



Settlement Statistics and Indicators

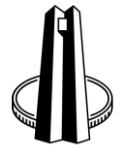
March 2025



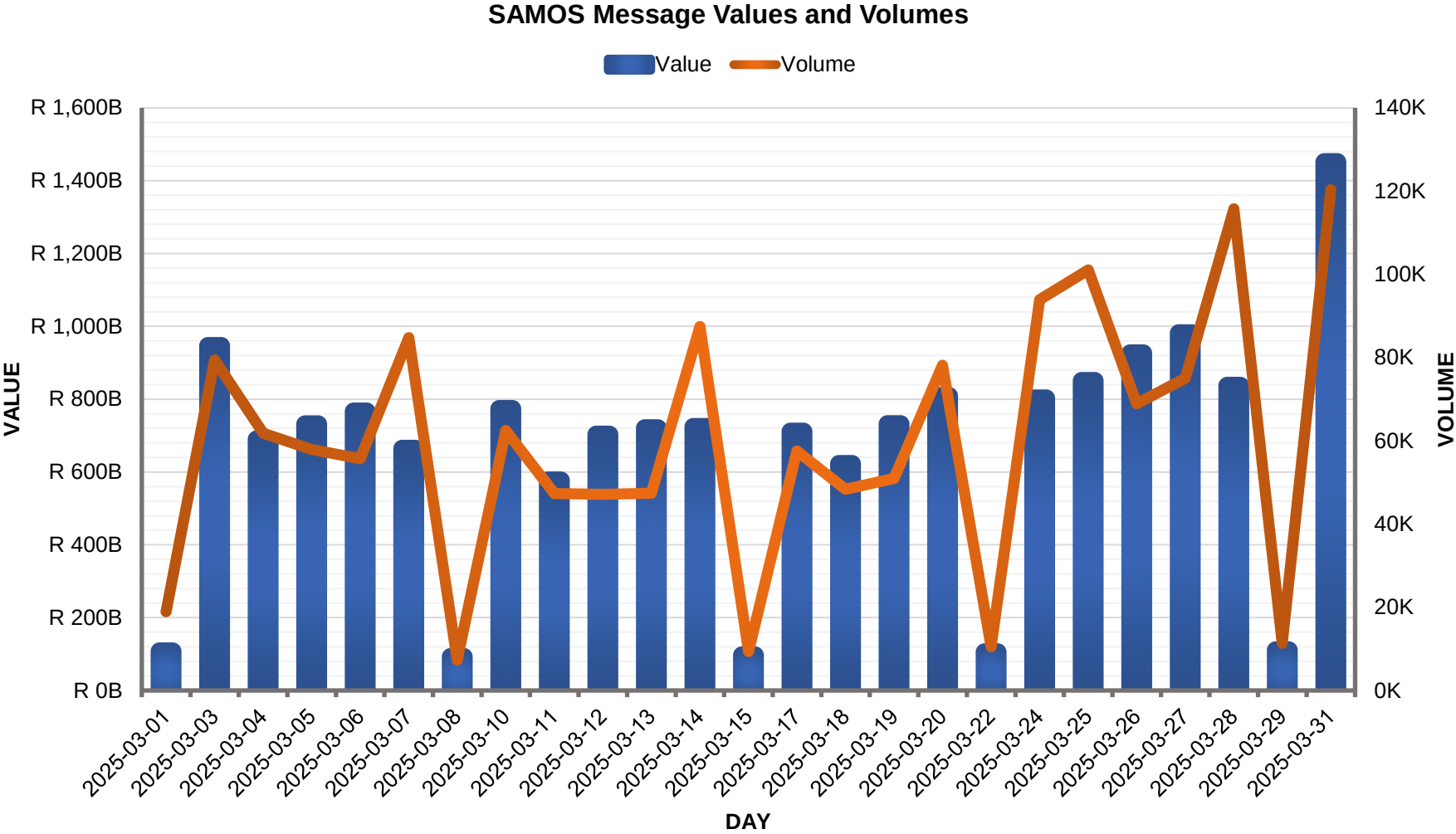
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for March 2025

- ✓ In March 2025, SAMOS processed **1,498,797** transactions to the value of **ZAR 16,533,066,984,974.60**
- ✓ Peak volume was **120,338** and peak value was **ZAR 1,451,398,075,311.63** on the 31st of March 2025.
- ✓ An average number of transactions processed per day was **59,952** representing an average value of **ZAR 661,322,679,398.98**
- ✓ 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 March 2025

