



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

December 2024



SADC-RTGS Main Indicators

In December 2024

The SADC-RTGS processed **141,264** transactions to the value of **ZAR 244.45 Billion**

Average number of transactions processed per day were **7,435** representing an average value of **ZAR 12.87 Billion**

The total number of transactions settled to date is **4,290,886** representing the transaction amount of **ZAR 15.7 Trillion*** (USD 838.79 Billion/EUR 805.84 Billion)¹

Peak monthly volume of **183,013** transactions was in Oct 2024 and peak value of **ZAR 254.86 billion** was in Oct 2024

Total volume settled on the TCIB payment scheme was **219** transactions to the value of **ZAR 290,930,658.88**

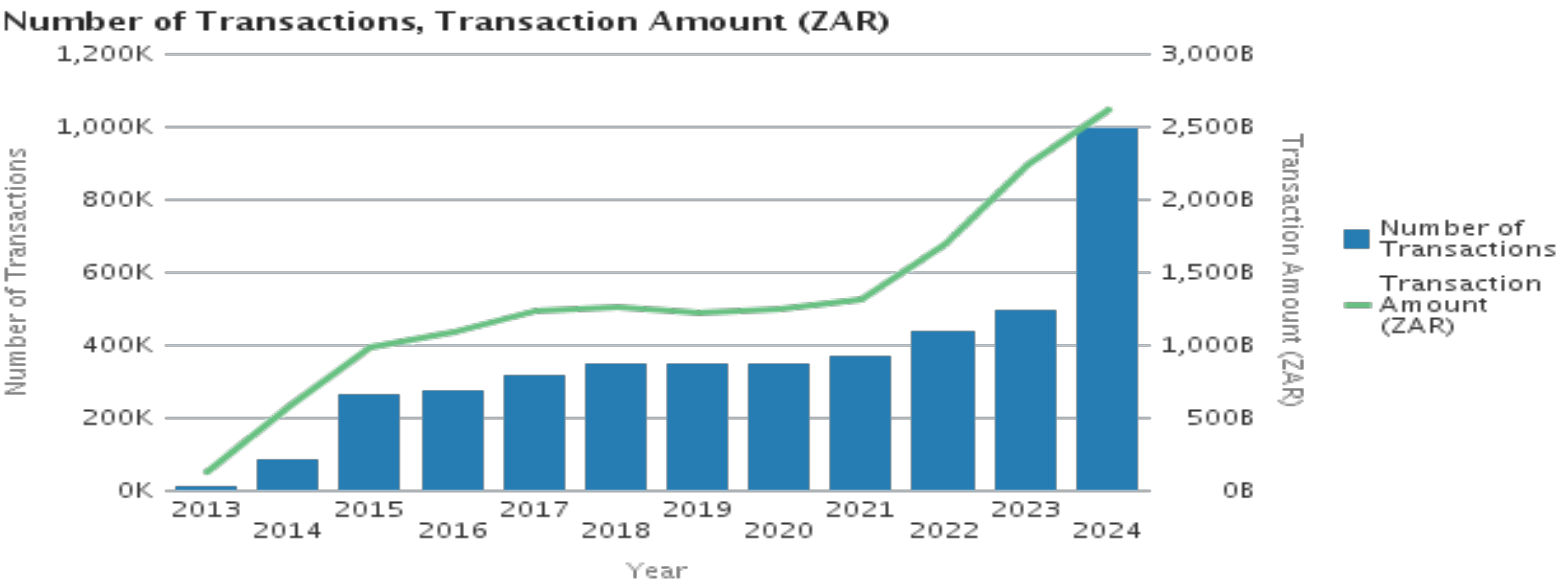
Total number of participating countries: **15**

