



Settlement Statistics and Indicators

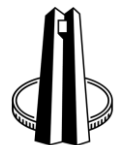
January 2025



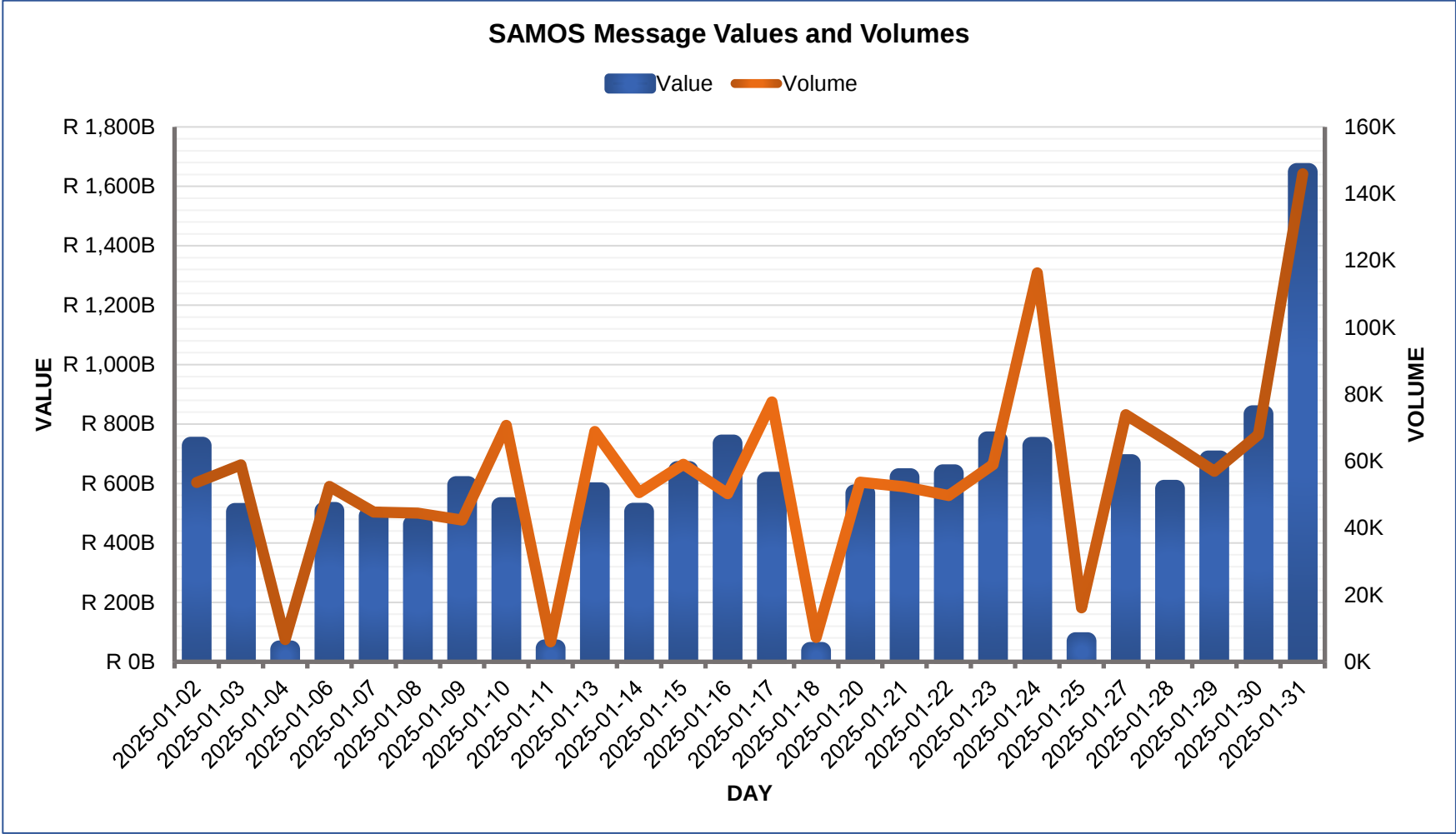
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for January 2025

- ✓ In January 2025, SAMOS processed **1,180,787** transactions to the value of **ZAR 11,621,548,524,050.70**
- ✓ Peak volume was **145,961** and peak value was **ZAR 1,648,515,648,223.97** on the 31st of January 2025.
- ✓ An average number of transactions processed per day was **51,339** representing an average value of **ZAR 505,284,718,436.99**
- ✓ 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 January 2025

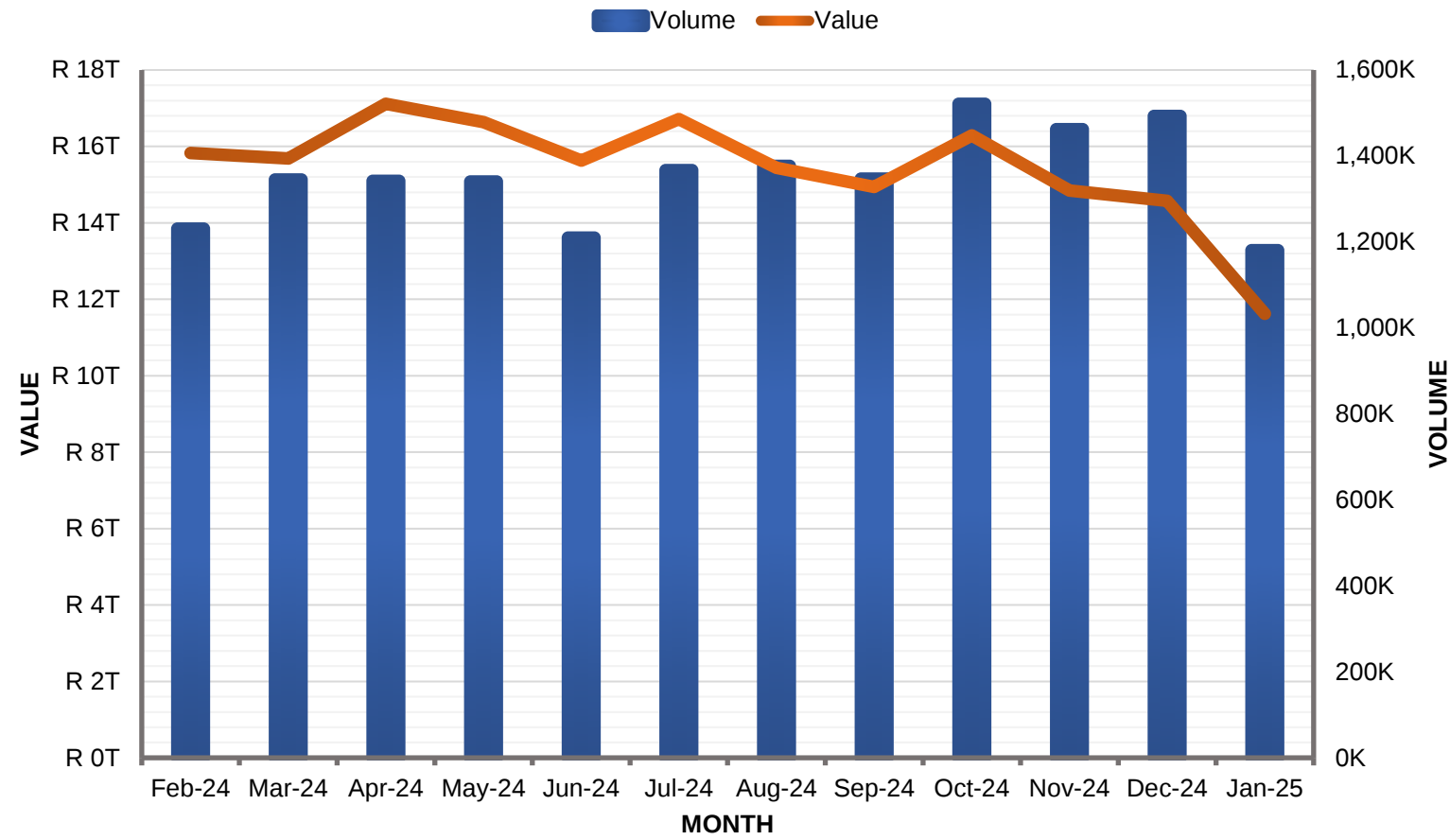


Daily Values and Volumes per month		
Date	Value	Volume
2025-01-02	R 727,290,704,003.04	53,665
2025-01-03	R 504,665,046,332.20	58,899
2025-01-04	R 41,806,307,477.81	6,646
2025-01-06	R 507,941,783,076.72	52,454
2025-01-07	R 490,681,052,106.10	44,822
2025-01-08	R 462,694,435,293.41	44,450
2025-01-09	R 594,904,439,699.06	42,360
2025-01-10	R 524,115,480,935.83	70,737
2025-01-11	R 45,374,938,425.12	5,987
2025-01-13	R 574,006,348,537.65	68,839
2025-01-14	R 505,221,404,617.16	50,639
2025-01-15	R 645,630,710,487.81	59,038
2025-01-16	R 734,794,072,700.78	50,297
2025-01-17	R 609,451,623,265.05	77,717
2025-01-18	R 36,765,670,447.94	7,305
2025-01-20	R 567,209,152,366.79	53,738
2025-01-21	R 621,425,166,585.72	52,394
2025-01-22	R 634,550,299,594.02	49,695
2025-01-23	R 745,375,431,250.49	59,016
2025-01-24	R 726,905,444,629.02	116,351
2025-01-25	R 69,502,658,892.15	16,167
2025-01-27	R 668,768,894,694.51	73,930
2025-01-28	R 582,467,458,632.37	65,641
2025-01-29	R 681,143,256,881.64	56,984
2025-01-30	R 833,334,682,989.64	67,943
2025-01-31	R 1,648,515,648,223.97	145,961
Total	R 14,784,542,112,146.00	1,451,675
Average	R 505,284,718,436.99	51,339

