



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

	2007	2008	2008				2009	
			Q1	Q2	Q3	Q4	Q1	
Population and Employment								
Total Population	1,039,297							
Total Employment	379,471	471,088	410,162	432,638	458,456	471,088	483,777	
Domestic Output								
GDP at Current Prices (BD Millions)	6,945.6	8,235.3						(.)
GDP per Capita (BD)	6,683.0							(.)
Crude Oil Production (US Barrels Thousands)	67,262	66,864	16,543	16,730	16,783	16,808	16,499	()
المالية الحكومية وأدوات الدين العام المحلي Public Finance and Domestic Public Debt Instruments								
Revenues (BD Millions)	2,036.7							(.)
Expenditures (BD Millions)	1,818.1							(.)
Surplus/Deficit (BD Millions)	42.9							(.) /
Total Outstanding of Domestic Public Debt (BD Millions)	616.6	705.0	764.6	705.0	705.0	705.0	820.0) (.)
As % of GDP	8.9	8.6	9.3	8.6	8.6	8.6	10.0	
Prices								
Consumer Price Index	103.3	106.9	104.9	106.1	107.1	109.2	109.8	
Nominal Effective Exchange Rate	84.3		80.5	79.4	80.9			
External Sector								
Trade Balance (BD Millions)	806.8		551.1	657.4	924.5			(.)
Current Account Balance (BD Millions)	1092.9							(.)
As % of GDP	15.7							
Overall Balance of Payments (BD Millions)	531.9							() (.)
As % of GDP	7.7							
Money and Banking								
M2 Growth (%)	40.8	18.4	6.6	8.8	1.2	0.9	0.8	2
Consolidated Balance Sheet of the Banking System (USD Billions)	245.8	252.4	252.5	269.5	263.7	252.4	243.9	()
Total Deposits as % of GDP	106.1	115.4	96.2	118.2	118.0	115.4	118.9	
Total Domestic Credit as % of GDP	60.2	71.5	56.1	61.7	66.9	71.5	70.7	
سوق البحرين للأوراق المالية Bahrain Stock Exchange								
Bahrain Stock Exchange Index (Points)	-	-	-	-	-	-	-	()
Bahrain All Share Index (Points)	2,755.30	1,084.07	2,789.90	2,859.03	2,462.72	1,804.07	1,595.85	()
Dow Jones Bahrain Index (Points)	233.82	151.90	236.73	242.78	208.68	151.90	134.51	()
Stock Market Capitalisation (BD Billions)	10.2	7.5	10.9	11.5	10.3	7.5	6.5	(.)

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Population*

	2002	2003	2004	2005	2006	2007	
Total Population	710,554	764,519	823,744	888,824	960,425	1,039,297	
Bahraini	427,245	445,632	464,808	484,811	505,673	527,433	
Male	215,813	225,100	234,787	244,889	255,428	266,420	
Female	211,432	220,532	230,021	239,922	250,245	261,013	
Non-Bahraini	283,309	318,887	358,936	404,013	454,752	511,864	
Male	202,385	227,800	256,409	288,610	324,856	365,654	
Female	80,924	91,087	102,527	115,403	129,896	146,210	
Annual Population Growth (%)	7.45	7.59	7.75	7.90	8.06	8.21	
Annual Bahraini Population Growth	4.30	4.30	4.30	4.30	4.30	4.30	
Annual Non-Bahraini Population Growth	12.56	12.56	12.56	12.56	12.56	12.56	
Population Under Age 14	187,234	192,833	198,872	205,393	212,444	219,613	14
Population Above Age 65	18,041	19,512	21,057	22,684	24,397	26,250	65
Total Fertility Rate Per Bahraini Woman	2.4	2.6	2.6	2.7	2.7	-	

* Based on 2001 Census & 2007 CPR Data.

Adjusted as for Mid Year Population (1st July).

Source: Central Informatics Organisation.

