



Settlement Statistics and Indicators

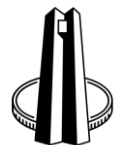
February 2025



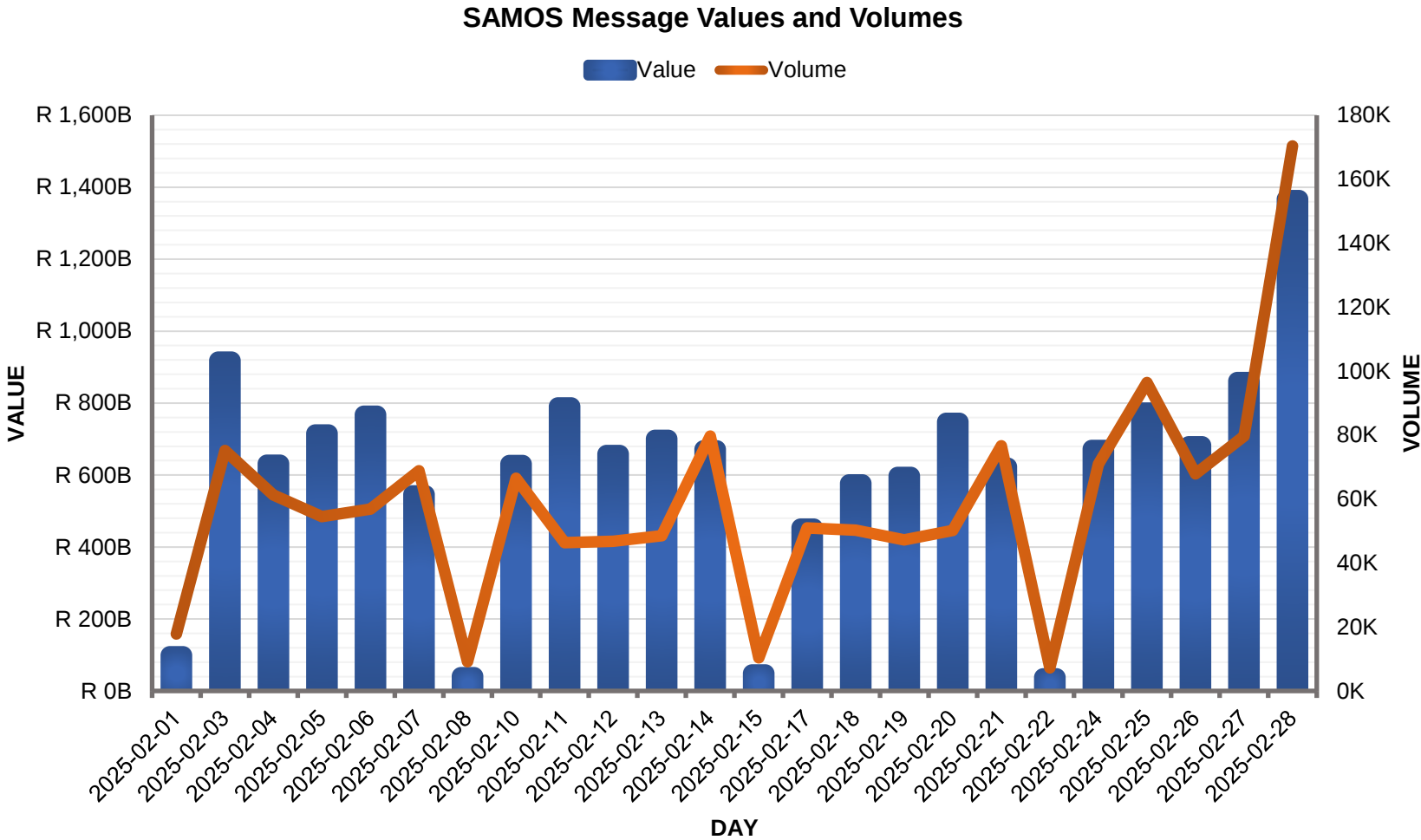
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for February 2025

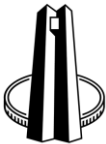
- ✓ In February 2025, SAMOS processed **1,409,804** transactions to the value of **ZAR 14,615,281,569,896.70**
- ✓ Peak volume was **170,392** and peak value was **ZAR 1,366,940,948,178.30** on the 28th of February 2025.
- ✓ An average number of transactions processed per day was **58,742** representing an average value of **ZAR 608,970,065,412.37**
- ✓ 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.



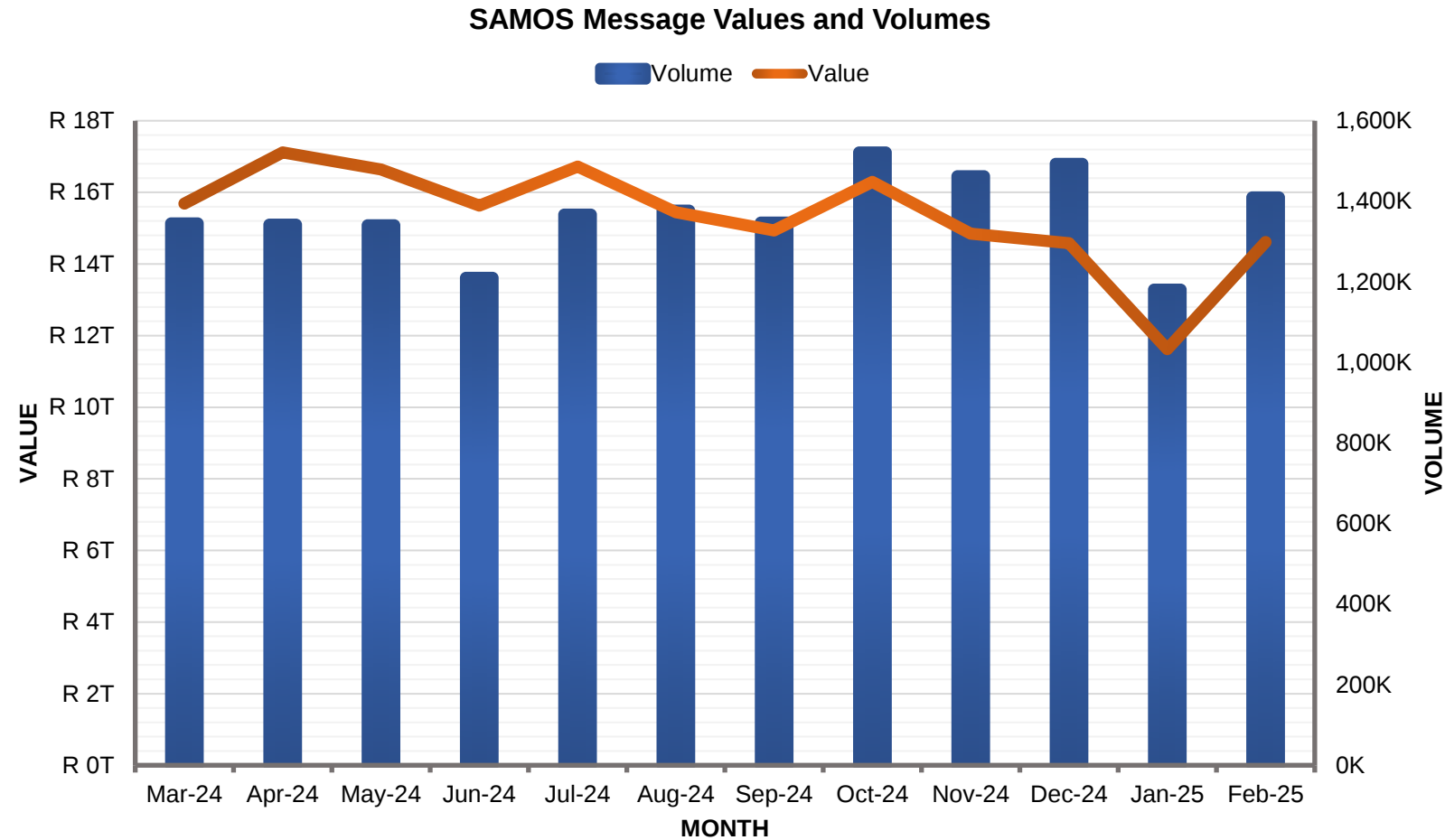
Daily Message Values and Volumes for February 2025



