



Settlement Statistics and Indicators



November 2025



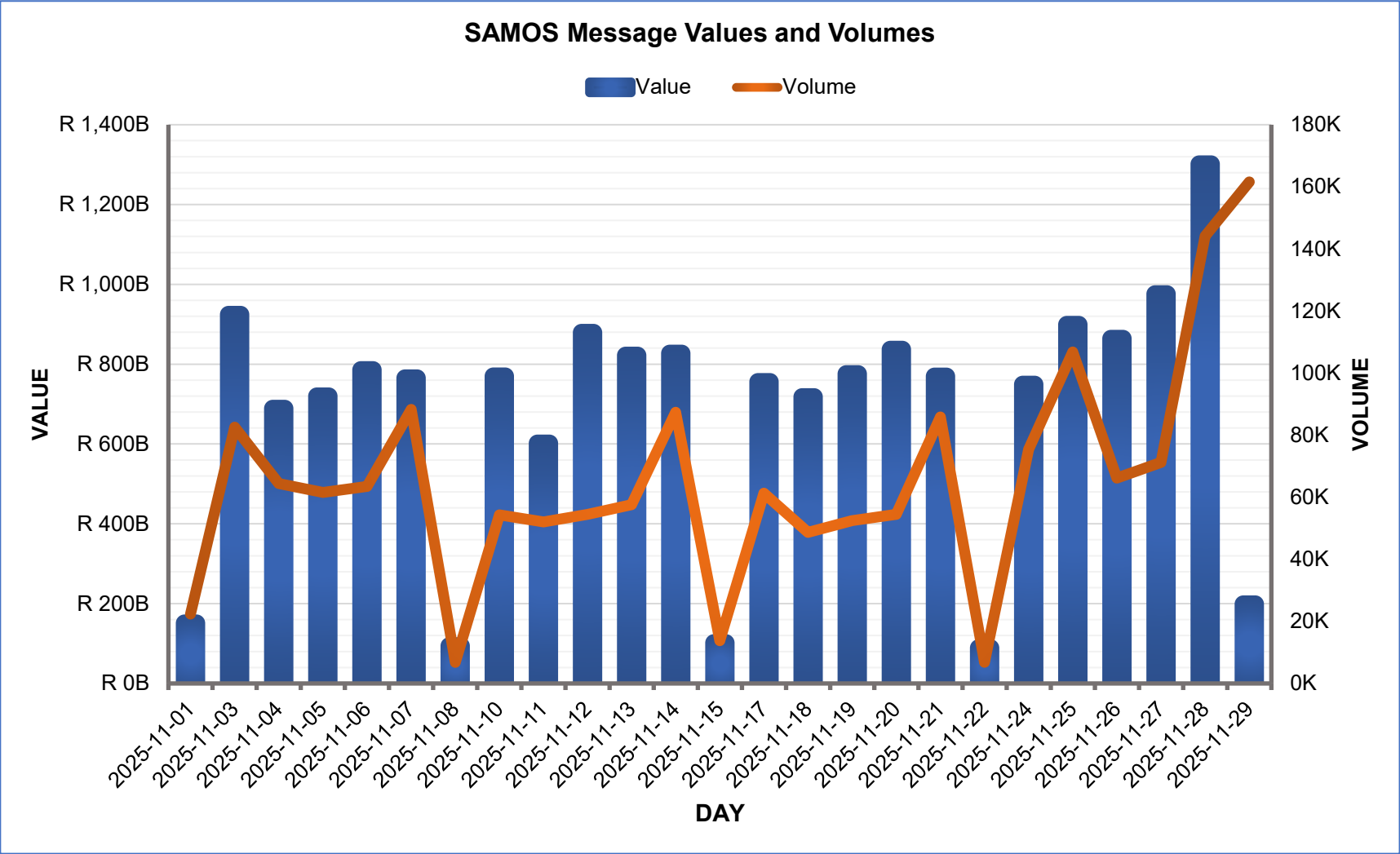
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for November 2025

- ✓ In November 2025, SAMOS processed **1,643,805** transactions to the value of **ZAR 17,065,470,209,251.80**
- ✓ Peak volume was **144,084** on the 28th of November 2025 and peak value was **ZAR 1,301,398,052,679.79** on the 28th of November 2025.
- ✓ An average number of transactions processed per day was **65,752** representing an average value of **ZAR 682,618,808,370.07**
- ✓ 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.



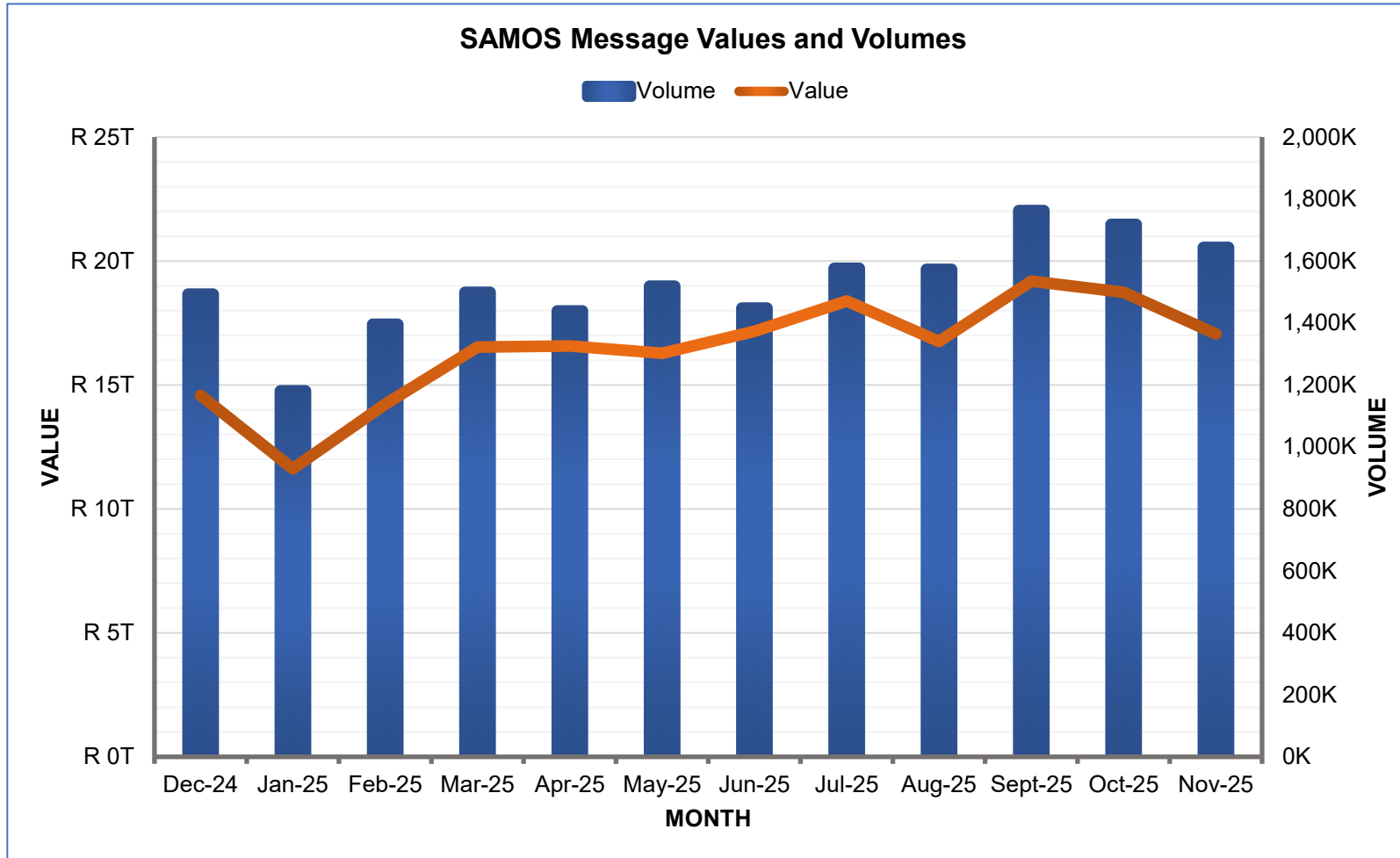
Daily Message Values and Volumes for November 2025



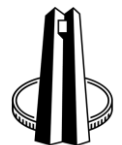
Daily Values and Volumes per month		
Date	Value	Volume
2025-11-01	R 151,052,286,418.78	22,352
2025-11-03	R 924,346,405,011.08	82,552
2025-11-04	R 688,986,380,511.82	64,380
2025-11-05	R 719,878,425,590.96	61,569
2025-11-06	R 785,842,132,797.26	63,468
2025-11-07	R 765,192,283,220.05	88,306
2025-11-08	R 94,030,319,249.29	6,831
2025-11-10	R 769,965,185,954.83	54,329
2025-11-11	R 601,809,596,988.26	52,072
2025-11-12	R 879,209,691,469.39	54,443
2025-11-13	R 822,064,281,991.04	57,600
2025-11-14	R 827,091,586,935.71	87,322
2025-11-15	R 101,765,987,462.57	13,776
2025-11-17	R 755,933,192,985.77	61,324
2025-11-18	R 718,082,898,402.46	48,642
2025-11-19	R 775,700,502,906.37	52,495
2025-11-20	R 836,906,285,134.63	54,462
2025-11-21	R 769,651,113,764.98	85,808
2025-11-22	R 89,007,333,691.78	6,825
2025-11-24	R 749,327,564,227.75	75,425
2025-11-25	R 899,241,270,161.26	106,785
2025-11-26	R 864,226,053,857.84	66,145
2025-11-27	R 975,911,514,081.10	71,238
2025-11-28	R 1,301,398,052,679.79	144,084
2025-11-29	R 198,849,863,757.02	161,572
Total	R 17,065,470,209,251.80	1,643,805
Average	R 682,618,808,370.07	65,752