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2001

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Employment

	2006	2007	2008	2008				2009 Q1	
				Q1	Q2	Q3	Q4		
Total Employment 1/	351,862	379,471	471,088	410,162	432,638	458,456	471,088	483,777	/1
As % of Total Population	36.6	36.5	45.3	39.5	41.6	44.1	45.3	46.5	
Change (%)	4.6	7.8	24.1	8.1	5.5	6.0	2.8	2.7	
Private Sector	313,039	340,217	430,882	370,825	393,279	419,268	430,882	443,638	
As % of Total Employment	89.0	89.7	91.5	90.4	90.9	91.5	91.5	91.7	
Male	283,533	310,019	389,802	336,913	357,311	380,961	389,802	401,040	
Female	29,506	30,198	41,080	33,912	35,968	38,307	41,080	42,598	
Bahraini	65,614	66,834	81,867	72,864	75,679	78,191	81,867	82,899	
Male	47,913	48,890	57,566	52,866	54,587	55,883	57,566	57,777	
Female	17,701	17,944	24,301	19,998	21,092	22,308	24,301	25,122	
As % of Private Sector Employment	21.0	19.6	19.0	19.6	19.2	18.6	19.0	18.7	
Non-Bahraini	247,425	273,383	349,015	297,961	317,600	341,077	349,015	360,739	
Male	235,620	261,129	332,236	284,047	302,724	325,078	332,236	343,263	
Female	11,805	12,254	16,779	13,914	14,876	15,999	16,779	17,476	
As % of Private Sector Employment	79.0	80.4	81.0	80.4	80.8	81.4	81.0	81.3	
Public Sector 2/	38,823	39,254	40,206	39,337	39,359	39,188	40,206	40,139	/2
As % of Total Employment	11.0	10.3	8.5	9.6	9.1	8.5	8.5	8.3	
Male	22,160	21,906	22,108	21,904	21,820	21,638	22,108	21,989	
Female	16,663	17,348	18,098	17,433	17,539	17,550	18,098	18,150	
Bahraini	34,771	34,847	35,204	34,846	34,843	34,769	35,204	35,106	
Male	19,431	18,981	18,857	18,965	18,902	18,813	18,857	18,731	
Female	15,340	15,866	16,347	15,881	15,941	15,956	16,347	16,375	
As % of Public Sector Employment	89.6	88.8	87.6	88.6	88.5	88.7	87.6	87.5	
Non-Bahraini	4,052	4,407	5,002	4,491	4,516	4,419	5,002	5,033	
Male	2,729	2,925	3,251	2,939	2,918	2,825	3,251	3,258	
Female	1,323	1,482	1,751	1,552	1,598	1,594	1,751	1,775	
As % of Public Sector Employment	10.4	11.2	12.4	11.4	11.5	11.3	12.4	12.5	
Average Monthly Wages (BD) 3/									/3 ()
Private Sector	210	232	264	246	248	248	264	269	
Change (%)	1.4	10.5	6.5	6.0	0.8	0.0	6.5	1.9	
Male	203	90	101	90	89	85	101	92	
Female	276	309	356	339	346	349	356	369	
Bahraini	414	513	600	520	527	527	600	587	
Male	454	573	684	573	580	582	684	638	
Female	307	350	400	380	389	390	400	404	
Non-Bahraini	156	163	185	179	181	183	185	201	
Male	152	159	180	174	176	178	180	195	
Female	230	250	292	280	286	293	292	318	
Public Sector	700	774	797	772	782	**770	797	802	
Change (%)	5.4	10.6	3.5	-0.3	1.3	-1.5	3.5	0.6	
Male	742	818	849	807	822	**810	849	841	
Female	645	719	732	728	732	**718	732	755	
Bahraini	679	757	776	771	776	**766	776	797	
Male	706	785	810	800	806	**798	810	824	
Female	643	723	738	736	741	**728	738	765	
Non-Bahraini	884	*912	*940	783	831	**793	*940	838	
Male	993	1030	*1081	856	932	**891	*1081	936	
Female	660	680	*679	644	649	**616	*679	659	

1/ Total Registered at GOSI and Civil Service Bureau.

2/ Excluding Ministry of Interior and Bahrain Defence Force.

3/ Gross salary including allowances.

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

** The decrease in average monthly wages is due to advance salary payments and staff leave.

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

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National Accounts

(BD Millions)

(مليون دينار بحريني)

	2004	2005	2006	2007	2008*	
GDP at Current Market Prices	4,224.5	5,060.6	5,960.3	6,945.6	8,235.3	
Change (%)	15.3	19.8	17.8	16.5	18.6	
Oil	963.1	1,267.4	1,550.3	1,709.7	2,346.5	
Non-Oil	3,261.4	3,793.2	4,410.0	5,236.0	5,888.8	
Non-Financial Corporations	2,975.8	3,690.0	4,485.7	5,189.9	6,336.0	
Manufacturing	457.0	612.0	825.3	1,062.8	1,266.3	
Transportation and Communication	294.7	315.3	369.9	413.9	492.2	
Trade	410.0	493.6	571.3	631.8	654.0	
Real Estate & Business Activities	358.1	413.0	470.5	516.1	556.8	
Financial Corporations	1,018.5	1,207.2	1,361.0	1,580.6	1,679.6	
Government Services	582.3	648.6	702.7	812.3	914.1	
GDP at Constant Prices	3,572.3	3,852.8	4,109.1	4,453.6	4,733.9	
Change (%)	5.6	7.9	6.7	8.4	6.3	
Oil	660.5	602.2	595.9	602.6	605.1	
Non-Oil	2,911.7	3,250.6	3,513.1	3,851.0	4,128.8	
Non-Financial Corporations	2,518.9	2,741.0	3,028.7	3,264.7	3,477.6	
Manufacturing	461.1	575.8	663.3	706.5	757.9	
Transportation and Communication	283.2	314.9	354.5	376.4	409.6	
Trade	292.1	326.5	342.1	357.1	368.8	
Real Estate & Business Activities	331.3	354.2	407.1	434.1	466.8	
Financial Corporations	884.0	968.1	1,091.2	1,192.2	1,258.8	
Government Services	538.5	564.4	586.2	630.7	689.2	
GDP Per Capita (BD)	5,128.4	5,693.6	6,205.9	6,683.0) (
Consumption as % of GDP	55.9	52.4	49.7	47.6	44.2	
Investment as % of GDP	24.2	23.1	25.8	26.4	31.9	
Savings as % of GDP	29.1	35.4	38.2	42.7	43.4	
Gross National Income (GNI)	4,008.3	4,905.5	5,815.2	6,833.3	7,888.0	
Gross National Disposable Income (GNDI)	3,587.2	4,445.2	5,239.6	6,275.8	7,220.8	
GDP Deflator (2001=100)	118.3	131.3	145.1	156.0	174.0	(100=2001)

* Provisional.

