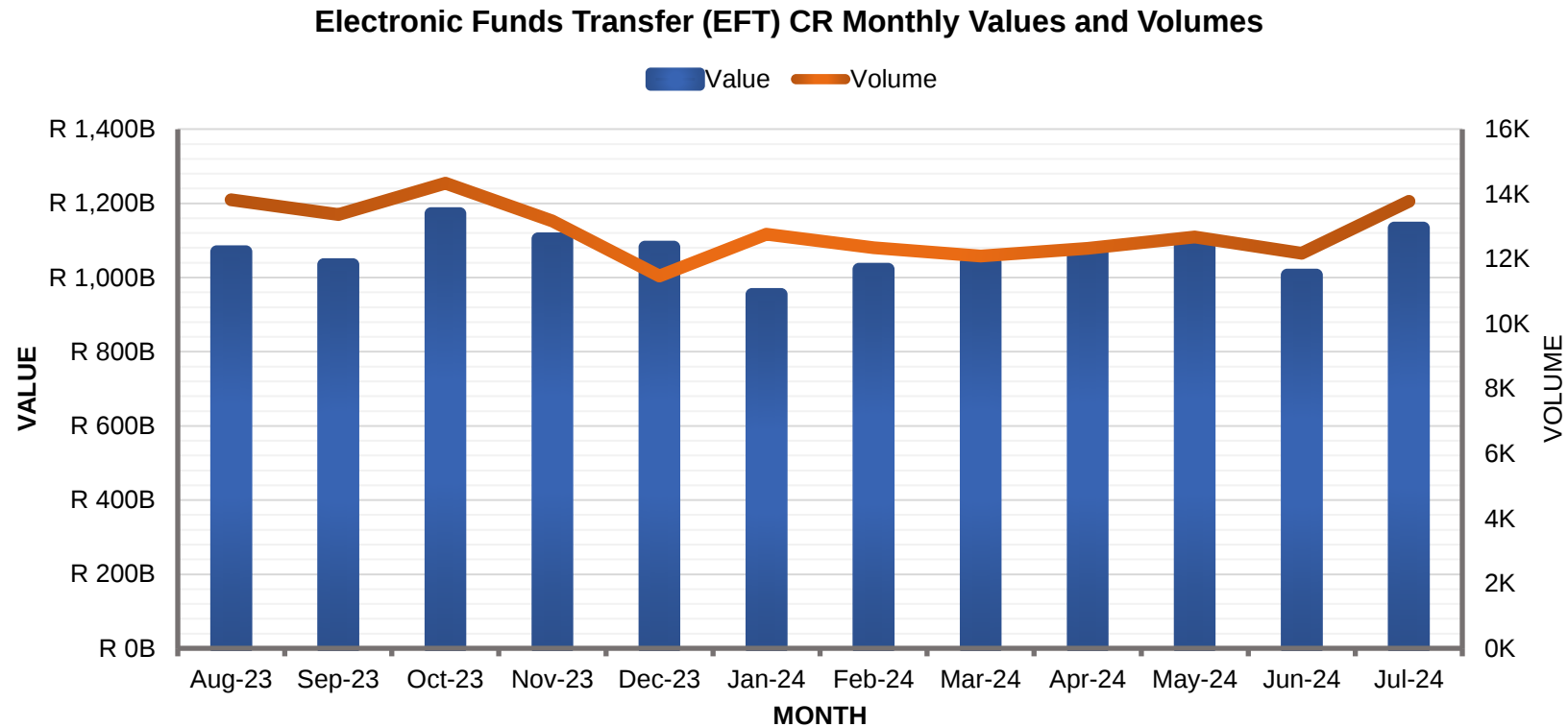
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from August 2023 - July 2024



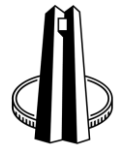
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Aug-23	R 85,627,587,639.05	8,817
Sep-23	R 85,616,004,730.37	8,515
Oct-23	R 94,643,174,653.98	9,016
Nov-23	R 87,950,440,707.00	8,279
Dec-23	R 88,824,783,308.17	7,315
Jan-24	R 87,472,820,884.56	8,307
Feb-24	R 86,142,447,876.66	7,877
Mar-24	R 85,449,809,909.26	7,846
Apr-24	R 92,218,598,984.74	7,803
May-24	R 89,043,670,421.70	8,089
Jun-24	R 83,869,918,679.94	7,844
Jul-24	R 94,773,554,957.91	8,762
Total	R 1,061,632,812,753.34	98,470
Average	R 88,469,401,062.78	8,206



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from August 2023 - July 2024

