



# Settlement Statistics and Indicators



**RTGS** Integrated Regional  
Electronic Settlement System



January 2024



# SADC-RTGS Main Indicators

**In January 2024**

SADC-RTGS processed 42,067 transactions to the value of ZAR 206.07 Billion

Average number of transactions processed per day were 1,912 representing the average value of ZAR 9.37 Billion

Total number of transactions settled to date is 3,339,313 representing the Transacton Amount of ZAR 13.28 Trillion\*

**\*(USD 781.68 Billion/EUR 733.21 Billion)**

Peak monthly volume of 46,017 transactions was in Aug 2023 and peak value of ZAR 222.54 Billion was in Nov 2023

**Total Volume settled on the TCIB payment scheme was 8 transactions to the value of ZAR 135**

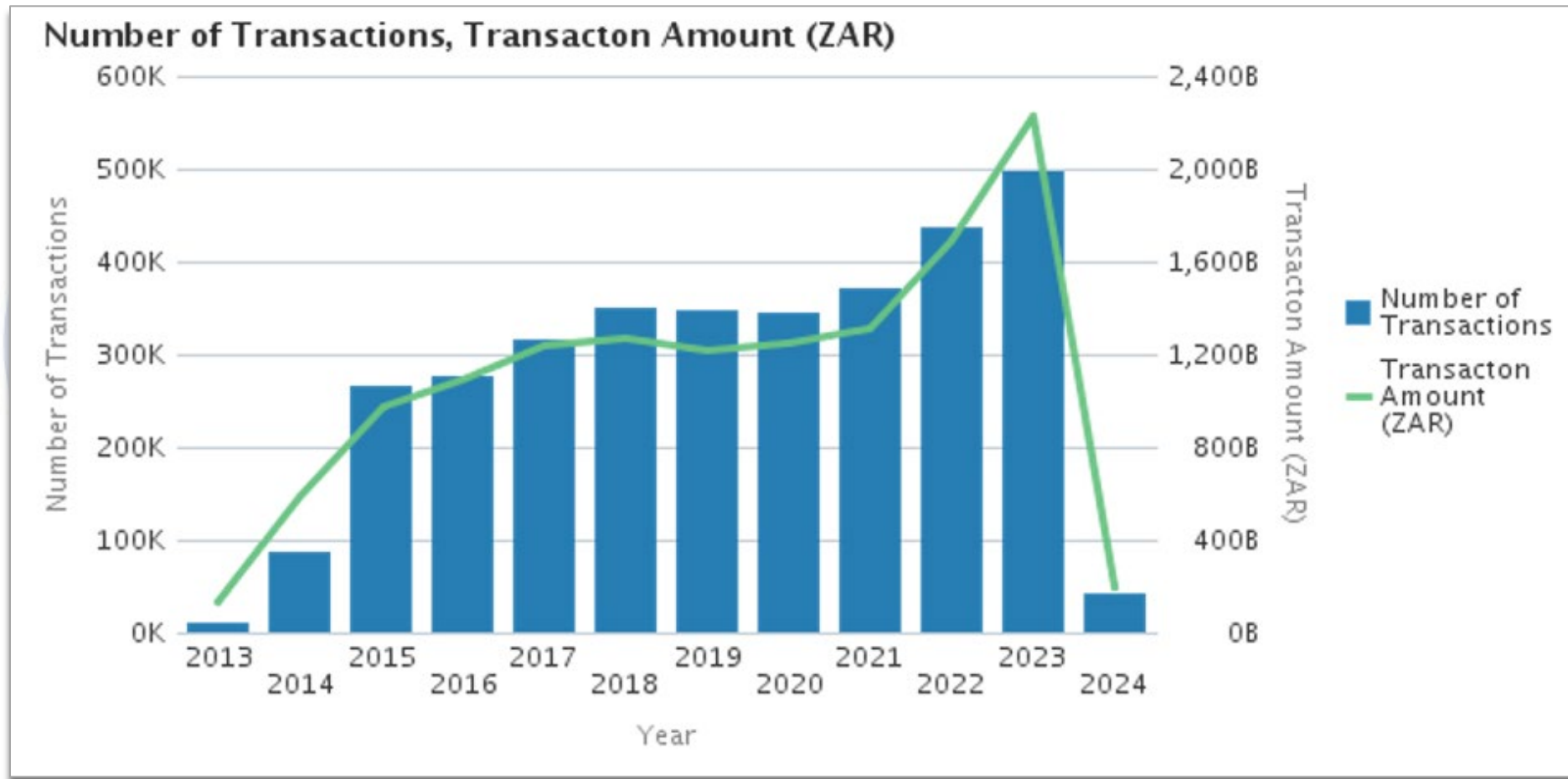
Total Number of participating countries: 15

