



Settlement Statistics and Indicators

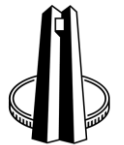
April 2025



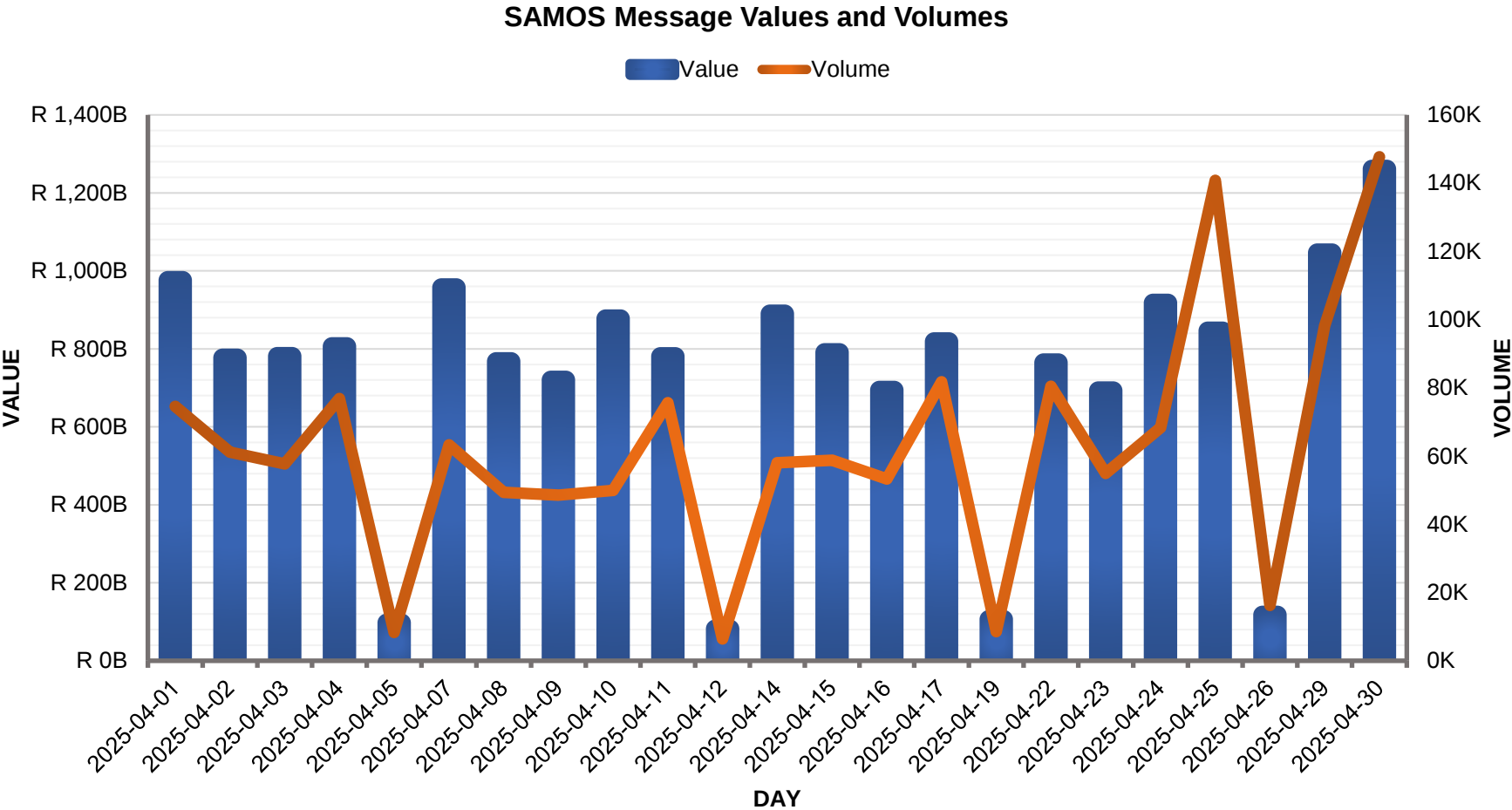
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for April 2025

- ✓ In April 2025, SAMOS processed **1,438,748** transactions to the value of **ZAR 16,569,505,856,681.50**
- ✓ Peak volume was **147,704** and peak value was **ZAR 1,261,219,270,435.88** on the 30th of April 2025.
- ✓ An average number of transactions processed per day was **62,554** representing an average value of **ZAR 720,413,298,116.59**
- ✓ 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 April 2025

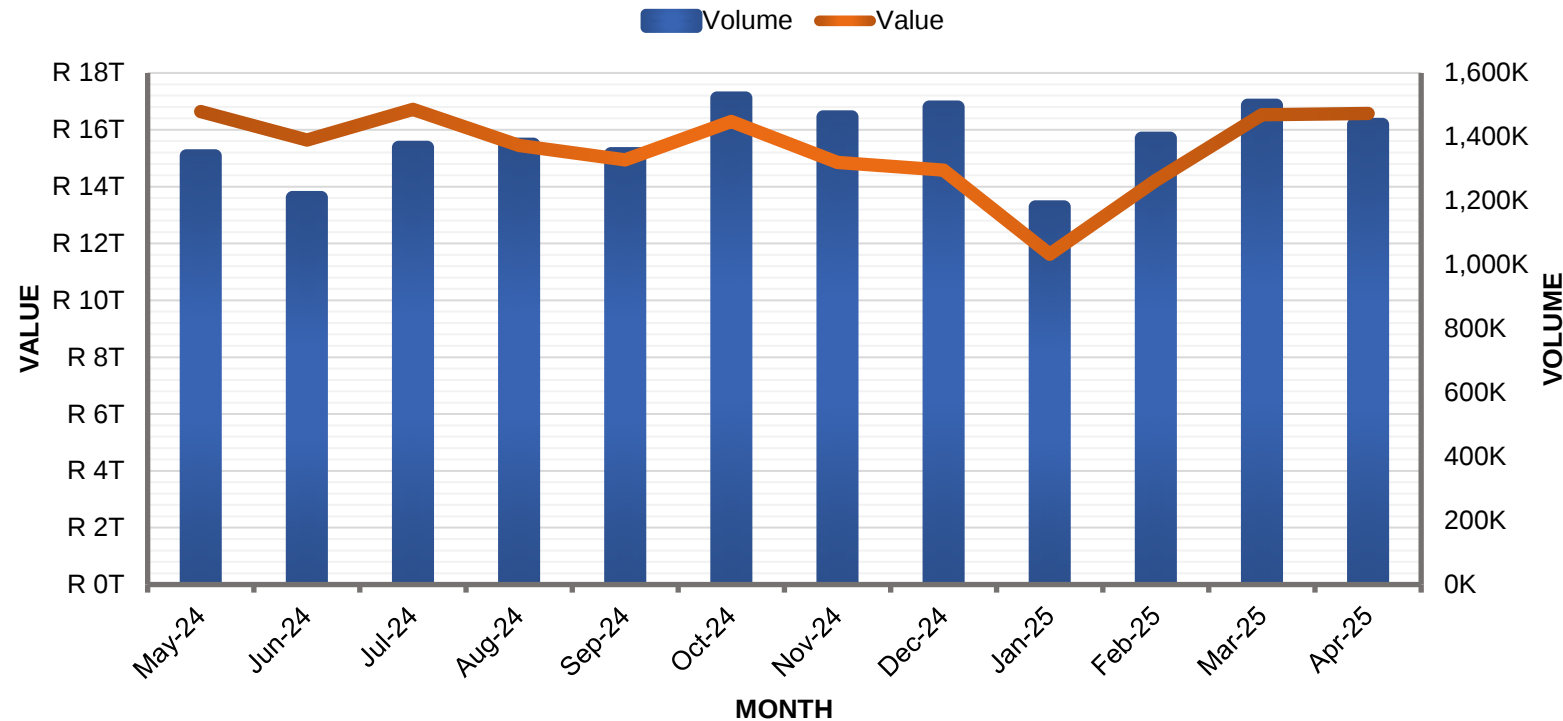


Daily Values and Volumes per month		
Date	Value	Volume
2025-04-01	R 975,831,133,460.12	74,573
2025-04-02	R 776,921,911,724.77	61,152
2025-04-03	R 781,021,074,353.74	57,676
2025-04-04	R 806,120,786,652.08	76,841
2025-04-05	R 97,439,059,349.43	8,353
2025-04-07	R 957,180,374,256.34	63,241
2025-04-08	R 767,731,558,758.41	49,336
2025-04-09	R 720,303,304,221.50	48,575
2025-04-10	R 877,424,312,080.92	49,940
2025-04-11	R 780,623,952,519.19	75,638
2025-04-12	R 81,978,893,382.96	6,417
2025-04-14	R 889,839,791,883.26	58,054
2025-04-15	R 790,903,052,327.68	58,803
2025-04-16	R 694,265,123,565.33	53,293
2025-04-17	R 818,711,409,535.95	81,781
2025-04-19	R 106,331,068,616.66	8,538
2025-04-22	R 764,616,240,110.37	80,403
2025-04-23	R 692,853,744,165.29	54,930
2025-04-24	R 917,735,521,167.47	68,350
2025-04-25	R 846,293,458,774.15	140,771
2025-04-26	R 117,568,296,305.36	16,214
2025-04-29	R 1,046,592,519,034.63	98,165
2025-04-30	R 1,261,219,270,435.88	147,704
Total	R 16,569,505,856,681.50	1,438,748
Average	R 720,413,298,116.59	62,554

