



Settlement Statistics and Indicators



May 2026



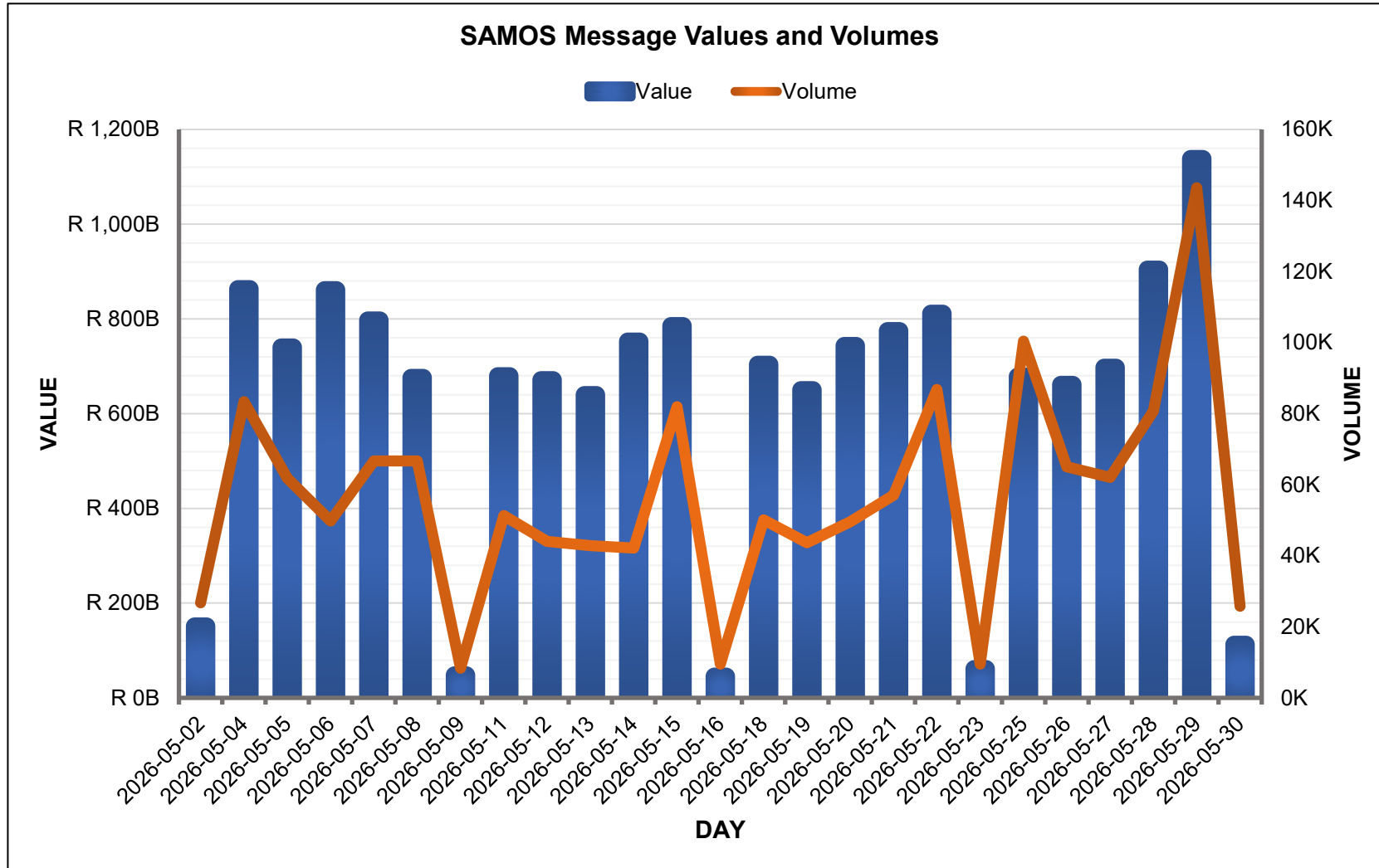
SOUTH AFRICAN RESERVE BANK

Settlement Main Indicators for May 2026

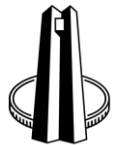
- ✓ In May 2026, SAMOS processed **1,409,433** transactions to the value of **ZAR 15,645,628,092,129.20**
- ✓ Peak volume was **143,585** on the 29th of May 2026 and peak value was **ZAR 1,137,996,902,599.91** on the 29th of May 2026.
- ✓ An average number of transactions processed per day was **56,377** representing an average value of **ZAR 625,825,123,685.17**
- ✓ 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.



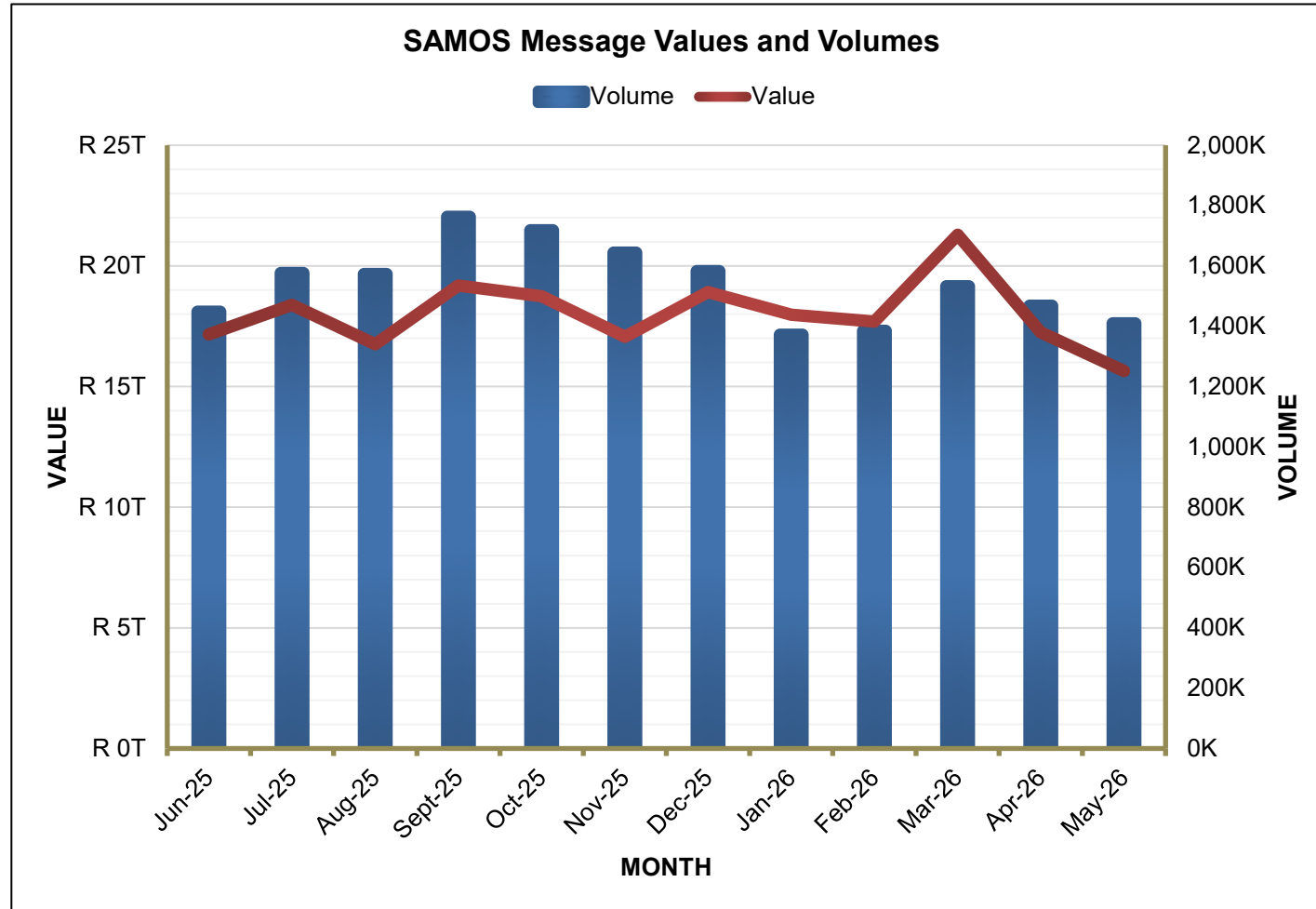
Daily Message Values and Volumes for May 2026



