



# Settlement Statistics and Indicators

July 2026



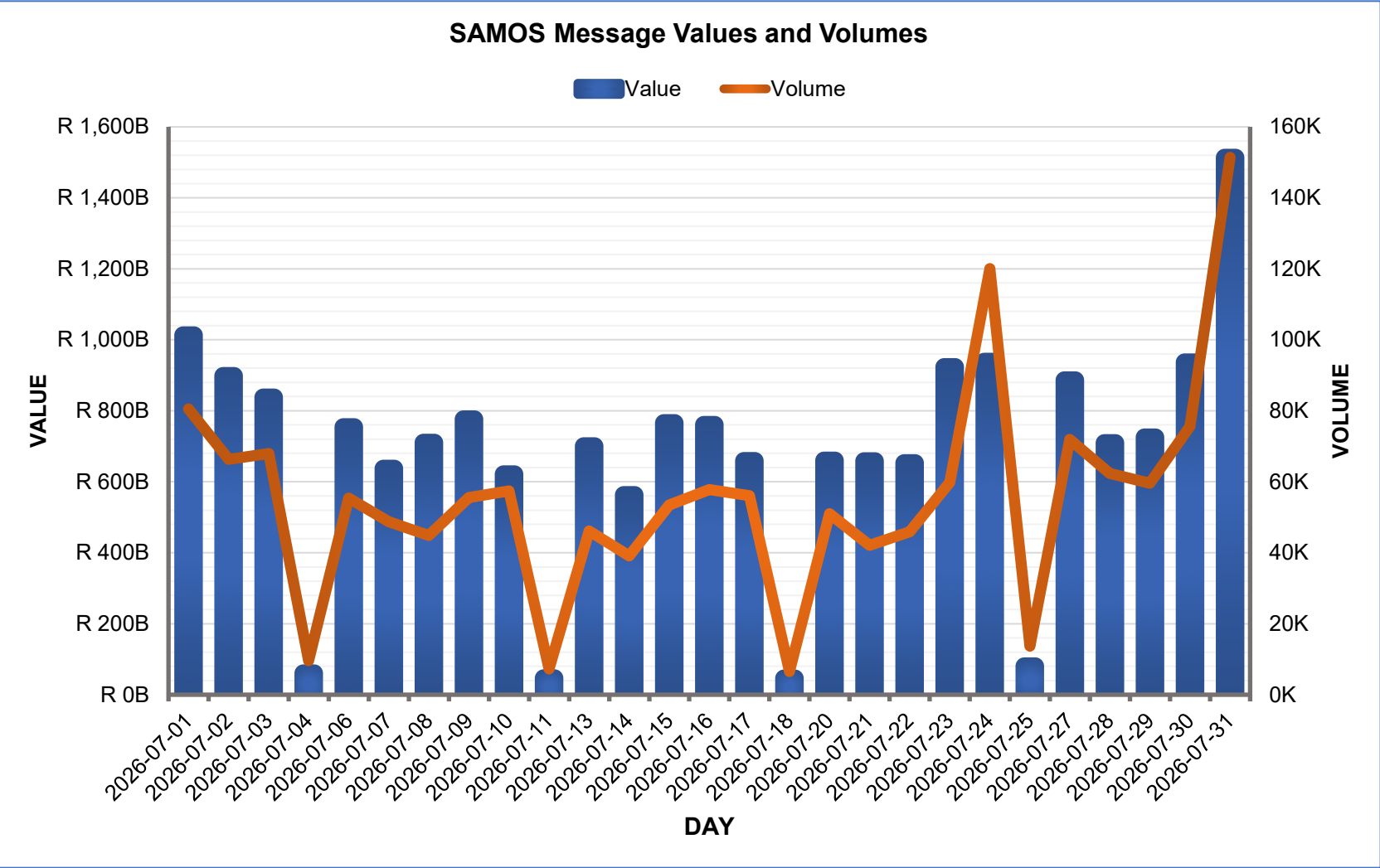
SOUTH AFRICAN RESERVE BANK

# Settlement Main Indicators for July 2026

- ✓ In July 2026, SAMOS processed **1,506,290** transactions to the value of **ZAR 18,534,275,692,377.20**
- ✓ Peak volume was **151,377** on the 31<sup>st</sup> of July 2026 and peak value was **ZAR 1,513,289,328,353.83** on the 31<sup>st</sup> of July 2026.
- ✓ An average number of transactions processed per day was **56,789** representing an average value of **ZAR 686,454,655,273.23**
- ✓ 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.



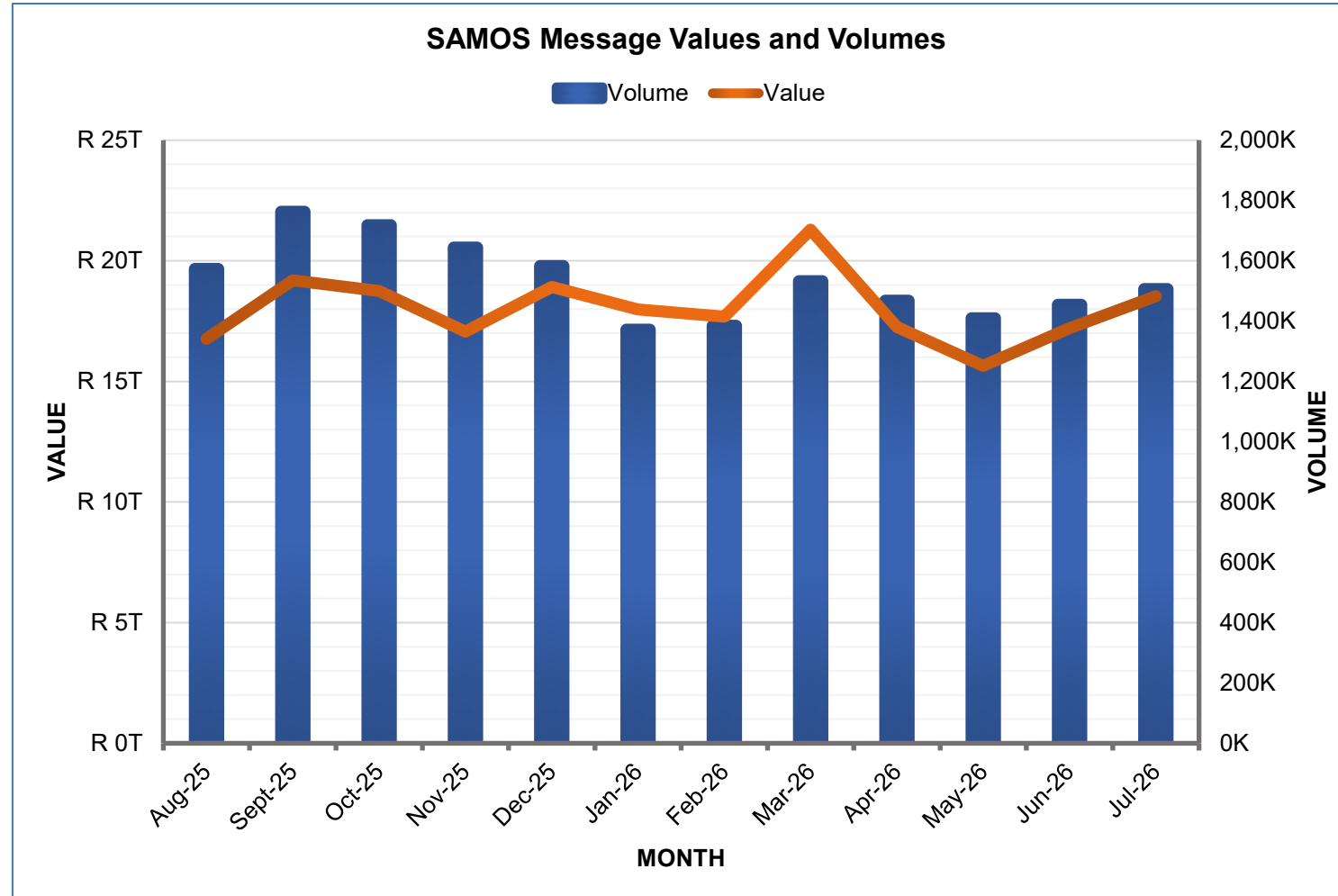
# Daily Message Values and Volumes for July 2026



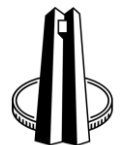
| Daily Values and Volumes per month |                         |           |
|------------------------------------|-------------------------|-----------|
| Date                               | Value                   | Volume    |
| 2026-07-01                         | R 1,012,964,401,417.27  | 80,531    |
| 2026-07-02                         | R 898,401,570,892.43    | 66,346    |
| 2026-07-03                         | R 837,748,635,696.10    | 67,984    |
| 2026-07-04                         | R 60,515,862,101.25     | 9,576     |
| 2026-07-06                         | R 754,206,903,204.52    | 55,398    |
| 2026-07-07                         | R 637,197,651,563.37    | 48,773    |
| 2026-07-08                         | R 710,352,647,922.19    | 44,852    |
| 2026-07-09                         | R 776,240,559,142.61    | 55,564    |
| 2026-07-10                         | R 621,379,375,191.00    | 57,398    |
| 2026-07-11                         | R 46,632,571,492.55     | 7,235     |
| 2026-07-13                         | R 700,492,517,831.08    | 46,168    |
| 2026-07-14                         | R 562,950,507,392.60    | 39,145    |
| 2026-07-15                         | R 765,603,668,355.03    | 53,475    |
| 2026-07-16                         | R 760,561,245,024.11    | 57,827    |
| 2026-07-17                         | R 658,864,274,814.67    | 56,048    |
| 2026-07-18                         | R 46,119,806,476.08     | 6,549     |
| 2026-07-20                         | R 660,025,949,752.99    | 50,981    |
| 2026-07-21                         | R 658,236,072,126.23    | 42,078    |
| 2026-07-22                         | R 652,725,003,859.33    | 45,902    |
| 2026-07-23                         | R 923,526,188,012.02    | 59,802    |
| 2026-07-24                         | R 938,567,662,145.06    | 120,071   |
| 2026-07-25                         | R 80,322,217,756.55     | 13,728    |
| 2026-07-27                         | R 886,188,887,066.60    | 71,924    |
| 2026-07-28                         | R 709,287,914,517.52    | 62,371    |
| 2026-07-29                         | R 725,235,763,429.24    | 59,591    |
| 2026-07-30                         | R 936,638,506,840.94    | 75,596    |
| 2026-07-31                         | R 1,513,289,328,353.83  | 151,377   |
| Total                              | R 18,534,275,692,377.20 | 1,506,290 |
| Average                            | R 686,454,655,273.23    | 55,789    |



