



Settlement Statistics and Indicators



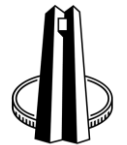
July 2025



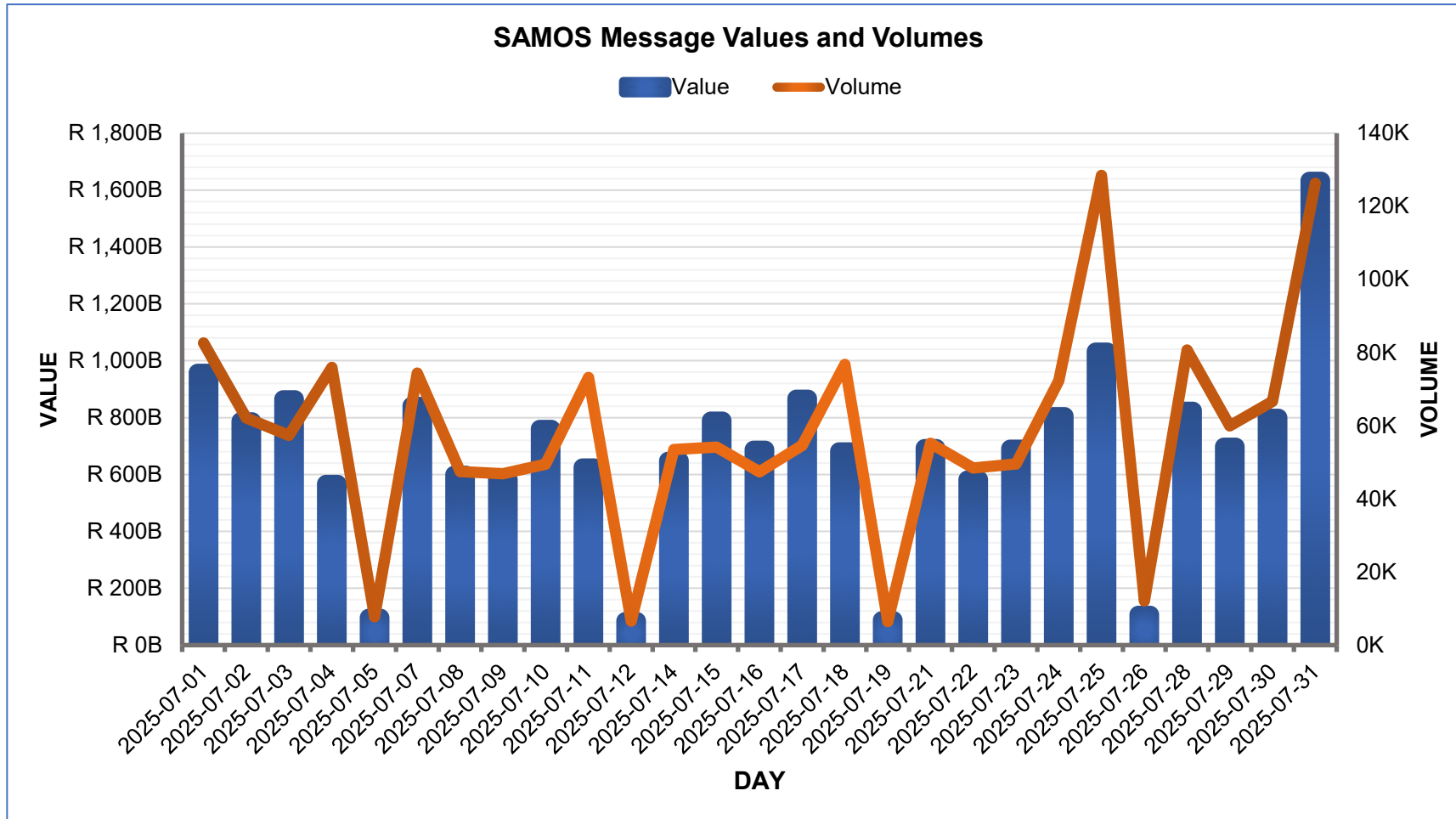
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for July 2025

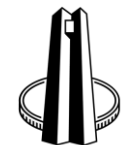
- ✓ In July 2025, SAMOS processed **1,576,197** transactions to the value of **ZAR 18,389,105,369,662.70**
- ✓ Peak volume was **128,8457** and peak value was **ZAR 1,032,211,781,195.44** on the 31st of July 2025.
- ✓ An average number of transactions processed per day was **58,378** representing an average value of **ZAR 681,077,976,654.17**
- ✓ 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.



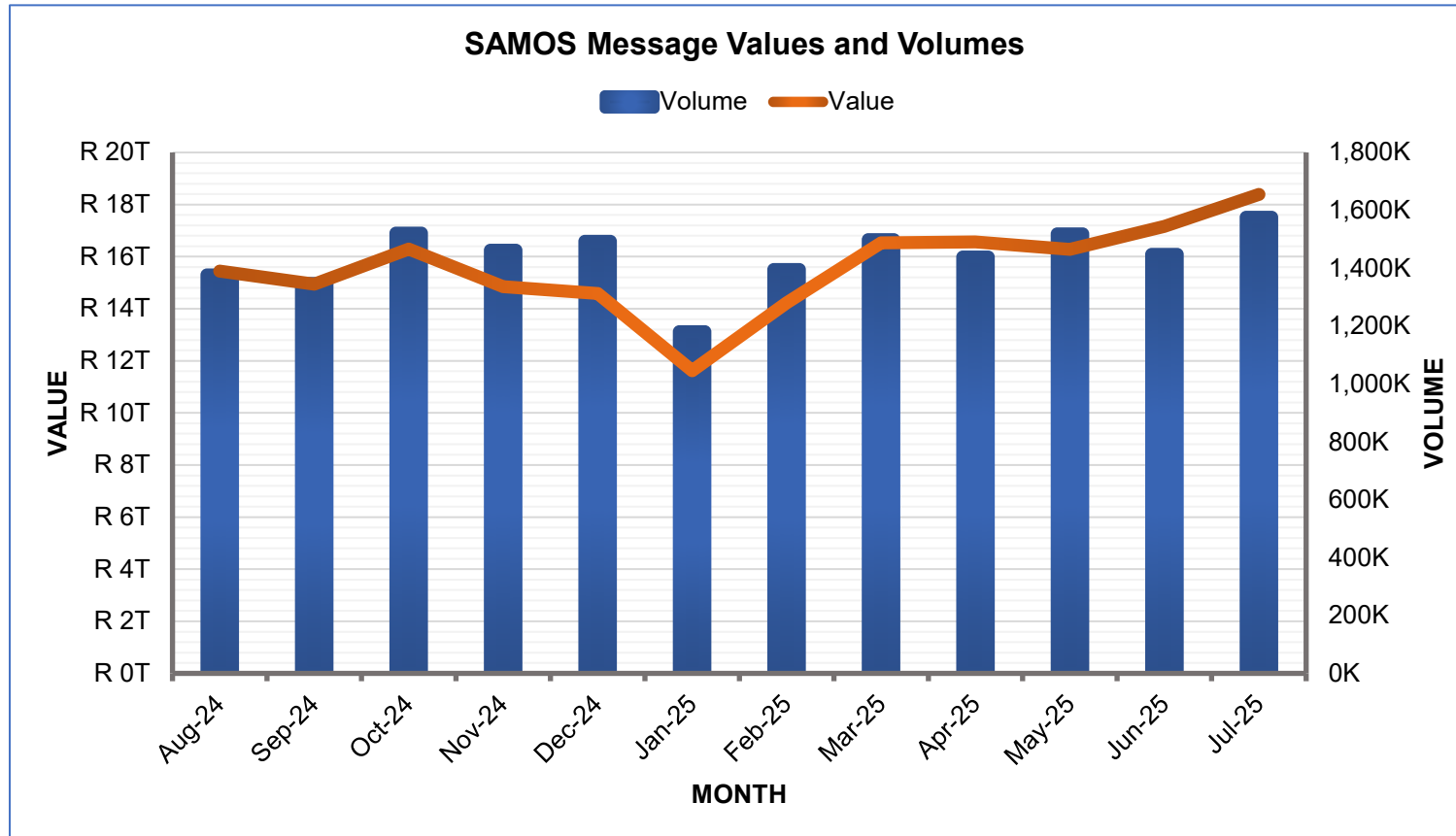
Daily Message Values and Volumes for July 2025



