



RTGS Integrated Regional
Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

September 2025



SADC-RTGS Main Indicators

In September 2025

The SADC-RTGS processed **161,124** transactions to the value of **ZAR 210.06 Billion**

Average number of transactions processed per day were **6,445** representing an average value of **ZAR 8.4 Billion**

The total number of transactions settled to date is **5,639,965** representing the transaction amount of **ZAR 17.77 Trillion***(USD 1028.45 Billion/EUR 874.98 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 **239** transactions to the value of **ZAR 368,021,613.71**

Total number of participating countries: **15**

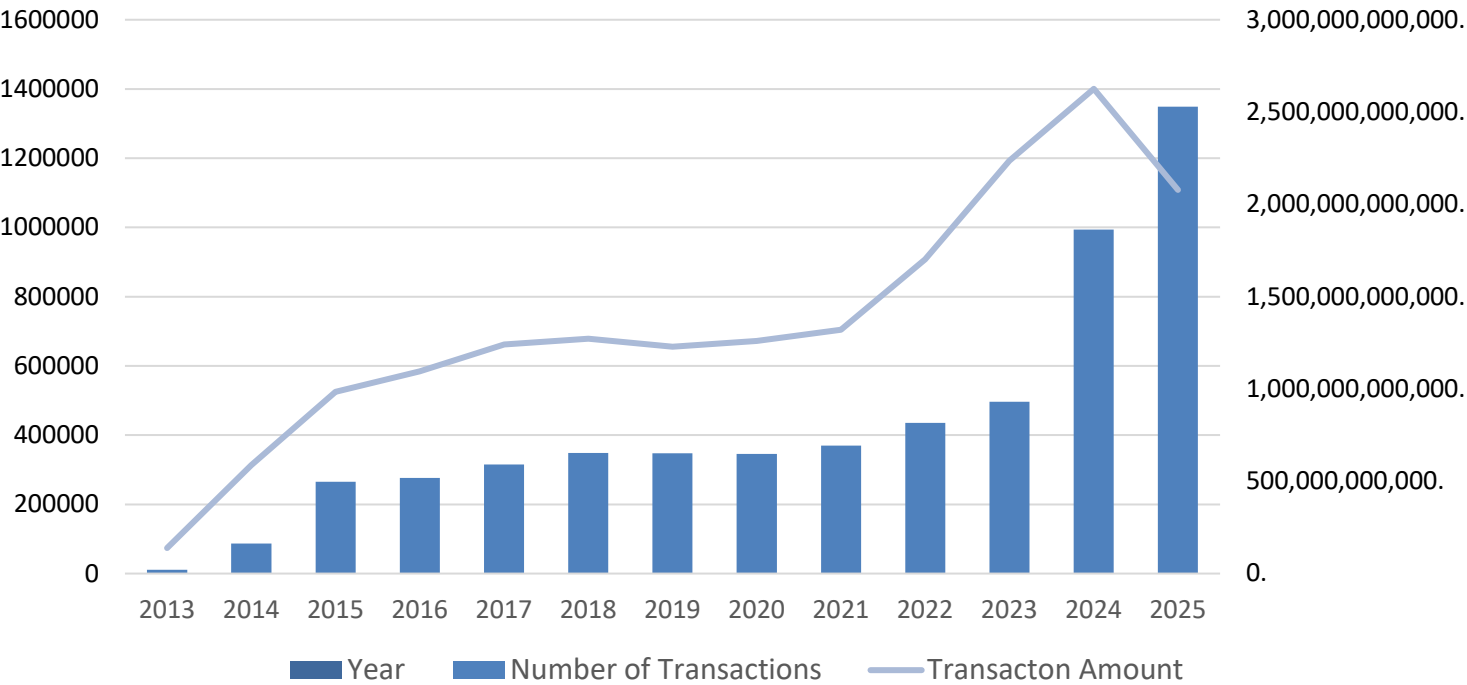
Total number of participating Banks (including central banks): **87**