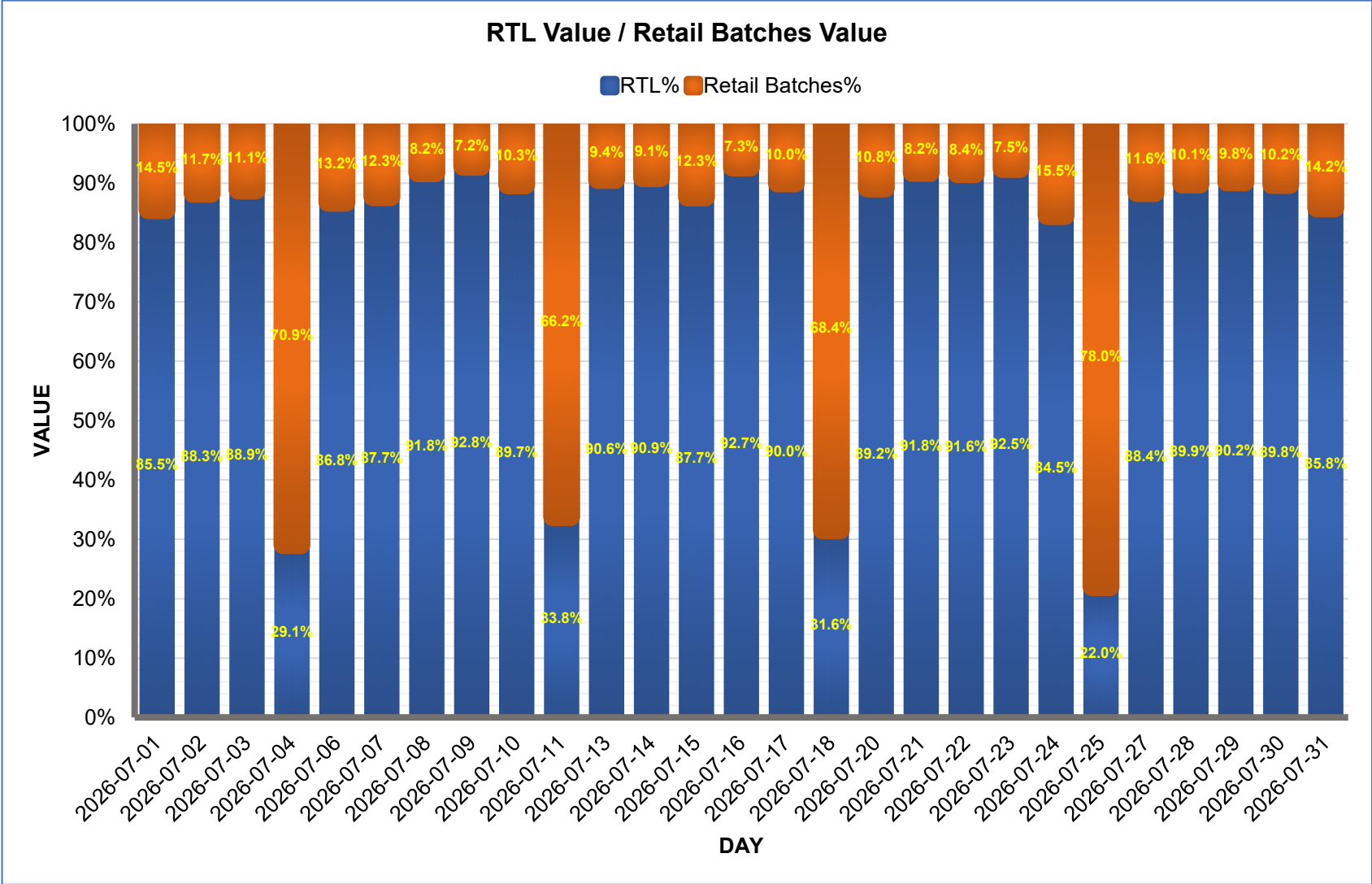
# Total Monthly Message Values and Volumes from August 2025 - July 2026



| Message Values and Volumes - Monthly |          |                               |                   |
|--------------------------------------|----------|-------------------------------|-------------------|
| Month                                |          | Value                         | Volume            |
| 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         |
| May-26                               | R        | 15,645,628,092,129.20         | 1,409,433         |
| Jun-26                               | R        | 17,211,598,143,931.80         | 1,454,125         |
| Jul-26                               | R        | 18,534,275,692,377.20         | 1,506,290         |
| <b>Total</b>                         | <b>R</b> | <b>216,274,501,141,257.00</b> | <b>18,405,951</b> |
| <b>Average</b>                       | <b>R</b> | <b>18,022,875,095,104.70</b>  | <b>1,533,829</b>  |



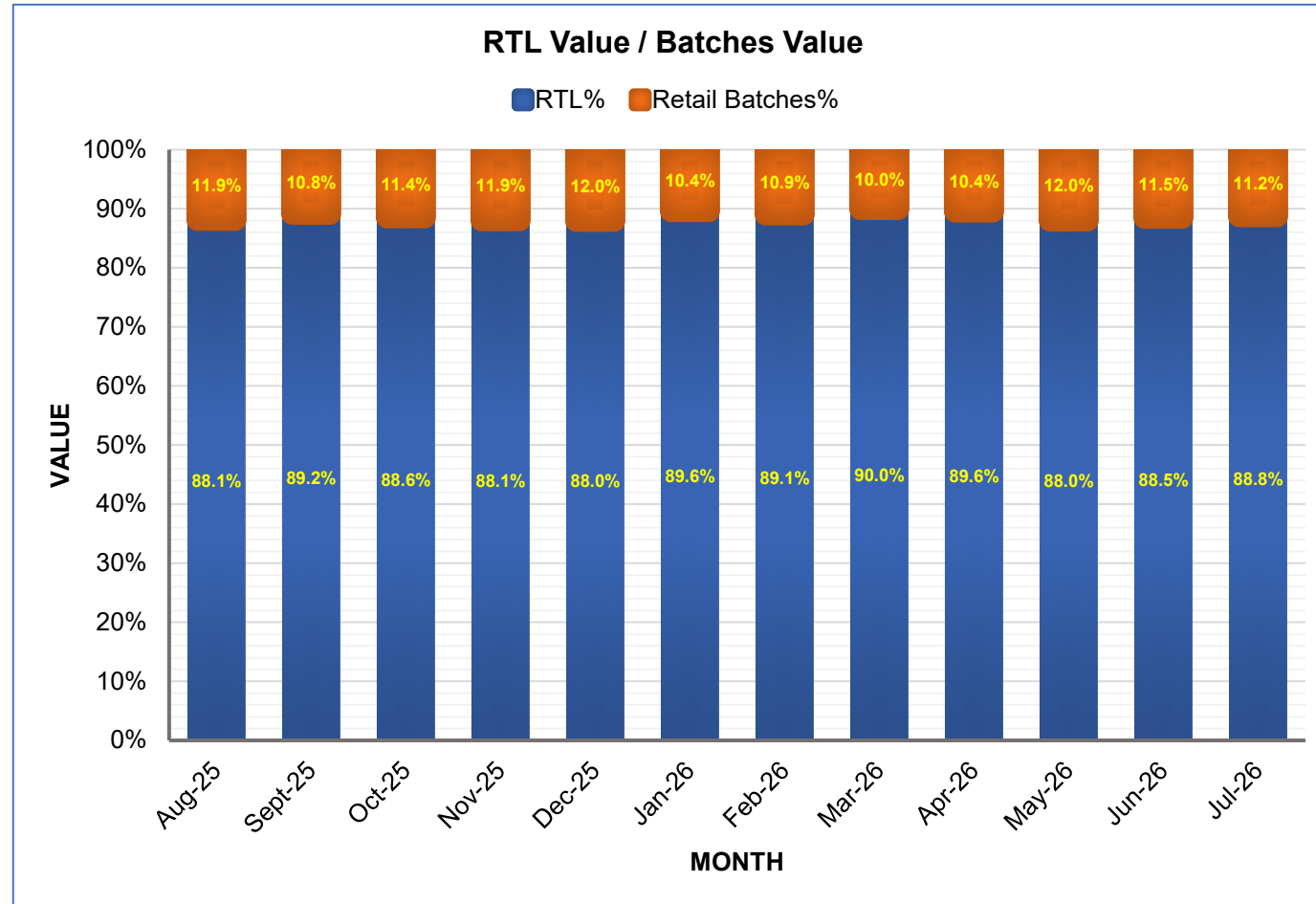
# RTL/Retail Batches Message Values for July 2026



