RTGS Integrated Regional Electronic Settlement System

SADC-RTGS Settlement Statistics and Indicators

September 2026

SADC-RTGS Main Indicators

RTGS Integrated Regional Electronic Settlement System

In September 2026

The SADC-RTGS processed 163,588 transactions to the value of ZAR 279.5 Billion

Average number of transactions processed per day were 6,543 representing an average value of ZAR 11.2 Billion

The total number of transactions settled to date is 7,518,029 representing the transaction amount of ZAR 20.7 Trillion*(USD 1,263.93 Billion/EUR 1,113.46 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 302 transactions to the value of ZAR 306,258,398.29

Total number of participating countries: 15

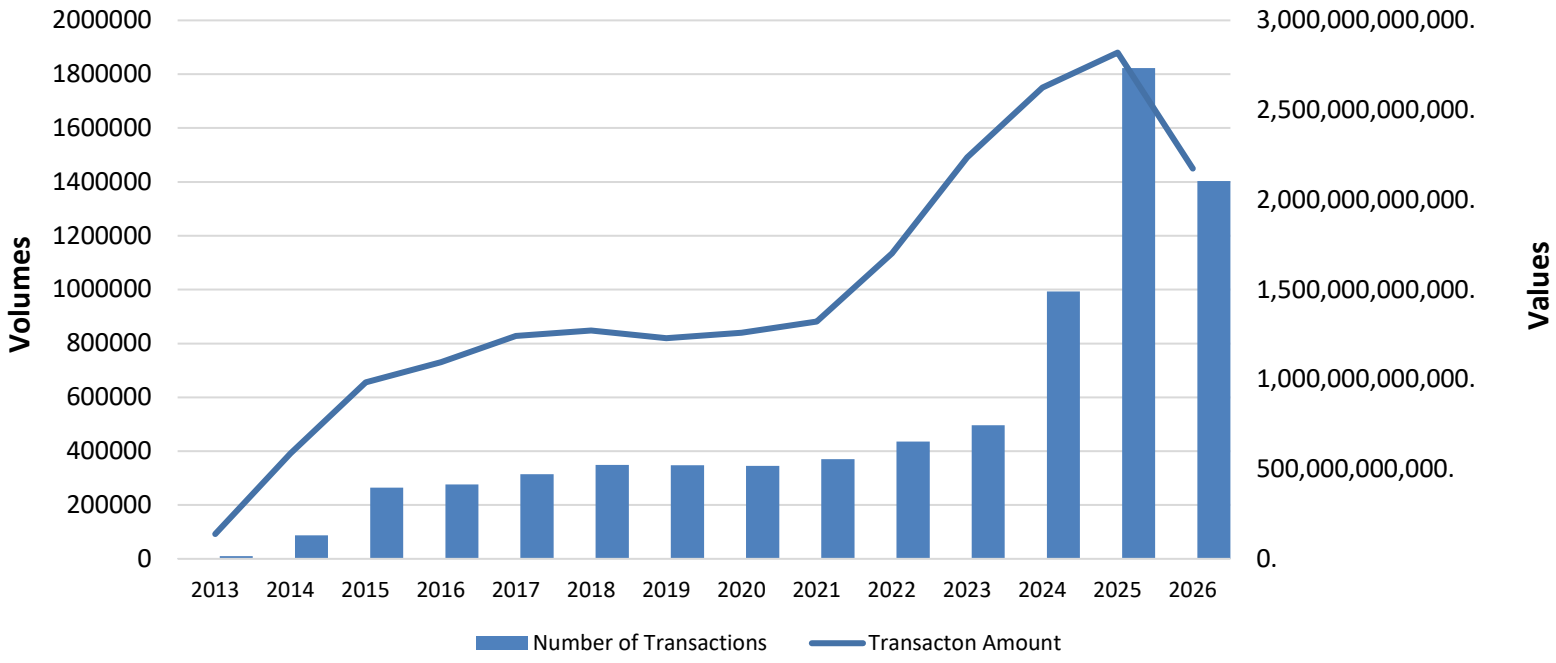
Reginal Clearing and Settlement Operator (RCSO): 1