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

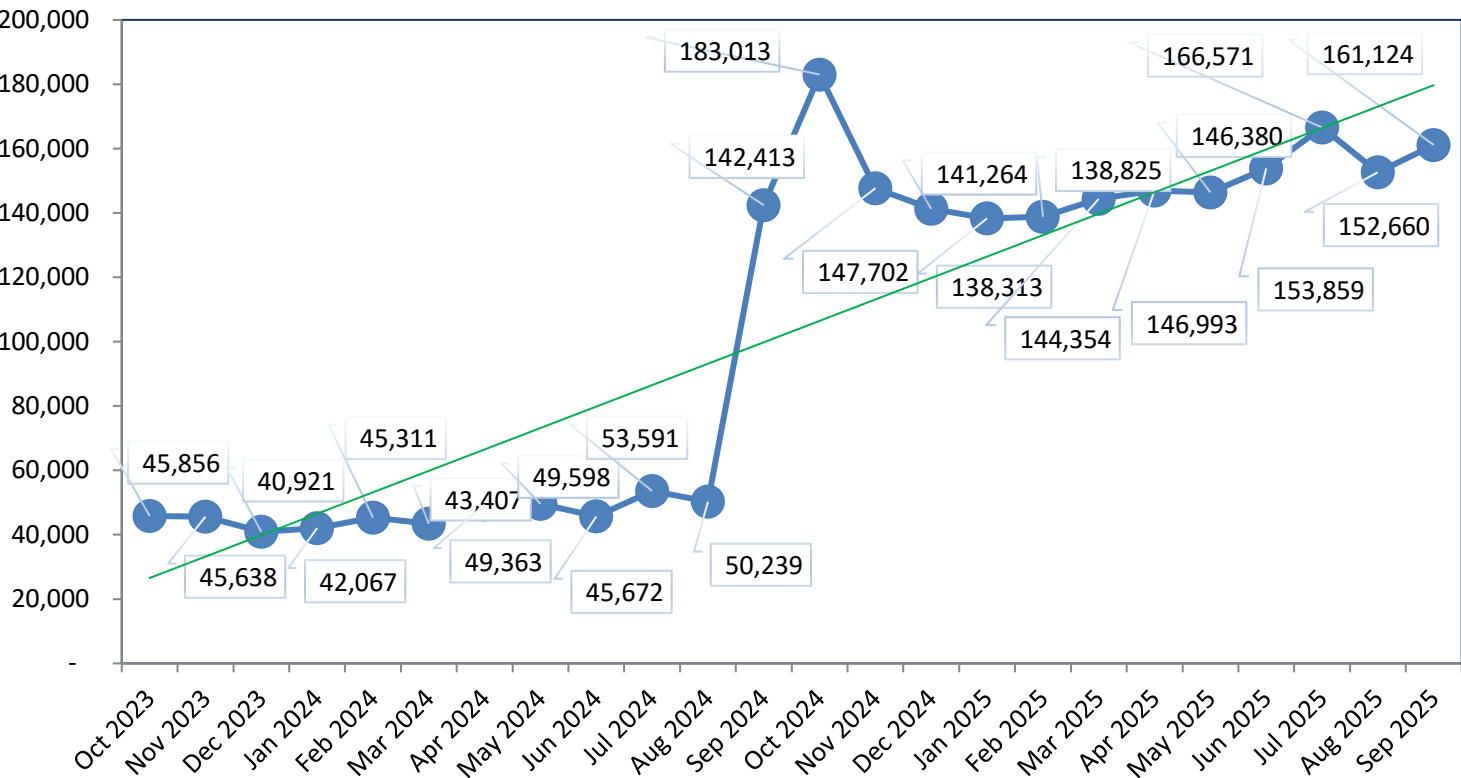


*USD/ZAR 1:17.2813 and EUR/ZAR 1:20.3124 exchange rate as at end of September 2025 (Rates as published on South African Reserve Bank Website)

