



Settlement Statistics and Indicators



August 2025



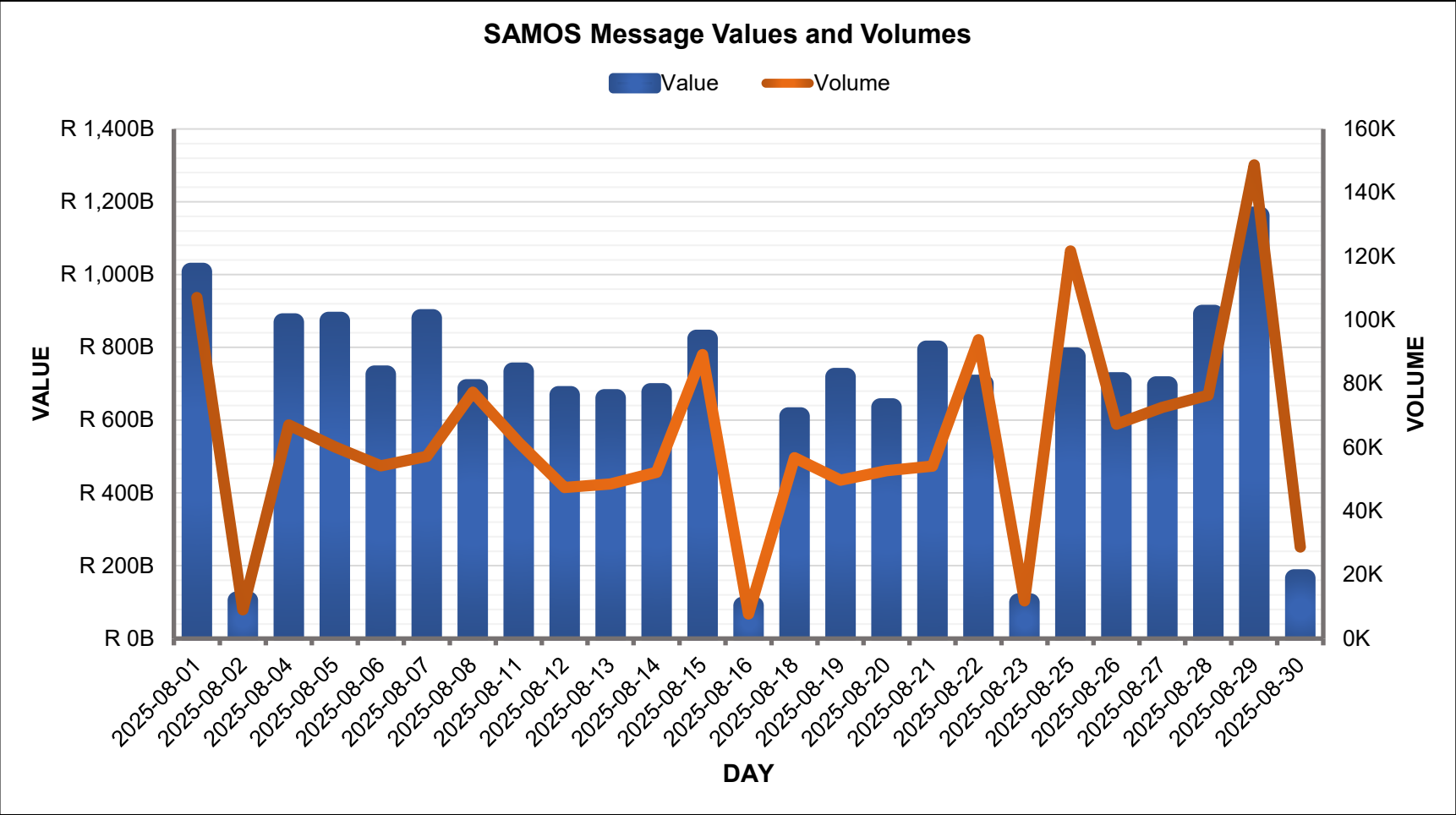
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for August 2025

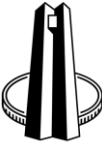
- ✓ In August 2025, SAMOS processed **1,572,961** transactions to the value of **ZAR 16,759,642,583,568.30**
- ✓ Peak volume was **148,722** and peak value was **ZAR 1,162,064,407,561.56** on the 29th of August 2025.
- ✓ An average number of transactions processed per day was **62,918** representing an average value of **ZAR 670,385,703,342.73**
- ✓ 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.



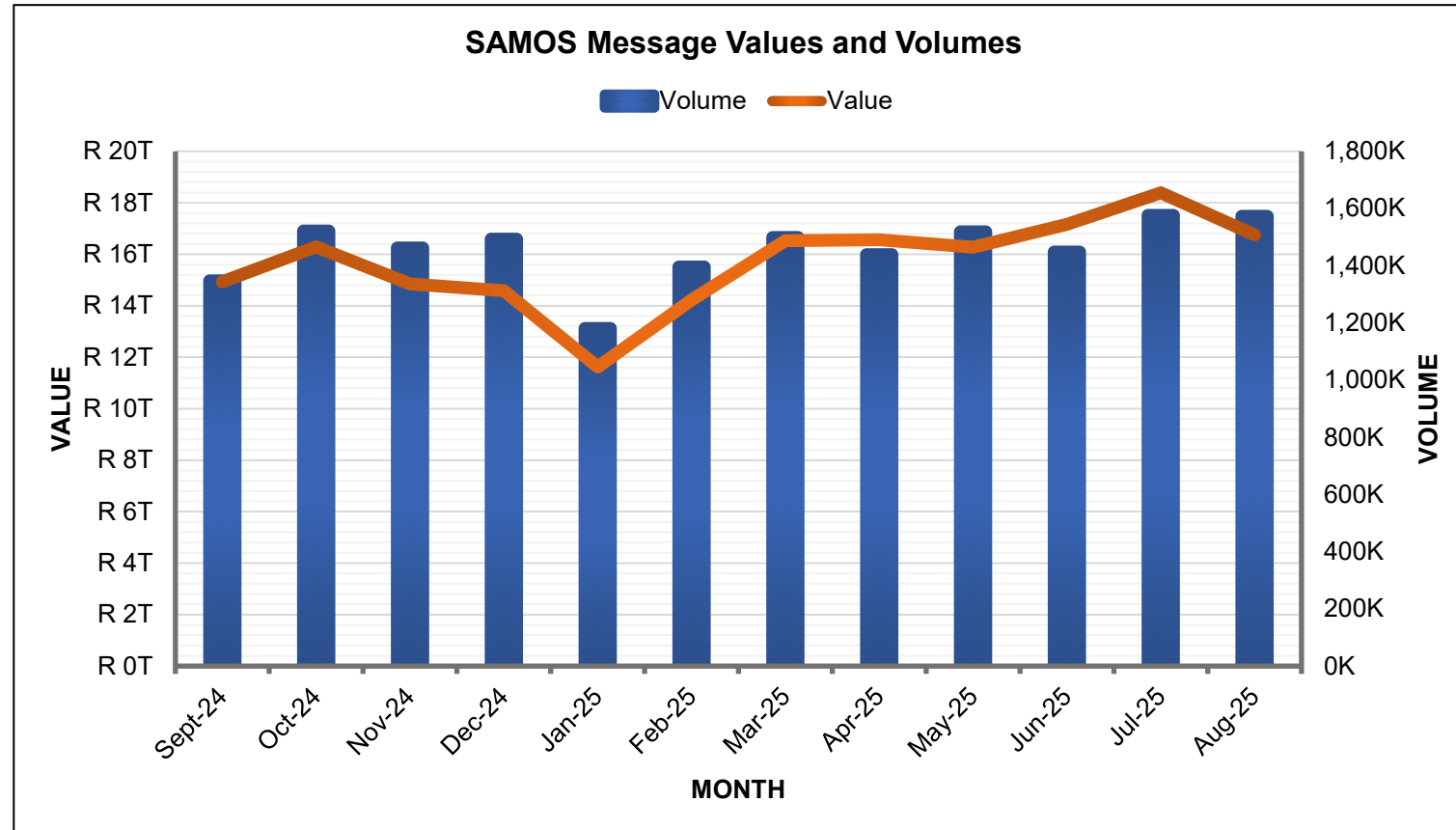
Daily Message Values and Volumes for August 2025



