



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

December 2025



SADC-RTGS Main Indicators

In December 2025

The SADC-RTGS processed **158,955** transactions to the value of **ZAR 249.18 Billion**

Average number of transactions processed per day were **6,623** representing an average value of **ZAR 10.38 Billion**

The total number of transactions settled to date is **6,114,257** representing the transaction amount of **ZAR 18.52 Trillion***(USD 1078.78 Billion/EUR 931.71 Billion)

Peak monthly volume of **183,013** transactions was in Oct 2024 and peak value of **ZAR 271.55 billion** was in Oct 2025

Total volume settled on the TCIB payments scheme was **238** transactions to the value of **ZAR 390,092,876.89**

Total number of participating countries: **15**

Regional Clearing and Settlement Operator (RCSO): **1**

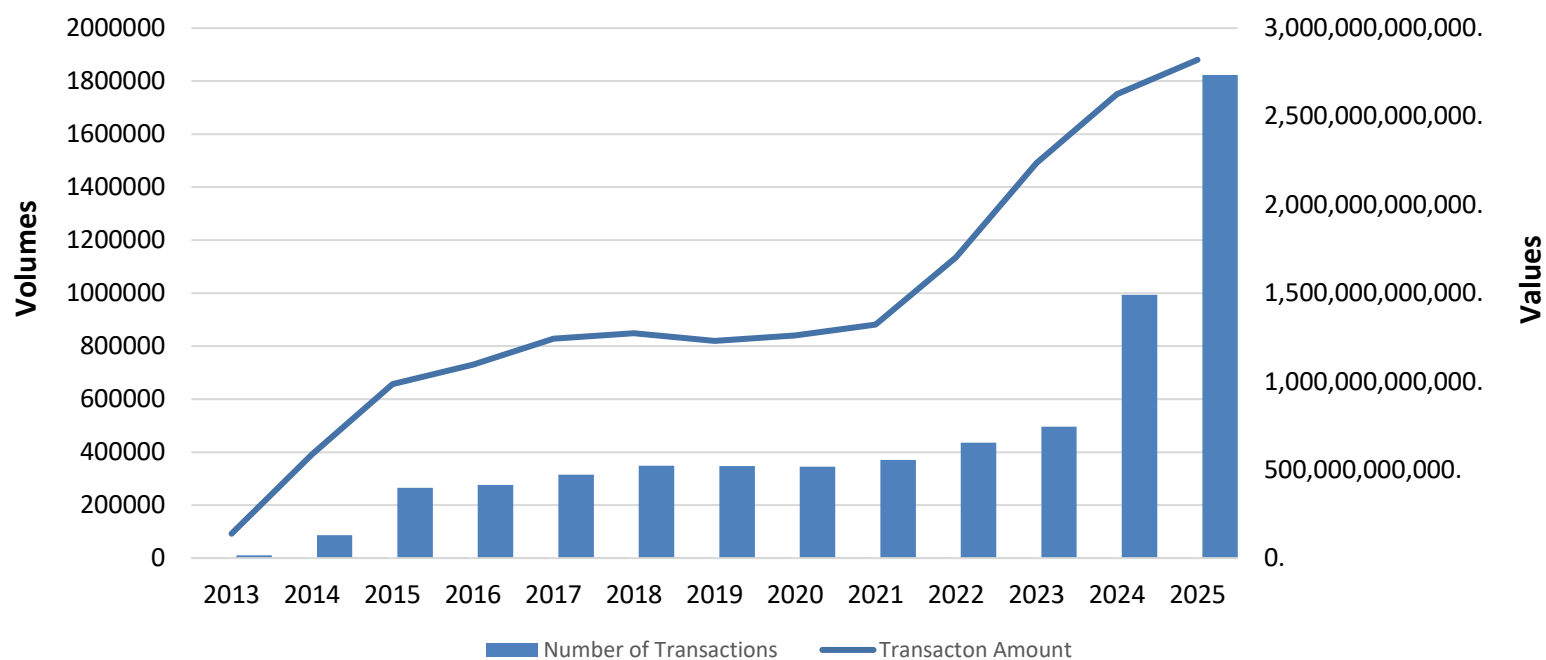
Total number of participating Banks (including central banks): **88**

