



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

July 2025



SADC-RTGS Main Indicators



RTGS Integrated Regional
Electronic Settlement System

In July 2025

The SADC-RTGS processed **166,571** transactions to the value of **ZAR 258.02 Billion**

Average number of transactions processed per day were **6,169** representing an average value of **ZAR 9.56 Billion**

The total number of transactions settled to date is **5,326,181** representing the transaction amount of **ZAR 17.34 Trillion***(USD 961.35 Billion/EUR 839.76 Billion)

Peak monthly volume of **183,013** transactions was in Oct 2024 and peak value of **ZAR 260.52 billion** was in Jan 2025

Total volume settled on the TCIB payments scheme was **264** transactions to the value of **ZAR 347,066,686.80**

Total number of participating countries: **15**

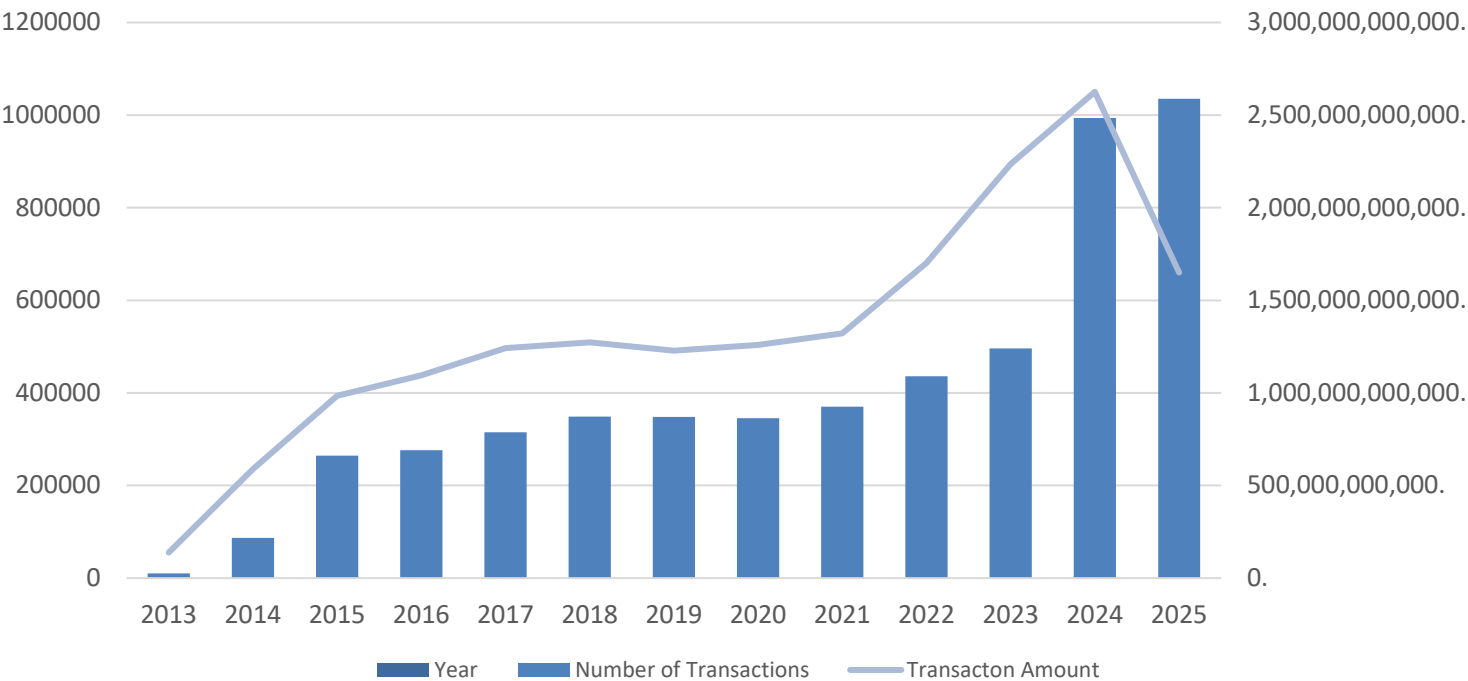
Total number of participating Banks (including central banks): **87**