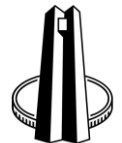
Daily Values and Volumes per month		
Date	Value	Volume
2025-08-01	R 1,007,797,317,740.42	107,113
2025-08-02	R 104,675,996,925.26	9,064
2025-08-04	R 868,945,087,612.16	67,020
2025-08-05	R 873,144,449,266.95	60,203
2025-08-06	R 725,635,527,035.21	54,198
2025-08-07	R 880,337,824,745.55	57,231
2025-08-08	R 687,960,819,812.99	77,339
2025-08-11	R 733,713,851,196.71	61,517
2025-08-12	R 668,979,639,581.78	47,442
2025-08-13	R 660,560,762,545.46	48,507
2025-08-14	R 677,017,192,608.02	52,151
2025-08-15	R 823,859,587,417.73	89,124
2025-08-16	R 90,177,837,551.74	7,728
2025-08-18	R 610,662,611,425.42	56,756
2025-08-19	R 718,928,868,145.85	49,693
2025-08-20	R 635,484,161,313.41	52,669
2025-08-21	R 793,972,187,565.78	54,120
2025-08-22	R 700,257,279,468.63	93,785
2025-08-23	R 99,273,056,687.07	11,813
2025-08-25	R 775,333,566,072.20	121,696
2025-08-26	R 707,097,880,900.67	67,289
2025-08-27	R 695,801,640,811.19	72,571
2025-08-28	R 892,249,108,788.25	76,432
2025-08-29	R 1,162,064,407,561.56	148,722
2025-08-30	R 165,711,920,788.26	28,778
Total	R 16,759,642,583,568.30	1,572,961
Average	R 670,385,703,342.73	62,918



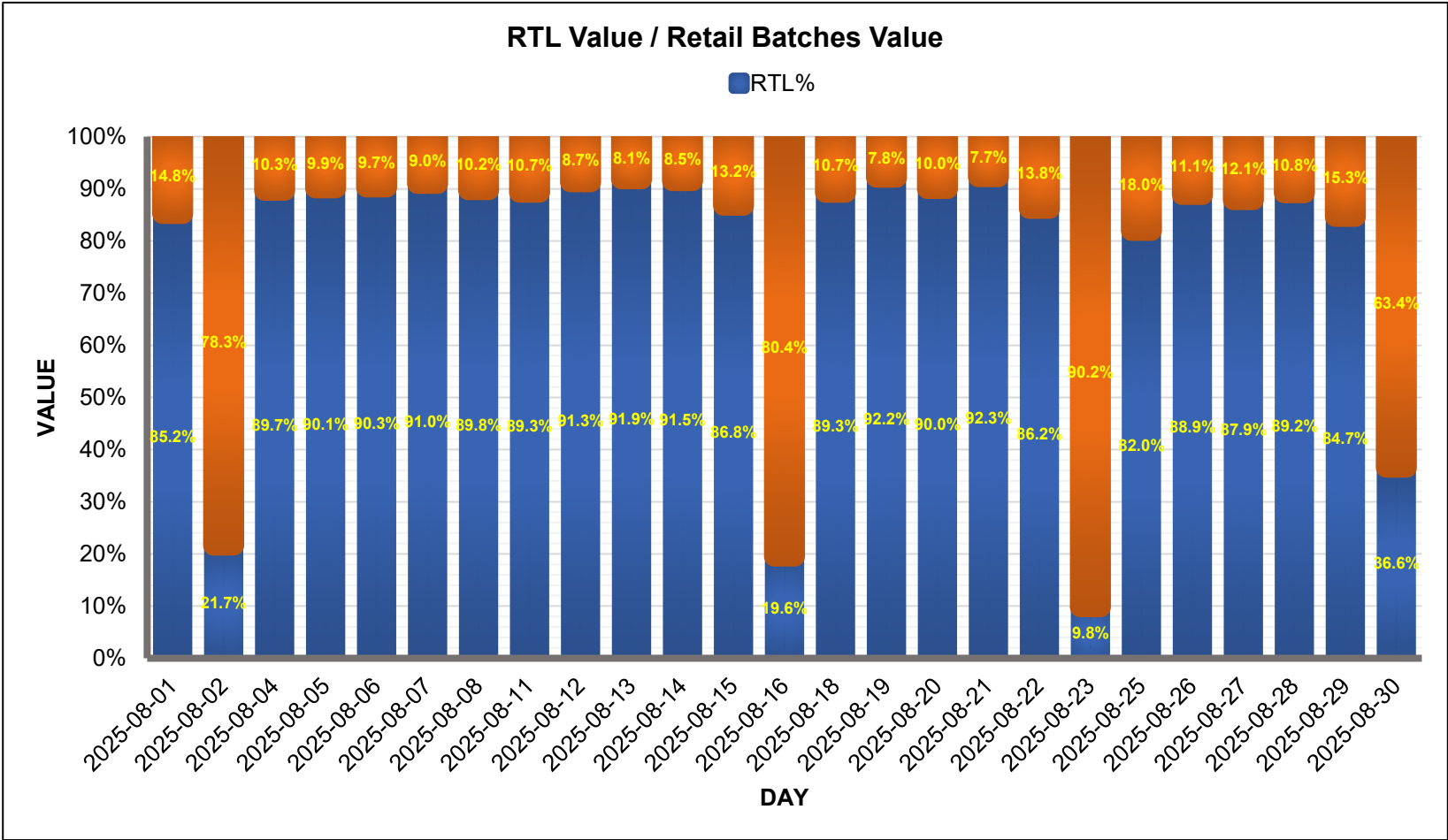
Total Monthly Message Values and Volumes from September 2024 - August 2025



Message Values and Volumes - Monthly		
Month	Value	Volume
Sept-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
May-25	R 16,278,889,641,809.70	1,518,700
Jun-25	R 17,167,245,552,051.20	1,447,920
Jul-25	R 18,389,105,369,662.70	1,576,197
Aug-25	R 16,759,642,583,568.30	1,572,961
Total	R 188,200,205,674,386.00	17,453,695
Average	R 15,683,350,472,865.50	1,454,475

