



Settlement Statistics and Indicators

May 2025



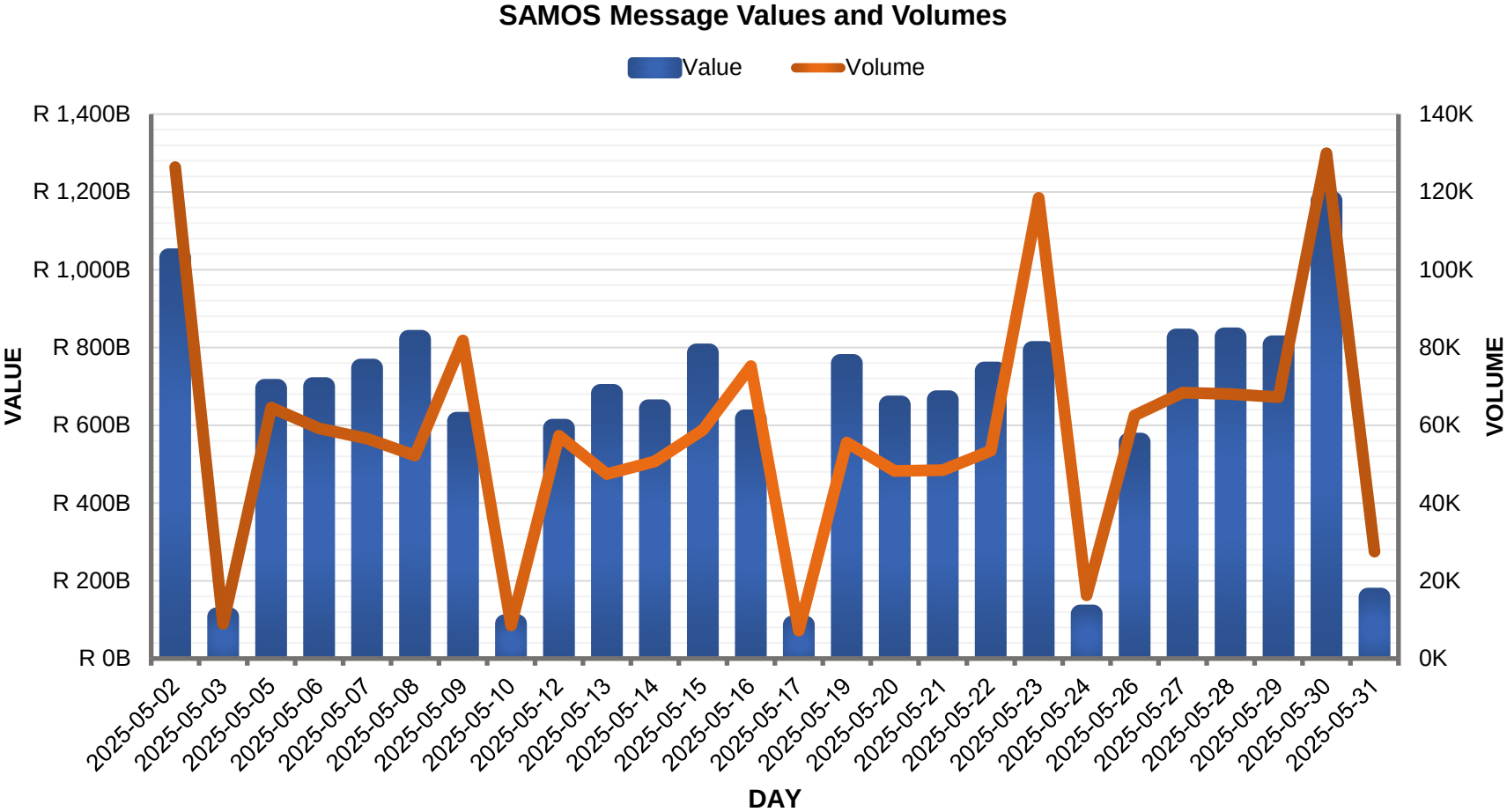
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for May 2025

- ✓ In May 2025, SAMOS processed **1,518,700** transactions to the value of **ZAR 16,278,889,641,809.70**
- ✓ Peak volume was **129,938** and peak value was **ZAR 1,177,612,317,510.75** on the 30th of May 2025.
- ✓ An average number of transactions processed per day was **58,412** representing an average value of **ZAR 626,111,140,069.60**
- ✓ 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.



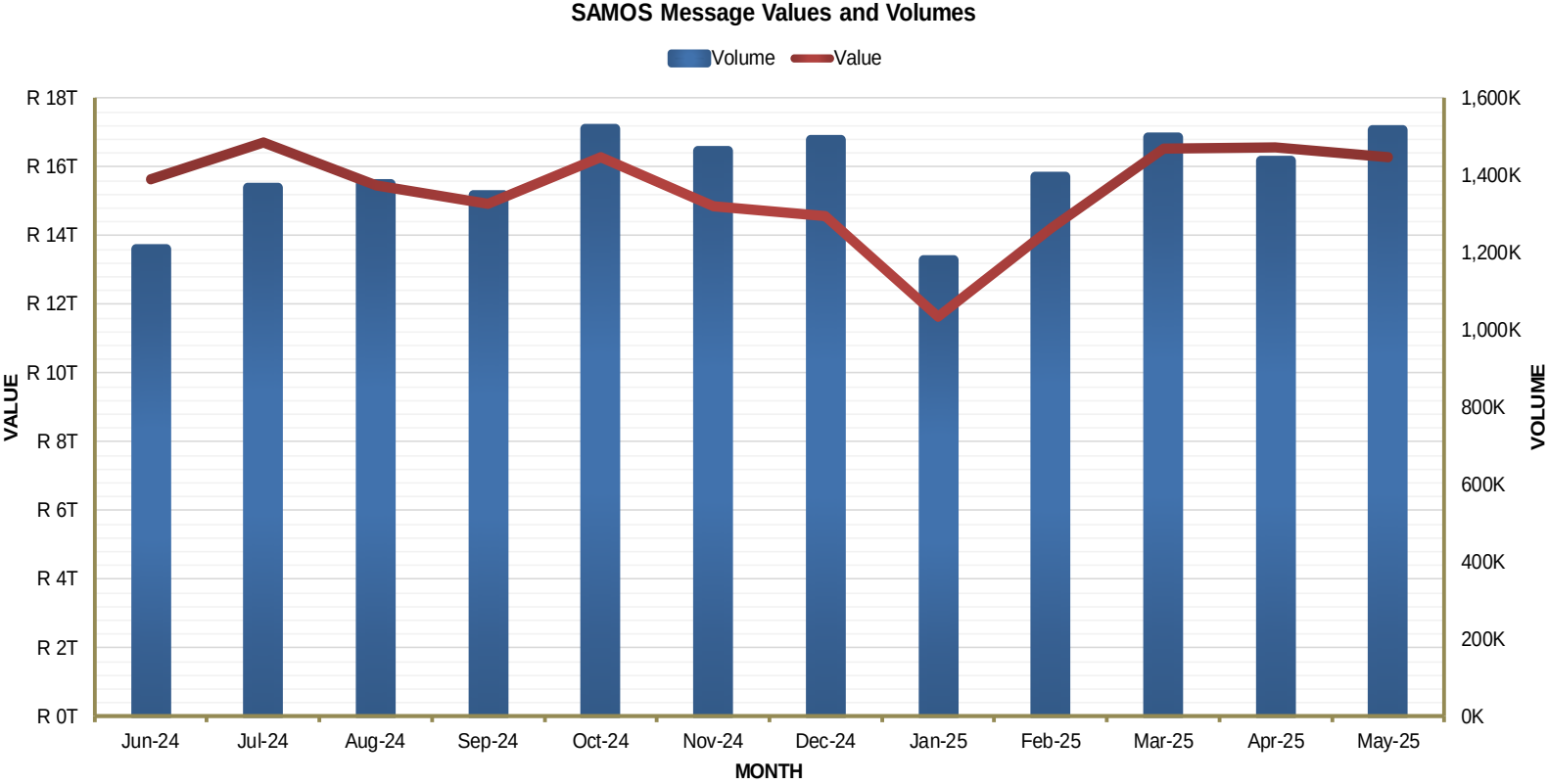
Daily Message Values and Volumes for May 2025