Daily Values and Volumes per month		
Date	Value	Volume
2025-07-01	R 957,688,198,756.53	82,633
2025-07-02	R 786,999,844,309.73	62,116
2025-07-03	R 864,485,148,062.80	57,372
2025-07-04	R 566,894,892,822.42	75,934
2025-07-05	R 96,213,512,520.27	7,759
2025-07-07	R 841,179,409,196.35	74,407
2025-07-08	R 599,321,826,596.63	47,481
2025-07-09	R 581,834,562,448.35	46,892
2025-07-10	R 760,375,140,859.48	49,460
2025-07-11	R 624,822,328,618.78	73,195
2025-07-12	R 84,606,243,813.46	6,551
2025-07-14	R 648,071,866,620.74	53,526
2025-07-15	R 789,474,752,155.68	54,160
2025-07-16	R 687,152,434,190.06	47,382
2025-07-17	R 866,567,391,500.16	54,583
2025-07-18	R 681,352,354,972.54	76,726
2025-07-19	R 87,793,793,166.42	6,451
2025-07-21	R 692,875,326,455.22	55,163
2025-07-22	R 582,129,193,171.54	48,463
2025-07-23	R 690,775,946,882.43	49,526
2025-07-24	R 805,240,365,905.96	72,292
2025-07-25	R 1,032,211,781,195.44	128,457
2025-07-26	R 106,780,865,848.86	12,101
2025-07-28	R 824,191,261,325.42	80,722
2025-07-29	R 697,754,488,206.01	59,944
2025-07-30	R 799,500,614,923.52	66,631
2025-07-31	R 1,632,811,825,137.91	126,270
Total	R 18,389,105,369,662.70	1,576,197
Average	R 681,077,976,654.17	58,378



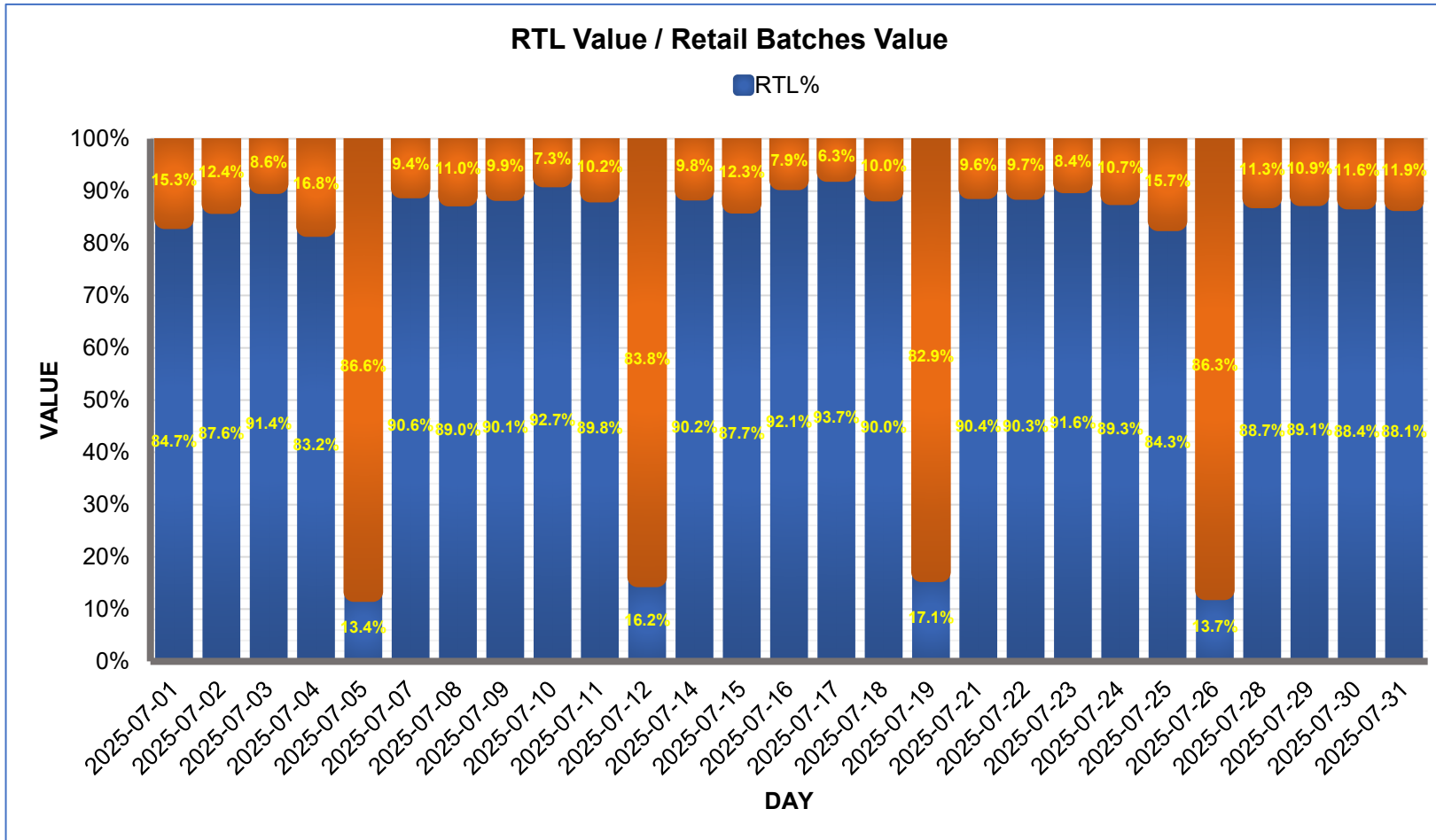
Total Monthly Message Values and Volumes from August 2024 - July 2025



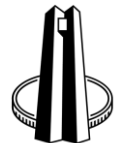
Message Values and Volumes - Monthly		
Month	Value	Volume
Aug-24	R 15,442,595,338,070.40	1,376,917
Sept-24	R 14,938,498,449,938.50	1,347,291
Oct-24	R 16,288,528,342,564.10	1,521,302
Nov-24	R 14,848,799,543,612.40	1,462,292
Dec-24	R 14,580,434,238,282.30	1,493,038
Jan-25	R 11,621,548,524,050.70	1,180,787
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
Total	R 186,883,158,428,888.00	17,257,651
Average	R 15,573,596,535,740.60	1,438,138



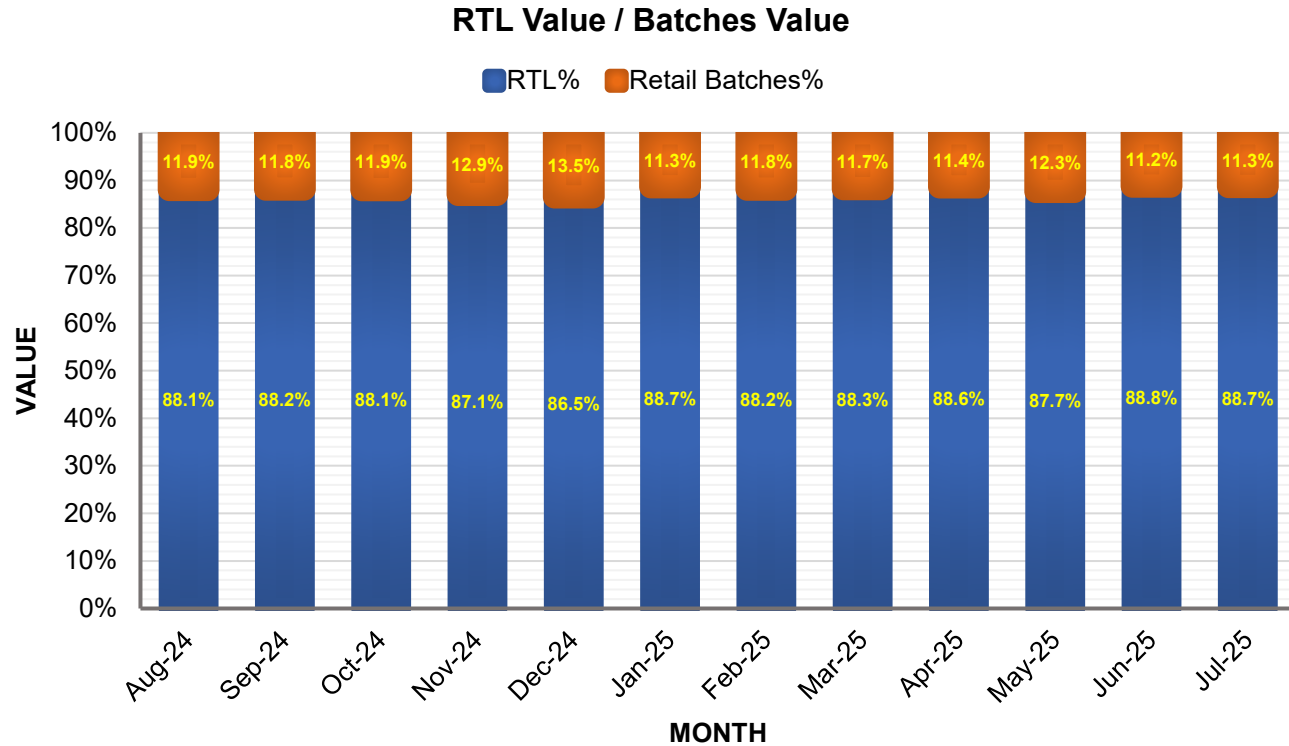
RTL/Retail Batches Message Values for July 2025