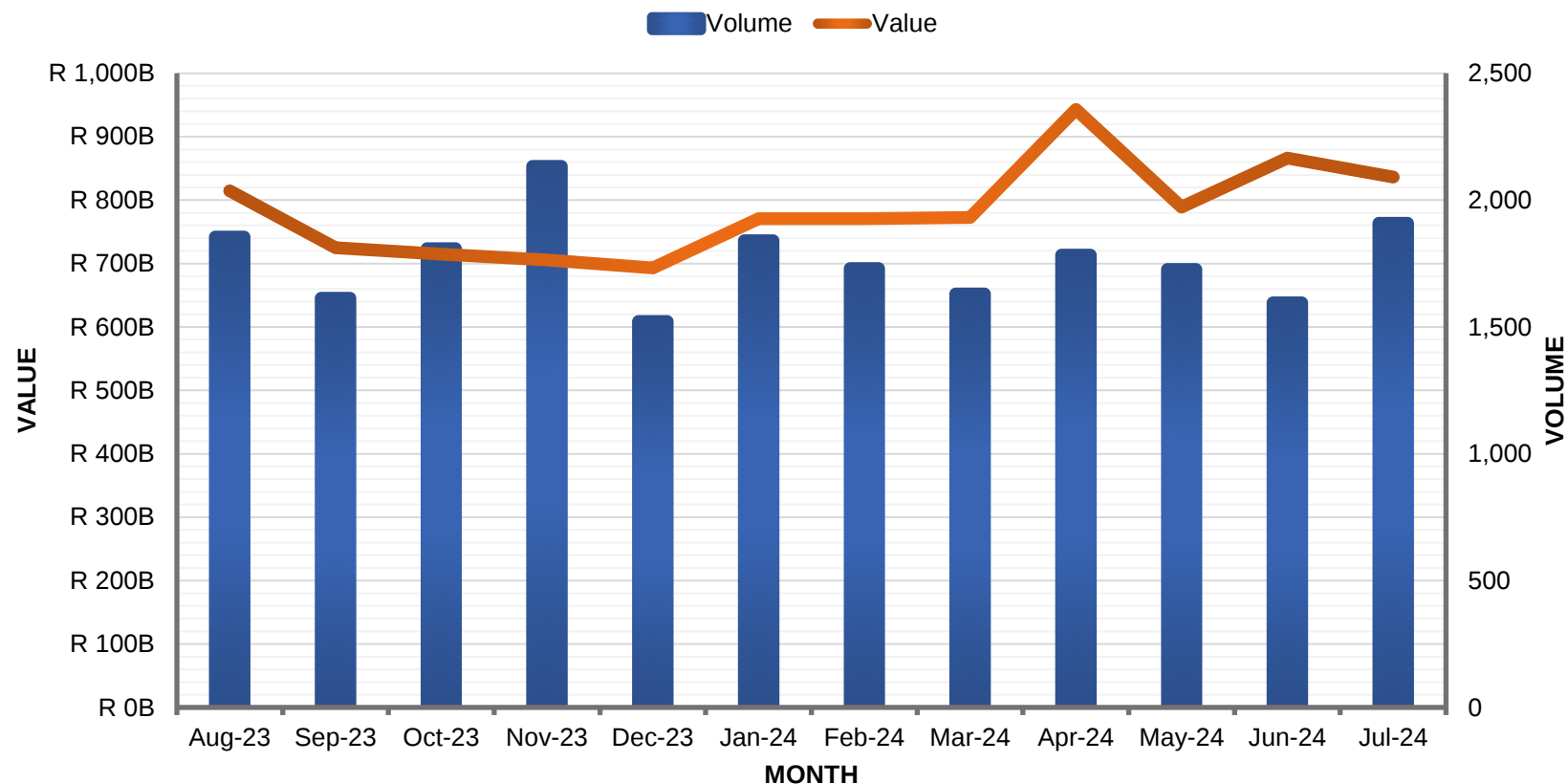


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Aug-23	R 1,070,000,758,773.03	13,828
Sep-23	R 1,034,507,371,702.16	13,371
Oct-23	R 1,172,517,557,219.61	14,340
Nov-23	R 1,104,471,771,245.52	13,172
Dec-23	R 1,082,012,761,868.13	11,473
Jan-24	R 954,179,775,978.63	12,764
Feb-24	R 1,022,430,988,551.25	12,352
Mar-24	R 1,040,743,902,186.83	12,088
Apr-24	R 1,071,823,085,402.57	12,326
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Total	R 12,785,514,842,013.30	154,355
Average	R 1,065,459,570,167.78	12,863