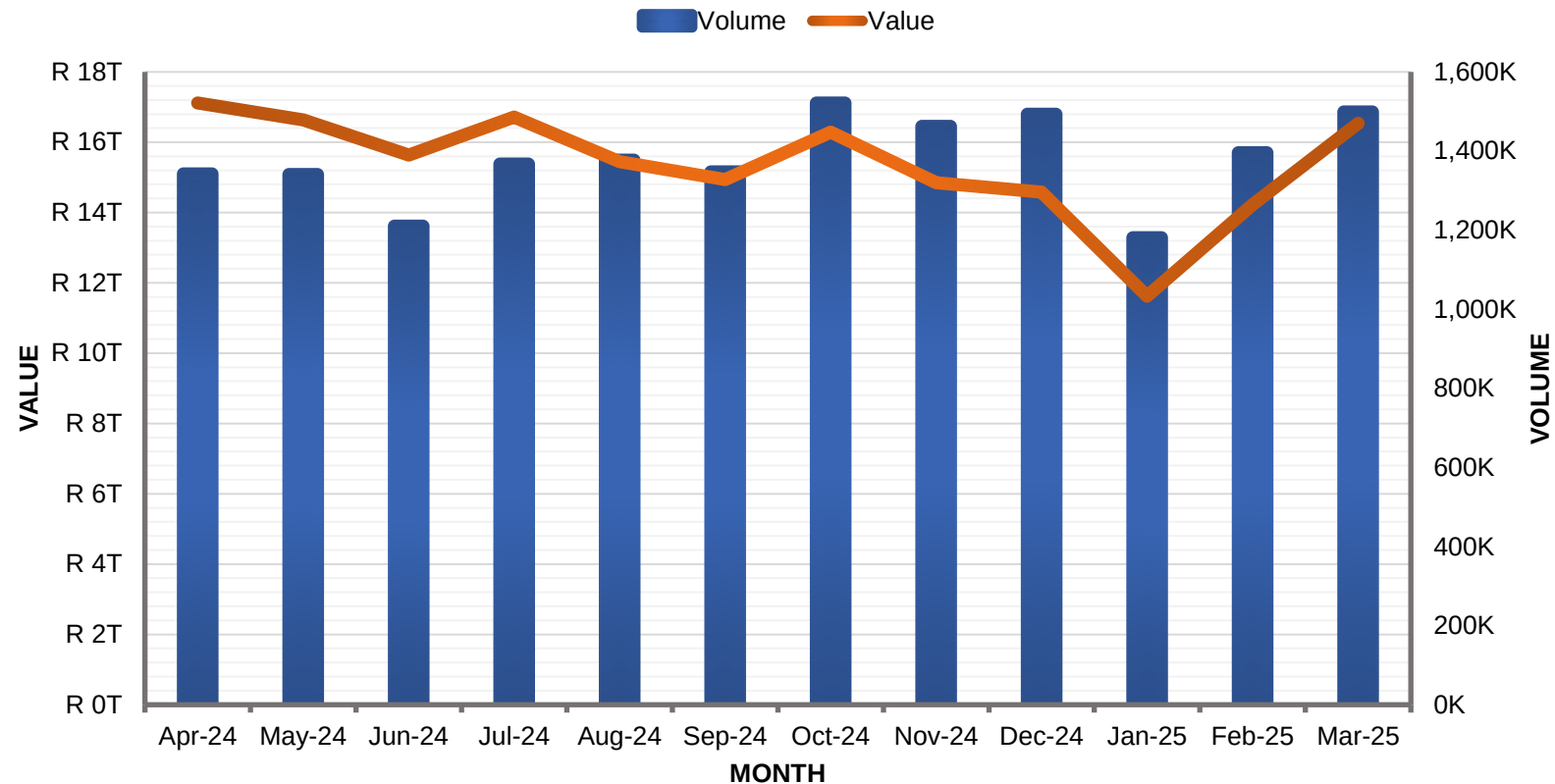


Daily Values and Volumes per month		
Date	Value	Volume
2025-03-01	R 107,736,785,174.80	18,963
2025-03-03	R 946,416,955,453.72	79,453
2025-03-04	R 689,818,786,765.57	61,833
2025-03-05	R 731,327,985,258.29	57,927
2025-03-06	R 766,470,745,996.07	55,680
2025-03-07	R 664,195,741,482.74	84,815
2025-03-08	R 92,484,190,513.52	7,305
2025-03-10	R 773,429,161,404.18	62,469
2025-03-11	R 577,229,208,171.24	47,342
2025-03-12	R 703,059,007,331.31	47,120
2025-03-13	R 720,566,621,260.15	47,379
2025-03-14	R 724,097,443,786.64	87,434
2025-03-15	R 96,803,515,321.72	9,354
2025-03-17	R 711,225,512,248.72	57,525
2025-03-18	R 622,458,618,931.77	48,329
2025-03-19	R 731,798,623,228.89	50,939
2025-03-20	R 808,923,520,552.96	78,176
2025-03-22	R 105,321,685,158.74	10,526
2025-03-24	R 802,435,160,558.44	93,884
2025-03-25	R 850,376,204,534.60	101,047
2025-03-26	R 926,251,272,802.52	68,887
2025-03-27	R 981,413,996,718.51	75,008
2025-03-28	R 837,128,193,644.18	115,752
2025-03-29	R 110,699,973,363.65	11,312
2025-03-31	R 1,451,398,075,311.63	120,338
Total	R 16,533,066,984,974.60	1,498,797
Average	R 661,322,679,398.98	59,952

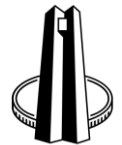


Total Monthly Message Values and Volumes from April 2024 - March 2025

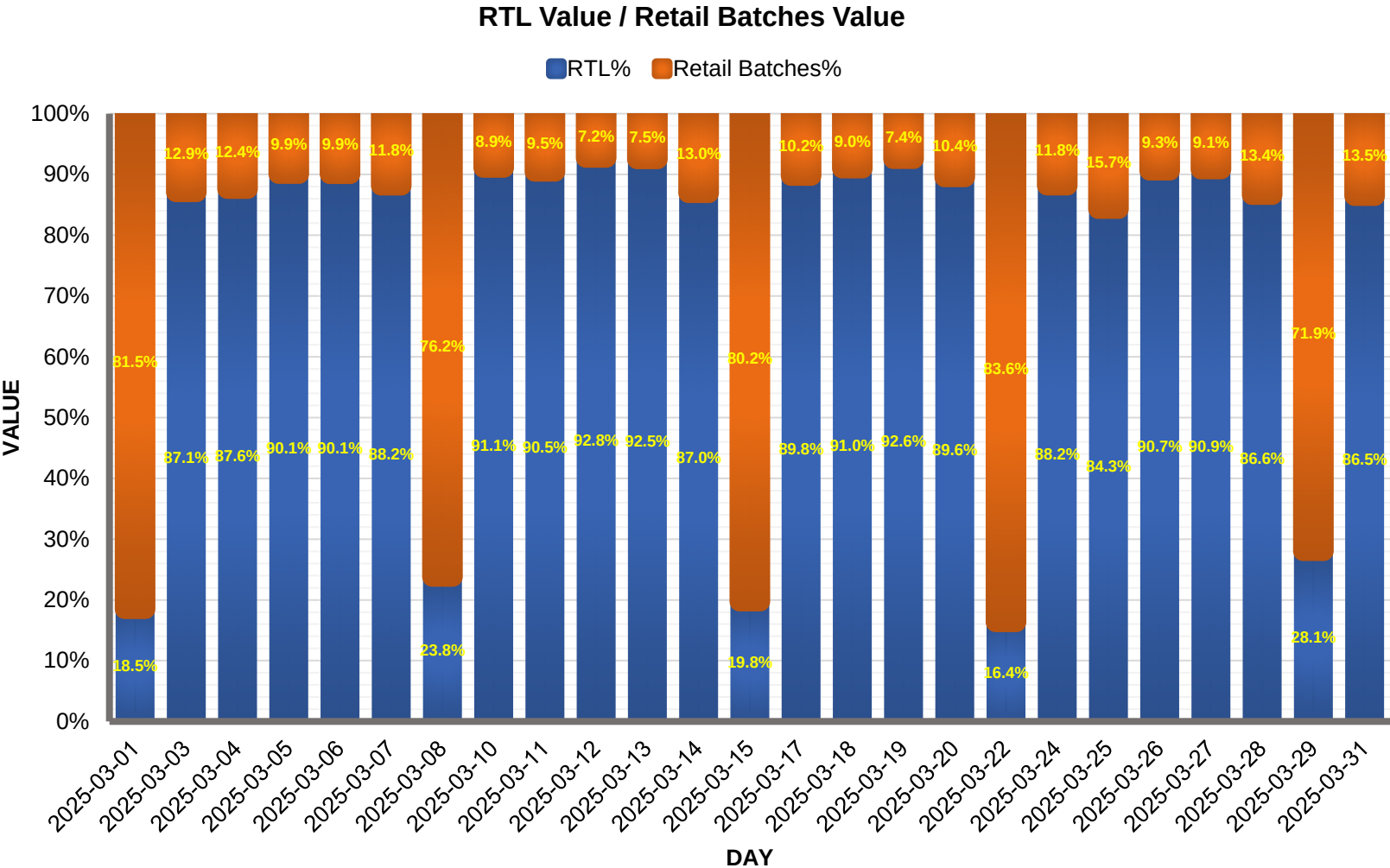
SAMOS Message Values and Volumes



Message Values and Volumes - Monthly		
Month	Value	Volume
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 14,224,940,587,189.70	1,395,662
Mar-25	R 16,533,066,984,974.60	1,498,797
Total	R 184,582,881,221,553.00	16,535,893
Average	R 15,381,906,768,462.80	1,377,991



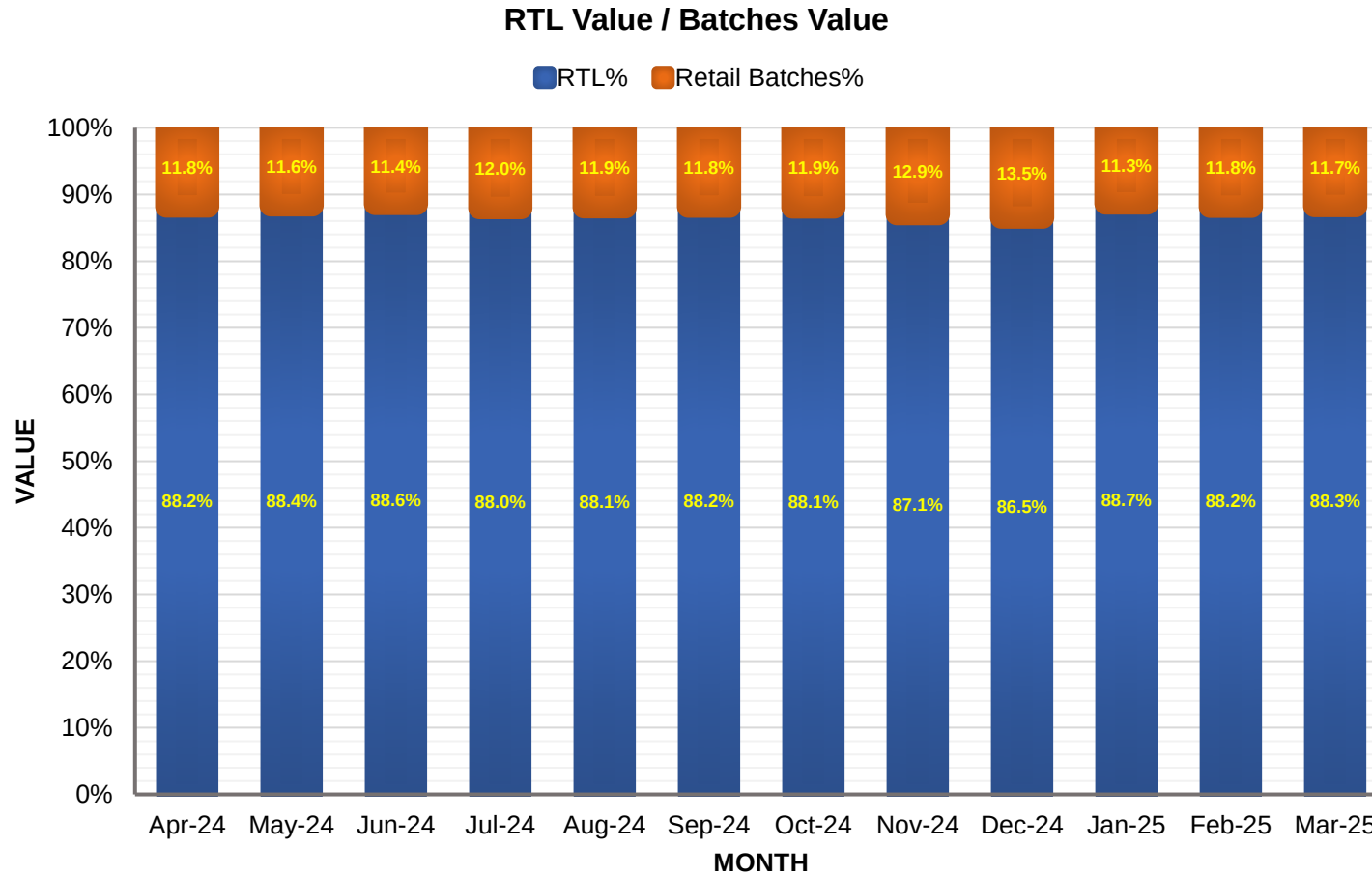
RTL/Retail Batches Message Values for March 2025