Source: Central Informatics Organisation.

Main Products

	2003	2004	2005	2006	2007	2008	2008				2009 Q1	
							Q1	Q2	Q3	Q4		
Aluminum (Metric Tonnes)	531,991	531,626	750,710	860,435	865,048	871,658	216,686	218,253	221,705	215,014	213,418	()
Crude Oil (US Barrels Thousands)	87,481	76,337	68,096	66,908	67,262	66,864	16,543	16,730	16,783	16,808	16,499	()
Bahrain Oilfield	13,720	13,647	13,348	13,085	12,552	12,027	3,039	2,952	3,002	3,034	3,024	
Abu Saafa Oilfield	73,761	62,690	54,748	53,823	54,710	54,837	13,504	13,778	13,781	13,774	13,475	
Production of Refined Oil (US Barrels Thousands)	92,350	92,669	97,716	96,217	97,903	96,368	24,805	24,602	24,881	22,080	20,637) (
Petrochemicals (Thousand Metric Tonnes)	1,317	1,287	1,338	1,482	1,373	1,545	394	390	373	388	384	()
Gas (Million Cubic Feet-MMCF)	434,537	428,375	470,413	487,932	507,671	538,233	121,590	136,637	150,252	129,754	119,549	()
Electricity (GWH)	7,767.6	8,267.3	8,904.4	9,752.9	10,689.0	11,657.3	1,787.0	3,211.3	4,194.7	2,464.3	1,836.0	(/)

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

المصدر: الهيئة الوطنية للنفط والغاز، وزارة الكهرباء والماء، شركة المنيم البحرين (ألبا).

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	0.6	

Source: Ministry of Finance.

Domestic Public Debt Instruments

(BD Millions)

(مليون دينار بحريني)

	2004	2005	2006	2007	2008*	2008*				2009*	
						Q1	Q2	Q3	Q4	Q1	
Total Outstanding	585.5	617.1	679.1	616.6	705.0	764.6	705.0	705.0	705.0	820.0	
As % of GDP	13.9	12.2	11.4	8.9	8.6	9.3	8.6	8.6	8.6	10.0	
Development Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Treasury Bills	130.0	130.0	162.0	90.0	180.0	108.0	180.0	180.0	180.0	295.0	
Islamic Leasing Securities	427.3	442.0	472.0	508.6	507.0	638.6	507.0	507.0	507.0	507.0	
Al Salam Islamic Securities	28.2	45.1	45.1	18.0	18.0	18.0	18.0	18.0	18.0	18.0	

* Provisional GDP.

Source: Central Bank of Bahrain.

Prices

	2004	2005	2006	2007	2008	2008				2009 Q1		
						Q1	Q2	Q3	Q4			
Consumer Price Index (CPI) (2006=100)*	95.5	98.0	100.0	103.3	106.9	104.9	106.1	107.1	109.2	109.8		*(100=2006)
Annual Change (%)	2.3	2.6	2.1	3.3	3.5							
UK Brent Oil Price (US\$ Per Barrel)	38.3	54.4	65.4	72.7		96.7	122.5	115.6				(/)
Aluminum Prices (US\$/MT)	1,718.5	1,900.5	2,573.1	2,639.9		2,751.0	2,948.1	2,784.7				(/)
Nominal Effective Exchange Rate (2000=100)	89.1	88.4	88.1	84.3		80.5	79.4	80.9				(100=2000)
Real Effective Exchange Rate (2000=100)	86.7	84.2	81.7	76.0		70.5	68.7	69.0				(100=2000)

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

Source: Central Informatics Organisation; IMF-International
Financial Statistics (IFS).

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

المصدر: الجهاز المركزي للمعلومات، صندوق النقد الدولي.