Total Number of participating Banks (including central banks): 89

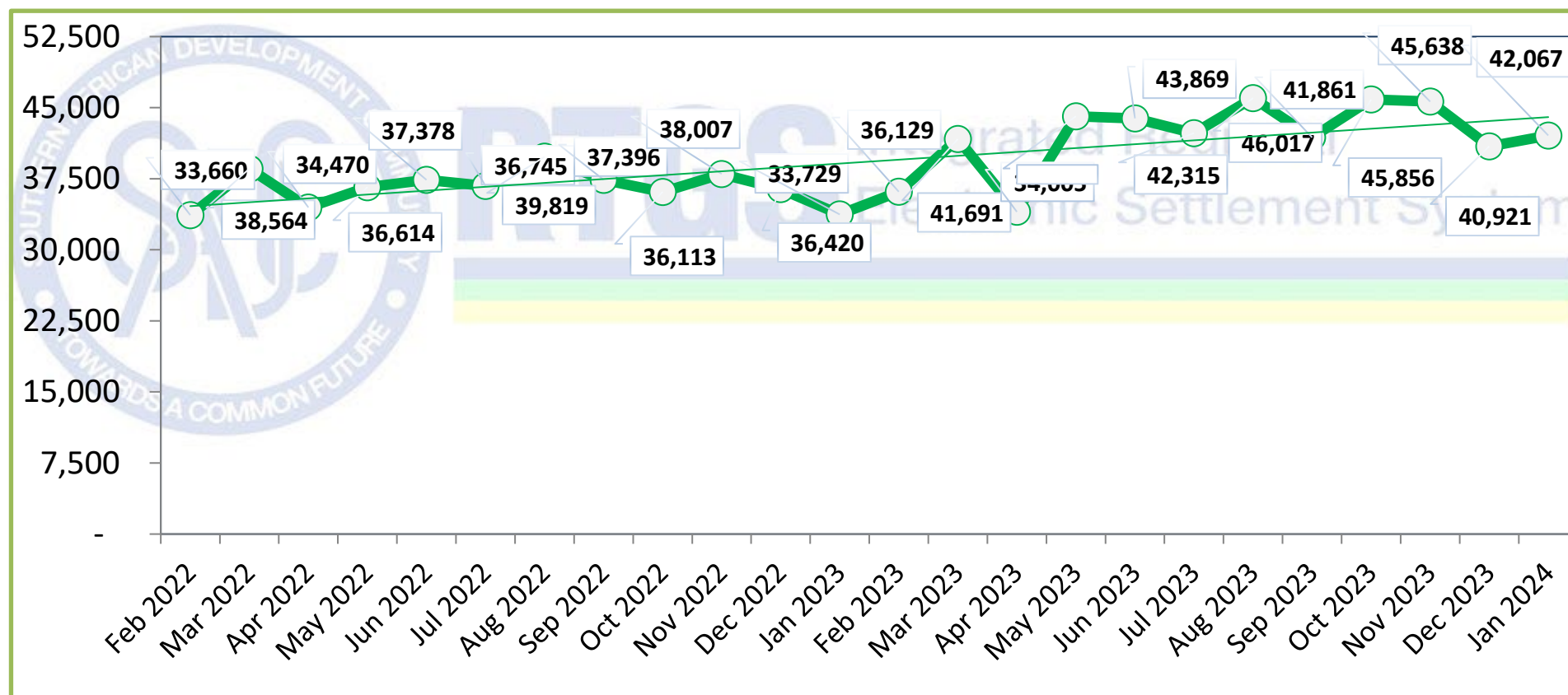
USD/ZAR 1:16.9831 and EUR/ZAR 1:18.1057 exchange rate as at end of January 2024 (Rates as published on South African Reserve Bank Website)



