



Settlement Statistics and Indicators



October 2025



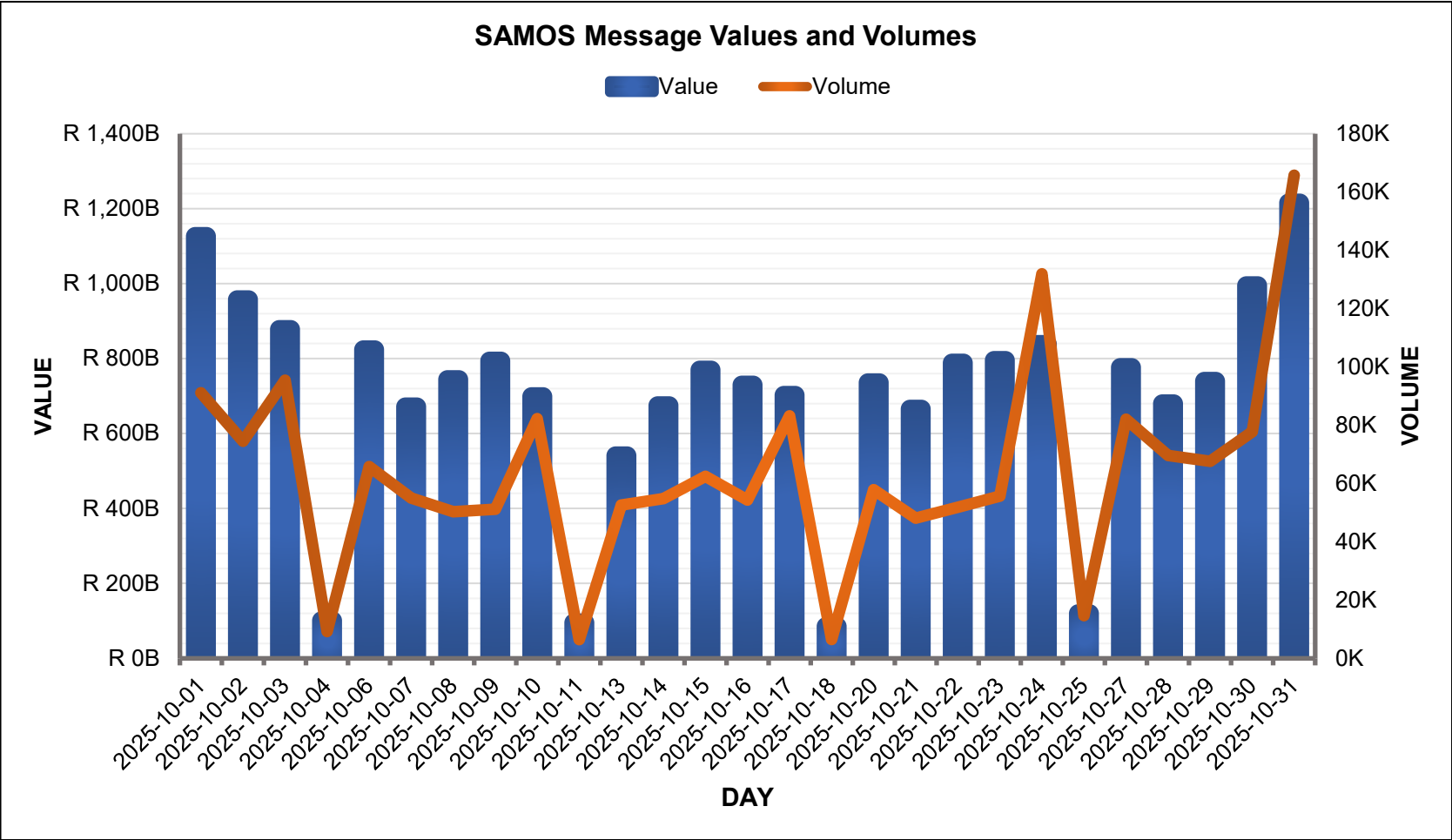
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for October 2025

- ✓ In October 2025, SAMOS processed **1,718,025** transactions to the value of **ZAR 18,743,097,798,637.60** Peak volume was **165,743** on the 31st of October 2025 and peak value was **ZAR 1,215,493,744,834.26** on the 31st of October 2025.
- ✓ An average number of transactions processed per day was **63,631** representing an average value of **ZAR 694,188,807,356.95**
- ✓ 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.



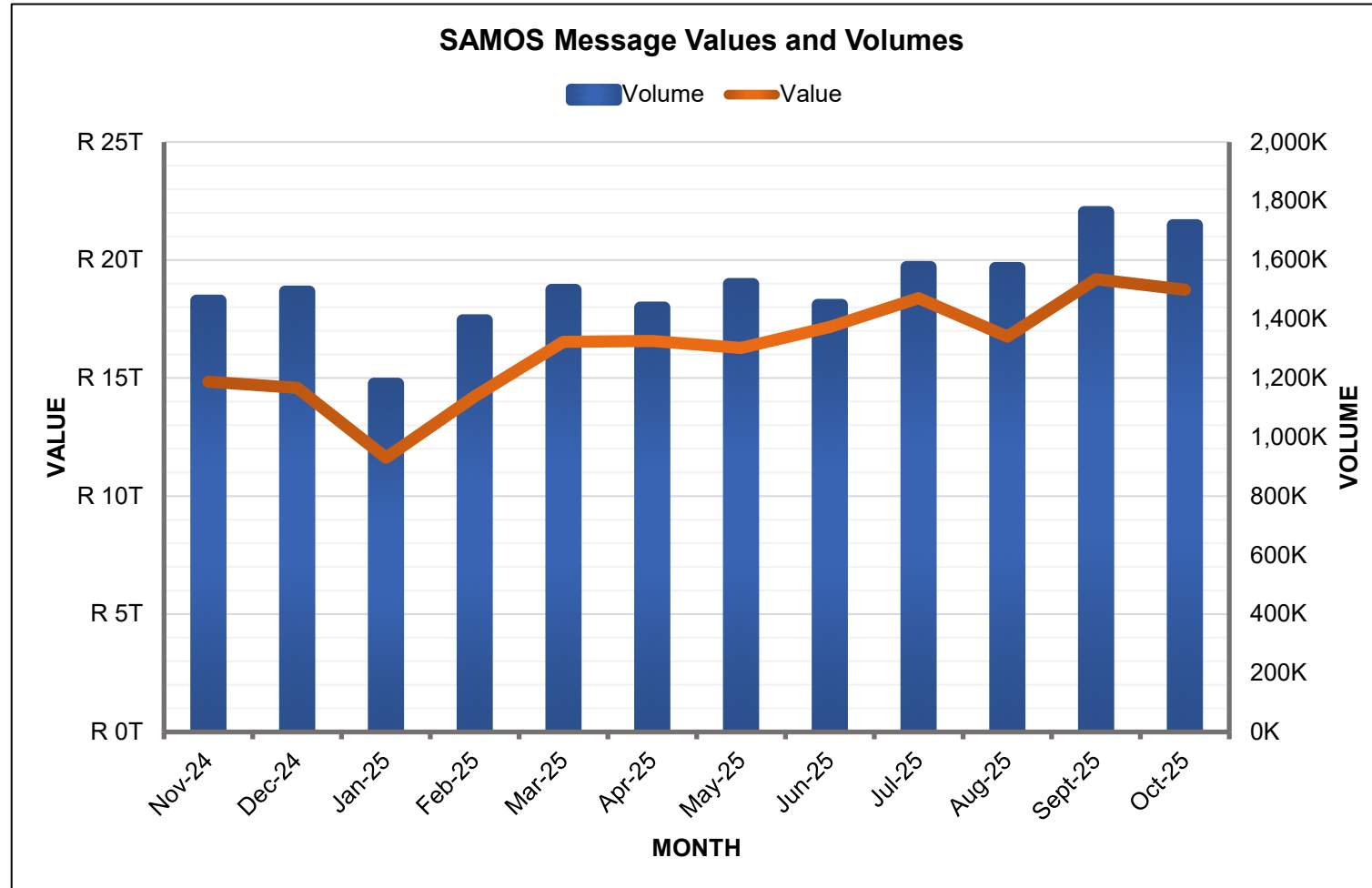
Daily Message Values and Volumes for October 2025