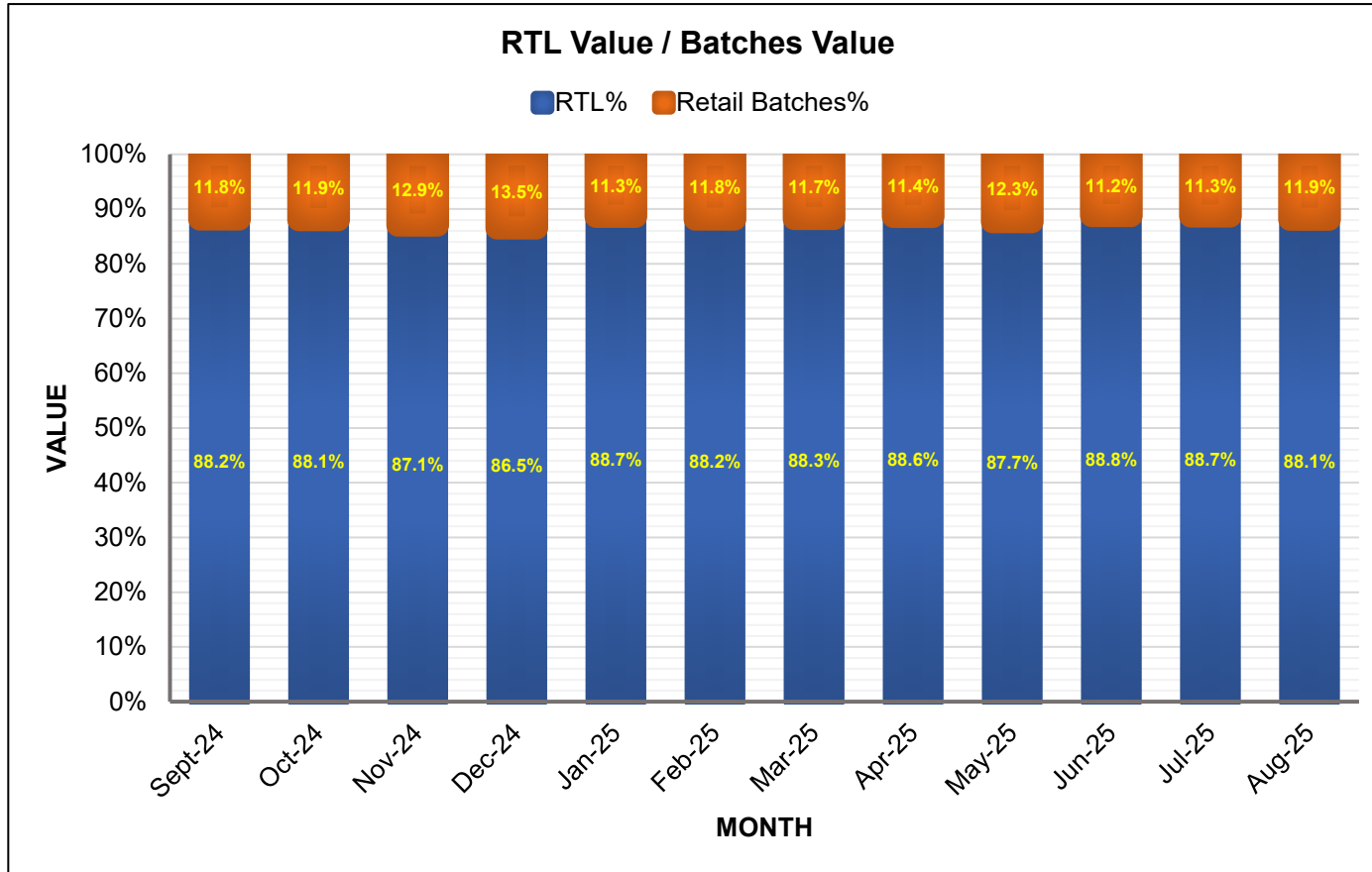


RTL/Retail Batches Message Values for August 2025

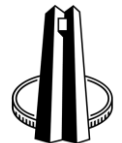


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-08-01	R 713,691,717,776.72	R 123,613,203,550.26
2025-08-02	R 6,487,650,829.63	R 23,467,929,201.87
2025-08-04	R 646,094,810,468.58	R 74,250,527,275.84
2025-08-05	R 644,343,576,871.30	R 70,438,745,710.51
2025-08-06	R 527,410,041,930.07	R 56,508,545,469.92
2025-08-07	R 683,948,675,783.94	R 67,623,221,590.65
2025-08-08	R 514,340,891,234.72	R 58,424,618,067.76
2025-08-11	R 530,640,380,611.72	R 63,515,157,966.19
2025-08-12	R 509,264,207,779.88	R 48,442,057,781.88
2025-08-13	R 504,287,569,007.12	R 44,501,400,944.58
2025-08-14	R 517,773,583,519.35	R 47,889,214,595.80
2025-08-15	R 578,187,641,644.18	R 87,763,778,072.50
2025-08-16	R 3,861,809,988.13	R 15,879,760,211.86
2025-08-18	R 444,335,273,993.18	R 53,198,707,935.22
2025-08-19	R 524,745,802,316.23	R 44,431,459,332.06
2025-08-20	R 464,099,036,994.34	R 51,397,654,329.32
2025-08-21	R 604,528,347,377.97	R 50,500,473,957.23
2025-08-22	R 493,104,043,177.71	R 78,835,498,633.65
2025-08-23	R 2,458,857,051.28	R 22,508,419,828.74
2025-08-25	R 499,731,233,922.23	R 109,727,053,203.48
2025-08-26	R 527,234,467,591.47	R 65,939,242,347.11
2025-08-27	R 510,722,555,715.33	R 70,359,912,010.20
2025-08-28	R 669,446,510,017.88	R 80,976,016,254.74
2025-08-29	R 836,354,591,193.41	R 151,293,396,858.12
2025-08-30	R 29,315,765,190.24	R 50,778,085,847.98
Total	R 11,986,409,041,986.60	R 1,612,264,080,977.47
Average	R 479,456,361,679.46	R 64,490,563,239.10

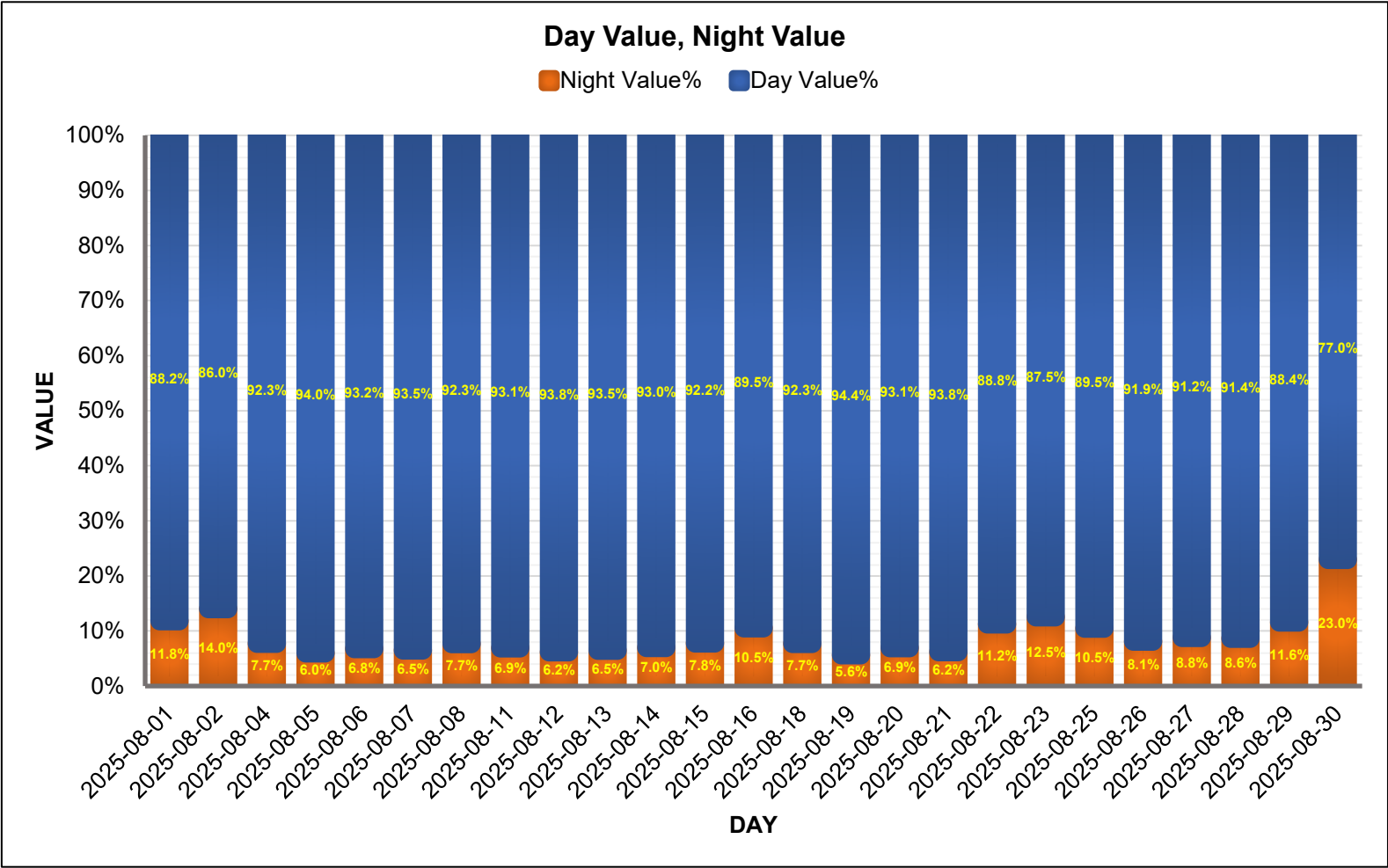
RTL /Retail Batches Message Values for 12 Months (September 2024 - August 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
Sept-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
May-25	R 11,460,419,540,260.20	R 1,607,635,795,480.72
Jun-25	R 12,350,587,038,999.90	R 1,555,468,805,506.09
Jul-25	R 13,237,271,371,834.90	R 1,681,653,536,368.97
Aug-25	R 11,986,409,041,986.60	R 1,612,264,080,977.47
Total	R 139,822,538,508,528.00	R 18,875,072,848,316.80
Average	R 11,651,878,209,044.00	R 1,572,922,737,359.73