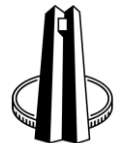
Daily Values and Volumes per month		
Date	Value	Volume
2025-02-01	R 99,046,052,903.35	17,853
2025-02-03	R 918,082,328,790.63	75,172
2025-02-04	R 631,426,381,421.88	61,277
2025-02-05	R 715,465,866,091.78	54,560
2025-02-06	R 767,620,253,306.83	56,873
2025-02-07	R 546,152,254,986.67	68,854
2025-02-08	R 40,905,619,046.55	9,134
2025-02-10	R 630,576,624,462.94	66,487
2025-02-11	R 790,707,146,457.38	46,404
2025-02-12	R 658,418,099,044.93	46,806
2025-02-13	R 700,549,370,609.03	48,546
2025-02-14	R 671,405,676,240.45	79,711
2025-02-15	R 48,560,502,410.71	10,377
2025-02-17	R 453,790,999,836.68	50,991
2025-02-18	R 576,754,118,323.78	50,262
2025-02-19	R 597,504,198,973.55	47,275
2025-02-20	R 747,854,476,027.31	50,145
2025-02-21	R 622,956,892,999.93	76,656
2025-02-22	R 37,711,679,750.85	7,220
2025-02-24	R 672,521,063,416.78	70,879
2025-02-25	R 776,329,503,610.71	96,375
2025-02-26	R 682,738,676,733.97	67,882
2025-02-27	R 861,262,836,271.76	79,673
2025-02-28	R 1,366,940,948,178.30	170,392
Total	R 14,615,281,569,896.70	1,409,804
Average	R 608,970,065,412.37	58,742



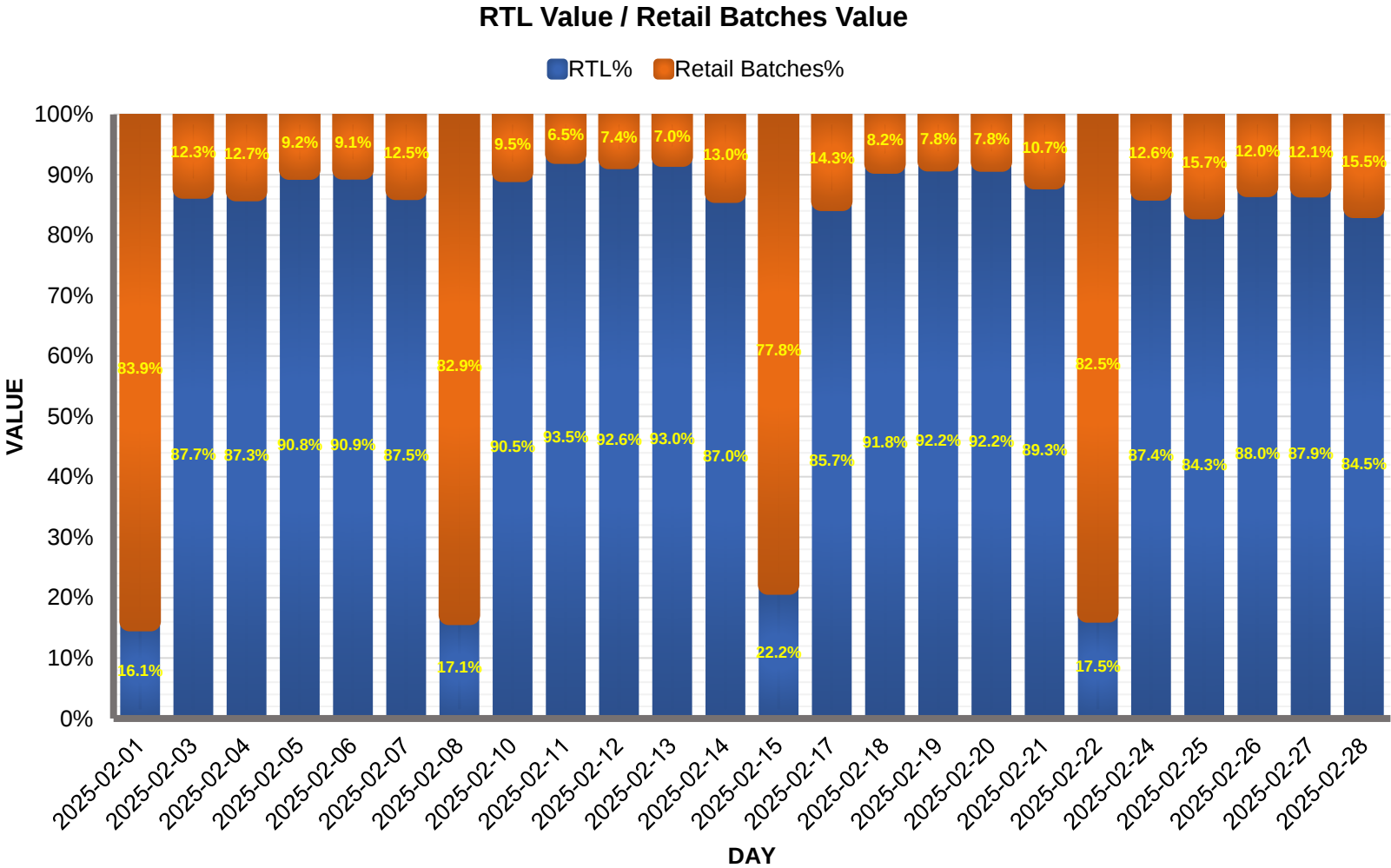
Total Monthly Message Values and Volumes from March 2024 - February 2025



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Jan-25	R 11,621,548,524,050.70	1,180,787
Feb-25	R 14,615,281,569,896.70	1,409,804
Total	R 184,129,432,408,582.00	16,396,480
Average	R 15,344,119,367,381.80	1,366,373



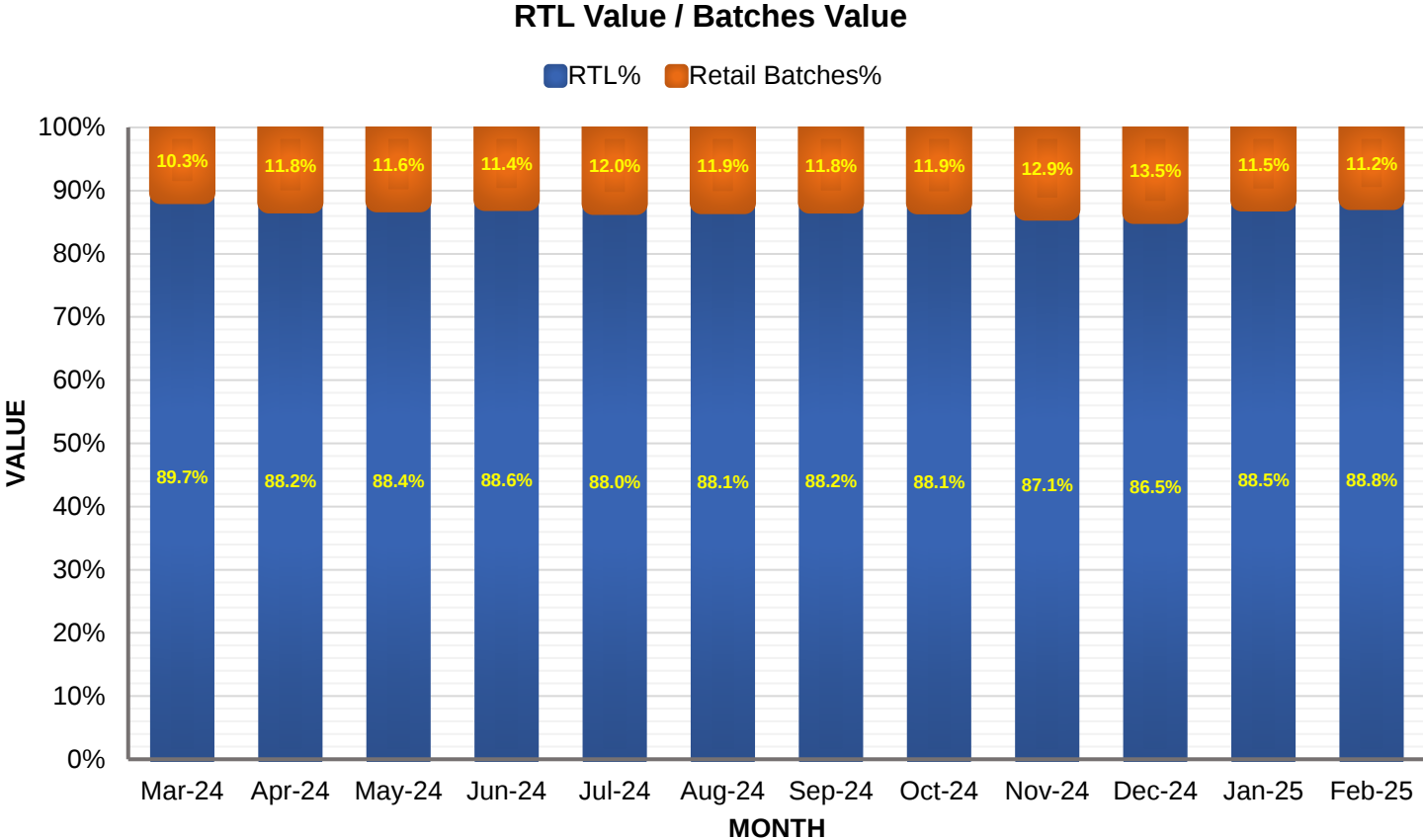
RTL/Retail Batches Message Values for February 2025