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

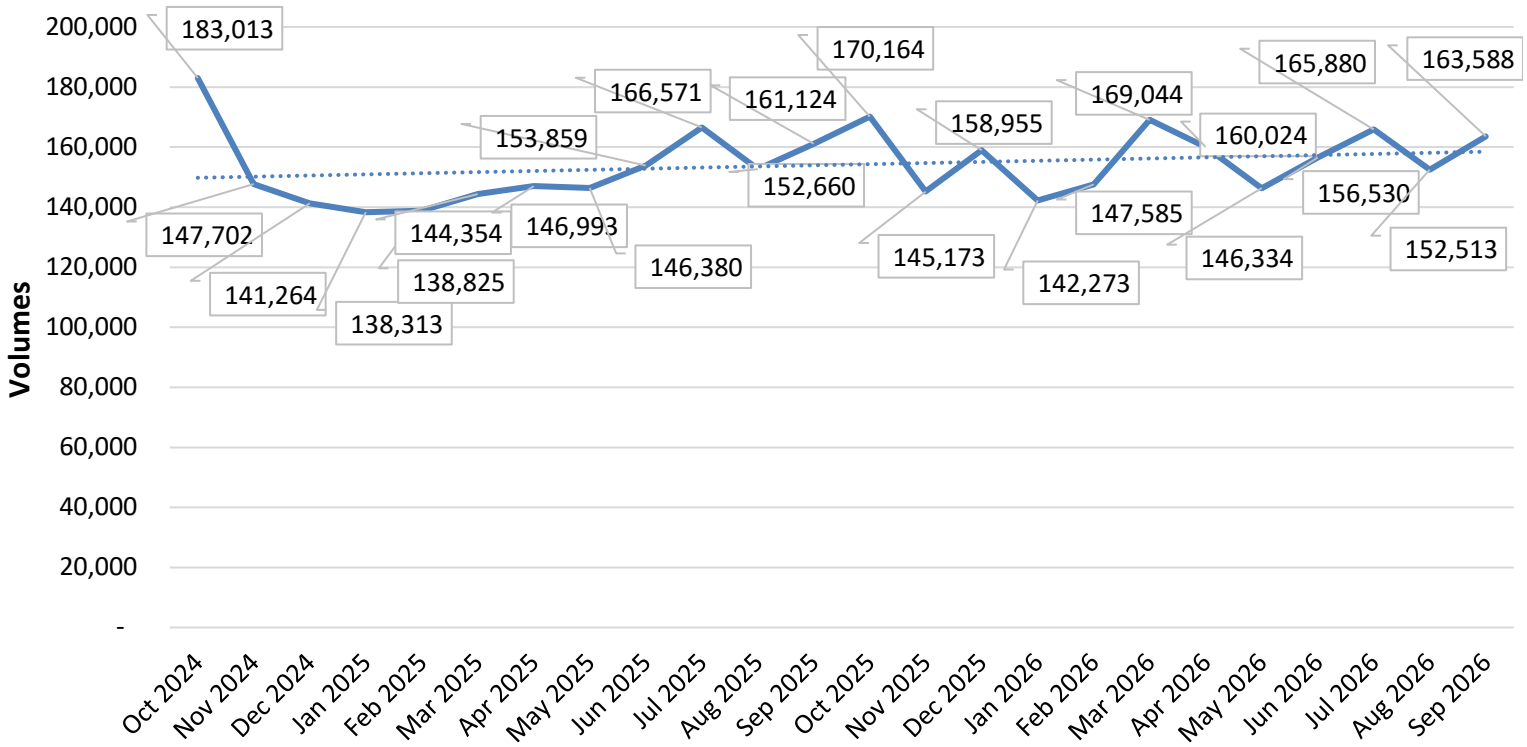
Total number of TCIB Payment scheme participants: 8

*USD/ZAR 1:16.3691 and EUR/ZAR 1:18.5813 exchange rate as at the 30th September 2026 (Rates as published on South African Reserve Bank Website)