Daily Values and Volumes per month		
Date	Value	Volume
2026-05-02	R 151,173,210,377.33	26,784
2026-05-04	R 863,208,422,654.92	83,375
2026-05-05	R 740,023,786,923.35	61,798
2026-05-06	R 861,030,992,455.70	49,766
2026-05-07	R 797,114,613,587.26	66,720
2026-05-08	R 675,869,026,278.38	66,663
2026-05-09	R 47,938,419,625.17	8,362
2026-05-11	R 679,418,022,560.90	51,279
2026-05-12	R 671,115,589,856.30	44,049
2026-05-13	R 639,632,150,902.38	42,813
2026-05-14	R 752,574,204,606.29	42,150
2026-05-15	R 785,275,560,462.12	81,910
2026-05-16	R 45,254,877,892.48	9,540
2026-05-18	R 703,642,416,708.74	50,106
2026-05-19	R 650,015,310,054.02	43,679
2026-05-20	R 743,276,675,398.26	49,605
2026-05-21	R 774,722,497,138.37	57,036
2026-05-22	R 811,339,292,998.42	86,776
2026-05-23	R 61,119,170,998.44	9,492
2026-05-25	R 678,394,517,460.78	100,378
2026-05-26	R 661,158,592,097.45	65,034
2026-05-27	R 697,366,926,983.11	62,020
2026-05-28	R 904,430,525,374.92	80,734
2026-05-29	R 1,137,996,902,599.91	143,585
2026-05-30	R 112,536,386,134.17	25,779
Total	R 15,645,628,092,129.20	1,409,433
Average	R 625,825,123,685.17	56,377



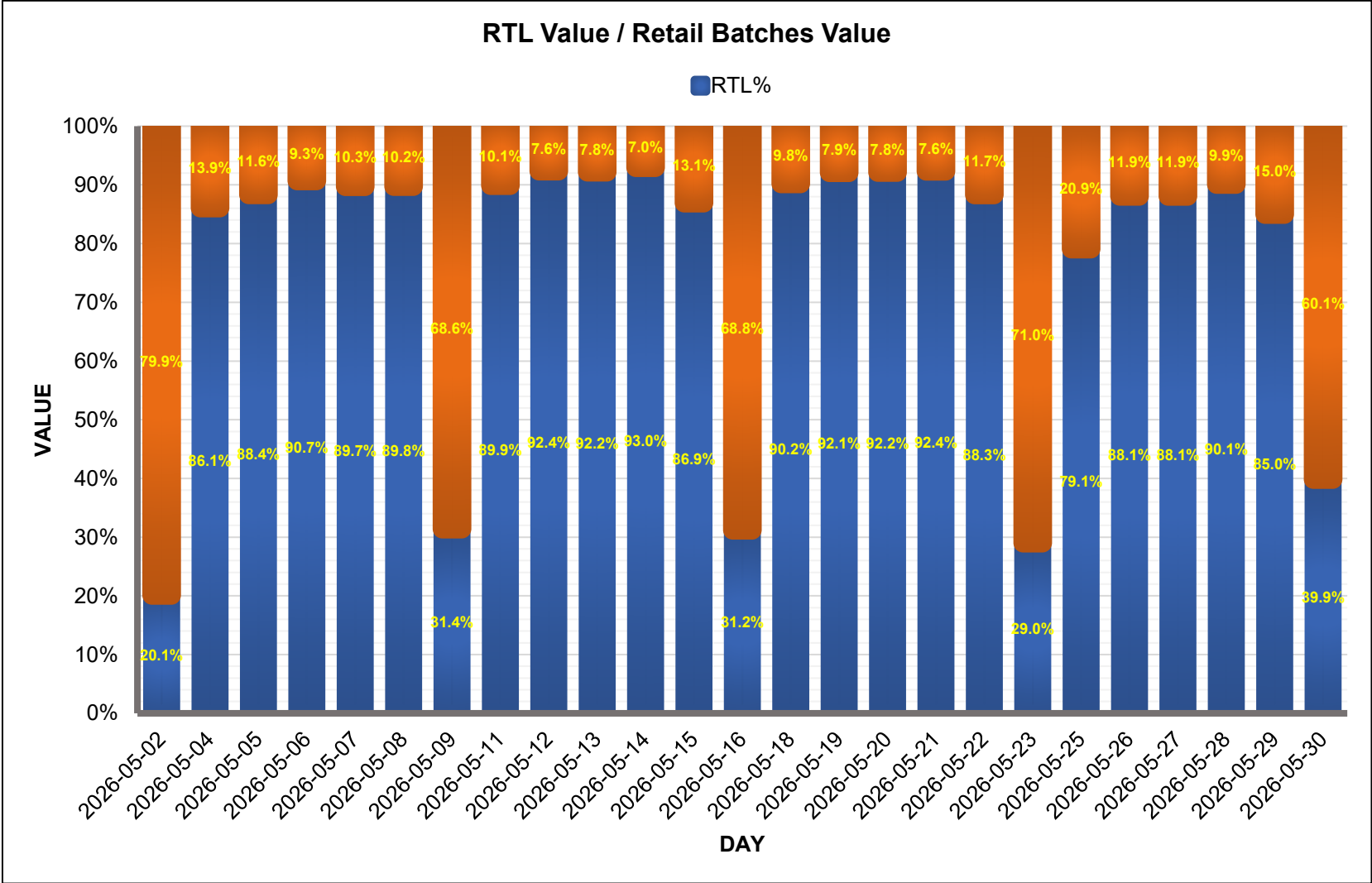
Total Monthly Message Values and Volumes from June 2025 - May 2026



Message Values and Volumes - Monthly		
Month	Value	Volume
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
May-26	R 15,645,628,092,129.20	1,409,433
Total	R 216,084,978,226,662.00	18,469,653
Average	R 18,007,081,518,888.50	1,539,138



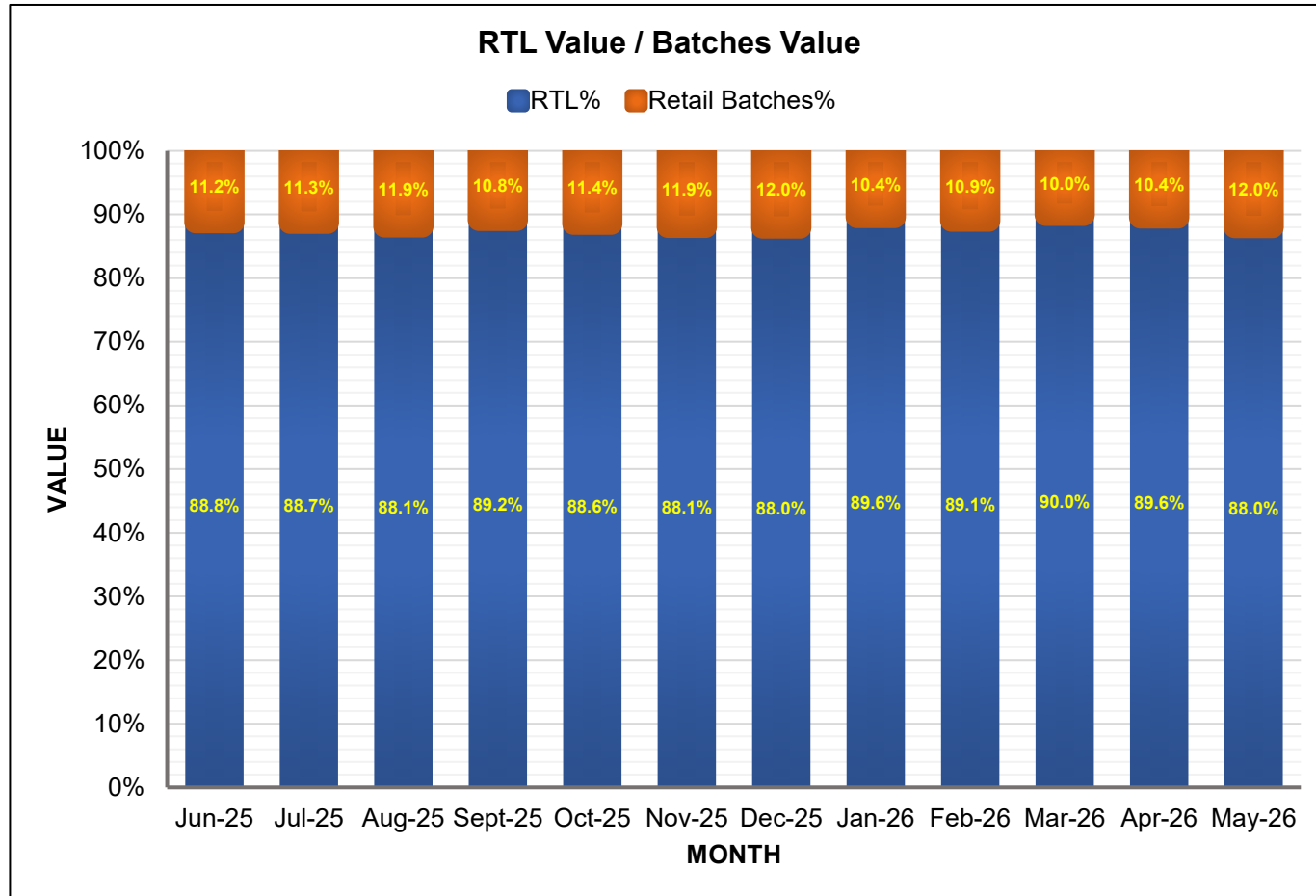
RTL/Retail Batches Message Values for May 2026



