



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

January 2025



SADC-RTGS Main Indicators

In January 2025

The SADC-RTGS processed **138,313** transactions to the value of **ZAR 260.52 Billion**

Average number of transactions processed per day were **6,287** representing an average value of **ZAR 11.84 Billion**

The total number of transactions settled to date is **4,429,199** representing the transaction amount of **ZAR 15.96 Trillion** *(USD 858.24 Billion/EUR 826.11 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 **247** transactions to the value of **ZAR 274,720,559.77**

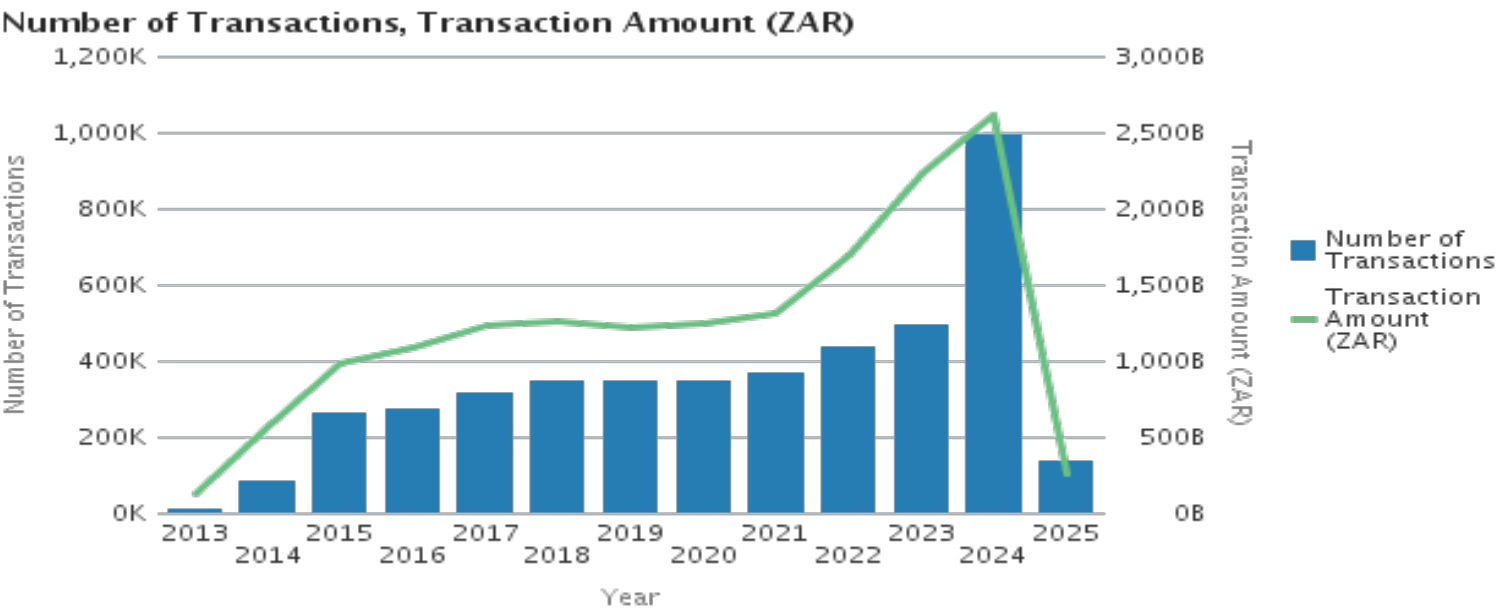
Total number of participating countries: **15**

