



Settlement Statistics and Indicators

March 2026



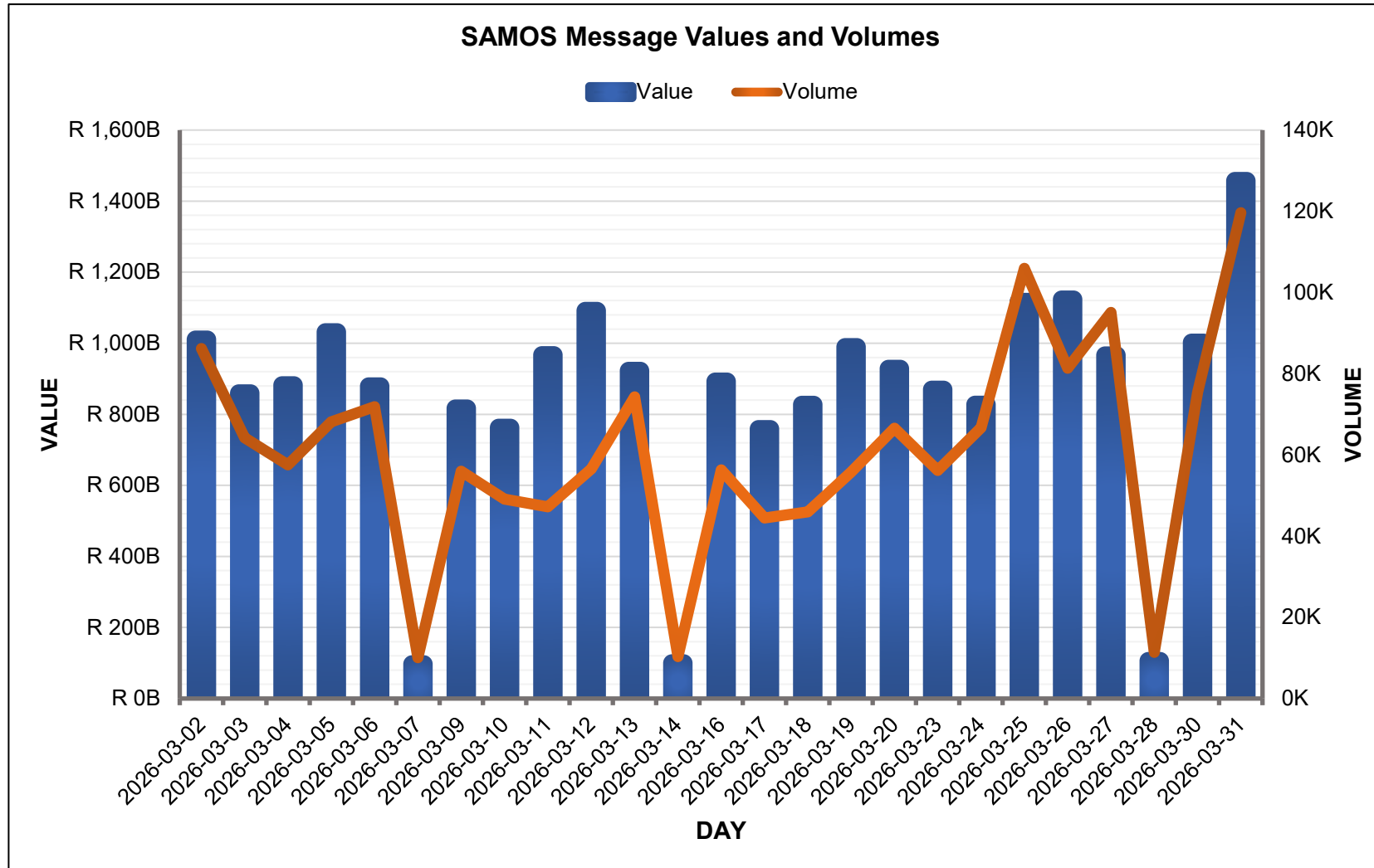
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for March 2026

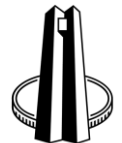
- ✓ In March 2026, SAMOS processed **1,532,345** transactions to the value of **ZAR 21,288,628,689,175.80**
- ✓ Peak volume was **119,646** on the 31st of March 2026 and peak value was **ZAR 1,457,338,754,974.37** on the 31st of March 2026.
- ✓ An average number of transactions processed per day was **61,294** representing an average value of **ZAR 851,545,147,567.03**
- ✓ 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.



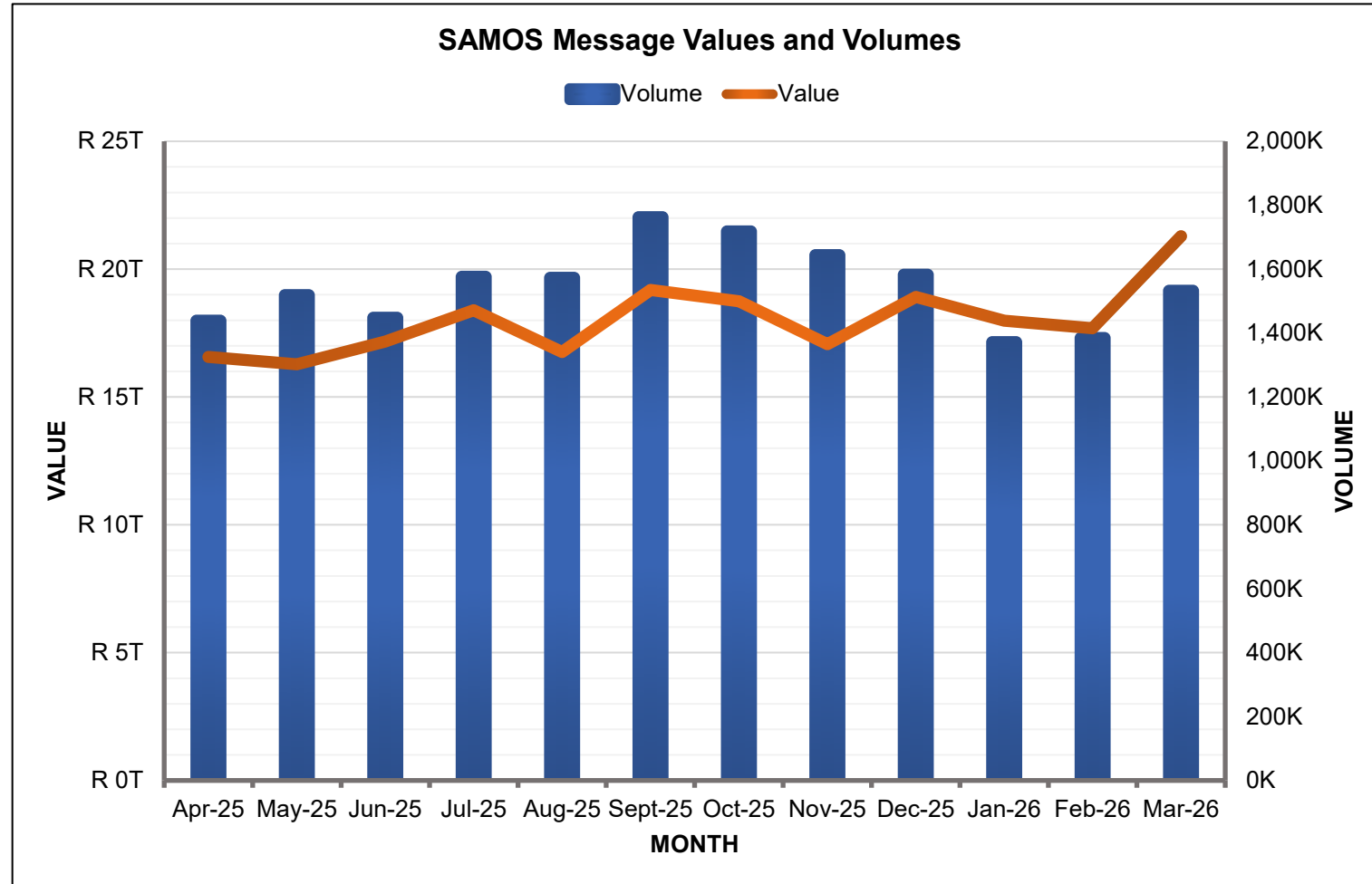
Daily Message Values and Volumes for March 2026