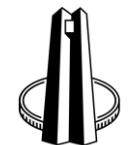
RTL/Retail Batches Message Values		
Date	RTL	Retail Batches
2026-05-02	R 18,796,300,324.76	R 74,554,815,632.58
2026-05-04	R 662,250,909,225.49	R 106,865,266,896.18
2026-05-05	R 583,106,260,392.23	R 76,866,770,602.81
2026-05-06	R 620,837,794,398.36	R 63,476,748,197.29
2026-05-07	R 626,492,939,402.62	R 71,631,571,437.74
2026-05-08	R 539,181,794,164.56	R 61,501,493,941.04
2026-05-09	R 8,033,520,841.87	R 17,535,336,579.93
2026-05-11	R 522,604,771,746.09	R 58,576,622,387.72
2026-05-12	R 550,773,461,556.51	R 45,366,260,147.25
2026-05-13	R 536,892,711,676.24	R 45,349,867,206.50
2026-05-14	R 641,968,110,962.44	R 48,485,344,594.89
2026-05-15	R 595,683,676,897.97	R 89,469,860,510.89
2026-05-16	R 7,483,246,521.57	R 16,480,327,840.56
2026-05-18	R 548,842,840,396.15	R 59,466,990,169.48
2026-05-19	R 540,888,301,379.30	R 46,265,752,578.79
2026-05-20	R 624,833,503,614.84	R 53,139,397,716.57
2026-05-21	R 649,823,724,850.24	R 53,707,632,677.89
2026-05-22	R 621,573,596,639.70	R 82,039,422,009.04
2026-05-23	R 9,801,059,130.06	R 23,953,937,855.85
2026-05-25	R 442,300,195,149.83	R 116,784,237,215.20
2026-05-26	R 521,811,597,178.72	R 70,509,621,367.54
2026-05-27	R 536,871,509,397.20	R 72,613,034,621.05
2026-05-28	R 735,120,555,267.66	R 80,612,618,669.60
2026-05-29	R 866,718,792,868.79	R 152,934,833,616.18
2026-05-30	R 31,921,841,970.48	R 48,142,824,396.67
Total	R 12,044,613,015,953.70	R 1,636,330,588,869.24
Average	R 481,784,520,638.15	R 65,453,223,554.77



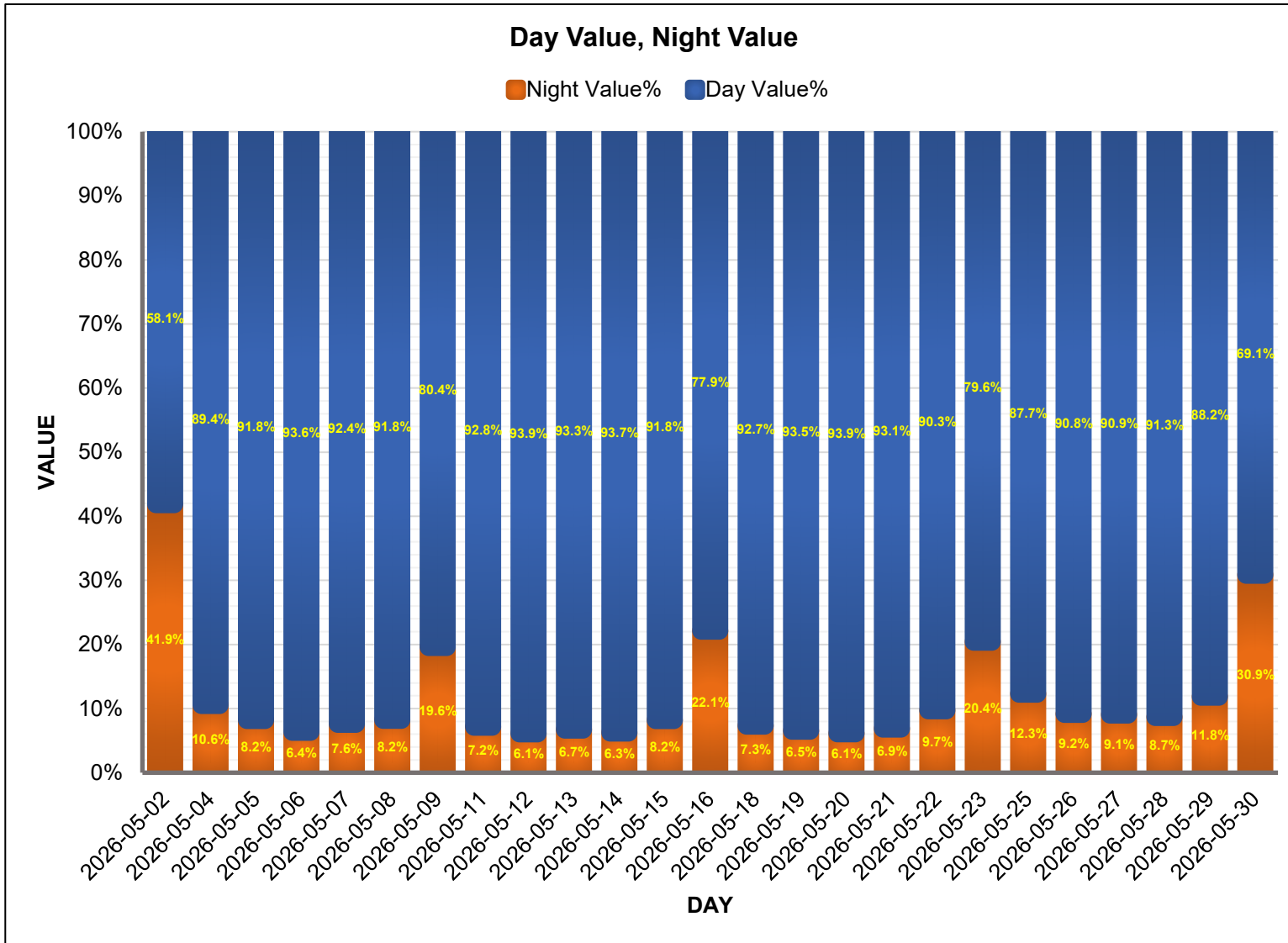
RTL /Retail Batches Message Values for 12 Months (June 2025 - May 2026)



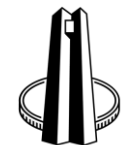
RTL /Batches Message Values		
Month	RTL	Retail Batches
Jun-25	R 12,350,587,038,999.90	R 1,555,468,805,506.09
Jul-25	R 13,237,271,371,834.90	R 1,681,653,536,368.97
Aug-25	R 11,986,409,041,986.60	R 1,612,264,080,977.47
Sept-25	R 13,657,922,243,268.10	R 1,657,895,108,285.54
Oct-25	R 13,477,616,684,737.70	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
May-26	R 12,044,613,015,953.70	R 1,636,330,588,869.24
Total	R 158,312,703,406,236.00	R 19,880,231,922,778.20
Average	R 13,192,725,283,853.00	R 1,656,685,993,564.85



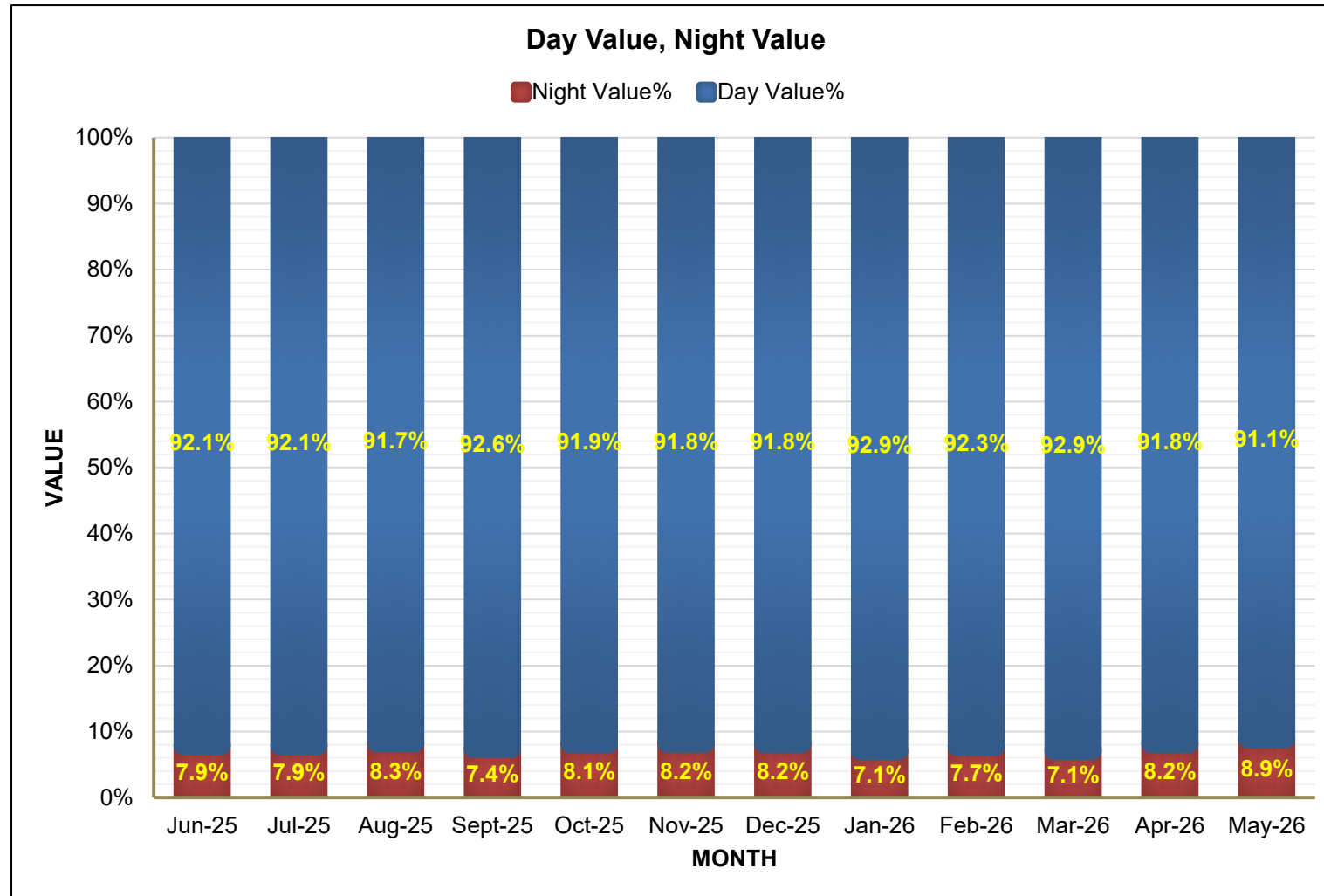
Day and Night Settlement Values for May 2026