Total number of TCIB payments scheme participants: **8**

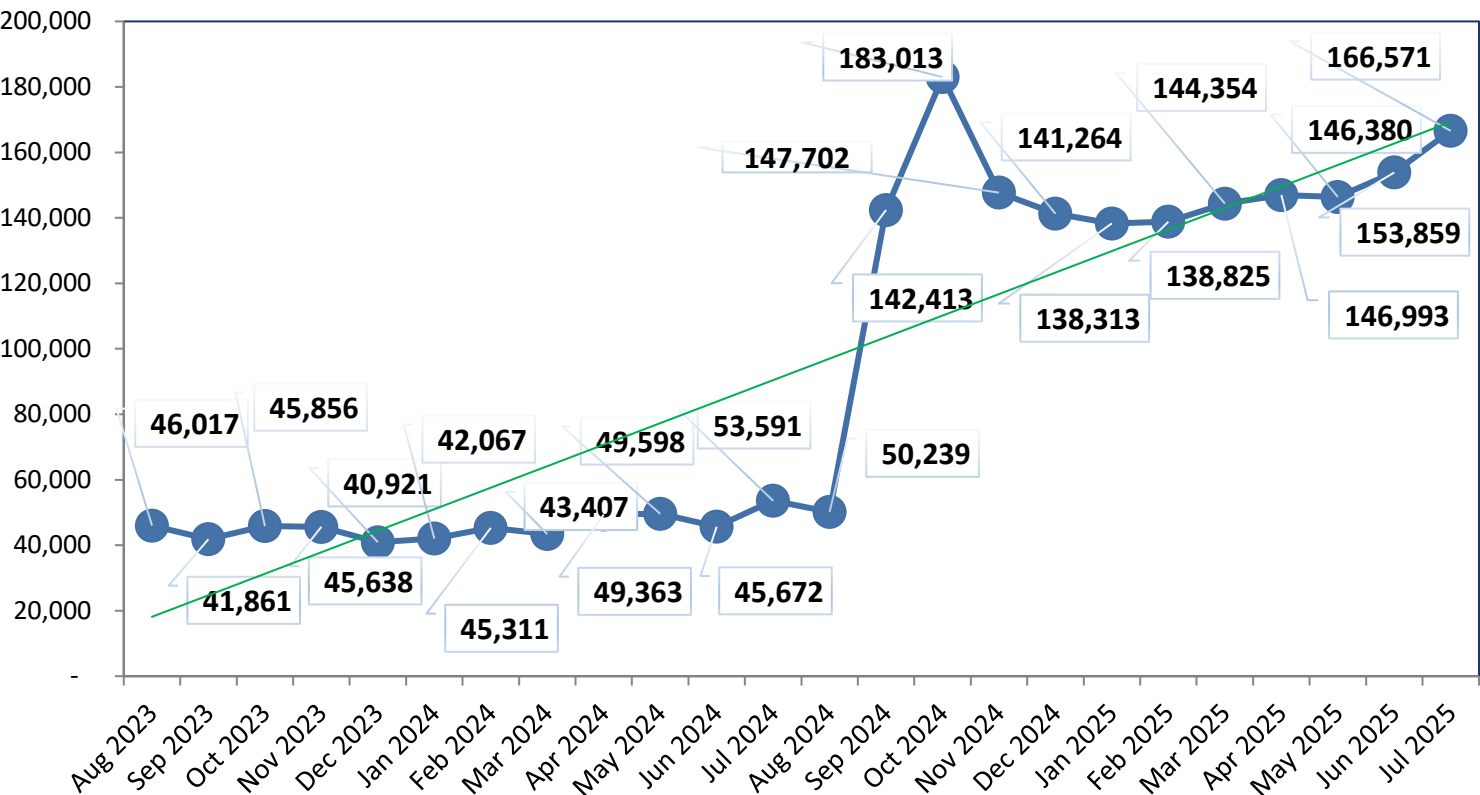


*USD/ZAR 1:18.0415 and EUR/ZAR 1:20.6539 exchange rate as at end of July 2025 (Rates as published on South African Reserve Bank Website)

