



# Settlement Statistics and Indicators



November 2024



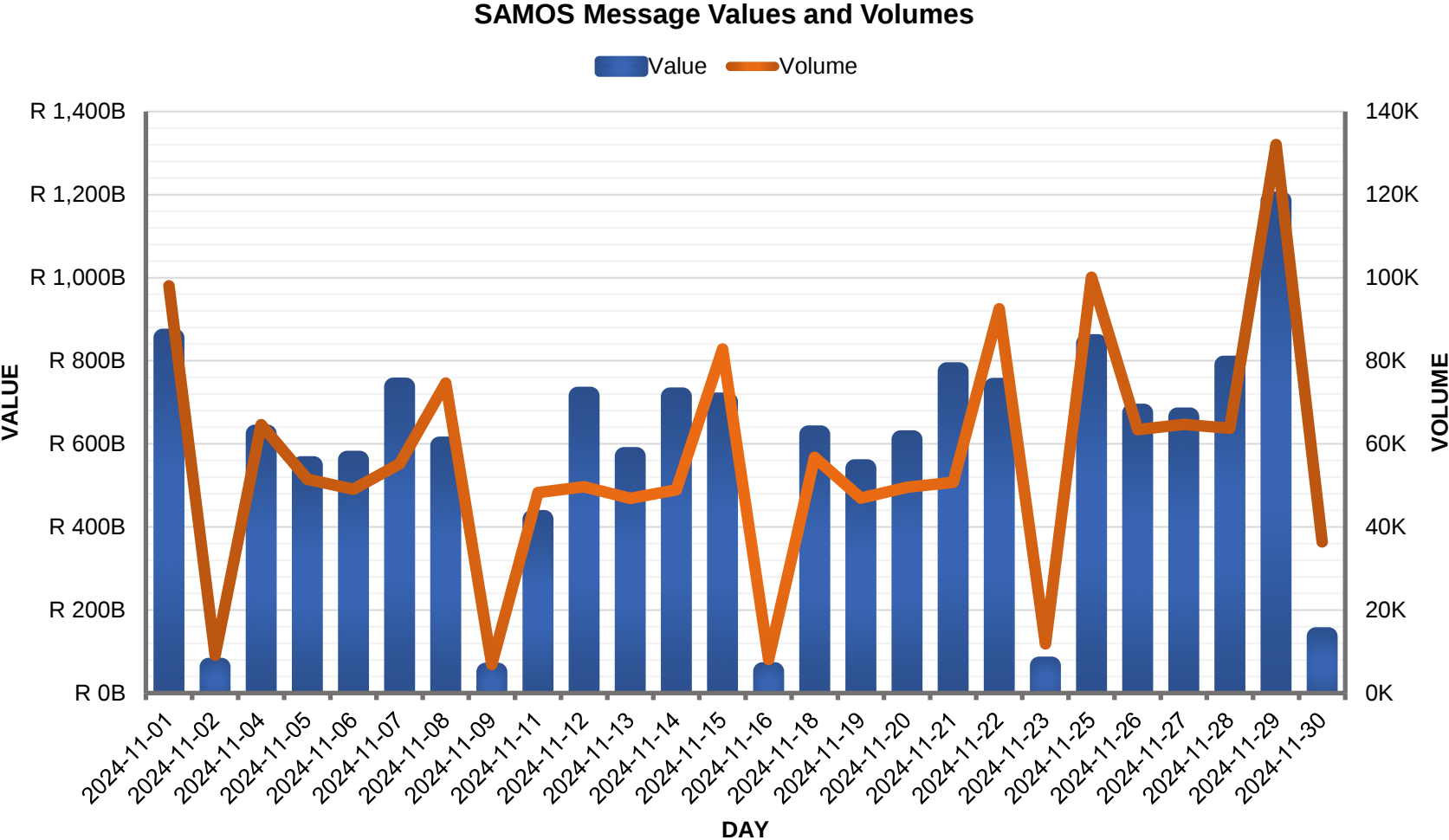
SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for November 2024

- ✓ In November 2024, SAMOS processed **1,462,292** transactions to the value of **ZAR 14,848,799,543,612.40**
- ✓ Peak volume was **132,039** and peak value was **ZAR 1,185,166,976,900.01** on the 29<sup>th</sup> of November 2024.
- ✓ An average number of transactions processed per day was **56,242** representing an average value of **ZAR 571,107,674,754.32**
- ✓ 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 November 2024

