



مصرف البحرين المركزي

Central Bank of Bahrain

Economic Indicators

المؤشرات الاقتصادية

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Financial Stability Directorate

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Summary of Main Economic Indicators

	2006	2007	2007			2008		
			Q2	Q3	Q4	Q1	Q2	
Population and Employment								
Total Population	742,561							
Total Employment	351,862	379,471	392,147	397,918	379,471	410,162	432,638	
Domestic Output								
GDP at Current Prices (BD Millions)	5,951.3							(.)
GDP per Capita (BD)	6,090.4							(.)
Crude Oil Production (US Barrels Thousands)	66,908	67,262	16,857	16,962	16,837	16,543	16,730	()
المالية الحكومية والدين العام المحلي								
Public Finance and Domestic Public Debt								
Revenues (BD Millions)	1,839.6	2,036.7						(.)
Expenditures (BD Millions)	1,558.5	1,818.1						(.)
Surplus/Deficit (BD Millions)	141.6	42.9						(.) /
Domestic Public Debt (BD Millions)	679.1	616.6	545.0	520.0	616.6	764.6	705.0) (.
As % of GDP	11.4	10.4	9.2	8.7	10.4	10.7	11.8	
Prices								
Consumer Price Index	100.0	103.3	102.6	103.9	104.4	104.9	106.1	
Nominal Effective Exchange Rate								
External Sector								
Trade Balance (BD Millions)	633.5	806.8	104.2	198.4	441.5	551.1	657.4	(.)
Current Account Balance (BD Millions)	822.5	1092.9						(.)
As % of GDP	13.8	18.4						
Overall Balance of Payments (BD Millions)	309.1	531.9						() (.)
As % of GDP	5.2	8.9						
Money and Banking								
M2 Growth (%)	5.2	39.3	11.0	6.7	11.4	6.6	8.8	2
Consolidated Balance Sheet of the Banking System (USD Billions)	187.4	245.8	212.7	222.4	245.8	252.4	269.5	()
Total Deposits as % of GDP	81.9	123.8	110.7	113.0	123.8	133.2	163.5	
Total Domestic Credit as % of GDP	51.0	70.3	58.0	65.2	70.3	77.7	85.3	
سوق البحرين للأوراق المالية								
Bahrain Stock Exchange								
Bahrain Stock Exchange Index (Points)	-	-	-	-	-	-	-	()
Bahrain All Share Index (Points)	2,217.6	2,755.3	2,409.3	2,543.9	2,755.3	2,789.9	2,859.0	()
Dow Jones Bahrain Index (Points)	188.42	233.82	204.83	216.04	233.82	236.73	242.78	()
Stock Market Capitalisation (BD Billions)	8.0	10.2	8.6	9.2	10.2	10.9	11.5	(.)

Population

	2002	2003	2004	2005	2006*	
Total Population	672,124	689,418	707,160	724,645	742,561	
Bahraini	417,940	427,955	438,209	448,491	459,012	
Male	210,814	215,848	221,019	226,187	231,493	
Female	207,126	212,107	217,190	222,304	227,519	
Non-Bahraini	254,184	261,463	268,951	276,154	283,549	
Male	175,407	180,430	185,598	190,568	195,671	
Female	78,777	81,033	83,353	85,586	87,878	
Annual Population Growth (%)	2.7	2.6	2.6	2.5	2.5	
Annual Bahraini Population Growth	2.4	2.4	2.4	2.3	2.3	
Annual Non-Bahraini Population Growth	3.1	2.9	2.9	2.7	2.7	
Population Under Age 14	187,105	190,108	194,828	197,800	202,565	14
Population Above Age 65	16,457	17,375	17,798	18,321	18,756	65
Total Fertility Rate Per Bahraini Woman	2.9	2.9	2.9	-	-	

* Estimated statistics 2002-2006 based on 2001 census.

.2001

2006 - 2002

*

Source: Central Informatics Organisation.

Employment

	2005	2006	2007	2007			2008		
				Q2	Q3	Q4	Q1	Q2	
Total Employment*	336,508	351,862	379,471	392,147	397,918	379,471	410,162	432,638	*
As % of Total Population	46.4	48.6							
Change (%)	17.9	4.6	7.8	2.9	1.5	-4.6	8.1	5.5	
Private Sector	299,080	313,039	340,217	353,528	359,193	340,217	370,825	393,279	
As % of Total Employment	88.9	89.0	89.7	90.2	90.3	89.7	90.4	90.9	
Male	268,580	283,533	310,019	320,557	326,119	310,019	336,913	357,311	
Female	30,500	29,506	30,198	32,971	33,074	30,198	33,912	35,968	
Bahraini	71,900	65,614	66,834	72,352	72,820	66,834	72,864	75,679	
Male	53,140	47,913	48,890	52,612	52,928	48,890	52,866	54,587	
Female	18,760	17,701	17,944	19,740	19,892	17,944	19,998	21,092	
As % of Private Sector Employment	24.0	21.0	19.6	20.5	20.3	19.6	19.6	19.2	
Non-Bahraini	227,180	247,425	273,383	281,176	286,373	273,383	297,961	317,600	
Male	215,440	235,620	261,129	267,945	273,191	261,129	284,047	302,724	
Female	11,740	11,805	12,254	13,231	13,182	12,254	13,914	14,876	
As % of Private Sector Employment	76.0	79.0	80.4	79.5	79.7	80.4	80.4	80.8	
Public Sector**	37,428	38,823	39,254	38,619	38,725	39,254	39,337	39,359	**
As % of Total Employment	11.1	11.0	10.3	9.8	9.7	10.3	9.6	9.1	
Male	21,495	22,160	21,906	21,691	21,567	21,906	21,904	21,820	
Female	15,933	16,663	17,348	16,928	17,158	17,348	17,433	17,539	
Bahraini	33,691	34,771	34,847	34,522	34,661	34,847	34,846	34,843	
Male	18,887	19,431	18,981	18,989	18,925	18,981	18,965	18,902	
Female	14,804	15,340	15,866	15,533	15,736	15,866	15,881	15,941	
As % of Public Sector Employment	90.2	89.6	88.8	89.4	89.5	88.8	88.6	88.5	
Non-Bahraini	3,737	4,052	4,407	4,097	4,064	4,407	4,491	4,516	
Male	2,608	2,729	2,925	2,702	2,642	2,925	2,939	2,918	
Female	1,129	1,323	1,482	1,395	1,422	1,482	1,552	1,598	
As % of Public Sector Employment	10.0	10.4	11.2	10.6	10.5	11.2	11.4	11.5	
Average Monthly Wages (BD)***									***()
Private Sector	207	210	232	228	231	232	246	248	
Change (%)	-3.3	1.4	10.5	1.8	1.3	0.4	6.0	0.8	
Male	201	203	90	221	224	90	90	89	
Female	254	276	309	304	306	309	339	346	
Bahraini	372	414	513	471	489	513	520	527	
Male	405	454	573	522	545	573	573	580	
Female	278	307	350	337	341	350	380	389	
Non-Bahraini	154	156	163	166	166	163	179	181	
Male	151	152	159	161	162	159	174	176	
Female	216	230	250	254	253	250	280	286	
Public Sector	664	700	774	706	705	774	772	782	
Change (%)	11.2	5.4	10.6	1.6	-0.1	9.8	-0.3	1.3	
Male	696	742	818	741	738	818	807	822	
Female	621	645	719	661	664	719	728	732	
Bahraini	656	679	757	695	702	757	771	776	
Male	682	706	785	721	729	785	800	806	
Female	622	643	723	663	669	723	736	741	
Non-Bahraini	739	****884	*****912	802	732	*****912	783	831	
Male	798	993	1030	886	803	1030	856	932	
Female	601	660	680	640	601	680	644	649	