Total number of participating Banks (including central banks): **88**

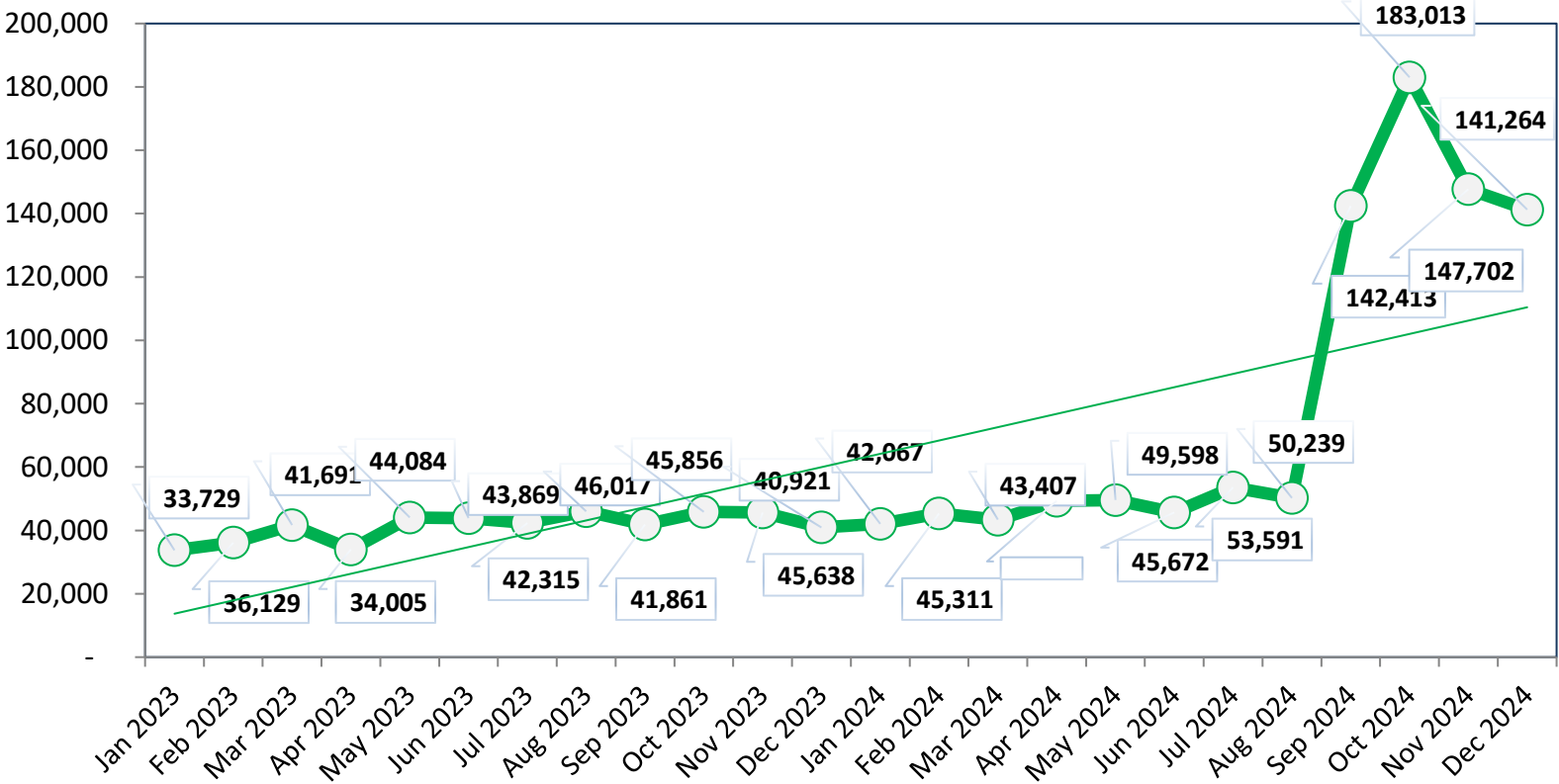


¹ USD/ZAR 1:18.7115 and EUR/ZAR 1:19.4767 exchange rate as at end of December 2024 (Rates as published on South African Reserve Bank Website)