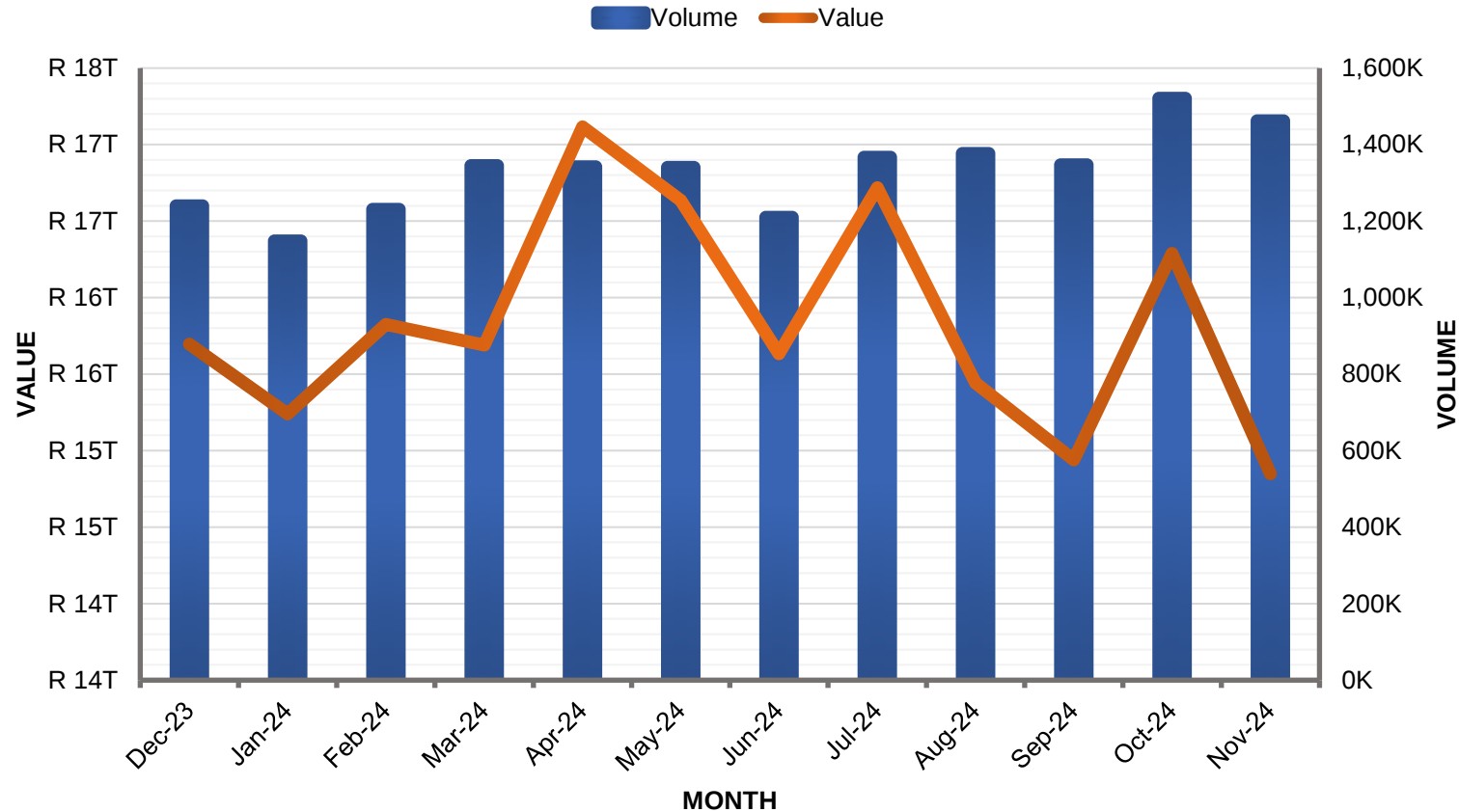


| Daily Values and Volumes per month |                         |           |
|------------------------------------|-------------------------|-----------|
| Date                               | Value                   | Volume    |
| 2024-11-01                         | R 855,032,045,574.18    | 98,025    |
| 2024-11-02                         | R 62,739,566,024.31     | 9,141     |
| 2024-11-04                         | R 624,124,514,073.04    | 64,583    |
| 2024-11-05                         | R 548,131,628,751.30    | 51,490    |
| 2024-11-06                         | R 561,097,563,323.16    | 49,089    |
| 2024-11-07                         | R 737,346,913,319.03    | 55,179    |
| 2024-11-08                         | R 595,379,255,717.87    | 74,596    |
| 2024-11-09                         | R 50,961,840,369.97     | 6,881     |
| 2024-11-11                         | R 418,499,945,842.25    | 48,261    |
| 2024-11-12                         | R 715,321,932,957.99    | 49,699    |
| 2024-11-13                         | R 570,036,321,201.83    | 46,858    |
| 2024-11-14                         | R 713,544,383,502.51    | 48,910    |
| 2024-11-15                         | R 701,303,315,910.69    | 82,837    |
| 2024-11-16                         | R 52,156,317,183.67     | 8,080     |
| 2024-11-18                         | R 622,149,392,971.49    | 56,753    |
| 2024-11-19                         | R 540,743,433,655.68    | 46,952    |
| 2024-11-20                         | R 610,446,939,613.20    | 49,509    |
| 2024-11-21                         | R 774,220,484,470.31    | 50,755    |
| 2024-11-22                         | R 736,690,535,048.60    | 92,475    |
| 2024-11-23                         | R 65,657,209,710.84     | 11,867    |
| 2024-11-25                         | R 841,893,051,782.93    | 100,086   |
| 2024-11-26                         | R 674,484,698,323.55    | 63,424    |
| 2024-11-27                         | R 665,305,425,556.62    | 64,663    |
| 2024-11-28                         | R 790,045,214,936.38    | 63,736    |
| 2024-11-29                         | R 1,185,166,976,900.01  | 132,039   |
| 2024-11-30                         | R 136,320,636,890.97    | 36,404    |
| Total                              | R 14,848,799,543,612.40 | 1,462,292 |
| Average                            | R 571,107,674,754.32    | 56,242    |

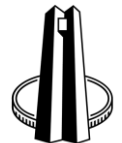


# Total Monthly Message Values and Volumes from December 2023 - November 2024

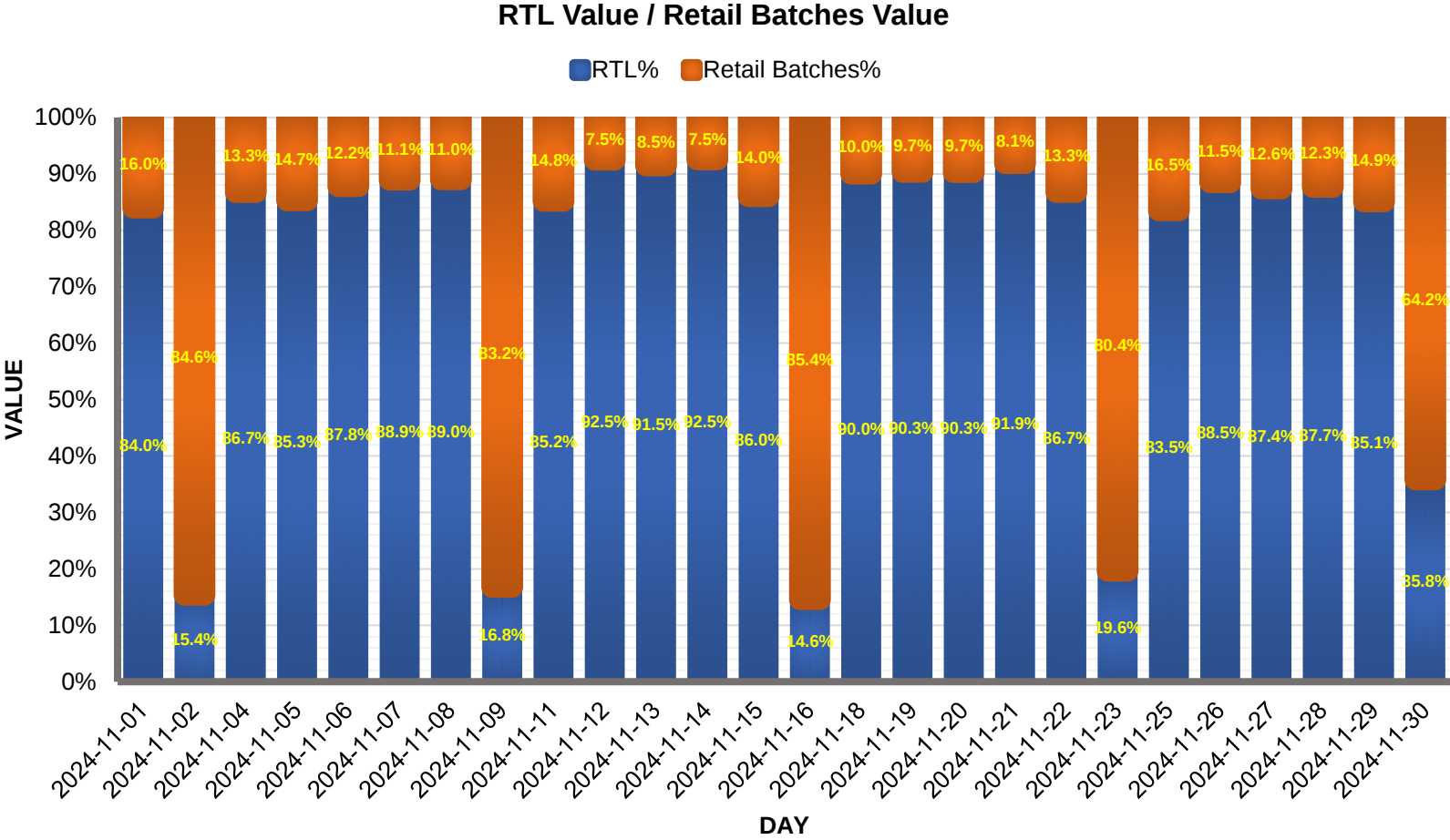
SAMOS Message Values and Volumes



| Message Values and Volumes - Monthly |                                 |                   |
|--------------------------------------|---------------------------------|-------------------|
| Month                                | Value                           | Volume            |
| 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         |
| Nov-24                               | R 14,848,799,543,612.40         | 1,462,292         |
| <b>Total</b>                         | <b>R 190,074,354,977,533.00</b> | <b>15,932,137</b> |
| <b>Average</b>                       | <b>R 15,839,529,581,461.10</b>  | <b>1,327,678</b>  |



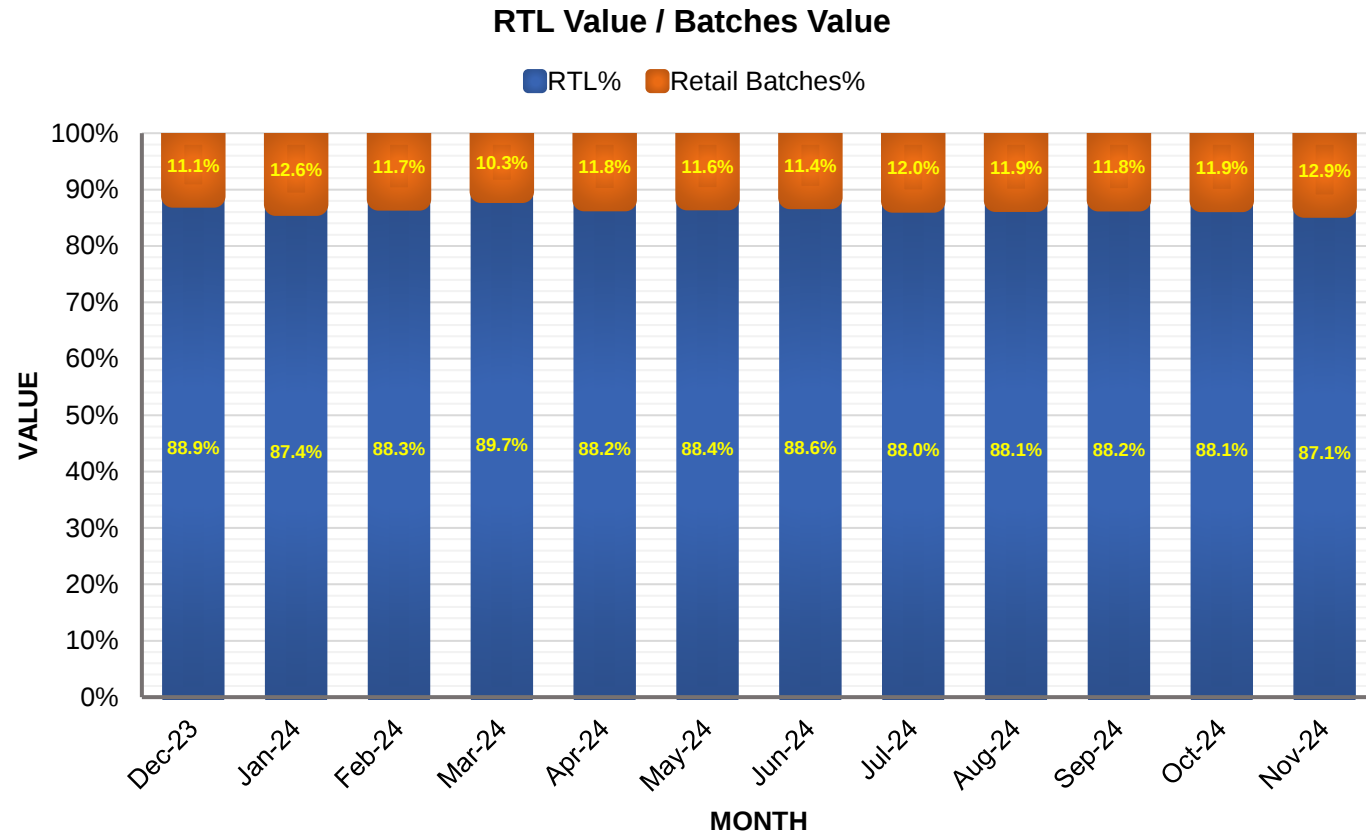
# RTL/Retail Batches Message Values for November 2024



