



**RTGS** Integrated Regional  
Electronic Settlement System

# SADC-RTGS Settlement Statistics and Indicators

March 2026



# SADC-RTGS Main Indicators

In March 2026

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The SADC-RTGS processed **169,044** transactions to the value of **ZAR 252.24 Billion**

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Average number of transactions processed per day were **6,502** representing an average value of **ZAR 9.7 Billion**

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The total number of transactions settled to date is **6,573,159** representing the transaction amount of **ZAR 19.16 Trillion**\* (USD 1,121.05 Billion/EUR 977.43 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 **285** transactions to the value of **ZAR 375,913,732.84**

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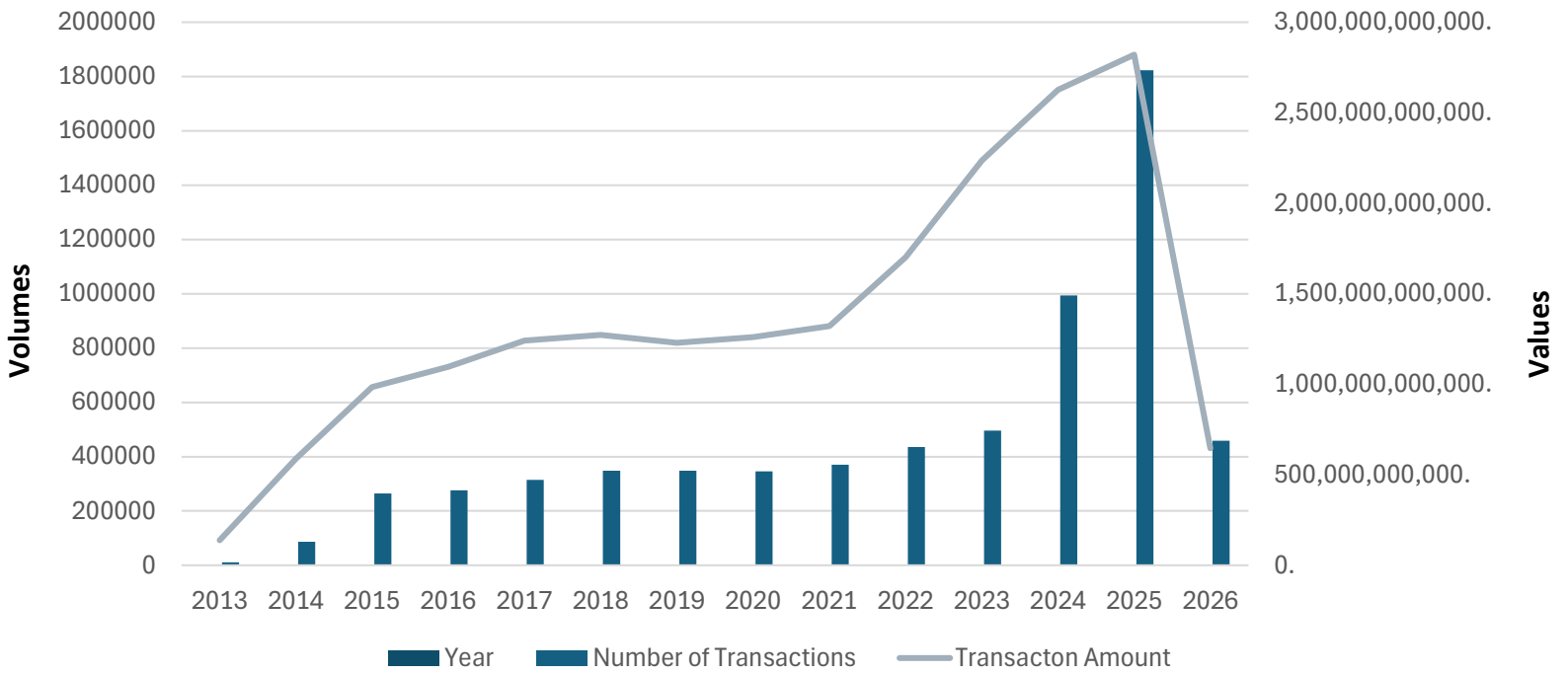
Total number of TCIB Payment scheme participants: **8**