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

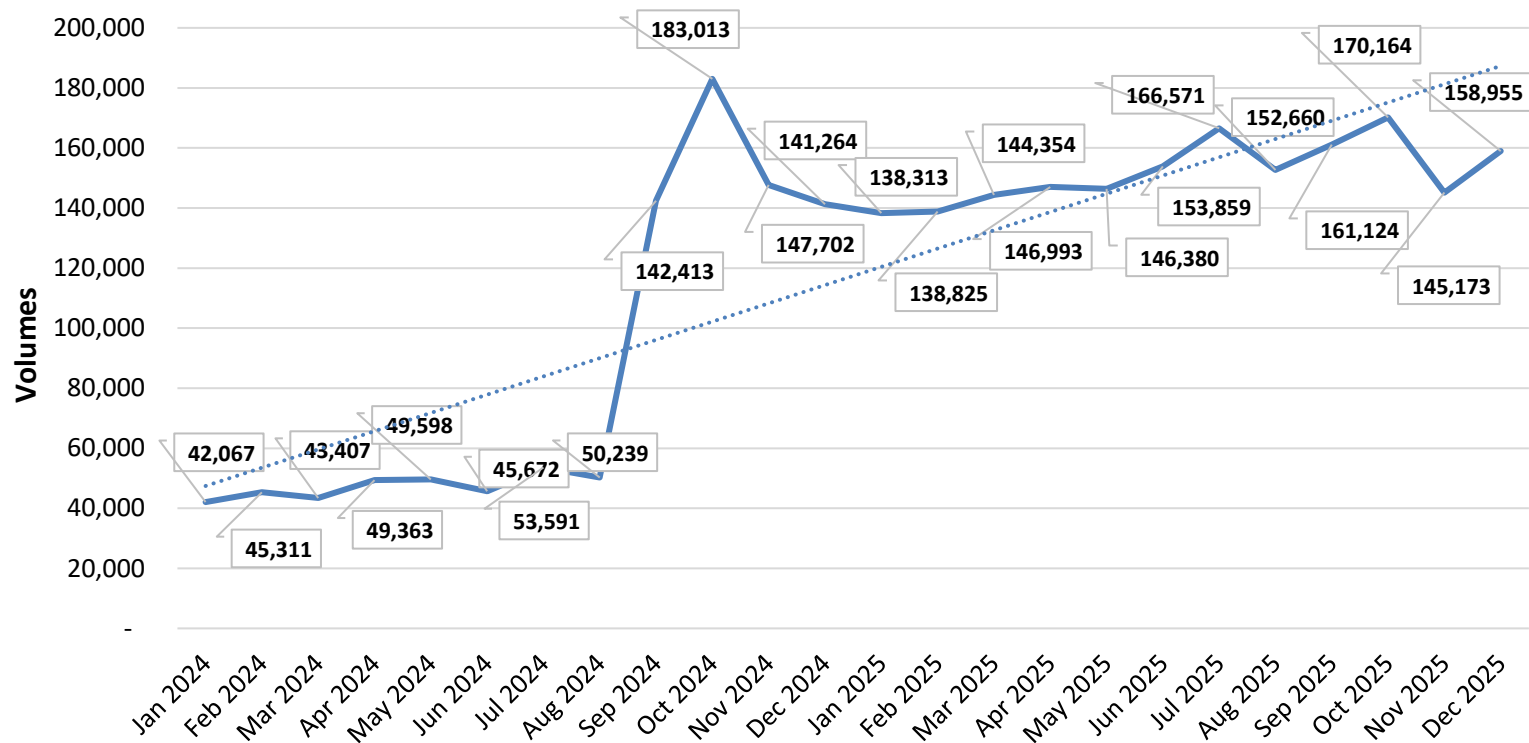


*USD/ZAR 1:16.5980 and EUR/ZAR 1:19.4686 exchange rate as at end of December 2025 (Rates as published on South African Reserve Bank Website)

