



Settlement Statistics and Indicators

December 2024



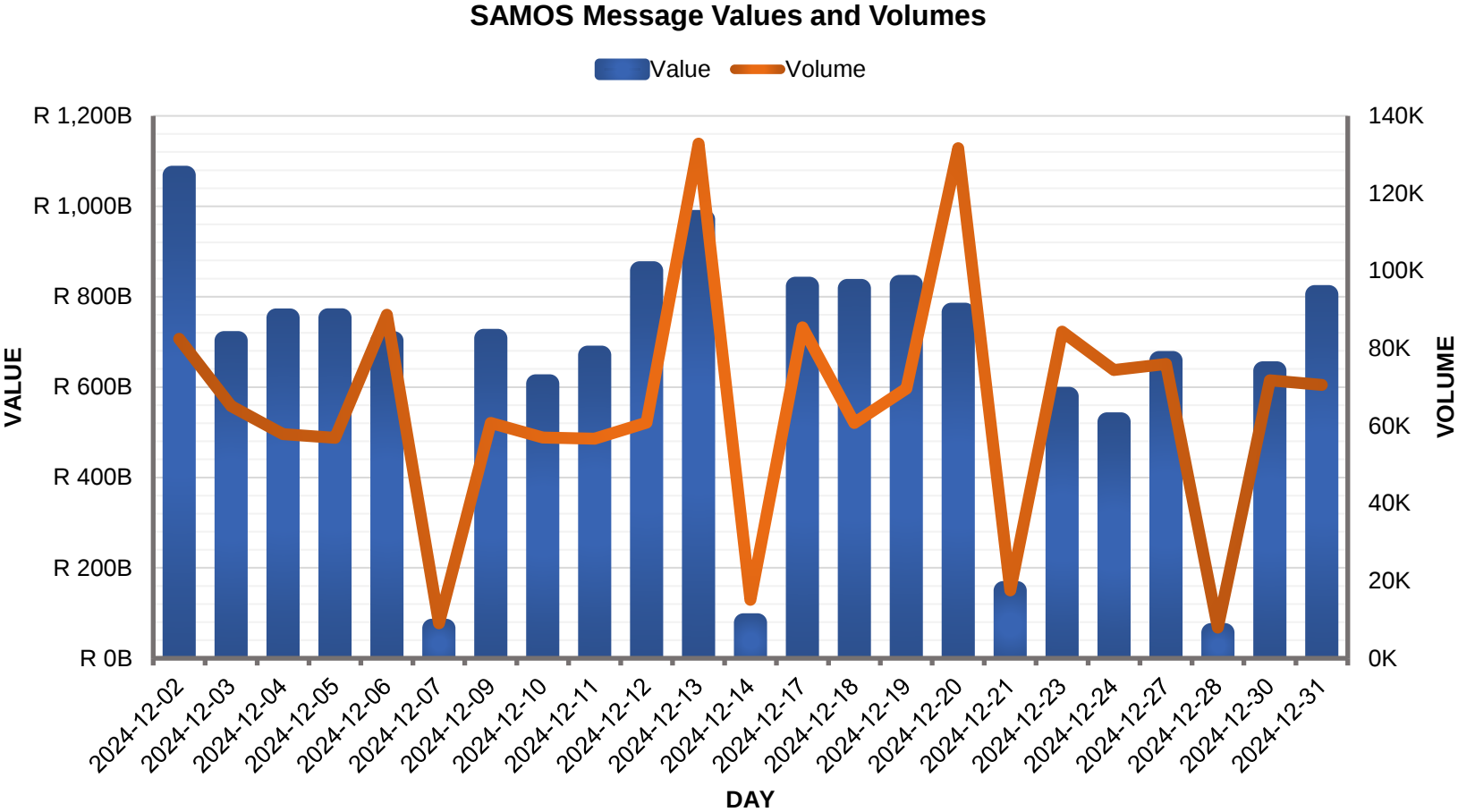
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for December 2024

- ✓ In December 2024, SAMOS processed **1,493,038** transactions to the value of **ZAR 14,580,434,238,282.30**
- ✓ Peak volume was **132,837** and peak value was **ZAR 1,068,604,064,129.69** on the 2nd of December 2024.
- ✓ An average number of transactions processed per day was **64,915** representing an average value of **ZAR 633,931,923,403.58**
- ✓ 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.



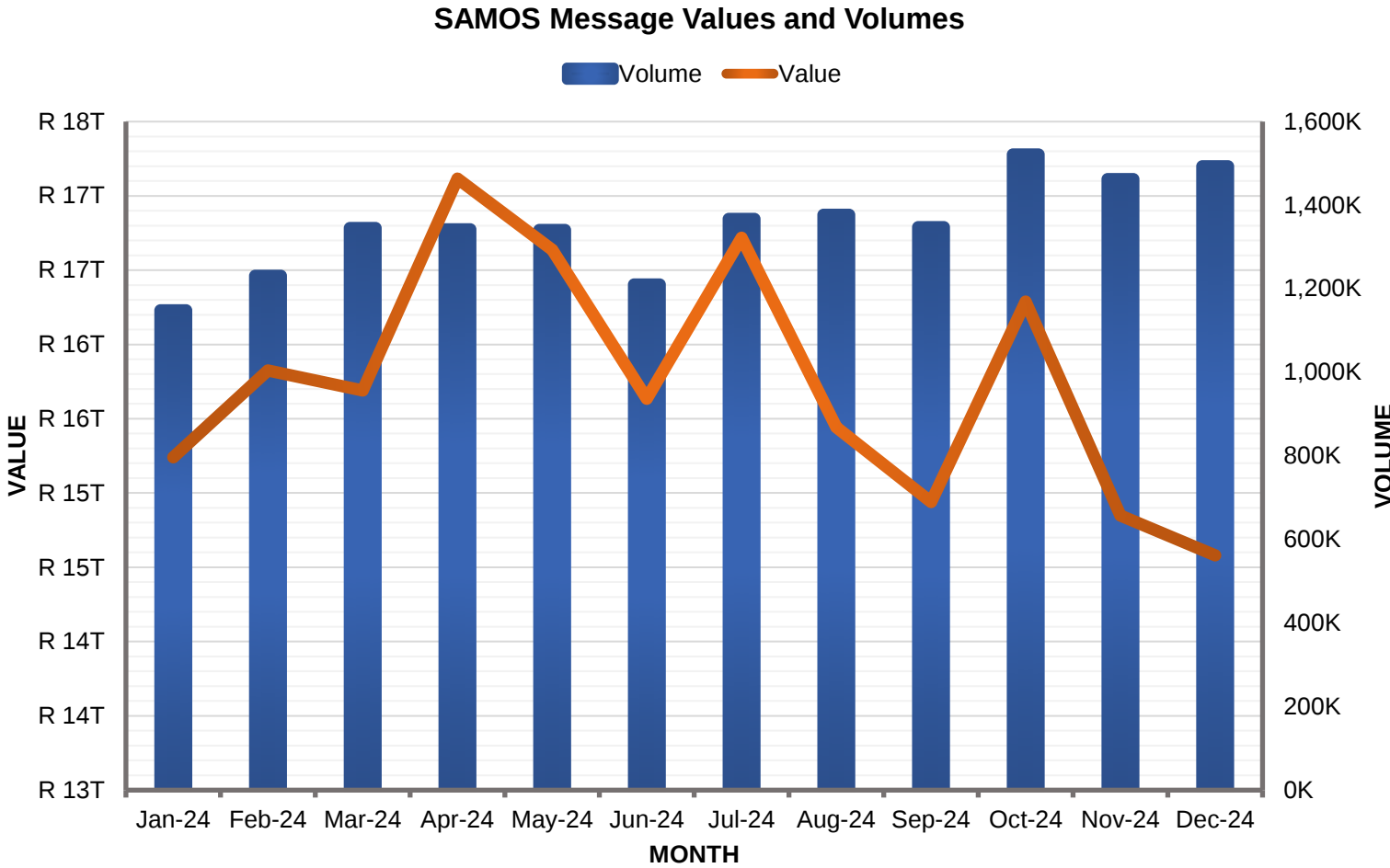
Daily Message Values and Volumes for December 2024