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-02-01	R 8,904,551,313.83	R 46,381,587,130.51
2025-02-03	R 691,117,029,558.66	R 96,839,926,670.17
2025-02-04	R 473,391,981,720.98	R 68,934,188,463.71
2025-02-05	R 566,146,697,914.25	R 57,082,593,866.93
2025-02-06	R 602,887,361,111.31	R 60,526,059,189.06
2025-02-07	R 428,200,382,025.24	R 61,199,947,624.48
2025-02-08	R 3,218,892,483.82	R 15,560,128,759.40
2025-02-10	R 514,381,360,968.13	R 54,194,410,894.90
2025-02-11	R 623,099,940,921.19	R 43,474,666,826.68
2025-02-12	R 528,476,633,614.56	R 42,158,868,740.42
2025-02-13	R 585,838,921,288.15	R 44,200,575,052.31
2025-02-14	R 505,222,063,275.66	R 75,365,688,627.02
2025-02-15	R 5,805,531,079.88	R 20,400,904,781.30
2025-02-17	R 331,867,270,166.03	R 55,520,979,219.69
2025-02-18	R 474,330,729,871.86	R 42,102,154,410.36
2025-02-19	R 494,403,099,309.52	R 41,670,246,348.18
2025-02-20	R 606,859,932,657.20	R 51,543,672,525.70
2025-02-21	R 485,724,990,385.17	R 58,445,540,905.52
2025-02-22	R 3,058,242,832.48	R 14,376,057,171.78
2025-02-24	R 515,459,059,690.83	R 74,350,360,569.00
2025-02-25	R 569,948,112,174.39	R 106,133,669,866.09
2025-02-26	R 538,302,150,566.65	R 73,559,505,503.57
2025-02-27	R 683,168,281,716.11	R 93,907,718,115.61
2025-02-28	R 940,294,020,712.11	R 172,315,765,083.95
Total	R 10,239,813,216,645.90	R 1,297,929,451,262.39
Average	R 445,209,270,288.95	R 56,431,715,272.28

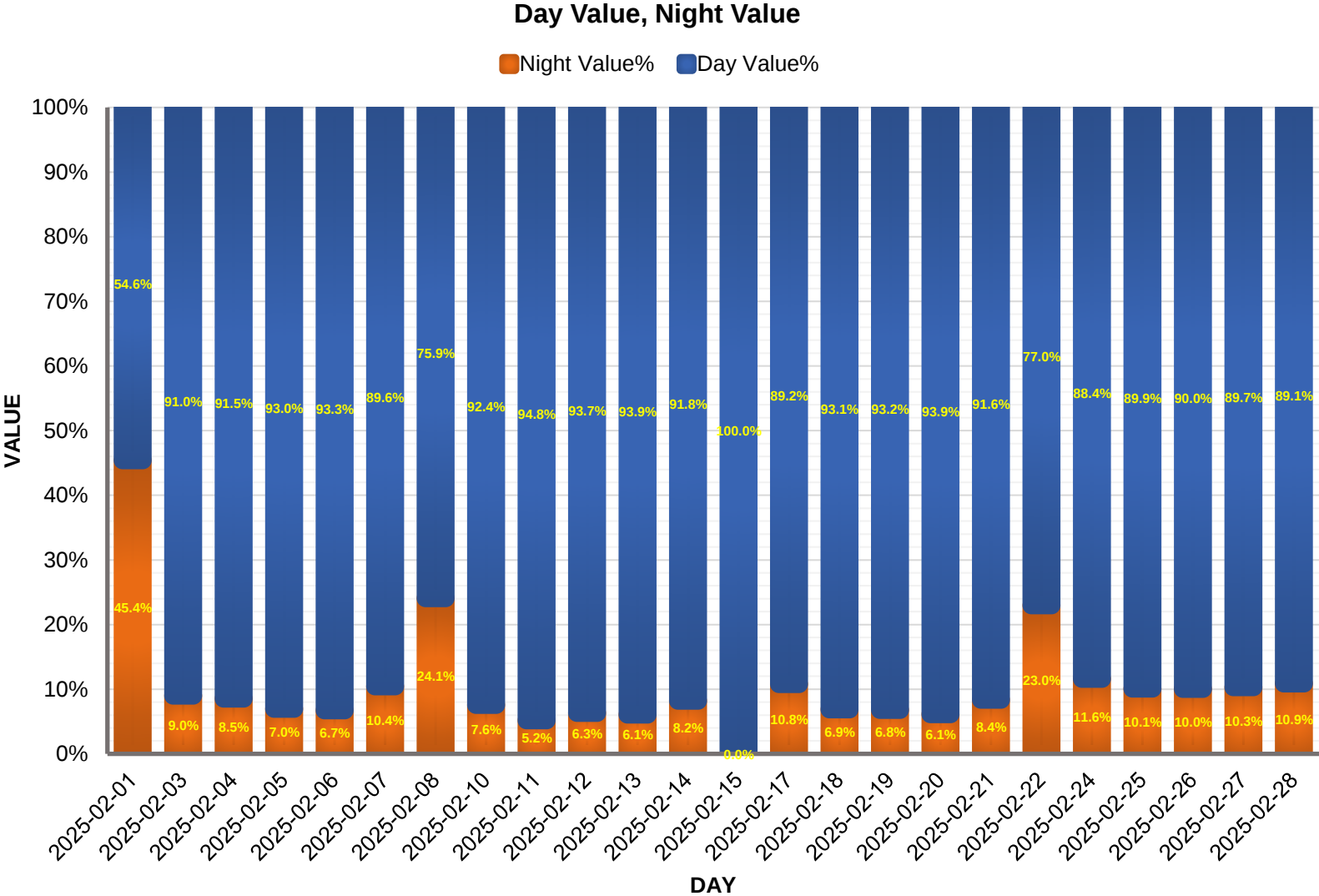


RTL /Retail Batches Message Values for 12 Months (March 2024 - February 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Jan-25	R 8,904,375,207,049.01	R 1,155,466,628,946.04
Feb-25	R 10,239,813,216,645.90	R 1,297,929,451,262.39
Total	R 133,498,088,517,335.00	R 17,895,953,236,320.40
Average	R 11,124,840,709,777.90	R 1,491,329,436,360.03