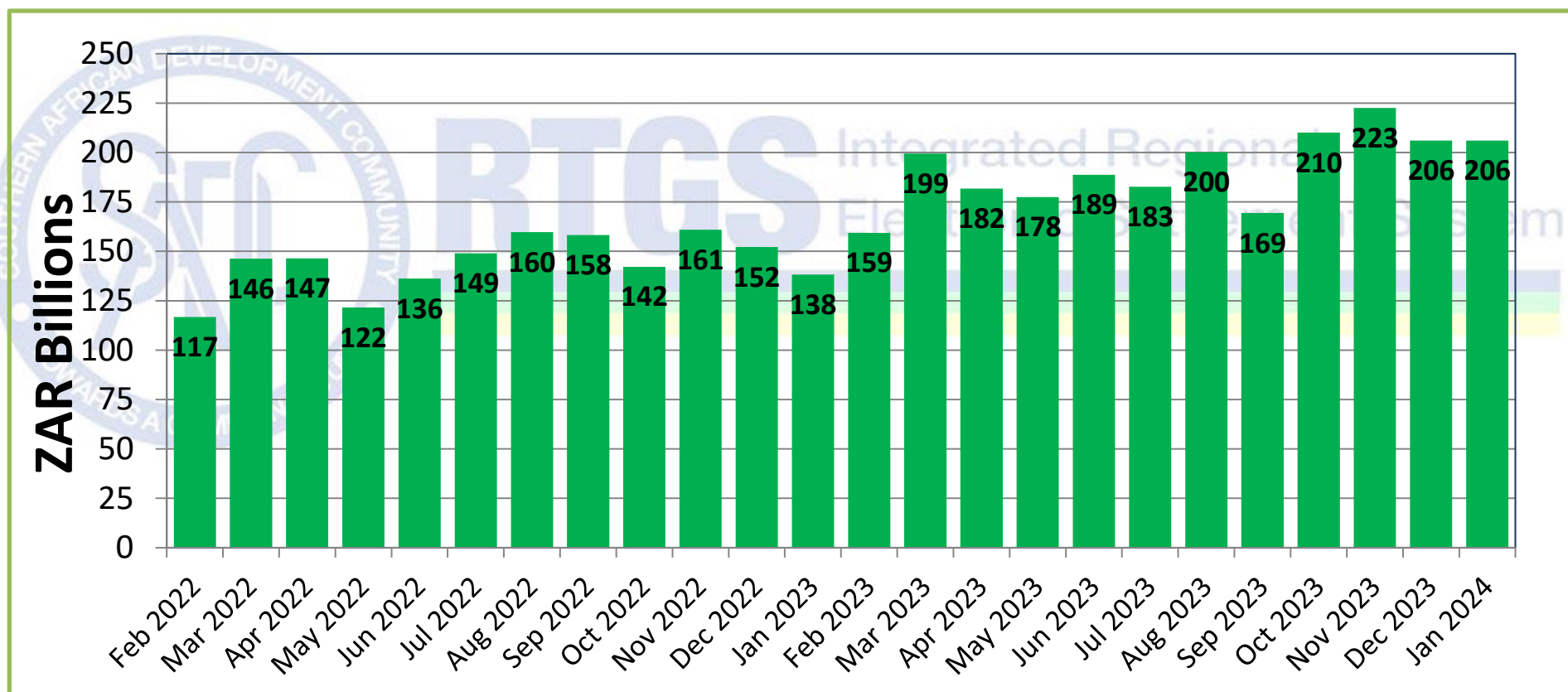
# Year-to-year Value Volume



# Total number of transactions settled

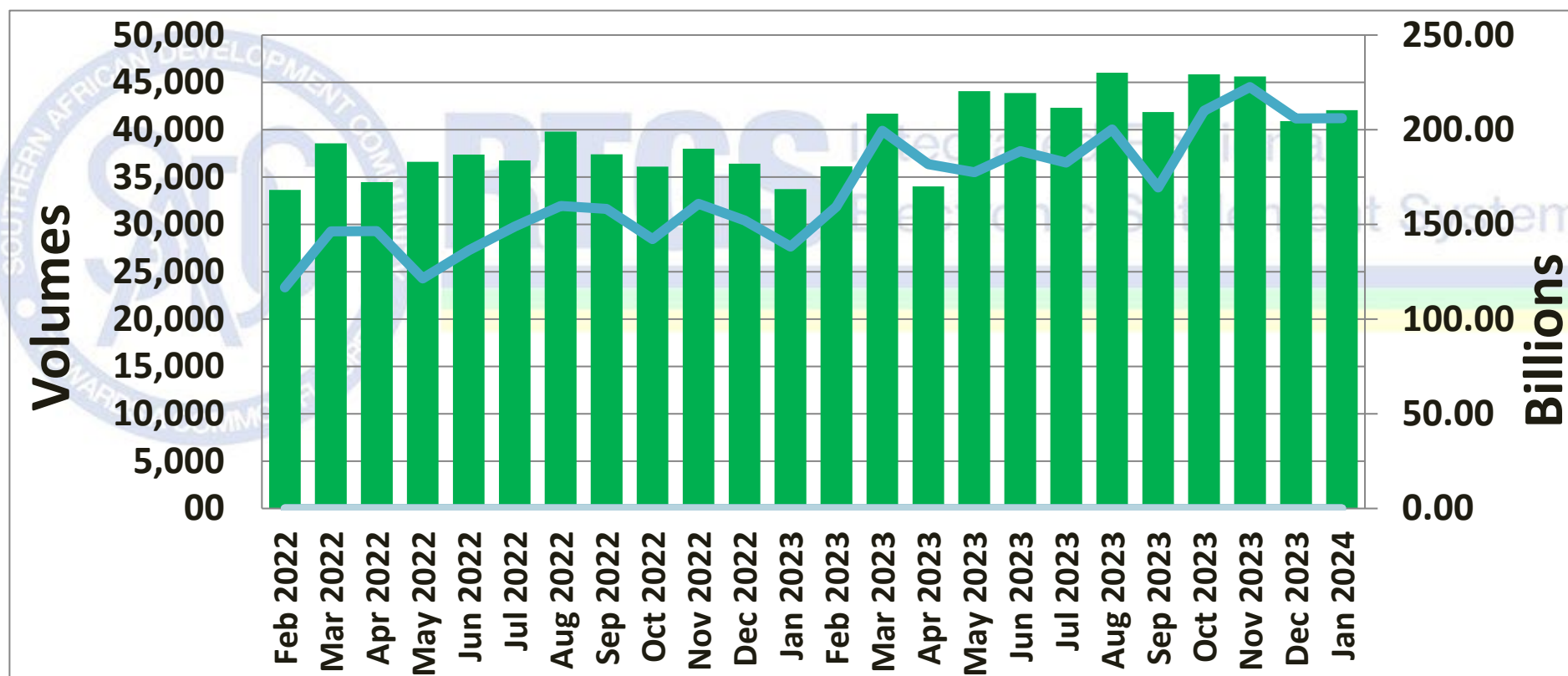


# Total Value of transactions settled





# Volume vs Value of transactions settled



# Payments Summary: Last six months

Month	Number of Cycle days	Payments			
		Number of settled transactions	Value of settled transactions (ZAR billions)	Average number of settled transactions per day	Average value of settled transactions (ZAR billions)
Aug 2023	22	46,017	200.18	2,092	9.10
Sep 2023	20	41,860	169.45	2,093	8.47
Oct 2023	22	45,856	210.08	2,084	9.55
Nov 2023	22	45,637	222.53	2,074	10.11
Dec 2023	19	40,921	206.00	2,154	10.84
Jan 2024	22	42,067	206.07	1,912	9.37



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

Month	Number of Banks	Central Banks		Totals	
		Balances held by SARB (ZAR millions)	Balances held by Central Banks, excluding SARB (ZAR millions)	Balances held by commercial banks (ZAR millions)	Balances kept overnight in SADC-RTGS, excluding SARB (ZAR millions)
Aug 2023	79	0.06	20.00	1949.64	1969.63
Sep 2023	79	0.54	13.91	2262.22	2276.14
Oct 2023	79	122.22	41.61	2169.58	2211.19
Nov 2023	80	0.03	77.83	2035.39	2113.22
Dec 2023	79	487.75	113.28	2532.35	2645.63
Jan 2024	79	0.03	218.26	2,090.76	2,309.02





