



Settlement Statistics and Indicators

October 2024



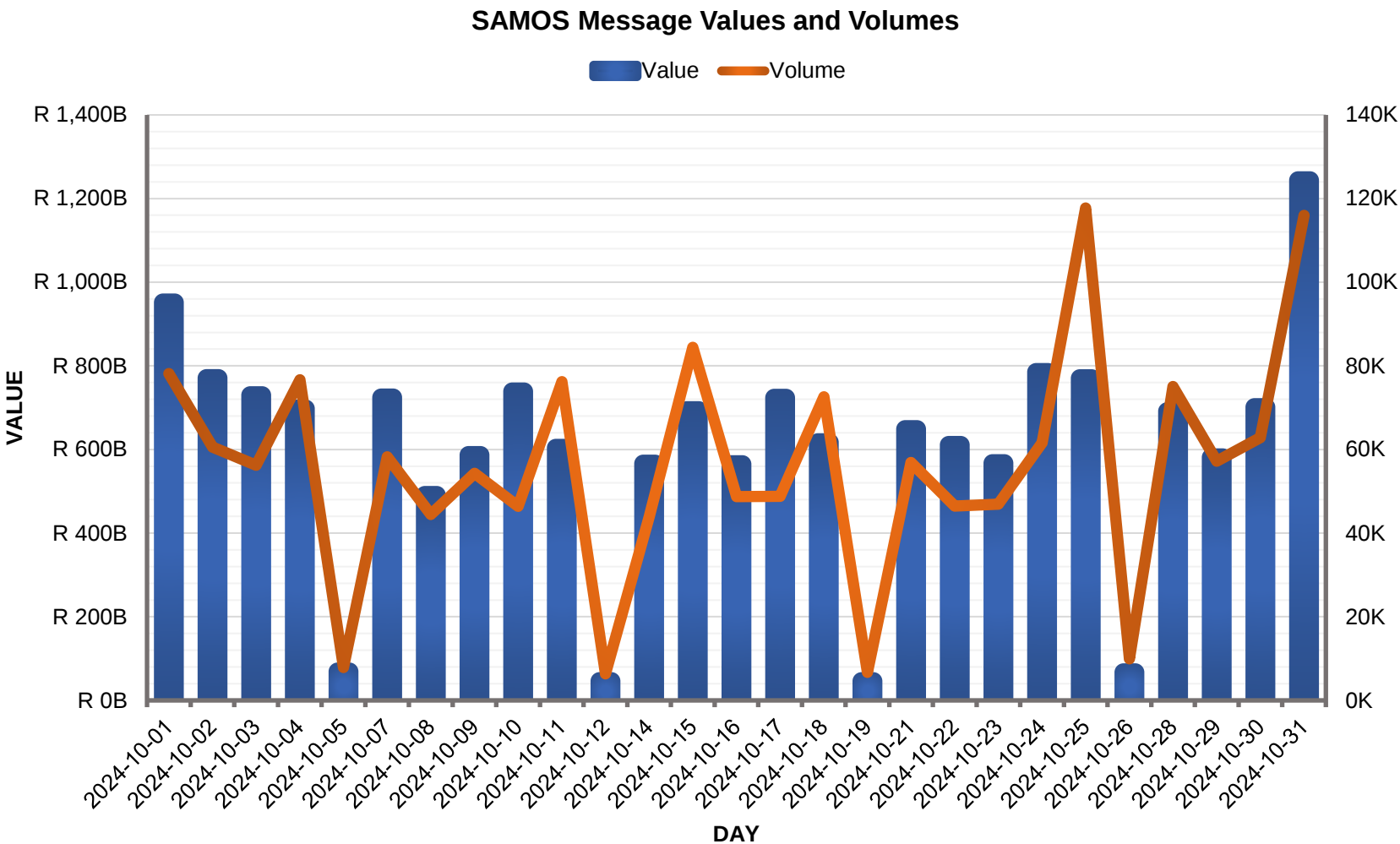
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for October 2024

- ✓ In October 2024, SAMOS processed **1,521,302** transactions to the value of **ZAR 16,288,528,342,564.10**
- ✓ Peak volume was **117,731** and peak value was **ZAR 1,243,723,202,883.13** on the 31st of October 2024.
- ✓ An average number of transactions processed per day was **56,345** representing an average value of **ZAR 603,278,827,502.37**
- ✓ 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.

