



Settlement Statistics and Indicators



December 2025



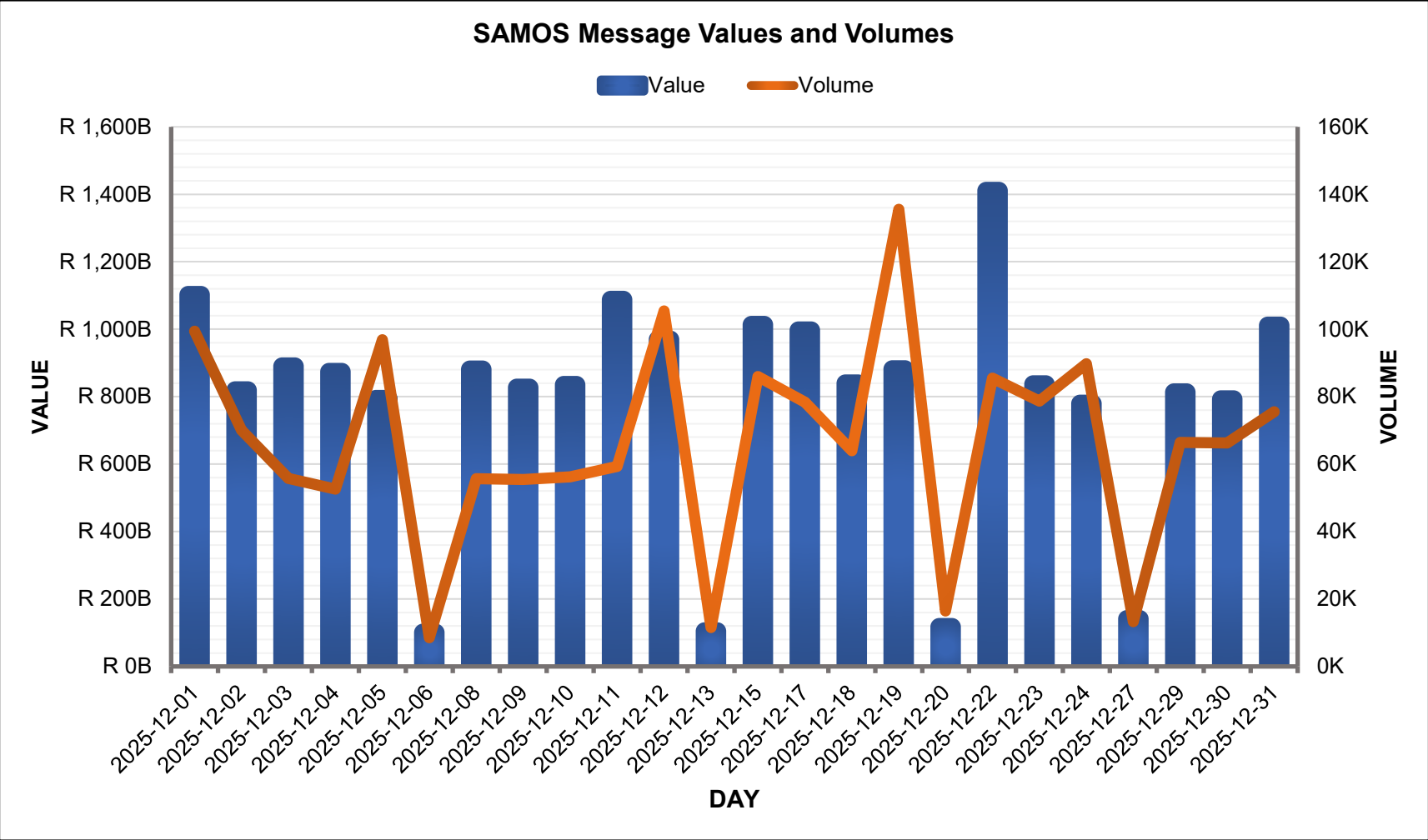
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for December 2025

- ✓ In November 2025, SAMOS processed **1,582,590** transactions to the value of **ZAR 18,918,127,886,389.50**
- ✓ Peak volume was **135,542** on the 19th of December 2025 and peak value was **ZAR 1,410,694,879,234.55** on the 22nd of December 2025.
- ✓ An average number of transactions processed per day was **65,941** representing an average value of **ZAR 788,255,328,599.56**
- ✓ 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.



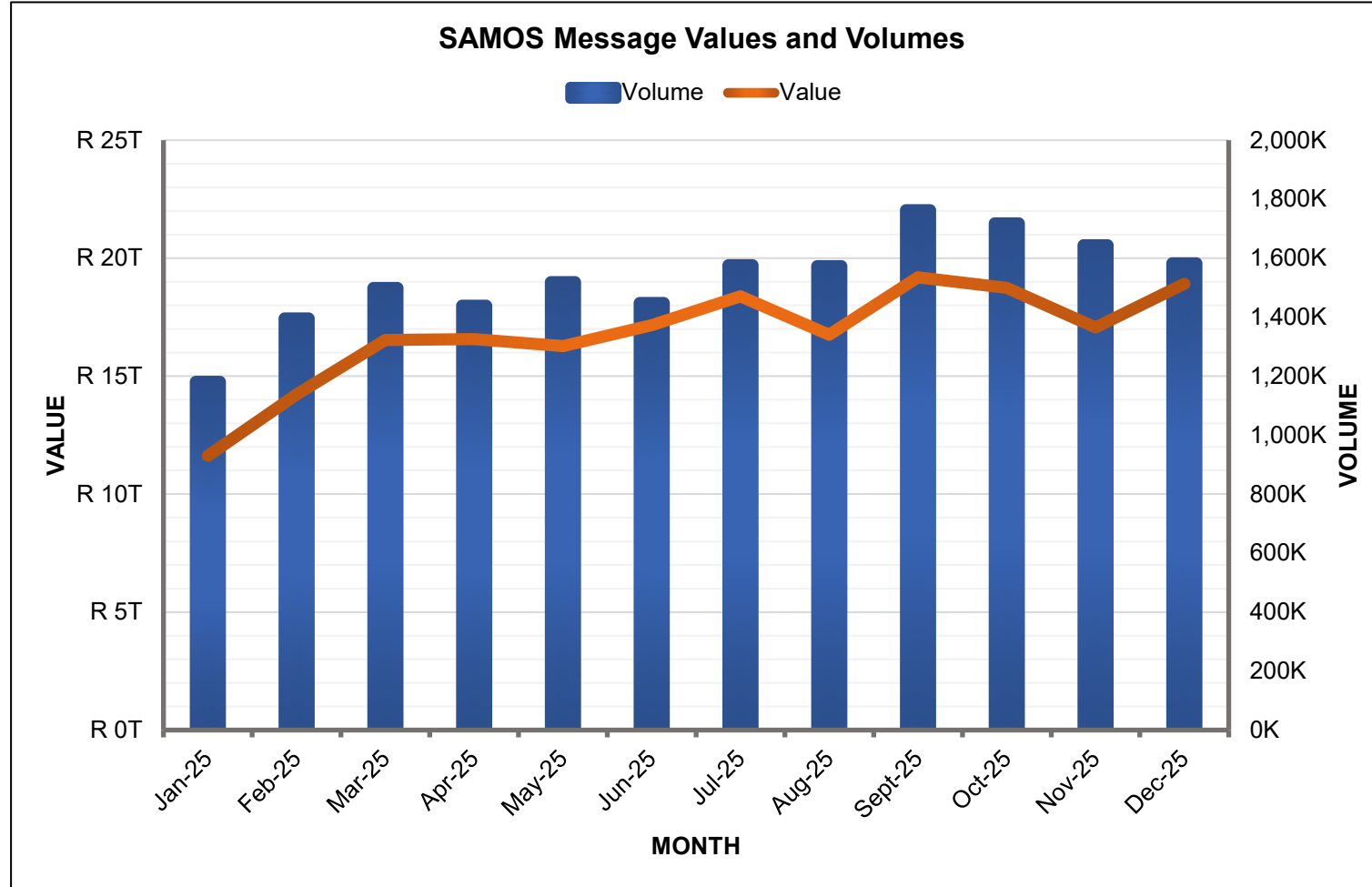
Daily Message Values and Volumes for December 2025



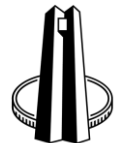
Daily Values and Volumes per month		
Date	Value	Volume
2025-12-01	R 1,102,000,334,748.50	99,422
2025-12-02	R 819,290,715,909.29	70,083
2025-12-03	R 890,078,457,513.74	55,782
2025-12-04	R 873,828,672,767.54	52,610
2025-12-05	R 793,672,991,259.43	96,858
2025-12-06	R 100,625,394,097.75	8,539
2025-12-08	R 880,880,130,452.92	55,646
2025-12-09	R 827,072,597,900.15	55,420
2025-12-10	R 835,125,662,877.92	56,198
2025-12-11	R 1,087,638,300,638.69	59,320
2025-12-12	R 969,591,914,589.94	105,424
2025-12-13	R 104,676,970,474.17	11,534
2025-12-15	R 1,013,273,460,762.75	85,991
2025-12-17	R 996,770,610,670.12	78,359
2025-12-18	R 839,603,892,893.24	63,960
2025-12-19	R 881,666,137,237.59	135,542
2025-12-20	R 117,344,441,078.11	16,470
2025-12-22	R 1,410,694,879,233.55	85,518
2025-12-23	R 837,041,653,707.47	78,646
2025-12-24	R 779,566,765,229.19	89,738
2025-12-27	R 140,979,280,303.72	13,315
2025-12-29	R 813,112,354,575.57	66,441
2025-12-30	R 792,486,627,641.86	66,248
2025-12-31	R 1,011,105,639,826.30	75,526
Total	R 18,918,127,886,389.50	1,582,590
Average	R 788,255,328,599.56	65,941



