



Settlement Statistics and Indicators



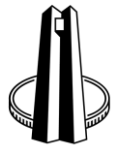
March 2024



SOUTH AFRICAN RESERVE BANK

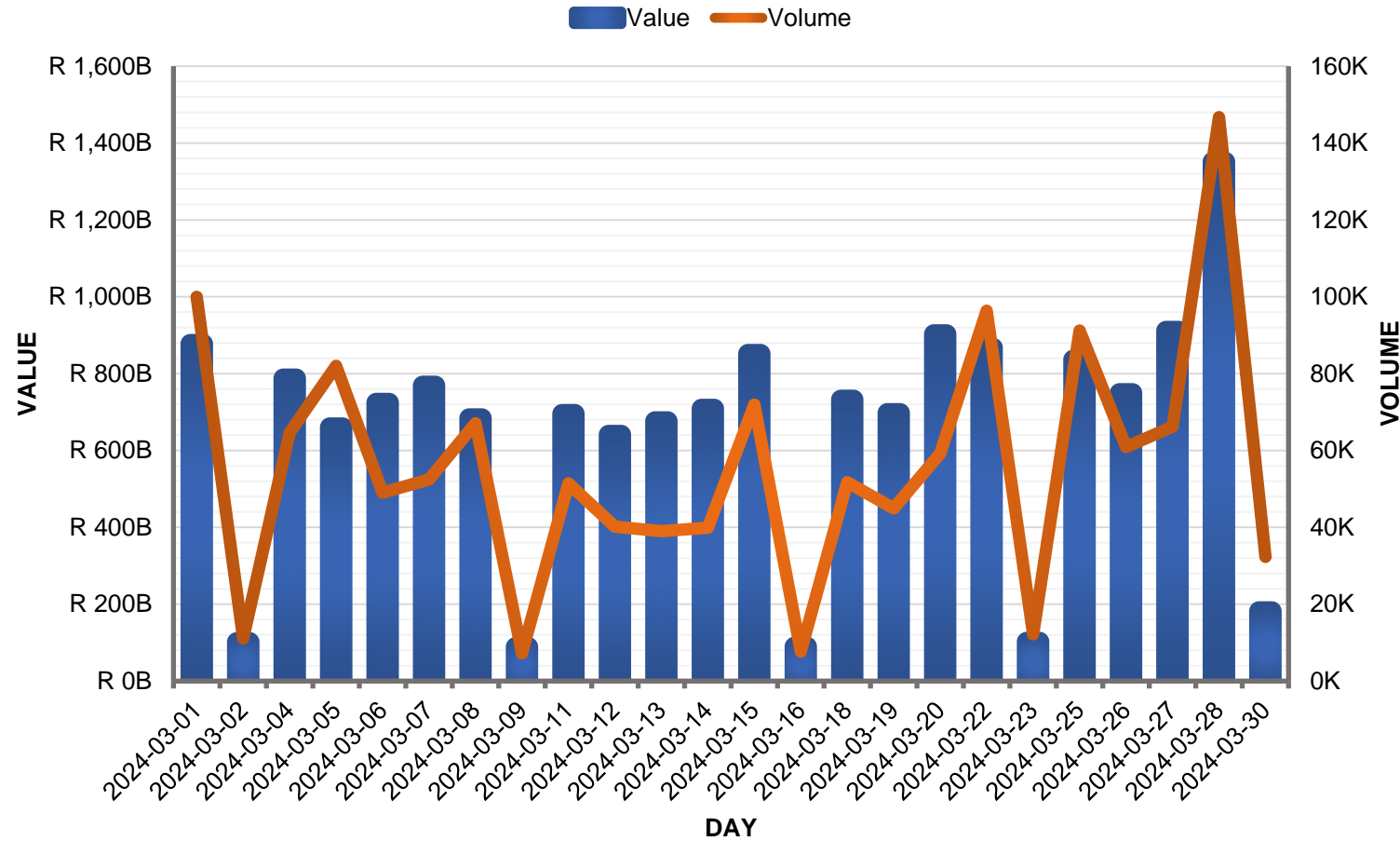
Settlement Main Indicators for March 2024

- ✓ In March 2024, SAMOS processed **1,345,242** transactions to the value of **ZAR 15,689,277,189,296.00**
- ✓ Peak volume was **146,735** and peak value was **ZAR 1,351,589,732,552.08** on the 28th of March 2024.
- ✓ An average number of transactions processed per day was **56,052** representing an average value of **ZAR 653,719,882,887.33**
- ✓ 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.

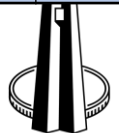


Daily Message Volumes and Values for March 2024

SAMOS Message Values and Volumes

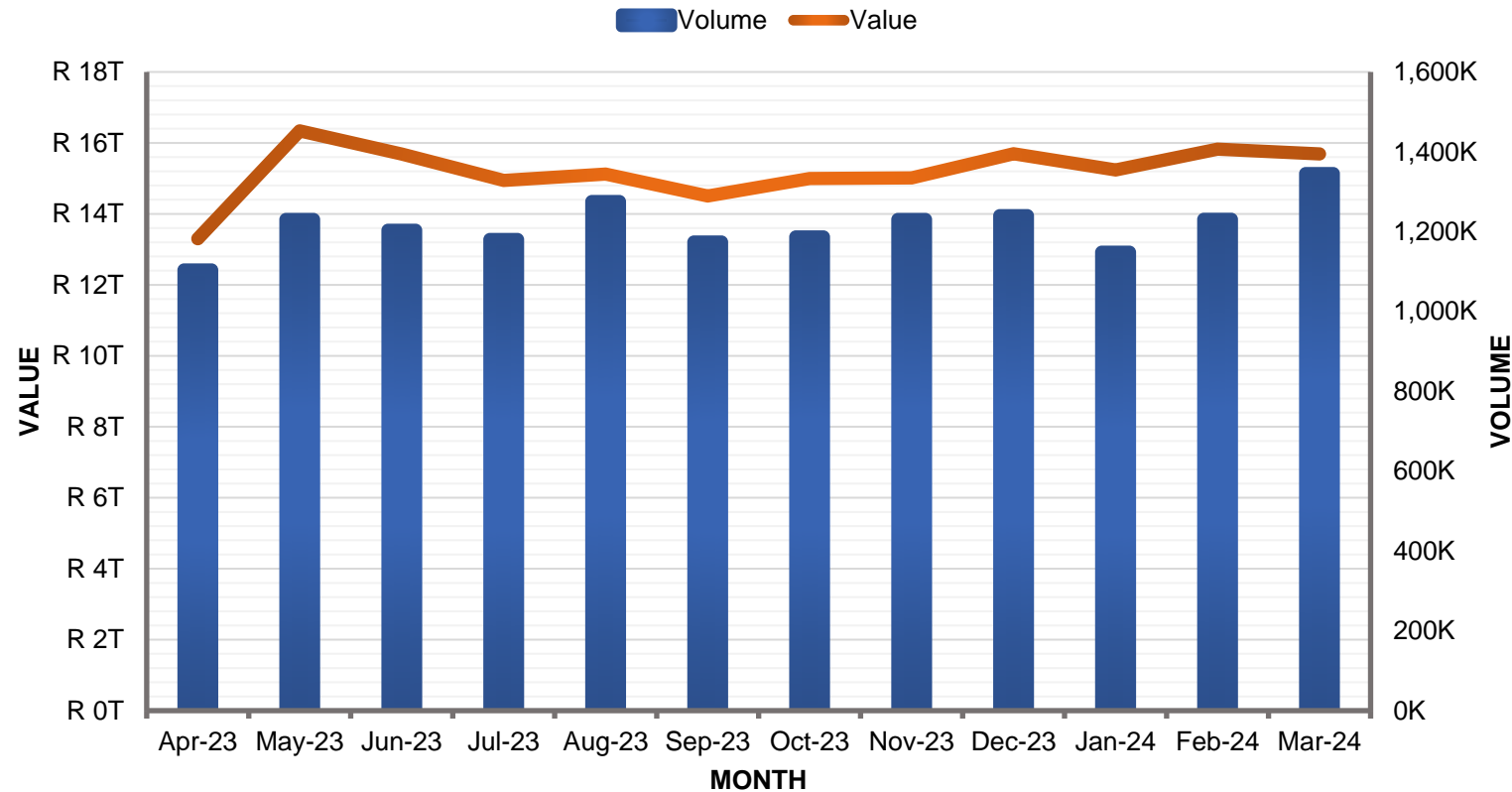


Daily Values and Volumes per month		
Date	Value	Volume
2024-03-01	R 877,646,605,423.20	99,978
2024-03-02	R 101,412,604,546.85	11,090
2024-03-04	R 787,531,959,034.67	64,620
2024-03-05	R 660,347,556,118.31	82,004
2024-03-06	R 724,309,564,854.26	49,017
2024-03-07	R 769,084,367,939.16	52,472
2024-03-08	R 683,933,350,979.09	67,067
2024-03-09	R 88,643,787,610.66	7,192
2024-03-11	R 695,284,733,819.49	51,431
2024-03-12	R 641,076,824,954.11	40,155
2024-03-13	R 676,390,248,473.07	38,990
2024-03-14	R 708,797,915,395.13	39,895
2024-03-15	R 851,698,403,382.20	71,925
2024-03-16	R 89,430,114,347.31	7,666
2024-03-18	R 732,337,143,177.66	51,711
2024-03-19	R 697,655,077,225.67	44,935
2024-03-20	R 902,789,603,134.96	59,200
2024-03-22	R 867,544,466,672.95	96,345
2024-03-23	R 102,429,492,842.39	12,151
2024-03-25	R 836,355,831,373.84	91,213
2024-03-26	R 749,483,545,197.25	60,914
2024-03-27	R 911,556,302,013.18	66,191
2024-03-28	R 1,351,589,732,552.08	146,735
2024-03-30	R 181,947,958,228.50	32,345
Total	R 15,689,277,189,296.00	1,345,242
Average	R 653,719,882,887.33	56,052



