



Settlement Statistics and Indicators

April 2026



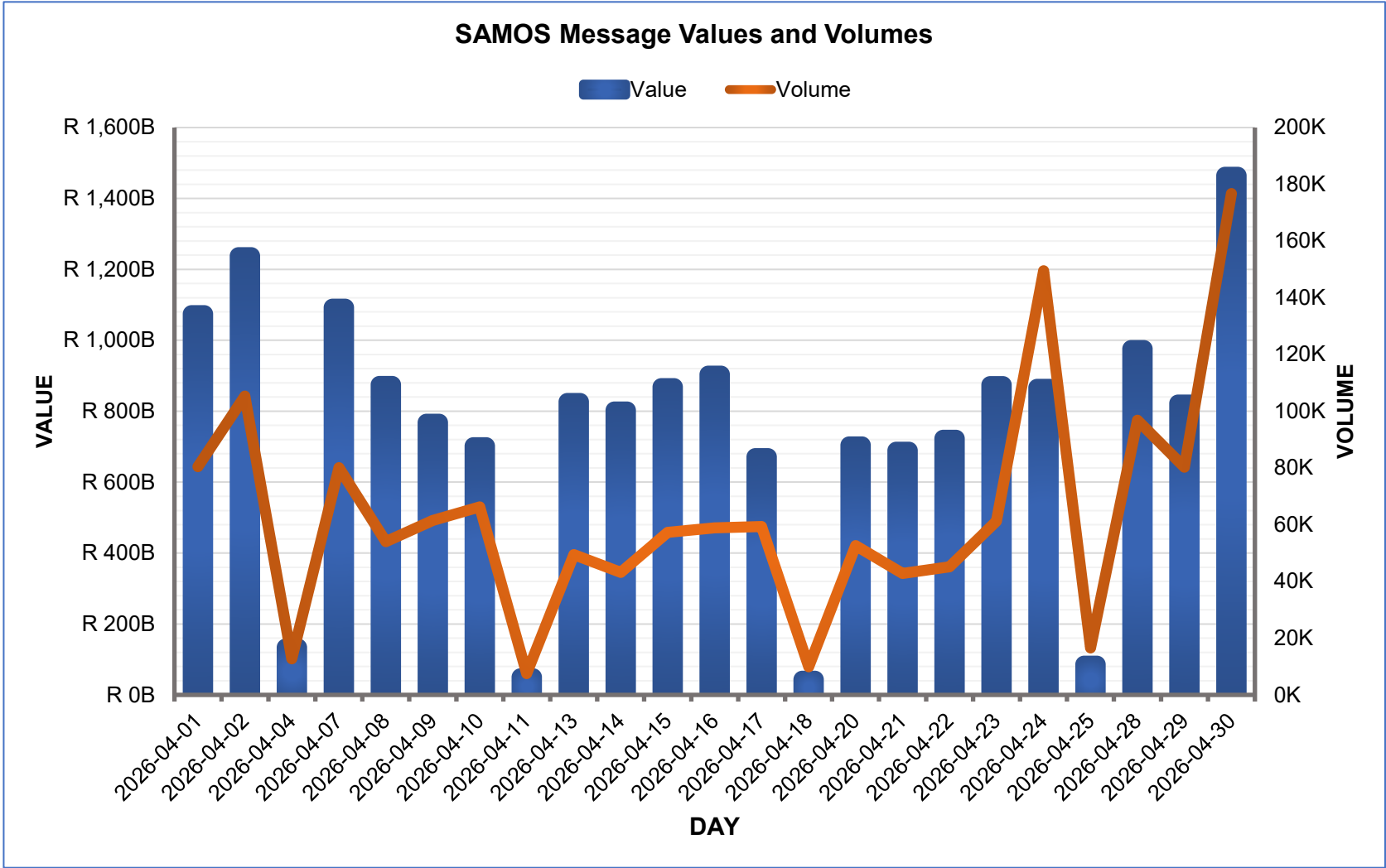
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for April 2026

- ✓ In April 2026, SAMOS processed **1,467,702** transactions to the value of **ZAR 17,253,114,245,735.60**
- ✓ Peak volume was **176,710** on the 30th of April 2026 and peak value was **ZAR 1,464,486,434,591.25** on the 30th of April 2026.
- ✓ An average number of transactions processed per day was **63,813** representing an average value of **ZAR 750,135,401,988.50**
- ✓ 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.



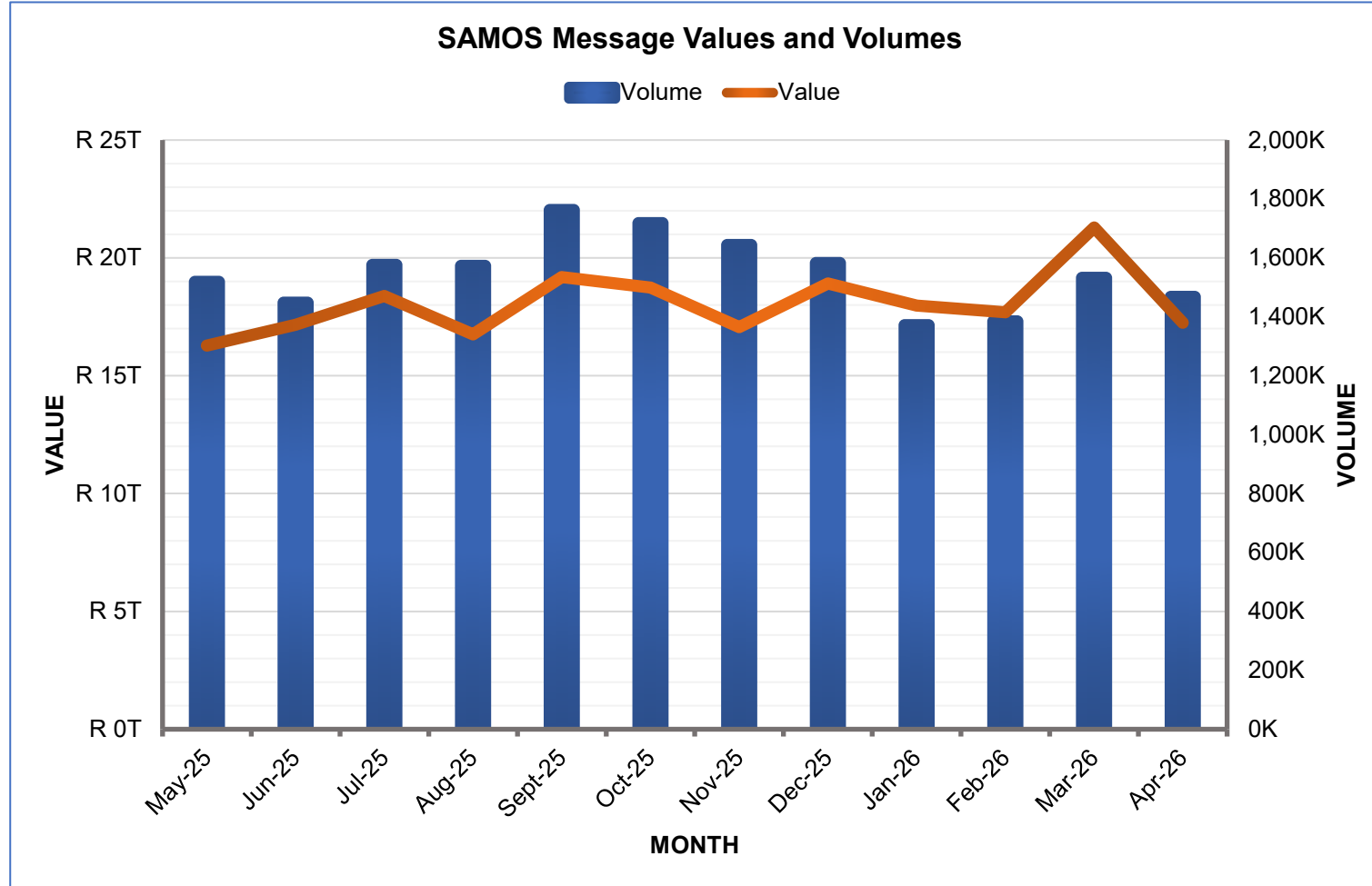
Daily Message Values and Volumes for April 2026



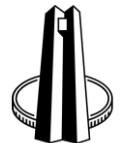
Daily Values and Volumes per month		
Date	Value	Volume
2026-04-01	R 1,074,244,315,327.38	80,440
2026-04-02	R 1,237,708,119,139.88	105,329
2026-04-04	R 133,879,246,804.28	12,750
2026-04-07	R 1,092,502,751,517.20	80,058
2026-04-08	R 874,586,567,560.31	54,000
2026-04-09	R 768,059,994,079.10	61,500
2026-04-10	R 701,814,779,414.72	66,276
2026-04-11	R 50,052,422,149.56	7,511
2026-04-13	R 826,590,544,990.28	49,423
2026-04-14	R 802,571,377,168.34	43,161
2026-04-15	R 868,460,331,603.60	57,319
2026-04-16	R 903,645,031,979.56	58,859
2026-04-17	R 670,975,756,778.19	59,334
2026-04-18	R 43,257,123,172.21	9,927
2026-04-20	R 704,068,899,473.57	52,642
2026-04-21	R 689,137,015,799.30	42,810
2026-04-22	R 722,834,911,355.58	45,157
2026-04-23	R 874,098,258,812.94	61,234
2026-04-24	R 866,475,153,518.90	149,534
2026-04-25	R 85,788,679,615.74	16,588
2026-04-28	R 975,797,837,505.20	96,859
2026-04-29	R 822,078,693,378.50	80,281
2026-04-30	R 1,464,486,434,591.25	176,710
Total	R 17,253,114,245,735.60	1,467,702
Average	R 750,135,401,988.50	63,813