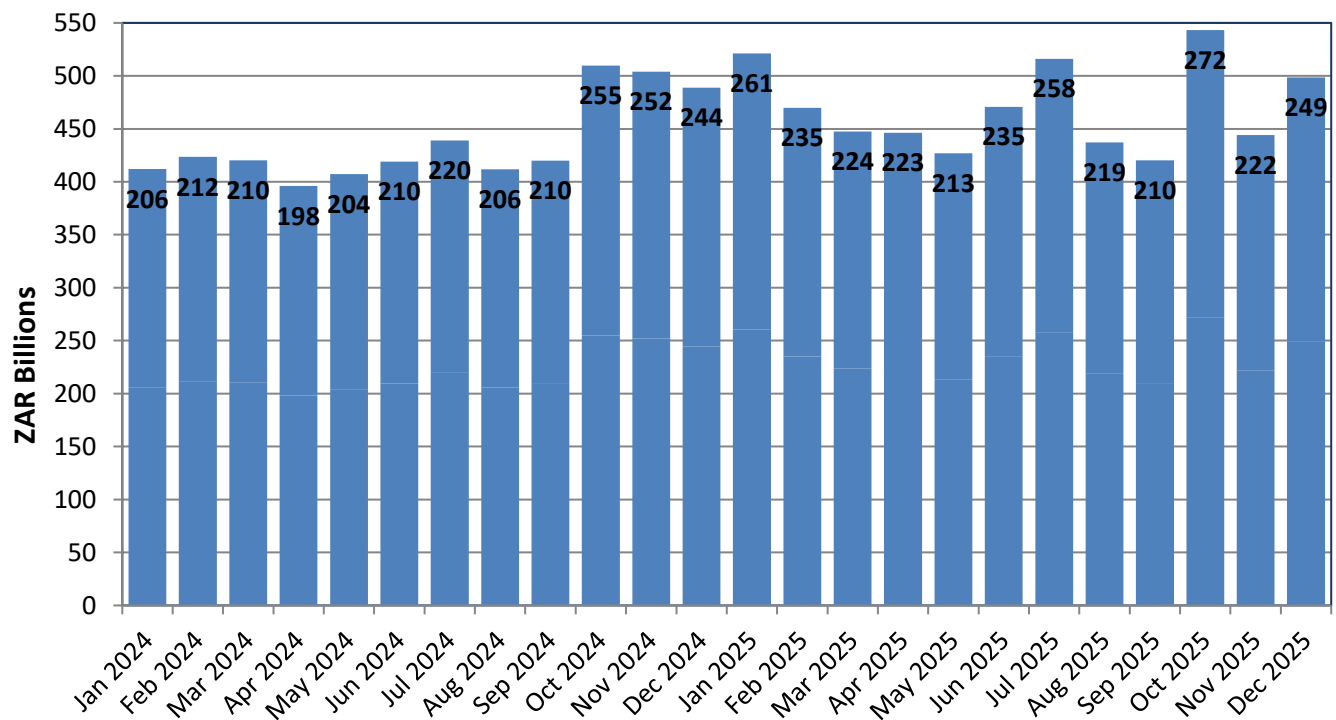
Total Value Volume settled since Inception



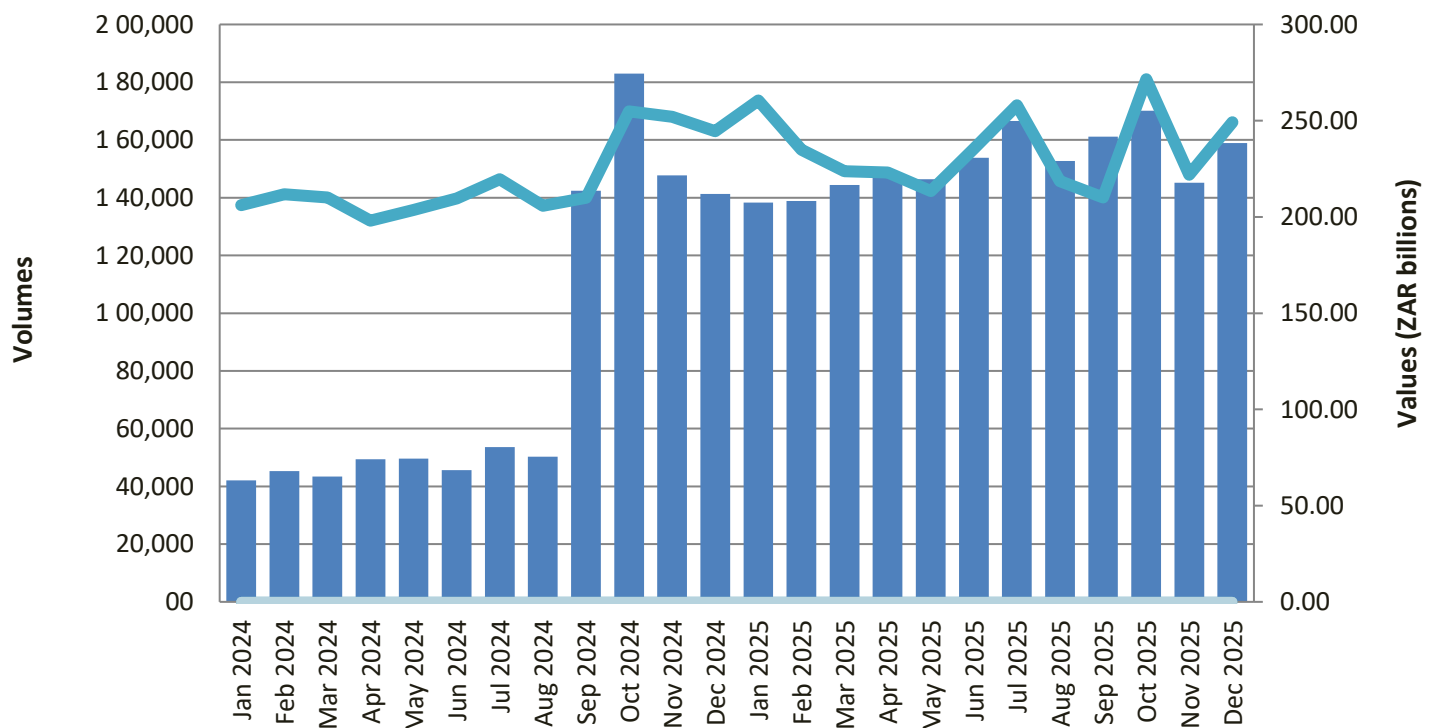
Total number of transactions settled: Last two years