*Total Registered at GOSI and Civil Service Bureau.

**Excluding Ministry of Interior and Bahrain Defence Force.

***Gross salary including allowances.

**** The increase in the non-Bahraini Male average wages is due to shifts allowances for doctors from July 2005 upto April 2006.

***** The increase in the non-Bahraini average wages is due to gratuity payments allowances.

Source: General Organisation for Social Insurance and Civil Service Bureau.

National Accounts

(BD Millions)

(مليون دينار بحريني)

	2002	2003	2004	2005	2006*	
GDP at Current Market Prices	3,192.6	3,665.0	4,224.5	5,060.9	5,951.3	
Change (%)	6.5	14.8	15.3	19.8	17.6	
Oil	774.0	899.5	963.1	1,267.4	1,550.3	
Non-Oil	2,418.6	2,765.5	3,261.4	3,793.5	4,401.1	
Non-Financial Corporations	2,387.2	2,631.3	2,975.8	3,685.2	4,442.5	
Manufacturing	383.4	420.4	457.0	607.3	733.7	
Transportation and Communication	248.9	262.6	294.7	315.3	356.9	
Trade	288.5	315.8	410.0	493.6	648.2	
Real Estate & Business Activities	310.7	321.4	358.1	413.1	468.6	
Financial Corporations	558.5	772.2	1,018.5	1,207.2	1,323.1	
Government Services	507.2	546.7	582.3	648.6	702.7	
GDP at Constant Prices	3,153.0	3,381.4	3,572.3	3,852.8	4,105.0	
Change (%)	5.2	7.2	5.6	7.9	6.5	
Oil	741.3	750.1	660.5	602.2	595.9	
Non-Oil	2,411.7	2,631.3	2,911.8	3,250.6	3,509.1	
Non-Financial Corporations	2,339.6	2,439.2	2,518.9	2,741.0	2,977.7	
Manufacturing	390.2	419.3	461.1	575.8	651.2	
Transportation and Communication	243.7	251.6	283.2	314.9	335.4	
Trade	271.5	286.7	292.1	326.5	346.3	
Real Estate & Business Activities	309.3	311.9	331.3	354.2	383.3	
Financial Corporations	552.2	657.1	884.0	968.1	1,047.7	
Government Services	496.6	519.7	538.5	564.4	586.2	
GDP Per Capita (BD)	4,097.0	4,444.5	4,841.1	5,480.7	6,090.4) (
Consumption as % of GDP	64.1	60.9	55.9	52.5	49.7	
Investment as % of GDP	18.8	20.0	24.2	23.0	24.8	
Savings as % of GDP	19.4	23.0	29.1	35.4	38.2	
Gross National Income (GNI)	2,995.2	3,479.6	4,008.0	4,905.5	5,806.2	
Gross National Disposable Income (GNDI)	2,667.5	3,072.7	3,587.8	4,445.5	5,230.6	
GDP Deflator (2001=100)	101.3	108.4	118.3	131.4	145.0	(100=2001)

* Provisional.

Source: Central Informatics Organisation.

Main Products

	2003	2004	2005	2006	2007	2007			2008		
						Q2	Q3	Q4	Q1	Q2	
Aluminum (Metric Tonnes)	531,991	531,626	750,710	860,435	865,048	216,327	215,236	218,440	216,686	218,253	()
Crude Oil (US Barrels Thousands)	87,481	76,337	68,096	66,908	67,262	16,857	16,962	16,837	16,543	16,730	()
Bahrain Oilfield	13,720	13,647	13,348	13,085	12,552	3,217	3,154	3,045	3,039	2,952	
Abu Saafa Oilfield	73,761	62,690	54,748	53,823	54,710	13,640	13,808	13,792	13,504	13,778	
Production of Refined Oil (US Barrels Thousands)	92,350	92,669	97,716	96,217	97,903	24,417	24,907	25,523	24,805	24,602) (
Petrochemicals (Thousand Metric Tonnes)	1,317	1,287	1,338	1,482	1,373	355	371	276	394	390	()
Gas (Million Cubic Feet-MMCF)	434,537	428,375	470,413	487,932	507,671	126,641	142,798	131,412	121,590	258,227	()
Electricity (GWH)	7,767.6	8,267.3	8,904.4	9,752.9	10,689.0	2,956.1	3,842.4	2,371.4	1,787.0		(/)

Sources: National Oil & Gas Authority; Ministry of Electricity and Water; Aluminum Bahrain (ALBA).

المصدر: الهيئة الوطنية للنفط والغاز، وزارة الكهرباء والماء، شركة المنبوم البحرين (البا).