Total Monthly Message Values and Volumes from April 2023 – March 2024

SAMOS Message Values and Volumes

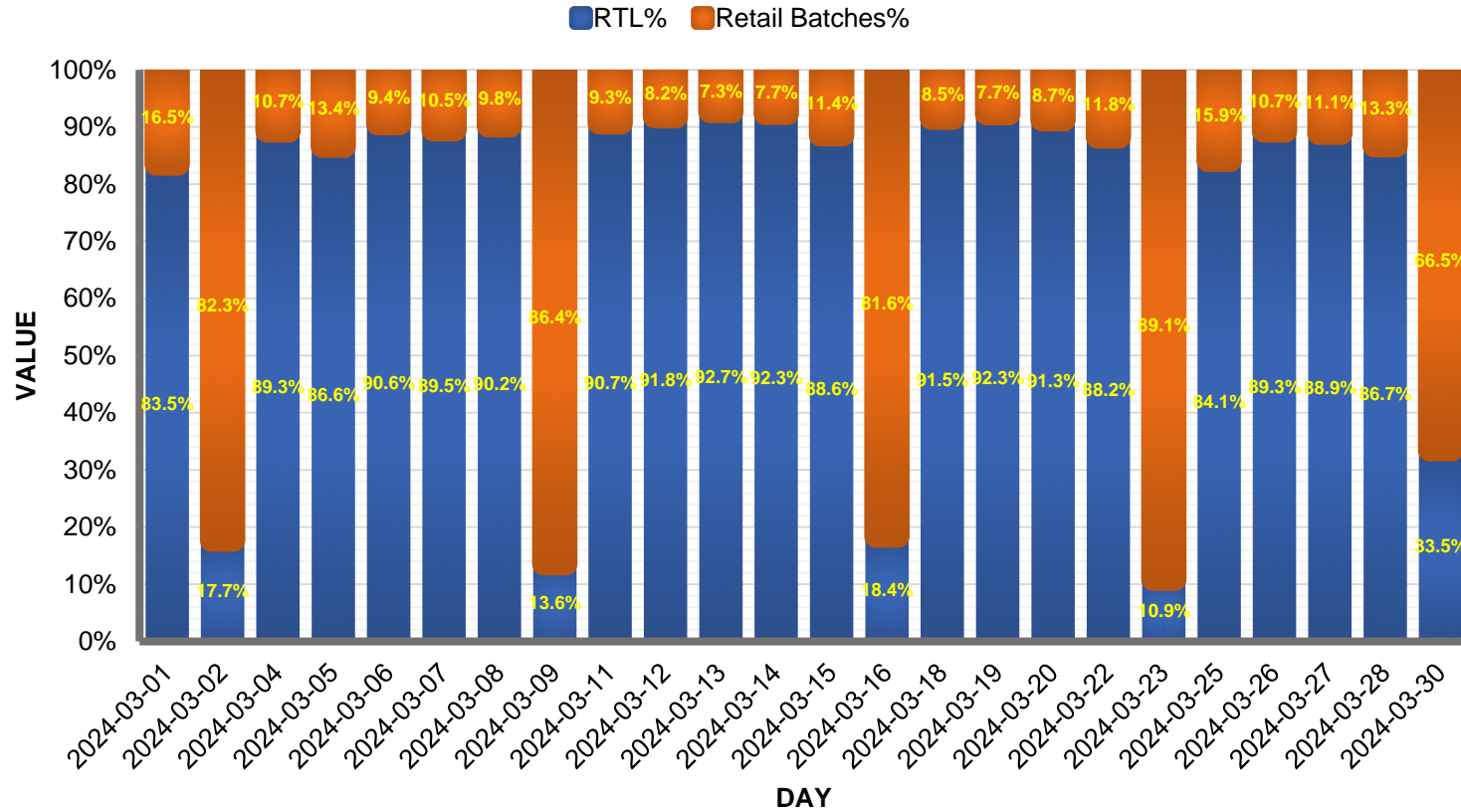


Message Values and Volumes - Monthly		
Month	Value	Volume
Apr-23	R 13,301,610,691,152.00	1,103,877
May-23	R 16,338,858,669,103.00	1,230,379
Jun-23	R 15,686,942,970,610.00	1,203,445
Jul-23	R 14,941,579,221,461.90	1,180,269
Aug-23	R 15,123,417,679,999.80	1,275,268
Sep-23	R 14,503,715,310,740.60	1,173,951
Oct-23	R 14,997,760,758,461.80	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
Total	R 182,361,935,520,384.00	14,548,754
Average	R 15,196,827,960,032.00	1,212,396