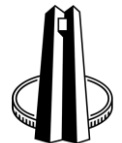
Daily Values and Volumes per month		
Date	Value	Volume
2025-10-01	R 1,126,385,197,592.13	91,145
2025-10-02	R 957,445,823,231.28	74,527
2025-10-03	R 878,066,802,104.72	95,415
2025-10-04	R 100,717,708,835.61	9,175
2025-10-06	R 823,937,500,187.36	65,840
2025-10-07	R 671,559,124,102.17	54,973
2025-10-08	R 744,299,473,426.42	50,280
2025-10-09	R 793,833,299,892.12	51,217
2025-10-10	R 698,855,880,495.69	82,236
2025-10-11	R 95,101,078,422.68	6,491
2025-10-13	R 540,967,033,352.43	52,632
2025-10-14	R 674,690,982,214.92	54,775
2025-10-15	R 769,788,490,597.67	62,484
2025-10-16	R 729,765,033,658.42	54,326
2025-10-17	R 702,384,192,850.52	83,185
2025-10-18	R 85,433,448,461.78	6,489
2025-10-20	R 735,897,083,193.28	57,837
2025-10-21	R 665,455,472,375.92	48,155
2025-10-22	R 788,511,186,193.88	51,838
2025-10-23	R 795,456,399,804.31	55,648
2025-10-24	R 838,210,390,103.09	131,924
2025-10-25	R 119,703,316,240.06	14,669
2025-10-27	R 776,587,111,528.67	82,058
2025-10-28	R 679,755,675,031.36	69,661
2025-10-29	R 739,871,076,462.57	67,565
2025-10-30	R 994,925,273,444.29	77,737
2025-10-31	R 1,215,493,744,834.26	165,743
Total	R 18,743,097,798,637.60	1,718,025
Average	R 694,188,807,356.95	63,631



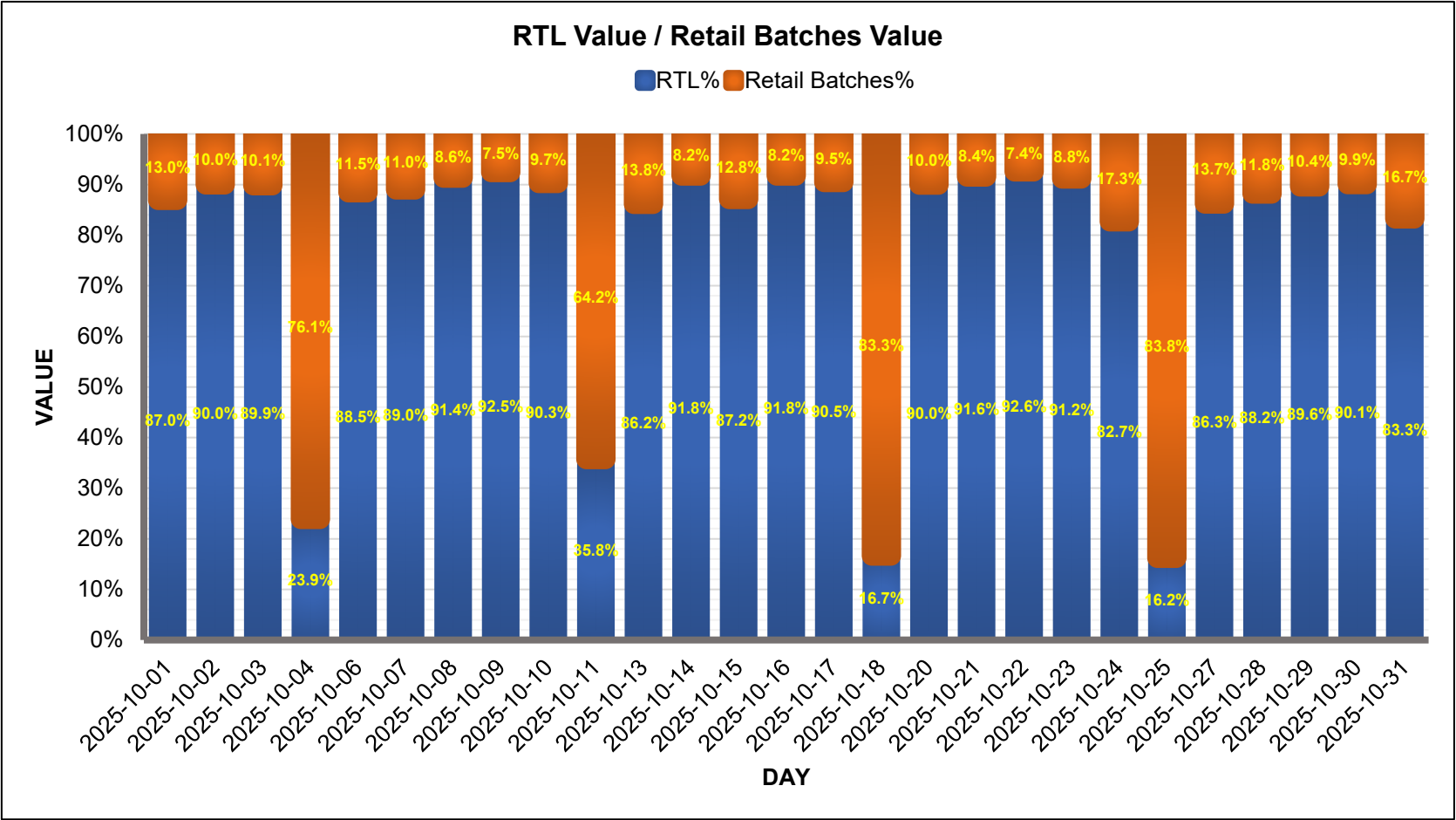
Total Monthly Message Values and Volumes from November 2024 - October 2025



Message Values and Volumes - Monthly		
Month	Value	Volume
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
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
Total	R 194,904,771,913,927.00	18,065,726
Average	R 16,242,064,326,160.60	1,505,477



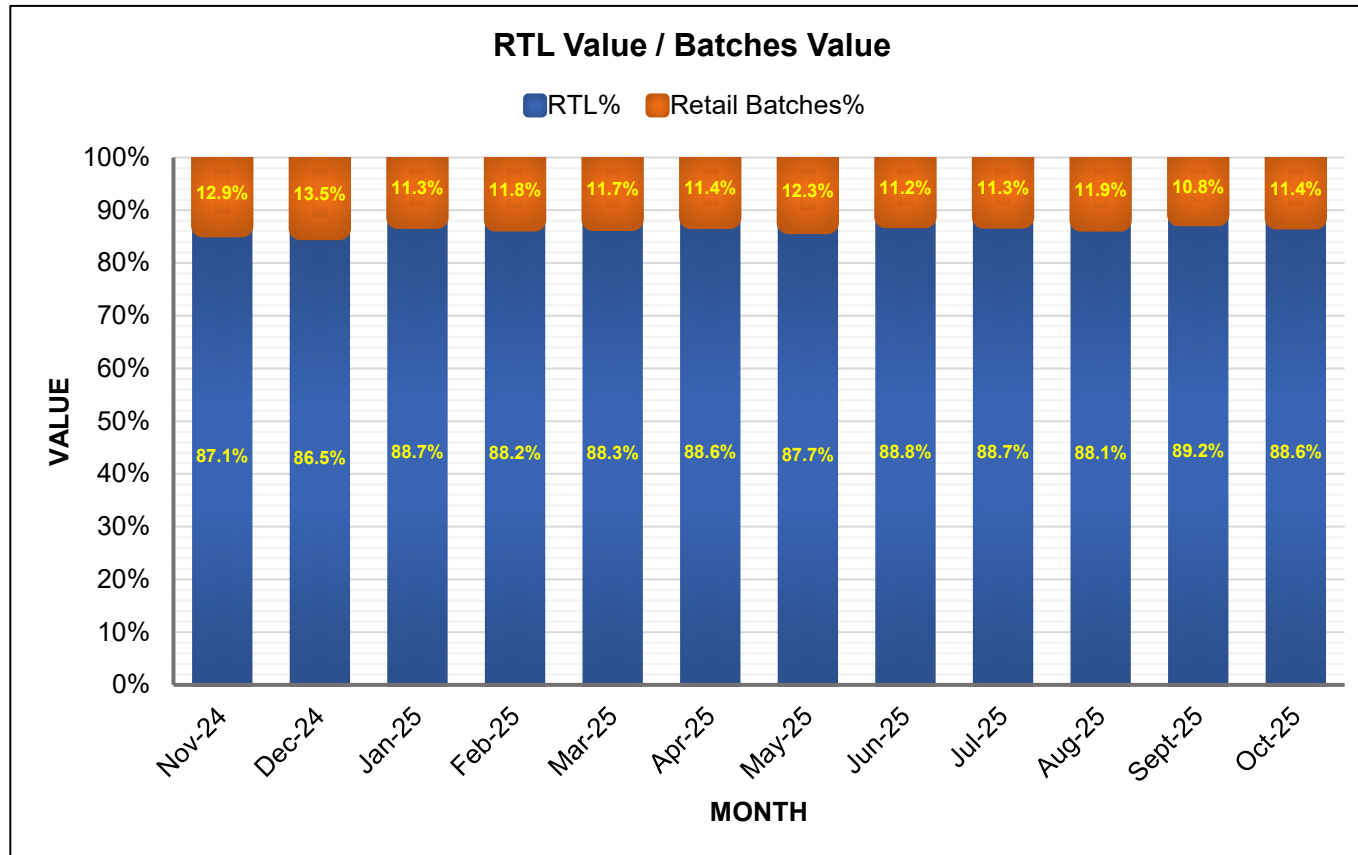
RTL/Retail Batches Message Values for October 2025