Daily Values and Volumes per month		
Date	Value	Volume
2025-05-02	R 1,030,739,257,383.98	126,353
2025-05-03	R 107,347,585,328.07	8,926
2025-05-05	R 694,834,363,063.46	64,529
2025-05-06	R 699,391,149,419.28	59,196
2025-05-07	R 746,978,852,921.37	56,531
2025-05-08	R 820,955,132,774.82	52,185
2025-05-09	R 610,263,732,116.48	81,758
2025-05-10	R 89,534,867,897.07	8,508
2025-05-12	R 592,328,603,258.60	57,279
2025-05-13	R 681,940,742,933.96	47,418
2025-05-14	R 642,379,159,426.02	50,677
2025-05-15	R 785,915,757,494.87	58,827
2025-05-16	R 616,408,192,796.18	75,213
2025-05-17	R 86,401,492,715.87	7,205
2025-05-19	R 758,905,091,158.89	55,588
2025-05-20	R 652,172,807,078.77	48,218
2025-05-21	R 665,534,883,106.71	48,440
2025-05-22	R 739,433,771,252.13	53,484
2025-05-23	R 792,284,938,085.49	118,494
2025-05-24	R 114,510,037,213.49	16,261
2025-05-26	R 556,617,139,291.82	62,522
2025-05-27	R 824,318,793,133.89	68,416
2025-05-28	R 827,259,714,968.23	68,033
2025-05-29	R 806,777,898,788.86	67,222
2025-05-30	R 1,177,612,317,510.75	129,938
2025-05-31	R 158,043,360,690.65	27,479
Total	R 16,278,889,641,809.70	1,518,700
Average	R 626,111,140,069.60	58,412

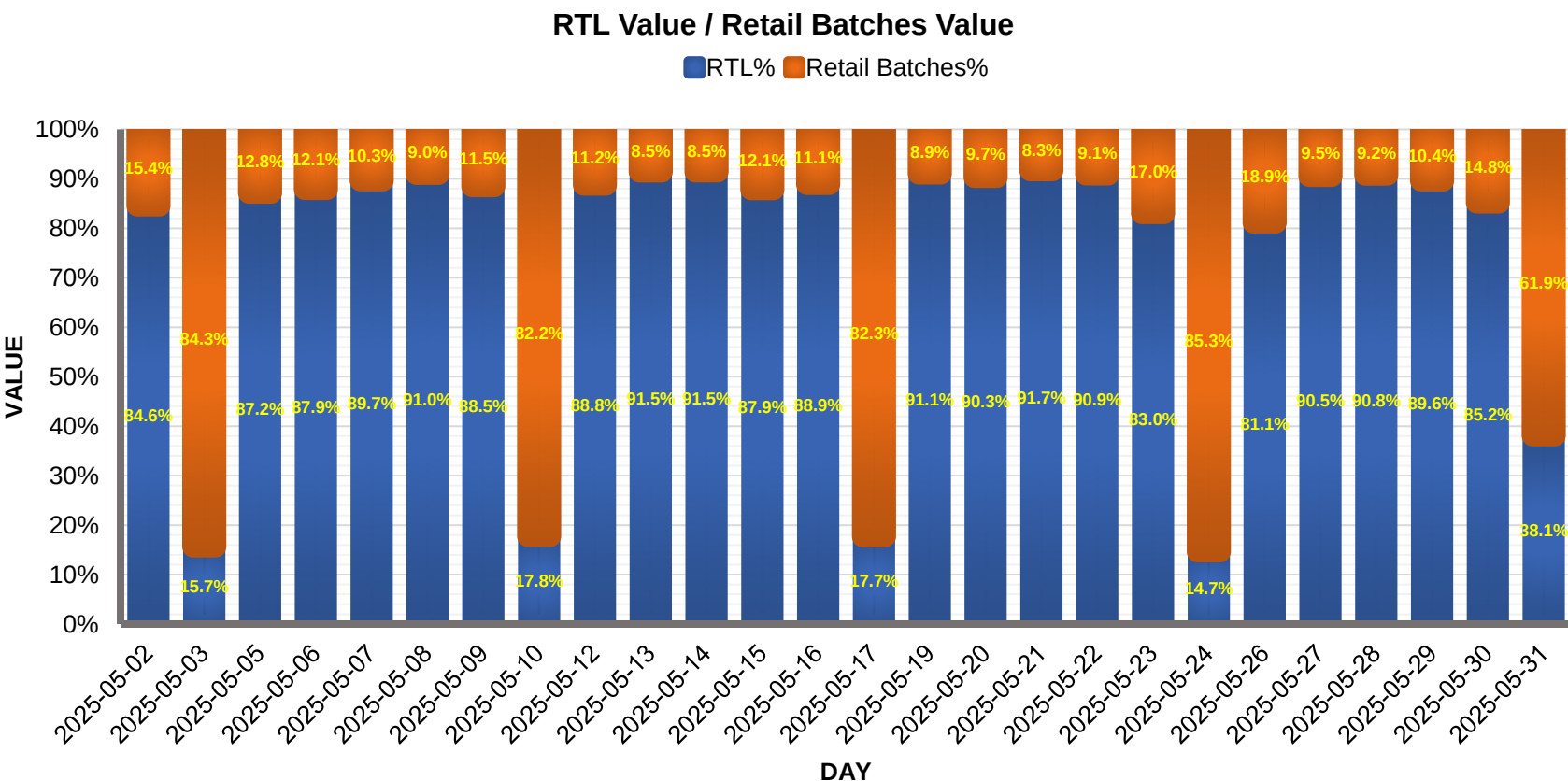


Total Monthly Message Values and Volumes from June 2024 - May 2025



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Apr-25	R 16,569,505,856,681.50	1,438,748
May-25	R 16,278,889,641,809.70	1,518,700
Total	R 183,678,803,697,272.00	16,810,681
Average	R 15,306,566,974,772.70	1,400,890

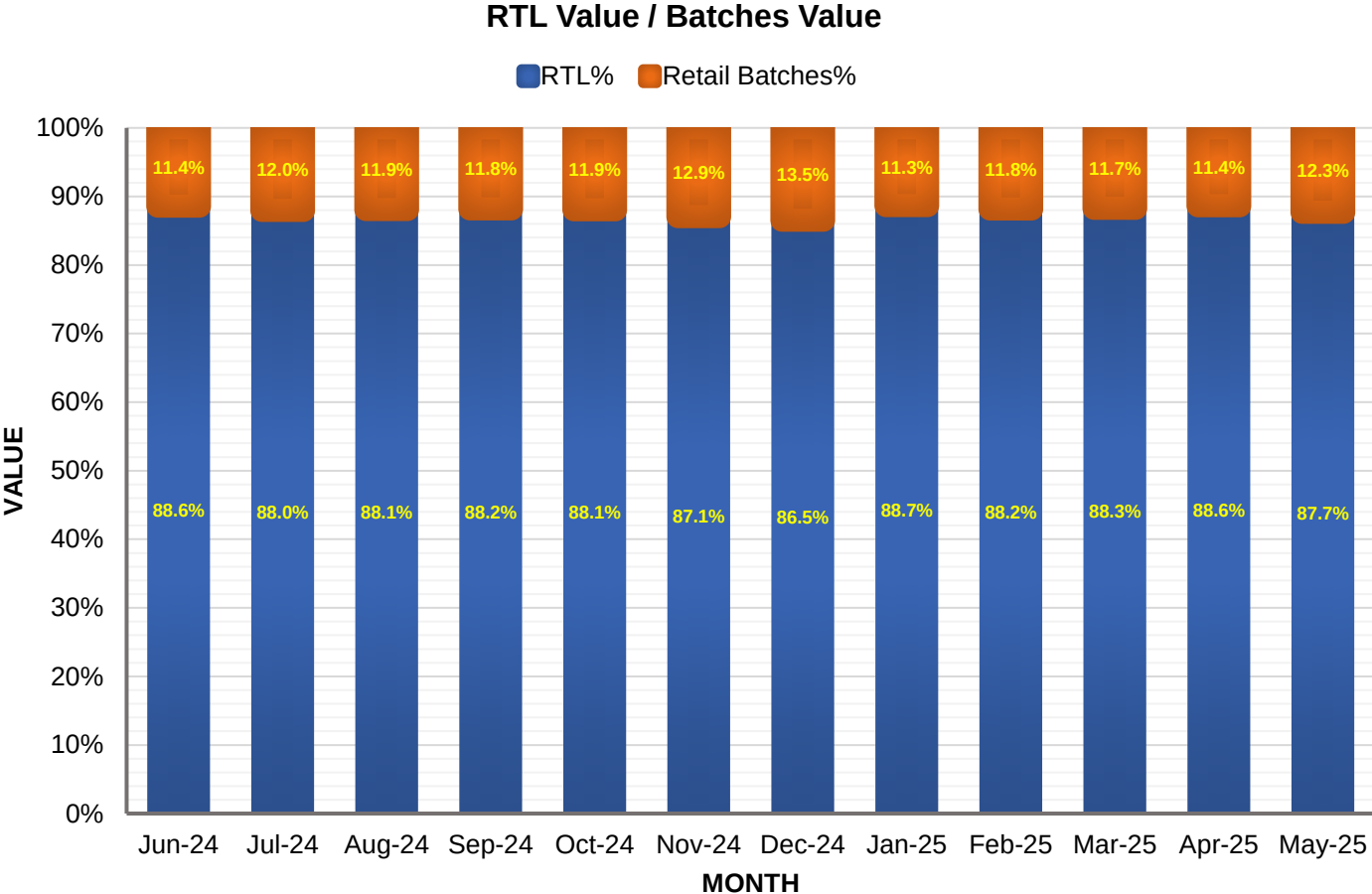
RTL/Retail Batches Message Values for May 2025