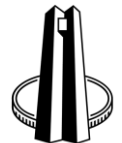
Daily Values and Volumes per month		
Date	Value	Volume
2026-03-02	R 1,010,856,102,477.02	86,214
2026-03-03	R 859,523,410,978.62	64,199
2026-03-04	R 882,334,562,199.11	57,531
2026-03-05	R 1,031,571,552,962.34	68,140
2026-03-06	R 879,137,767,582.91	71,870
2026-03-07	R 96,941,415,950.00	10,063
2026-03-09	R 816,841,926,718.18	55,956
2026-03-10	R 762,728,317,903.57	49,113
2026-03-11	R 967,014,513,052.95	47,223
2026-03-12	R 1,091,667,614,217.93	56,592
2026-03-13	R 922,919,832,588.35	74,281
2026-03-14	R 99,728,346,824.75	10,350
2026-03-16	R 892,644,792,818.21	56,306
2026-03-17	R 758,951,797,896.53	44,494
2026-03-18	R 827,327,657,527.10	45,968
2026-03-19	R 989,690,449,671.89	55,776
2026-03-20	R 928,585,537,857.83	66,584
2026-03-23	R 869,835,626,648.27	56,164
2026-03-24	R 827,574,146,343.95	66,704
2026-03-25	R 1,117,071,157,015.87	105,940
2026-03-26	R 1,123,584,348,216.94	81,365
2026-03-27	R 966,304,923,772.14	95,119
2026-03-28	R 106,187,636,307.68	11,355
2026-03-30	R 1,002,266,496,669.30	75,392
2026-03-31	R 1,457,338,754,974.37	119,646
Total	R 21,288,628,689,175.80	1,532,345
Average	R 851,545,147,567.03	61,294



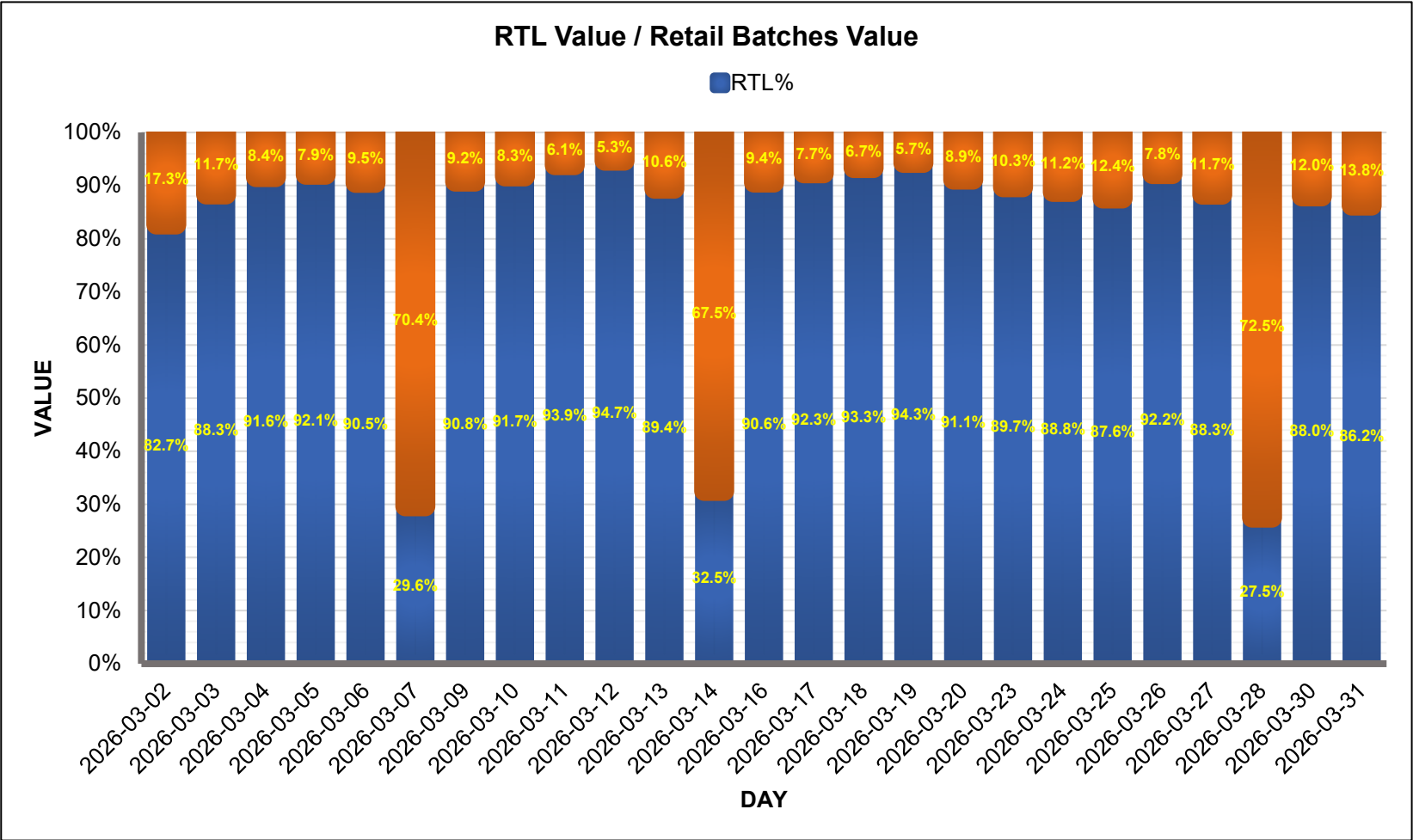
Total Monthly Message Values and Volumes from April 2025 - March 2026



Message Values and Volumes - Monthly		
Month	Value	Volume
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
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
Total	R 216,034,631,387,288.00	18,549,966
Average	R 18,002,885,948,940.70	1,545,831

