



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

November 2025



SADC-RTGS Main Indicators

In November 2025

The SADC-RTGS processed **145,173** transactions to the value of **ZAR 222 Billion**

Average number of transactions processed per day were **5,807** representing an average value of **ZAR 8.88 Billion**

The total number of transactions settled to date is **5,955,302** representing the transaction amount of **ZAR 18.27 Trillion***(USD 1064.26 Billion/EUR 919.17 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 **239** transactions to the value of **ZAR 328,518,212.51**

Total number of participating countries: **15**

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

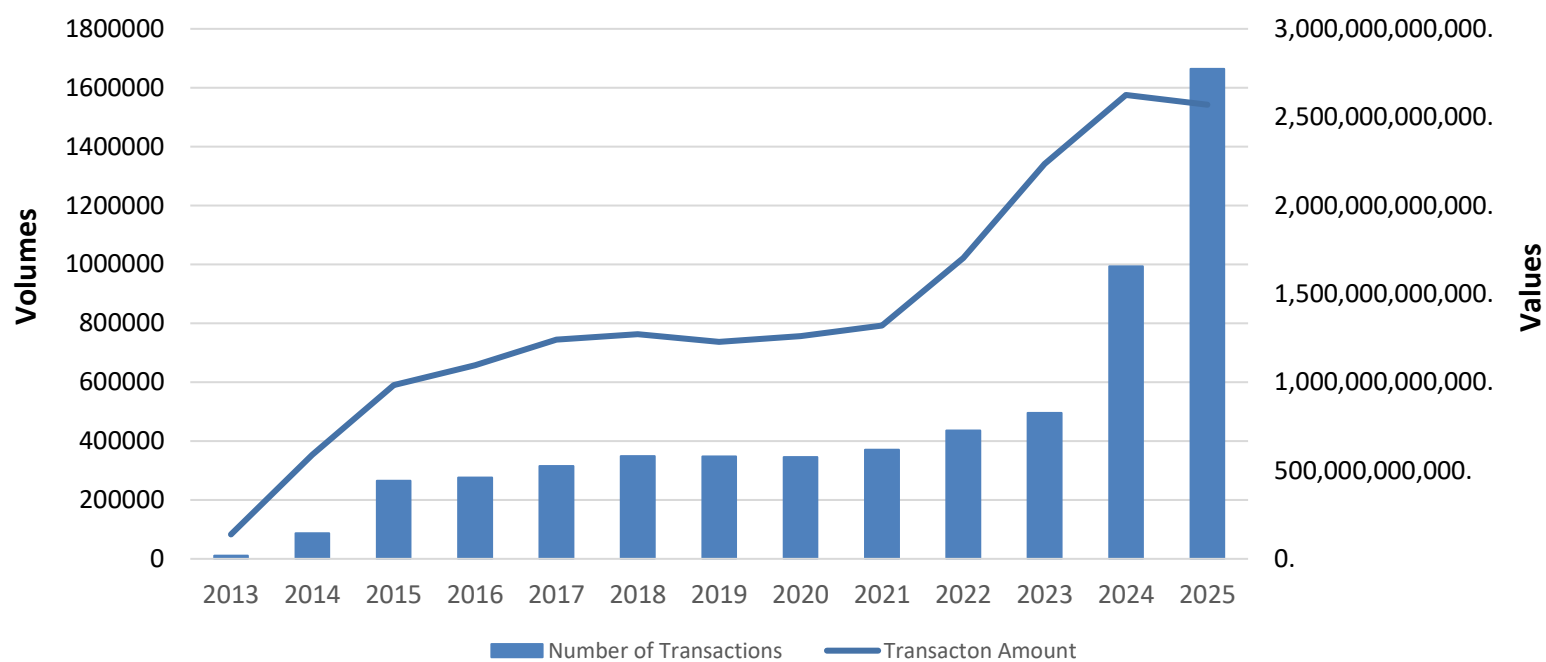
Total number of participating Banks (including central banks): **88**