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-05-02	R 740,140,596,911.62	R 134,919,436,695.41
2025-05-03	R 4,544,785,076.29	R 24,478,613,141.32
2025-05-05	R 488,472,152,656.98	R 71,910,213,086.55
2025-05-06	R 500,528,910,241.17	R 68,783,300,196.52
2025-05-07	R 540,906,643,942.39	R 62,326,318,824.93
2025-05-08	R 609,985,594,311.91	R 60,513,806,165.26
2025-05-09	R 444,556,746,297.53	R 57,804,229,674.43
2025-05-10	R 3,450,758,039.47	R 15,948,169,038.08
2025-05-12	R 420,862,436,619.36	R 53,105,143,231.80
2025-05-13	R 476,680,806,975.18	R 44,539,698,260.57
2025-05-14	R 486,911,243,340.55	R 45,425,842,655.81
2025-05-15	R 573,756,796,076.29	R 79,167,649,487.78
2025-05-16	R 445,506,131,177.59	R 55,533,488,189.72
2025-05-17	R 3,066,547,785.20	R 14,238,164,340.88
2025-05-19	R 540,279,582,929.10	R 53,091,887,548.52
2025-05-20	R 488,859,096,685.29	R 52,231,254,699.96
2025-05-21	R 499,699,799,491.01	R 45,167,538,451.67
2025-05-22	R 562,588,450,354.06	R 56,602,723,551.64
2025-05-23	R 528,344,829,948.72	R 107,865,604,228.40
2025-05-24	R 4,966,078,320.45	R 28,918,783,885.14
2025-05-26	R 346,337,588,381.10	R 80,469,012,736.32
2025-05-27	R 627,303,353,963.58	R 65,480,893,756.11
2025-05-28	R 628,724,162,640.15	R 63,621,793,233.92
2025-05-29	R 619,285,468,574.22	R 71,546,938,344.71
2025-05-30	R 845,767,952,602.66	R 147,065,658,557.48
2025-05-31	R 28,893,026,918.34	R 46,879,633,497.79
Total	R 11,460,419,540,260.20	R 1,607,635,795,480.72
Average	R 440,785,366,933.09	R 61,832,145,980.03

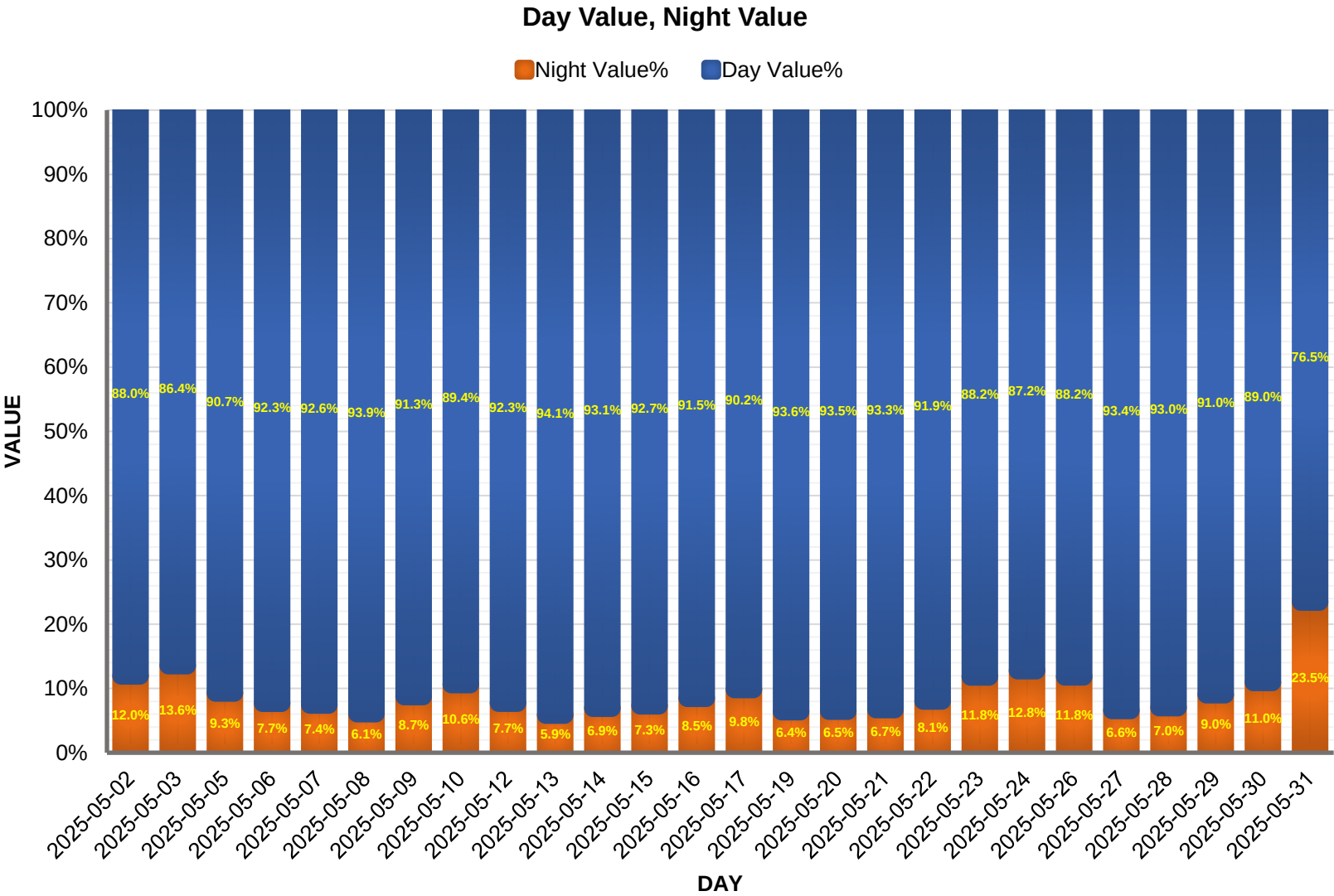


RTL /Retail Batches Message Values for 12 Months (June 2024 - May 2025)