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Interest Rates*

	2004	2005	2006	2007	2008	2008				2009 Q1		
						Q1	Q2	Q3	Q4			
Money Market Rate / Inter- Bank Rate (%)**												أسعار الفائدة في الأسواق المالية/ أسعار الفائدة بين المصارف (%)**
3 Months	2.6	4.5	5.3	4.9	2.4	3.3	2.8	3.2	2.4	1.2	3 شهور	
6 Months	2.8	4.7	5.3	5.0	2.5	3.4	3.3	3.4	2.5	1.8	6 شهور	
Repos	2.5	4.5	5.5	5.3	2.8	5.3	5.3	4.8	2.8	2.8	إعادة الشراء	
Yield on Short-term Treasury Bills (%)												أسعار الفائدة على أذونات الخزانة قصيرة الأجل (%)
3 Months	2.5	N/A	4.9	4.0	2.8	2.8	2.1	2.3	2.8	1.2	3 شهور	
6 Months	2.7	N/A	5.2	4.2	3.0	2.9	2.2	2.4	3.0	1.5	6 شهور	
Return on Short-term Islamic Al-Salam Securities (%)	2.4	4.4	5.3	4.4	2.3	3.3	2.1	2.3	2.3	1.4	العائد على صكوك السلم الإسلامية قصيرة الأجل (%)	
Return on Short-term Islamic Leasing Securities (%)	N/A	4.2	5.3	5.1	2.5	2.8	2.4	2.4	2.5	1.4	العائد على صكوك التاجير الإسلامية قصيرة الأجل (%)	
Return on Long-term Islamic Leasing Securities (%)	2.3	4.1	4.5	5.5	3.1	4.8	5.1	4.8	3.1	2.4	العائد على صكوك التاجير الإسلامية طويلة الأجل (%)	
Commercial Bank Lending Rate (%)***												أسعار الفائدة على القروض لدى المصارف التجارية (%)***
Personal Loans	7.7	8.3	8.9	9.3	8.1	9.0	7.8	8.2	8.1	7.9	القروض الشخصية	
Business loans	5.3	7.2	8.0	6.9	7.4	6.6	6.9	6.8	7.4	7.0	قروض قطاع الأعمال	
Commercial Bank Deposit Rate (3-12 months) (%)***	2.0	3.7	4.4	3.5	1.3	1.6	1.8	1.9	1.3	1.6	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*	2008*	2008*				2009* Q1	
							Q1	Q2	Q3	Q4		
Total Exports (fob)	2,493.5	2,841.8	3,851.0	4,587.2	5,126.2		1,624.4	1,937.6	1,932.3			مجموع الصادرات (فوب)
Change (%)	14.4	14.0	35.5	19.1	11.8		5.4	19.3	-0.3			نسبة التغير (%)
Oil Exports	1,759.7	2,087.3	2926.6	3465.8	4059.3		1296.9	1635.3	1557.8			الصادرات النفطية
As % of Total Exports	70.6	73.4	76.0	75.6	79.2		79.8	84.4	80.6			كنسبة من مجموع الصادرات
Non-oil Exports	733.8	754.5	924.4	1121.4	1066.9		327.5	302.3	374.5			الصادرات غير النفطية
As % of Total Exports	29.4	26.6	24.0	24.4	20.8		20.2	15.6	19.4			كنسبة من مجموع الصادرات
Total Imports (cif)	2,127.1	2,776.6	3,531.8	3,953.7	4,319.4		1,073.3	1,280.2	1,007.8			مجموع الواردات (سيف)
Change (%)	12.9	30.5	27.2	11.9	9.2		-2.3	19.3	-21.3			نسبة التغير (%)
Oil Imports	777.1	1,039.7	1,567.8	1,843.0	2,204.9		679.0	875.4	817.2			الواردات النفطية
As % of Total Imports	36.5	37.4	44.4	46.6	51.0		63.3	68.4	81.1			كنسبة من مجموع الواردات
Non-oil Imports	1,350.0	1,736.9	1,964.0	2,110.7	2,114.5		394.3	404.8	190.6			الواردات غير النفطية
As % of Total Imports	63.5	62.6	55.6	53.4	49.0		36.7	31.6	18.9			كنسبة من مجموع الواردات
Trade Balance	366.4	65.2	319.2	633.5	806.8		551.1	657.4	924.5			الميزان التجاري
As % of GDP	10.0	1.6	6.3	10.6	11.6		6.7	8.0	11.2			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	15.7							كنسبة من الناتج المحلي الإجمالي
Official Reserves**	575.9	637.0	749.4	1057.2	1590.6	1482.9	1924.0	1674.5	1413.7	1482.9	1469.4	الأصول الاحتياطية**
As % of GDP	15.7	15.1	14.8	17.7	22.9	18.0	23.4	20.3	17.2	18.0	17.8	كنسبة من الناتج المحلي الإجمالي
Equivalent Months of Imports of Goods	3.2	2.7	2.5	3.2	4.4		5.4	3.9	4.2			ما تغطيه من اشهر من واردات السلع
Overall Balance of Payments	16.4	59.4	110.6	309.1	531.9	-110.6						ميزان المدفوعات (الميزان الكلي)
As % of GDP	0.4	1.4	2.2	5.2	7.7	-1.3						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	5,774.9	5,101.8	5,157.7	5,573.1	5,774.9	6,319.0	وضع الاستثمار الدولي
Outstanding Assets	33,762.3	39,351.8	46,882.5	62,890.0	82,234.5	81,600.4	83,552.4	87,067.3	85,175.5	81,600.4	78,227.4	الأصول
Outstanding Liabilities	31,809.6	37,100.2	43,934.0	59,057.6	77,285.1	75,825.5	78,450.6	81,909.6	79,602.4	75,825.5	71,908.4	الخصوم

*Provisional.

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

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

** يشمل الذهب النقدي، العملات الأجنبية، حقوق السحب الخاصة، والاحتياطي لدى صندوق النقد الدولي.

المصدر: الهيئة الوطنية للنفط والغاز والجهاز المركزي للمعلومات.