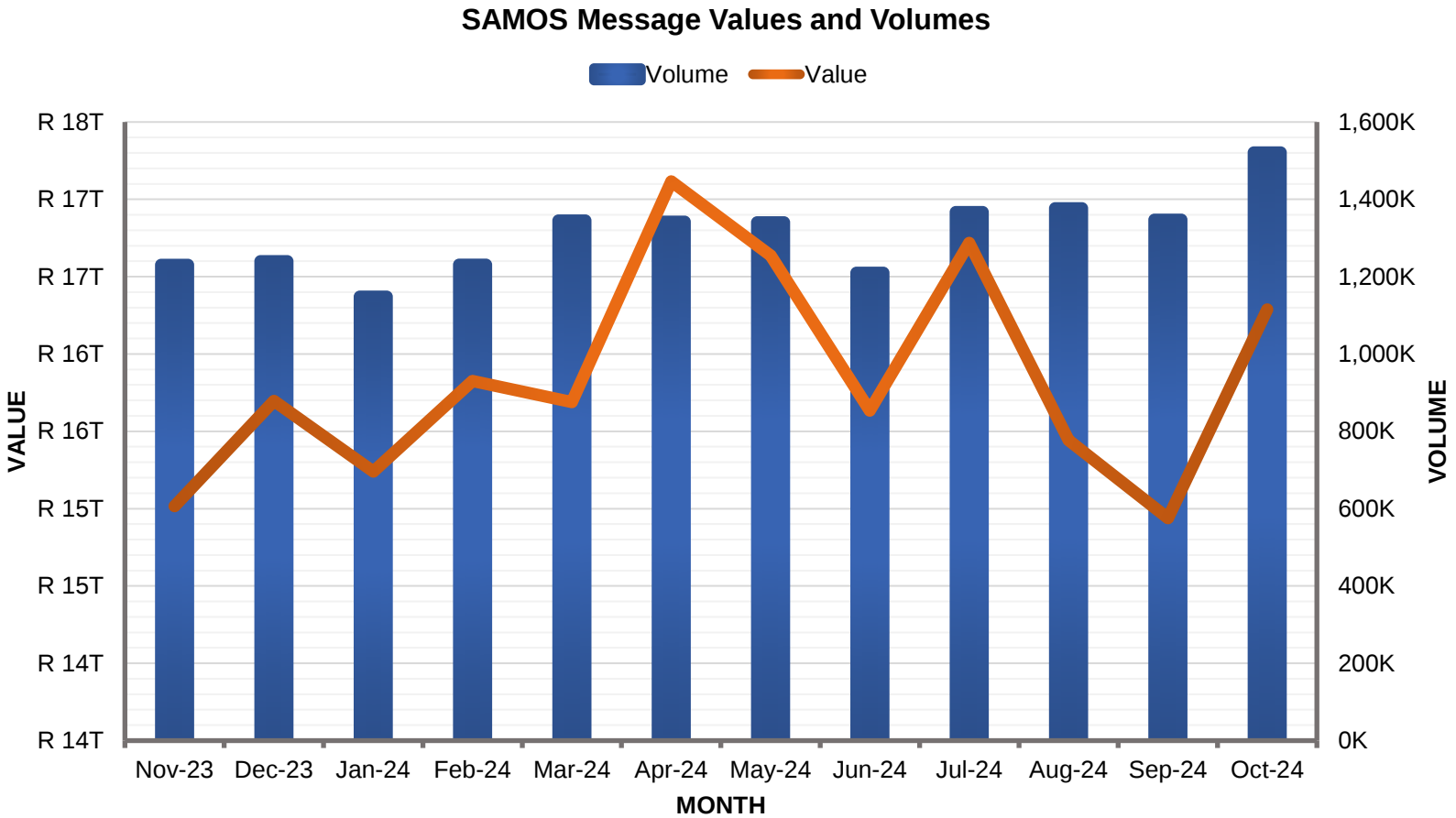


Daily Message Values and Volumes for October 2024



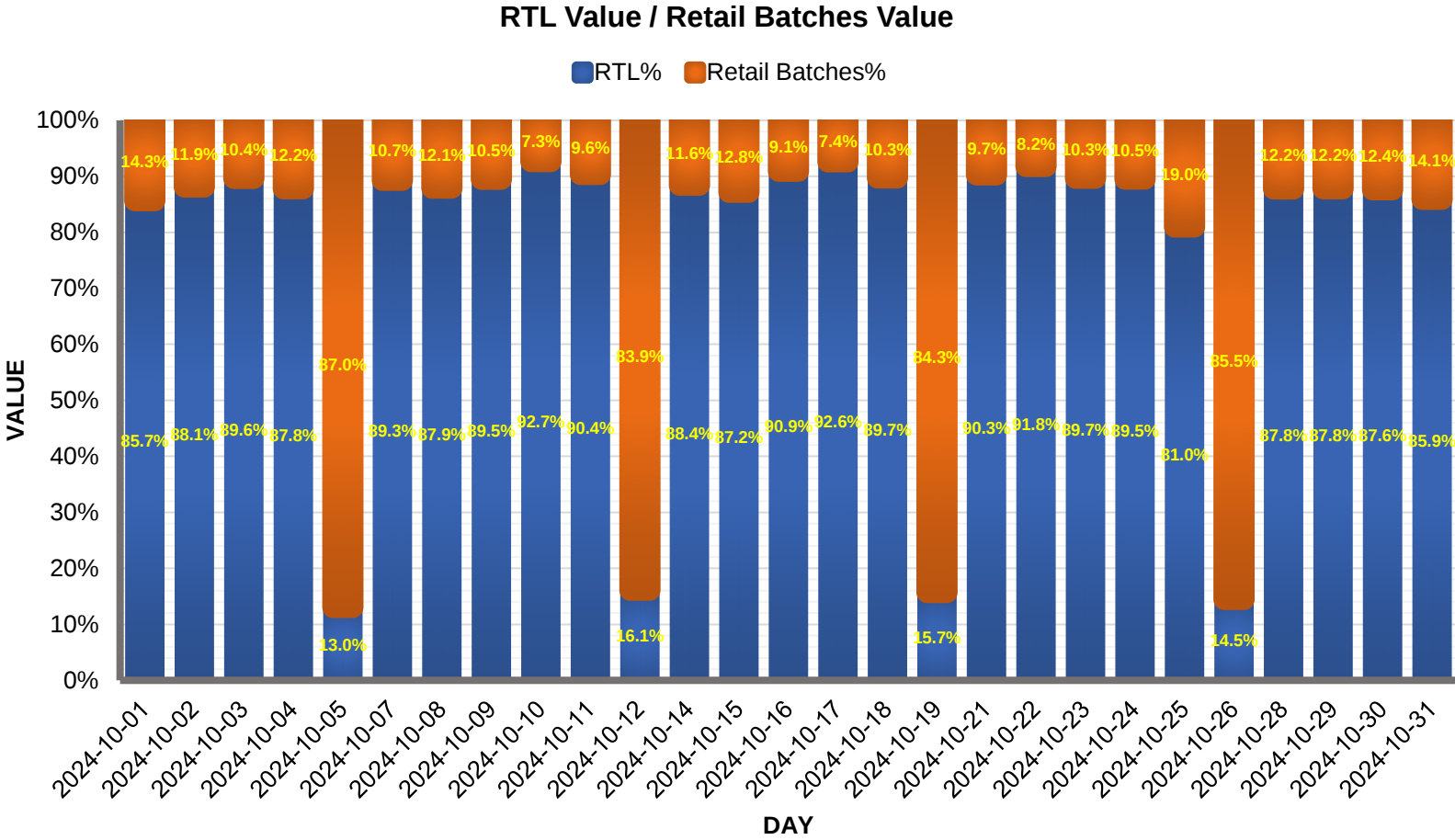
Daily Values and Volumes per month		
Date	Value	Volume
2024-10-01	R 951,506,964,417.43	78,149
2024-10-02	R 770,677,884,856.39	60,536
2024-10-03	R 729,734,685,821.68	56,227
2024-10-04	R 697,649,481,398.91	76,632
2024-10-05	R 69,005,398,358.41	7,877
2024-10-07	R 724,300,734,838.12	58,242
2024-10-08	R 491,266,965,891.88	44,460
2024-10-09	R 586,727,249,115.05	54,305
2024-10-10	R 738,722,407,838.87	46,432
2024-10-11	R 603,960,920,034.72	76,195
2024-10-12	R 46,109,040,187.61	6,355
2024-10-14	R 566,112,641,988.71	43,976
2024-10-15	R 694,019,996,805.83	84,446
2024-10-16	R 564,758,263,949.79	48,758
2024-10-17	R 723,600,702,190.53	48,769
2024-10-18	R 617,203,412,219.32	72,616
2024-10-19	R 45,984,695,789.95	6,692
2024-10-21	R 648,654,590,255.51	56,880
2024-10-22	R 610,906,464,034.07	46,471
2024-10-23	R 567,283,782,527.65	46,949
2024-10-24	R 785,232,363,791.95	61,572
2024-10-25	R 770,349,183,685.46	117,731
2024-10-26	R 67,148,651,750.31	9,974
2024-10-28	R 691,509,198,039.24	75,062
2024-10-29	R 581,158,135,974.06	57,214
2024-10-30	R 701,221,323,919.50	62,840
2024-10-31	R 1,243,723,202,883.13	115,942
Total	R 16,288,528,342,564.10	1,521,302
Average	R 603,278,827,502.37	56,345

Total Monthly Message Values and Volumes from November 2023 - October 2024



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Aug-24	R 15,442,595,338,070.40	1,376,917
Sep-24	R 14,938,498,449,938.50	1,347,291
Oct-24	R 16,288,528,342,564.10	1,521,302
Total	R 190,242,141,562,299.00	15,700,393
Average	R 15,853,511,796,858.20	1,308,366

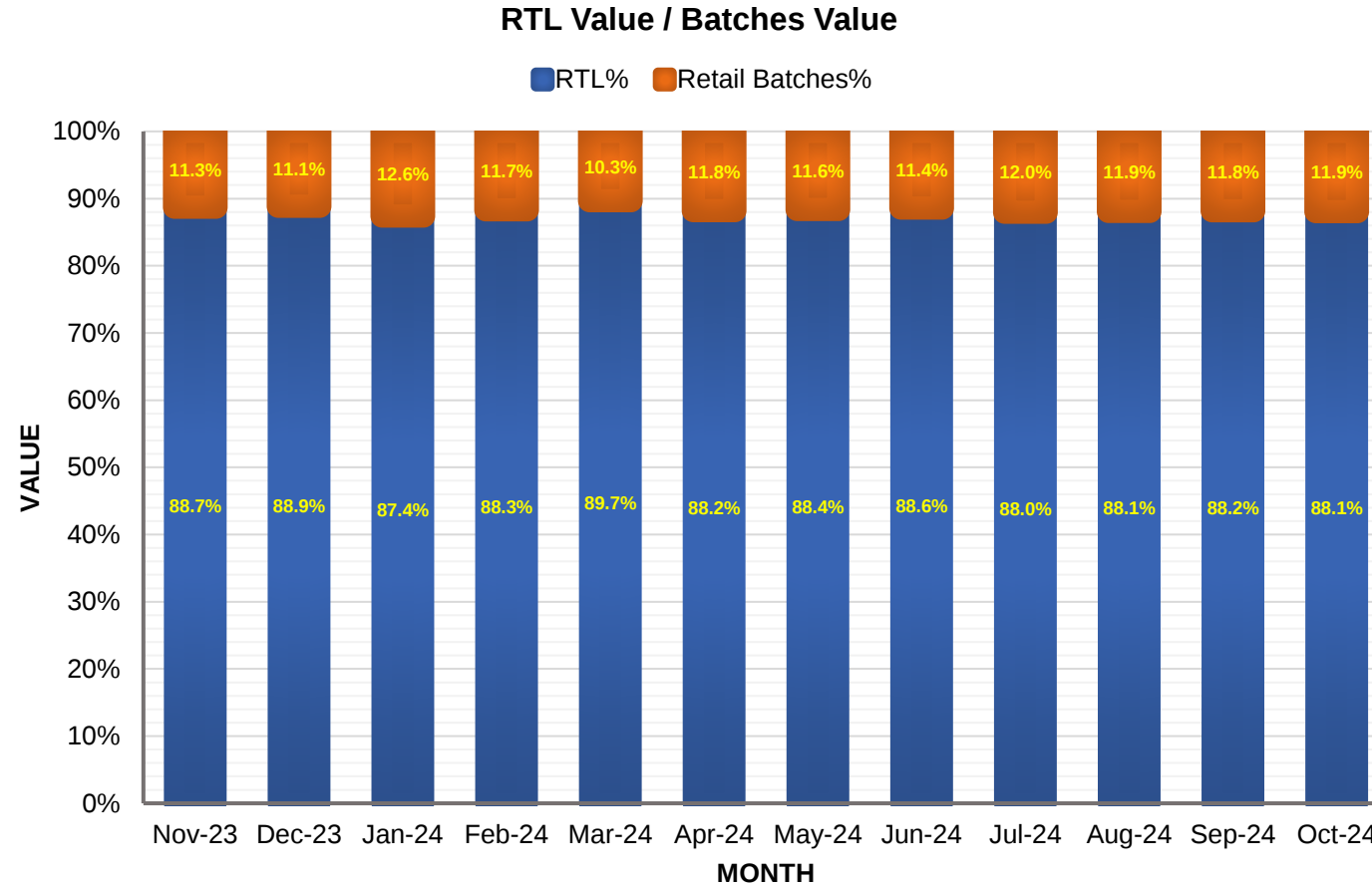
RTL/Retail Batches Message Values for October 2024