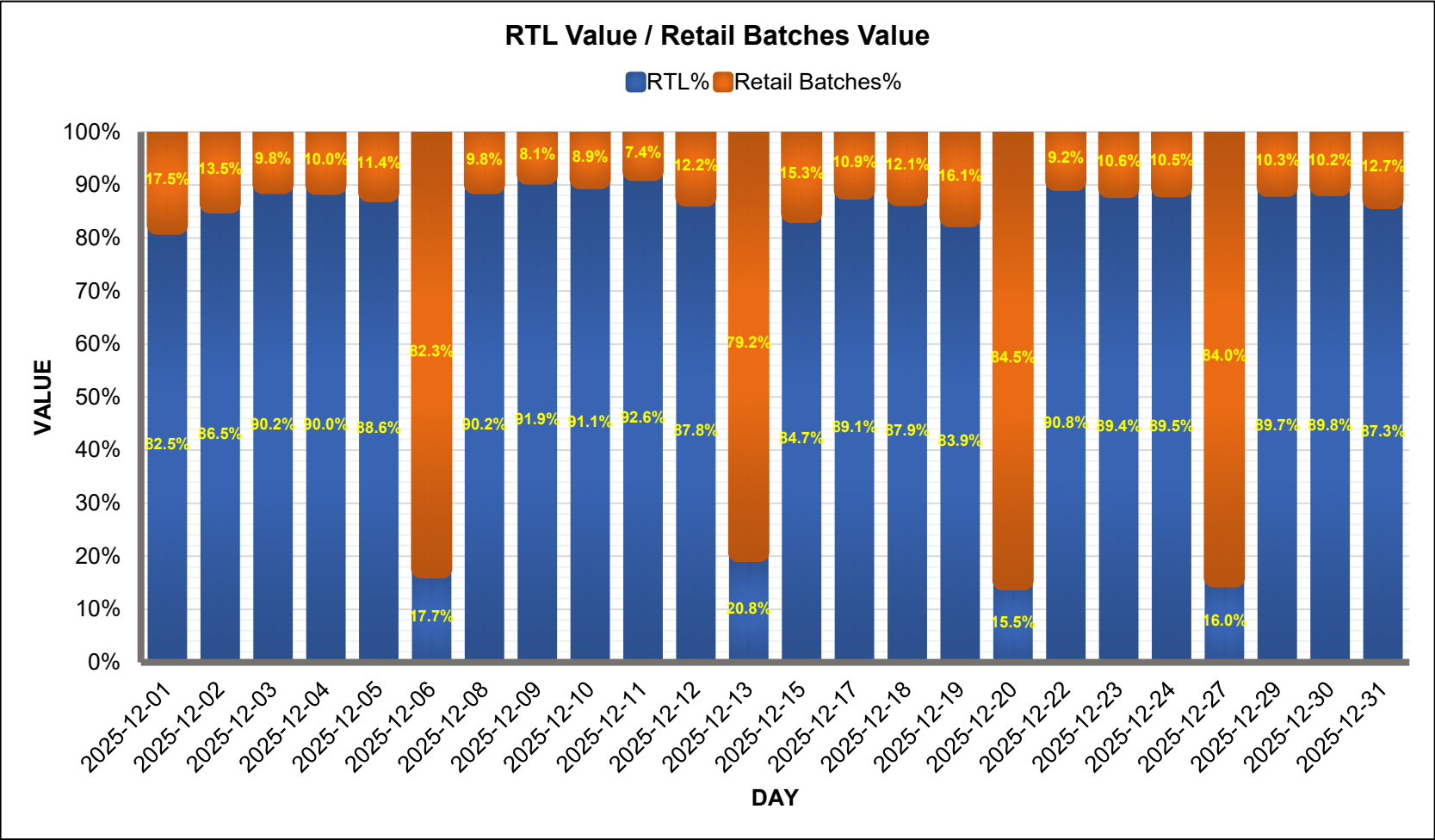
Total Monthly Message Values and Volumes from January 2025 - December 2025



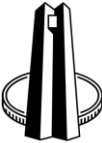
Message Values and Volumes - Monthly			
Month		Value	Volume
Jan-25	R	11,621,548,524,050.70	1,180,787
Feb-25	R	14,224,940,587,189.70	1,395,662
Mar-25	R	16,533,066,984,974.60	1,498,797
Apr-25	R	16,569,505,856,681.50	1,438,748
May-25	R	16,278,889,641,809.70	1,518,700
Jun-25	R	17,167,245,552,051.20	1,447,920
Jul-25	R	18,389,105,369,662.70	1,576,197
Aug-25	R	16,759,642,583,568.30	1,572,961
Sept-25	R	19,188,495,233,406.20	1,762,599
Oct-25	R	18,743,097,798,637.60	1,718,025
Nov-25	R	17,065,470,209,251.80	1,643,805
Dec-25	R	18,918,127,886,389.50	1,582,590
Total		R 201,459,136,227,673.00	18,336,791
Average		R 16,788,261,352,306.10	1,528,066



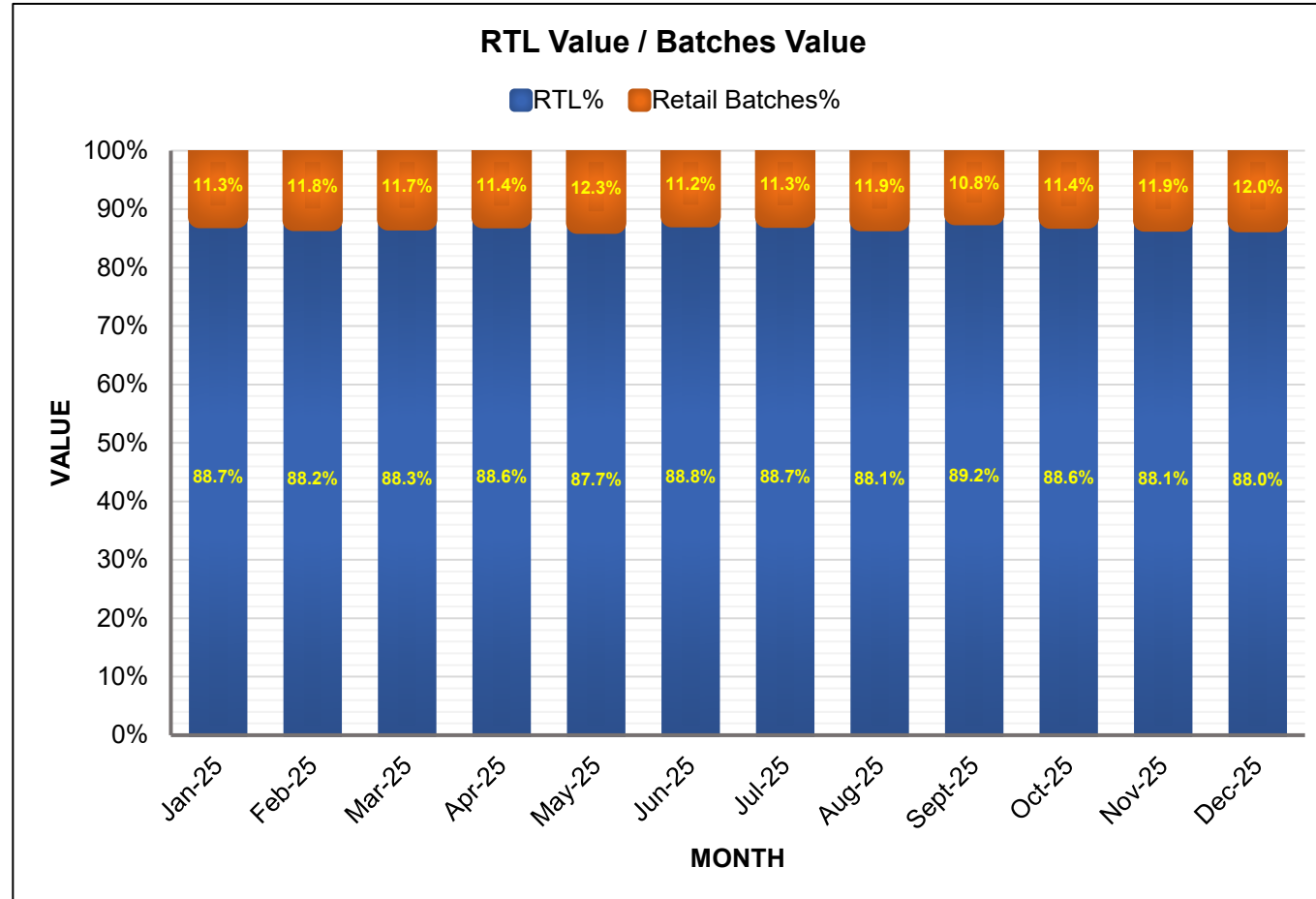
RTL/Retail Batches Message Values for December 2025