Money and Banking

	2004	2005	2006	2007	2008*	Q1	Q2	2008* Q3	Q4	2009* Q1	
Money											
M1 (BD Millions)	861.1	1,062.5	1,285.8	1,572.6	1,898.7	1,860.8	2,204.7	2,101.9	1,898.7	2,081.8	() 1
M1 Growth (%)	4.8	23.4	5.9	22.3	20.7	18.3	18.5	-4.7	-9.7	9.6	
M2 (BD Millions)	2,879.6	3,512.8	4,035.2	5,682.6	6,728.4	6,056.9	6,588.0	6,668.8	6,728.4	6,783.3	() 2
M2 Growth (%)	4.1	22.0	5.2	40.8	18.4	6.6	8.8	1.2	0.9	0.8	
Banking**											
Consolidated Balance Sheet of the Banking System (USD Billions)	118.9	140.4	187.4	245.8	252.4	252.5	269.5	264.4	252.4	243.9	()
Change (%)	17.8	18.1	33.5	31.2	2.7	2.7	6.8	-1.9	-4.5	-3.4	
Wholesale Banks Consolidated Balance Sheet (USD Billions) 1/	104.3	123.9	164.3	196.3	188.9	198.2	208.7	203.1	188.9	179.9	/1 ()
Retail Banks Consolidated Balance Sheet (USD Billions) 2/	14.6	16.5	23.1	49.5	63.5	54.3	60.8	61.3	63.5	64.0	/2 ()
Islamic Banks Consolidated Balance Sheet (US\$ Billions)	5.4	8.0	12.2	16.4	24.8	18.5	21.1	24.6	24.7	24.6	()
Deposits (FCB's)											
Total Deposits (BD Millions)	3,606.7	4,042.4	4,873.6	7,367.2	9,500.6	7,924.8	9,732.9	9,721.4	9,500.6	9,788.8	()
As % GDP	85.4	79.9	81.8	106.1	115.4	96.2	118.2	118.0	115.4	118.9	
As % Total Liabilities	65.6	65.0	56.2	39.6	39.8	38.8	42.6	42.1	39.8	40.6	
Private Deposits (BD Millions)	2,661.5	3,268.7	3,740.5	5,343.0	6,331.4	5,704.4	6,257.4	6,271.8	6,331.4	6,383.9) (
Credit (FCB's)											
Total Domestic Credit (BD Millions)	2,230.7	2,623.5	3,033.4	4,183.9	5,887.6	4,623.1	5,077.3	5,513.5	5,887.6	5,823.9) (
As % of GDP	52.8	51.8	50.9	60.2	71.5	56.1	61.7	66.9	71.5	70.7	
As % Total Assets	40.6	42.2	35.0	22.5	24.7	22.7	22.2	23.9	24.7	24.2	
As % Total Deposits	61.8	64.9	62.2	56.8	62.0	58.3	52.2	56.7	62.0	59.5	
Credit to Private Sector as % of Total Credit	90.7	92.3	94.7	93.7	95.2	95.4	95.4	94.5	95.2	94.8	

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

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

* Provisional GDP.

** Includes Wholesale and Retail banks.

Source: Central Bank of Bahrain.

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محلات الصرافة - إجمالي الدخل والنفقات

Money Changers - Consolidated Income Statement

(Bahraini Dinar)

(دينار بحريني)

	2007 Q4	2008				2009 Q1	
		Q1	Q2	Q3	Q4		
Income							الدخل
Profit(Loss) on Foreign Exchange Dealing	1,476,680	1,888,747	2,069,521	2,440,454	3,222,249	2,018,098	الأرباح (الخسائر) من التعامل في العملات الأجنبية
Income from Drafts	1,784,868	1,611,765	1,943,285	1,951,975	2,437,128	2,023,563	الدخل من الحوالات
Income from Travellers' Cheques	9,764	12,277	25,047	29,000	25,036	7,496	الدخل من الشيكات السياحية
Profit (Loss) on Gold and Precious Metals	9,033	9,816	4,950	8,976	21,016	-18,533	الأرباح (الخسائر) من التعامل بالذهب والمعادن الثمينة
Fees and Commission	417,665	342,193	462,497	474,316	486,707	445,796	عمولات ورسوم
Interest	351,709	197,837	88,820	147,481	120,426	25,647	فوائد مكتسبة
Others	192,748	127,296	147,250	155,457	164,944	132,614	إيرادات أخرى
Total Income	4,242,467	4,189,931	4,741,370	5,207,659	6,477,506	4,634,681	مجموع الدخل
Expenses							النفقات
Staff Costs Including Housing	1,302,085	1,019,000	1,193,447	1,132,403	1,257,621	1,236,941	أجور الموظفين مع السكن
Office Rent	193,232	193,895	217,728	204,946	229,400	244,361	إيجار المكاتب
Interest	183,067	80,331	91,908	103,773	286,635	128,371	فوائد
Communications	137,659	115,858	131,048	132,733	136,128	133,798	الاتصالات
Depreciation and Amortisation	100,388	76,175	107,341	88,755	113,950	119,069	الاهتلاك واستهلاك الدين
Provision	582	2,532	2,687	3,068	5,897	3,874	الاحتياطيات
Fees	43,070	41,023	120,852	217,150	654,831	130,844	رسوم
General Expenses	766,562	826,837	853,056	775,359	401,317	610,535	نفقات عمومية
Others	173,062	97,658	399,917	120,656	141,162	112,441	نفقات أخرى
Total Expenses	2,899,707	2,453,309	3,117,984	2,778,843	3,226,941	2,720,234	مجموع النفقات
Net Profit (Loss) for the Quarter	1,342,760	1,736,622	1,623,386	2,428,816	3,250,565	1,914,447	صافي الربح (الخسارة) للفصل الواحد