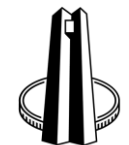
RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2025-10-01	R 823,109,607,385.20	R 123,250,802,143.13
2025-10-02	R 718,561,983,759.39	R 79,498,680,154.74
2025-10-03	R 649,217,692,228.11	R 73,192,711,438.31
2025-10-04	R 6,359,900,102.67	R 20,225,369,018.32
2025-10-06	R 584,384,933,049.53	R 76,112,879,730.55
2025-10-07	R 495,871,216,076.71	R 60,979,533,639.22
2025-10-08	R 533,402,311,054.92	R 50,375,739,750.33
2025-10-09	R 603,032,348,641.07	R 49,073,000,775.76
2025-10-10	R 517,382,788,515.70	R 55,441,439,448.64
2025-10-11	R 8,104,334,462.87	R 14,559,683,620.57
2025-10-13	R 328,526,102,855.63	R 52,656,087,671.14
2025-10-14	R 521,192,889,638.37	R 46,597,301,112.09
2025-10-15	R 551,814,592,673.71	R 81,318,553,101.00
2025-10-16	R 563,944,417,812.44	R 50,439,484,787.47
2025-10-17	R 519,539,993,324.43	R 54,476,190,524.84
2025-10-18	R 2,856,209,446.67	R 14,255,987,176.33
2025-10-20	R 536,441,326,919.96	R 59,639,410,901.09
2025-10-21	R 504,390,506,642.17	R 46,296,539,203.00
2025-10-22	R 617,237,612,023.67	R 49,240,331,420.52
2025-10-23	R 614,785,753,732.91	R 59,301,871,432.96
2025-10-24	R 559,177,931,904.82	R 116,651,834,241.07
2025-10-25	R 6,475,629,883.49	R 33,380,021,896.72
2025-10-27	R 543,707,913,938.90	R 86,627,448,804.89
2025-10-28	R 482,017,913,172.26	R 64,302,493,593.91
2025-10-29	R 555,986,841,639.02	R 64,264,414,068.88
2025-10-30	R 770,969,473,732.11	R 84,738,889,876.55
2025-10-31	R 859,124,460,120.95	R 172,076,897,815.58
Total	R 13,477,616,684,737.70	R 1,738,973,597,347.61
Average	R 499,170,988,323.62	R 64,406,429,531.39



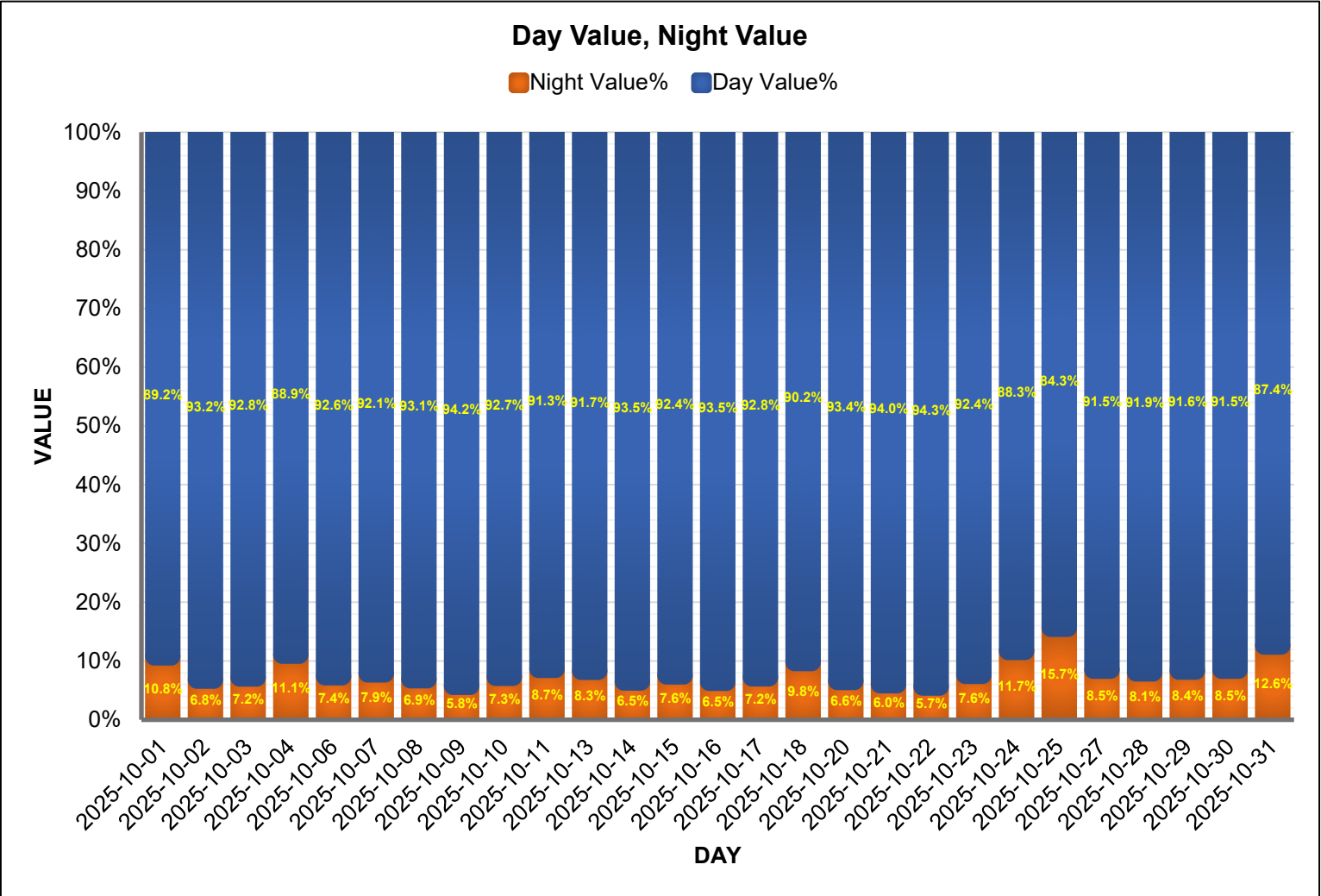
RTL /Retail Batches Message Values for 12 Months (November 2024 - October 2025)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
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
Total	R 143,683,562,003,900.00	R 19,135,522,558,905.00
Average	R 11,973,630,166,991.60	R 1,594,626,879,908.75



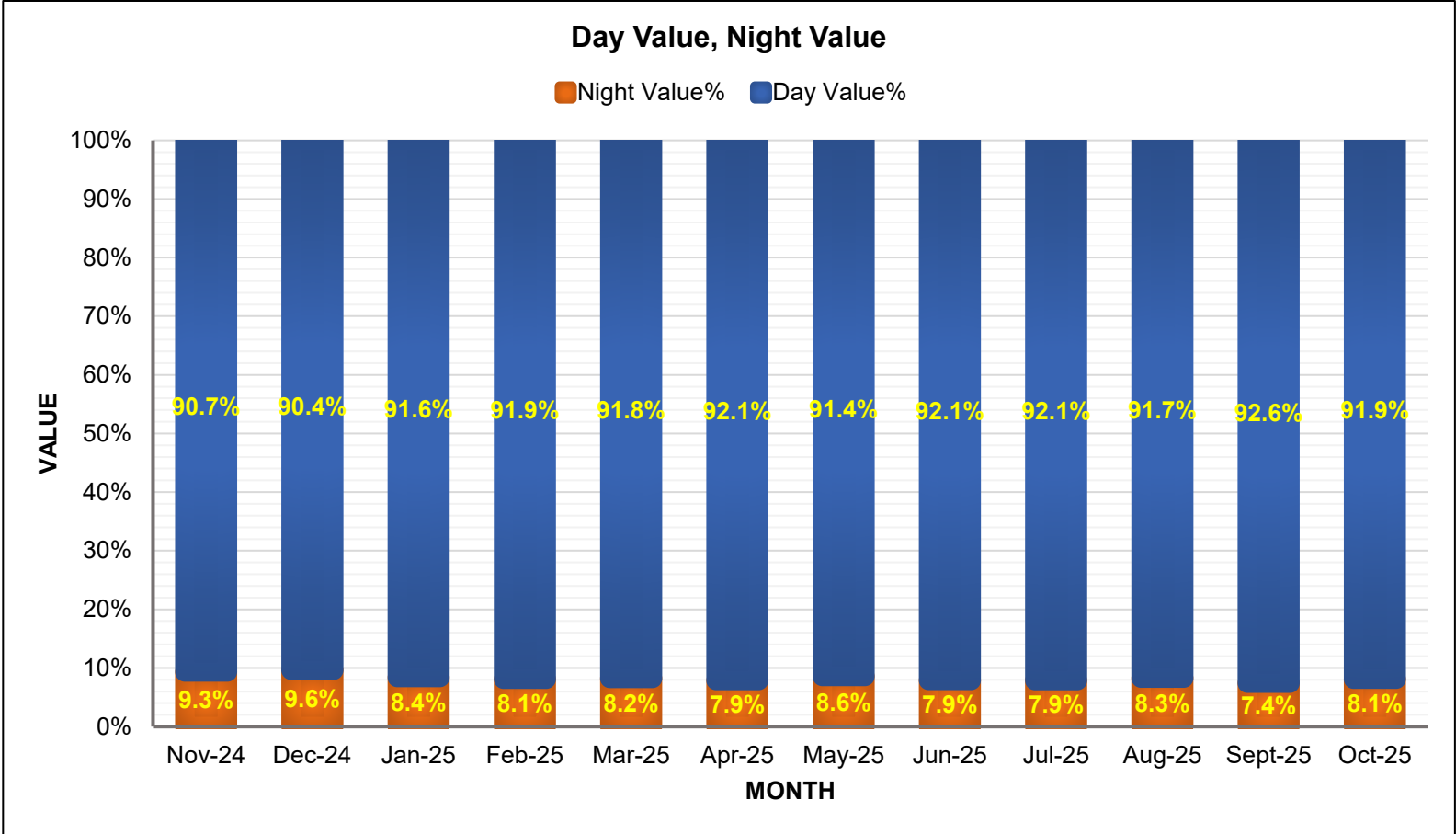
Day and Night Settlement Values for October 2025