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-07-01	R 675,714,410,276.00	R 122,137,995,651.22
2025-07-02	R 543,776,846,191.00	R 77,070,879,794.27
2025-07-03	R 676,455,920,019.94	R 63,525,819,415.10
2025-07-04	R 362,618,234,617.67	R 73,250,248,662.70
2025-07-05	R 3,006,300,568.22	R 19,491,581,611.84
2025-07-07	R 637,762,054,225.09	R 66,355,578,750.62
2025-07-08	R 434,654,494,950.27	R 53,576,285,203.01
2025-07-09	R 425,451,701,947.14	R 46,861,535,783.59
2025-07-10	R 604,477,645,319.24	R 47,691,983,935.73
2025-07-11	R 459,776,742,491.74	R 52,300,837,094.11
2025-07-12	R 2,603,229,198.28	R 13,491,020,475.44
2025-07-14	R 474,910,508,144.65	R 51,850,610,819.03
2025-07-15	R 560,736,271,826.76	R 78,951,777,417.34
2025-07-16	R 527,768,424,968.88	R 45,042,071,345.85
2025-07-17	R 690,514,687,138.31	R 46,200,443,153.75
2025-07-18	R 504,322,439,281.11	R 56,187,227,153.29
2025-07-19	R 3,125,382,018.92	R 15,106,420,445.73
2025-07-21	R 496,865,934,969.28	R 52,562,590,584.24
2025-07-22	R 433,949,429,098.82	R 46,679,367,320.06
2025-07-23	R 524,710,967,012.53	R 48,423,971,055.33
2025-07-24	R 596,590,587,599.76	R 71,617,088,422.08
2025-07-25	R 704,147,543,587.04	R 131,138,942,421.85
2025-07-26	R 4,151,823,721.94	R 26,153,047,530.63
2025-07-28	R 610,109,851,982.18	R 77,879,992,817.77
2025-07-29	R 518,664,662,376.93	R 63,540,221,747.99
2025-07-30	R 593,869,254,301.28	R 77,574,162,708.63
2025-07-31	R 1,166,536,024,001.91	R 156,991,835,047.77
Total	R 13,237,271,371,834.90	R 1,681,653,536,368.97
Average	R 490,269,310,067.96	R 62,283,464,309.96



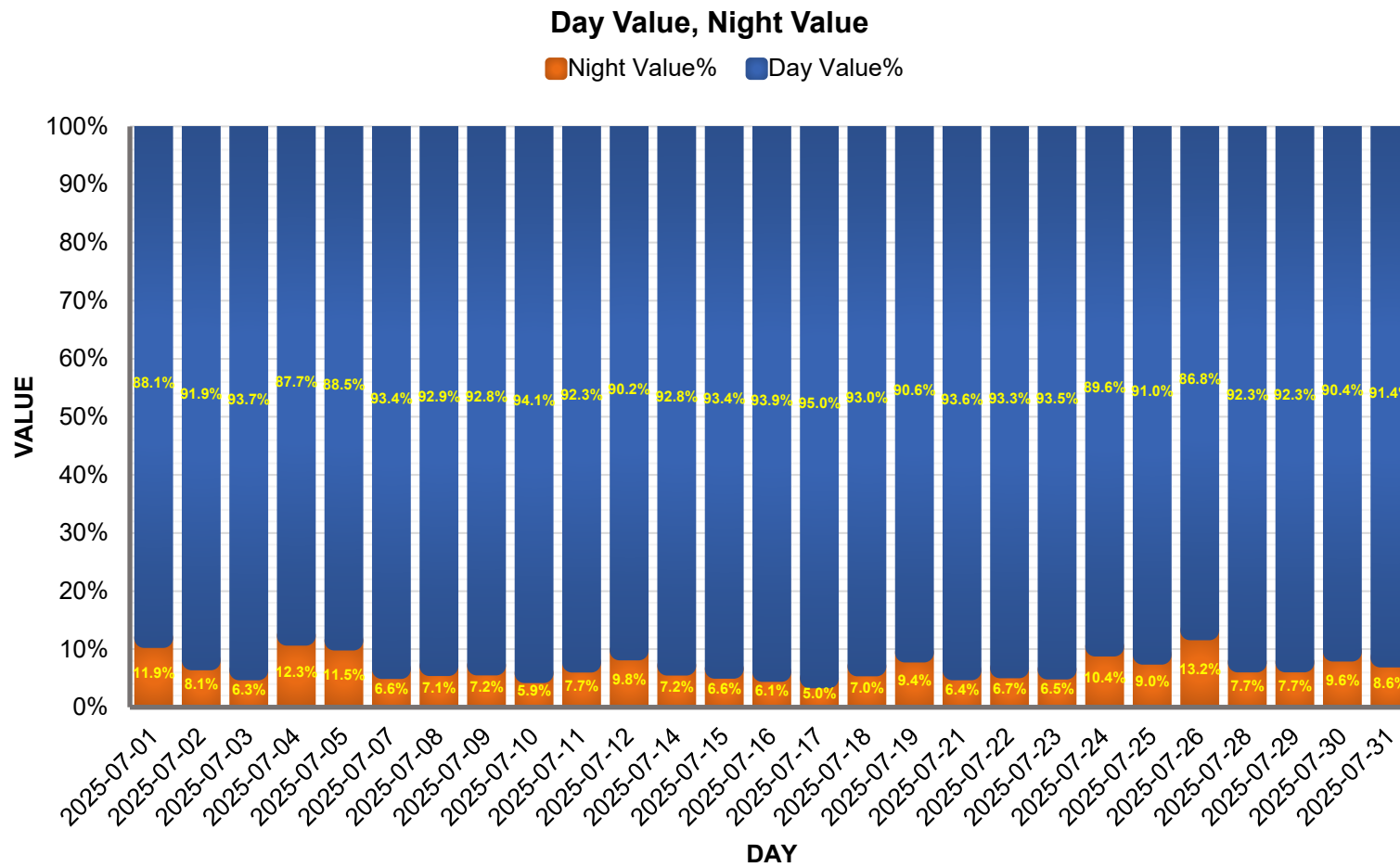
RTL /Retail Batches Message Values for 12 Months (August 2024 - July 2025)



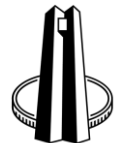
RTL /Batches Message Values		
Month	RTL	Retail Batches
Aug-24	R 11,486,632,254,020.90	R 1,551,854,660,636.81
Sep-24	R 11,120,976,855,335.70	R 1,489,291,837,213.53
Oct-24	R 12,153,538,577,298.60	R 1,647,127,157,831.45
Nov-24	R 10,791,917,225,523.30	R 1,602,934,270,448.55
Dec-24	R 10,778,947,124,717.40	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
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
Total	R 139,322,761,720,562.00	R 18,814,663,427,976.20
Average	R 11,610,230,143,380.20	R 1,567,888,618,998.01