Public Finance

(BD Millions)

(مليون دينار بحريني)

	2003	2004	2005	2006	2007	
Revenues	1,145.5	1,300.4	1,671.4	1,839.6	2,036.7	
Oil and Gas	836.1	943.8	1265.3	1416.7	1630.5	
Non-Oil	309.4	356.6	406.1	422.9	406.2	
Expenditures	1,080.4	1,104.6	1,289.2	1,558.5	1,818.1	
Current	821.2	864.0	1024.2	1101.3	1331.1	
Project	259.2	240.6	265.0	457.2	487.0	
Strategic Projects	0.0	50.6	0.0	0.0	0.0	
Surplus/Deficit Before Rollover	65.1	145.2	382.2	281.1	218.6	/
Rollover for the Period						
Projects	45.0	85.2	114.7	135.8	171.9	
Current	6.5	0.0	10.2	3.7	3.8	
Total Rollover	51.5	85.2	124.9	139.5	175.7	
Net Surplus/Deficit After Rollover	13.6	60.0	257.3	141.6	42.9	/
As % of GDP	0.4	1.4	5.1	2.4	0.7	

Source: Ministry of Finance.

Domestic Public Debt

(BD Millions)

(مليون دينار بحريني)

	2003	2004	2005	2006*	2007*	2007*			2008*	
						Q2	Q3	Q4	Q1	Q2
Total Outstanding	591.5	585.5	617.1	679.1	616.6	545.0	520.0	616.6	764.6	705.0
As % of GDP	16.1	13.9	12.2	11.4	10.4	9.2	8.7	10.4	10.7	11.8
Development Bonds	140.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Treasury Bills	130.0	130.0	130.0	162.0	90.0	85.0	90.0	90.0	108.0	180.0
Islamic Leasing Securities	293.3	427.3	442.0	472.0	508.6	442.0	412.0	508.6	638.6	507.0
Al Salam Islamic Securities	28.2	28.2	45.1	45.1	18	18.0	18.0	18.0	18.0	18.0

* Provisional GDP.

Source: Central Bank of Bahrain.

Prices

	2003	2004	2005	2006	2007	2007			2008		
						Q2	Q3	Q4	Q1	Q2	
Consumer Price Index (CPI) (2006=100)*	93.4	95.5	98.0	100.0	103.3	102.6	103.9	104.4	104.9	106.1	*(100=2006)
Annual Change (%)	1.7	2.3	2.6	2.1	3.3						
UK Brent Oil Price (US\$ Per Barrel)	28.9	38.3	54.4	65.9							(/)
Aluminum Prices (US\$/MT)	1,432.8	1,718.5	1,900.5	2,586.1							(/)
Nominal Effective Exchange Rate (2000=100)	92.7	86.9	88.4								(100=2000)
Real Effective Exchange Rate (2000=100)	92.6	87.5	88.6								(100=2000)

* Base year has been changed from (1994-1995) to (2006).

* تم تغيير سنة الأساس من (1994-1995) إلى (2006).

*

Interest Rates*

	2003	2004	2005	2006	2007	2007			2008		أسعار الفائدة في الأسواق المالية/ أسعار الفائدة بين المصارف (%)**
						Q2	Q3	Q4	Q1	Q2	
Money Market Rate / Inter- Bank Rate (%)**											
3 Months	1.2	2.6	4.5	5.3	4.9	5.3	5.4	4.9	3.3	2.8	3 شهور
6 Months	1.2	2.8	4.7	5.3	5.0	5.3	5.4	5.0	3.4	3.3	6 شهور
Repos	1.3	2.5	4.5	5.5	5.3	5.5	5.5	5.3	5.3	5.3	إعادة الشراء
Yield on Short-term Treasury Bills (%)											أسعار الفائدة على أدوات الخزينة قصيرة الأجل (%)
3 Months	1.1	2.5	N/A	4.9	4.0	5.0	5.0	4.0	2.8	2.1	3 شهور
6 Months	1.2	2.7	N/A	5.2	4.2	5.0	5.0	4.2	2.9	2.2	6 شهور
Return on Short-term Islamic Al-Salam Securities (%)	1.2	2.4	4.4	5.3	4.4	5.2	5.0	4.4	3.3	2.1	العائد على صكوك السلم الإسلامية قصيرة الأجل (%)
Return on Long-term Islamic Leasing Securities (%)	1.5	2.3	4.1	4.5	5.5	4.9	4.9	5.5	4.8	5.1	العائد على صكوك التأجير الإسلامية طويلة الأجل (%)
Commercial Bank Lending Rate (%)***											أسعار الفائدة على القروض لدى المصارف التجارية (%)***
Personal Loans	7.9	7.7	8.3	8.9	9.3	9.0	9.3	9.3	9.0	7.8	القروض الشخصية
Business loans	5.3	5.3	7.2	8.0	6.9	8.1	8.1	6.9	6.6	6.9	قروض قطاع الأعمال
Commercial Bank Deposit Rate (3-12 months) (%)***	0.7	2.0	3.7	4.4	3.5	5.1	4.2	3.5	1.6	1.8	أسعار الفائدة على الودائع (3-12 شهراً) لدى المصارف التجارية (%)***

*All numbers are averages.

** Interest rates on US Dollar.

*** Weighted average rates (Deposit rates offered and loans rates charged on loans extended during the last month of each quarter).

Source: Central Bank of Bahrain.

* الأرقام هي متوسط الأسعار.

** أسعار الفائدة على الدولار الأمريكي.

*** أسعار الفائدة مشتقة من استثمارات المصارف التجارية. و يعني المسح بأسعار الفائدة على الودائع والقروض خلال آخر شهر من كل فصل.

المصدر: مصرف البحرين المركزي.