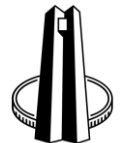
| RTL /Retail Batches Message Values |                         |                        |
|------------------------------------|-------------------------|------------------------|
| Date                               | RTL                     | Retail Batches         |
| 2024-11-01                         | R 626,441,445,216.26    | R 119,463,474,588.05   |
| 2024-11-02                         | R 4,139,673,161.41      | R 22,813,486,798.88    |
| 2024-11-04                         | R 466,427,888,998.52    | R 71,300,550,713.69    |
| 2024-11-05                         | R 393,747,805,874.22    | R 67,976,509,416.63    |
| 2024-11-06                         | R 402,580,085,575.46    | R 56,048,652,930.48    |
| 2024-11-07                         | R 531,749,306,522.79    | R 66,142,383,480.64    |
| 2024-11-08                         | R 459,880,393,330.60    | R 56,844,732,985.07    |
| 2024-11-09                         | R 3,097,227,075.56      | R 15,375,618,322.68    |
| 2024-11-11                         | R 296,894,169,567.13    | R 51,637,342,312.69    |
| 2024-11-12                         | R 545,637,516,676.70    | R 44,367,875,830.96    |
| 2024-11-13                         | R 444,673,629,821.75    | R 41,548,050,329.03    |
| 2024-11-14                         | R 566,523,414,170.00    | R 45,748,738,047.21    |
| 2024-11-15                         | R 521,656,696,091.55    | R 84,887,430,104.98    |
| 2024-11-16                         | R 2,775,796,762.97      | R 16,254,995,234.54    |
| 2024-11-18                         | R 469,891,678,221.16    | R 52,261,609,458.86    |
| 2024-11-19                         | R 420,071,080,541.65    | R 45,020,941,691.67    |
| 2024-11-20                         | R 466,976,208,059.60    | R 50,334,289,535.16    |
| 2024-11-21                         | R 577,551,181,864.41    | R 51,181,752,552.93    |
| 2024-11-22                         | R 503,854,935,523.38    | R 76,969,934,377.10    |
| 2024-11-23                         | R 5,598,006,165.62      | R 22,922,857,878.73    |
| 2024-11-25                         | R 558,743,826,905.25    | R 110,360,489,792.60   |
| 2024-11-26                         | R 521,208,824,249.36    | R 67,823,170,968.72    |
| 2024-11-27                         | R 508,905,886,261.67    | R 73,549,720,852.70    |
| 2024-11-28                         | R 577,410,215,773.91    | R 81,312,219,930.82    |
| 2024-11-29                         | R 884,398,430,244.98    | R 155,056,115,425.07   |
| 2024-11-30                         | R 31,081,902,867.42     | R 55,731,326,888.66    |
| Total                              | R 10,791,917,225,523.30 | R 1,602,934,270,448.55 |
| Average                            | R 415,073,739,443.21    | R 61,651,318,094.18    |



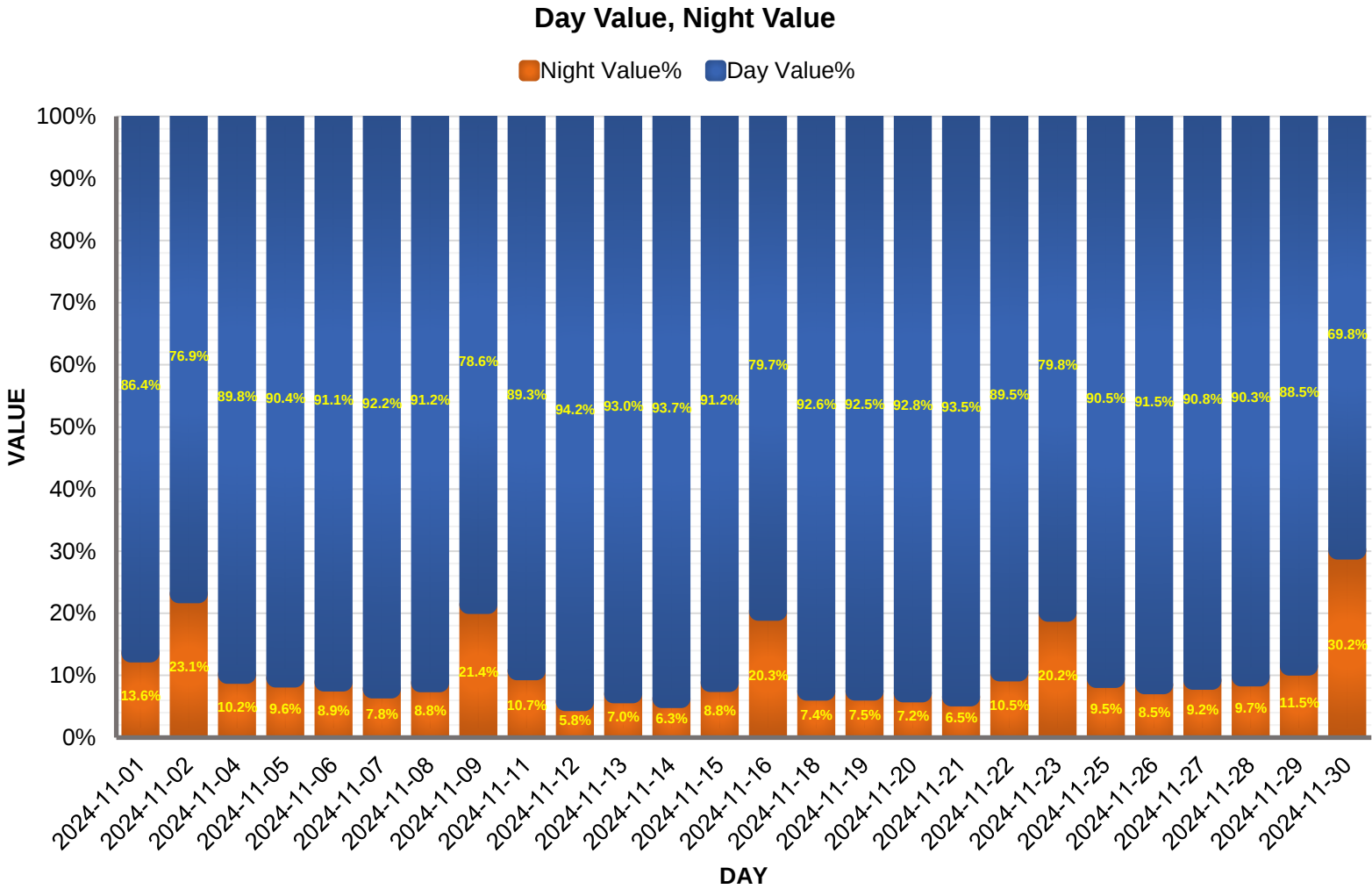
# RTL /Retail Batches Message Values for 12 Months (December 2023 - November 2024)



| RTL /Batches Message Values |                                 |                                |
|-----------------------------|---------------------------------|--------------------------------|
| Month                       | RTL                             | Retail Batches                 |
| 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         |
| Nov-24                      | R 10,791,917,225,523.30         | R 1,602,934,270,448.55         |
| <b>Total</b>                | <b>R 136,964,605,723,535.00</b> | <b>R 18,223,764,215,556.70</b> |
| <b>Average</b>              | <b>R 11,413,717,143,628.00</b>  | <b>R 1,518,647,017,963.06</b>  |