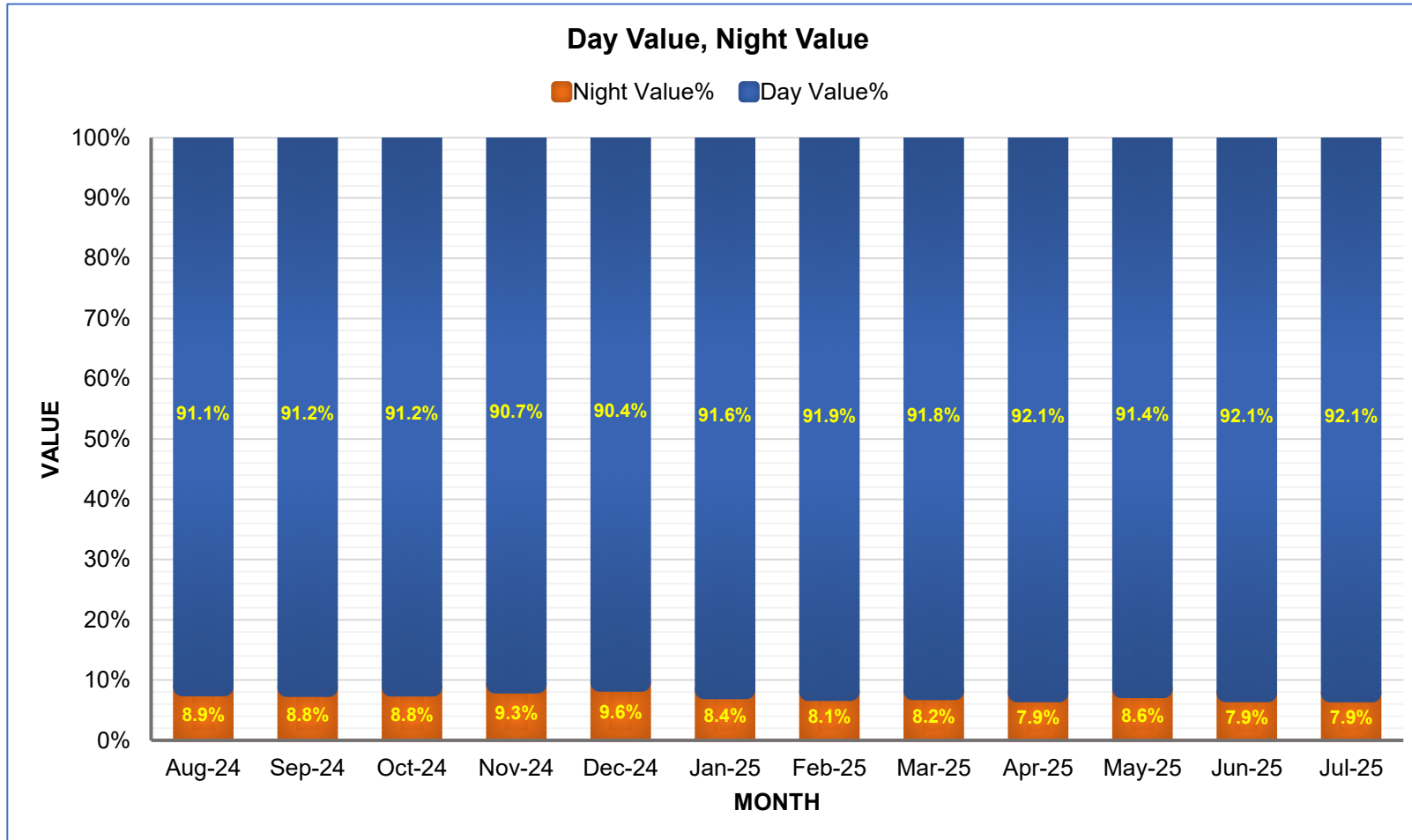
Day and Night Settlement Values for July 2025



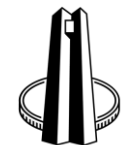
Day and Night Settlement Values		
Date	Night Value	Day Value
2025-07-01	R 114,079,470,400.01	R 843,608,728,356.52
2025-07-02	R 63,508,267,401.71	R 723,491,576,908.02
2025-07-03	R 54,832,802,533.41	R 809,652,345,529.39
2025-07-04	R 69,788,809,763.03	R 497,106,083,059.39
2025-07-05	R 11,040,846,159.45	R 85,172,666,360.82
2025-07-07	R 55,266,957,082.33	R 785,912,452,114.02
2025-07-08	R 42,425,049,863.82	R 556,896,776,732.81
2025-07-09	R 41,792,527,085.74	R 540,042,035,362.61
2025-07-10	R 44,586,596,994.90	R 715,788,543,864.58
2025-07-11	R 47,990,347,216.59	R 576,831,981,402.19
2025-07-12	R 8,271,238,455.72	R 76,335,005,357.74
2025-07-14	R 46,403,070,797.69	R 601,668,795,823.05
2025-07-15	R 52,231,973,071.31	R 737,242,779,084.37
2025-07-16	R 41,739,494,784.04	R 645,412,939,406.02
2025-07-17	R 43,045,310,013.15	R 823,522,081,487.01
2025-07-18	R 47,908,401,375.58	R 633,443,953,596.96
2025-07-19	R 8,259,972,915.82	R 79,533,820,250.60
2025-07-21	R 44,001,868,030.24	R 648,873,458,424.98
2025-07-22	R 38,973,850,567.46	R 543,155,342,604.08
2025-07-23	R 44,799,820,266.14	R 645,976,126,616.29
2025-07-24	R 84,091,376,075.39	R 721,148,989,830.57
2025-07-25	R 93,291,996,806.36	R 938,919,784,389.08
2025-07-26	R 14,136,563,231.92	R 92,644,302,616.94
2025-07-28	R 63,472,104,317.55	R 760,719,157,007.87
2025-07-29	R 53,803,140,865.59	R 643,951,347,340.42
2025-07-30	R 76,514,284,682.11	R 722,986,330,241.41
2025-07-31	R 139,769,198,823.87	R 1,493,042,626,314.04
Total	R 1,446,025,339,580.93	R 16,943,080,030,081.80
Average	R 53,556,494,058.55	R 627,521,482,595.62



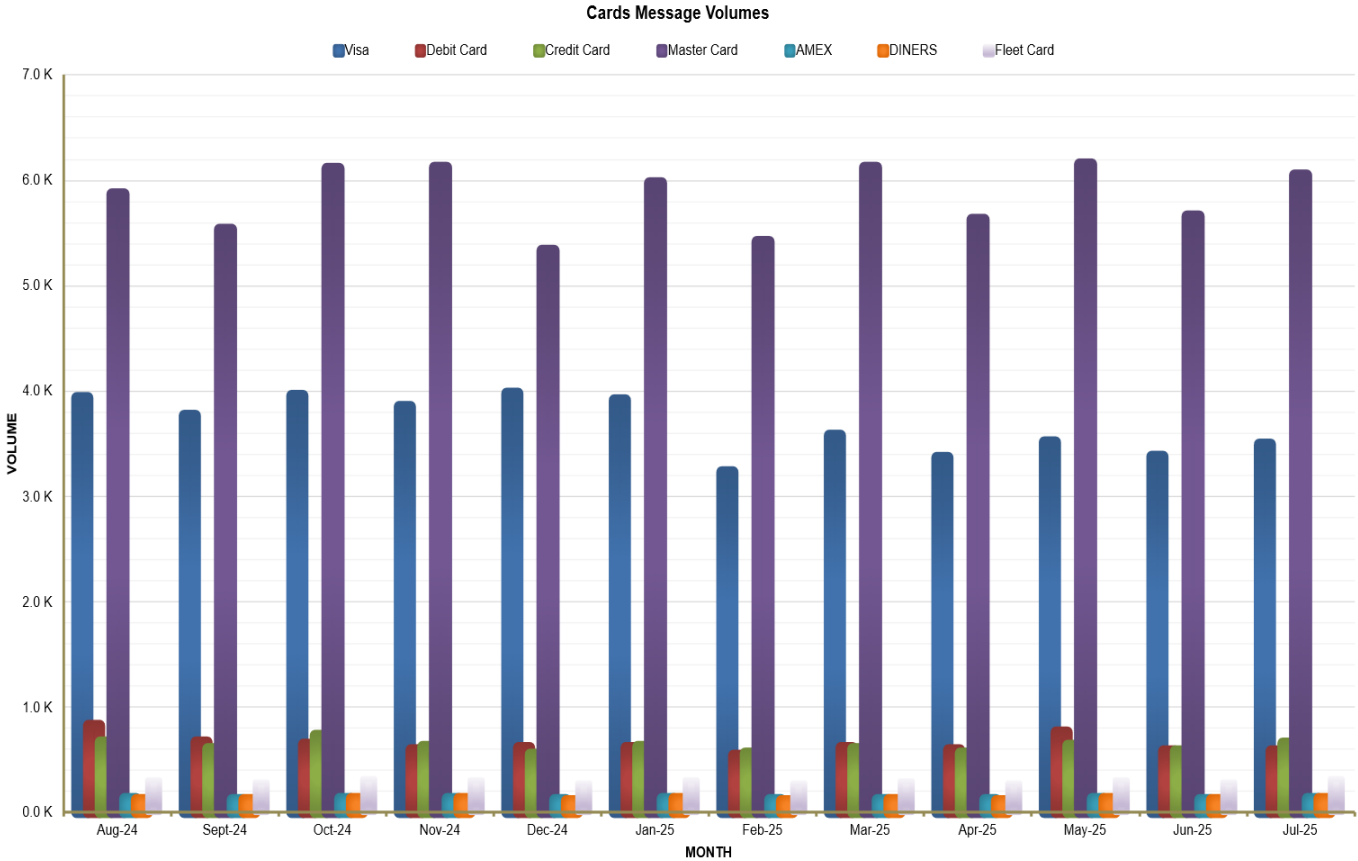
Day and Night Settlement Values for 12 Months (August 2024 - July 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
Total	R 16,156,947,436,355.40	R 173,895,621,502,487.00
Average	R 1,346,412,286,362.95	R 14,491,301,791,874.00