RTL/Retail Batches Message Values for March 2024

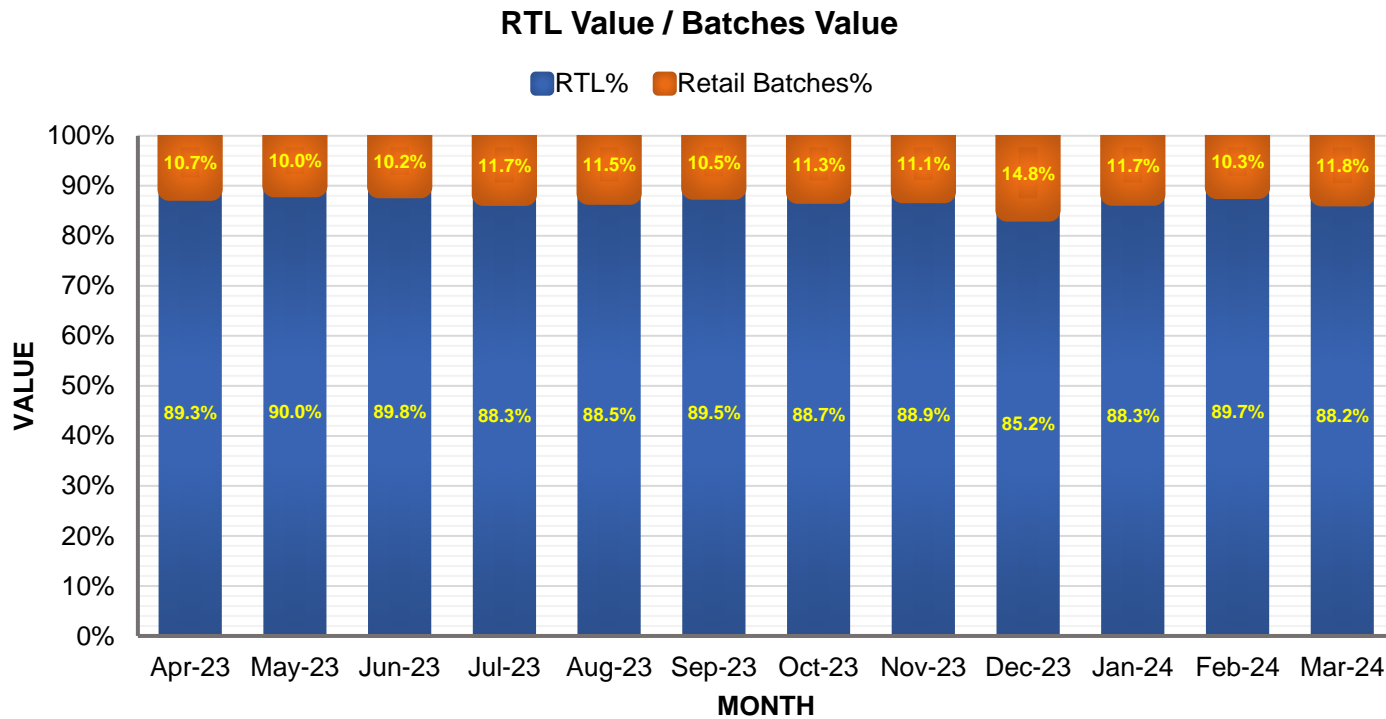
RTL Value / Retail Batches Value



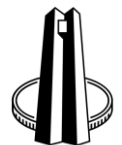
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-03-01	R 599,655,285,693.45	R 118,746,307,573.37
2024-03-02	R 4,666,129,838.93	R 21,686,303,687.51
2024-03-04	R 574,938,085,304.69	R 68,966,939,115.81
2024-03-05	R 422,191,800,048.16	R 65,171,791,441.44
2024-03-06	R 526,586,997,675.37	R 54,762,303,099.39
2024-03-07	R 548,483,818,469.82	R 64,369,802,021.33
2024-03-08	R 500,217,250,278.68	R 54,509,776,879.99
2024-03-09	R 2,322,403,873.07	R 14,760,782,180.55
2024-03-11	R 476,670,533,699.65	R 48,830,699,574.55
2024-03-12	R 467,654,516,669.85	R 41,775,009,499.99
2024-03-13	R 518,600,626,583.22	R 40,896,804,196.61
2024-03-14	R 511,378,139,262.33	R 42,406,729,863.35
2024-03-15	R 624,199,901,209.88	R 80,453,915,628.38
2024-03-16	R 3,360,957,509.15	R 14,912,536,616.01
2024-03-18	R 539,494,282,671.45	R 50,010,259,223.01
2024-03-19	R 537,046,849,700.25	R 44,872,924,627.02
2024-03-20	R 661,123,126,190.58	R 63,378,008,082.50
2024-03-22	R 627,597,842,443.23	R 83,771,532,139.31
2024-03-23	R 2,824,804,652.90	R 23,119,673,925.69
2024-03-25	R 543,078,176,857.99	R 102,401,266,001.74
2024-03-26	R 556,782,683,945.18	R 66,724,499,462.05
2024-03-27	R 681,659,087,834.28	R 85,315,556,879.80
2024-03-28	R 1,001,917,976,947.60	R 153,639,577,215.23
2024-03-30	R 30,069,367,469.30	R 59,673,169,060.74
Total	R 10,962,520,644,829.00	R 1,465,156,167,995.37
Average	R 456,771,693,534.54	R 61,048,173,666.47



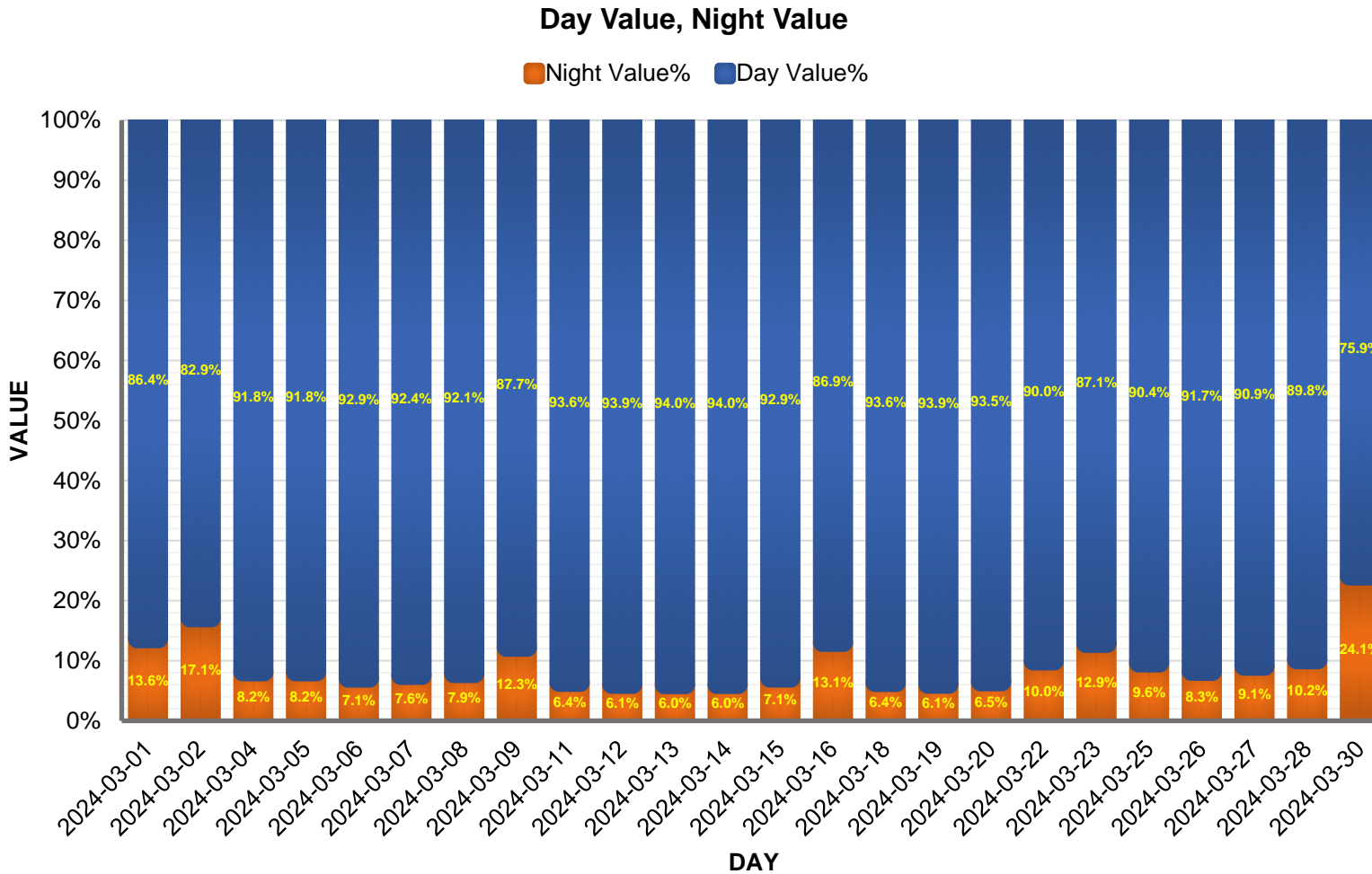
RTL /Retail Batches Message Values for 12 Months (April 2023 – March 2024)



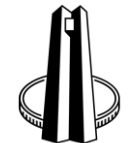
RTL /Batches Message Values		
Month	RTL	Retail Batches
Apr-23	R 10,828,698,705,059.00	R 1,293,348,642,385.71
May-23	R 13,349,053,362,802.30	R 1,476,523,669,855.21
Jun-23	R 12,746,213,708,203.80	R 1,444,420,800,651.18
Jul-23	R 10,871,752,729,628.50	R 1,442,339,343,859.72
Aug-23	R 11,402,820,060,267.80	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
Feb-24	R 12,546,410,955,954.50	R 1,442,432,114,572.07
Mar-24	R 10,962,520,644,829.00	R 1,465,156,167,995.37
Total	R 139,114,970,682,733.00	R 17,534,199,187,991.30
Average	R 11,592,914,223,561.00	R 1,461,183,265,665.94