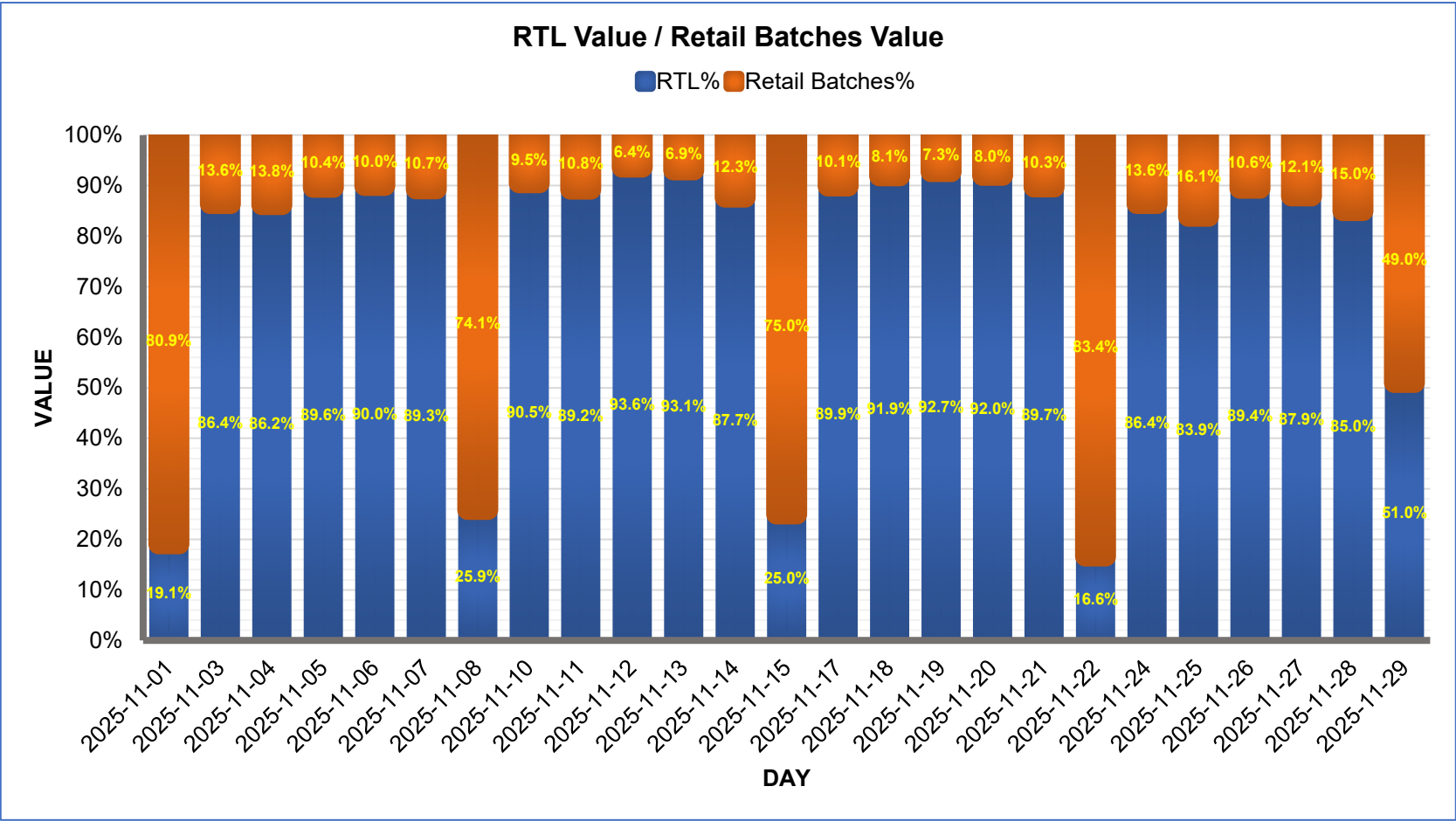
Total Monthly Message Values and Volumes from December 2024 - November 2025



Message Values and Volumes - Monthly			
Month		Value	Volume
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
Aug-25	R	16,759,642,583,568.30	1,572,961
Sept-25	R	19,188,495,233,406.20	1,762,599
Oct-25	R	18,743,097,798,637.60	1,718,025
Nov-25	R	17,065,470,209,251.80	1,643,805
Total	R	197,121,442,579,566.00	18,247,239
Average		R 16,426,786,881,630.50	1,520,603



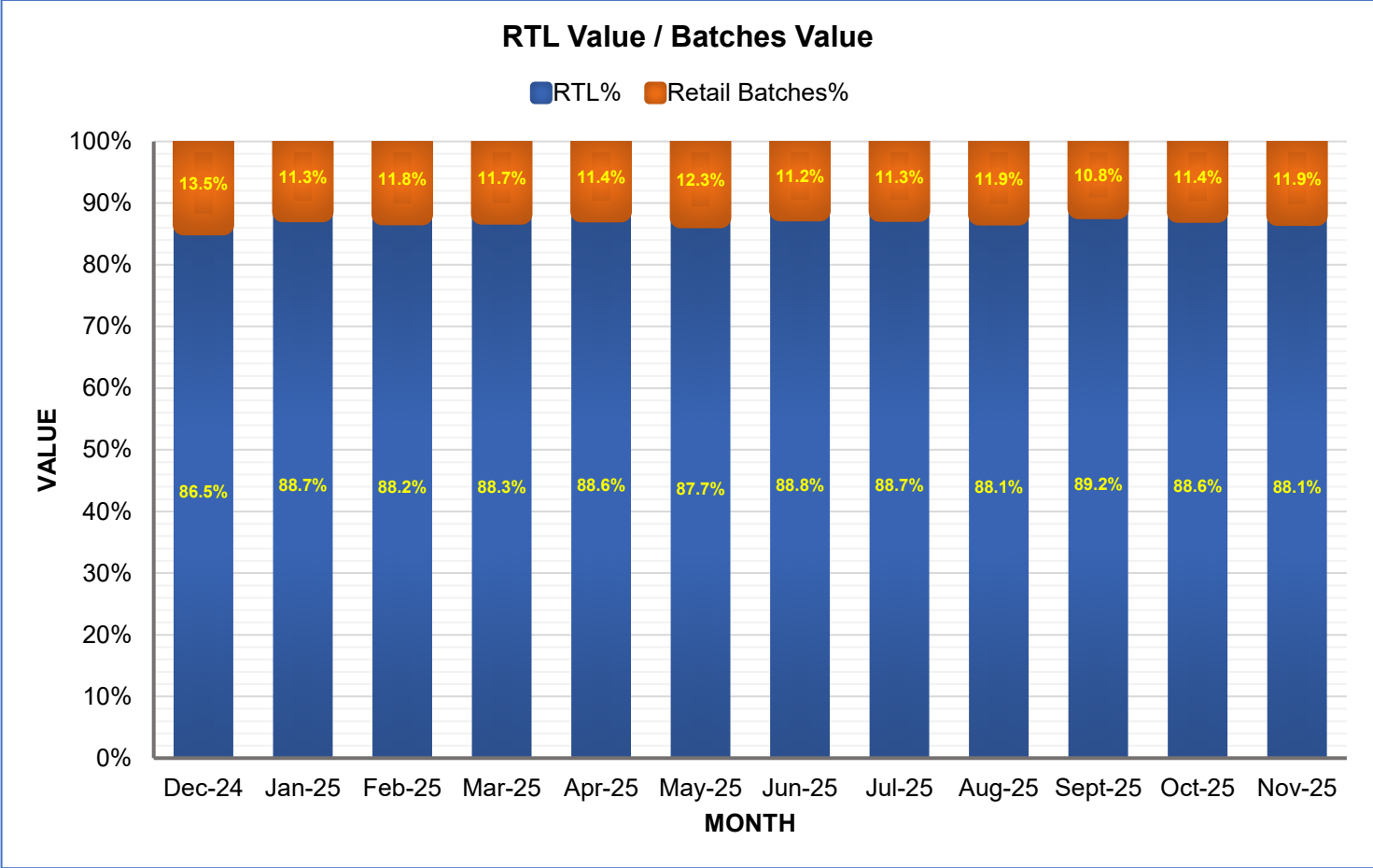
RTL/Retail Batches Message Values for November 2025



RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-11-01	R 12,197,876,893.10	R 51,808,333,528.17
2025-11-03	R 677,653,531,202.98	R 106,710,596,932.57
2025-11-04	R 468,446,770,091.01	R 75,073,333,670.34
2025-11-05	R 532,291,565,539.94	R 61,717,802,346.50
2025-11-06	R 585,776,483,830.53	R 65,286,021,975.20
2025-11-07	R 578,856,800,829.86	R 69,308,910,297.94
2025-11-08	R 6,021,868,521.89	R 17,262,094,489.71
2025-11-10	R 563,380,249,397.08	R 59,037,067,183.37
2025-11-11	R 402,638,999,447.77	R 48,528,848,437.88
2025-11-12	R 675,394,541,656.29	R 46,123,232,250.68
2025-11-13	R 653,040,251,404.21	R 48,725,682,621.94
2025-11-14	R 604,760,128,763.26	R 85,112,843,329.62
2025-11-15	R 7,321,880,820.82	R 22,002,397,517.50
2025-11-17	R 553,250,203,207.05	R 62,332,364,364.80
2025-11-18	R 536,495,196,883.91	R 47,384,194,288.68
2025-11-19	R 579,207,830,001.72	R 45,488,575,794.81
2025-11-20	R 647,747,971,569.59	R 56,467,682,319.72
2025-11-21	R 561,151,551,967.16	R 64,590,930,370.80
2025-11-22	R 3,210,190,264.43	R 16,074,548,287.73
2025-11-24	R 524,362,762,649.86	R 82,502,639,196.77
2025-11-25	R 606,481,504,792.42	R 116,609,486,565.83
2025-11-26	R 647,408,203,066.54	R 76,532,607,720.89
2025-11-27	R 688,000,633,811.88	R 94,625,295,802.76
2025-11-28	R 923,607,382,927.17	R 162,983,910,276.71
2025-11-29	R 57,523,814,257.64	R 55,267,239,972.27
Total	R 12,096,228,193,798.10	R 1,637,556,639,543.19
Average	R 483,849,127,751.92	R 65,502,265,581.73

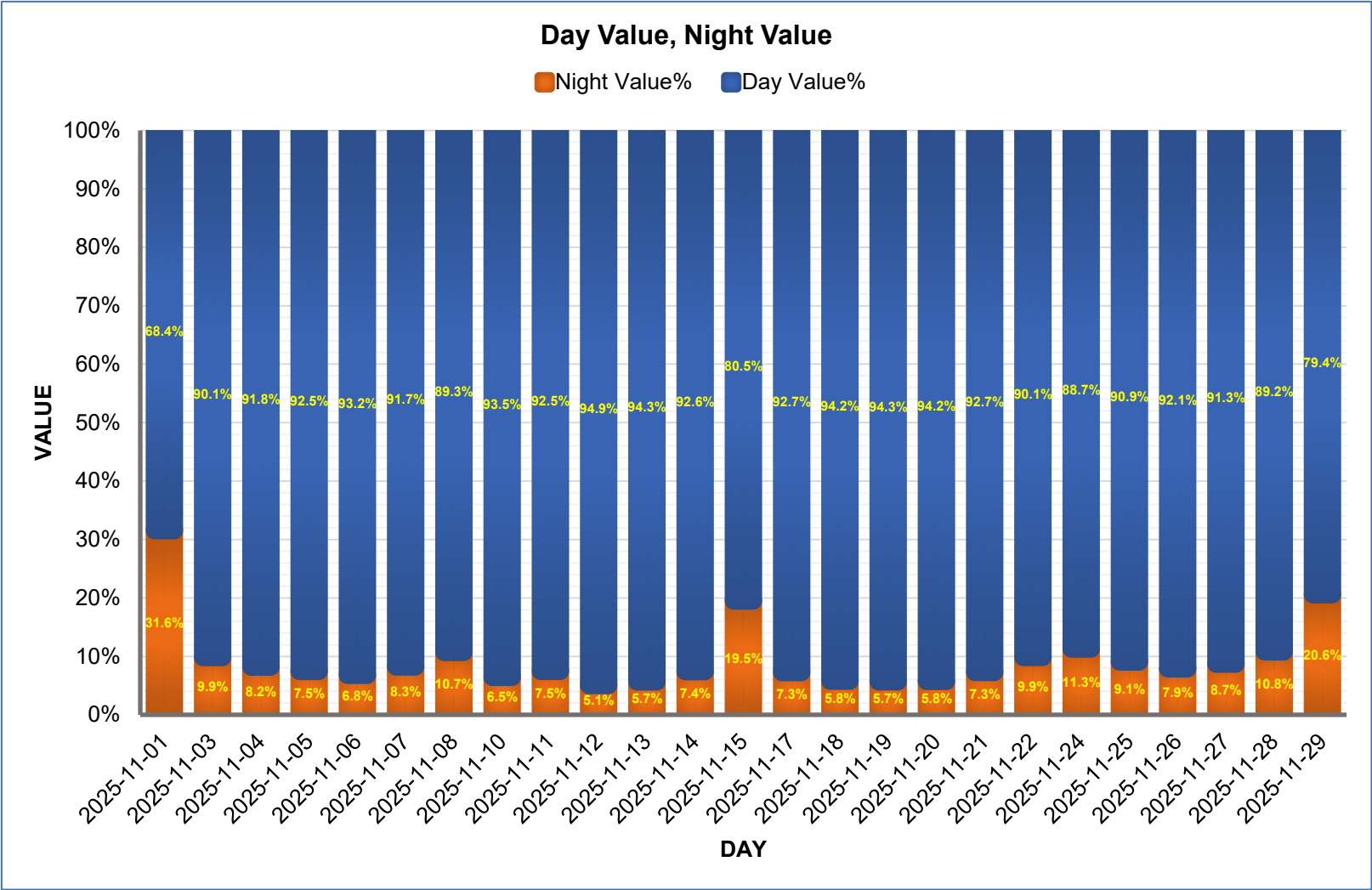


RTL /Retail Batches Message Values for 12 Months (December 2024 - November 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Aug-25	R 11,986,409,041,986.60	R 1,612,264,080,977.47
Sept-25	R 13,657,922,243,268.10	R 1,657,895,108,285.54
Oct-25	R 13,477,616,684,737.70	R 1,738,973,597,347.61
Nov-25	R 12,096,228,193,798.10	R 1,637,556,639,543.19
Total	R 144,987,872,972,174.00	R 19,170,144,927,999.60
Average	R 12,082,322,747,681.20	R 1,597,512,077,333.30