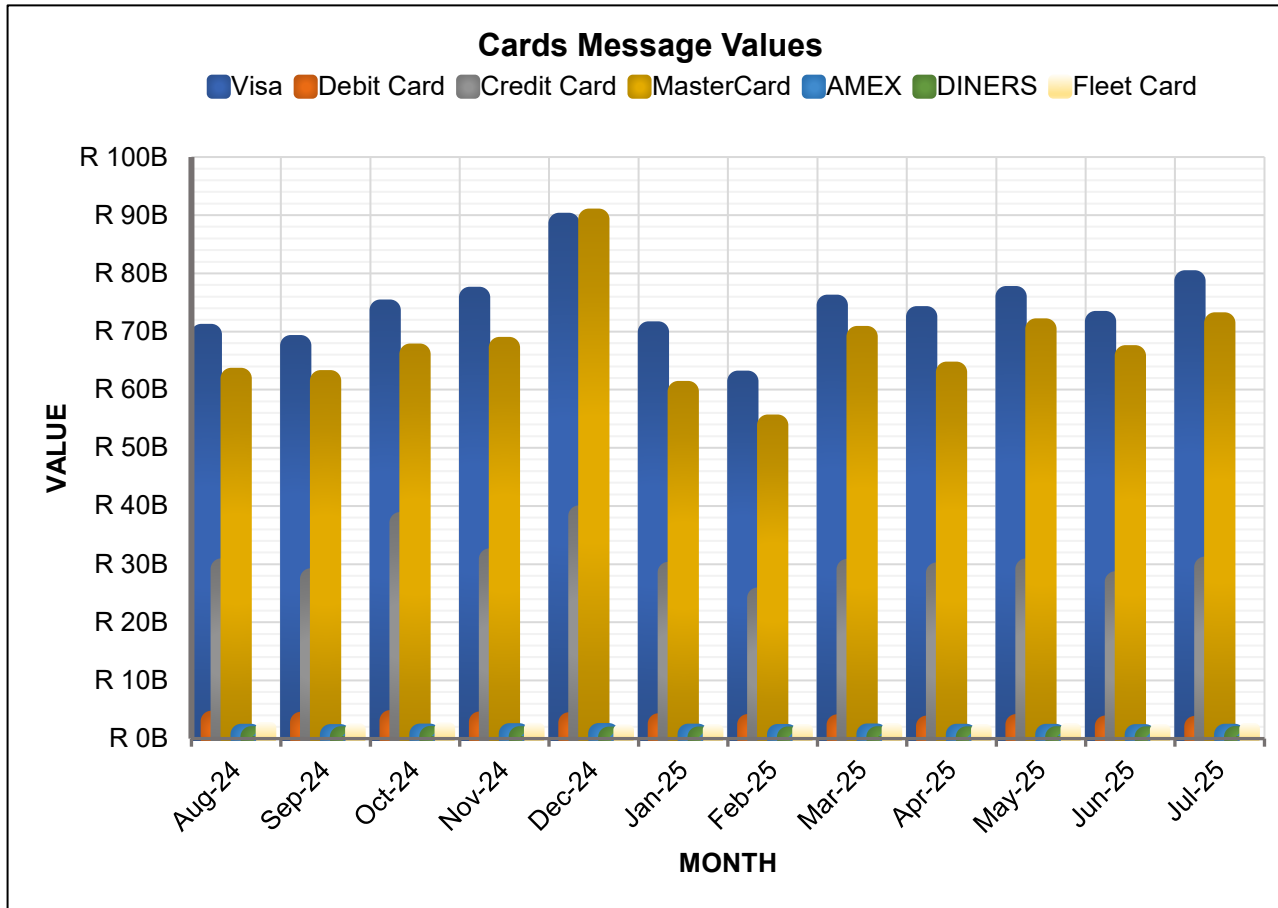


Cards Message Volumes from August 2024 - July 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
Aug-24	3937	820	664	5871	130	123	312
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
Total	43966	7617	7379	69957	1499	1464	3600
Average	3664	635	615	5830	125	122	300

Cards Message Values from August 2024 - July 2025

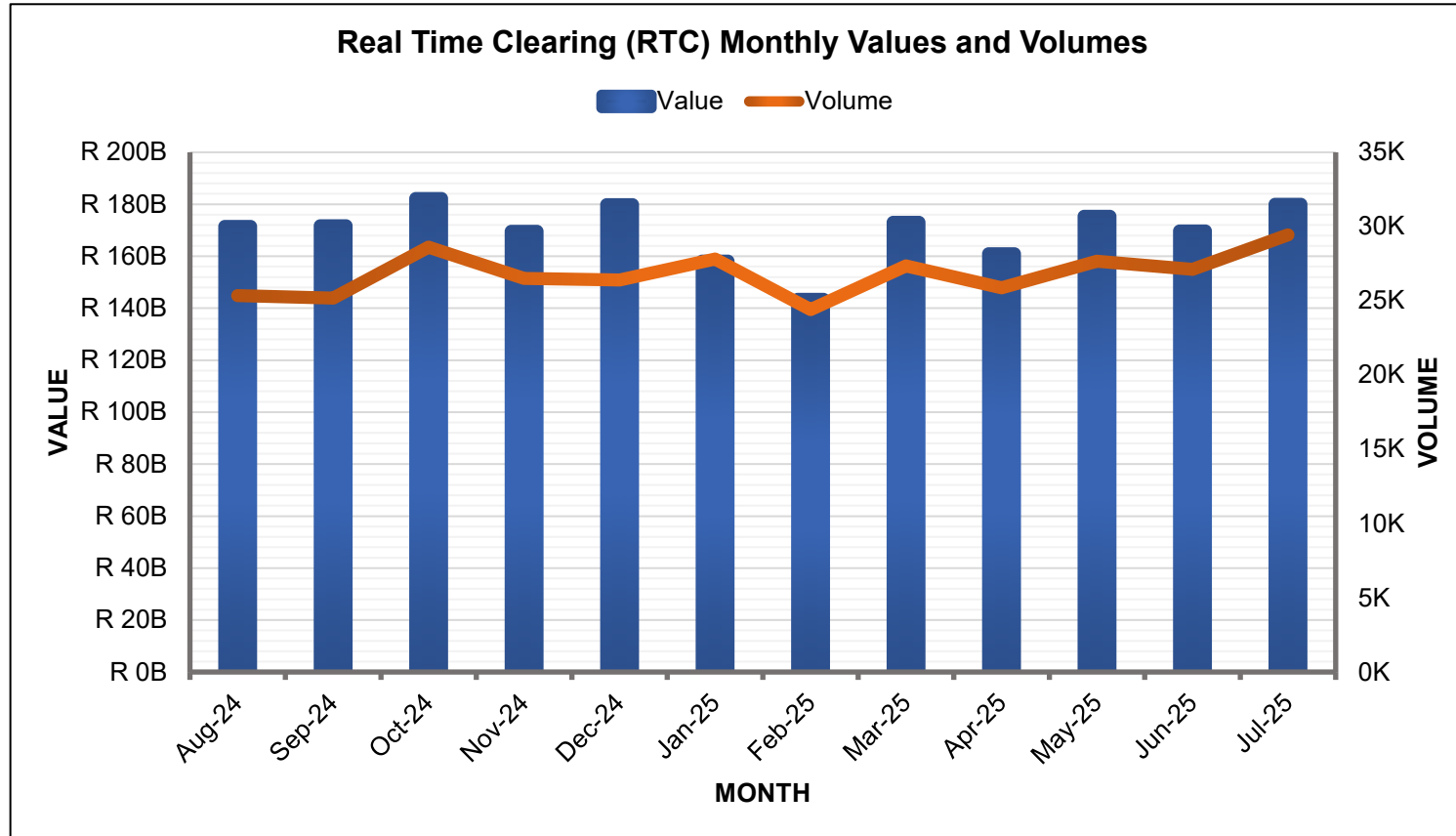


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Aug-24	R 69,484,464,150.45	R 2,965,139,680.58	R 29,161,373,699.32
Sept-24	R 67,562,646,879.62	R 2,778,622,328.41	R 27,458,924,673.56
Oct-24	R 73,668,884,730.30	R 3,078,311,881.25	R 37,125,921,081.02
Nov-24	R 75,860,876,533.94	R 2,832,437,314.82	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
Total	R 879,958,194,457.59	R 30,369,121,665.03	R 358,740,024,222.00
Average	R 73,329,849,538.13	R 2,530,760,138.75	R 29,895,002,018.50

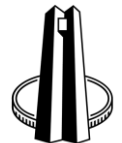
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Aug-24	R 61,926,711,261.62	R 717,640,236.25	R 303,712,698.70	R 1,933,155,241.05
Sept-24	R 61,531,593,139.49	R 665,802,670.41	R 291,025,778.20	R 1,668,271,190.11
Oct-24	R 66,099,696,620.31	R 751,616,829.22	R 341,943,278.28	R 1,843,348,107.13
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
Total	R 799,501,368,859.62	R 8,797,952,192.96	R 3,440,256,777.32	R 20,264,462,301.79
Average	R 66,625,114,071.64	R 733,162,682.75	R 286,688,064.78	R 1,688,705,191.82