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

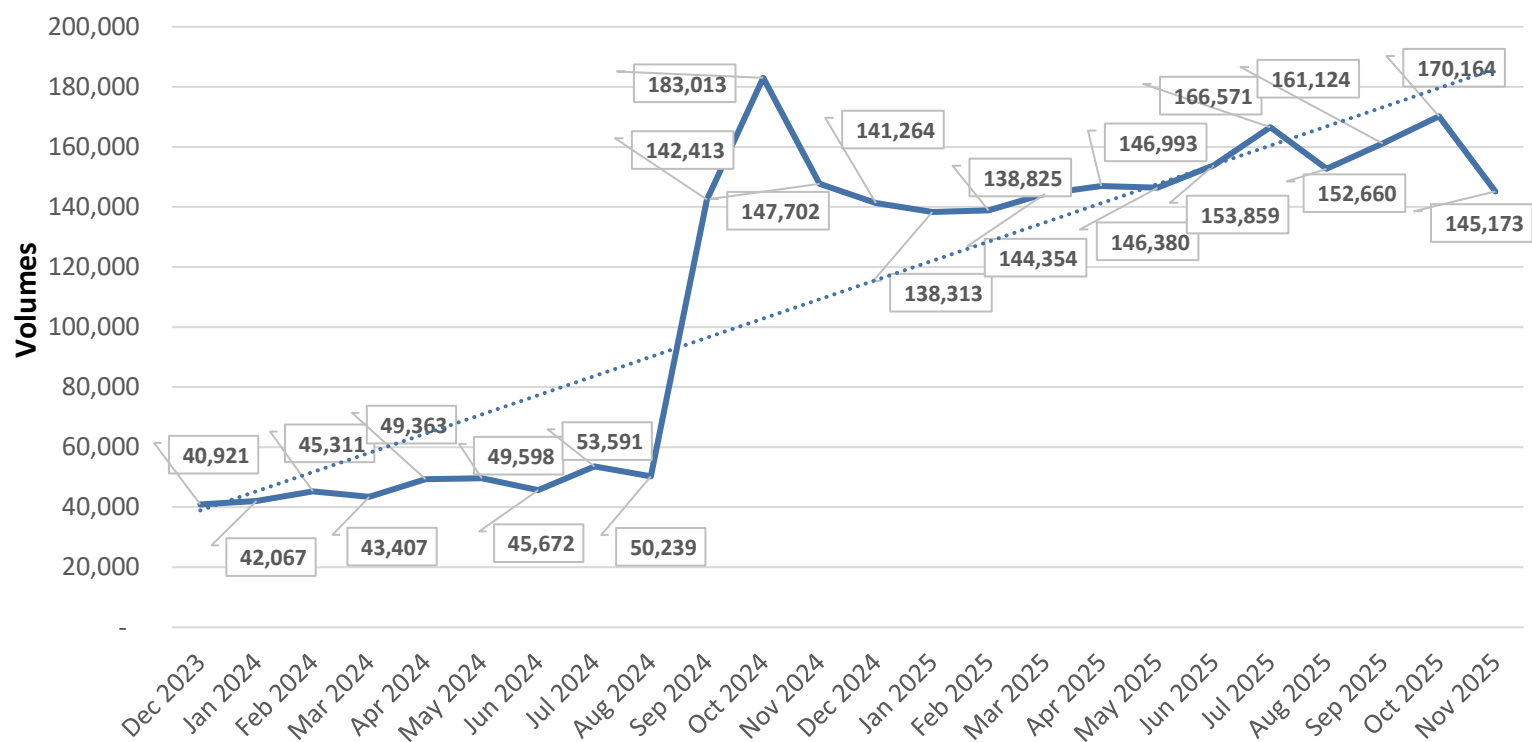


*USD/ZAR 1:17.16350 and EUR/ZAR 1:19.87270 exchange rate as at end of November 2025 (Rates as published on South African Reserve Bank Website)

