



Settlement Statistics and Indicators



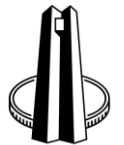
February 2024



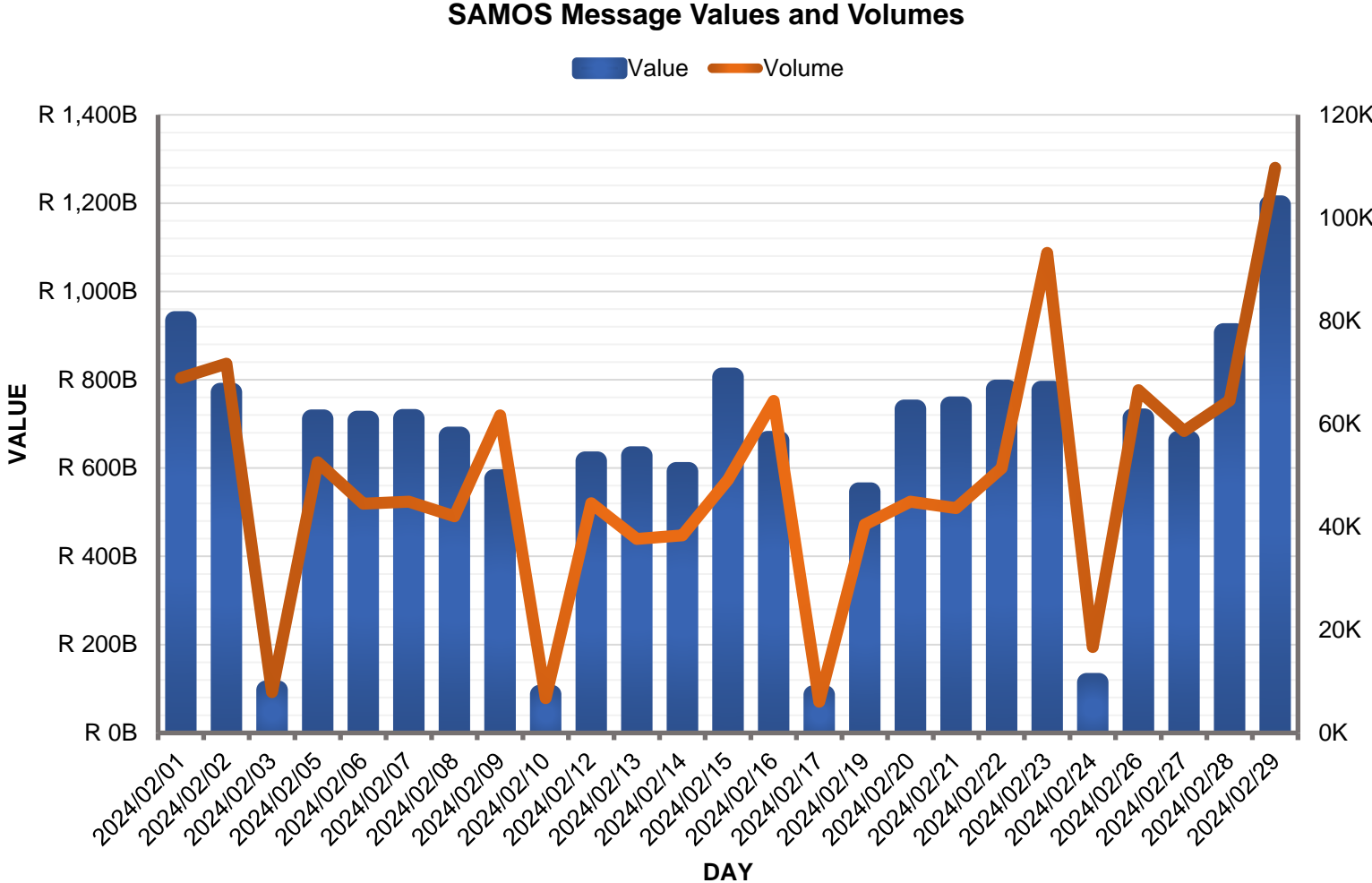
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for February 2024

- ✓ In February 2024, SAMOS processed **1,230,950** transactions to the value of **ZAR 15,825,454,095,423.20**
- ✓ Peak volume was **109,722** and peak value was **ZAR R 1,196,055,986,193.54** on the 29th of February 2024.
- ✓ An average number of transactions processed per day was **49,238** representing an average value of **ZAR 633,018,163,816.93**
- ✓ 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.



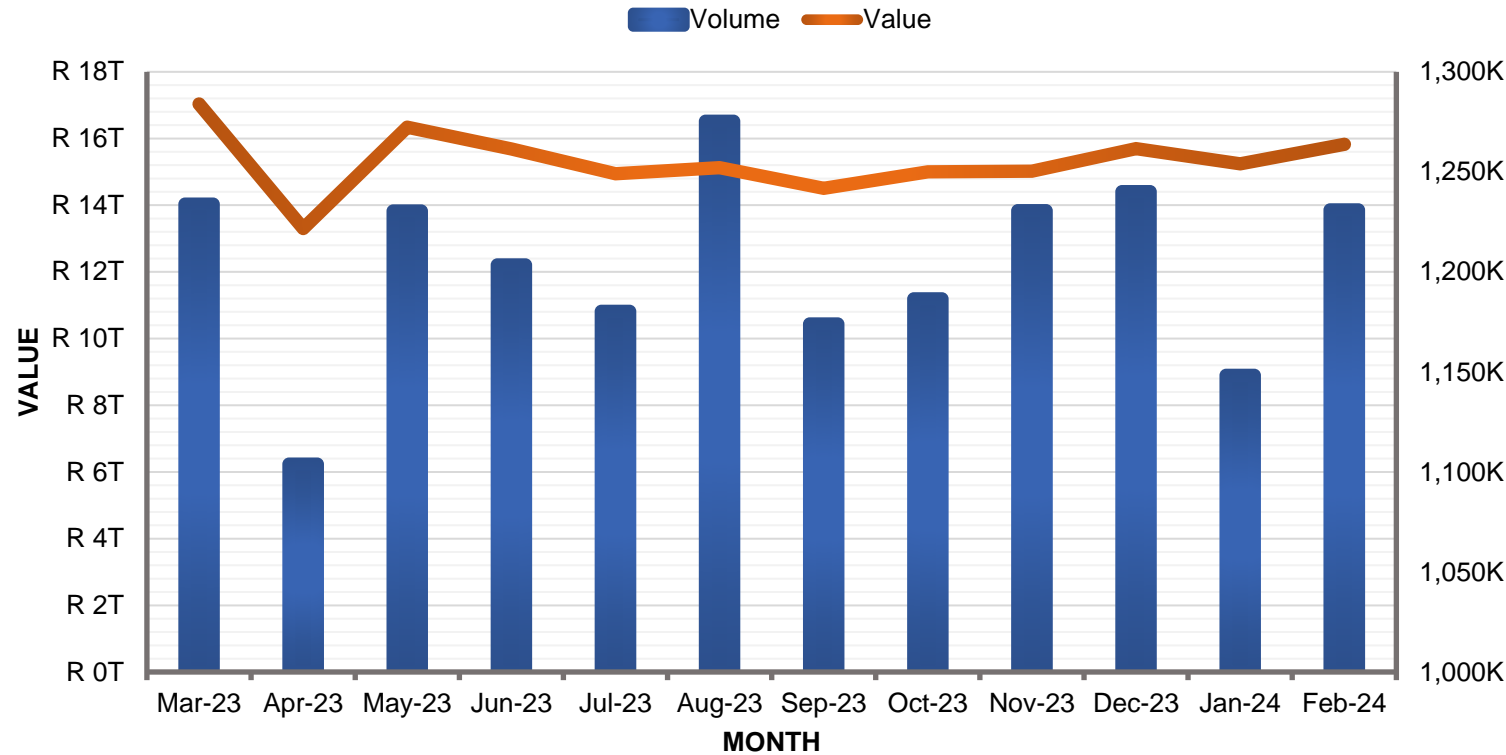
Daily Message Volumes and Values for February 2024