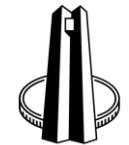
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-10-01	R 717,231,084,946.55	R 120,088,432,613.42
2024-10-02	R 561,770,448,296.36	R 75,836,702,342.16
2024-10-03	R 551,272,896,439.74	R 63,679,524,380.68
2024-10-04	R 505,206,247,747.89	R 70,203,697,775.12
2024-10-05	R 3,548,959,564.88	R 23,668,722,667.07
2024-10-07	R 552,664,888,240.36	R 66,180,049,574.41
2024-10-08	R 370,355,037,411.10	R 50,894,170,726.11
2024-10-09	R 446,697,014,824.45	R 52,435,920,649.91
2024-10-10	R 581,781,363,723.85	R 46,093,209,869.14
2024-10-11	R 469,813,388,938.59	R 50,134,124,680.35
2024-10-12	R 2,513,517,185.85	R 13,073,173,057.46
2024-10-14	R 393,065,491,648.91	R 51,380,164,350.88
2024-10-15	R 522,082,129,629.39	R 76,814,432,896.37
2024-10-16	R 450,706,132,566.24	R 44,945,296,647.17
2024-10-17	R 570,701,708,182.56	R 45,525,452,766.80
2024-10-18	R 486,000,762,371.33	R 55,640,084,674.25
2024-10-19	R 2,560,528,394.43	R 13,745,348,289.55
2024-10-21	R 480,214,902,717.72	R 51,726,205,307.70
2024-10-22	R 494,514,055,476.18	R 44,321,277,854.31
2024-10-23	R 434,285,998,617.70	R 49,922,606,997.23
2024-10-24	R 586,735,317,779.32	R 68,632,469,243.08
2024-10-25	R 531,380,620,277.34	R 124,876,504,661.25
2024-10-26	R 4,125,985,328.20	R 24,390,944,528.13
2024-10-28	R 532,217,882,474.44	R 74,224,151,251.87
2024-10-29	R 443,579,562,000.25	R 61,650,008,350.75
2024-10-30	R 541,614,330,706.50	R 76,583,834,887.06
2024-10-31	R 916,898,321,808.45	R 150,460,646,789.22
Total	R 12,153,538,577,298.60	R 1,647,127,157,831.45
Average	R 450,131,058,418.47	R 61,004,709,549.31



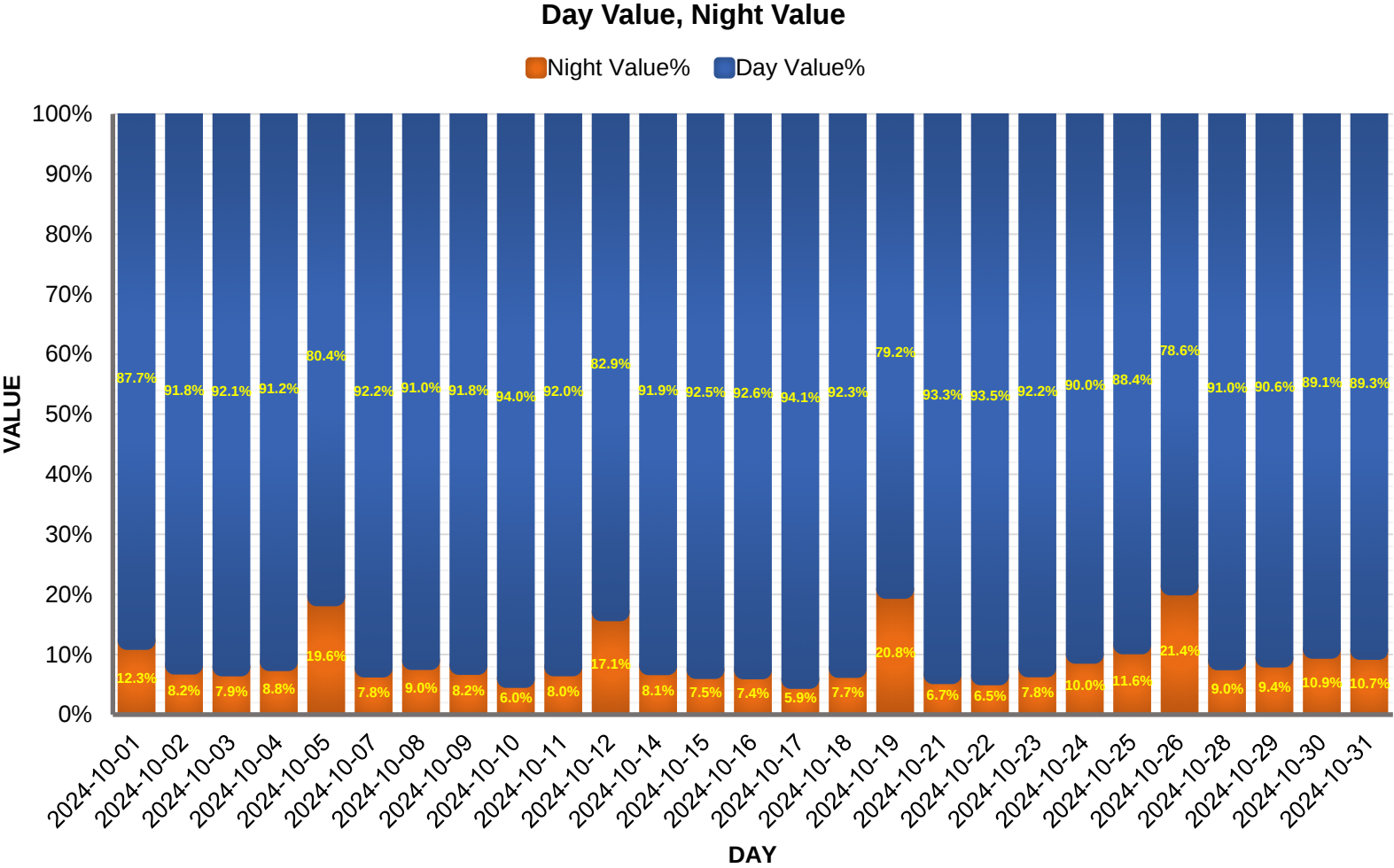
RTL /Retail Batches Message Values for 12 Months (November 2023 - October 2024)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Aug-24	R 11,486,632,254,020.90	R 1,551,854,660,636.81
Sep-24	R 11,120,976,855,335.70	R 1,489,291,837,213.53
Oct-24	R 12,153,538,577,298.60	R 1,647,127,157,831.45
Total	R 138,771,248,610,778.00	R 18,222,273,584,796.80
Average	R 11,564,270,717,564.80	R 1,518,522,798,733.07