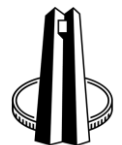
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-12-01	R 741,802,078,663.44	R 157,374,591,412.44
2025-12-02	R 568,186,852,346.89	R 88,679,824,726.35
2025-12-03	R 641,266,512,839.01	R 69,839,043,987.28
2025-12-04	R 648,530,583,958.29	R 71,985,024,477.26
2025-12-05	R 599,815,562,150.45	R 76,844,092,595.35
2025-12-06	R 4,637,582,568.93	R 21,559,606,733.49
2025-12-08	R 646,825,848,536.77	R 70,577,294,290.24
2025-12-09	R 659,359,109,028.54	R 57,788,520,524.38
2025-12-10	R 639,650,460,862.56	R 62,545,182,435.13
2025-12-11	R 848,363,802,810.54	R 67,595,781,643.33
2025-12-12	R 704,180,652,887.13	R 98,041,448,978.74
2025-12-13	R 6,207,983,516.64	R 23,657,767,895.86
2025-12-15	R 717,745,300,141.55	R 129,504,995,139.21
2025-12-17	R 754,713,610,887.68	R 92,086,781,807.37
2025-12-18	R 626,791,447,959.33	R 86,253,678,526.37
2025-12-19	R 618,208,895,925.69	R 118,674,805,512.46
2025-12-20	R 5,830,138,689.66	R 31,887,792,241.11
2025-12-22	R 935,861,644,256.86	R 95,370,114,302.77
2025-12-23	R 627,965,678,998.63	R 74,282,053,834.16
2025-12-24	R 590,625,843,009.56	R 69,003,338,582.22
2025-12-27	R 8,149,969,947.64	R 42,799,220,791.20
2025-12-29	R 626,630,670,651.65	R 72,317,627,807.78
2025-12-30	R 612,619,566,380.51	R 69,809,560,961.90
2025-12-31	R 759,548,386,511.57	R 110,225,183,375.86
Total	R 13,593,518,183,529.50	R 1,858,703,332,582.26
Average	R 566,396,590,980.40	R 77,445,972,190.93



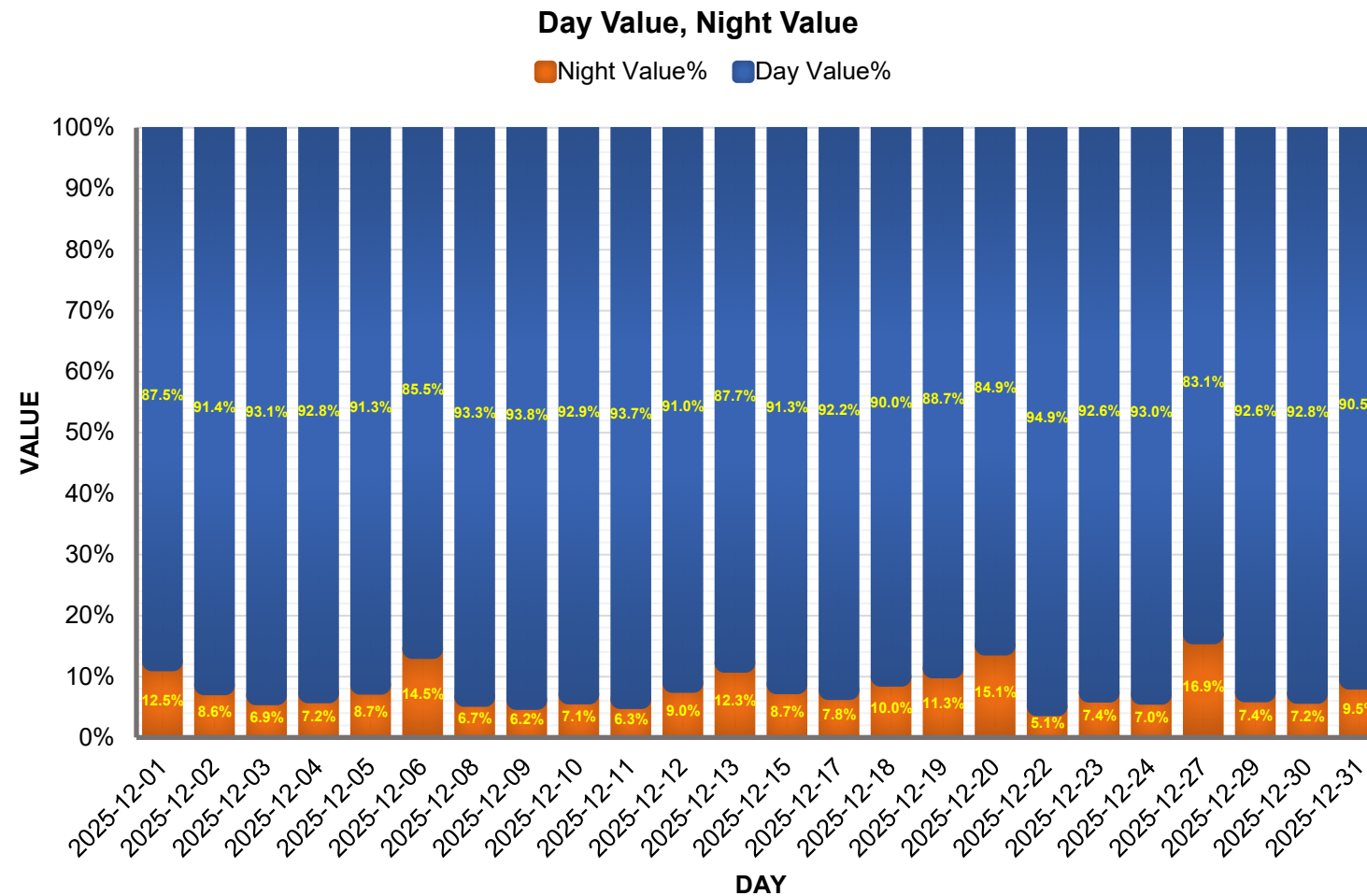
RTL /Retail Batches Message Values for 12 Months (January 2025 - December 2025)



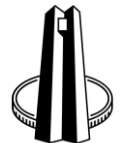
RTL /Batches Message Values		
Month	RTL	Retail Batches
Jan-25	R 11,245,026,641,595.00	R 1,436,733,920,056.25
Feb-25	R 10,962,117,951,824.00	R 1,470,245,216,346.34
Mar-25	R 11,901,502,897,255.40	R 1,580,431,806,532.18
Apr-25	R 11,833,824,241,897.10	R 1,515,611,741,940.21
May-25	R 11,460,419,540,260.20	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
Sept-25	R 13,657,922,243,268.10	R 1,657,895,108,285.54
Oct-25	R 13,477,616,684,737.70	R 1,738,973,597,347.61
Nov-25	R 12,096,228,193,798.10	R 1,637,556,639,543.19
Dec-25	R 13,593,518,183,529.50	R 1,858,703,332,582.26
Total	R 147,802,444,030,986.00	R 19,353,173,580,966.80
Average	R 12,316,870,335,915.50	R 1,612,764,465,080.57