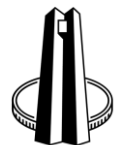


Total Monthly Message Values and Volumes from February 2024 - January 2025

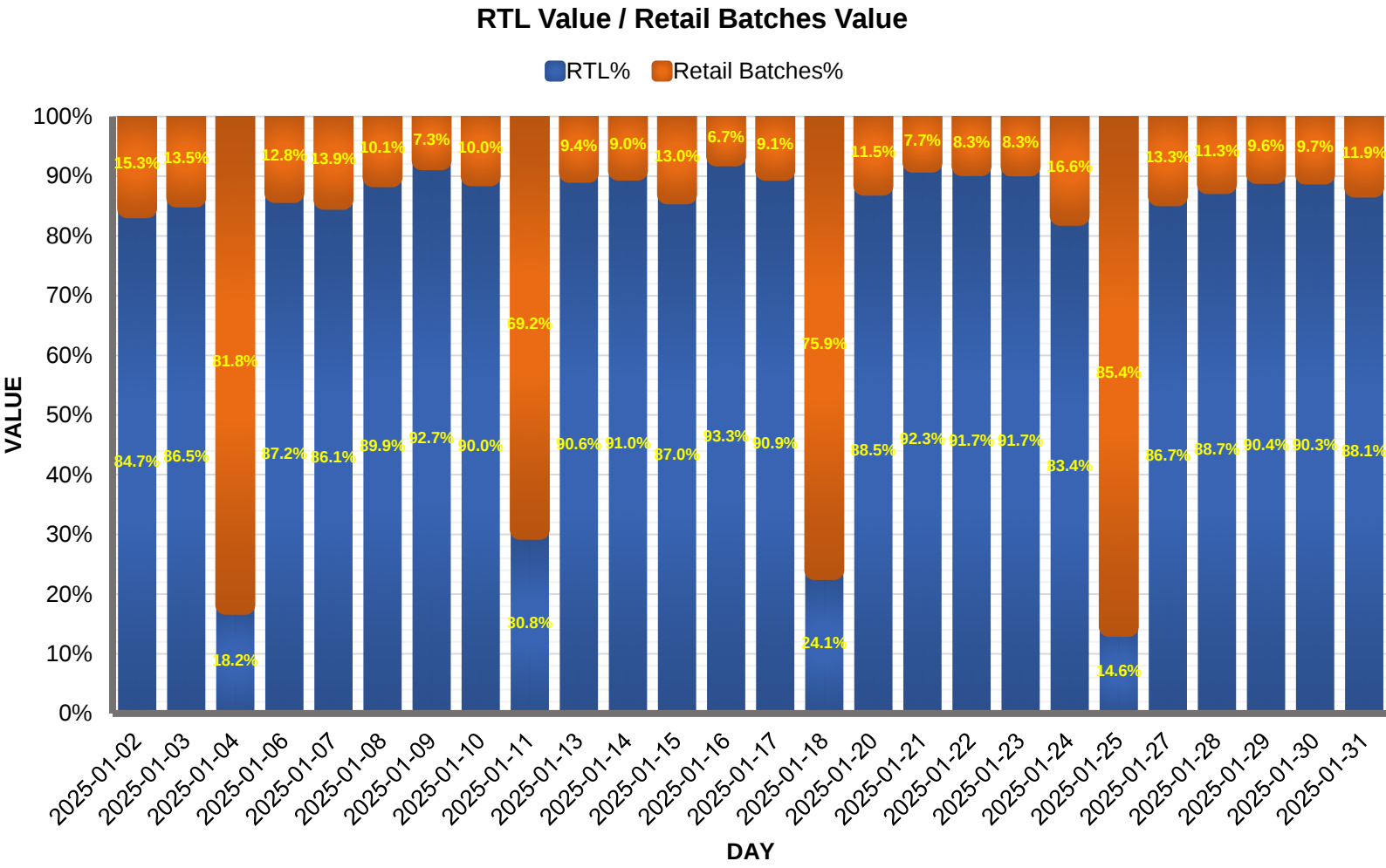
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Dec-24	R 14,580,434,238,282.30	1,493,038
Jan-25	R 11,621,548,524,050.70	1,180,787
Total	R 185,339,604,934,108.00	16,217,626
Average	R 15,444,967,077,842.30	1,351,469



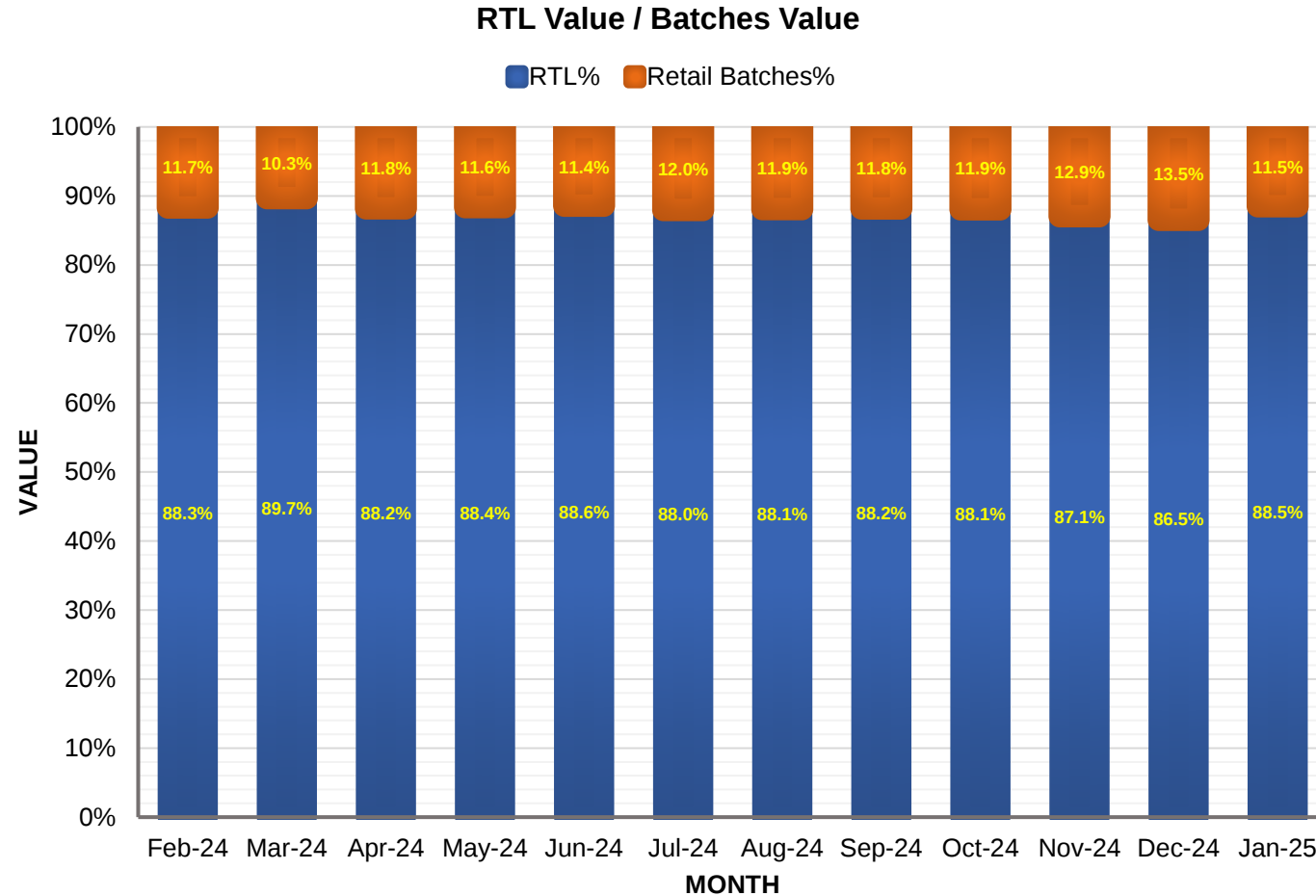
RTL/Retail Batches Message Values for January 2025