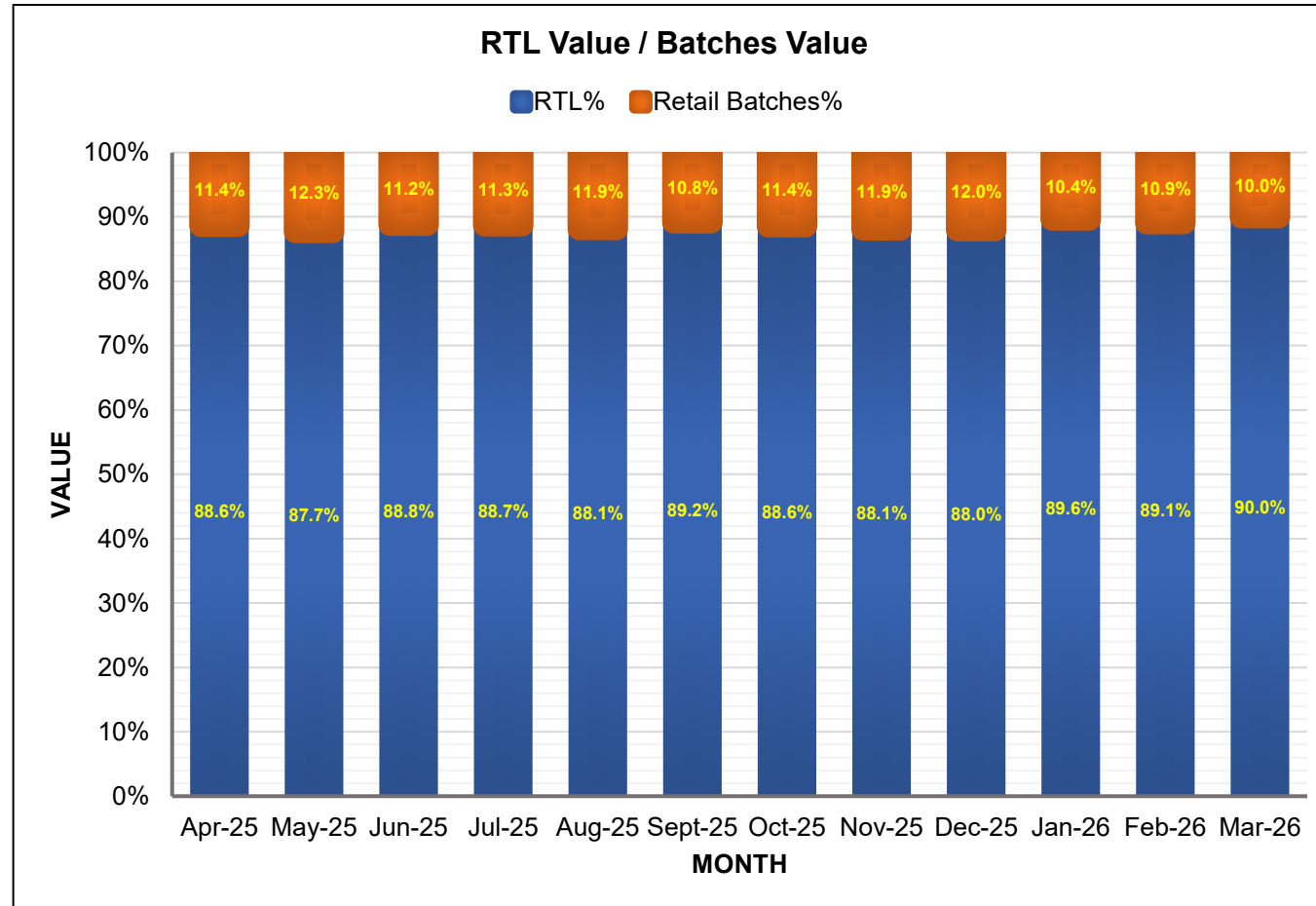


RTL/Retail Batches Message Values for March 2026

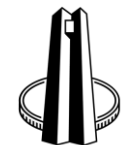


RTL /Retail Batches Message Values		
Date	RTL	Retail Batches
2026-03-02	R 697,830,324,687.75	R 146,129,305,432.68
2026-03-03	R 615,926,650,472.94	R 81,321,100,431.01
2026-03-04	R 693,685,702,500.27	R 63,577,760,232.77
2026-03-05	R 807,387,528,610.52	R 69,718,948,975.92
2026-03-06	R 656,944,700,429.38	R 68,777,377,285.46
2026-03-07	R 8,007,740,607.20	R 19,012,654,874.18
2026-03-09	R 613,024,478,107.36	R 62,417,066,857.98
2026-03-10	R 576,339,529,974.99	R 51,927,767,301.68
2026-03-11	R 769,233,404,483.21	R 50,392,047,653.74
2026-03-12	R 889,337,373,558.21	R 49,821,272,945.53
2026-03-13	R 699,363,055,683.69	R 82,772,613,261.56
2026-03-14	R 9,271,780,625.08	R 19,226,513,031.74
2026-03-16	R 645,534,648,170.76	R 67,141,010,422.86
2026-03-17	R 584,949,087,264.62	R 48,654,202,656.42
2026-03-18	R 651,366,338,949.34	R 46,705,014,364.65
2026-03-19	R 814,151,328,397.13	R 49,394,543,217.93
2026-03-20	R 716,677,791,851.09	R 69,709,092,674.38
2026-03-23	R 629,011,013,489.72	R 72,277,619,447.52
2026-03-24	R 599,150,803,219.33	R 75,438,987,085.03
2026-03-25	R 828,492,358,067.47	R 117,508,288,408.44
2026-03-26	R 878,482,995,831.49	R 74,635,014,608.79
2026-03-27	R 709,499,943,665.14	R 94,023,123,868.25
2026-03-28	R 9,106,369,333.42	R 24,007,038,740.09
2026-03-30	R 728,608,079,114.68	R 99,646,382,389.24
2026-03-31	R 1,025,898,510,818.28	R 163,633,055,535.10
Total	R 15,857,281,537,913.10	R 1,767,867,801,702.95
Average	R 634,291,261,516.52	R 70,714,712,068.12

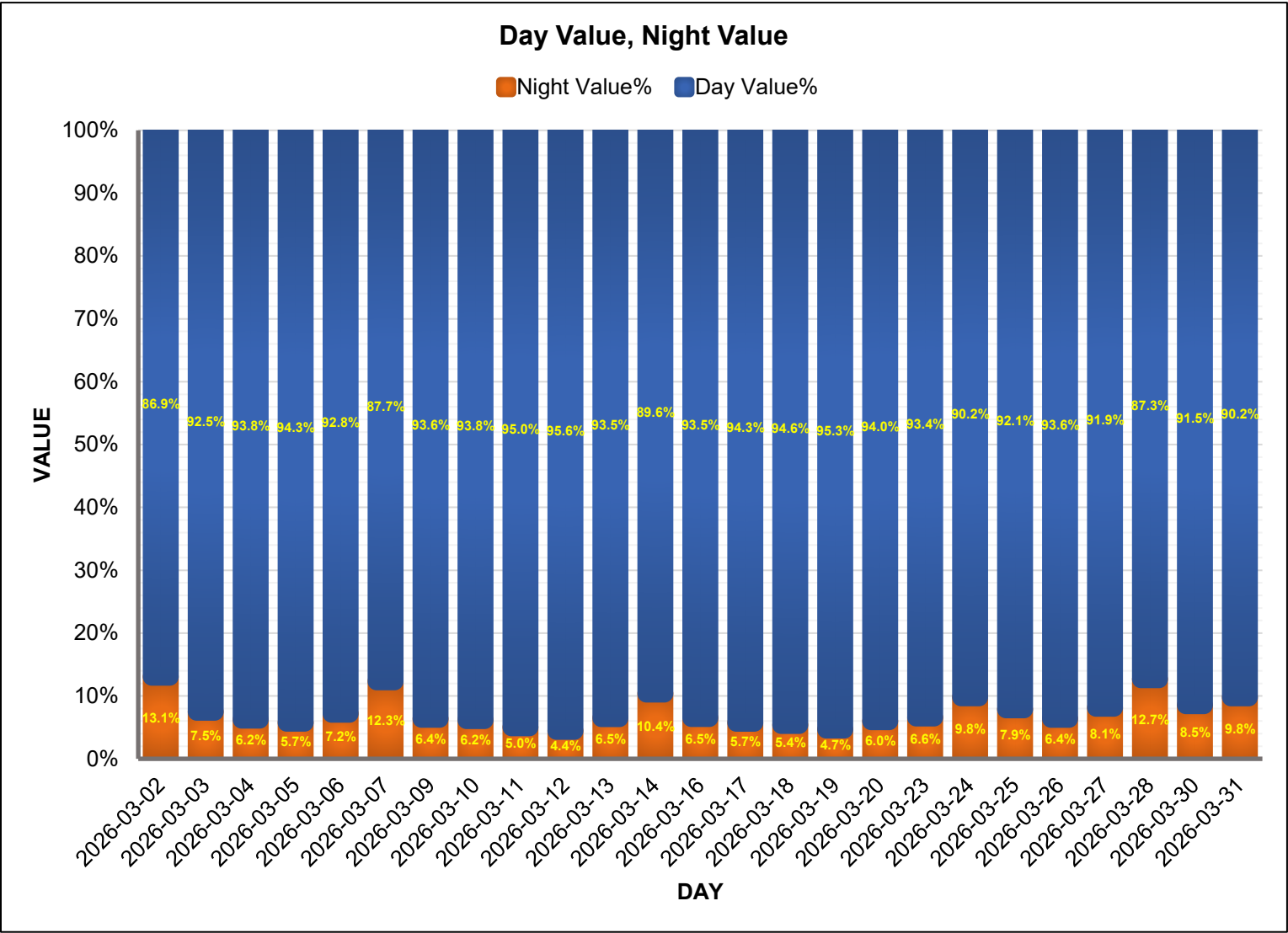
RTL /Retail Batches Message Values for 12 Months (April 2025 - March 2026)



RTL /Batches Message Values		
Month	RTL	Retail Batches
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
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
Total	R 155,459,559,224,459.00	R 19,723,033,850,211.10
Average	R 12,954,963,268,704.90	R 1,643,586,154,184.26