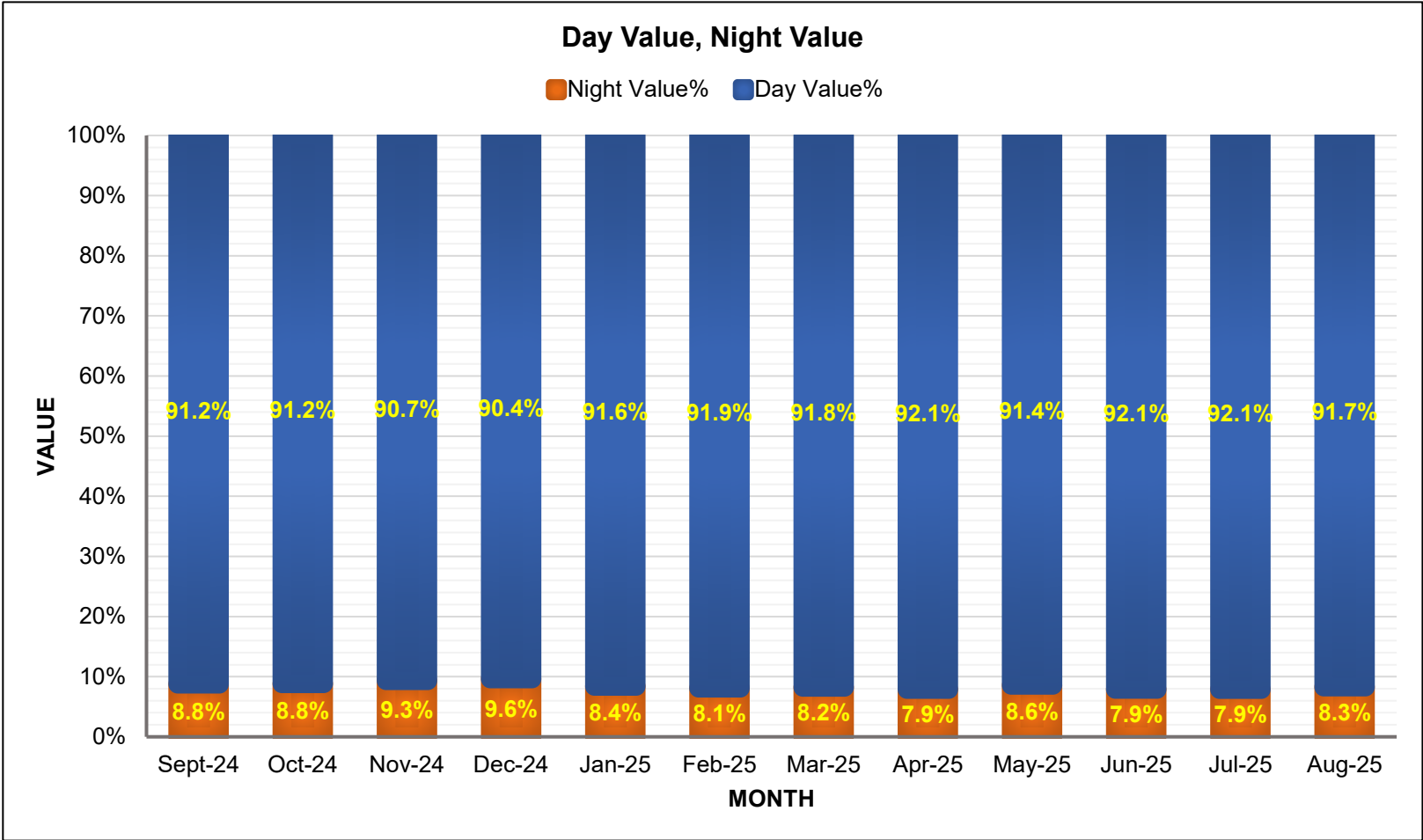
Day and Night Settlement Values for August 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-08-01	R 119,088,868,985.86	R 888,708,448,754.56
2025-08-02	R 14,671,025,550.77	R 90,004,971,374.49
2025-08-04	R 67,092,059,444.32	R 801,853,028,167.84
2025-08-05	R 52,166,990,233.42	R 820,977,459,033.53
2025-08-06	R 49,019,538,857.74	R 676,615,988,177.47
2025-08-07	R 57,207,928,785.03	R 823,129,895,960.52
2025-08-08	R 52,719,265,080.60	R 635,241,554,732.39
2025-08-11	R 50,538,138,331.58	R 683,175,712,865.13
2025-08-12	R 41,303,097,454.28	R 627,676,542,127.50
2025-08-13	R 42,661,285,871.35	R 617,899,476,674.11
2025-08-14	R 47,100,513,950.29	R 629,916,678,657.73
2025-08-15	R 64,083,640,748.61	R 759,775,946,669.12
2025-08-16	R 9,492,856,361.24	R 80,684,981,190.50
2025-08-18	R 46,975,817,968.42	R 563,686,793,457.00
2025-08-19	R 40,495,718,907.78	R 678,433,149,238.07
2025-08-20	R 43,987,579,066.98	R 591,496,582,246.43
2025-08-21	R 49,169,027,020.87	R 744,803,160,544.91
2025-08-22	R 78,712,500,448.05	R 621,544,779,020.58
2025-08-23	R 12,433,326,793.81	R 86,839,729,893.26
2025-08-25	R 81,166,348,438.89	R 694,167,217,633.31
2025-08-26	R 57,371,760,694.97	R 649,726,120,205.70
2025-08-27	R 61,113,745,145.69	R 634,687,895,665.50
2025-08-28	R 77,029,486,361.30	R 815,219,622,426.95
2025-08-29	R 134,642,054,855.56	R 1,027,422,352,706.00
2025-08-30	R 38,036,032,652.12	R 127,675,888,136.14
Total	R 1,388,278,608,009.53	R 15,371,363,975,558.70
Average	R 55,531,144,320.38	R 614,854,559,022.35



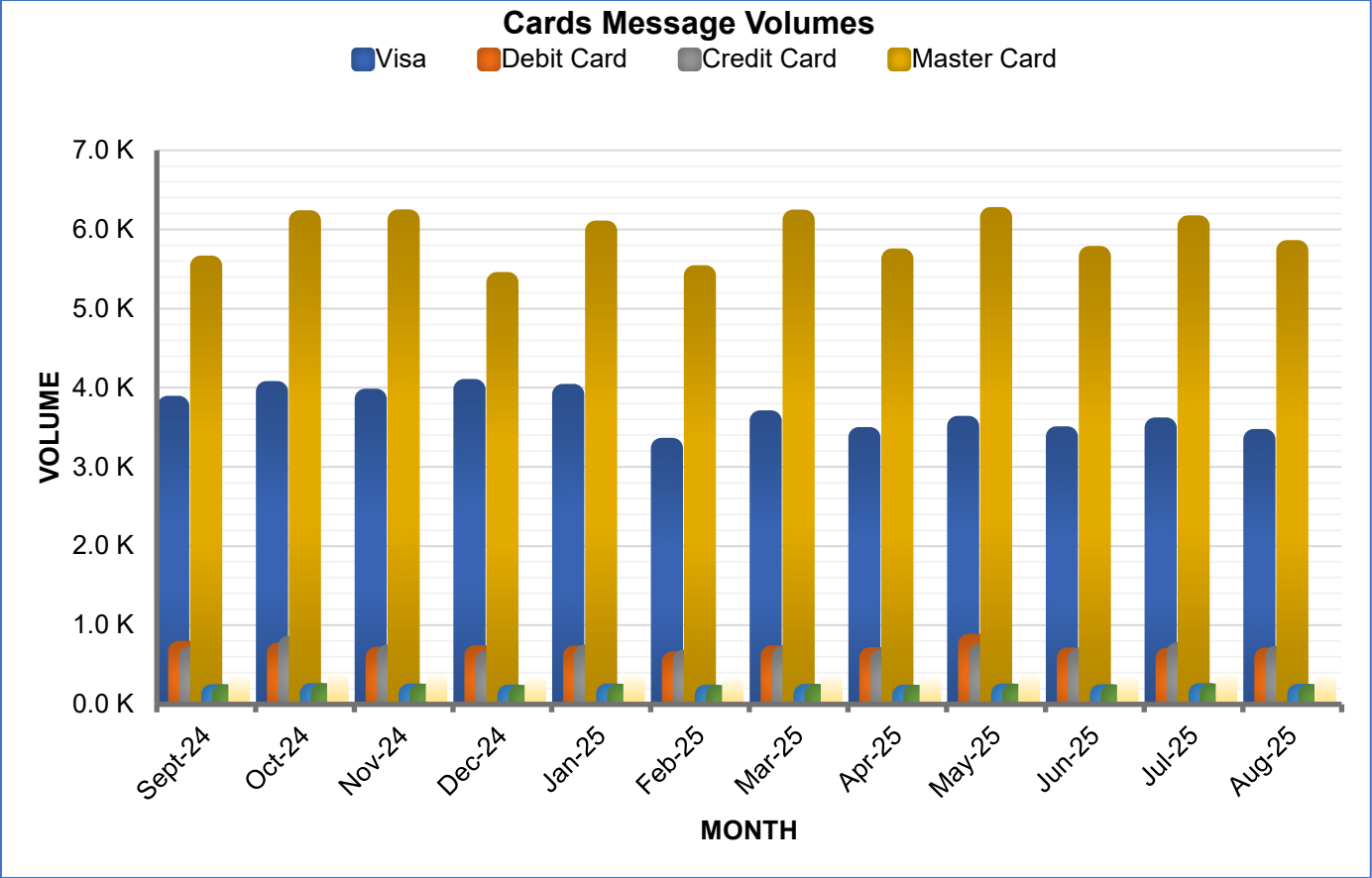
Day and Night Settlement Values for 12 Months (September 2024 - August 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
Sept-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
May-25	R 1,394,300,229,431.54	R 14,884,589,412,378.20
Jun-25	R 1,354,645,575,094.16	R 15,819,016,898,816.90
Jul-25	R 1,446,025,339,580.93	R 16,943,080,030,081.80
Aug-25	R 1,388,278,608,009.53	R 15,371,363,975,558.70
Total	R 16,175,268,997,430.80	R 175,194,347,186,910.00
Average	R 1,347,939,083,119.23	R 14,599,528,932,242.50