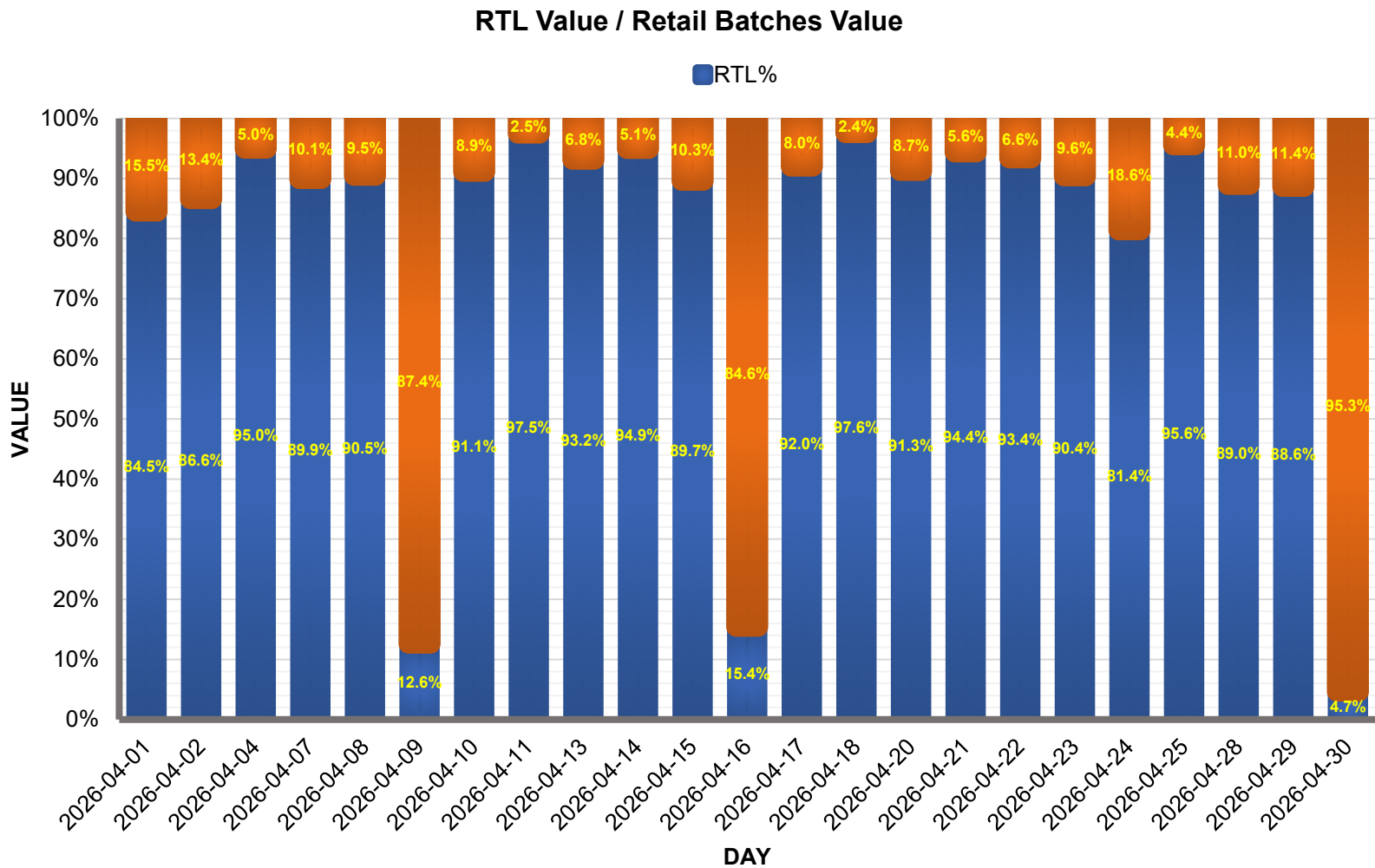
Total Monthly Message Values and Volumes from May 2025 - April 2026



Message Values and Volumes - Monthly		
Month	Value	Volume
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
Dec-25	R 18,918,127,886,389.50	1,582,590
Jan-26	R 17,979,538,180,449.00	1,371,577
Feb-26	R 17,686,884,386,204.80	1,384,499
Mar-26	R 21,288,628,689,175.80	1,532,345
Apr-26	R 17,253,114,245,735.60	1,467,702
Total	R 216,718,239,776,342.00	18,578,920
Average	R 18,059,853,314,695.20	1,548,243