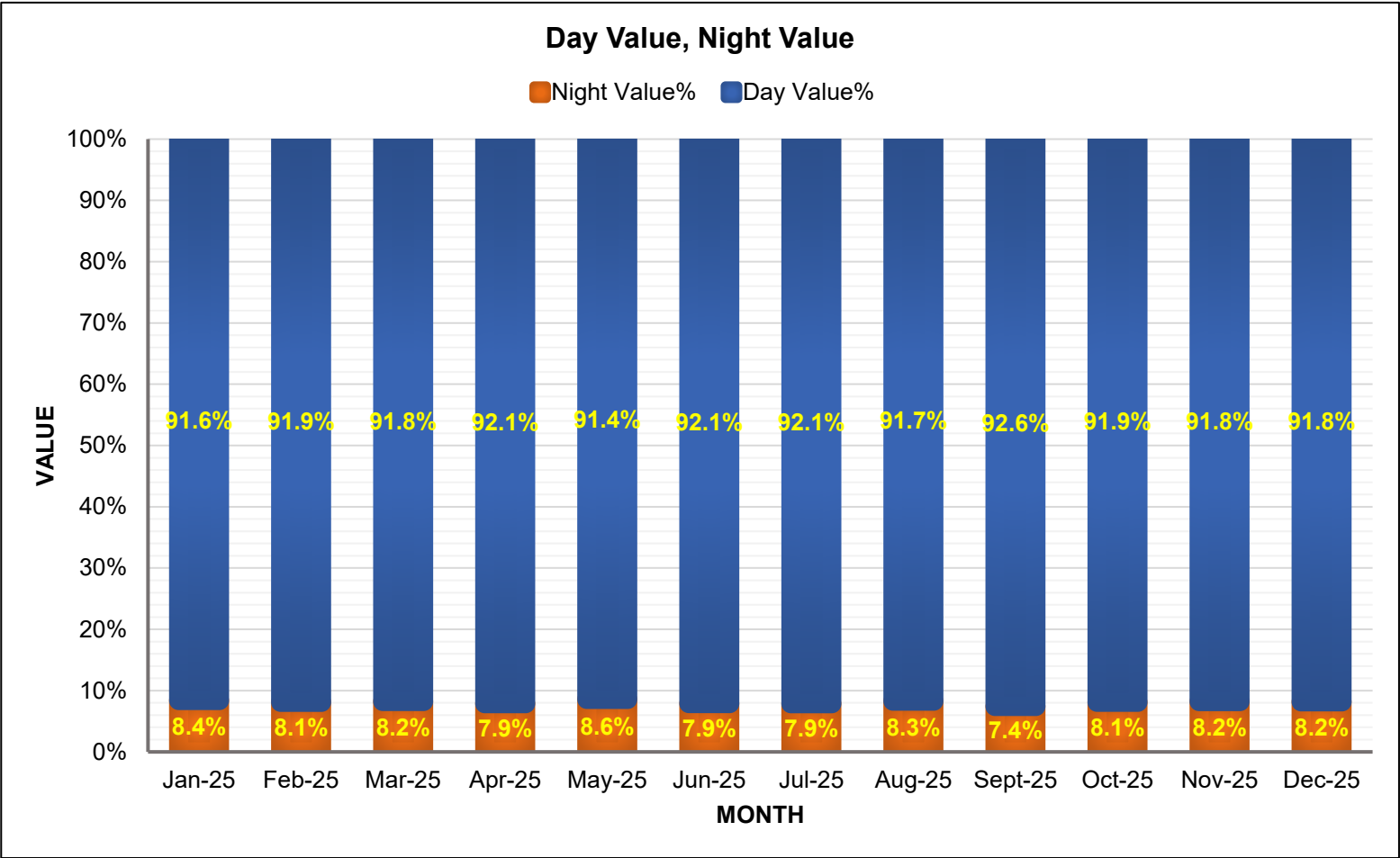
Day and Night Settlement Values for December 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-12-01	R 137,676,348,906.88	R 964,323,985,841.62
2025-12-02	R 70,195,834,828.84	R 749,094,881,080.45
2025-12-03	R 61,649,974,070.95	R 828,428,483,442.79
2025-12-04	R 63,317,199,003.95	R 810,511,473,763.59
2025-12-05	R 68,695,513,423.65	R 724,977,477,835.78
2025-12-06	R 14,611,693,312.40	R 86,013,700,785.35
2025-12-08	R 58,632,291,485.28	R 822,247,838,967.64
2025-12-09	R 50,951,886,821.48	R 776,120,711,078.67
2025-12-10	R 59,014,453,282.37	R 776,111,209,595.55
2025-12-11	R 68,513,260,929.67	R 1,019,125,039,709.02
2025-12-12	R 86,830,491,624.68	R 882,761,422,965.26
2025-12-13	R 12,834,459,992.95	R 91,842,510,481.22
2025-12-15	R 88,444,623,553.68	R 924,828,837,209.07
2025-12-17	R 77,531,091,013.06	R 919,239,519,657.06
2025-12-18	R 83,734,359,836.27	R 755,869,533,056.97
2025-12-19	R 99,953,816,895.02	R 781,712,320,342.57
2025-12-20	R 17,701,487,050.87	R 99,642,954,027.24
2025-12-22	R 72,281,153,930.83	R 1,338,413,725,302.72
2025-12-23	R 61,622,811,656.46	R 775,418,842,051.01
2025-12-24	R 54,667,933,262.49	R 724,898,831,966.70
2025-12-27	R 23,849,271,541.93	R 117,130,008,761.79
2025-12-29	R 60,238,880,590.26	R 752,873,473,985.31
2025-12-30	R 56,732,485,843.52	R 735,754,141,798.34
2025-12-31	R 96,032,189,001.91	R 915,073,450,824.39
Total	R 1,545,713,511,859.40	R 17,372,414,374,530.10
Average	R 64,404,729,660.81	R 723,850,598,938.76



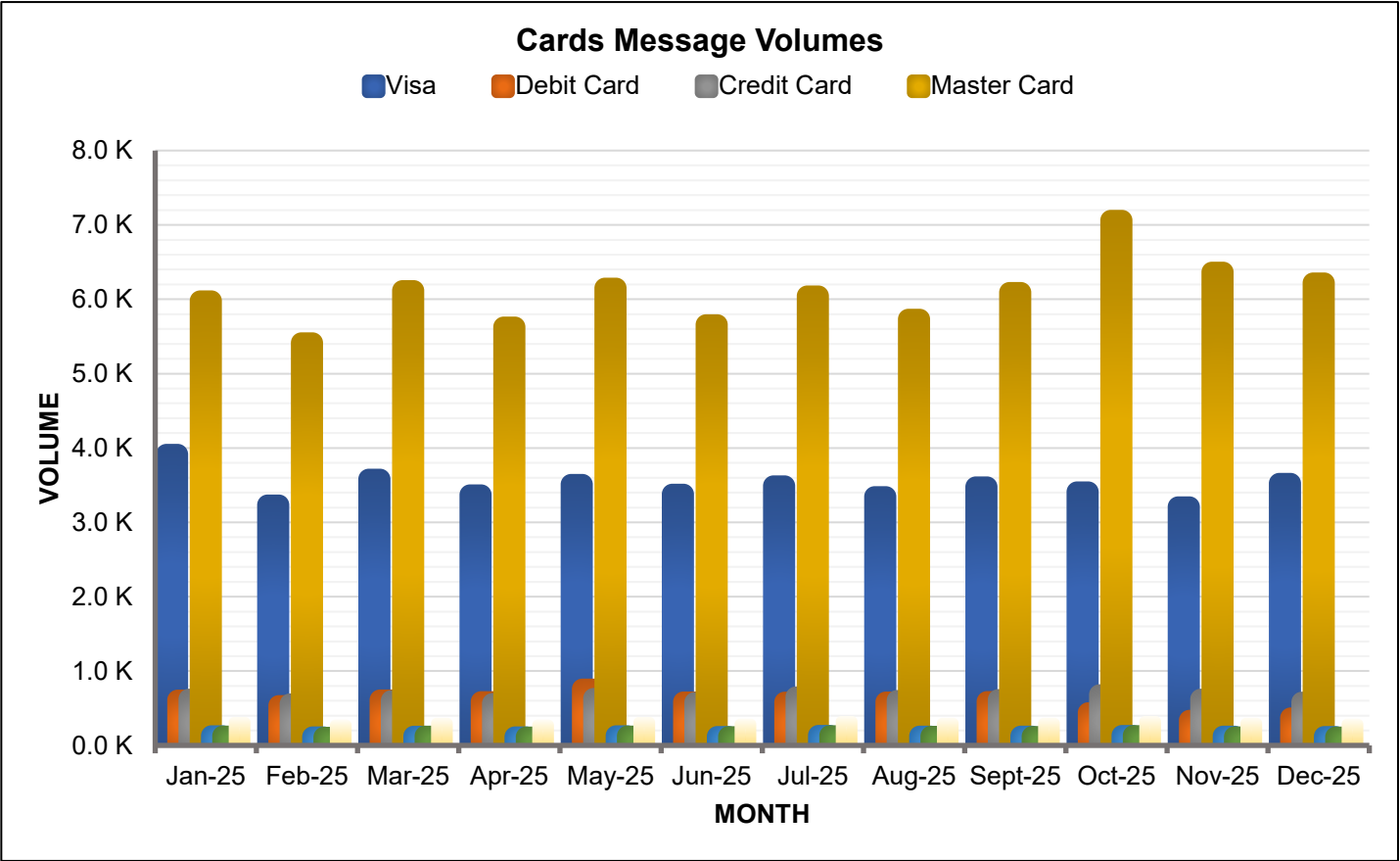
Day and Night Settlement Values for 12 Months (January 2025 - December 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Sept-25	R 1,423,652,257,892.16	R 17,764,842,975,514.00
Oct-25	R 1,518,274,171,266.47	R 17,224,823,627,371.10
Nov-25	R 1,401,657,744,375.72	R 15,663,812,464,876.10
Dec-25	R 1,545,713,511,859.40	R 17,372,414,374,530.10
Total	R 16,529,534,852,259.30	R 188,099,011,885,369.00
Average	R 1,377,461,237,688.27	R 15,674,917,657,114.10

