

# Settlement Statistics and Indicators



**RTGS** Integrated Regional  
Electronic Settlement System

May 2024



# SADC-RTGS Main Indicators

**In May 2024**

SADC-RTGS processed 49,598 transactions to the value of ZAR 203.6 Billion

Average number of transactions processed per day were 2,254 representing the average value of ZAR 9.25 Billion

Total number of transactions settled to date is 3,526,992 representing the Transacton Amount of ZAR 14.1 Trillion\*

**\*(USD 747.8 Billion/EUR 690.42 Billion)**

Peak monthly volume of 49,598 transactions was in May 2024 and peak value of ZAR 222.54 Billion was in Nov 2023

**Total Volume settled on the TCIB payment scheme was 4 transactions to the value of ZAR 80**

Total Number of participating countries: 15

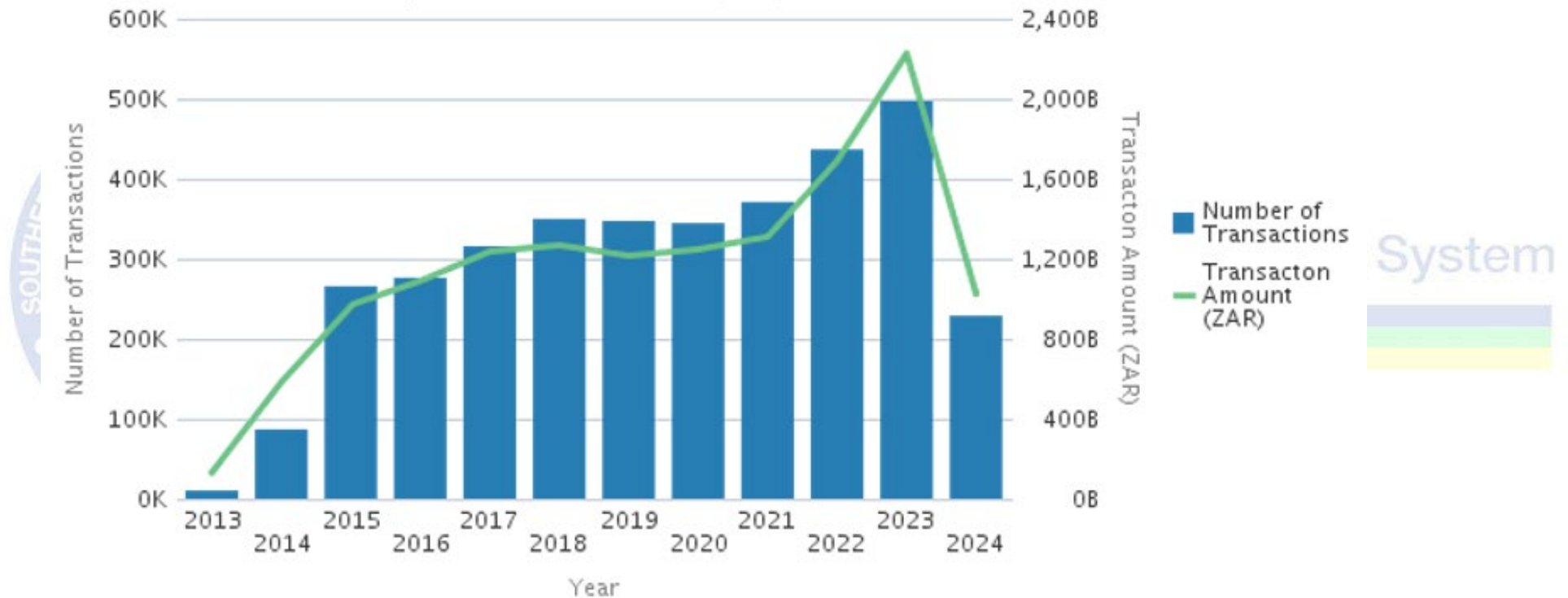
Total Number of participating Banks (including central banks): 88

USD/ZAR 1:18.8538 and EUR/ZAR 1:20.4205 exchange rate as at end of May 2024 (Rates as published on South African Reserve Bank Website)