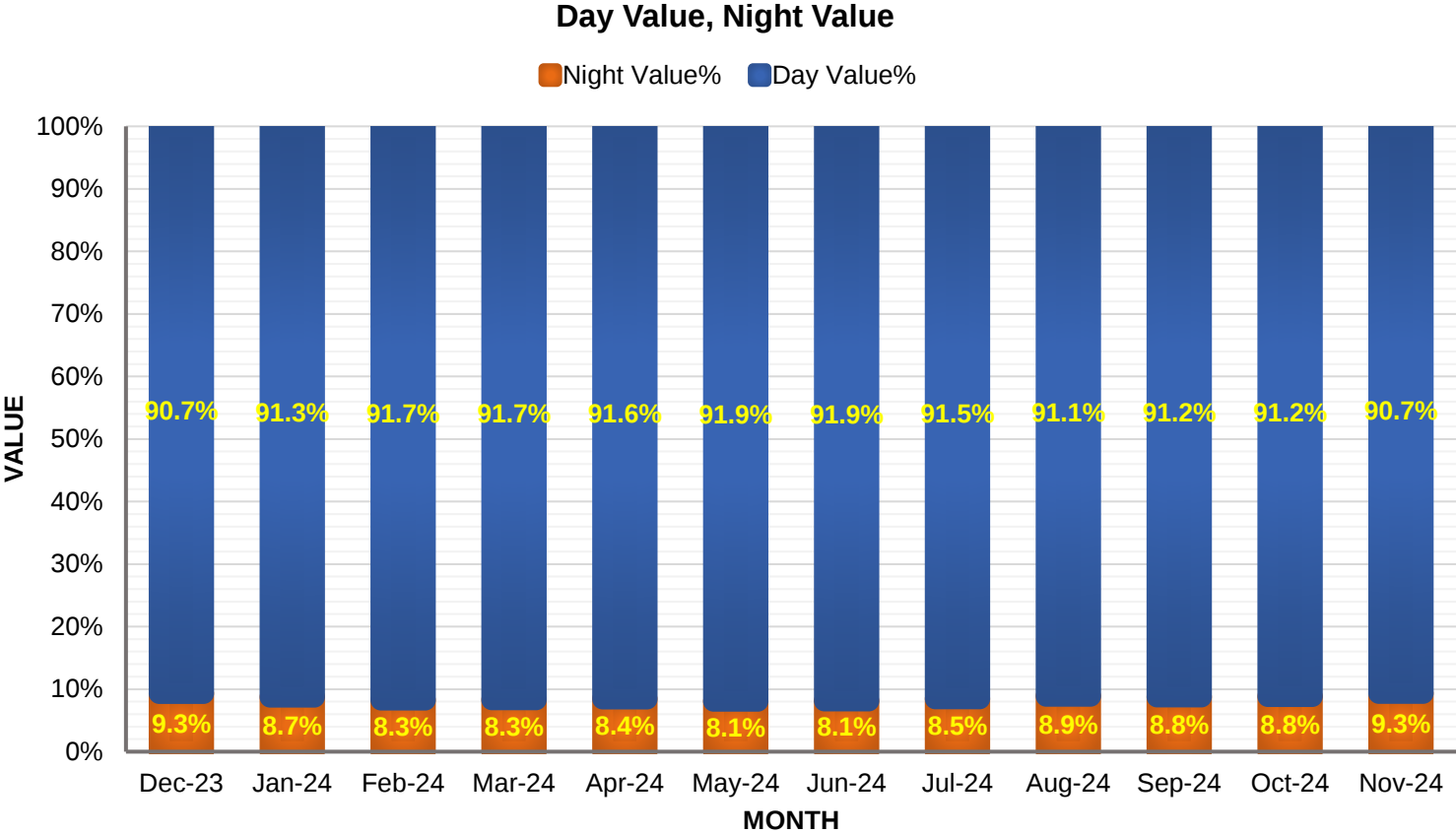
# Day and Night Settlement Values for November 2024



| Day and Night Settlement Values |                        |                         |
|---------------------------------|------------------------|-------------------------|
| Date                            | Night Value            | Day Value               |
| 2024-11-01                      | R 116,278,827,001.83   | R 738,753,218,572.35    |
| 2024-11-02                      | R 14,510,781,710.56    | R 48,228,784,313.75     |
| 2024-11-04                      | R 63,409,228,094.55    | R 560,715,285,978.49    |
| 2024-11-05                      | R 52,423,933,406.90    | R 495,707,695,344.40    |
| 2024-11-06                      | R 50,062,827,849.78    | R 511,034,735,473.38    |
| 2024-11-07                      | R 57,580,613,704.07    | R 679,766,299,614.96    |
| 2024-11-08                      | R 52,408,163,271.72    | R 542,971,092,446.15    |
| 2024-11-09                      | R 10,907,403,705.20    | R 40,054,436,664.77     |
| 2024-11-11                      | R 44,926,327,657.88    | R 373,573,618,184.37    |
| 2024-11-12                      | R 41,283,138,177.85    | R 674,038,794,780.14    |
| 2024-11-13                      | R 40,031,714,697.29    | R 530,004,606,504.54    |
| 2024-11-14                      | R 44,674,555,614.25    | R 668,869,827,888.26    |
| 2024-11-15                      | R 62,006,557,127.47    | R 639,296,758,783.22    |
| 2024-11-16                      | R 10,593,389,440.79    | R 41,562,927,742.88     |
| 2024-11-18                      | R 46,342,114,735.47    | R 575,807,278,236.02    |
| 2024-11-19                      | R 40,341,353,925.42    | R 500,402,079,730.26    |
| 2024-11-20                      | R 43,768,003,339.37    | R 566,678,936,273.83    |
| 2024-11-21                      | R 50,508,108,916.43    | R 723,712,375,553.88    |
| 2024-11-22                      | R 77,685,751,537.66    | R 659,004,783,510.94    |
| 2024-11-23                      | R 13,230,349,010.45    | R 52,426,860,700.39     |
| 2024-11-25                      | R 79,946,162,802.43    | R 761,946,888,980.50    |
| 2024-11-26                      | R 57,207,441,703.91    | R 617,277,256,619.64    |
| 2024-11-27                      | R 61,191,232,878.17    | R 604,114,192,678.45    |
| 2024-11-28                      | R 76,944,011,667.62    | R 713,101,203,268.76    |
| 2024-11-29                      | R 136,019,965,042.40   | R 1,049,147,011,857.61  |
| 2024-11-30                      | R 41,119,463,118.54    | R 95,201,173,772.43     |
| Total                           | R 1,385,401,420,138.01 | R 13,463,398,123,474.40 |
| Average                         | R 53,284,670,005.31    | R 517,823,004,749.01    |



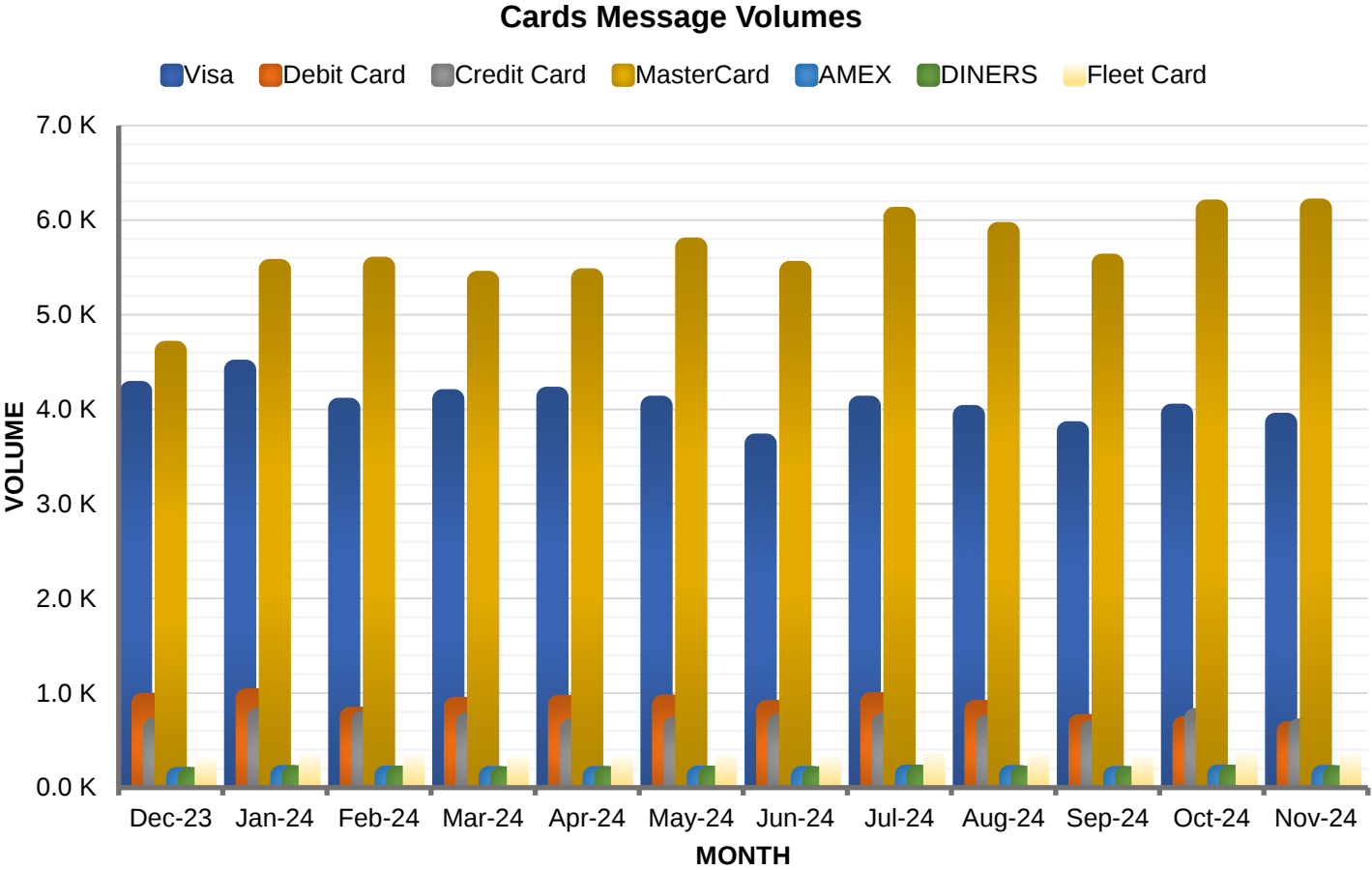
# Day and Night Settlement Values for 12 Months (December 2023 - November 2024)



| Day and Night Settlement Values |                         |                          |
|---------------------------------|-------------------------|--------------------------|
| Month                           | Night Value             | Day Value                |
| 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  |
| Nov-24                          | R 1,385,401,420,138.01  | R 13,463,398,123,474.40  |
| Total                           | R 15,821,566,211,206.10 | R 167,594,421,235,262.00 |
| Average                         | R 1,318,463,850,933.84  | R 13,966,201,769,605.20  |