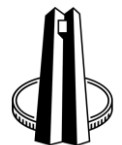
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-03-01	R 11,560,089,574.52	R 50,898,635,602.76
2025-03-03	R 701,899,723,340.82	R 103,962,753,971.68
2025-03-04	R 521,651,005,155.86	R 73,604,136,653.02
2025-03-05	R 539,951,868,598.50	R 59,286,284,924.02
2025-03-06	R 574,251,591,381.65	R 63,224,486,011.76
2025-03-07	R 486,630,425,369.28	R 65,163,745,356.17
2025-03-08	R 5,142,582,364.48	R 16,445,987,238.05
2025-03-10	R 572,578,088,443.59	R 55,865,276,009.15
2025-03-11	R 429,277,769,634.82	R 45,215,034,855.91
2025-03-12	R 555,859,320,847.58	R 43,432,385,268.20
2025-03-13	R 558,871,078,674.23	R 45,176,742,468.52
2025-03-14	R 513,727,972,470.49	R 77,080,511,305.91
2025-03-15	R 5,027,130,242.55	R 20,411,561,398.88
2025-03-17	R 489,056,801,170.42	R 55,630,697,514.06
2025-03-18	R 455,405,582,737.74	R 45,036,772,489.90
2025-03-19	R 577,011,933,824.21	R 46,394,671,539.48
2025-03-20	R 615,426,285,479.21	R 71,734,430,308.05
2025-03-22	R 5,008,115,678.90	R 25,614,188,952.21
2025-03-24	R 581,620,624,304.66	R 77,818,634,608.26
2025-03-25	R 571,825,809,618.58	R 106,136,065,206.59
2025-03-26	R 694,400,908,382.39	R 71,579,977,240.24
2025-03-27	R 769,924,031,372.64	R 77,498,293,090.11
2025-03-28	R 609,234,775,421.28	R 93,864,150,369.78
2025-03-29	R 10,026,687,217.42	R 25,715,158,682.18
2025-03-31	R 1,046,132,695,949.56	R 163,641,225,467.29
Total	R 11,901,502,897,255.40	R 1,580,431,806,532.18
Average	R 476,060,115,890.22	R 63,217,272,261.29



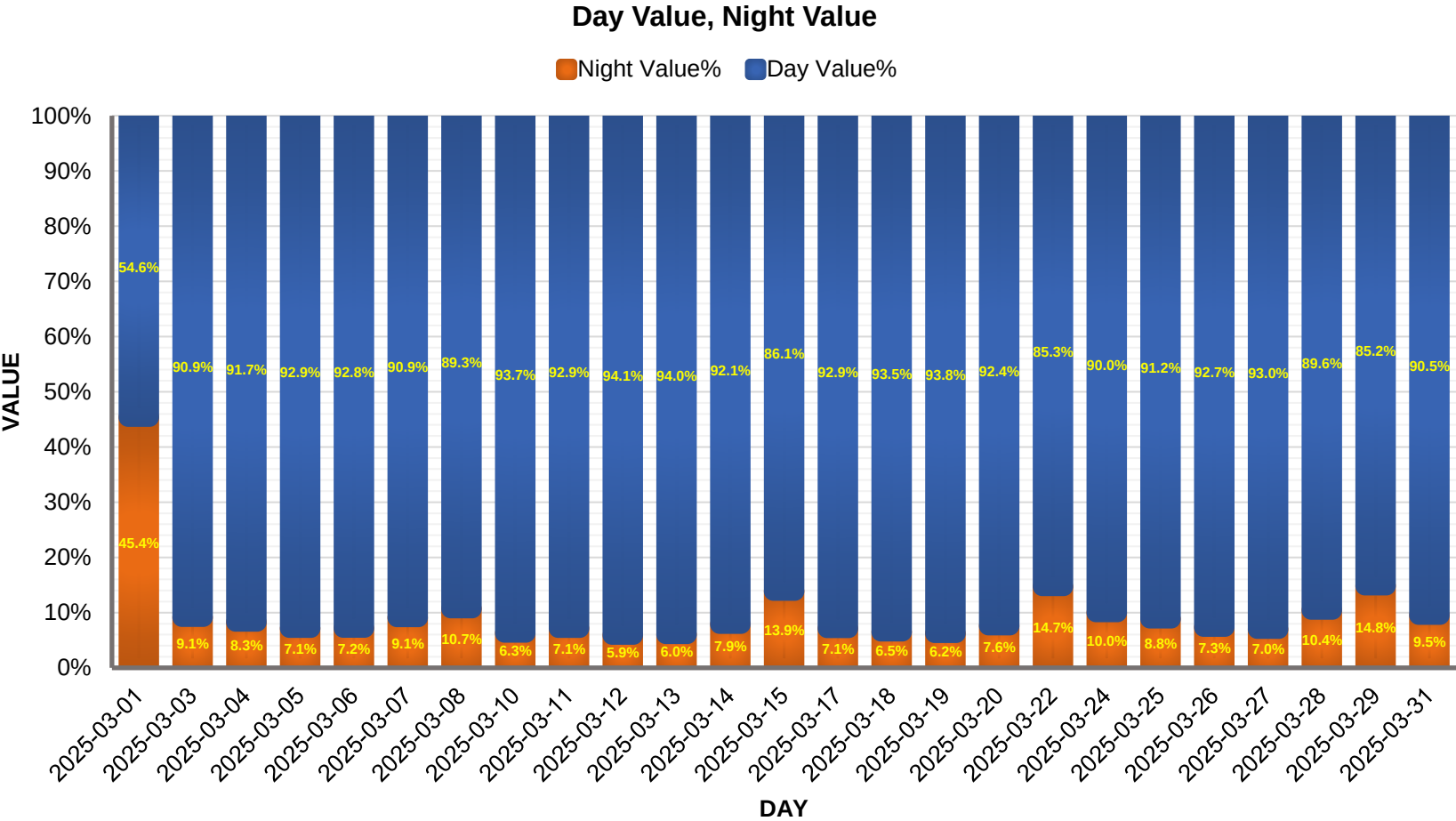
RTL /Retail Batches Message Values for 12 Months (April 2024 - March 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
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
Total	R 135,916,136,628,360.00	R 18,487,535,984,474.70
Average	R 11,326,344,719,030.00	R 1,540,627,998,706.22