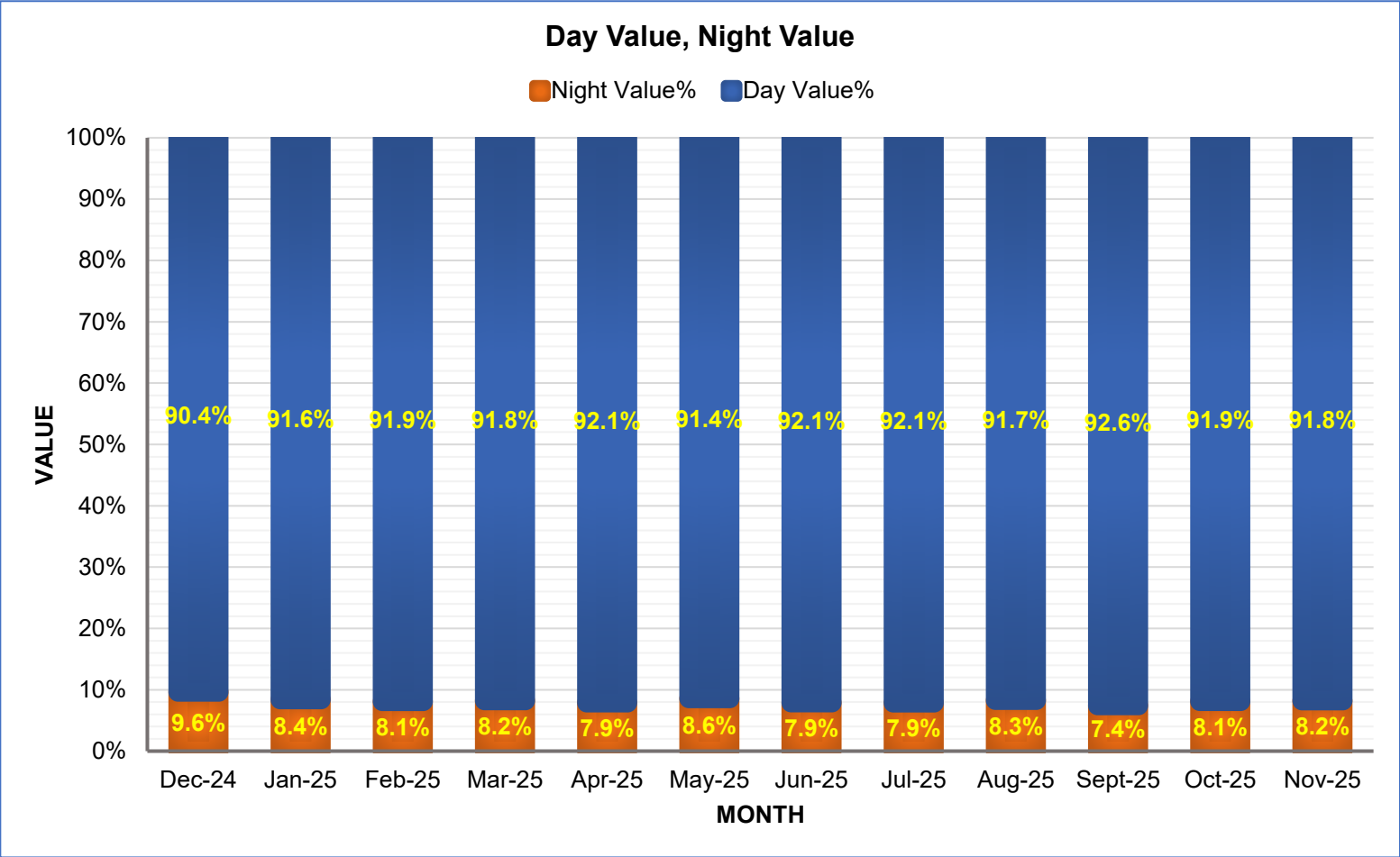
Day and Night Settlement Values for November 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-11-01	R 47,699,515,706.21	R 103,352,770,712.57
2025-11-03	R 91,190,620,716.18	R 833,155,784,294.90
2025-11-04	R 56,765,309,866.78	R 632,221,070,645.04
2025-11-05	R 53,859,383,502.57	R 666,019,042,088.39
2025-11-06	R 53,591,629,181.86	R 732,250,503,615.40
2025-11-07	R 63,198,960,981.68	R 701,993,322,238.37
2025-11-08	R 10,104,422,800.44	R 83,925,896,448.85
2025-11-10	R 49,873,162,650.03	R 720,092,023,304.80
2025-11-11	R 45,101,165,606.52	R 556,708,431,381.74
2025-11-12	R 44,698,027,002.49	R 834,511,664,466.90
2025-11-13	R 46,736,772,279.82	R 775,327,509,711.22
2025-11-14	R 61,582,864,135.49	R 765,508,722,800.22
2025-11-15	R 19,883,817,642.39	R 81,882,169,820.18
2025-11-17	R 55,141,753,321.19	R 700,791,439,664.58
2025-11-18	R 41,847,226,321.18	R 676,235,672,081.28
2025-11-19	R 44,292,911,169.13	R 731,407,591,737.24
2025-11-20	R 48,368,119,515.96	R 788,538,165,618.67
2025-11-21	R 56,320,859,505.32	R 713,330,254,259.66
2025-11-22	R 8,792,125,091.32	R 80,215,208,600.46
2025-11-24	R 84,821,092,043.43	R 664,506,472,184.32
2025-11-25	R 81,917,199,708.39	R 817,324,070,452.87
2025-11-26	R 68,505,726,383.94	R 795,720,327,473.90
2025-11-27	R 85,209,110,240.19	R 890,702,403,840.91
2025-11-28	R 141,168,832,559.73	R 1,160,229,220,120.06
2025-11-29	R 40,987,136,443.48	R 157,862,727,313.54
Total	R 1,401,657,744,375.72	R 15,663,812,464,876.10
Average	R 56,066,309,775.03	R 626,552,498,595.04



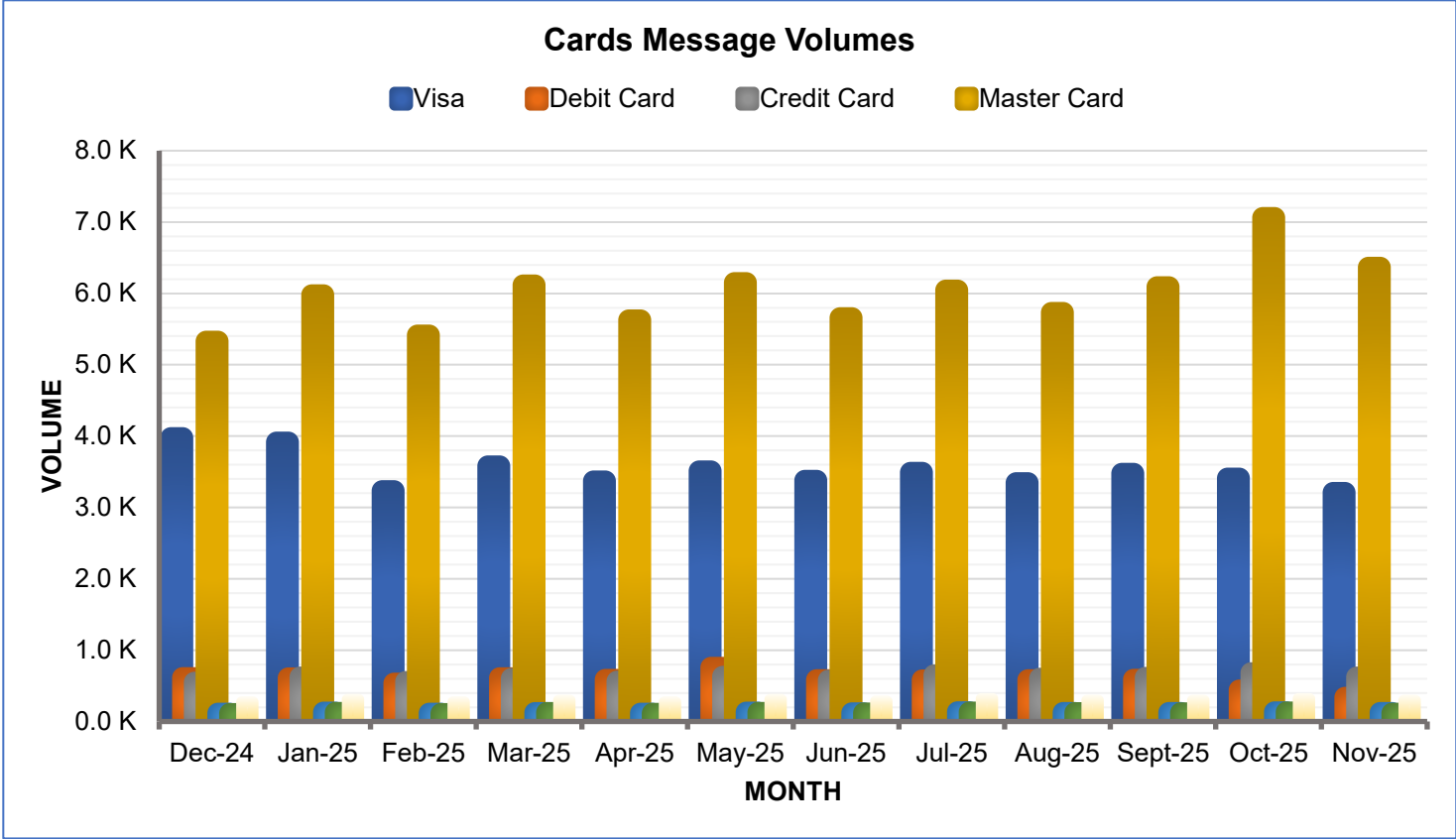
Day and Night Settlement Values for 12 Months (December 2024 - November 2025)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Aug-25	R 1,388,278,608,009.53	R 15,371,363,975,558.70
Sept-25	R 1,423,652,257,892.16	R 17,764,842,975,514.00
Oct-25	R 1,518,274,171,266.47	R 17,224,823,627,371.10
Nov-25	R 1,401,657,744,375.72	R 15,663,812,464,876.10
Total	R 16,387,420,815,661.40	R 183,903,432,273,860.00
Average	R 1,365,618,401,305.12	R 15,325,286,022,821.70