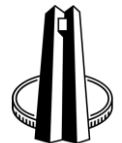


Total Monthly Message Values and Volumes from May 2024 - April 2025

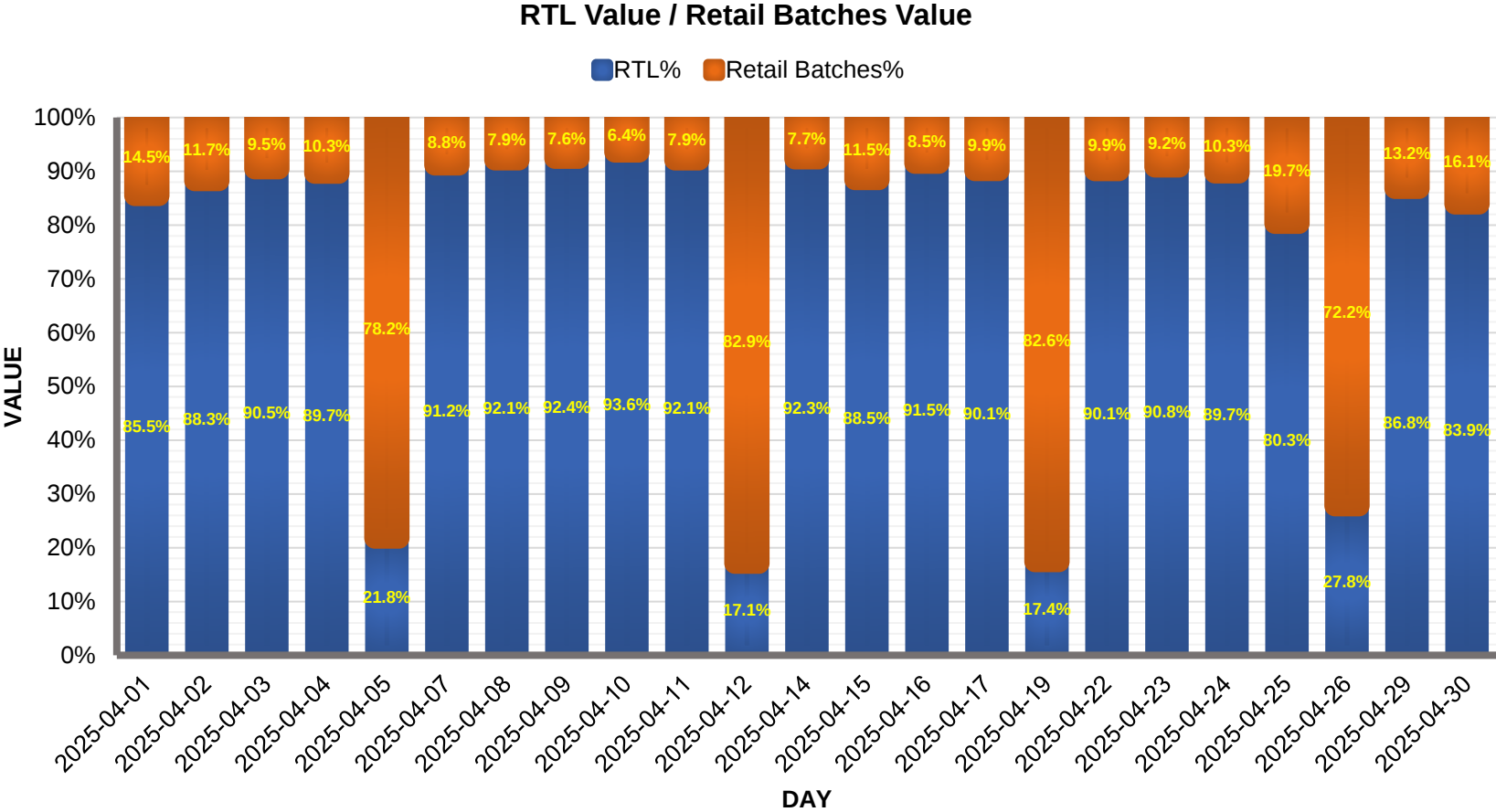
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Jan-25	R 11,621,548,524,050.70	1,180,787
Feb-25	R 14,224,940,587,189.70	1,395,662
Mar-25	R 16,533,066,984,974.60	1,498,797
Apr-25	R 16,569,505,856,681.50	1,438,748
Total	R 184,036,371,562,587.00	16,632,537
Average	R 15,336,364,296,882.20	1,386,045



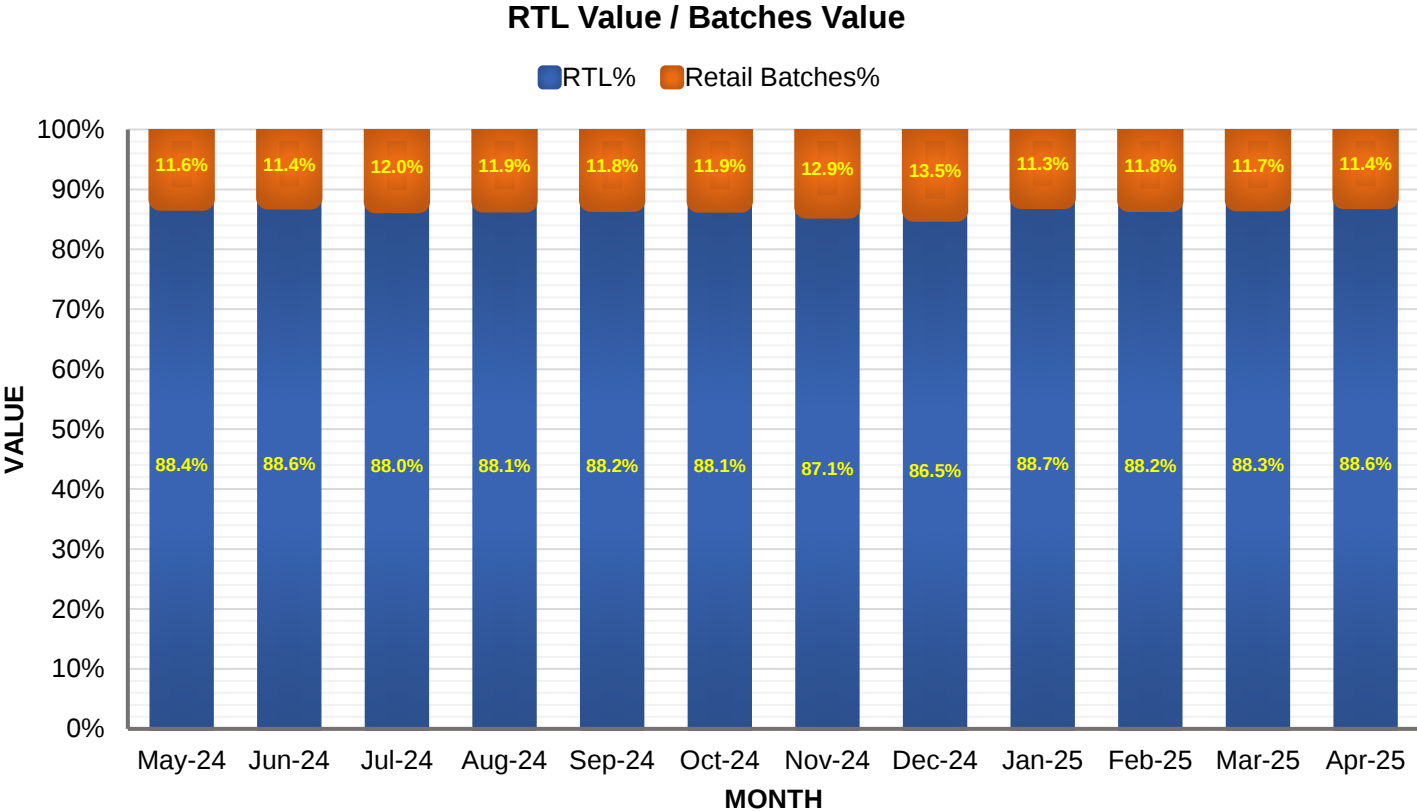
RTL/Retail Batches Message Values for April 2025