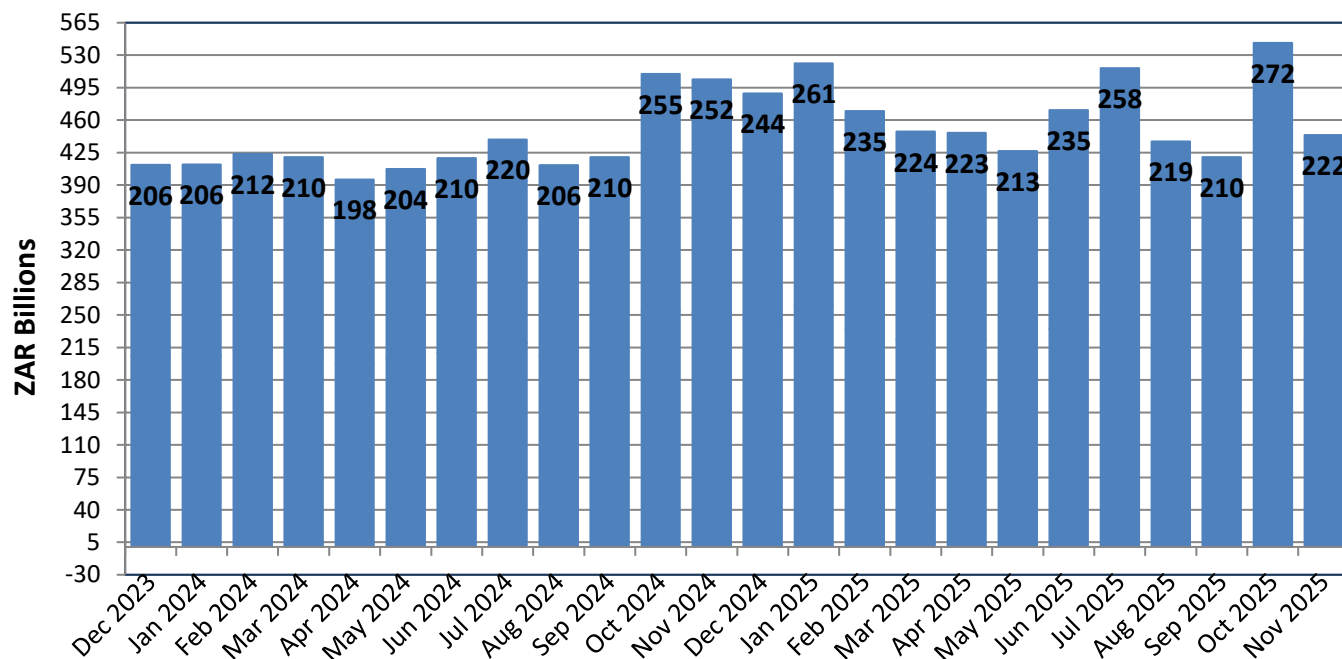
Total Value Volume settled since Inception