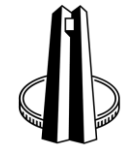
Daily Values and Volumes per month		
Date	Value	Volume
2024-02-01	R 933,562,586,712.62	68,945
2024-02-02	R 771,423,126,320.30	71,689
2024-02-03	R 97,130,358,470.48	7,911
2024-02-05	R 711,073,859,999.43	52,549
2024-02-06	R 708,188,823,118.03	44,508
2024-02-07	R 712,123,910,379.50	44,895
2024-02-08	R 671,951,920,199.24	42,048
2024-02-09	R 575,843,824,748.33	61,642
2024-02-10	R 87,257,012,119.77	6,768
2024-02-12	R 615,991,019,537.99	44,592
2024-02-13	R 627,515,541,683.74	37,674
2024-02-14	R 592,052,391,087.76	38,355
2024-02-15	R 805,771,875,180.36	49,176
2024-02-16	R 662,379,192,827.72	64,455
2024-02-17	R 86,114,946,067.50	6,056
2024-02-19	R 545,715,823,800.03	40,452
2024-02-20	R 733,284,940,797.79	44,895
2024-02-21	R 740,586,004,168.34	43,640
2024-02-22	R 778,580,848,749.70	51,416
2024-02-23	R 776,072,496,114.34	93,180
2024-02-24	R 114,208,325,253.00	16,678
2024-02-26	R 713,421,866,083.07	66,535
2024-02-27	R 662,613,678,923.20	58,622
2024-02-28	R 906,533,736,887.47	64,547
2024-02-29	R 1,196,055,986,193.54	109,722
Total	R 15,825,454,095,423.20	1,230,950
Average	R 633,018,163,816.93	49,238

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

SAMOS Message Values and Volumes

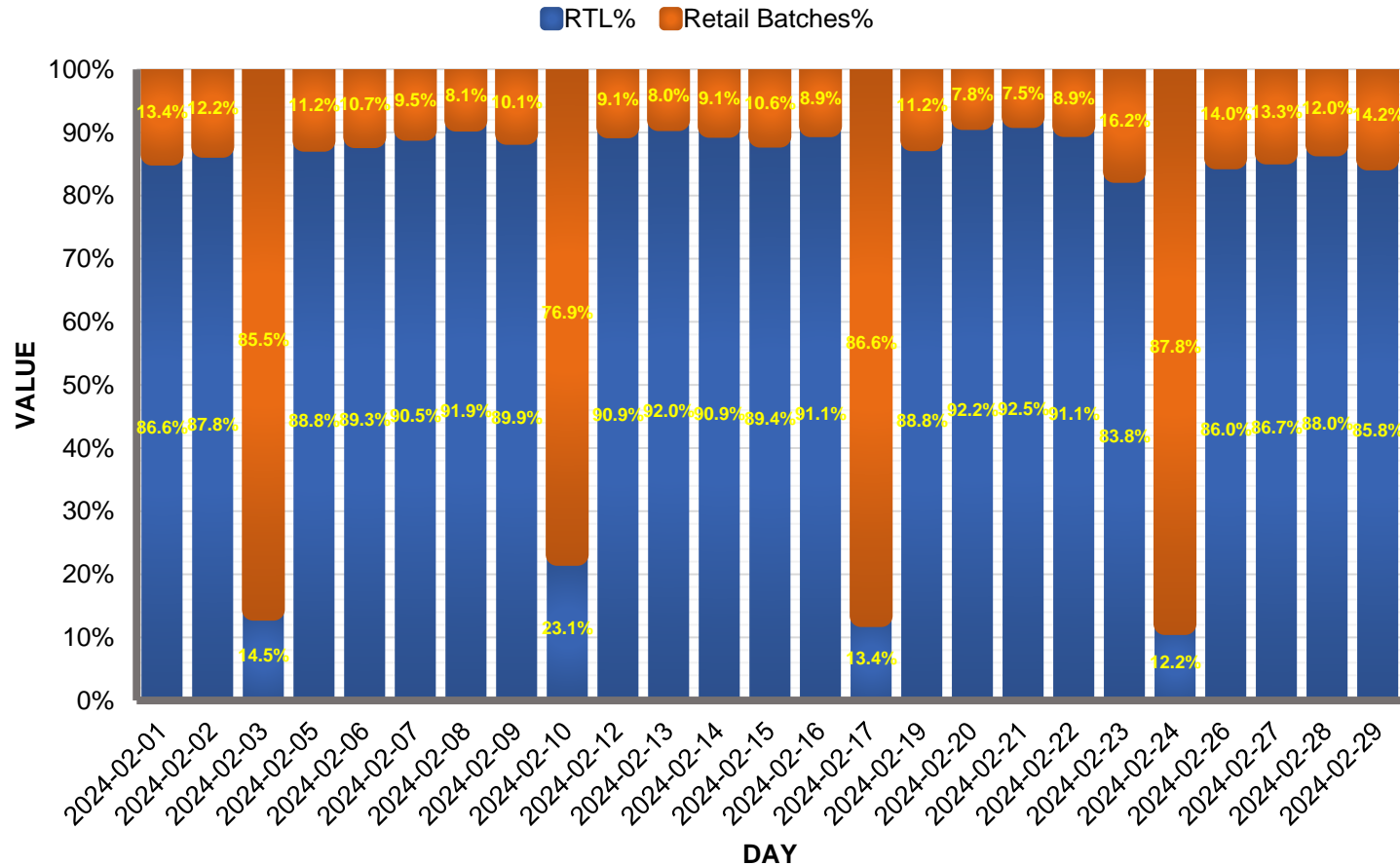


Message Values and Volumes - Monthly		
Month	Value	Volume
Mar-23	R 17,034,115,775,132.10	1,233,867
Apr-23	R 13,301,610,691,152.00	1,103,877
May-23	R 16,338,858,669,103.00	1,230,379
Jun-23	R 15,686,942,970,610.00	1,203,445
Jul-23	R 14,941,579,221,461.90	1,180,269
Aug-23	R 15,123,417,679,999.80	1,275,268
Sep-23	R 14,503,715,310,740.60	1,173,951
Oct-23	R 14,997,760,758,461.80	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
Total	R 183,706,774,106,221.00	14,437,379
Average	R 15,308,897,842,185.00	1,203,115