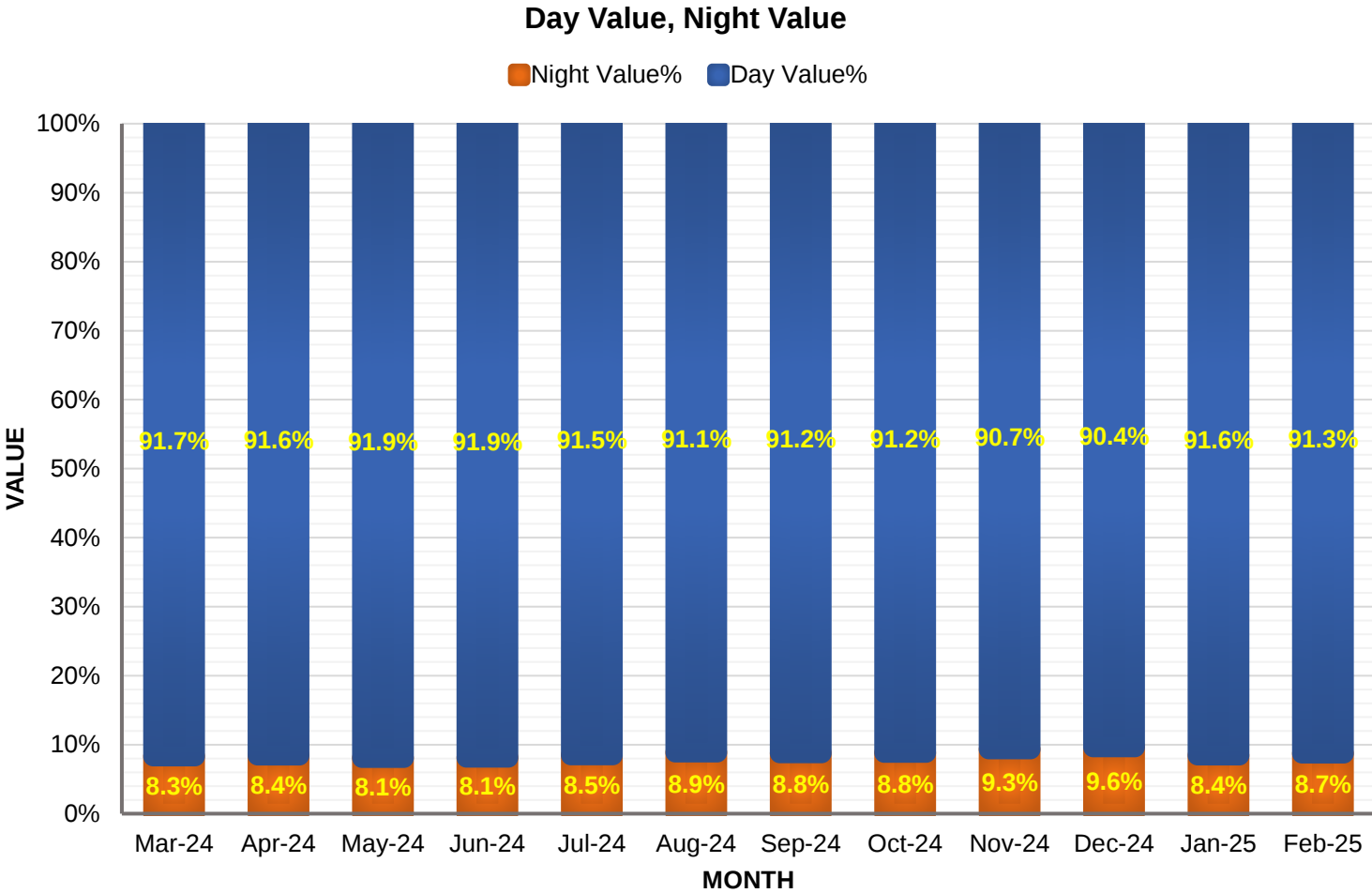
Day and Night Settlement Values for February 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-02-01	R 44,966,990,128.51	R 54,079,062,774.84
2025-02-03	R 82,539,721,300.50	R 835,542,607,490.13
2025-02-04	R 53,867,149,655.09	R 577,559,231,766.79
2025-02-05	R 49,763,362,998.70	R 665,702,503,093.08
2025-02-06	R 51,557,343,327.78	R 716,062,909,979.05
2025-02-07	R 56,952,014,545.34	R 489,200,240,441.33
2025-02-08	R 9,844,376,757.89	R 31,061,242,288.66
2025-02-10	R 47,660,718,325.79	R 582,915,906,137.15
2025-02-11	R 40,887,860,825.05	R 749,819,285,632.33
2025-02-12	R 41,597,910,853.76	R 616,820,188,191.17
2025-02-13	R 42,443,907,499.66	R 658,105,463,109.37
2025-02-14	R 55,073,001,491.08	R 616,332,674,749.37
2025-02-15	R 0.00	R 48,560,502,410.71
2025-02-17	R 48,922,031,248.12	R 404,868,968,588.56
2025-02-18	R 39,601,930,119.66	R 537,152,188,204.12
2025-02-19	R 40,527,333,889.73	R 556,976,865,083.82
2025-02-20	R 45,781,367,255.22	R 702,073,108,772.09
2025-02-21	R 52,055,191,174.22	R 570,901,701,825.71
2025-02-22	R 8,661,102,018.51	R 29,050,577,732.34
2025-02-24	R 77,938,742,763.26	R 594,582,320,653.52
2025-02-25	R 78,258,650,405.38	R 698,070,853,205.33
2025-02-26	R 68,515,802,897.77	R 614,222,873,836.20
2025-02-27	R 88,674,503,451.65	R 772,588,332,820.11
2025-02-28	R 148,623,308,889.85	R 1,218,317,639,288.45
Total	R 1,274,714,321,822.52	R 13,340,567,248,074.20
Average	R 53,113,096,742.61	R 555,856,968,669.76



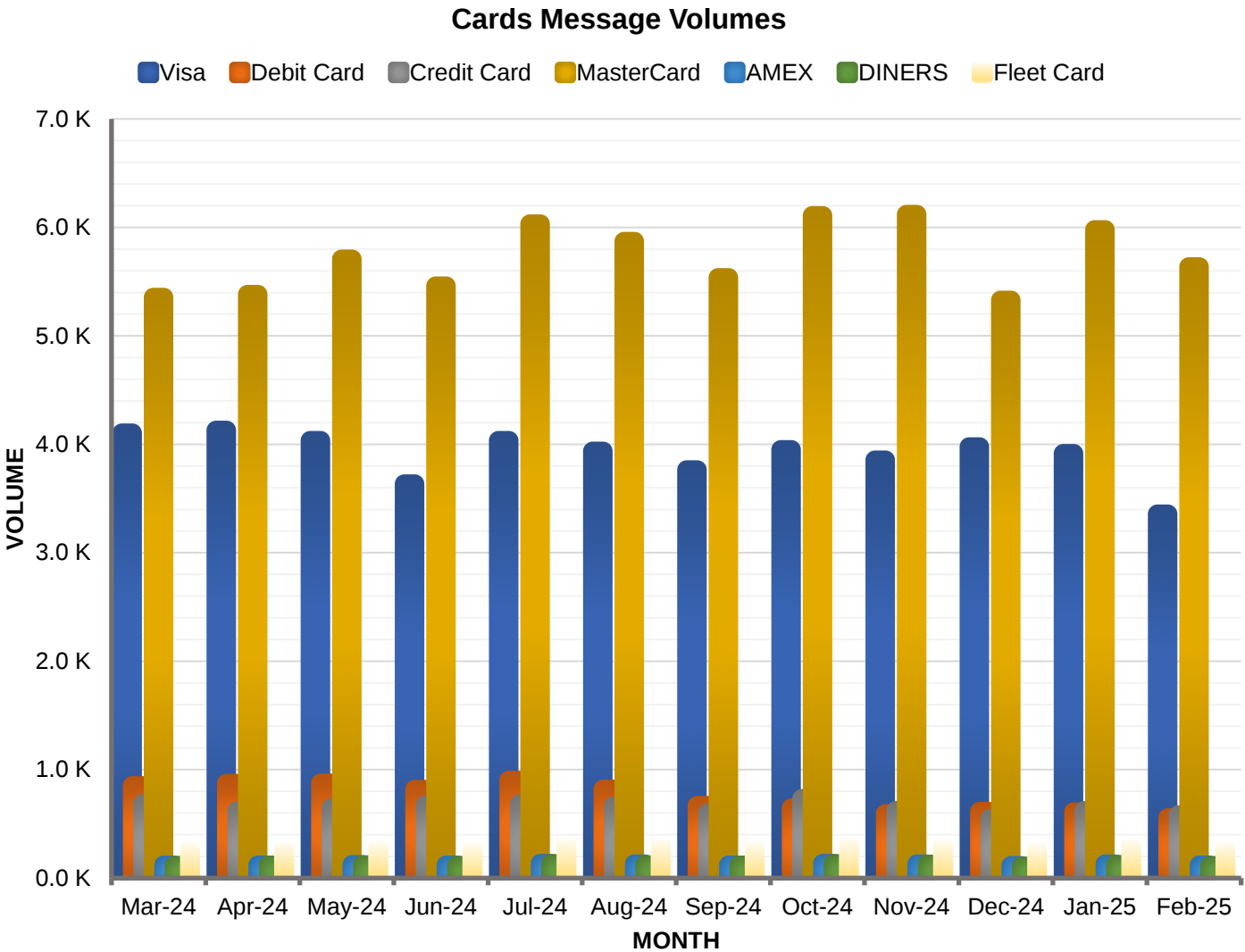
Day and Night Settlement Values for 12 Months (March 2024 - February 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Jan-25	R 980,948,849,481.09	R 10,640,599,674,569.70
Feb-25	R 1,274,714,321,822.52	R 13,340,567,248,074.20
Total	R 15,743,551,802,508.10	R 166,060,775,148,124.00
Average	R 1,311,962,650,209.01	R 13,838,397,929,010.30