القطاع الخارجي External Sector

(BD Millions)

(مليون دينار بحريني)

	2003	2004	2005	2006*	2007*	2007*			2008*		
						Q2	Q3	Q4	Q1	Q2	
Total Exports (fob)	2,493.5	2,841.8	3,851.0	4,587.2	5,126.2	1,207.2	1,307.9	1,540.5	1,624.4	1,937.6	مجموع الصادرات (فوب)
Change (%)	14.4	14.0	35.5	19.1	11.8	12.8	8.3	17.8	5.4	19.3	نسبة التغير (%)
Oil Exports	1,759.7	2,087.3	2926.6	3465.8	4059.3	948.9	1042.0	1263.6	1296.9	1635.3	الصادرات النفطية
As % of Total Exports	70.6	73.4	76.0	75.6	79.2	78.6	79.7	82.0	79.8	84.4	كنسبة من مجموع الصادرات
Non-oil Exports	733.8	754.5	924.4	1121.4	1066.9	258.3	265.9	276.9	327.5	302.3	الصادرات غير النفطية
As % of Total Exports	29.4	26.6	24.0	24.4	20.8	21.4	20.3	18.0	20.2	15.6	كنسبة من مجموع الصادرات
Total Imports (cif)	2,127.1	2,776.6	3,531.8	3,953.7	4,319.4	1,103.0	1,109.5	1,099.0	1,073.3	1,280.2	مجموع الواردات (سيف)
Change (%)	12.9	30.5	27.2	11.9	9.2	9.4	0.6	-0.9	-2.3	19.3	نسبة التغير (%)
Oil Imports	777.1	1,039.7	1,567.8	1,843.0	2,204.9	525.7	553.7	694.2	679.0	875.4	الواردات النفطية
As % of Total Imports	36.5	37.4	44.4	46.6	51.0	47.7	49.9	63.2	63.3	68.4	كنسبة من مجموع الواردات
Non-oil Imports	1,350.0	1,736.9	1,964.0	2,110.7	2,114.5	577.3	555.8	404.8	394.3	404.8	الواردات غير النفطية
As % of Total Imports	63.5	62.6	55.6	53.4	49.0	52.3	50.1	36.8	36.7	31.6	كنسبة من مجموع الواردات
Trade Balance	366.4	65.2	319.2	633.5	806.8	104.2	198.4	441.5	551.1	657.4	الميزان التجاري
As % of GDP	10.0	1.6	6.3	10.6	13.6	1.8	3.7	7.4	9.3	11.1	كنسبة من الناتج المحلي الإجمالي
Current Account Balance	75.4	177.3	554.3	822.5	1092.9						الحساب الجاري
As % of GDP	2.1	4.2	11.0	13.8	18.4						كنسبة من الناتج المحلي الإجمالي
Official Reserves**	575.9	637.0	749.4	1057.2	1590.6	1159.4	1173.7	1590.6	1924.0	1674.5	الأصول الاحتياطية**
As % of GDP	15.7	15.1	14.8	17.8	26.7	19.5	19.7	26.7	32.3	28.1	كنسبة من الناتج المحلي الإجمالي
Equivalent Months of Imports of Goods	3.2	2.7	2.5	3.2	4.4	3.2	3.2	4.3	5.4	3.9	ما تغطيه من اشهر من واردات السلع
Overall Balance of Payments	16.4	59.4	110.6	309.1	531.9						ميزان المدفوعات (الميزان الكلي)
As % of GDP	0.4	1.4	2.2	5.2	8.9						كنسبة من الناتج المحلي الإجمالي
International Investment Position (IIP), net	1,952.7	2,251.6	2,948.5	3,832.4	4,949.4	4,457.9	5,042.7	4,949.4	5,120.4	5,157.7	وضع الاستثمار الدولي
Outstanding Assets	33,762.3	39,351.8	46,882.5	62,890.0	82,234.5	71,477.6	73,953.2	82,234.5	83,549.4	87,067.1	الأصول
Outstanding Liabilities	31,809.6	37,100.2	43,934.0	59,057.6	77,285.1	67,019.7	68,910.5	77,285.1	78,429.0	81,909.4	الخصوم

*Provisional.

*بيانات أولية

**Includes holdings of monetary gold, foreign currencies, SDR and reserve position at the IMF.

** يشمل الذهب النقدي، العملات الأجنبية، حقوق السحب الخاصة، والاحتياطي لدى صندوق النقد الدولي.
المصدر: الهيئة الوطنية للنفط والغاز والجهاز المركزي للمعلومات.

Source: National Oil and Gas Authority and Central Informatics Organisation.

Money and Banking

	2003	2004	2005	2006*	2007*	2007*	2007*	2007*	2008*	2008*	
						Q2	Q3	Q4	Q1	Q2	
Money											
M1 (BD Millions)	821.4	861.1	1,062.5	1,285.8	1,572.6	1,681.4	1,525.5	1,572.6	1,860.8	2,204.7	() 1
M1 Growth (%)	26.9	4.8	23.4	5.9	22.3	13.5	-9.3	3.1	18.3	18.5	
M2 (BD Millions)	2,765.0	2,879.6	3,512.8	4,035.2	5,682.6	4,777.7	5,099.4	5,682.6	6,056.9	6,588.0	() 2
M2 Growth (%)	6.4	4.1	22.0	5.2	40.8	11.0	6.7	11.4	6.6	8.8	
Banking**											
Consolidated Balance Sheet of the Banking System (USD Billions)	100.9	118.9	140.4	187.4	245.8	212.7	222.4	245.8	252.4	269.5	()
Change (%)	36.4	17.8	18.1	33.5	31.2	11.6	4.6	10.5	2.7	6.7	
Wholesale Banks Consolidated Balance Sheet (USD Billions) 1/	88.7	104.3	123.9	164.3	196.3	170.6	177.4	196.3	198.2	208.7	/1 ()
Retail Banks Consolidated Balance Sheet (USD Billions) 2/	12.2	14.6	16.5	23.1	49.5	42.1	45.0	49.5	54.3	60.8	/2 ()
Islamic Banks Consolidated Balance Sheet (US\$ Billions)	4.2	5.4	8.0	12.2	16.4	14.5	16.3	16.4	18.5	21.1	()
Deposits (FCB's)											
Total Deposits (BD Millions)	3,228.2	3,606.7	4,042.4	4,873.6	7,367.2	6,587.0	6,727.3	7,367.2	7,924.8	9,732.9	()
As % GDP	88.1	85.4	79.9	81.9	123.8	110.7	113.0	123.8	133.2	163.5	
As % Total Liabilities	70.1	65.6	65.0	56.2	39.6	41.6	39.7	39.6	38.8	42.6	
Private Deposits (BD Millions)	2,563.2	2,661.5	3,268.7	3,740.5	5,343.0	4,490.5	4,810.5	5,343.0	5,704.4	6,257.4) (
Credit (FCB's)											
Total Domestic Credit (BD Millions)	1,798.9	2,230.7	2,623.5	3,033.4	4,183.9	3,453.6	3,877.4	4,183.9	4,623.1	5,077.3) (
As % of GDP	49.1	52.8	51.8	51.0	70.3	58.0	65.2	70.3	77.7	85.3	
As % Total Assets	39.1	40.6	42.2	35.0	22.5	21.8	22.9	22.5	22.7	22.2	
As % Total Deposits	55.7	61.8	64.9	62.2	56.8	52.4	57.6	56.8	58.3	52.2	
Credit to Private Sector as % of Total Credit	91.4	90.7	92.3	94.7	93.7	93.8	94.9	93.7	95.4	95.4	

1/ This decrease is due to change in type of license of some banks which have been converted from wholesale to retail banks.