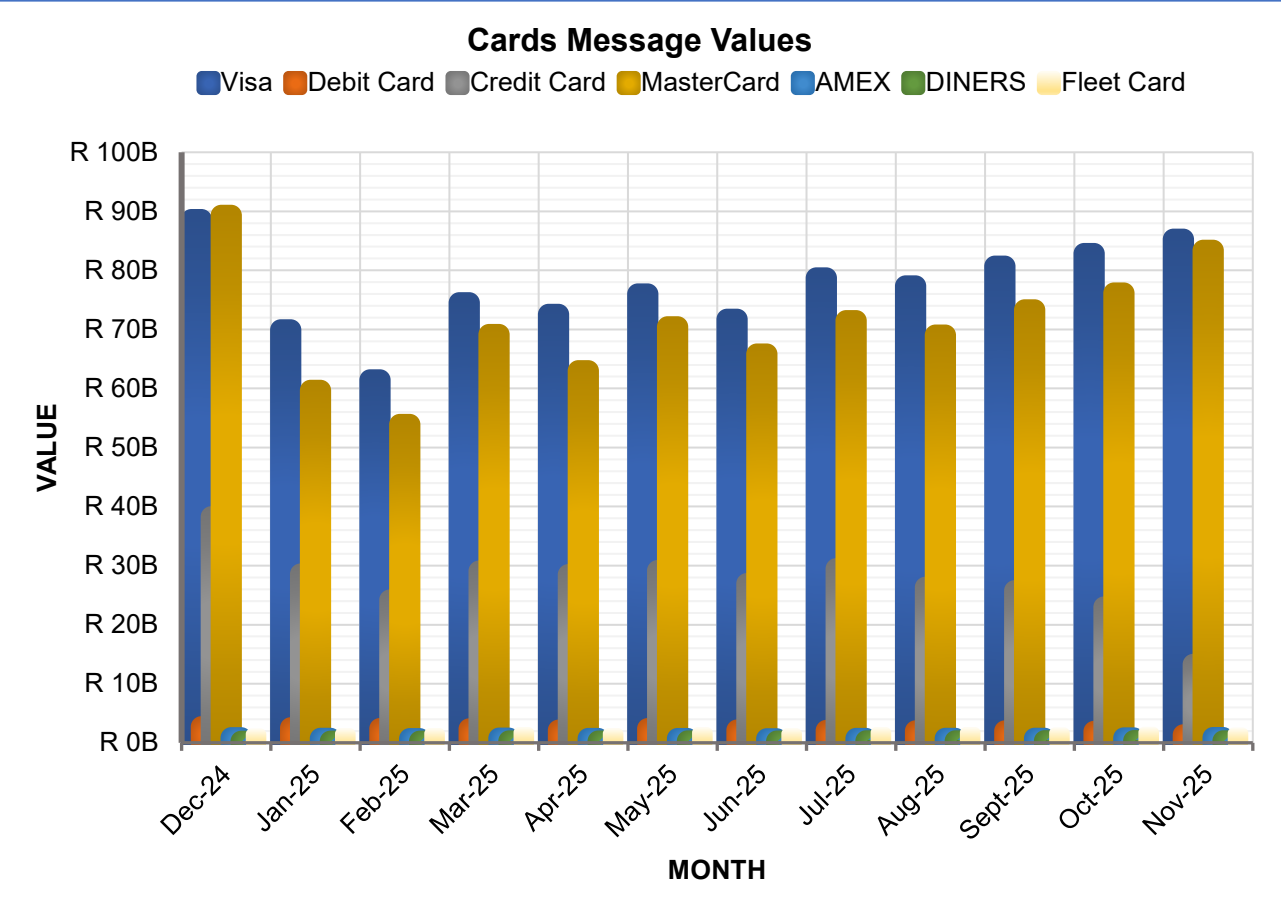


Cards Message Volumes from December 2024 - November 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
Aug-25	3346	584	605	5732	125	123	300
Sept-25	3477	590	617	6092	125	120	300
Oct-25	3410	440	682	7062	134	132	324
Nov-25	3209	338	622	6365	125	115	300
Total	41900	6838	7285	71571	1493	1449	3588
Average	3492	570	607	5964	124	121	299

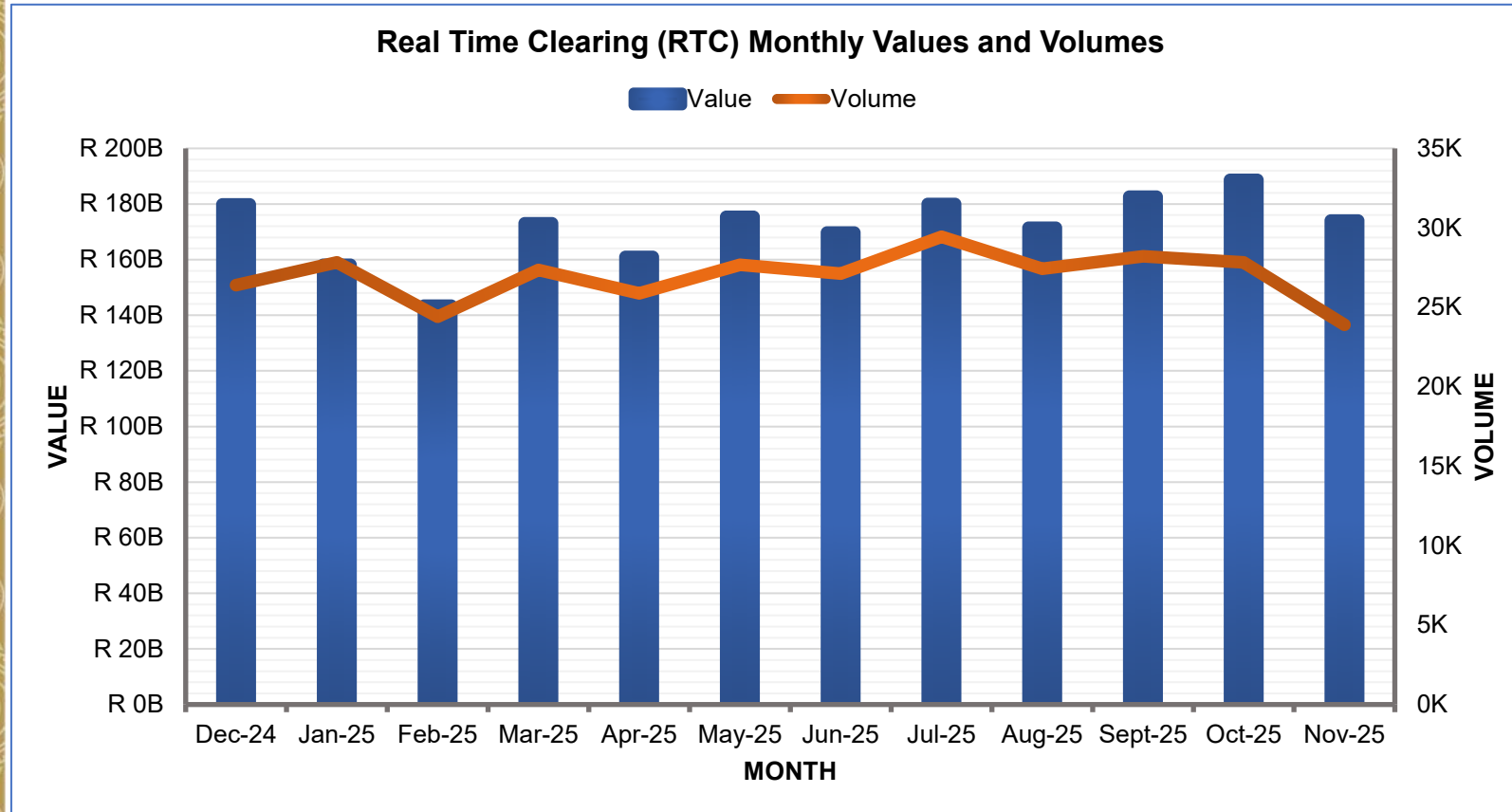
Cards Message Values from December 2024 - November 2025



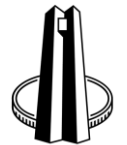
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Dec-24	R 88,585,770,957.50	R 2,707,056,900.29	R 38,270,835,009.59
Jan-25	R 69,913,621,262.92	R 2,528,998,330.94	R 28,571,260,720.79
Feb-25	R 61,442,832,731.74	R 2,394,137,751.63	R 24,165,677,793.05
Mar-25	R 74,502,666,557.27	R 2,343,087,581.29	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
Aug-25	R 77,350,344,440.95	R 2,004,163,616.47	R 26,324,590,240.03
Sept-25	R 80,698,390,182.69	R 1,994,139,143.57	R 25,751,811,341.76
Oct-25	R 82,836,885,607.13	R 1,916,709,633.88	R 22,983,994,304.28
Nov-25	R 85,264,613,185.75	R 1,336,015,607.36	R 13,268,213,002.56
Total	R 919,531,555,579.80	R 25,965,638,461.25	R 322,445,095,708.68
Average	R 76,627,629,631.65	R 2,163,803,205.10	R 26,870,424,642.39

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
Aug-25	R 69,024,072,444.00	R 734,129,493.24	R 311,656,634.15	R 1,749,833,112.90
Sept-25	R 73,298,158,249.75	R 743,511,885.89	R 330,609,758.02	R 1,679,000,217.42
Oct-25	R 76,151,830,250.52	R 805,951,295.51	R 352,298,983.81	R 1,794,602,843.47
Nov-25	R 83,384,669,472.87	R 870,391,075.06	R 306,312,420.09	R 1,631,466,702.10
Total	R 844,561,642,875.15	R 8,995,816,850.41	R 3,501,255,014.18	R 19,905,359,467.67
Average	R 70,380,136,906.26	R 749,651,404.20	R 291,771,251.18	R 1,658,779,955.64