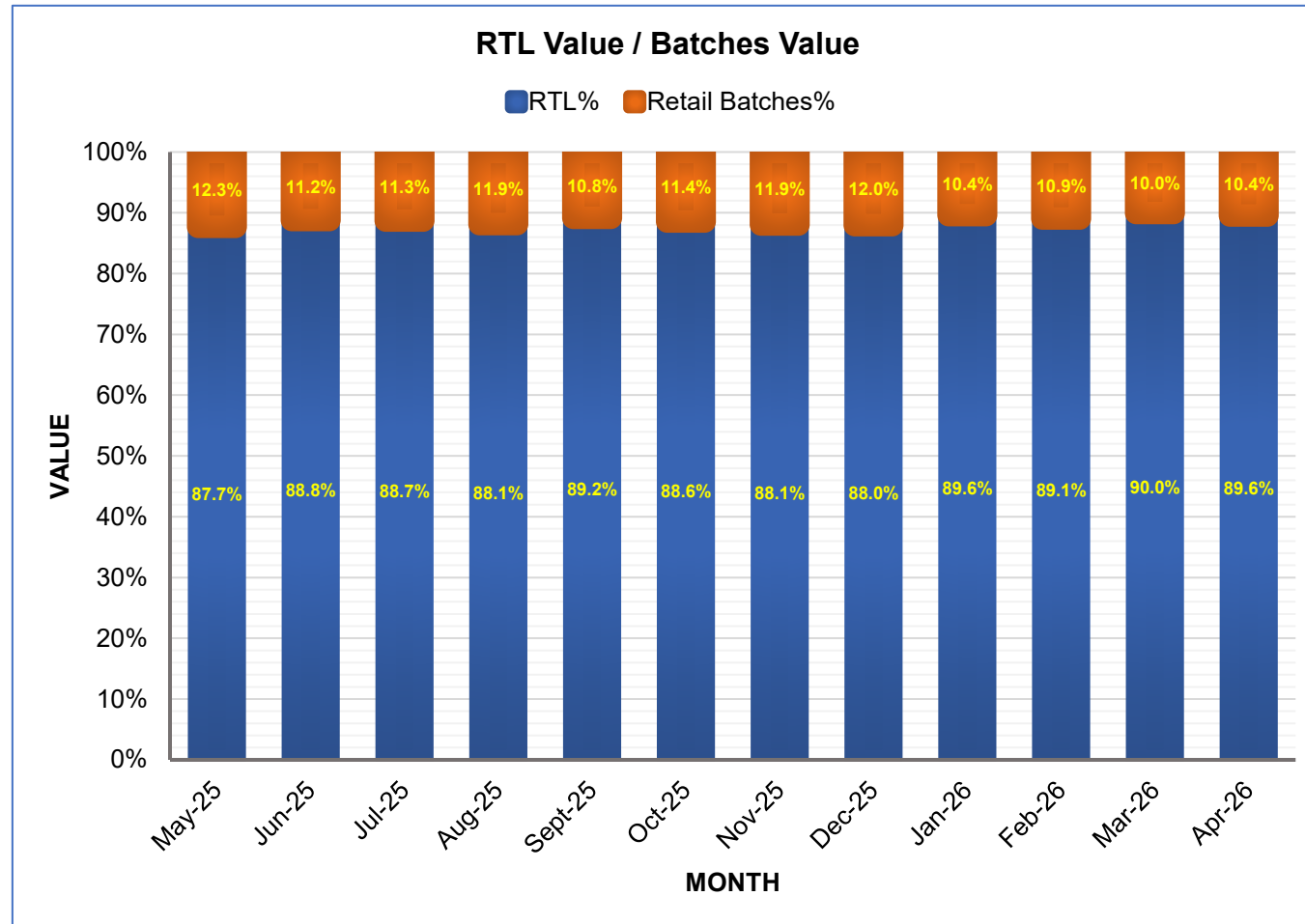


RTL/Retail Batches Message Values for April 2026

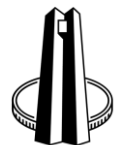


Date	RTL	Retail Batches
2026-04-01	R 697,830,324,687.75	R 127,689,061,741.61
2026-04-02	R 615,926,650,472.94	R 95,318,695,100.52
2026-04-04	R 693,685,702,500.27	R 36,631,406,537.59
2026-04-07	R 807,387,528,610.52	R 90,289,428,090.87
2026-04-08	R 656,944,700,429.38	R 69,086,607,946.90
2026-04-09	R 8,007,740,607.20	R 55,362,403,030.59
2026-04-10	R 613,024,478,107.36	R 59,523,632,435.62
2026-04-11	R 576,339,529,974.99	R 14,757,062,257.99
2026-04-13	R 769,233,404,483.21	R 56,524,549,699.72
2026-04-14	R 889,337,373,558.21	R 47,306,898,241.02
2026-04-15	R 699,363,055,683.69	R 80,731,390,771.44
2026-04-16	R 9,271,780,625.08	R 50,750,858,767.62
2026-04-17	R 645,534,648,170.76	R 56,052,658,999.54
2026-04-18	R 584,949,087,264.62	R 14,462,255,562.53
2026-04-20	R 651,366,338,949.34	R 62,196,466,321.47
2026-04-21	R 814,151,328,397.13	R 48,520,773,318.17
2026-04-22	R 716,677,791,851.09	R 50,799,482,150.76
2026-04-23	R 629,011,013,489.72	R 66,857,708,897.16
2026-04-24	R 599,150,803,219.33	R 136,800,809,608.86
2026-04-25	R 828,492,358,067.47	R 38,489,627,501.85
2026-04-28	R 878,482,995,831.49	R 109,016,853,605.66
2026-04-29	R 709,499,943,665.14	R 90,966,043,717.45
2026-04-30	R 9,106,369,333.42	R 185,980,346,813.85
Total	R 14,102,774,947,980.10	R 1,644,115,021,118.79
Average	R 613,164,128,173.05	R 71,483,261,787.77

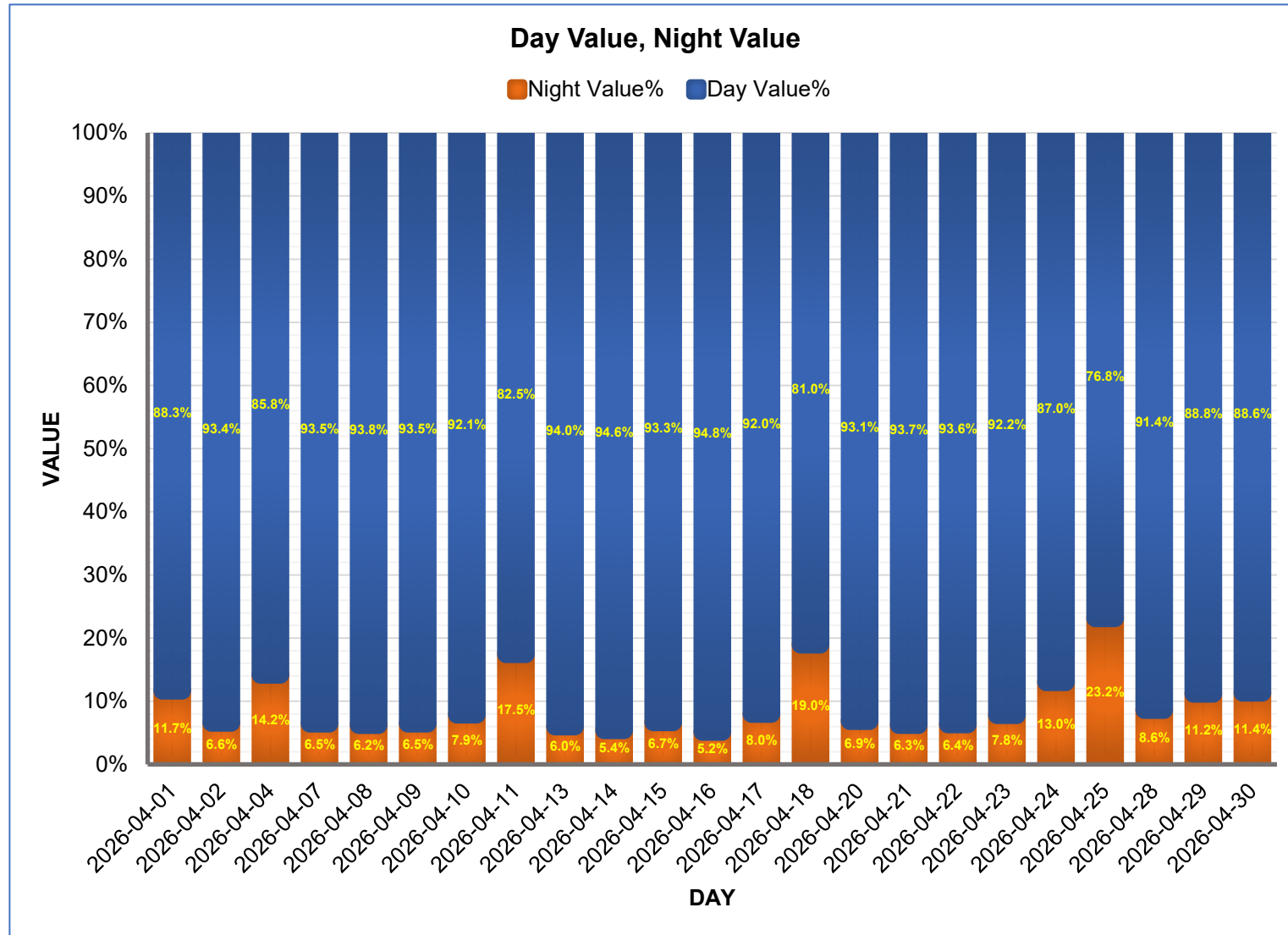
RTL /Retail Batches Message Values for 12 Months (May 2025 - April 2026)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
Dec-25	R 13,593,518,183,529.50	R 1,858,703,332,582.26
Jan-26	R 13,074,446,919,473.30	R 1,513,450,090,626.82
Feb-26	R 12,834,034,226,760.90	R 1,575,953,319,849.30
Mar-26	R 15,857,281,537,913.10	R 1,767,867,801,702.95
Apr-26	R 14,102,774,947,980.10	R 1,644,115,021,118.79
Total	R 157,728,509,930,542.00	R 19,851,537,129,389.70
Average	R 13,144,042,494,211.90	R 1,654,294,760,782.48