RTL/Retail Batches Message Values for February 2024

RTL Value / Retail Batches Value

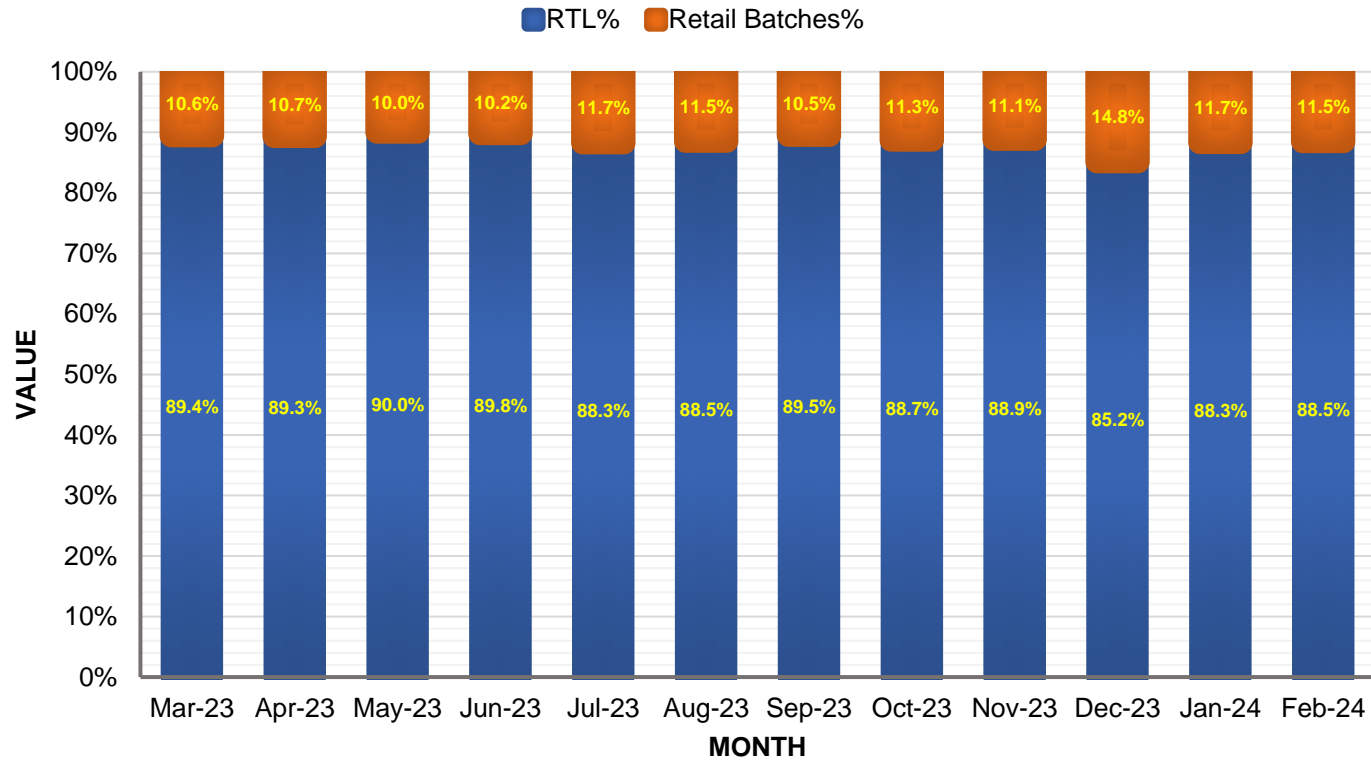


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-02-01	R 674,781,656,444.41	R 104,847,278,572.90
2024-02-02	R 537,859,580,511.75	R 74,849,568,107.99
2024-02-03	R 3,248,069,185.23	R 19,228,930,269.08
2024-02-05	R 503,121,619,037.55	R 63,679,549,336.89
2024-02-06	R 491,868,079,253.84	R 58,857,060,707.66
2024-02-07	R 504,587,769,159.81	R 53,031,374,747.11
2024-02-08	R 507,059,899,276.46	R 44,509,805,063.20
2024-02-09	R 431,410,305,874.01	R 48,717,255,960.22
2024-02-10	R 4,047,094,542.84	R 13,435,035,574.05
2024-02-12	R 449,774,473,513.57	R 45,154,817,858.20
2024-02-13	R 459,041,090,485.63	R 39,831,105,127.01
2024-02-14	R 415,861,176,406.10	R 41,383,854,783.10
2024-02-15	R 605,440,488,550.32	R 71,799,936,620.83
2024-02-16	R 506,770,466,606.57	R 49,771,060,933.31
2024-02-17	R 2,101,130,240.42	R 13,541,310,774.16
2024-02-19	R 373,115,387,513.19	R 46,909,652,256.91
2024-02-20	R 568,531,296,531.32	R 48,164,367,303.35
2024-02-21	R 547,254,731,662.45	R 44,332,891,097.53
2024-02-22	R 576,150,976,715.67	R 56,482,949,216.52
2024-02-23	R 526,881,335,098.13	R 101,714,370,605.27
2024-02-24	R 3,844,831,123.93	R 27,736,894,850.84
2024-02-26	R 475,037,482,929.14	R 77,494,018,739.28
2024-02-27	R 458,300,798,374.56	R 70,071,665,623.77
2024-02-28	R 602,522,132,160.16	R 81,988,599,212.44
2024-02-29	R 875,366,970,185.42	R 144,898,761,230.45
Total	R 11,103,978,841,382.50	R 1,442,432,114,572.07
Average	R 444,159,153,655.30	R 57,697,284,582.88

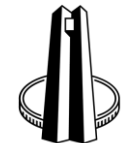


RTL /Retail Batches Message Values for 12 Months (March 2023 – February 2024)

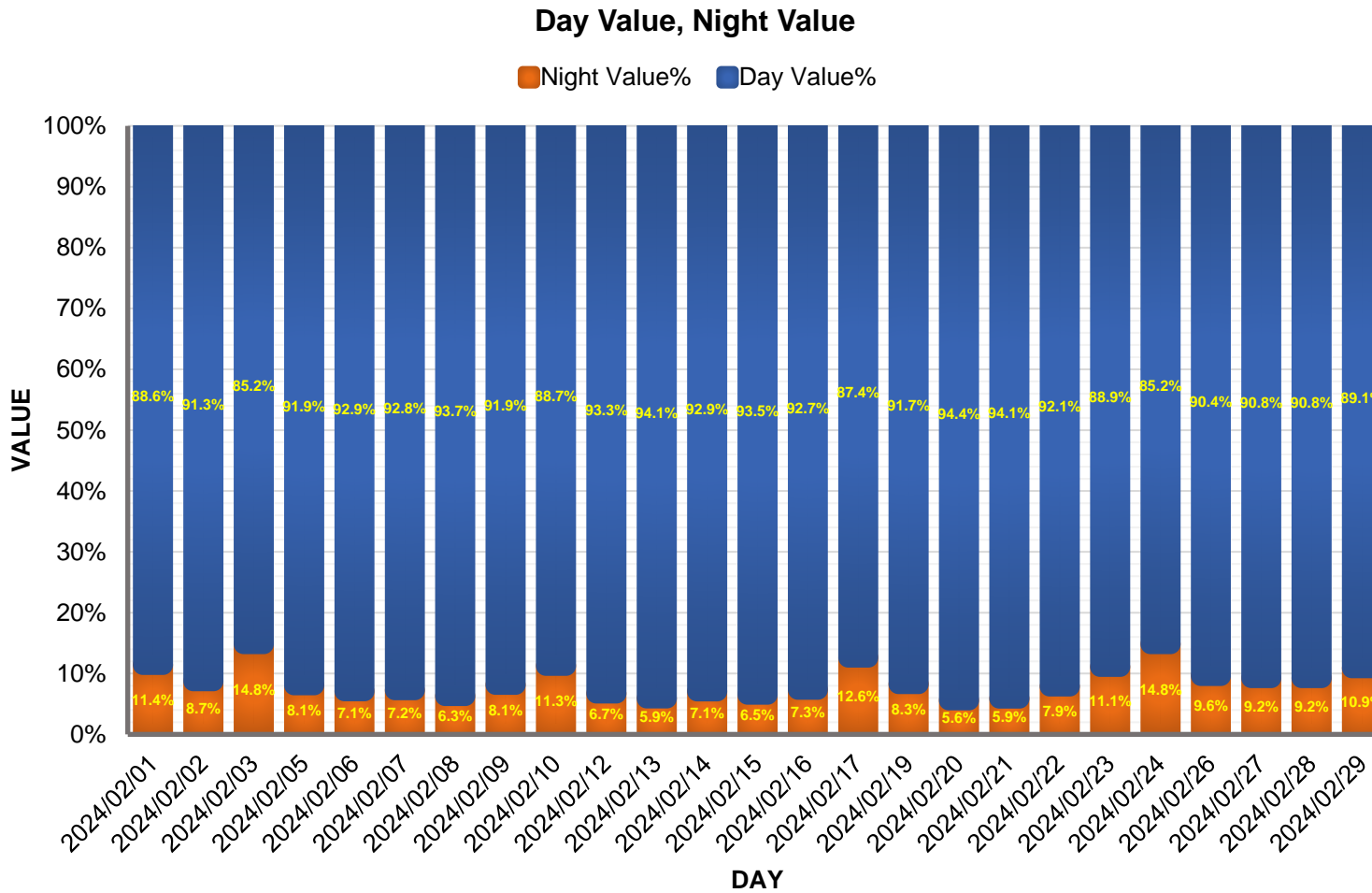
RTL Value / Batches Value



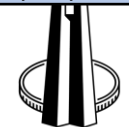
RTL /Batches Message Values		
Month	RTL	Retail Batches
Mar-23	R 12,515,492,053,533.60	R 1,477,588,134,380.61
Apr-23	R 10,828,698,705,059.00	R 1,293,348,642,385.71
May-23	R 13,349,053,362,802.30	R 1,476,523,669,855.21
Jun-23	R 12,746,213,708,203.80	R 1,444,420,800,651.18
Jul-23	R 10,871,752,729,628.50	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 10,777,403,248,219.90	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 11,103,978,841,382.50	R 1,442,432,114,572.07
Total	R 139,225,509,976,865.00	R 17,546,631,154,376.50
Average	R 11,602,125,831,405.40	R 1,462,219,262,864.71



