

FMIs and Payment Oversight Highlights

January, 2025

RTGS

Total RTGS Transactions

| | | Previous Month | Previous Year |
|--------|---------------------------|---------------------------|---------------------------|
| Volume | 31,801 | 34,053 | 34,316 |
| | Change | ▼6.61% | ▼7.33% |
| Value | BHD 10,521,069,037.371 | BHD 10,978,589,400.035 | BHD 13,899,321,360.772 |
| | Change | ▼4.17% | ▼24.31% |

Customer Transactions

| | | Previous Month | Previous Year |
|--------|--------------------------|--------------------------|--------------------------|
| Volume | 27,222 | 29,525 | 29,546 |
| | Change | ▼7.80% | ▼7.87% |
| Value | BHD 1,000,531,339.388 | BHD 1,097,273,908.392 | BHD 1,084,470,149.795 |
| | Change | ▼8.82% | ▼7.74% |

Interbank Transactions

| | | Previous Month | Previous Year |
|--------|--------------------------|--------------------------|---------------------------|
| Volume | 4,579 | 4,528 | 4,770 |
| | Change | ▲1.13% | ▼4.00% |
| Value | BHD 9,520,537,697.983 | BHD 9,881,315,491.643 | BHD 12,814,851,210.977 |
| | Change | ▼3.65% | ▼25.71% |

BCTS

Total Cleared Cheques

| | | Previous Month | Previous Year |
|--------|------------------------|------------------------|------------------------|
| Volume | 148,871 | 169,408 | 167,614 |
| | Change | ▼12.12% | ▼11.18% |
| Value | BHD 532,421,271.862 | BHD 597,540,999.956 | BHD 557,747,932.714 |
| | Change | ▼10.90% | ▼4.54% |

Technical Returns

| | | Previous Month | Previous Year |
|--------|----------------------|----------------------|----------------------|
| Volume | 803 | 887 | 951 |
| | Change | ▼9.47% | ▼15.56% |
| Value | BHD 3,882,211.273 | BHD 3,018,979.637 | BHD 4,216,788.655 |
| | Change | ▲28.59% | ▼7.93% |

Financial Returns

| | | Previous Month | Previous Year |
|--------|----------------------|----------------------|-----------------------|
| Volume | 2,656 | 3,141 | 3,252 |
| | Change | ▼15.44% | ▼18.33% |
| Value | BHD 8,229,652.227 | BHD 9,943,344.460 | BHD 16,462,550.804 |
| | Change | ▼17.23% | ▼50.01% |

EFTS

Total EFTS

| | | Previous Month | Previous Year |
|--------|--------------------------|--------------------------|--------------------------|
| Volume | 40,474,803 | 41,300,169 | 35,349,124 |
| | Change | ▼2.00% | ▲14.50% |
| Value | BHD 2,874,708,619.010 | BHD 3,101,282,466.809 | BHD 2,770,621,639.164 |
| | Change | ▼7.31% | ▲3.76% |

Fawri+

| | | Previous Month | Previous Year |
|--------|------------------------|------------------------|------------------------|
| Volume | 38,304,510 | 39,062,001 | 33,131,965 |
| | Change | ▼1.94% | ▲15.61% |
| Value | BHD 749,064,561.695 | BHD 761,797,695.541 | BHD 683,658,231.285 |
| | Change | ▼1.67% | ▲9.57% |

SWITCH

ATM Cash Withdrawal

| | | Previous Month | Previous Year |
|--------|-----------------------|-----------------------|-----------------------|
| Volume | 768,068 | 790,502 | 929,791 |
| | Change | ▼2.84% | ▼17.39% |
| Value | BHD 85,408,644.259 | BHD 87,094,303.512 | BHD 97,441,589.195 |
| | Change | ▼1.94% | ▼12.35% |

Fawri

| | | Previous Month | Previous Year |
|--------|--------------------------|--------------------------|--------------------------|
| Volume | 1,199,719 | 1,155,752 | 1,162,584 |
| | Change | ▲3.80% | ▲3.19% |
| Value | BHD 2,016,157,582.549 | BHD 2,234,318,544.441 | BHD 1,981,554,794.598 |
| | Change | ▼9.76% | ▲1.75% |

Fawateer

| | | Previous Month | Previous Year |
|--------|------------------------|------------------------|------------------------|
| Volume | 970,574 | 1,082,416 | 1,054,575 |
| | Change | ▼10.33% | ▼7.97% |
| Value | BHD 109,486,474.766 | BHD 105,166,226.827 | BHD 105,408,613.281 |
| | Change | ▲4.11% | ▲3.87% |

Payment Gateway (PG)

| | | Previous Month | Previous Year |
|--------|-----------------------|-----------------------|-----------------------|
| Volume | 1,013,631 | 1,033,194 | 1,079,534 |
| | Change | ▼1.89% | ▼6.10% |
| Value | BHD 55,331,234.080 | BHD 56,279,867.736 | BHD 56,636,339.020 |
| | Change | ▼1.69% | ▼2.30% |

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.