



**RTGS** Integrated Regional  
Electronic Settlement System

# SADC-RTGS Settlement Statistics and Indicators

June 2026



# SADC-RTGS Main Indicators

In June 2026

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The SADC-RTGS processed **156,530** transactions to the value of **ZAR 250.7 Billion**

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Average number of transactions processed per day were **6,261** representing an average value of **ZAR 10.03 Billion**

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The total number of transactions settled to date is **7,036,047** representing the transaction amount of **ZAR 19. 89 Trillion\***(USD 1,212.47 Billion/EUR 1,064.22 Billion)

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

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Total volume settled on the TCIB payments scheme was **229** transactions to the value of **ZAR 323,673,066.72**

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Total number of participating countries: **15**

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

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

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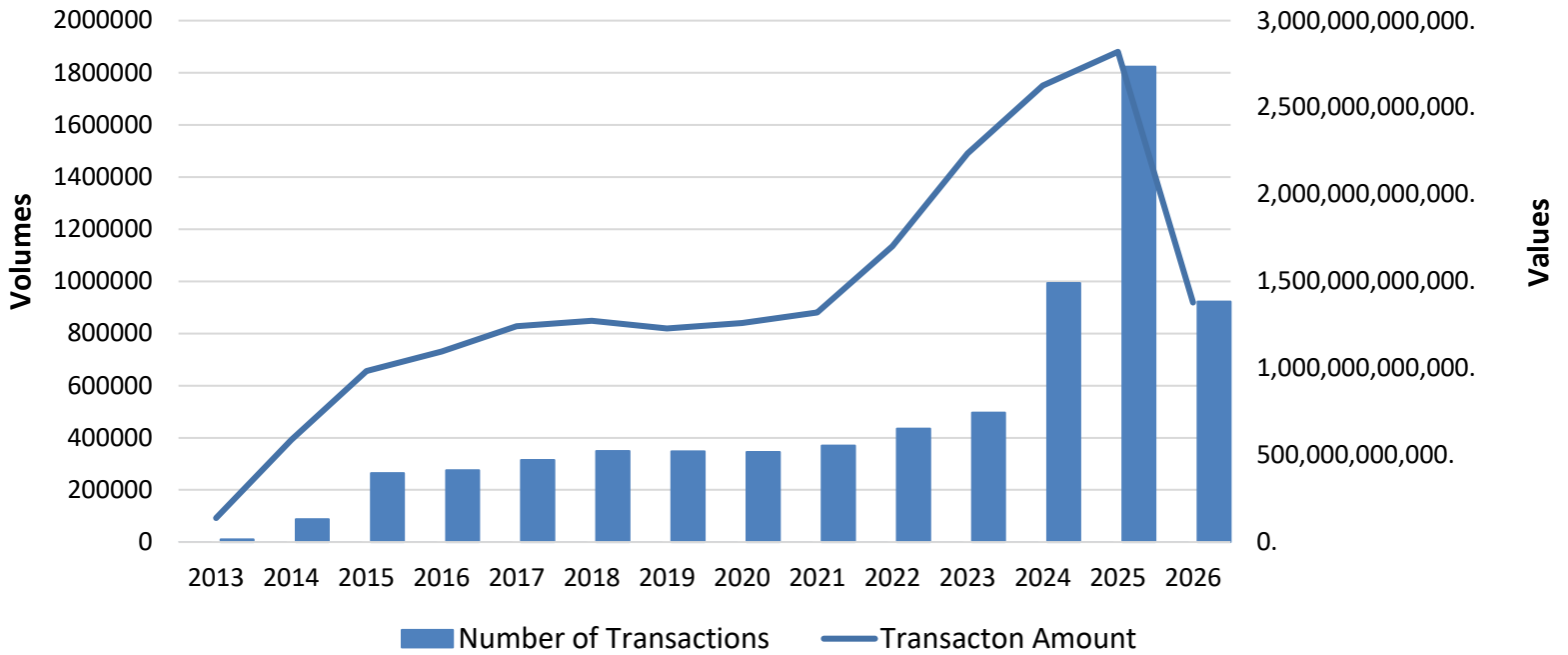
Total number of TCIB Payment scheme participants: **8**