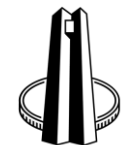
Day and Night Settlement Values		
Date	Night Value	Day Value
2026-05-02	R 63,312,930,913.62	R 87,860,279,463.71
2026-05-04	R 91,082,901,721.59	R 772,125,520,933.33
2026-05-05	R 60,730,556,839.35	R 679,293,230,084.00
2026-05-06	R 54,820,145,876.51	R 806,210,846,579.19
2026-05-07	R 60,679,073,350.41	R 736,435,540,236.85
2026-05-08	R 55,672,784,007.24	R 620,196,242,271.14
2026-05-09	R 9,395,227,226.51	R 38,543,192,398.66
2026-05-11	R 48,639,029,864.97	R 630,778,992,695.93
2026-05-12	R 41,105,413,258.06	R 630,010,176,598.24
2026-05-13	R 42,935,776,624.51	R 596,696,374,277.87
2026-05-14	R 47,040,046,657.14	R 705,534,157,949.15
2026-05-15	R 64,364,041,570.87	R 720,911,518,891.25
2026-05-16	R 10,021,204,261.02	R 35,233,673,631.46
2026-05-18	R 51,584,736,895.88	R 652,057,679,812.86
2026-05-19	R 42,515,181,984.08	R 607,500,128,069.94
2026-05-20	R 45,594,146,216.24	R 697,682,529,182.02
2026-05-21	R 53,225,953,104.98	R 721,496,544,033.39
2026-05-22	R 78,897,847,487.55	R 732,441,445,510.87
2026-05-23	R 12,482,393,571.13	R 48,636,777,427.31
2026-05-25	R 83,540,430,608.49	R 594,854,086,852.29
2026-05-26	R 60,588,425,802.86	R 600,570,166,294.59
2026-05-27	R 63,187,382,734.76	R 634,179,544,248.35
2026-05-28	R 78,501,471,170.52	R 825,929,054,204.40
2026-05-29	R 134,819,965,974.31	R 1,003,176,936,625.60
2026-05-30	R 34,738,931,206.64	R 77,797,454,927.53
Total	R 1,389,475,998,929.24	R 14,256,152,093,199.90
Average	R 55,579,039,957.17	R 570,246,083,728.00



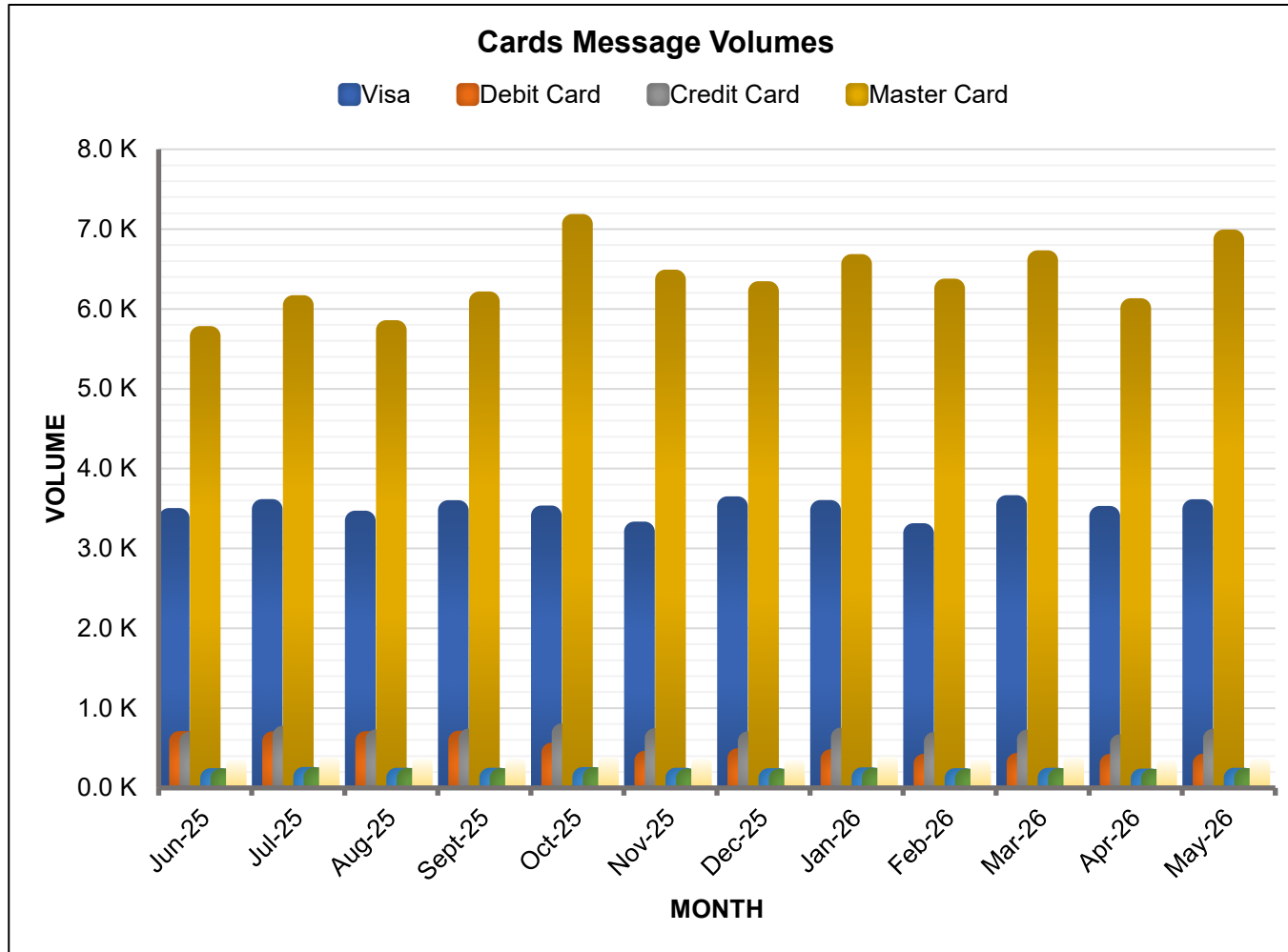
Day and Night Settlement Values for 12 Months (June 2025 - May 2026)



Day and Night Settlement Values		
Month	Night Value	Day Value
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
May-26	R 1,389,475,998,929.24	R 14,256,152,093,199.90
Total	R 17,035,360,401,376.00	R 199,056,034,747,145.00
Average	R 1,419,613,366,781.33	R 16,588,002,895,595.50