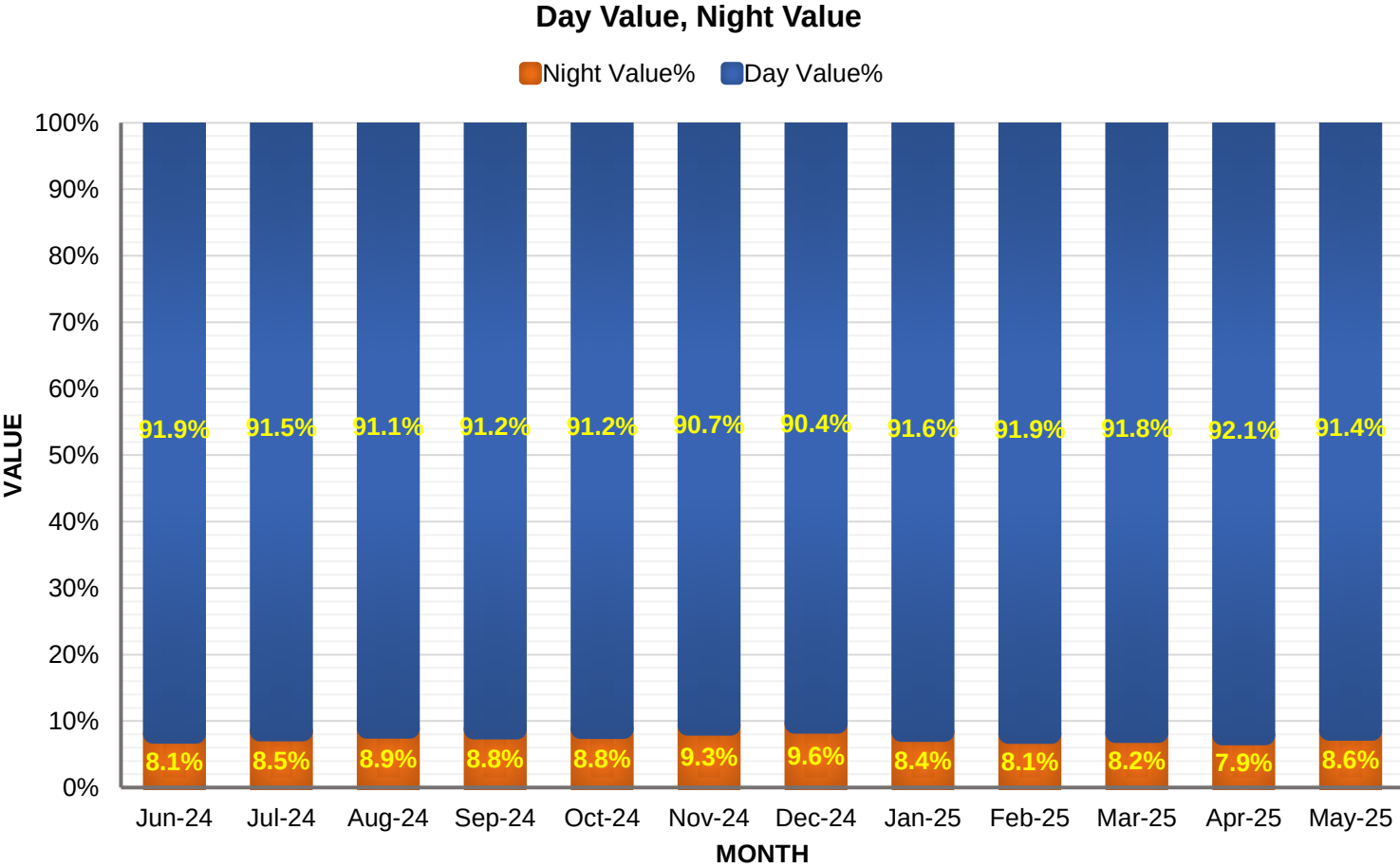
RTL /Batches Message Values		
Month	RTL	Retail Batches
Jun-24	R 11,053,917,668,186.90	R 1,423,048,609,946.55
Jul-24	R 11,755,727,803,782.20	R 1,607,286,019,271.87
Aug-24	R 11,486,632,254,020.90	R 1,551,854,660,636.81
Sep-24	R 11,120,976,855,335.70	R 1,489,291,837,213.53
Oct-24	R 12,153,538,577,298.60	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
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
Total	R 136,544,548,781,697.00	R 18,607,875,715,319.50
Average	R 11,378,712,398,474.70	R 1,550,656,309,609.96

Day and Night Settlement Values for May 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-05-02	R 123,305,742,073.84	R 907,433,515,310.14
2025-05-03	R 14,560,522,412.38	R 92,787,062,915.69
2025-05-05	R 64,676,162,015.02	R 630,158,201,048.44
2025-05-06	R 53,930,050,051.96	R 645,461,099,367.32
2025-05-07	R 55,546,638,582.38	R 691,432,214,338.99
2025-05-08	R 49,988,675,673.15	R 770,966,457,101.67
2025-05-09	R 53,396,454,786.36	R 556,867,277,330.12
2025-05-10	R 9,502,681,661.55	R 80,032,186,235.52
2025-05-12	R 45,770,387,803.45	R 546,558,215,455.15
2025-05-13	R 40,015,519,630.42	R 641,925,223,303.54
2025-05-14	R 44,575,769,404.09	R 597,803,390,021.93
2025-05-15	R 57,456,331,788.50	R 728,459,425,706.37
2025-05-16	R 52,305,277,099.53	R 564,102,915,696.65
2025-05-17	R 8,508,796,274.01	R 77,892,696,441.86
2025-05-19	R 48,569,575,064.73	R 710,335,516,094.16
2025-05-20	R 42,254,786,844.23	R 609,918,020,234.54
2025-05-21	R 44,786,160,595.33	R 620,748,722,511.38
2025-05-22	R 59,614,351,551.04	R 679,819,419,701.09
2025-05-23	R 93,564,950,915.79	R 698,719,987,169.70
2025-05-24	R 14,636,047,897.04	R 99,873,989,316.45
2025-05-26	R 65,781,759,764.49	R 490,835,379,527.33
2025-05-27	R 54,329,358,021.58	R 769,989,435,112.31
2025-05-28	R 58,168,968,893.55	R 769,090,746,074.68
2025-05-29	R 72,957,192,571.35	R 733,820,706,217.51
2025-05-30	R 129,023,606,251.50	R 1,048,588,711,259.25
2025-05-31	R 37,074,461,804.27	R 120,968,898,886.38
Total	R 1,394,300,229,431.54	R 14,884,589,412,378.20
Average	R 53,626,931,901.21	R 572,484,208,168.39

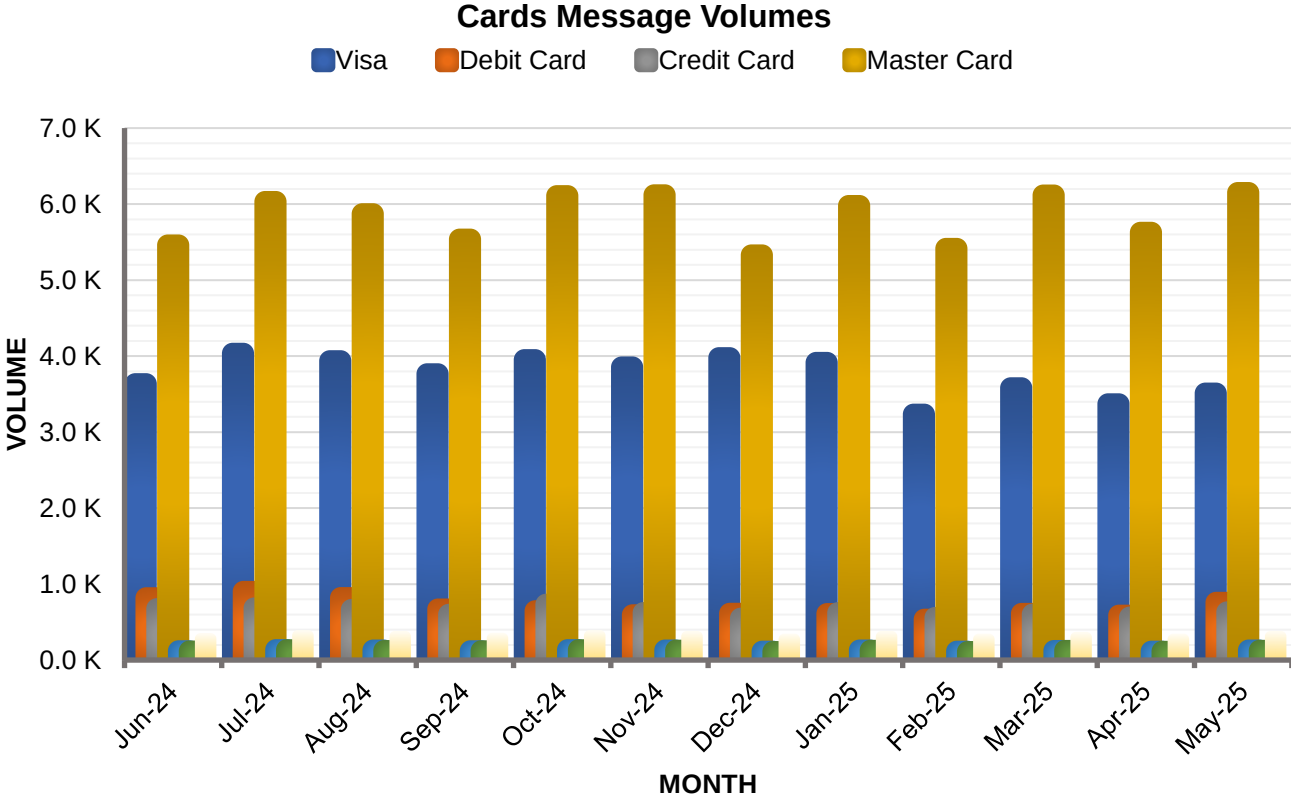
Day and Night Settlement Values for 12 Months (June 2024 - May 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
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
Total	R 16,040,755,355,678.00	R 170,801,041,929,689.00
Average	R 1,336,729,612,973.17	R 14,233,420,160,807.50