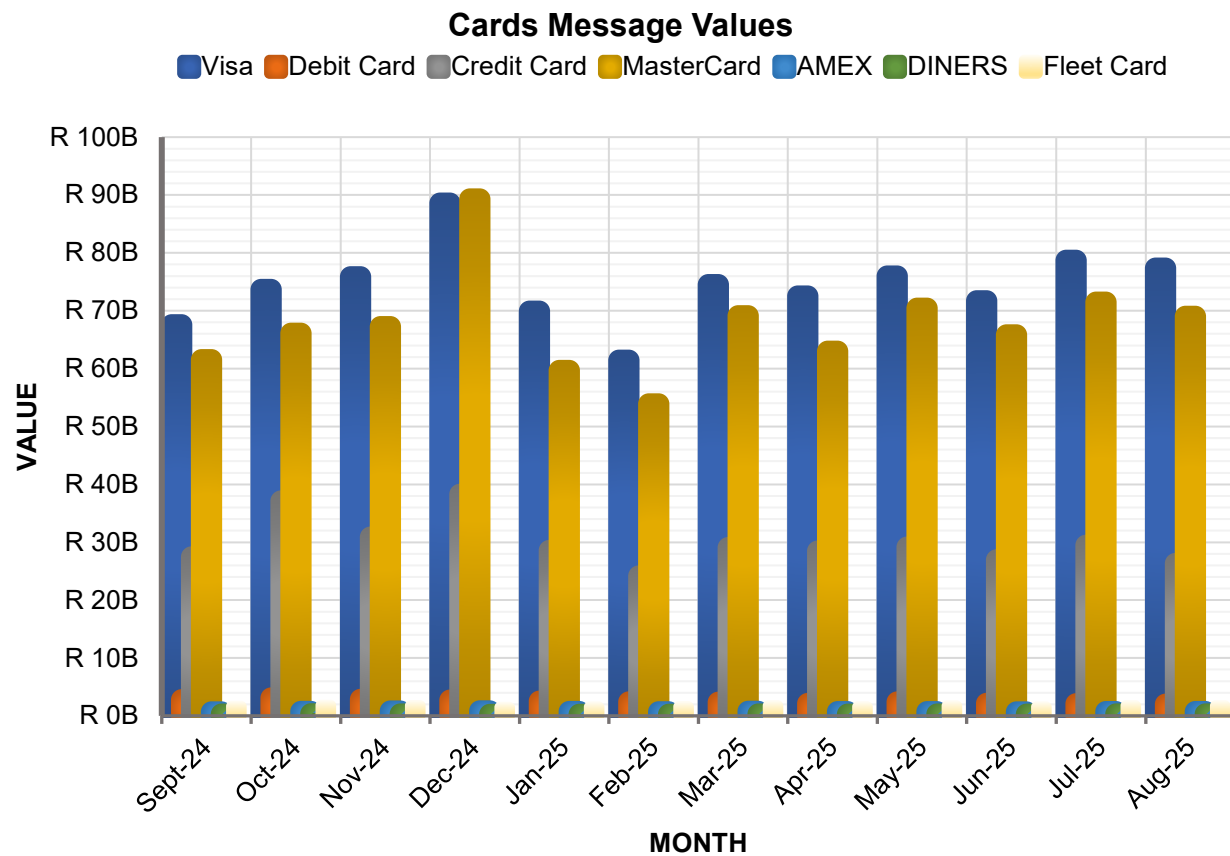
Cards Message Volumes from September 2024 - August 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
Sept-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
May-25	3511	758	632	6150	130	126	312
Jun-25	3379	585	578	5658	120	118	288
Jul-25	3491	582	652	6045	135	131	324
Aug-25	3346	584	605	5732	125	123	300
Total	43375	7381	7320	69818	1494	1464	3588
Average	3615	615	610	5818	125	122	299



Cards Message Values from September 2024 - August 2025

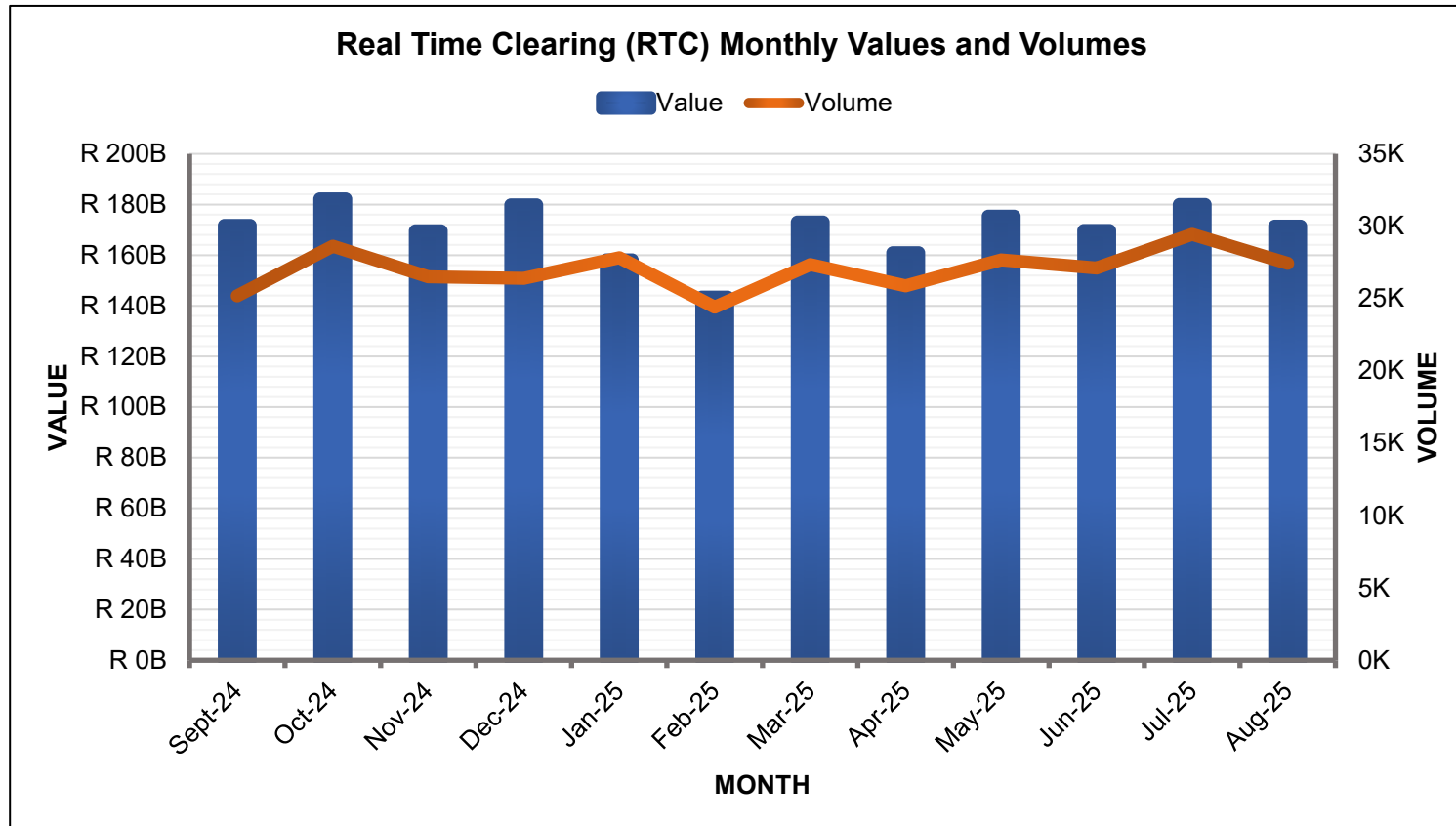


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Sept-24	R 67,562,646,879.62	R 2,778,622,328.41	R 27,458,924,673.56
Oct-24	R 73,668,884,730.30	R 3,078,311,881.25	R 37,125,921,081.02
Nov-24	R 75,860,876,533.94	R 2,832,437,314.82	R 30,877,317,948.05
Dec-24	R 88,585,770,957.50	R 2,707,056,900.29	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
May-25	R 75,989,838,403.08	R 2,391,121,992.26	R 29,154,214,262.80
Jun-25	R 71,708,450,612.88	R 2,145,357,963.08	R 26,946,352,665.75
Jul-25	R 78,705,915,444.30	R 2,078,042,744.55	R 29,469,773,422.94
Aug-25	R 77,350,344,440.95	R 2,004,163,616.47	R 26,324,590,240.03
Total	R 887,824,074,748.09	R 29,408,145,600.92	R 355,903,240,762.71
Average	R 73,985,339,562.34	R 2,450,678,800.08	R 29,658,603,396.89

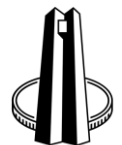
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Sept-24	R 61,531,593,139.49	R 665,802,670.41	R 291,025,778.20	R 1,668,271,190.11
Oct-24	R 66,099,696,620.31	R 751,616,829.22	R 341,943,278.28	R 1,843,348,107.13
Nov-24	R 67,240,455,380.19	R 821,059,356.37	R 303,197,804.03	R 1,789,231,171.72
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
May-25	R 70,427,910,332.45	R 709,046,533.62	R 298,022,076.60	R 1,733,545,841.30
Jun-25	R 65,818,989,455.27	R 662,066,420.68	R 275,280,766.59	R 1,554,445,418.50
Jul-25	R 71,470,246,983.22	R 721,677,400.52	R 314,880,389.59	R 1,761,540,481.44
Aug-25	R 69,024,072,444.00	R 734,129,493.24	R 311,656,634.15	R 1,749,833,112.90
Total	R 806,598,730,042.00	R 8,814,441,449.95	R 3,448,200,712.77	R 20,081,140,173.64
Average	R 67,216,560,836.83	R 734,536,787.50	R 287,350,059.40	R 1,673,428,347.80