Daily Values and Volumes per month		
Date	Value	Volume
2024-12-02	R 1,068,604,064,129.69	82,433
2024-12-03	R 702,782,828,657.54	65,081
2024-12-04	R 752,841,450,452.22	57,877
2024-12-05	R 753,174,317,457.31	56,926
2024-12-06	R 702,554,810,817.37	88,696
2024-12-07	R 66,366,427,686.92	9,039
2024-12-09	R 707,764,634,204.71	60,754
2024-12-10	R 607,189,546,414.66	56,977
2024-12-11	R 670,612,247,208.90	56,709
2024-12-12	R 857,348,610,535.33	60,788
2024-12-13	R 970,820,528,981.67	132,837
2024-12-14	R 78,467,777,675.20	15,129
2024-12-17	R 823,013,274,459.40	85,392
2024-12-18	R 818,152,750,257.89	60,715
2024-12-19	R 827,110,370,839.94	69,611
2024-12-20	R 765,564,838,496.01	131,641
2024-12-21	R 149,627,679,921.71	17,550
2024-12-23	R 579,433,003,058.32	84,290
2024-12-24	R 523,040,238,200.51	74,390
2024-12-27	R 658,682,341,077.36	75,983
2024-12-28	R 56,726,657,848.46	7,929
2024-12-30	R 635,925,962,467.48	71,756
2024-12-31	R 804,629,877,433.66	70,535
Total	R 14,580,434,238,282.30	1,493,038
Average	R 633,931,923,403.58	64,915

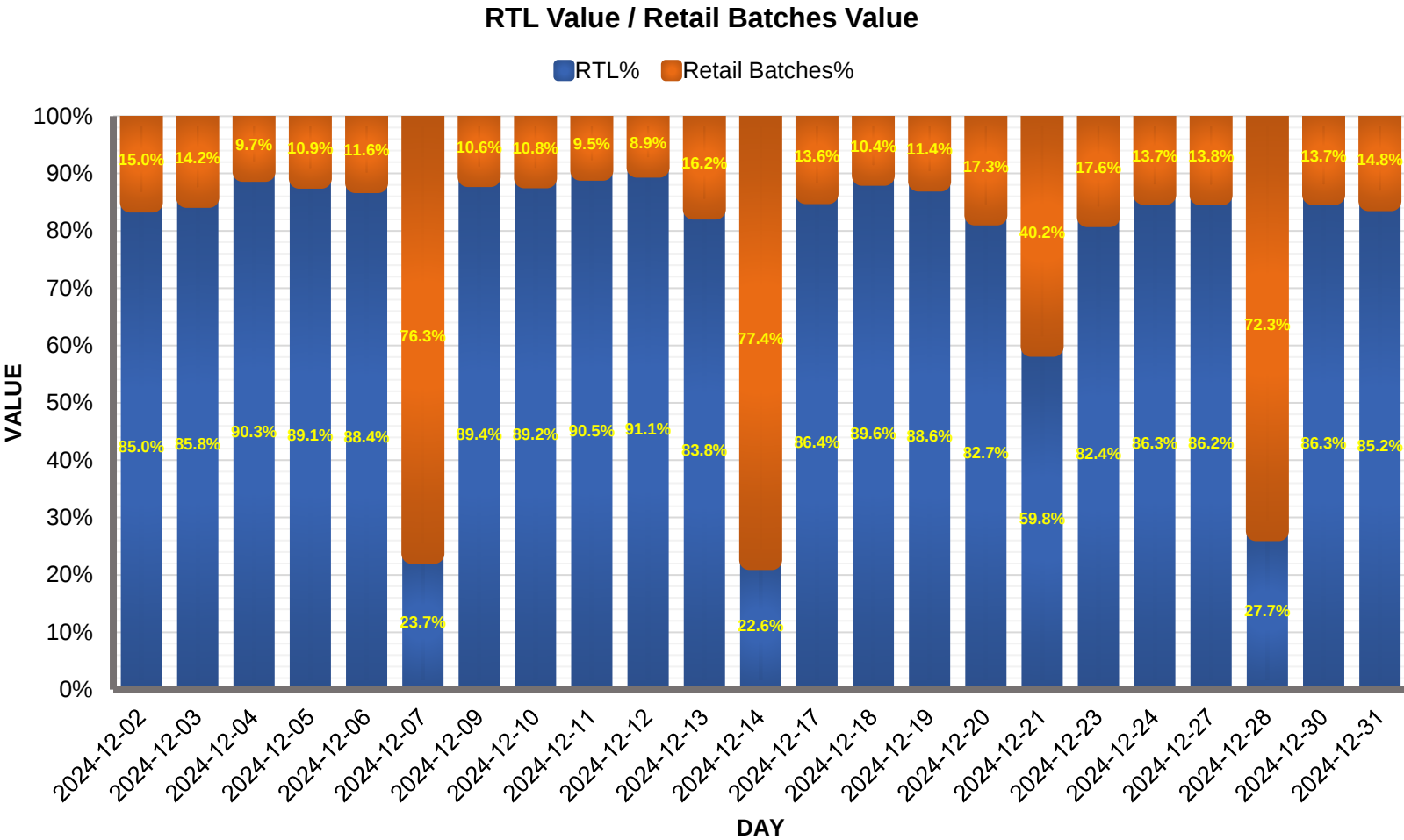


Total Monthly Message Values and Volumes from January 2024 - December 2024



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Nov-24	R 14,848,799,543,612.40	1,462,292
Dec-24	R 14,580,434,238,282.30	1,493,038
Total	R 188,958,123,869,436.00	16,185,122
Average	R 15,746,510,322,453.00	1,348,760

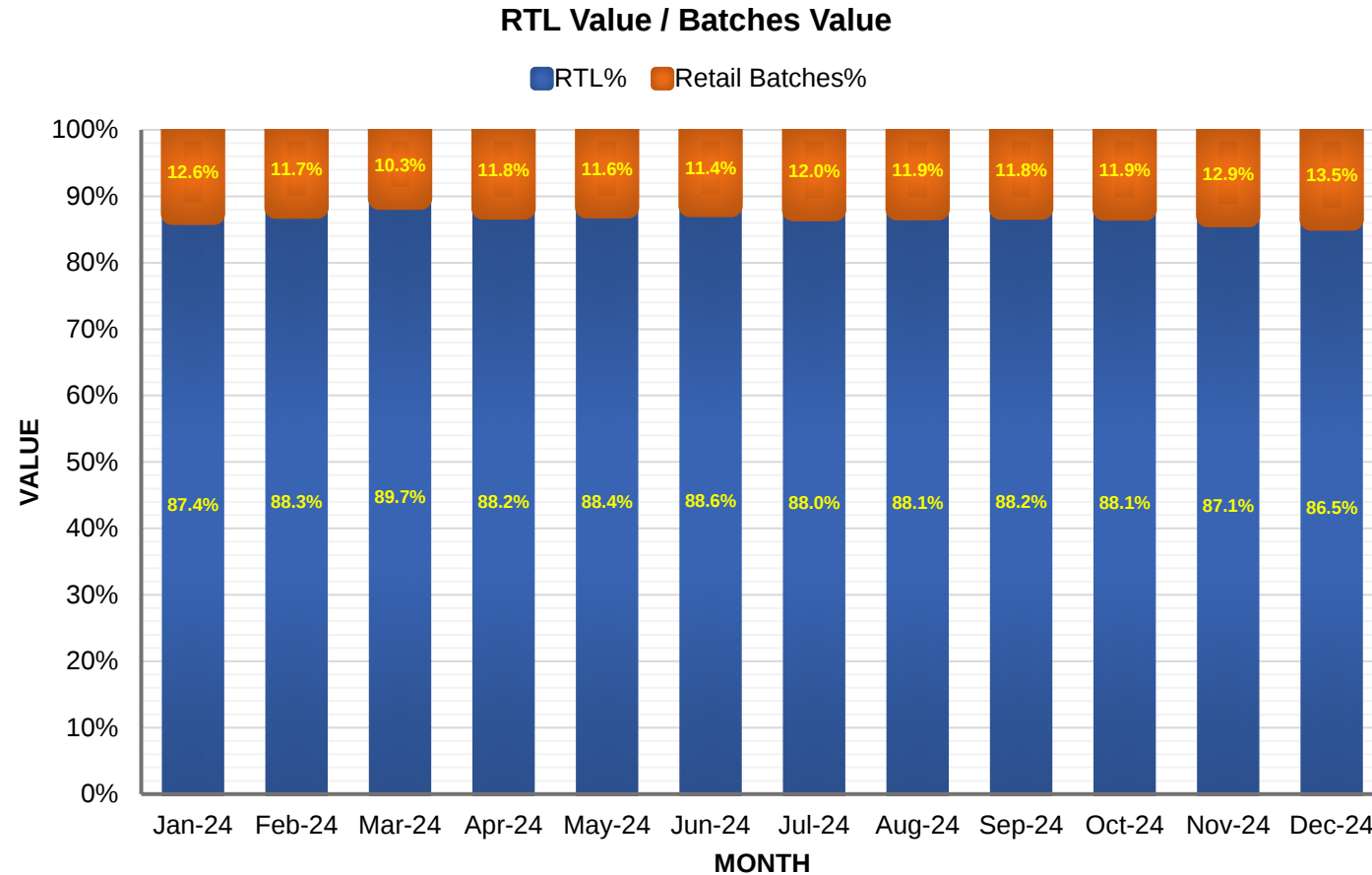
RTL/Retail Batches Message Values for December 2024