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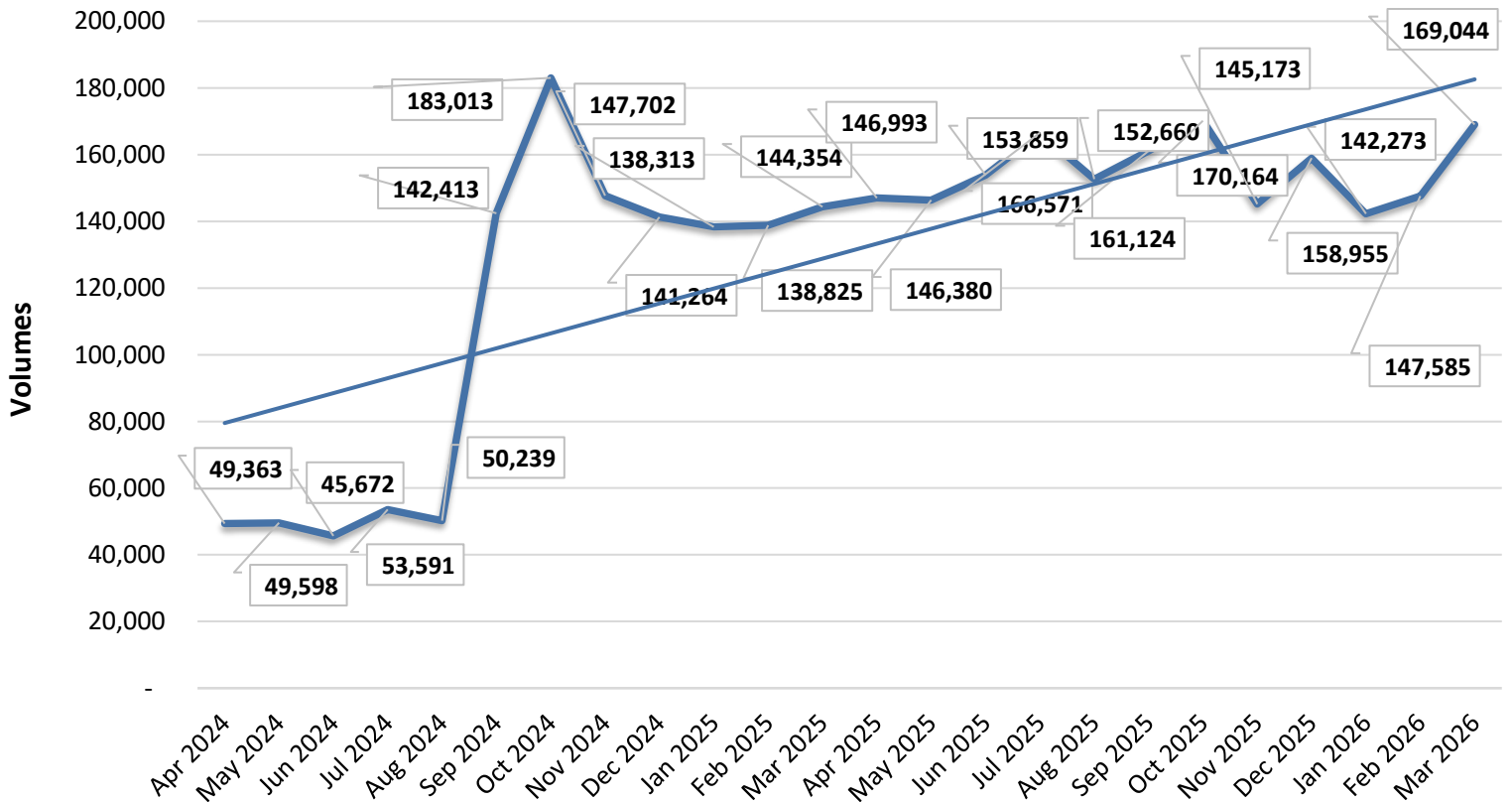


\*USD/ZAR 1:17.0943 and EUR/ZAR 1:19.6054 exchange rate as at the 31<sup>st</sup> March 2026 (Rates as published on South African Reserve Bank Website)

