



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

April 2025



SADC-RTGS Main Indicators

In April 2025

The SADC-RTGS processed **146,993** transactions to the value of **ZAR 223.15 Billion**

Average number of transactions processed per day were **7,000** representing an average value of **ZAR 10.63 Billion**

The total number of transactions settled to date is **4,859,371** representing the transaction amount of **ZAR 16.19 Trillion** *(USD 884.95 Billion/EUR 818.46 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 payment scheme was **204** transactions to the value of **ZAR 308,991,566.71**

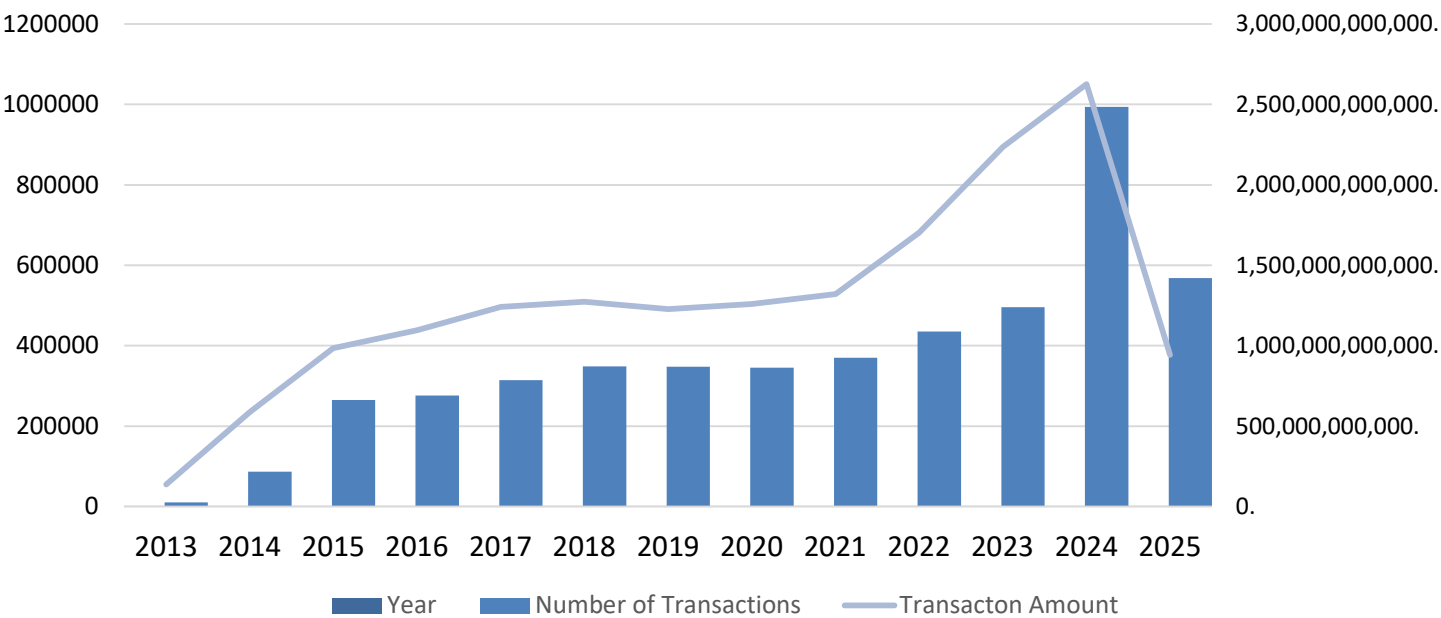
Total number of participating countries: **15**