/1

2/ This increased is due to change in type of license of some banks which have been converted from wholesale to retail banks.

/2

* Provisional GDP.

** Includes Wholesale and Retail banks.

Source: Central Bank of Bahrain.

* بيانات أولية للنتائج المحلي الإجمالي.
**

محلات الصرافة - إجمالي الدخل والنفقات
Money Changers - Consolidated Income Statement

(Bahraini Dinar)

(دينار بحريني)

	2007				2008		
	Q1	Q2	Q3	Q4	Q1	Q2	
Income							الدخل
Profit(Loss) on Foreign Exchange Dealing	1,440,262	1,409,807	1,837,215	1,476,680	1,888,747	2,069,521	الأرباح (الخسائر) من التعامل في العملات الأجنبية
Income from Drafts	1,294,896	1,363,540	1,434,223	1,784,868	1,611,765	1,943,285	الدخل من الحوالات
Income from Travellers' Cheques	13,417	18,390	25,110	9,764	12,277	25,047	الدخل من الشيكات السياحية
Profit (Loss) on Gold and Precious Metals	4,885	6,461	3,024	9,033	9,816	4,950	الأرباح (الخسائر) من التعامل بالذهب والمعادن الثمينة
Fees and Commission	276,355	397,607	355,007	417,665	342,193	462,497	عمولات ورسوم
Interest	226,092	223,517	176,466	351,709	197,837	88,820	فوائد مكتسبة
Others	87,611	119,064	110,096	192,748	127,296	147,250	إيرادات أخرى
Total Income	3,343,518	3,538,386	3,941,141	4,242,467	4,189,931	4,741,370	مجموع الدخل
Expenses							النفقات
Staff Costs Including Housing	841,310	931,125	1,200,952	1,302,085	1,019,000	1,193,447	أجور الموظفين مع السكن
Office Rent	149,645	157,011	174,608	193,232	193,895	217,728	إيجار المكاتب
Interest	91,467	130,399	113,280	183,067	80,331	91,908	فوائد
Communications	109,216	119,389	120,014	137,659	115,858	131,048	الاتصالات
Depreciation and Amortisation	58,088	65,760	111,750	100,388	76,175	107,341	الإهلاك واستهلاك الدين
Provision	2,073	2,978	5,792	582	2,532	2,687	الاحتياطيات
Fees	37,376	41,003	43,005	43,070	41,023	120,852	رسوم
General Expenses	654,409	698,525	631,969	766,562	826,837	853,056	نفقات عمومية
Others	89,578	85,188	90,243	173,062	97,658	399,917	نفقات أخرى
Total Expenses	2,033,162	2,231,378	2,491,613	2,899,707	2,453,309	3,117,984	مجموع النفقات
Net Profit (Loss) for the Quarter	1,310,356	1,307,008	1,449,528	1,342,760	1,736,622	1,623,386	صافي الربح (الخسارة) للفصل الواحد

Source: Central Bank of Bahrain.

المصدر: مصرف البحرين المركزي.

Broking Companies

(U.S.Dollar Thousands)

(الف دولار أمريكي)

	2003	2004	2005	2006	2007	2007			2008		
						Q2	Q3	Q4	Q1	Q2	
Foreign Exchange	4,264	4,244	4,828	6,447	13,234	2,510	3,343	4,853	5,296	4,901	
Inside Bahrain	947	1,011	1,102	937	1,283	236	365	449	495	385	
Outside Bahrain	3,317	3,233	3,726	5,510	11,951	2,274	2,978	4,404	4,801	4,516	
Deposits	3,715	3,948	4,258	4,818	6,758	1,528	1,506	1,857	2,651	2,198	
Inside Bahrain	1,404	1,465	1,599	1,860	2,430	602	567	554	734	568	
Outside Bahrain	2,311	2,483	2,659	2,958	4,328	926	939	1,303	1,917	1,630	
Other Instruments	1,771	2,298	2,641	2,882	2,446	672	569	592	446	1,218	
Inside Bahrain	298	433	368	429	214	88	41	15	6	24	
Outside Bahrain	1,473	1,865	2,273	2,453	2,232	584	528	577	440	1,194	

Source: Central Bank of Bahrain.

-

Mutual Funds - Total Outstanding Investments

U.S. Dollar Thousands

()