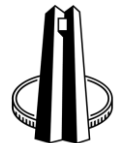
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-01-02	R 518,252,824,573.51	R 93,919,331,332.67
2025-01-03	R 381,676,511,132.96	R 59,742,334,489.88
2025-01-04	R 3,525,365,657.27	R 15,801,836,728.71
2025-01-06	R 383,505,177,585.16	R 56,188,778,747.71
2025-01-07	R 359,466,396,149.00	R 58,124,391,576.34
2025-01-08	R 368,526,806,180.18	R 41,584,659,656.75
2025-01-09	R 503,327,476,560.29	R 39,642,516,494.63
2025-01-10	R 415,835,977,178.29	R 46,095,306,930.77
2025-01-11	R 5,504,799,217.23	R 12,363,928,909.82
2025-01-13	R 446,928,038,935.77	R 46,403,644,135.17
2025-01-14	R 416,551,693,958.86	R 41,360,943,970.18
2025-01-15	R 480,849,683,910.74	R 71,928,596,811.61
2025-01-16	R 618,089,090,352.98	R 44,051,940,530.99
2025-01-17	R 489,494,197,869.51	R 48,737,089,799.25
2025-01-18	R 4,057,363,631.60	R 12,799,582,983.52
2025-01-20	R 416,314,599,883.72	R 54,359,744,985.63
2025-01-21	R 508,665,219,413.79	R 42,416,867,154.17
2025-01-22	R 491,267,858,631.07	R 44,382,765,255.84
2025-01-23	R 601,505,823,100.93	R 54,648,821,849.47
2025-01-24	R 518,955,962,780.81	R 103,308,410,180.23
2025-01-25	R 5,305,020,021.91	R 31,132,567,122.89
2025-01-27	R 506,520,330,766.64	R 77,922,363,443.08
2025-01-28	R 460,248,989,556.79	R 58,550,205,856.73
2025-01-29	R 532,224,056,985.30	R 56,421,248,729.25
2025-01-30	R 685,532,674,784.93	R 73,524,213,388.03
2025-01-31	R 1,122,894,702,775.78	R 151,321,828,992.93
Total	R 11,245,026,641,595.00	R 1,436,733,920,056.25
Average	R 387,146,748,132.57	R 50,237,679,519.39



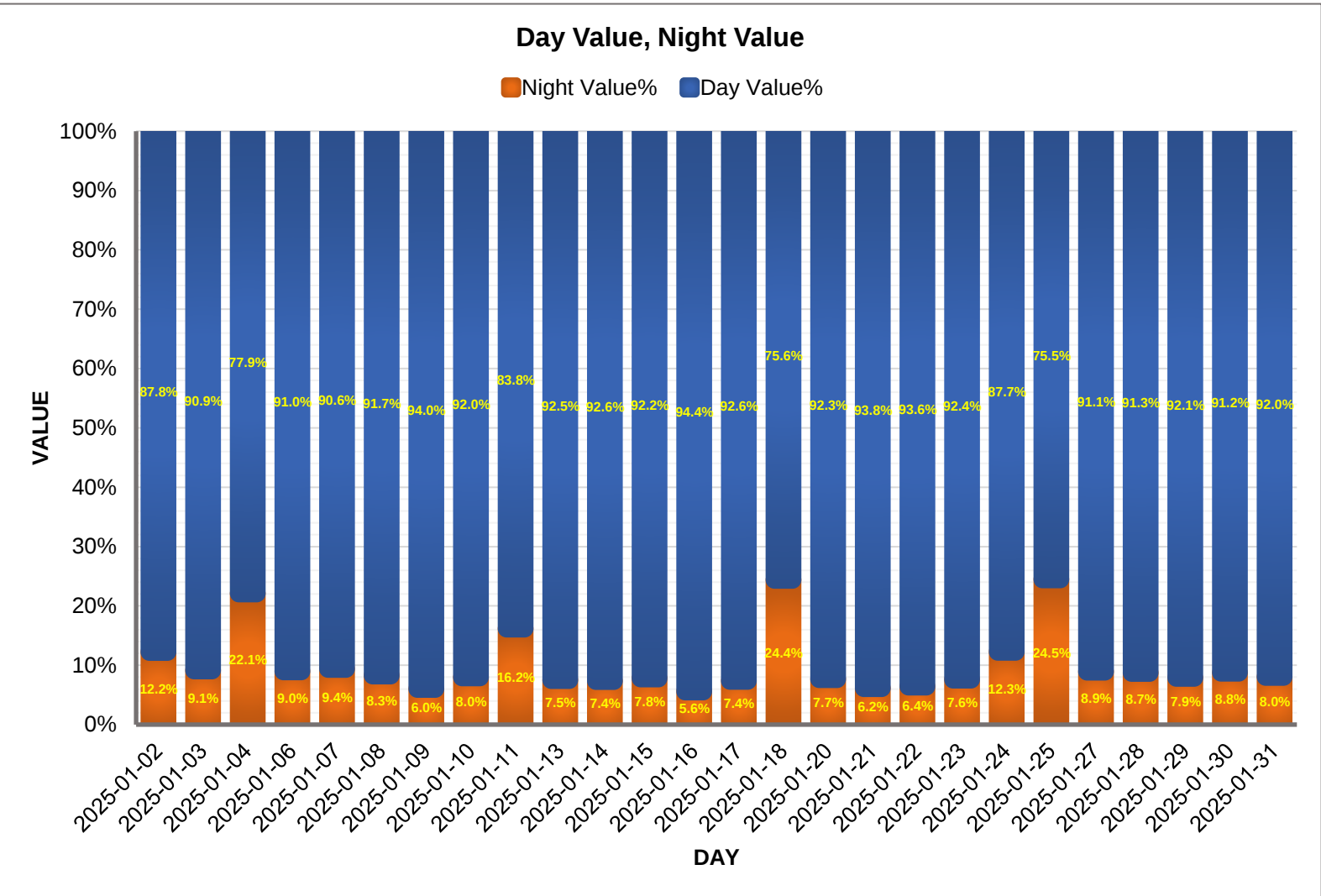
RTL /Retail Batches Message Values for 12 Months (February 2024 - January 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
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
Total	R 135,943,323,867,411.00	R 18,245,263,028,347.70
Average	R 11,328,610,322,284.20	R 1,520,438,585,695.64