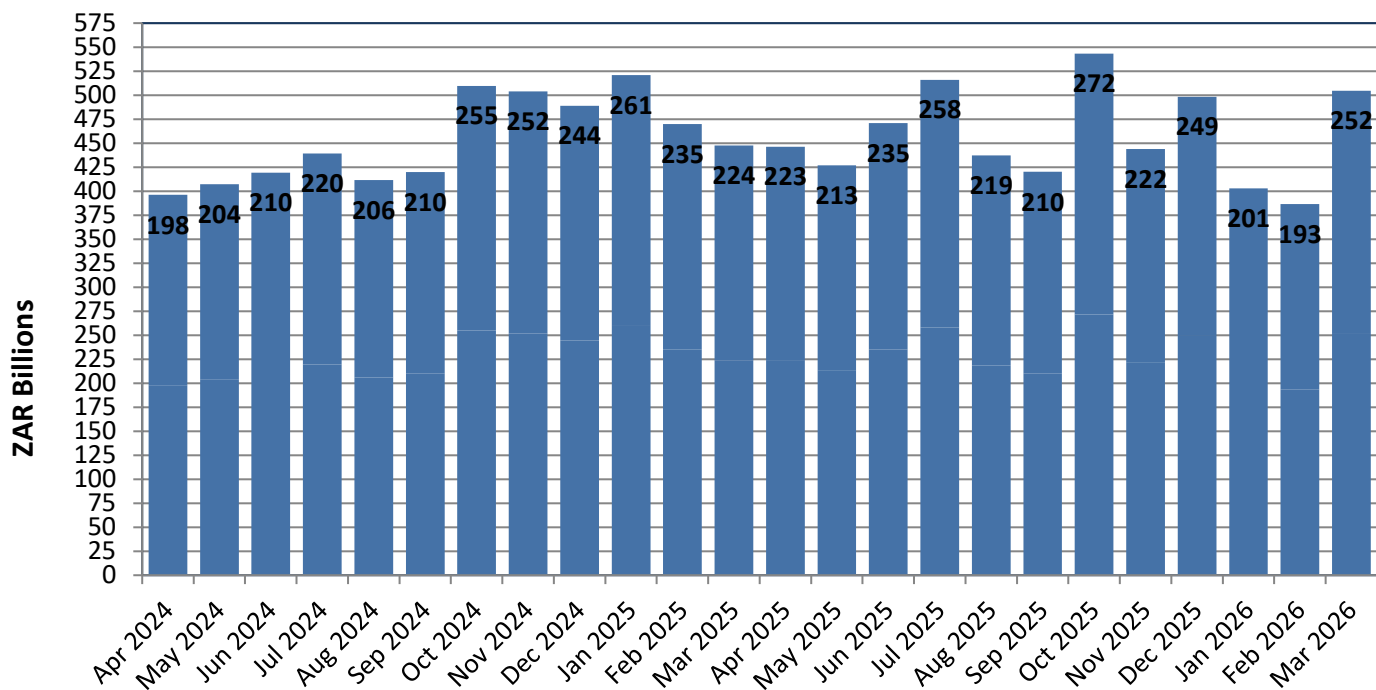
# Total Value Volume settled since Inception