End of Period	Type of Bank	Investors المستثمرون		Total Amount Invested in the Funds	
		Institutions	Individuals		
2006 Q3	Retail Banks	191,374.0	600,729.0	792,103.0	مصارف قطاع التجزئة
	Wholesale Banks	4,687,696.0	650,229.0	5,337,925.0	مصارف قطاع الجملة
	Other Institutions	1,782,183.0	1,381,526.0	3,163,709.0	مؤسسات أخرى
	Grand Total	6,661,253.0	2,632,484.0	9,293,737.0	المجموع
2006 Q4	Retail Banks	207,390.0	1,078,697.0	1,286,087.0	مصارف قطاع التجزئة
	Wholesale Banks	4,748,855.0	734,881.0	5,483,736.0	مصارف قطاع الجملة
	Other Institutions	1,746,564.0	517,584.0	2,264,148.0	مؤسسات أخرى
	Grand Total	6,702,809.0	2,331,162.0	9,033,971.0	المجموع
2007 Q1	Retail Banks	209,854.0	1,126,796.0	1,336,650.0	مصارف قطاع التجزئة
	Wholesale Banks	4,998,053.0	794,518.0	5,792,571.0	مصارف قطاع الجملة
	Other Institutions	2,427,634.0	746,088.0	3,173,722.0	مؤسسات أخرى
	Grand Total	7,635,541.0	2,667,402.0	10,302,943.0	المجموع
2007 Q2	Retail Banks	348,793.0	2,364,357.0	2,713,150.0	مصارف قطاع التجزئة
	Wholesale Banks	2,360,124.0	1,049,250.0	3,409,374.0	مصارف قطاع الجملة
	Other Institutions	2,428,148.0	595,722.0	3,023,870.0	مؤسسات أخرى
	Grand Total	5,137,065.0	4,009,329.0	9,146,394.0	المجموع
2007 Q3	Retail Banks	320,223.0	3,327,241.0	3,647,464.0	مصارف قطاع التجزئة
	Wholesale Banks	2,310,389.0	965,202.0	3,275,591.0	مصارف قطاع الجملة
	Other Institutions	2,433,943.0	586,666.0	3,020,609.0	مؤسسات أخرى
	Grand Total	5,064,555.0	4,879,109.0	9,943,664.0	المجموع
2007 Q4	Retail Banks	431,327.0	4,097,217.0	4,528,544.0	مصارف قطاع التجزئة
	Wholesale Banks	5,621,782.0	1,773,876.0	7,395,658.0	مصارف قطاع الجملة
	Other Institutions	2,688,827.0	992,215.0	3,681,042.0	مؤسسات أخرى
	Grand Total	8,741,936.0	6,863,308.0	15,605,244.0	المجموع
2008 Q1	Retail Banks	410,809.0	3,566,747.0	3,977,556.0	مصارف قطاع التجزئة
	Wholesale Banks	5,716,325.0	4,170,914.0	9,887,239.0	مصارف قطاع الجملة
	Other Institutions	3,027,485.0	995,453.0	4,022,938.0	مؤسسات أخرى
	Grand Total	9,154,619.0	8,733,114.0	17,887,733.0	المجموع

Source: Central Bank of Bahrain.

صناديق الاستثمار
Mutual Funds

(U.S. Dollar Millions)

(مليون دولار أمريكي)

	2003	2004	2005	2006	2007	
Total Schemes (Quantity)	1,390	1,588	1,882	2,199	2,467	
of which,						
Locally Incorporated Funds	42	58	86	97	121	
Islamic Funds	47	60	71	80	86	
Total Investments	4,232	4,717	7,658	9,034	15,605	
of which,						
Locally Incorporated Funds	719	1,160	2,803	2,723	4,532	
Islamic Funds	137	293	1,013	752	1,343	

Source: Central Bank of Bahrain.

Bahrain Stock Exchange

	2003	2004	2005	2006*	2007*	2007*			2008*		
						Q2	Q3	Q4	Q1	Q2	
Volume of Shares Traded (Millions)	405.6	336.5	458.3	727.6	851.1	162.4	213.3	413.5	559.7	447.4	()
Value of Shares Traded (BD Millions)	102.3	174.6	268.1	522.9	403.1	92.0	94.8	175.2	311.4	203.6	()
BSE Index (Points)**	2,346.3	3,054.2	-	-	-	-	-	-	-	-	** ()
Bahrain All Share Index (Points)	1,336.83	1,773.65	2,195.80	2,217.58	2,755.27	2,409.27	2,543.92	2,755.27	2,789.89	2,859.03	()
Dow Jones Bahrain Index (Points)	110.68	149.41	183.75	188.42	233.82	204.83	216.04	233.82	236.73	242.78	()
Market Capitalisation (BD Billions)	3.6	5.1	6.5	8.0	10.2	8.6	9.2	10.2	10.9	11.5	()
As % of GDP	98.2	120.7	128.4	134.4	171.4	144.5	154.6	171.4	183.2	193.2	
Shares Turnover (as % of Market Capitalisation)	2.7	3.7	4.0	6.5	3.8	0.9	1.0	1.7	2.9	1.8	()
Price Earnings Ratio (Times)	12.4	13.8	16.3	13.6	13.1	12.2	11.8	13.1	11.5	11.8	()
Dividend Yield (%)	5.0	4.1	3.2	3.6	3.7	4.3	4.1	3.7	3.8	3.8	(%)
Price to Book Value (Times)	1.4	1.8	2.1	1.9	2.1	1.7	1.8	2.1	1.9	1.9	()
% Volume of Shares Traded by Foreign Investors (Non-Bahraini) to Total Volume Traded	43.8	37.6	56.4	57.8	48.6	53.7	48.0	48.7	49.1	43.7	(%)
% Volume of Top 10 Shares Traded to Total Volume Traded	89.7	78.6	87.3	87.9	79.9	79.7	82.3	91.1	94.3	88.5	(%)
Number of Listed Companies	44	45	47	50	51	50	51	51	51	52	
No. of Bahraini Listed Companies	38	38	40	43	44	43	44	44	44	45	
No. of Non-Bahraini Listed Companies	6	7	7	7	7	7	7	7	7	7	

*Provisional GDP.

**Terminated at the beginning of 2005.

Source: Bahrain Stock Exchange.

*بيانات أولية للنتائج المحلي الإجمالي .
**تم التوقف عن احتسابه مع مطلع 2005.

Insurance Sector

	2002	2003	2004	2005	2006	2007	
No. of Insurance Companies/Organisations	151	161	154	147	155	163	
Insurance Employment	838	818	923	1003	1125	1224	
Bahraini	499	499	572	634	723	780	
Non Bahraini	339	319	351	369	402	444	
% of Bahraini	60	61	62	63	64	64	(%)
No. of Policies Issued	1,635,267	1,690,012	2,036,766	2,280,746	769,367	880,024	
Life Insurance	15,613	17,580	18,259	20,125	14020	37780	
General Insurance:	1,619,654	1,672,432	2,018,507	2,260,621	755347	842244	:
Fire	9,363	11,934	13,475	12,957	14112	13855	
Marine	30,853	28,188	28,739	28,092	29416	27501	
Motor	1,566,623	1,620,143	1,957,382	2,197,244	691287	776061	
Miscellaneous	12,815	12,167	18,911	22,328	20532	24827	
Gross Premiums (BD Thousands)	68,037	79,000	90,084	93,799	112,371	135,608	()
Change (%)	16.1	16.1	14.0	4.1	19.8	20.7	(%)
Life Insurance	14,331	15,844	18,622	16,423	23172	38751	
General Insurance	53,706	63,156	71,462	77,376	89199	96857	
Gross Claims (BD Thousands)	33,237	34,527	37,460	47,105	51,664	64,261	()
Change (%)	6.9	3.9	8.5	25.7	9.7	24.4	(%)
Life Insurance	6,482	4,546	4,750	7,876	6479	10531	
General Insurance	26,755	29,981	32,710	39,229	45185	53730	

* Includes Bahrain insurance business only.