Day and Night Settlement Values		
Date	Night Value	Day Value
2025-10-01	R 121,594,743,413.77	R 1,004,790,454,178.36
2025-10-02	R 65,452,681,591.38	R 891,993,141,639.90
2025-10-03	R 63,226,252,676.34	R 814,840,549,428.38
2025-10-04	R 11,163,471,119.58	R 89,554,237,716.03
2025-10-06	R 61,006,637,470.95	R 762,930,862,716.41
2025-10-07	R 53,018,934,270.56	R 618,540,189,831.61
2025-10-08	R 51,374,292,958.64	R 692,925,180,467.78
2025-10-09	R 45,852,260,910.59	R 747,981,038,981.53
2025-10-10	R 51,061,152,708.87	R 647,794,727,786.82
2025-10-11	R 8,241,100,855.82	R 86,859,977,566.86
2025-10-13	R 45,091,858,927.11	R 495,875,174,425.32
2025-10-14	R 43,999,104,691.93	R 630,691,877,522.99
2025-10-15	R 58,145,026,734.50	R 711,643,463,863.17
2025-10-16	R 47,187,996,941.58	R 682,577,036,716.84
2025-10-17	R 50,764,365,726.87	R 651,619,827,123.65
2025-10-18	R 8,401,375,311.25	R 77,032,073,150.53
2025-10-20	R 48,615,828,022.79	R 687,281,255,170.49
2025-10-21	R 40,235,598,341.40	R 625,219,874,034.52
2025-10-22	R 44,623,772,765.20	R 743,887,413,428.68
2025-10-23	R 60,812,539,472.34	R 734,643,860,331.97
2025-10-24	R 98,218,225,510.91	R 739,992,164,592.18
2025-10-25	R 18,738,828,446.95	R 100,964,487,793.11
2025-10-27	R 66,190,759,100.86	R 710,396,352,427.81
2025-10-28	R 54,865,089,088.04	R 624,890,585,943.32
2025-10-29	R 61,953,629,773.40	R 677,917,446,689.17
2025-10-30	R 84,826,930,000.90	R 910,098,343,443.39
2025-10-31	R 153,611,714,433.94	R 1,061,882,030,400.32
Total	R 1,518,274,171,266.47	R 17,224,823,627,371.10
Average	R 56,232,376,713.57	R 637,956,430,643.38



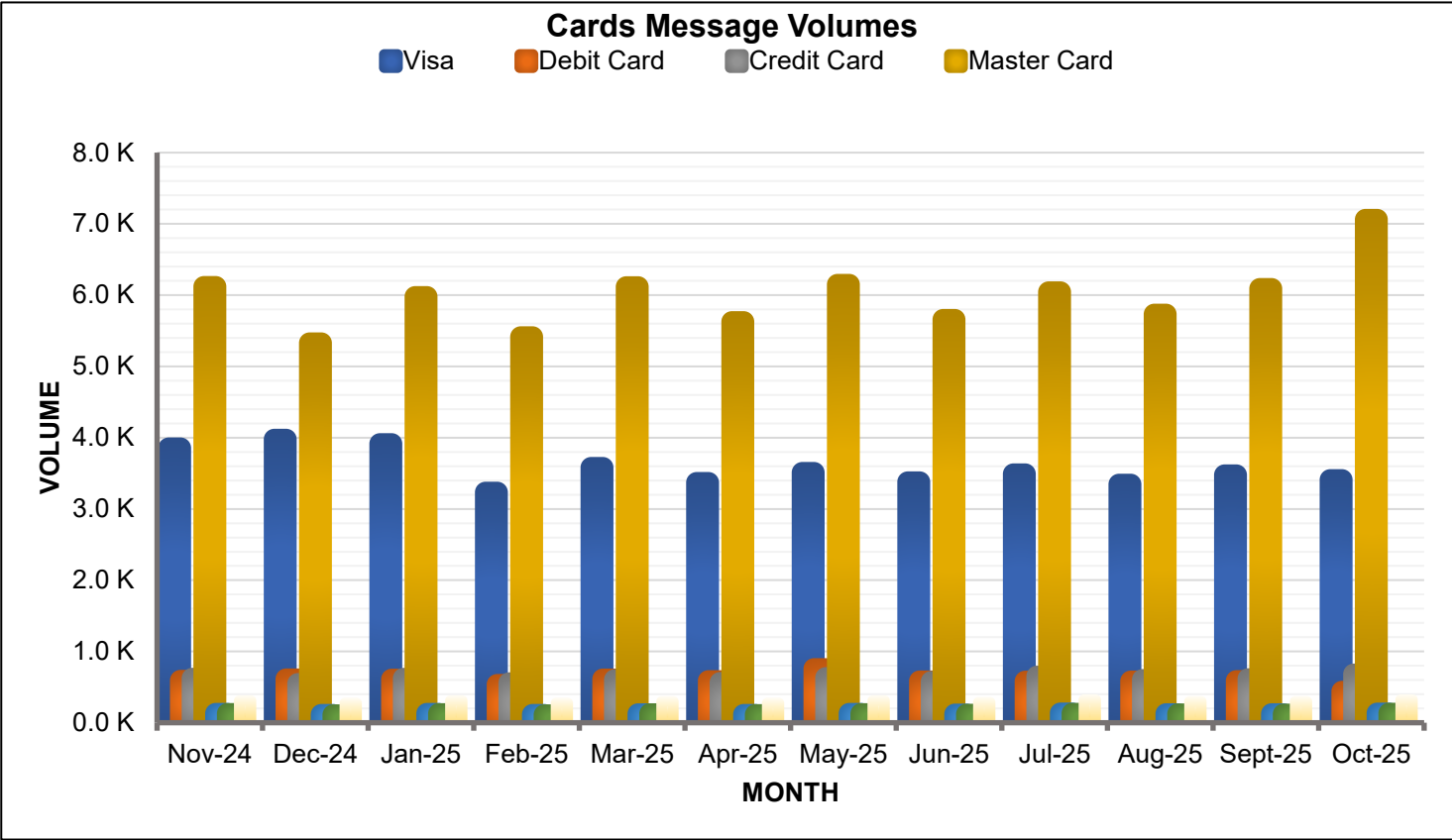
Day and Night Settlement Values for 12 Months (November 2024 - October 2025)



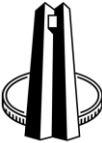
Day and Night Settlement Values		
Month	Night Value	Day Value
Nov-24	R 1,385,401,420,138.01	R 13,463,398,123,474.40
Dec-24	R 1,403,599,475,261.53	R 13,176,834,763,020.70
Jan-25	R 1,240,372,847,239.50	R 13,544,169,264,906.50
Feb-25	R 1,151,201,118,637.29	R 13,073,739,468,552.40
Mar-25	R 1,360,781,552,514.01	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
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
Total	R 16,371,164,491,423.70	R 181,703,017,932,458.00
Average	R 1,364,263,707,618.64	R 15,141,918,161,038.20