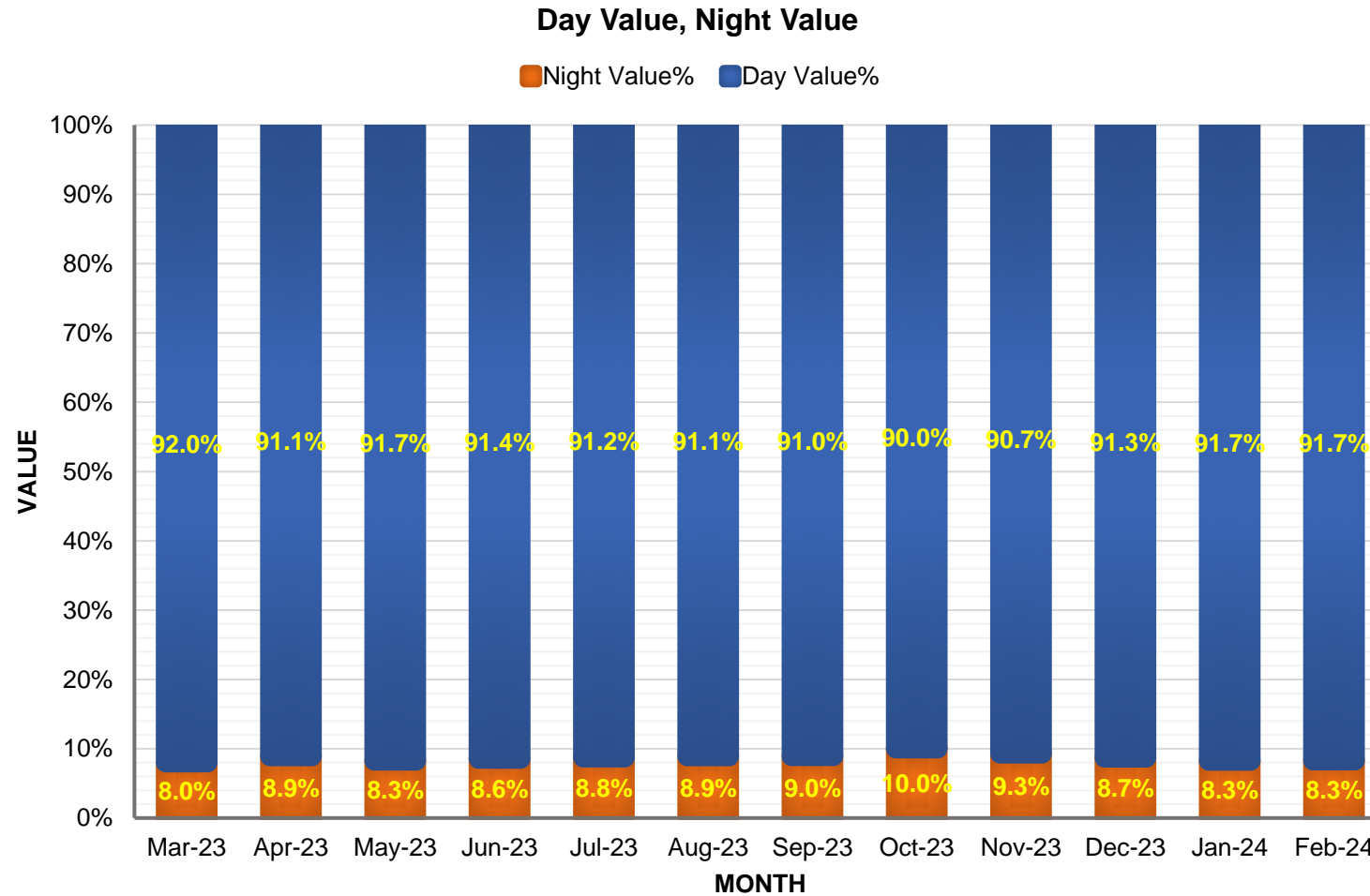
Day and Night Settlement Values for February 2024



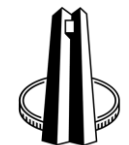
Day and Night Settlement Values		
Date	Night Value	Day Value
2024-02-01	R 106,406,503,621.19	R 827,156,083,091.43
2024-02-02	R 67,295,423,676.19	R 704,127,702,644.11
2024-02-03	R 14,408,227,856.98	R 82,722,130,613.50
2024-02-05	R 57,353,324,649.46	R 653,720,535,349.97
2024-02-06	R 50,050,841,572.50	R 658,137,981,545.53
2024-02-07	R 51,602,631,264.03	R 660,521,279,115.47
2024-02-08	R 42,201,947,312.10	R 629,749,972,887.14
2024-02-09	R 46,813,609,240.40	R 529,030,215,507.93
2024-02-10	R 9,816,809,825.46	R 77,440,202,294.31
2024-02-12	R 41,295,891,257.12	R 574,695,128,280.87
2024-02-13	R 37,045,399,881.50	R 590,470,141,802.24
2024-02-14	R 41,802,900,970.60	R 550,249,490,117.16
2024-02-15	R 52,389,535,380.89	R 753,382,339,799.47
2024-02-16	R 48,534,089,453.15	R 613,845,103,374.57
2024-02-17	R 10,861,373,190.28	R 75,253,572,877.22
2024-02-19	R 45,067,443,894.93	R 500,648,379,905.10
2024-02-20	R 40,880,278,396.79	R 692,404,662,401.00
2024-02-21	R 43,451,562,343.34	R 697,134,441,825.00
2024-02-22	R 61,248,315,946.11	R 717,332,532,803.59
2024-02-23	R 86,066,937,536.44	R 690,005,558,577.90
2024-02-24	R 16,920,730,041.10	R 97,287,595,211.90
2024-02-26	R 68,309,994,040.77	R 645,111,872,042.30
2024-02-27	R 61,251,870,542.59	R 601,361,808,380.61
2024-02-28	R 83,848,969,510.99	R 822,684,767,376.48
2024-02-29	R 129,935,753,278.98	R 1,066,120,232,914.56
Total	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Average	R 52,594,414,587.36	R 580,423,749,229.57



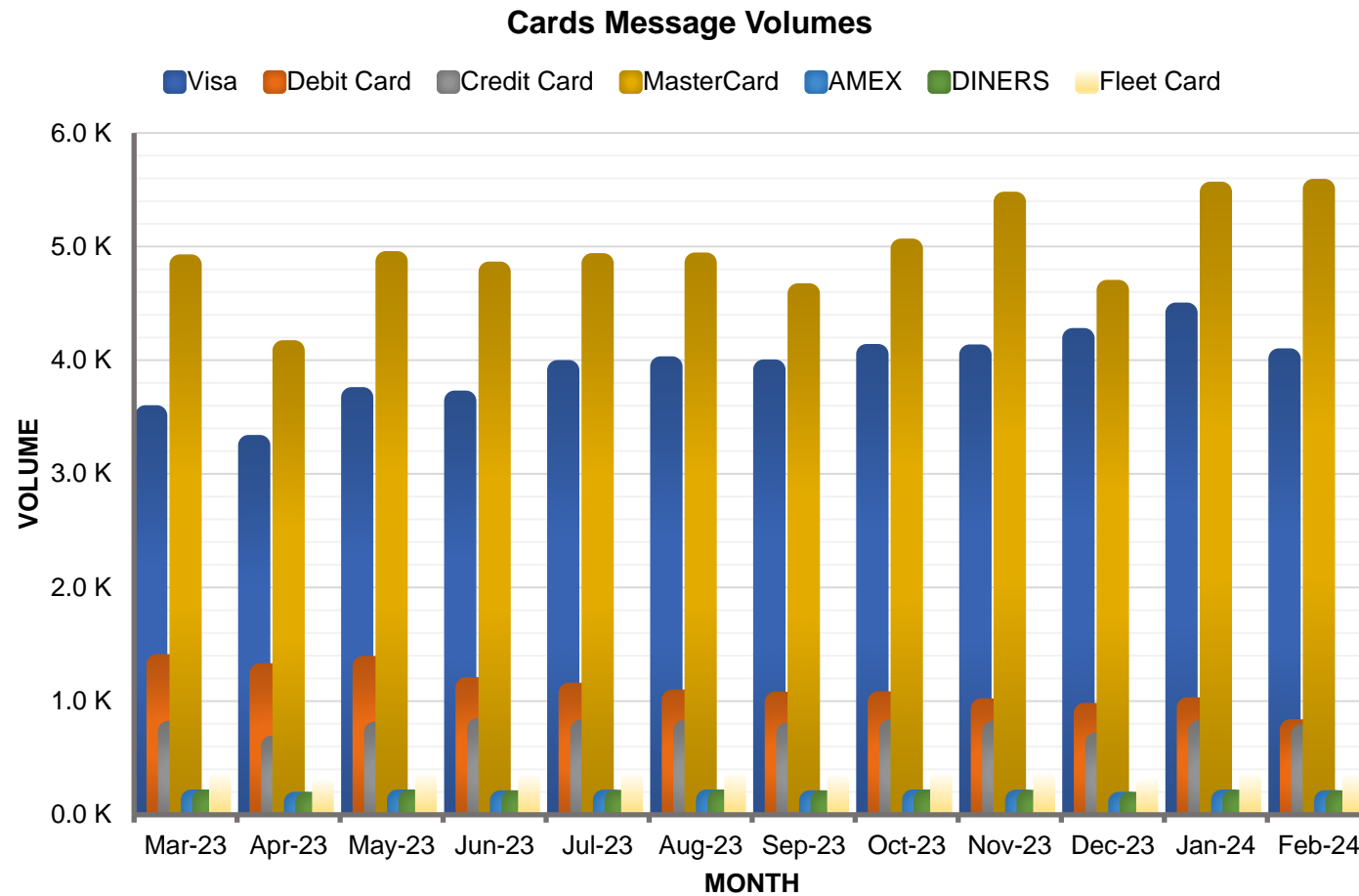
Day and Night Settlement Values for 12 Months (March 2023 – February 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Feb-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Total	R 15,770,511,401,206.40	R 164,411,868,598,945.00
Average	R 1,314,209,283,433.87	R 13,700,989,049,912.00