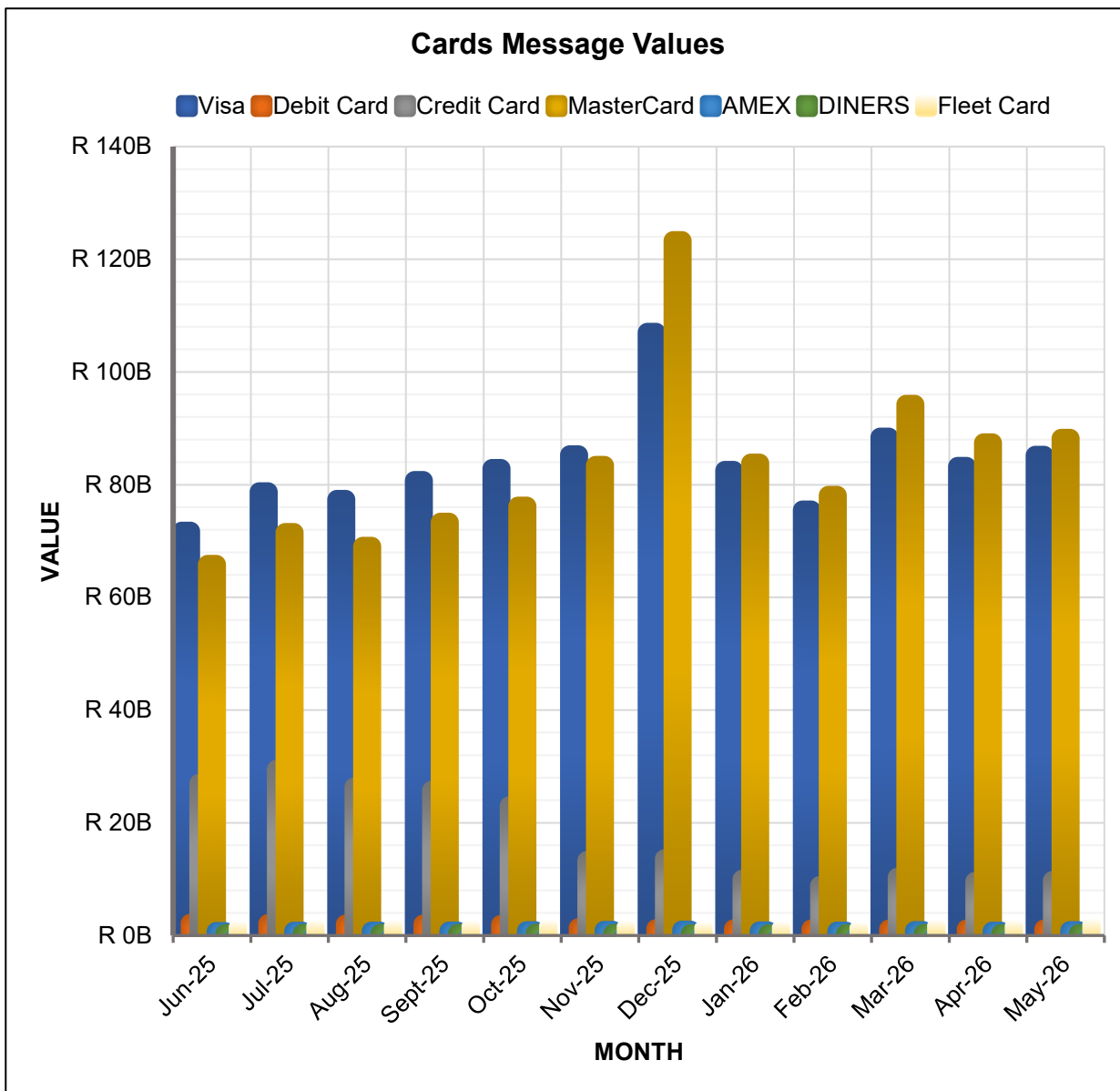


Cards Message Volumes from June 2025 - May 2026



Cards Monthly Volume							
Month	Visa	Debit Card	Credit Card	Master Card	AMEX	DINERS	Fleet Card
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
May-26	3489	302	615	6867	125	121	300
Total	40939	5061	7308	75467	1499	1444	3643
Average	3412	422	609	6289	125	120	304

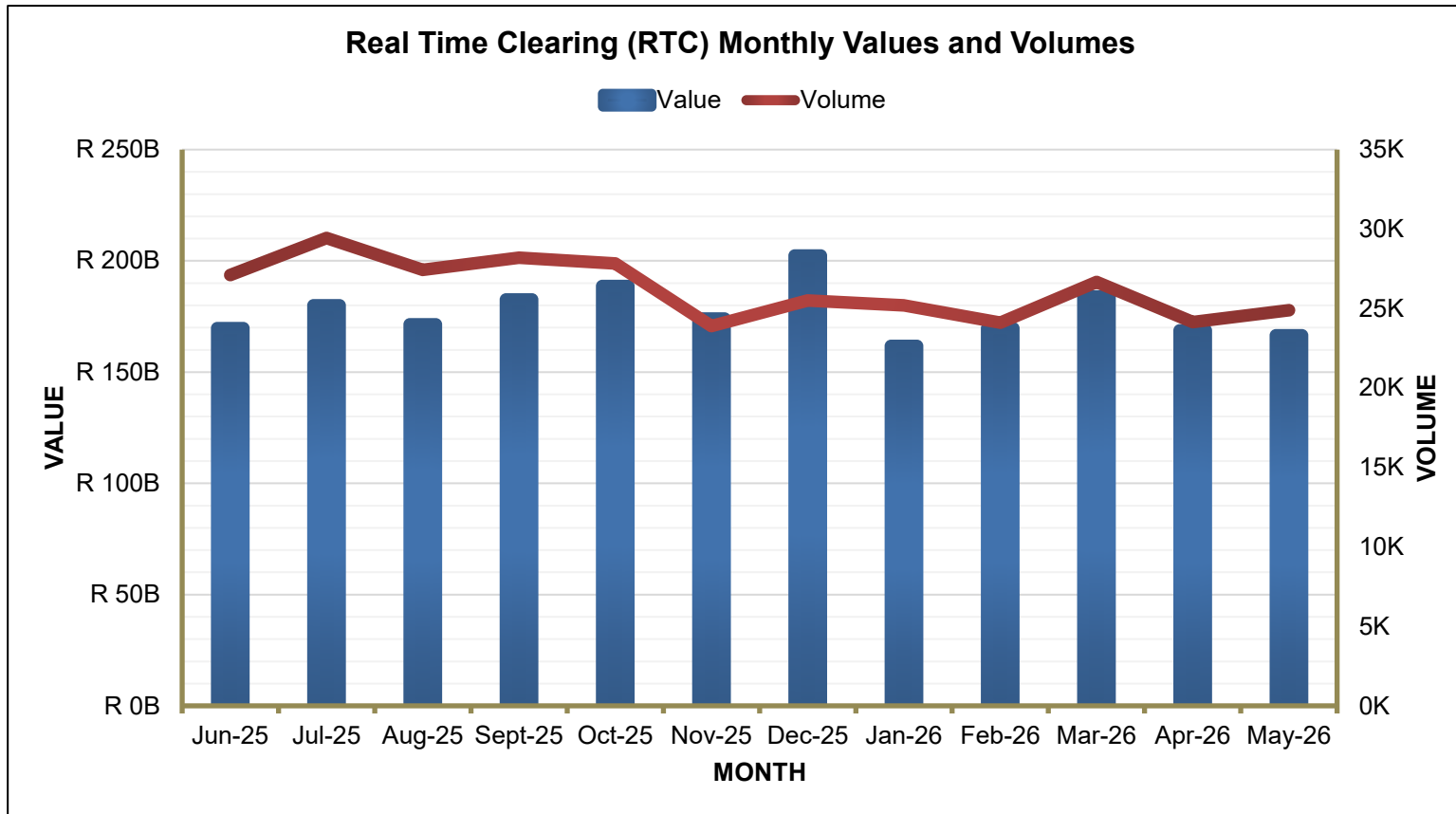
Cards Message Values from June 2025 - May 2026



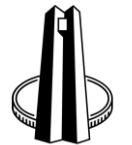
Cards Monthly Values			
Month	Visa	Debit Card	Credit Card
Jun-25	R 71,708,450,612.88	R 2,145,357,963.08	R 26,946,352,665.75
Jul-25	R 78,705,915,444.30	R 2,078,042,744.55	R 29,469,773,422.94
Aug-25	R 77,350,344,440.95	R 2,004,163,616.47	R 26,324,590,240.03
Sept-25	R 80,698,390,182.69	R 1,994,139,143.57	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
May-26	R 85,175,998,193.20	R 1,104,553,633.67	R 9,746,649,235.23
Total	R 998,313,800,615.43	R 18,207,448,575.96	R 206,738,144,704.54
Average	R 83,192,816,717.95	R 1,517,287,381.33	R 17,228,178,725.38

Cards Monthly Values				
Month	MasterCard	AMEX	DINERS	Fleet Card
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
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 2,018,502,625.30
Total	R 994,075,764,251.38	R 9,342,213,942.46	R 3,583,477,968.76	R 20,157,693,840.68
Average	R 82,839,647,020.95	R 778,517,828.54	R 298,623,164.06	R 1,679,807,820.06