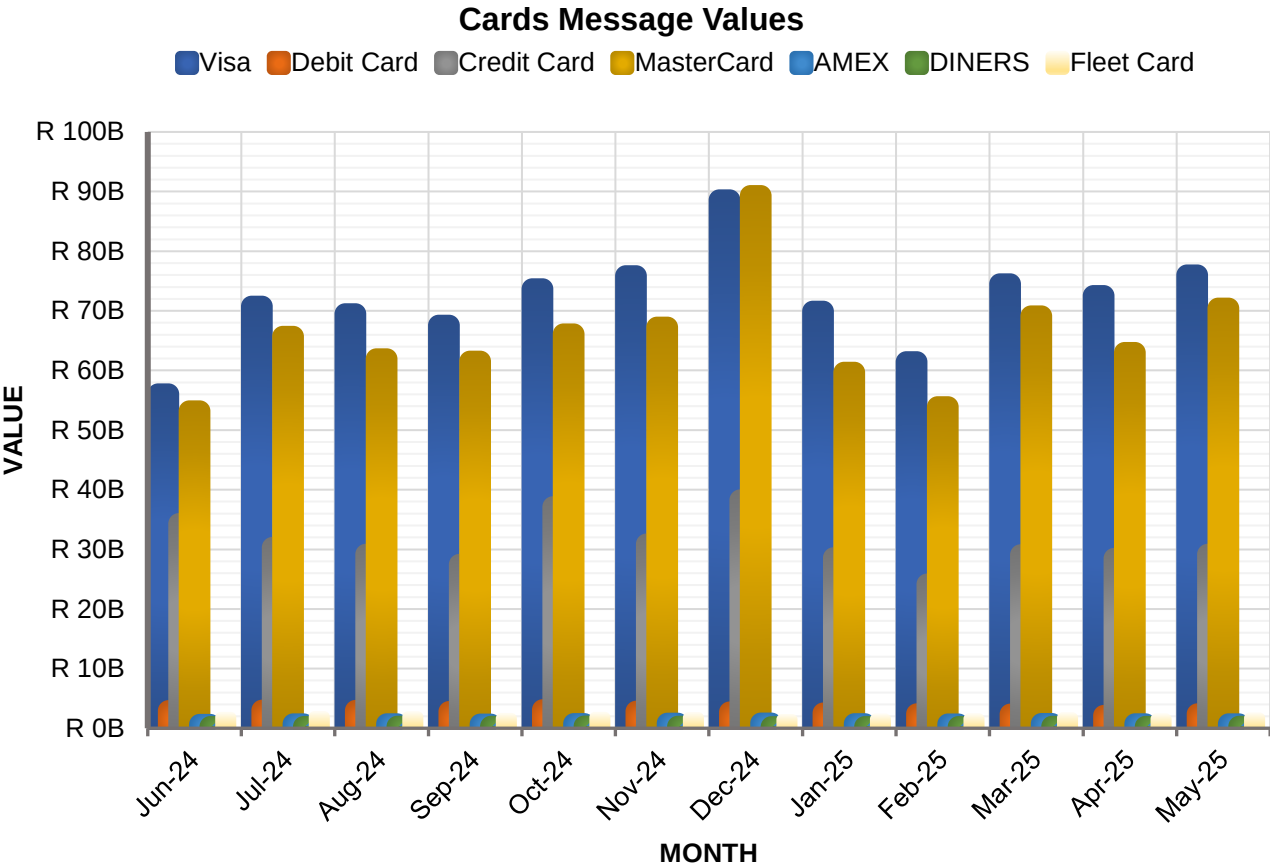


Cards Message Volumes from June 2024 - May 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
Apr-25	3370	589	564	5627	115	113	276
May-25	3511	758	632	6150	130	126	312
Total	44766	8170	7508	69746	1499	1466	3595
Average	3731	681	626	5812	125	122	300

Cards Message Values from June 2024 - May 2025

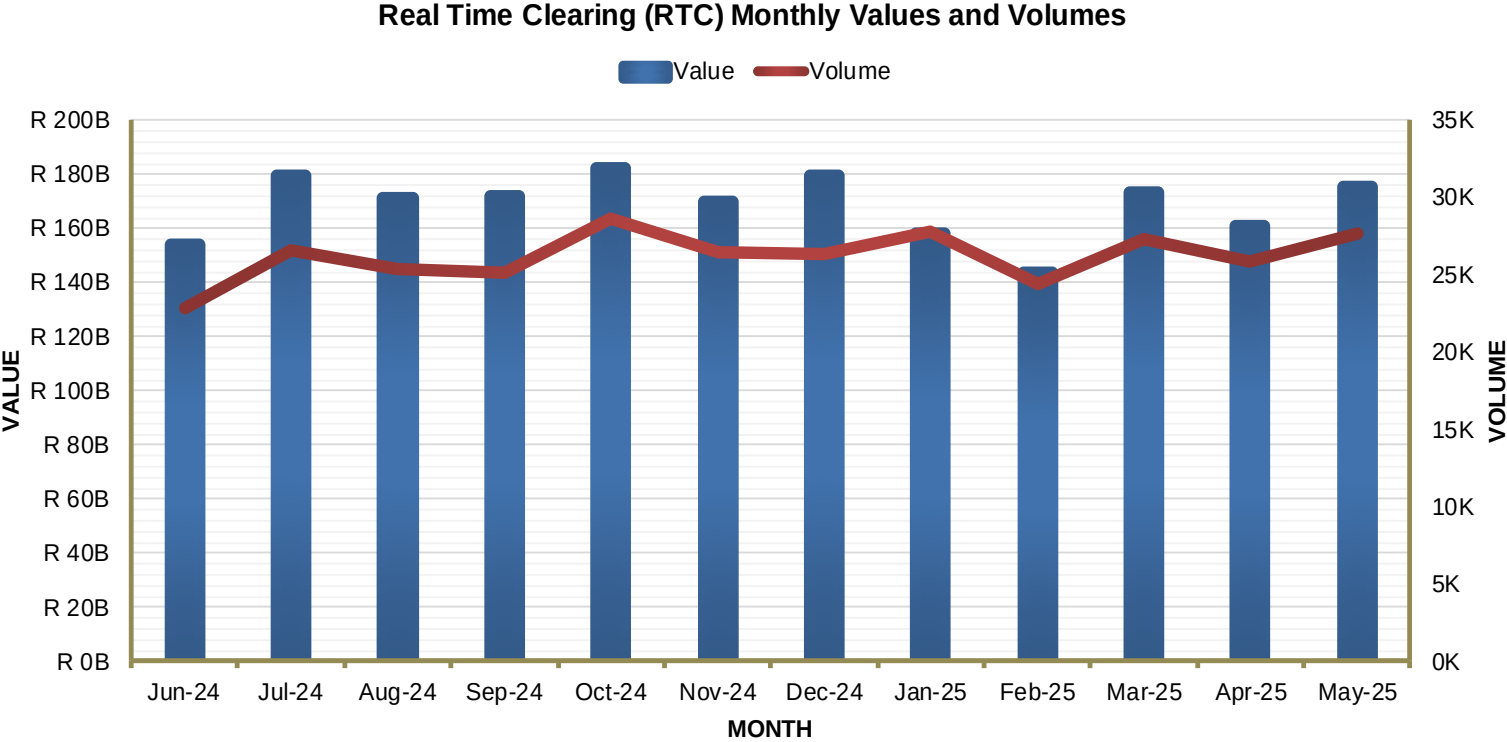


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jun-24	R 56,045,082,589.05	R 2,930,382,347.47	R 34,298,897,211.22
Jul-24	R 70,755,400,624.22	R 3,007,422,885.00	R 30,299,824,499.24
Aug-24	R 69,484,464,150.45	R 2,965,139,680.58	R 29,161,373,699.32
Sep-24	R 67,562,646,879.62	R 2,778,622,328.41	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
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
Total	R 856,344,311,613.68	R 32,083,526,189.87	R 366,922,619,843.77
Average	R 71,362,025,967.81	R 2,673,627,182.49	R 30,576,884,986.98

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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
Total	R 781,108,451,649.48	R 8,735,975,900.75	R 3,364,792,270.77	R 20,747,823,598.96
Average	R 65,092,370,970.79	R 727,997,991.73	R 280,399,355.90	R 1,728,985,299.91