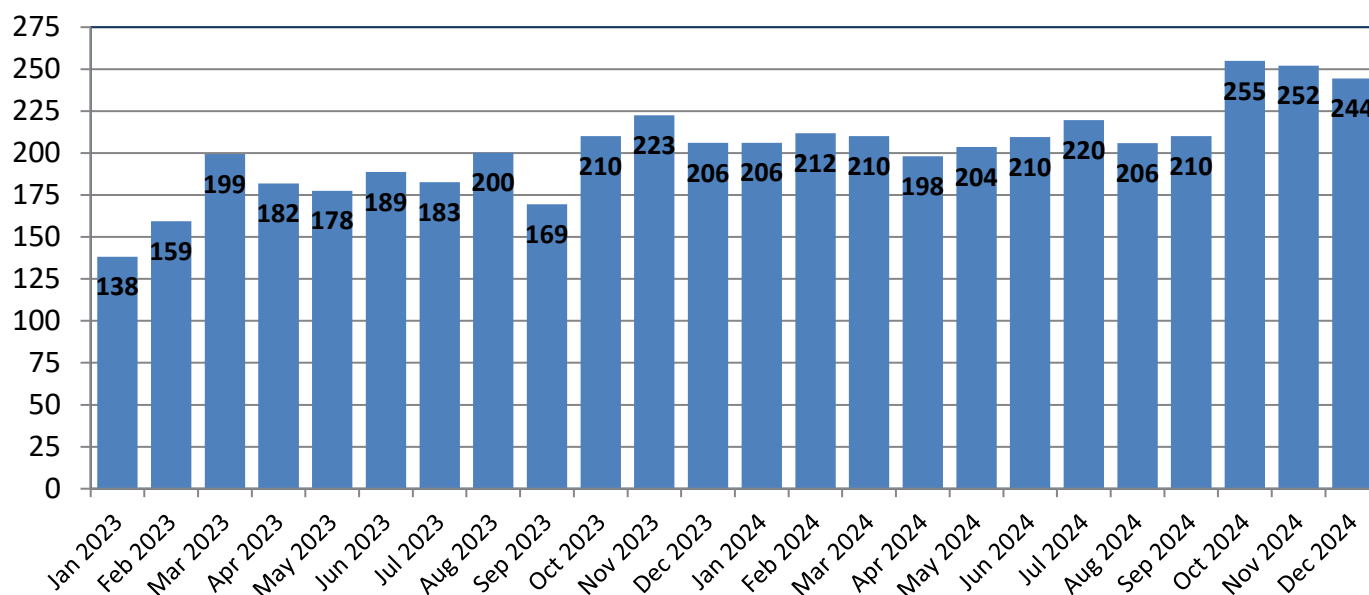
Year-to-year Value Volume



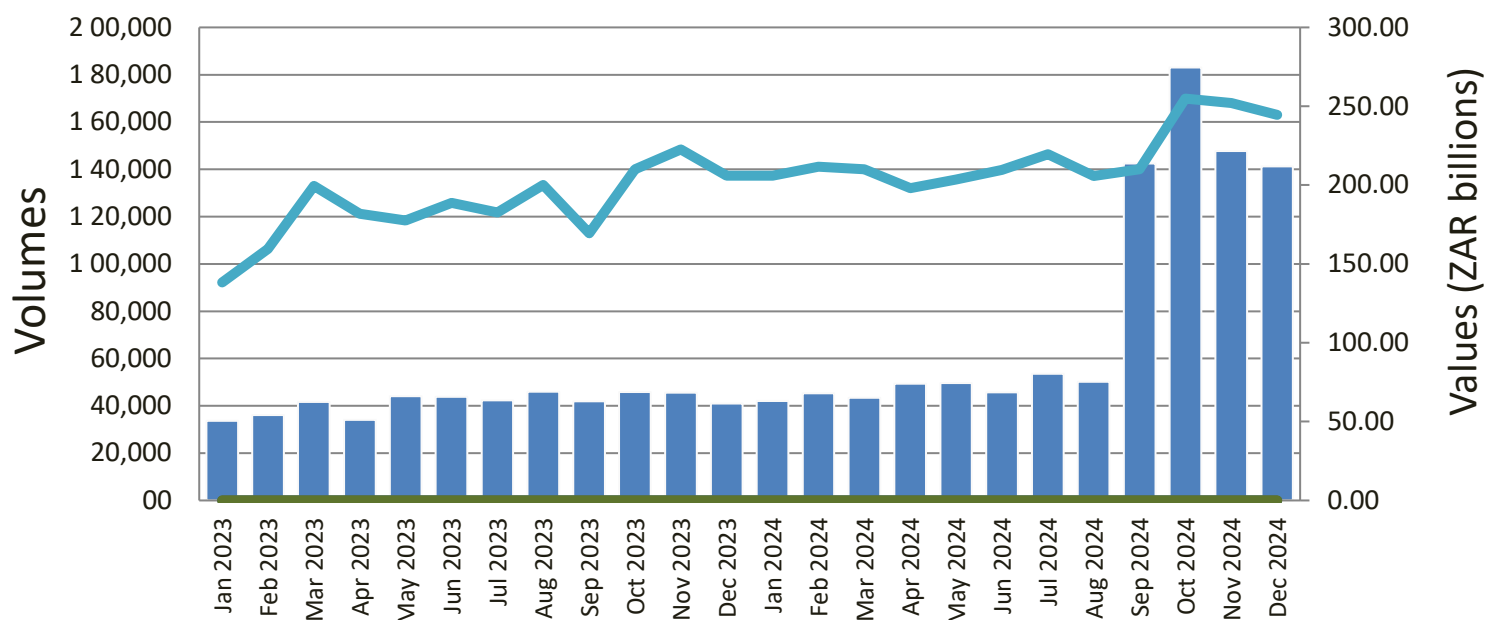
Total number of transactions settled



Total value of transactions settled



Volume vs Value of transactions settled



Payments summary: Last six months

Month	Number of cycle days	Payments			
		Number of settled transactions	Value of settled transactions (ZAR billions)	Average number of settled transactions per day	Average value of settled transactions (ZAR billions)
July 2024	23	53,591	219.56	2,330	9.55
August 2024	21	50,239	205.82	2,392	9.80
Sep 2024	20	142,413	210.02	7,121	10.50
Oct 2024	23	183,013	254.86	7,957	11.08
Nov 2024	21	147,702	251.98	7,033	12.00
Dec 2024	19	141,264	244.45	7,435	12.87

Overnight balances in SADC-RTGS: Last six months (daily averages)

Month	Number of Banks	Payments		Totals	
		Balances held by SARB (ZAR millions)	Balances held by Central Banks, excluding SARB (ZAR millions)	Balances held by commercial banks (ZAR millions)	Balances kept overnight in SADC-RTGS, excluding SARB (ZAR millions)
July 2024	79	69.91	47.17	1 880.92	1 928.09
August 2024	79	53.36	75.75	2 228.27	2 304.03
Sep 2024	79	186.06	98.65	1 962.29	2060.95
Oct 2024	80	168.14	88.38	2 068.21	2 156.59
Nov 2024	78	0.12	103.08	2 292.56	2 395.64
Dec 2024	79	0.14	145.17	2 587.06	2 733.23

Transactions summary: Per country

Country	Number of participating banks, including Central Banks	Total number of settled transactions	Total value of settled transactions (ZAR mil)
Total for Angola	6	43	0.00
Total for Botswana	4	4,412	8,179.33
Total for DRC	3	8	0.00