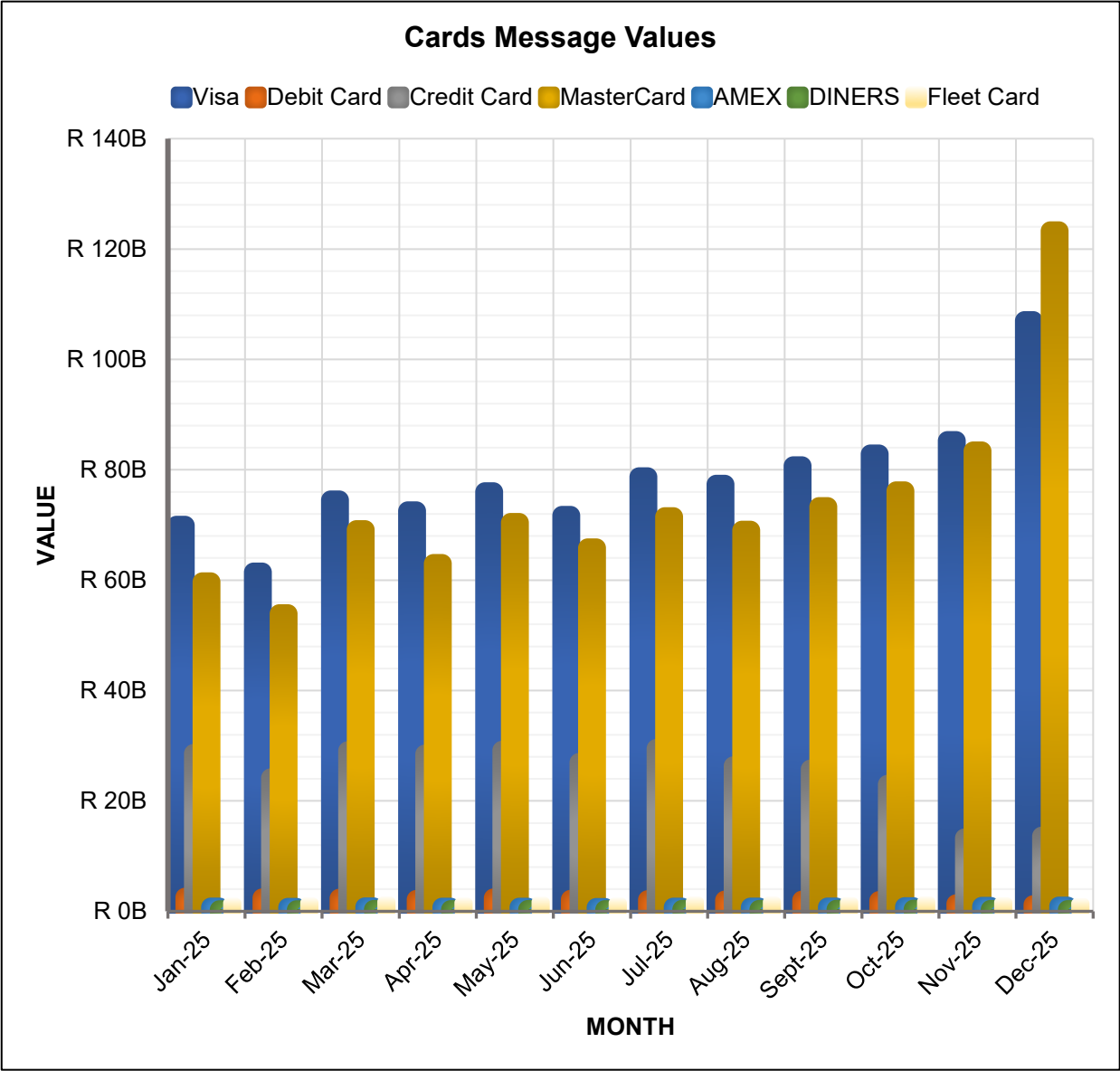


Cards Message Volumes from January 2025 - December 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
Sept-25	3477	590	617	6092	125	120	300
Oct-25	3410	440	682	7062	134	132	324
Nov-25	3209	338	622	6365	125	115	300
Dec-25	3525	370	582	6220	120	113	288
Total	41448	6594	7318	72462	1498	1452	3600
Average	3454	550	610	6039	125	121	300

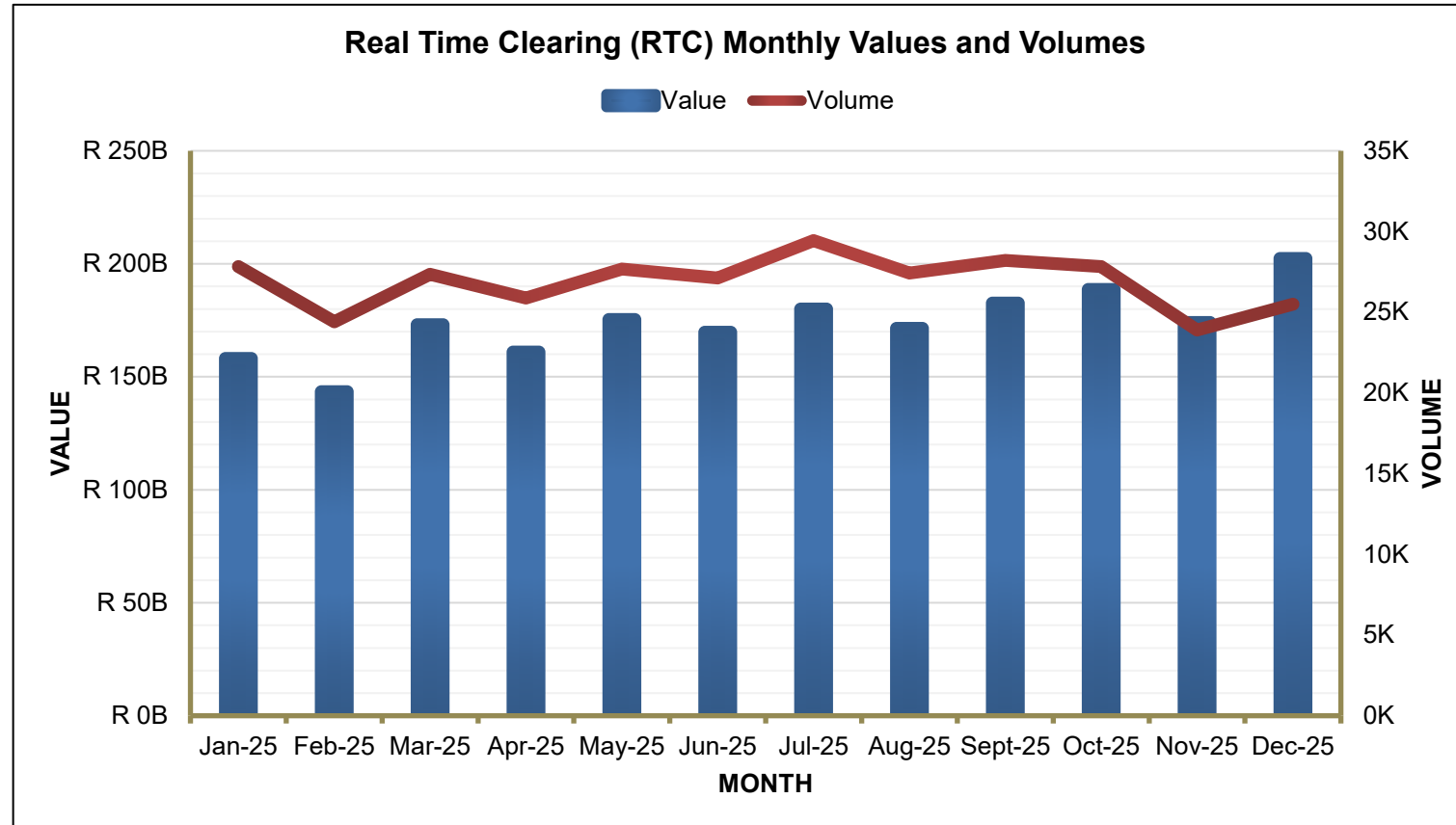
Cards Message Values from January 2025 - December 2025



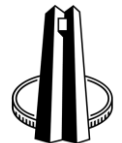
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jan-25	R 69,913,621,262.92	R 2,528,998,330.94	R 28,571,260,720.79
Feb-25	R 61,442,832,731.74	R 2,394,137,751.63	R 24,165,677,793.05
Mar-25	R 74,502,666,557.27	R 2,343,087,581.29	R 29,072,339,132.62
Apr-25	R 72,532,226,193.59	R 2,126,807,195.93	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
Sept-25	R 80,698,390,182.69	R 1,994,139,143.57	R 25,751,811,341.76
Oct-25	R 82,836,885,607.13	R 1,916,709,633.88	R 22,983,994,304.28
Nov-25	R 85,264,613,185.75	R 1,336,015,607.36	R 13,268,213,002.56
Dec-25	R 106,998,466,955.16	R 1,169,447,517.40	R 13,597,186,032.13
Total	R 937,944,251,577.46	R 24,428,029,078.36	R 297,771,446,731.22
Average	R 78,162,020,964.79	R 2,035,669,089.86	R 24,814,287,227.60

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Sept-25	R 73,298,158,249.75	R 743,511,885.89	R 330,609,758.02	R 1,679,000,217.42
Oct-25	R 76,151,830,250.52	R 805,951,295.51	R 352,298,983.81	R 1,794,602,843.47
Nov-25	R 83,384,669,472.87	R 870,391,075.06	R 306,312,420.09	R 1,651,466,702.10
Dec-25	R 123,273,104,049.47	R 910,394,028.16	R 279,762,286.52	R 1,469,801,967.11
Total	R 878,528,875,876.82	R 9,063,004,951.51	R 3,546,464,106.26	R 19,880,652,859.43
Average	R 73,210,739,656.40	R 755,250,412.63	R 295,538,675.52	R 1,656,721,071.62