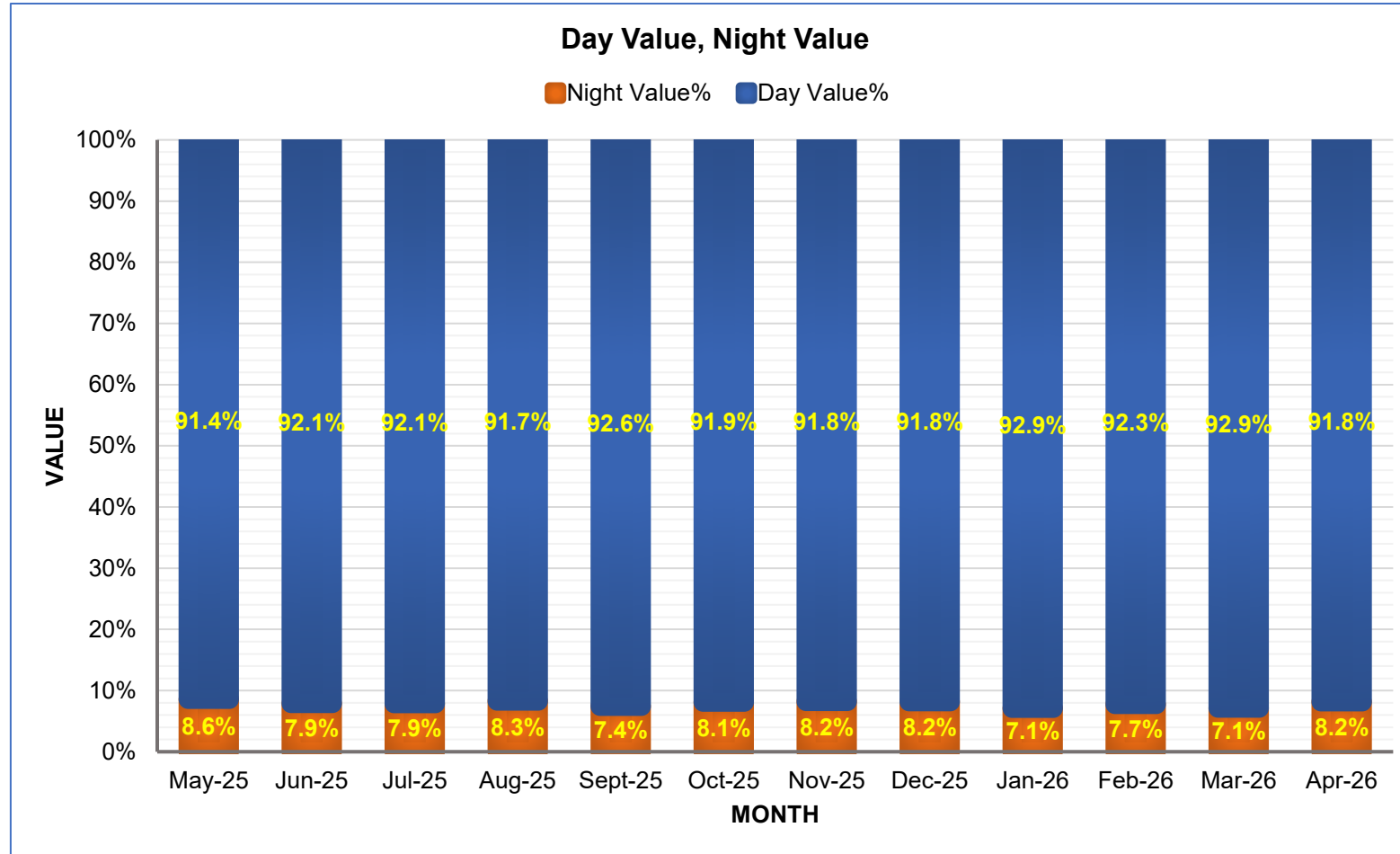


Day and Night Settlement Values for April 2026

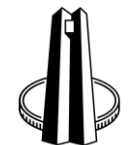


Day and Night Settlement Values		
Date	Night Value	Day Value
2026-04-01	R 125,584,747,418.29	R 948,659,567,909.09
2026-04-02	R 81,768,176,967.16	R 1,155,939,942,172.72
2026-04-04	R 19,020,069,920.86	R 114,859,176,883.42
2026-04-07	R 70,741,043,833.00	R 1,021,761,707,684.20
2026-04-08	R 54,619,689,600.04	R 819,966,877,960.27
2026-04-09	R 49,734,527,117.20	R 718,325,466,961.90
2026-04-10	R 55,478,668,074.08	R 646,336,111,340.64
2026-04-11	R 8,746,824,584.29	R 41,305,597,565.27
2026-04-13	R 49,746,487,913.48	R 776,844,057,076.80
2026-04-14	R 43,570,539,205.70	R 759,000,837,962.64
2026-04-15	R 58,110,009,665.00	R 810,350,321,938.60
2026-04-16	R 46,724,974,416.19	R 856,920,057,563.37
2026-04-17	R 53,786,166,634.87	R 617,189,590,143.32
2026-04-18	R 8,209,837,029.48	R 35,047,286,142.73
2026-04-20	R 48,458,982,977.55	R 655,609,916,496.02
2026-04-21	R 43,090,759,361.71	R 646,046,256,437.59
2026-04-22	R 45,936,110,696.54	R 676,898,800,659.04
2026-04-23	R 68,371,711,928.63	R 805,726,546,884.31
2026-04-24	R 112,974,745,094.93	R 753,500,408,423.97
2026-04-25	R 19,870,501,456.88	R 65,918,178,158.86
2026-04-28	R 84,233,422,512.32	R 891,564,414,992.88
2026-04-29	R 92,106,572,861.58	R 729,972,120,516.92
2026-04-30	R 166,454,586,652.85	R 1,298,031,847,938.40
Total	R 1,407,339,155,922.63	R 15,845,775,089,813.00
Average	R 61,188,658,953.16	R 688,946,743,035.35

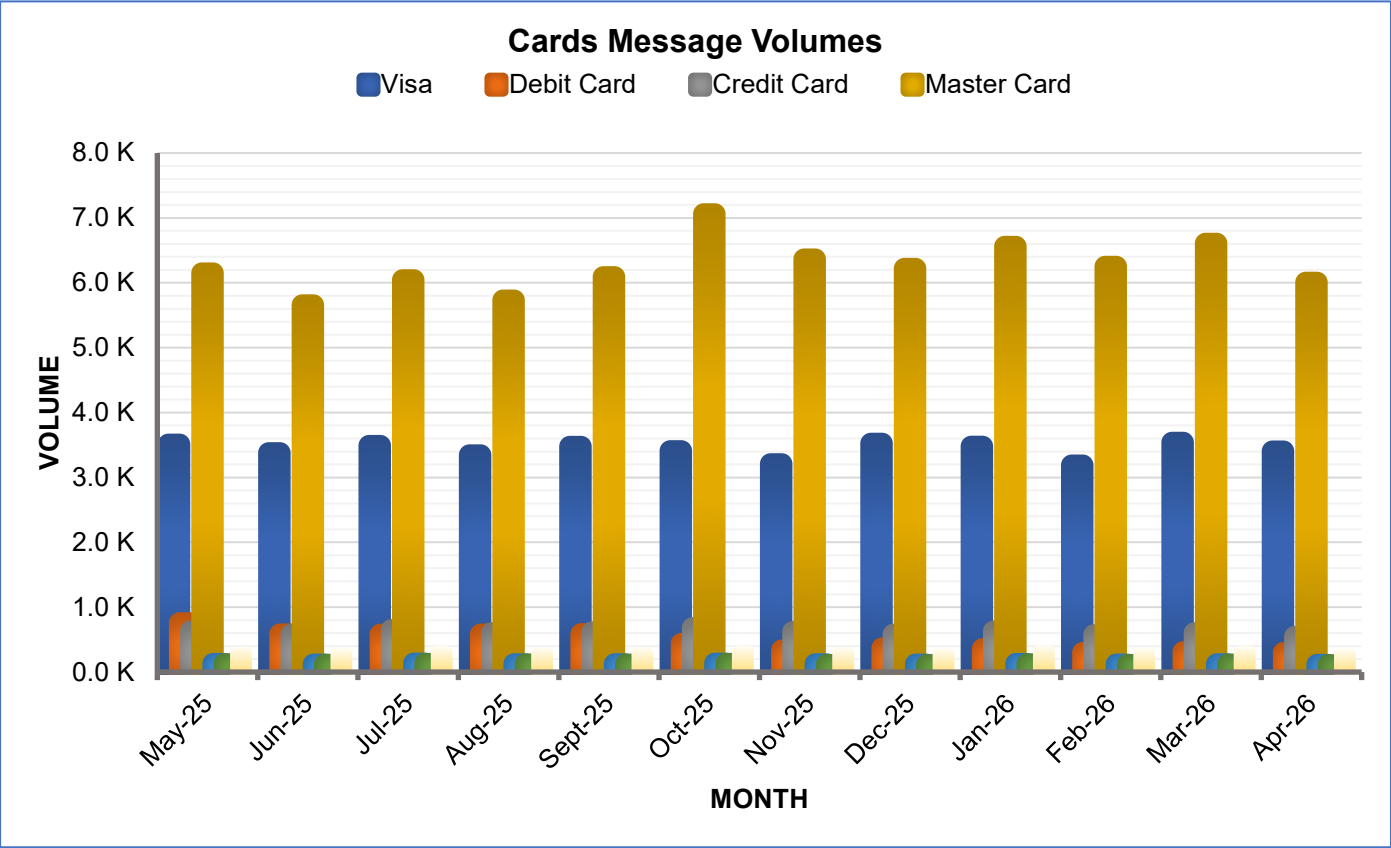
Day and Night Settlement Values for 12 Months (May 2025 - April 2026)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
Dec-25	R 1,545,713,511,859.40	R 17,372,414,374,530.10
Jan-26	R 1,276,424,573,980.78	R 16,703,113,606,468.20
Feb-26	R 1,366,542,236,819.35	R 16,320,342,149,385.40
Mar-26	R 1,517,331,227,645.64	R 19,771,297,461,530.20
Apr-26	R 1,407,339,155,922.63	R 15,845,775,089,813.00
Total	R 17,040,184,631,878.30	R 199,684,472,066,324.00
Average	R 1,420,015,385,989.86	R 16,640,372,672,193.60



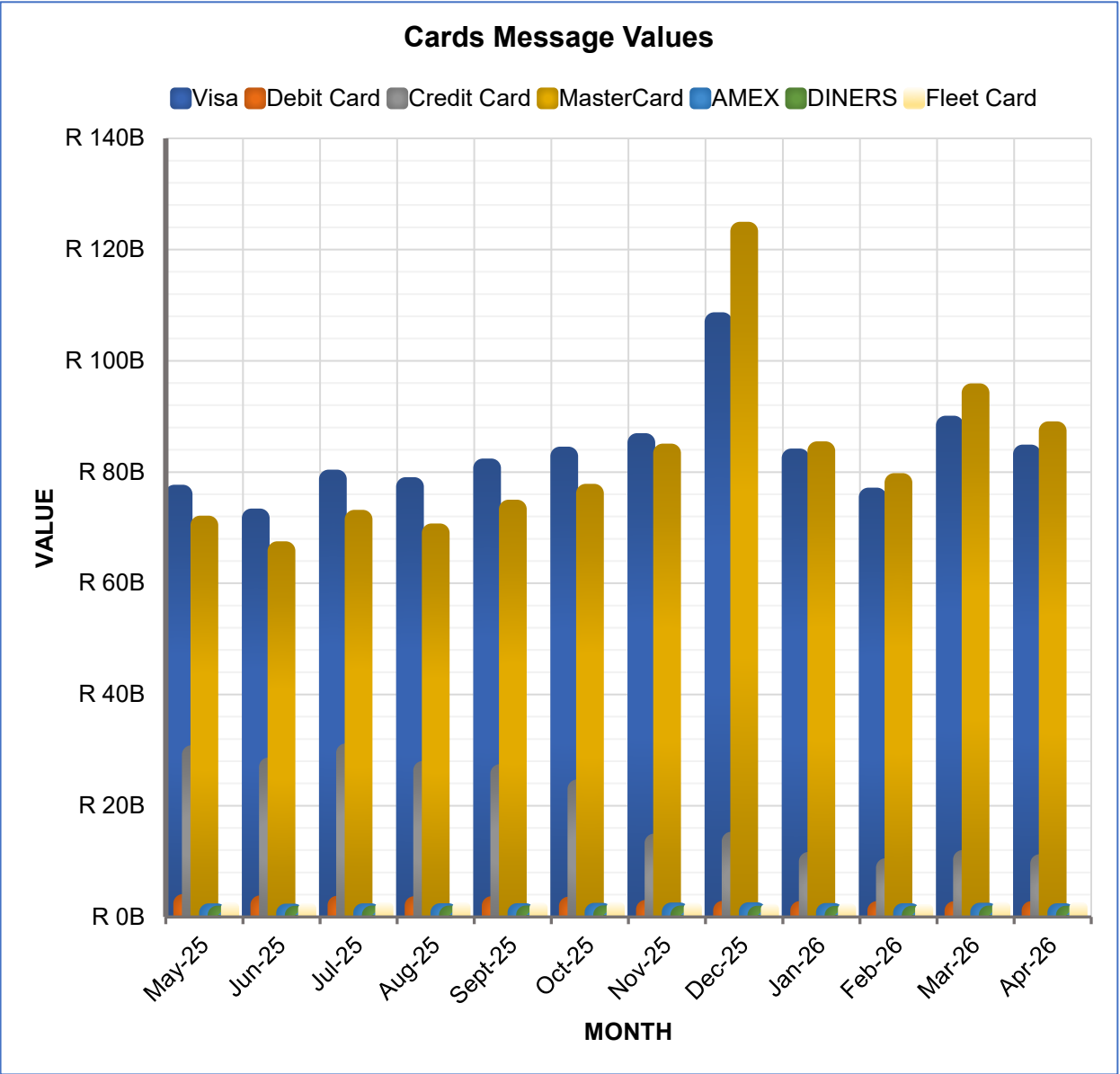
Cards Message Volumes from May 2025 - April 2026