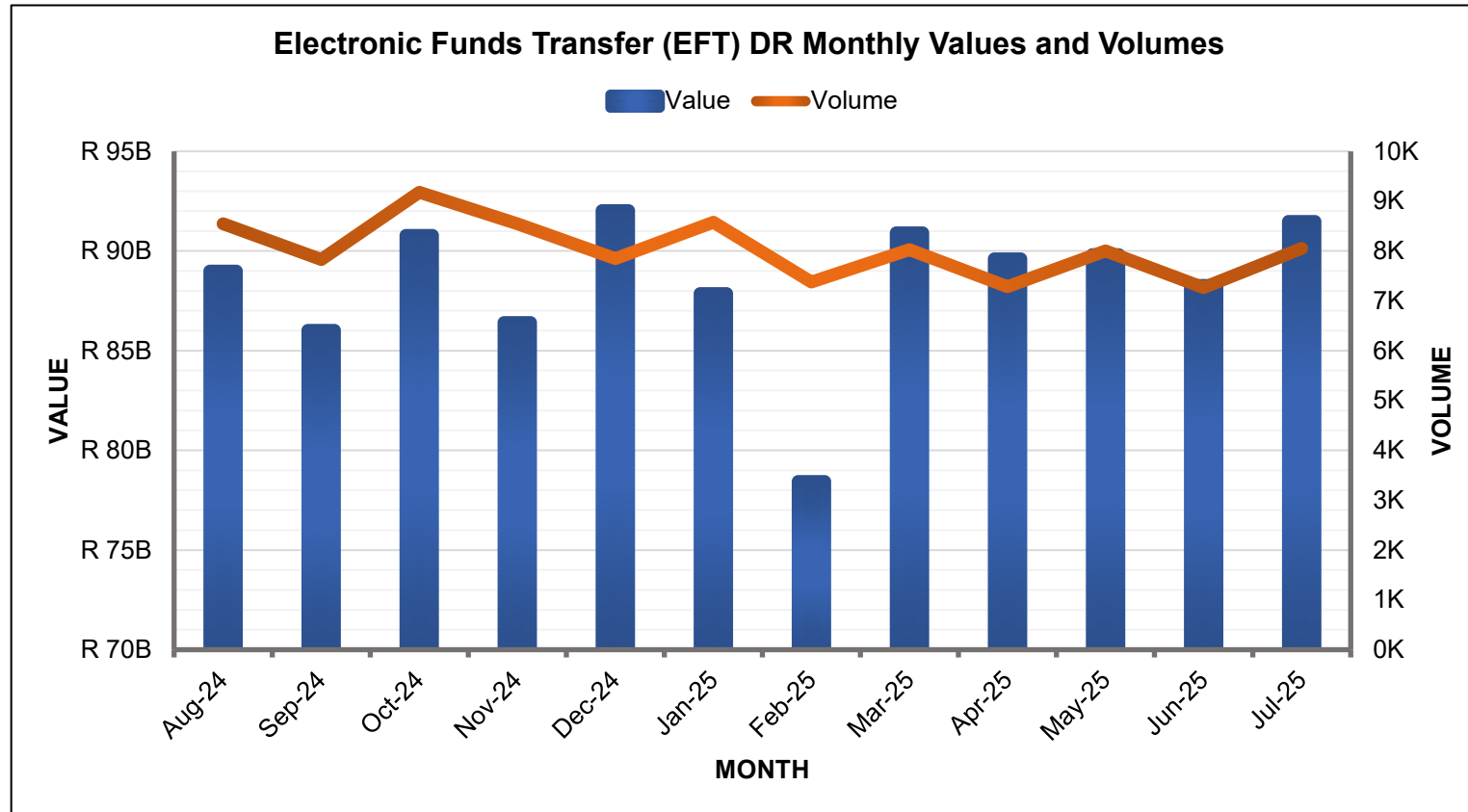
Real Time Clearing (RTC) Monthly Values and Volumes from August 2024 - July 2025



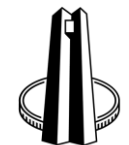
RTC Monthly Value and Volumes		
Month	Value	Volume
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
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
Total	R 2,035,483,706,256.88	321,724
Average	R 169,623,642,188.07	26,810



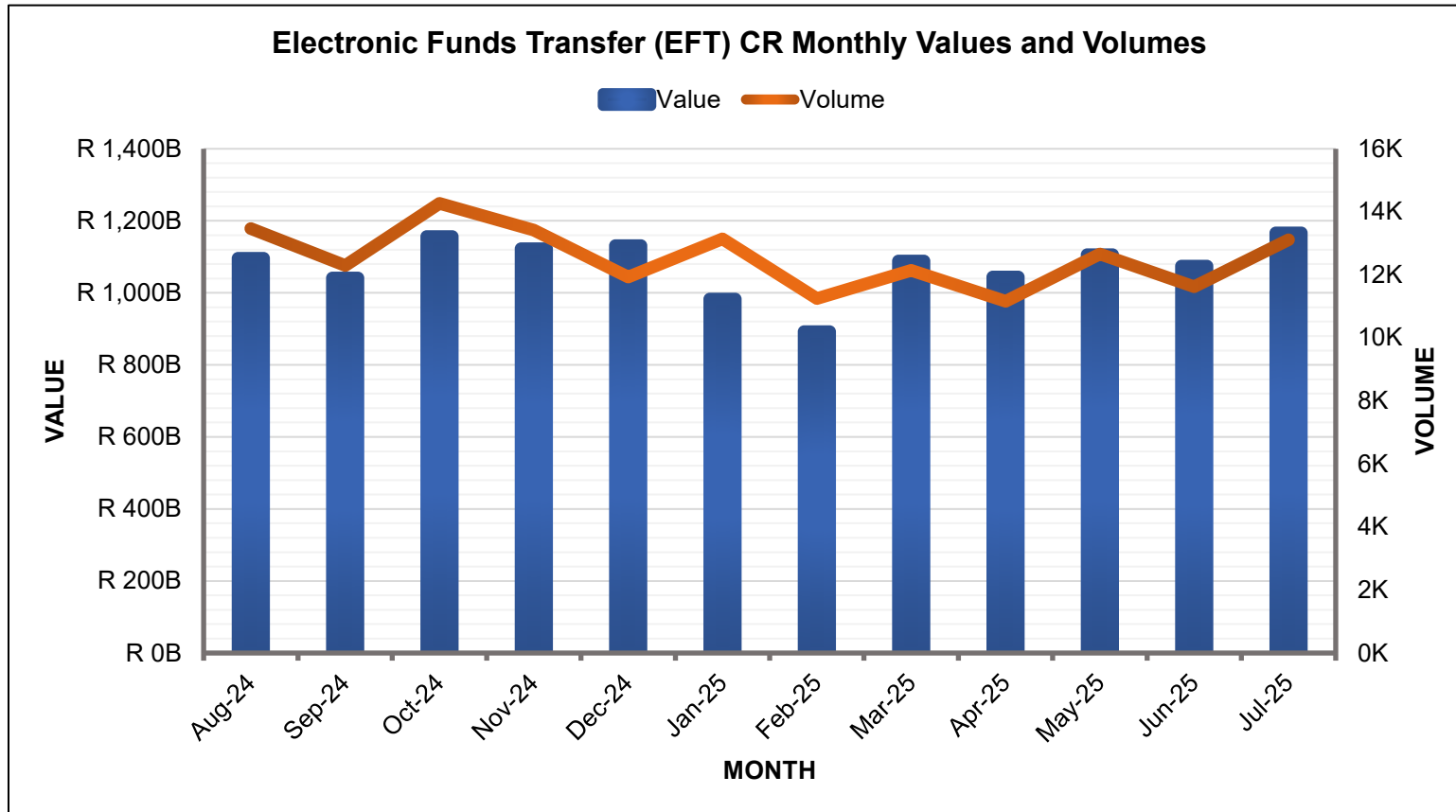
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from August 2024 - July 2025



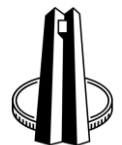
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Aug-24	R 88,993,627,727.57	8,544
Sep-24	R 86,022,998,586.78	7,829
Oct-24	R 90,785,646,552.70	9,179
Nov-24	R 86,412,554,093.28	8,548
Dec-24	R 92,028,624,862.24	7,846
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Apr-25	R 89,606,886,495.00	7,286
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
Total	R 1,060,647,078,540.96	96,533
Average	R 88,387,256,545.08	8,044