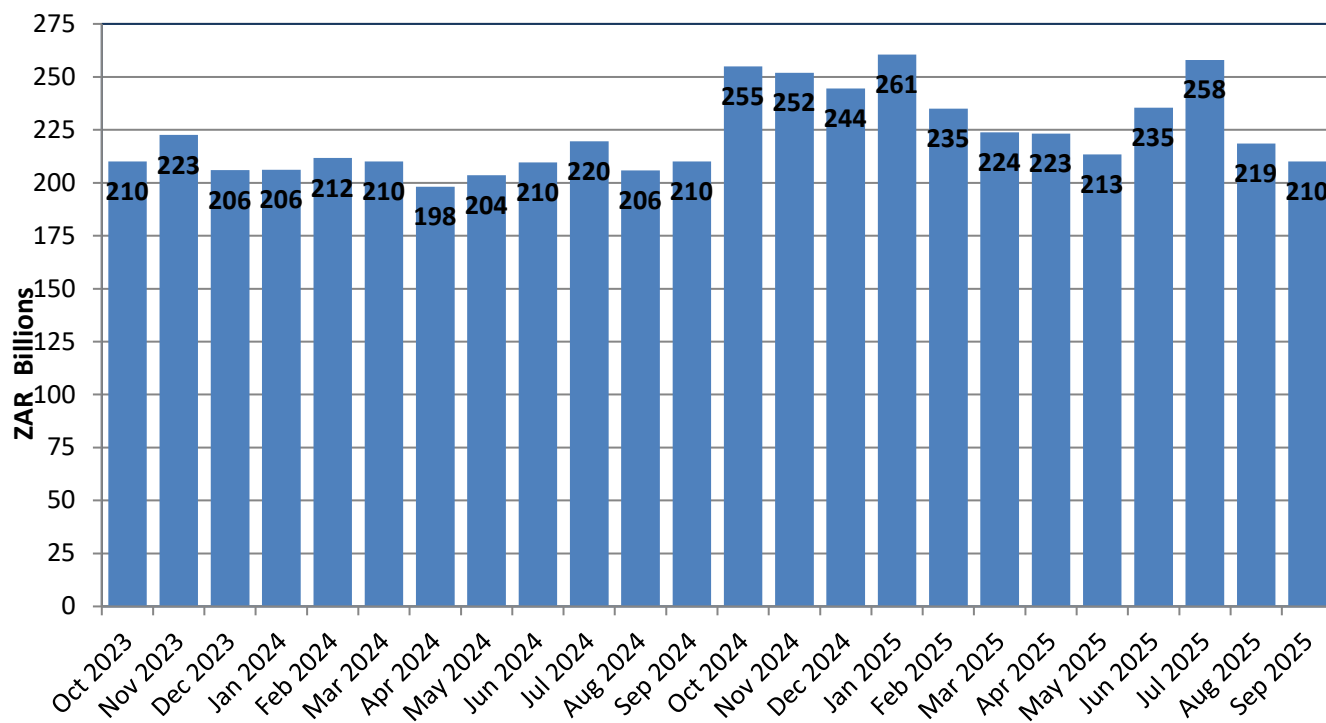
Total Value Volume settled since Inception