CLS Settlement Values and Volumes from August 2023 - July 2024

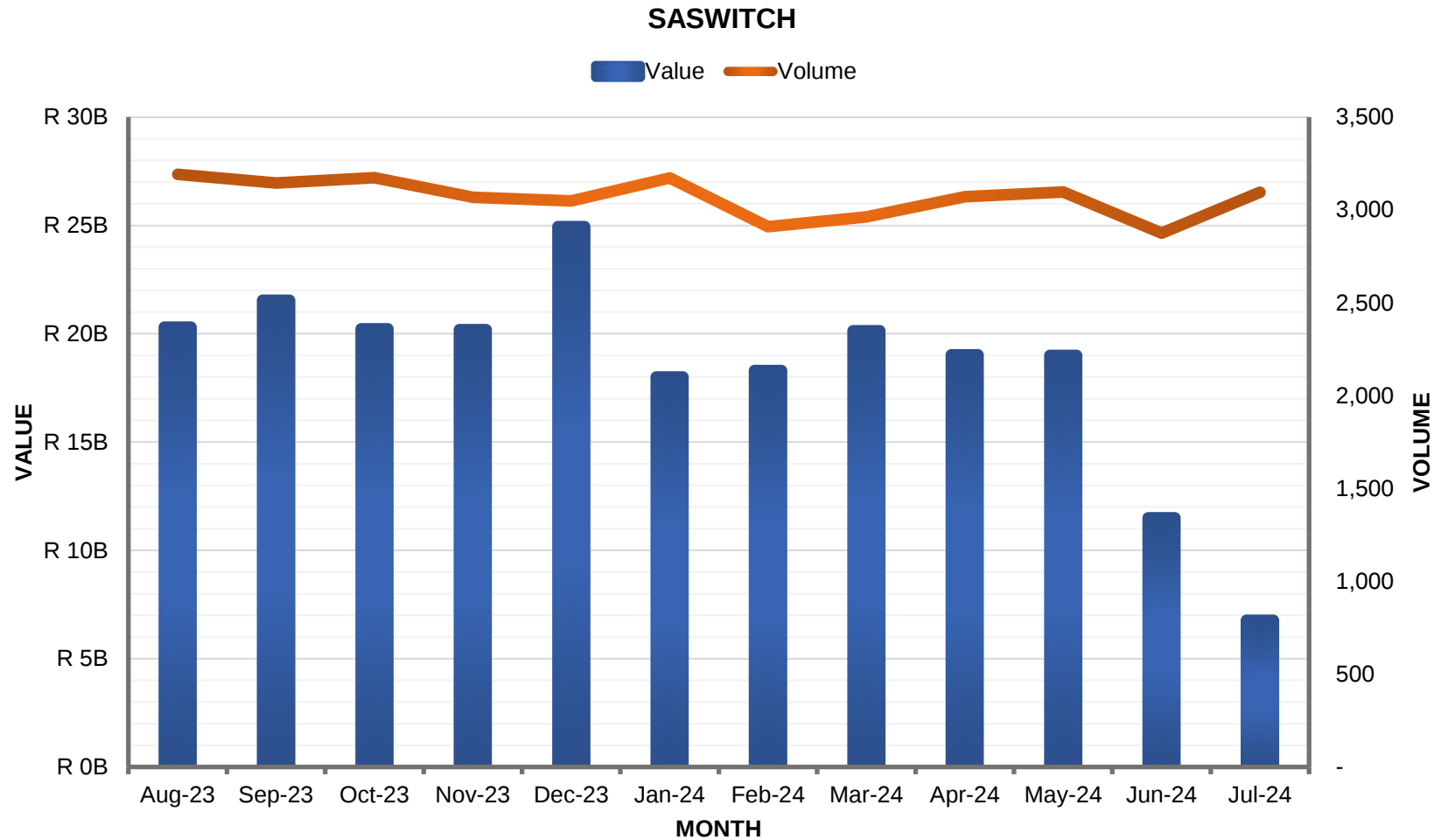
CLS Settlement - Monthly Values and Volumes



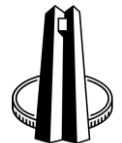
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Aug-23	R 814,624,731,061.36	1,855
Sep-23	R 725,136,743,330.76	1,613
Oct-23	R 714,916,466,119.00	1,809
Nov-23	R 705,702,115,215.42	2,133
Dec-23	R 692,976,360,059.12	1,522
Jan-24	R 770,969,518,127.86	1,840
Feb-24	R 770,969,518,127.86	1,730
Mar-24	R 772,862,719,784.94	1,630
Apr-24	R 942,878,248,440.00	1,784
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Total	R 9,402,858,343,346.22	21,147
Average	R 783,571,528,612.19	1,762