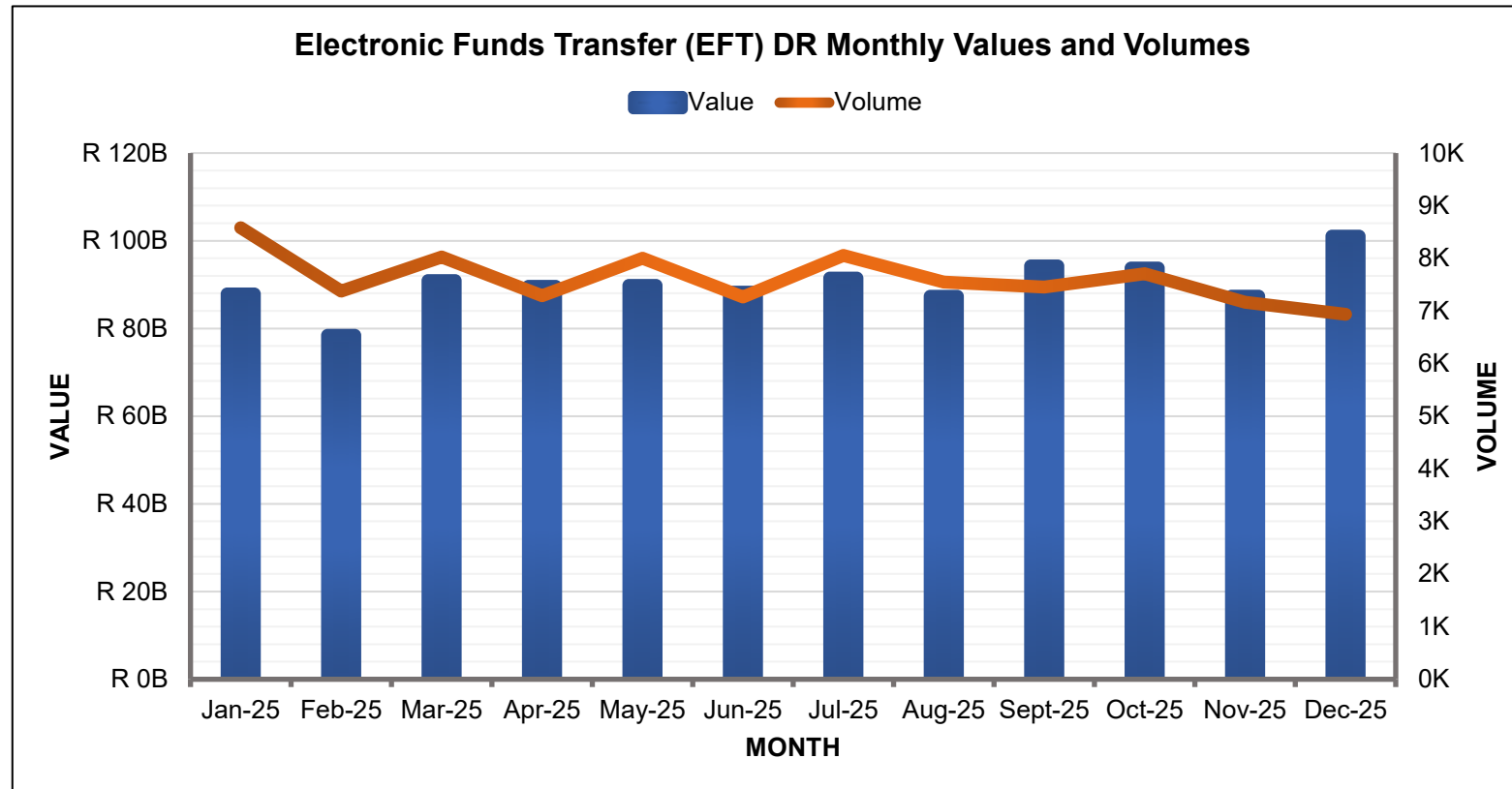
Real Time Clearing (RTC) Monthly Values and Volumes from January 2025 - December 2025



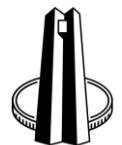
RTC Monthly Value and Volumes		
Month	Value	Volume
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
May-25	R 175,369,882,593.84	27,669
Jun-25	R 169,724,041,786.36	27,117
Jul-25	R 179,993,562,427.19	29,438
Aug-25	R 171,441,302,066.22	27,434
Sept-25	R 182,622,833,578.94	28,204
Oct-25	R 188,671,111,063.37	27,829
Nov-25	R 174,046,076,334.01	23,898
Dec-25	R 202,376,891,672.87	25,505
Total	R 2,079,802,367,231.98	322,545
Average	R 173,316,863,936.00	26,879



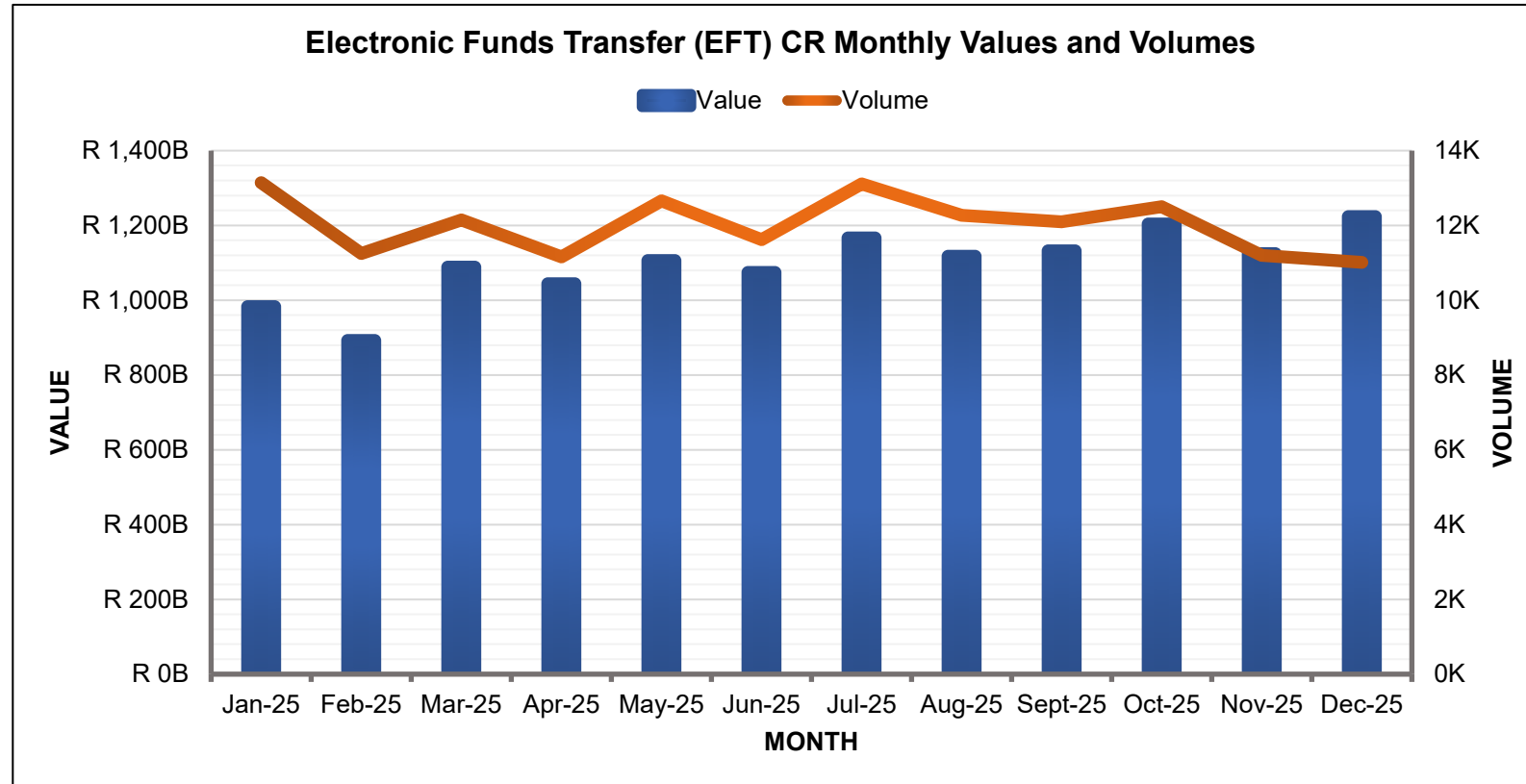
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from January 2025 - December 2025



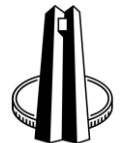
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Apr-25	R 89,606,886,495.00	7,286
May-25	R 89,818,799,088.99	8,002
Jun-25	R 88,274,899,390.27	7,266
Jul-25	R 91,485,141,743.68	8,051
Aug-25	R 87,338,575,085.11	7,545
Sept-25	R 94,256,256,683.19	7,453
Oct-25	R 93,776,859,126.01	7,707
Nov-25	R 87,361,069,768.78	7,164
Dec-25	R 101,047,727,237.32	6,936
Total	R 1,080,184,114,618.80	91,392
Average	R 90,015,342,884.90	7,616