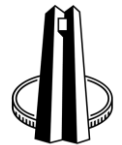
| RTL /Retail Batches Message Values |                         |                        |
|------------------------------------|-------------------------|------------------------|
| Date                               | RTL                     | Retail Batches         |
| 2026-07-01                         | R 756,776,302,634.14    | R 127,943,415,098.92   |
| 2026-07-02                         | R 623,654,766,375.39    | R 82,667,718,262.65    |
| 2026-07-03                         | R 612,916,689,536.43    | R 76,904,312,821.03    |
| 2026-07-04                         | R 9,233,178,326.96      | R 22,470,452,552.01    |
| 2026-07-06                         | R 508,293,046,649.55    | R 77,398,421,633.87    |
| 2026-07-07                         | R 456,090,115,407.15    | R 63,824,154,188.56    |
| 2026-07-08                         | R 582,946,413,103.60    | R 52,365,943,865.45    |
| 2026-07-09                         | R 657,684,237,531.43    | R 50,699,672,142.72    |
| 2026-07-10                         | R 508,099,567,101.84    | R 58,246,083,465.44    |
| 2026-07-11                         | R 7,609,270,859.73      | R 14,882,320,436.93    |
| 2026-07-13                         | R 545,803,073,584.51    | R 56,522,163,979.12    |
| 2026-07-14                         | R 468,704,361,175.55    | R 46,763,089,544.81    |
| 2026-07-15                         | R 594,075,375,024.86    | R 83,554,217,088.14    |
| 2026-07-16                         | R 652,588,085,476.41    | R 51,302,552,845.85    |
| 2026-07-17                         | R 526,536,345,847.29    | R 58,244,063,161.90    |
| 2026-07-18                         | R 7,456,667,251.96      | R 16,132,228,386.49    |
| 2026-07-20                         | R 516,269,937,209.23    | R 62,579,956,543.17    |
| 2026-07-21                         | R 551,419,026,371.85    | R 49,126,319,682.00    |
| 2026-07-22                         | R 553,536,579,758.75    | R 50,733,504,792.04    |
| 2026-07-23                         | R 774,139,736,220.26    | R 62,902,379,667.54    |
| 2026-07-24                         | R 687,081,680,521.95    | R 125,599,216,353.64   |
| 2026-07-25                         | R 10,263,143,473.32     | R 36,308,165,849.88    |
| 2026-07-27                         | R 691,396,092,307.29    | R 90,640,369,664.83    |
| 2026-07-28                         | R 577,648,047,915.19    | R 65,198,578,762.83    |
| 2026-07-29                         | R 586,085,492,595.95    | R 63,544,677,441.99    |
| 2026-07-30                         | R 741,836,776,965.53    | R 84,451,641,819.42    |
| 2026-07-31                         | R 1,076,049,811,751.21  | R 177,607,489,588.93   |
| Total                              | R 14,284,193,820,977.30 | R 1,808,613,109,640.16 |
| Average                            | R 529,044,215,591.75    | R 66,985,670,727.41    |



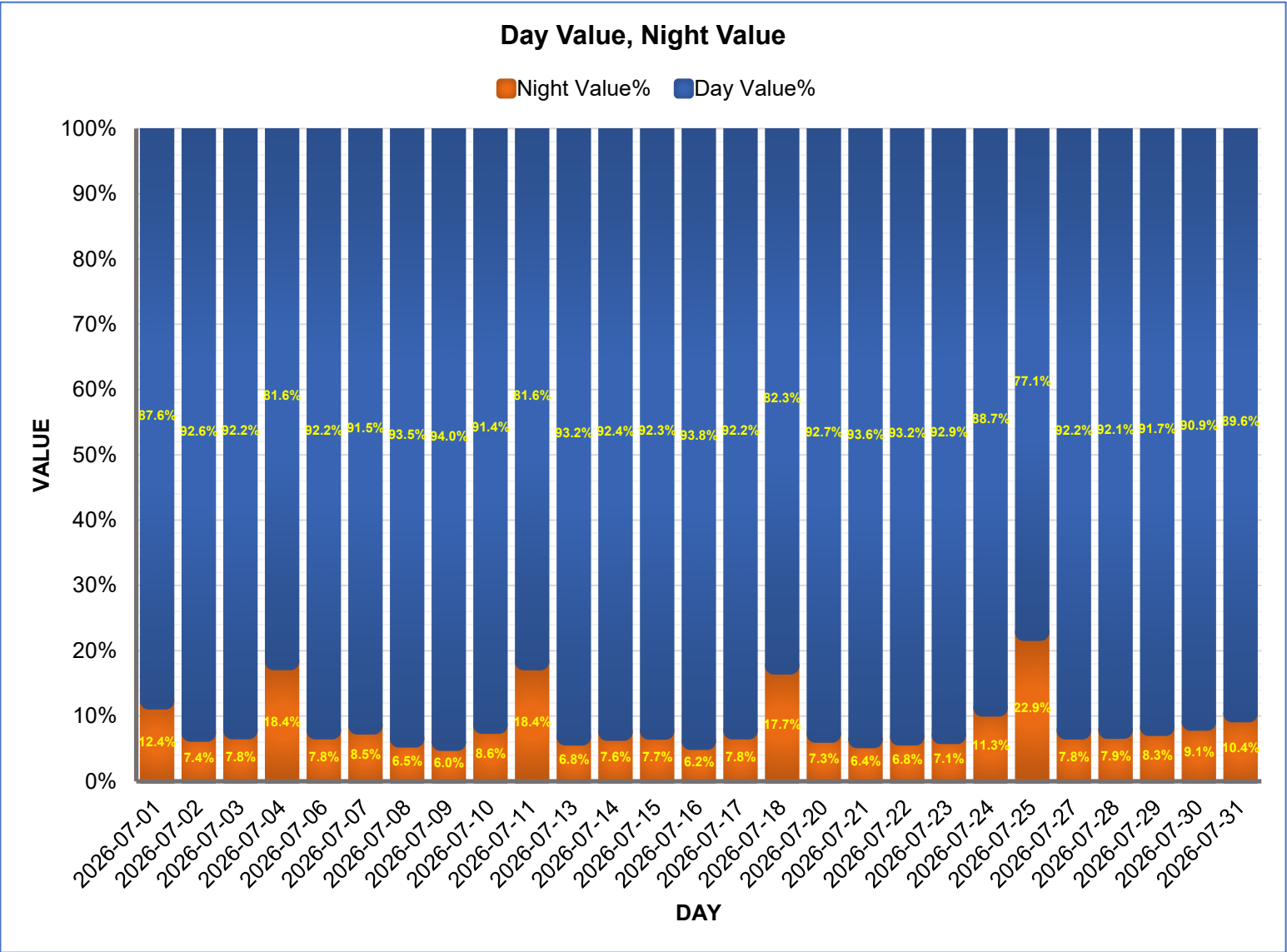
# RTL /Retail Batches Message Values for 12 Months (August 2025 - July 2026)



| RTL /Batches Message Values |                                 |                                |
|-----------------------------|---------------------------------|--------------------------------|
| Month                       | RTL                             | Retail Batches                 |
| 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         |
| May-26                      | R 12,044,613,015,953.70         | R 1,636,330,588,869.24         |
| Jun-26                      | R 13,217,698,024,776.20         | R 1,716,422,706,441.16         |
| Jul-26                      | R 14,284,193,820,977.30         | R 1,808,613,109,640.16         |
| <b>Total</b>                | <b>R 160,226,736,841,155.00</b> | <b>R 20,168,145,396,984.50</b> |
| <b>Average</b>              | <b>R 13,352,228,070,096.20</b>  | <b>R 1,680,678,783,082.04</b>  |



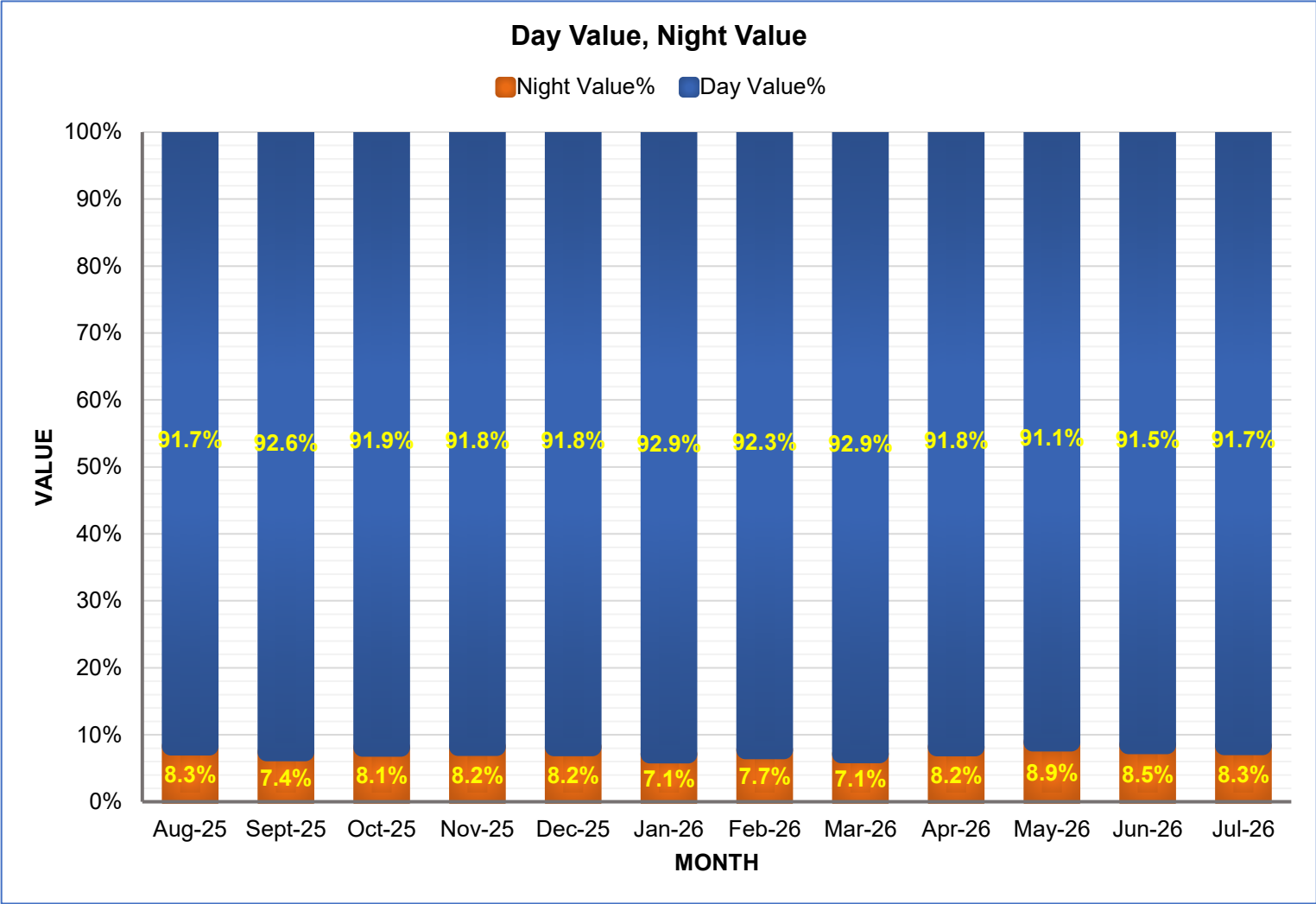
# Day and Night Settlement Values for July 2026