SASWITCH Values and Volumes from August 2023 - July 2024

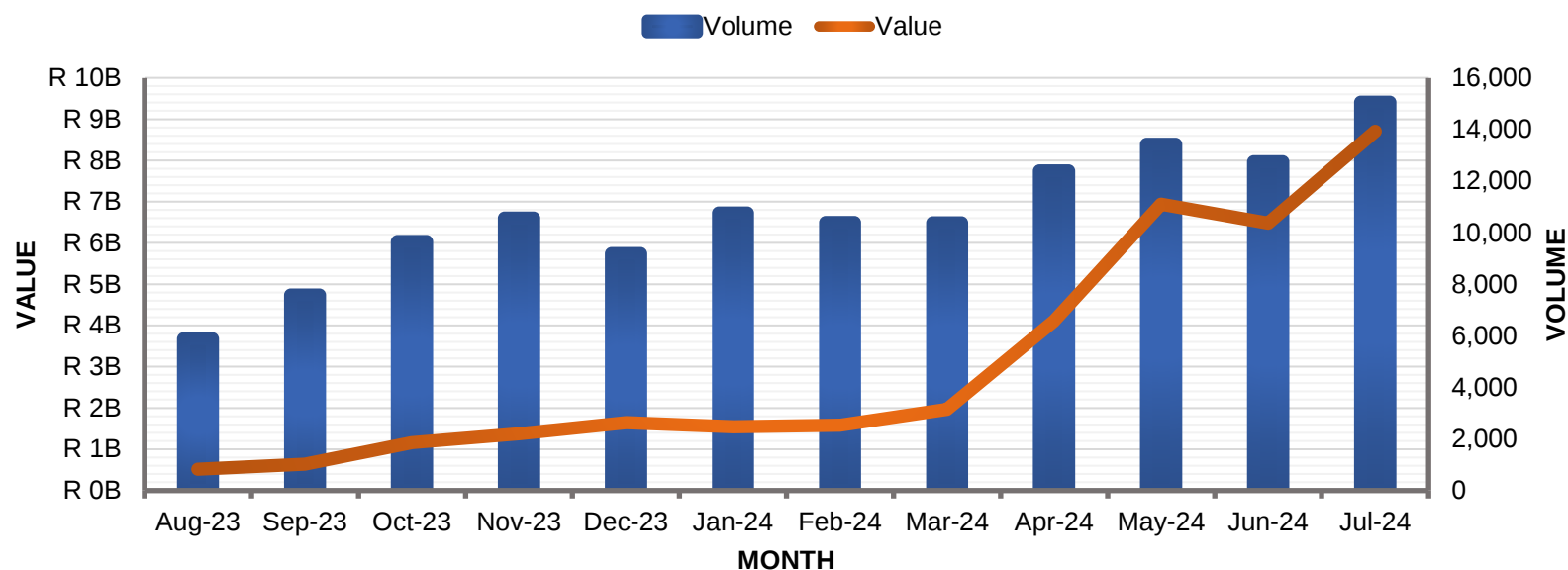


SASWITCH Monthly Values		
Month	Value	Volume
Aug-23	R 20,301,279,821.22	3,192
Sep-23	R 21,541,908,469.86	3,145
Oct-23	R 20,222,387,550.57	3,174
Nov-23	R 20,185,272,350.30	3,068
Dec-23	R 24,942,661,434.50	3,048
Jan-24	R 18,007,792,987.38	3,172
Feb-24	R 18,295,250,547.28	2,910
Mar-24	R 20,139,245,935.19	2,963
Apr-24	R 19,020,834,413.92	3,071
May-24	R 19,001,925,333.39	3,097
Jun-24	R 11,506,507,126.11	2,875
Jul-24	R 6,772,905,831.23	3,096
Total	R 219,937,971,800.95	36,811
Average	R 18,328,164,316.75	3,068