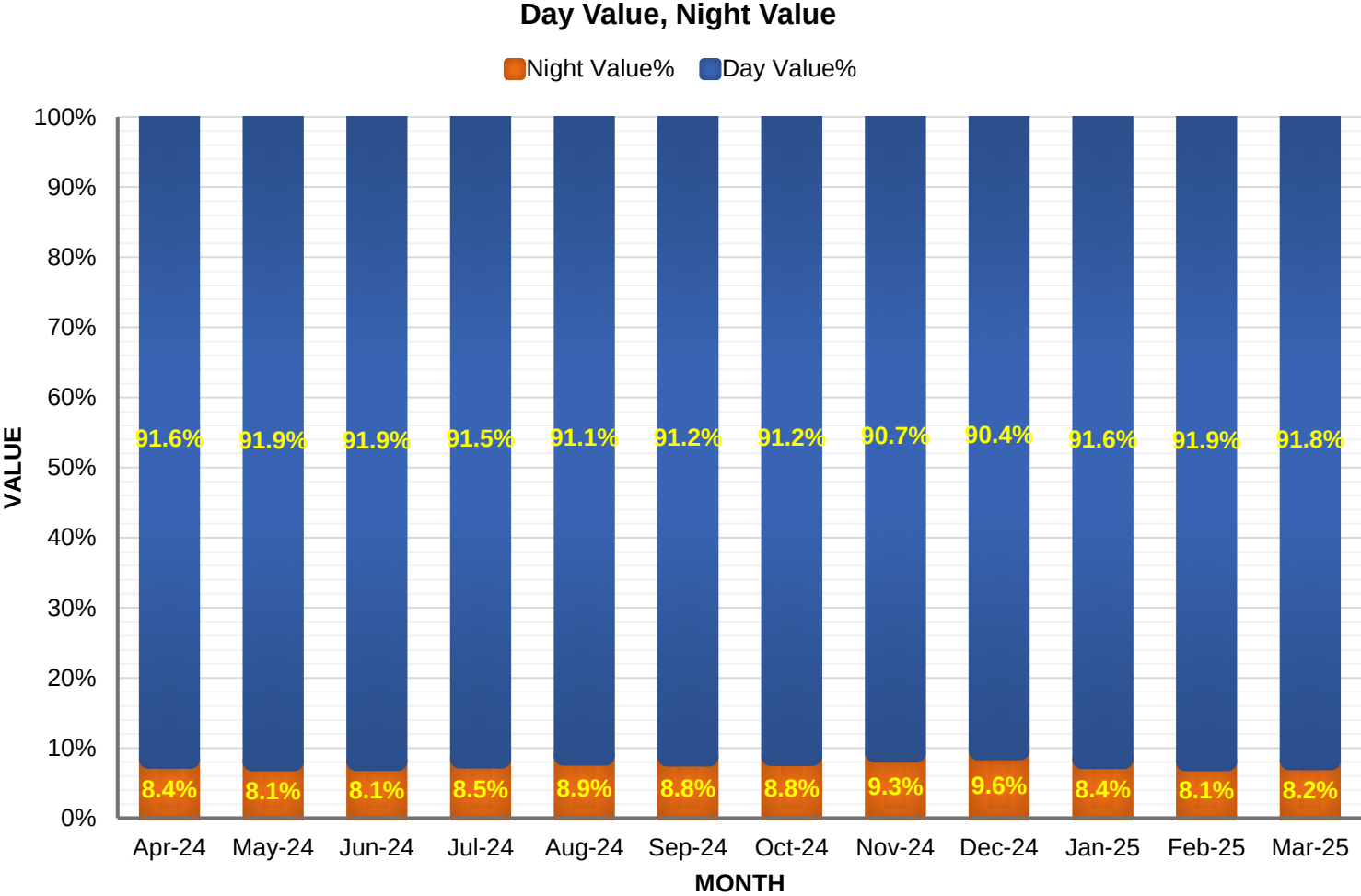
Day and Night Settlement Values for March 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-03-01	R 48,879,560,956.36	R 58,857,224,218.44
2025-03-03	R 86,378,329,565.20	R 860,038,625,888.52
2025-03-04	R 57,007,255,736.98	R 632,811,531,028.59
2025-03-05	R 52,206,730,862.59	R 679,121,254,395.70
2025-03-06	R 54,905,982,930.50	R 711,564,763,065.57
2025-03-07	R 60,313,080,568.54	R 603,882,660,914.20
2025-03-08	R 9,881,170,217.14	R 82,603,020,296.38
2025-03-10	R 48,496,735,271.81	R 724,932,426,132.37
2025-03-11	R 41,176,267,098.49	R 536,052,941,072.75
2025-03-12	R 41,426,804,773.94	R 661,632,202,557.37
2025-03-13	R 43,375,604,633.67	R 677,191,016,626.48
2025-03-14	R 56,954,524,823.77	R 667,142,918,962.87
2025-03-15	R 13,416,918,445.20	R 83,386,596,876.52
2025-03-17	R 50,504,595,084.60	R 660,720,917,164.12
2025-03-18	R 40,367,370,099.07	R 582,091,248,832.70
2025-03-19	R 45,450,733,829.63	R 686,347,889,399.26
2025-03-20	R 61,415,604,593.60	R 747,507,915,959.36
2025-03-22	R 15,487,450,634.62	R 89,834,234,524.12
2025-03-24	R 80,079,252,638.34	R 722,355,907,920.10
2025-03-25	R 75,190,177,469.45	R 775,186,027,065.15
2025-03-26	R 67,911,818,319.11	R 858,339,454,483.41
2025-03-27	R 68,305,937,836.49	R 913,108,058,882.02
2025-03-28	R 87,301,085,034.94	R 749,827,108,609.24
2025-03-29	R 16,415,175,030.75	R 94,284,798,332.90
2025-03-31	R 137,933,386,059.22	R 1,313,464,689,252.41
Total	R 1,360,781,552,514.01	R 15,172,285,432,460.50
Average	R 54,431,262,100.56	R 606,891,417,298.42



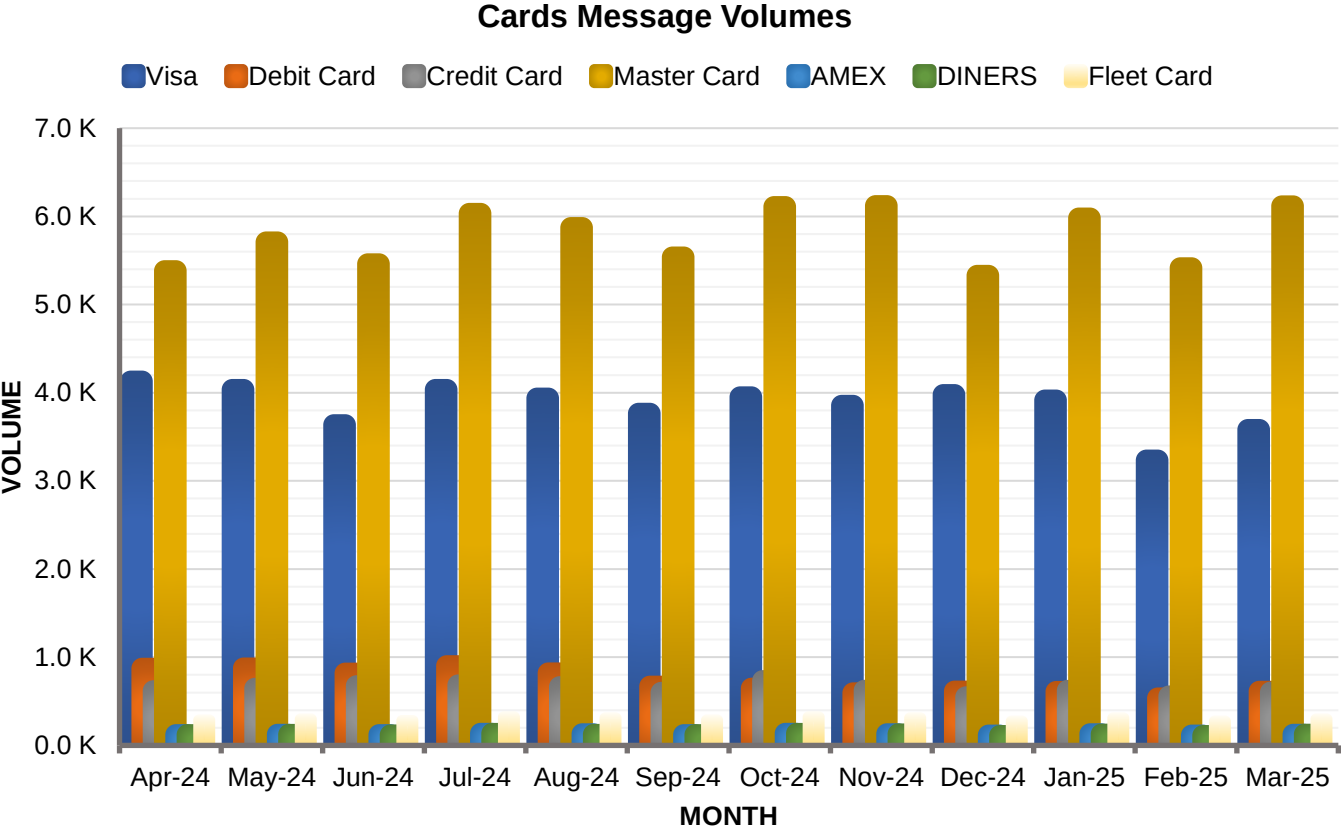
Day and Night Settlement Values for 12 Months (April 2024 - March 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
Total	R 15,925,383,784,911.40	R 169,359,208,660,660.00
Average	R 1,327,115,315,409.28	R 14,113,267,388,388.30