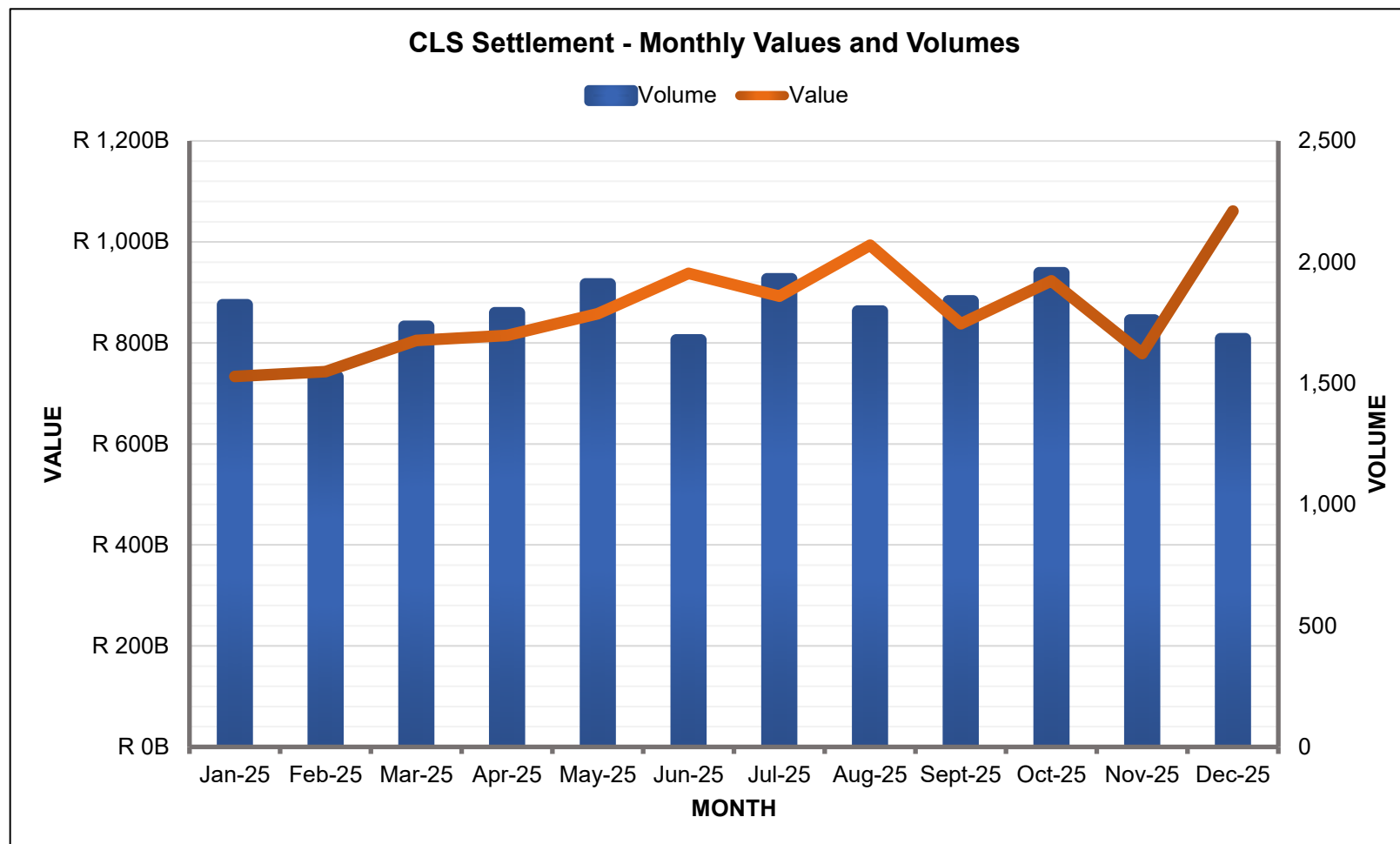
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from January 2025 - December 2025



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
Sept-25	R 1,132,052,661,280.75	12,099
Oct-25	R 1,203,813,908,802.16	12,503
Nov-25	R 1,124,632,420,534.42	11,202
Dec-25	R 1,223,590,529,512.56	11,012
Total	R 13,156,583,620,119.80	144,173
Average	R 1,096,381,968,343.31	12,014



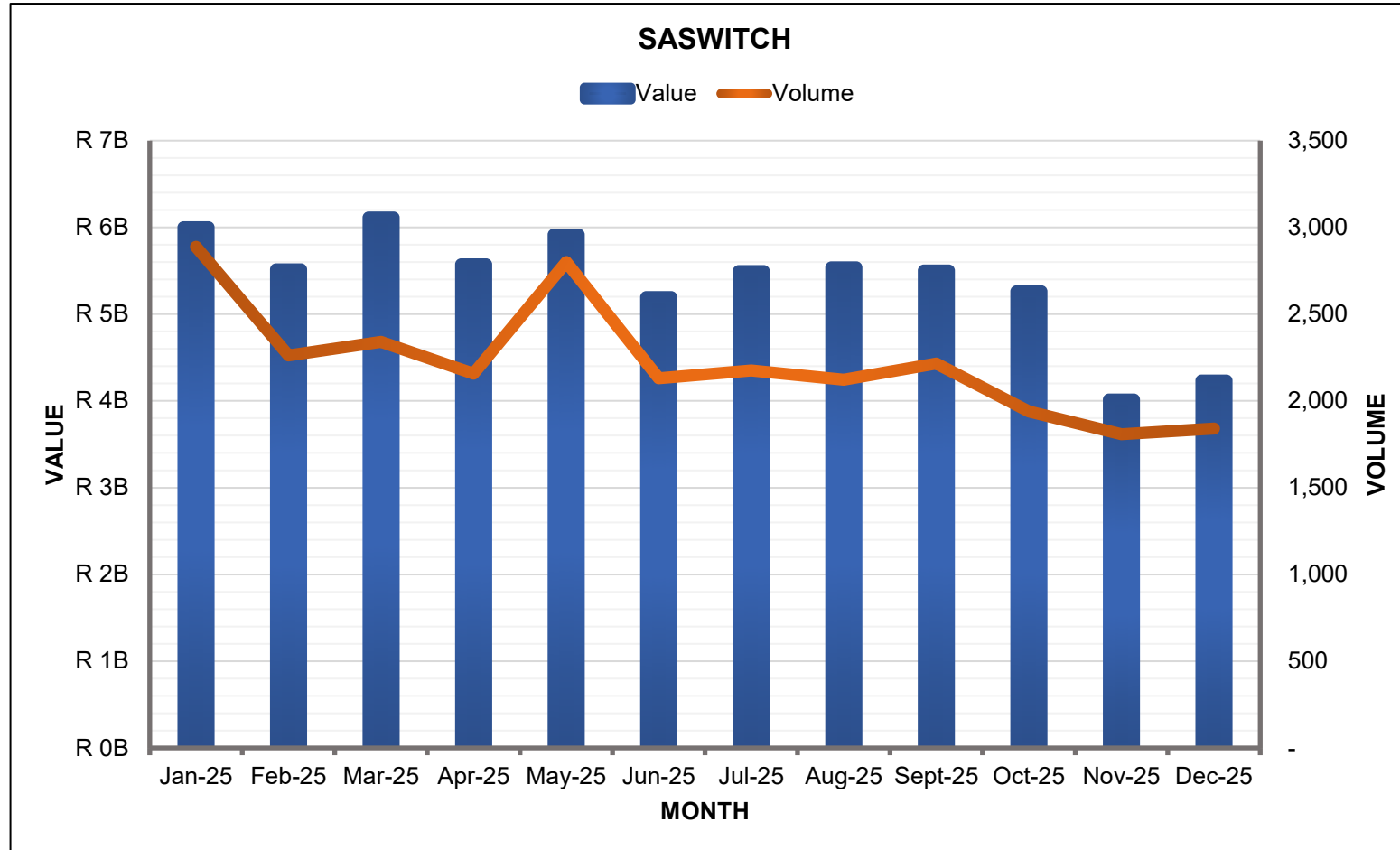
CLS Settlement Values and Volumes from January 2025 - December 2025



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
Sept-25	R 837,729,354,334.92	1,840
Oct-25	R 922,828,434,529.38	1,956
Nov-25	R 779,082,228,706.50	1,761
Dec-25	R 1,060,994,858,139.88	1,684
Total	R 10,378,812,590,324.40	21,436
Average	R 864,901,049,193.70	1,786