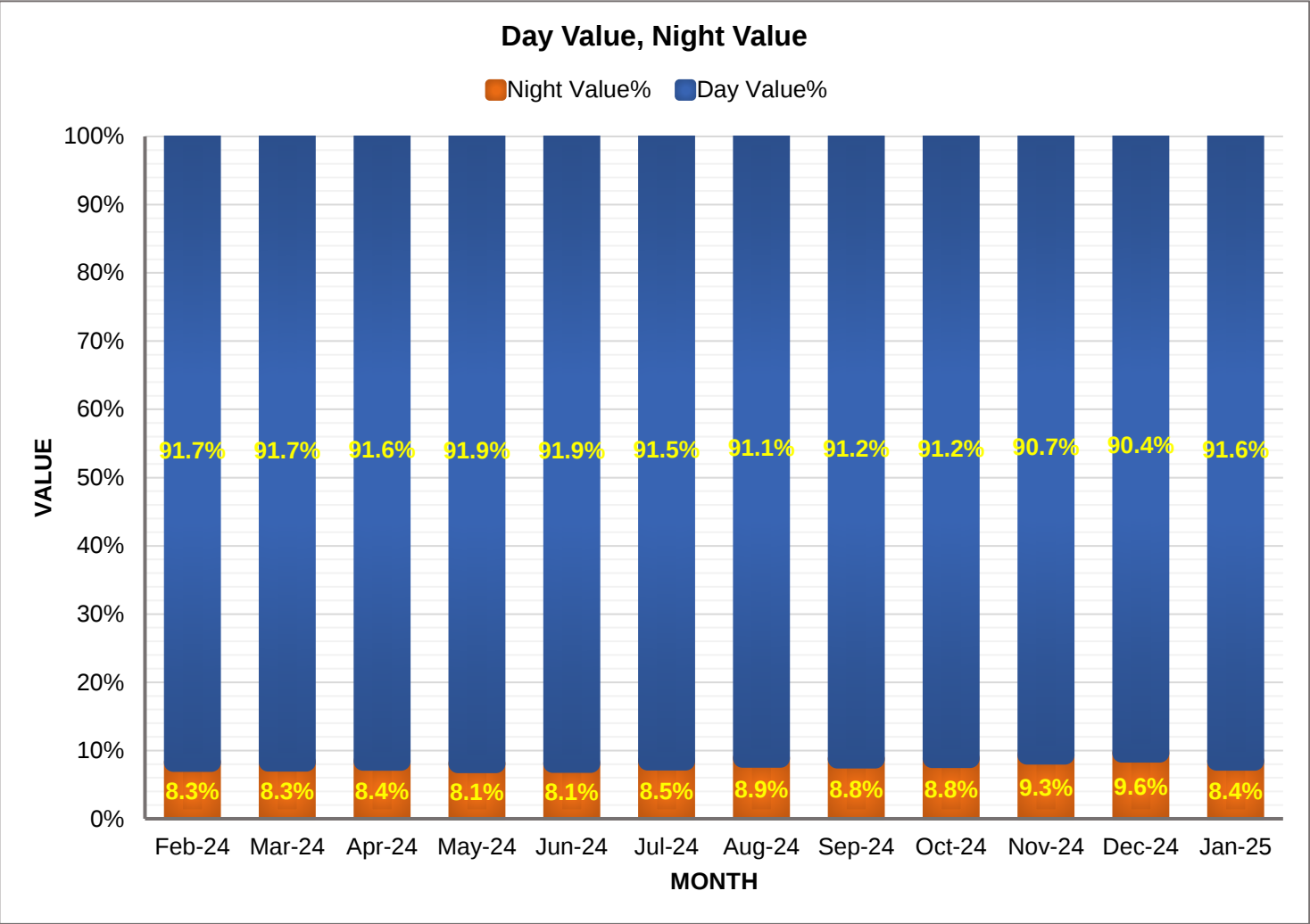
Day and Night Settlement Values for January 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-01-02	R 89,086,380,786.73	R 638,204,323,216.31
2025-01-03	R 46,113,752,024.55	R 458,551,294,307.65
2025-01-04	R 9,243,758,470.92	R 32,562,549,006.89
2025-01-06	R 45,642,274,814.60	R 462,299,508,262.12
2025-01-07	R 46,105,376,053.32	R 444,575,676,052.78
2025-01-08	R 38,327,902,227.76	R 424,366,533,065.65
2025-01-09	R 35,841,647,977.16	R 559,062,791,721.90
2025-01-10	R 41,764,284,075.24	R 482,351,196,860.59
2025-01-11	R 7,345,506,828.18	R 38,029,431,596.94
2025-01-13	R 43,137,746,739.89	R 530,868,601,797.76
2025-01-14	R 37,164,499,386.57	R 468,056,905,230.59
2025-01-15	R 50,281,549,248.60	R 595,349,161,239.21
2025-01-16	R 41,075,704,352.71	R 693,718,368,348.07
2025-01-17	R 44,984,923,122.17	R 564,466,700,142.88
2025-01-18	R 8,972,488,512.09	R 27,793,181,935.85
2025-01-20	R 43,520,505,386.23	R 523,688,646,980.56
2025-01-21	R 38,247,119,423.84	R 583,178,047,161.88
2025-01-22	R 40,703,552,768.05	R 593,846,746,825.97
2025-01-23	R 56,568,230,995.72	R 688,807,200,254.77
2025-01-24	R 89,258,175,266.02	R 637,647,269,363.00
2025-01-25	R 17,018,372,553.45	R 52,484,286,338.70
2025-01-27	R 59,743,368,192.84	R 609,025,526,501.67
2025-01-28	R 50,801,730,274.45	R 531,665,728,357.92
2025-01-29	R 53,753,992,852.47	R 627,389,264,029.17
2025-01-30	R 72,980,131,157.59	R 760,354,551,832.05
2025-01-31	R 132,689,873,748.35	R 1,515,825,774,475.62
Total	R 1,240,372,847,239.50	R 13,544,169,264,906.50
Average	R 42,649,949,977.44	R 462,634,768,459.55

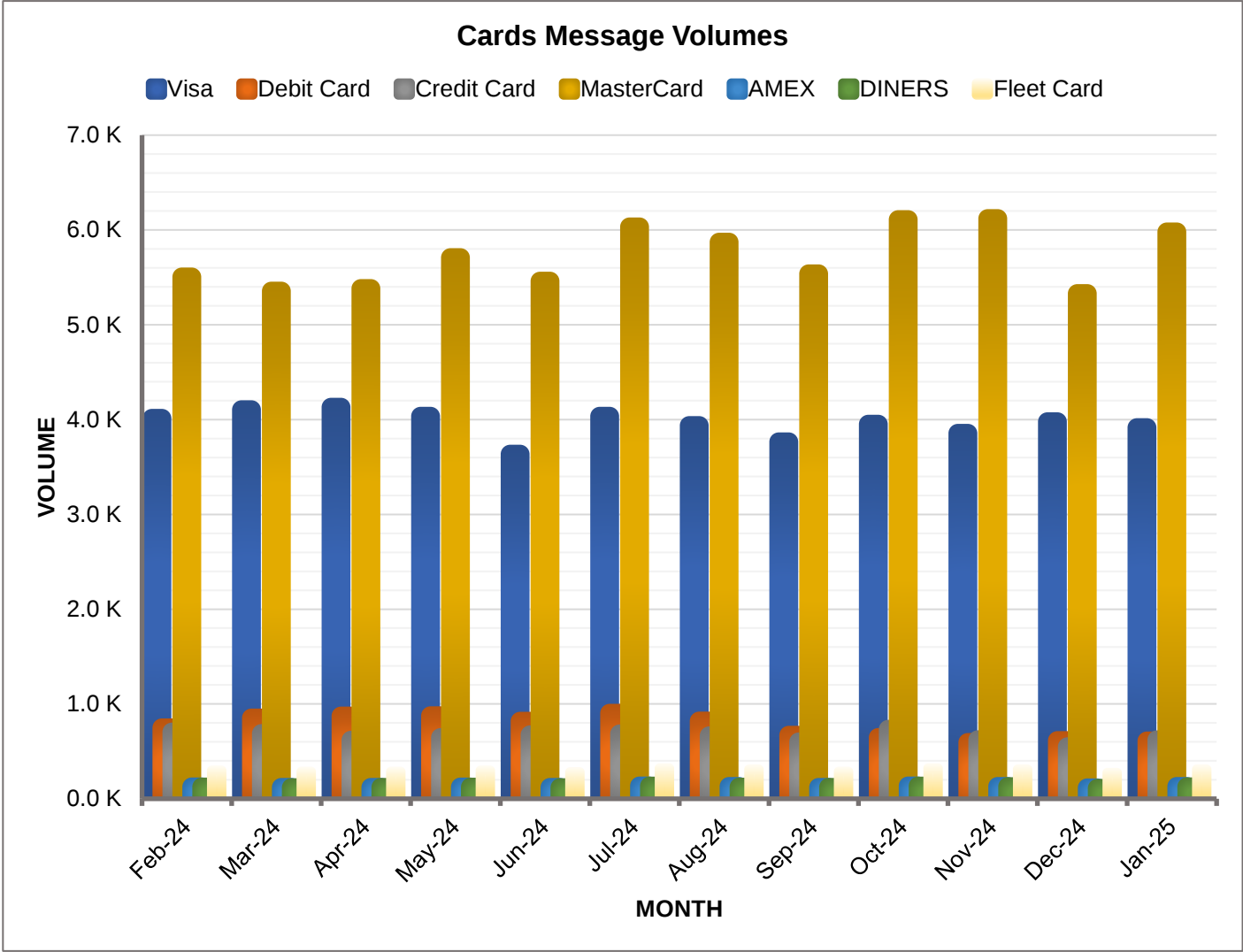


Day and Night Settlement Values for 12 Months (February 2024 - January 2025)