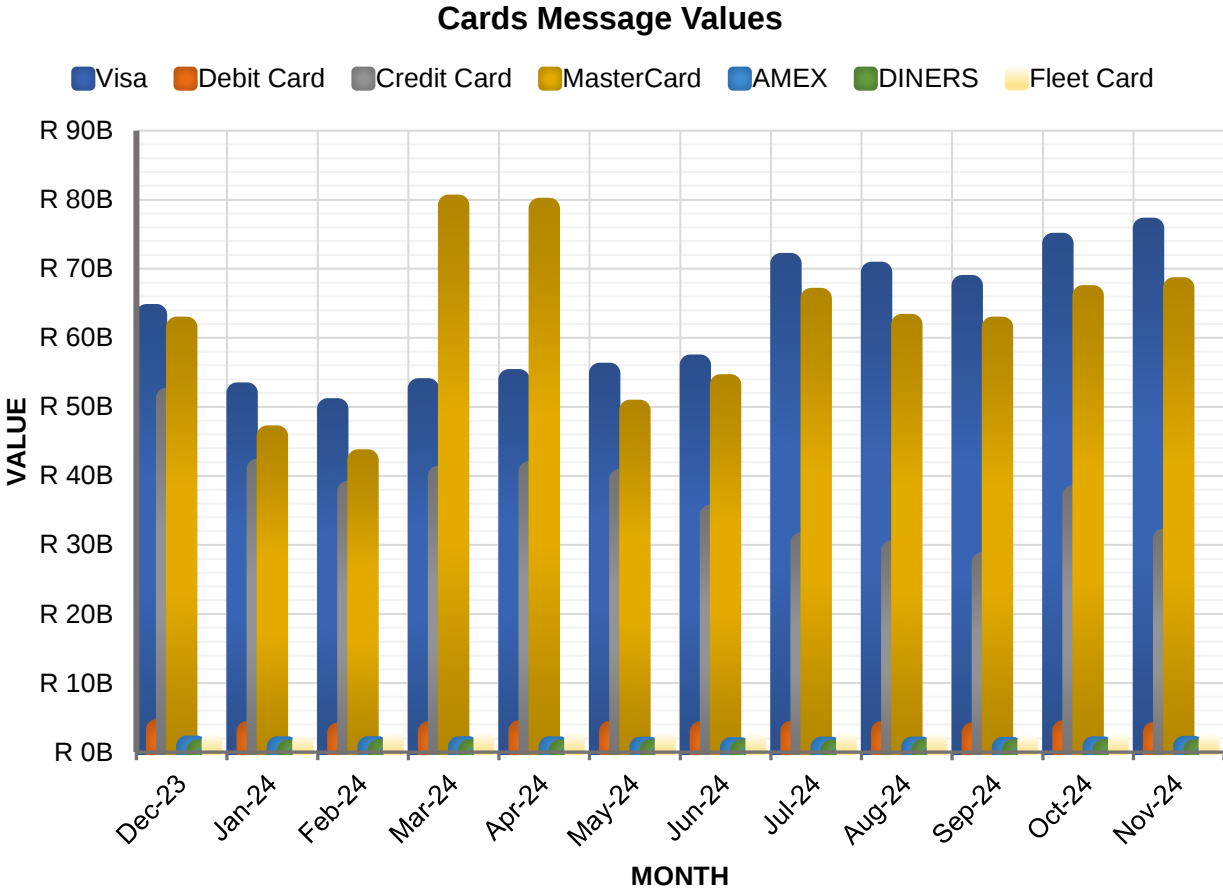


# Cards Message Volumes from December 2023 - November 2024



| Cards Monthly Volume |       |            |             |            |      |        |            |
|----------------------|-------|------------|-------------|------------|------|--------|------------|
| Month                | Visa  | Debit Card | Credit Card | MasterCard | AMEX | DINERS | Fleet Card |
| 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        |
| Nov-24               | 3855  | 594        | 623         | 6120       | 130  | 128    | 312        |
| Total                | 48067 | 9635       | 8007        | 67173      | 1499 | 1479   | 3595       |
| Average              | 4006  | 803        | 667         | 5598       | 125  | 123    | 300        |

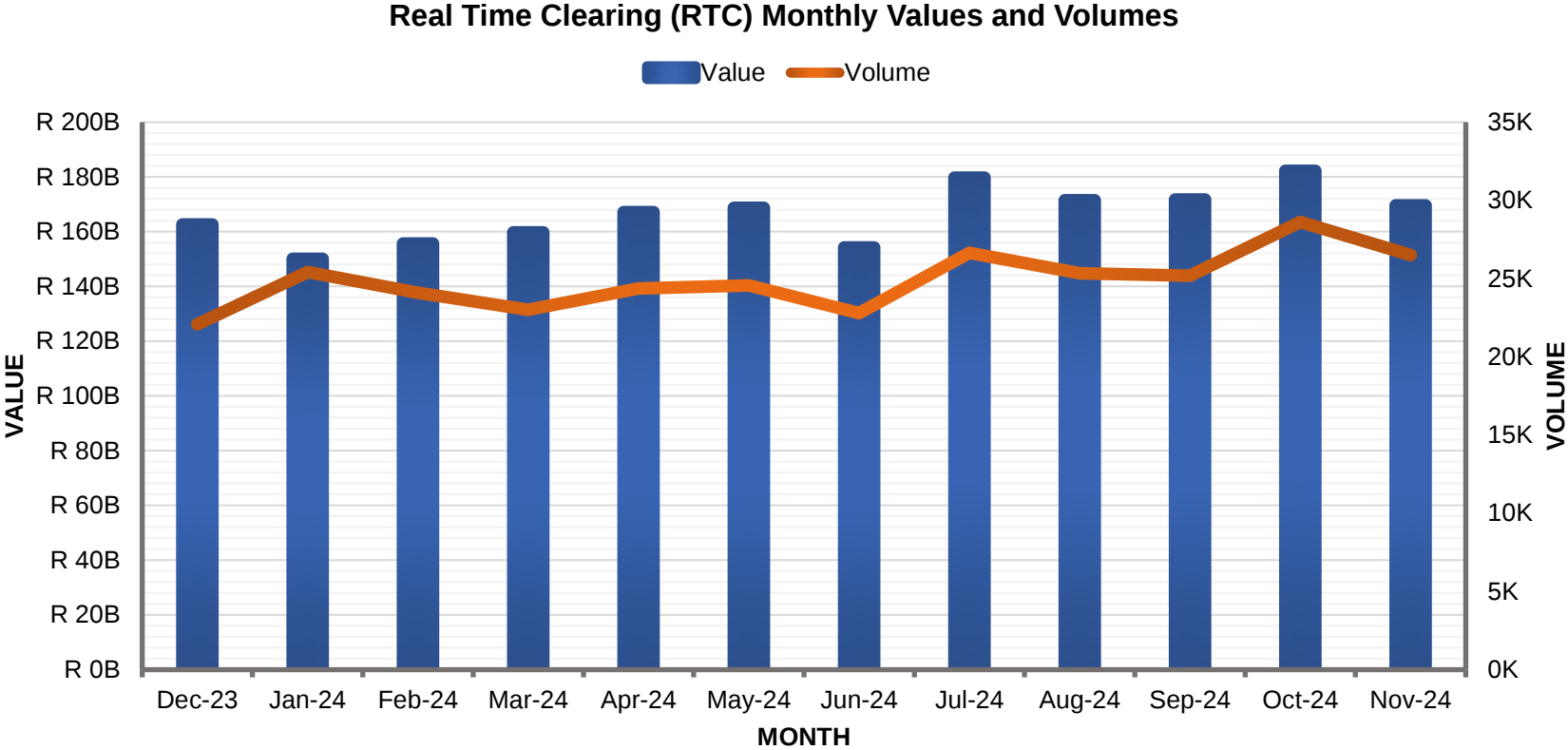
# Cards Message Values from December 2023 - November 2024