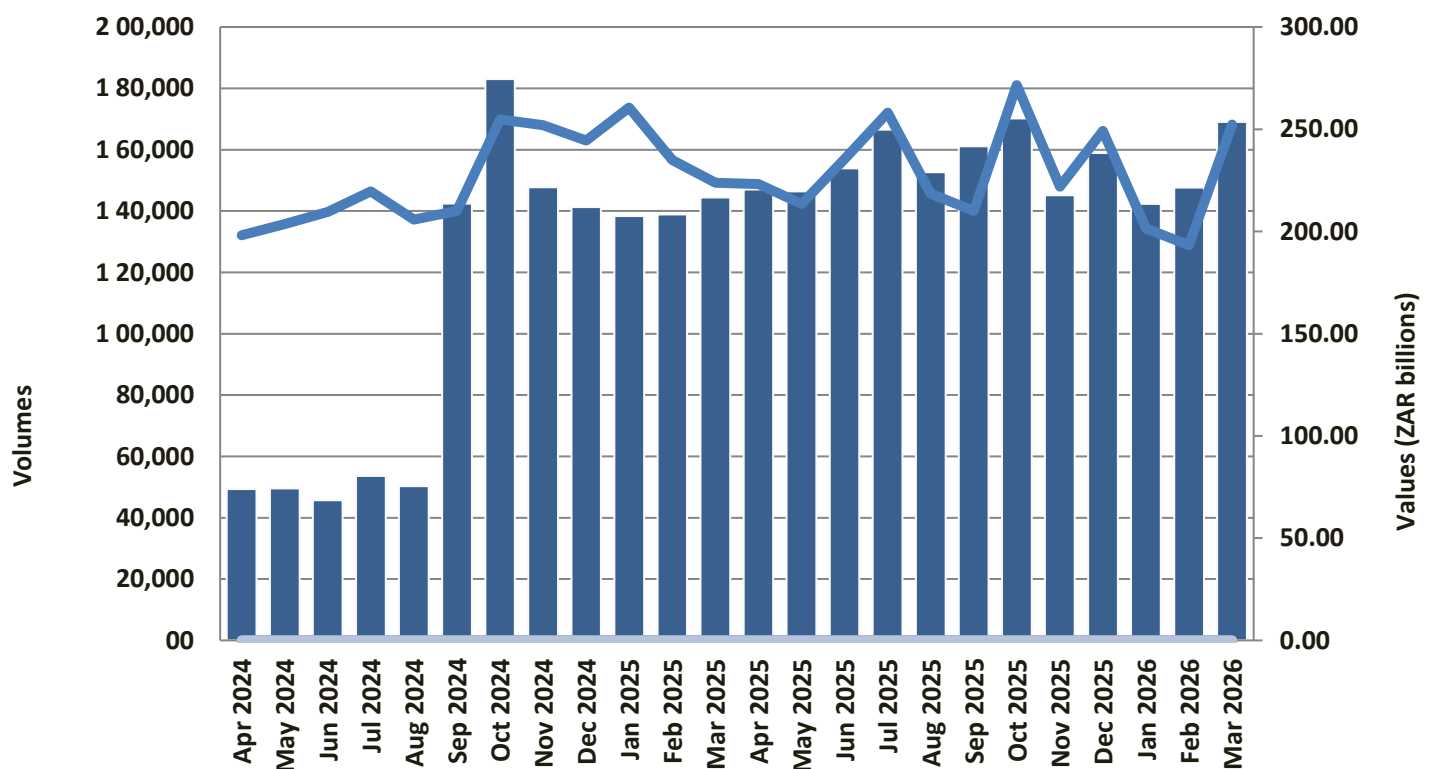
# Total number of transactions settled: Last two years



## 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)
Oct-25	27	170,164	271.55	6,302	10.06
Nov-25	25	145,172	222	5,807	8.88
Dec-25	24	158,995	249.18	6,623	10.38
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	9.7

## 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)
Oct-25	80	0.3	120.61	2,784.04	2,904.65
Nov-25	81	0.3	55.49	2,743.83	2,799.32
Dec-25	83	0.3	140.63	3,052.10	3,192.73
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

## 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	57	*0.003501
Botswana	5	4,690	6,694.13
Eswatini	5	23,138	21,044.41
Lesotho	5	20,915	37,952.29
Madagascar	1	0	0.00
Malawi	9	1,195	304.91
Mauritius	3	178	2,148.55
Mozambique	6	204	508.82
Namibia	5	53,940	72,760.10
Seychelles	1	44	1.73
South Africa	9	58,730	109,535.96
Tanzania	6	137	16.57
DRC	3	7	*0.127823
Zambia	10	5,484	1,056.46
Zimbabwe	14	325	212.58
<b>Totals for SADC-RTGS</b>	<b>88</b>	<b>169,044</b>	<b>252,236.51</b>

\* 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	64,370	111,075,007.52
5001 - 15000	27,274	252,558,784.9
15000 - 50000	30,414	913,991,515.59
50001 - 500000	33,677	5,560,209,516.29
500001 - 50000000	12,625	52,878,403,107.29
50000001 - 150000000	347	32,138,683,061.01
150000000 +	337	160,381,756,371.65
<b>Grand Total</b>	<b>169,044</b>	<b>252,236,677,364.25</b>

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<b>Grand Total</b>	<b>169,044</b>	<b>252,236,677,364.25</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 (NBMMWMW)  
Reserve Bank of Malawi (RBMAMWMW)  
Standard Bank Limited (SBICMWMX)

## **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 (SARBZAJP)  
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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