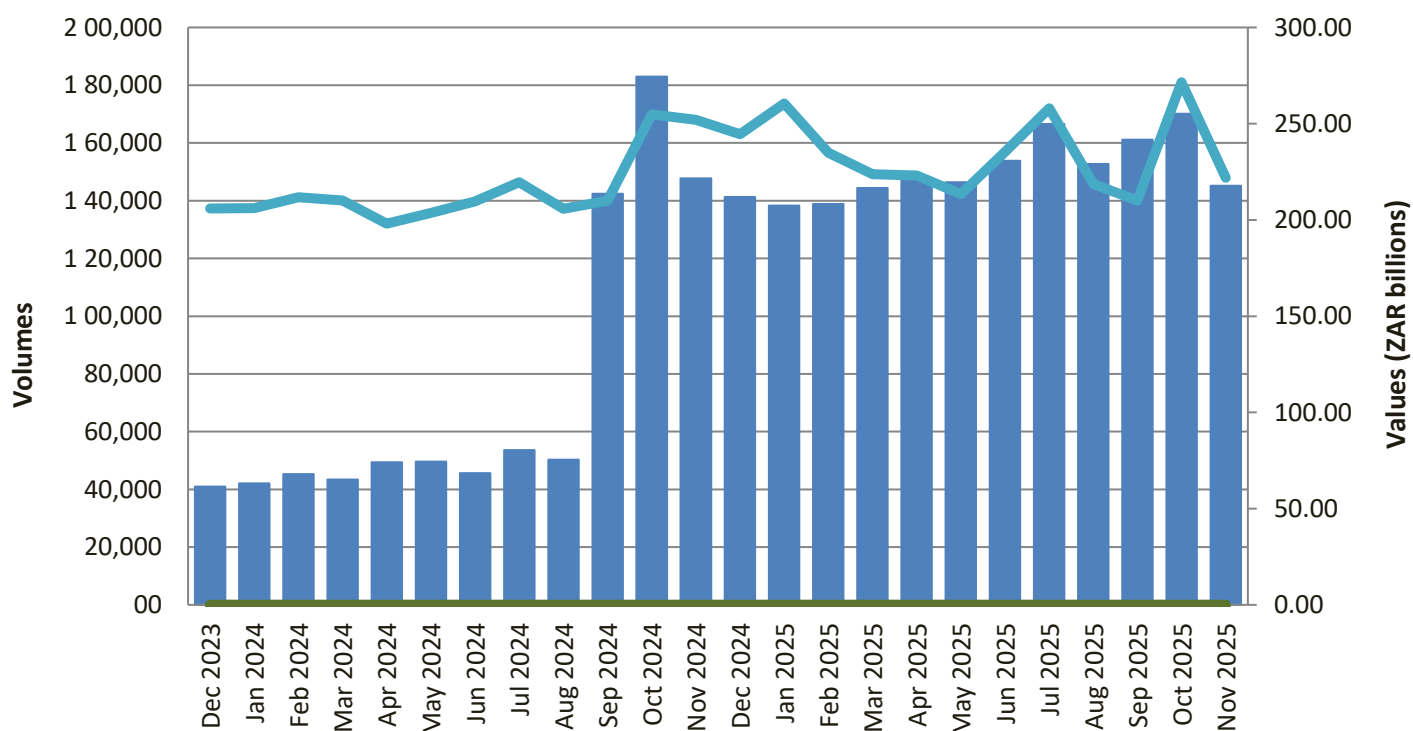
Total number of transactions settled: Last two years



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)
Jun 2025	24	153,859	213.40	5,630	8.21
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

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)
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
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

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	55	*0.003,778
Botswana	5	4,367	6,744.43
Eswatini	5	20,871	22,400.70
Lesotho	5	18,356	28,970.92
Madagascar	1	0	0.00
Malawi	9	1,138	333.17
Mauritius	3	152	2,205.15
Mozambique	6	211	509.76
Namibia	5	46,260	62,025.35
Seychelles	1	59	0.95
South Africa	9	48,578	97,464.06
Tanzania	6	152	12.75
DRC	3	4	*0.001,732,48
Zambia	10	4,613	1,174.74
Zimbabwe	14	357	157.65
Totals for SADC-RTGS	88	145,173	221,999.63

* 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 - 5000	53,805	94,961,667.66
5,001 - 15,000	24,150	224,373,028.11
15,000 - 50,000	26,601	793,026,690.75
50,001 - 500,000	29,132	4,702,799,147.61
500,001 - 50,000,000	10,856	46,125,237,036.46
50,000,001 - 150,000,000	348	30,933,717,803.25
150,000,000 +	281	139,125,511,692.46
Grand Total	145,173	221,999,627,066.30

Volume/Value by Number of Instructions

Transaction Value Range	Number of Instructions	Value of Instructions
1500000000 +	281	139,125,511,692.46
50,000,001 - 150,000,000	348	30,933,717,803.25
500,001 - 50,000,000	10,856	46,125,237,036.46
5,001 - 15,000	24,150	224,373,028.11
15,000 - 50,000	26,601	793,026,690.75
50,001 - 500,000	29,132	4,702,799,147.61
0 - 5000	53,805	94,961,667.66
Grand Total	145,173	221,999,627,066.30

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