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-04-01	R 703,235,863,592.72	R 119,237,519,388.96
2025-04-02	R 561,369,688,108.15	R 74,551,840,554.71
2025-04-03	R 592,210,215,550.99	R 62,341,502,054.15
2025-04-04	R 606,851,512,869.56	R 70,025,916,376.59
2025-04-05	R 5,368,285,894.16	R 19,254,151,372.51
2025-04-07	R 680,235,653,440.32	R 65,736,143,117.63
2025-04-08	R 574,168,852,581.22	R 49,039,488,780.01
2025-04-09	R 546,676,283,101.13	R 44,781,890,817.09
2025-04-10	R 700,290,873,915.42	R 47,924,108,494.75
2025-04-11	R 592,699,364,231.16	R 50,668,707,625.72
2025-04-12	R 2,609,823,652.95	R 12,627,390,241.29
2025-04-14	R 639,335,061,013.19	R 53,183,108,249.72
2025-04-15	R 581,666,924,616.41	R 75,793,600,059.68
2025-04-16	R 526,527,414,013.41	R 48,864,557,963.94
2025-04-17	R 600,464,037,651.25	R 65,626,672,984.06
2025-04-19	R 5,094,219,664.27	R 24,134,689,878.56
2025-04-22	R 573,770,171,929.75	R 62,811,396,402.99
2025-04-23	R 518,407,481,650.68	R 52,452,875,681.40
2025-04-24	R 660,842,333,550.45	R 75,823,088,496.93
2025-04-25	R 549,028,859,178.34	R 134,414,973,184.54
2025-04-26	R 10,774,817,199.10	R 27,967,855,523.65
2025-04-29	R 713,644,075,094.94	R 108,241,212,235.84
2025-04-30	R 888,552,429,397.52	R 170,109,052,455.49
Total	R 11,833,824,241,897.10	R 1,515,611,741,940.21
Average	R 514,514,097,473.79	R 65,896,162,693.05

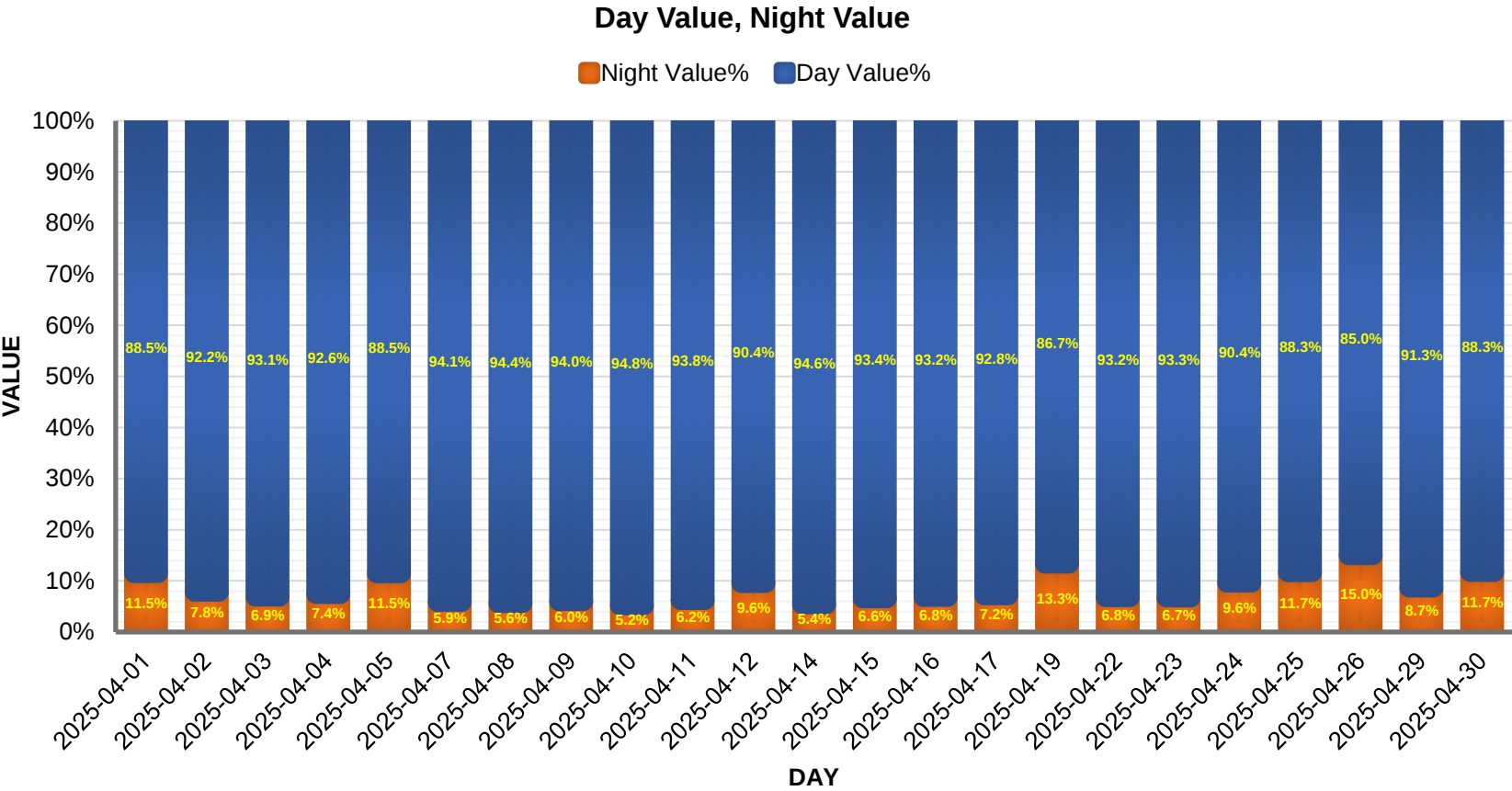


RTL /Retail Batches Message Values for 12 Months (May 2024 - April 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Jan-25	R 11,245,026,641,595.00	R 1,436,733,920,056.25
Feb-25	R 10,962,117,951,824.00	R 1,470,245,216,346.34
Mar-25	R 11,901,502,897,255.40	R 1,580,431,806,532.18
Apr-25	R 11,833,824,241,897.10	R 1,515,611,741,940.21
Total	R 136,787,440,225,428.00	R 18,537,991,558,419.50
Average	R 11,398,953,352,119.00	R 1,544,832,629,868.29