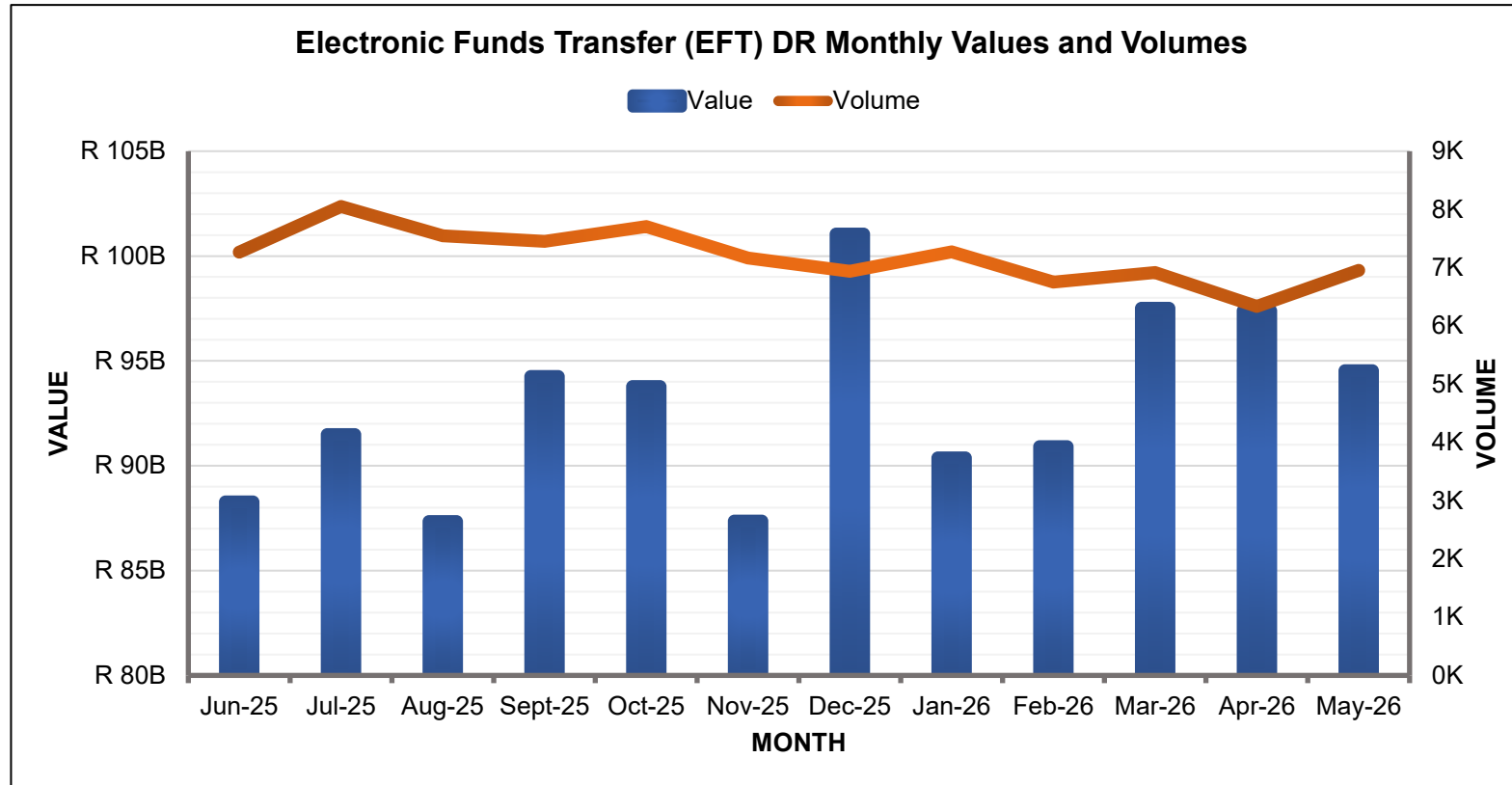
Real Time Clearing (RTC) Monthly Values and Volumes from June 2025 - May 2026



RTC Monthly Value and Volumes		
Month	Value	Volume
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
May-26	R 166,520,952,328.78	24,897
Total	R 2,119,531,631,362.14	314,448
Average	R 176,627,635,946.85	26,204



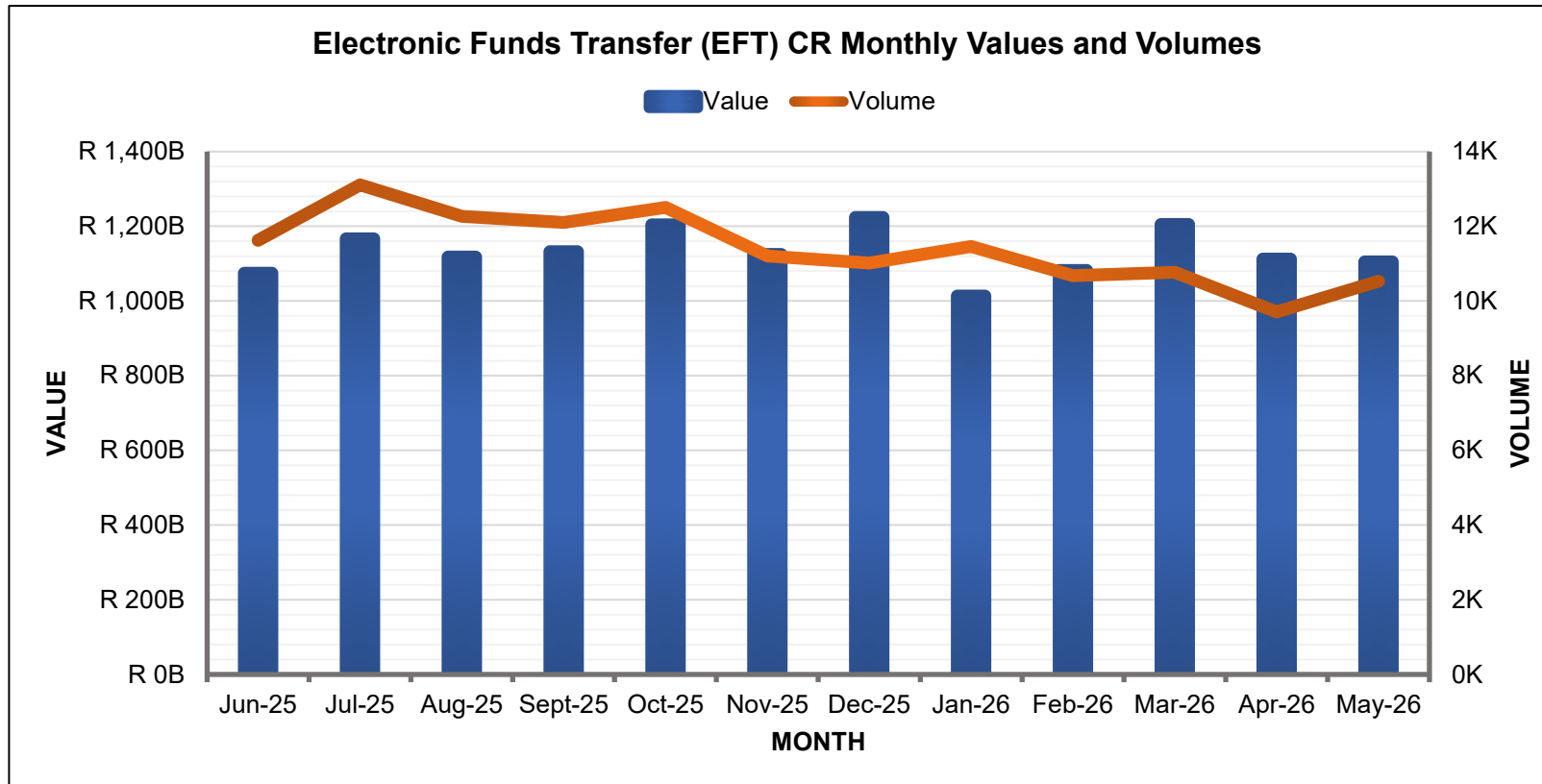
Electronic Funds Transfer (EFT) DR Monthly Values and Volumes from June 2025 - May 2026



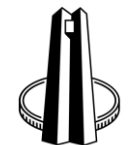
EFT DR Monthly Value and Volumes		
Month	Value	Volume
Jun-25	R 88,274,899,390.27	7,266
Jul-25	R 91,485,141,743.68	8,051
Aug-25	R 87,338,575,085.11	7,545
Sept-25	R 94,256,256,683.19	7,453
Oct-25	R 93,776,859,126.01	7,707
Nov-25	R 87,361,069,768.78	7,164
Dec-25	R 101,047,727,237.32	6,936
Jan-26	R 90,374,089,583.26	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
May-26	R 94,531,857,478.72	6,953
Total	R 1,114,257,063,130.37	86,351
Average	R 92,854,755,260.86	7,196