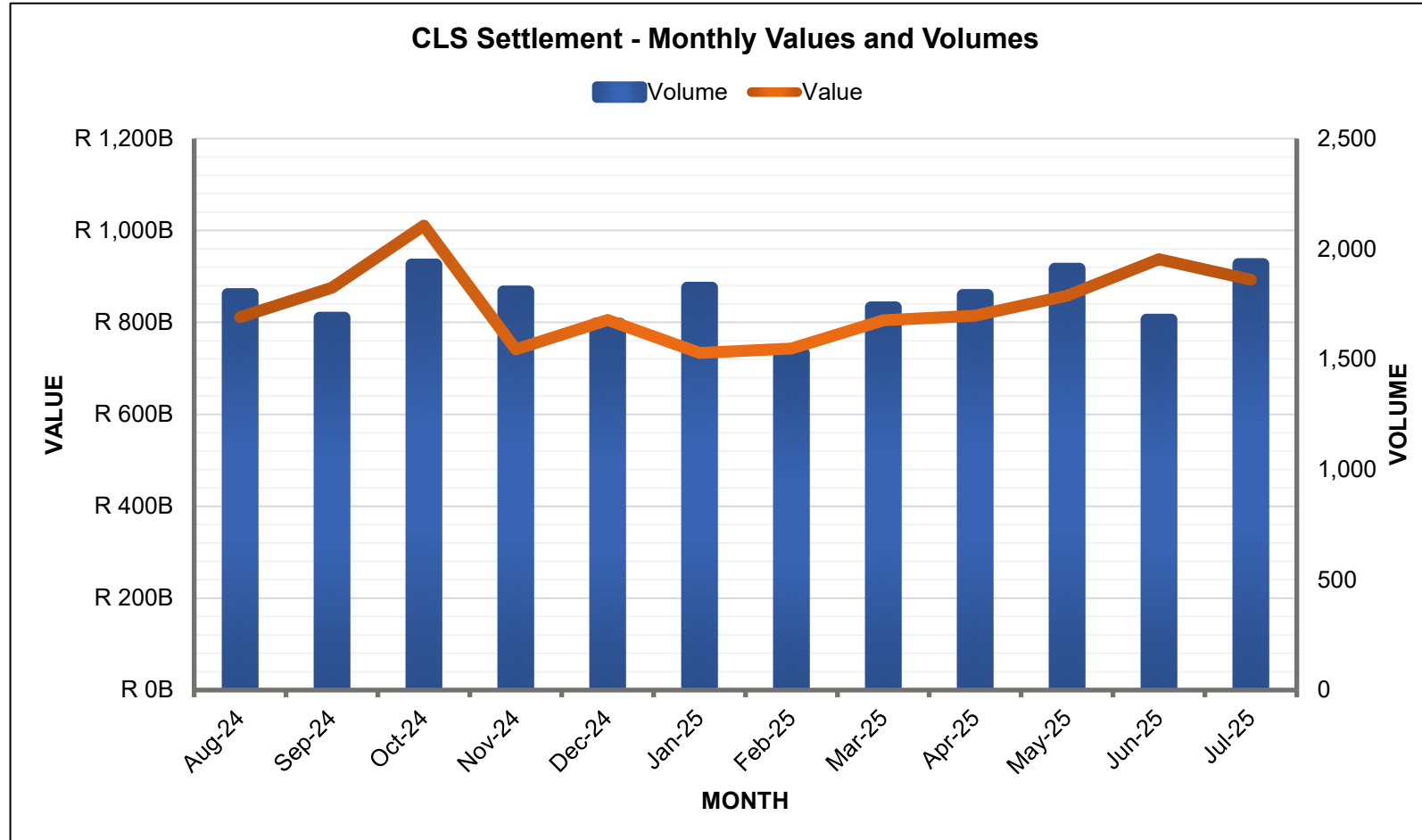
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from August 2024 - July 2025



EFT CR Monthly Value and Volumes		
Month	Value	Volume
Aug-24	R 1,096,148,286,103.96	13,465
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
Total	R 12,902,866,186,049.80	150,464
Average	R 1,075,238,848,837.48	12,539



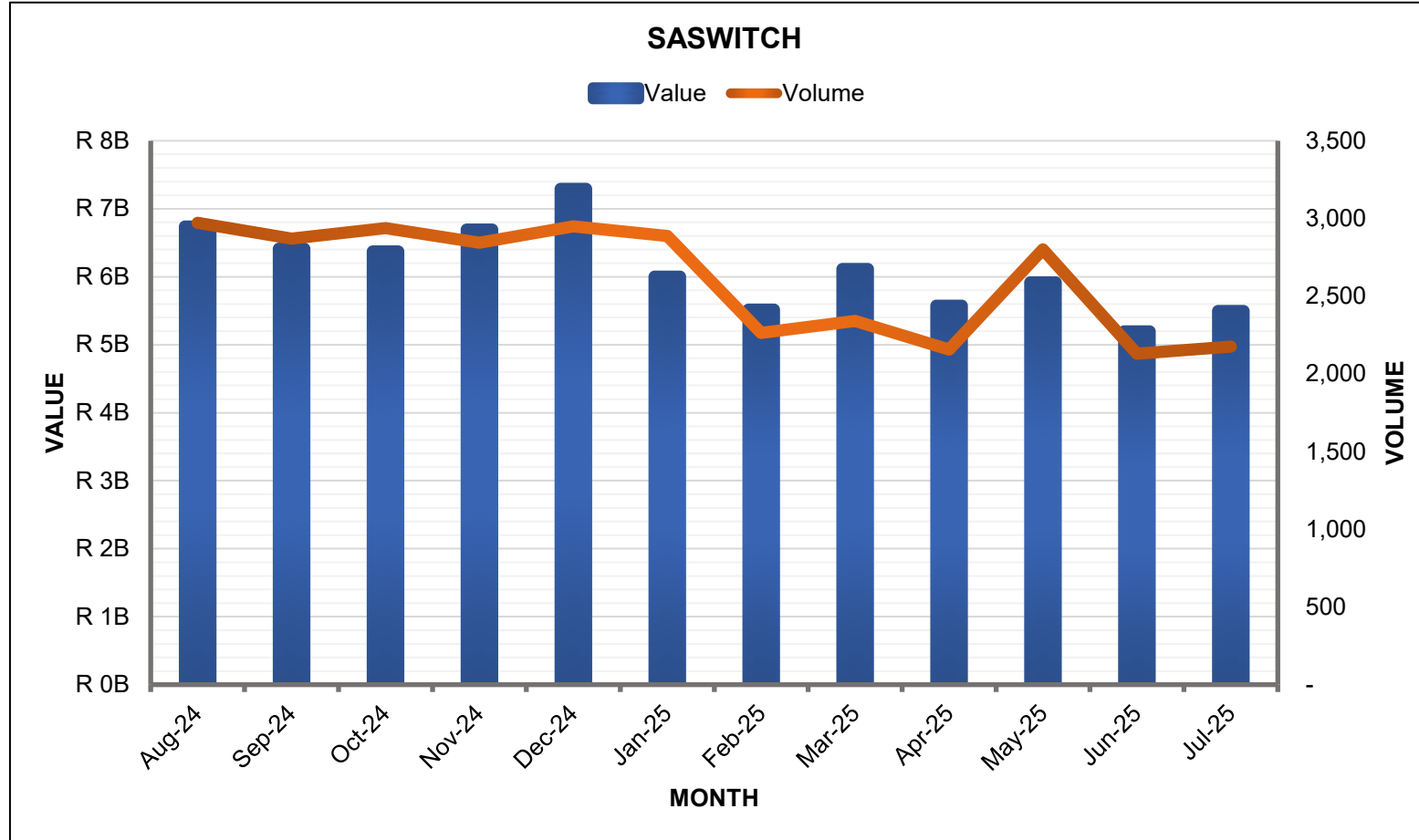
CLS Settlement Values and Volumes from August 2024 - July 2025



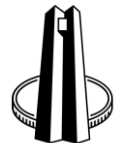
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Oct-24	R 1,010,562,229,060.86	1,929
Nov-24	R 741,545,357,483.54	1,807
Dec-24	R 805,186,597,083.46	1,661
Jan-25	R 733,587,991,560.48	1,824
Feb-25	R 743,277,335,378.42	1,527
Mar-25	R 804,855,442,296.60	1,735
Apr-25	R 814,745,129,679.84	1,791
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
Total	R 10,029,004,968,684.50	21,277
Average	R 835,750,414,057.05	1,773