| Day and Night Settlement Values |                        |                         |
|---------------------------------|------------------------|-------------------------|
| Date                            | Night Value            | Day Value               |
| 2026-07-01                      | R 125,233,883,427.77   | R 887,730,517,989.50    |
| 2026-07-02                      | R 66,692,118,268.49    | R 831,709,452,623.94    |
| 2026-07-03                      | R 65,365,768,416.75    | R 772,382,867,279.35    |
| 2026-07-04                      | R 11,124,514,276.45    | R 49,391,347,824.80     |
| 2026-07-06                      | R 58,669,263,046.18    | R 695,537,640,158.34    |
| 2026-07-07                      | R 54,327,665,820.73    | R 582,869,985,742.64    |
| 2026-07-08                      | R 46,390,345,343.63    | R 663,962,302,578.56    |
| 2026-07-09                      | R 46,683,559,054.37    | R 729,557,000,088.24    |
| 2026-07-10                      | R 53,622,043,484.68    | R 567,757,331,706.32    |
| 2026-07-11                      | R 8,561,858,694.15     | R 38,070,712,798.40     |
| 2026-07-13                      | R 47,877,828,680.20    | R 652,614,689,150.88    |
| 2026-07-14                      | R 42,551,527,530.17    | R 520,398,979,862.43    |
| 2026-07-15                      | R 59,185,336,707.31    | R 706,418,331,647.72    |
| 2026-07-16                      | R 46,878,631,494.79    | R 713,682,613,529.32    |
| 2026-07-17                      | R 51,250,637,740.39    | R 607,613,637,074.28    |
| 2026-07-18                      | R 8,169,851,887.30     | R 37,949,954,588.78     |
| 2026-07-20                      | R 47,929,652,536.64    | R 612,096,297,216.35    |
| 2026-07-21                      | R 42,298,328,567.35    | R 615,937,743,558.88    |
| 2026-07-22                      | R 44,704,185,941.07    | R 608,020,817,918.26    |
| 2026-07-23                      | R 65,228,245,747.07    | R 858,297,942,264.95    |
| 2026-07-24                      | R 105,774,734,767.41   | R 832,792,927,377.65    |
| 2026-07-25                      | R 18,362,613,416.84    | R 61,959,604,339.71     |
| 2026-07-27                      | R 68,794,566,572.28    | R 817,394,320,494.32    |
| 2026-07-28                      | R 55,771,864,077.30    | R 653,516,050,440.22    |
| 2026-07-29                      | R 60,232,806,588.67    | R 665,002,956,840.57    |
| 2026-07-30                      | R 85,268,812,459.28    | R 851,369,694,381.66    |
| 2026-07-31                      | R 157,252,783,127.52   | R 1,356,036,545,226.31  |
| Total                           | R 1,544,203,427,674.79 | R 16,990,072,264,702.40 |
| Average                         | R 57,192,719,543.51    | R 629,261,935,729.72    |



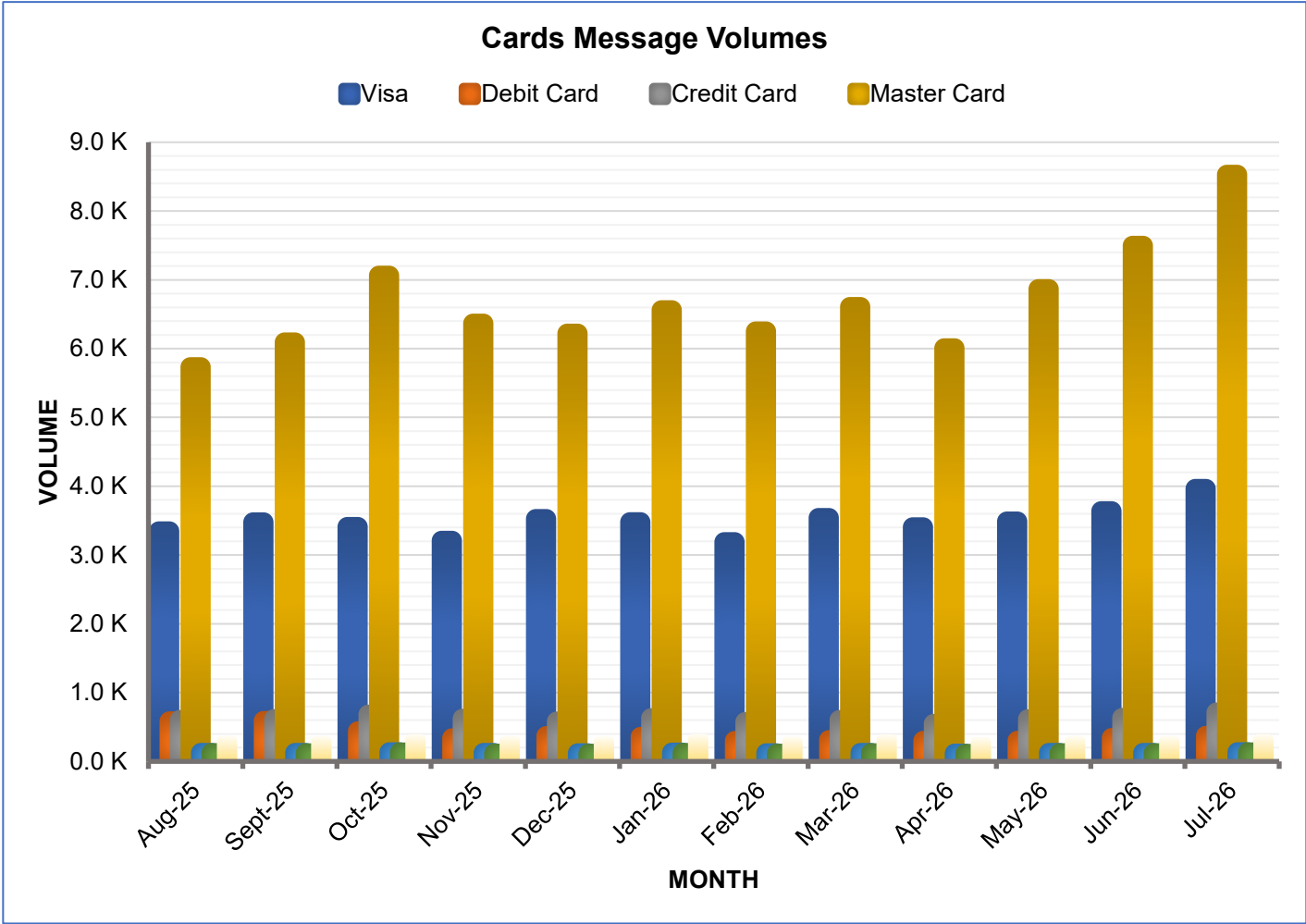
# Day and Night Settlement Values for 12 Months (August 2025 - July 2026)



| Day and Night Settlement Values |                         |                          |
|---------------------------------|-------------------------|--------------------------|
| Month                           | Night Value             | Day Value                |
| 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  |
| May-26                          | R 1,389,475,998,929.24  | R 14,256,152,093,199.90  |
| Jun-26                          | R 1,459,057,886,466.70  | R 15,752,540,257,465.10  |
| Jul-26                          | R 1,544,203,427,674.79  | R 16,990,072,264,702.40  |
| Total                           | R 17,237,950,800,842.40 | R 199,036,550,340,414.00 |
| Average                         | R 1,436,495,900,070.20  | R 16,586,379,195,034.50  |