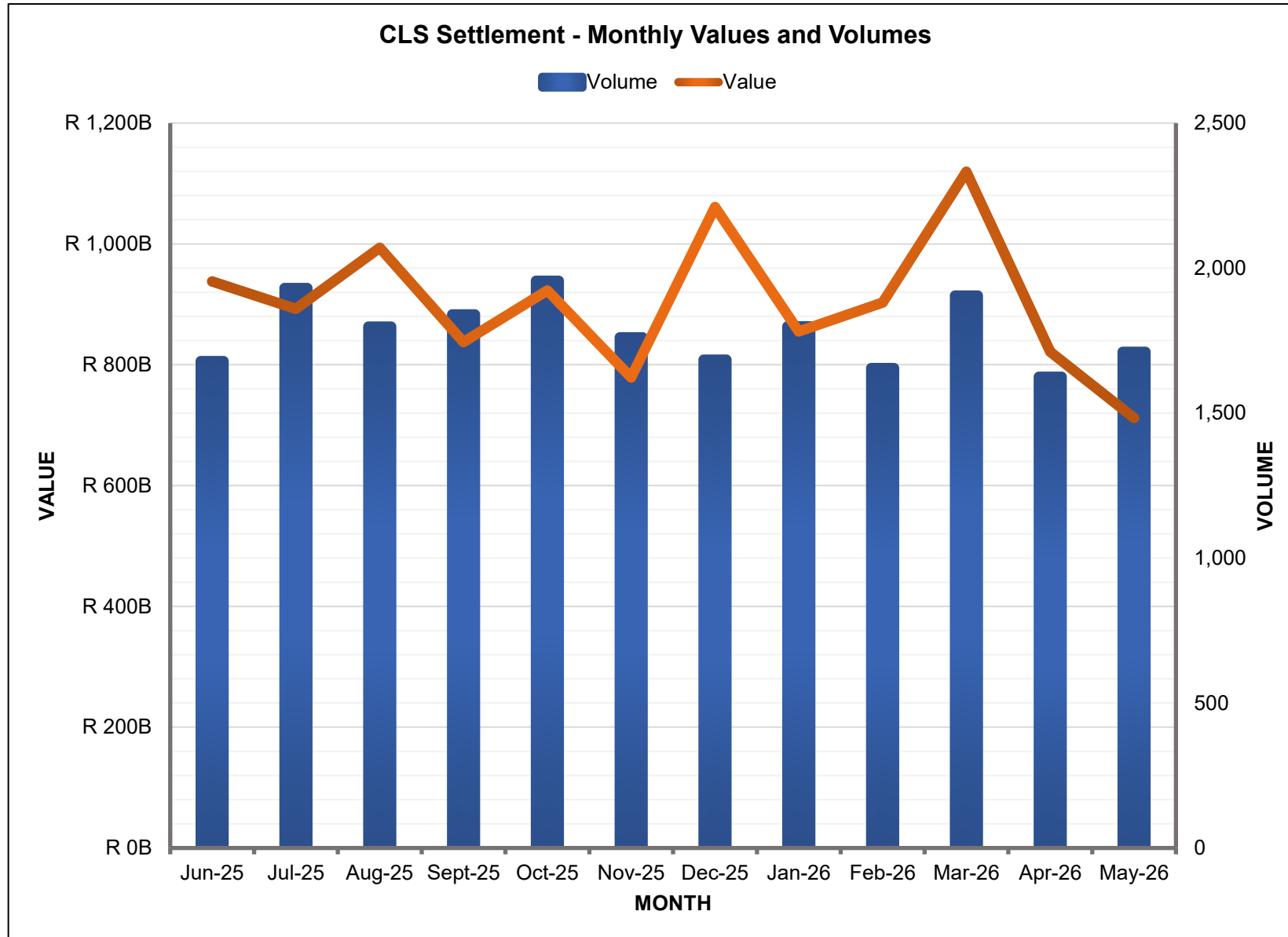
Electronic Funds Transfer (EFT) CR Monthly Values and Volumes from June 2025 - May 2026



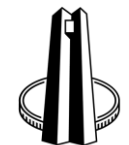
EFT CR Monthly Value and Volumes		
Month	Value	Volume
Jun-25	R 1,074,343,157,186.62	11,622
Jul-25	R 1,166,545,842,954.88	13,109
Aug-25	R 1,117,588,578,891.38	12,268
Sept-25	R 1,132,052,661,280.75	12,099
Oct-25	R 1,203,813,908,802.16	12,503
Nov-25	R 1,124,632,420,534.42	11,202
Dec-25	R 1,223,590,529,512.56	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
May-26	R 1,104,746,913,679.46	10,529
Total	R 13,559,299,553,602.70	136,962
Average	R 1,129,941,629,466.89	11,414



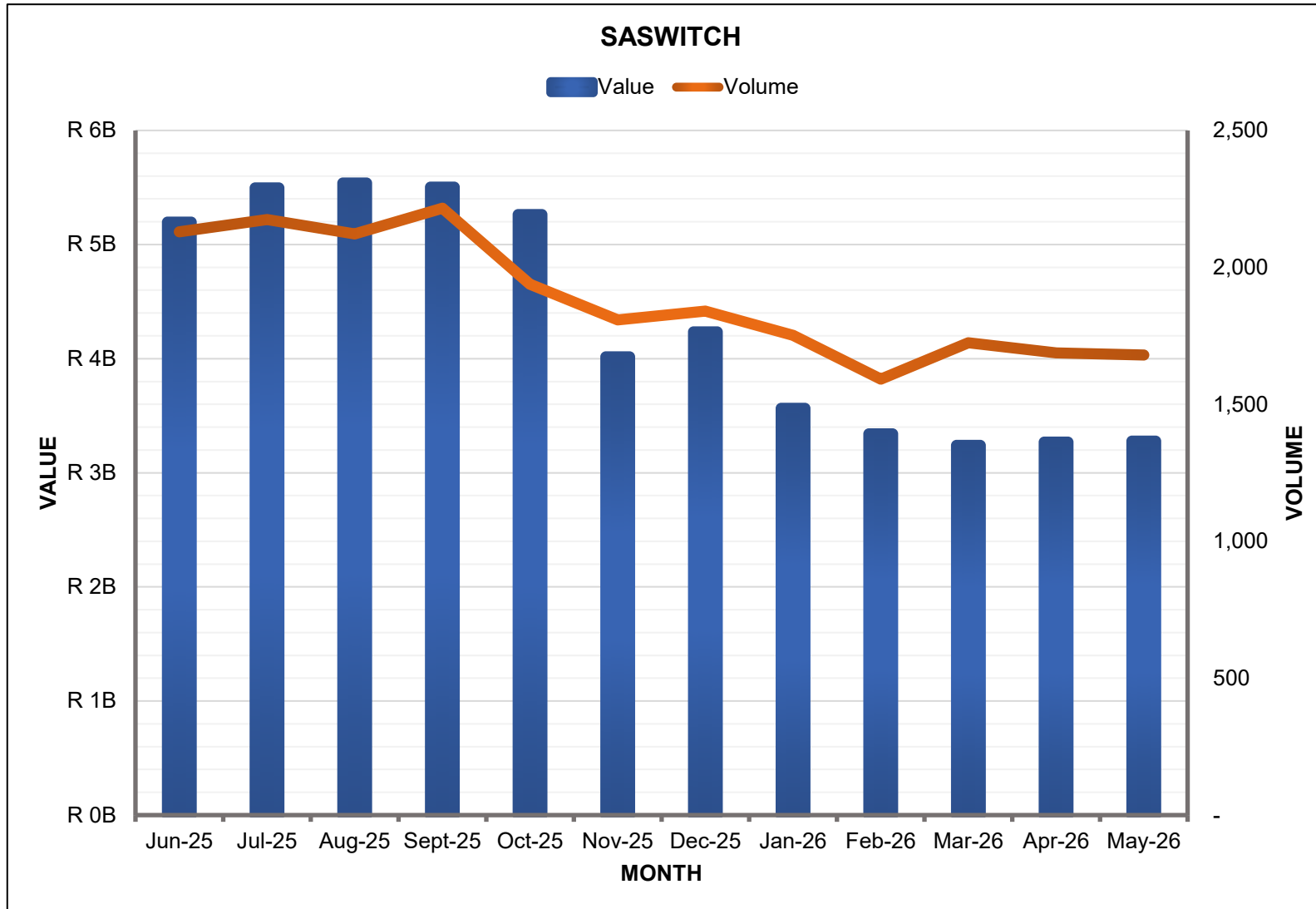
CLS Settlement Values and Volumes from June 2025 - May 2026



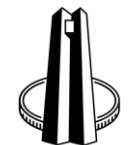
CLS Settlement - Monthly Values and Volumes		
Month	Value	Volume
Jun-25	R 937,655,346,410.36	1,679
Jul-25	R 892,636,691,228.12	1,931
Aug-25	R 993,506,608,478.84	1,798
Sept-25	R 837,729,354,334.92	1,840
Oct-25	R 922,828,434,529.38	1,956
Nov-25	R 779,082,228,706.50	1,761
Dec-25	R 1,060,994,858,139.88	1,684
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
May-26	R 711,857,561,738.76	1,711
Total	R 10,835,341,534,713.40	21,344
Average	R 902,945,127,892.79	1,779