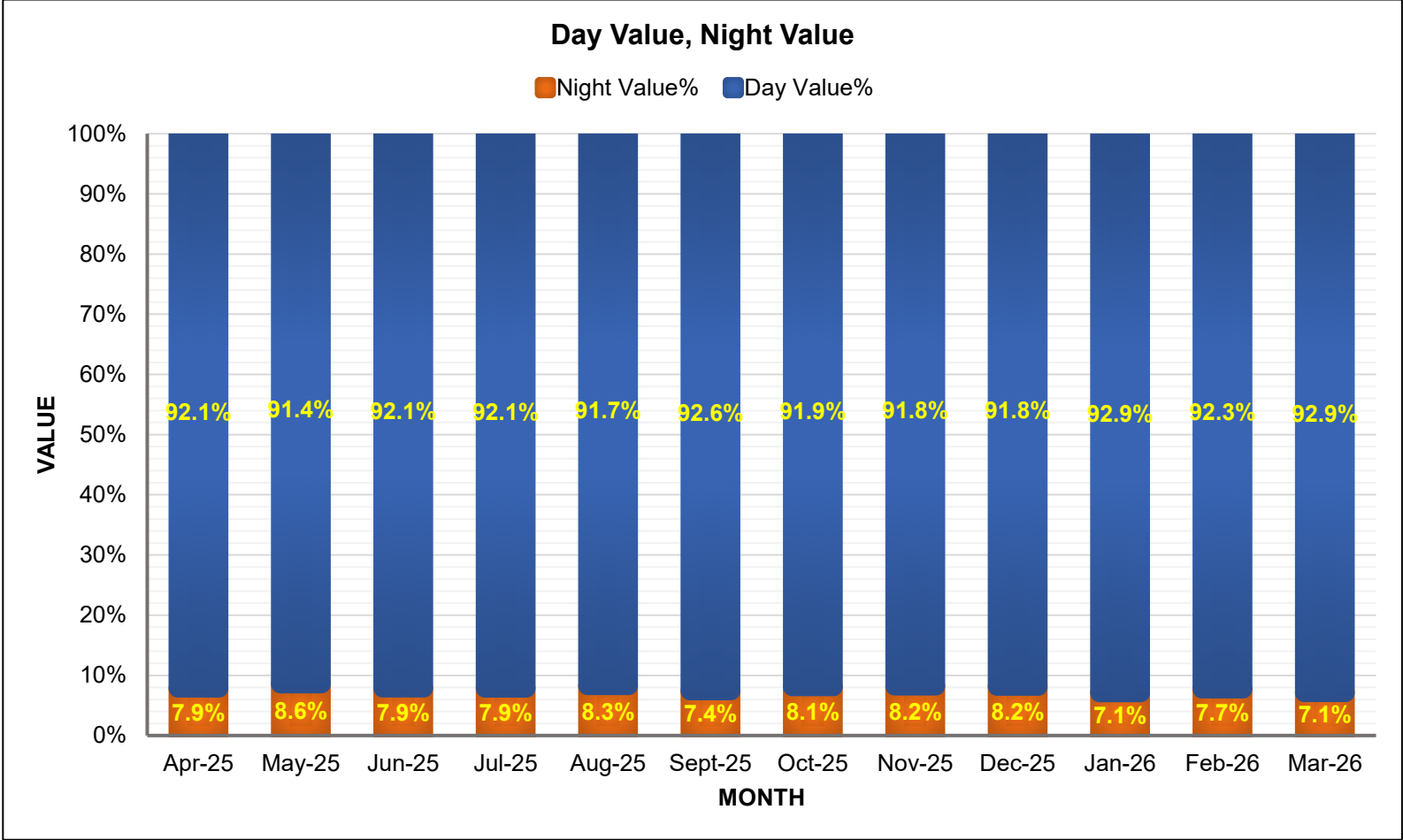


Day and Night Settlement Values for March 2026



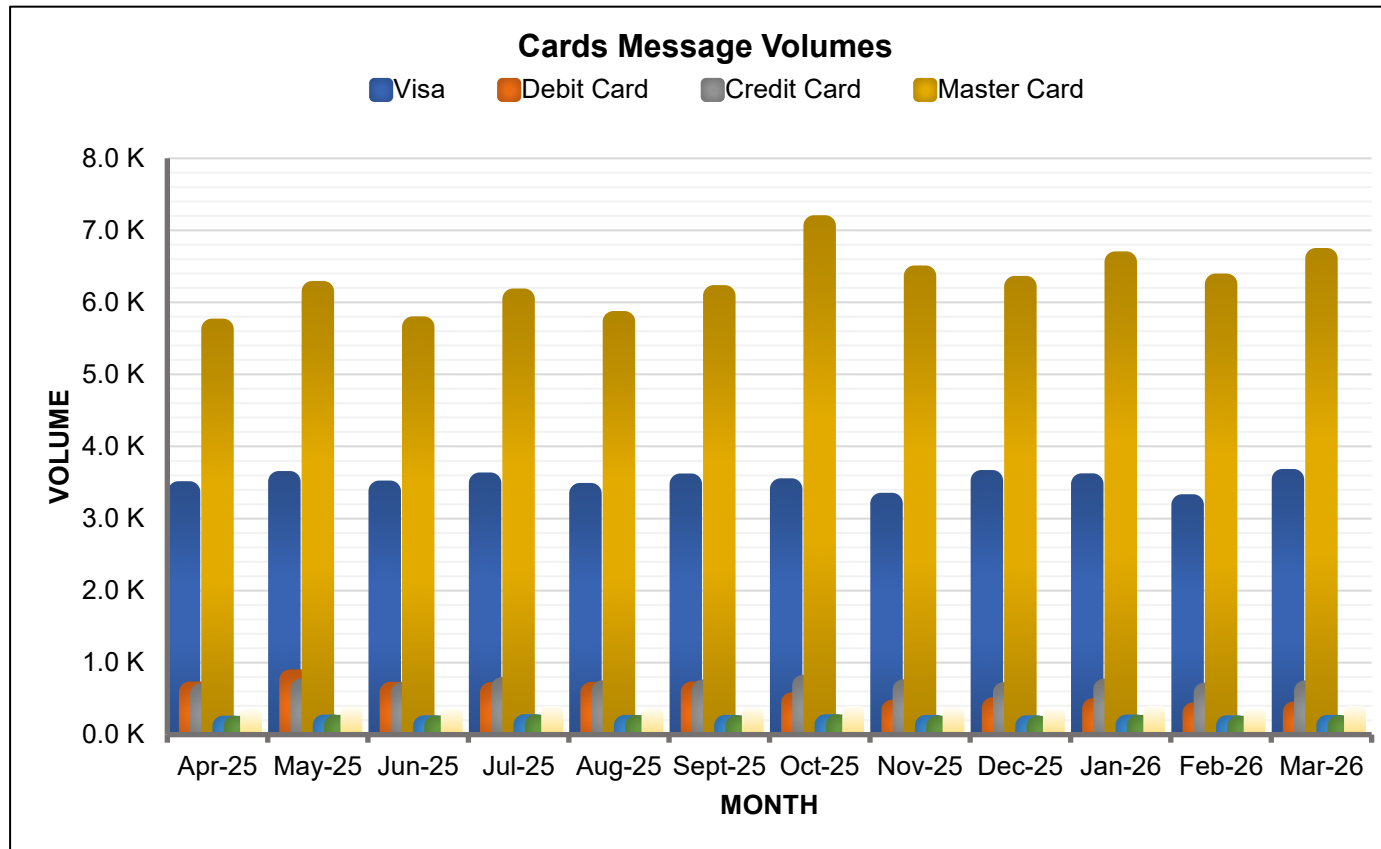
Day and Night Settlement Values		
Date	Night Value	Day Value
2026-03-02	R 132,059,302,944.70	R 878,796,799,532.32
2026-03-03	R 64,362,177,680.98	R 795,161,233,297.64
2026-03-04	R 55,017,113,971.09	R 827,317,448,228.02
2026-03-05	R 59,301,987,730.55	R 972,269,565,231.79
2026-03-06	R 63,086,336,231.25	R 816,051,431,351.66
2026-03-07	R 11,952,437,974.61	R 84,988,977,975.39
2026-03-09	R 52,011,327,303.55	R 764,830,599,414.63
2026-03-10	R 46,979,409,689.74	R 715,748,908,213.83
2026-03-11	R 48,521,218,382.16	R 918,493,294,670.79
2026-03-12	R 48,544,487,287.27	R 1,043,123,126,930.66
2026-03-13	R 59,754,322,211.78	R 863,165,510,376.57
2026-03-14	R 10,355,684,859.42	R 89,372,661,965.33
2026-03-16	R 57,947,890,747.02	R 834,696,902,071.19
2026-03-17	R 43,545,685,114.79	R 715,406,112,781.74
2026-03-18	R 44,553,353,064.57	R 782,774,304,462.53
2026-03-19	R 46,068,238,055.30	R 943,622,211,616.59
2026-03-20	R 55,589,811,325.00	R 872,995,726,532.83
2026-03-23	R 57,172,218,996.91	R 812,663,407,651.36
2026-03-24	R 81,010,549,604.09	R 746,563,596,739.86
2026-03-25	R 87,967,291,419.11	R 1,029,103,865,596.76
2026-03-26	R 71,498,502,340.39	R 1,052,085,845,876.55
2026-03-27	R 78,543,797,703.26	R 887,761,126,068.88
2026-03-28	R 13,451,240,404.04	R 92,736,395,903.64
2026-03-30	R 85,484,303,456.31	R 916,782,193,212.99
2026-03-31	R 142,552,539,147.75	R 1,314,786,215,826.62
Total	R 1,517,331,227,645.64	R 19,771,297,461,530.20
Average	R 60,693,249,105.83	R 790,851,898,461.21