Cards Message Volumes from March 2024 - February 2025

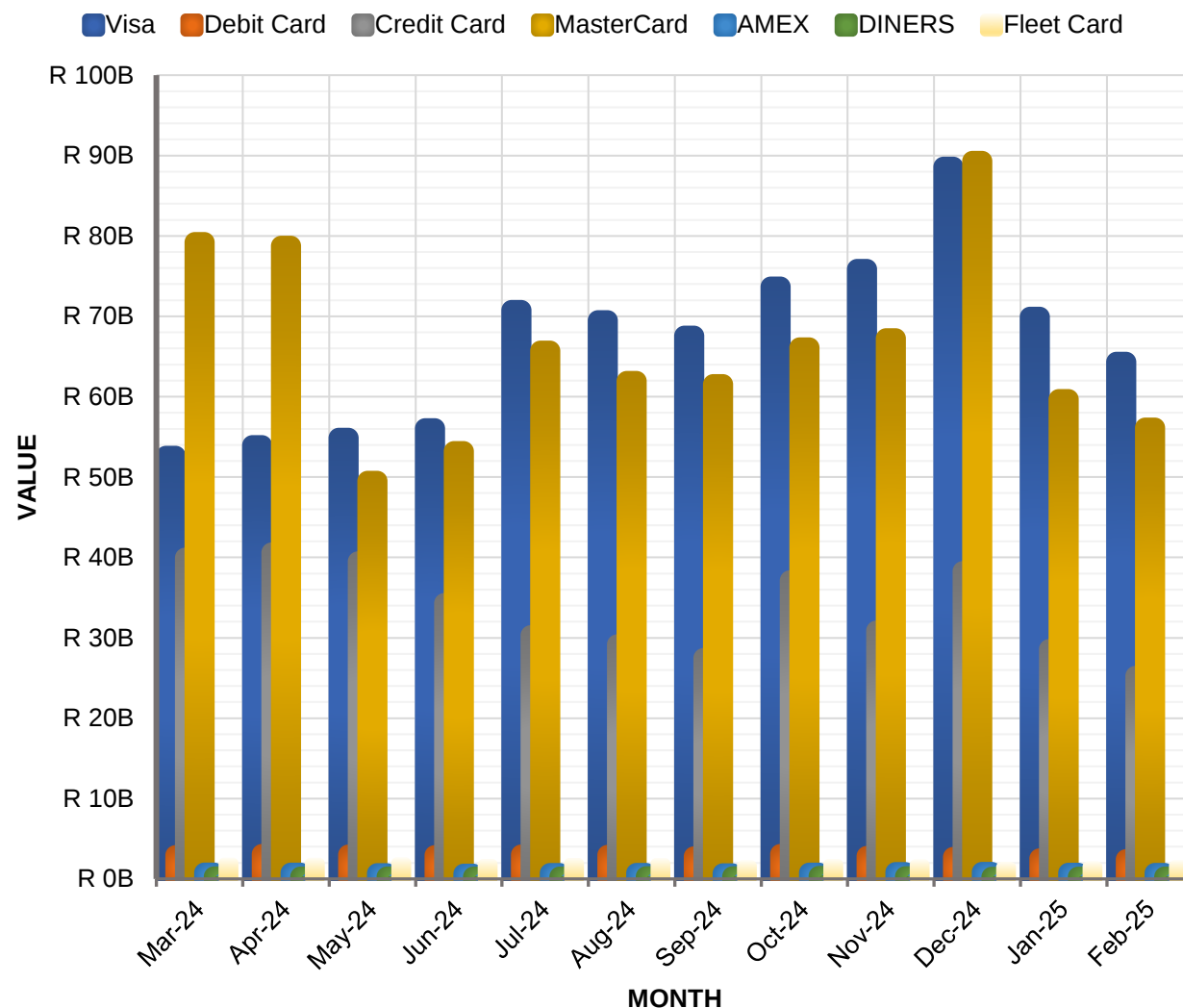


Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
Mar-24	4104	852	688	5355	120	117	288
Apr-24	4130	873	618	5382	120	120	288
May-24	4035	876	646	5708	124	123	300
Jun-24	3635	818	675	5460	120	117	283
Jul-24	4035	902	684	6032	135	134	324
Aug-24	3937	820	664	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
Jan-25	3915	610	622	5979	130	126	312
Feb-25	3357	556	583	5637	120	115	288
Total	46696	8832	7685	68519	1499	1467	3595
Average	3891	736	640	5710	125	122	300



Cards Message Values from March 2024 - February 2025

Cards Message Values

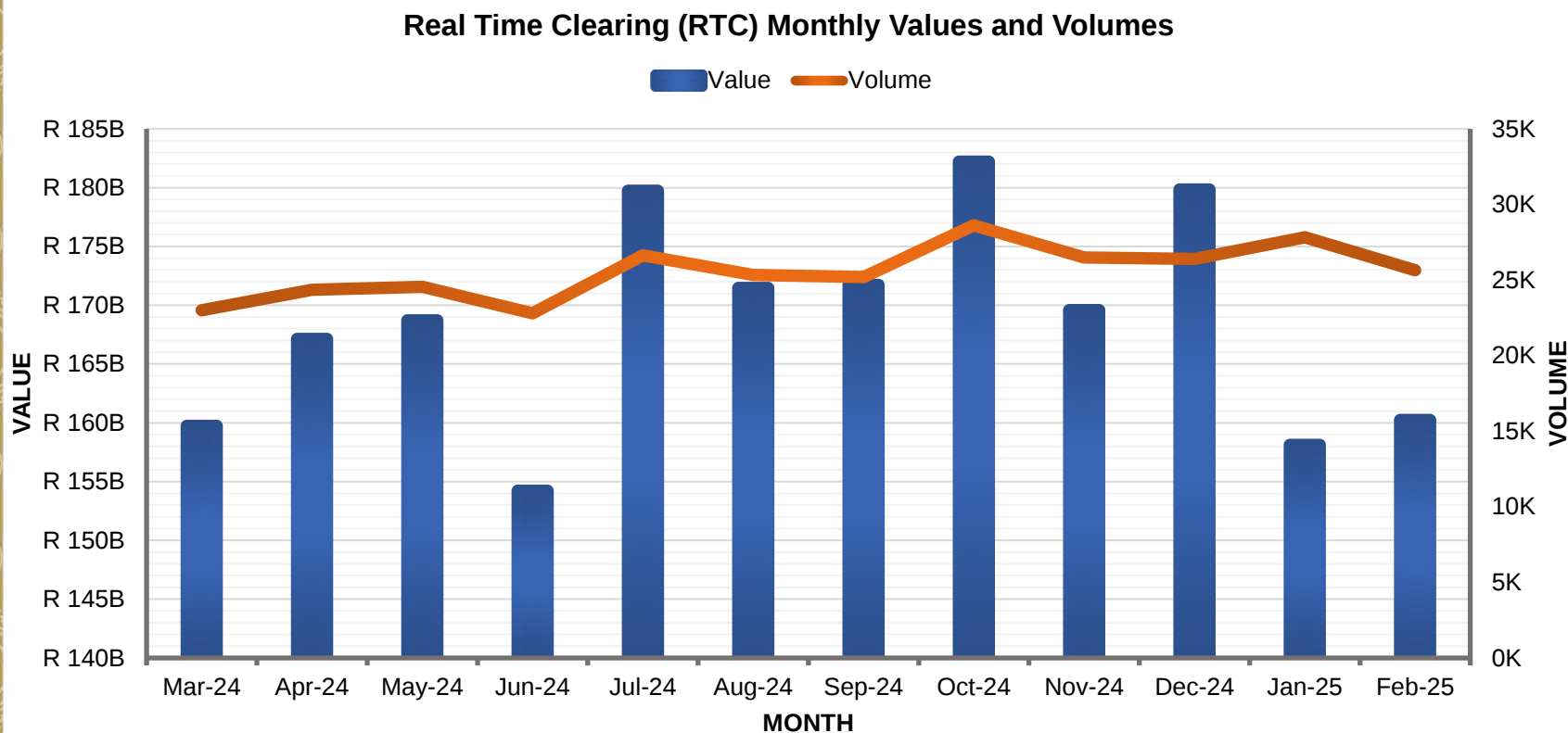


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Mar-24	R 52,614,421,022.97	R 2,929,591,721.92	R 39,947,159,097.15
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	R 40,587,995,204.60
May-24	R 54,856,162,994.98	R 3,005,195,965.59	R 39,484,694,888.89
Jun-24	R 56,045,082,589.05	R 2,930,382,347.47	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
Jan-25	R 69,913,621,262.92	R 2,528,998,330.94	R 28,571,260,720.79
Feb-25	R 64,309,502,388.84	R 2,428,520,645.69	R 25,244,032,629.33
Total	R 797,597,642,378.21	R 34,269,370,777.77	R 401,328,236,662.76
Average	R 66,466,470,198.18	R 2,855,780,898.15	R 33,444,019,721.90