# Transactions Summary: Per country

Country	Number of participating banks, including Central Banks	Total number of settled transactions	Total value of settled transactions (ZAR mil)
Total for Angola	6	71	4.83417
Total for Botswana	4	4,352	8,915.80
Total for DRC	3	3	0.00
Total for Eswatini	5	6,531	16,612.42
Total for Lesotho	5	4,530	33,163.32
Total for Madagascar	1	-	-
Total for Malawi	9	1,239	359.76
Total for Mauritius	3	138	2,439.38
Total for Mozambique	7	265	230.45
Total for Namibia	5	3,198	52,971.04
Total for Seychelles	1	44	1.94
Total for South Africa	10	17,351	89,490.75
Total for Tanzania	6	163	415.75
Total for Zambia	10	3,885	1,176.69
Total for Zimbabwe	14	297.0	286.6
<b>Total for SADC RTGS</b>	<b>89</b>	<b>42,067</b>	<b>206,068.69</b>



## Value/Volume by transaction value range

Transaction Value range	Number of Instructions	Value of Instructions
0 - 5000	13437	19,553,004.81
50001 - 500000	9620	1,688,249,360.33
15000 - 50000	6570	193,621,853.49
5001 - 15000	5706	52,902,629.88
500001 - 50000000	6094	39,317,253,421.74
50000001 - 150000000	335	30,218,111,333.95
150000000 +	305	134,579,001,312.07



# 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  
 First Capital Bank Botswana  
 First National Bank of Botswana PTY Ltd (FIRNBWGX)  
 Stanbic Bank Botswana Limited (SBICBWGX)

## Eswatini

Central Bank of Eswatini (SWAZSZMB)  
 Eswatini Development and Savings Bank (SDSBSZMB)  
 First National Bank Of Swaziland (FIRNSZMX)  
 Nedbank Swaziland Limited (NESWSZMX)  
 Standard Bank Swaziland LTD (SBICSZMX)

## Democratic Republic of Congo

Banque Centrale du Congo (BCCGCDKS)  
 Raw Bank Limited (RAWBCDKI)  
 Equity Banque Commerciale du Congo (BCDCCDKI)

## 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)

## Malawi

CDH Investment Bank Limited (CDHIMWMW)  
 Ecobank Malawi Limited (ECOCMWMW)  
 FDH Financial Holdings (FDHFMWMW)  
 First Capital Bank Limited (FRCGMWMW)  
 Centenary Bank (MBBCMWMW)  
 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)

## Seychelles

Central Bank of Seychelles (SSCBSCSC)

## Madagascar

Banky-Foiben'I Madagasikara (REPUMGMG)

## Mozambique

Absa Bank Mozambique (ABMZMZMA)  
 Access Bank Mozambique  
 Banco\_MAIS Mocambicano (MAISMZMA)  
 FNB MOCAMBIQUE SA (FIRNMZMX)  
 NedBank Limited (UNICMZMX)  
 MOZABANCO (MOZAMZMA)  
 Standard Bank Mozambique SA (SBICMZMX)

## Namibia

Bank Windhoek Limited (BWLINANX)  
 Bank of Namibia (CBKNNANX)  
 First National Bank of Namibia Ltd (FIRNNANX)  
 Nedbank Namibia Limited (NEDSNANX)  
 Standard Bank Namibia Limited (SBNMNANX)

## Tanzania

Absa Bank Tanzania Limited (BARCTZTZ)  
 Ecobank Tanzania Limited (ECOCTZTZ)  
 Equity Bank Tanzania (EQBLTZTZ)  
 National Bank of Commerce Limited (NBMAMWMW)  
 STANBIC Bank Tanzania Limited (SBICTZTX)  
 Standard Chartered Bank Tanzania Ltd (SCBLTZTX)



# Participants List Per Country

## South-Africa

ABSA Bank Limited (ABSAZAJJ)  
Access Bank Limited  
BankServ Africa (BKSVAZAJ)  
Citibank South Africa (CITIZAJX)  
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)

## Zambia

Absa Bank Zambia PLC (BARCZMLX)  
Access Bank (AZAMZMLU)  
Bank of Zambia (BAZAZMLU)  
Ecobank Zambia Limited (ECOCZMLU)  
Finance Bank Zambia Limited(ZFBAZMLU)  
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 (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)  
Standard Chartered Bank Zimbabwe Ltd (SCBLZWHX)  
Steward Bank Limited (STBLZWHX)  
ZB Bank (ZBCOZWHX)