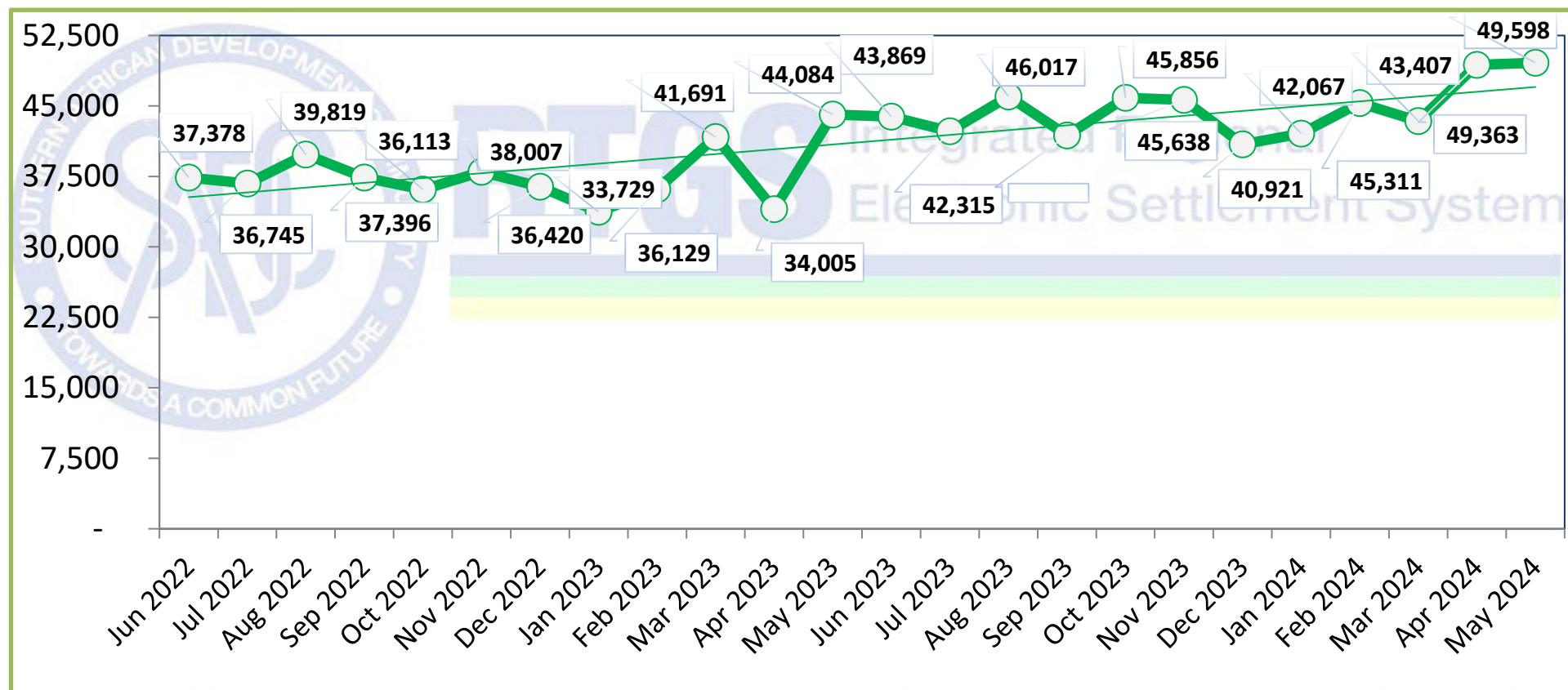


# Year-to-year Value Volume

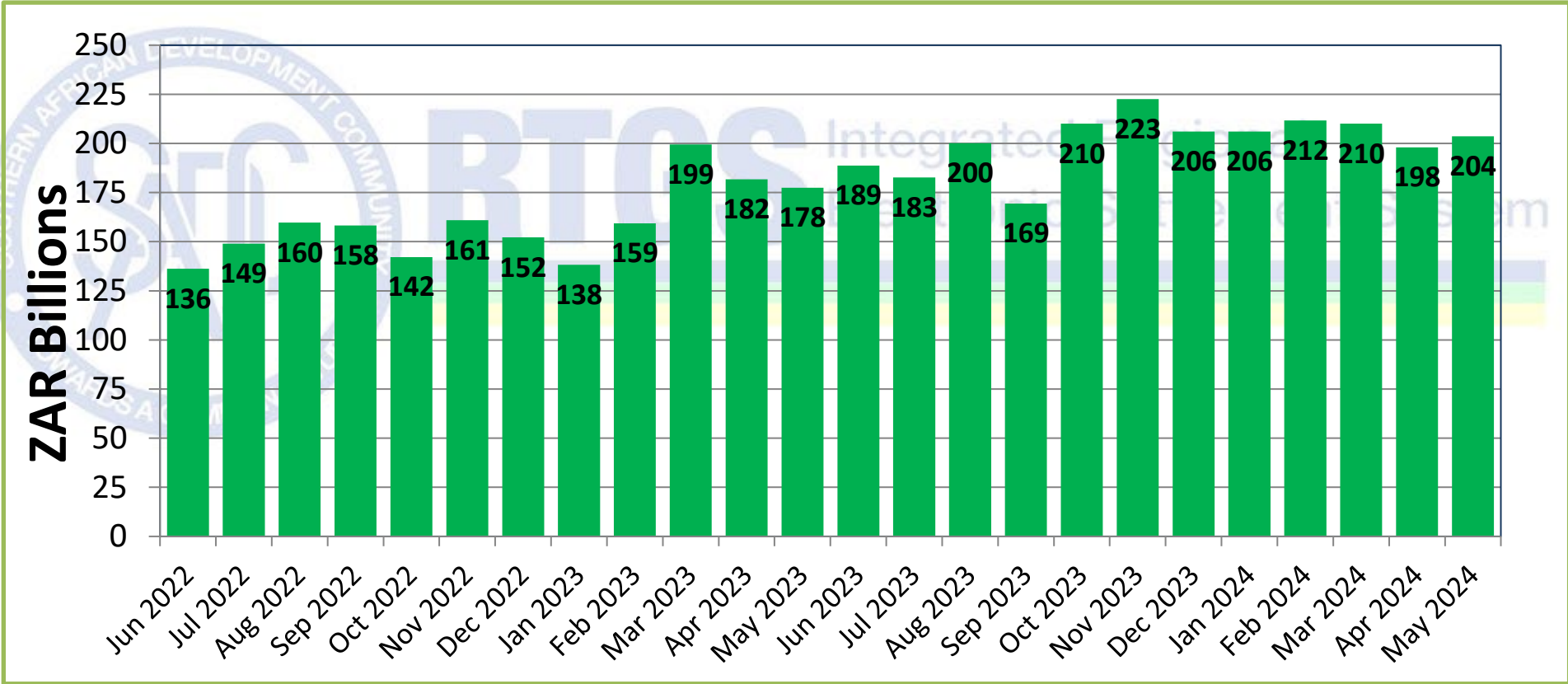
Number of Transactions, Transaction Amount (ZAR)