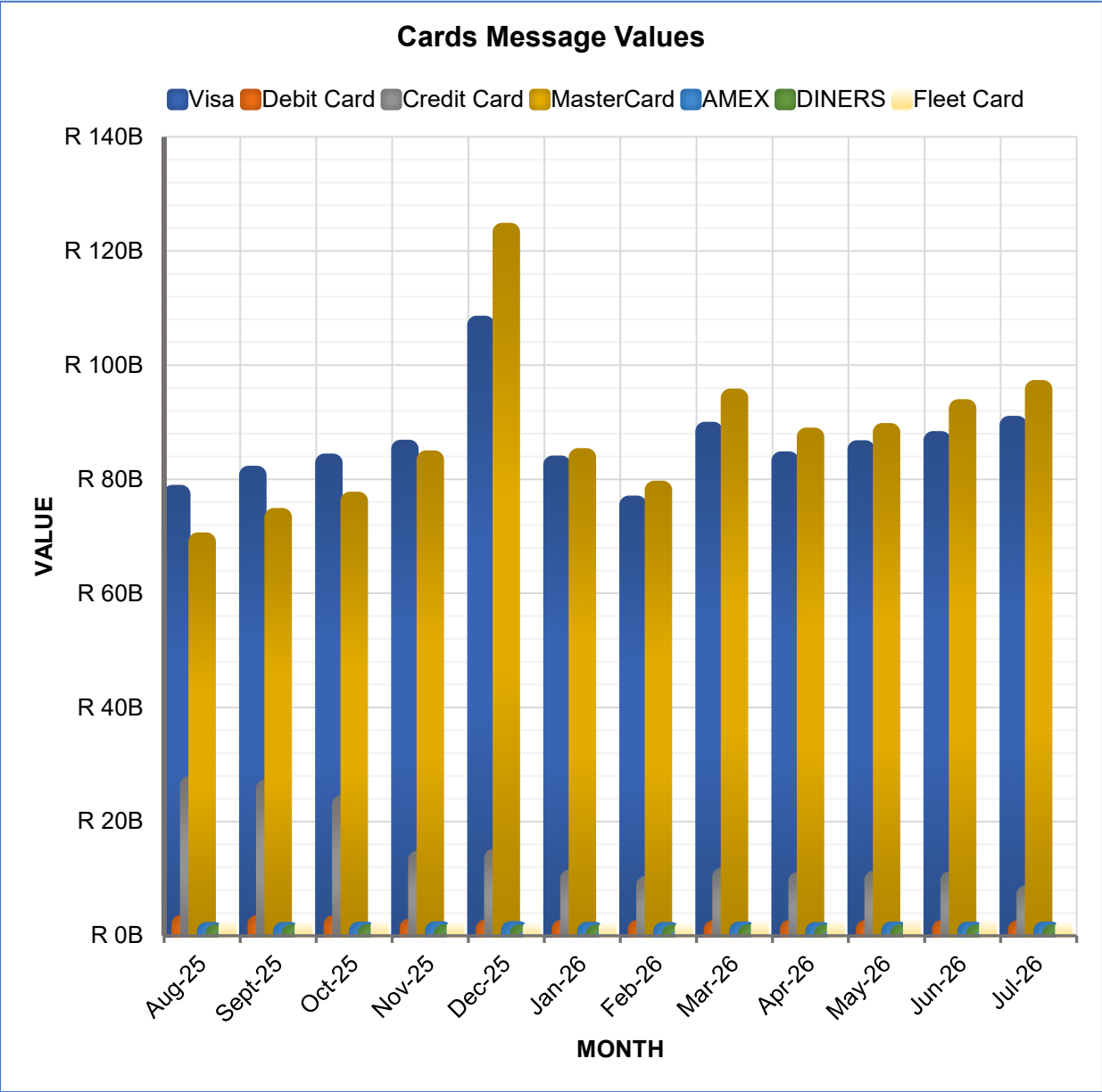


# Cards Message Volumes from August 2025 - July 2026



| Cards Monthly Volume |       |            |             |             |      |        |            |
|----------------------|-------|------------|-------------|-------------|------|--------|------------|
| Month                | Visa  | Debit Card | Credit Card | Master Card | AMEX | DINERS | Fleet Card |
| 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        |
| May-26               | 3489  | 302        | 615         | 6867        | 125  | 121    | 300        |
| Jun-26               | 3639  | 342        | 634         | 7497        | 125  | 121    | 300        |
| Jul-26               | 3963  | 374        | 713         | 8529        | 135  | 133    | 324        |
| Total                | 41671 | 4610       | 7425        | 79790       | 1504 | 1449   | 3655       |
| Average              | 3473  | 384        | 619         | 6649        | 125  | 121    | 305        |

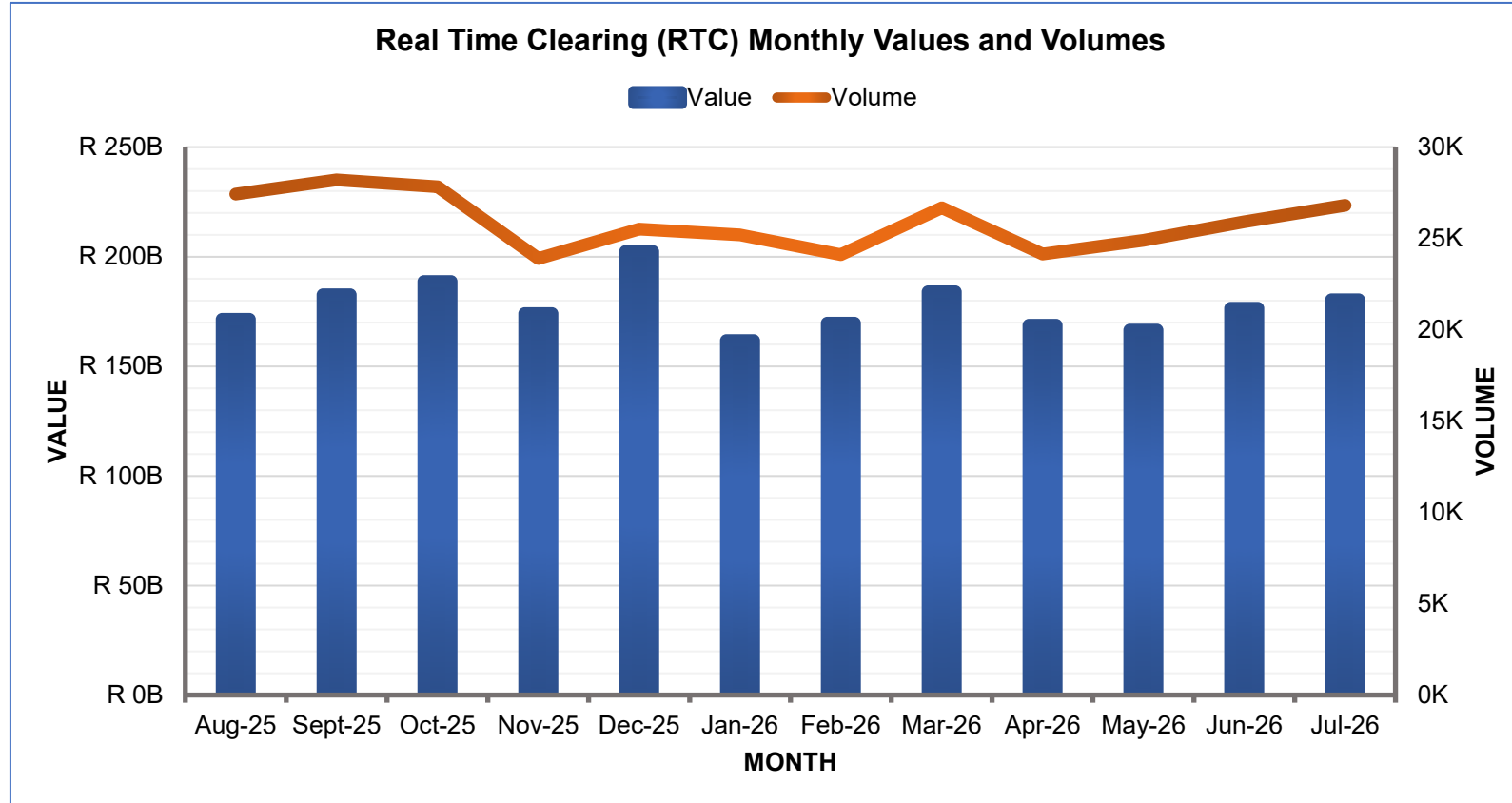
# Cards Message Values from August 2025 - July 2026



| Cards Monthly Values |                        |                     |                      |
|----------------------|------------------------|---------------------|----------------------|
| Month                | Visa                   | Debit Card          | Credit Card          |
| 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   |
| May-26               | R 85,175,998,193.20    | R 1,104,553,633.67  | R 9,746,649,235.23   |
| Jun-26               | R 86,769,701,409.42    | R 1,097,532,604.06  | R 9,631,885,126.89   |
| Jul-26               | R 89,445,926,439.84    | R 1,071,553,054.51  | R 7,204,662,867.57   |
| Total                | R 1,024,115,062,407.51 | R 16,153,133,526.90 | R 167,158,566,610.31 |
| Average              | R 85,342,921,867.29    | R 1,346,094,460.58  | R 13,929,880,550.86  |

| Cards Monthly Values |                        |                    |                    |                     |
|----------------------|------------------------|--------------------|--------------------|---------------------|
| Month                | MasterCard             | AMEX               | DINERS             | Fleet Card          |
| 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 1,797,491,177.35  |
| Apr-26               | R 87,386,606,229.88    | R 728,927,570.36   | R 280,080,349.63   | R 1,744,969,277.39  |
| May-26               | R 88,189,972,176.18    | R 827,491,953.73   | R 298,167,586.87   | R 2,013,502,625.30  |
| Jun-26               | R 92,364,748,682.97    | R 803,610,387.08   | R 269,158,495.94   | R 1,924,063,119.23  |
| Jul-26               | R 95,726,323,473.19    | R 831,888,138.36   | R 296,428,299.52   | R 1,615,753,161.06  |
| Total                | R 1,044,877,599,969.05 | R 9,593,968,646.70 | R 3,558,903,608.04 | R 20,386,524,221.03 |
| Average              | R 87,073,133,330.75    | R 799,497,387.23   | R 296,575,300.67   | R 1,698,877,018.42  |