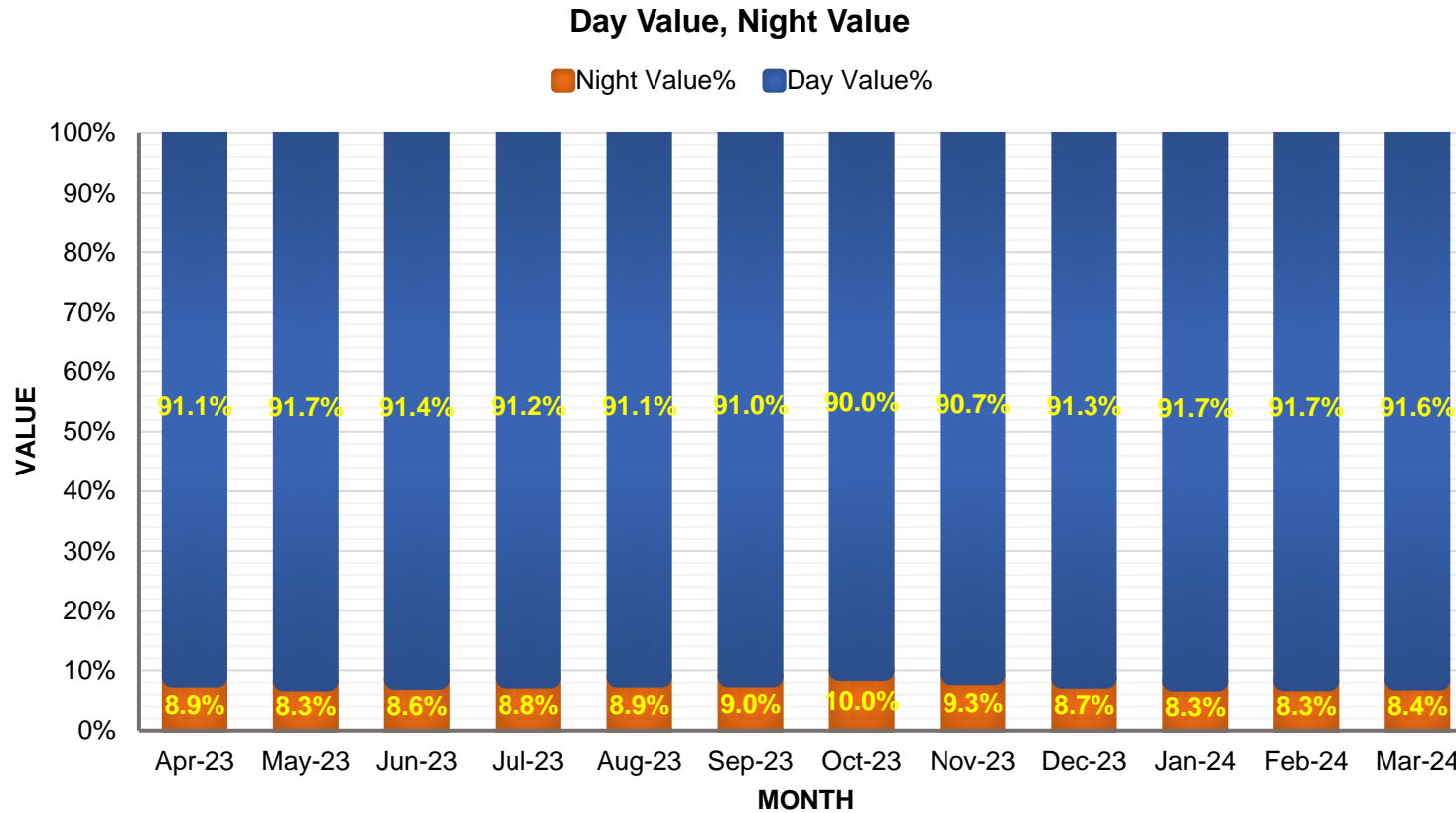
Day and Night Settlement Values for March 2024



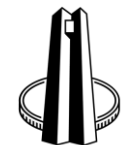
Day and Night Settlement Values		
Date	Night Value	Day Value
2024-03-01	R 119,796,672,824.05	R 757,849,932,599.15
2024-03-02	R 17,386,894,679.45	R 84,025,709,867.40
2024-03-04	R 64,275,060,325.81	R 723,256,898,708.86
2024-03-05	R 53,933,891,054.84	R 606,413,665,063.47
2024-03-06	R 51,517,336,031.42	R 672,792,228,822.84
2024-03-07	R 58,086,860,767.75	R 710,997,507,171.41
2024-03-08	R 53,884,051,644.38	R 630,049,299,334.71
2024-03-09	R 10,867,649,368.53	R 77,776,138,242.13
2024-03-11	R 44,560,930,838.36	R 650,723,802,981.13
2024-03-12	R 38,889,431,577.34	R 602,187,393,376.77
2024-03-13	R 40,678,432,166.55	R 635,711,816,306.52
2024-03-14	R 42,875,726,340.71	R 665,922,189,054.42
2024-03-15	R 60,705,423,224.98	R 790,992,980,157.22
2024-03-16	R 11,679,006,877.03	R 77,751,107,470.28
2024-03-18	R 46,706,328,697.88	R 685,630,814,479.78
2024-03-19	R 42,466,505,747.79	R 655,188,571,477.88
2024-03-20	R 58,616,382,303.69	R 844,173,220,831.27
2024-03-22	R 86,469,555,404.10	R 781,074,911,268.85
2024-03-23	R 13,206,347,250.30	R 89,223,145,592.09
2024-03-25	R 80,600,048,980.80	R 755,755,782,393.04
2024-03-26	R 61,909,375,152.52	R 687,574,170,044.73
2024-03-27	R 82,788,102,567.33	R 828,768,199,445.85
2024-03-28	R 137,367,027,051.63	R 1,214,222,705,500.45
2024-03-30	R 43,871,962,644.83	R 138,075,995,583.67
Total	R 1,323,139,003,522.07	R 14,366,138,185,773.90
Average	R 55,130,791,813.42	R 598,589,091,073.91



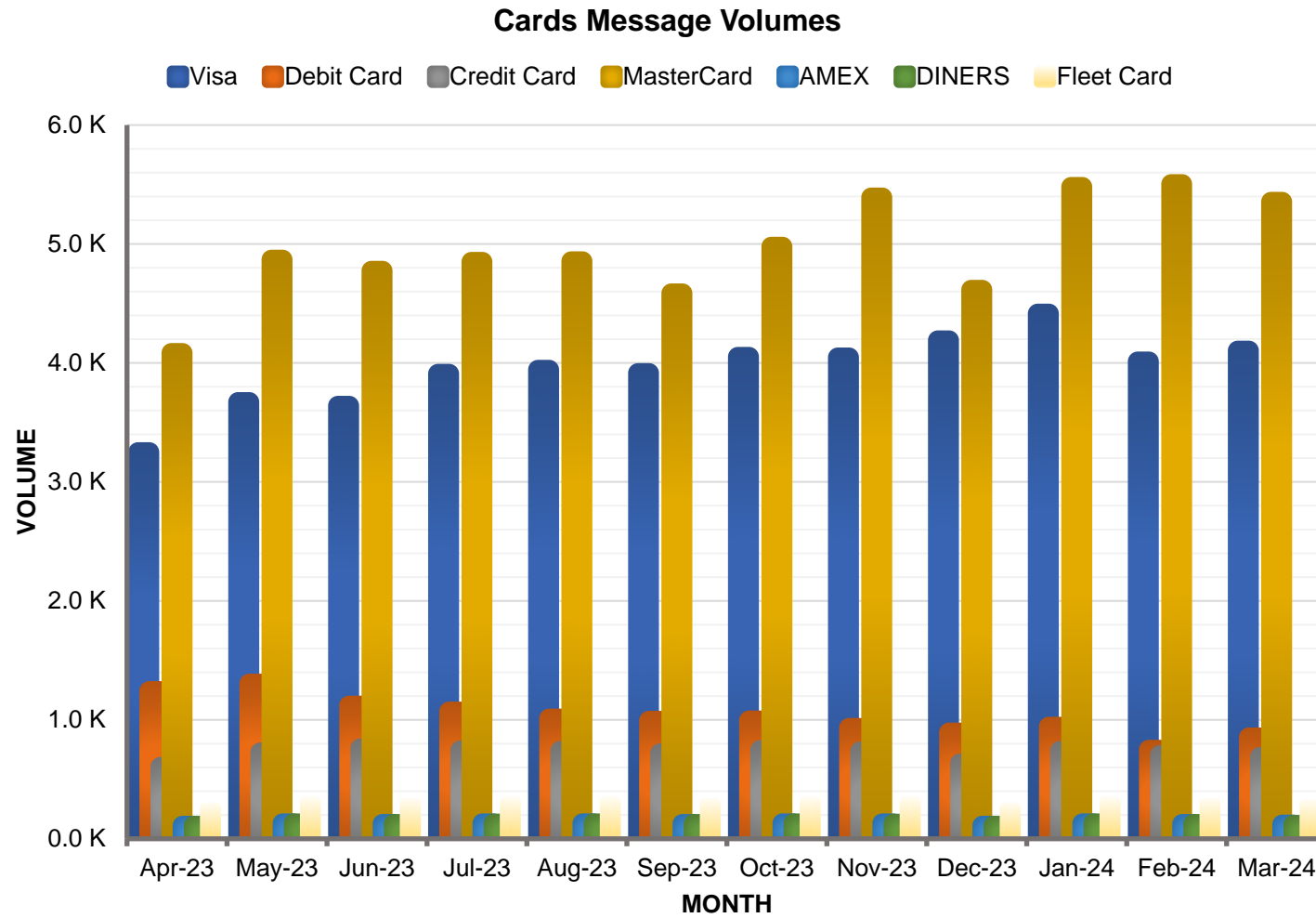
Day and Night Settlement Values for 12 Months (April 2023 – March 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Feb-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Mar-24	R 1,323,139,003,522.07	R 14,366,138,185,773.90
Total	R 15,722,933,120,503.40	R 163,114,608,293,811.00
Average	R 1,310,244,426,708.62	R 13,592,884,024,484.30