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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 56,121,742,085.00	R 714,964,065.85	R 263,227,320.81	R 1,669,432,287.14
Total	R 788,247,723,205.24	R 8,771,206,947.53	R 3,315,498,548.50	R 21,767,761,751.19
Average	R 65,687,310,267.10	R 730,933,912.29	R 276,291,545.71	R 1,813,980,145.93

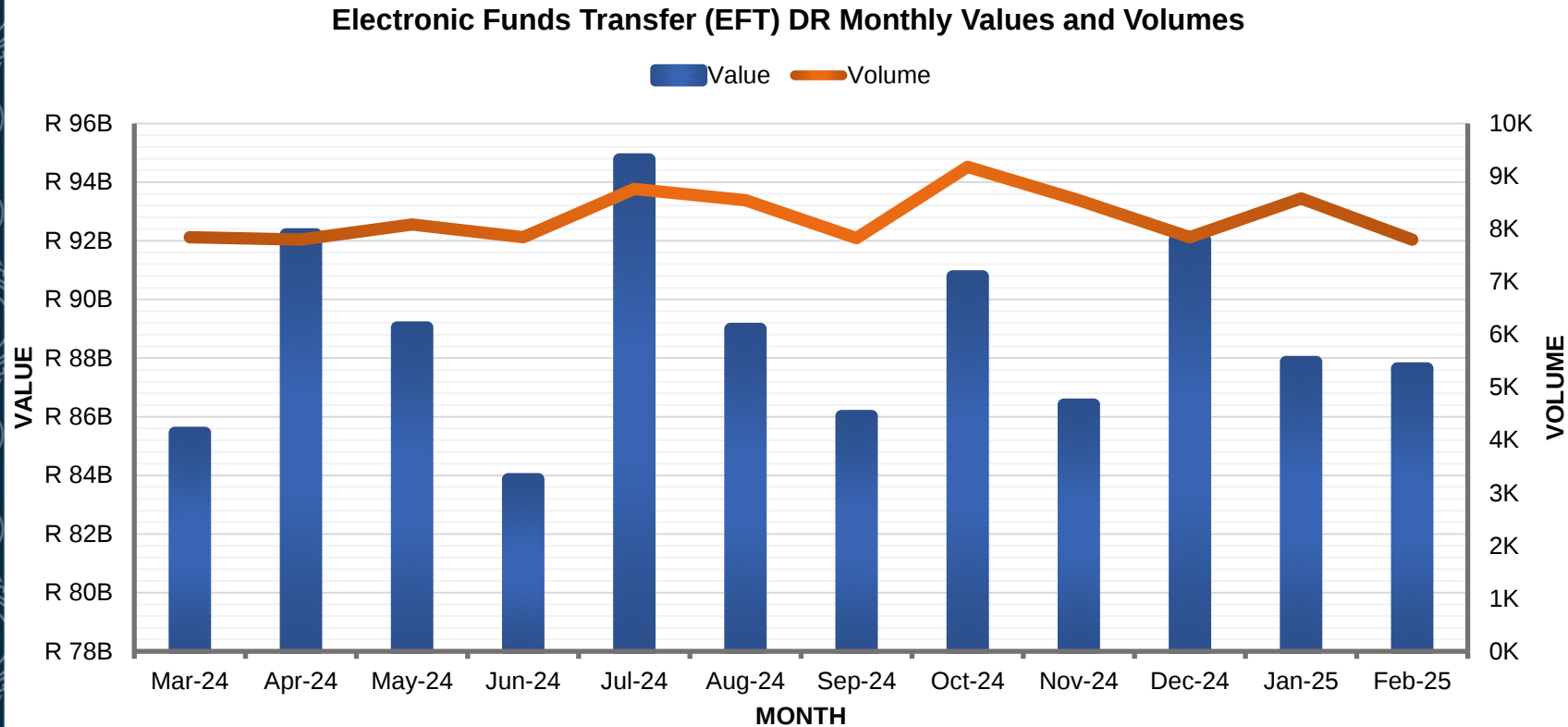


Real Time Clearing (RTC) Monthly Values and Volumes from March 2024 - February 2025

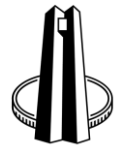


RTC Monthly Value and Volumes		
Month	Value	Volume
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	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
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 160,244,009,638.12	25,647
Total	R 2,022,753,952,099.34	306,892
Average	R 168,562,829,341.61	25,574

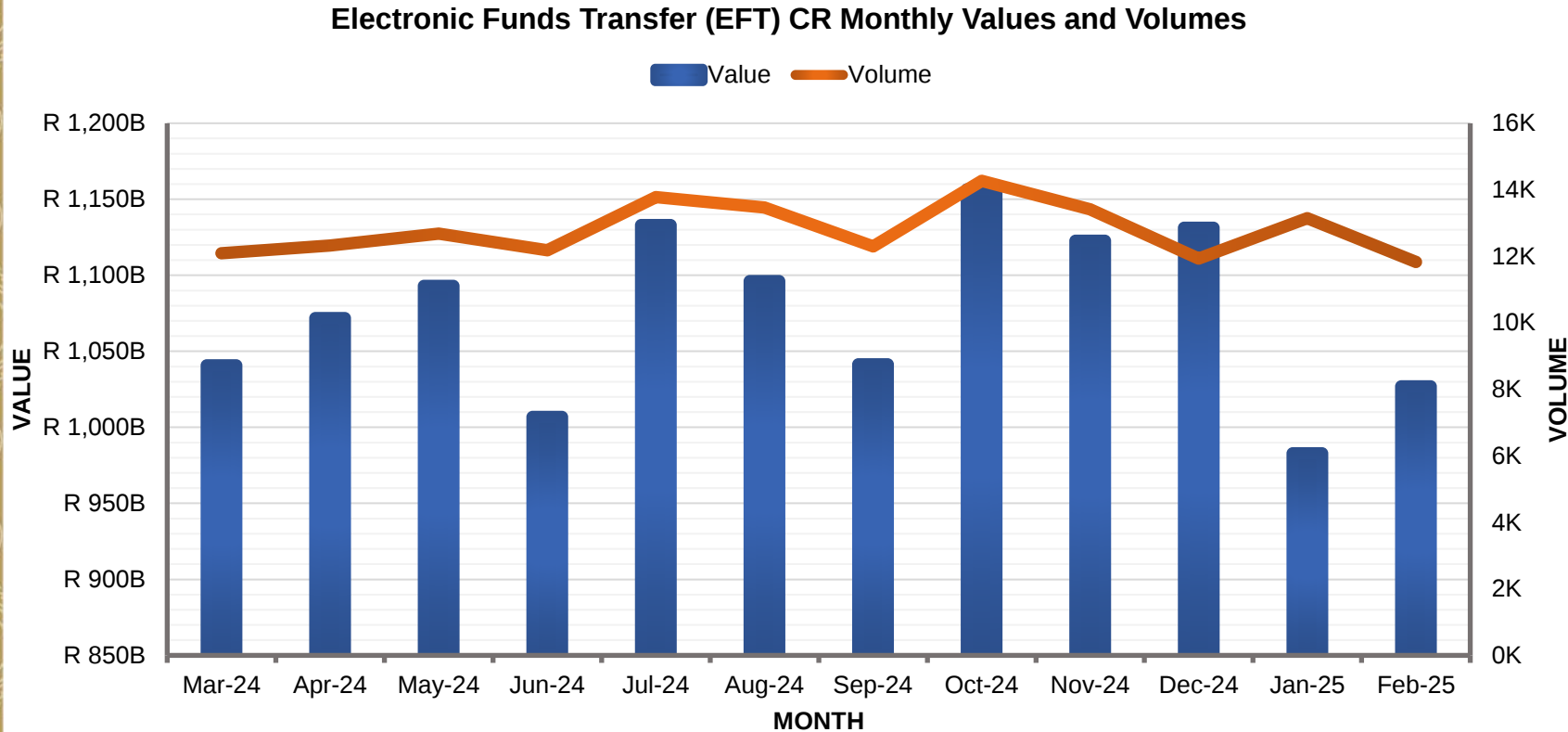
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from March 2024 - February 2025