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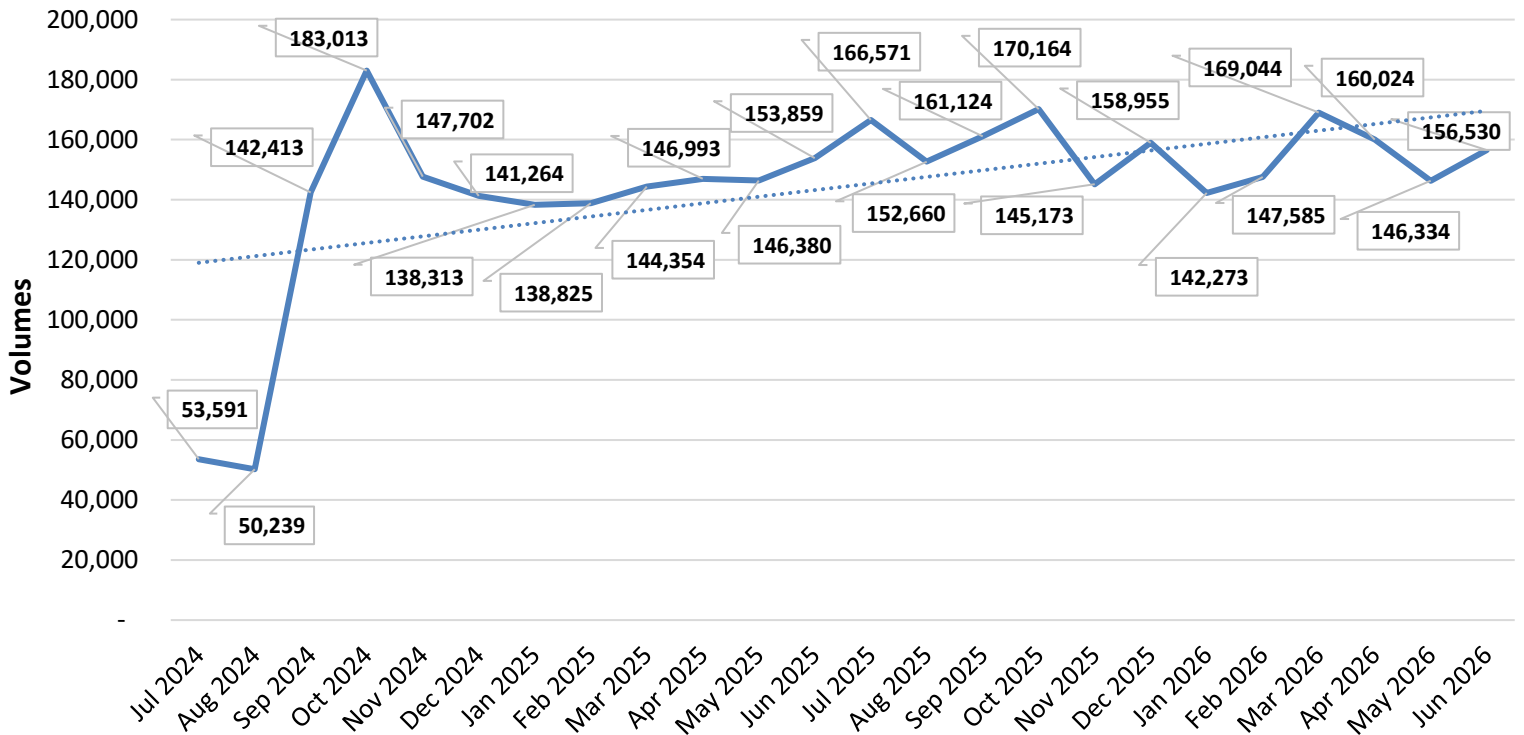