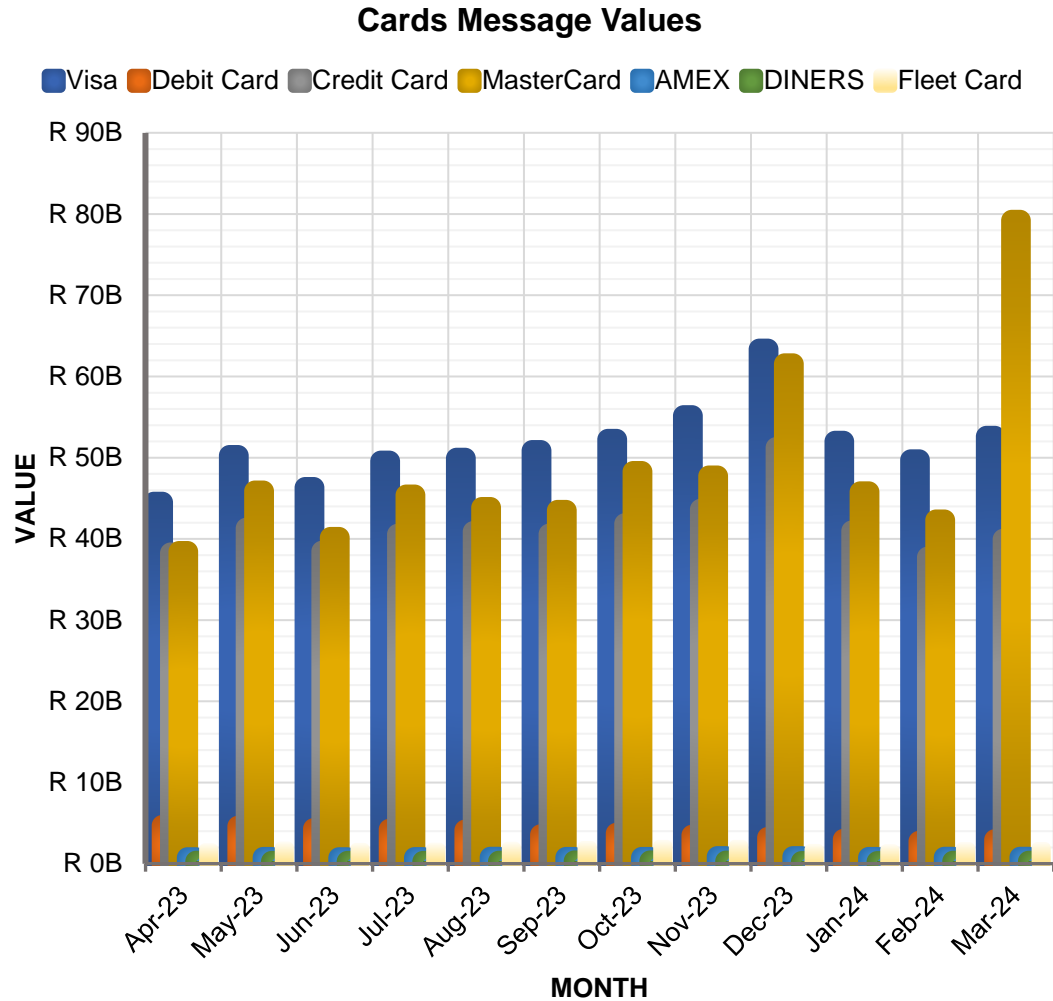
Cards Message Volumes from April 2023 – March 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Feb-24	4,013	748	704	5,504	125	124	300
Mar-24	4,104	852	688	5,355	120	117	288
Total	47,154	12,101	8,536	59,344	1,491	1,483	3,588
Average	3,930	1,008	711	4,945	124	124	299



Cards Message Values from April 2023 - March 2024

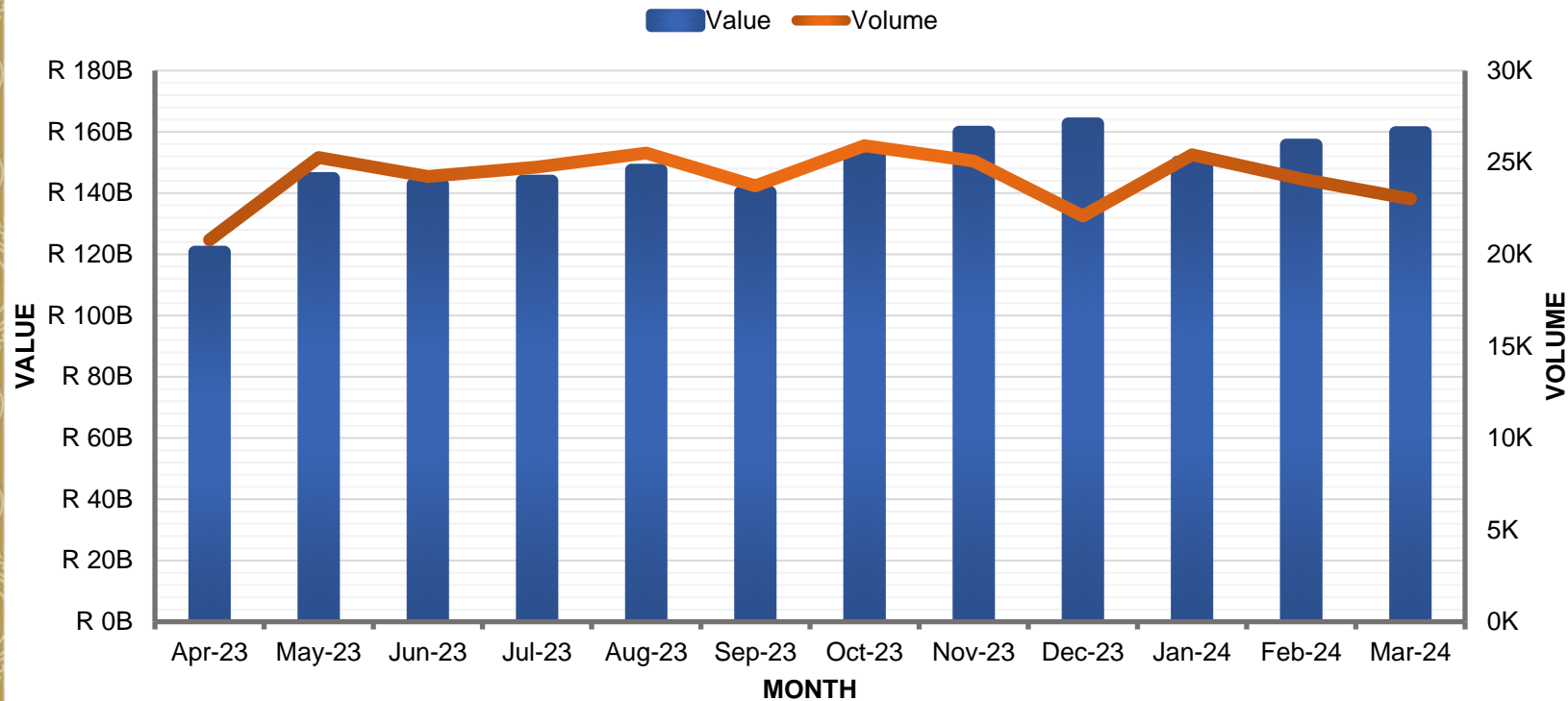


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Apr-23	R 44,486,303,530.24	R 4,689,020,853.09	R 38,248,937,391.00
May-23	R 50,254,830,006.77	R 4,594,978,750.20	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 4,289,529,567.77	R 38,460,977,730.08
Jul-23	R 49,553,368,685.16	R 4,218,970,171.19	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
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
Total	R 616,464,765,363.41	R 44,550,267,309.69	R 495,389,338,374.70
Average	R 51,372,063,780.28	R 3,712,522,275.81	R 41,282,444,864.56

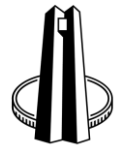
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Apr-23	R 38,434,404,085.46	R 710,619,827.01	R 277,674,793.42	R 1,831,426,510.63
May-23	R 45,875,031,784.70	R 760,152,408.56	R 267,355,077.55	R 2,042,896,760.84
Jun-23	R 40,149,440,853.23	R 719,988,757.26	R 254,381,729.70	R 1,899,341,606.82
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 1,713,403,313.28
Feb-24	R 42,315,816,383.94	R 771,112,485.53	R 285,302,862.12	R 1,964,453,323.08
Mar-24	R 79,207,383,589.69	R 761,444,333.19	R 281,681,340.88	R 2,000,155,598.66
Total	R 581,995,508,935.76	R 9,194,763,280.96	R 3,327,003,550.95	R 23,861,471,886.13
Average	R 48,499,625,744.65	R 766,230,273.41	R 277,250,295.91	R 1,988,455,990.51