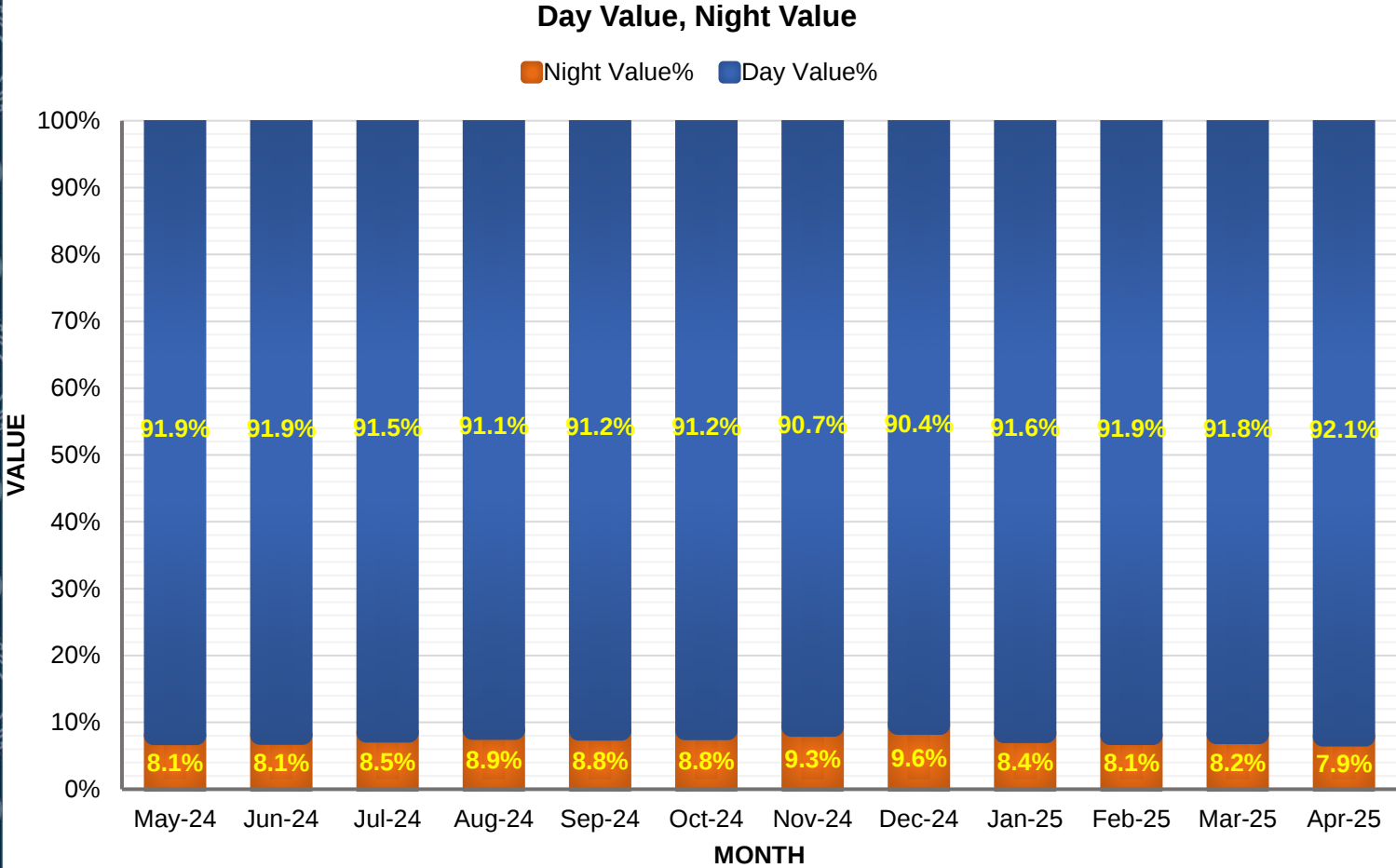
Day and Night Settlement Values for April 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-04-01	R 112,272,585,217.37	R 863,558,548,242.75
2025-04-02	R 60,975,697,152.10	R 715,946,214,572.67
2025-04-03	R 53,838,946,884.13	R 727,182,127,469.61
2025-04-04	R 59,764,401,022.90	R 746,356,385,629.18
2025-04-05	R 11,168,916,523.47	R 86,270,142,825.96
2025-04-07	R 56,193,470,247.01	R 900,986,904,009.33
2025-04-08	R 43,137,778,588.73	R 724,593,780,169.68
2025-04-09	R 43,318,828,772.94	R 676,984,475,448.56
2025-04-10	R 45,547,443,881.65	R 831,876,868,199.27
2025-04-11	R 48,636,192,490.23	R 731,987,760,028.96
2025-04-12	R 7,832,389,705.95	R 74,146,503,677.01
2025-04-14	R 47,956,747,556.44	R 841,883,044,326.82
2025-04-15	R 51,933,345,663.51	R 738,969,706,664.17
2025-04-16	R 47,418,183,936.22	R 646,846,939,629.11
2025-04-17	R 58,588,390,776.13	R 760,123,018,759.82
2025-04-19	R 14,194,923,186.38	R 92,136,145,430.28
2025-04-22	R 51,819,409,060.27	R 712,796,831,050.10
2025-04-23	R 46,666,337,617.58	R 646,187,406,547.71
2025-04-24	R 88,382,627,890.72	R 829,352,893,276.75
2025-04-25	R 98,838,186,193.84	R 747,455,272,580.31
2025-04-26	R 17,644,384,428.45	R 99,923,911,876.91
2025-04-29	R 90,727,829,994.56	R 955,864,689,040.07
2025-04-30	R 147,774,879,568.01	R 1,113,444,390,867.87
Total	R 1,304,631,896,358.59	R 15,264,873,960,322.90
Average	R 56,723,125,928.63	R 663,690,172,187.95

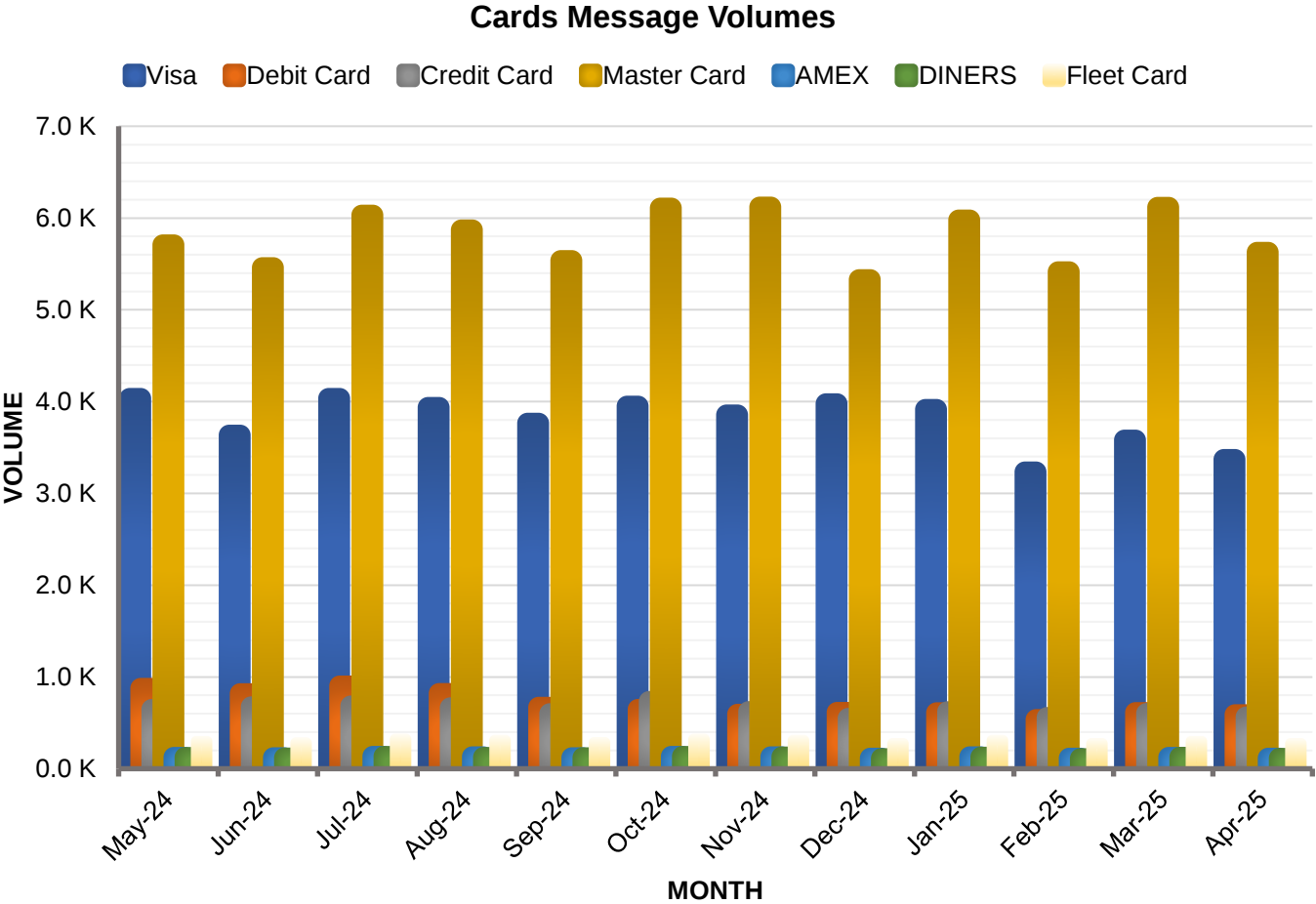


Day and Night Settlement Values for 12 Months (May 2024 - April 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Jan-25	R 1,240,372,847,239.50	R 13,544,169,264,906.50
Feb-25	R 1,151,201,118,637.29	R 13,073,739,468,552.40
Mar-25	R 1,360,781,552,514.01	R 15,172,285,432,460.50
Apr-25	R 1,304,631,896,358.59	R 15,264,873,960,322.90
Total	R 15,906,876,677,747.90	R 170,257,944,435,209.00
Average	R 1,325,573,056,478.99	R 14,188,162,036,267.40