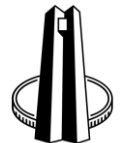
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2024-12-02	R 772,791,117,291.56	R 136,559,948,122.60
2024-12-03	R 502,774,332,797.72	R 83,289,337,477.74
2024-12-04	R 596,960,610,454.12	R 63,882,459,076.88
2024-12-05	R 580,920,628,769.72	R 70,769,823,315.78
2024-12-06	R 546,483,555,957.72	R 71,943,013,032.47
2024-12-07	R 6,543,883,065.97	R 21,051,676,961.79
2024-12-09	R 532,314,047,987.89	R 62,970,354,661.91
2024-12-10	R 471,802,697,164.22	R 57,071,077,231.90
2024-12-11	R 536,007,529,723.60	R 56,080,215,428.94
2024-12-12	R 694,294,696,300.90	R 68,157,484,952.19
2024-12-13	R 699,058,585,392.68	R 135,557,417,011.11
2024-12-14	R 8,635,764,542.53	R 29,519,142,356.27
2024-12-17	R 614,578,044,537.40	R 96,389,791,726.19
2024-12-18	R 643,946,426,356.69	R 74,362,697,583.19
2024-12-19	R 618,937,429,288.10	R 79,329,138,390.61
2024-12-20	R 546,929,080,461.21	R 114,134,174,649.96
2024-12-21	R 43,424,450,742.34	R 29,174,794,885.13
2024-12-23	R 399,516,817,371.59	R 85,101,658,086.56
2024-12-24	R 373,848,077,466.04	R 59,226,192,145.44
2024-12-27	R 485,606,283,036.57	R 77,425,477,812.05
2024-12-28	R 7,953,924,520.50	R 20,784,548,626.14
2024-12-30	R 487,396,003,562.80	R 77,404,216,430.23
2024-12-31	R 608,223,137,925.56	R 105,490,039,649.97
Total	R 10,778,947,124,717.40	R 1,675,674,679,615.05
Average	R 468,649,874,987.71	R 72,855,420,852.83



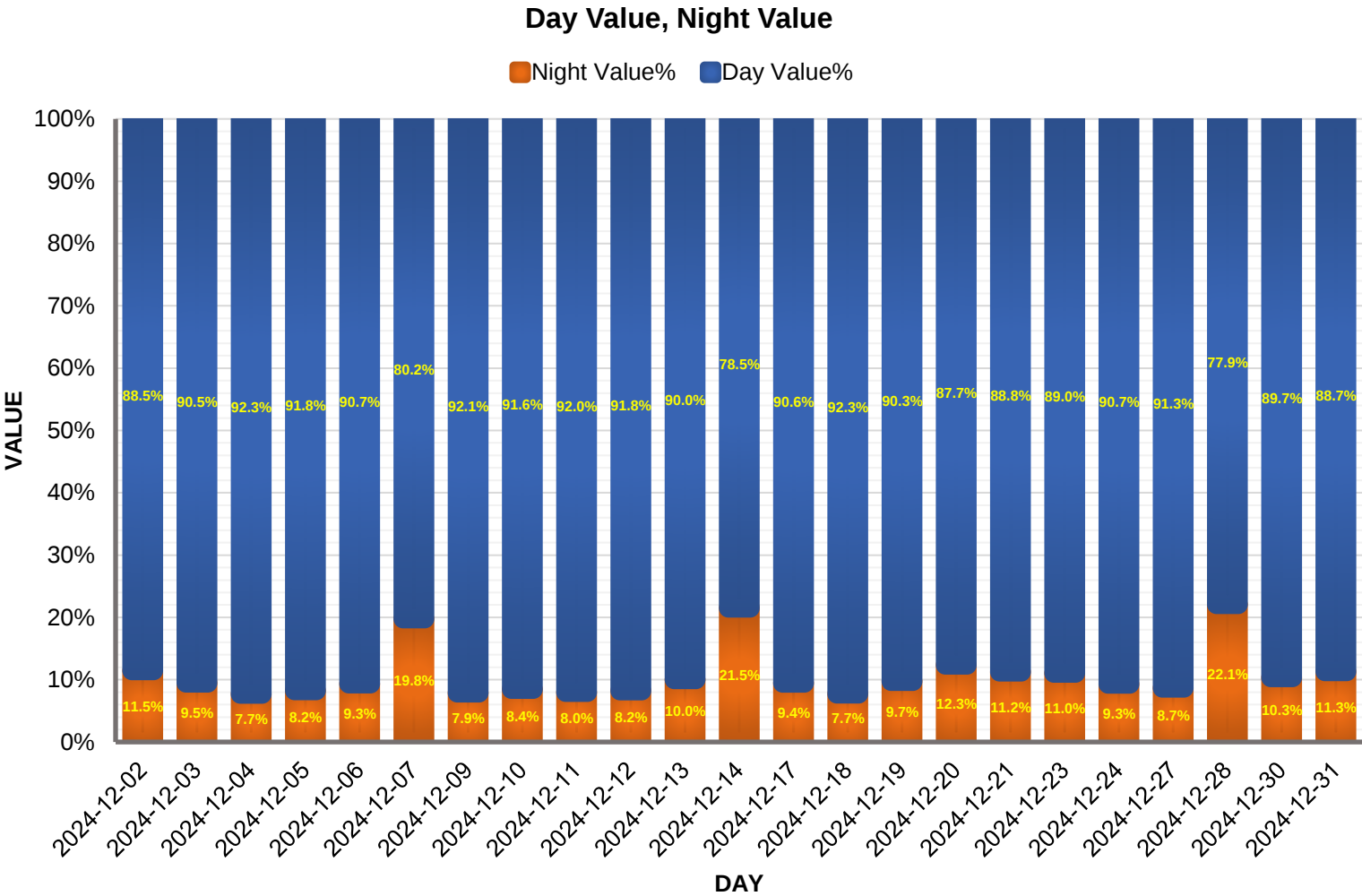
RTL /Retail Batches Message Values for 12 Months (January 2024 - December 2024)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Nov-24	R 10,791,917,225,523.30	R 1,602,934,270,448.55
Dec-24	R 10,778,947,124,717.40	R 1,675,674,679,615.05
Total	R 135,475,700,474,036.00	R 18,361,512,571,492.80
Average	R 11,289,641,706,169.60	R 1,530,126,047,624.40