Real Time Clearing (RTC) Monthly Values and Volumes from April 2023 – March 2024

Real Time Clearing (RTC) Monthly Values and Volumes

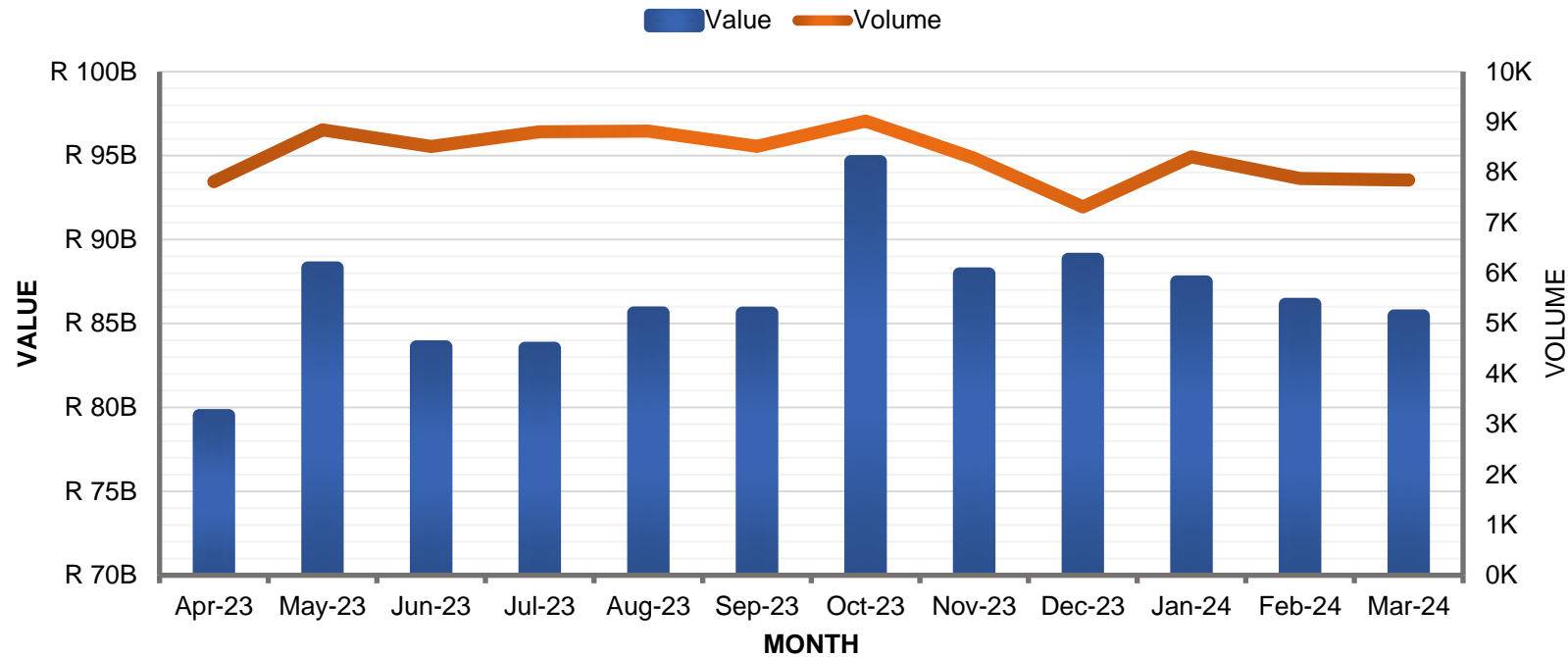


RTC Monthly Value and Volumes		
Month	Value	Volume
Apr-23	R 120,717,474,434.30	20,788
May-23	R 144,761,400,063.88	25,269
Jun-23	R 142,807,131,211.57	24,236
Jul-23	R 143,895,285,930.05	24,750
Aug-23	R 147,484,183,329.12	25,508
Sep-23	R 140,190,428,554.84	23,723
Oct-23	R 152,917,342,317.00	25,908
Nov-23	R 159,901,151,704.73	25,074
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
Total	R 1,780,765,849,506.58	289,866
Average	R 148,397,154,125.55	24,156



Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from April 2023 - March 2024

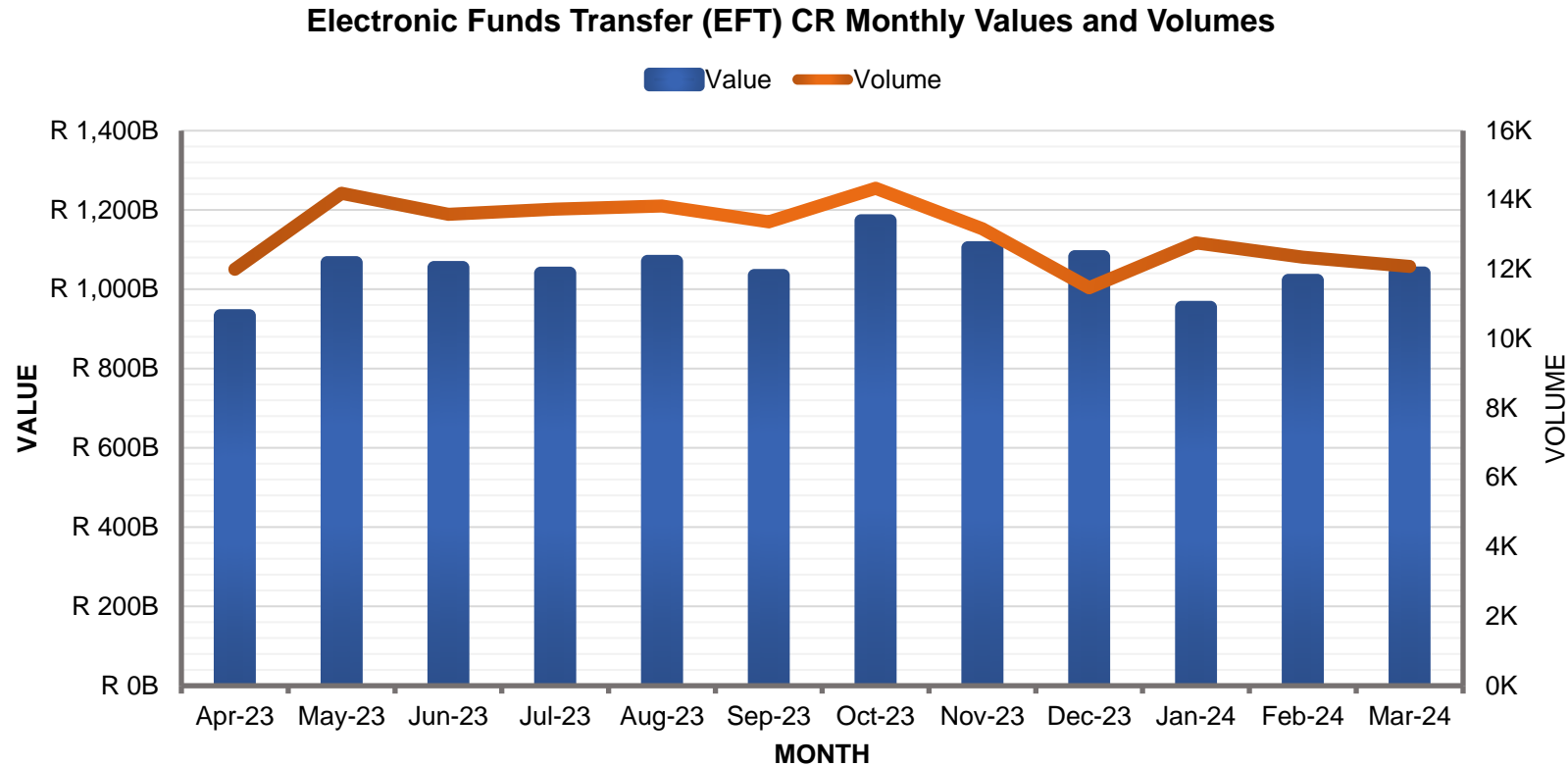
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes



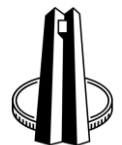
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 83,607,339,137.74	8,514
Jul-23	R 83,527,418,086.72	8,805
Aug-23	R 85,627,587,639.05	8,817
Sep-23	R 85,616,004,730.37	8,515
Oct-23	R 94,643,174,653.98	9,016
Nov-23	R 87,950,440,707.00	8,279
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
Total	R 1,036,684,781,368.91	99,949
Average	R 86,390,398,447.41	8,329



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from April 2023 - March 2024