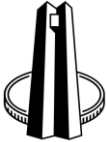
| Cards Monthly Values |                      |                     |                      |
|----------------------|----------------------|---------------------|----------------------|
| Month                | Visa                 | Debit Card          | Credit Card          |
| Dec-23               | 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  |
| Nov-24               | R 75,860,876,533.94  | R 2,832,437,314.82  | R 30,877,317,948.05  |
| Total                | R 739,869,703,566.29 | R 35,551,755,106.03 | R 439,186,488,338.02 |
| Average              | R 61,655,808,630.52  | R 2,962,646,258.84  | R 36,598,874,028.17  |

| Cards Monthly Values |                      |                    |                    |                     |
|----------------------|----------------------|--------------------|--------------------|---------------------|
| Month                | MasterCard           | AMEX               | DINERS             | Fleet Card          |
| 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  |
| 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  |
| Total                | R 732,769,828,964.14 | R 8,852,649,277.55 | R 3,336,839,691.22 | R 22,510,009,892.26 |
| Average              | R 61,064,152,413.68  | R 737,720,773.13   | R 278,069,974.27   | R 1,875,834,157.69  |

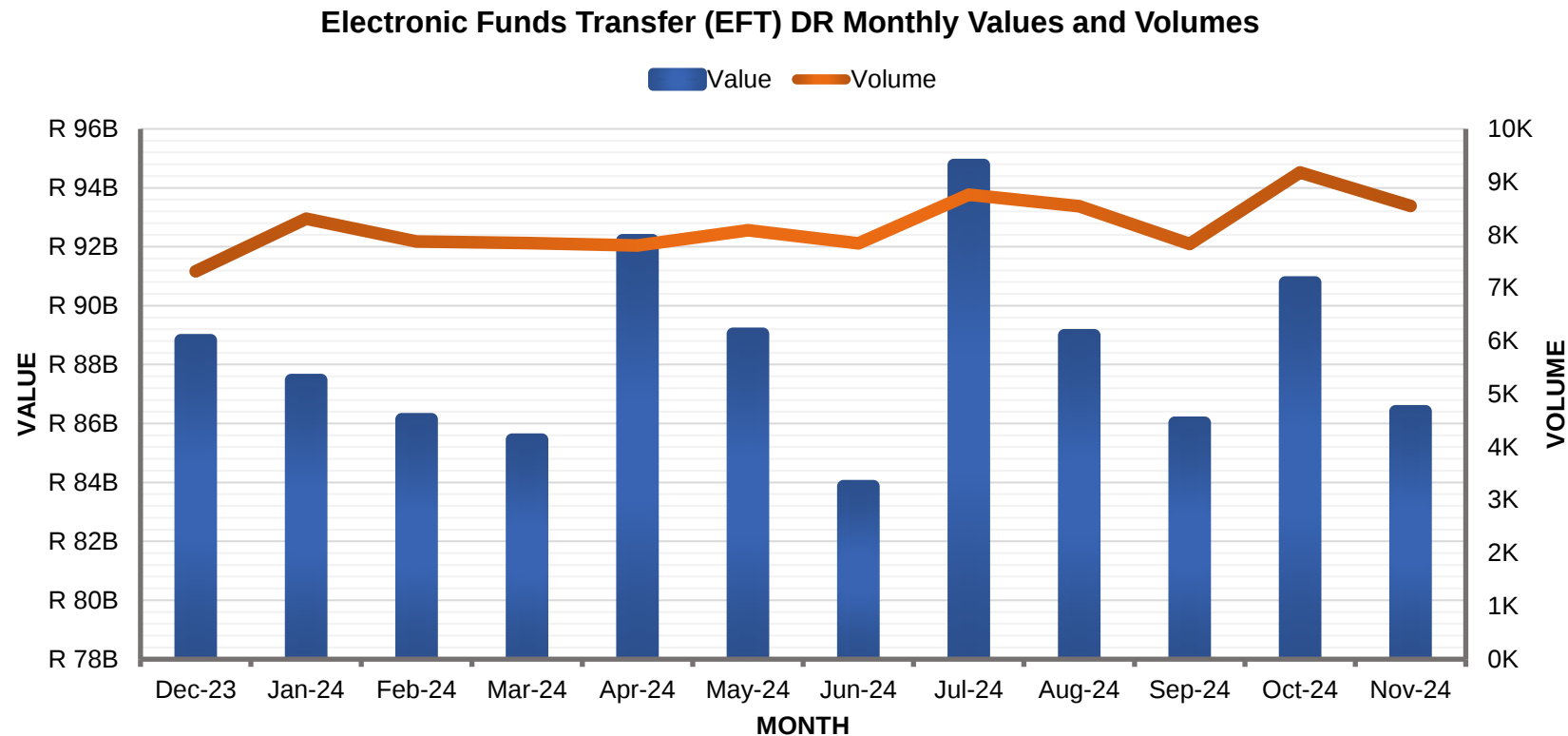
# Real Time Clearing (RTC) Monthly Values and Volumes from December 2023 - November 2024



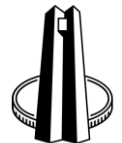
| RTC Monthly Value and Volumes |                        |         |
|-------------------------------|------------------------|---------|
| Month                         | Value                  | Volume  |
| Dec-23                        | R 162,614,411,133.55   | 22,084  |
| Jan-24                        | 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  |
| Nov-24                        | R 169,587,112,486.45   | 26,504  |
| Total                         | R 1,992,893,420,864.00 | 298,631 |
| Average                       | R 166,074,451,738.67   | 24,886  |



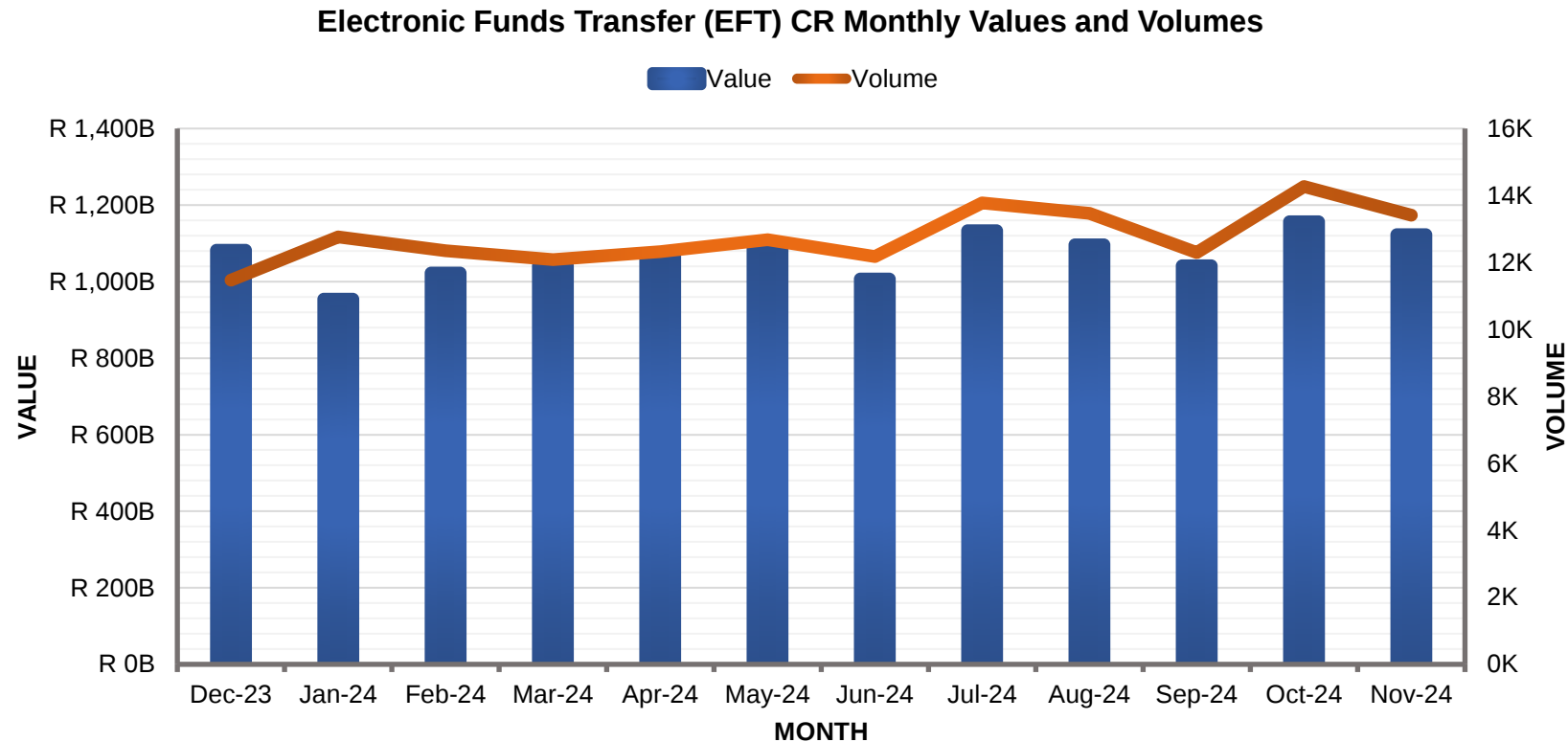
# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from December 2023 - November 2024



| EFT DR Monthly Value and Volumes |                               |               |
|----------------------------------|-------------------------------|---------------|
| Month                            | Value                         | Volume        |
| 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         |
| Nov-24                           | R 86,412,554,093.28           | 8,548         |
| <b>Total</b>                     | <b>R 1,060,010,431,983.27</b> | <b>97,943</b> |
| <b>Average</b>                   | <b>R 88,334,202,665.27</b>    | <b>8,162</b>  |