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

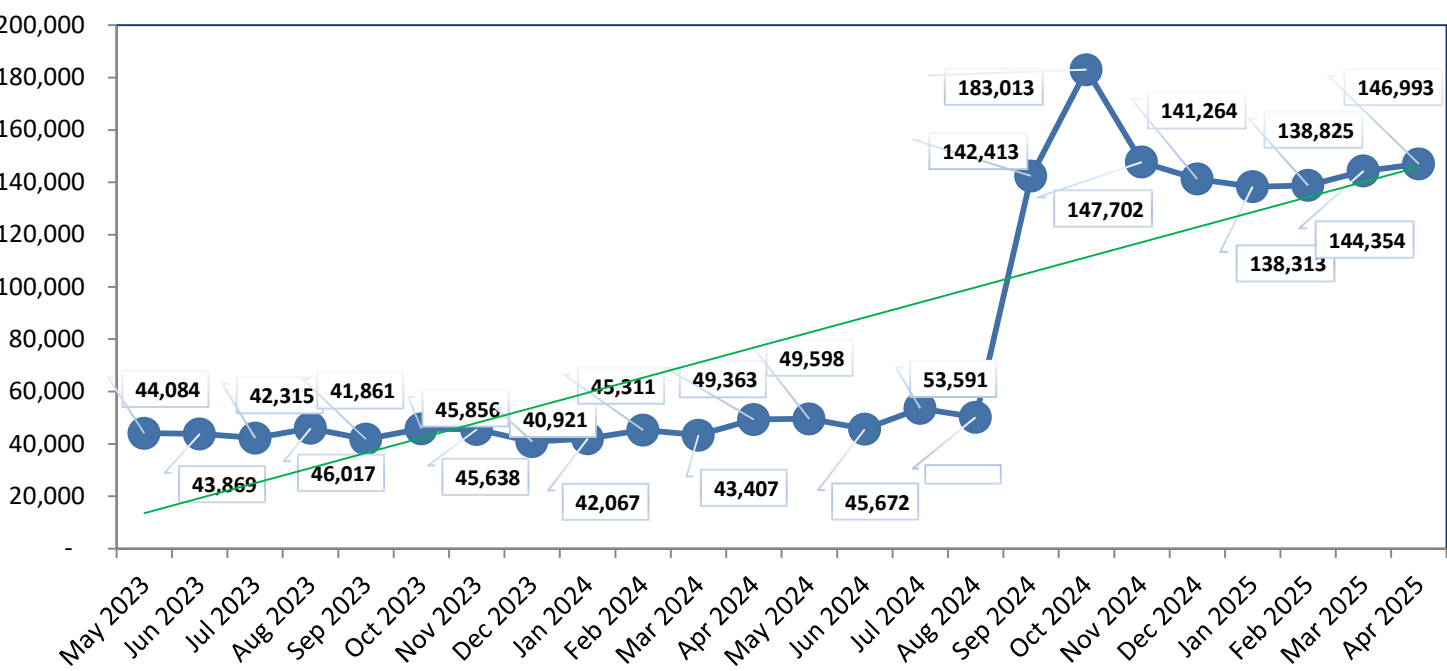


*USD/ZAR 1:18.6325 and EUR/ZAR 1:21.1749 exchange rate as at end of April 2025 (Rates as published on South African Reserve Bank Website)