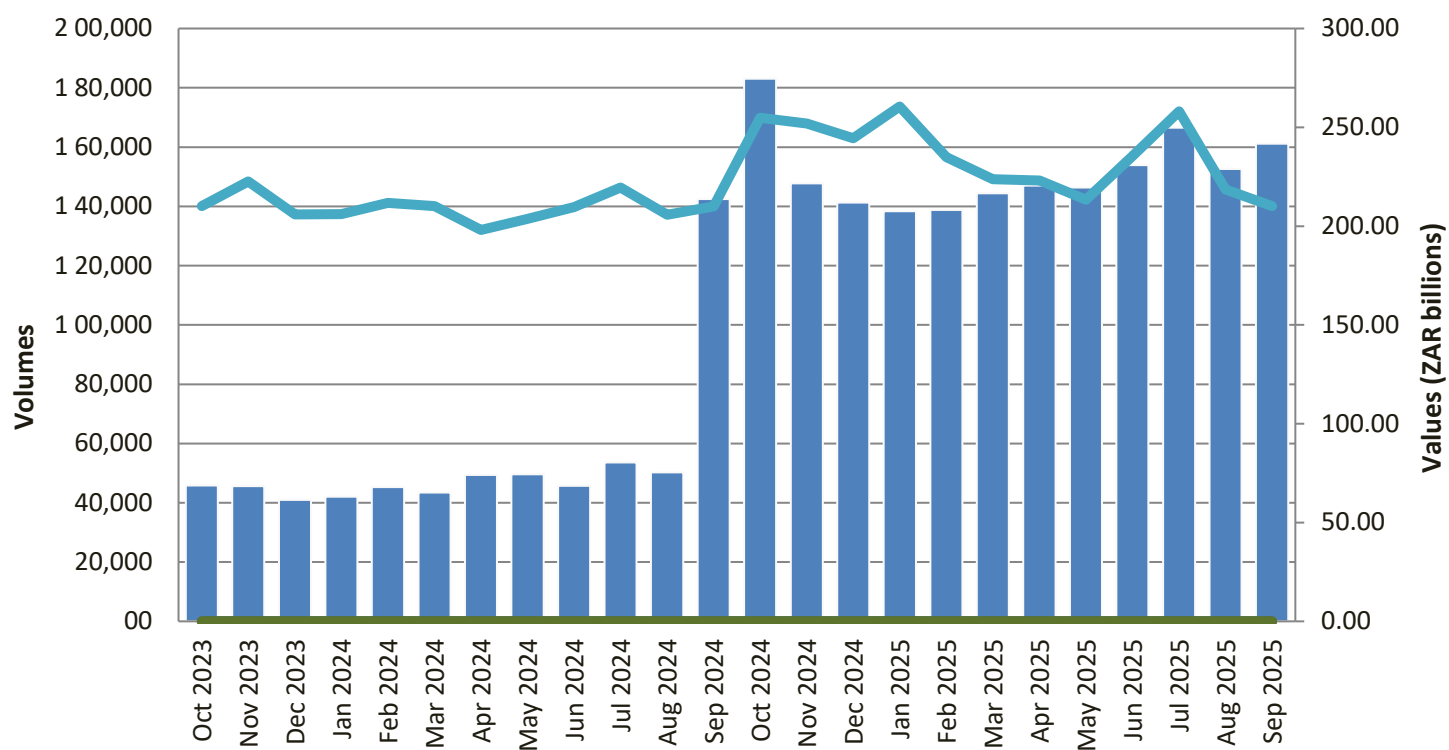
Total number of transactions settled



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)
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	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

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)
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
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

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	5	55	*0.003,499,64
Botswana	4	4,391	6,960.80
Eswatini	5	22,389	15,406.45
Lesotho	5	20,094	25,191.37
Madagascar	1	0	0.00
Malawi	9	1,221	449.38
Mauritius	3	145	1,775.15
Mozambique	6	195	561.75
Namibia	5	53,601	64,799.40
Seychelles	1	47	1.29
South Africa	11	53,679	93,659.61
Tanzania	6	142	7.16
DRC	3	8	*0.001,698,12
Zambia	9	4,798	1,036.57
Zimbabwe	14	359	206.91
Totals for SADC-RTGS	87	161,124	210,055.86

* 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	60,493	108,740,630.74
5,001 - 15,000	27,120	252,001,093.94
15,000 - 50,000	29,337	877,082,608.22
50,001 - 500,000	31,954	5,147,256,225.42
500,001 - 50,000,000	11,583	48,474,577,828.24
50,000,001 - 150,000,000	341	30,037,267,700.06
150,000,000 +	296	125,158,928,971.36
Grand Total	161,124	210,055,855,057.98

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15,000 - 50,000	29,337	877,082,608.22
50,001 - 500,000	31954	5,147,256,225.42
0 - 5000	60493	108,740,630.74
Grand Total	161,124	210,055,855,057.98

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 (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

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