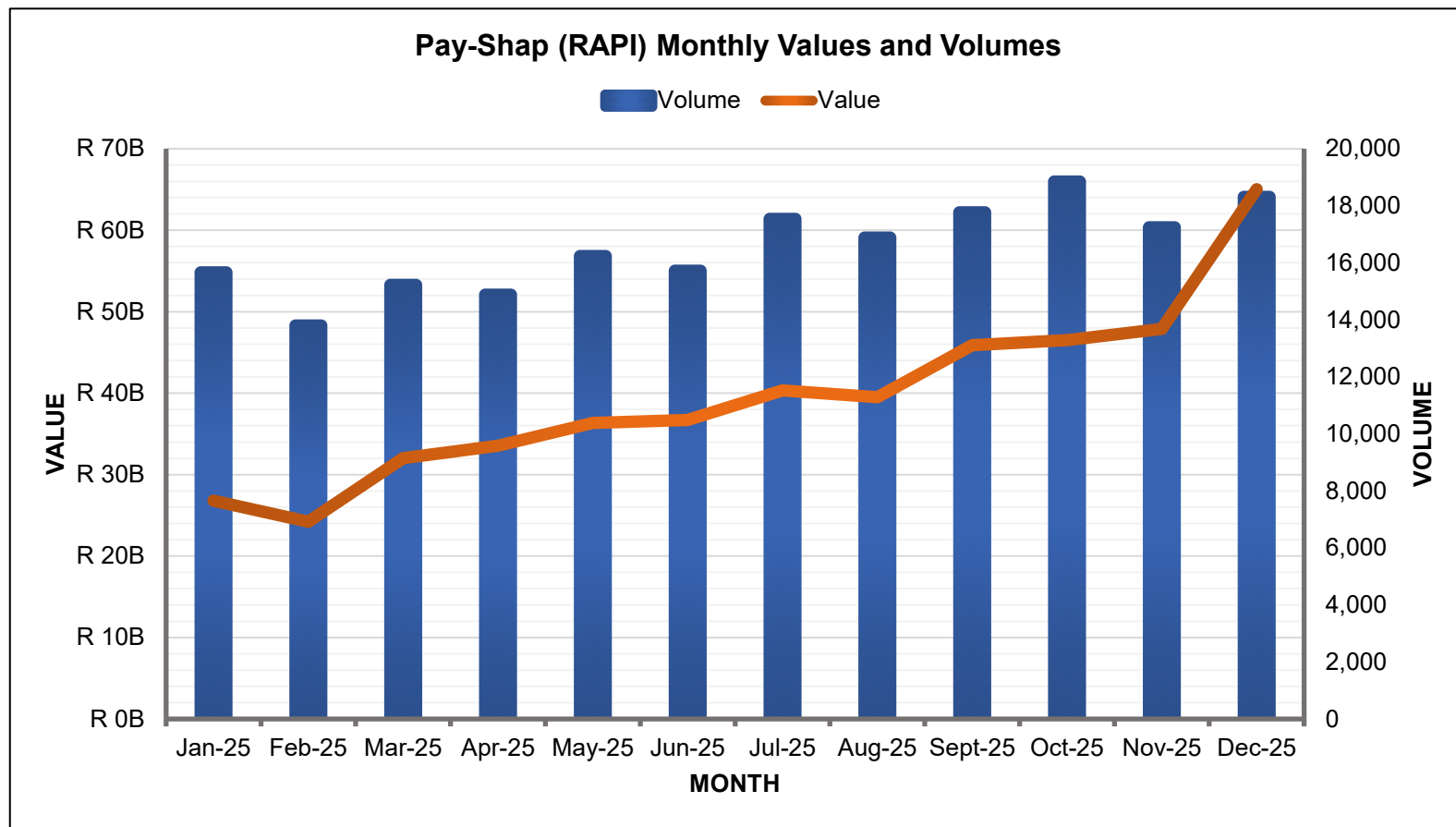
SASWITCH Values and Volumes from January 2025 - December 2025



SASWITCH Monthly Values		
Month	Value	Volume
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
Sept-25	R 5,503,222,298.58	2,216
Oct-25	R 5,262,954,616.86	1,939
Nov-25	R 4,016,042,417.14	1,808
Dec-25	R 4,234,869,368.86	1,840
Total	R 64,371,911,991.91	26,678
Average	R 5,364,325,999.33	2,223



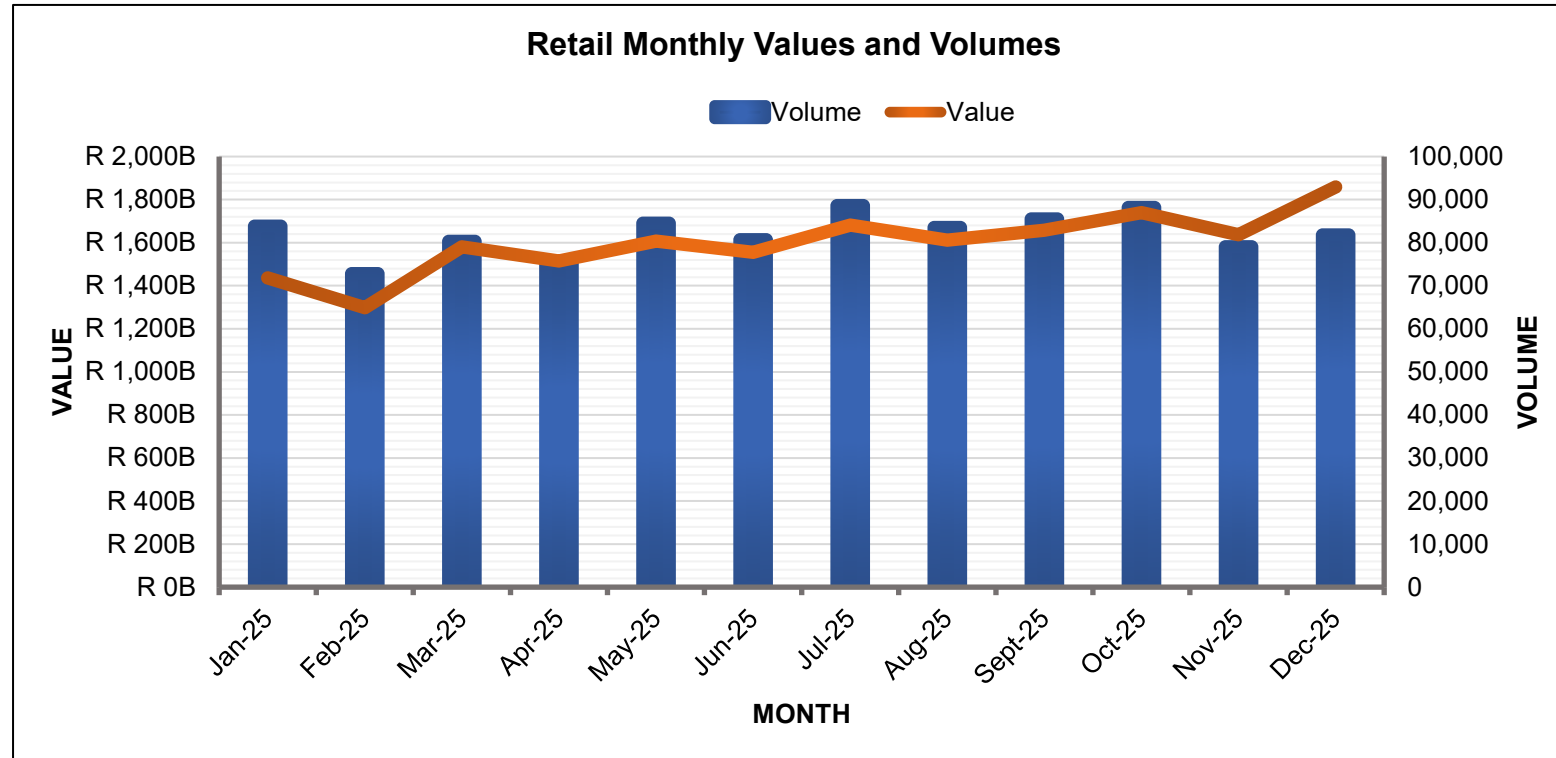
Pay-Shap (RAPI) Values and Volumes from January 2025 - December 2025



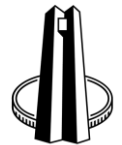
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
Aug-25	R 39,509,000,444.33	16,883
Sept-25	R 45,869,422,195.27	17,769
Oct-25	R 46,504,556,442.15	18,849
Nov-25	R 47,894,678,526.24	17,243
Dec-25	R 65,025,352,667.15	18,311
Total	R 474,736,286,670.13	198,119
Average	R 39,561,357,222.51	16,510



Retail Values and Volumes from January 2025 - December 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Sept-25	R 1,657,895,108,285.54	85,505
Oct-25	R 1,738,973,597,347.61	88,168
Nov-25	R 1,637,556,639,543.19	79,042
Dec-25	R 1,858,703,332,582.26	81,788
Total	R 19,180,857,815,882.90	984,236
Average	R 1,598,404,817,990.24	82,020



Summarised Volumes and Values Totals for December 2025

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	8,511	R	373,748,051,000.13
Payment Dematerialised MM Instrument (MPDEM)	3,421	R	154,321,308,306.13
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,684	R	1,060,994,858,139.88
Payment any Money Market Product (MPMMI)	453	R	197,777,255,412.73
Settlement of Derivative Margin Calls (OSDMC)	61	R	11,488,876,552.10





THANK YOU



SOUTH AFRICAN RESERVE BANK