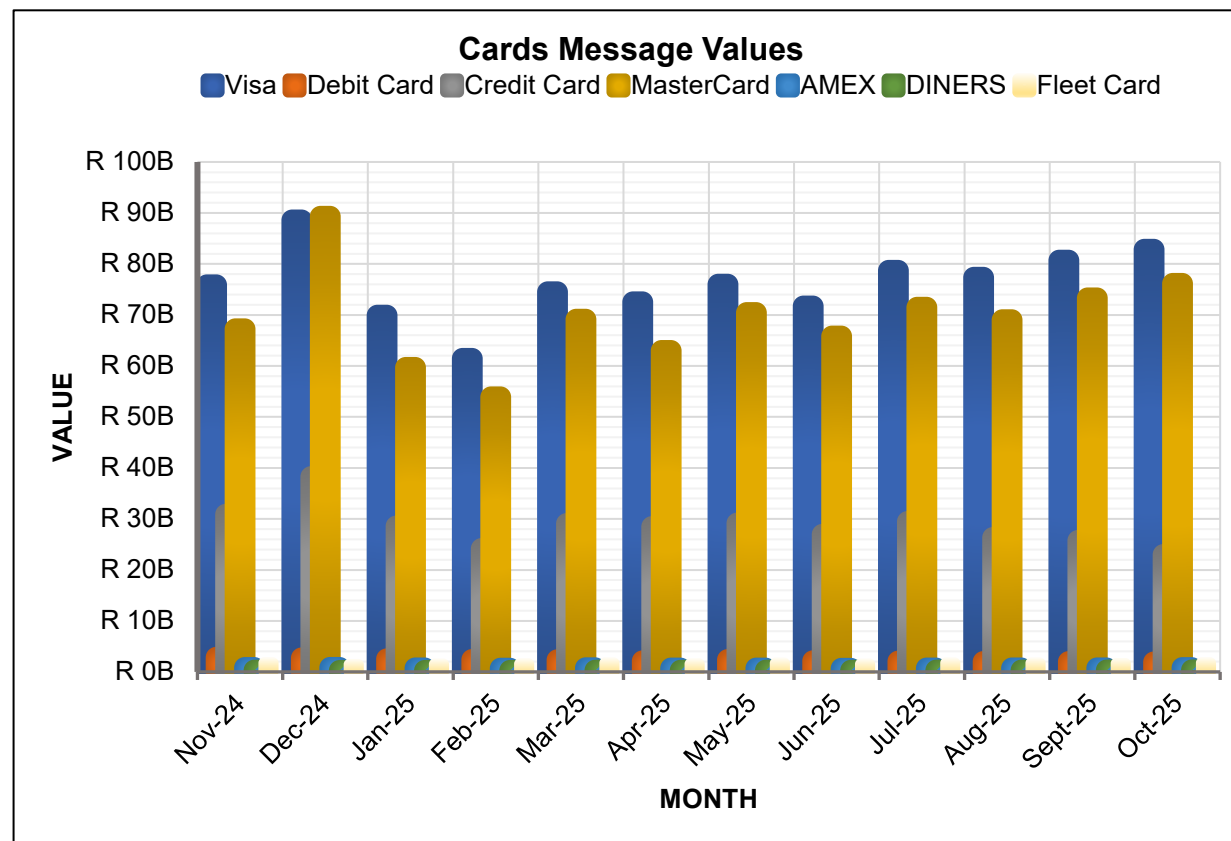
Cards Message Volumes from November 2024 - October 2025



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
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
Total	42546	7094	7286	71326	1498	1462	3600
Average	3546	591	607	5944	125	122	300



Cards Message Values from November 2024 - October 2025

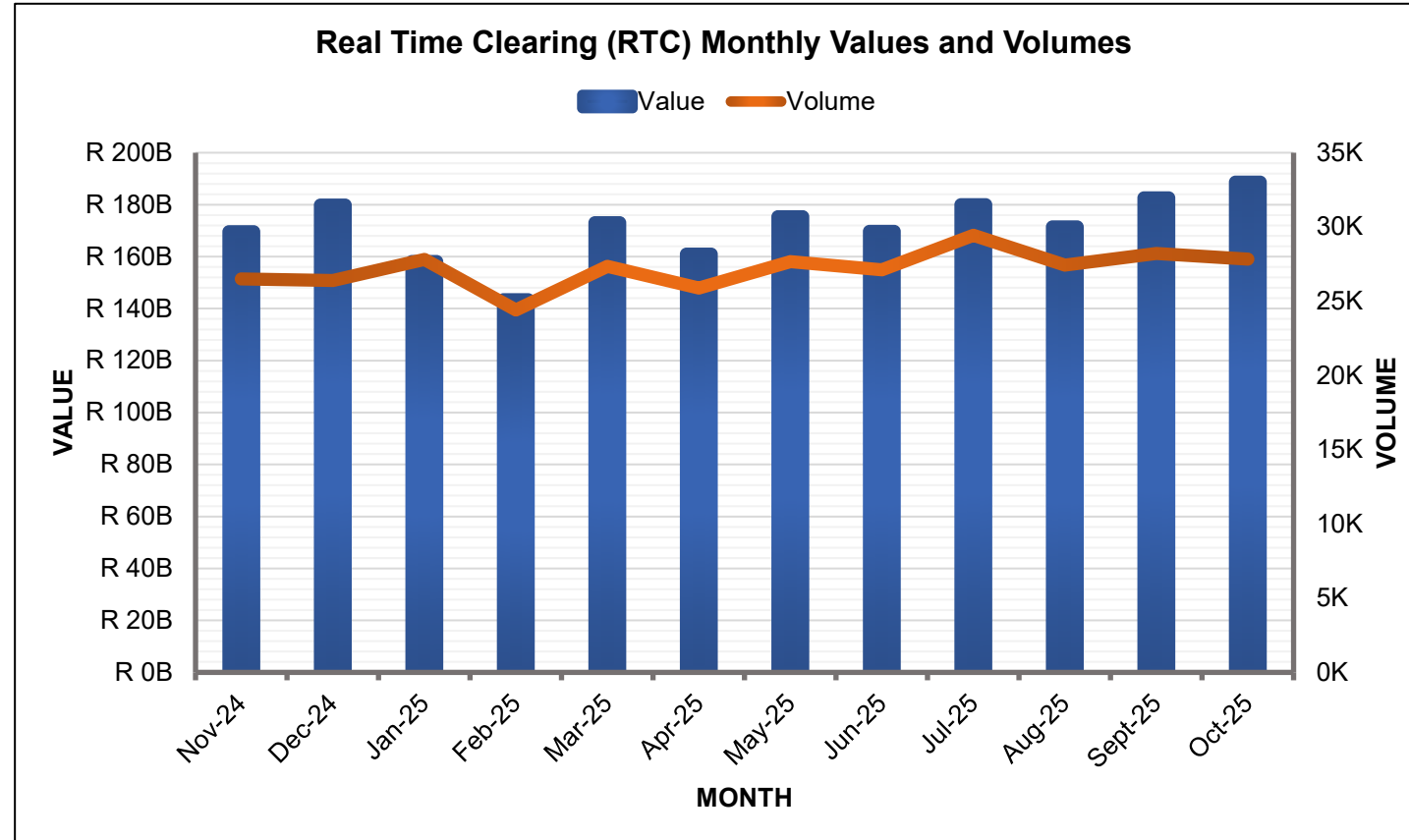


Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Nov-24	R 75,860,876,533.94	R 2,832,437,314.82	R 30,877,317,948.05
Dec-24	R 88,585,770,957.50	R 2,707,056,900.29	R 38,270,835,009.59
Jan-25	R 69,913,621,262.92	R 2,528,998,330.94	R 28,571,260,720.79
Feb-25	R 61,442,832,731.74	R 2,394,137,751.63	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
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
Total	R 910,127,818,927.99	R 27,462,060,168.71	R 340,054,200,654.17
Average	R 75,843,984,910.67	R 2,288,505,014.06	R 28,337,850,054.51

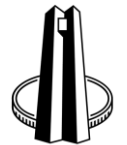
Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
Nov-24	R 67,240,455,380.19	R 821,059,356.37	R 303,197,804.03	R 1,789,231,171.72
Dec-24	R 89,305,871,047.80	R 843,205,927.06	R 234,553,194.44	R 1,494,508,575.35
Jan-25	R 59,670,859,370.15	R 737,013,761.82	R 250,426,823.64	R 1,549,511,004.30
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
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
Total	R 828,417,428,782.47	R 8,946,485,131.72	R 3,498,140,398.12	R 20,043,123,937.29
Average	R 69,034,785,731.87	R 745,540,427.64	R 291,511,699.84	R 1,670,260,328.11