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

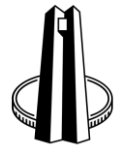


Day and Night Settlement Values		
Month	Night Value	Day Value
Apr-25	R 1,304,631,896,358.59	R 15,264,873,960,322.90
May-25	R 1,394,300,229,431.54	R 14,884,589,412,378.20
Jun-25	R 1,354,645,575,094.16	R 15,819,016,898,816.90
Jul-25	R 1,446,025,339,580.93	R 16,943,080,030,081.80
Aug-25	R 1,388,278,608,009.53	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
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
Total	R 16,937,477,372,314.30	R 199,103,570,936,834.00
Average	R 1,411,456,447,692.86	R 16,591,964,244,736.10

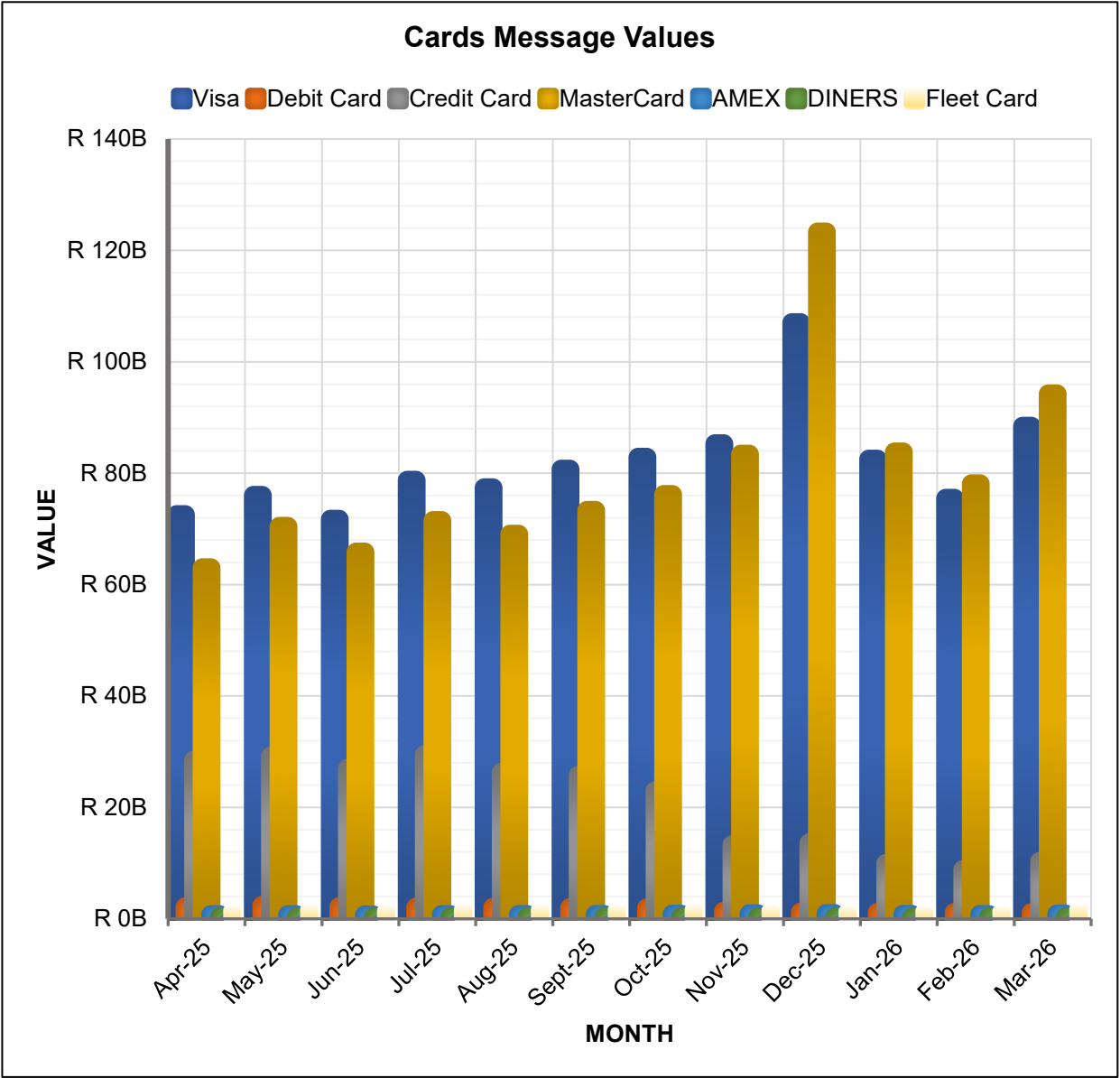
Cards Message Volumes from April 2025 - March 2026



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
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
Total	40926	5806	7342	74370	1504	1451	3652
Average	3411	484	612	6198	125	121	304



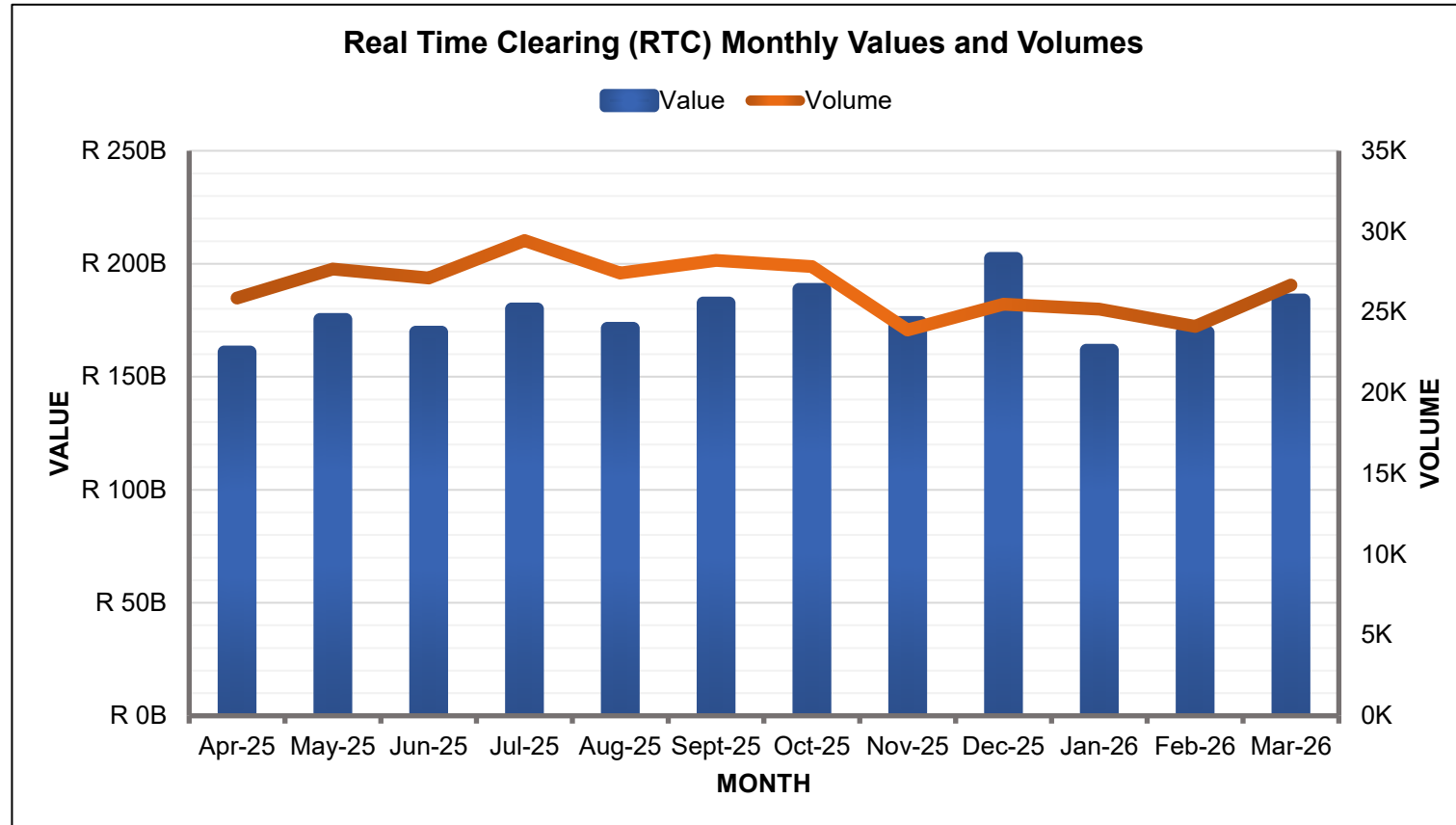
Cards Message Values from April 2025 - March 2026



Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
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
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
Total	R 978,450,562,545.69	R 20,510,268,797.33	R 245,050,022,201.25
Average	R 81,537,546,878.81	R 1,709,189,066.44	R 20,420,835,183.44