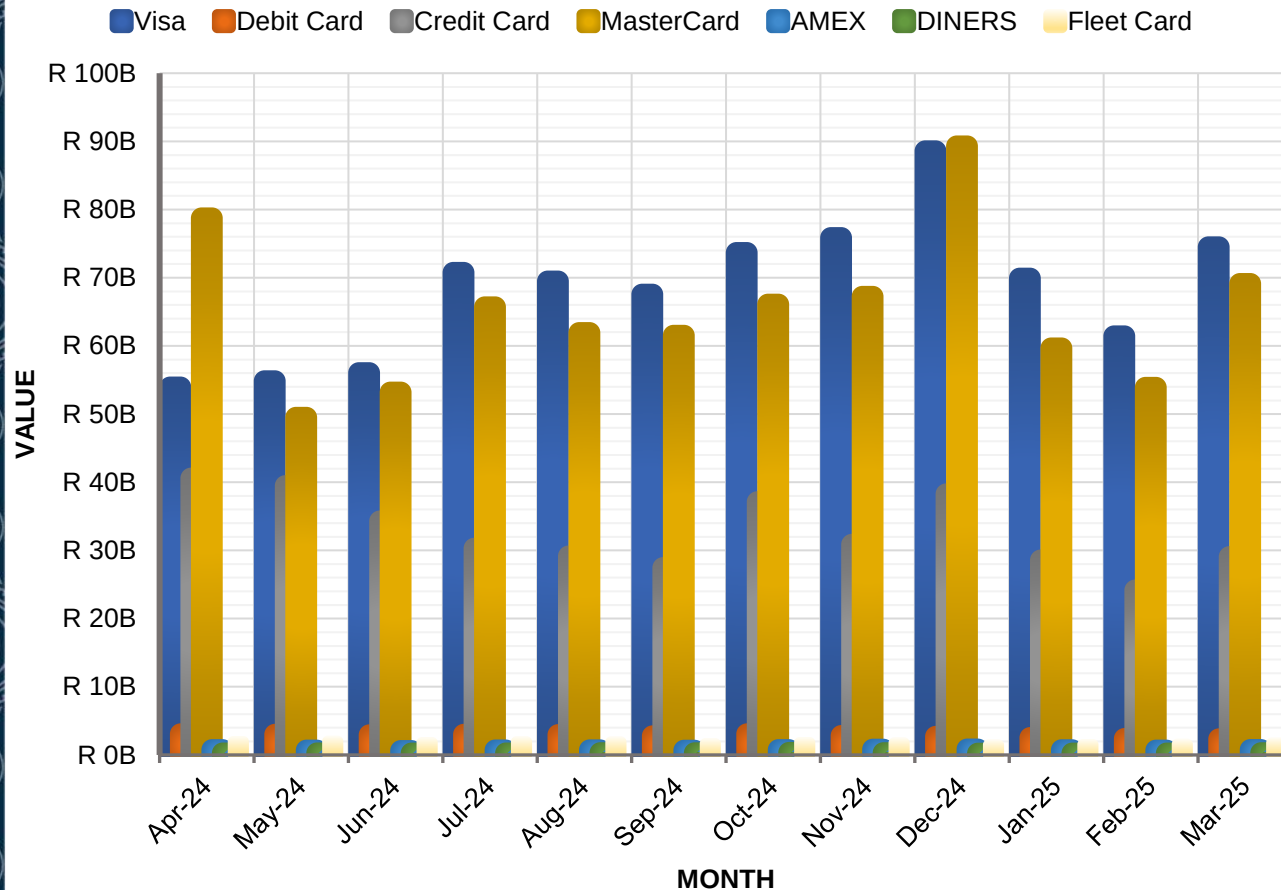
Cards Message Volumes from April 2024 - March 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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	3234	536	559	5415	115	110	276
Mar-25	3581	612	603	6117	124	125	300
Total	46050	8572	7576	69059	1498	1470	3595
Average	3838	714	631	5755	125	123	300

Cards Message Values from April 2024 - March 2025

Cards Message Values

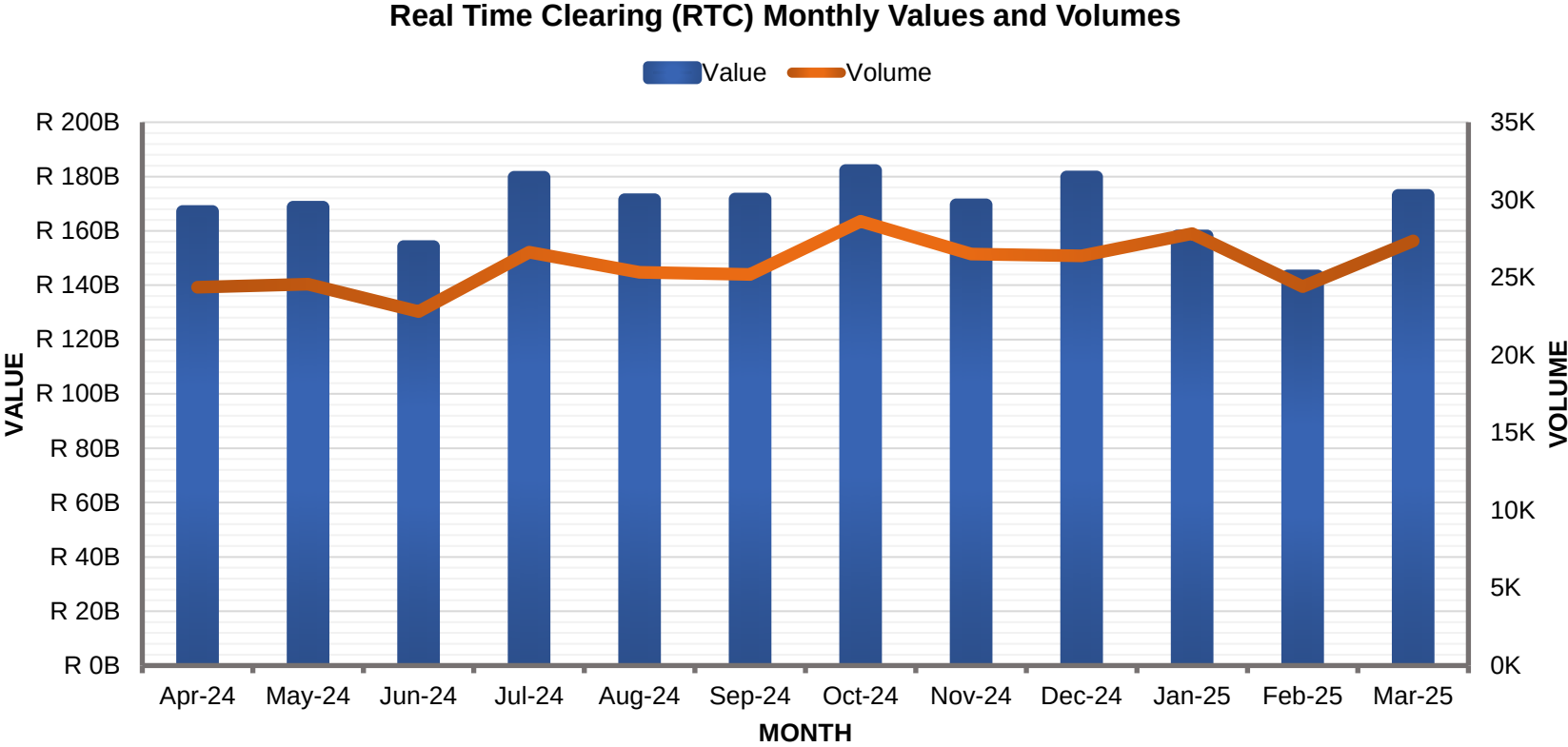


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Apr-24	R 53,940,808,243.42	R 3,077,690,775.81	R 40,587,995,204.60
May-24	R 54,856,162,994.98	R 3,005,195,965.59	R 39,484,694,888.89
Jun-24	R 56,045,082,589.05	R 2,930,382,347.47	R 34,298,897,211.22
Jul-24	R 70,755,400,624.22	R 3,007,422,885.00	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 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
Total	R 816,619,218,255.41	R 33,648,483,743.08	R 389,375,061,861.95
Average	R 68,051,601,521.28	R 2,804,040,311.92	R 32,447,921,821.83