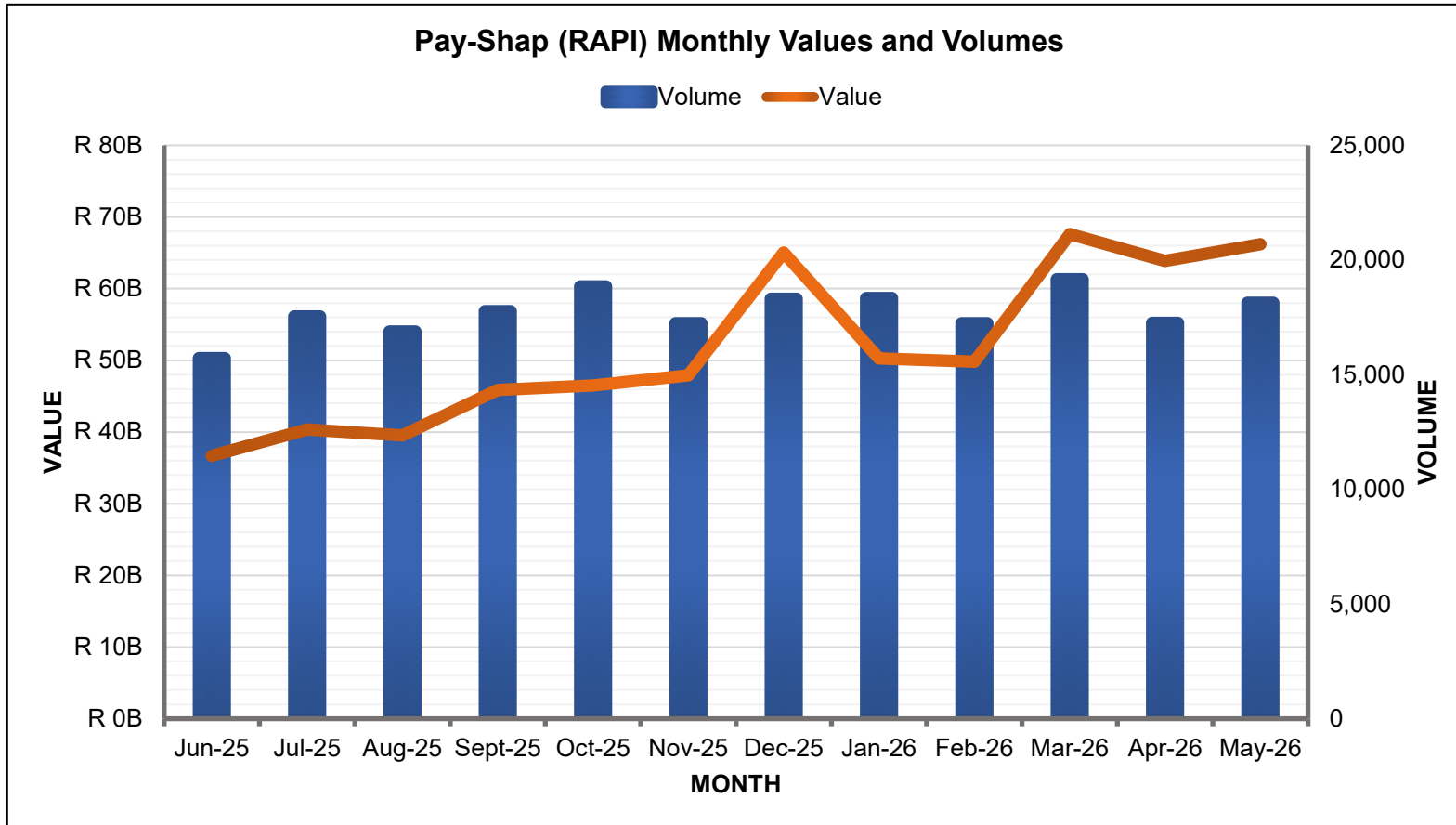
SASWITCH Values and Volumes from June 2025 - May 2026



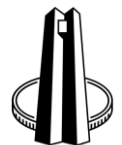
SASWITCH Monthly Values		
Month	Value	Volume
Jun-25	R 5,196,645,195.97	2,130
Jul-25	R 5,496,452,819.77	2,175
Aug-25	R 5,539,330,756.97	2,122
Sept-25	R 5,503,222,298.58	2,216
Oct-25	R 5,262,954,616.86	1,939
Nov-25	R 4,016,042,417.14	1,808
Dec-25	R 4,234,869,368.86	1,840
Jan-26	R 3,565,081,414.62	1,752
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
May-26	R 3,277,366,377.09	1,680
Total	R 51,942,398,093.75	22,667
Average	R 4,328,533,174.48	1,889



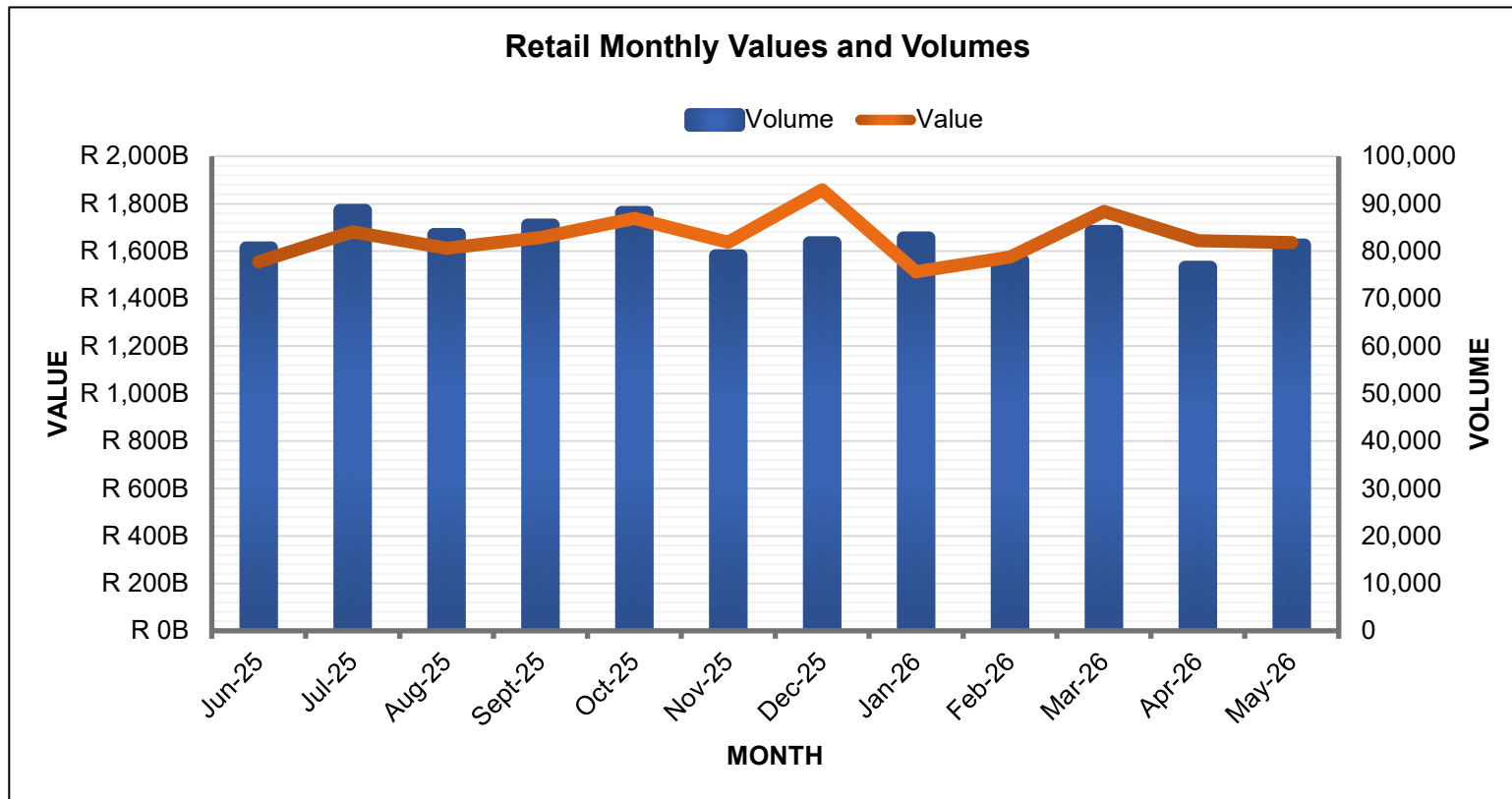
Pay-Shap (RAPI) Values and Volumes from June 2025 - May 2026



Pay-Shap (RAPI) Monthly Values and Volumes		
Month	Value	Volume
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
May-26	R 66,218,429,831.72	18,136
Total	R 619,652,215,131.13	212,455
Average	R 51,637,684,594.26	17,705



Retail Values and Volumes from June 2025 - May 2026



Retail Monthly Values and Volumes		
Month	Value	Volume
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
May-26	R 1,636,330,588,869.24	81,297
Total	R 19,880,231,922,778.20	990,211
Average	R 1,656,685,993,564.85	82,518



Summarised Volumes and Values Totals for May 2026

Summarised totals			
Receiver	Volume		Value
Payment Cash Withdrawal/Deposit (KPSBV)	8,021	R	442,556,338,666.61
Payment Dematerialised MM Instrument (MPDEM)	4,408	R	192,746,959,652.19
Rand Payments i.r.o FX Deals for CLS (SPCLS)	1,712	R	711,861,144,471.20
Payment any Money Market Product (MPMMI)	259	R	36,960,749,636.64
Settlement of Derivative Margin Calls (OSDMC)	25	R	4,253,532,090.58





THANK YOU



SOUTH AFRICAN RESERVE BANK