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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 1,651,466,702.10
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
Total	R 951,919,120,223.85	R 9,210,445,262.59	R 3,580,438,931.93	R 19,709,507,618.69
Average	R 79,326,593,351.99	R 767,537,105.22	R 298,369,910.99	R 1,642,458,968.22

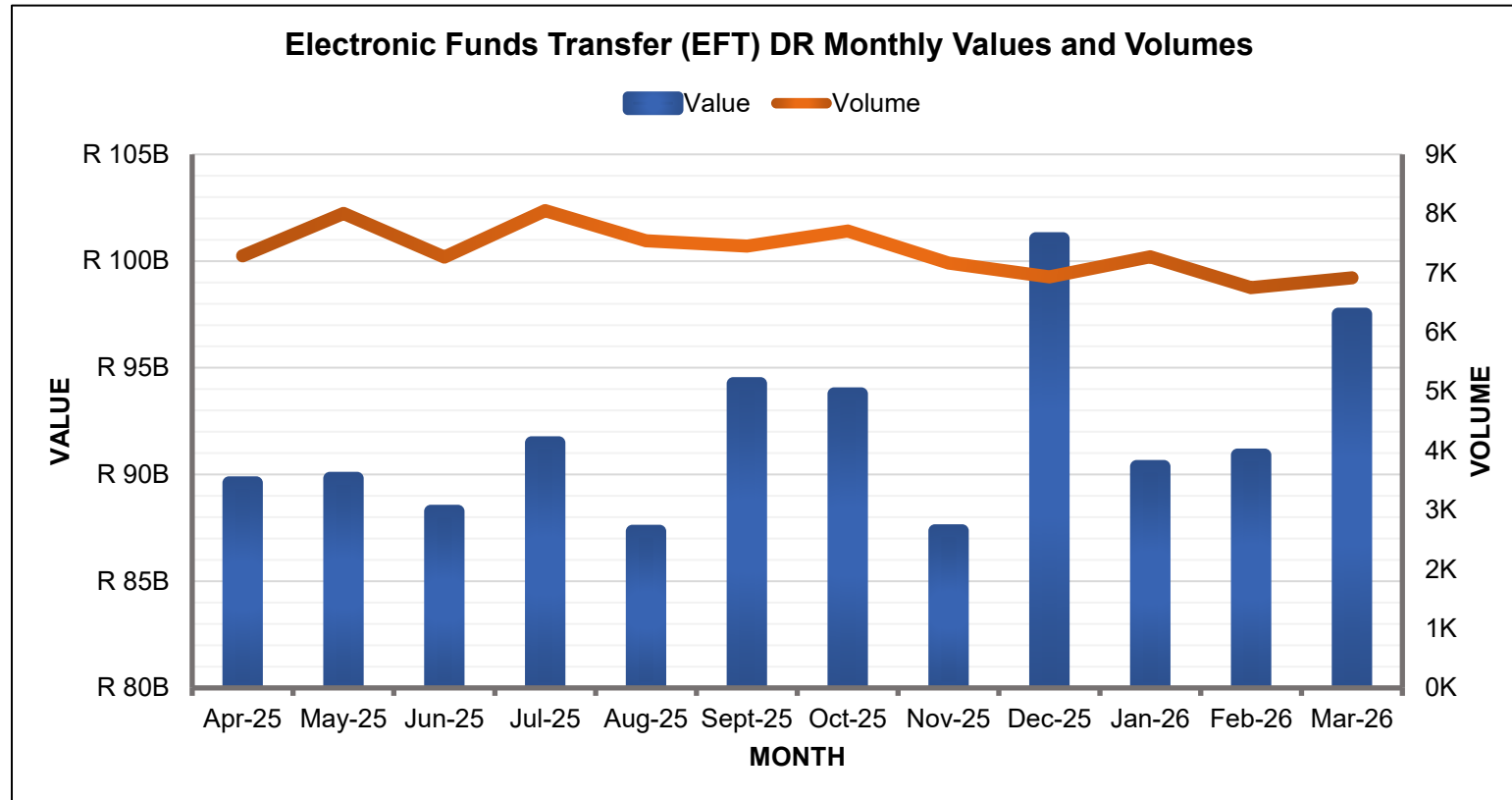
Real Time Clearing (RTC) Monthly Values and Volumes from April 2025 - March 2026



RTC Monthly Value and Volumes		
Month	Value	Volume
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
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
Total	R 2,120,610,005,161.51	318,955
Average	R 176,717,500,430.13	26,580



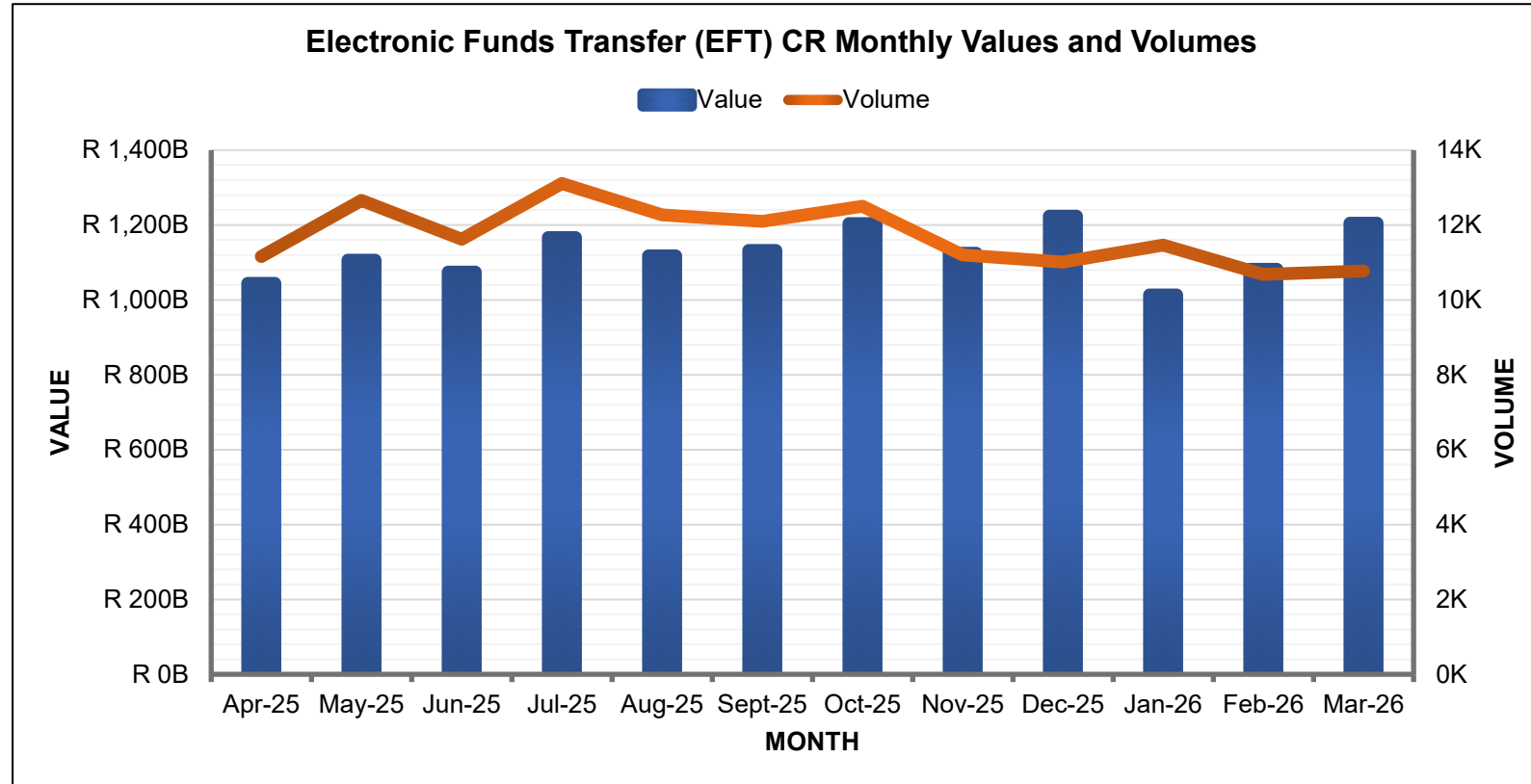
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from April 2025 - March 2026



EFT DR Monthly Value and Volumes		
Month	Value	Volume
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
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
Total	R 1,101,760,792,464.30	88,351
Average	R 91,813,399,372.03	7,363