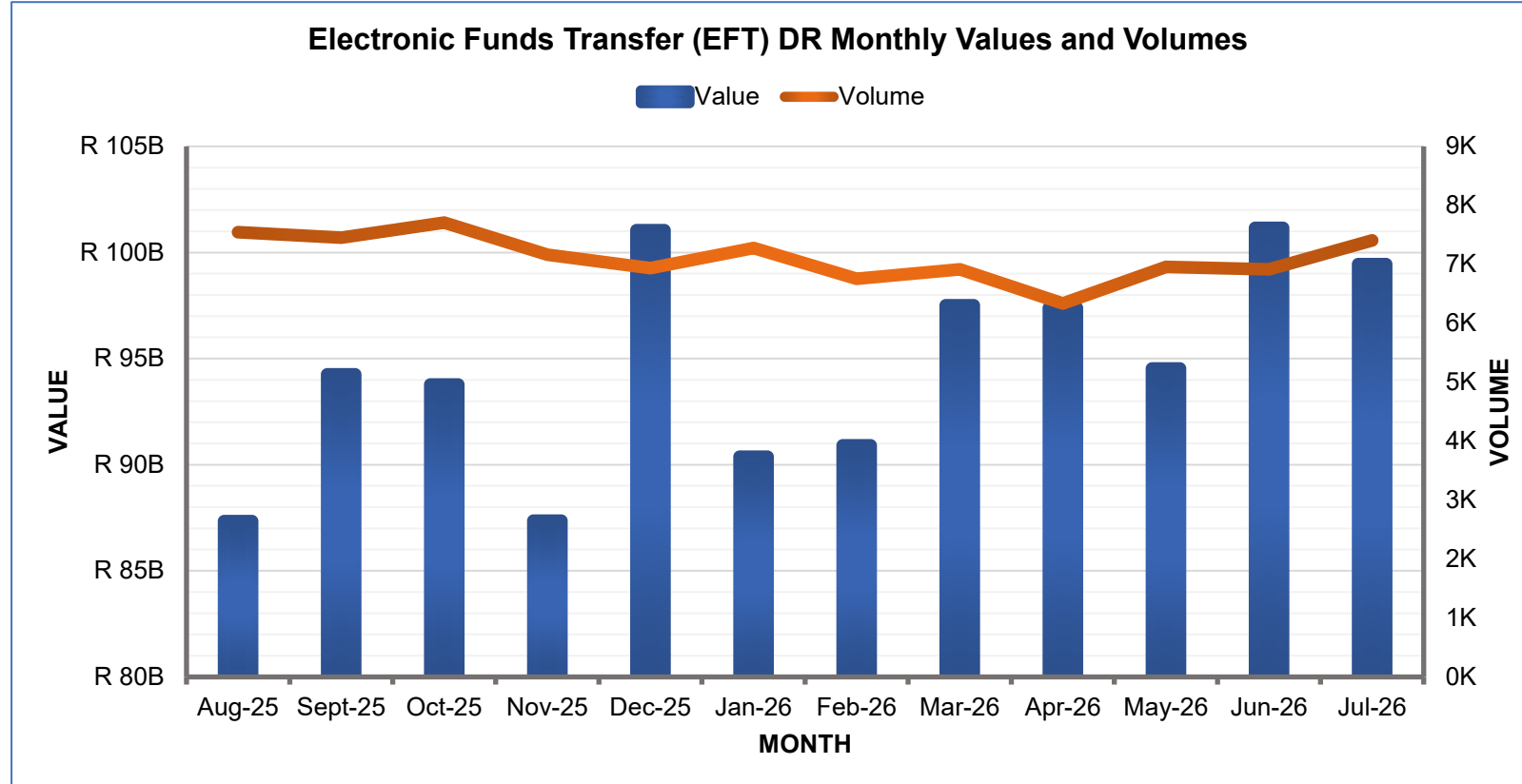
# Real Time Clearing (RTC) Monthly Values and Volumes from August 2025 - July 2026



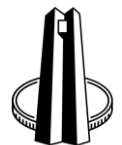
| RTC Monthly Value and Volumes |                               |                |
|-------------------------------|-------------------------------|----------------|
| Month                         | Value                         | Volume         |
| Aug-25                        | R 171,441,302,066.22          | 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         |
| May-26                        | R 166,520,952,328.78          | 24,897         |
| Jun-26                        | R 176,479,954,697.59          | 25,908         |
| Jul-26                        | R 180,356,707,663.97          | 26,807         |
| <b>Total</b>                  | <b>R 2,126,650,689,510.15</b> | <b>310,608</b> |
| <b>Average</b>                | <b>R 177,220,890,792.51</b>   | <b>25,884</b>  |



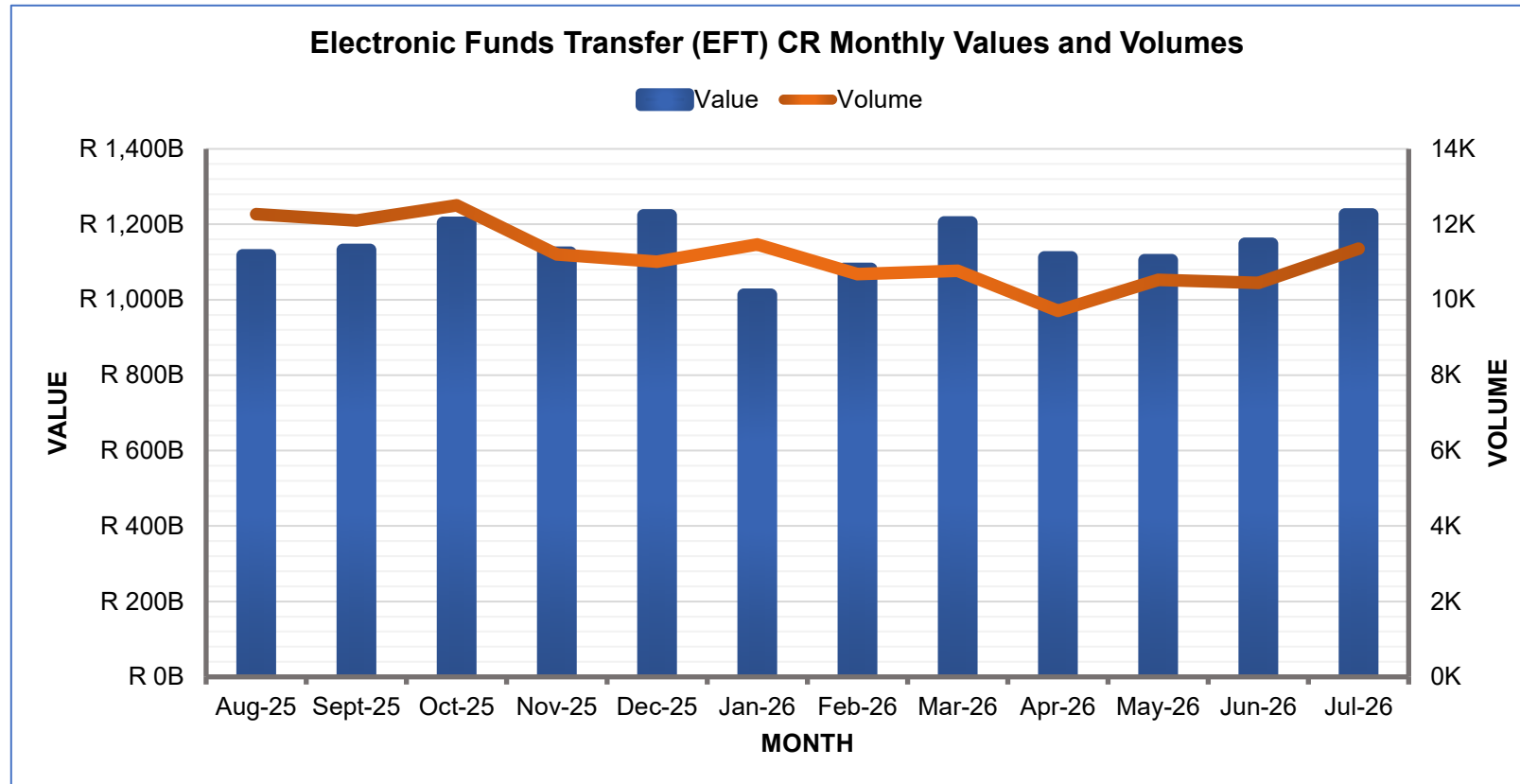
# Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from August 2025 - July 2026



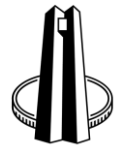
| EFT DR Monthly Value and Volumes |                               |               |
|----------------------------------|-------------------------------|---------------|
| Month                            | Value                         | Volume        |
| Aug-25                           | R 87,338,575,085.11           | 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         |
| May-26                           | R 94,531,857,478.72           | 6,953         |
| Jun-26                           | R 101,157,843,122.79          | 6,913         |
| Jul-26                           | R 99,448,758,343.20           | 7,404         |
| <b>Total</b>                     | <b>R 1,135,103,623,462.41</b> | <b>85,351</b> |
| <b>Average</b>                   | <b>R 94,591,968,621.87</b>    | <b>7,113</b>  |