Source: Central Bank of Bahrain.

المصدر: مصرف البحرين المركزي.

Broking Companies

(U.S.Dollar Thousands)

(الف دولار أمريكي)

	2004	2005	2006	2007	2008	2008				2009 Q1	
						Q1	Q2	Q3	Q4		
Foreign Exchange	4,244	4,828	6,447	13,234	19,119	5,296	4,901	4,824	4,098	3,574	
Inside Bahrain	1,011	1,102	937	1,283	1,573	495	385	354	339	446	
Outside Bahrain	3,233	3,726	5,510	11,951	17,546	4,801	4,516	4,470	3,759	3,128	
Deposits	3,948	4,258	4,818	6,758	8,198	2,651	2,198	2,011	1,338	1,470	
Inside Bahrain	1,465	1,599	1,860	2,430	2,062	734	568	504	256	287	
Outside Bahrain	2,483	2,659	2,958	4,328	6,136	1,917	1,630	1,507	1,082	1,183	
Other Instruments	2,298	2,641	2,882	2,446	5,379	446	1,218	1,978	1,737	2,157	
Inside Bahrain	433	368	429	214	68	6	24	32	6	38	
Outside Bahrain	1,865	2,273	2,453	2,232	5,311	440	1,194	1,946	1,731	2,119	

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		
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
2008 Q2	Retail Banks	672,738.0	1,667,347.0	2,340,085.0	مصارف قطاع التجزئة
	Wholesale Banks	6,628,141.0	3,291,464.0	9,919,605.0	مصارف قطاع الجملة
	Other Institutions	4,603,846.0	1,253,044.0	5,856,890.0	مؤسسات أخرى
	Grand Total	11,904,725.0	6,211,855.0	18,116,580.0	المجموع
2008 Q3	Retail Banks	402,665.0	1,692,269.0	2,094,934.0	مصارف قطاع التجزئة
	Wholesale Banks	6,137,084.0	3,002,103.0	9,139,187.0	مصارف قطاع الجملة
	Other Institutions	5,004,362.0	861,347.0	5,865,709.0	مؤسسات أخرى
	Grand Total	11,544,111.0	5,555,719.0	17,099,830.0	المجموع
2008 Q4	Retail Banks	401,254.0	1,293,551.0	1,694,805.0	مصارف قطاع التجزئة
	Wholesale Banks	2,263,078.0	2,015,325.0	4,278,403.0	مصارف قطاع الجملة
	Other Institutions	3,952,265.0	800,983.0	4,753,248.0	مؤسسات أخرى
	Grand Total	6,616,597.0	4,109,859.0	10,726,456.0	المجموع

Source: Central Bank of Bahrain.

صناديق الاستثمار
Mutual Funds

(U.S. Dollar Millions)

(مليون دولار أمريكي)

	2004	2005	2006	2007	2008	
Total Schemes (Quantity)	1,588	1,882	2,199	2,467	2,617	
of which,						
Locally Incorporated Funds	58	86	97	121	142	
Islamic Funds	60	71	80	86	101	
Total Investments	4,717	7,658	9,034	15,605	10,726	
of which,						
Locally Incorporated Funds	1,160	2,803	2,723	4,532	5,743	
Islamic Funds	293	1,013	752	1,343	1,788	

Source: Central Bank of Bahrain.