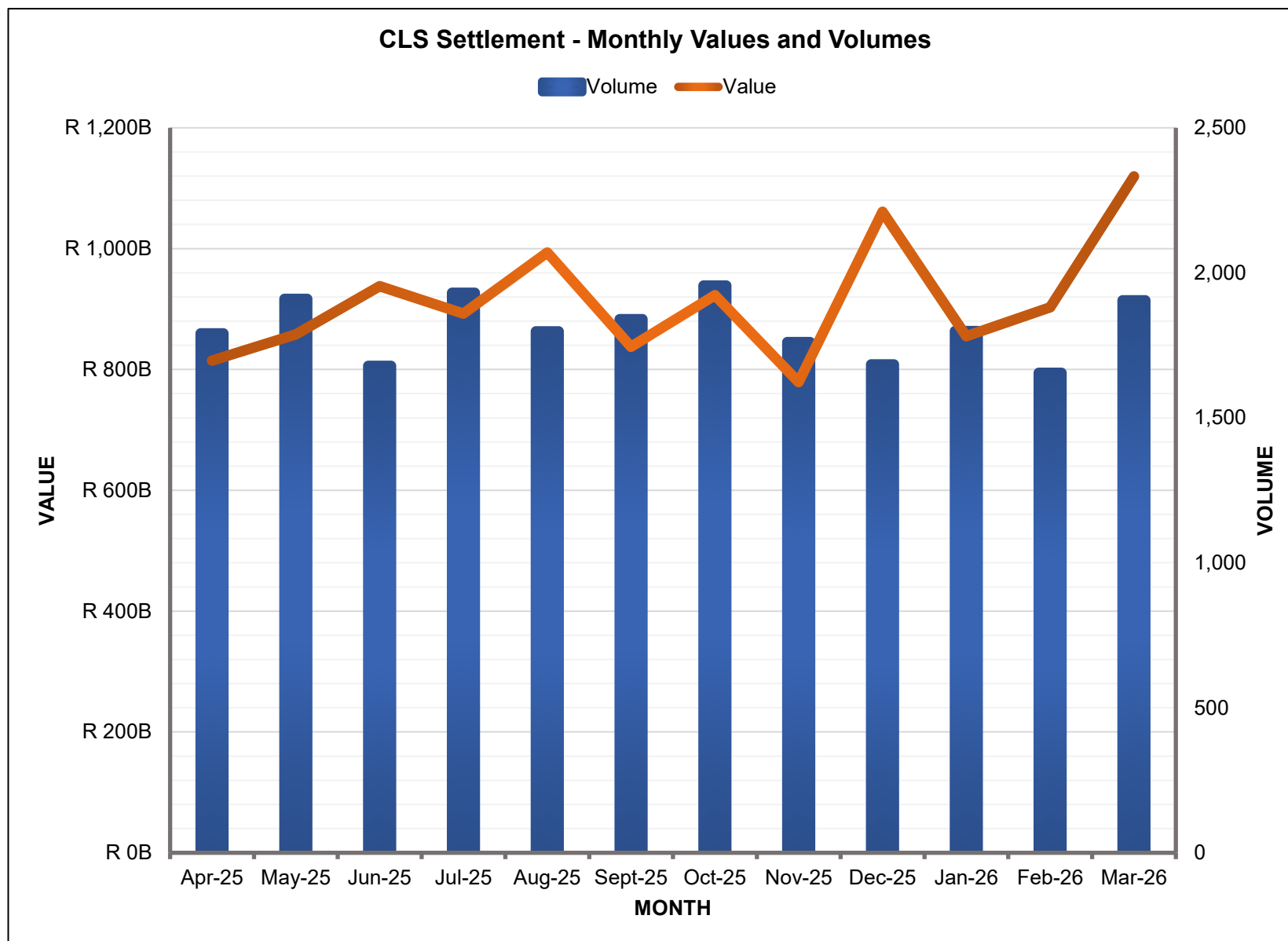
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from April 2025 - March 2026



EFT CR Monthly Value and Volumes		
Month	Value	Volume
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
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
Total	R 13,492,584,133,253.90	140,549
Average	R 1,124,382,011,104.49	11,712



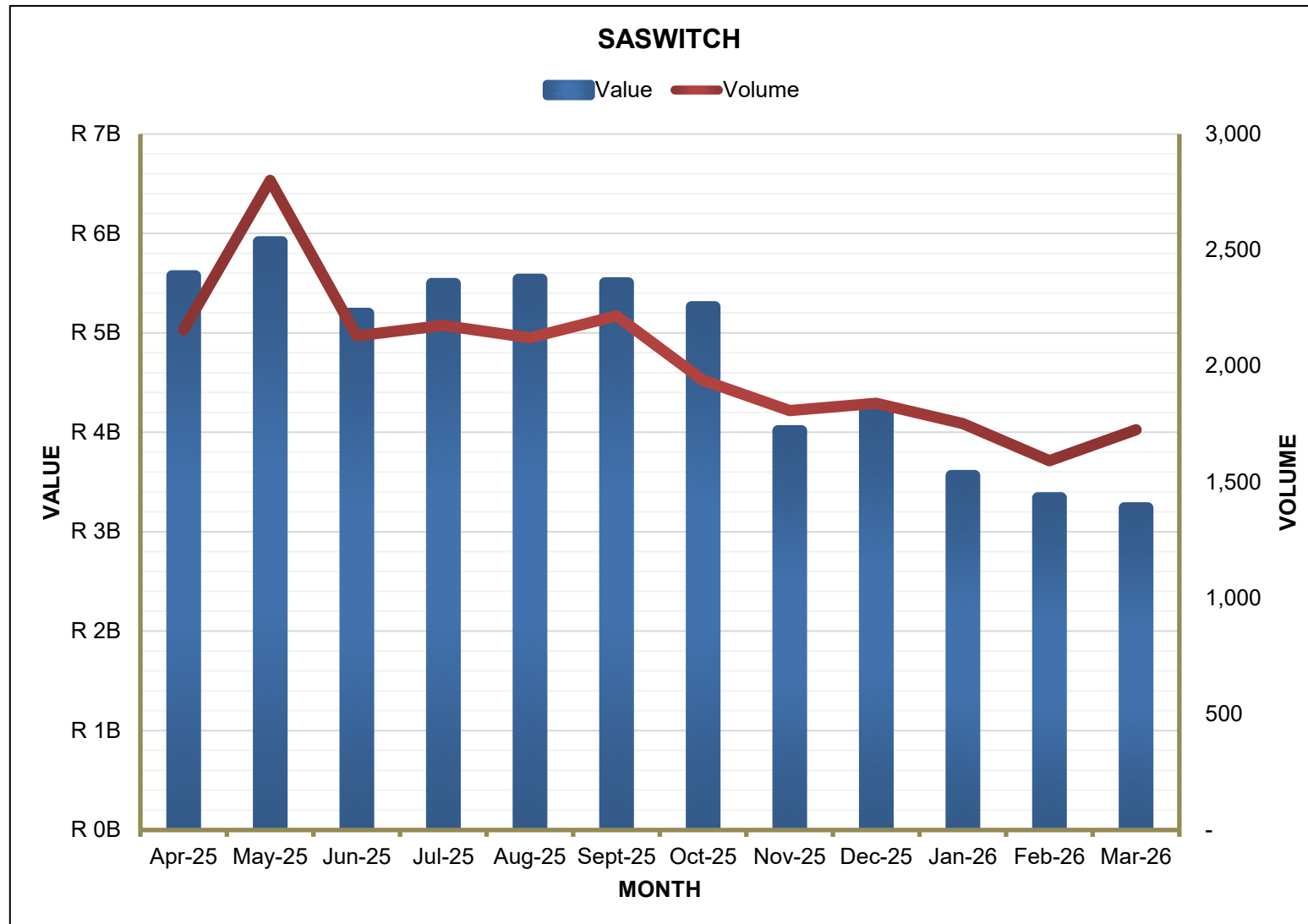
CLS Settlement Values and Volumes from April 2025 - March 2026



CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 10,974,604,910,904.00	21,709
Average	R 914,550,409,242.00	1,809