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

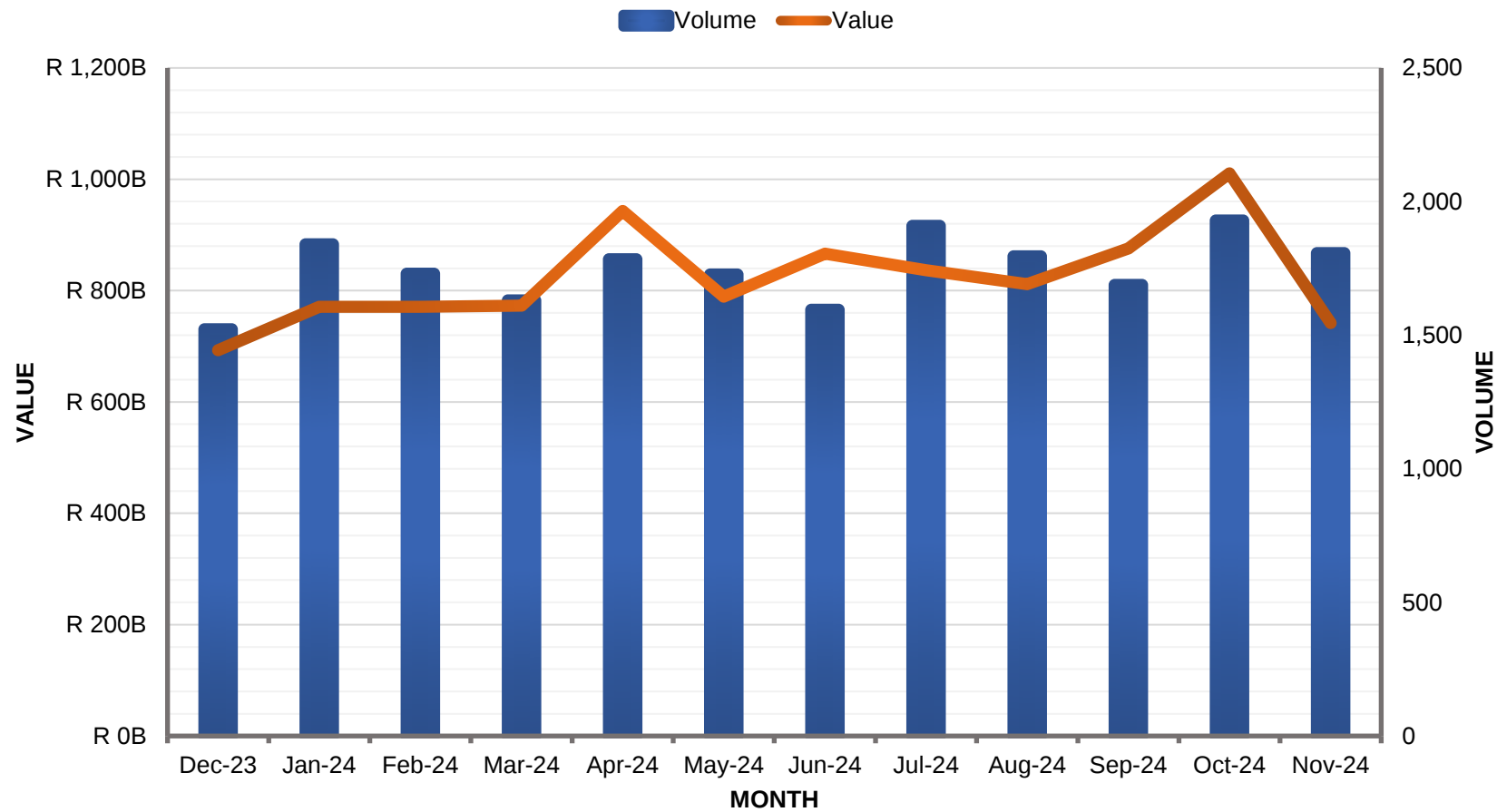


| EFT CR Monthly Value and Volumes |                                |                |
|----------------------------------|--------------------------------|----------------|
| Month                            | Value                          | Volume         |
| Dec-23                           | R 1,082,012,761,868.13         | 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         |
| Nov-24                           | R 1,122,697,381,226.52         | 13,416         |
| <b>Total</b>                     | <b>R 12,820,732,607,791.00</b> | <b>153,091</b> |
| <b>Average</b>                   | <b>R 1,068,394,383,982.58</b>  | <b>12,758</b>  |

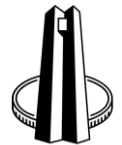


# CLS Settlement Values and Volumes from December 2023 - November 2024

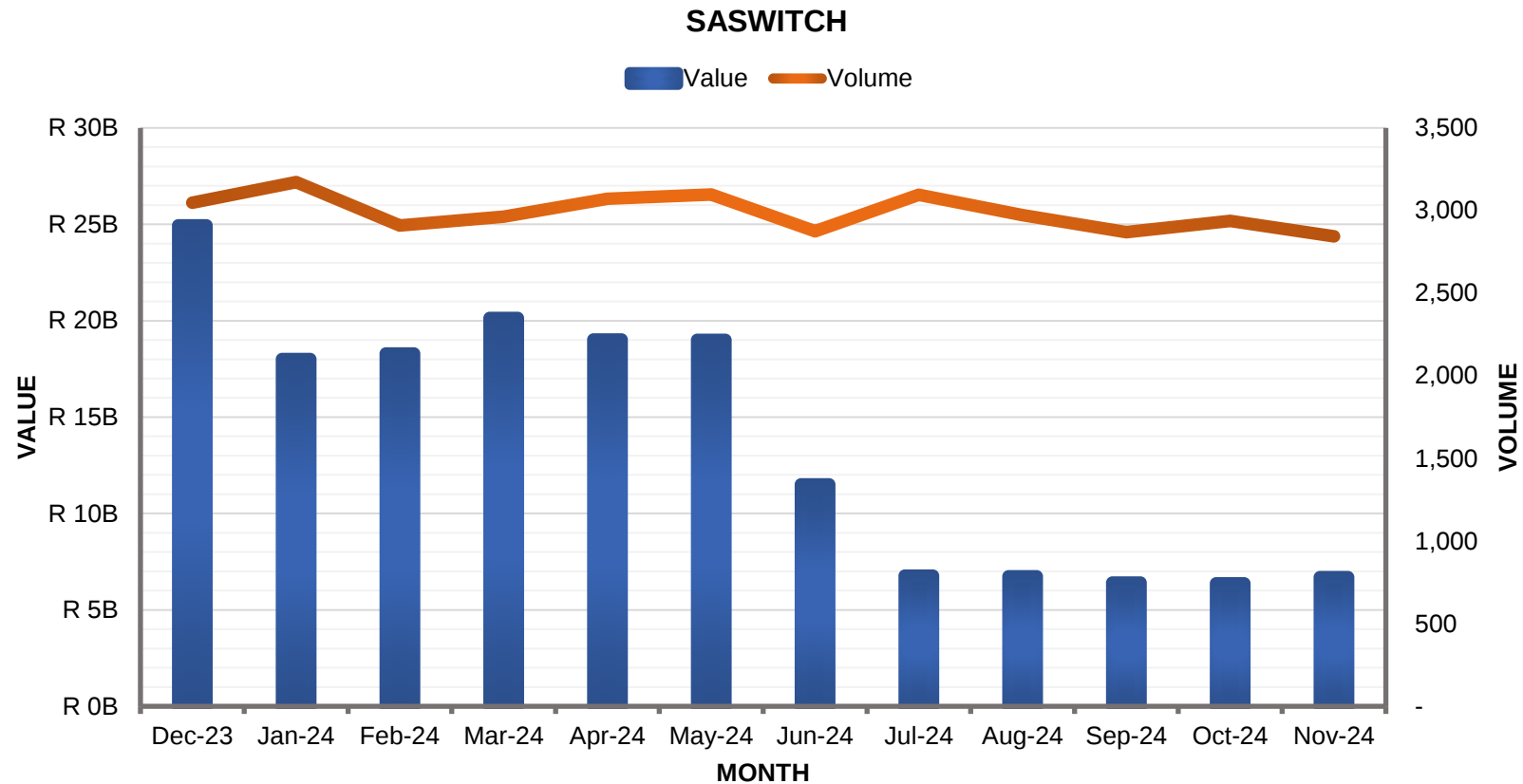
CLS Settlement - Monthly Values and Volumes