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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 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
Total	R 775,935,608,753.59	R 8,748,017,294.90	R 3,320,617,030.99	R 21,457,979,296.88
Average	R 64,661,300,729.47	R 729,001,441.24	R 276,718,085.92	R 1,788,164,941.41



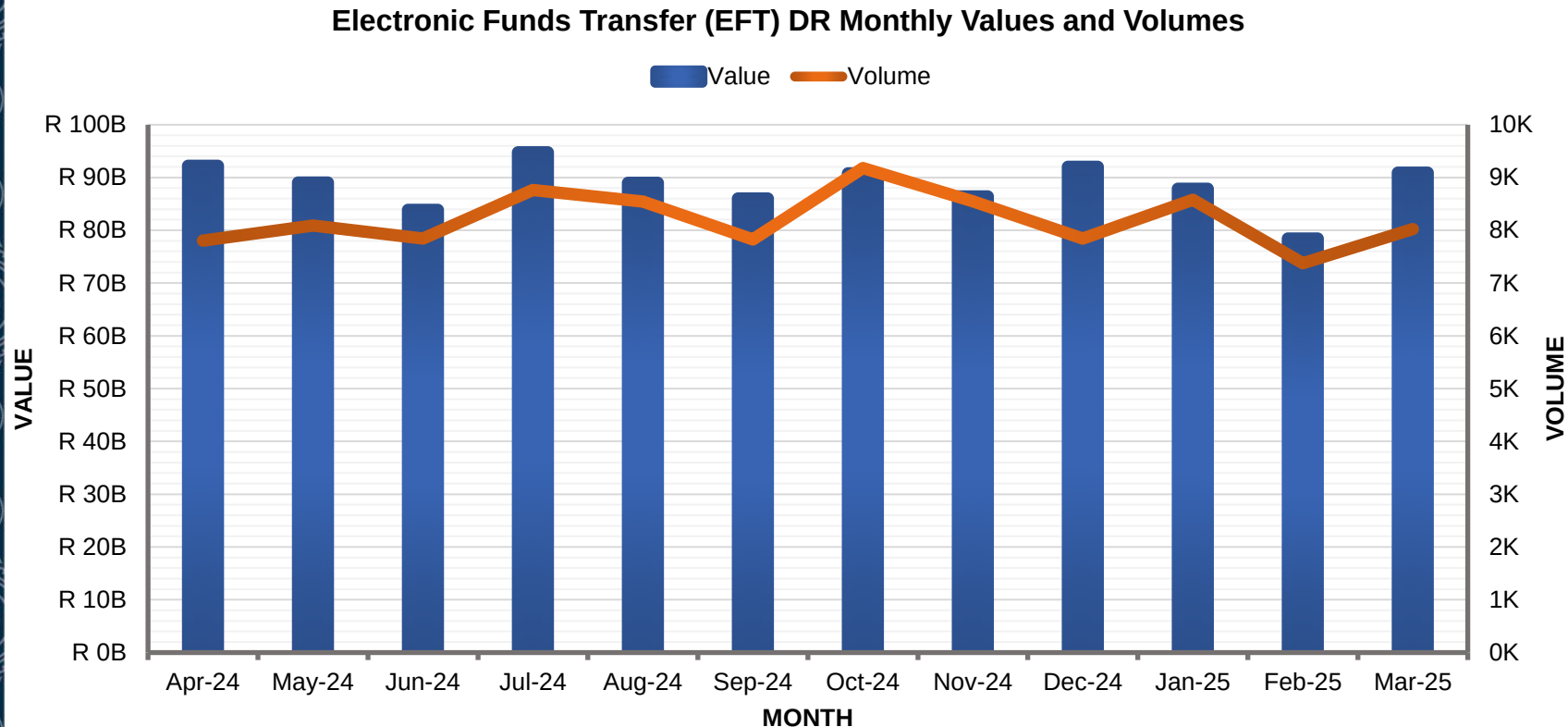
Real Time Clearing (RTC) Monthly Values and Volumes from April 2024 - March 2025



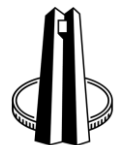
RTC Monthly Value and Volumes		
Month	Value	Volume
Apr-24	R 167,135,558,398.02	24,365
May-24	R 168,713,213,279.51	24,562
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Nov-24	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 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Total	R 2,019,245,124,889.53	309,987
Average	R 168,270,427,074.13	25,832



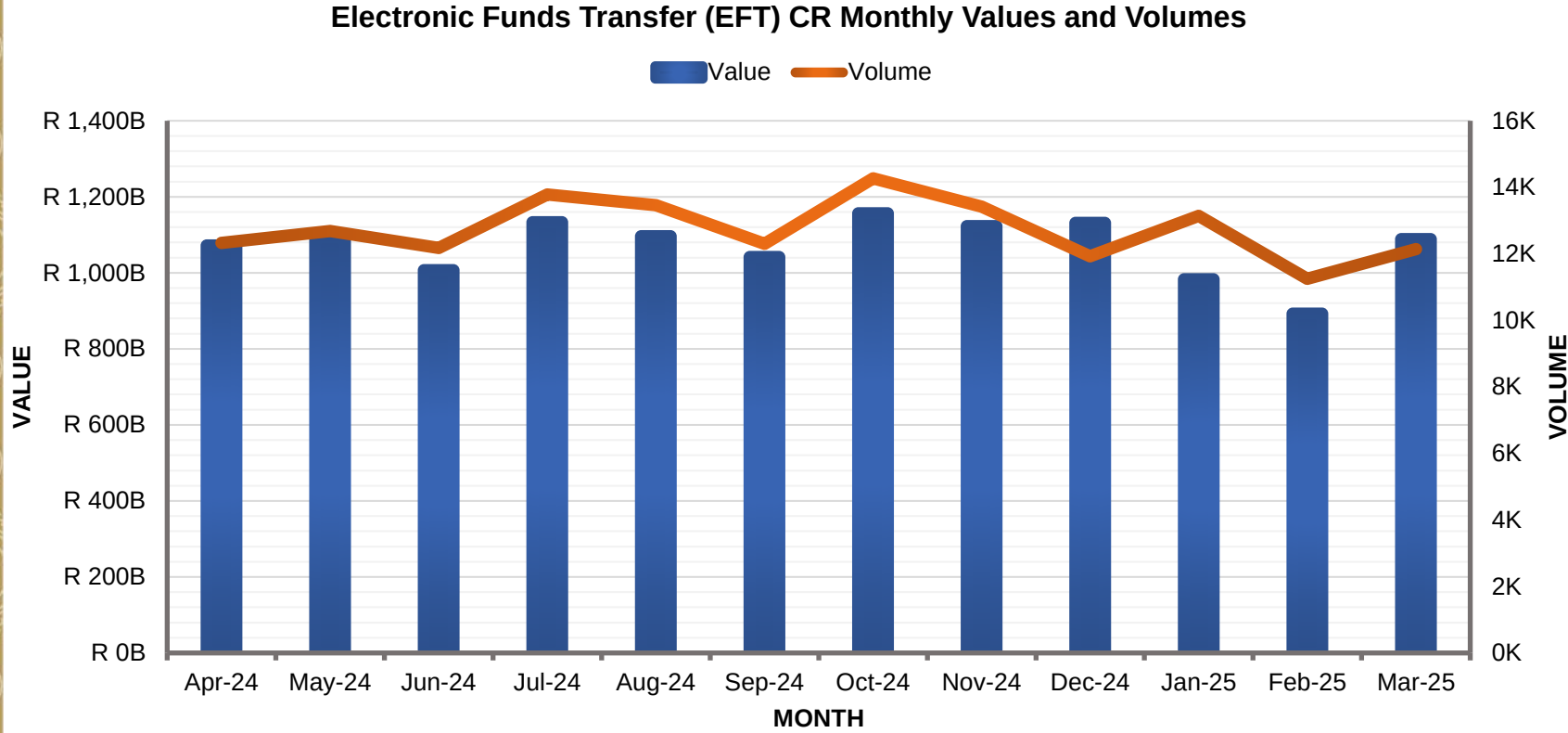
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from April 2024 - March 2025