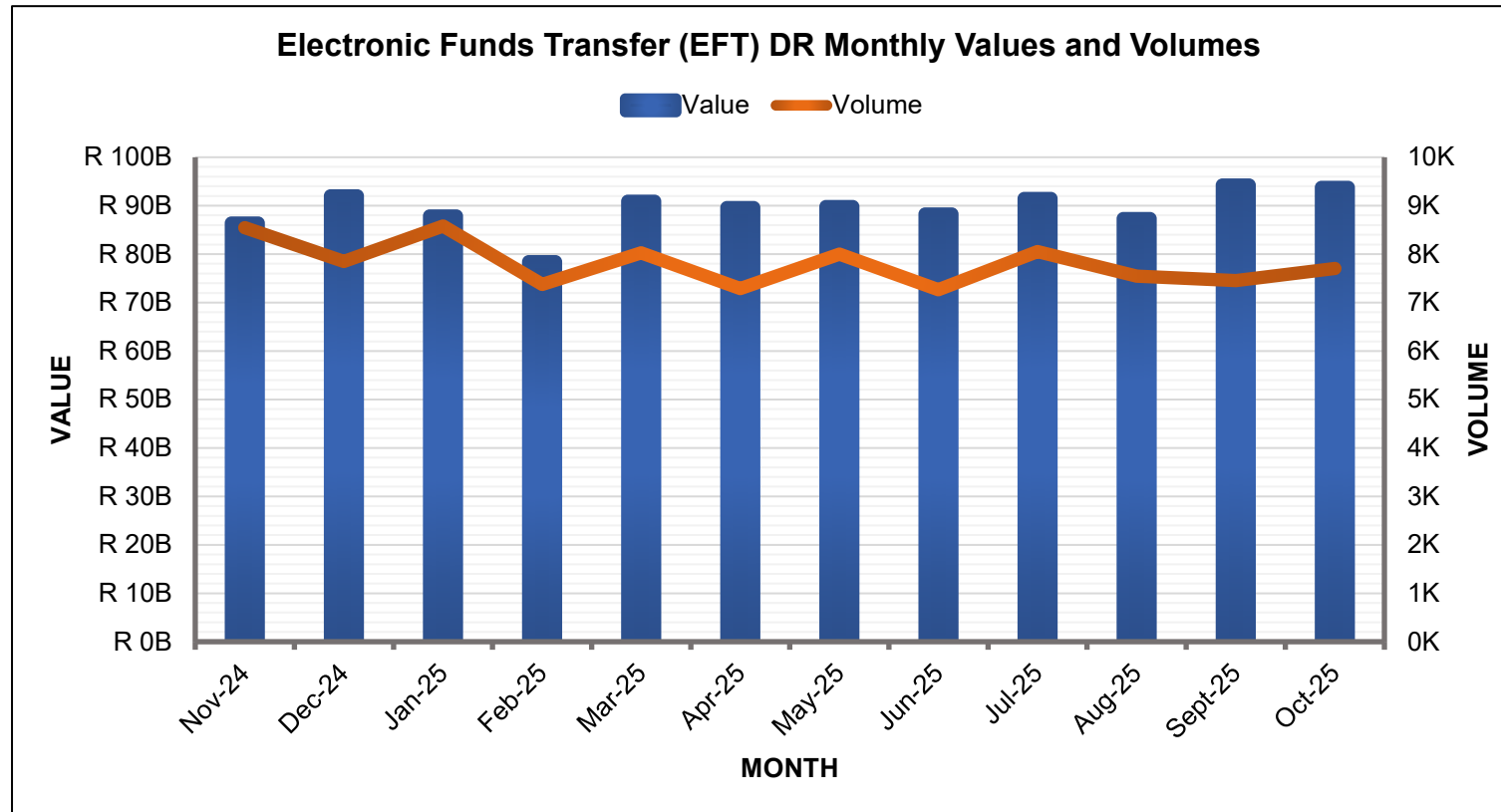
Real Time Clearing (RTC) Monthly Values and Volumes from November 2024 - October 2025



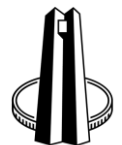
RTC Monthly Value and Volumes		
Month	Value	Volume
Nov-24	R 169,587,112,486.45	26,504
Dec-24	R 179,845,131,743.95	26,393
Jan-25	R 158,121,417,476.93	27,820
Feb-25	R 143,420,321,418.67	24,408
Mar-25	R 173,056,285,347.07	27,345
Apr-25	R 160,958,641,466.51	25,878
May-25	R 175,369,882,593.84	27,669
Jun-25	R 169,724,041,786.36	27,117
Jul-25	R 179,993,562,427.19	29,438
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
Total	R 2,052,811,643,455.50	326,039
Average	R 171,067,636,954.63	27,170



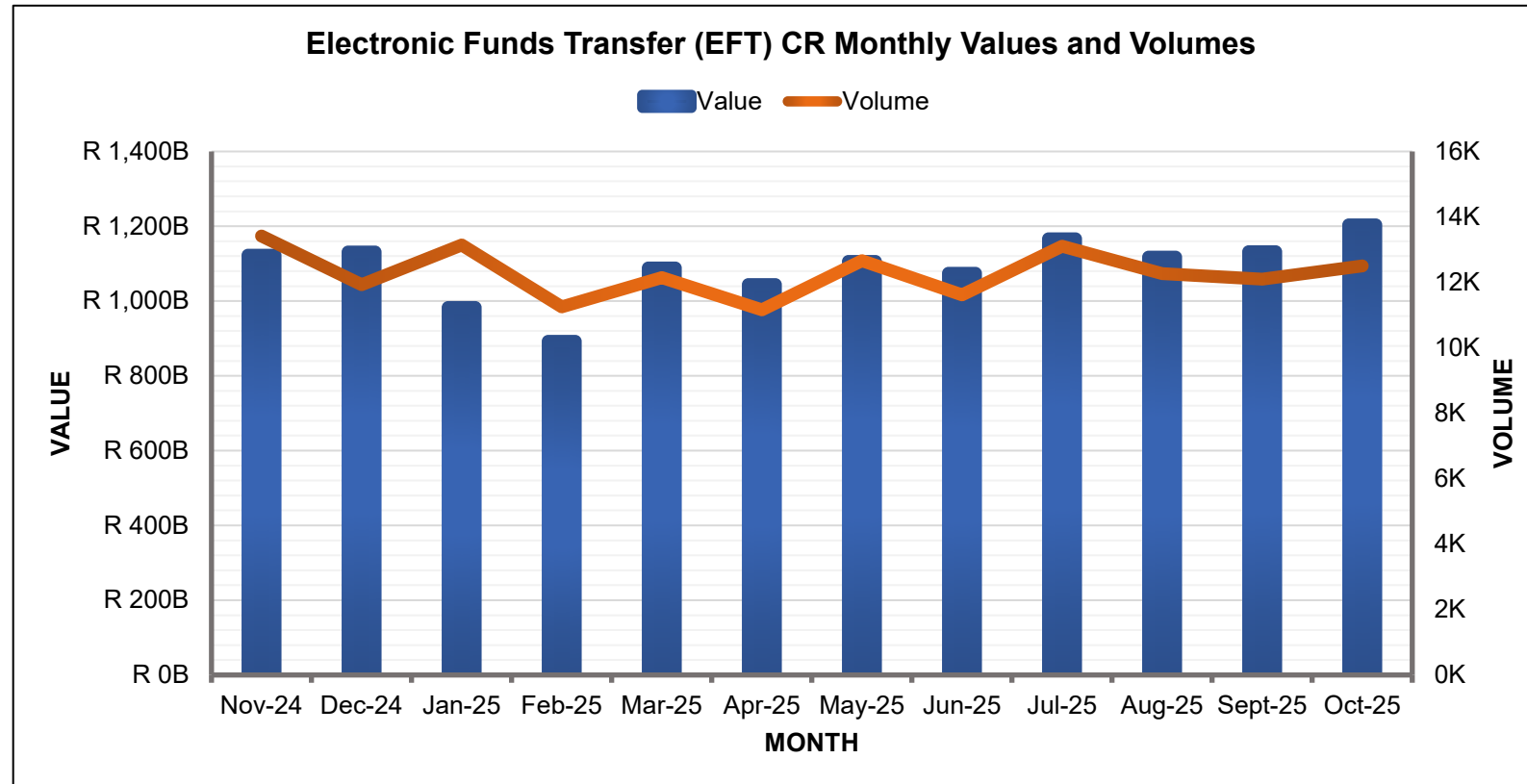
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from November 2024 - October 2025



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
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
Total	R 1,070,216,496,568.22	93,686
Average	R 89,184,708,047.35	7,807