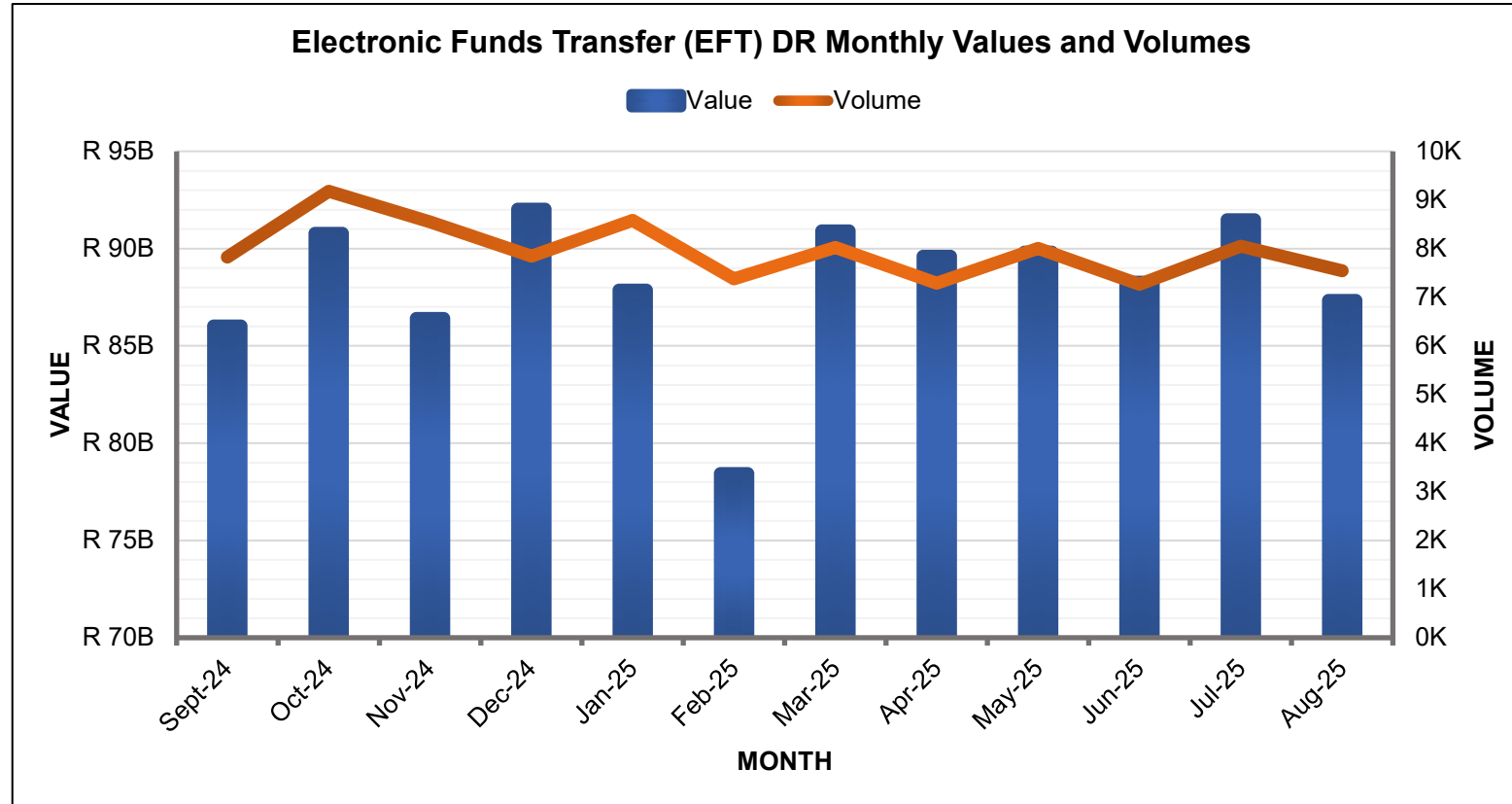
Real Time Clearing (RTC) Monthly Values and Volumes from September 2024 - August 2025



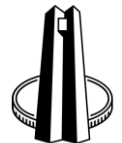
RTC Monthly Value and Volumes		
Month	Value	Volume
Sept-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
May-25	R 175,369,882,593.84	27,669
Jun-25	R 169,724,041,786.36	27,117
Jul-25	R 179,993,562,427.19	29,438
Aug-25	R 171,441,302,066.22	27,434
Total	R 2,035,456,027,719.33	323,816
Average	R 169,621,335,643.28	26,985



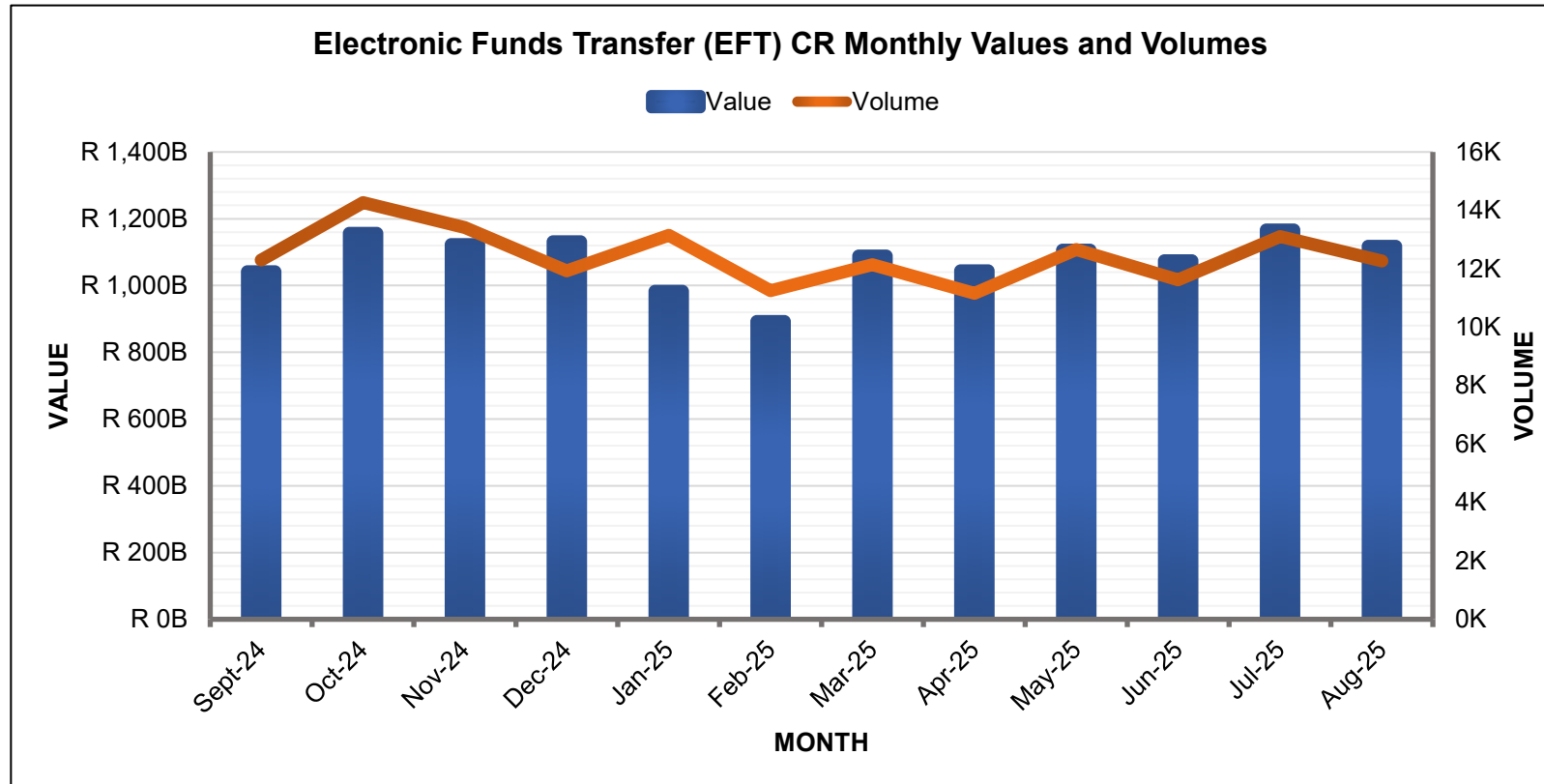
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from September 2024 - August 2025



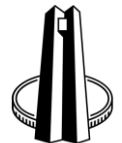
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Sept-24	R 86,022,998,586.78	7,829
Oct-24	R 90,785,646,552.70	9,179
Nov-24	R 86,412,554,093.28	8,548
Dec-24	R 92,028,624,862.24	7,846
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Apr-25	R 89,606,886,495.00	7,286
May-25	R 89,818,799,088.99	8,002
Jun-25	R 88,274,899,390.27	7,266
Jul-25	R 91,485,141,743.68	8,051
Aug-25	R 87,338,575,085.11	7,545
Total	R 1,058,992,025,898.50	95,534
Average	R 88,249,335,491.54	7,961