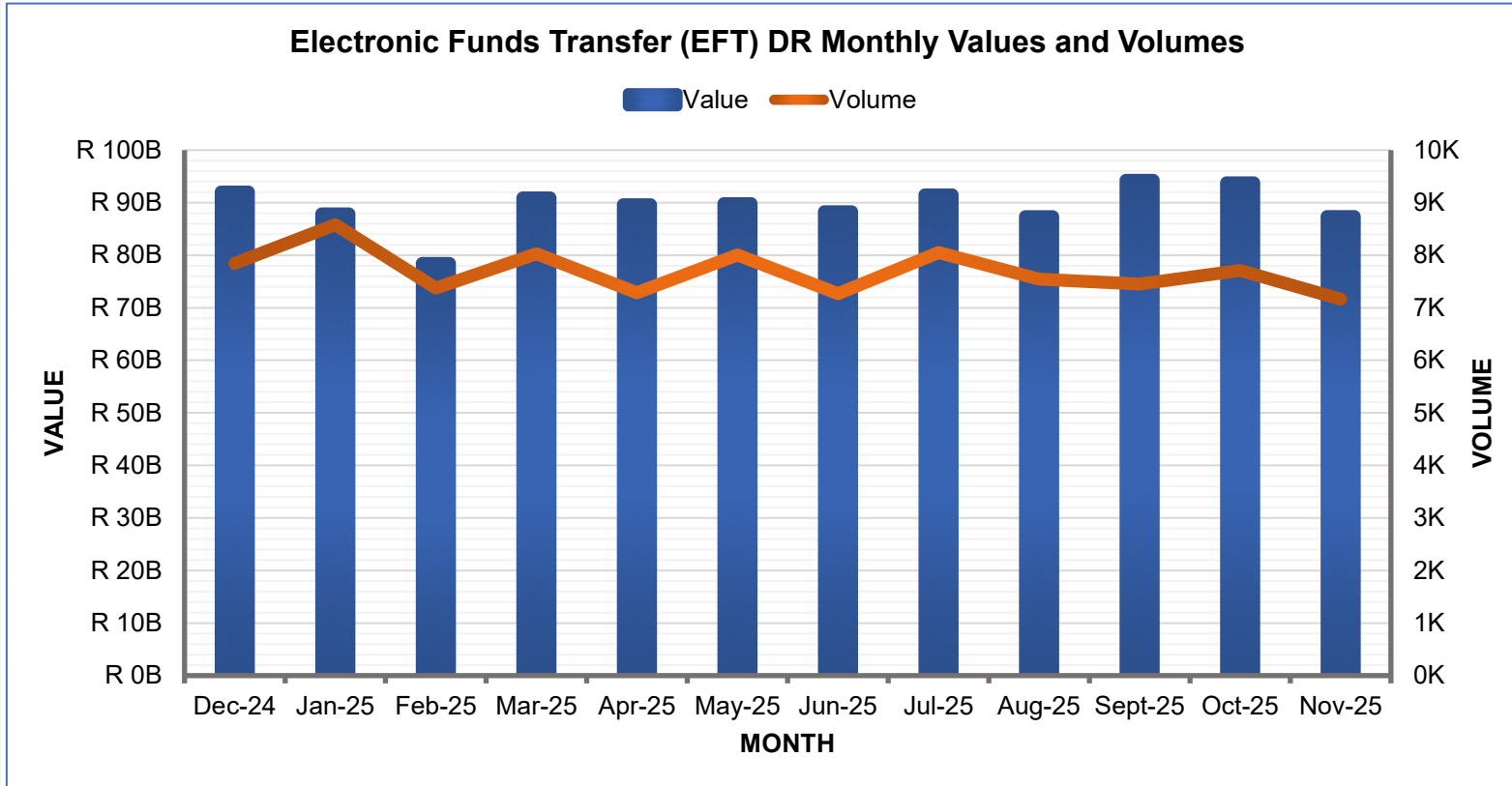
Real Time Clearing (RTC) Monthly Values and Volumes from December 2024 - November 2025



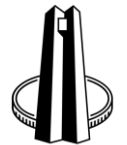
RTC Monthly Value and Volumes		
Month	Value	Volume
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
May-25	R 175,369,882,593.84	27,669
Jun-25	R 169,724,041,786.36	27,117
Jul-25	R 179,993,562,427.19	29,438
Aug-25	R 171,441,302,066.22	27,434
Sept-25	R 182,622,833,578.94	28,204
Oct-25	R 188,671,111,063.37	27,829
Nov-25	R 174,046,076,334.01	23,898
Total	R 2,057,270,607,303.06	323,433
Average	R 171,439,217,275.26	26,953



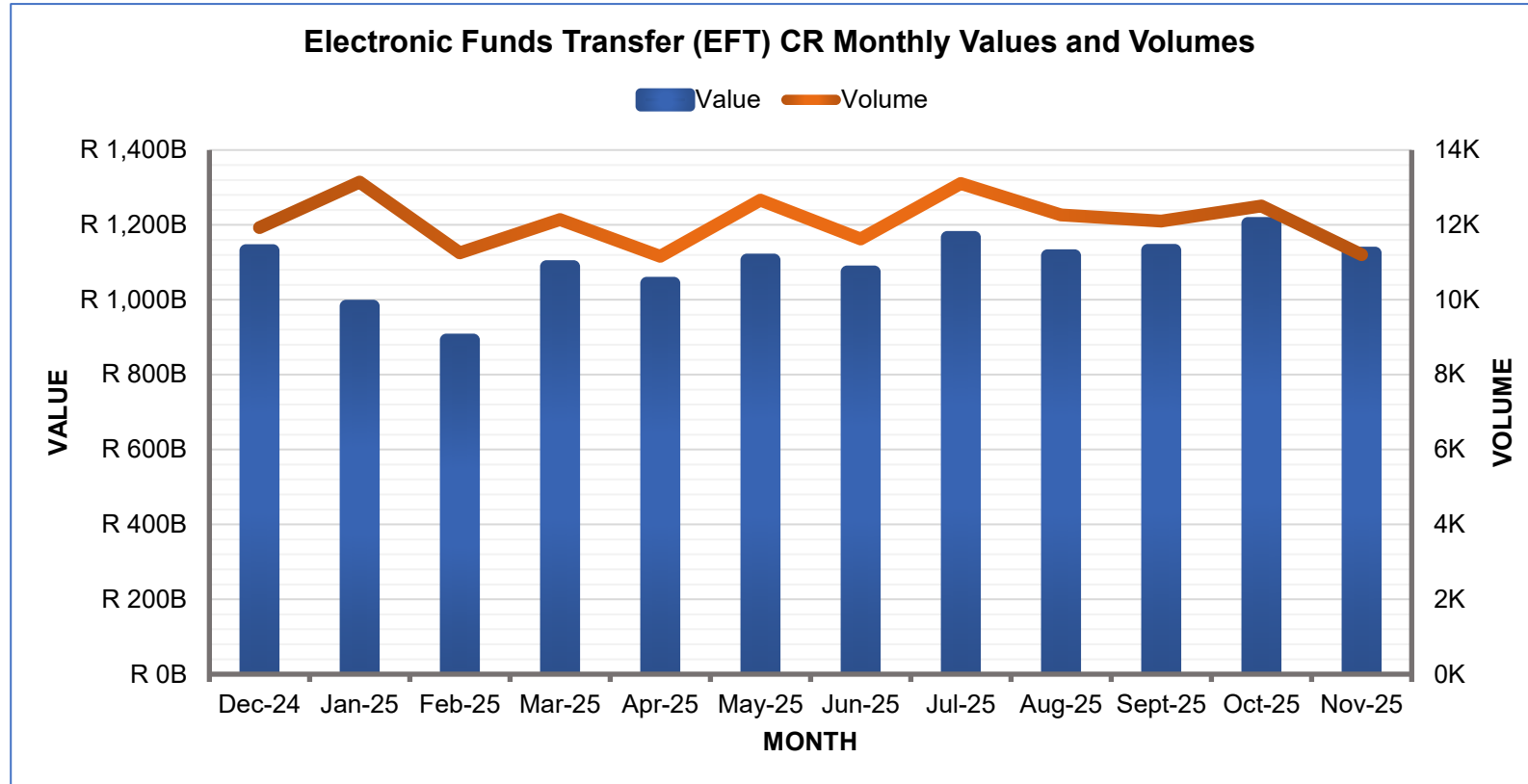
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from December 2024 - November 2025



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
Aug-25	R 87,338,575,085.11	7,545
Sept-25	R 94,256,256,683.19	7,453
Oct-25	R 93,776,859,126.01	7,707
Nov-25	R 87,361,069,768.78	7,164
Total	R 1,071,165,012,243.72	92,302
Average	R 89,263,751,020.31	7,692