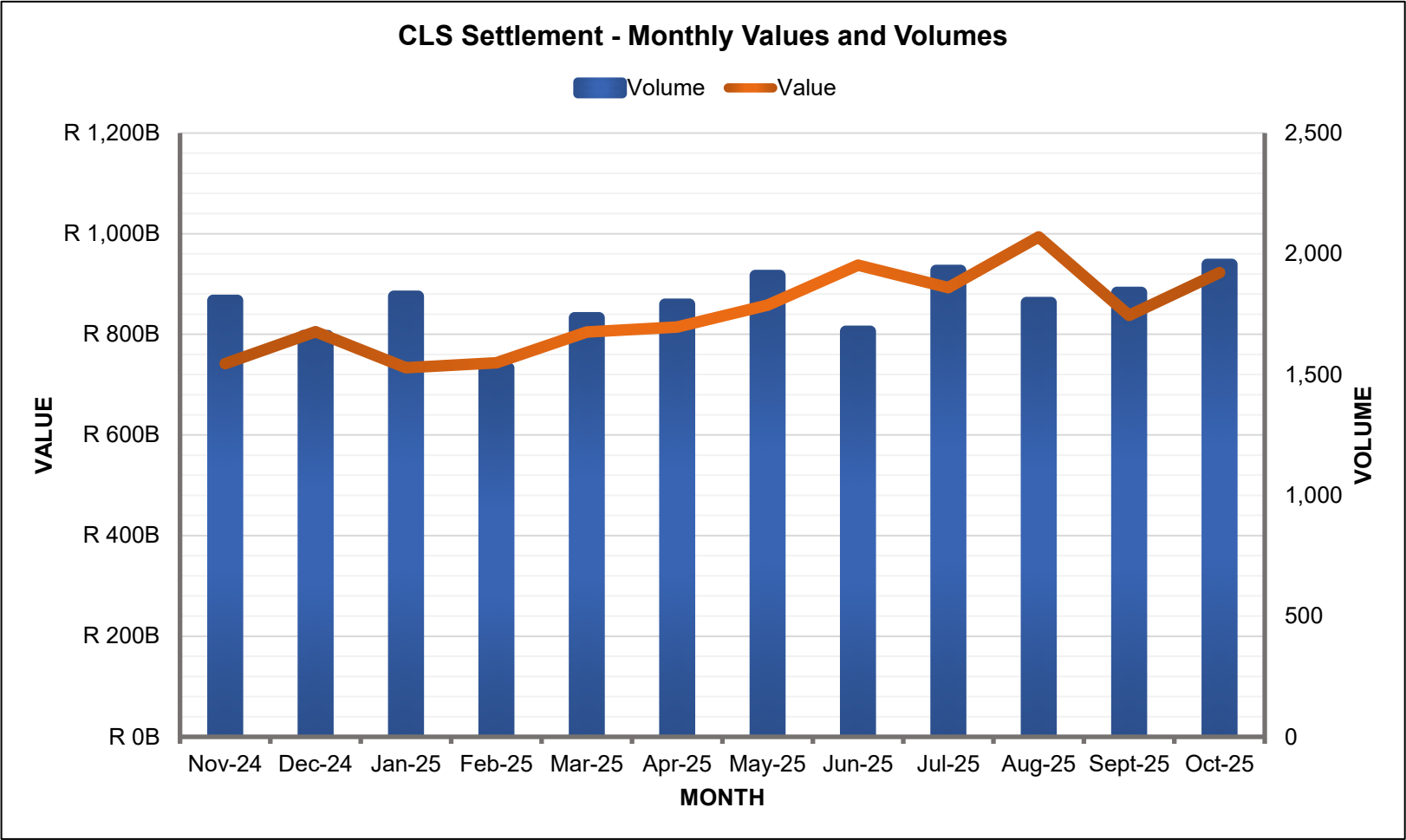
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from November 2024 - October 2025



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
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
Total	R 13,062,303,491,532.60	147,303
Average	R 1,088,525,290,961.05	12,275



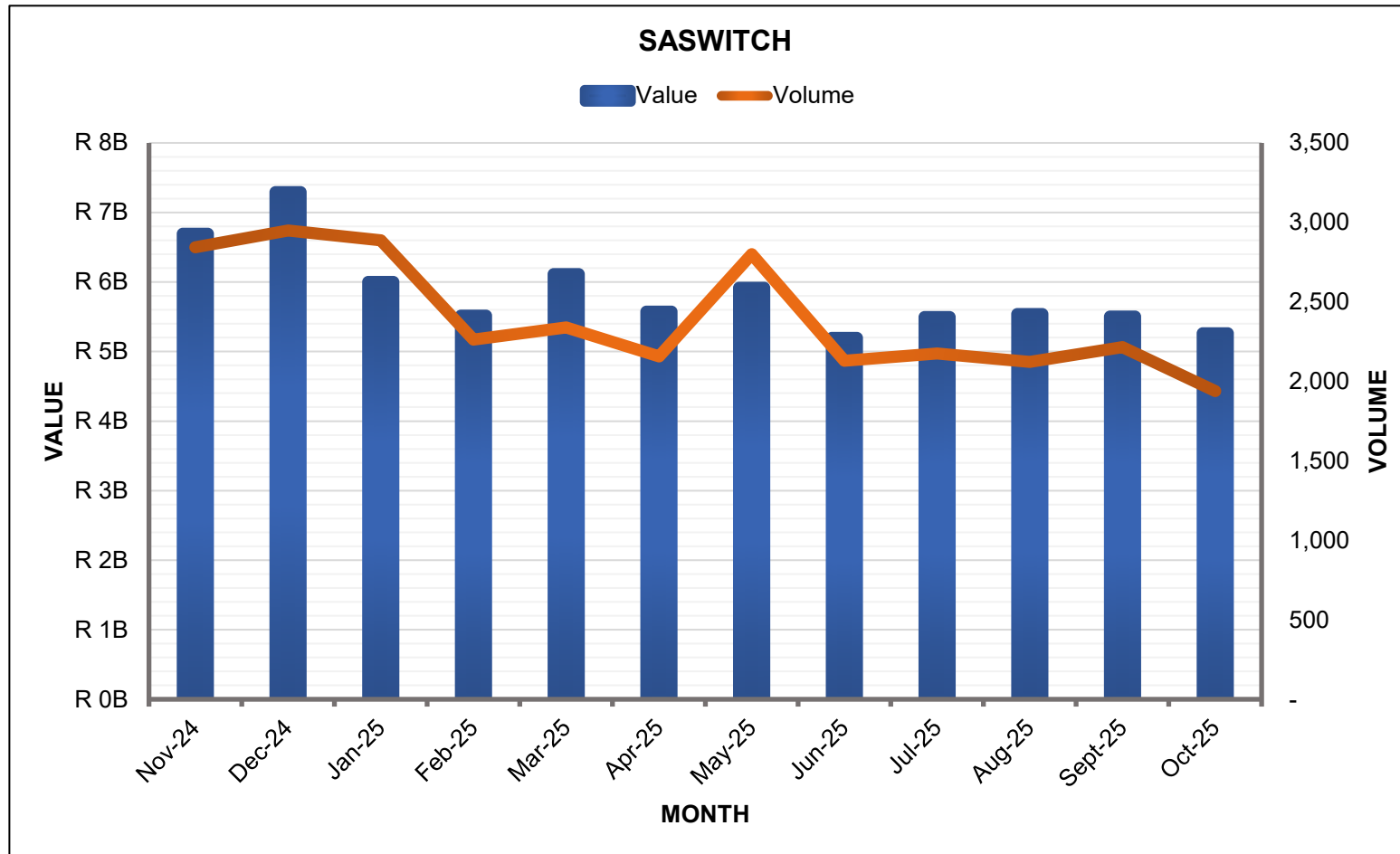
CLS Settlement Values and Volumes from November 2024 - October 2025



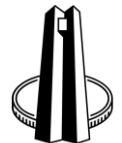
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Nov-24	R 741,545,357,483.54	1,807
Dec-24	R 805,186,597,083.46	1,661
Jan-25	R 733,587,991,560.48	1,824
Feb-25	R 743,277,335,378.42	1,527
Mar-25	R 804,855,442,296.60	1,735
Apr-25	R 814,745,129,679.84	1,791
May-25	R 857,913,169,581.08	1,910
Jun-25	R 937,655,346,410.36	1,679
Jul-25	R 892,636,691,228.12	1,931
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
Total	R 10,085,467,458,045.00	21,459
Average	R 840,455,621,503.75	1,788



