

# FMIs and Payment Oversight Highlights

August, 2023

## RTGS

### Total RTGS Transactions

		Previous Month	Previous Year
Volume		26,492	27,810
	34,076		
Change		▲28.63%	▲22.53%
Value	BHD	BHD	BHD
	10,715,628,595.493	7,878,514,100.991	8,285,909,052.957
Change		▲36.01%	▲29.32%

### Customer Transactions

		Previous Month	Previous Year
Volume		22,821	23,982
	29,519		
Change		▲29.35%	▲23.09%
Value	BHD	BHD	BHD
	892,466,736.423	790,278,709.166	856,251,923.806
Change		▲12.93%	▲4.23%

### Interbank Transactions

		Previous Month	Previous Year
Volume		3,671	3,828
	4,557		
Change		▲24.14%	▲19.04%
Value	BHD	BHD	BHD
	9,823,161,859.070	7,088,235,391.825	7,429,657,129.151
Change		▲38.58%	▲32.22%

## BCTS

### Total Cleared Cheques

		Previous Month	Previous Year
Volume		156,972	185,100
	180,954		
Change		▲15.28%	▼2.24%
Value	BHD	BHD	BHD
	587,297,993.239	657,902,538.979	647,399,694.592
Change		▼10.73%	▼9.28%

### Technical Returns

		Previous Month	Previous Year
Volume		985	981
	993		
Change		▲0.81%	▲1.22%
Value	BHD	BHD	BHD
	4,408,468.305	124,203,892.766	21,987,426.555
Change		▼96.45%	▼79.95%

### Financial Returns

		Previous Month	Previous Year
Volume		3,511	4,330
	4,313		
Change		▲22.84%	▼0.39%
Value	BHD	BHD	BHD
	14,045,928.766	8,985,163.840	15,831,558.909
Change		▲56.32%	▼11.28%

## EFTS

### Total EFTS

		Previous Month	Previous Year
Volume		28,950,334	21,983,622
	30,583,158		
Change		▲5.64%	▲39.12%
Value	BHD	BHD	BHD
	2,714,482,673.270	2,300,509,454.636	2,200,492,928.562
Change		▲17.99%	▲23.36%

### Fawri+

		Previous Month	Previous Year
Volume		26,886,005	20,030,004
	28,311,738		
Change		▲5.30%	▲41.35%
Value	BHD	BHD	BHD
	638,978,880.173	603,217,899.535	508,095,305.450
Change		▲5.93%	▲25.76%

## SWITCH

### ATM Cash Withdrawal

		Previous Month	Previous Year
Volume		958,247	1,114,311
	978,291		
Change		▲2.09%	▼12.21%
Value	BHD	BHD	BHD
	100,259,997.385	96,817,420.763	107,278,004.580
Change		▲3.56%	▼6.54%

### Fawri

		Previous Month	Previous Year
Volume		1,031,621	882,655
	1,048,212		
Change		▲1.61%	▲18.76%
Value	BHD	BHD	BHD
	1,971,748,542.351	1,608,718,573.066	1,601,737,260.817
Change		▲22.57%	▲23.10%

### Fawateer

		Previous Month	Previous Year
Volume		1,032,708	1,070,963
	1,223,208		
Change		▲18.45%	▲14.22%
Value	BHD	BHD	BHD
	103,755,250.746	88,572,982.035	90,660,362.295
Change		▲17.14%	▲14.44%

### Payment Gateway (PG)

		Previous Month	Previous Year
Volume		1,152,302	1,385,028
	1,176,566		
Change		▲2.11%	▼15.05%
Value	BHD	BHD	BHD
	60,968,787.771	59,064,408.261	70,800,616.633
Change		▲3.22%	▼13.89%

## Notes:

Based on Settlement Date: Successful RTGS Transactions (inc. CBB Transactions), Total Cleared Cheques through BCTS, Successful Fawri and Fawateer Transactions.  
Based on Value Date (reflecting weekends and public holidays): Successful Fawri+ Transactions, ATM Cash Withdrawals and Payment Gateway Transactions.