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
Dec-25	3525	370	582	6220	120	113	288
Jan-26	3479	358	630	6560	130	125	330
Feb-26	3189	300	574	6252	120	114	288
Mar-26	3540	312	604	6607	125	121	322
Apr-26	3405	300	547	6007	115	111	279
Total	40961	5517	7325	74750	1504	1449	3655
Average	3413	460	610	6229	125	121	305



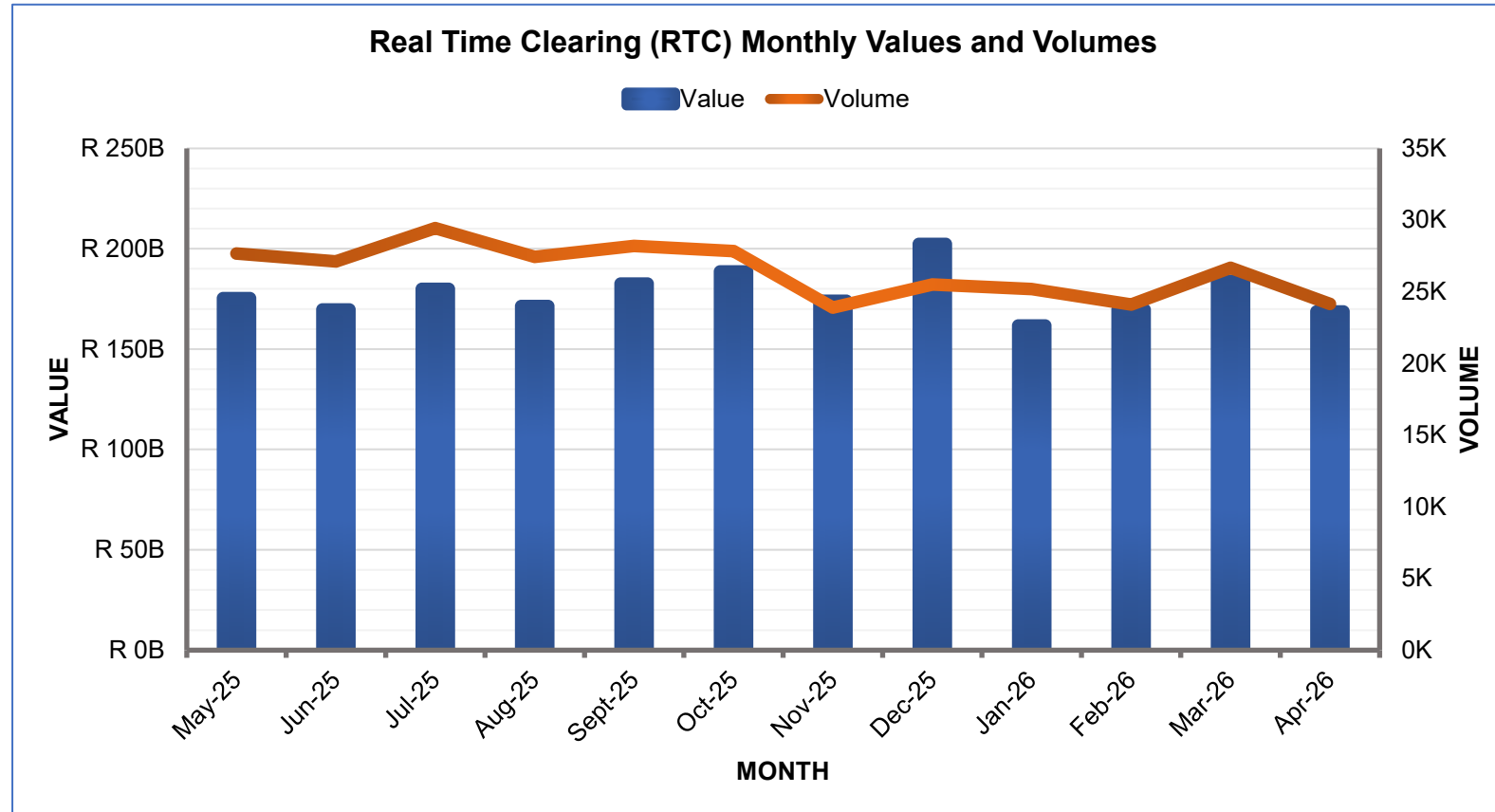
Cards Message Values from May 2025 - April 2026



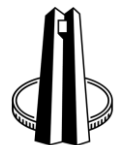
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
May-25	R 75,989,838,403.08	R 2,391,121,992.26	R 29,154,214,262.80
Jun-25	R 71,708,450,612.88	R 2,145,357,963.08	R 26,946,352,665.75
Jul-25	R 78,705,915,444.30	R 2,078,042,744.55	R 29,469,773,422.94
Aug-25	R 77,350,344,440.95	R 2,004,163,616.47	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
Dec-25	R 106,998,466,955.16	R 1,169,447,517.40	R 13,597,186,032.13
Jan-26	R 82,495,682,976.93	R 1,130,106,119.88	R 9,956,091,176.90
Feb-26	R 75,467,415,877.86	R 1,118,058,039.35	R 8,827,953,078.26
Mar-26	R 88,402,332,665.37	R 1,100,299,223.60	R 10,303,808,861.33
Apr-26	R 83,209,304,473.21	R 1,110,555,333.15	R 9,561,721,343.37
Total	R 989,127,640,825.31	R 19,494,016,934.55	R 226,145,709,732.11
Average	R 82,427,303,402.11	R 1,624,501,411.21	R 18,845,475,811.01

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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 1,651,466,702.10
Dec-25	R 123,273,104,049.47	R 910,394,028.16	R 279,762,286.52	R 1,469,801,967.11
Jan-26	R 83,786,954,480.12	R 772,205,543.22	R 248,116,448.85	R 1,509,847,232.17
Feb-26	R 78,074,582,951.32	R 738,916,912.93	R 276,293,632.09	R 1,431,192,785.53
Mar-26	R 94,216,577,508.78	R 826,550,363.16	R 310,018,712.55	R 1,797,191,177.35
Apr-26	R 87,386,606,229.88	R 728,927,570.36	R 280,080,349.63	R 1,744,969,277.39
Total	R 976,313,702,407.65	R 9,223,768,522.35	R 3,583,332,458.49	R 19,877,737,056.68
Average	R 81,359,475,200.64	R 768,647,376.86	R 298,611,038.21	R 1,656,478,088.06