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

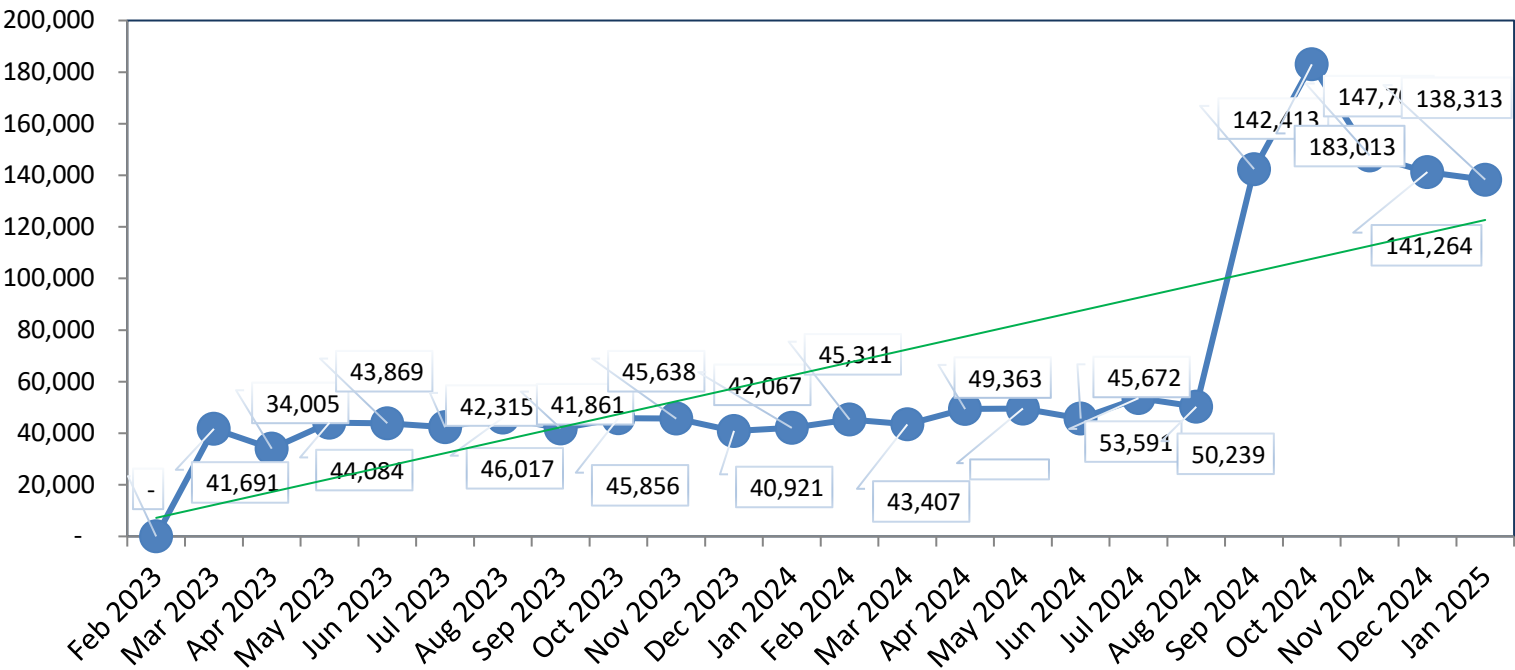


*USD/ZAR 1:18.591 and EUR/ZAR 1:19.3142 exchange rate as at end of January 2025 (Rates as published on South African Reserve Bank Website)