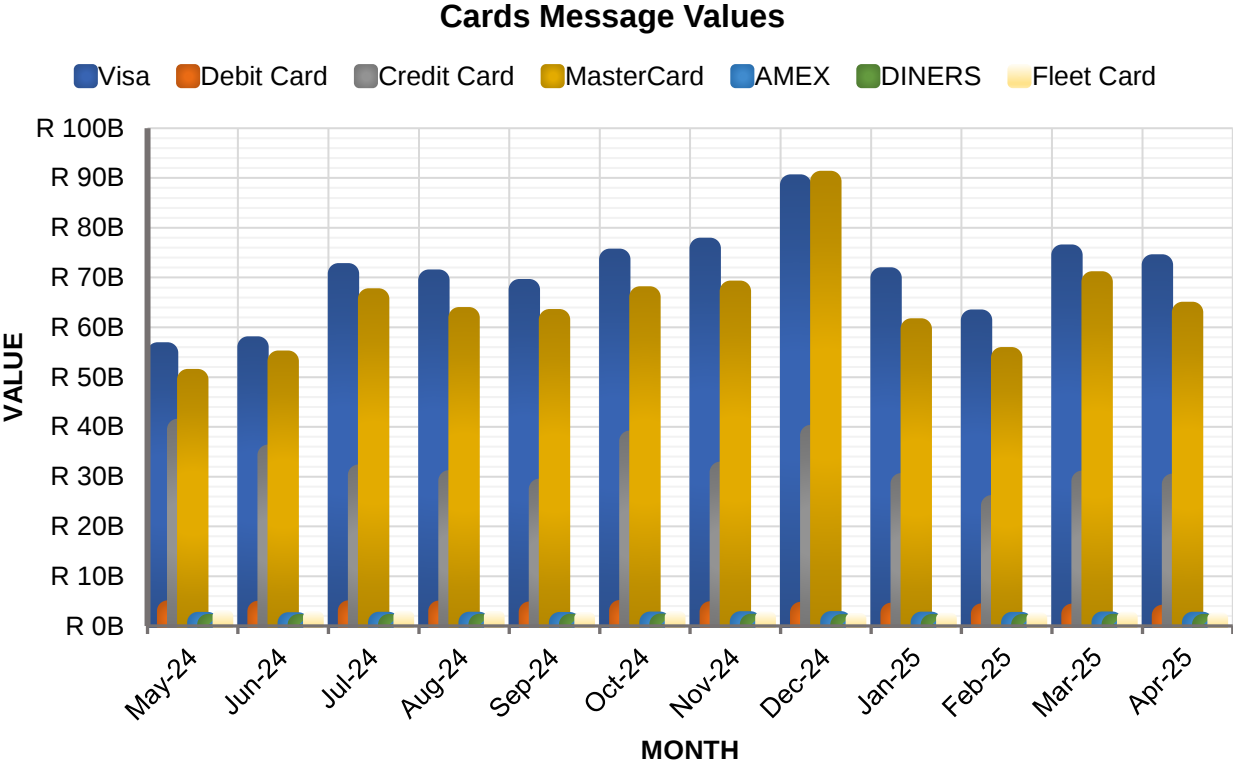
Cards Message Volumes from May 2024 - April 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
Jan-25	3915	610	622	5979	130	126	312
Feb-25	3234	536	559	5415	115	110	276
Mar-25	3581	612	603	6117	124	125	300
Apr-25	3370	589	564	5627	115	113	276
Total	45290	8288	7522	69304	1493	1463	3583
Average	3774	691	627	5775	124	122	299



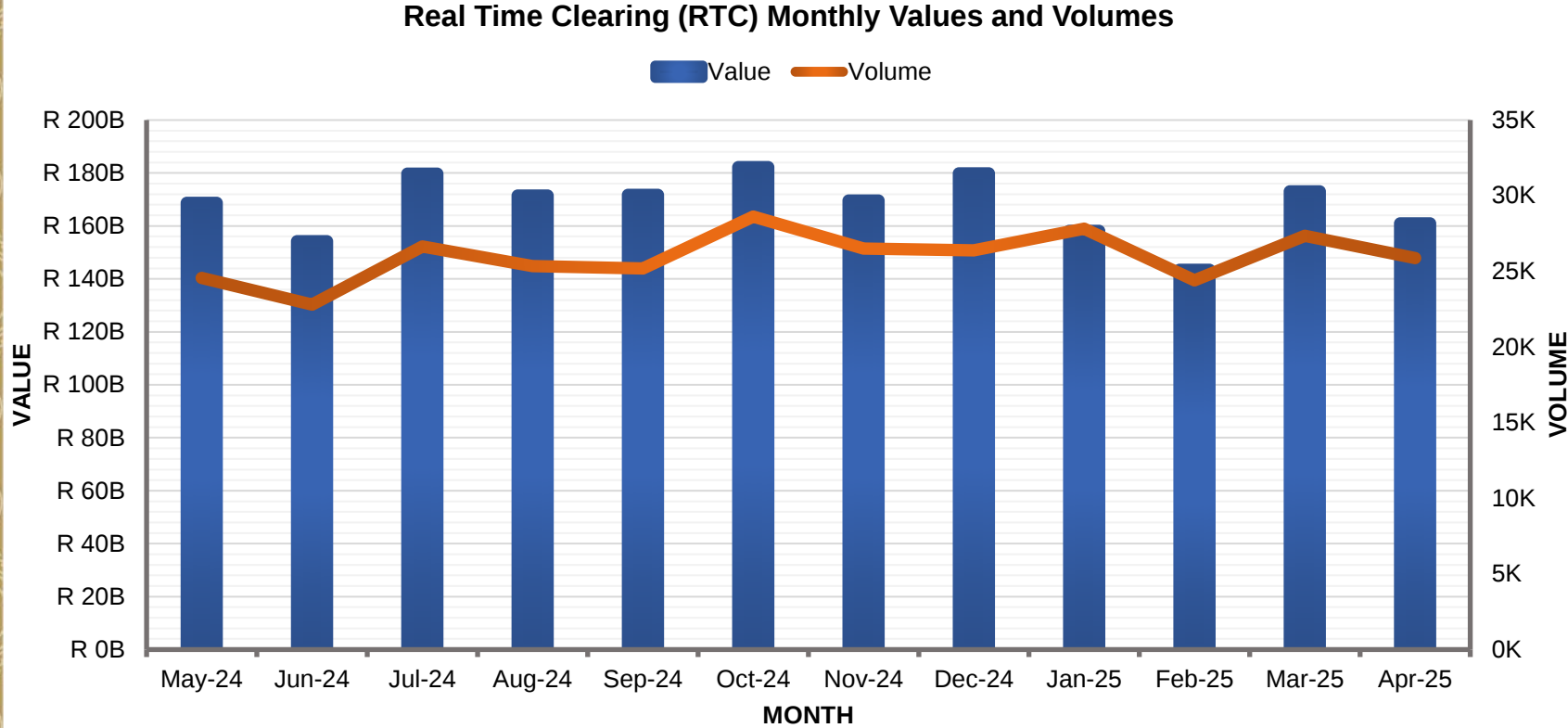
Cards Message Values from May 2024 - April 2025



Cards Monthly Values				
Month	Visa	Debit Card	Credit Card	
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	
Jan-25	R 69,913,621,262.92	R 2,528,998,330.94	R 28,571,260,720.79	
Feb-25	R 61,442,832,731.74	R 2,394,137,751.63	R 24,165,677,793.05	
Mar-25	R 74,502,666,557.27	R 2,343,087,581.29	R 29,072,339,132.62	
Apr-25	R 72,532,226,193.59	R 2,126,807,195.93	R 28,466,033,812.51	
Total	R 835,210,636,205.58	R 32,697,600,163.20	R 377,253,100,469.86	
Average	R 69,600,886,350.47	R 2,724,800,013.60	R 31,437,758,372.49	