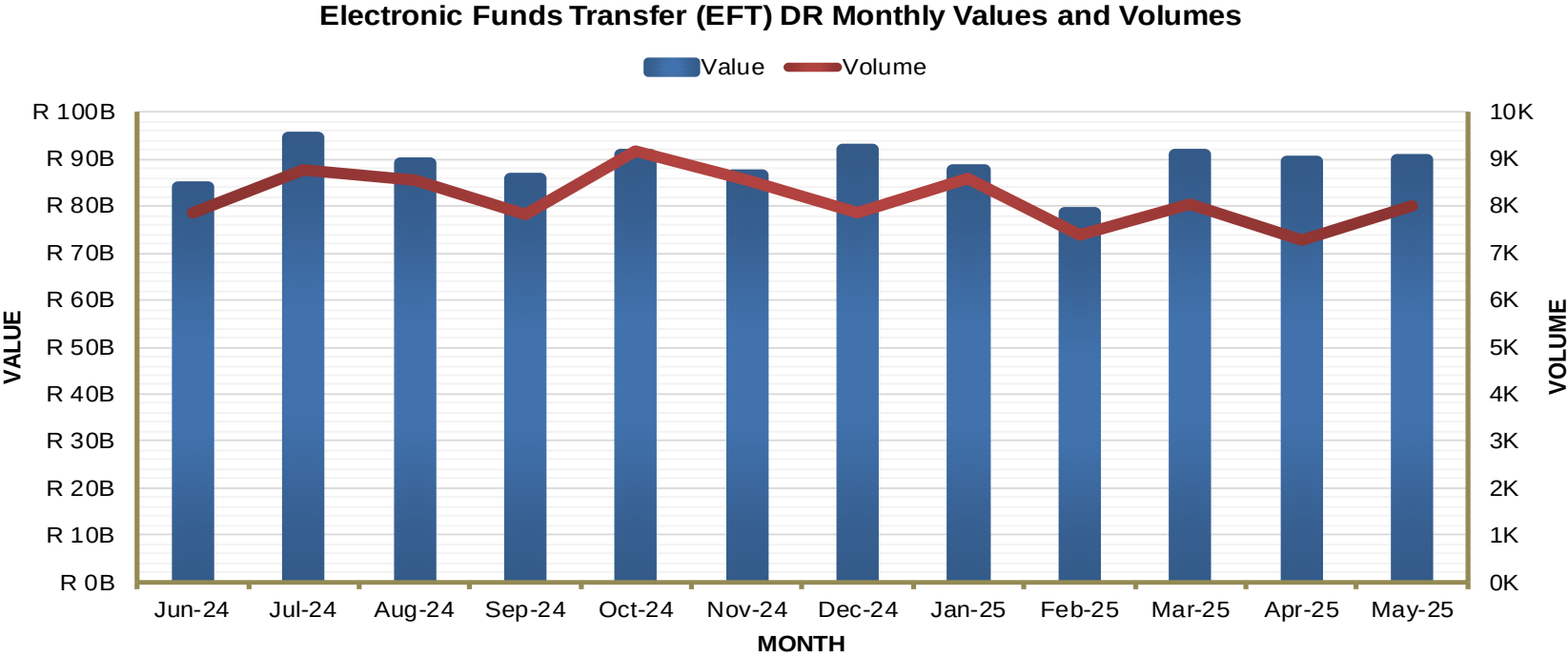


Real Time Clearing (RTC) Monthly Values and Volumes from June 2024 - May 2025



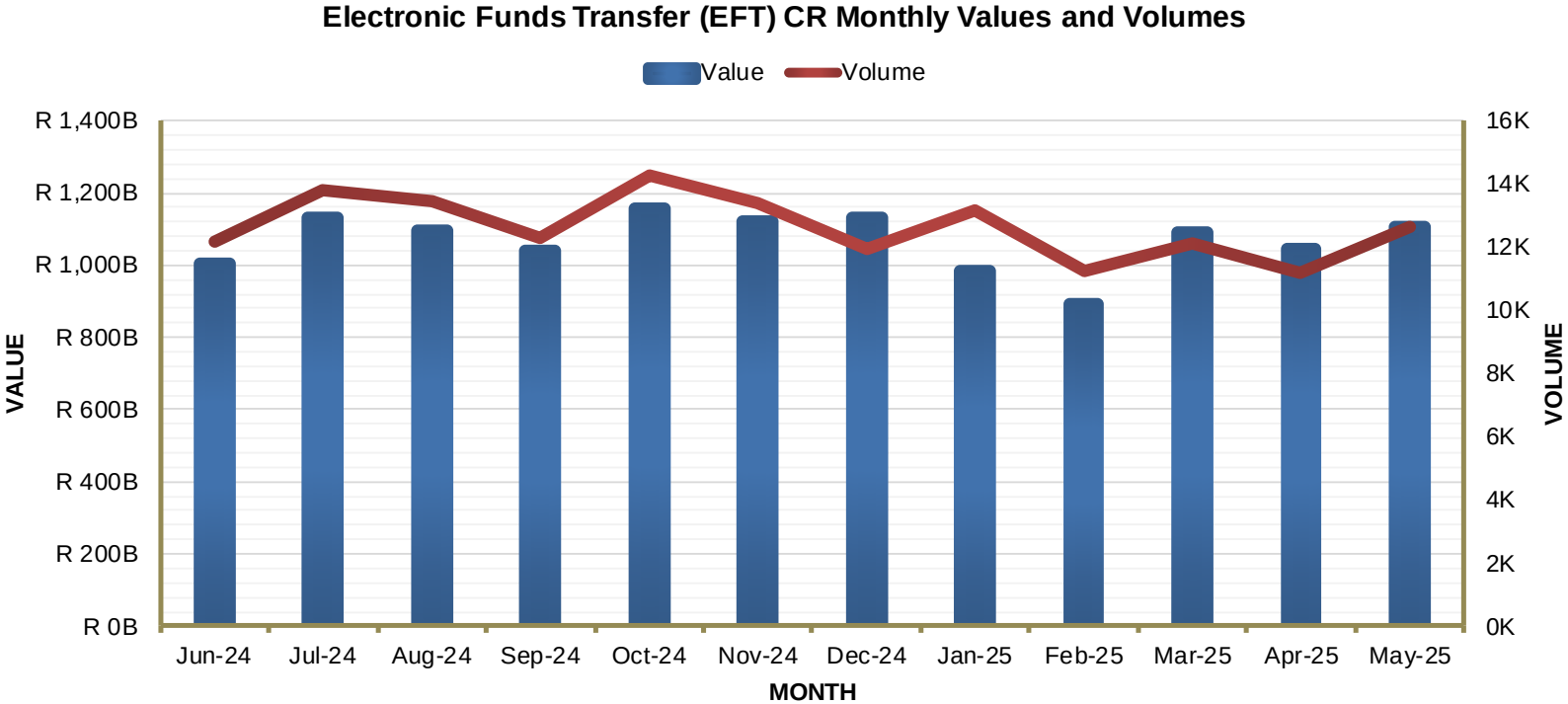
RTC Monthly Value and Volumes		
Month	Value	Volume
Jun-24	R 154,221,770,476.90	22,802
Jul-24	R 179,737,004,752.12	26,636
Aug-24	R 171,468,980,603.77	25,342
Sep-24	R 171,726,129,792.99	25,191
Oct-24	R 182,212,199,113.15	28,619
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Jan-25	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
Apr-25	R 160,958,641,466.51	25,878
May-25	R 175,369,882,593.84	27,669
Total	R 2,019,724,877,272.35	314,607
Average	R 168,310,406,439.36	26,217

Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from June 2024 - May 2025



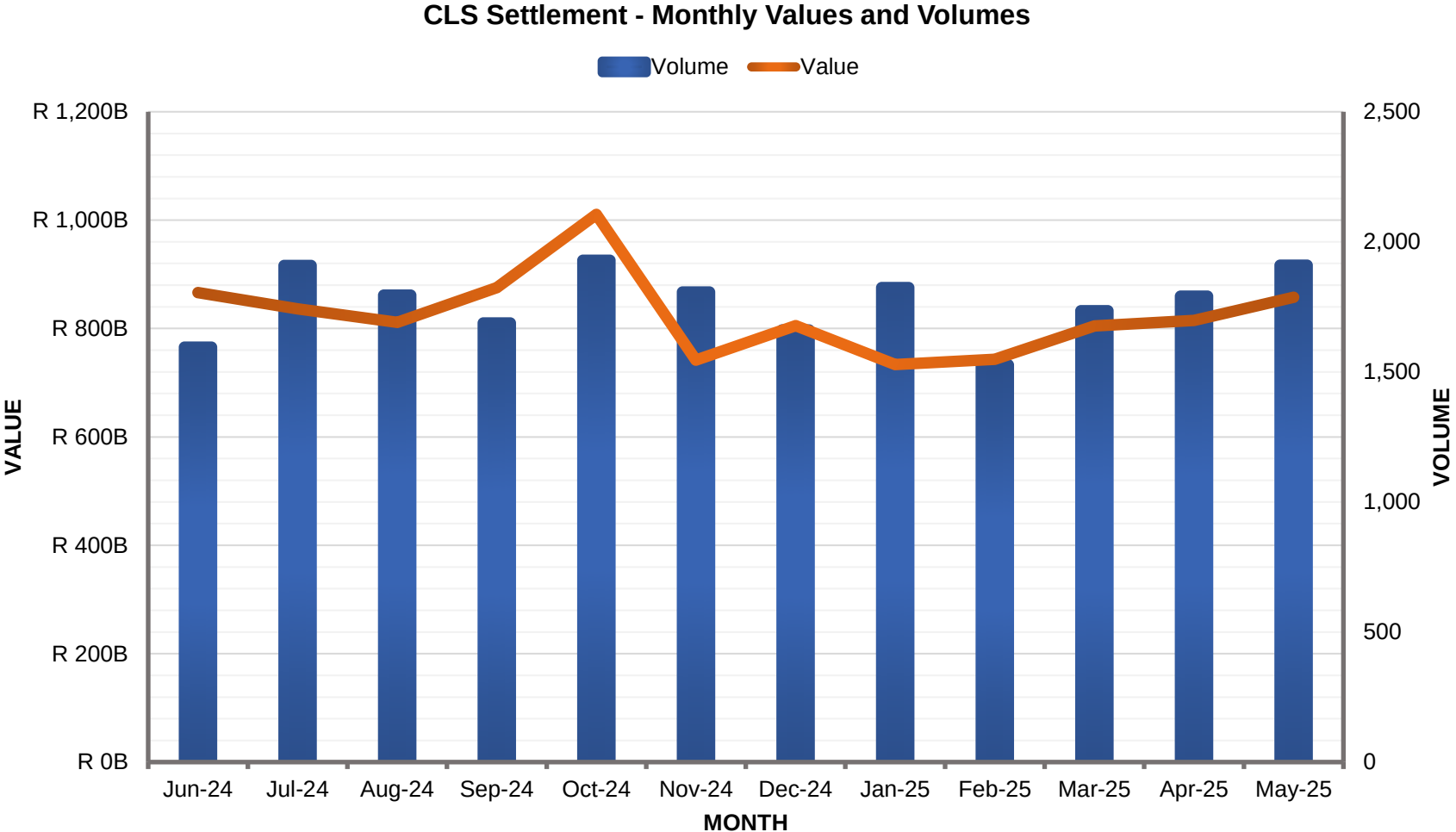
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jun-24	R 83,869,918,679.94	7,844
Jul-24	R 94,773,554,957.91	8,762
Aug-24	R 88,993,627,727.57	8,544
Sep-24	R 86,022,998,586.78	7,829
Oct-24	R 90,785,646,552.70	9,179
Nov-24	R 86,412,554,093.28	8,548
Dec-24	R 92,028,624,862.24	7,846
Jan-25	R 87,866,972,312.32	8,580
Feb-25	R 78,438,818,677.03	7,376
Mar-25	R 90,912,109,011.10	8,026
Apr-25	R 89,606,886,495.00	7,286
May-25	R 89,818,799,088.99	8,002
Total	R 1,059,530,511,044.86	97,822
Average	R 88,294,209,253.74	8,152

Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from June 2024 - May 2025



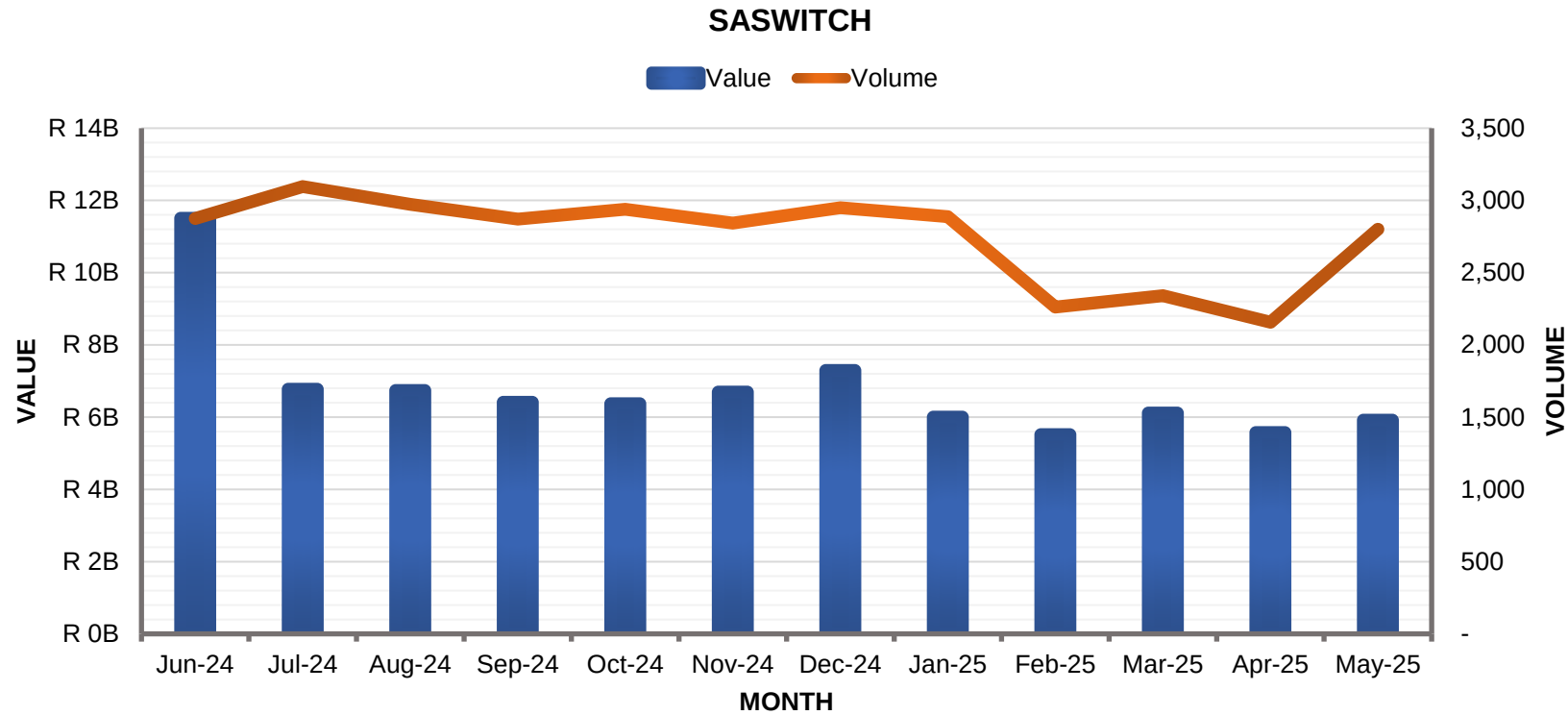
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jun-24	R 1,006,818,794,478.83	12,179
Jul-24	R 1,133,016,115,350.59	13,781
Aug-24	R 1,096,148,286,103.96	13,465
Sep-24	R 1,041,409,272,518.18	12,298
Oct-24	R 1,156,460,284,869.34	14,268
Nov-24	R 1,122,697,381,226.52	13,416
Dec-24	R 1,131,245,440,233.29	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
Apr-25	R 1,044,154,528,412.10	11,161
May-25	R 1,106,058,685,294.14	12,661
Total	R 12,801,812,095,737.70	151,693
Average	R 1,066,817,674,644.81	12,641

CLS Settlement Values and Volumes from June 2024 - May 2025

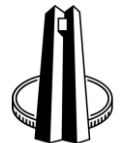


CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jun-24	R 866,340,327,500.86	1,595
Jul-24	R 836,552,280,075.58	1,909
Aug-24	R 811,409,444,731.16	1,795
Sep-24	R 875,630,234,190.62	1,688
Oct-24	R 1,010,562,229,060.86	1,929
Nov-24	R 741,545,357,483.54	1,807
Dec-24	R 805,186,597,083.46	1,661
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
Apr-25	R 814,745,129,679.84	1,791
May-25	R 857,913,169,581.08	1,910
Total	R 9,901,605,538,622.50	21,171
Average	R 825,133,794,885.21	1,764