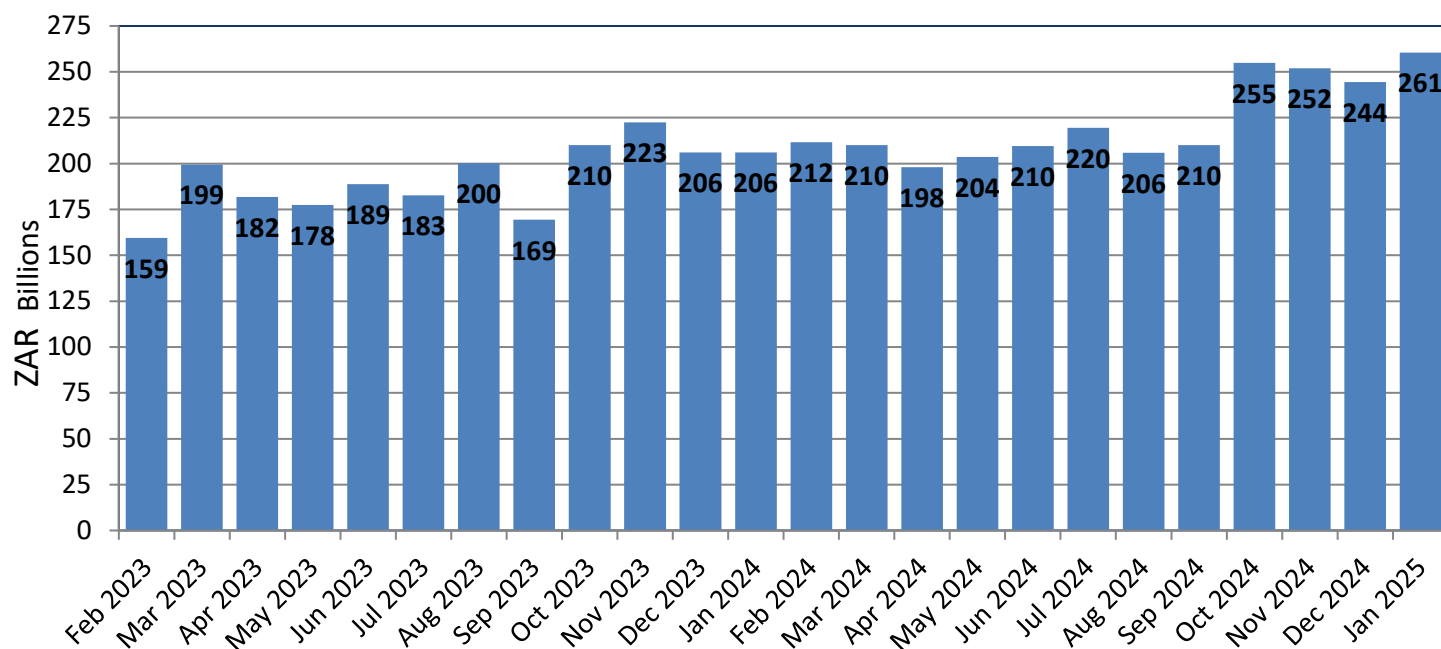
Value Volume since Inception



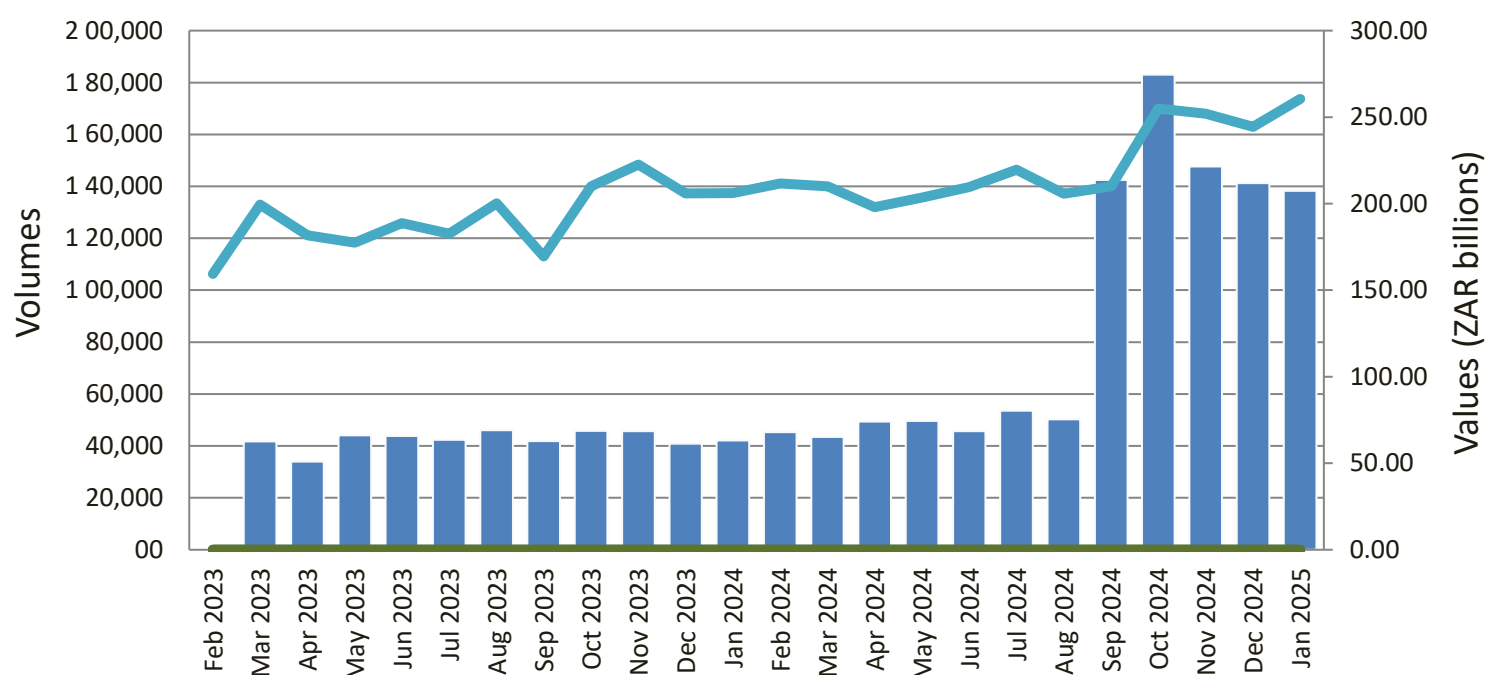
Total number of transactions settled



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)
Aug 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
Jan 2025	22	138,313	260.52	6,287	11.84

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)
Aug-24	79	53.36	75.75	2,228.27	2,304.03
Sep-24	79	186.06	98.65	1,962.29	2,060.95
Oct-24	80	168.14	88.38	2,068.21	2,156.59
Nov-24	78	0.12	103.08	2,292.56	2,395.64
Dec-24	79	0.14	146.17	2,587.06	2,733.23
Jan-25	78	0.15	129.14	2,134.16	2,263.30

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	49	0.00
Total for Botswana	4	4,426	8,179.33
Total for DRC	3	3	0.00
Total for Eswatini	5	23,916	14,350.13
Total for Lesotho	5	11,121	41,928.58
Total for Madagascar	1	0	0.00
Total for Malawi	9	978	184.84
Total for Mauritius	3	136	2,236.98
Total for Mozambique	6	193	838.09
Total for Namibia	5	47,049	61,428.04
Total for Seychelles	1	47	2.00
Total for South Africa	10	46,265	115,547.60
Total for Tanzania	6	130	117.76
Total for Zambia	10	3,677	890.99
Total for Zimbabwe	14	323	379.90
Total for SADC RTGS	88	138,313	260,520.32

Volume/Value by transaction value range

Transaction Value range	Number of Instructions	Value of Instructions
0 - 5,000	53,983	89,829,653.67
5,001 - 15,000	22,674	209,097,305.15
15,000 - 50,000	24,798	744,403,434.60
50,001 - 500,000	25,528	4,078,618,832.56
500,001 - 50,000,000	10,661	51,619,904,828.95
50,000,001 - 150,000,000	322	28,531,461,763.40