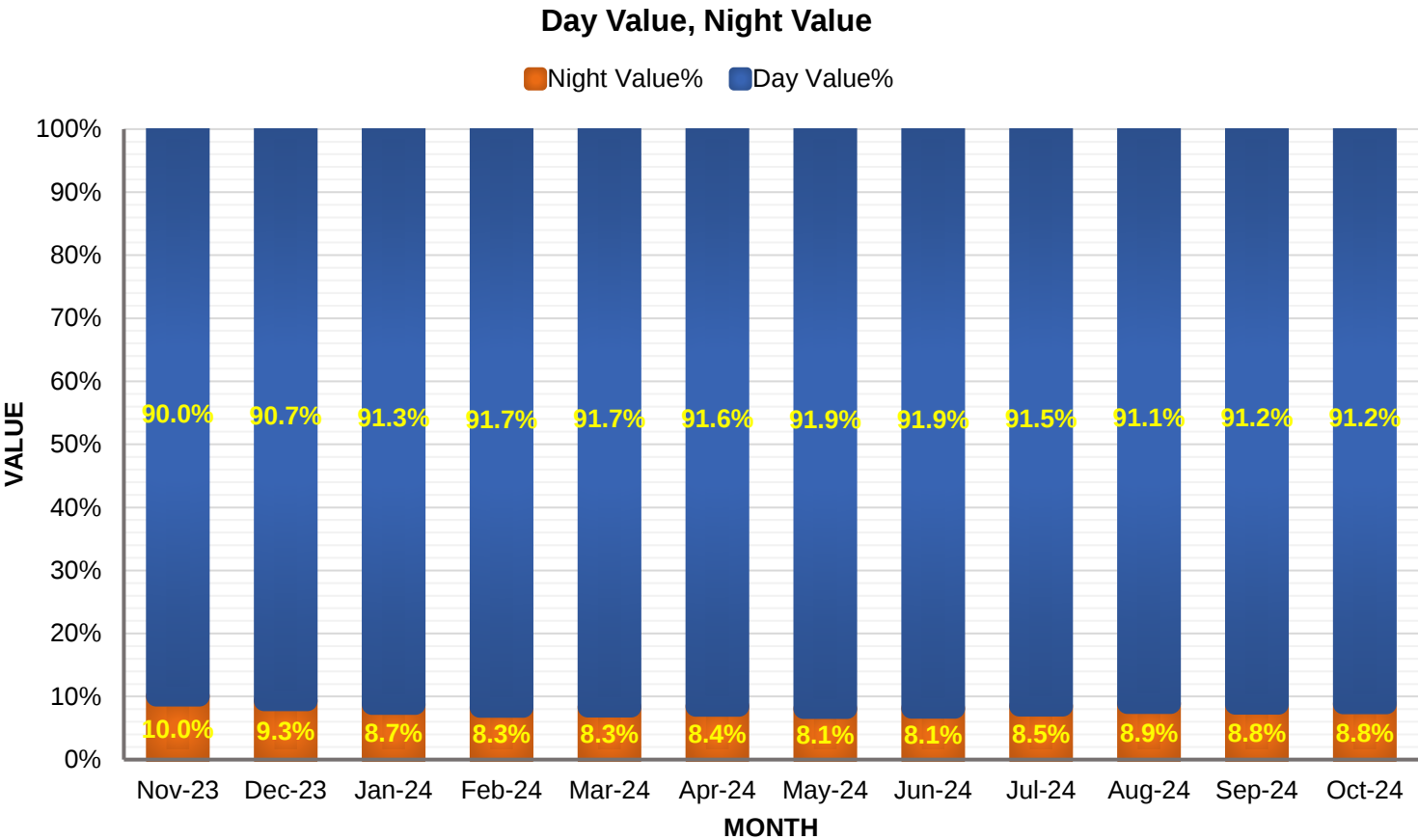


Day and Night Settlement Values for October 2024



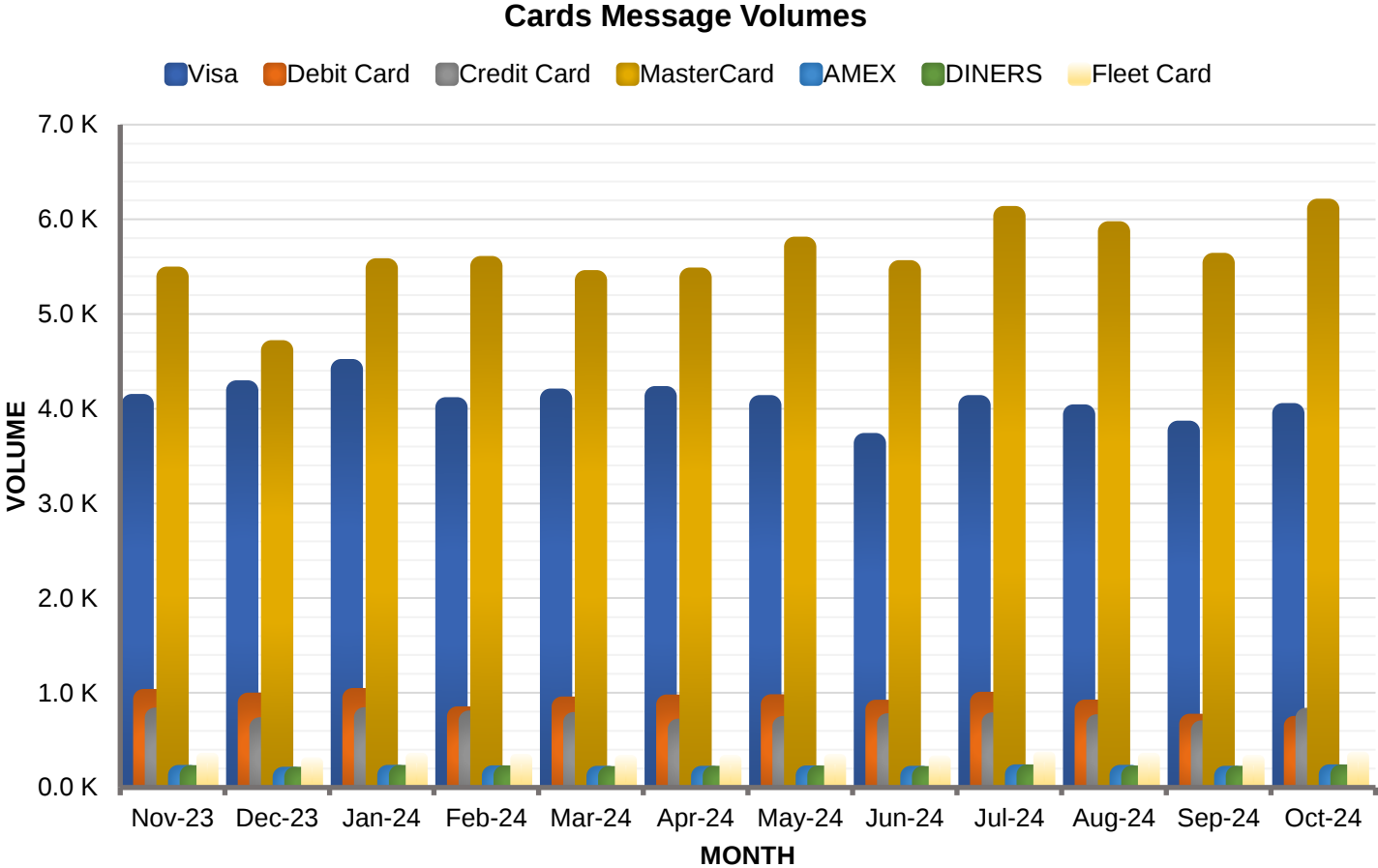
Day and Night Settlement Values		
Date	Night Value	Day Value
2024-10-01	R 117,483,953,435.71	R 834,023,010,981.72
2024-10-02	R 63,544,964,555.04	R 707,132,920,301.35
2024-10-03	R 57,937,533,846.71	R 671,797,151,974.97
2024-10-04	R 61,516,883,011.20	R 636,132,598,387.71
2024-10-05	R 13,535,835,986.95	R 55,469,562,371.46
2024-10-07	R 56,166,235,042.11	R 668,134,499,796.01
2024-10-08	R 44,214,672,852.73	R 447,052,293,039.15
2024-10-09	R 48,016,682,134.21	R 538,710,566,980.84
2024-10-10	R 44,431,401,572.80	R 694,291,006,266.07
2024-10-11	R 48,035,554,334.70	R 555,925,365,700.02
2024-10-12	R 7,892,699,337.39	R 38,216,340,850.22
2024-10-14	R 46,098,300,501.96	R 520,014,341,486.75
2024-10-15	R 52,056,745,284.93	R 641,963,251,520.90
2024-10-16	R 42,073,986,956.54	R 522,684,276,993.25
2024-10-17	R 42,346,720,651.52	R 681,253,981,539.01
2024-10-18	R 47,438,139,753.81	R 569,765,272,465.51
2024-10-19	R 9,584,244,475.29	R 36,400,451,314.66
2024-10-21	R 43,154,605,382.62	R 605,499,984,872.89
2024-10-22	R 39,437,771,405.48	R 571,468,692,628.59
2024-10-23	R 44,152,843,161.98	R 523,130,939,365.67
2024-10-24	R 78,871,496,635.94	R 706,360,867,156.01
2024-10-25	R 89,463,575,234.05	R 680,885,608,451.41
2024-10-26	R 14,378,215,755.98	R 52,770,435,994.33
2024-10-28	R 61,942,402,349.68	R 629,566,795,689.56
2024-10-29	R 54,693,103,622.50	R 526,465,032,351.56
2024-10-30	R 76,231,801,610.23	R 624,989,522,309.27
2024-10-31	R 132,996,757,967.35	R 1,110,726,444,915.78
Total	R 1,437,697,126,859.41	R 14,850,831,215,704.70
Average	R 53,248,041,735.53	R 550,030,785,766.84

Day and Night Settlement Values for 12 Months (November 2023 - October 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Aug-24	R 1,369,957,046,934.15	R 14,072,638,291,136.30
Sep-24	R 1,308,333,808,306.30	R 13,630,164,641,632.20
Oct-24	R 1,437,697,126,859.41	R 14,850,831,215,704.70
Total	R 15,943,059,431,335.50	R 167,621,889,229,982.00
Average	R 1,328,588,285,944.63	R 13,968,490,769,165.20