\*USD/ZAR 1:16.4072 and EUR/ZAR 1:18.6927 exchange rate as at the 30<sup>th</sup> June 2026 (Rates as published on South African Reserve Bank Website)

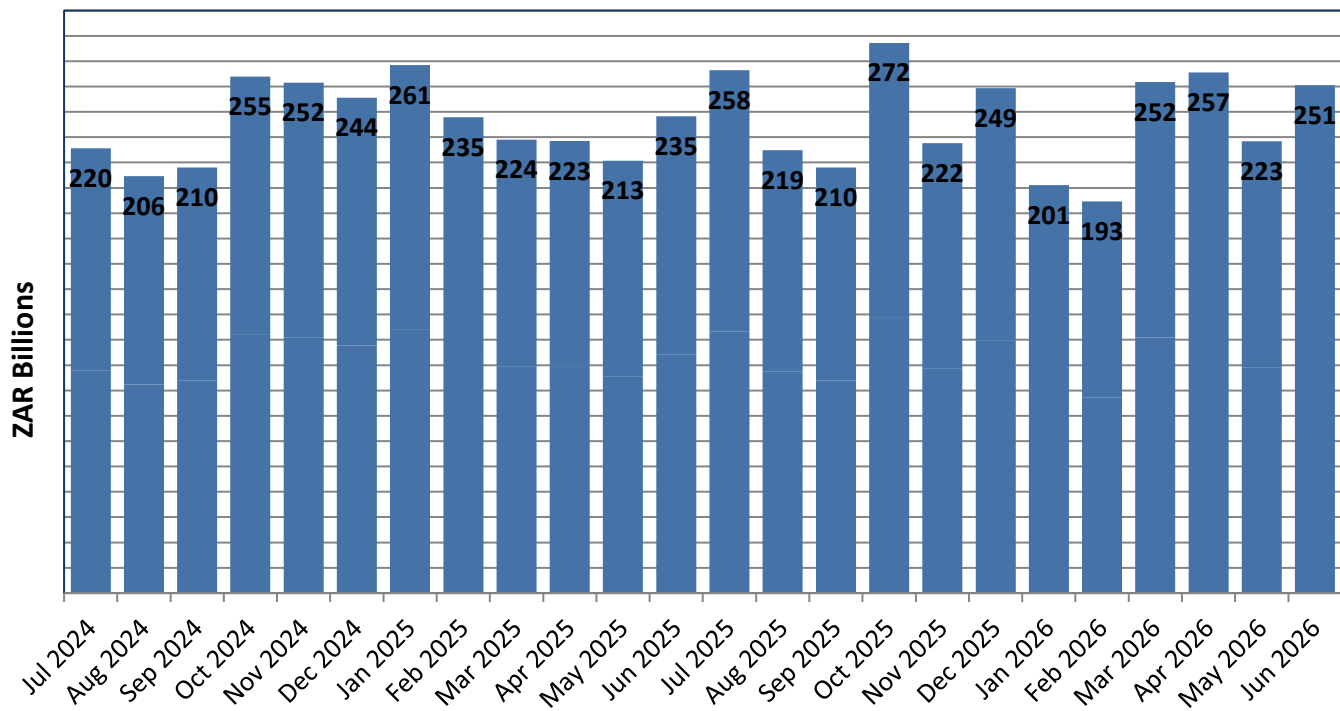
# Total Value Volume settled since Inception