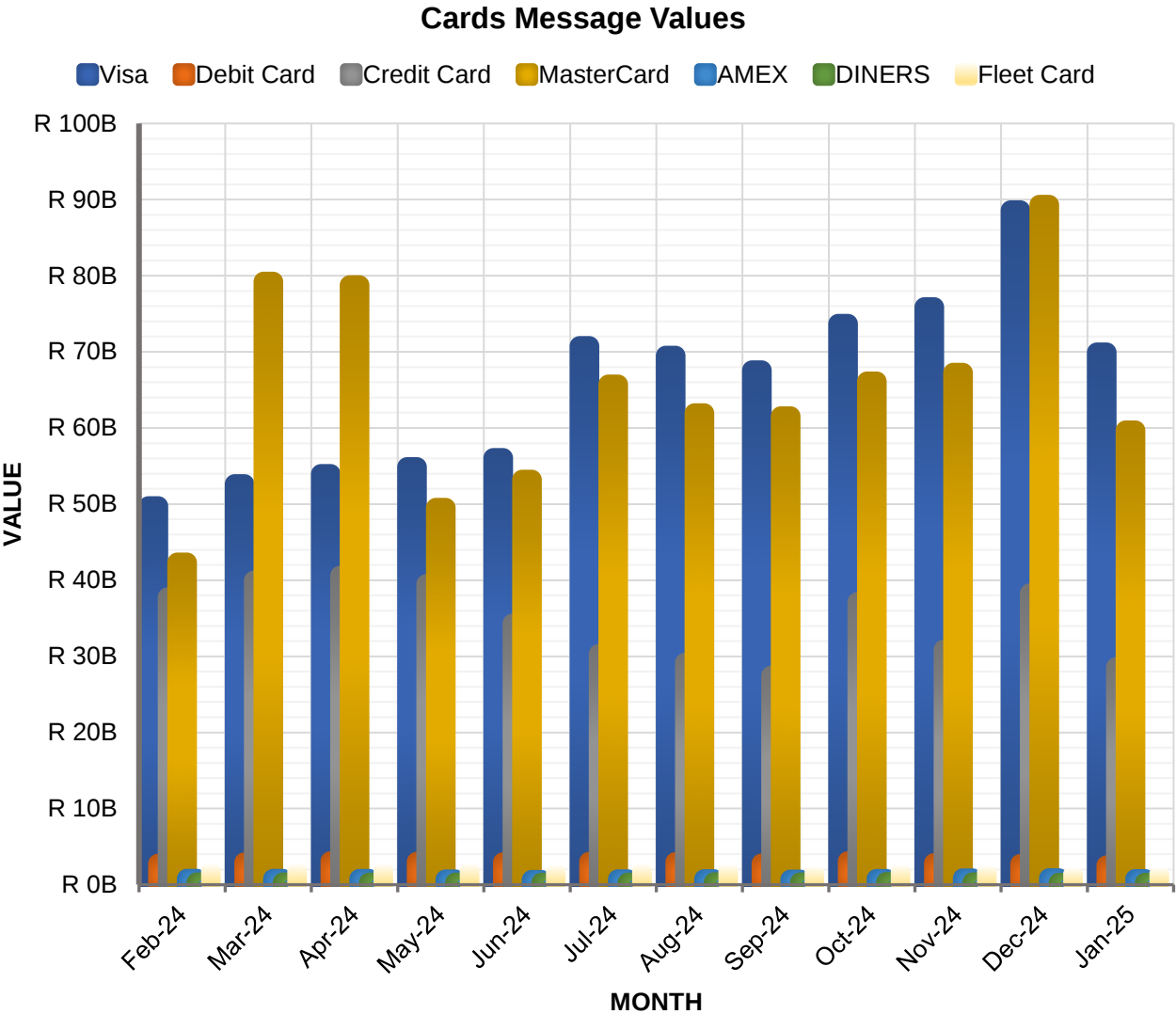
Day and Night Settlement Values		
Month	Night Value	Day Value
Feb-24	R 968,455,984,703.71	R 10,747,217,368,605.20
Mar-24	R 1,314,860,364,683.89	R 14,510,593,730,739.40
Apr-24	R 1,323,139,003,522.07	R 14,366,138,185,773.90
May-24	R 1,260,421,551,501.44	R 14,341,491,917,897.50
Jun-24	R 1,269,652,968,581.49	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
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
Total	R 15,696,717,463,147.70	R 166,370,994,858,991.00
Average	R 1,308,059,788,595.64	R 13,864,249,571,582.60

Cards Message Volumes from February 2024 - January 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	MasterCard	AMEX	DINERS	Fleet Card
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
Dec-24	3977	614	549	5329	115	110	276
Jan-25	3915	610	622	5979	130	126	312
Total	47352	9024	7806	68386	1504	1476	3607
Average	3946	752	651	5699	125	123	301

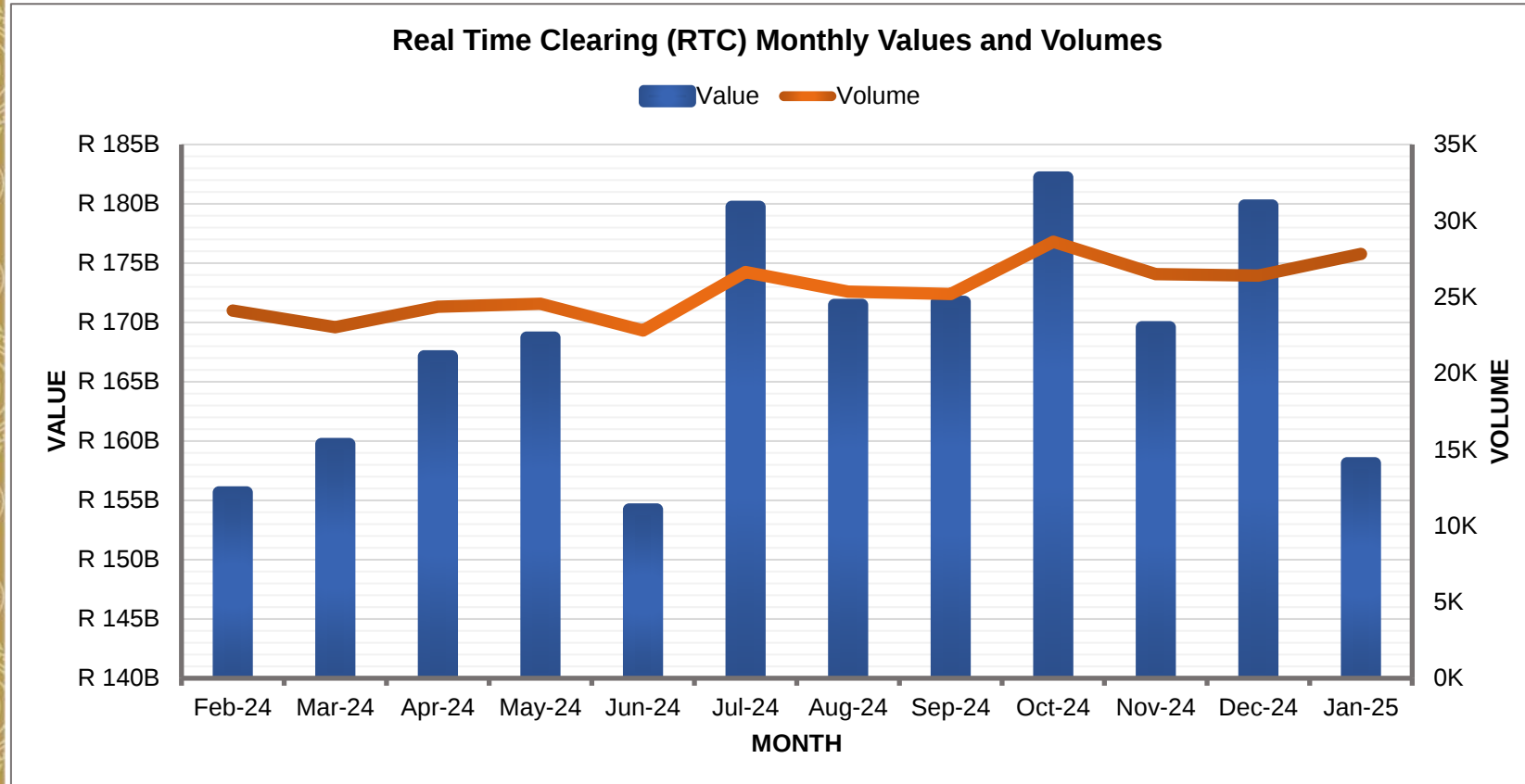
Cards Message Values from February 2024 - January 2025



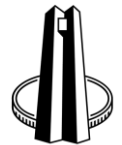
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Feb-24	R 49,719,605,282.27	R 2,747,523,805.26	R 37,743,137,562.54
Mar-24	R 52,614,421,022.97	R 2,929,591,721.92	R 39,947,159,097.15
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	R 40,587,995,204.60
May-24	R 54,856,162,994.98	R 3,005,195,965.59	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
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
Total	R 783,007,745,271.64	R 34,588,373,937.34	R 413,827,341,595.97
Average	R 65,250,645,439.30	R 2,882,364,494.78	R 34,485,611,799.66

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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 1,511,004.30
Total	R 774,441,797,504.18	R 8,827,355,367.21	R 3,337,574,089.81	R 22,062,375,787.13
Average	R 64,536,816,458.68	R 735,612,947.27	R 278,131,174.15	R 1,838,531,315.59