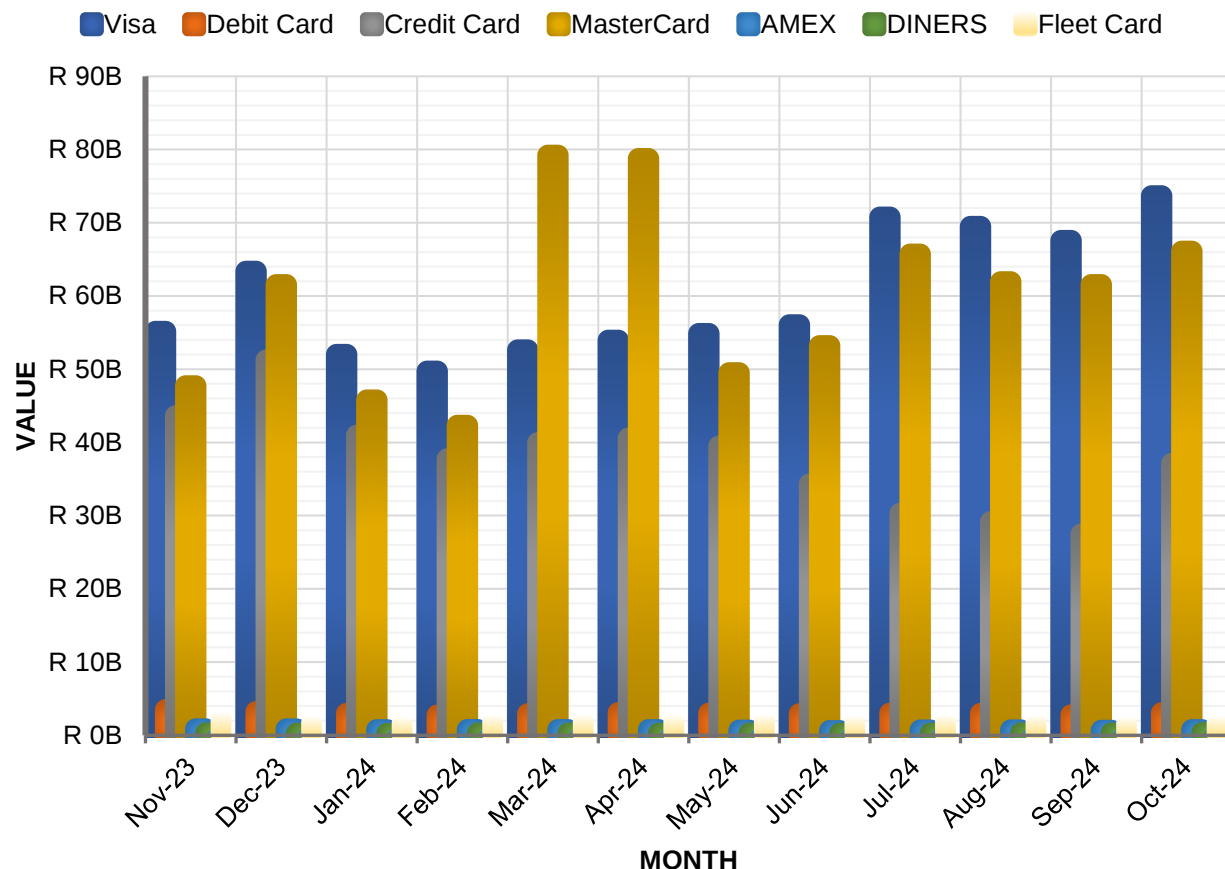
Cards Message Volumes from November 2023 - October 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Aug-24	3937	820	664	5871	130	123	312
Sep-24	3765	670	600	5537	120	120	288
Oct-24	3951	647	733	6109	135	134	324
Total	48259	9973	8119	66445	1498	1478	3595
Average	4022	831	677	5537	125	123	300

Cards Message Values from November 2023 - October 2024

Cards Message Values

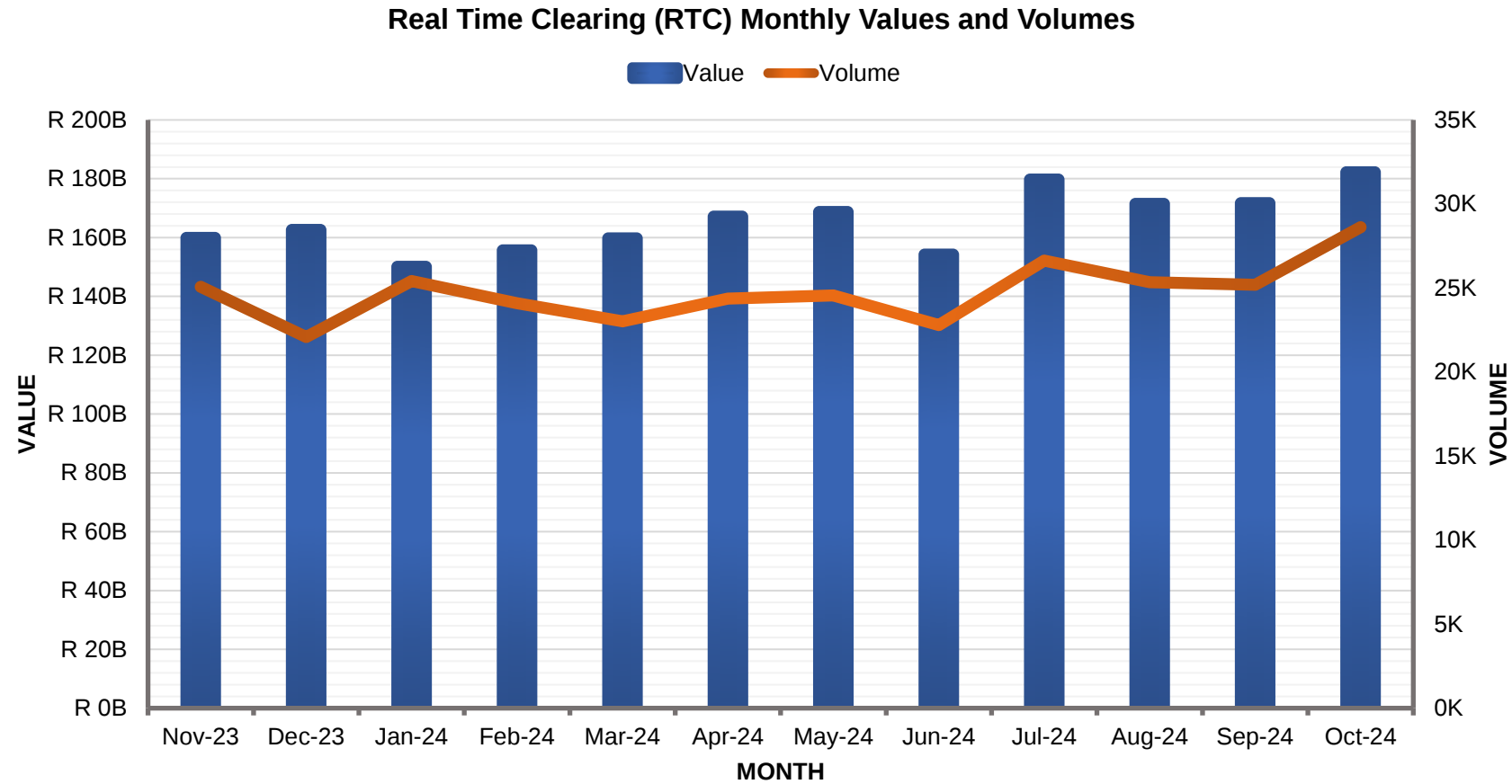


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Nov-23	R 55,148,573,506.95	R 3,480,744,784.85	R 43,625,310,447.45
Dec-23	R 63,359,306,804.90	R 3,222,603,403.65	R 51,235,994,516.91
Jan-24	R 52,002,043,710.17	R 2,976,832,996.27	R 40,965,247,955.52
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	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
Aug-24	R 69,484,464,150.45	R 2,965,139,680.58	R 29,161,373,699.32
Sep-24	R 67,562,646,879.62	R 2,778,622,328.41	R 27,458,924,673.56
Oct-24	R 73,668,884,730.30	R 3,078,311,881.25	R 37,125,921,081.02
Total	R 719,157,400,539.30	R 36,200,062,576.06	R 451,934,480,837.42
Average	R 59,929,783,378.28	R 3,016,671,881.34	R 37,661,206,736.45