Cards Message Volumes from March 2023 – February 2024

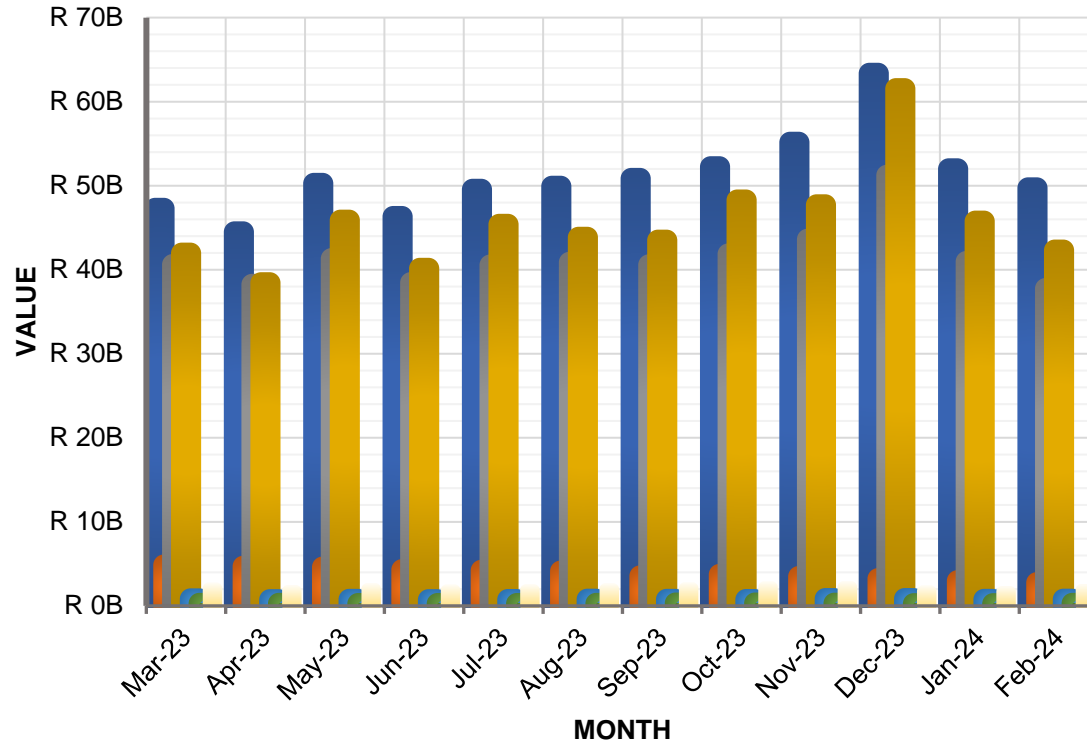


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Mar-23	3,512	1,322	734	4,839	130	130	312
Apr-23	3,251	1,242	604	4,084	110	110	264
May-23	3,672	1,305	726	4,869	130	130	312
Jun-23	3,641	1,119	760	4,776	124	124	300
Jul-23	3,909	1,070	743	4,850	129	128	312
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
Feb-24	4,013	748	704	5,504	125	124	300
Total	46,562	12,571	8,582	58,828	1,501	1,496	3,612
Average	3,880	1,048	715	4,902	125	125	301

Cards Message Values from March 2023 - February 2024

Cards Message Values

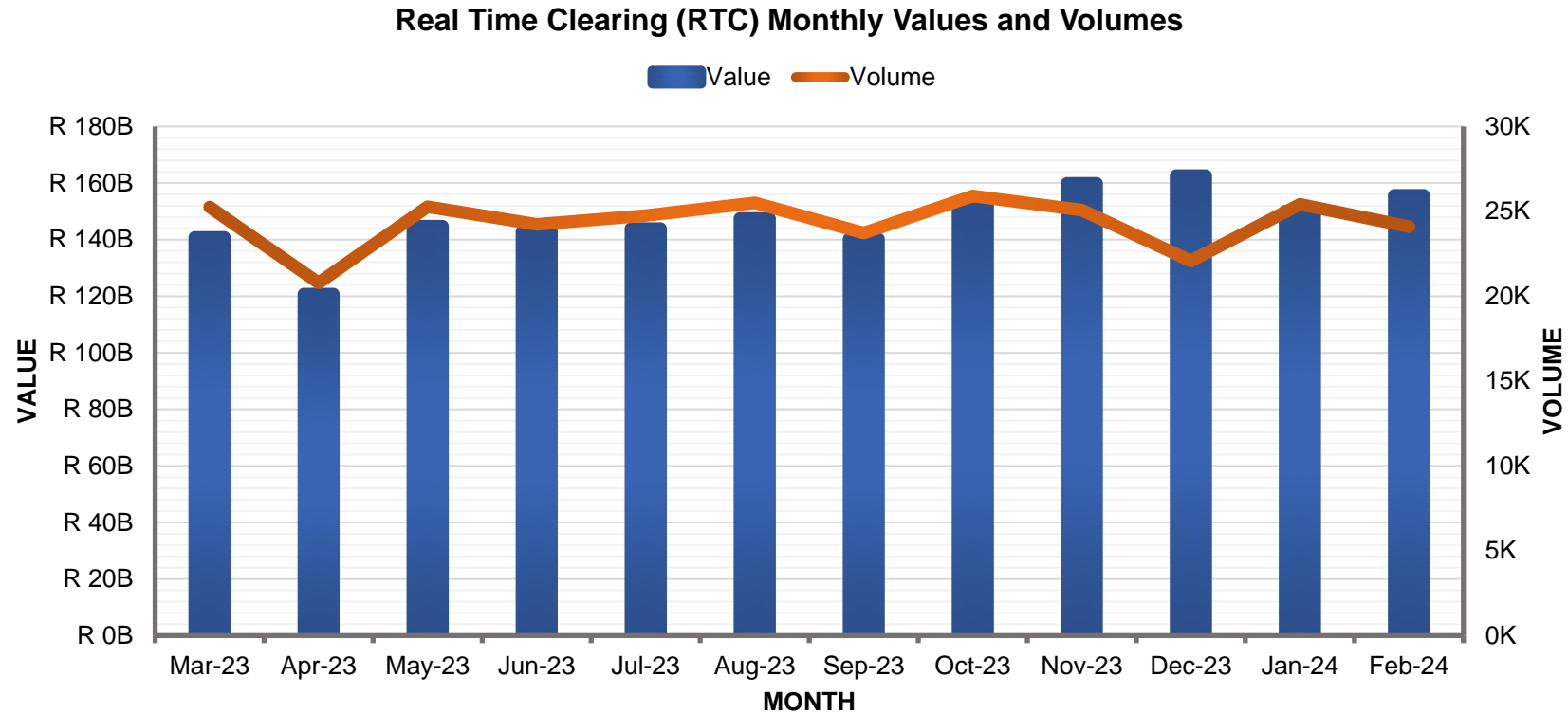
■ Visa
 ■ Debit Card
 ■ Credit Card
 ■ MasterCard
 ■ AMEX
 ■ DINERS
 ■ Fleet Card



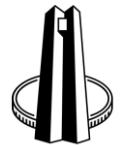
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Mar-23	R 47,293,171,228.44	R 4,853,801,928.23	R 40,617,000,052.65
Apr-23	R 44,486,303,530.24	R 4,689,020,853.09	R 38,248,937,391.00
May-23	R 50,254,830,006.77	R 4,594,978,750.20	R 41,303,416,139.75
Jun-23	R 46,315,377,077.37	R 4,289,529,567.77	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
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	R 37,743,137,562.54
Total	R 611,143,515,568.88	R 46,474,477,516.00	R 496,059,179,330.20
Average	R 50,928,626,297.41	R 3,872,873,126.33	R 41,338,264,944.18

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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 1,713,700,313.28
Feb-24	R 42,315,816,383.94	R 771,112,485.53	R 285,302,862.12	R 1,964,040,323.08
Total	R 544,746,738,271.86	R 9,243,697,192.52	R 3,332,375,001.40	R 23,984,421,975.76
Average	R 45,395,561,522.66	R 770,308,099.38	R 277,697,916.78	R 1,998,701,831.31