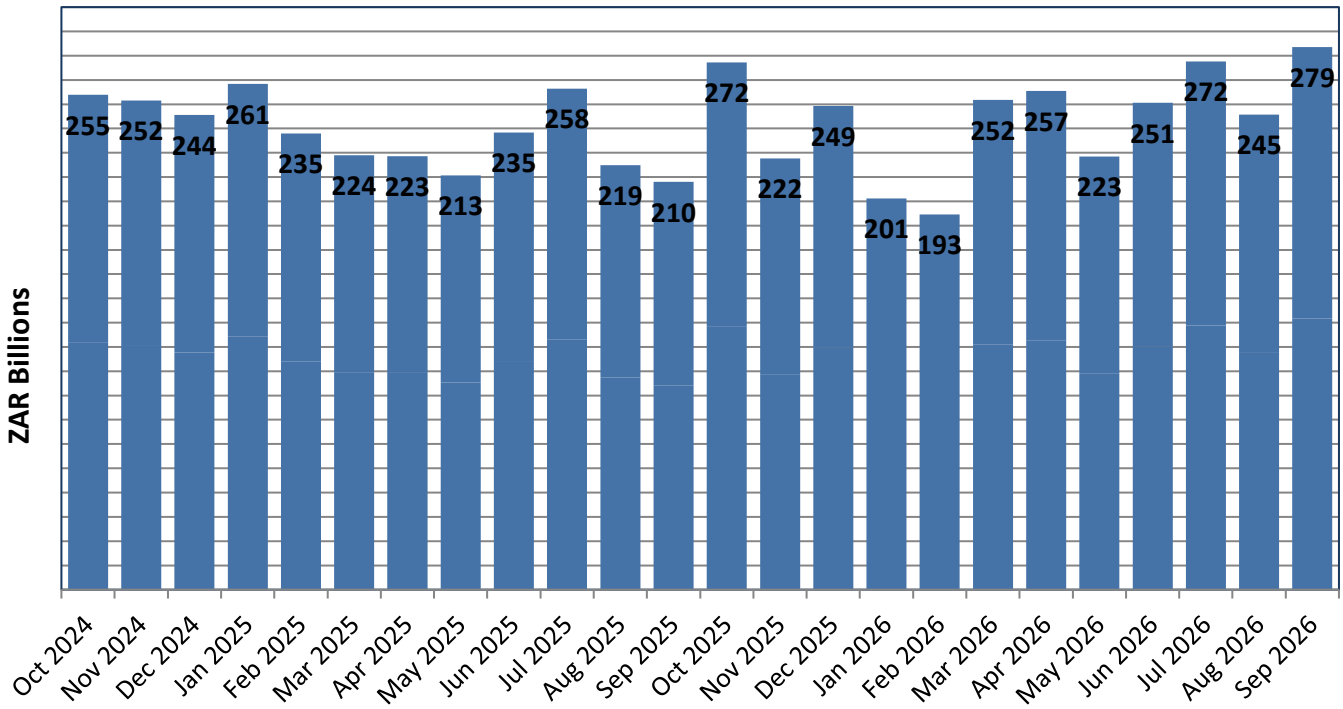
Total Value Volume settled since Inception



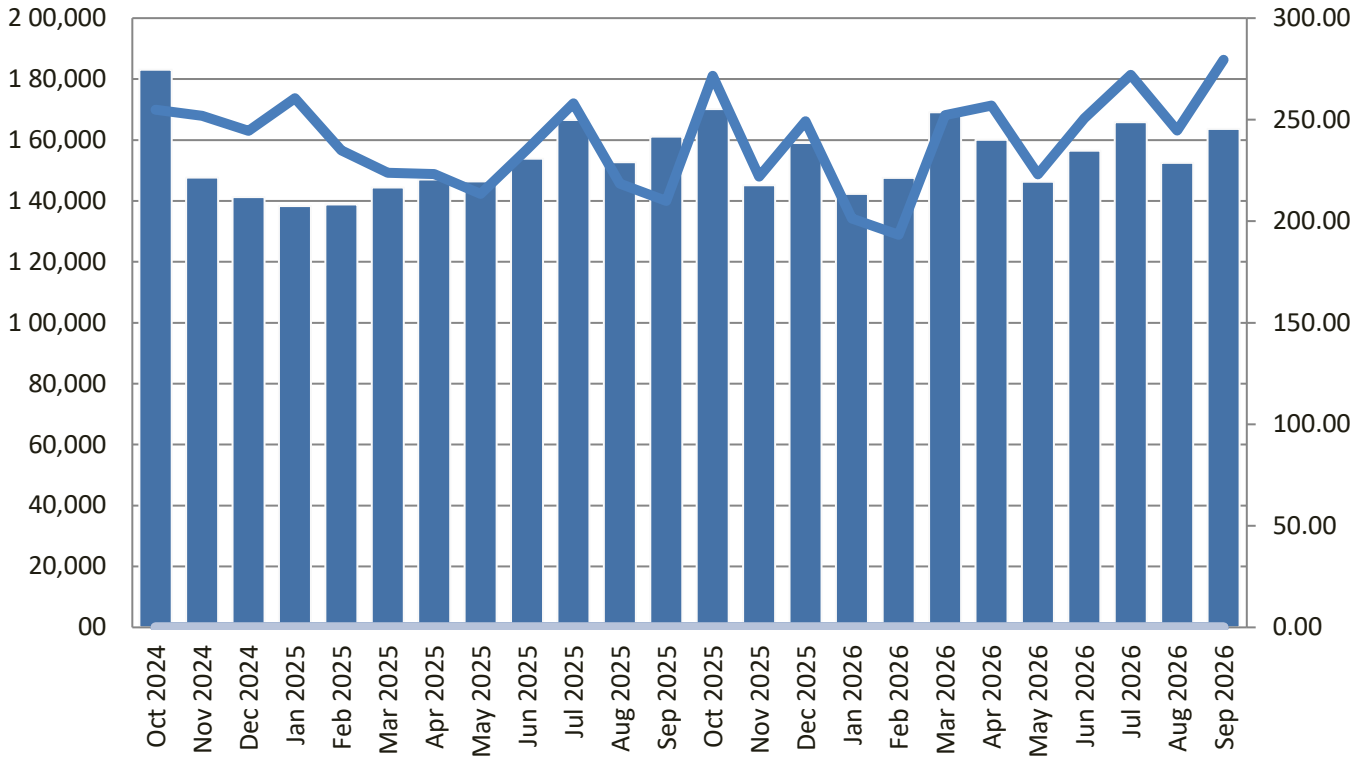
Total number of transactions settled: Last two years