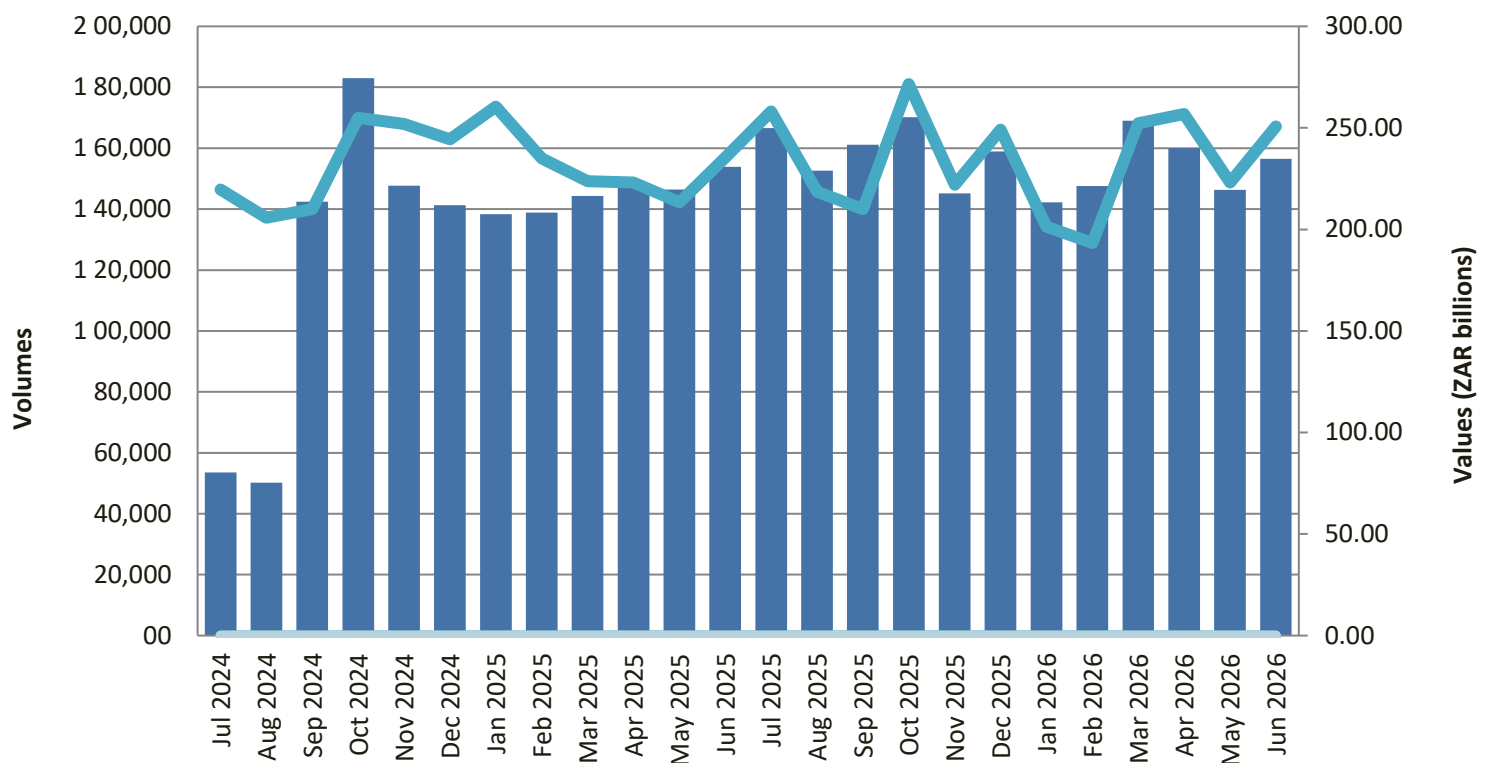
# Total number of transactions settled: Last two years



## 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 | Value of settled transactions (ZAR billions) | Average number of settled transactions per day | Average value of settled transactions per day (ZAR billions) |
|--------|---------------------------------|--------------------------------|--|--|--|
| Jan-26 | 26                              | 142,273                        | 201.39                                       | 5,472  | 7.75   |
| Feb-26 | 24                              | 147,585                        | 193.3  | 6,149  | 8.05   |
| Mar-26 | 26                              | 169,044                        | 252.24                                       | 6,502  | 9.70   |
| Apr-26 | 23                              | 160,024                        | 256.90                                       | 6,958  | 11.17  |
| May-26 | 25                              | 146,334                        | 223.03                                       | 5,853  | 8.92   |
| Jun-26 | 25                              | 156,530                        | 250.70                                       | 6,261  | 10.03  |