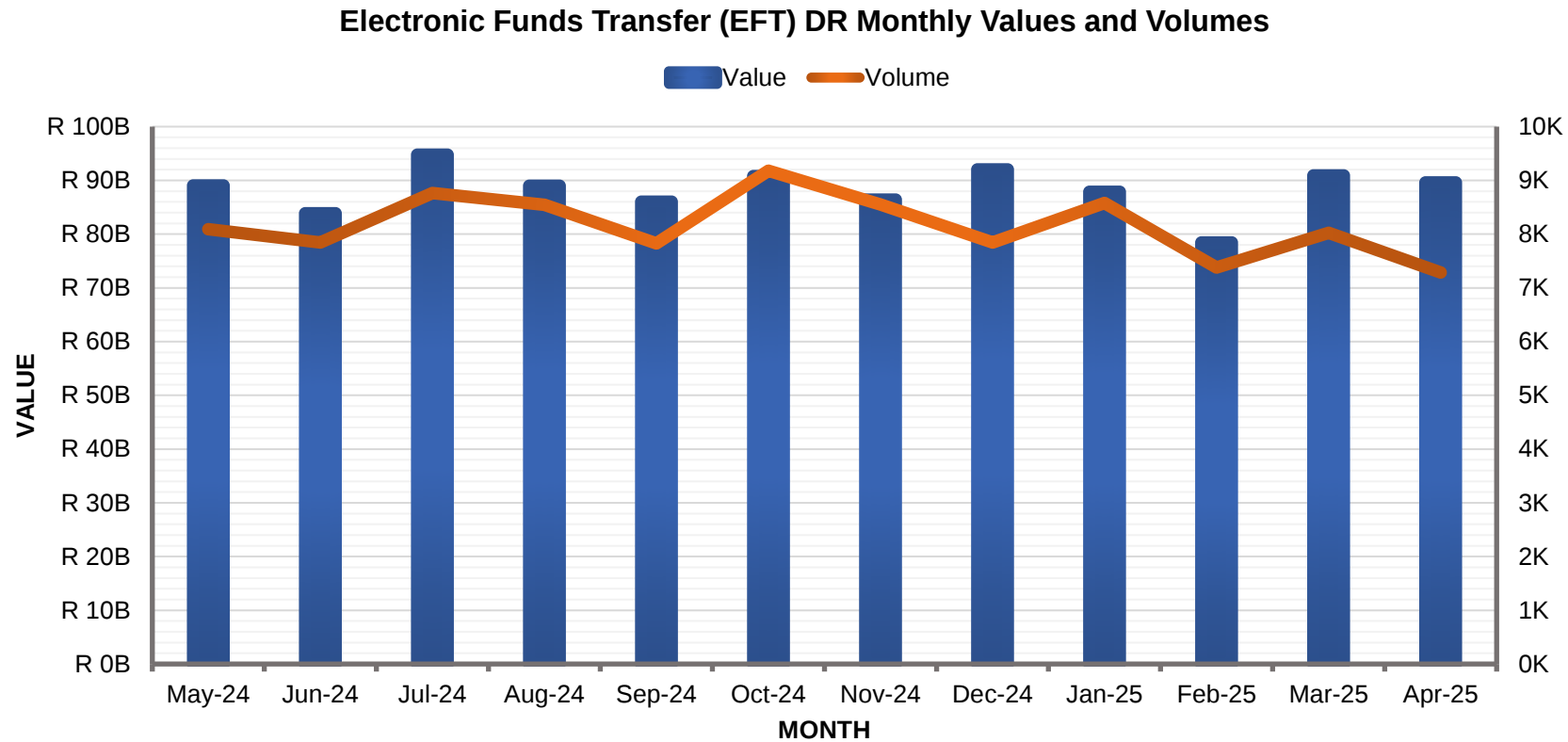
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
May-24	R 49,499,589,953.65	R 684,874,949.51	R 270,249,601.39	R 2,032,164,853.74
Jun-24	R 53,198,345,465.71	R 619,511,530.02	R 254,400,829.33	R 1,839,921,183.85
Jul-24	R 65,697,973,762.64	R 702,255,998.97	R 260,295,820.30	R 1,959,426,013.26
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
Jan-25	R 59,670,859,370.15	R 737,013,761.82	R 250,426,823.64	R 1,549,511,004.30
Feb-25	R 53,892,890,085.49	R 684,884,024.74	R 251,962,666.98	R 1,594,820,359.76
Mar-25	R 69,124,121,137.55	R 768,334,721.67	R 298,064,477.20	R 1,765,345,071.73
Apr-25	R 62,992,024,046.08	R 715,604,310.60	R 277,186,823.07	R 1,576,739,839.40
Total	R 760,180,131,270.68	R 8,711,804,316.64	R 3,337,019,795.56	R 21,046,442,611.40
Average	R 63,348,344,272.56	R 725,983,693.05	R 278,084,982.96	R 1,753,870,217.62

Real Time Clearing (RTC) Monthly Values and Volumes from May 2024 - April 2025

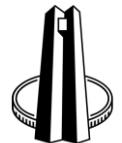


RTC Monthly Value and Volumes		
Month	Value	Volume
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
Total	R 2,013,068,207,958.02	311,500
Average	R 167,755,683,996.50	25,958

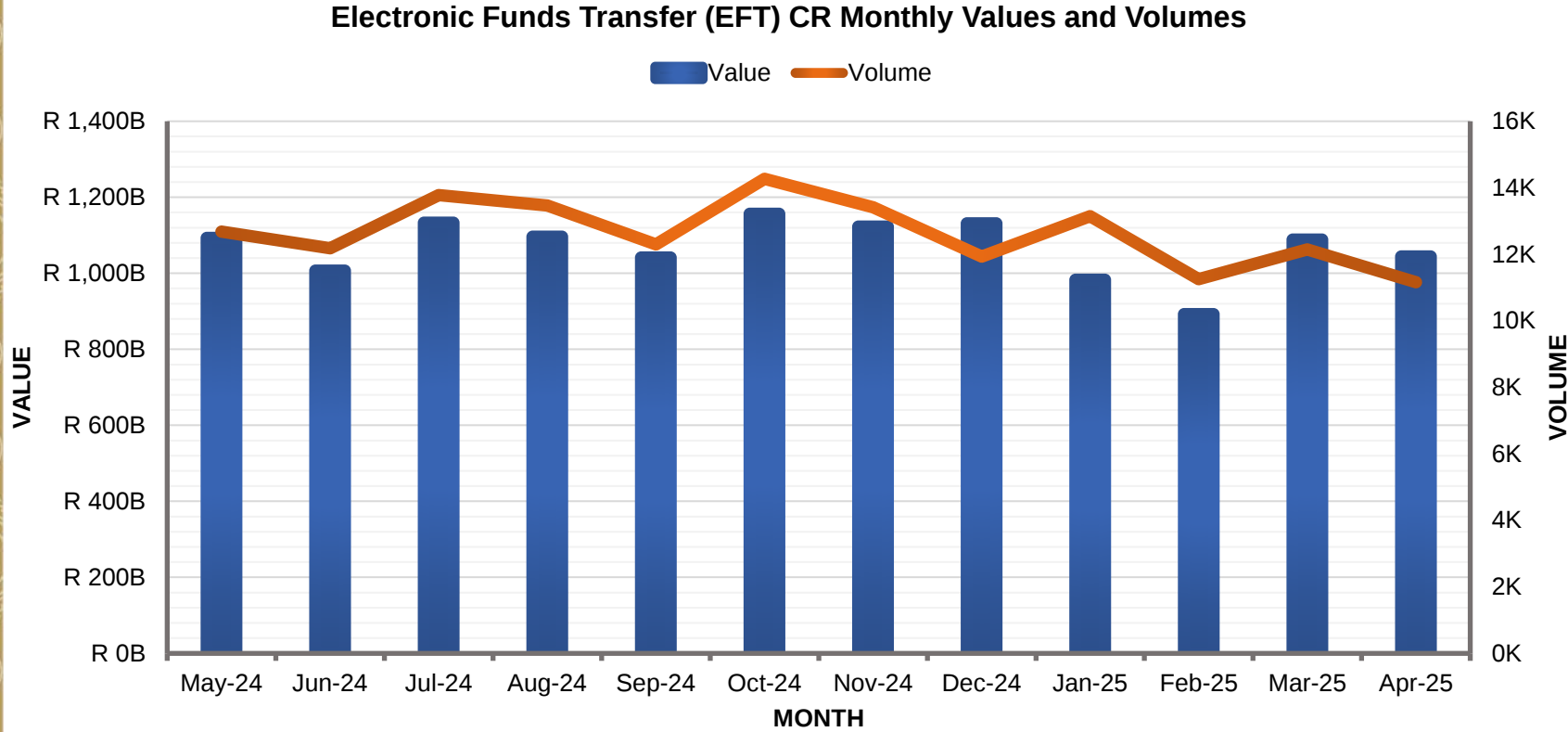
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from May 2024 - April 2025