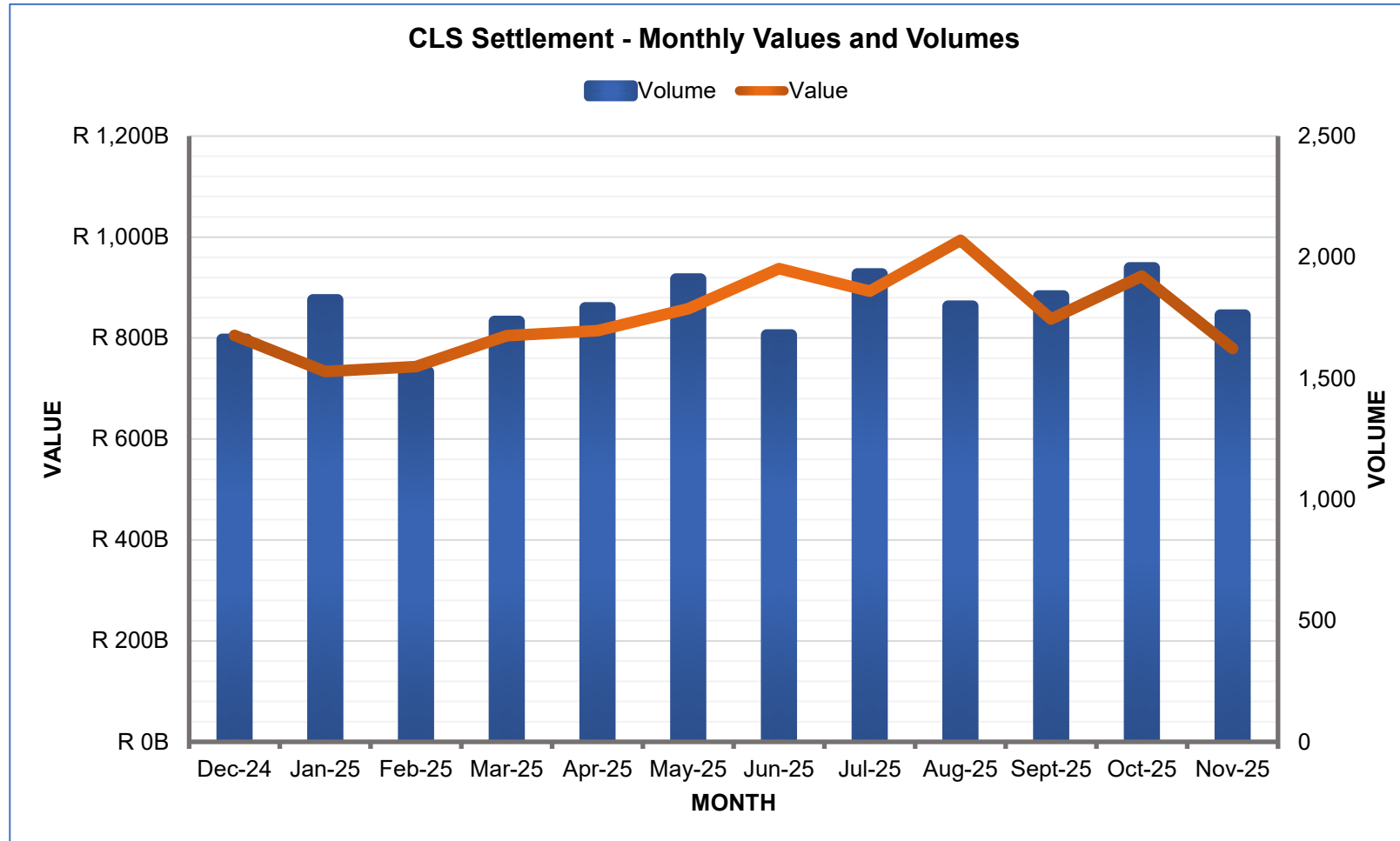
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from December 2024 - November 2025



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
Aug-25	R 1,117,588,578,891.38	12,268
Sept-25	R 1,132,052,661,280.75	12,099
Oct-25	R 1,203,813,908,802.16	12,503
Nov-25	R 1,124,632,420,534.42	11,202
Total	R 13,064,238,530,840.50	145,089
Average	R 1,088,686,544,236.71	12,091



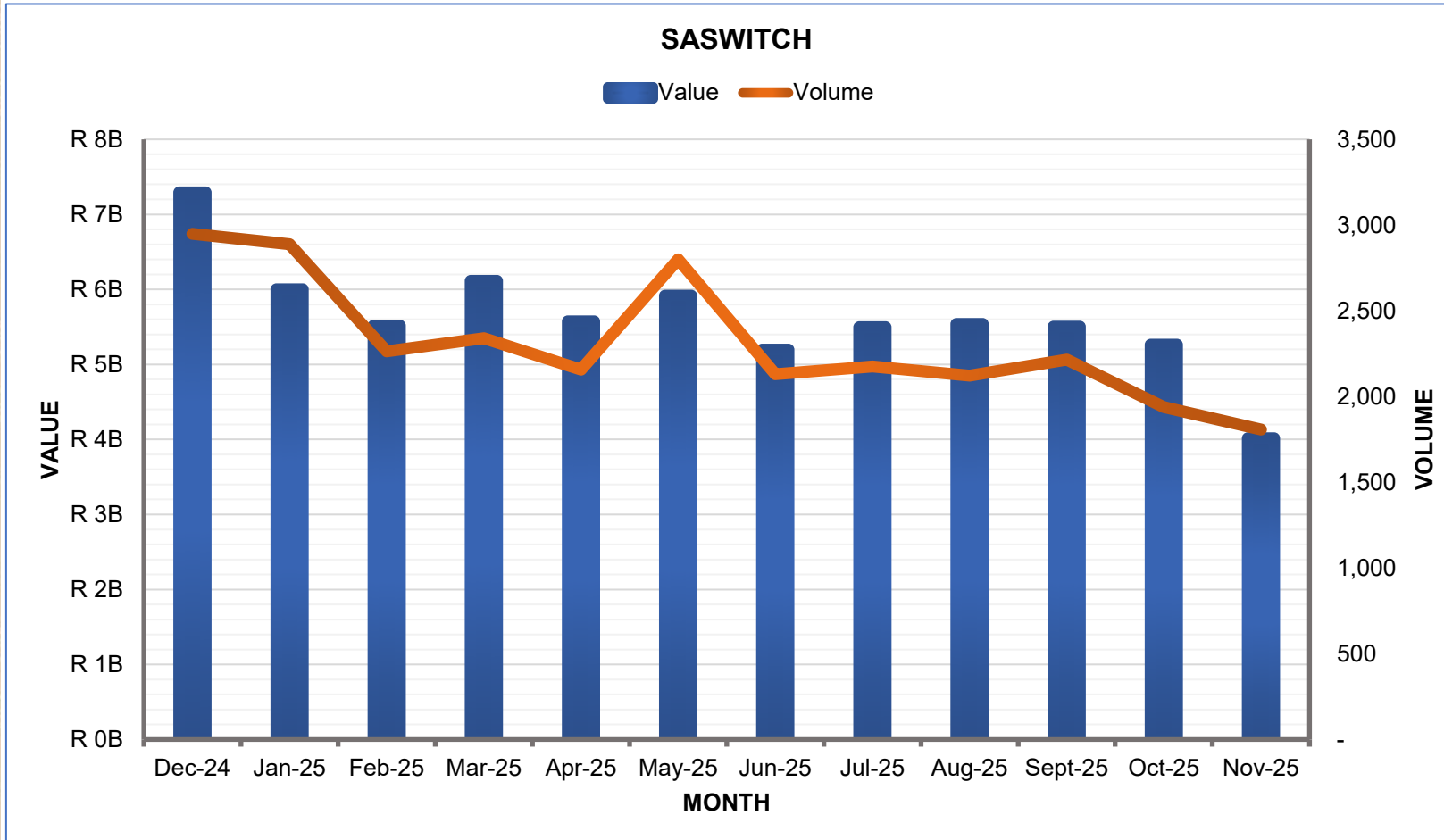
CLS Settlement Values and Volumes from December 2024 - November 2025



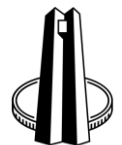
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Dec-24	R 805,186,597,083.46	1,661
Jan-25	R 733,587,991,560.48	1,824
Feb-25	R 743,277,335,378.42	1,527
Mar-25	R 804,855,442,296.60	1,735
Apr-25	R 814,745,129,679.84	1,791
May-25	R 857,913,169,581.08	1,910
Jun-25	R 937,655,346,410.36	1,679
Jul-25	R 892,636,691,228.12	1,931
Aug-25	R 993,506,608,478.84	1,798
Sept-25	R 837,729,354,334.92	1,840
Oct-25	R 922,828,434,529.38	1,956
Nov-25	R 779,082,228,706.50	1,761
Total	R 10,123,004,329,268.00	21,413
Average	R 843,583,694,105.67	1,784