Total value of transactions settled: Last two years



Volume vs Value of transactions settled: Last two years



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)
Jul 2025	27	166,571	258.02	6,169	9.56
Aug 2025	26	152,660	218.56	5,872	8.41
Sep 2025	25	161,124	210.06	6,445	8.40
Oct 2025	27	170,164	271.55	6,302	10.06
Nov 2025	25	145,168	222.00	5,807	8.88
Dec 2025	24	158,666	249.09	6,611	10.38

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)
Jul 2025	78	0.29	78.14	2,441.08	2,519.22
Aug 2025	79	0.29	143.72	2,806.17	2,949.89
Sep 2025	79	0.29	96.55	2,753.41	2,849.97
Oct 2025	80	0.30	120.61	2,784.04	2,904.65
Nov 2025	80	0.30	55.49	2,743.83	2,799.32
Dec 2025	79	51.29	37.56	2,564.87	2,602.43

Transactions summary: Per country

Country	Number of participating banks, including Central Banks	Total volume of settled transactions	Total value of settled transactions (ZAR mil)
Angola	6	53	*0.003,997,08
Botswana	5	4,044	7,339.54
Eswatini	5	22,769	18,576.87
Lesotho	5	19,535	30,569.47
Madagascar	1	0	0.00
Malawi	9	1,154	303.40
Mauritius	3	165	3,902.77
Mozambique	6	208	466.68
Namibia	5	50,195	76,328.51
Seychelles	1	46	1.63
South Africa	9	55,661	109,743.04
Tanzania	6	138	217.81
DRC	3	22	*0.002,877,68
Zambia	10	4,638	1,540.46
Zimbabwe	14	304	193.65
Totals for SADC-RTGS	88	158,955	249,183.84

* To enhance clarity on settlement volumes, transactions below R1 million have been considered in the analysis, ensuring a more accurate representation of overall activity.

Volume/Value by Transaction Value Range

Transaction Value Range	Number of Instructions	Value of Instructions
0 – 5,000	59,233	106,060,502.16
5,001 - 15,000	25,902	240,838,014.36
15,000 - 50,000	28,646	858,028,102.81
50,001 - 500,000	32,560	5,318,661,187.8
500,001 - 50,000,000	11,895	50,348,339,957.79
50,000,001 - 150,000,000	372	33,782,418,366.83
150,000,000 +	347	158,529,495,250.66
Grand Total	158,955	249,183,841,382.41

Volume/Value by Number of Instructions

Transaction Value Range	Number of Instructions	Value of Instructions
150,000,000 +	347	158,529,495,250.66
50,000,001 - 150,000,000	372	33,782,418,366.83
500,001 - 50,000,000	11,895	50,348,339,957.79
5,001 - 15,000	25,902	240,838,014.36
15,000 - 50,000	28,646	858,028,102.81
50,001 - 500,000	32,560	5,318,661,187.8
0 – 5,000	59,233	106,060,502.16
Grand Total	158,955	249,183,841,382.41

Participants list per country



Angola

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



Botswana

ABSA Bank Botswana (BARCBWGX)
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 (NBMMWMW)
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)
PayInc (BKSVZAJJ)
Citibank South Africa (CITIZAJJ)
FirstRand Bank Limited (FIRNZAJJ)
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 (ECOCTZTZ)
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 (BAZAMZMLU)
Ecobank Zambia Limited (ECOCZMLU)
First National Bank Zambia Limited (FIRNZMLX)
Indo Zambia Bank Limited (INZAMZMLX)
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)



RTGS

Integrated Regional
Electronic Settlement System



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