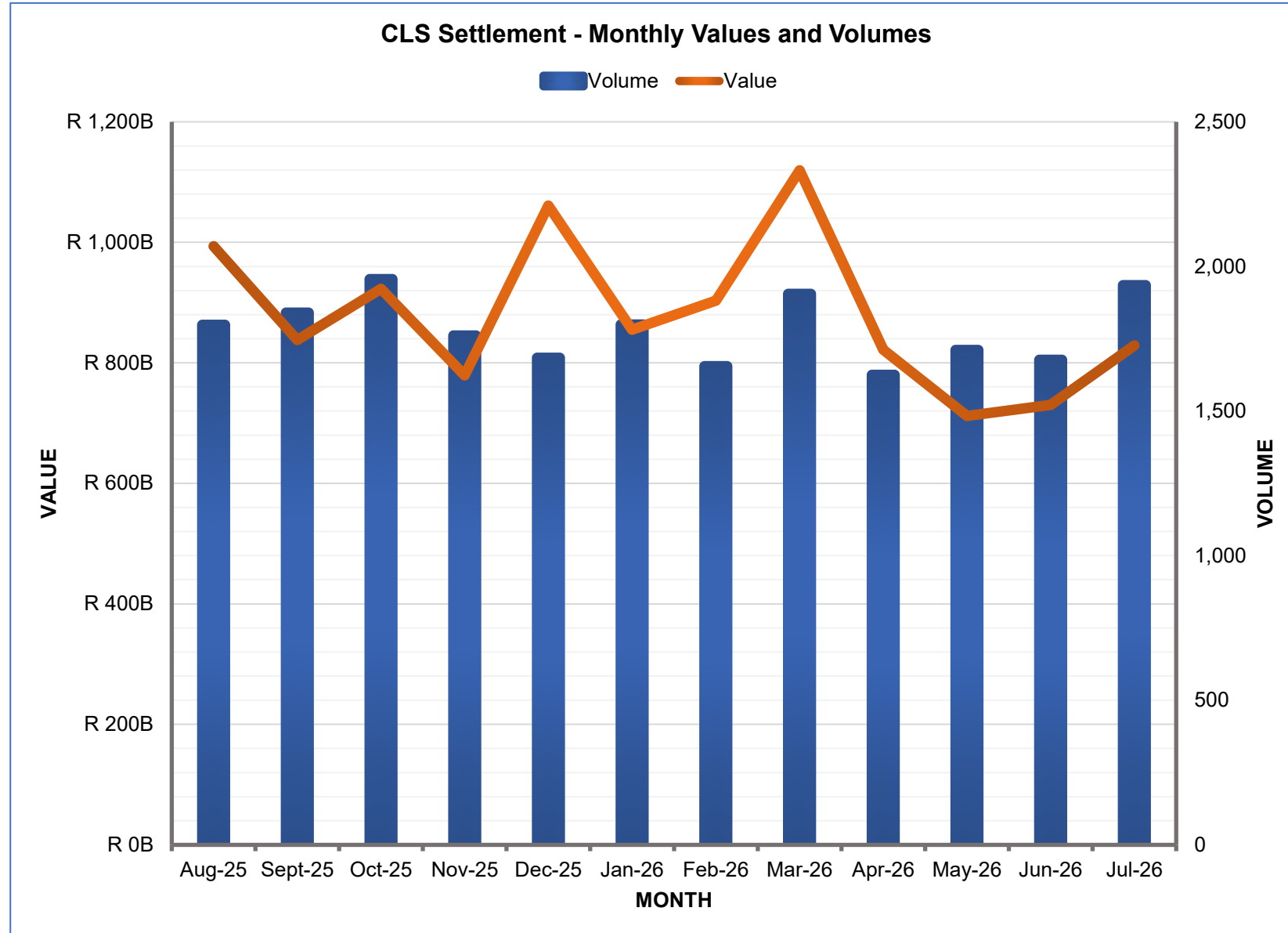
# Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from August 2025 - July 2026



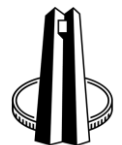
| EFT CR Monthly Value and Volumes |                                |                |
|----------------------------------|--------------------------------|----------------|
| Month                            | Value                          | Volume         |
| Aug-25                           | R 1,117,588,578,891.38         | 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          |
| May-26                           | R 1,104,746,913,679.46         | 10,529         |
| Jun-26                           | R 1,148,301,313,393.20         | 10,451         |
| Jul-26                           | R 1,226,008,629,591.97         | 11,356         |
| <b>Total</b>                     | <b>R 13,692,720,496,446.40</b> | <b>134,038</b> |
| <b>Average</b>                   | <b>R 1,141,060,041,370.53</b>  | <b>11,170</b>  |



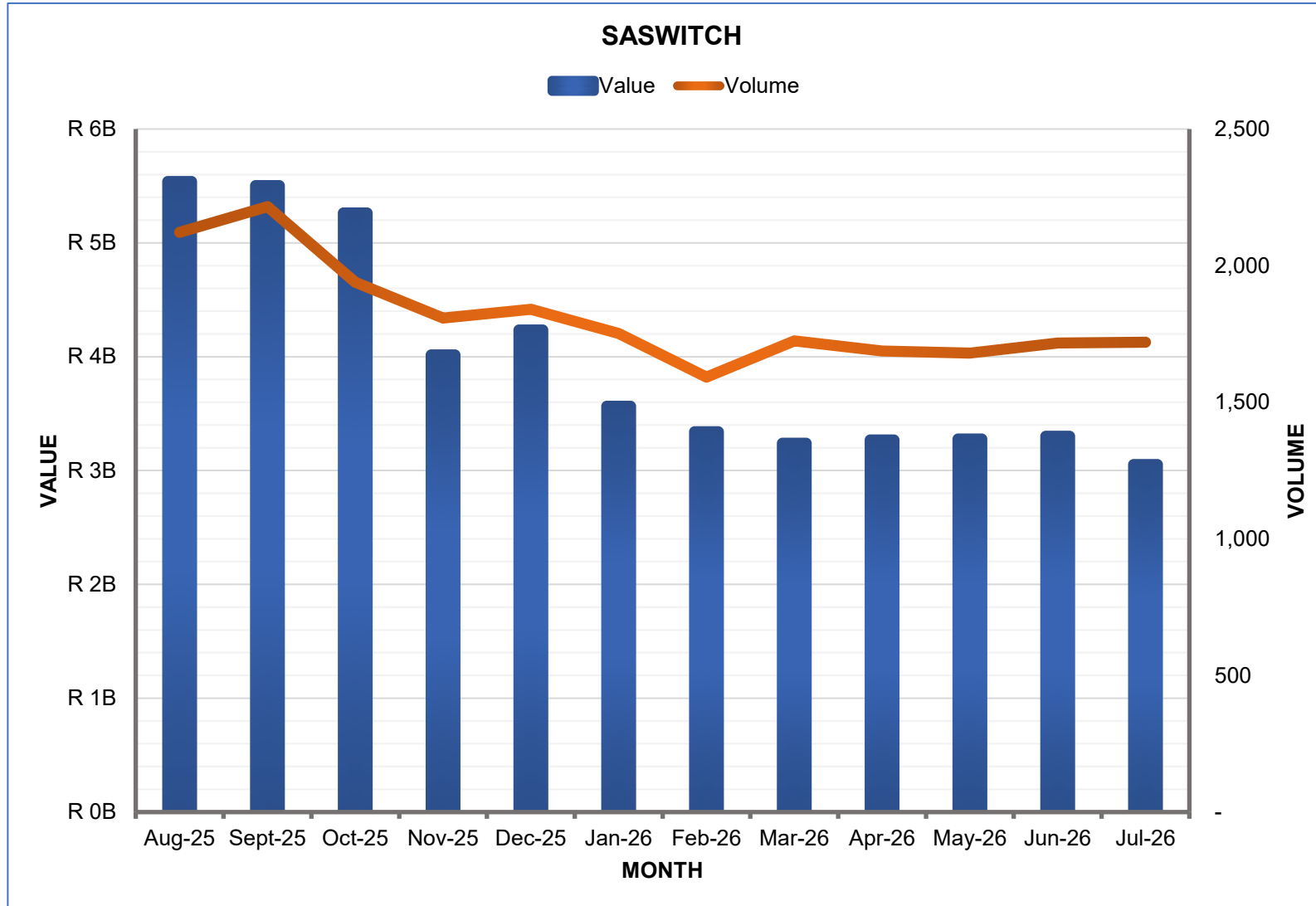
# CLS Settlement Values and Volumes from August 2025 - July 2026



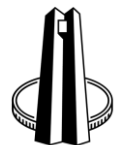
| CLS Settlement - Monthly Values and Volumes |                                |               |
|---------------------------------------------|--------------------------------|---------------|
| Month                                       | Value                          | Volume        |
| Aug-25                                      | 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         |
| May-26                                      | R 711,857,561,738.76           | 1,711         |
| Jun-26                                      | R 730,084,447,523.48           | 1,677         |
| Jul-26                                      | R 828,709,778,350.76           | 1,935         |
| <b>Total</b>                                | <b>R 10,563,843,722,949.20</b> | <b>21,346</b> |
| <b>Average</b>                              | <b>R 880,320,310,245.77</b>    | <b>1,779</b>  |