Source: Central Bank of Bahrain.

Travel

	2003	2004	2005	2006	2007*	2007*			2008		()
						Q2	Q3	Q4	Q1	Q2	
Arrivals (Non-Bahrainis)	4,844,497	5,667,331	8,350,703	7,288,711	7,378,656	1,234,260	2,049,528	2,205,075	2,087,975	2,190,486	
By air	974,159	1,176,460	1,790,878	1,544,011	1,508,041	263,271	435,392	412,727	425,913	460,021	
By sea	8,369	6,526	8,376	11,913	50,999	5,499	5,093	12,400	44,681	5,745	
By causeway	3,861,969	4,484,345	6,551,449	5,732,787	5,819,616	965,490	1,609,043	1,779,948	1,617,381	1,724,720	

Source: Ministry of Information from 2003 to 2004, Central Informatics Organisation from 2005.

.2005

2004 2003

* Excludes May.

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Tourism

	2003	2004	2005	2006	2007*	
No. of Hotels	90	93	95	98	100	
Labour Force*	6,924	7,024	7,807	7,003	7,861	*
Bahraini	1,974	1,894	2,005	1,788	1,638	
Male	1,733	1,662	1,747	1,519	1,393	
Female	241	232	258	269	245	
Non-Bahraini	4,950	5,130	5,802	5,215	6,223	
Male	4,202	4,248	4,739	4,030	4,988	
Female	748	882	1,063	1185	1235	
No. of Rooms	6,788	6,788		5,754		
No. of Suites	1,092	1,036		1,106		
Occupants	695,027	1,131,609	1,236,613	1,285,180	1,317,997	
Tourism Nights	1,290,413	2,290,081	2,224,450	2,476,658	2,491,906	
Average Stay per Person	1.9	2.0	2.0	1.9	1.9	
No. of Hotel Apartment Establishments	31	40	51	60	63	

*Specific Council for Training in Hotel and Catering.

Source: Ministry of Information (Tourism Affairs).

* المجلس النوعي للتدريب في قطاع الترمين والفندقة.

المصدر: وزارة الإعلام (شئون السياحة).

المواصلات
Transportation

	2003	2004	2005	2006*	2007*	2007*			2008*		
						Q2	Q3	Q4	Q1	Q2	
Imported Vehicles	46,223	30,477	37,421	48,240	46,496	12,015	10,670	11,052	209,511	2,747	

*Provisional.

Source: Central Informatics Organisation.

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المواصلات
Transportation

	2002	2003	2004	2005	2006	
Total Registered in Use Vehicles	249,523	271,659	293,801	314,033	337,545	
Private Goods Vehicle (Pick-up, Lorry)	20,528	22,325	24,595	26,704	28,931	(-)
Double Cabin Private (Pick-up)	9,891	10,884	11,845	12,517	13,736	()
Private Personal Transport (Buses Only)	4,847	5,153	5,473	5,590	6,065	()
Professional Use	4,416	4,859	5,204	5,569	5,940	
Private Vehicle to Transport Passengers	1,048	1,102	1,145	1,369	1,408	
Motor Cycles	2,279	2,650	3,015	3,601	4,082	
Taxis	977	1,005	1,013	1,016	1,021	
Private Hire	7,014	9,692	12,610	14,024	18,242	
Public Transport (Government and Buses)	823	820	828	677	668	()
Combined Double Cabin Pick-up	602	582	545	565	571	
Consulate Diplomat	509	566	610	588	653	
Private	196,589	212,021	226,918	241,813	256,228	
Newly Registered Vehicles	23,041	24,966	24,713	25,121	27,435	
Private Goods Vehicle (Pick-up, Lorry)	1,614	1,887	2,416	2,690	2,446	(-)
Double Cabin Private (Pick-up)	827	1,039	975	982	1,291	()
Private Personal Transport (Buses Only)	375	353	370	530	545	()
Professional Use	310	477	385	377	428	
Private Vehicle to Transport Passengers	119	59	46	196	58	
Motor Cycles	225	382	384	390	493	
Taxis	32	77	72	79	83	
Private Hire	2,155	2,687	2,934	3,382	4,214	
Public Transport (Government and Buses)	36	32	17	10	2	()
Combined Double Cabin Pick-up	0	5	15	19	23	
Consulate Diplomat	73	61	49	68	66	
Private	17,275	17,907	17,050	16,398	17,786	

Source: Central Informatics Organisation.

الاتصالات*
Communication*

	2003**	2004	2005	2006	2007	2006 Q4	2007				
							Q1	Q2	Q3	Q4	
Fixed Exchange Lines	185,756	191,553	193,520	194,196	203,541	194,196	198,046	201,146	203,112	203,541	
Mobile Subscribers***	453,558	649,764	767,103	907,433	1,115,979	907,433	940,727	899,931	975,211	1,115,979	***
Internet Subscribers	52,889	50,382	45,933	60,973	79,720	60,973	67,373	71,947	73,080	79,720	

*In 2003 Batelco adjusted the manner of reporting subscriber statistics. Figures for 2003 may not therefore be directly comparable to earlier years.

**Includes Batelco and Zain subscribers.

Source: Batelco and Telecommunications Regulatory Authority (TRA).

2003

** المصدر: شركة البحرين للاتصالات السلكية و اللاسلكية (بتلكو) وهيئة تنظيم الاتصالات.

Education

	2001/2002	2002/2003	2003/2004	2004/2005	2005/2006	
Adult Literacy Rate	-	-	-	-	-	
Youth Literacy Rate (15-24)	-	-	-	-	-	(24-15)
Number of Schools	241	242	251	258	259	
Public	195	195	199	203	203	
Private	46	47	52	55	56	
Number of Universities	8	9	9*	14	16	
Public	2	2	2	2	2	
Private	6	7*	7*	12*	14*	
Number of Students in Schools	144,821	148,459	151,918	154,335	163,488	
Public	118,129	120,404	122,464	123,237	129,110	
Private	26,692	28,055	29,454	31,098	34,378	
Male	72,972	74,925	76,877	78,189	83,078	
Female	71,849	73,534	75,041	76,146	80,410	
Students Per Thousand Population (Age 6-17)	1,035	1,027	1,027	1,019	1,048	17 - 6
Student Per Teacher Ratio						
Public	13	13	13	12	12	
Private	16	16	16	15	15	

*The total includes Arabian Gulf University.