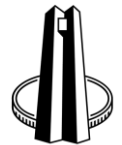
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Oct-23	R 47,715,656,572.41	R 857,138,304.35	R 297,747,826.33	R 2,274,911,094.44
Nov-23	R 61,529,222,339.48	R 854,840,191.01	R 248,129,996.97	R 1,777,913,371.50
Dec-23	R 45,775,539,538.43	R 750,673,408.21	R 236,115,622.52	R 1,713,740,313.28
Jan-24	R 42,315,816,383.94	R 771,112,485.53	R 285,302,862.12	R 1,964,046,323.08
Feb-24	R 79,207,383,589.69	R 761,444,333.19	R 281,681,340.88	R 2,000,515,598.66
Mar-24	R 78,747,501,528.99	R 751,817,288.86	R 260,784,058.50	R 1,988,276,524.88
Apr-24	R 49,499,589,953.65	R 684,874,949.51	R 270,249,601.39	R 2,032,164,853.74
May-24	R 53,198,345,465.71	R 619,511,530.02	R 254,400,829.33	R 1,839,921,183.85
Jun-24	R 65,697,973,762.64	R 702,255,998.97	R 260,295,820.30	R 1,959,426,013.26
Jul-24	R 61,926,711,261.62	R 717,640,236.25	R 303,712,698.70	R 1,933,155,241.05
Aug-24	R 61,531,593,139.49	R 665,802,670.41	R 291,025,778.20	R 1,668,271,190.11
Oct-24	R 66,099,696,620.31	R 751,616,829.22	R 341,943,278.28	R 1,843,348,107.13
Total	R 713,245,030,156.36	R 8,888,728,225.53	R 3,331,389,713.52	R 22,995,689,814.98
Average	R 59,437,085,846.36	R 740,727,352.13	R 277,615,809.46	R 1,916,307,484.58



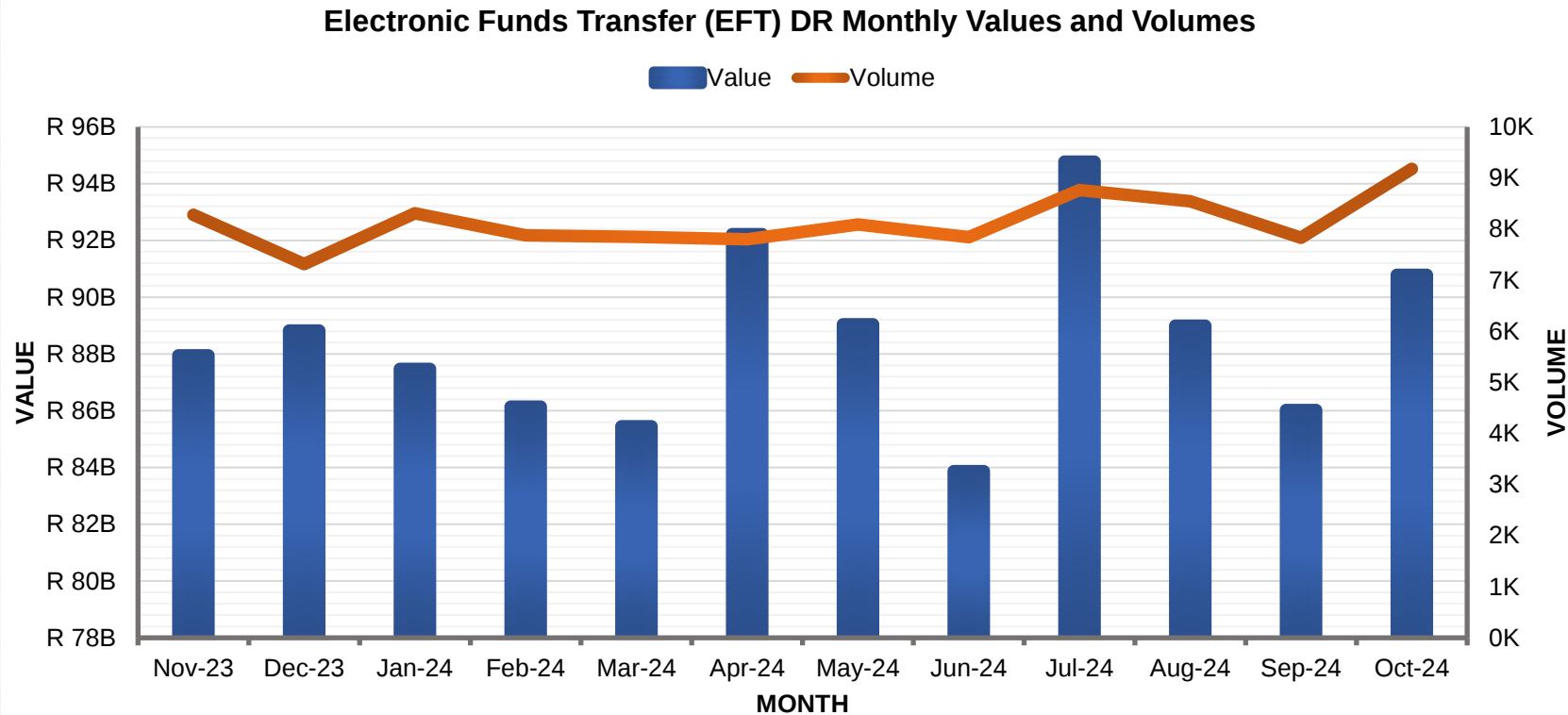
Real Time Clearing (RTC) Monthly Values and Volumes from November 2023 - October 2024



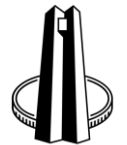
RTC Monthly Value and Volumes		
Month	Value	Volume
Nov-23	R 159,901,151,704.73	25,074
Dec-23	R 162,614,411,133.55	22,084
Jan-24	R 150,074,190,734.17	25,416
Feb-24	R 155,661,425,755.94	24,099
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Total	R 1,983,207,460,082.28	297,201
Average	R 165,267,288,340.19	24,767



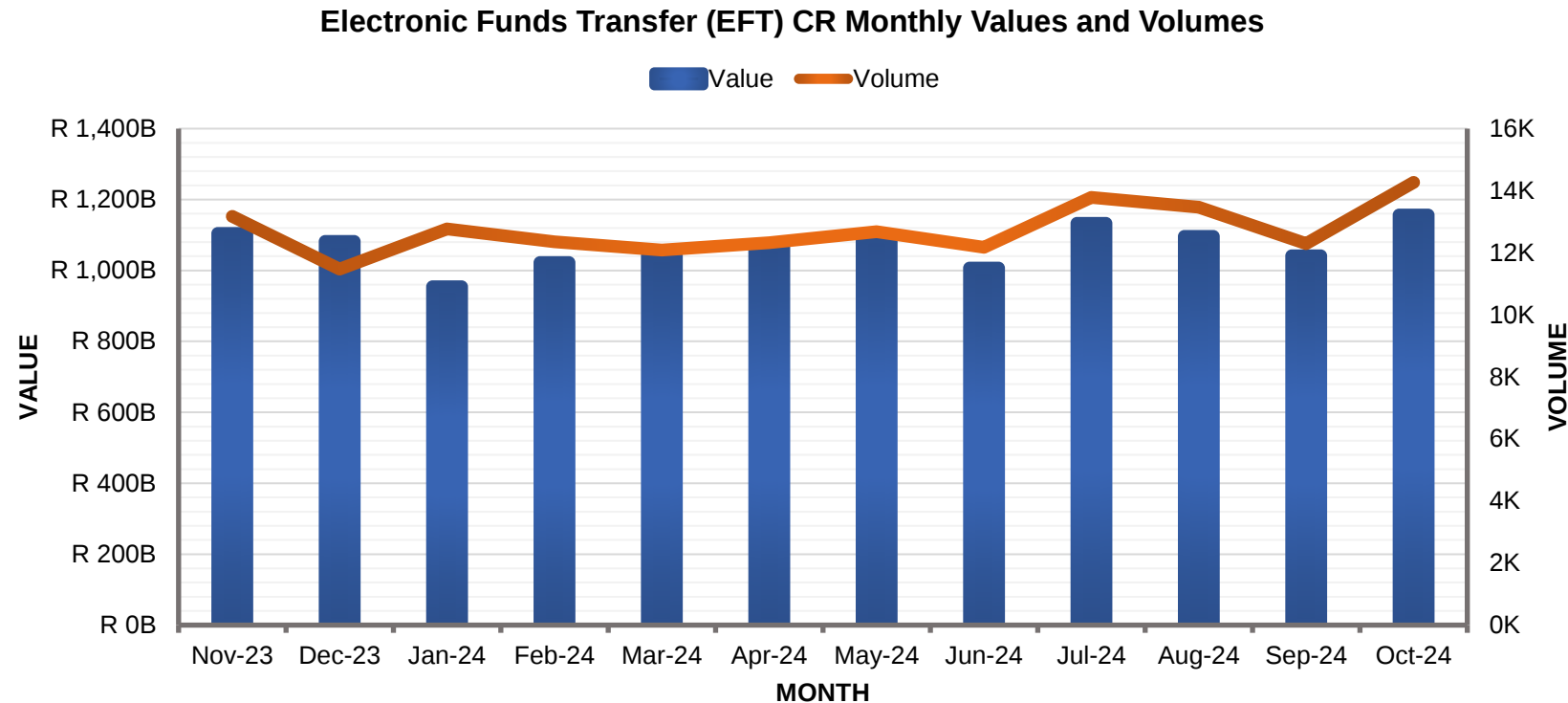
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from November 2023 - October 2024



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Aug-24	R 88,993,627,727.57	8,544
Sep-24	R 86,022,998,586.78	7,829
Oct-24	R 90,785,646,552.70	9,179
Total	R 1,061,548,318,596.99	97,674
Average	R 88,462,359,883.08	8,140



Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from November 2023 - October 2024

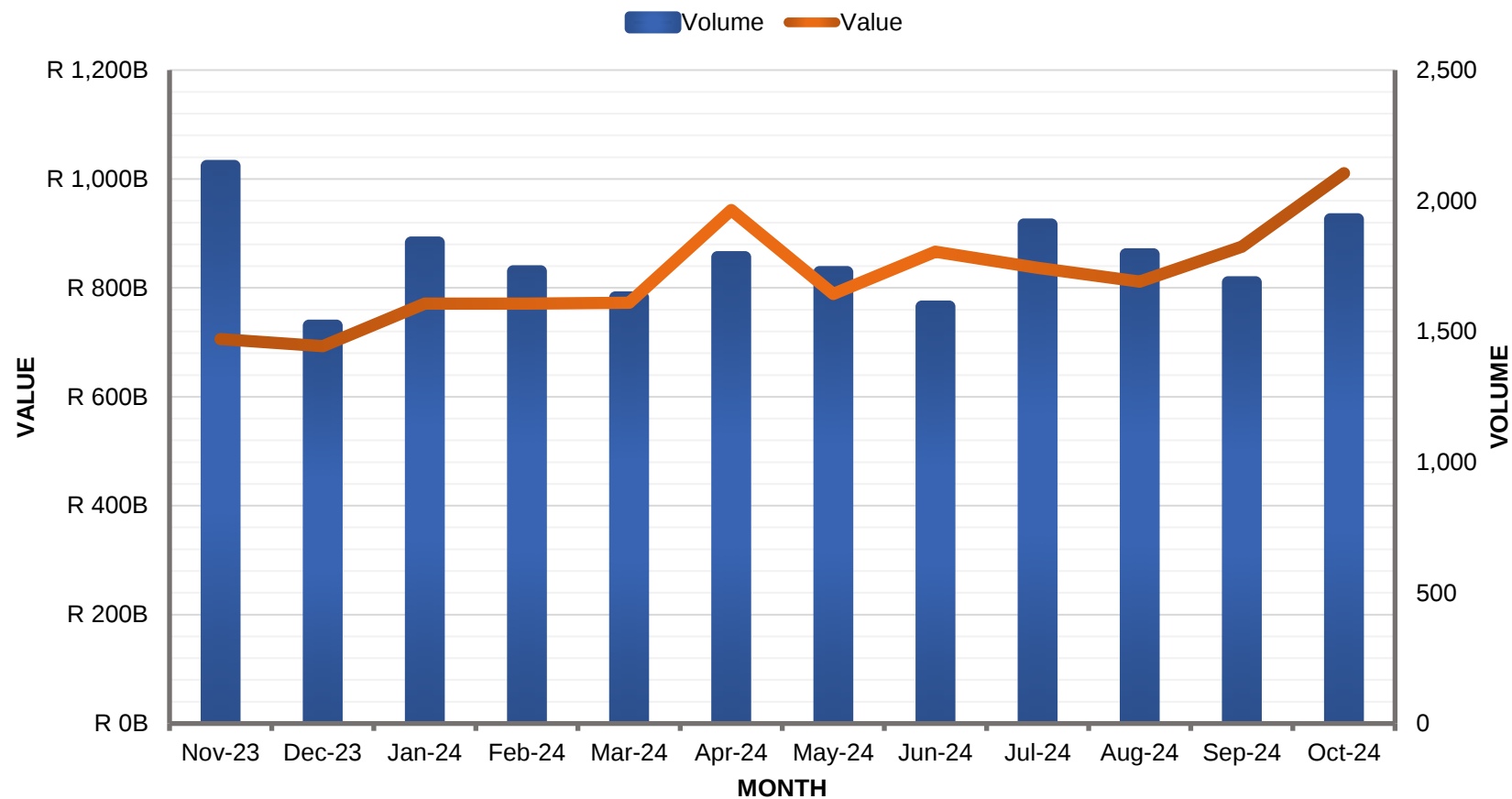


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Nov-23	R 1,104,471,771,245.52	13,172
Dec-23	R 1,082,012,761,868.13	11,473
Jan-24	R 954,179,775,978.63	12,764
Feb-24	R 1,022,430,988,551.25	12,352
Mar-24	R 1,040,743,902,186.83	12,088
Apr-24	R 1,071,823,085,402.57	12,326
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	12,298
Oct-24	R 1,156,460,284,869.34	14,268
Total	R 12,802,506,997,810.00	152,847
Average	R 1,066,875,583,150.83	12,737



CLS Settlement Values and Volumes from November 2023 - October 2024

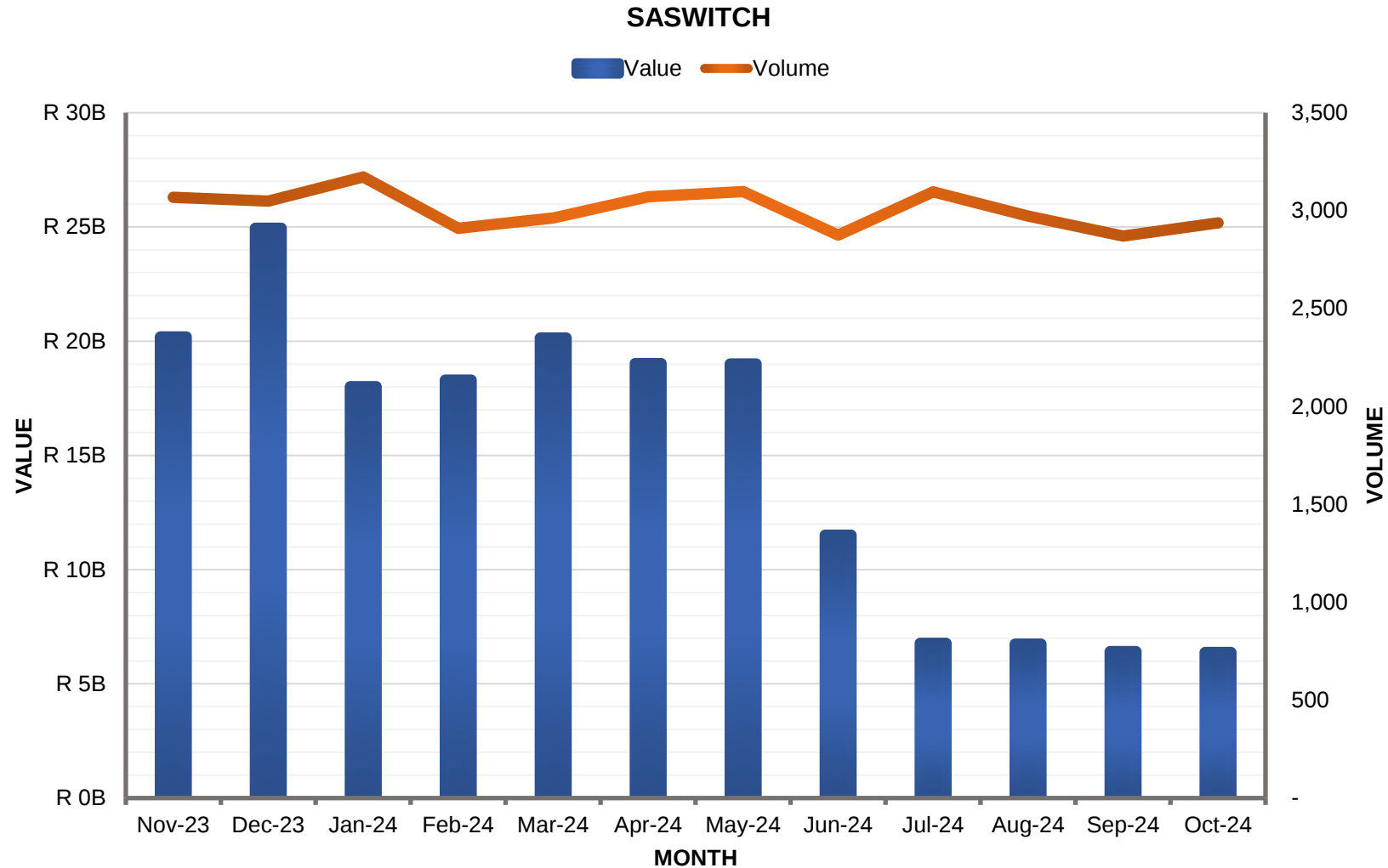
CLS Settlement - Monthly Values and Volumes



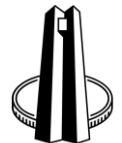
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Nov-23	R 705,702,115,215.42	2,133
Dec-23	R 692,976,360,059.12	1,522
Jan-24	R 770,969,518,127.86	1,840
Feb-24	R 770,969,518,127.86	1,730
Mar-24	R 772,862,719,784.94	1,630
Apr-24	R 942,878,248,440.00	1,784
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Oct-24	R 1,010,562,229,060.86	1,929
Total	R 9,845,782,310,817.74	21,282
Average	R 820,481,859,234.81	1,774