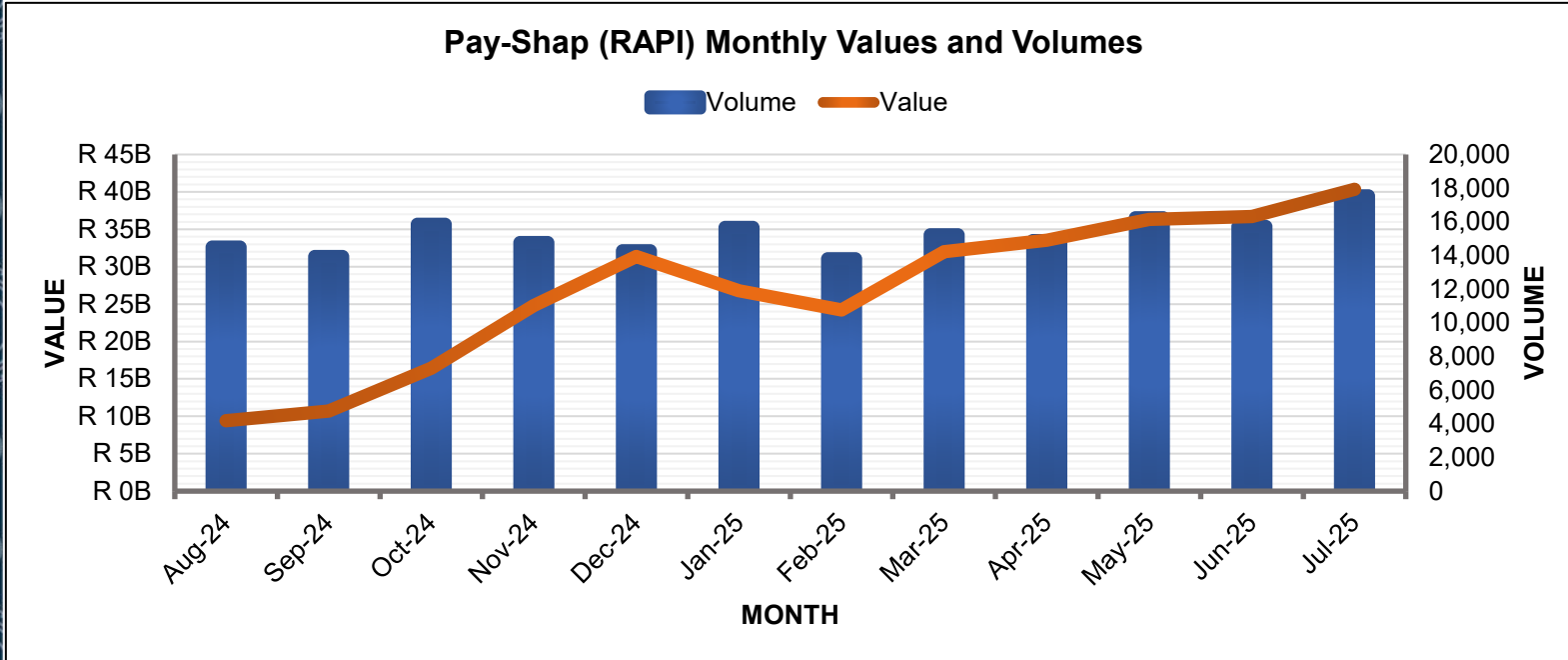
SASWITCH Values and Volumes from August 2024 - July 2025



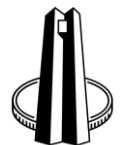
SASWITCH Monthly Values		
Month	Value	Volume
Aug-24	R 6,738,371,627.48	2,972
Sept-24	R 6,412,257,151.53	2,870
Oct-24	R 6,372,470,641.36	2,938
Nov-24	R 6,694,118,783.89	2,844
Dec-24	R 7,292,899,601.40	2,949
Jan-25	R 6,001,420,031.31	2,888
Feb-25	R 5,516,491,922.49	2,263
Mar-25	R 6,113,829,135.18	2,340
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
Total	R 73,325,610,339.16	31,326
Average	R 6,110,467,528.26	2,611



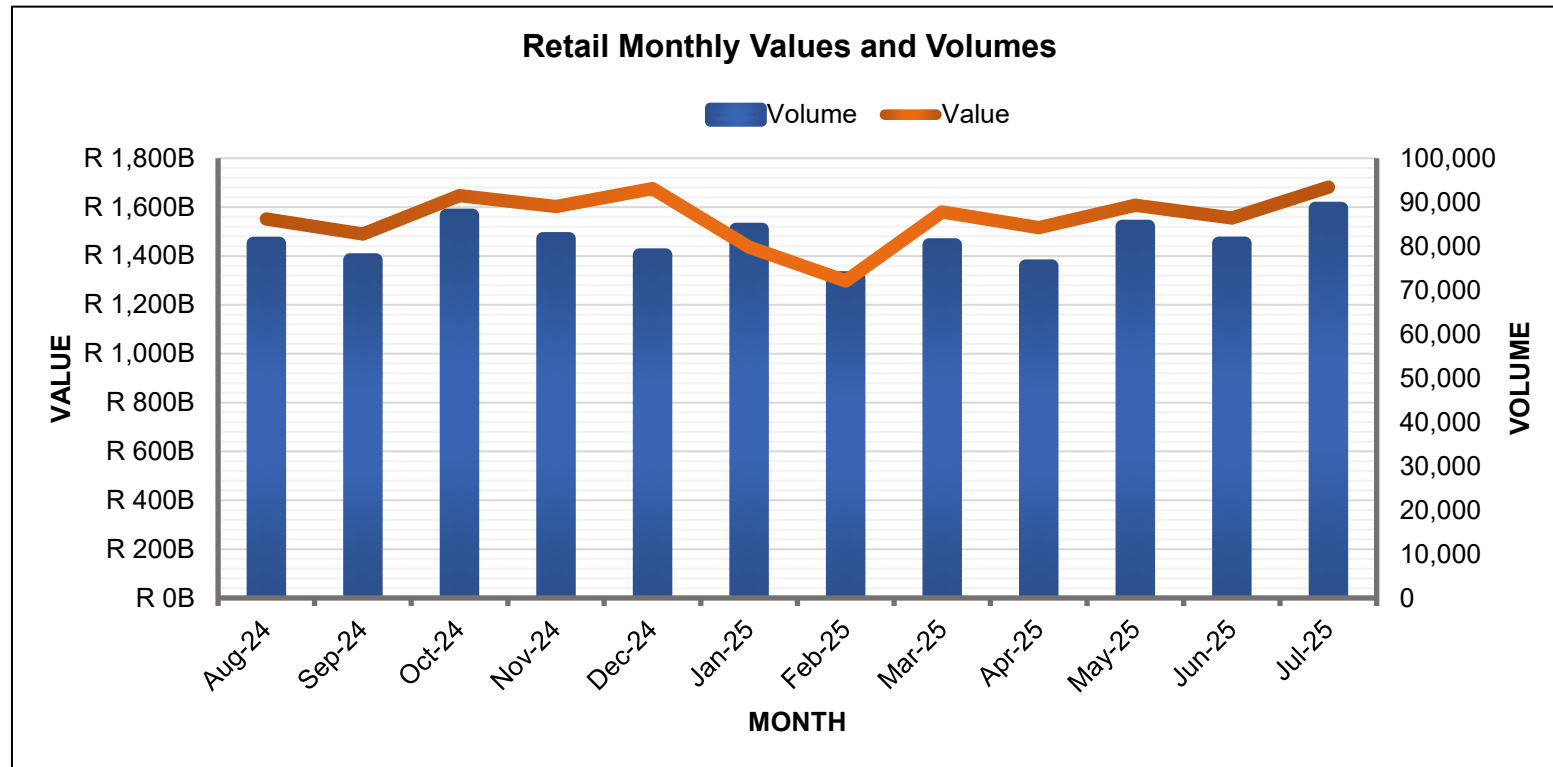
Pay-Shap (RAPI) Values and Volumes from August 2024 - July 2025



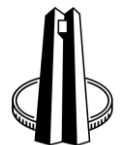
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Aug-24	R 9,414,122,633.82	14,496
Sept-24	R 10,709,503,287.93	13,935
Oct-24	R 16,412,419,318.56	15,850
Nov-24	R 24,811,556,767.80	14,763
Dec-24	R 31,362,240,513.63	14,275
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
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
Total	R 322,643,118,916.73	182,383
Average	R 26,886,926,576.39	15,199



Retail Values and Volumes from August 2024 - July 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 18,642,347,662,892.20	970,473
Average	R 1,553,528,971,907.68	80,873



Summarised Volumes and Values Totals for July 2025

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	9,365	R	420,928,357,256.32
Payment Dematerialised MM Instrument (MPDEM)	4,259	R	163,087,015,817.80
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,932	R	892,636,692,728.12
Payment any Money Market Product (MPMMI)	276	R	70,817,083,472.07
Settlement of Derivative Margin Calls (OSDMC)	82	R	12,546,494,617.52





THANK YOU



SOUTH AFRICAN RESERVE BANK