Total for Eswatini	5	22,593	14,350.13
Total for Lesotho	5	11,166	41,928.58
Total for Madagascar	1	0	-
Total for Malawi	9	925	239.41
Total for Mauritius	3	133	2,507.91
Total for Mozambique	6	179	228.13
Total for Namibia	5	48,699	66,408.99
Total for Seychelles	1	34	2.01
Total for South Africa	10	48,953	108,940.48
Total for Tanzania	6	119	50.37
Total for Zambia	10	3,715	1,083.69
Total for Zimbabwe	14	285	535.42
Total for SADC RTGS	88	141,264	244,454.45

Volume/Value by transaction value range

Transaction Value range	Number of Instructions	Value of Instructions
0 - 5,000	53,611	25,942,291.67
5,001 - 15,000	22,147	69,691,995.98
15,000 - 50,000	25,511	248,202,437.92
50,001 - 500,000	28,055	2,164,955,383.41
500,001 - 50,000,000	11,318	51,828,353,043.22
50,000,001 - 150,000,000	321	31,204,931,871.82
150,000,000 +	301	134,019,581,153.13
Grand Total	141,264	219,561,658,177.15

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Participants list per country



Angola

Banco Angolano de Investimentos SA (BAIPAOLU)
Banco BIC, SA (BCCBAOLU)
Banco De Negocios Internacional Angola(BNICAOLU)
Banco Yetu (YETUAOLU)
CREDISUL Banco de Credito do Sul (CDTSAOLU)



Botswana

Access Bank Botswana (FMBZBWGA)
First Capital Bank Botswana (FRCGBWGA)
First National Bank of Botswana PTY Ltd (FIRNBWGX)
Stanbic Bank Botswana Limited (SBICBWGX)



Eswatini

Central Bank of Eswatini (SWAZSZMB)
Eswatini Development and Savings Bank (SDSBSZMB)
First National Bank Of Swaziland (FIRNSZMX)
Nedbank Swaziland Limited (NESWSZMX)
Standard Bank Swaziland LTD (SBICSZMX)