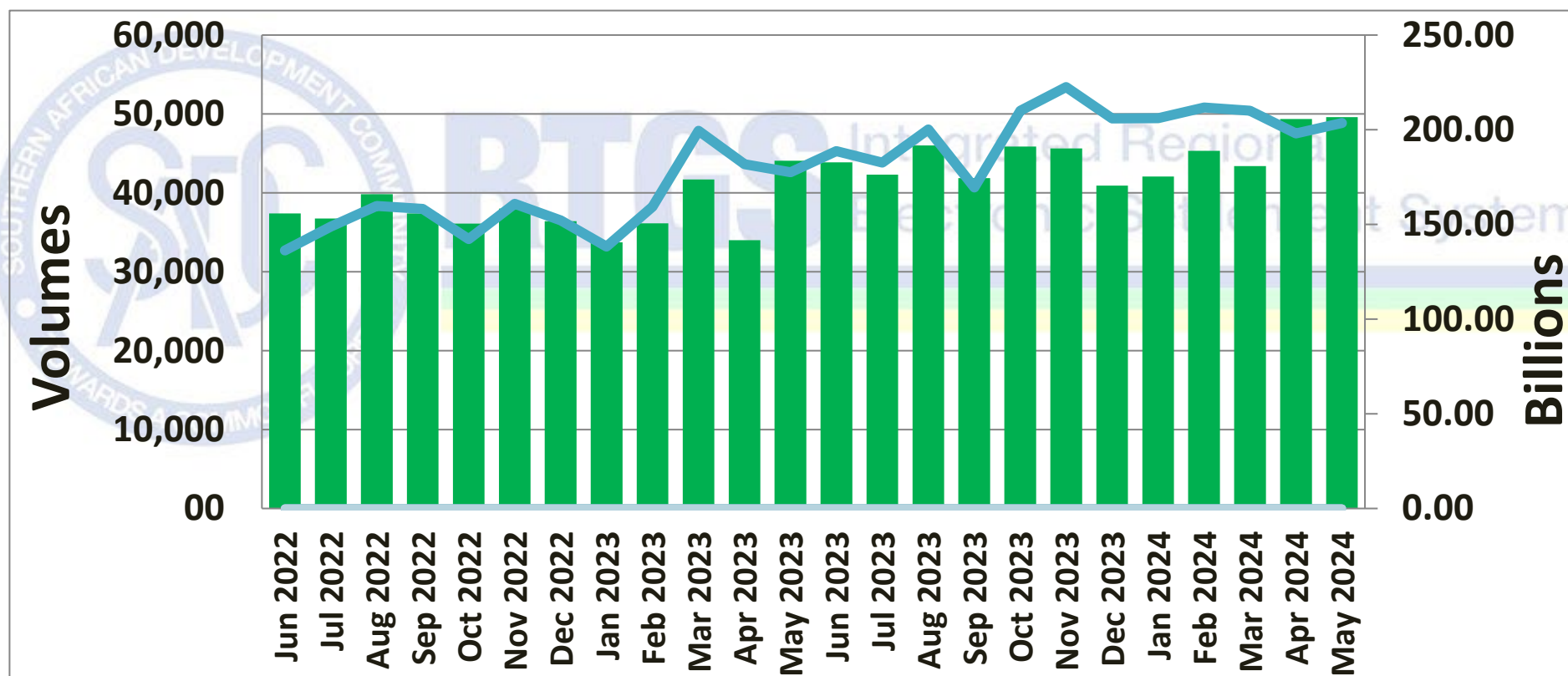
# Total number of transactions settled



# 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) |
| Dec 2023 | 19                   | 40,921                         | 206.00                                       | 2,154  | 10.84  |
| Jan 2024 | 22                   | 42,067                         | 206.07                                       | 1,912  | 9.37   |
| Feb 2024 | 21                   | 45,311                         | 211.72                                       | 2,158  | 10.08  |
| Mar 2024 | 19                   | 43,407                         | 210.09                                       | 2,285  | 11.06  |
| Apr 2024 | 21                   | 49,363                         | 198.06                                       | 2,351  | 9.43   |
| May 2024 | 22                   | 49,597                         | 203.60                                       | 2,254  | 9.25   |



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

| Month    | Number of Banks | Central Banks                        |   | 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) |
| Dec 2023 | 79              | 487.75                               | 113.28  | 2532.35  | 2645.63   |
| Jan 2024 | 79              | 0.03                                 | 218.26  | 2090.76  | 2309.02   |
| Feb 2024 | 81              | 120.89                               | 54.49   | 2399.81  | 2454.30   |
| Mar 2024 | 80              | 88.86                                | 22.72   | 2283.85  | 2306.58   |
| Apr 2024 | 80              | 195.07                               | 75.51   | 2511.77  | 2587.28   |
| May 2024 | 79              | 0.04                                 | 82.57   | 2,017.79   | 2,100.37  |





# 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  | 62                                   | 3.42334                                       |
| Total for Botswana         | 4  | 4,606                                | 8,199.65                                      |
| Total for DRC              | 3  | 2                                    | 0.00  |
| Total for Eswatini         | 5  | 6,895                                | 15,664.31                                     |
| Total for Lesotho          | 5  | 5,109                                | 25,269.18                                     |
| Total for Madagascar       | 1  | -                                    | -   |
| Total for Malawi           | 9  | 1,443                                | 427.95  |
| Total for Mauritius        | 3  | 160                                  | 3,015.12                                      |
| Total for Mozambique       | 6  | 245                                  | 672.60  |