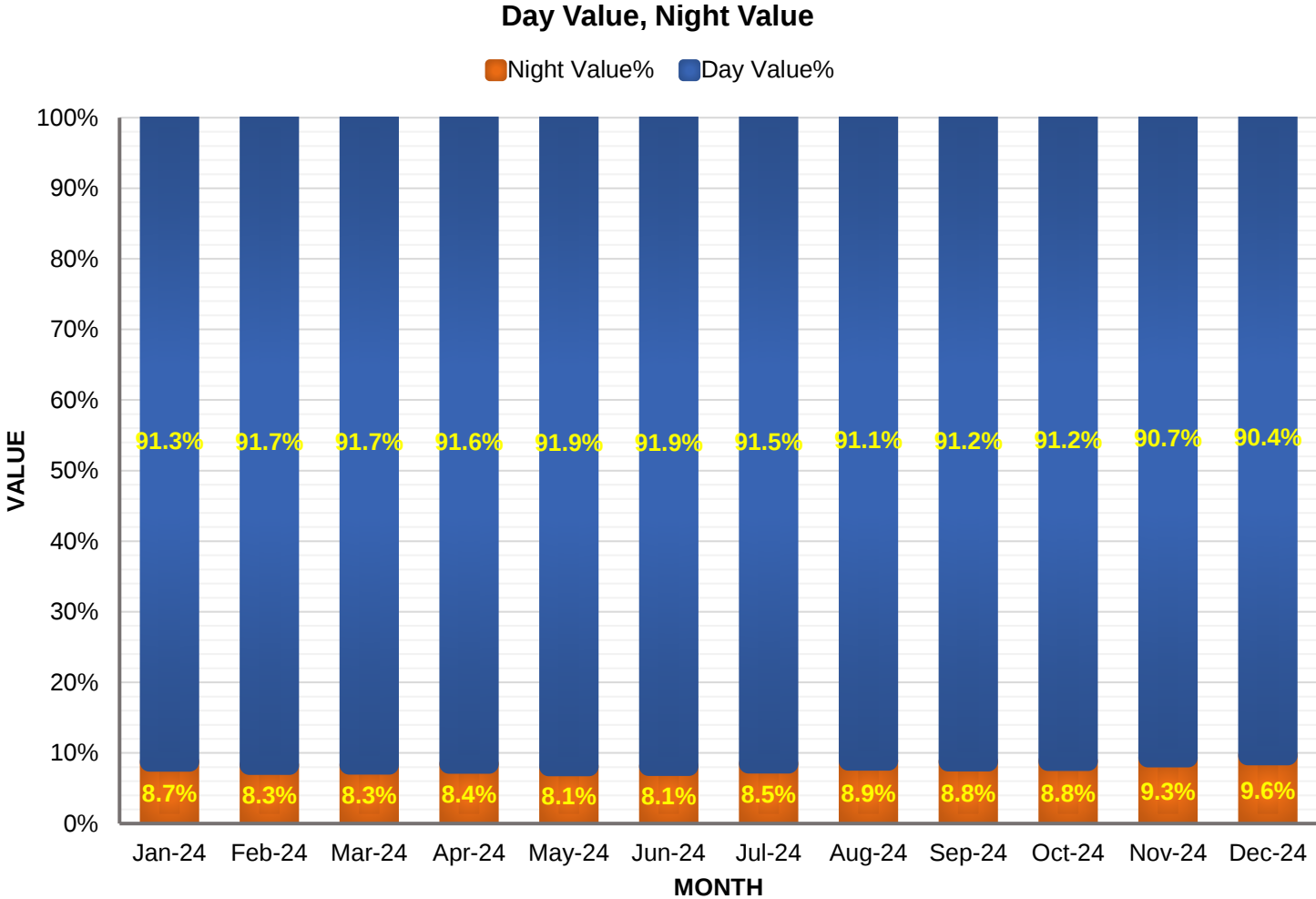
Day and Night Settlement Values for December 2024



Day and Night Settlement Values		
Date	Night Value	Day Value
2024-12-02	R 122,391,705,073.62	R 946,212,359,056.07
2024-12-03	R 66,488,093,516.70	R 636,294,735,140.84
2024-12-04	R 57,764,859,364.35	R 695,076,591,087.87
2024-12-05	R 62,038,639,367.26	R 691,135,678,090.05
2024-12-06	R 65,542,294,298.81	R 637,012,516,518.56
2024-12-07	R 13,122,823,030.38	R 53,243,604,656.54
2024-12-09	R 55,693,937,075.49	R 652,070,697,129.22
2024-12-10	R 51,298,846,868.34	R 555,890,699,546.32
2024-12-11	R 53,430,845,370.34	R 617,181,401,838.56
2024-12-12	R 70,405,143,814.99	R 786,943,466,720.34
2024-12-13	R 97,208,923,197.33	R 873,611,605,784.34
2024-12-14	R 16,871,164,937.84	R 61,596,612,737.36
2024-12-17	R 77,772,758,606.95	R 745,240,515,852.45
2024-12-18	R 63,056,746,965.17	R 755,096,003,292.72
2024-12-19	R 80,462,973,970.06	R 746,647,396,869.88
2024-12-20	R 94,534,117,648.29	R 671,030,720,847.72
2024-12-21	R 16,814,863,015.11	R 132,812,816,906.60
2024-12-23	R 64,002,172,155.26	R 515,430,830,903.06
2024-12-24	R 48,582,427,511.17	R 474,457,810,689.34
2024-12-27	R 57,011,630,693.46	R 601,670,710,383.90
2024-12-28	R 12,518,678,925.61	R 44,207,978,922.85
2024-12-30	R 65,699,823,447.81	R 570,226,139,019.67
2024-12-31	R 90,886,006,407.19	R 713,743,871,026.47
Total	R 1,403,599,475,261.53	R 13,176,834,763,020.70
Average	R 61,026,064,141.81	R 572,905,859,261.77

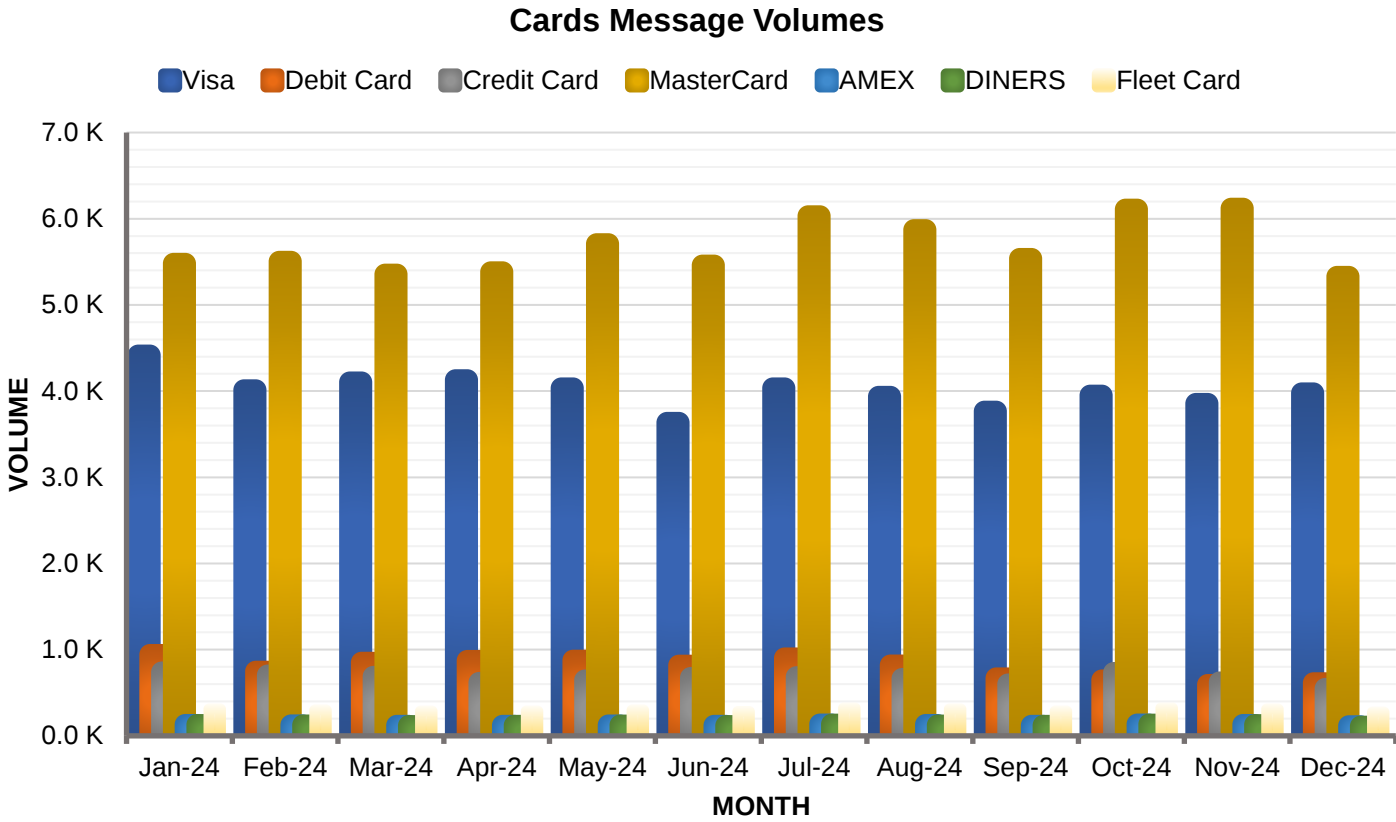


Day and Night Settlement Values for 12 Months (January 2024 - December 2024)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Nov-24	R 1,385,401,420,138.01	R 13,463,398,123,474.40
Dec-24	R 1,403,599,475,261.53	R 13,176,834,763,020.70
Total	R 15,826,484,196,380.80	R 167,153,351,359,992.00
Average	R 1,318,873,683,031.73	R 13,929,445,946,666.00