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Total	R 1,061,367,094,867.31	98,426
Average	R 88,447,257,905.61	8,202



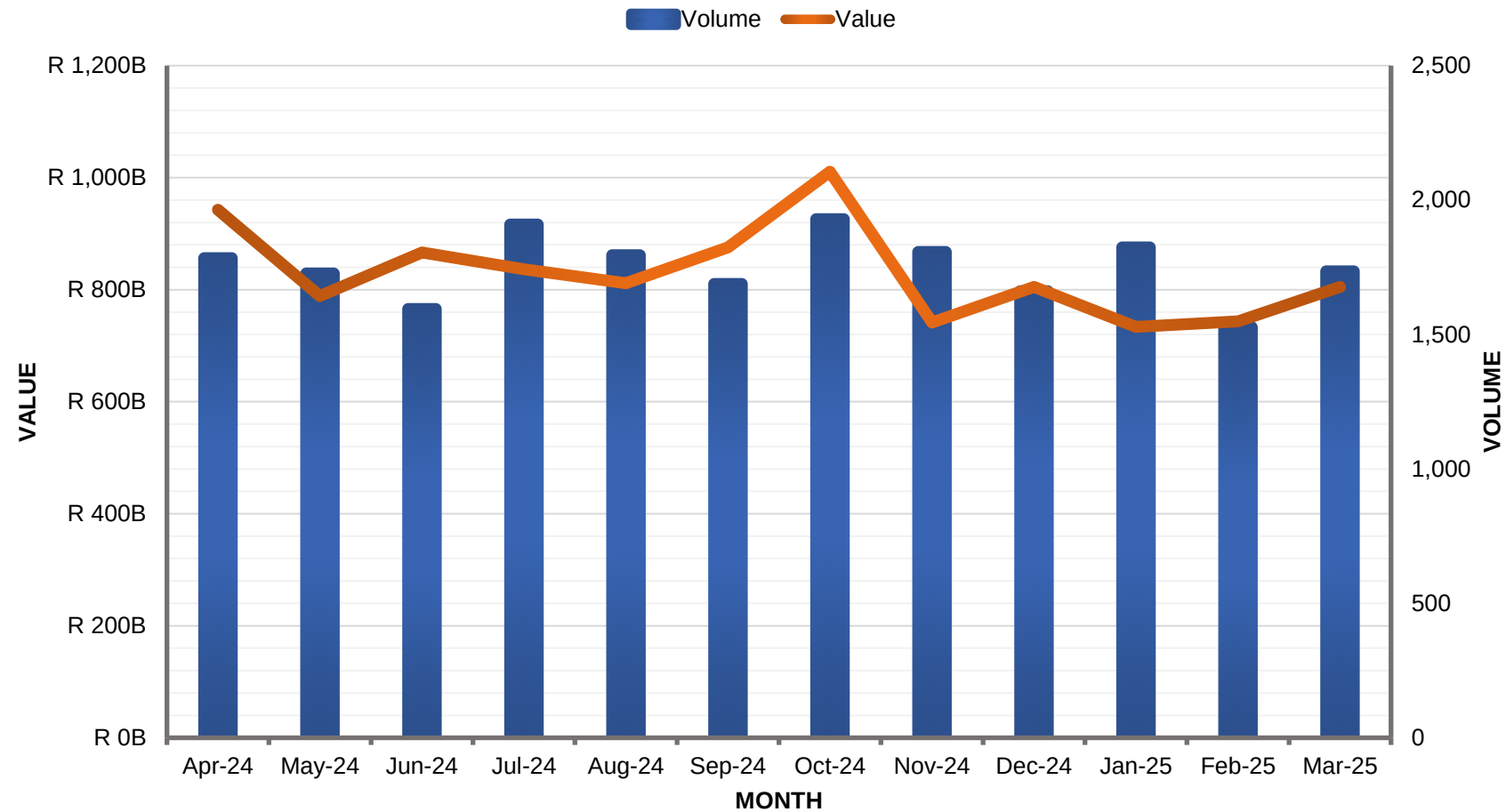
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from April 2024 - March 2025



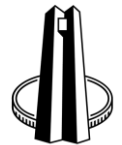
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Apr-24	R 1,071,823,085,402.57	12,326
May-24	R 1,092,991,959,256.17	12,681
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	12,298
Oct-24	R 1,156,460,284,869.34	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 892,404,144,993.86	11,250
Mar-25	R 1,088,513,010,063.68	12,143
Total	R 12,816,413,926,690.20	152,878
Average	R 1,068,034,493,890.85	12,740

CLS Settlement Values and Volumes from April 2024 - March 2025

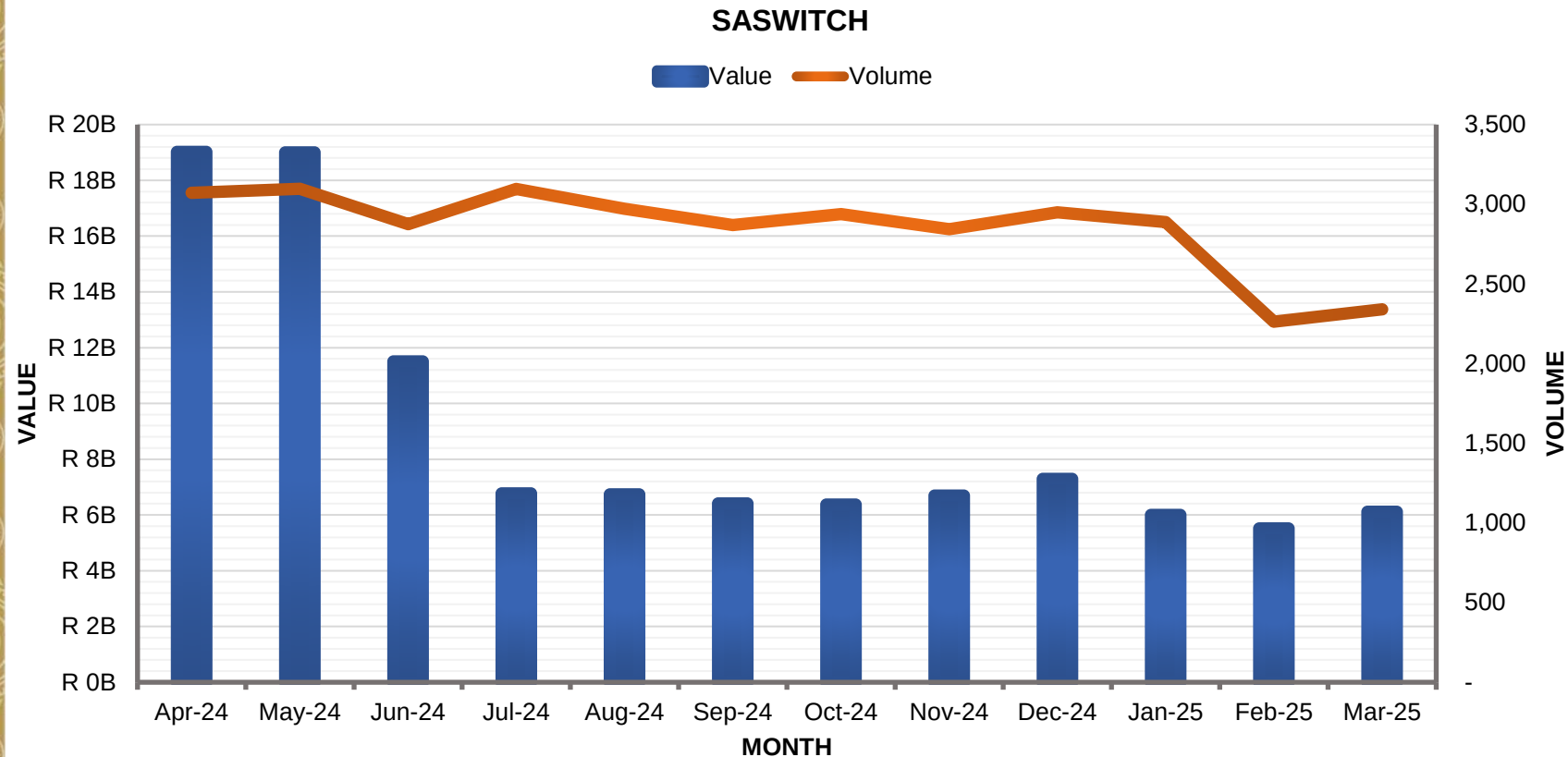
CLS Settlement - Monthly Values and Volumes