Bahrain Stock Exchange

	2004	2005	2006	2007	2008*	2008*				2009* Q1	
						Q1	Q2	Q3	Q4		
Volume of Shares Traded (Millions)	336.5	458.3	727.6	851.1	1,675.8	559.7	447.4	195.9	472.9	176.9	()
Value of Shares Traded (BD Millions)	174.6	268.1	522.9	403.1	787.3	311.4	203.6	79.0	193.3	26.1	()
BSE Index (Points)**	3,054.2	-	-	-	-	-	-	-	-	-	** ()
Bahrain All Share Index (Points)	1,773.65	2,195.80	2,217.58	2,755.27	1,084.07	2,789.89	2,859.03	2,462.72	1,804.07	1,595.85	()
Dow Jones Bahrain Index (Points)	149.41	183.75	188.42	233.82	151.90	236.73	242.78	208.68	151.90	134.51	()
Market Capitalisation (BD Billions)	5.1	6.5	8.0	10.2	7.5	10.9	11.5	10.3	7.5	6.5	()
As % of GDP	120.7	128.4	133.3	147.8	91.5	132.9	140.2	125.6	91.5	79.3	
Shares Turnover (as % of Market Capitalisation)	3.4	4.0	6.5	3.8	10.1	2.9	1.8	0.8	2.2	0.4	()
Price Earnings Ratio (Times)	13.8	14.1	11.3	13.1	8.2	9.7	11.8	11.2	8.2	7.4	()
Dividend Yield (%)	4.1	3.5	4.7	3.7	5.8	4.4	3.8	4.2	5.8	5.5	(%)
Price to Book Value (Times)	1.8	2.1	1.9	2.1	1.3	1.9	1.9	1.7	1.3	1.1	()
% Volume of Shares Traded by Foreign Investors (Non-Bahraini) to Total Volume Traded	37.6	56.4	57.8	48.6	47.7	49.1	43.7	43.4	50.0	38.9	(%)
% Volume of Top 10 Shares Traded to Total Volume Traded	78.6	87.3	87.9	79.9	89.8	94.3	88.5	89.0	97.2	94.9	(%)
Number of Listed Companies	45	47	50	51	51	51	52	52	51	49	
No. of Bahraini Listed Companies	38	40	43	44	45	44	45	45	45	44	
No. of Non-Bahraini Listed Companies	7	7	7	7	6	7	7	7	6	5	

*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.

Travel

	2003	2004	2005	2006	2007	2008	2007 Q4	2008				()
							Q1	Q2	Q3	Q4		
Arrivals (Non-Bahrainis)	4,844,497	5,667,331	8,350,703	7,288,711	7,378,656	8,630,925	2,205,075	2,087,975	2,190,486	2,120,399	2,232,065	
By air	974,159	1,176,460	1,790,878	1,544,011	1,508,041	1,854,919	412,727	425,913	460,021	478,951	490,034	
By sea	8,369	6,526	8,376	11,913	50,999	80,340	12,400	44,681	5,745	3,834	26,080	
By causeway	3,861,969	4,484,345	6,551,449	5,732,787	5,819,616	6,695,666	1,779,948	1,617,381	1,724,720	1,637,614	1,715,951	

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

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2004 2003

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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	1,185	1,235	
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 التموين والفندقة.

المصدر: وزارة الإعلام (شئون السياحة).

المواصلات
Transportation

	2004	2005	2006*	2007*	2008*	2008*				2009 Q1	
						Q1	Q2	Q3	Q4		
Imported Vehicles	30,477	37,421	48,250	46,496	23,910	13,989	2,747	2,529	3,178	3,381	

*Provisional.

Source: Central Informatics Organisation.

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المواصلات
Transportation

	2003	2004	2005	2006	2007	
Total Registered in Use Vehicles	271,659	293,801	314,033	337,545	366,732	
Private Goods Vehicle (Pick-up, Lorry)	22,325	24,595	26,704	28,931	32,042	(-)
Double Cabin Private (Pick-up)	10,884	11,845	12,517	13,736	15,365	()
Private Personal Transport (Buses Only)	5,153	5,473	5,590	6,065	6,823	()
Professional Use	4,859	5,204	5,569	5,940	6,657	
Private Vehicle to Transport Passengers	1,102	1,145	1,369	1,408	1,099	
Motor Cycles	2,650	3,015	3,601	4,082	4,568	
Taxis	1,005	1,013	1,016	1,021	1,030	
Private Hire	9,692	12,610	14,024	18,242	21,900	
Public Transport (Government and Buses)	820	828	677	668	641	()
Combined Double Cabin Pick-up	582	545	565	571	572	
Consulate Diplomat	566	610	588	653	646	
Private	212,021	226,918	241,813	256,228	275,389	
Newly Registered Vehicles	24,966	24,713	25,121	27,435	34,284	
Private Goods Vehicle (Pick-up, Lorry)	1,887	2,416	2,690	2,446	3,349	(-)
Double Cabin Private (Pick-up)	1,039	975	982	1,291	1,720	()
Private Personal Transport (Buses Only)	353	370	530	545	773	()
Professional Use	477	385	377	428	769	
Private Vehicle to Transport Passengers	59	46	196	58	42	
Motor Cycles	382	384	390	493	514	
Taxis	77	72	79	83	81	
Private Hire	2,687	2,934	3,382	4,214	3,767	
Public Transport (Government and Buses)	32	17	10	2	4	()
Combined Double Cabin Pick-up	5	15	19	23	37	
Consulate Diplomat	61	49	68	66	39	
Private	17,907	17,050	16,398	17,786	23,189	

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	

*Includes Batelco and Zain subscribers.

Source: Batelco and Telecommunications Regulatory Authority (TRA).