Pay-Shap (RAPI) Values and Volumes from August 2023 - July 2024

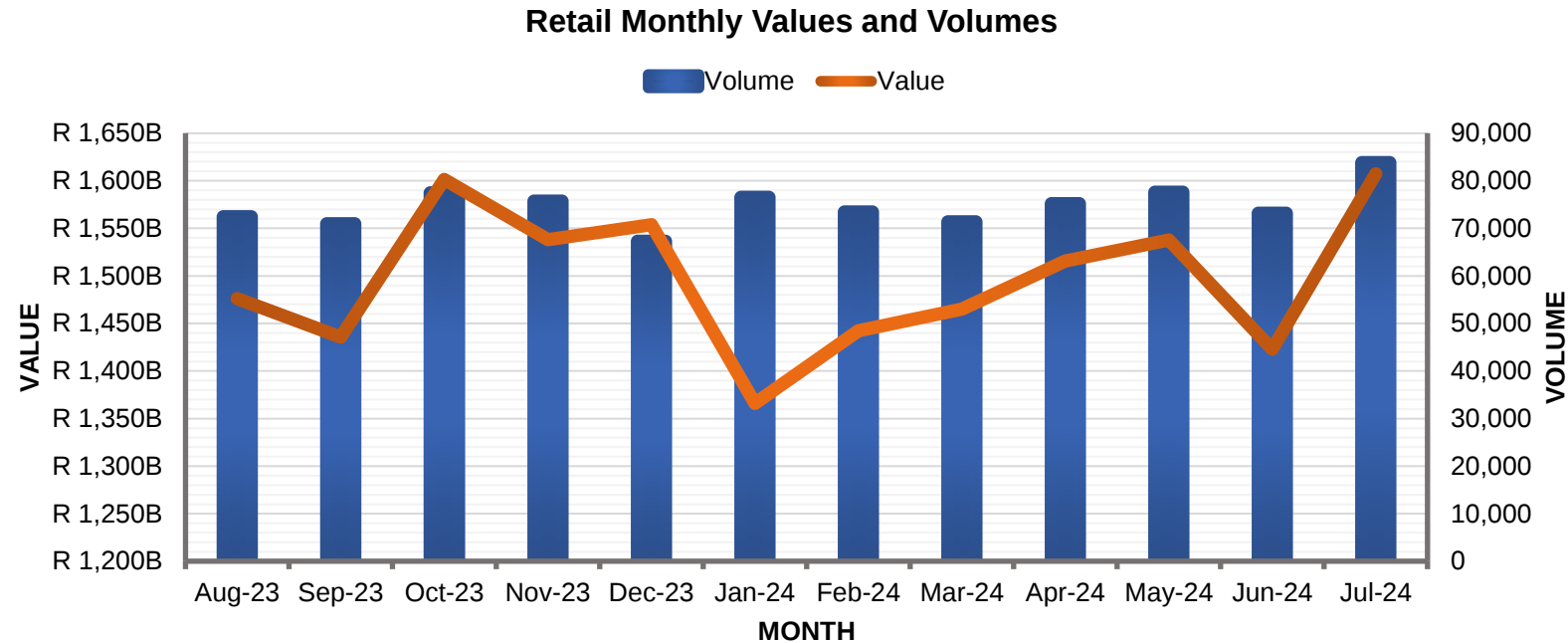
Pay-Shap (RAPI) Monthly Values and Volumes



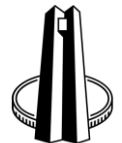
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Aug-23	R 513,243,144.59	5,885
Sep-23	R 636,241,389.49	7,579
Oct-23	R 1,157,776,560.77	9,648
Nov-23	R 1,373,679,907.95	10,558
Dec-23	R 1,643,400,871.93	9,193
Jan-24	R 1,541,157,344.43	10,757
Feb-24	R 1,584,283,839.13	10,396
Mar-24	R 1,962,997,861.06	10,376
Apr-24	R 4,105,648,735.79	12,387
May-24	R 6,941,011,419.40	13,427
Jun-24	R 6,475,602,561.03	12,747
Jul-24	R 8,708,362,778.46	15,062
Total	R 36,643,406,414.03	128,015
Average	R 3,053,617,201.17	10,668



Retail Values and Volumes from August 2023 - July 2024



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Feb-24	R 1,442,432,114,572.07	73,448
Mar-24	R 1,465,156,167,995.37	71,356
Apr-24	R 1,515,520,220,886.04	75,167
May-24	R 1,537,751,638,580.73	77,562
Jun-24	R 1,423,048,609,946.55	73,164
Jul-24	R 1,607,286,019,271.87	83,797
Total	R 17,962,028,060,115.70	894,870
Average	R 1,496,835,671,676.31	74,573



Summarised Volumes and Values Totals for July 2024

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,393	R 402,806,194,840.89
Payment Dematerialised MM Instrument (MPDEM)	4,611	R 176,660,664,140.87
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,910	R 866,340,329,000.86
Payment any Money Market Product (MPMMI)	216	R 26,470,881,142.13
Settlement of Derivative Margin Calls (OSDMC)	74	R 8,931,630,520.88





THANK YOU



SOUTH AFRICAN RESERVE BANK