SASWITCH Values and Volumes from June 2024 - May 2025

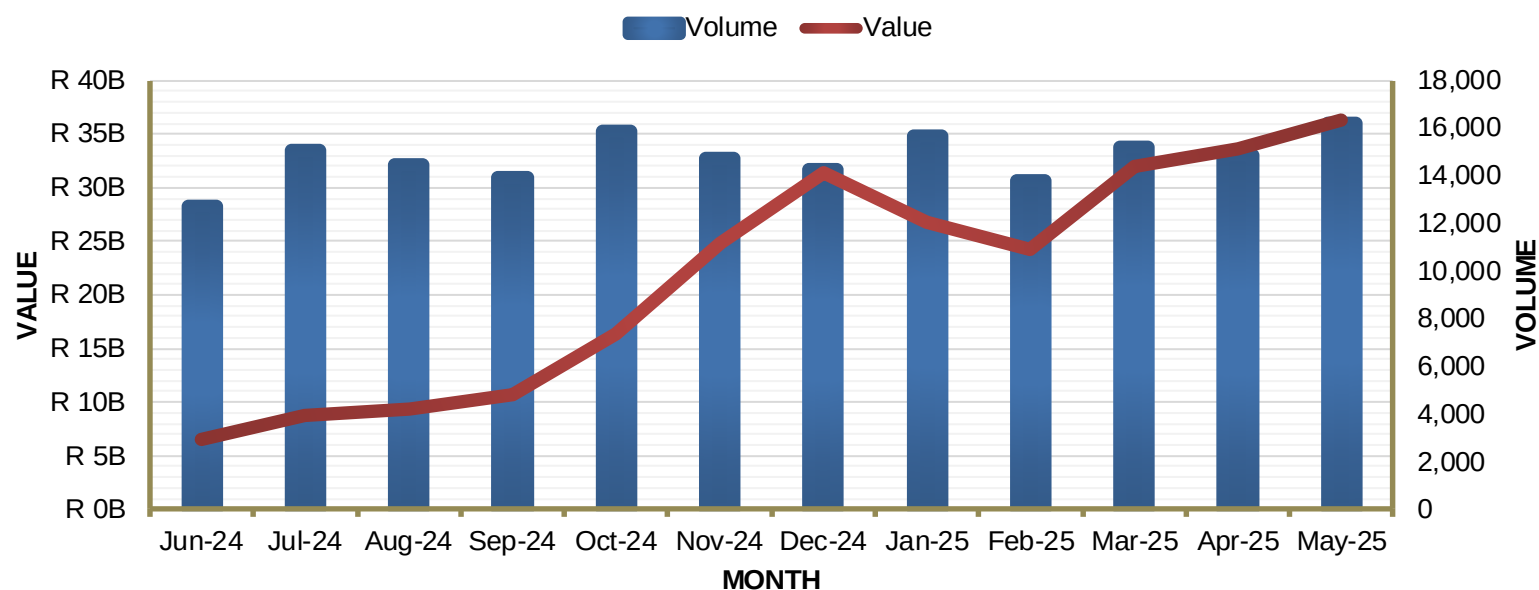


SASWITCH Monthly Values		
Month	Value	Volume
Jun-24	R 11,506,507,126.11	2,875
Jul-24	R 6,772,905,831.23	3,096
Aug-24	R 6,738,371,627.48	2,972
Sep-24	R 6,412,257,151.53	2,870
Oct-24	R 6,372,470,641.36	2,938
Nov-24	R 6,694,118,783.89	2,844
Dec-24	R 7,292,899,601.40	2,949
Jan-25	R 6,001,420,031.31	2,888
Feb-25	R 5,516,491,922.49	2,263
Mar-25	R 6,113,829,135.18	2,340
Apr-25	R 5,574,088,494.91	2,157
May-25	R 5,916,564,933.87	2,800
Total	R 80,911,925,280.76	32,992
Average	R 6,742,660,440.06	2,749



Pay-Shap (RAPI) Values and Volumes from June 2024 - May 2025

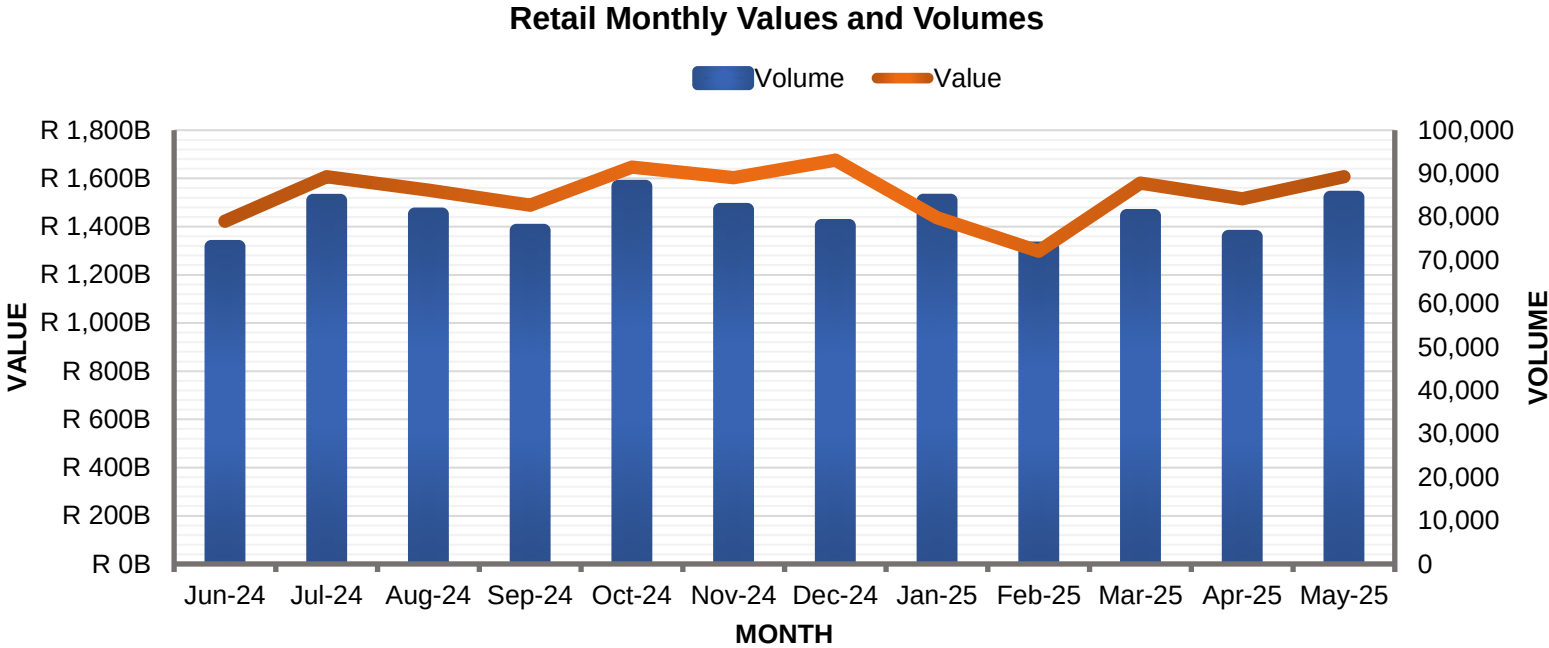
Pay-Shap (RAPI) Monthly Values and Volumes



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
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
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Total	R 260,799,987,133.13	176,932
Average	R 21,733,332,261.09	14,744



Retail Values and Volumes from June 2024 - May 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Apr-25	R 1,515,611,741,940.21	75,487
May-25	R 1,607,635,795,480.72	84,513
Total	R 18,435,559,950,235.60	958,152
Average	R 1,536,296,662,519.63	79,846

Summarised Volumes and Values Totals for May 2025

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,606	R	436,016,459,266.73
Payment Dematerialised MM Instrument (MPDEM)	4,425	R	178,334,388,753.53
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,910	R	857,913,169,581.08
Payment any Money Market Product (MPMMI)	322	R	54,908,183,386.05
Settlement of Derivative Margin Calls (OSDMC)	67	R	7,391,423,749.26





THANK YOU



SOUTH AFRICAN RESERVE BANK