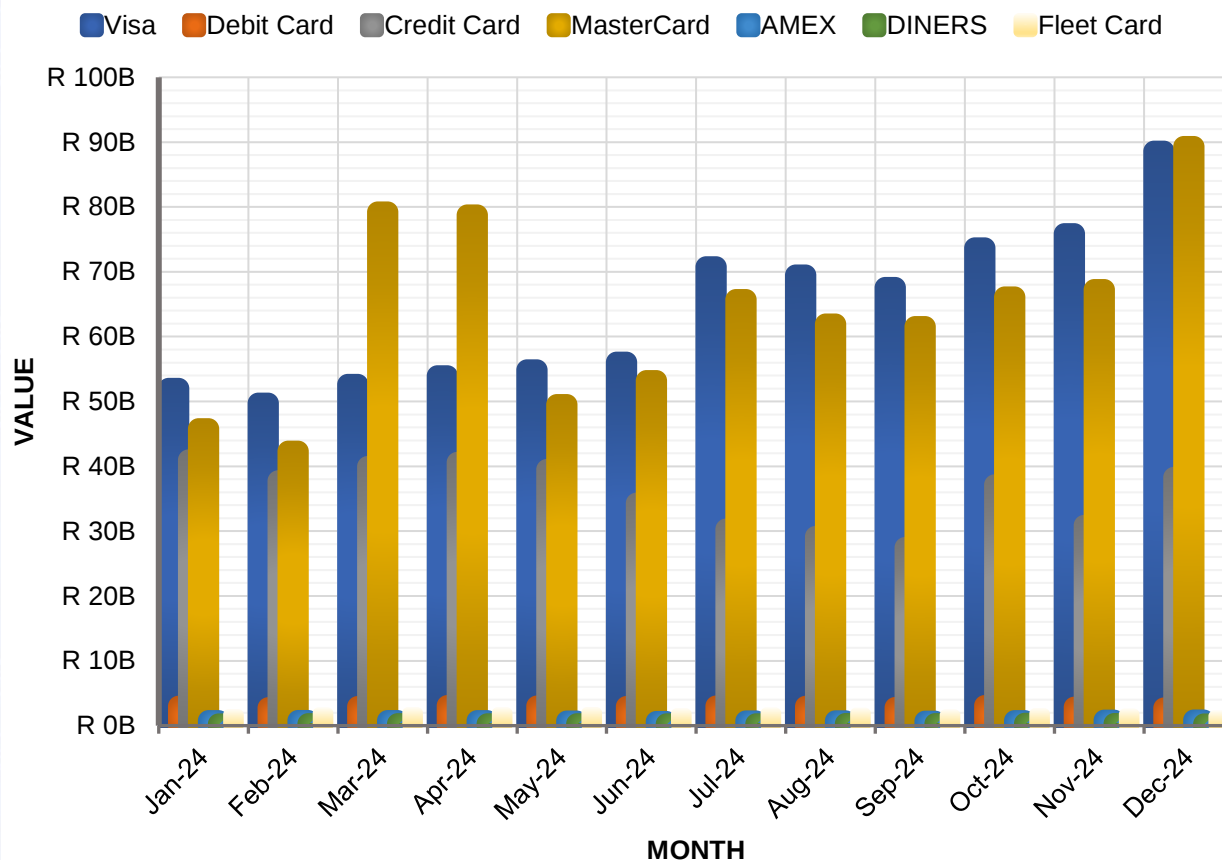
Cards Message Volumes from January 2024 - December 2024



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Nov-24	3855	594	623	6120	130	128	312
Dec-24	3977	614	549	5329	115	110	276
Total	47853	9356	7923	67887	1504	1479	3607
Average	3988	780	660	5657	125	123	301

Cards Message Values from January 2024 - December 2024

Cards Message Values

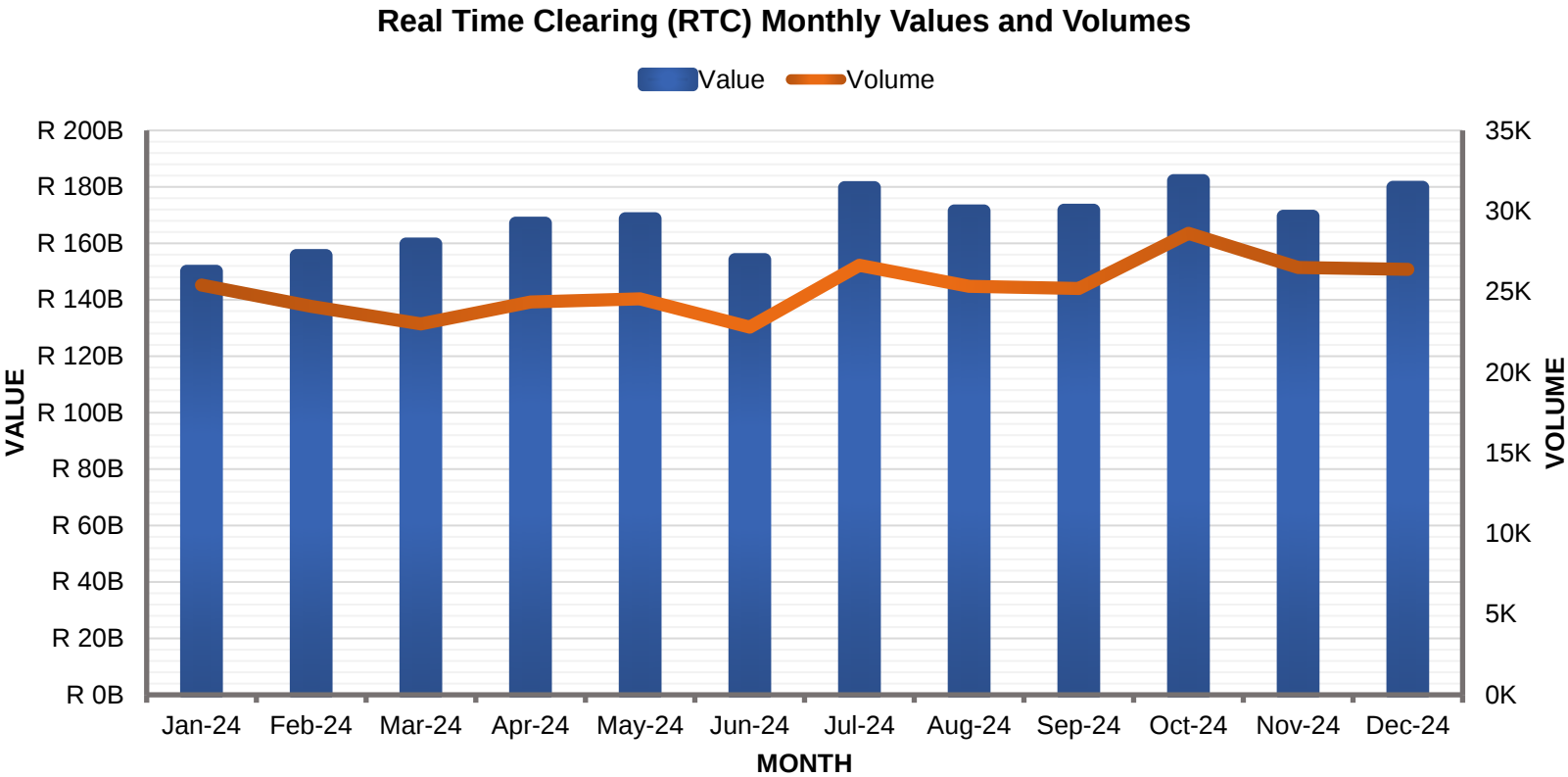


Cards Monthly Values				
Month	Visa	Debit Card	Credit Card	
Jan-24	R 52,002,043,710.17	R 2,976,832,996.27	R 40,965,247,955.52	
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	R 37,743,137,562.54	
Mar-24	R 52,614,421,022.97	R 2,929,591,721.92	R 39,947,159,097.15	
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	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	
Nov-24	R 75,860,876,533.94	R 2,832,437,314.82	R 30,877,317,948.05	
Dec-24	R 88,585,770,957.50	R 2,707,056,900.29	R 38,270,835,009.59	
Total	R 765,096,167,718.89	R 35,036,208,602.67	R 426,221,328,830.70	
Average	R 63,758,013,976.57	R 2,919,684,050.22	R 35,518,444,069.23	