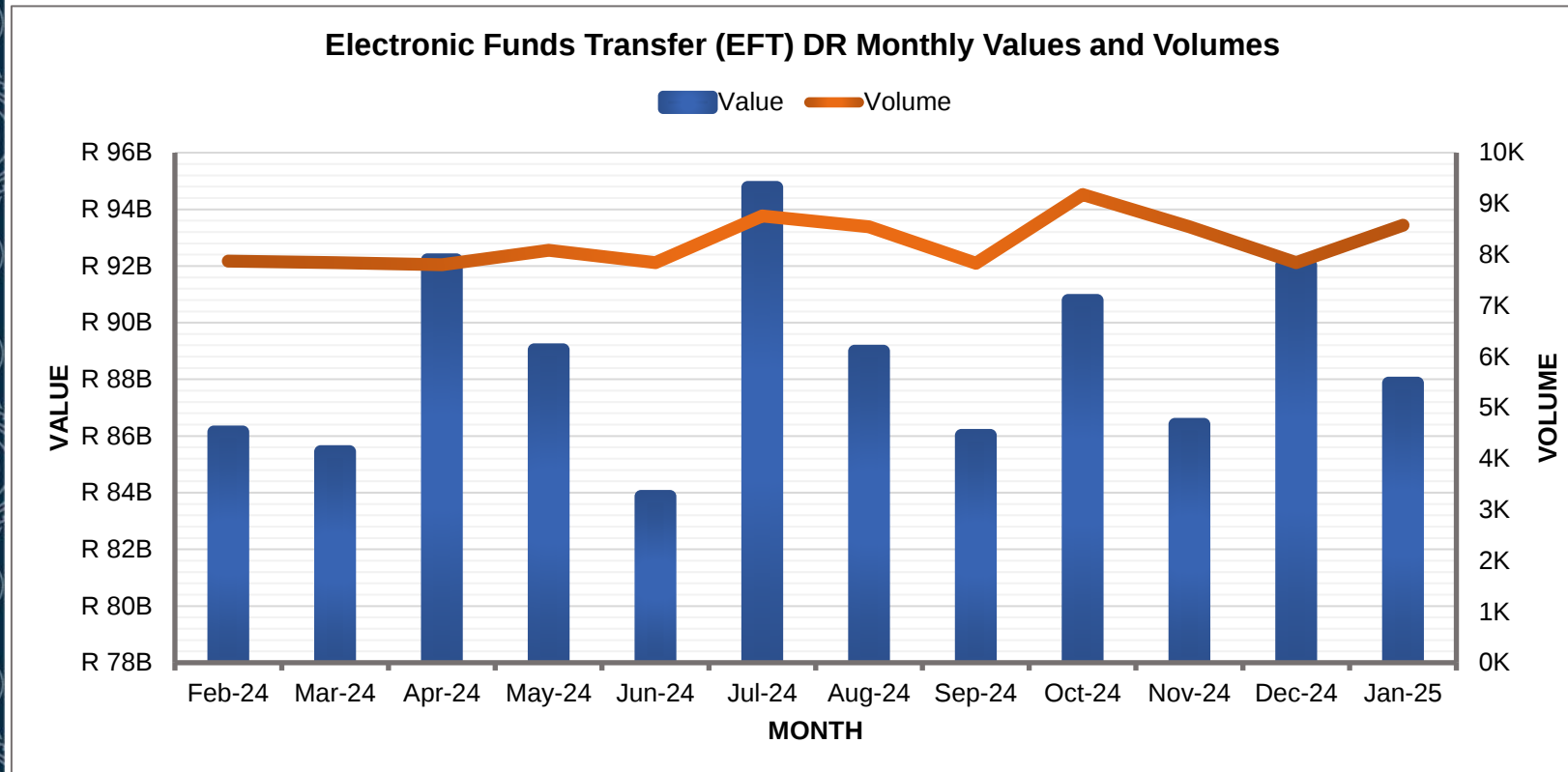
Real Time Clearing (RTC) Monthly Values and Volumes from February 2024 - January 2025



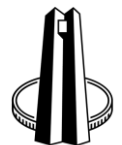
RTC Monthly Value and Volumes		
Month	Value	Volume
Feb-24	R 155,661,425,755.94	24,099
Mar-24	R 159,741,424,337.43	23,011
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	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
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Total	R 2,018,171,368,217.16	305,344
Average	R 168,180,947,351.43	25,445



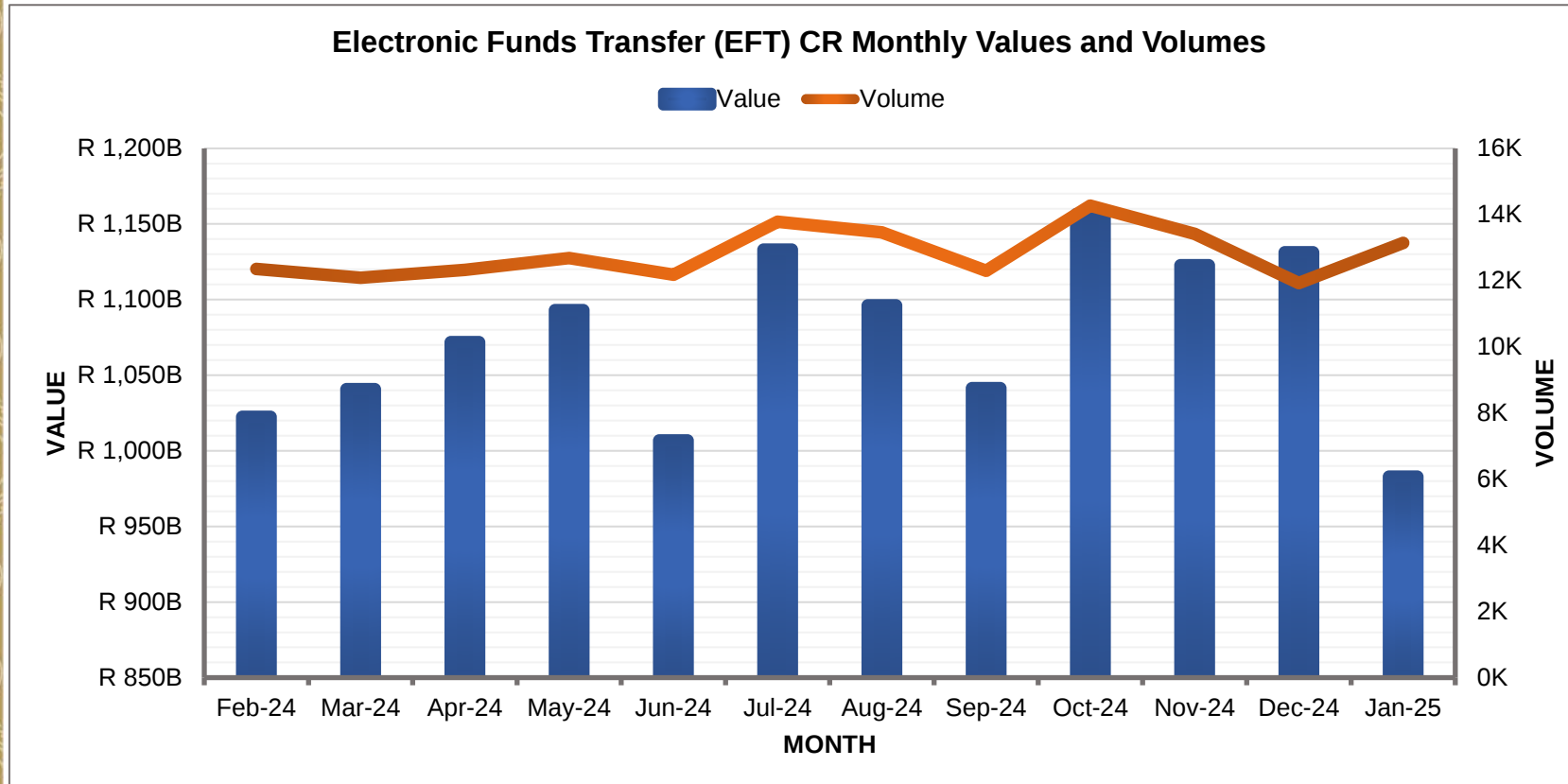
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from February 2024 - January 2025



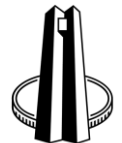
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Feb-24	R 86,142,447,876.66	7,877
Mar-24	R 85,449,809,909.26	7,846
Apr-24	R 92,218,598,984.74	7,803
May-24	R 89,043,670,421.70	8,089
Jun-24	R 83,869,918,679.94	7,844
Jul-24	R 94,773,554,957.91	8,762
Aug-24	R 88,993,627,727.57	8,544
Sep-24	R 86,022,998,586.78	7,829
Oct-24	R 90,785,646,552.70	9,179
Nov-24	R 86,412,554,093.28	8,548
Dec-24	R 92,028,624,862.24	7,846
Jan-25	R 87,866,972,312.32	8,580
Total	R 1,063,608,424,965.10	98,747
Average	R 88,634,035,413.76	8,229