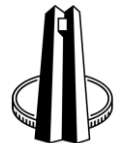
| CLS Settlement - Monthly Values and Volumes |                               |               |
|---------------------------------------------|-------------------------------|---------------|
| Month                                       | Value                         | Volume        |
| Dec-23                                      | 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         |
| Nov-24                                      | R 741,545,357,483.54          | 1,807         |
| <b>Total</b>                                | <b>R 9,881,625,553,085.86</b> | <b>20,956</b> |
| <b>Average</b>                              | <b>R 823,468,796,090.49</b>   | <b>1,746</b>  |



# SASWITCH Values and Volumes from December 2023 - November 2024

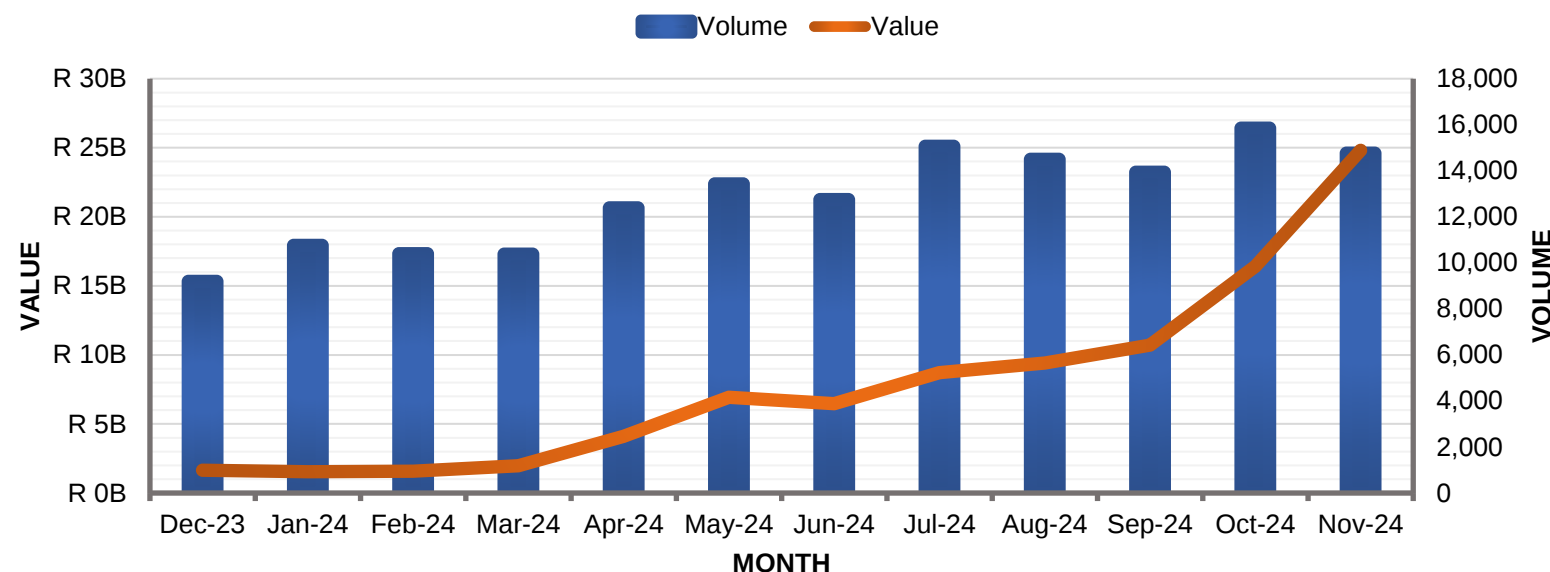


| SASWITCH Monthly Values |                             |               |
|-------------------------|-----------------------------|---------------|
| Month                   | Value                       | Volume        |
| Dec-23                  | R 24,942,661,434.50         | 3,048         |
| Jan-24                  | 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         |
| Nov-24                  | R 6,694,118,783.89          | 2,844         |
| <b>Total</b>            | <b>R 163,904,341,813.26</b> | <b>35,856</b> |
| <b>Average</b>          | <b>R 13,658,695,151.11</b>  | <b>2,988</b>  |



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

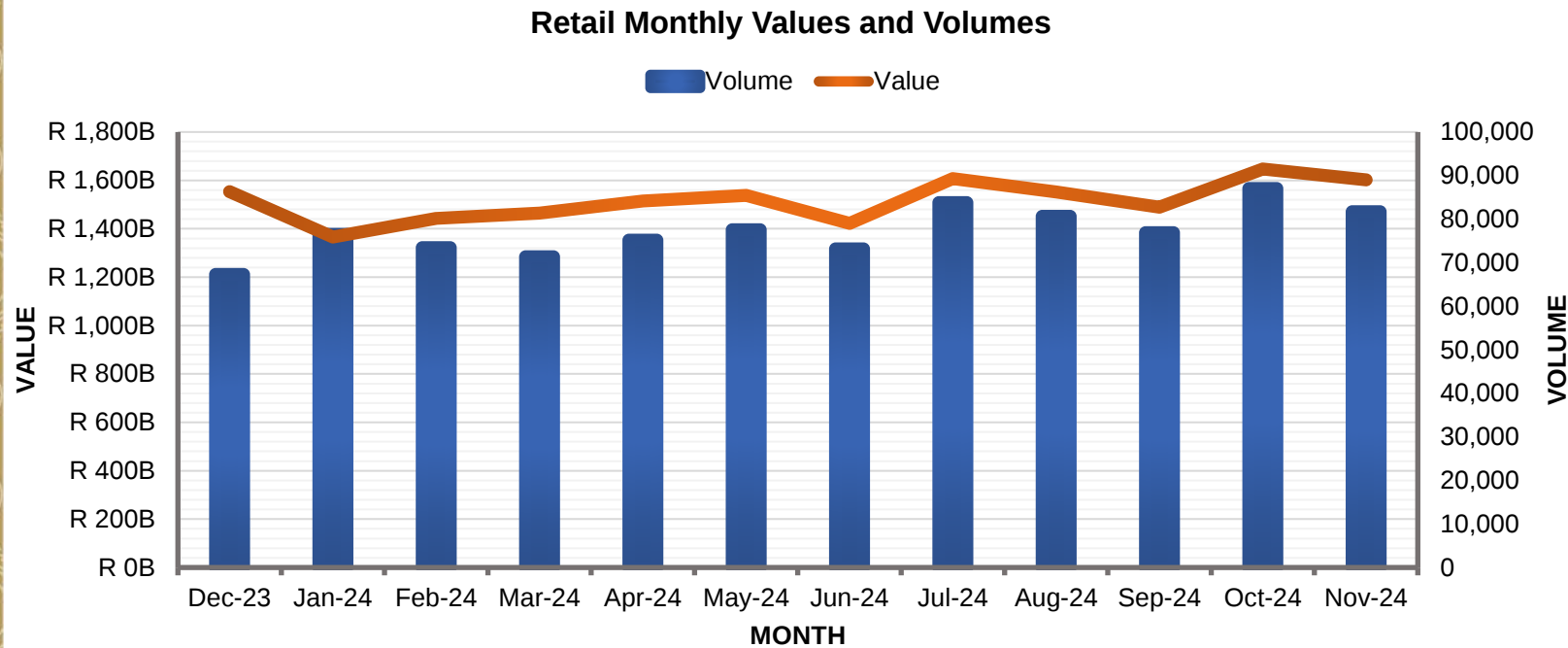
Pay-Shap (RAPI) Monthly Values and Volumes



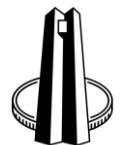
| Pay-Shap (RAPI) Monthly Values and Volumes |                            |                |
|--------------------------------------------|----------------------------|----------------|
| Month                                      | Value                      | Volume         |
| Dec-23                                     | 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         |
| Nov-24                                     | R 24,811,556,767.80        | 14,763         |
| <b>Total</b>                               | <b>R 94,310,067,419.34</b> | <b>153,389</b> |
| <b>Average</b>                             | <b>R 7,859,172,284.95</b>  | <b>12,782</b>  |



# Retail Values and Volumes from December 2023 - November 2024



| Retail Monthly Values and Volumes |                                |                |
|-----------------------------------|--------------------------------|----------------|
| Month                             | Value                          | Volume         |
| 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         |
| Nov-24                            | R 1,602,934,270,448.55         | 81,703         |
| <b>Total</b>                      | <b>R 18,202,212,952,954.80</b> | <b>924,555</b> |
| <b>Average</b>                    | <b>R 1,516,851,079,412.90</b>  | <b>77,046</b>  |



# Summarised Volumes and Values Totals for November 2024

| Summarised totals                             |        |                      |
|-----------------------------------------------|--------|----------------------|
| Receiver                                      | Volume | Value                |
| Payment Cash Withdrawal/Deposit (KPSBV)       | 8,816  | R 372,131,183,175.56 |
| Payment Dematerialised MM Instrument (MPDEM)  | 4,289  | R 151,033,997,547.36 |
| Rand Payments i.r.o FX Deals for CLS (SPCLS)  | 1,807  | R 741,545,357,483.54 |
| Payment any Money Market Product (MPMMI)      | 202    | R 36,432,776,869.35  |
| Settlement of Derivative Margin Calls (OSDMC) | 68     | R 11,739,479,090.76  |





# THANK YOU

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