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Apr-25	R 89,606,886,495.00	7,286
Total	R 1,058,755,382,377.57	97,909
Average	R 88,229,615,198.13	8,159



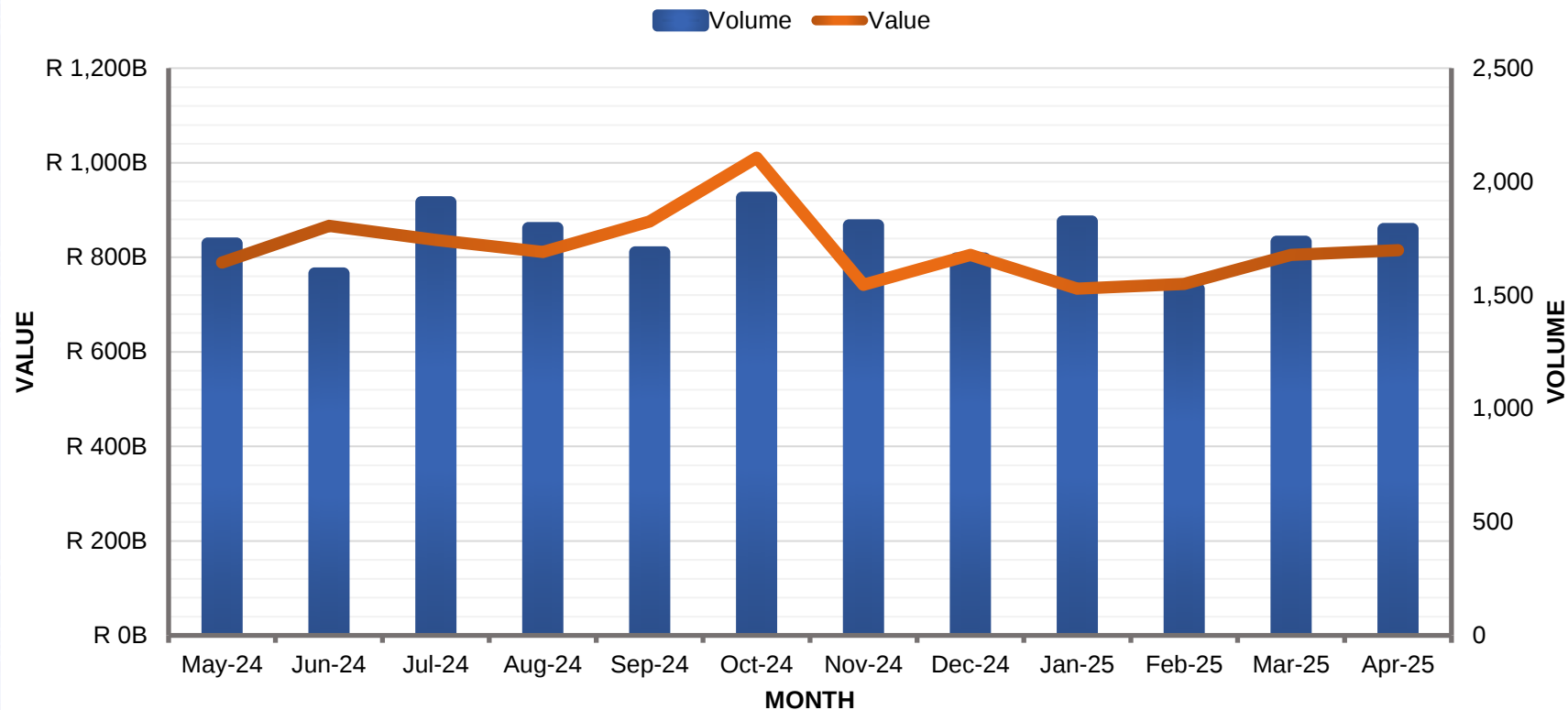
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from May 2024 - April 2025



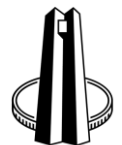
EFT CR Monthly Value and Volumes		
Month	Value	Volume
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	12,298
Oct-24	R 1,156,460,284,869.34	14,268
Nov-24	R 1,122,697,381,226.52	13,416
Dec-24	R 1,131,245,440,233.29	11,928
Jan-25	R 982,886,152,193.21	13,143
Feb-25	R 892,404,144,993.86	11,250
Mar-25	R 1,088,513,010,063.68	12,143
Apr-25	R 1,044,154,528,412.10	11,161
Total	R 12,788,745,369,699.70	151,713
Average	R 1,065,728,780,808.31	12,643

CLS Settlement Values and Volumes from May 2024 - April 2025

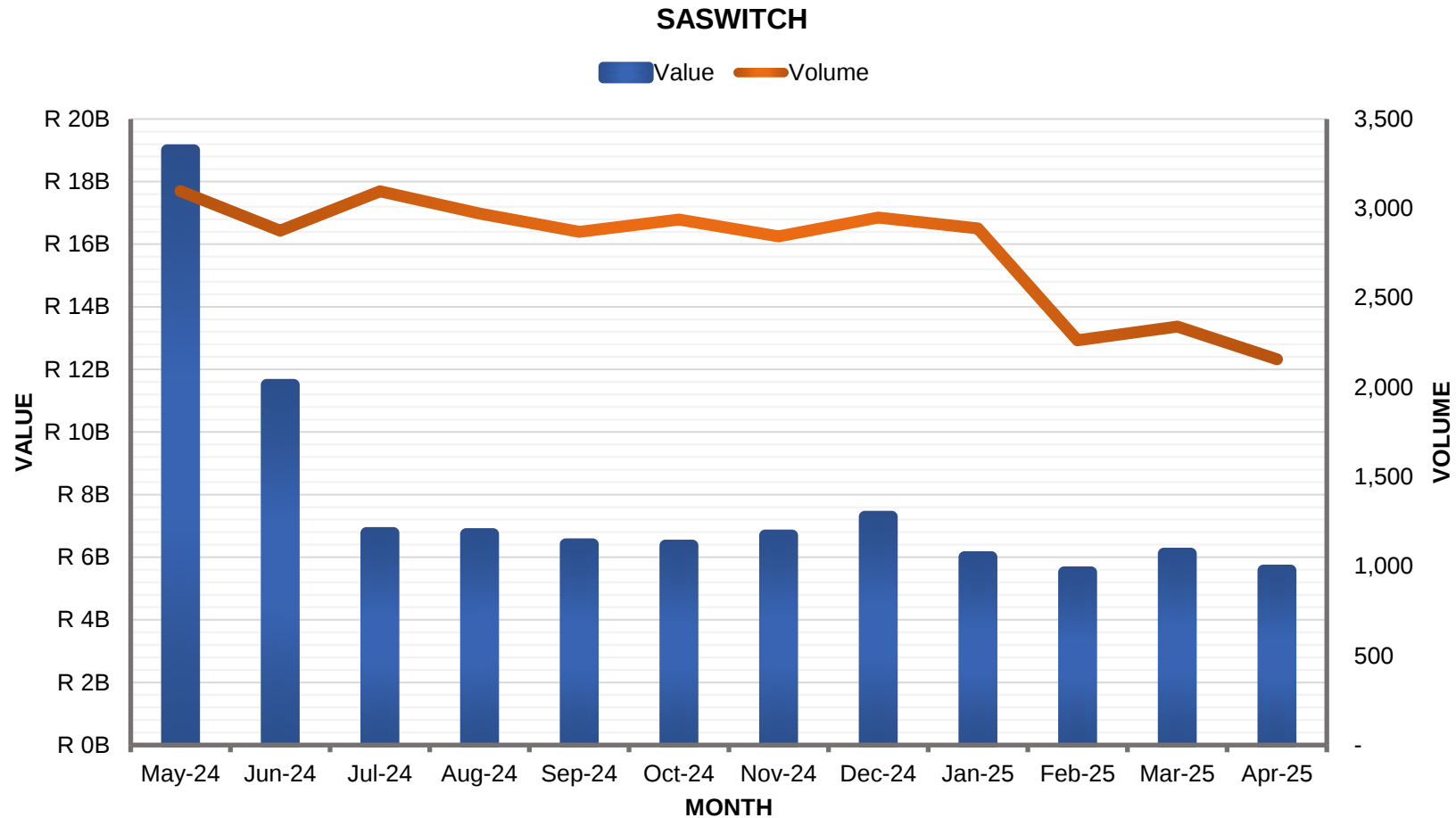
CLS Settlement - Monthly Values and Volumes