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 87,646,956,590.67	7,800
Total	R 1,065,112,933,679.11	98,670
Average	R 88,759,411,139.93	8,223

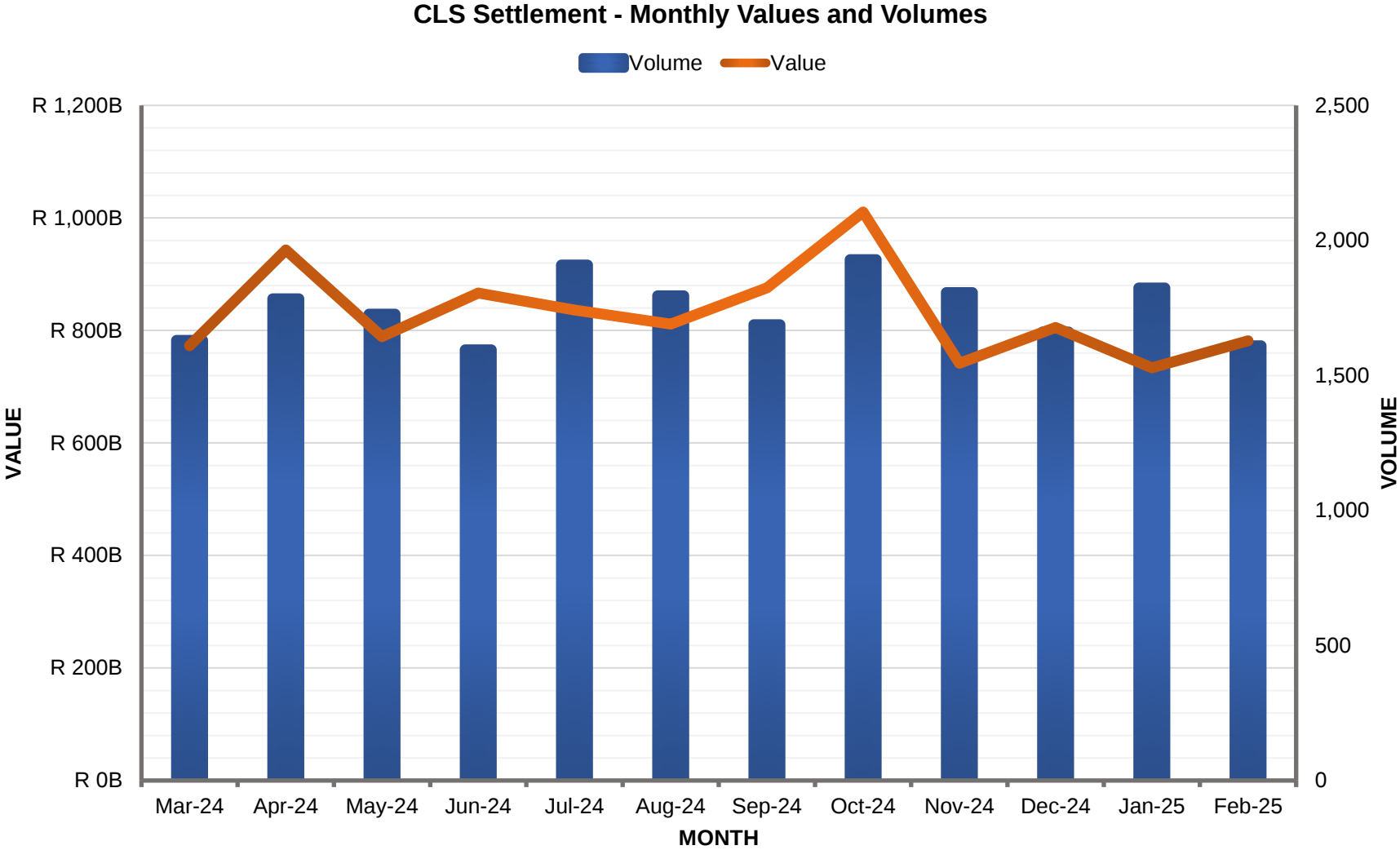


Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from March 2024 - February 2025



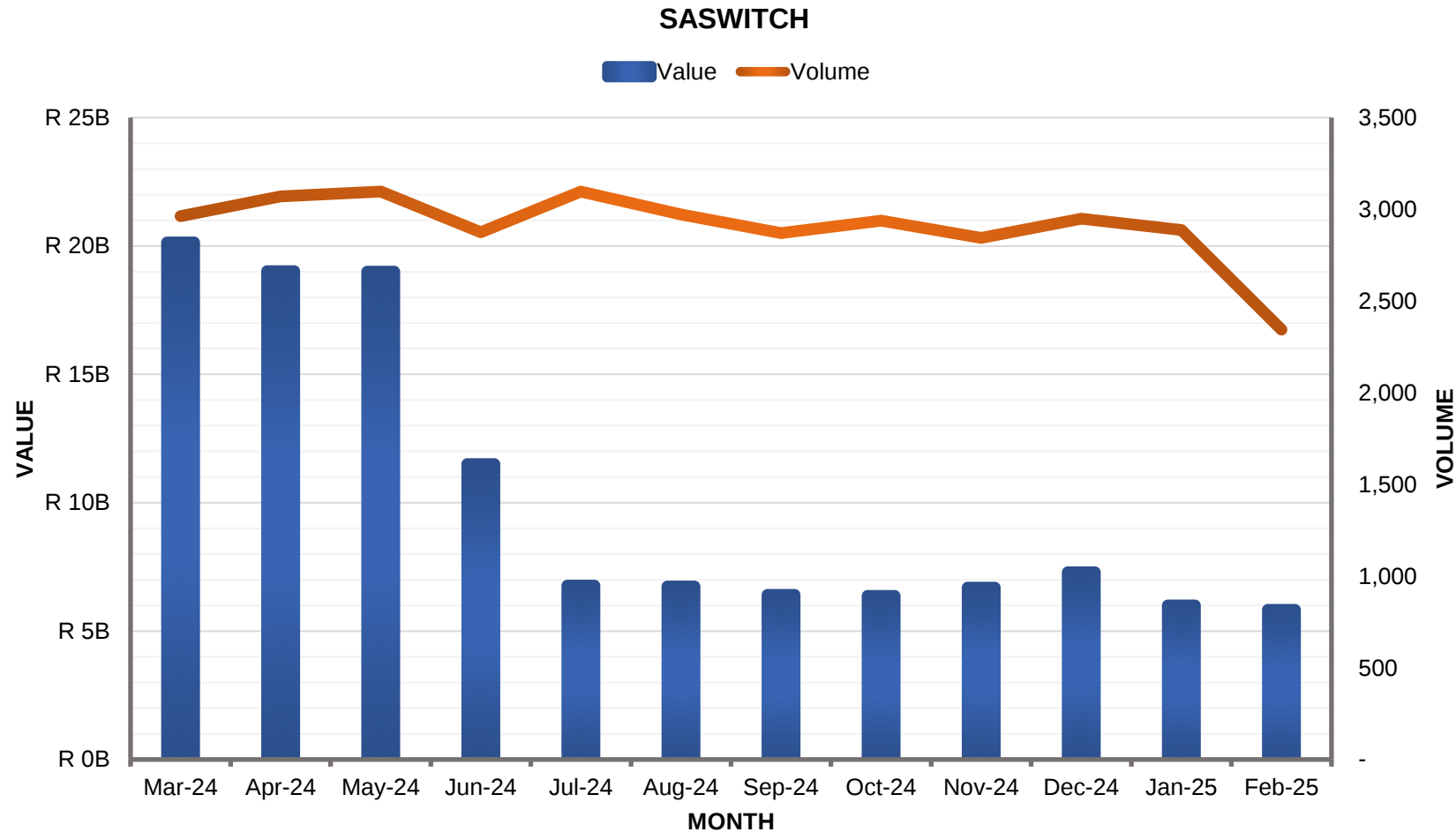
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Mar-24	R 1,040,743,902,186.83	12,088
Apr-24	R 1,071,823,085,402.57	12,326
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	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
Jan-25	R 982,886,152,193.21	13,143
Feb-25	R 1,026,925,664,393.88	11,830
Total	R 12,903,166,338,213.40	153,403
Average	R 1,075,263,861,517.78	12,784