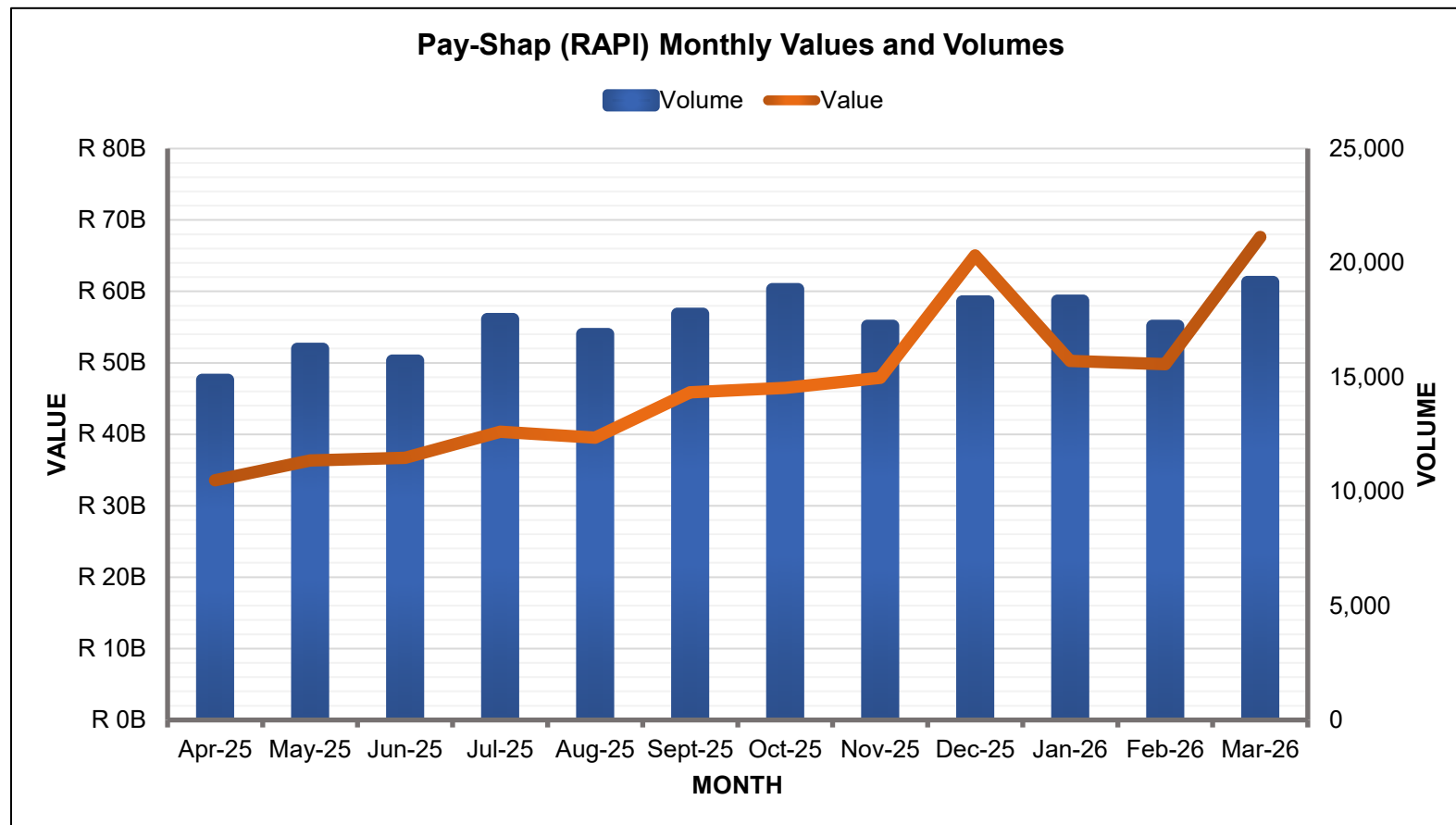
SASWITCH Values and Volumes from April 2025 - March 2026



SASWITCH Monthly Values		
Month	Value	Volume
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
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
Total	R 56,886,814,797.14	24,256
Average	R 4,740,567,899.76	2,021



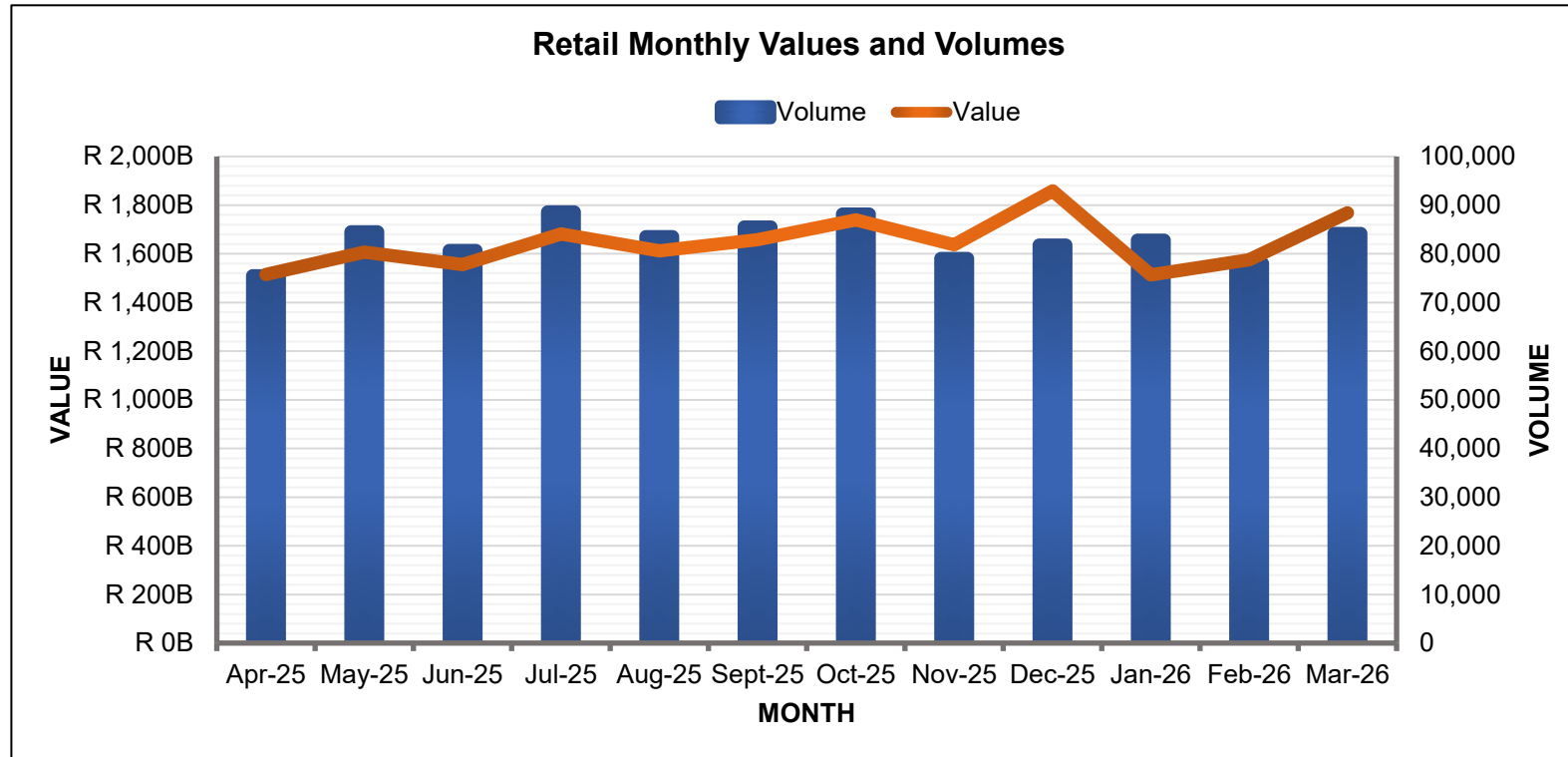
Pay-Shap (RAPI) Values and Volumes from April 2025 - March 2026



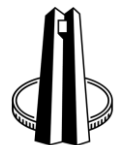
Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
Apr-25	R 33,558,879,618.53	14,881
May-25	R 36,333,868,229.52	16,236
Jun-25	R 36,686,151,546.27	15,721
Jul-25	R 40,340,945,576.82	17,539
Aug-25	R 39,509,000,444.33	16,883
Sept-25	R 45,869,422,195.27	17,769
Oct-25	R 46,504,556,442.15	18,849
Nov-25	R 47,894,678,526.24	17,243
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
Total	R 559,443,293,018.57	208,178
Average	R 46,620,274,418.21	17,348



Retail Values and Volumes from April 2025 - March 2026



Retail Monthly Values and Volumes		
Month	Value	Volume
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
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
Total	R 19,723,033,850,211.10	992,302
Average	R 1,643,586,154,184.26	82,692



Summarised Volumes and Values Totals for March 2026

Summarised totals			
Receiver	Volume	Value	
Payment Cash Withdrawal/Deposit (KPSBV)	8,866	R	301,483,314,511.76
Payment Dematerialised MM Instrument (MPDEM)	5,384	R	215,091,221,057.01
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,920	R	1,119,745,302,203.67
Payment any Money Market Product (MPMMI)	337	R	128,669,992,045.17
Settlement of Derivative Margin Calls (OSDMC)	42	R	16,162,861,923.32





THANK YOU



SOUTH AFRICAN RESERVE BANK