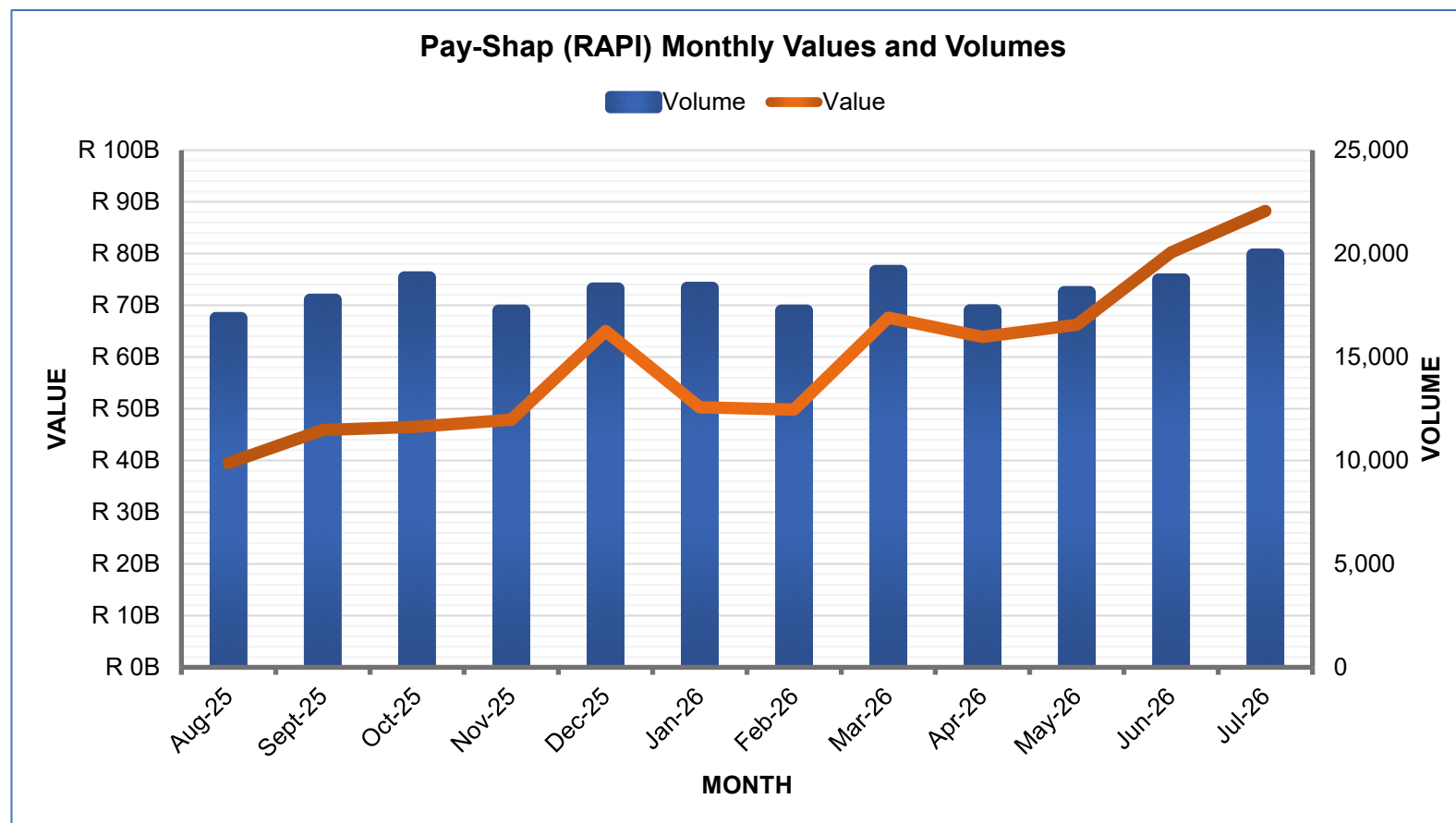
# SASWITCH Values and Volumes from August 2025 - July 2026



| SASWITCH Monthly Values |                            |               |
|-------------------------|----------------------------|---------------|
| Month                   | Value                      | Volume        |
| 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         |
| May-26                  | R 3,277,366,377.09         | 1,680         |
| Jun-26                  | R 3,301,530,861.55         | 1,717         |
| Jul-26                  | R 3,053,172,328.05         | 1,720         |
| <b>Total</b>            | <b>R 47,604,003,267.61</b> | <b>21,799</b> |
| <b>Average</b>          | <b>R 3,967,000,272.30</b>  | <b>1,817</b>  |



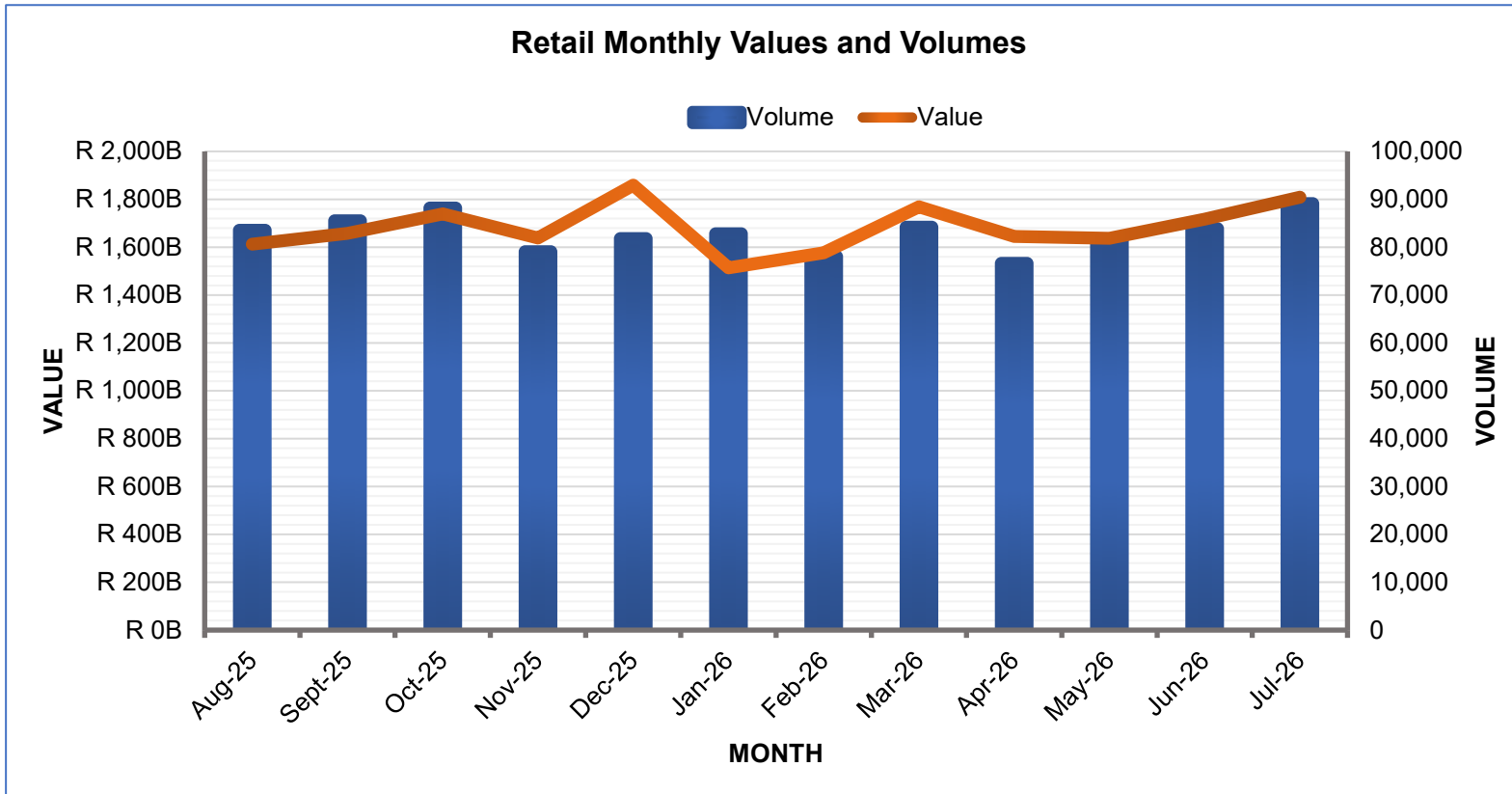
# Pay-Shap (RAPI) Values and Volumes from August 2025 - July 2026



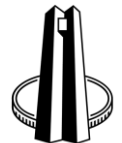
| Pay-Shap (RAPI) Monthly Values and Volumes |                             |                |
|--------------------------------------------|-----------------------------|----------------|
| Month                                      | Value                       | Volume         |
| Aug-25                                     | 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         |
| May-26                                     | R 66,218,429,831.72         | 18,136         |
| Jun-26                                     | R 80,269,205,107.13         | 18,746         |
| Jul-26                                     | R 88,249,469,214.97         | 19,951         |
| <b>Total</b>                               | <b>R 711,143,792,330.14</b> | <b>217,892</b> |
| <b>Average</b>                             | <b>R 59,261,982,694.18</b>  | <b>18,158</b>  |



# Retail Values and Volumes from August 2025 - July 2026



| Retail Monthly Values and Volumes |                                |                |
|-----------------------------------|--------------------------------|----------------|
| Month                             | Value                          | Volume         |
| 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         |
| May-26                            | R 1,636,330,588,869.24         | 81,297         |
| Jun-26                            | R 1,716,422,706,441.16         | 83,855         |
| Jul-26                            | R 1,808,613,109,640.16         | 89,096         |
| <b>Total</b>                      | <b>R 20,168,145,396,984.50</b> | <b>993,880</b> |
| <b>Average</b>                    | <b>R 1,680,678,783,082.04</b>  | <b>82,823</b>  |



# Summarised Volumes and Values Totals for July 2026

| Summarised totals                             |        |       |                    |
|-----------------------------------------------|--------|-------|--------------------|
| Receiver                                      | Volume | Value |                    |
| Payment Cash Withdrawal/Deposit (KPSBV)       | 8,961  | R     | 400,782,747,621.26 |
| Payment Dematerialised MM Instrument (MPDEM)  | 4,066  | R     | 172,263,382,522.55 |
| Rand Payments i.r.o FX Deals for CLS (SPCLS)  | 1,936  | R     | 828,709,779,850.76 |
| Payment any Money Market Product (MPMMI)      | 314    | R     | 77,008,131,931.29  |
| Settlement of Derivative Margin Calls (OSDMC) | 28     | R     | 5,562,952,844.97   |





# THANK YOU

---



SOUTH AFRICAN RESERVE BANK