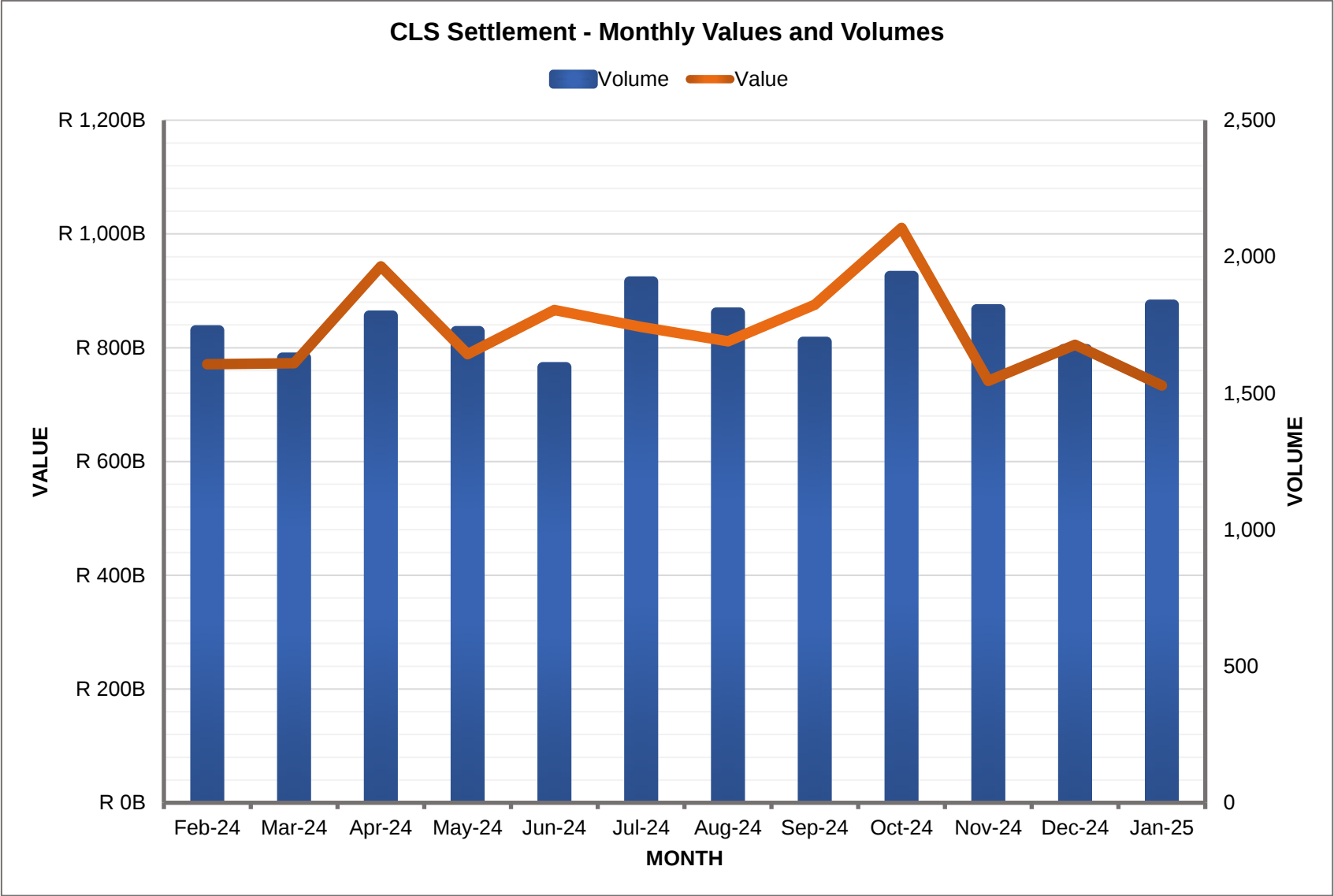
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from February 2024 - January 2025



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
Dec-24	R 1,131,245,440,233.29	11,928
Jan-25	R 982,886,152,193.21	13,143
Total	R 12,898,671,662,370.70	153,925
Average	R 1,074,889,305,197.56	12,827

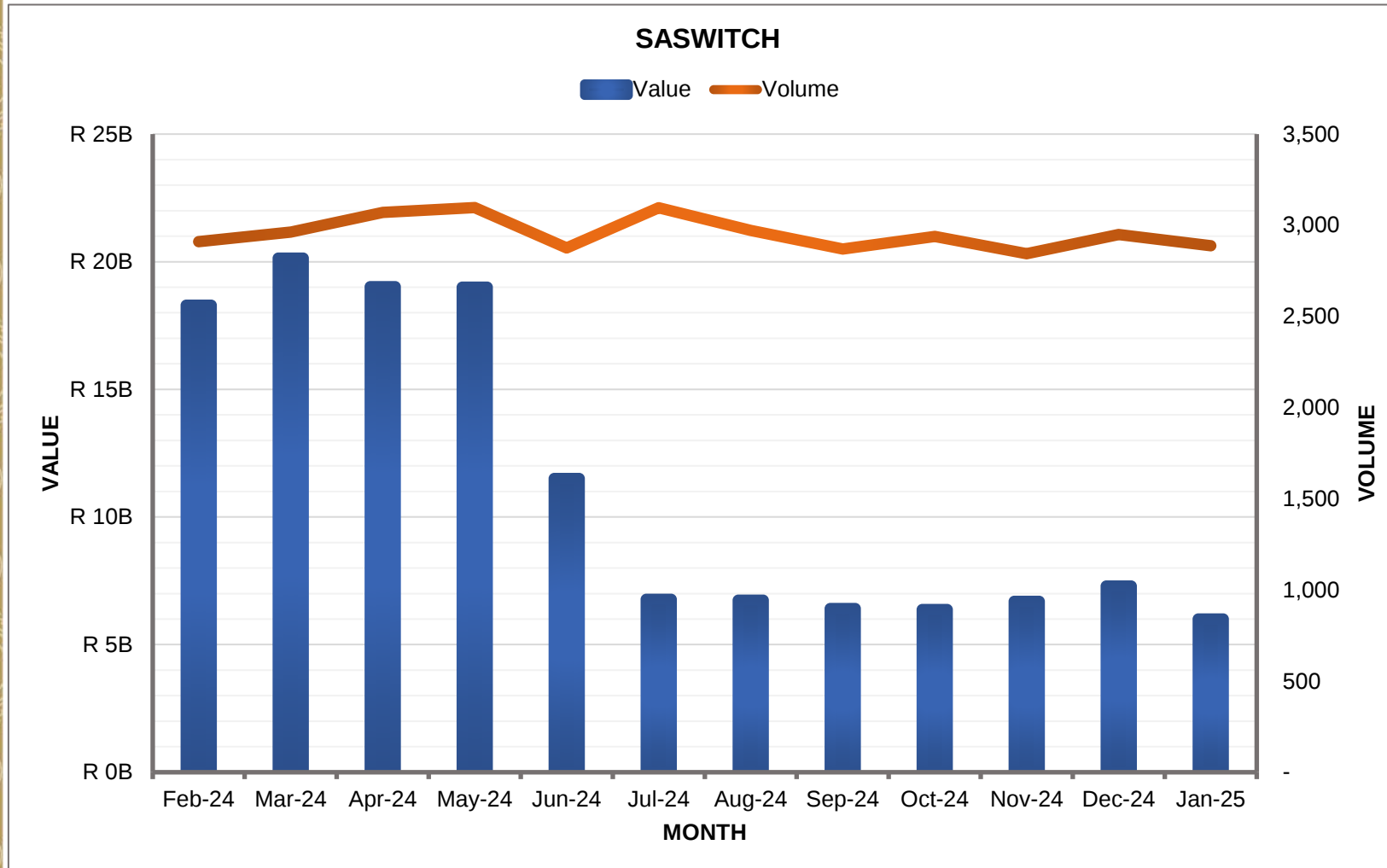


CLS Settlement Values and Volumes from February 2024 - January 2025

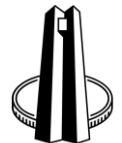


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Feb-24	R 770,969,518,127.86	1,730
Mar-24	R 772,862,719,784.94	1,630
Apr-24	R 942,878,248,440.00	1,784
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
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
Dec-24	R 805,186,597,083.46	1,661
Jan-25	R 733,587,991,560.48	1,824
Total	R 9,956,454,263,542.82	21,079
Average	R 829,704,521,961.90	1,757