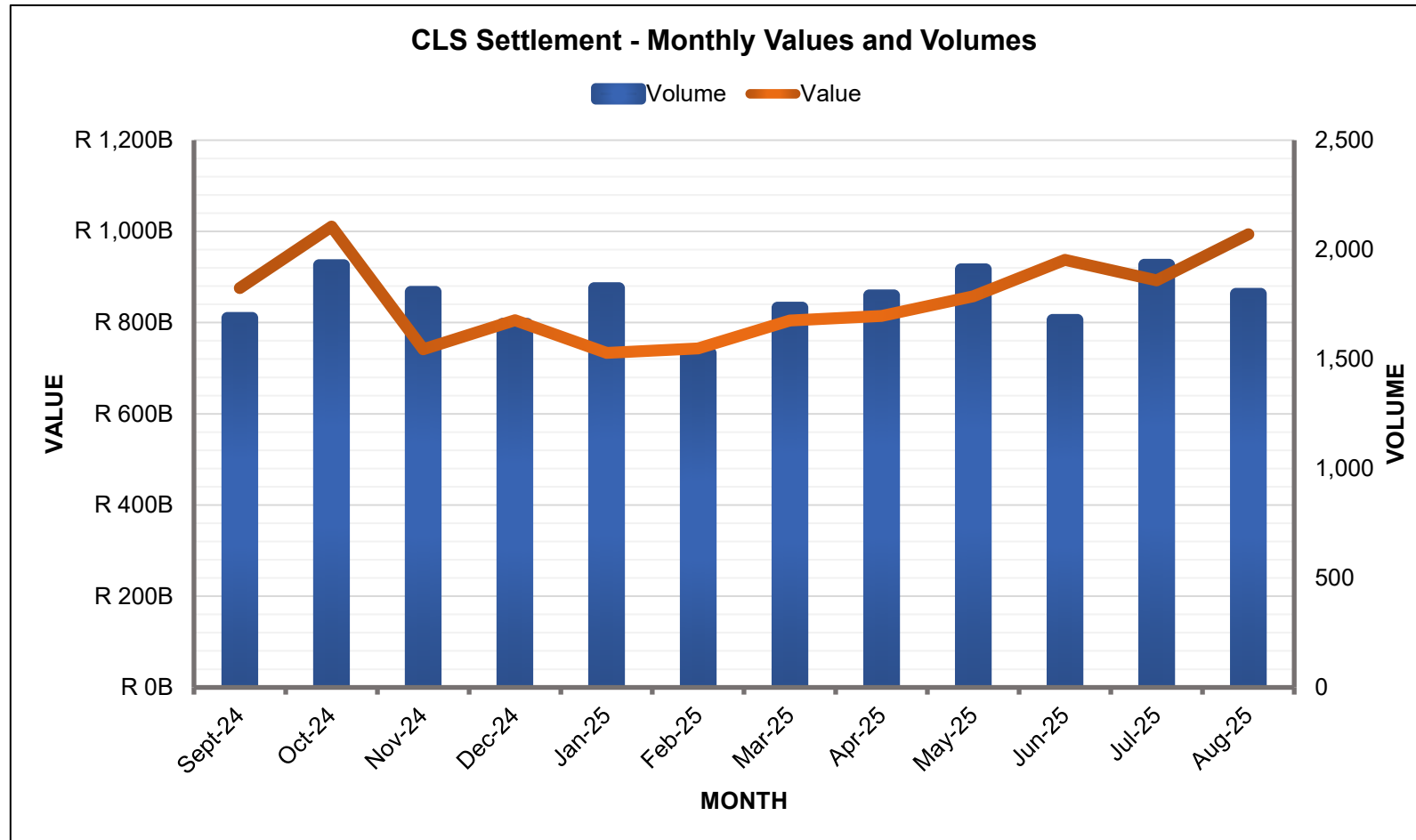
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from September 2024 - August 2025



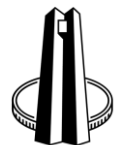
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Sept-24	R 1,041,409,272,518.18	12,298
Oct-24	R 1,156,460,284,869.34	14,268
Nov-24	R 1,122,697,381,226.52	13,416
Dec-24	R 1,131,245,440,233.29	11,928
Jan-25	R 982,886,152,193.21	13,143
Feb-25	R 892,404,144,993.86	11,250
Mar-25	R 1,088,513,010,063.68	12,143
Apr-25	R 1,044,154,528,412.10	11,161
May-25	R 1,106,058,685,294.14	12,661
Jun-25	R 1,074,343,157,186.62	11,622
Jul-25	R 1,166,545,842,954.88	13,109
Aug-25	R 1,117,588,578,891.38	12,268
Total	R 12,924,306,478,837.20	149,267
Average	R 1,077,025,539,903.10	12,439



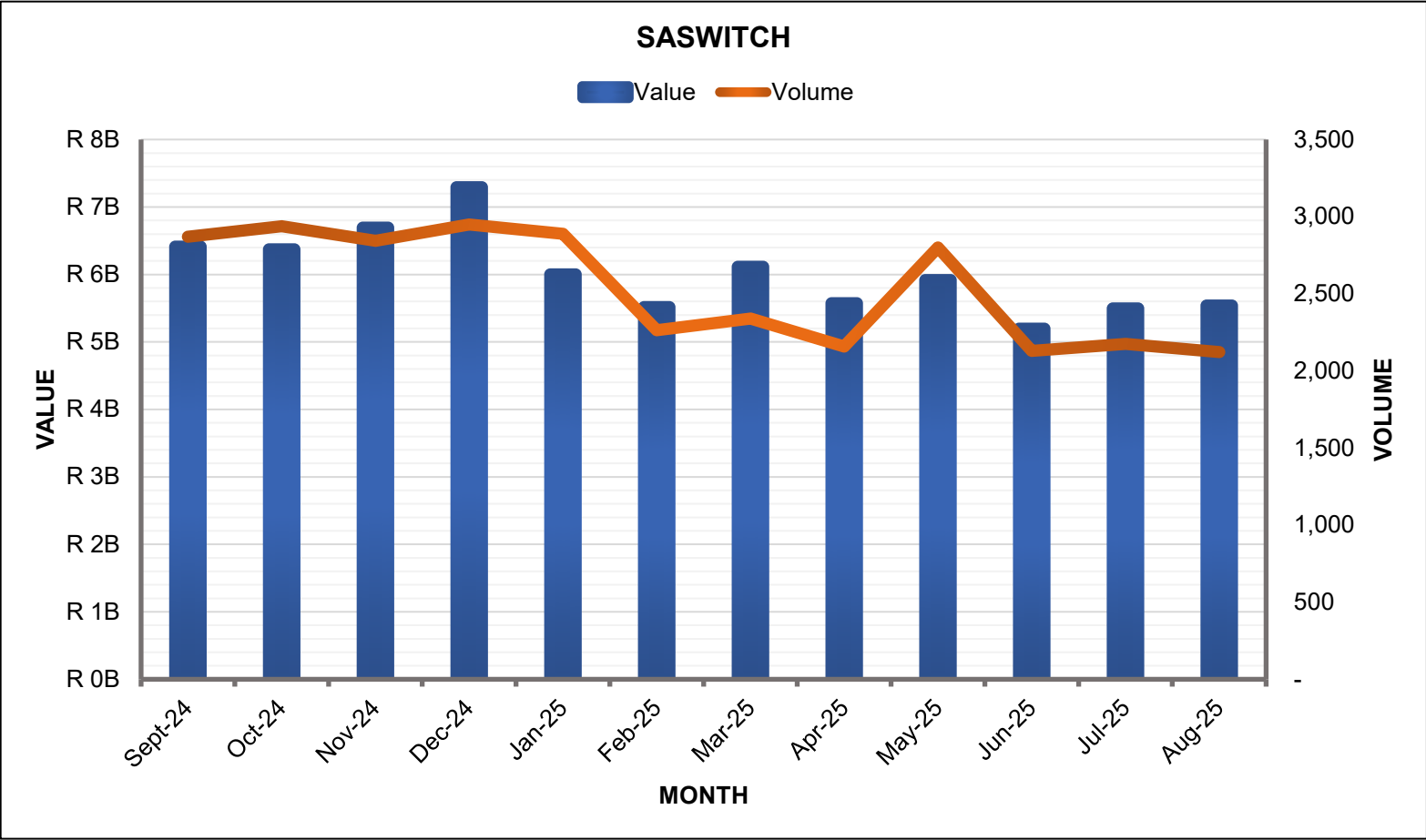
CLS Settlement Values and Volumes from September 2024 - August 2025



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Sept-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
May-25	R 857,913,169,581.08	1,910
Jun-25	R 937,655,346,410.36	1,679
Jul-25	R 892,636,691,228.12	1,931
Aug-25	R 993,506,608,478.84	1,798
Total	R 10,211,102,132,432.20	21,280
Average	R 850,925,177,702.69	1,773