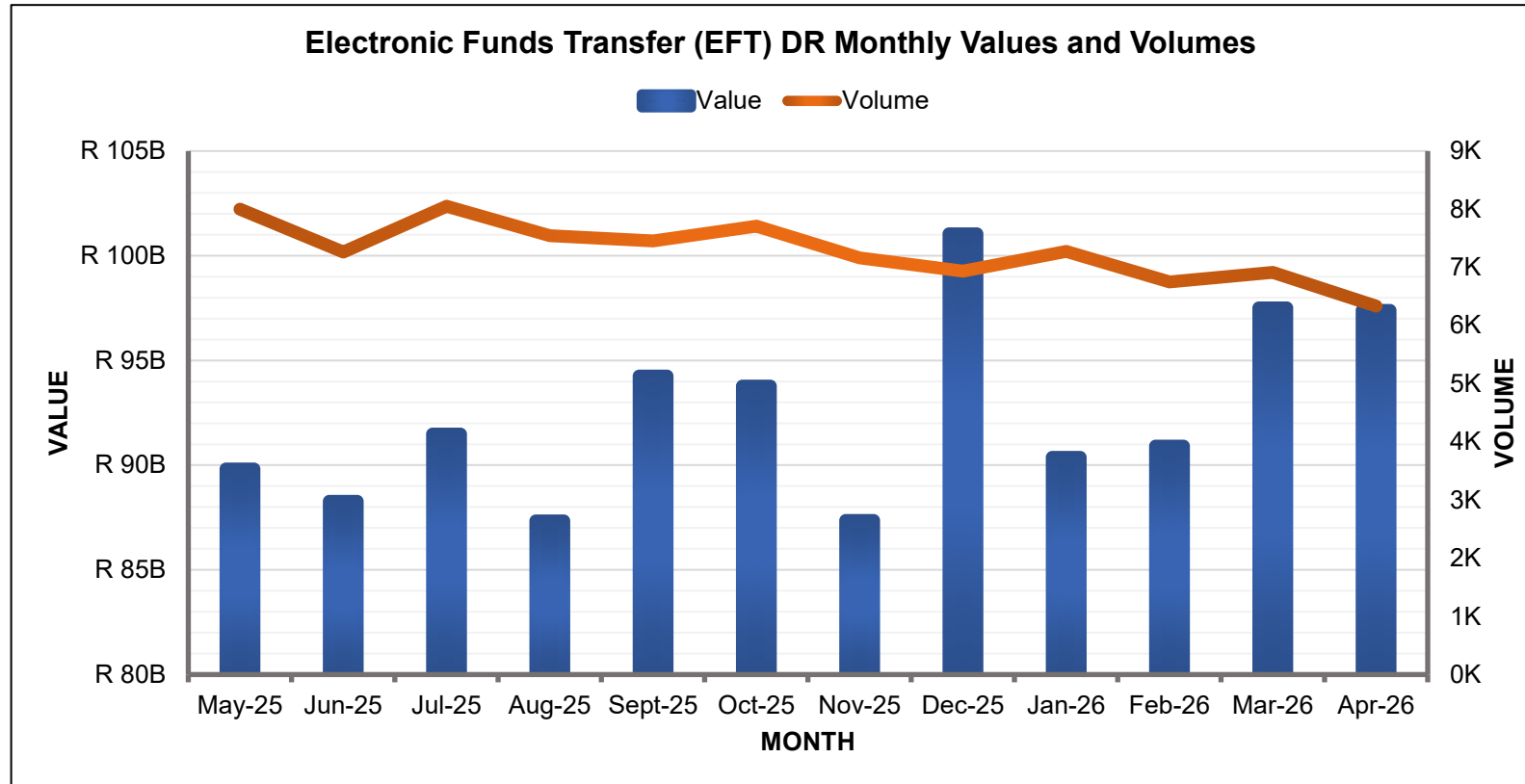
Real Time Clearing (RTC) Monthly Values and Volumes from May 2025 - April 2026



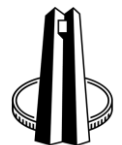
RTC Monthly Value and Volumes		
Month	Value	Volume
May-25	R 175,369,882,593.84	27,669
Jun-25	R 169,724,041,786.36	27,117
Jul-25	R 179,993,562,427.19	29,438
Aug-25	R 171,441,302,066.22	27,434
Sept-25	R 182,622,833,578.94	28,204
Oct-25	R 188,671,111,063.37	27,829
Nov-25	R 174,046,076,334.01	23,898
Dec-25	R 202,376,891,672.87	25,505
Jan-26	R 161,743,412,350.31	25,194
Feb-26	R 169,677,762,921.76	24,117
Mar-26	R 183,984,486,900.13	26,672
Apr-26	R 168,729,197,932.20	24,143
Total	R 2,128,380,561,627.20	317,220
Average	R 177,365,046,802.27	26,435



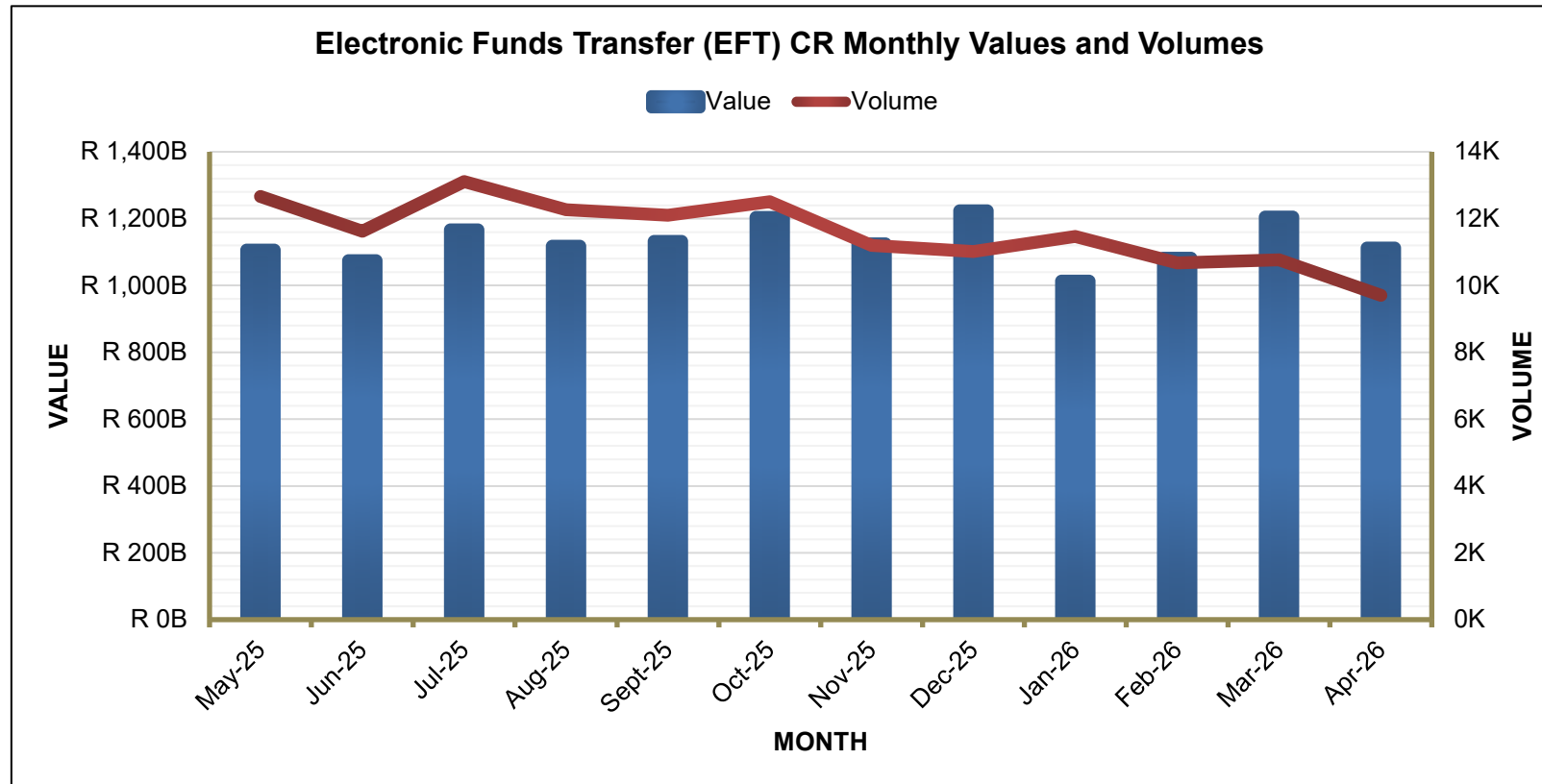
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from May 2025 - April 2026



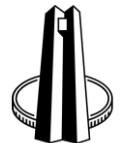
EFT DR Monthly Value and Volumes		
Month	Value	Volume
May-25	R 89,818,799,088.99	8,002
Jun-25	R 88,274,899,390.27	7,266
Jul-25	R 91,485,141,743.68	8,051
Aug-25	R 87,338,575,085.11	7,545
Sept-25	R 94,256,256,683.19	7,453
Oct-25	R 93,776,859,126.01	7,707
Nov-25	R 87,361,069,768.78	7,164
Dec-25	R 101,047,727,237.32	6,936
Jan-26	R 90,374,089,583.26	7,273
Feb-26	R 90,910,156,797.02	6,752
Mar-26	R 97,510,331,465.67	6,916
Apr-26	R 97,390,098,771.34	6,335
Total	R 1,109,544,004,740.64	87,400
Average	R 92,462,000,395.05	7,283