| Total for Namibia          | 5  | 4,605                                | 59,387.11                                     |
| Total for Seychelles       | 1  | 36                                   | 1.18  |
| Total for South Africa     | 10   | 21,574                               | 88,925.34                                     |
| Total for Tanzania         | 6  | 172                                  | 532.75  |
| Total for Zambia           | 10   | 4,410                                | 813.39  |
| Total for Zimbabwe         | 14   | 279.0                                | 683.9   |
| <b>Total for SADC RTGS</b> | <b>88</b>  | <b>49,598</b>                        | <b>203,595.94</b>                             |



## Value/Volume by transaction value range

| Transaction Value range | Number of Instructions | Value of Instructions |
|-------------------------|------------------------|-----------------------|
| 0 - 5000                | 16261                  | 25,267,896.35         |
| 50001 - 500000          | 11125                  | 1,949,379,603.11      |
| 15000 - 50000           | 8022                   | 233,584,936.26        |
| 5001 - 15000            | 7242                   | 67,073,401.91         |
| 500001 - 50000000       | 6308                   | 37,725,026,842.07     |
| 50000001 - 150000000    | 324                    | 28,997,353,652.41     |
| 150000000 +             | 316                    | 134,598,249,623.45    |



# 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  
 First Capital Bank Botswana  
 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)  
 Raw Bank Limited (RAWBCDKI)  
 Equity Banque Commerciale du Congo (BCDCCDKI)

## 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)

## Malawi

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

## 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  
 FNB MOCAMBIQUE SA (FIRNMZMX)  
 NedBank Limited (UNICMZMX)  
 MOZABANCO (MOZAMZMA)  
 Standard Bank Mozambique SA (SBICMZMX)

## Namibia

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

## Tanzania

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



# Participants List Per Country

## South-Africa

ABSA Bank Limited (ABSAZAJJ)  
Access Bank Limited  
BankServ Africa (BKSZAJJ)  
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 (SBZAJJ)  
Standard Chartered Bank - Johannesburg Branch (SCBLZAJJ)

## Zambia

Absa Bank Zambia PLC (BARCZMLX)  
Access Bank (AZAMZMLU)  
Bank of Zambia (BAZAZMLU)  
Ecobank Zambia Limited (ECOCZMLU)  
Finance Bank Zambia Limited(ZFBAZMLU)  
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)

## 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 (BARCZWHX)  
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)