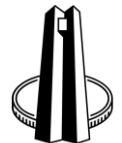
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Oct-24	R 1,010,562,229,060.86	1,929
Nov-24	R 741,545,357,483.54	1,807
Dec-24	R 805,186,597,083.46	1,661
Jan-25	R 733,587,991,560.48	1,824
Feb-25	R 743,277,335,378.42	1,527
Mar-25	R 804,855,442,296.60	1,735
Apr-25	R 814,745,129,679.84	1,791
Total	R 9,832,621,684,544.88	20,988
Average	R 819,385,140,378.74	1,749



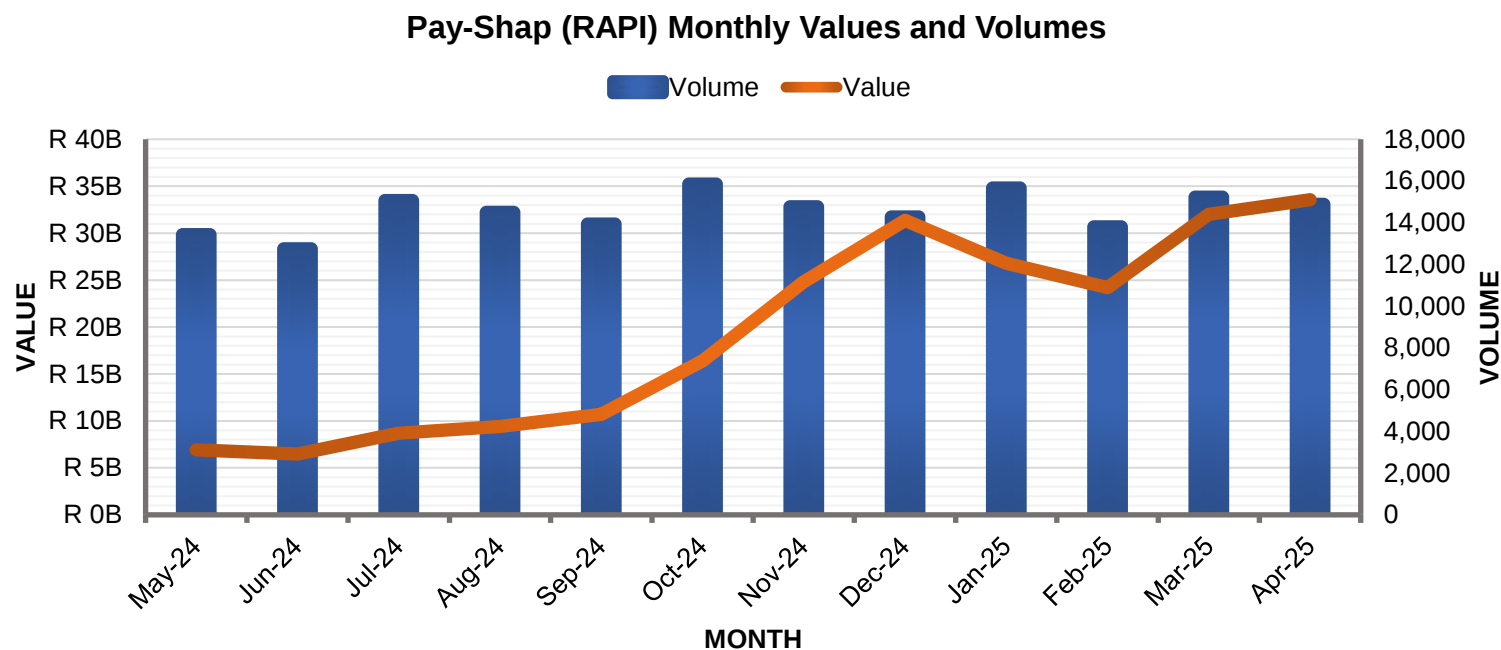
SASWITCH Values and Volumes from May 2024 - April 2025



SASWITCH Monthly Values		
Month	Value	Volume
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
Jan-25	R 6,001,420,031.31	2,888
Feb-25	R 5,516,491,922.49	2,263
Mar-25	R 6,113,829,135.18	2,340
Apr-25	R 5,574,088,494.91	2,157
Total	R 93,997,285,680.28	33,289
Average	R 7,833,107,140.02	2,774



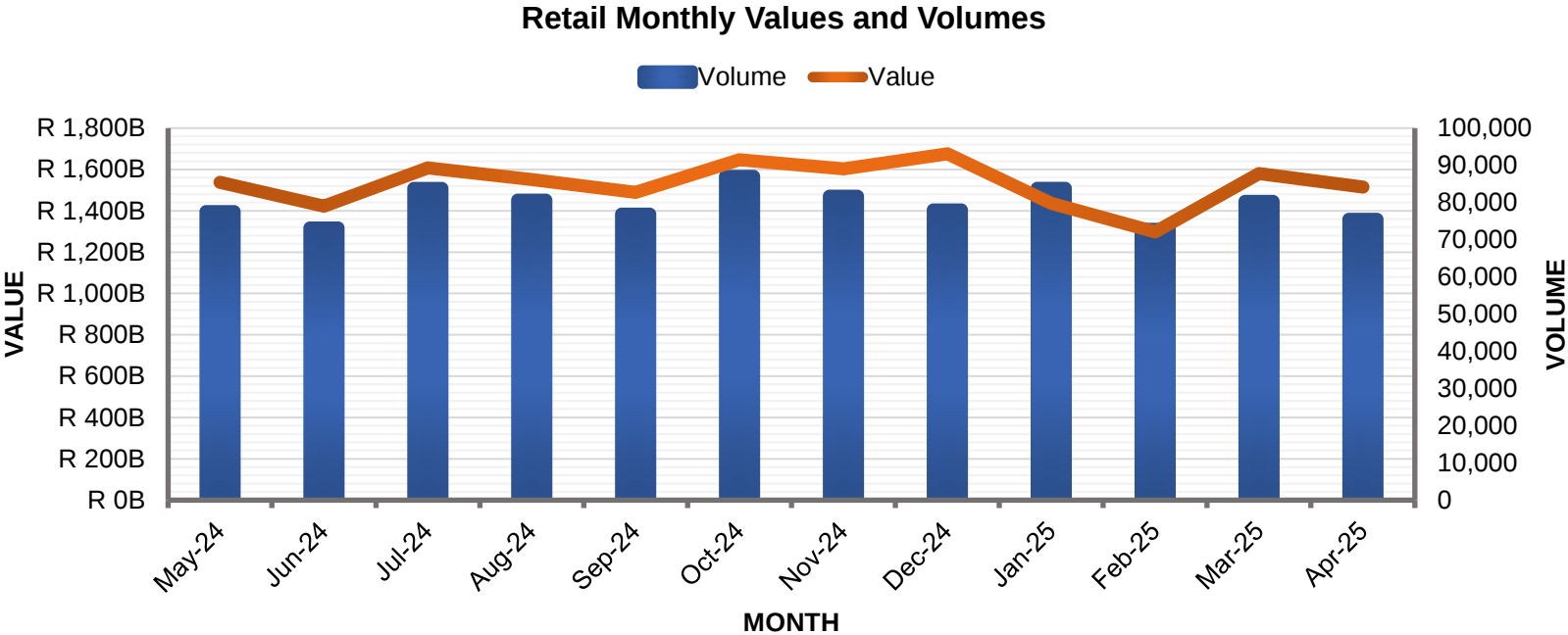
Pay-Shap (RAPI) Values and Volumes from May 2024 - April 2025



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
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
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Apr-25	R 33,558,879,618.53	14,881
Total	R 231,407,130,323.01	174,123
Average	R 19,283,927,526.92	14,510



Retail Values and Volumes from May 2024 - April 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Jan-25	R 1,436,733,920,056.25	83,822
Feb-25	R 1,297,929,451,262.39	72,802
Mar-25	R 1,580,431,806,532.18	80,304
Apr-25	R 1,515,611,741,940.21	75,487
Total	R 18,365,675,793,335.60	951,201
Average	R 1,530,472,982,777.96	79,267



Summarised Volumes and Values Totals for April 2025

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	7,913	R 315,860,037,779.34
Payment Dematerialised MM Instrument (MPDEM)	4,230	R 159,742,336,081.84
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,799	R 814,745,141,179.84
Payment any Money Market Product (MPMMI)	276	R 51,561,522,363.93
Settlement of Derivative Margin Calls (OSDMC)	57	R 17,610,758,299.07





THANK YOU



SOUTH AFRICAN RESERVE BANK