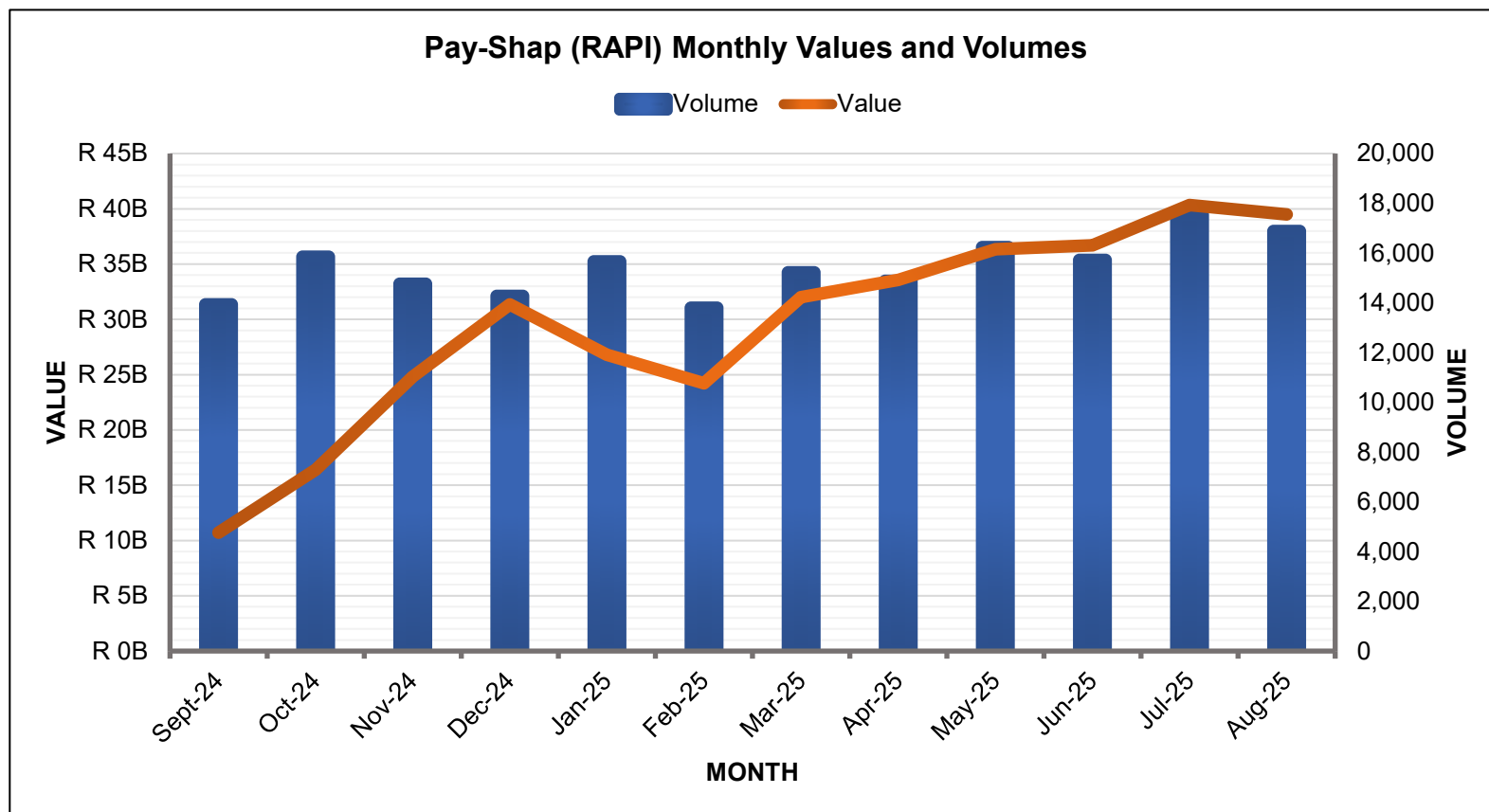
SASWITCH Values and Volumes from September 2024 - August 2025



SASWITCH Monthly Values		
Month	Value	Volume
Sept-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
May-25	R 5,916,564,933.87	2,800
Jun-25	R 5,196,645,195.97	2,130
Jul-25	R 5,496,452,819.77	2,175
Aug-25	R 5,539,330,756.97	2,122
Total	R 72,126,569,468.65	30,476
Average	R 6,010,547,455.72	2,540



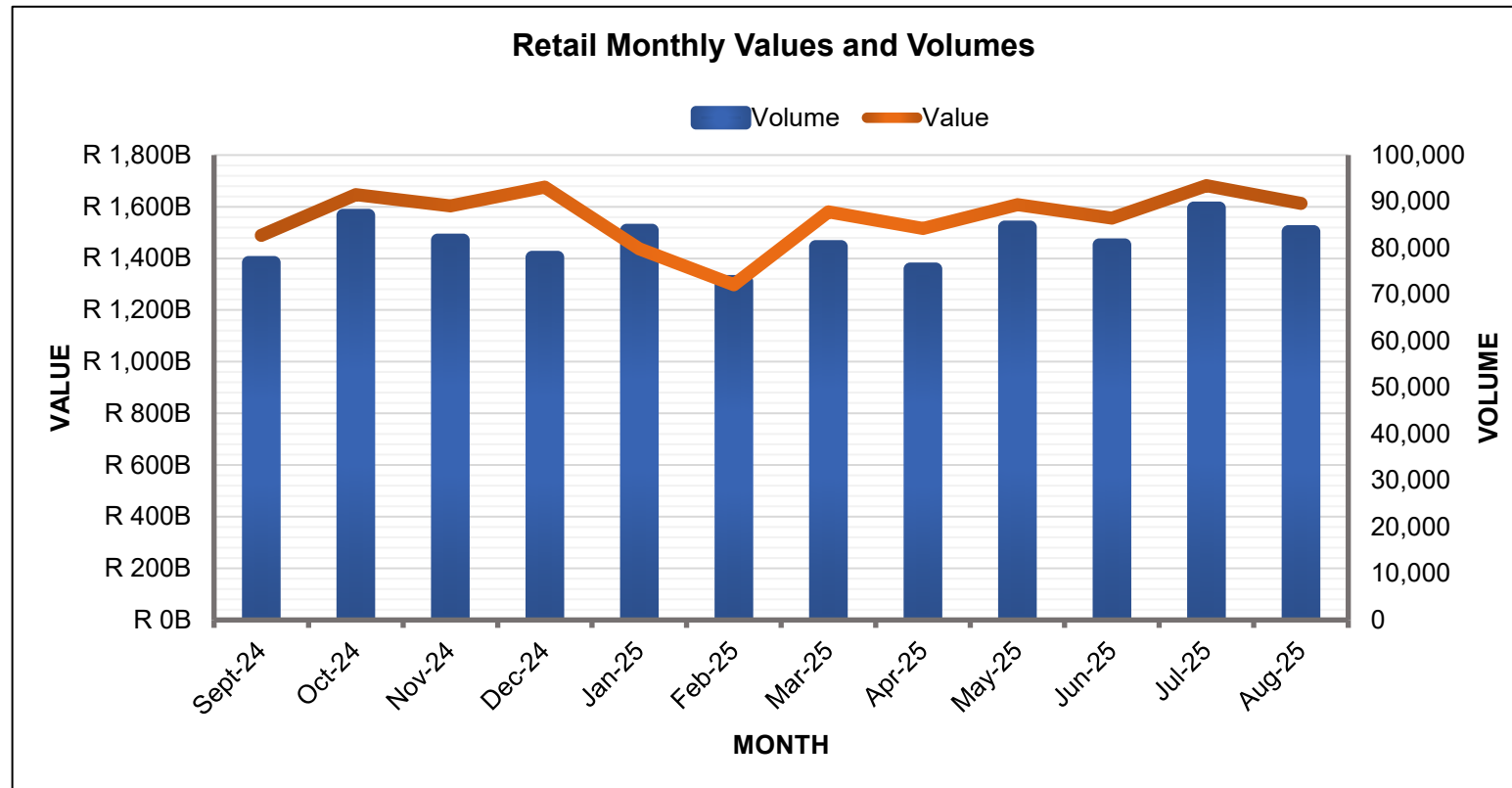
Pay-Shap (RAPI) Values and Volumes from September 2024 - August 2025



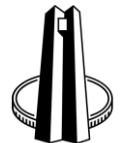
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Sept-24	R 10,709,503,287.93	13,935
Oct-24	R 16,412,419,318.56	15,850
Nov-24	R 24,811,556,767.80	14,763
Dec-24	R 31,362,240,513.63	14,275
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
Aug-25	R 39,509,000,444.33	16,883
Total	R 352,737,996,727.24	184,770
Average	R 29,394,833,060.60	15,398



Retail Values and Volumes from September 2024 - August 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
Sept-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
May-25	R 1,607,635,795,480.72	84,513
Jun-25	R 1,555,468,805,506.09	80,678
Jul-25	R 1,681,653,536,368.97	88,604
Aug-25	R 1,612,264,080,977.47	83,523
Total	R 18,702,757,083,232.90	973,353
Average	R 1,558,563,090,269.41	81,113



Summarised Volumes and Values Totals for August 2025

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	8,627	R	360,402,437,194.77
Payment Dematerialised MM Instrument (MPDEM)	3,941	R	136,730,308,809.33
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,798	R	993,506,608,478.84
Payment any Money Market Product (MPMMI)	253	R	61,082,324,463.79
Settlement of Derivative Margin Calls (OSDMC)	69	R	8,862,823,986.42





THANK YOU



SOUTH AFRICAN RESERVE BANK