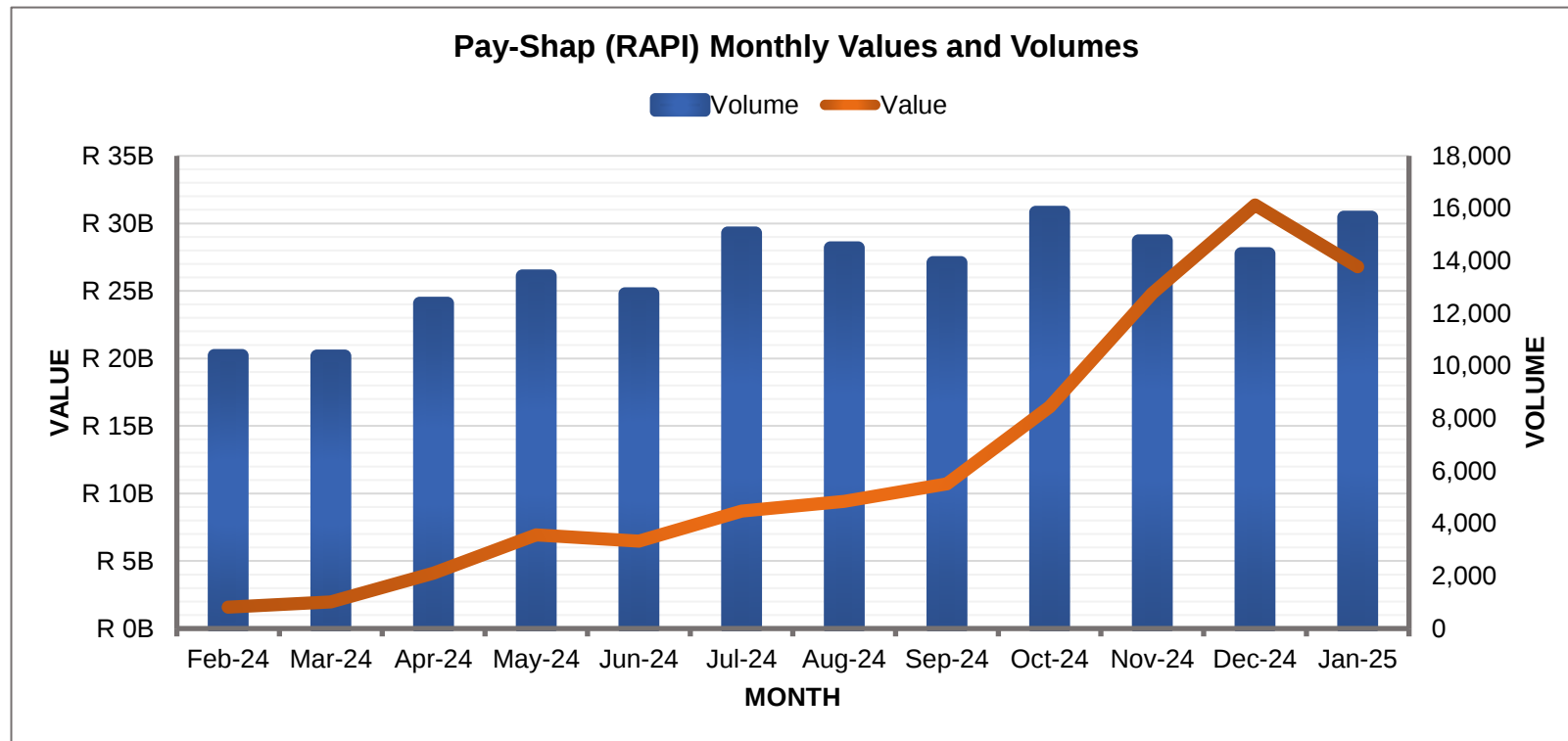
SASWITCH Values and Volumes from February 2024 - January 2025



SASWITCH Monthly Values		
Month	Value	Volume
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
Dec-24	R 7,292,899,601.40	2,949
Jan-25	R 6,001,420,031.31	2,888
Total	R 134,248,207,024.09	35,473
Average	R 11,187,350,585.34	2,956



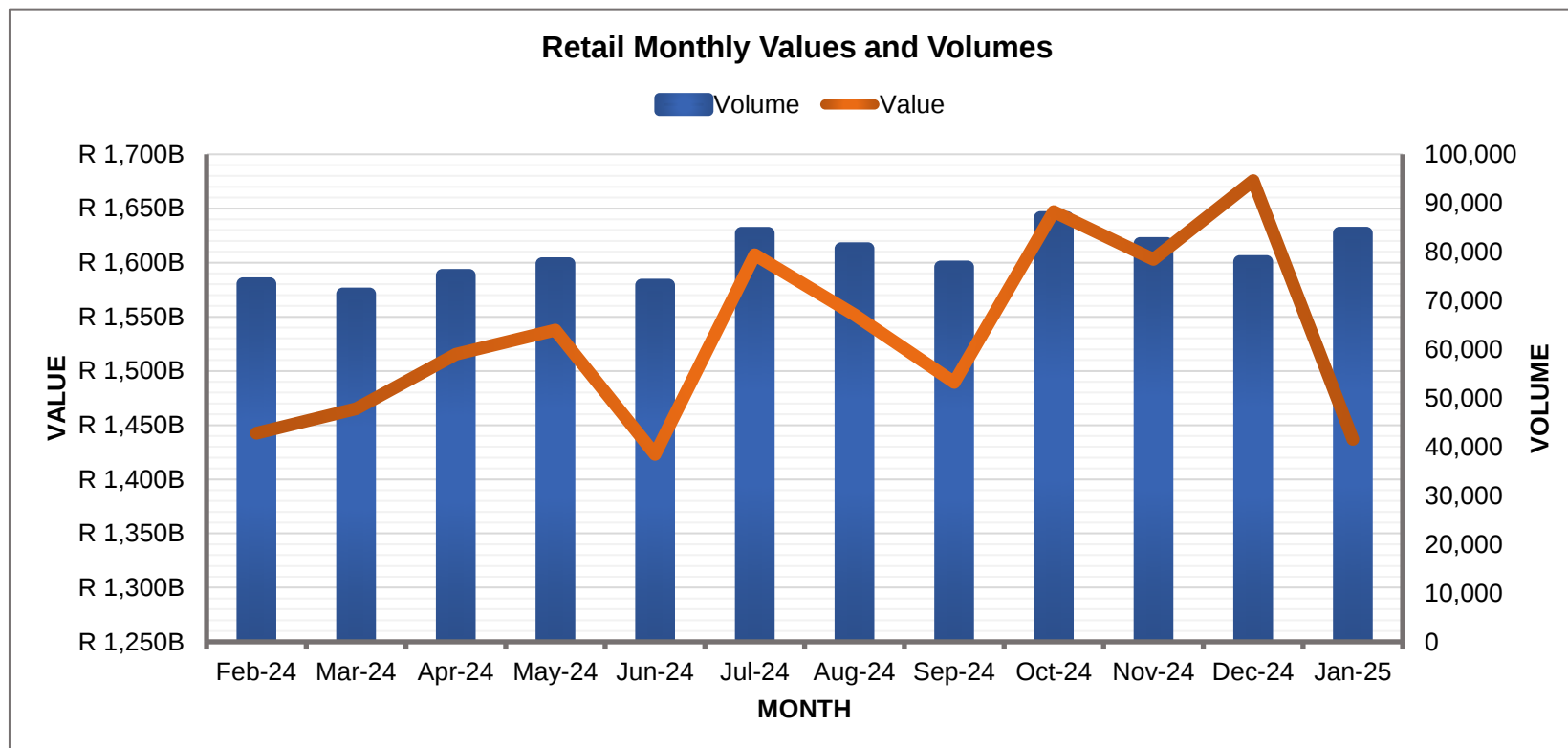
Pay-Shap (RAPI) Values and Volumes from February 2024 - January 2025



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
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
Dec-24	R 31,362,240,513.63	14,275
Jan-25	R 26,793,453,337.60	15,663
Total	R 149,281,203,054.21	163,377
Average	R 12,440,100,254.52	13,615



Retail Values and Volumes from February 2024 - January 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Dec-24	R 1,675,674,679,615.05	78,002
Jan-25	R 1,436,733,920,056.25	83,822
Total	R 18,394,811,297,054.30	942,579
Average	R 1,532,900,941,421.19	78,548



Summarised Volumes and Values Totals for January 2025

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,928	R	445,195,719,380.20
Payment Dematerialised MM Instrument (MPDEM)	4,323	R	165,808,545,712.81
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,824	R	733,587,991,560.48
Payment any Money Market Product (MPMMI)	230	R	48,260,137,059.94
Settlement of Derivative Margin Calls (OSDMC)	57	R	10,996,533,073.26





THANK YOU



SOUTH AFRICAN RESERVE BANK