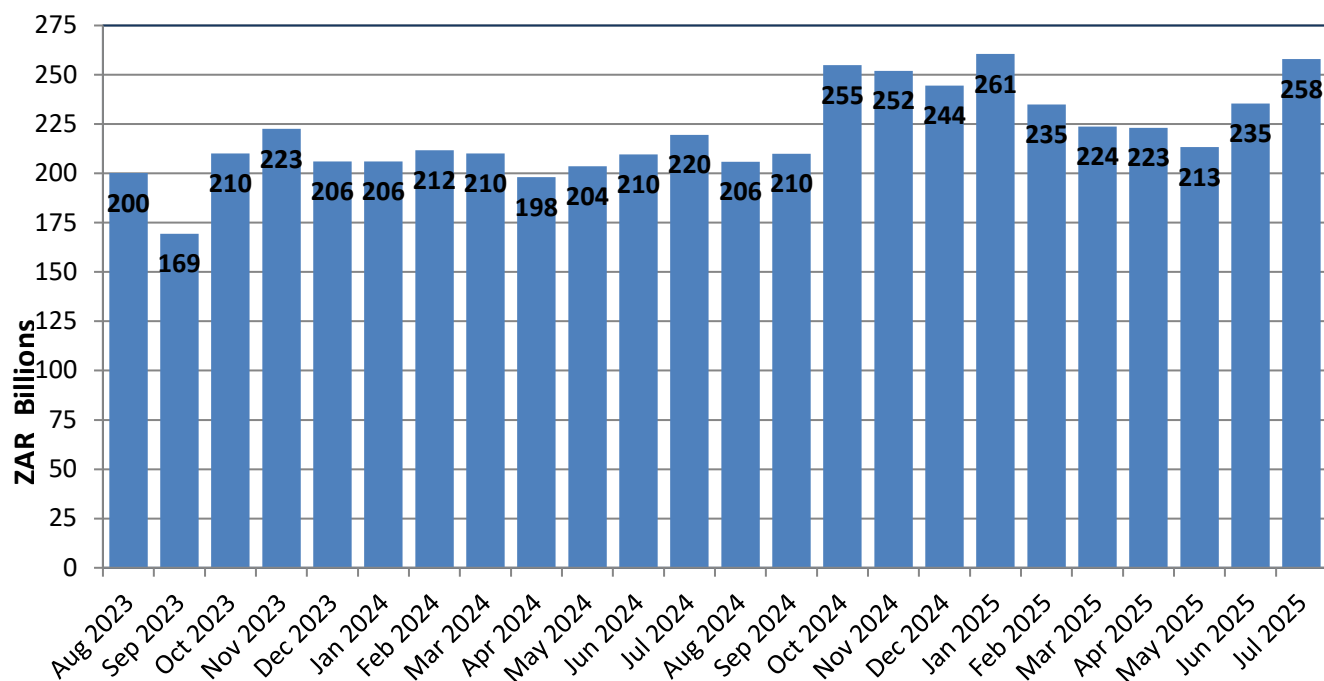
Total Value Volume settled since Inception