SASWITCH Values and Volumes from November 2023 - October 2024

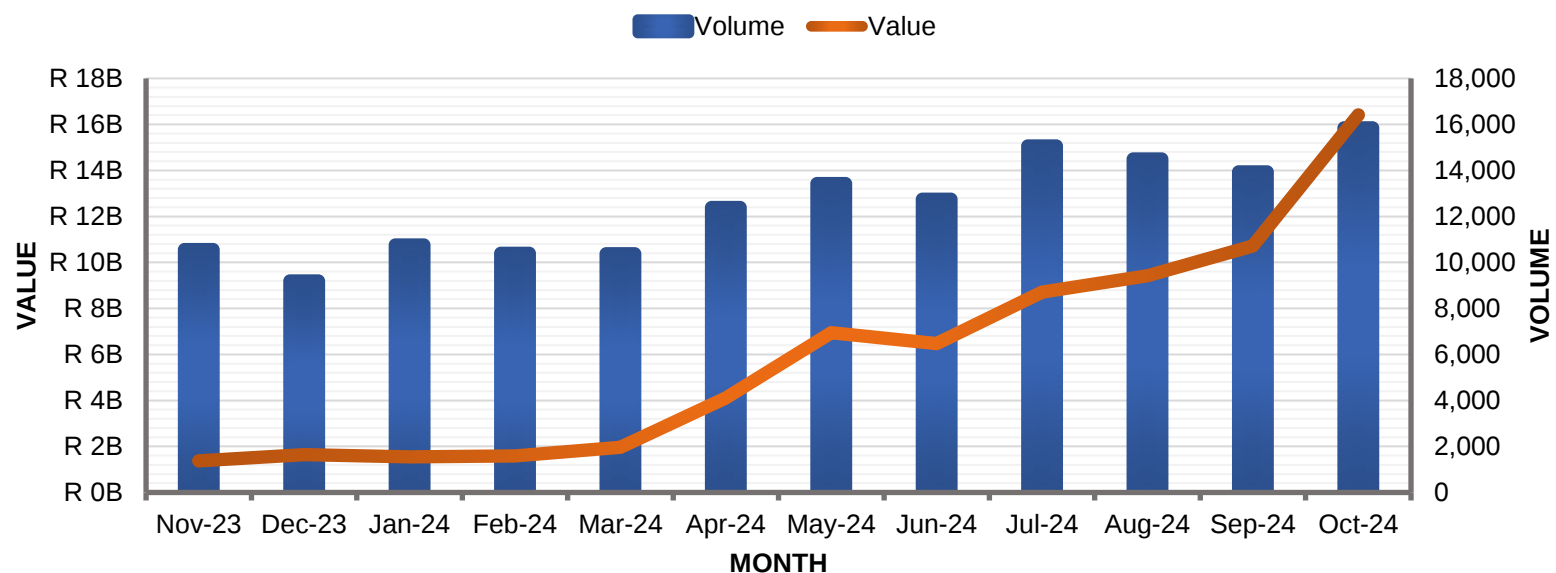


SASWITCH Monthly Values		
Month	Value	Volume
Nov-23	R 20,185,272,350.30	3,068
Dec-23	R 24,942,661,434.50	3,048
Jan-24	R 18,007,792,987.38	3,172
Feb-24	R 18,295,250,547.28	2,910
Mar-24	R 20,139,245,935.19	2,963
Apr-24	R 19,020,834,413.92	3,071
May-24	R 19,001,925,333.39	3,097
Jun-24	R 11,506,507,126.11	2,875
Jul-24	R 6,772,905,831.23	3,096
Aug-24	R 6,738,371,627.48	2,972
Sep-24	R 6,412,257,151.53	2,870
Oct-24	R 6,372,470,641.36	2,938
Total	R 177,395,495,379.67	36,080
Average	R 14,782,957,948.31	3,007



Pay-Shap (RAPI) Values and Volumes from November 2023 - October 2024

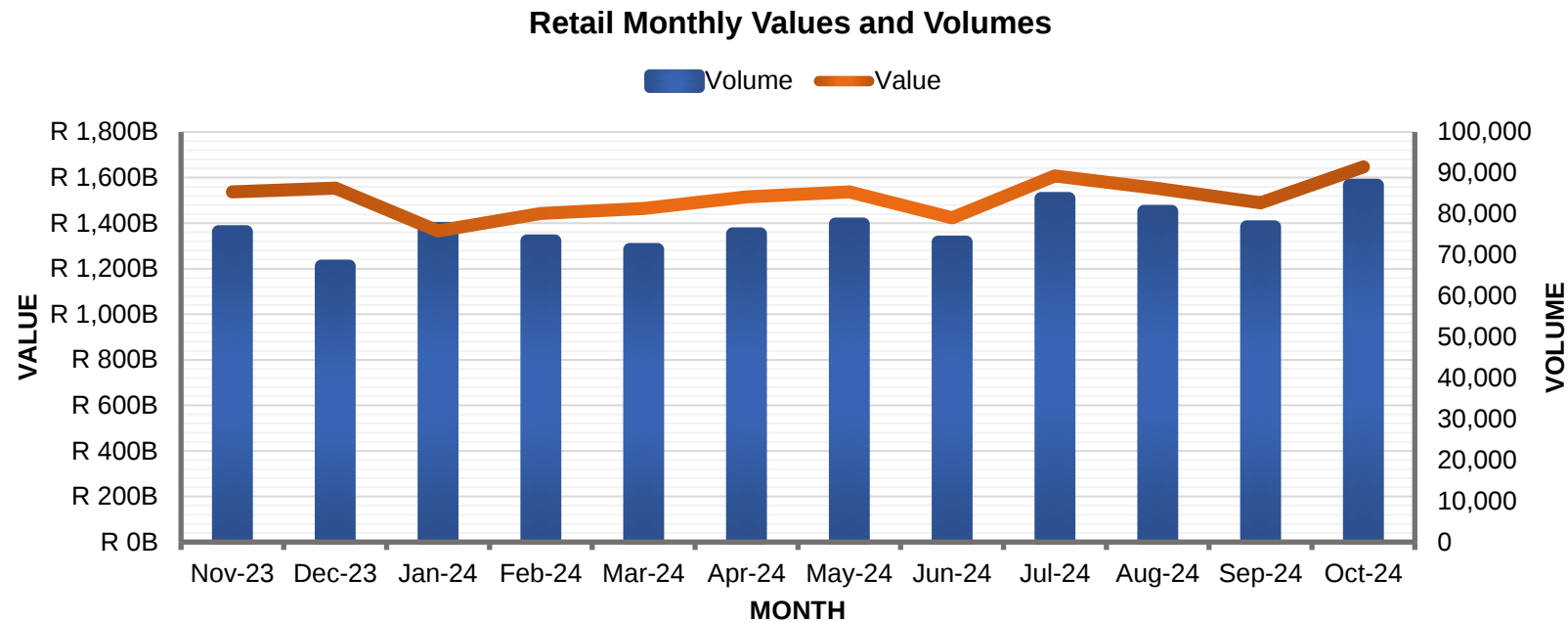
Pay-Shap (RAPI) Monthly Values and Volumes



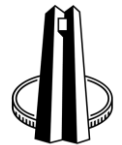
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Nov-23	R 1,373,679,907.95	10,558
Dec-23	R 1,643,400,871.93	9,193
Jan-24	R 1,541,157,344.43	10,757
Feb-24	R 1,584,283,839.13	10,396
Mar-24	R 1,962,997,861.06	10,376
Apr-24	R 4,105,648,735.79	12,387
May-24	R 6,941,011,419.40	13,427
Jun-24	R 6,475,602,561.03	12,747
Jul-24	R 8,708,362,778.46	15,062
Aug-24	R 9,414,122,633.82	14,496
Sep-24	R 10,709,503,287.93	13,935
Oct-24	R 16,412,419,318.56	15,850
Total	R 70,872,190,559.49	149,184
Average	R 5,906,015,879.96	12,432



Retail Values and Volumes from November 2023 - October 2024



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Aug-24	R 1,551,854,660,636.81	80,643
Sep-24	R 1,489,291,837,213.53	76,885
Oct-24	R 1,647,127,157,831.45	87,030
Total	R 18,137,205,006,185.20	918,551
Average	R 1,511,433,750,515.43	76,546



Summarised Volumes and Values Totals for October 2024

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,449 R	409,703,044,091.82
Payment Dematerialised MM Instrument (MPDEM)	5,016 R	181,202,904,637.87
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,937 R	1,010,562,240,160.86
Payment any Money Market Product (MPMMI)	245 R	31,302,923,486.69
Settlement of Derivative Margin Calls (OSDMC)	59 R	8,530,003,187.96





THANK YOU



SOUTH AFRICAN RESERVE BANK