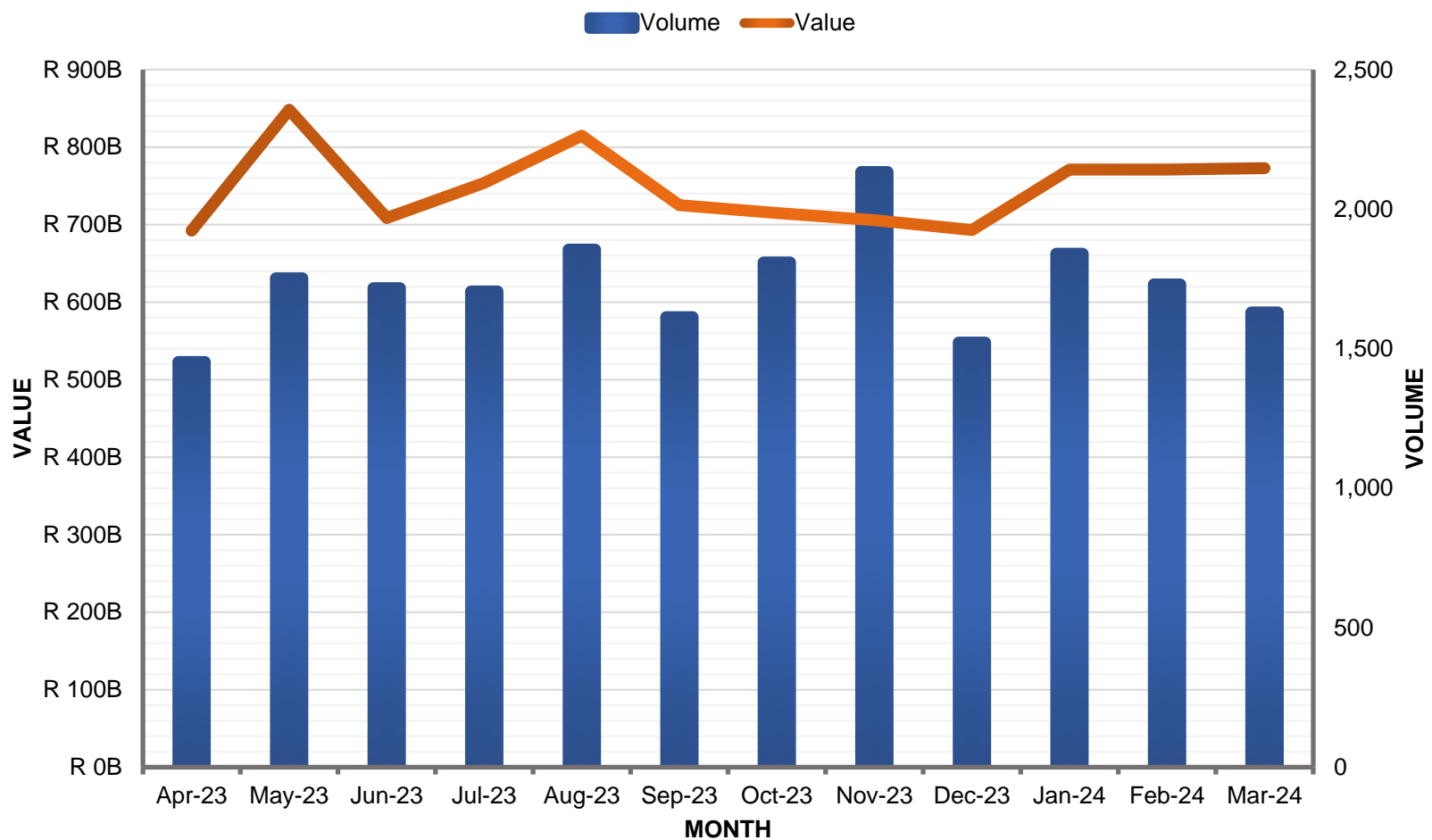


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,054,641,432,184.67	13,589
Jul-23	R 1,040,363,888,298.46	13,738
Aug-23	R 1,070,000,758,773.03	13,828
Sep-23	R 1,034,507,371,702.16	13,371
Oct-23	R 1,172,517,557,219.61	14,340
Nov-23	R 1,104,471,771,245.52	13,172
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
Total	R 12,576,014,834,596.00	156,914
Average	R 1,048,001,236,216.33	13,076



CLS Settlement Values and Volumes from April 2023 - March 2024

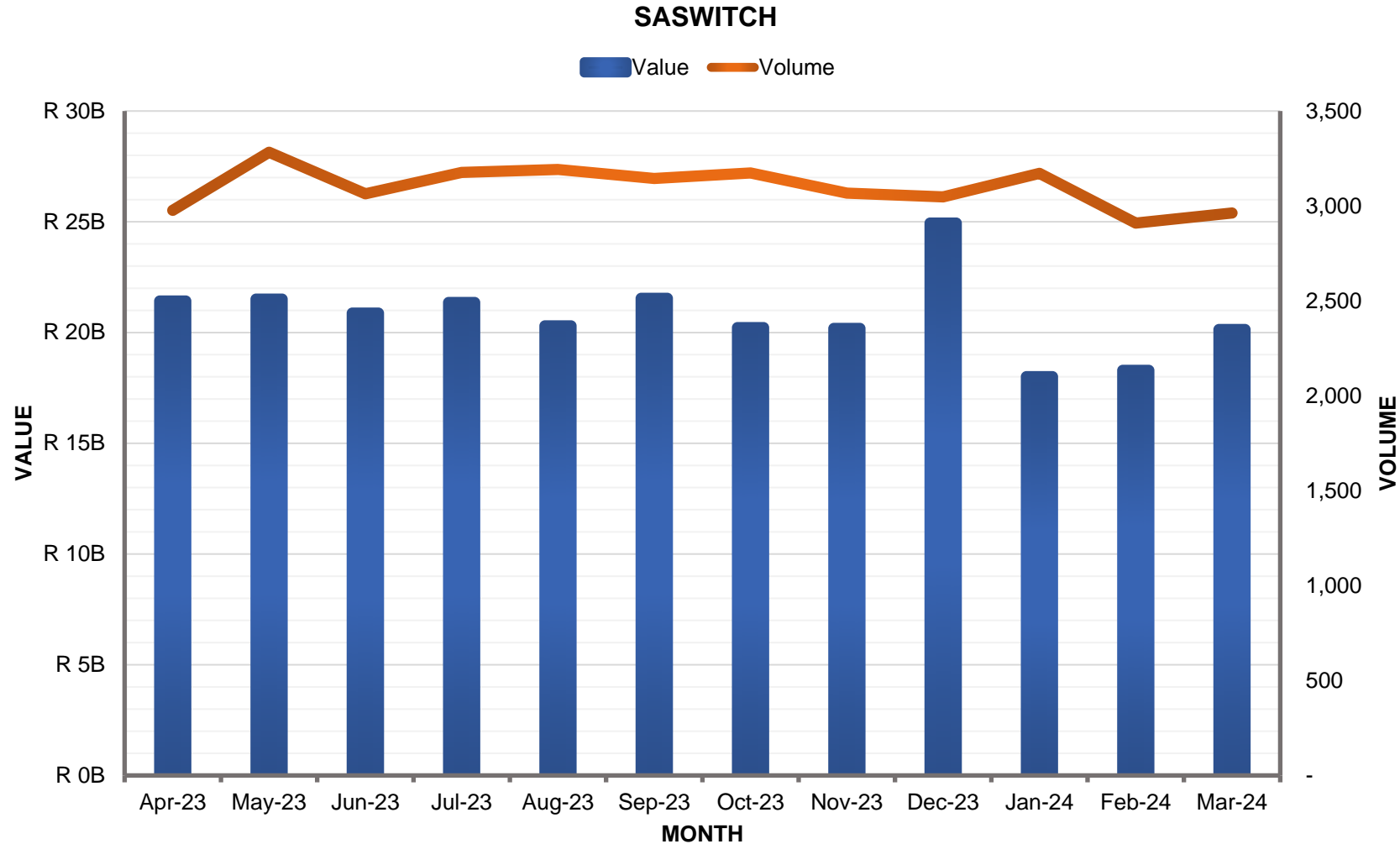
CLS Settlement - Monthly Values and Volumes



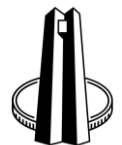
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Apr-23	R 692,315,807,375.06	1,452
May-23	R 848,236,725,900.98	1,752
Jun-23	R 708,610,109,332.68	1,717
Jul-23	R 753,780,201,402.90	1,705
Aug-23	R 814,624,731,061.36	1,855
Sep-23	R 725,136,743,330.76	1,613
Oct-23	R 714,916,466,119.00	1,809
Nov-23	R 705,702,115,215.42	2,133
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
Total	R 8,971,101,015,837.94	20,758
Average	R 747,591,751,319.83	1,730