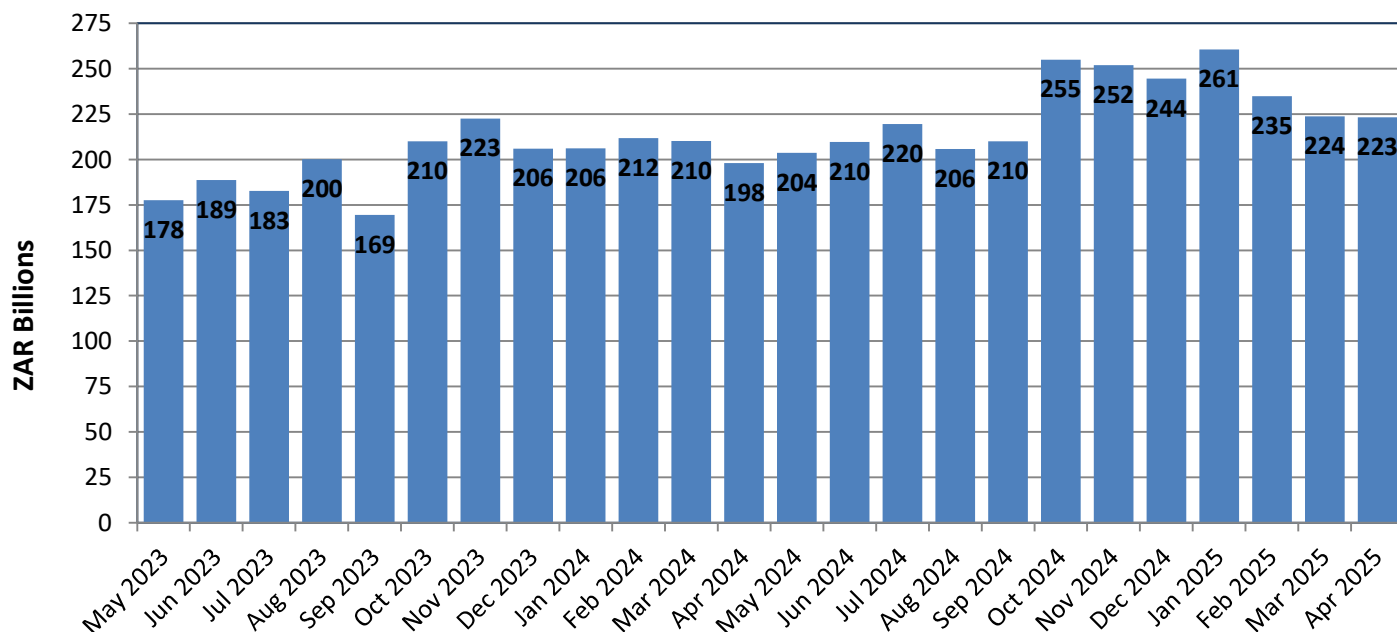
Value Volume since Inception



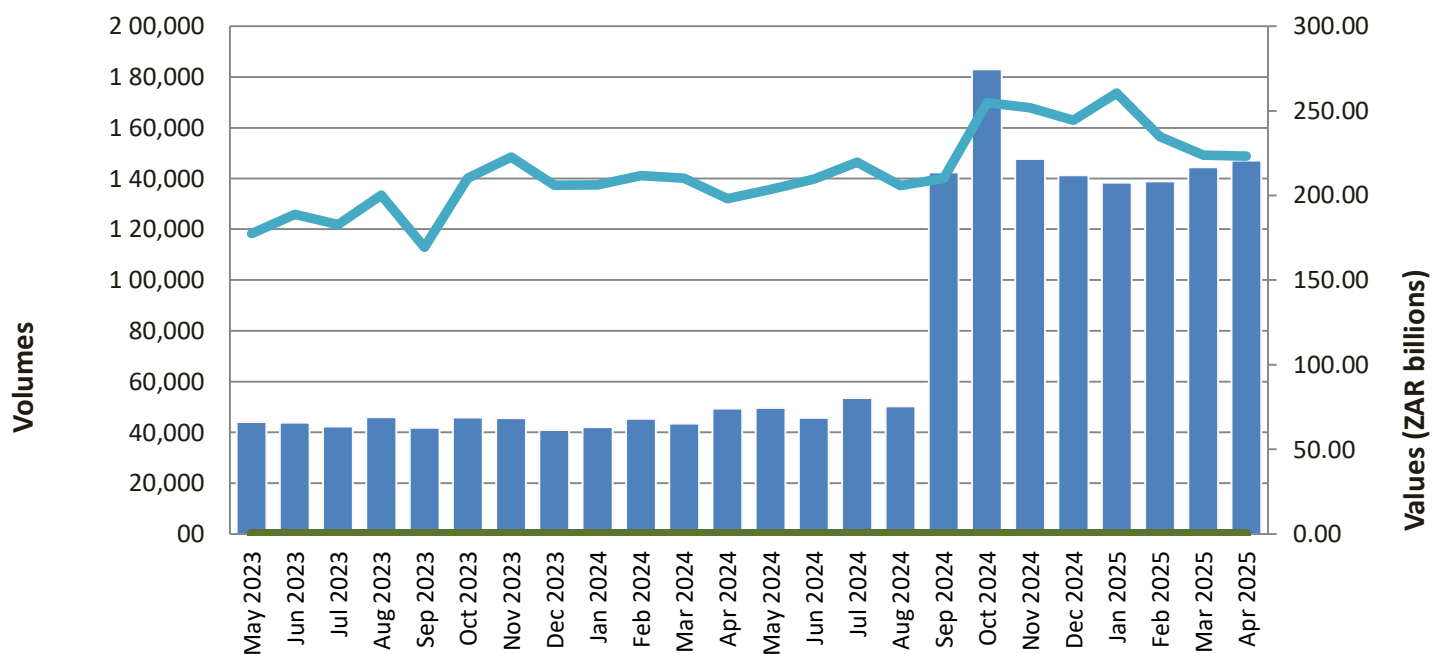
Total number of transactions settled



Total value of transactions settled



Volume vs Value of transactions settled



Payments summary: Last six months

Month	Number of 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)
Nov 2024	21	147,702	251.98	7,033	12.00
Dec 2024	19	141,264	244.45	7,435	12.87
Jan 2025	22	138,313	260.52	6,287	11.84
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

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

Month	Number of Banks	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)
Nov 2024	78	0.12	103.08	2,292.56	2,395.64
Dec 2024	79	0.14	146.17	2,587.06	2,733.23
Jan 2025	78	0.15	129.14	2,134.16	2,263.30
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

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	47	0.00
Botswana	4	4,855	13,867.28
Eswatini	5	12	0.74
Lesotho	5	20,435	12,835.34
Madagascar	1	11,310	33,328.93
Malawi	9	0	0.00
Mauritius	3	1,046	419.60
Mozambique	6	157	3,971.94
Namibia	5	213	172.49
Seychelles	1	48,989	56,368.00
South Africa	11	52	2.61
Tanzania	6	55,273	100,496.48
The DRC	3	144	94.15
Zambia	10	4,155	1,008.31
Zimbabwe	14	305	587.60
Totals for SADC RTGS	88	146,993	223,153.45

Volume/Value by transaction value range

Transaction Value range	Number of Instructions	Value of Instructions
0 - 5,000	59,346	101,402,552.36
5,001 - 15,000	23,757	220,029,400.04
15,000 - 50,000	25,246	755,794,143.63
50,001 - 500,000	26,770	4,312,996,761.42
500,001 - 50,000,000	11,215	55,536,572,768.18
50,000,001 - 150,000,000	356	32,576,210,006.88
150,000,000 +	303	129,650,442,447.07
Grand Total	146,993	223,153,448,049.58

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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 Eswatini (FIRNSZMX)
Nedbank Eswatini Limited (NESWSZMX)
Standard Bank Eswatini Limited (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)
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 (SBNMNANX)



South-Africa

ABSA Bank Limited (ABSAZAJJ)
Access Bank Limited (BATHZAJJ)
BankServ Africa (BKSVAJJS)
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 (NLBCTZTX)
STANBIC Bank Tanzania Limited (SBICZTZTX)
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 (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)



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Telephone no: +27 123134622
SADC-RTGS-CSC@resbank.co.za