SASWITCH Values and Volumes from December 2024 - November 2025

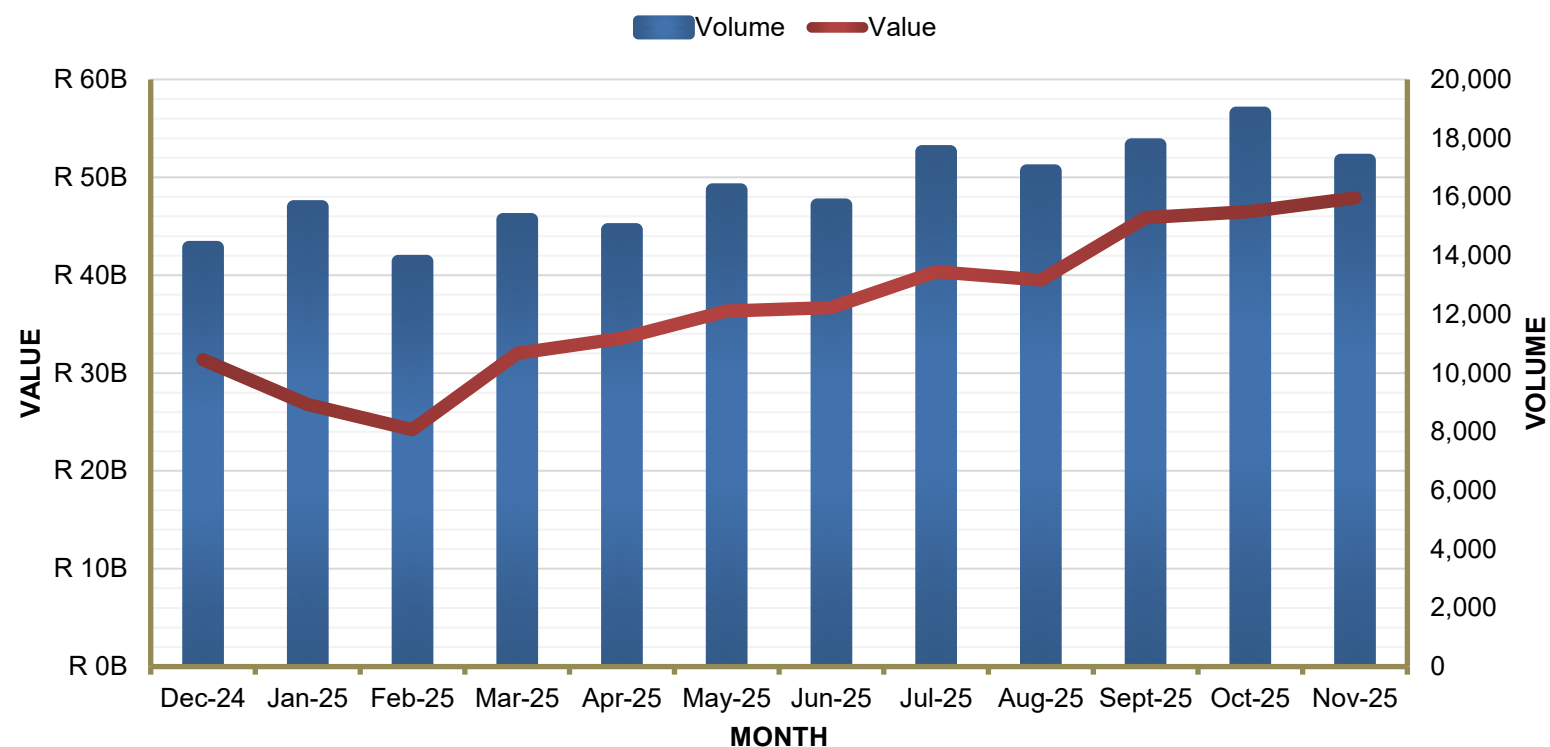


SASWITCH Monthly Values		
Month	Value	Volume
Dec-24	R 7,292,899,601.40	2,949
Jan-25	R 6,001,420,031.31	2,888
Feb-25	R 5,516,491,922.49	2,263
Mar-25	R 6,113,829,135.18	2,340
Apr-25	R 5,574,088,494.91	2,157
May-25	R 5,916,564,933.87	2,800
Jun-25	R 5,196,645,195.97	2,130
Jul-25	R 5,496,452,819.77	2,175
Aug-25	R 5,539,330,756.97	2,122
Sept-25	R 5,503,222,298.58	2,216
Oct-25	R 5,262,954,616.86	1,939
Nov-25	R 4,016,042,417.14	1,808
Total	R 67,429,942,224.45	27,787
Average	R 5,619,161,852.04	2,316



Pay-Shap (RAPI) Values and Volumes from December 2024 - November 2025

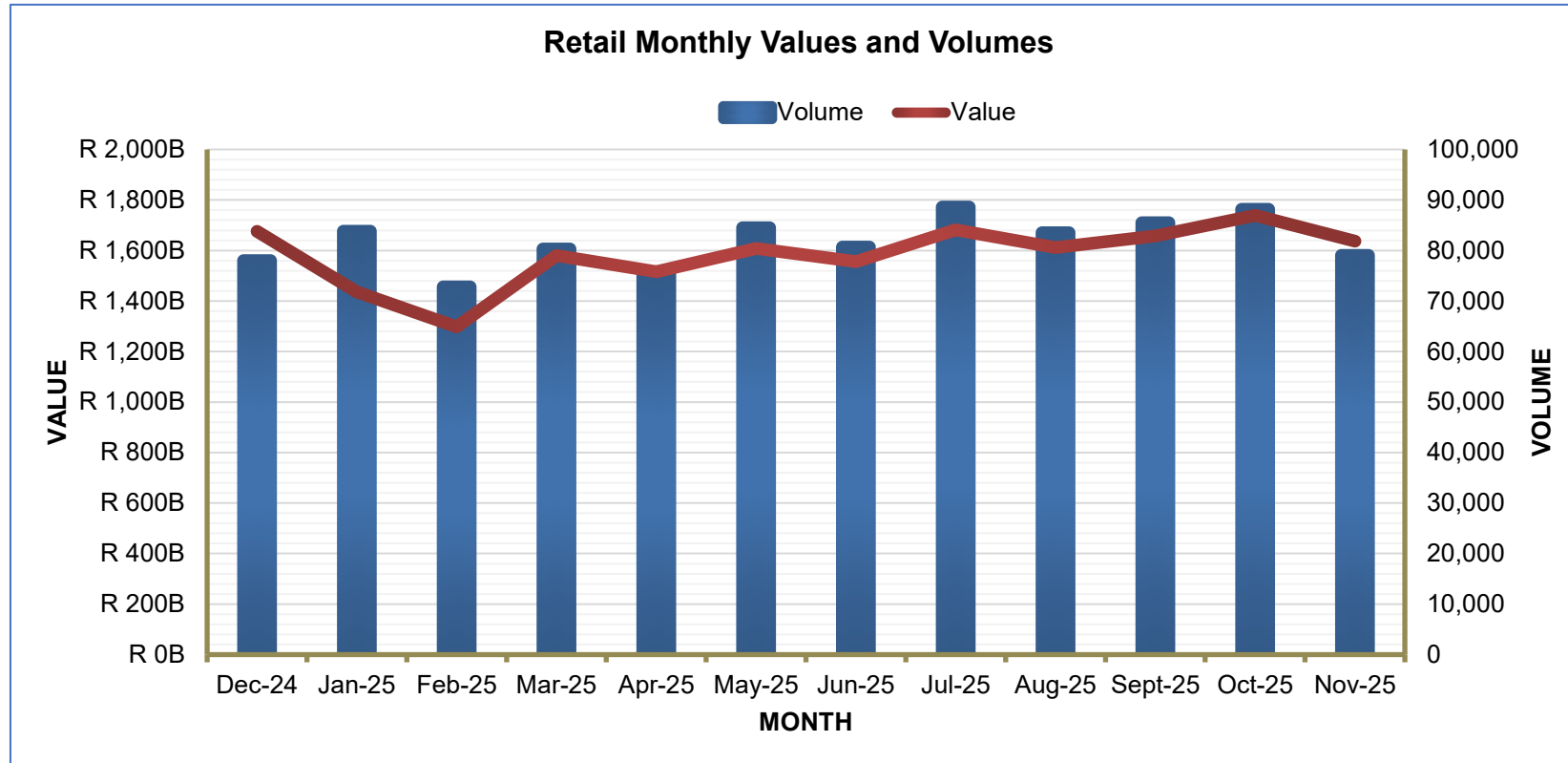
Pay-Shap (RAPI) Monthly Values and Volumes



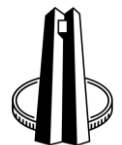
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Dec-24	R 31,362,240,513.63	14,275
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
Aug-25	R 39,509,000,444.33	16,883
Sept-25	R 45,869,422,195.27	17,769
Oct-25	R 46,504,556,442.15	18,849
Nov-25	R 47,894,678,526.24	17,243
Total	R 441,073,174,516.61	194,083
Average	R 36,756,097,876.38	16,174



Retail Values and Volumes from December 2024 - November 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Aug-25	R 1,612,264,080,977.47	83,523
Sept-25	R 1,657,895,108,285.54	85,505
Oct-25	R 1,738,973,597,347.61	88,168
Nov-25	R 1,637,556,639,543.19	79,042
Total	R 18,997,829,162,915.70	980,450
Average	R 1,583,152,430,242.97	81,704



Summarised Volumes and Values Totals for November 2025

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	8,337	R	357,345,861,458.63
Payment Dematerialised MM Instrument (MPDEM)	3,606	R	178,748,503,883.49
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,761	R	779,082,228,706.50
Payment any Money Market Product (MPMMI)	263	R	93,341,995,581.61
Settlement of Derivative Margin Calls (OSDMC)	57	R	15,566,239,767.41





THANK YOU



SOUTH AFRICAN RESERVE BANK