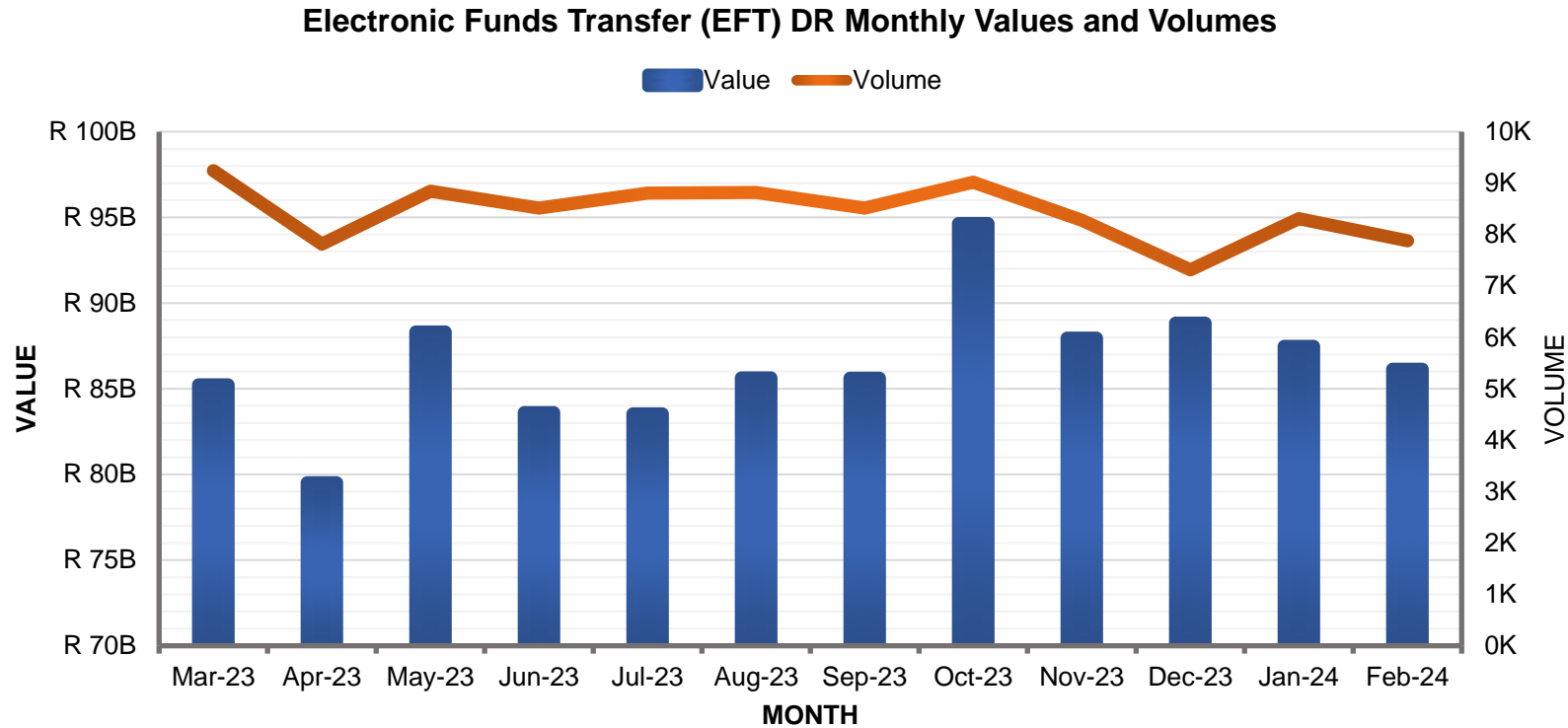
Real Time Clearing (RTC) Monthly Values and Volumes from March 2023 – February 2024



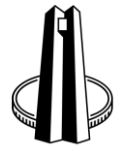
RTC Monthly Value and Volumes		
Month	Value	Volume
Mar-23	R 140,820,799,098.73	25,254
Apr-23	R 120,717,474,434.30	20,788
May-23	R 144,761,400,063.88	25,269
Jun-23	R 142,807,131,211.57	24,236
Jul-23	R 143,895,285,930.05	24,750
Aug-23	R 147,484,183,329.12	25,508
Sep-23	R 140,190,428,554.84	23,723
Oct-23	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
Total	R 1,761,845,224,267.88	292,109
Average	R 146,820,435,355.66	24,342



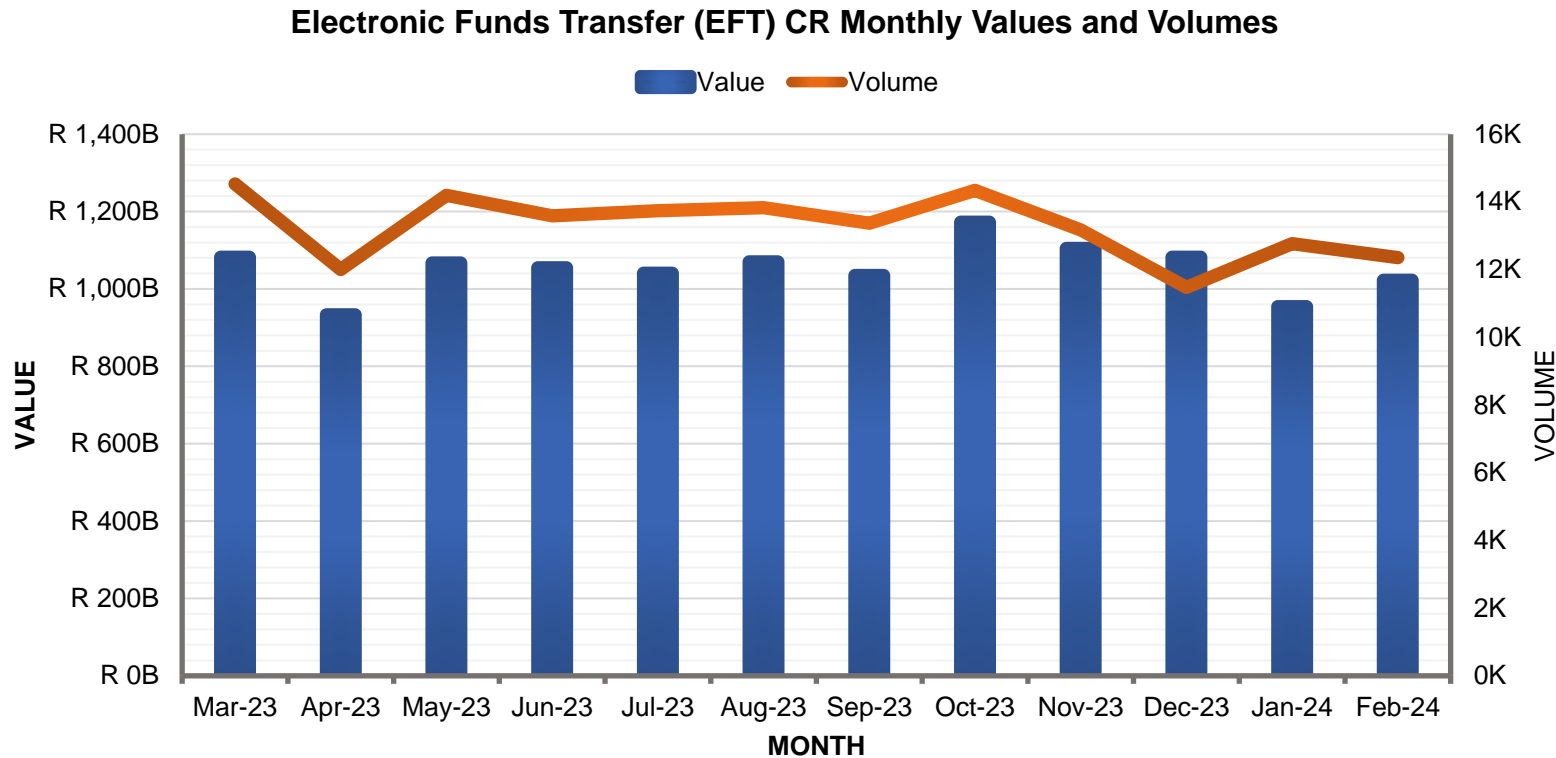
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from March 2023 - February 2024



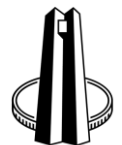
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Mar-23	R 85,223,961,941.93	9,242
Apr-23	R 79,514,951,790.58	7,815
May-23	R 88,308,002,644.82	8,843
Jun-23	R 83,607,339,137.74	8,514
Jul-23	R 83,527,418,086.72	8,805
Aug-23	R 85,627,587,639.05	8,817
Sep-23	R 85,616,004,730.37	8,515
Oct-23	R 94,643,174,653.98	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
Total	R 1,037,789,306,409.48	101,775
Average	R 86,482,442,200.79	8,481