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

Education

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

	2004	2005	2006	2007	2008	2008				2009 Q1	
						Q1	Q2	Q3	Q4		
Manufacturing	556	889	1,159	896	631	179	164	169	132	124	
Construction	222	1,113	1,494	857	702	149	221	162	171	166	
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods	2,519	2,526	2,948	3,090	2,801	682	752	768	628	627	
Hotels and Restaurants	522	429	405	452	420	95	117	123	91	82	
Transport, Storage and Communications	191	240	293	292	226	48	61	60	68	39	
Financial Services	79	139	238	319	422	99	127	112	84	36	
Real Estate, Rentals and Associated Activities	688	958	1,097	1,043	1,074	294	280	268	244	203	
Non-Health Related Social Work	296	338	399	439	326	104	83	60	81	79	
Others	39	74	148	89	128	14	12	11	13	19	
Total Commercial Licenses*	5,112	6,706	8,181	7,477	6,730	1,664	1,817	1,733	1,512	1,375	*
Total Commercial Licenses at End Period**	51,422	58,128	67,761	75,303	82,085	76,952	78,812	80,555	82,085	87,085	**

*New Licenses Issued.

**Includes licenses that have been reviewed

Source: Ministry of Industry and Commerce.

الإشياء
Construction

	2004	2005	2006	2007	2008	2008				2009 Q1
						Q1	Q2	Q3	Q4	
Construction Permits by District (Total)	9,839	11,391	11,213	10,519	11,051	2,515	3,440	2,567	2,529	2,962
Manama	1,593	1,695	1,531	1,428	1,526	344	434	319	429	398
Middle	2,670	3,398	2,994	2,813	2,843	712	830	671	630	744
Muharraq	1,838	2,151	2,703	2,416	2,334	558	682	547	547	790
Northern	3,313	3,623	3,405	3,292	3,737	777	1,309	877	774	781
Southern	425	524	580	570	611	124	185	153	149	249
Construction Permits by Permit Type (Total)	10,106	11,478	11,288	10,571	10,564	2,522	3,456	2,573	2,536	2,963
Addition	4,604	6,213	5,450	4,826	4,959	1,303	1602	1,116	1,124	1,502
Demolition	493	678	693	721	928	149	293	235	285	220
Demolition and New Construction	163	194	387	411	108	35	48	28	17	26
New Construction	4,023	3,552	3,985	3,759	3,398	816	1146	903	818	896
Reclamation	49	29	39	26	34	7	16	6	7	1
Renovation	774	812	734	828	1,137	212	351	285	285	318

Source: Ministry of Municipalities Affairs and Agriculture.

المصدر: وزارة شؤون البلديات والزراعة.

Trading in Land

	2005	2006	2007	2008			
				Q1	Q2	Q3	
Total Value of Traded Land Permits (BD)	517,161,211	876,212,237	1,365,196,254	537,127,488	549,496,363	366,026,170	(.)
Total Number of Permits	14,576	16,491	16,366	4,271	4,493	4,303	
Ownership Transfer Registration							
Number of Permits	3,935	4,777	5,482	1,333	1,462	984	
Ownership Registration							
Number of Permits	10,641	11,714	10,884	2,938	3,031	2,762	
Owner Nationalities							
Registration By Bahrainis							
Value of Permits (BD)	462,024,070	810,354,906	1,265,320,556	500,256,685	486,782,968	317,605,787	(.)
Number of Permits	14,340	16,288	16,127	4,207	1,369	4,257	
Registration By Non-Bahrainis*							*
Value of Permits (BD)	55,137,141	65,857,331	99,875,698	36,870,803	62,713,395	48,420,383	(.)
Number of Permits	236	203	239	64	93	46	

*Estimated figures.

Source: Survey of Land Registration Bureau.

الصحة Health

	2003	2004	2005	2006	2007	
No. of Hospitals						
Government Hospitals	9	9	9	9	9	
Private Hospitals	6	6	9	11	12	
Government Maternity Hospitals*	6	6	6	6	6	*
Government Health Centres and Clinics**	23	23	23	23	23	**
Private Clinics***	119	220	293	300	300	***
Private Company Clinics	4	4	4	5	5	
Environment Health Centres	6	6	6	6	6	
No. of Beds (Total)	1,904	1,909	2,033	2,037	2,043	()
Government Hospitals	1,691	1,694	1,741	1,714	1,714	
Private Hospitals	213	215	292	323	329	
Persons Per Bed	362	370	356	356	509	
No. of Physicians (Total)****	1,295	1,582	1,973	2,048	2,227	****()
Government Hospitals	1,021	1,086	1,167	1,215	1,310	
Private Hospitals and Clinics	274	496	806	833	917	
Persons Per Physician	532	447	367	363	467	
No. of Nursing Staff (Total)	3,156	3,502	3,835	4,087	4,354	()
Government Hospitals	2,661	2,798	2,910	3,144	3,329	
Private Hospitals and Clinics	495	704	925	943	1,025	
Nurses Per Physician	2.4	2.2	1.9	2.0	2.0	
Government Hospitals	3	3	2	3	3	
Private Hospitals and Clinics	2	1	1	1	1	
Persons per Nurse	218	202	189	182	239	
Government Hospitals	259	253	249	236	312	
Private Hospitals and Clinics	1,393	1,004	783	787	1,014	

*Includes Maternity Unit at Slamaniya Medical Complex.

**Includes Directorate of health & Social Affairs at Ministry of Interior.

***Includes dental clinics.

****Excludes dentists.

Source: Ministry of Health.

المصدر: وزارة الصحة.