CLS Settlement Values and Volumes from March 2024 - February 2025

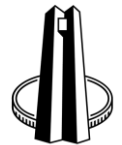


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Mar-24	R 772,862,719,784.94	1,630
Apr-24	R 942,878,248,440.00	1,784
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
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
Jan-25	R 733,587,991,560.48	1,824
Feb-25	R 781,566,167,997.28	1,610
Total	R 9,967,050,913,412.24	20,959
Average	R 830,587,576,117.69	1,747

SASWITCH Values and Volumes from March 2024 - February 2025

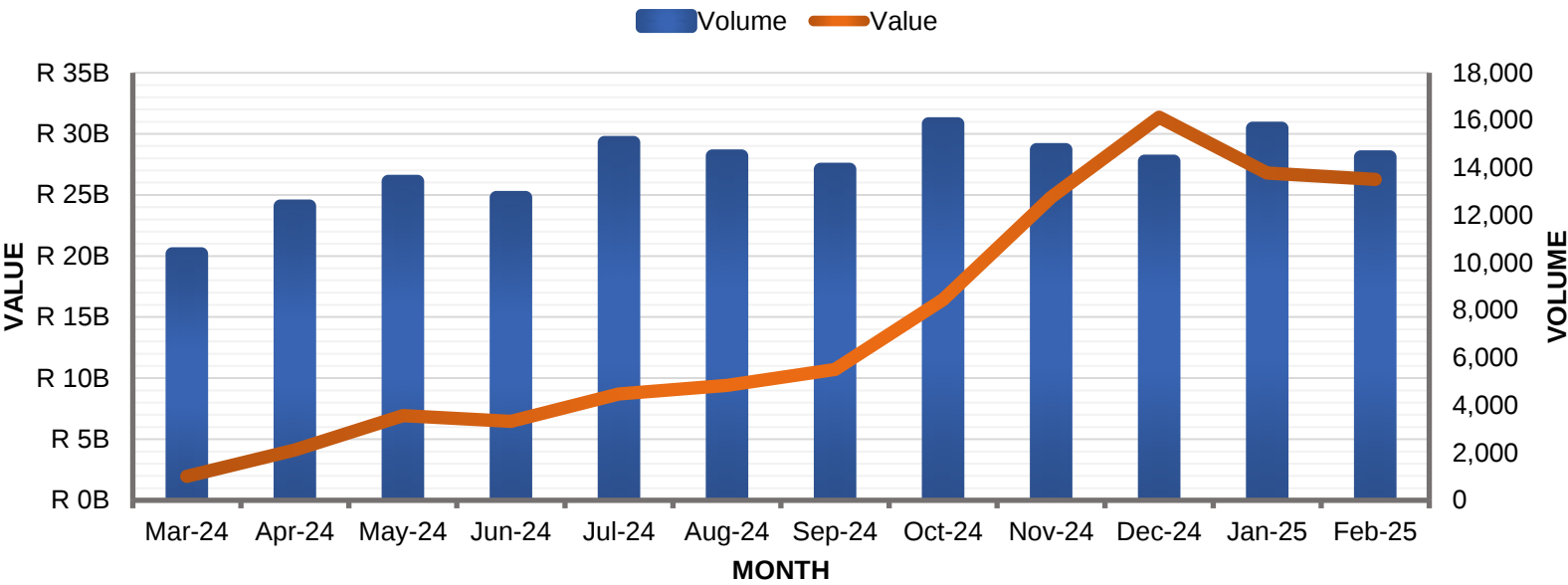


SASWITCH Monthly Values		
Month	Value	Volume
Mar-24	R 20,139,245,935.19	2,963
Apr-24	R 19,020,834,413.92	3,071
May-24	R 19,001,925,333.39	3,097
Jun-24	R 11,506,507,126.11	2,875
Jul-24	R 6,772,905,831.23	3,096
Aug-24	R 6,738,371,627.48	2,972
Sep-24	R 6,412,257,151.53	2,870
Oct-24	R 6,372,470,641.36	2,938
Nov-24	R 6,694,118,783.89	2,844
Dec-24	R 7,292,899,601.40	2,949
Jan-25	R 6,001,420,031.31	2,888
Feb-25	R 5,829,097,634.14	2,344
Total	R 121,782,054,110.95	34,907
Average	R 10,148,504,509.25	2,909



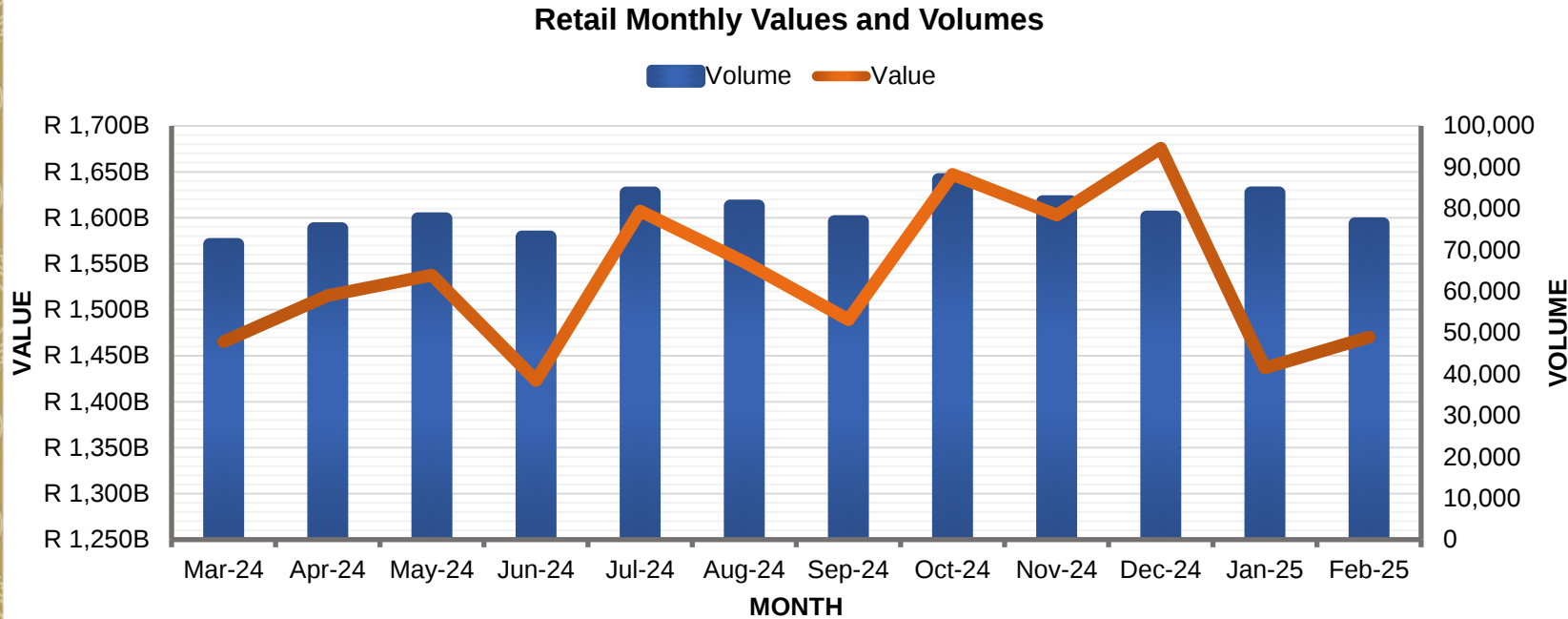
Pay-Shap (RAPI) Values and Volumes from March 2024 - February 2025

Pay-Shap (RAPI) Monthly Values and Volumes



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
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
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 26,273,384,237.79	14,456
Total	R 173,970,303,452.87	167,437
Average	R 14,497,525,287.74	13,953

Retail Values and Volumes from March 2024 - February 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Jan-25	R 1,436,733,920,056.25	83,822
Feb-25	R 1,470,245,216,346.34	76,368
Total	R 18,422,624,398,828.50	945,499
Average	R 1,535,218,699,902.38	78,792



Summarised Volumes and Values Totals for February 2025

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,102	R 417,764,700,790.42
Payment Dematerialised MM Instrument (MPDEM)	4,249	R 156,492,190,152.30
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,612	R 781,566,170,997.28
Payment any Money Market Product (MPMMI)	205	R 23,603,981,950.24
Settlement of Derivative Margin Calls (OSDMC)	54	R 9,144,728,437.50





THANK YOU



SOUTH AFRICAN RESERVE BANK