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

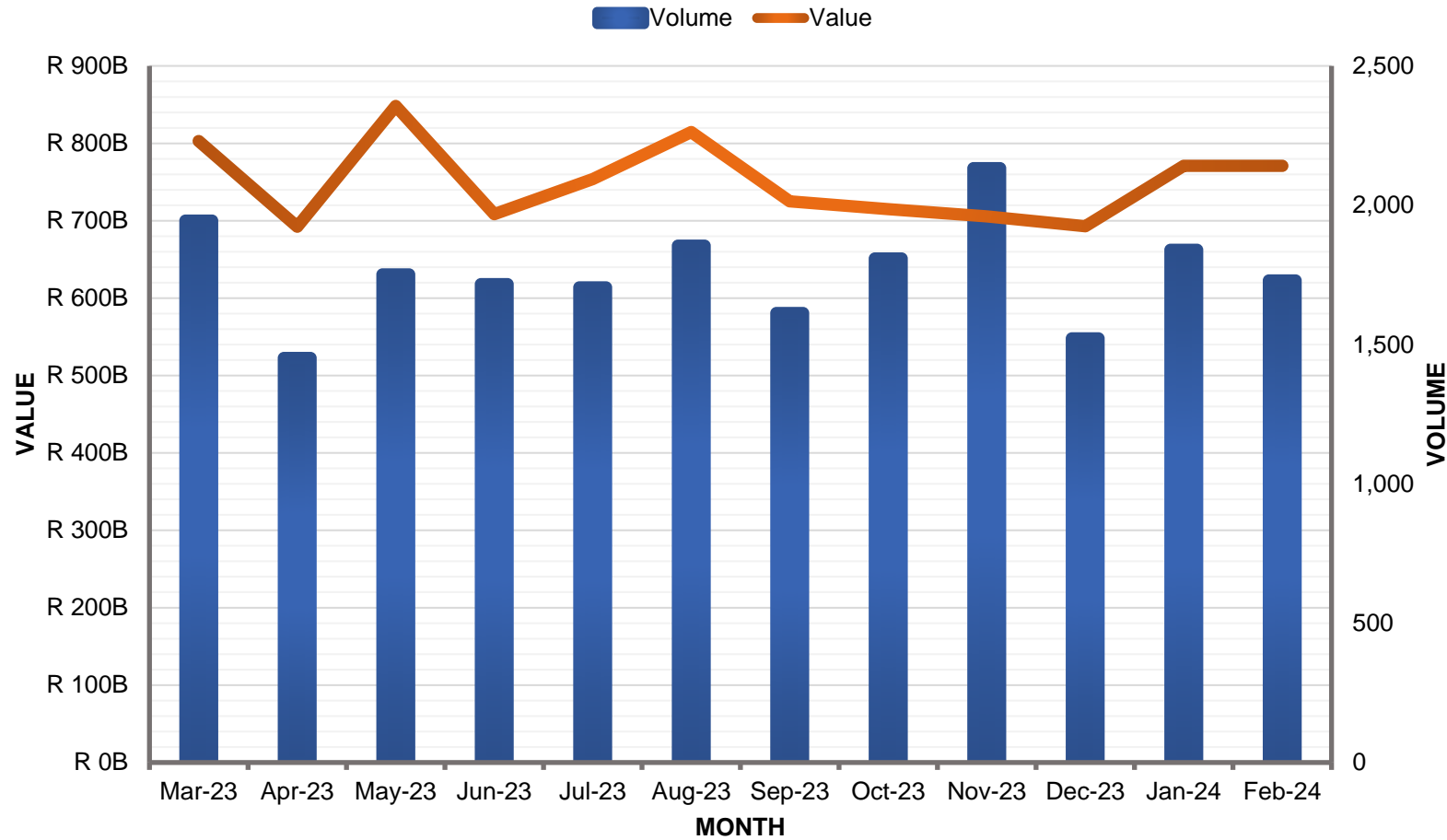


EFT CR Monthly Value and Volumes		
Month	Value	Volume
Mar-23	R 1,082,004,388,145.70	14,529
Apr-23	R 933,117,042,340.13	12,004
May-23	R 1,067,027,584,247.55	14,195
Jun-23	R 1,054,641,432,184.67	13,589
Jul-23	R 1,040,363,888,298.46	13,738
Aug-23	R 1,070,000,758,773.03	13,828
Sep-23	R 1,034,507,371,702.16	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
Total	R 12,617,275,320,554.80	159,355
Average	R 1,051,439,610,046.24	13,280

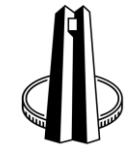


CLS Settlement Values and Volumes from March 2023 - February 2024

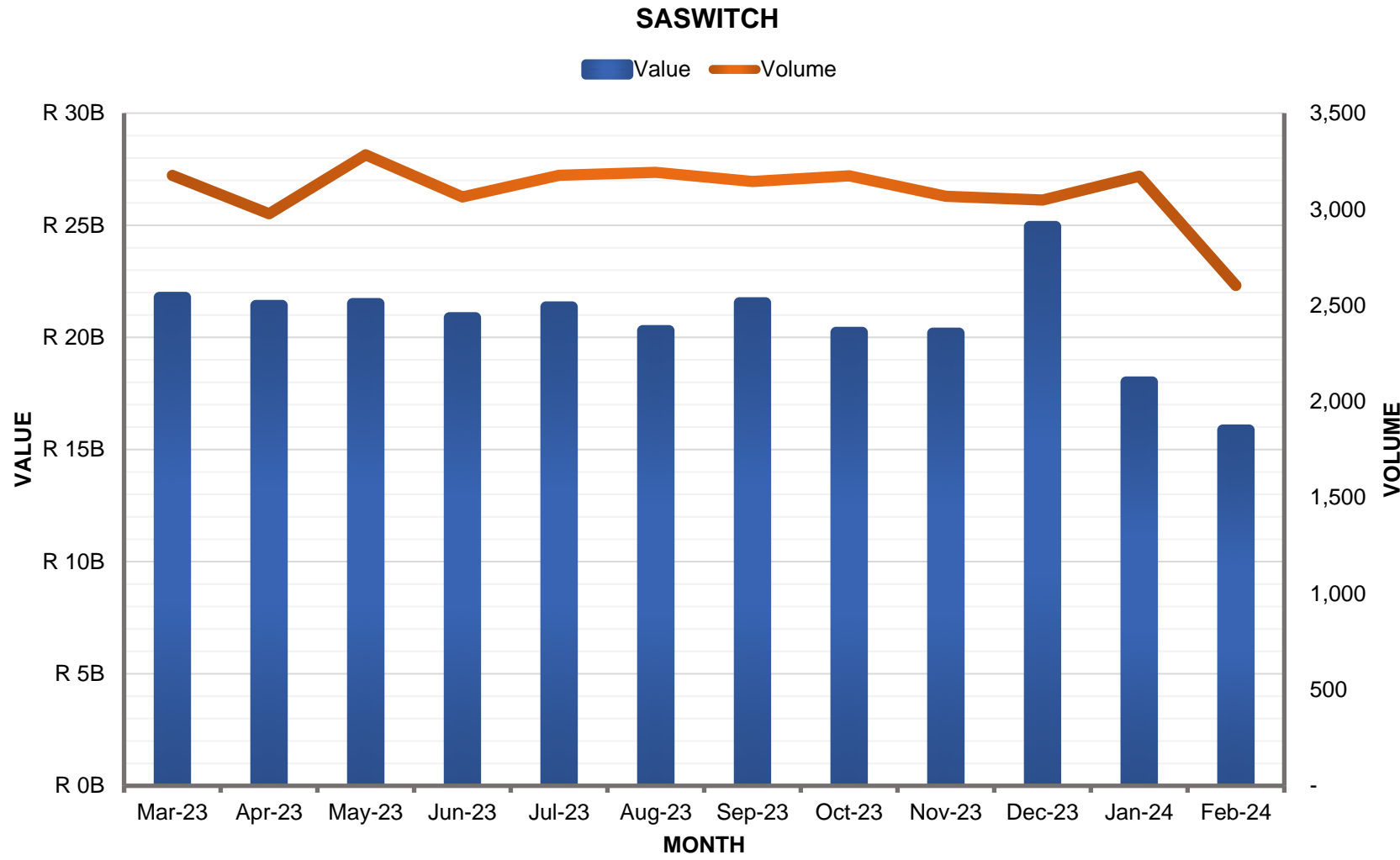
CLS Settlement - Monthly Values and Volumes



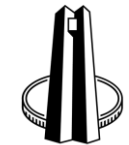
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Mar-23	R 802,976,956,480.78	1,945
Apr-23	R 692,315,807,375.06	1,452
May-23	R 848,236,725,900.98	1,752
Jun-23	R 708,610,109,332.68	1,717
Jul-23	R 753,780,201,402.90	1,705
Aug-23	R 814,624,731,061.36	1,855
Sep-23	R 725,136,743,330.76	1,613
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
Total	R 9,001,215,252,533.78	21,073
Average	R 750,101,271,044.48	1,756