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Aug-24	R 61,926,711,261.62	R 717,640,236.25	R 303,712,698.70	R 1,933,155,241.05
Sep-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
Nov-24	R 67,240,455,380.19	R 821,059,356.37	R 303,197,804.03	R 1,789,231,171.72
Dec-24	R 89,305,871,047.80	R 843,205,927.06	R 234,553,194.44	R 1,494,508,575.35
Total	R 760,546,477,672.46	R 8,841,015,013.60	R 3,323,262,888.69	R 22,226,605,096.11
Average	R 63,378,873,139.37	R 736,751,251.13	R 276,938,574.06	R 1,852,217,091.34



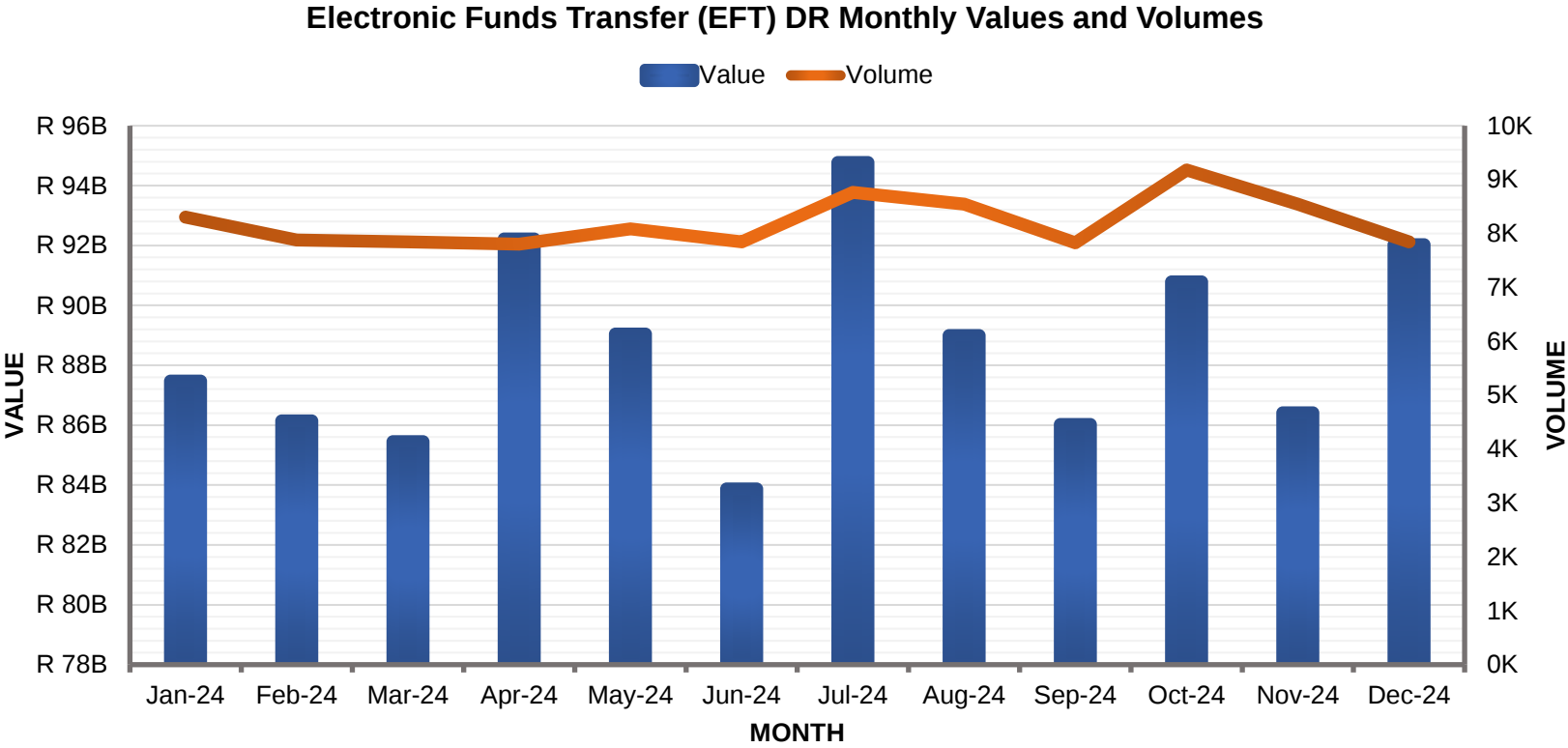
Real Time Clearing (RTC) Monthly Values and Volumes from January 2024 - December 2024



RTC Monthly Value and Volumes		
Month	Value	Volume
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
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Total	R 2,010,124,141,474.40	302,940
Average	R 167,510,345,122.87	25,245



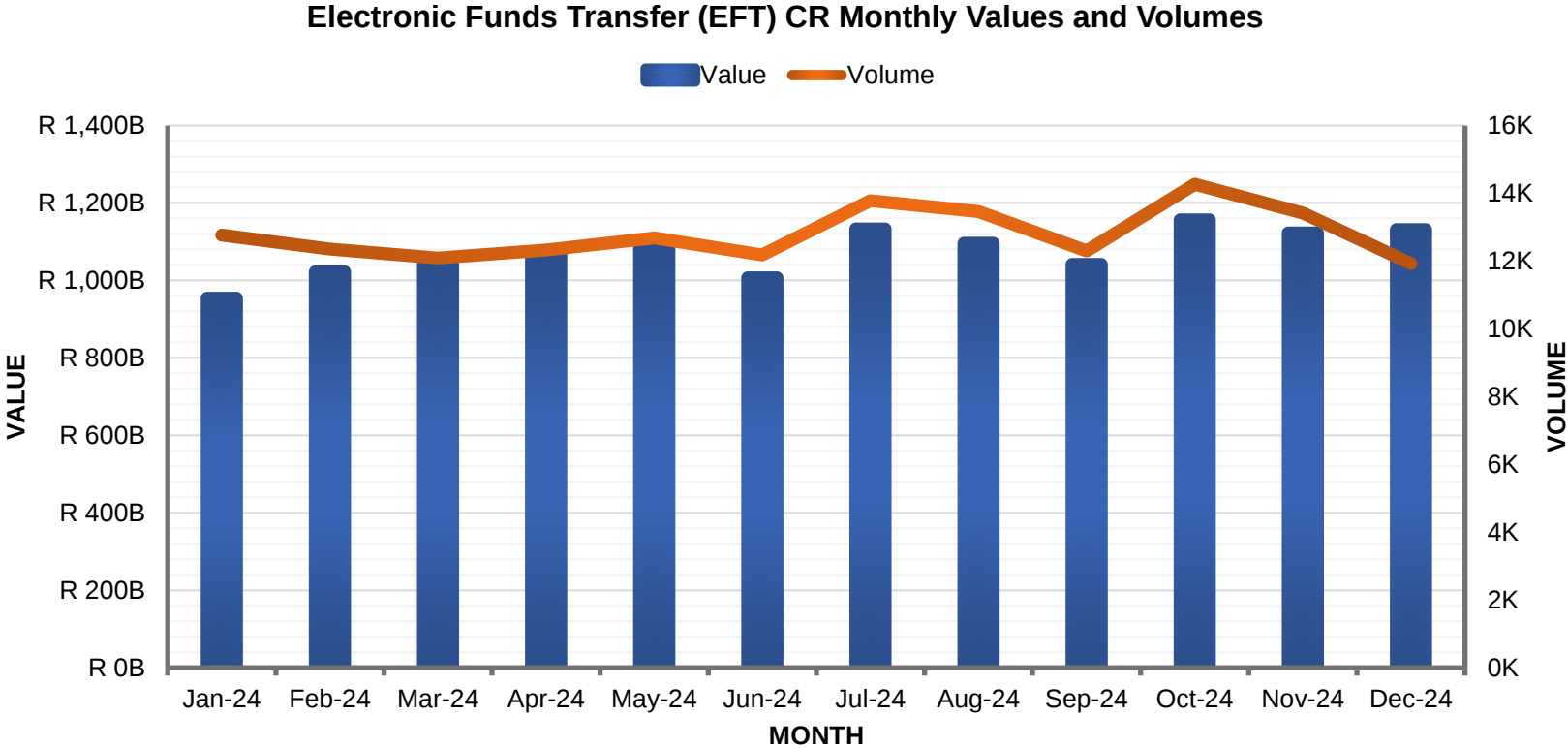
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2024 - December 2024