Democratic Republic of Congo

Banque Centrale du Congo (BCCGCDKS)
Equity Banque Commerciale du Congo (BCDCCDKI)
Raw Bank Limited (RAWBCDKI)



Lesotho

Central Bank of Lesotho (CBLELSMX)
First National Bank of Lesotho Limited (FIRNLSMX)
Lesotho Post Bank (LESHLSMM)
Nedbank Lesotho Limited (NEDLLSMX)
Standard Lesotho Bank (SBICLSMX)



Mauritius

Absa Bank Mauritius Limited (BARCMUMU)
Standard Bank Mauritius Limited (SBICMUMU)
The Mauritius Commercial Bank Limited (MCBLMUMU)



Seychelles

Central Bank of Seychelles (SSCBSCSC)



Madagascar

Banky-Foiben'i Madagasikara (REPUMGMG)



Mozambique

Absa Bank Mozambique (ABMZMZMA)
Access Bank Mozambique (ABNGMZMA)
Banco MAIS Mocambicano (MAISMZMA)
FNB MOCAMBIQUE SA (FIRNMZMX)
NedBank Limited (UNICMZMX)
Mozabanco (MOZAMZMA)
Standard Bank Mozambique SA (SBICMZMX)



Malawi

CDH Investment Bank Limited (CDHIMWMW)
Centenary Bank (MBBCMWMW)
Ecobank Malawi Limited (ECOCMWMW)
FDH Financial Holdings (FDHFMWMW)
First Capital Bank Limited (FRCGMWMW)
NBS Bank Limited (NBSTMWMW)
National Bank of Malawi (NBMAMWMW)
Reserve Bank of Malawi (RBMAMWMW)
Standard Bank Limited (SBICMWMX)



Namibia

Bank of Namibia (CBKNNANX)
Bank Windhoek Limited (BWLINANX)
First National Bank of Namibia Ltd (FIRNNANX)
Nedbank Namibia Limited (NEDSNANX)
Standard Bank Namibia Limited (SBNMNNANX)



South-Africa

ABSA Bank Limited (ABSAZAJJ)
Access Bank Limited (BATHZAJJ)
BankServ Africa (BKSZVAJS)
Citibank South Africa (CITIZAJX)
FirstRand Bank Limited (FIRNZAJJ)
HSBC Bank Plc - Johannesburg Branch(HSBCZAJJ)
Investec Bank Limited (IVESZAJJ)
Nedbank Ltd(NEDSZAJJ)
South African Reserve Bank (SARBZAJJ)
Standard Bank of South Africa Limited (SBZAZAJJ)
Standard Chartered Bank - Johannesburg Branch (SCBLZAJJ)



Zambia

Absa Bank Zambia PLC (BARCZMLX)
Access Bank (AZAMZMLU)
African Banking Corporation Zambia (FMBZZMLX)
Bank of Zambia (BAZAZMLU)
Ecobank Zambia Limited (ECOCZMLU)
First National Bank Zambia Limited (FIRNZMLX)
Stanbic Bank Zambia Limited (SBICZMLX)
Standard Chartered Bank Zambia Plc (SCBLZMLX)
Zambia Industrial Commercial Bank (ZICBZMLU)
Zambia National Commercial Bank PLC (ZNCOZMLU)



Tanzania

Absa Bank Tanzania Limited (BARCTZTZ)
Ecobank Tanzania Limited (ECOCZTZT)
Equity Bank Tanzania (EQBLTZTZ)
National Bank of Commerce Limited (NBMAMWMW)
STANBIC Bank Tanzania Limited (SBICTZTX)
Standard Chartered Bank Tanzania Ltd (SCBLTZTX)



Zimbabwe

African Banking Corporation of Zimbabwe Limited (FMBZZWHX)
AFC Commercial Bank Limited (AGRZZWHA)
CBZ Bank Limited (COBZZWHA)
Central Africa Building Society (CABSZWHA)
Ecobank Zimbabwe Limited (ECOCZWHX)
FBC Bank Limited (FBCPZWHA)
FirstCapital Bank (BARCZWHA)
METBANK Limited Zimbabwe (MBOZZWHA)
NMB Bank Limited (NMBLZWHX)
Nedbank Zimbabwe Limited (MBCAZWHX)
Peoples Own Savings Bank (PWSBZWHX)
STANBIC Bank (SBICZWHX)
Steward Bank Limited (STBLZWHX)
ZB Bank (ZBCOZWHX)



RTGS

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