

# FMIs and Payment Oversight Highlights

April, 2024

## RTGS

### Total RTGS Transactions

		Previous Month	Previous Year
Volume		34,870	27,451
		31,406	27,451
Value	BHD	12,925,879,557.186	7,310,612,893.700
		12,254,988,616.207	7,310,612,893.700
	Change	▼9.93%	▲14.41%
	Change	▼5.19%	▲67.63%

### Customer Transactions

		Previous Month	Previous Year
Volume		30,139	23,990
		27,562	23,990
Value	BHD	868,324,698.168	788,131,109.635
		809,930,391.648	788,131,109.635
	Change	▼8.55%	▲14.89%
	Change	▼6.72%	▲2.77%

### Interbank Transactions

		Previous Month	Previous Year
Volume		4,731	3,461
		3,844	3,461
Value	BHD	12,057,554,859.018	6,522,481,784.065
		11,445,058,224.559	6,522,481,784.065
	Change	▼18.75%	▲11.07%
	Change	▼5.08%	▲75.47%

## BCTS

### Total Cleared Cheques

		Previous Month	Previous Year
Volume		163,102	156,876
		152,658	156,876
Value	BHD	544,485,551.003	521,134,089.336
		524,083,051.314	521,134,089.336
	Change	▼6.40%	▼2.69%
	Change	▼3.75%	▲0.57%

### Technical Returns

		Previous Month	Previous Year
Volume		755	893
		698	893
Value	BHD	3,929,685.454	2,566,195.780
		4,338,993.261	2,566,195.780
	Change	▼7.55%	▼21.84%
	Change	▲10.42%	▲69.08%

### Financial Returns

		Previous Month	Previous Year
Volume		2,982	3,738
		2,971	3,738
Value	BHD	14,952,468.752	12,803,768.685
		15,610,566.465	12,803,768.685
	Change	▼0.37%	▼20.52%
	Change	▲4.40%	▲21.92%

## EFTS

### Total EFTS

		Previous Month	Previous Year
Volume		34,450,682	28,091,458
		35,275,159	28,091,458
Value	BHD	2,758,292,909.967	2,481,683,615.130
		3,018,408,369.988	2,481,683,615.130
	Change	▲2.39%	▲25.57%
	Change	▲9.43%	▲21.63%

### Fawri+

		Previous Month	Previous Year
Volume		32,309,264	25,896,363
		33,059,384	25,896,363
Value	BHD	728,989,098.724	617,240,080.173
		707,181,199.526	617,240,080.173
	Change	▲2.32%	▲27.66%
	Change	▼2.99%	▲14.57%

## SWITCH

### ATM Cash Withdrawal

		Previous Month	Previous Year
Volume		894,570	1,080,384
		881,796	1,080,384
Value	BHD	99,212,572.289	107,330,939.800
		93,773,857.573	107,330,939.800
	Change	▼1.43%	▼18.38%
	Change	▼5.48%	▼12.63%

### Fawri

		Previous Month	Previous Year
Volume		1,052,257	1,095,410
		1,165,712	1,095,410
Value	BHD	1,951,379,746.826	1,770,076,965.766
		2,206,275,126.294	1,770,076,965.766
	Change	▲10.78%	▲6.42%
	Change	▲13.06%	▲24.64%

### Fawateer

		Previous Month	Previous Year
Volume		1,089,161	1,099,685
		1,050,063	1,099,685
Value	BHD	77,924,064.417	94,366,569.191
		104,952,044.168	94,366,569.191
	Change	▼3.59%	▼4.51%
	Change	▲34.69%	▲11.22%

### Payment Gateway (PG)

		Previous Month	Previous Year
Volume		1,038,112	1,200,988
		1,048,833	1,200,988
Value	BHD	56,422,188.287	58,807,540.585
		53,915,170.897	58,807,540.585
	Change	▲1.03%	▼12.67%
	Change	▼4.44%	▼8.32%

## 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.