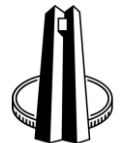
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Apr-24	R 942,878,248,440.00	1,784
May-24	R 788,929,315,503.46	1,727
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Oct-24	R 1,010,562,229,060.86	1,929
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 743,277,335,378.42	1,527
Mar-25	R 804,855,442,296.60	1,735
Total	R 9,960,754,803,305.04	20,981
Average	R 830,062,900,275.42	1,748



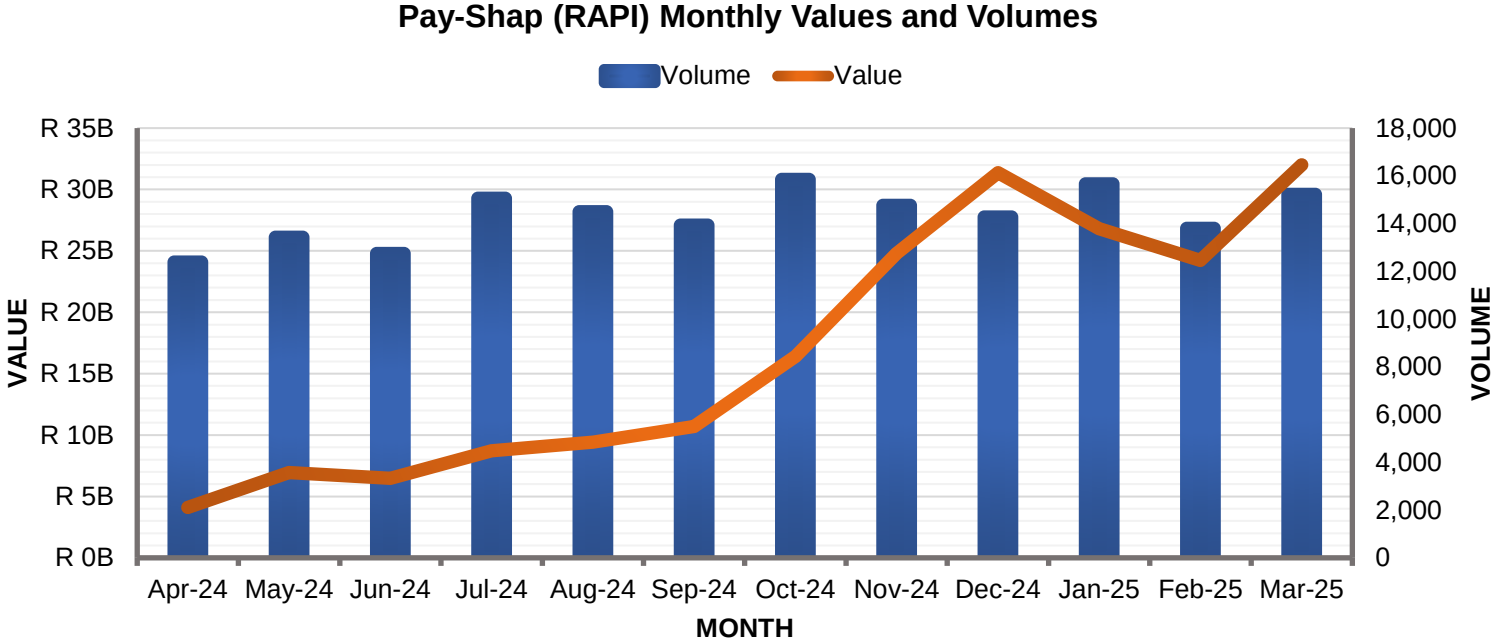
SASWITCH Values and Volumes from April 2024 - March 2025



SASWITCH Monthly Values		
Month	Value	Volume
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 5,516,491,922.49	2,263
Mar-25	R 6,113,829,135.18	2,340
Total	R 107,444,031,599.29	34,203
Average	R 8,953,669,299.94	2,850



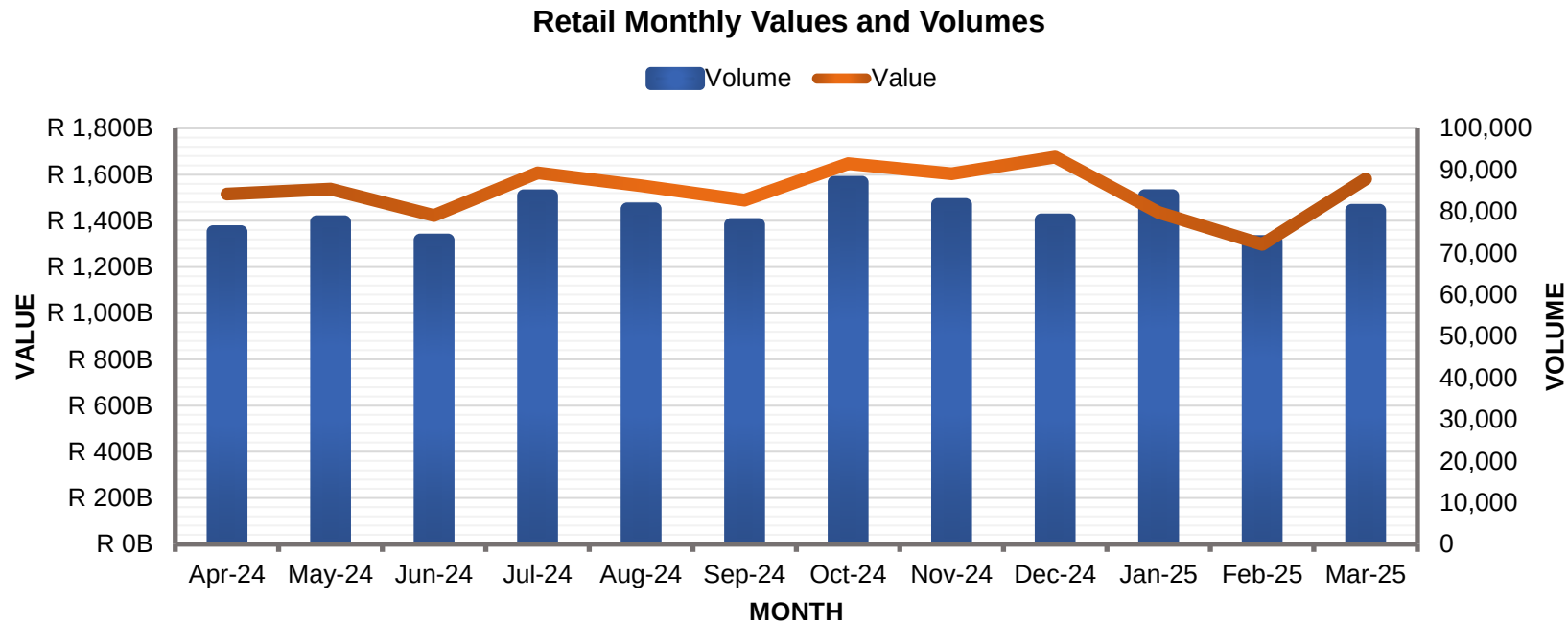
Pay-Shap (RAPI) Values and Volumes from April 2024 - March 2025



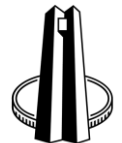
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Apr-24	R 4,105,648,735.79	12,387
May-24	R 6,941,011,419.40	13,427
Jun-24	R 6,475,602,561.03	12,747
Jul-24	R 8,708,362,778.46	15,062
Aug-24	R 9,414,122,633.82	14,496
Sep-24	R 10,709,503,287.93	13,935
Oct-24	R 16,412,419,318.56	15,850
Nov-24	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 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Total	R 201,953,899,440.27	171,629
Average	R 16,829,491,620.02	14,302



Retail Values and Volumes from April 2024 - March 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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 1,297,929,451,262.39	72,802
Mar-25	R 1,580,431,806,532.18	80,304
Total	R 18,365,584,272,281.40	950,881
Average	R 1,530,465,356,023.45	79,240



Summarised Volumes and Values Totals for March 2025

Summarised totals		
Receiver	Volume	Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,226	R 355,960,709,265.92
Payment Dematerialised MM Instrument (MPDEM)	3,816	R 144,009,323,797.73
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,735	R 804,855,442,296.60
Payment any Money Market Product (MPMMI)	243	R 37,257,849,368.96
Settlement of Derivative Margin Calls (OSDMC)	63	R 12,613,038,150.10





THANK YOU



SOUTH AFRICAN RESERVE BANK