Source: Ministry of Education.

*يشمل العدد جامعة اقليمية واحدة وهي جامعة الخليج العربي.

السجلات التجارية الصادرة
Commercial Licensing

	2003	2004	2005	2006	2007	2007			2008		
						Q2	Q3	Q4	Q1	Q2	
Manufacturing	494	556	889	1,159	896	269	189	158	179	164	
Construction	624	222	1,113	1,494	857	256	161	179	149	221	
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods	1,921	2,519	2,526	2,948	3,090	902	731	607	682	752	
Hotels and Restaurants	418	522	429	405	452	109	114	100	95	117	
Transport, Storage and Communications	114	191	240	293	292	81	62	53	48	61	
Financial Services	56	79	139	238	319	78	86	86	99	127	
Real Estate, Rentals and Associated Activities	610	688	958	1,097	1,043	287	227	229	294	280	
Non-Health Related Social Work	292	296	338	399	439	124	112	81	104	83	
Others	68	39	74	148	89	34	7	20	14	12	
Total Commercial Licenses*	4,597	5,112	6,706	8,181	7,477	2,140	1,689	1,513	1,664	1,817	*
Total Commercial Licenses at End Period**	46,310	51,422	58,128	67,761	291,097	72,091	73,792	75,303	76,952	78,812	**

*New Licenses Issued.

**Includes licenses that have been reviewed during the year.

Source: Ministry of Industry and Commerce.

الإتشاء
Construction

	2003	2004	2005	2006	2007	2007			2008		
						Q2	Q3	Q4	Q1	Q2	
Construction Permits by District (Total)	9,035	9,374	10,728	10,569	9,830	2,873	2,515	2,098	2,321	3,426	
Manama	1,256	1,396	1,453	1,323	1,233	390	291	246	291	436	
Middle	2,678	2,629	3,295	2,916	2,737	688	768	610	687	821	
Muharraq	1,593	1,718	1,977	2,506	2,127	605	513	499	495	693	
Northern	3,162	3,243	3,541	3,329	3,234	1,058	791	645	750	1,291	
Southern	346	388	462	495	499	132	152	98	98	185	
Construction Permits by Permit Type (Total)	9,517	9,903	11,450	11,285	10,581	3,069	2,722	2,277	2,468	3,426	
Addition	3,943	4,485	6,176	5,420	4,848	1,464	1,133	1,056	1,275	1,588	
Demolition	429	480	692	680	724	190	197	176	144	291	
Demolition and New Construction	191	176	176	404	413	124	158	53	36	48	
New Construction	4,153	3,936	3,573	4,021	3,748	1,036	1,002	819	801	1,136	
Reclamation	53	49	30	36	27	6	10	3	3	15	
Renovation	748	777	803	724	821	249	222	170	209	348	

Source: Ministry of Municipalities Affairs and Agriculture.

المصدر: وزارة شؤون البلديات والزراعة.

Trading in Land

	2004	2005	2006	2007	2007			2008		
					Q2	Q3	Q4	Q1	Q2	
Total Value of Traded Land Permits (BD)	431,005,214	517,161,211	876,212,237	1,365,196,254	345,889,477	330,414,244	443,732,588	537,127,488	549,496,363	(.)
Total Number of Permits	16,532	14,576	16,491	16,366	4,882	4,062	3,702	4,271	4,493	
Ownership Transfer Registration										
Number of Permits	4,408	3,935	4,777	5,482	1,620	1,314	1,303	1,333	1,462	
Ownership Registration										
Number of Permits	12,124	10,641	11,714	10,884	3,262	2,748	2,399	2,938	3,031	
Owner Nationalities										
Registration By Bahrainis										
Value of Permits (BD)	395,046,399	462,024,070	810,354,906	1,265,320,556	336,233,893	308,465,146	416,549,757	500,256,685	486,782,968	(.)
Number of Permits	16,325	14,340	16,288	16,127	4,837	4,008	3,618	4,207	1,369	
Registration By Non-Bahrainis*										*
Value of Permits (BD)	35,958,815	55,137,141	65,857,331	99,875,698	9,655,584	21,949,098	27,182,831	36,870,803	62,713,395	(.)
Number of Permits	207	236	203	239	45	54	84	64	93	

*Estimated figures.

Source: Survey of Land Registration Bureau.

الصحة
Health

	2002	2003	2004	2005	2006	
No. of Hospitals						
Government Hospitals	9	9	9	9	9	
Private Hospitals	6	6	6	9	11	
Government Maternity Hospitals*	6	6	6	6	6	*
Government Health Centres and Clinics	24	24	23	23	23	
Private Clinics**	119		220	293	300	**
Private Company Clinics	4	4	4	4	5	
Environment Health Centres	6		6	6	6	
No. of Beds (Total)	1,924	1,904	1,909	2,033	2,037	()
Government Hospitals	1,680	1,691	1,694	1,741	1,714	
Private Hospitals	244	213	215	292	323	
Persons Per Bed	349	362	370	356	356	
No. of Physicians (Total)***	1,239	1,295	1,582	1,973	2,067	*** ()
Government Hospitals	995	1,021	1,086	1,167	1,237	
Private Hospitals and Clinics	244	274	496	806	830	
Persons Per Physician	542	532	447	367	351	
No. of Nursing Staff (Total)	2,981	3,156	3,502	3,835	4,074	()
Government Hospitals	2,553	2,661	2,798	2,910	3,130	
Private Hospitals and Clinics	428	495	704	925	944	
Nurses Per Physician	2.4	2.4	2.2	1.9	2.0	
Government Hospitals	3	3	3	2	3	
Private Hospitals and Clinics	2	2	1	1	1	
Persons per Nurse	225	218	202	189	178	
Government Hospitals	263	259	253	249	231	
Private Hospitals and Clinics	1,570	1,393	1,004	783	768	

*Includes Maternity Unit at Slamaniya Medical Complex.

**Includes dental clinics.

***Excludes dentists.

Source: Ministry of Health.

المصدر: وزارة الصحة.