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Nov-24	R 86,412,554,093.28	8,548
Dec-24	R 92,028,624,862.24	7,846
Total	R 1,063,214,273,537.34	98,474
Average	R 88,601,189,461.45	8,206

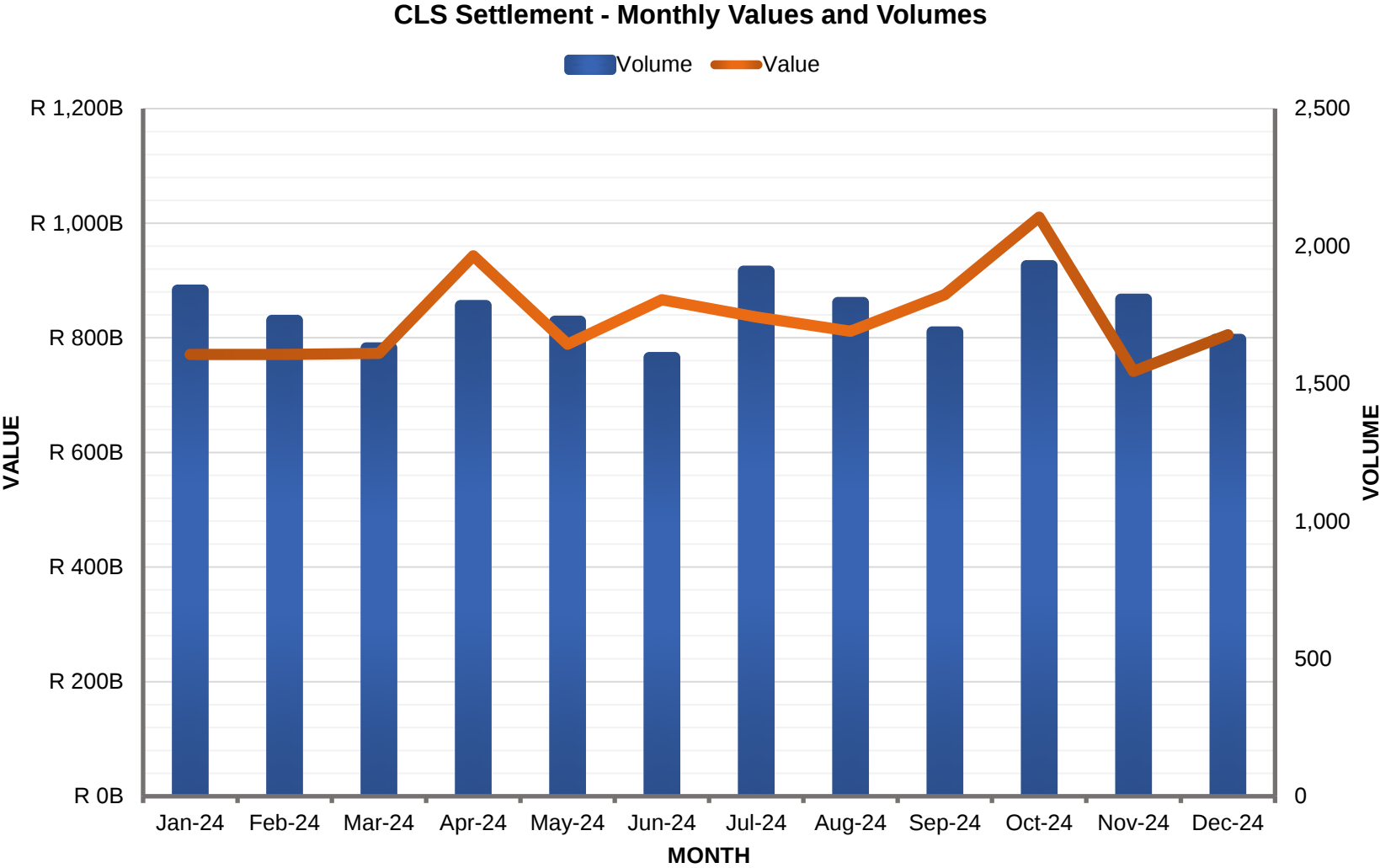


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from January 2024 - December 2024



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
Nov-24	R 1,122,697,381,226.52	13,416
Dec-24	R 1,131,245,440,233.29	11,928
Total	R 12,869,965,286,156.20	153,546
Average	R 1,072,497,107,179.68	12,796

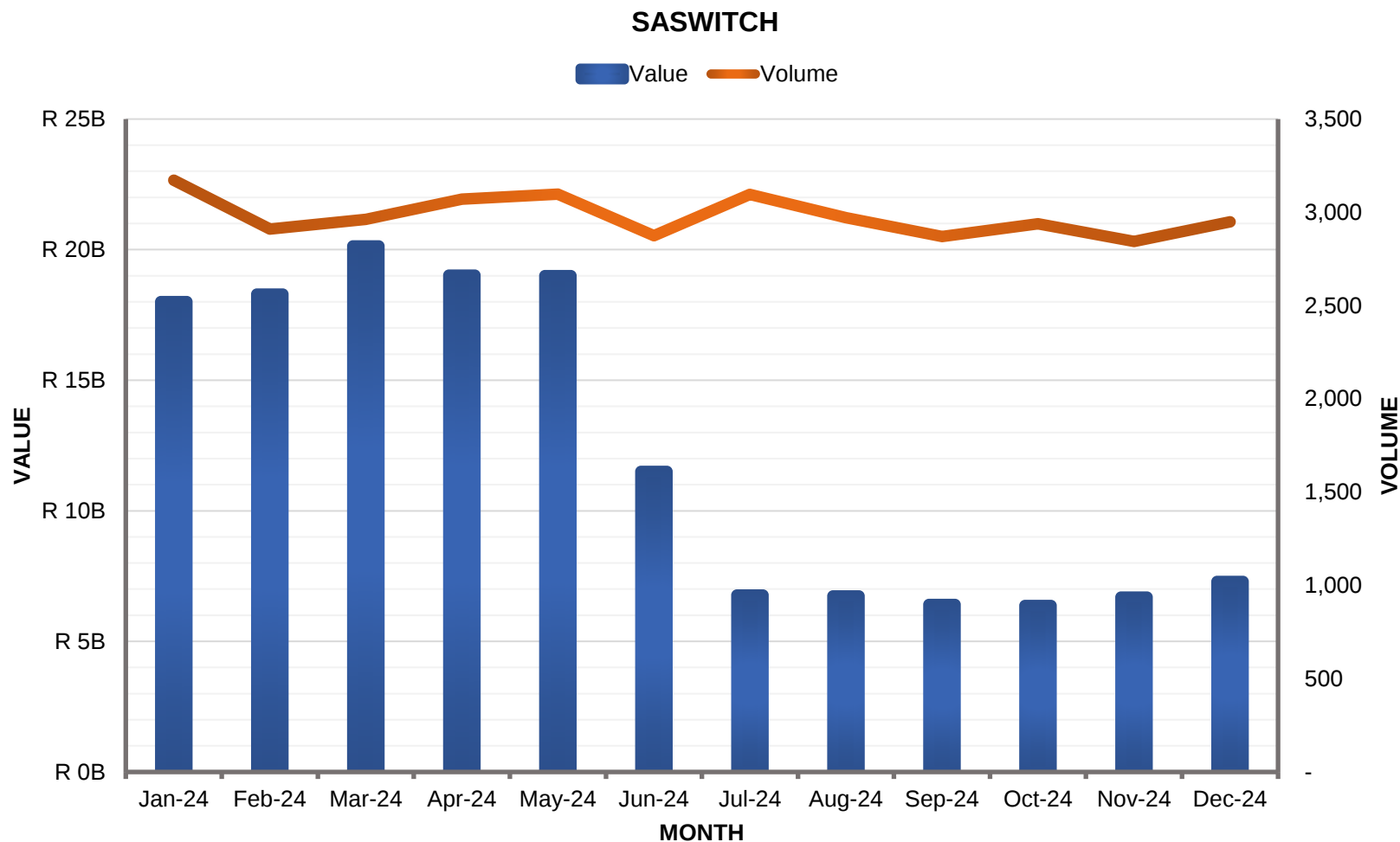
CLS Settlement Values and Volumes from January 2024 - December 2024



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
Nov-24	R 741,545,357,483.54	1,807
Dec-24	R 805,186,597,083.46	1,661
Total	R 9,993,835,790,110.20	21,095
Average	R 832,819,649,175.85	1,758