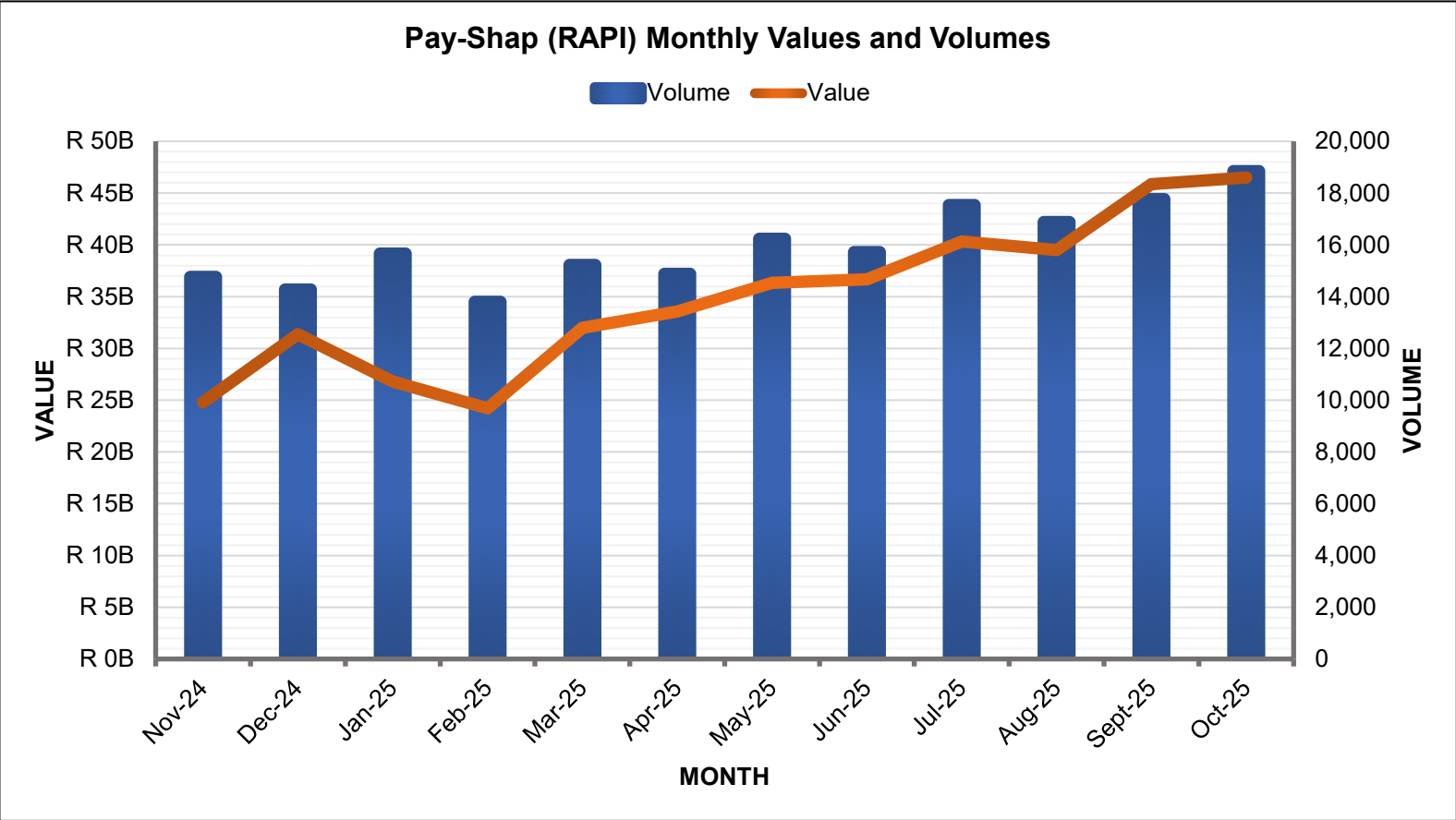
SASWITCH Values and Volumes from November 2024 - October 2025



SASWITCH Monthly Values		
Month	Value	Volume
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
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
Total	R 70,108,018,591.20	28,823
Average	R 5,842,334,882.60	2,402

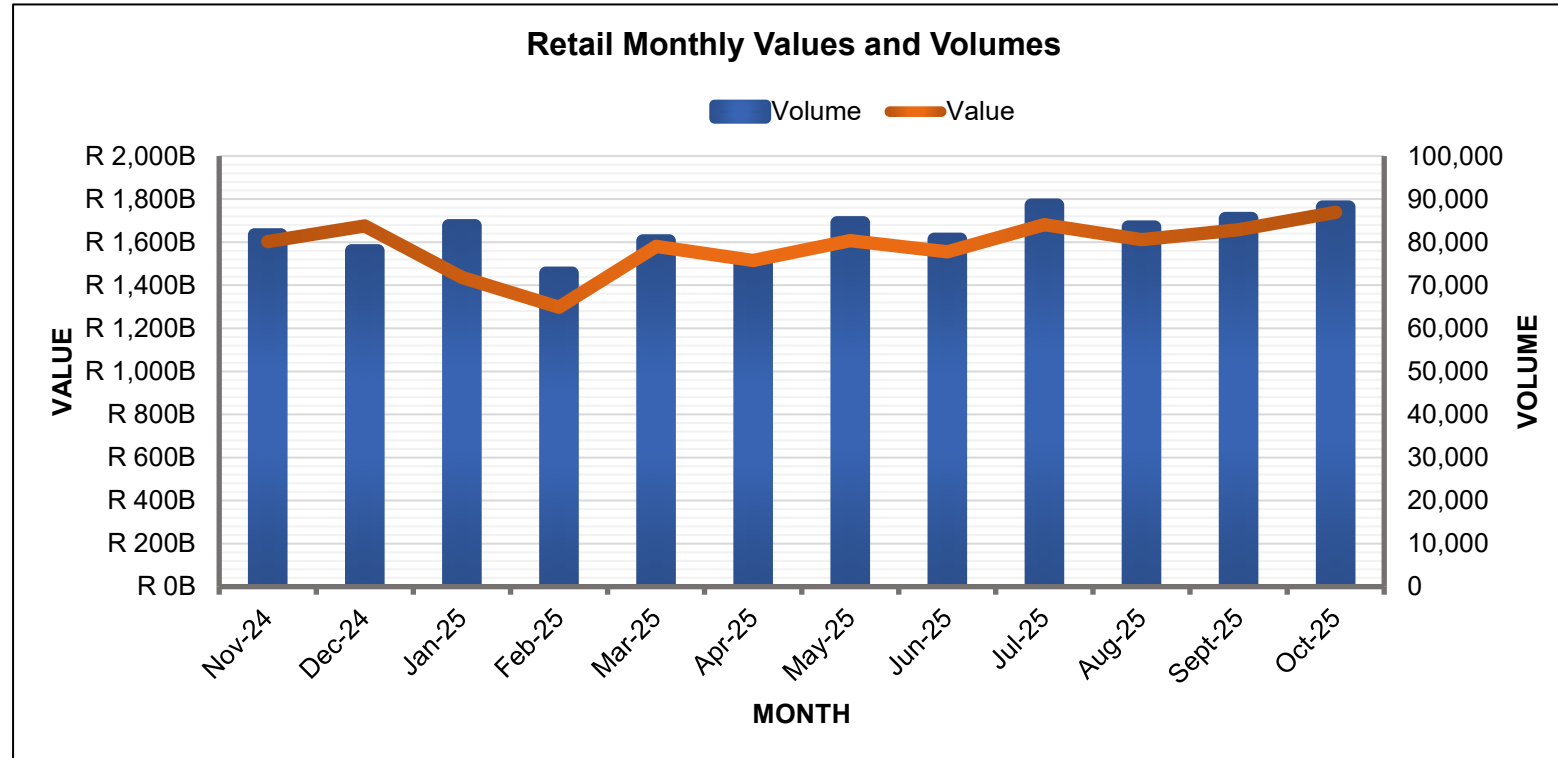


Pay-Shap (RAPI) Values and Volumes from November 2024 - October 2025

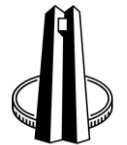


Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Nov-24	R 24,811,556,767.80	14,763
Dec-24	R 31,362,240,513.63	14,275
Jan-25	R 26,793,453,337.60	15,663
Feb-25	R 24,213,910,680.96	13,800
Mar-25	R 32,006,067,405.29	15,224
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
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
Total	R 417,990,052,758.17	191,603
Average	R 34,832,504,396.51	15,967

Retail Values and Volumes from November 2024 - October 2025



Retail Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 18,963,206,793,821.00	983,111
Average	R 1,580,267,232,818.42	81,926



Summarised Volumes and Values Totals for October 2025

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	9,474	R	425,506,600,573.44
Payment Dematerialised MM Instrument (MPDEM)	4,354	R	154,313,392,286.87
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,956	R	922,828,434,529.38
Payment any Money Market Product (MPMMI)	289	R	116,760,308,357.50
Settlement of Derivative Margin Calls (OSDMC)	67	R	18,031,207,066.94





THANK YOU



SOUTH AFRICAN RESERVE BANK