SASWITCH Values and Volumes from March 2023 - February 2024

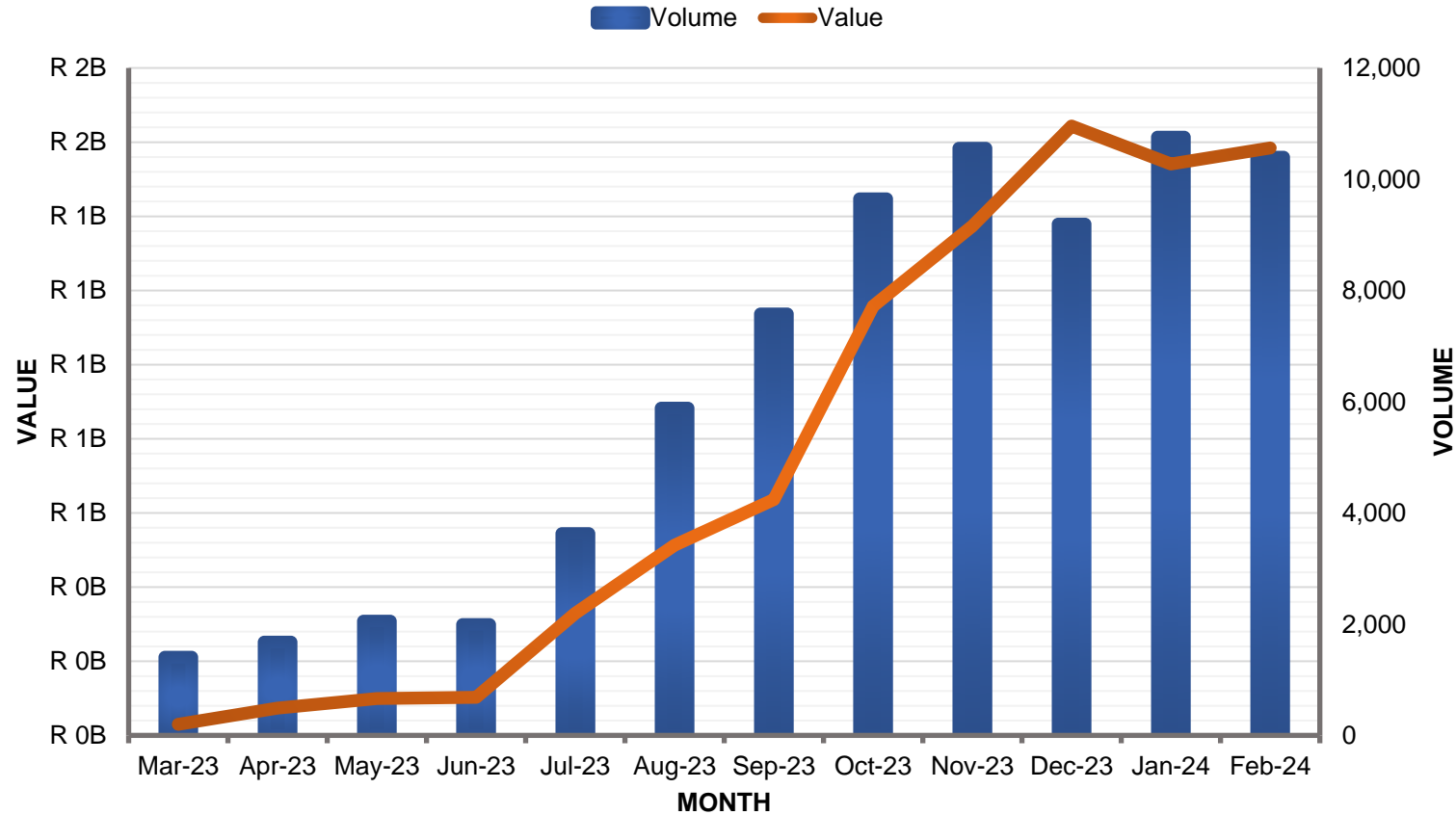


SASWITCH Monthly Values		
Month	Value	Volume
Mar-23	R 21,784,140,960.20	3,176
Apr-23	R 21,426,308,970.55	2,977
May-23	R 21,507,385,819.98	3,283
Jun-23	R 20,876,904,793.84	3,064
Jul-23	R 21,357,249,410.73	3,177
Aug-23	R 20,301,279,821.22	3,192
Sep-23	R 21,541,908,469.86	3,145
Oct-23	R 20,222,387,550.57	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
Total	R 248,023,162,941.68	37,080
Average	R 20,668,596,911.81	3,090



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

Pay-Shap (RAPI) Monthly Values and Volumes

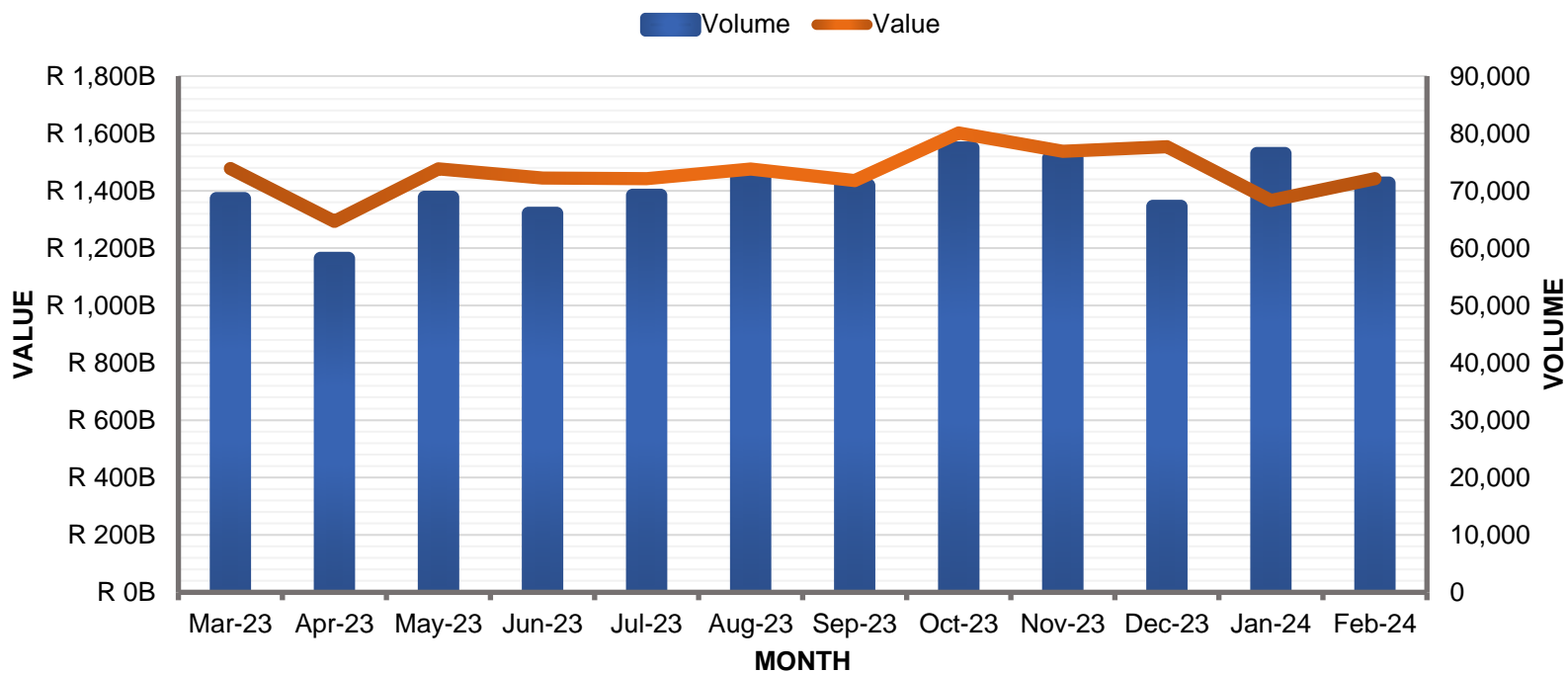


Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Mar-23	R 30,272,462.00	1,407
Apr-23	R 73,947,402.23	1,677
May-23	R 99,409,684.66	2,055
Jun-23	R 102,925,236.11	1,993
Jul-23	R 329,591,253.88	3,628
Aug-23	R 513,243,144.59	5,885
Sep-23	R 636,241,389.49	7,579
Oct-23	R 1,157,776,560.77	9,648
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
Total	R 9,085,929,097.17	74,776
Average	R 757,160,758.10	6,231

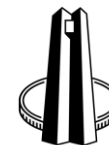


Retail Values and Volumes from March 2023 - February 2024

Retail Monthly Values and Volumes



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Feb-24	R 1,442,432,114,572.07	71,356
Total	R 17,547,485,994,567.60	842,763
Average	R 1,462,290,499,547.30	70,230



Summarised Volumes and Values Totals for February 2024

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8456	R 410,855,254,666.40
Payment Dematerialised MM Instrument (MPDEM)	5097	R 139,270,561,718.29
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1730	R 741,905,934,288.14
Payment any Money Market Product (MPMMI)	188	R 18,717,916,222.26
Settlement of Derivative Margin Calls (OSDMC)	66	R 8,094,862,478.77





THANK YOU



SOUTH AFRICAN RESERVE BANK