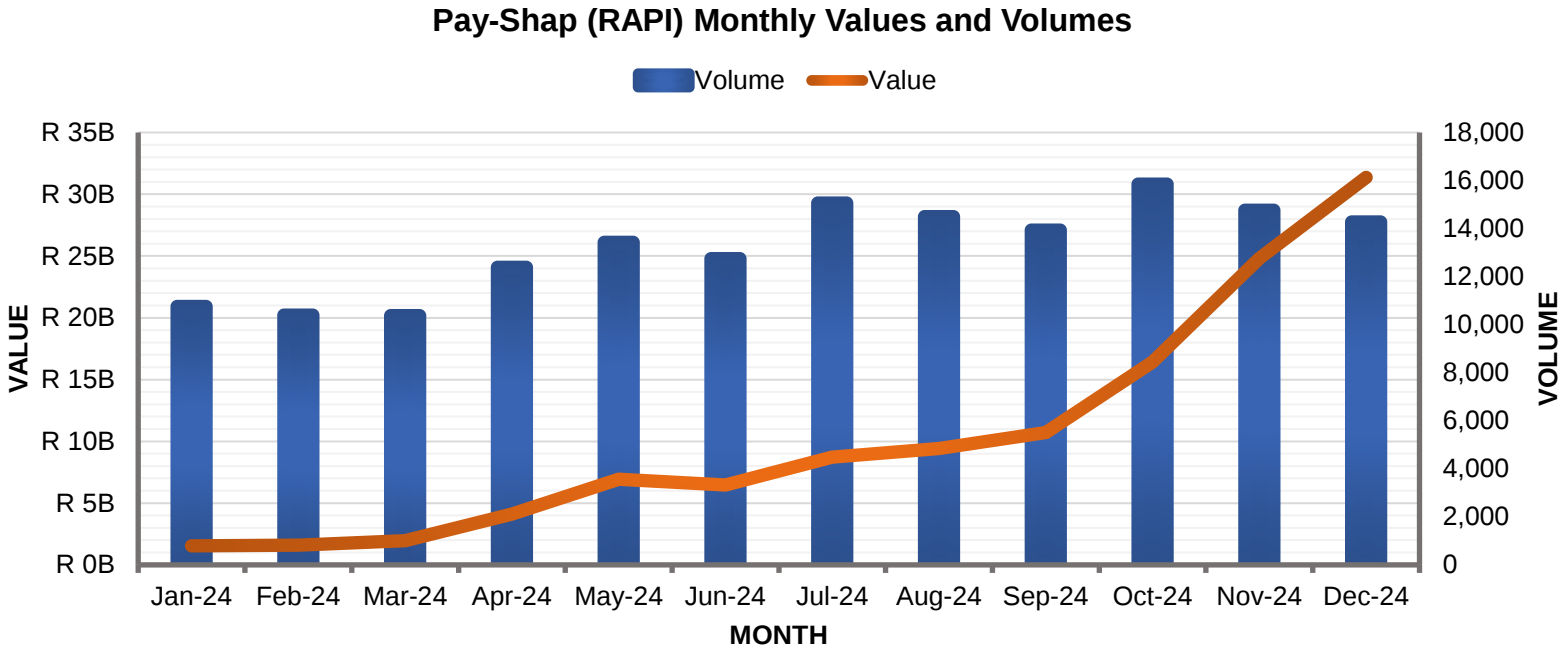
SASWITCH Values and Volumes from January 2024 - December 2024



SASWITCH Monthly Values		
Month	Value	Volume
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
Nov-24	R 6,694,118,783.89	2,844
Dec-24	R 7,292,899,601.40	2,949
Total	R 146,254,579,980.16	35,757
Average	R 12,187,881,665.01	2,980

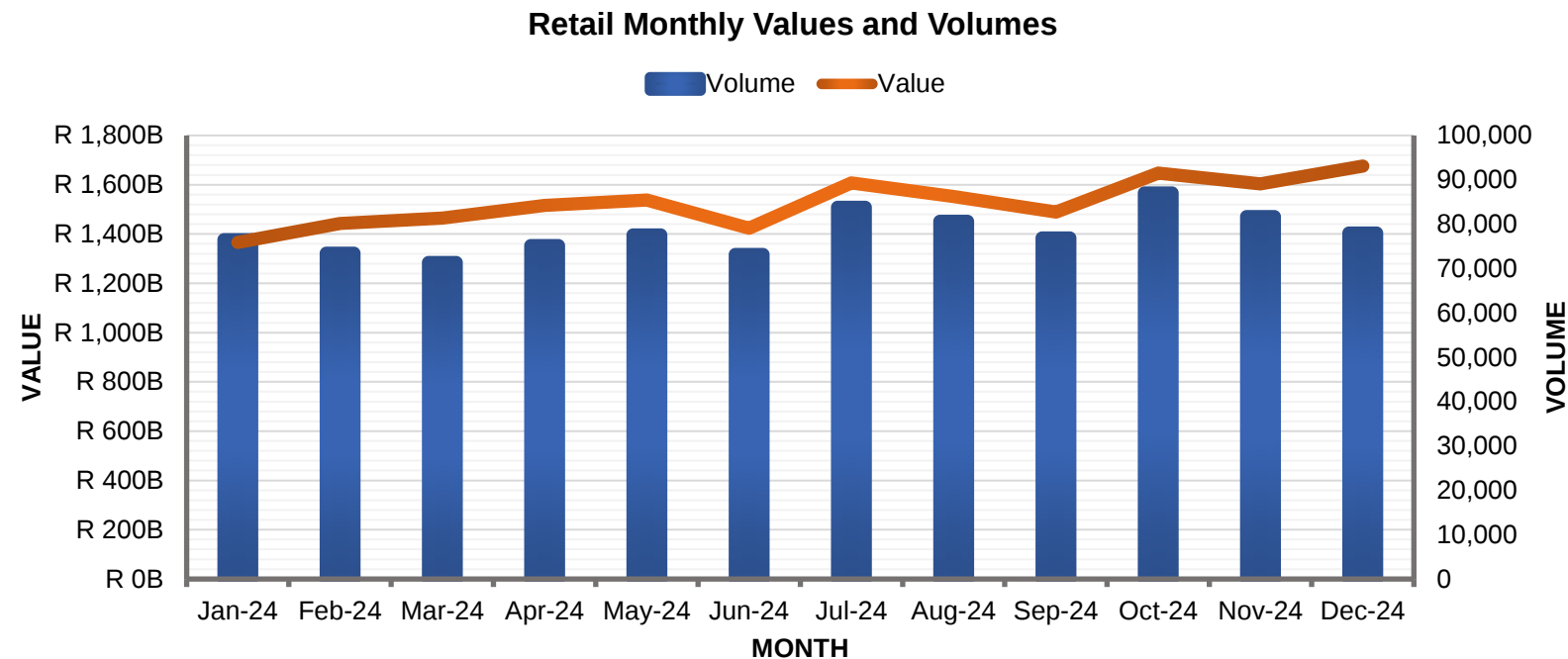


Pay-Shap (RAPI) Values and Volumes from January 2024 - December 2024

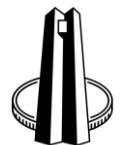


Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Jan-24	R 1,541,157,344.43	10,757
Feb-24	R 1,584,283,839.13	10,396
Mar-24	R 1,962,997,861.06	10,376
Apr-24	R 4,105,648,735.79	12,387
May-24	R 6,941,011,419.40	13,427
Jun-24	R 6,475,602,561.03	12,747
Jul-24	R 8,708,362,778.46	15,062
Aug-24	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
Nov-24	R 24,811,556,767.80	14,763
Dec-24	R 31,362,240,513.63	14,275
Total	R 124,028,907,061.04	158,471
Average	R 10,335,742,255.09	13,206

Retail Values and Volumes from January 2024 - December 2024



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Nov-24	R 1,602,934,270,448.55	81,703
Dec-24	R 1,675,674,679,615.05	78,002
Total	R 18,324,049,329,177.50	935,257
Average	R 1,527,004,110,764.79	77,938



Summarised Volumes and Values Totals for December 2024

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	7,599	R	294,102,313,322.84
Payment Dematerialised MM Instrument (MPDEM)	4,027	R	166,695,575,751.27
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,524	R	692,976,363,059.12
Payment any Money Market Product (MPMMI)	305	R	45,291,013,976.55
Settlement of Derivative Margin Calls (OSDMC)	52	R	9,204,838,927.64





THANK YOU



SOUTH AFRICAN RESERVE BANK