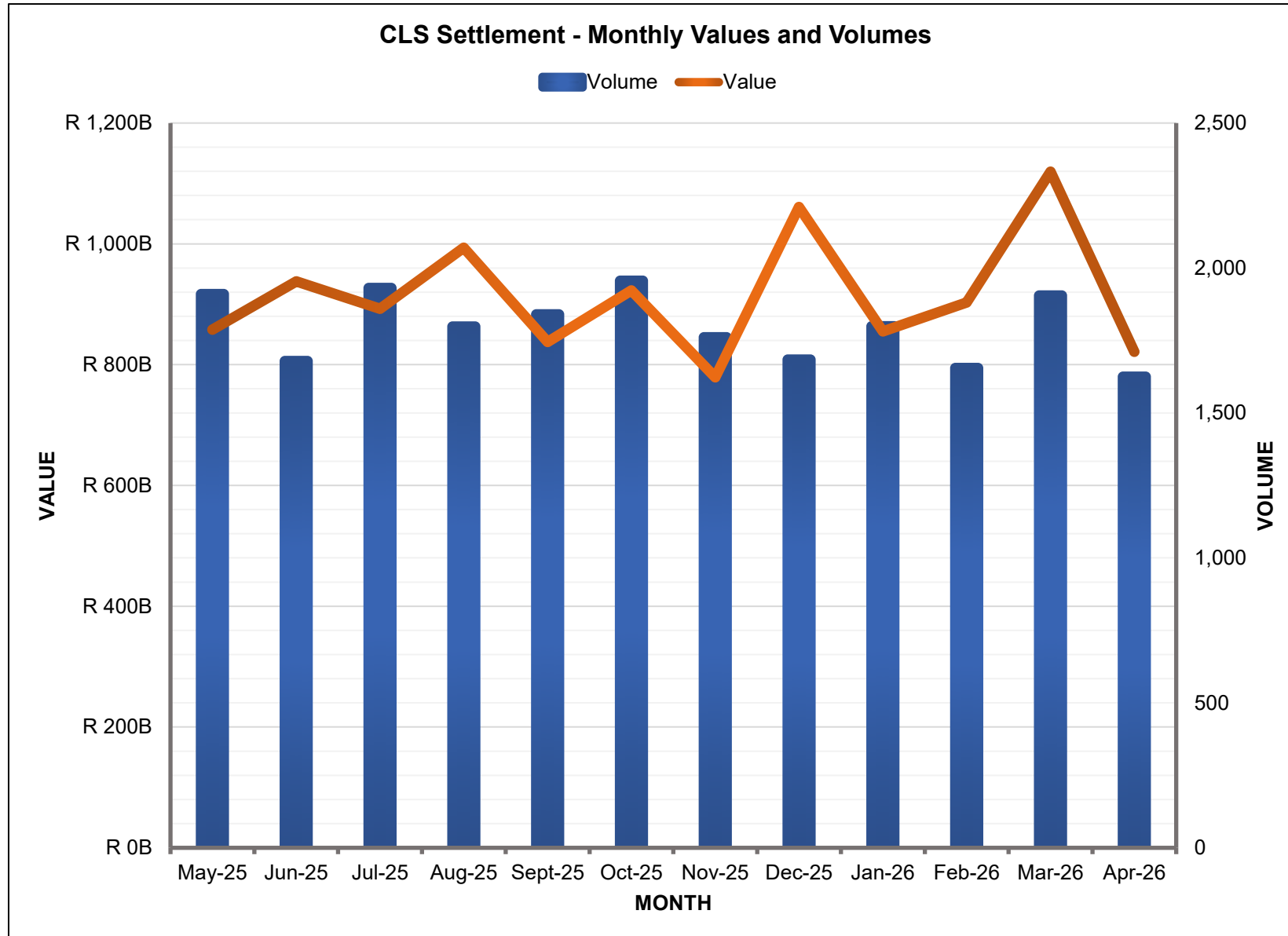
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from May 2025 - April 2026



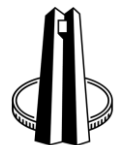
EFT CR Monthly Value and Volumes		
Month	Value	Volume
May-25	R 1,106,058,685,294.14	12,661
Jun-25	R 1,074,343,157,186.62	11,622
Jul-25	R 1,166,545,842,954.88	13,109
Aug-25	R 1,117,588,578,891.38	12,268
Sept-25	R 1,132,052,661,280.75	12,099
Oct-25	R 1,203,813,908,802.16	12,503
Nov-25	R 1,124,632,420,534.42	11,202
Dec-25	R 1,223,590,529,512.56	11,012
Jan-26	R 1,013,202,987,396.65	11,463
Feb-26	R 1,081,720,252,032.86	10,680
Mar-26	R 1,204,880,580,955.41	10,769
Apr-26	R 1,112,181,720,375.54	9,706
Total	R 13,560,611,325,217.40	139,094
Average	R 1,130,050,943,768.11	11,591



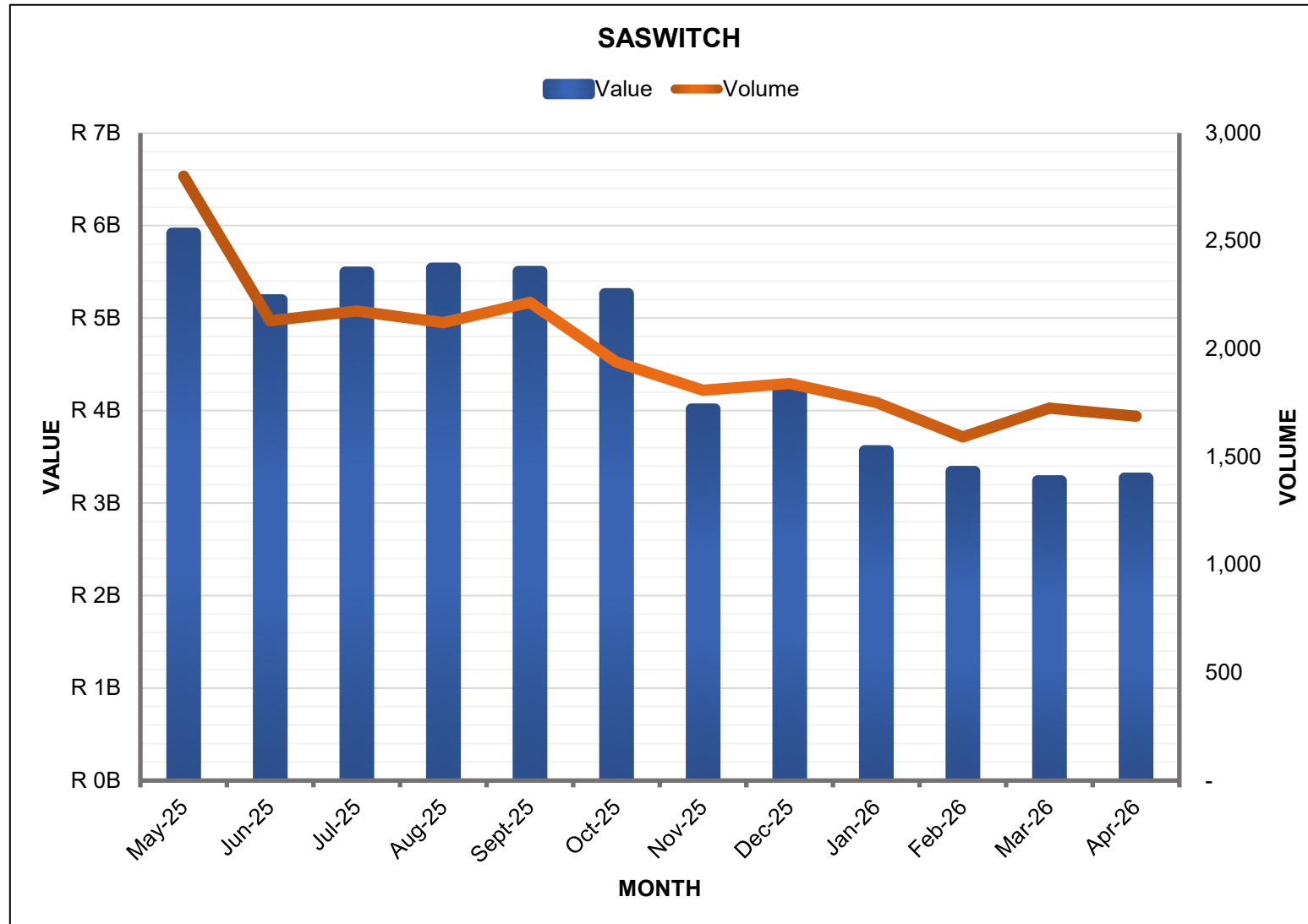
CLS Settlement Values and Volumes from May 2025 - April 2026



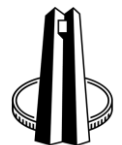
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
May-25	R 857,913,169,581.08	1,910
Jun-25	R 937,655,346,410.36	1,679
Jul-25	R 892,636,691,228.12	1,931
Aug-25	R 993,506,608,478.84	1,798
Sept-25	R 837,729,354,334.92	1,840
Oct-25	R 922,828,434,529.38	1,956
Nov-25	R 779,082,228,706.50	1,761
Dec-25	R 1,060,994,858,139.88	1,684
Jan-26	R 854,984,634,396.04	1,799
Feb-26	R 903,064,120,807.04	1,655
Mar-26	R 1,119,464,334,611.98	1,905
Apr-26	R 821,537,361,331.62	1,625
Total	R 10,981,397,142,555.80	21,543
Average	R 915,116,428,546.31	1,795