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)
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
Jul-26	27	165,877	272.09	6,143	10.08
Aug-26	25	152,513	244.73	6,101	9.79
Sep-26	25	163,588	279.48	6,544	11.18

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)
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
Jul-26	80	0.28	82.08	2,267.64	2,349.71
Aug-26	83	0.29	69.82	2,542.07	2,611.89
Sep-26	80	0.29	55.75	2,928.62	2,984.37

Transactions summary: Per country

Country	Number of participants, including Central Banks	Total volume of settled transactions	Total value of settled transactions (ZAR mil)
Angola	6	55	*0.004,455,62
Botswana	5	4,224	6,.85
Eswatini	5	21,797	20,135.56
Lesotho	5	19,224	47,586.64
Madagascar	1	0	0.00
Malawi	9	1,320	335.87
Mauritius	3	203	2,170.22
Mozambique	6	387	484.08
Namibia	5	53,032	73,863.70
Seychelles	1	41	1.23
South Africa	9	57,123	126,026.67
Tanzania	6	196	594.43
DRC	3	7	*0.002,280,32
Zambia	10	5,618	1,338.03
Zimbabwe	14	361	220.47
Totals for SADC-RTGS	**88**	**163,588**	**279,480,689,775.54**

* 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	60,189	107,890,374.74
5,001 - 15,000	26,961	251,491,727.14
15,000 - 50,000	30,071	898,527,377.98
50,001 - 500,000	32,705	5,310,818,501.06
500,001 - 50,000,000	12,926	52,323,281,796.33
50,000,001 - 150,000,000	308	27,933,959,222.49
150,000,000 +	428	192,654,720,775.8
Grand Total	**163,588**	**279,480,689,775.54**

Volume/Value by Number of Instructions

Transaction Value Range	Number of Instructions	Value of Instructions
50,000,001 - 150,000,000	308	27,933,959,222.49
150,000,000 +	428	192,654,720,775.8
500,001 - 50,000,000	12,926	52,323,281,796.33
5,001 - 15,000	26,961	251,491,727.14
15,000 - 50,000	30,071	898,527,377.98
50,001 - 500,000	32,705	5,310,818,501.06
0 – 5,000	60,189	107,890,374.74
Grand Total	**163,588**	**279,480,689,775.54**

Participants list per country

RTGS Integrated Regional Electronic Settlement System

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 (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 (BKSVZAJS)
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 (NLCBTZTX)
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 (FBCPZWHA)
FirstCapital Bank (BARCZWHX)
METBANK Limited Zimbabwe (MBOZZWHA)
NMB Bank Limited (NMBLZWHX)
Nedbank Zimbabwe Limited (MBCAZWHX)
Peoples Own Savings Bank (PWSBZWHX)
STANBIC Bank (SBICZWHX)
TN CyberTech Bank (STBLZWHX)
ZB Bank (ZBCOZWHX)

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Telephone no: +27 123134622
SADC-RTGS-CSC@resbank.co.za