SASWITCH Values and Volumes from April 2023 - March 2024

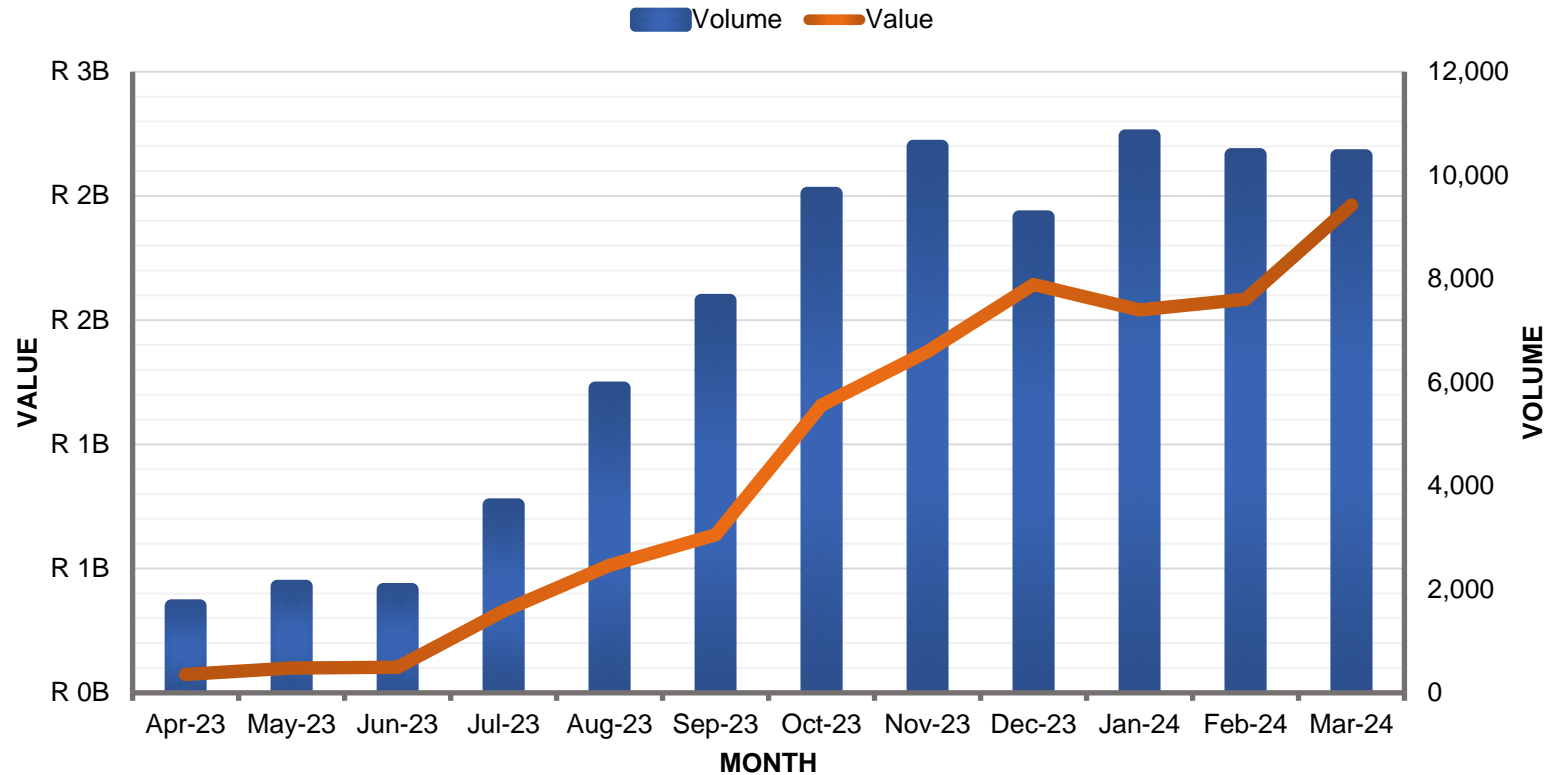


SASWITCH Monthly Values		
Month	Value	Volume
Apr-23	R 21,426,308,970.55	2,977
May-23	R 21,507,385,819.98	3,283
Jun-23	R 20,876,904,793.84	3,064
Jul-23	R 21,357,249,410.73	3,177
Aug-23	R 20,301,279,821.22	3,192
Sep-23	R 21,541,908,469.86	3,145
Oct-23	R 20,222,387,550.57	3,174
Nov-23	R 20,185,272,350.30	3,068
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
Total	R 248,803,648,091.40	37,173
Average	R 20,733,637,340.95	3,098



Pay-Shap (RAPI) Values and Volumes from April 2023 – March 2024

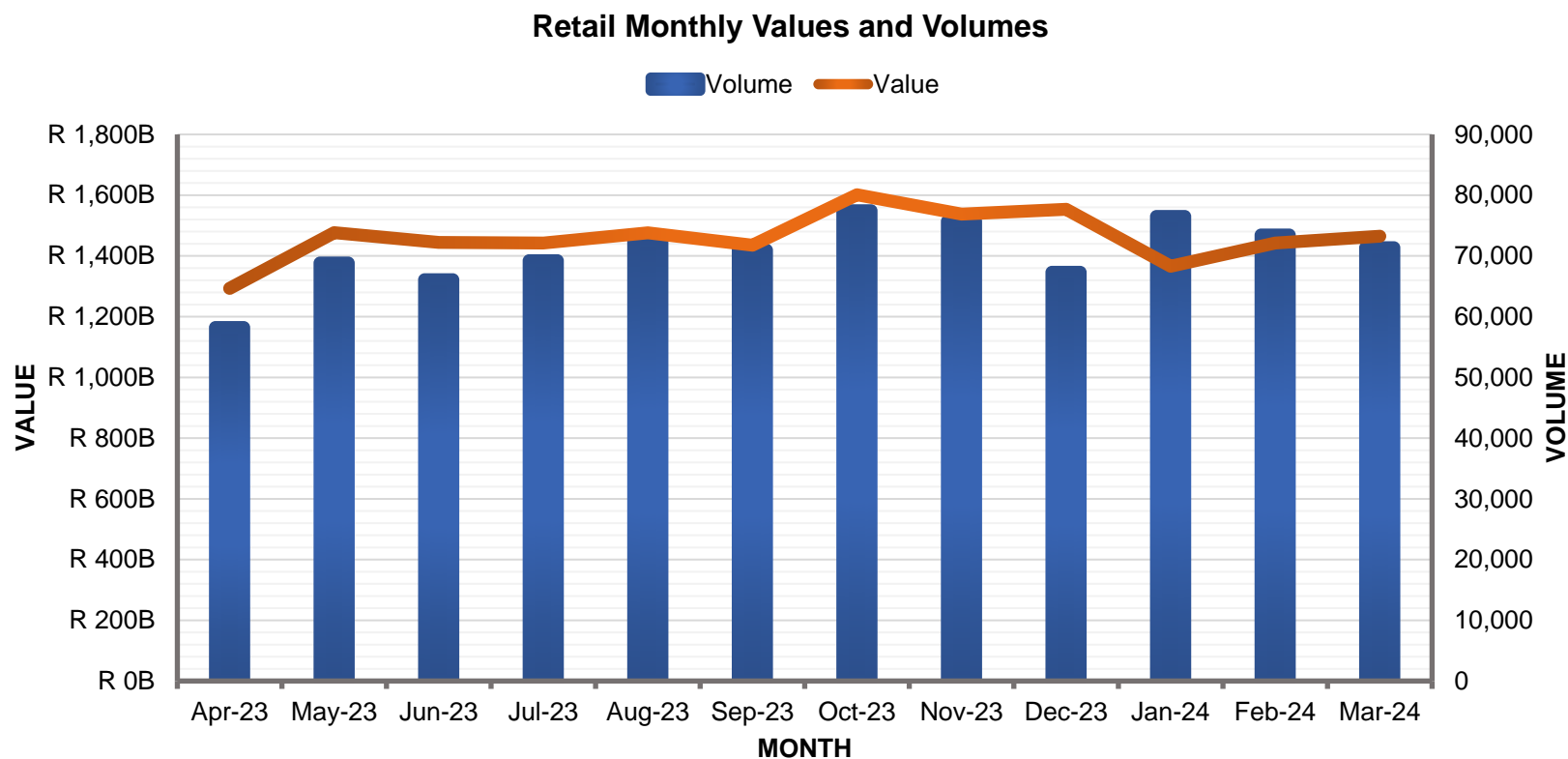
Pay-Shap (RAPI) Monthly Values and Volumes



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Apr-23	R 73,947,402.23	1,677
May-23	R 99,409,684.66	2,055
Jun-23	R 102,925,236.11	1,993
Jul-23	R 329,591,253.88	3,628
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
Total	R 11,018,654,496.23	83,745
Average	R 918,221,208.02	6,979



Retail Values and Volumes from April 2023 - March 2024



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Feb-24	R 1,442,432,114,572.07	73,448
Mar-24	R 1,465,156,167,995.37	71,356
Total	R 17,535,054,028,182.30	847,578
Average	R 1,461,254,502,348.53	70,632



Summarised Volumes and Values Totals for March 2024

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	7,794	R	346,162,388,388.59
Payment Dematerialised MM Instrument (MPDEM)	4,057	R	156,332,726,332.84
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,630	R	772,862,719,784.94
Payment any Money Market Product (MPMMI)	217	R	23,605,275,032.24
Settlement of Derivative Margin Calls (OSDMC)	61	R	14,857,353,983.77





THANK YOU



SOUTH AFRICAN RESERVE BANK