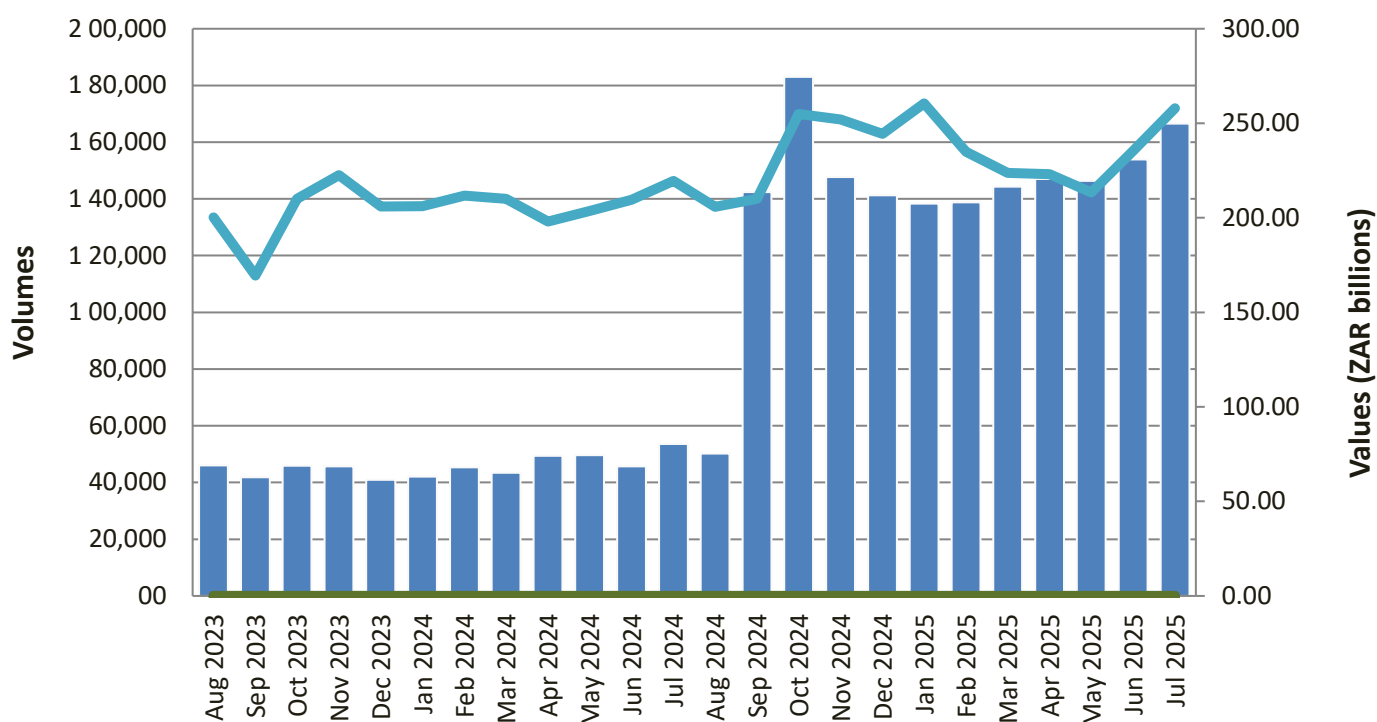
Total number of transactions settled



Total value of transactions settled



Volume vs Value of transactions settled



Payments summary: Last six months

Month	Number of settlement cycle days	Number of settled transactions	Payments		
			Value of settled transactions (ZAR billions)	Average number of settled transactions per day	Average value of settled transactions per day (ZAR billions)
Feb 2025	20	138,825	234.92	6,941	11.75
Mar 2025	20	144,354	223.78	7,218	11.19
Apr 2025	21	146,993	223.15	7,000	10.63
May 2025	26	146,379	213.40	5,630	8.21
Jun 2025	24	153,859	235.39	6,411	9.81
Jul 2025	27	166,571	258.02	6,169	9.56

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

Month	Number of participants with Balances kept overnight	Balances held by SARB (ZAR millions)	Balance held by Central Banks, excluding SARB (ZAR millions)	Balance held by commercial banks (ZAR millions)	Balances kept overnight in SADC-RTGS, excluding SARB (ZAR millions)
Feb-2025	79	0.26	75.33	2,477.94	2,553.27
Mar-2025	79	0.29	214.87	2,183.13	2,397.99
Apr-2025	80	0.29	101.38	2,010.76	2,112.14
May-2025	80	0.29	87.08	2,012.94	2,100.02
Jun-2025	79	0.29	47.05	1,957.15	2,004.20
Jul-2025	78	0.29	78.14	2,441.08	2,519.22

Transactions summary: Per country

Country	Number of participating banks, including Central Bank	Total volume of settled transactions	Total value of settled transactions (ZAR mil)
Angola	5	59	0.00
Botswana	4	4,539	9,760.88
Eswatini	5	26,525	18,571.58
Lesotho	5	20,705	41,668.61
Madagascar	1	0	0.00
Malawi	9	1,387	270.56
Mauritius	3	188	2,730.69
Mozambique	6	231	686.29
Namibia	5	53,206	70,786.41
Seychelles	1	62	1.95
South Africa	11	54,302	112,141.87
Tanzania	6	155	41.28
The DRC	3	10	0.72
Zambia	9	4,824	1,101.33
Zimbabwe	14	378	256.80
Totals for SADC-RTGS	87	166,571	258,018.94

Volume/Value by transaction value range

Range Description	Number of Transactions	Transacton Amount
0 - 5000	63,934	109,005,443.98
5001 - 15000	27,625	255,670,067.12
15000 - 50000	29,848	891,850,729.01
50001 - 500000	32,418	5,259,867,276.69
500001 - 50000000	11,979	53,155,531,869.52
50000001 - 150000000	396	36,225,111,162.84
150000000 +	371	162,121,903,719.17
Grand Total	166,571	258,018,940,268.33

Volume/Value by number of instructions

Range Description	Number of Transactions	Transacton Amount
150000000 +	371	162,121,903,719.17
50000001 - 150000000	396	36,225,111,162.84
500001 - 50000000	11,979	53,155,531,869.52
5001 - 15000	27,625	255,670,067.12
15000 - 50000	29,848	891,850,729.01
50001 - 500000	32,418	5,259,867,276.69
0 - 5000	63,934	109,005,443.98
Grand Total	166,571	258,018,940,268.33

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)



Democratic Republic of Congo

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



Eswatini

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



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)



Madagascar

Banky-Foiben'i Madagasikara (REPUMGMG)



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 (SBICMWMW)



Mauritius

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



Mozambique

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



Namibia

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



Seychelles

Central Bank of Seychelles (SSCBSCSC)



South-Africa

ABSA Bank Limited (ABSAZAJJ)
Access Bank Limited (BATHZAJJ)
BankServ Africa (BKSZAJJ)
Citibank South Africa (CITIZAJJ)
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)



Tanzania

Absa Bank Tanzania Limited (BARCTZTZ)
Ecobank Tanzania Limited (ECOTZTZ)
Equity Bank Tanzania (EQBLTZTZ)
National Bank of Commerce Limited (NLCTZTZ)
STANBIC Bank Tanzania Limited (SBICTZTZ)
Standard Chartered Bank Tanzania Ltd (SCBLTZTZ)



Zambia

Absa Bank Zambia PLC (BARCZMLX)
Access Bank (AZAMZMLU)
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 (ZNCZMLU)



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 (FBZPZWHA)
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)



RTGS

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