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

| Month  | Number of participants with Balances kept overnight | Average Balances held by SARB per day (ZAR millions) | Average Balances held by Central Banks, excluding SARB (ZAR millions) | Average Balances held by commercial banks (ZAR millions) | Average Balances kept overnight in SADC-RTGS, excluding SARB (ZAR millions) |
|--------|---|--|---|--|---|
| Jan-26 | 80  | 0.29   | 41.35   | 3,039.16   | 3,080.51  |
| Feb-26 | 82  | 0.29   | 75.79   | 2,800.24   | 2,876.03  |
| Mar-26 | 80  | 0.29   | 148.29  | 2,535.25   | 2,683.54  |
| Apr-26 | 80  | 0.29   | 76.49   | 2,843.76   | 2,920.25  |
| May-26 | 80  | 0.28   | 205.63  | 2,758.85   | 2,964.48  |
| Jun-26 | 80  | 0.28   | 68.84   | 2,521.01   | 2,589.85  |

## 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                                   | *0.003,709,08                                 |
| Botswana                    | 5  | 4,898                                | 8,609.49                                      |
| Eswatini                    | 5  | 21,330                               | 15,000.15                                     |
| Lesotho                     | 5  | 19,068                               | 38,389.98                                     |
| Madagascar                  | 1  | 0                                    | 0.00  |
| Malawi                      | 9  | 1,309                                | 289.07  |
| Mauritius                   | 3  | 165                                  | 2,825.68                                      |
| Mozambique                  | 6  | 215                                  | 261.79  |
| Namibia                     | 5  | 50,515                               | 63,741.84                                     |
| Seychelles                  | 1  | 37                                   | *0.541,626,28                                 |
| South Africa                | 9  | 51,068                               | 104,483.97                                    |
| Tanzania                    | 6  | 146                                  | 13.27   |
| DRC                         | 3  | 18                                   | *0.671,873                                    |
| Zambia                      | 10   | 4,664                                | 1,341.45                                      |
| Zimbabwe                    | 14   | 373                                  | 427.85  |
| <b>Totals for SADC-RTGS</b> | <b>88</b>  | <b>153,859</b>                       | <b>235,385,764,777.1</b>                      |

\* To enhance clarity on settlement values, 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                | 57,637                 | 102,089,418.94            |
| 5,001 - 15,000           | 25,741                 | 241,240,734.30            |
| 15,000 - 50,000          | 27,700                 | 826,869,414.85            |
| 50,001 - 500,000         | 30,454                 | 4,941,708,406.68          |
| 500,001 - 50,000,000     | 11,700                 | 52,367,050,813.36         |
| 50,000,001 - 150,000,000 | 309                    | 29,227,745,156.28         |
| 150,000,000 +            | 318                    | 147,679,060,832.73        |
| <b>Grand Total</b>       | <b>153,859</b>         | <b>235,385,764,777.14</b> |

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| <b>Grand Total</b>       | <b>153,859</b>         | <b>235,385,764,777.14</b> |

# 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 (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)  
PayInc (BKSVZAJJ)  
Citibank South Africa (CITIZAJX)  
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 (NLGBTZTX)  
STANBIC Bank Tanzania Limited (SBICTZTX)  
Standard Chartered Bank Tanzania Ltd (SCBLTZTX)

## **Zambia**

Absa Bank Zambia PLC (BARCZMLX)  
Access Bank (AZAMZMLU)  
Bank of Zambia (BAZAZMLU)  
Ecobank Zambia Limited (ECOCZMLU)  
First National Bank Zambia Limited (FIRNZMLX)  
Indo Zambia Bank Limited (INZAZMLX)  
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 (FBPZZWHA)  
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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