150,000,000 +	347	175,247,007,394.53
Grand Total	138,313	260,520,323,212.86

Volume/Value by number of instructions

Transaction Value range	Number of Instructions	Value of Instructions
0 - 5,000	53,983	89,829,653.67
50,001 - 500,000	25,528	4,078,618,832.56
15,000 - 50,000	24,798	744,403,434.60
5,001 - 15,000	22,674	209,097,305.15
500,001 - 50,000,000	10,661	51,619,904,828.95
150,000,000 +	347	175,247,007,394.53
50,000,001 - 150,000,000	322	28,531,461,763.40
Grand Total	138,313	260,520,323,212.86

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)
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)



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)
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)



Namibia

Bank Windhoek Limited (BWLINANX)
Bank of Namibia (CBKNNANX)
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 (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)



Zambia

Absa Bank Zambia PLC (BARCZMLX)
Access Bank (AZAMZMLU)
Bank of Zambia (BAZAZMLU)
Ecobank Zambia Limited (ECOCZMLU)
African Banking Corporation Zambia (FMBZZMLX)
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 (ECOCZTZ)
Equity Bank Tanzania (EQBLTZTZ)
National Bank of Commerce Limited (NBAMMWMW)
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 (NMBLZWHA)
Nedbank Zimbabwe Limited (MBCAZWHX)
Peoples Own Savings Bank (PWSBZWHA)
STANBIC Bank (SBICZWHX)
Steward Bank Limited (STBLZWHA)
ZB Bank (ZBCOZWHA)



RTGS

Integrated Regional
Electronic Settlement System