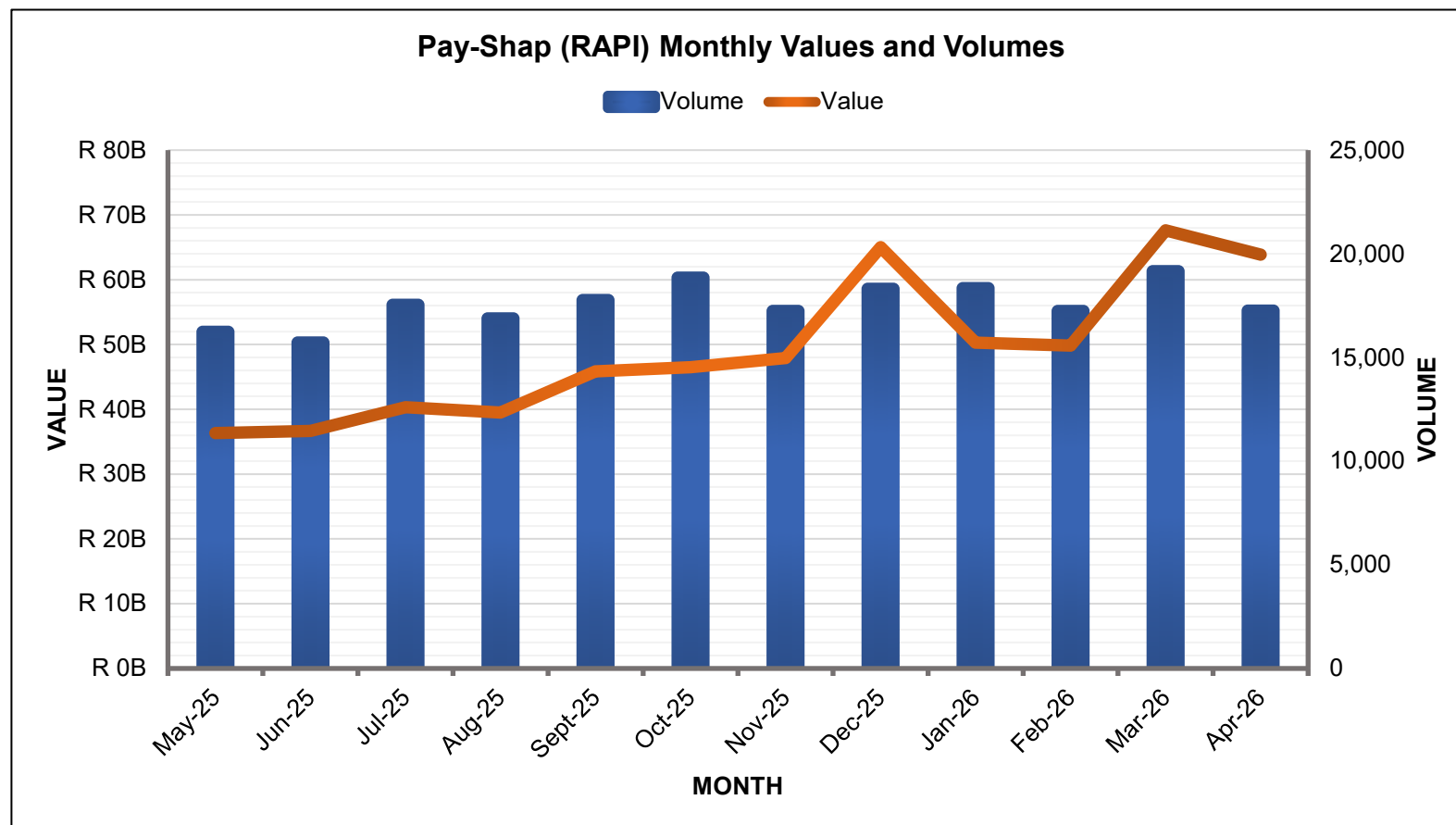
SASWITCH Values and Volumes from May 2025 - April 2026



SASWITCH Monthly Values		
Month	Value	Volume
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
Dec-25	R 4,234,869,368.86	1,840
Jan-26	R 3,565,081,414.62	1,752
Feb-26	R 3,341,220,084.10	1,592
Mar-26	R 3,240,342,395.49	1,725
Apr-26	R 3,268,870,348.30	1,688
Total	R 54,581,596,650.53	23,787
Average	R 4,548,466,387.54	1,982



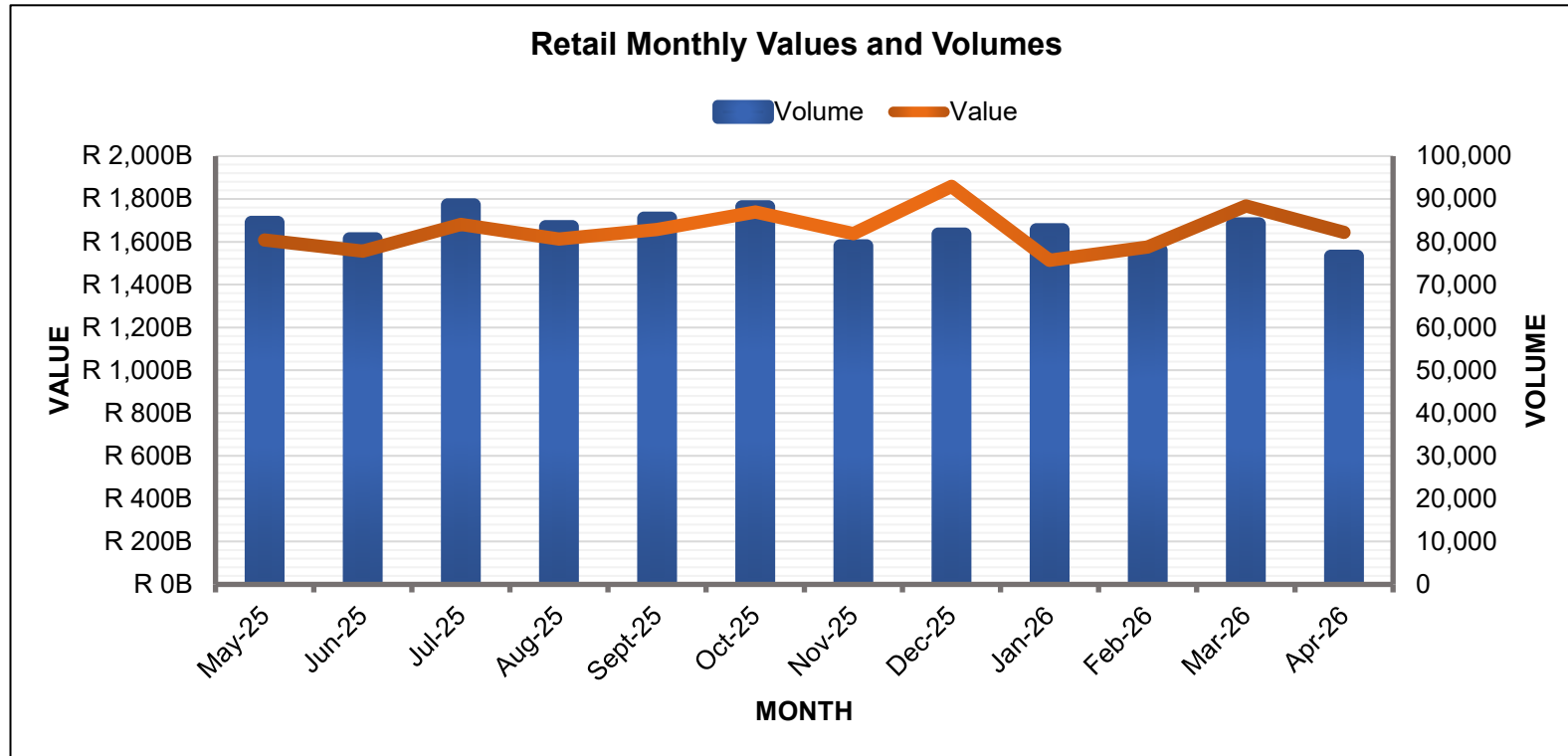
Pay-Shap (RAPI) Values and Volumes from May 2025 - April 2026



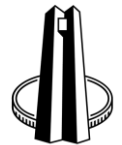
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
Aug-25	R 39,509,000,444.33	16,883
Sept-25	R 45,869,422,195.27	17,769
Oct-25	R 46,504,556,442.15	18,849
Nov-25	R 47,894,678,526.24	17,243
Dec-25	R 65,025,352,667.15	18,311
Jan-26	R 50,274,886,568.89	18,343
Feb-26	R 49,827,721,551.68	17,242
Mar-26	R 67,617,829,651.72	19,161
Apr-26	R 63,883,240,128.89	17,258
Total	R 589,767,653,528.93	210,555
Average	R 49,147,304,460.74	17,546



Retail Values and Volumes from May 2025 - April 2026



Retail Monthly Values and Volumes		
Month	Value	Volume
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
Dec-25	R 1,858,703,332,582.26	81,788
Jan-26	R 1,513,450,090,626.82	82,797
Feb-26	R 1,575,953,319,849.30	78,024
Mar-26	R 1,767,867,801,702.95	84,173
Apr-26	R 1,644,115,021,118.79	76,612
Total	R 19,851,537,129,389.70	993,427
Average	R 1,654,294,760,782.48	82,786



Summarised Volumes and Values Totals for April 2026

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	7,765	R	427,231,342,566.77
Payment Dematerialised MM Instrument (MPDEM)	4,114	R	185,213,090,528.34
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,625	R	821,537,361,331.62
Payment any Money Market Product (MPMMI)	273	R	87,538,276,770.13
Settlement of Derivative Margin Calls (OSDMC)	22	R	6,332,626,122.04





THANK YOU



SOUTH AFRICAN RESERVE BANK