

# FMIs and Payment Oversight Highlights

January, 2026

## RTGS

### Total RTGS Transactions

		Previous Month	Previous Year
Volume	32,107	37,369	31,801
	Change	▼ 14.08%	▲ 0.96%
Value	BHD 9,832,964,291.362	BHD 8,458,565,581.740	BHD 10,521,069,037.371
	Change	▲ 16.25%	▼ 6.54%

### Customer Transactions

		Previous Month	Previous Year
Volume	27,582	32,063	27,222
	Change	▼ 13.98%	▲ 1.32%
Value	BHD 1,000,907,124.862	BHD 1,074,468,482.001	BHD 1,000,531,339.388
	Change	▼ 6.85%	▲ 0.04%

### Interbank Transactions

		Previous Month	Previous Year
Volume	4,525	5,306	4,579
	Change	▼ 14.72%	▼ 1.18%
Value	BHD 8,832,057,166.500	BHD 7,384,097,099.739	BHD 9,520,537,697.983
	Change	▲ 19.61%	▼ 7.23%

## BCTS

### Total Cleared Cheques

		Previous Month	Previous Year
Volume	136,255	158,384	148,871
	Change	▼ 13.97%	▼ 8.47%
Value	BHD 521,058,947.656	BHD 585,527,202.907	BHD 532,421,271.862
	Change	▼ 11.01%	▼ 2.13%

### Technical Returns

		Previous Month	Previous Year
Volume	738	869	803
	Change	▼ 15.07%	▼ 8.09%
Value	BHD 4,685,207.087	BHD 3,070,735.685	BHD 3,882,211.273
	Change	▲ 52.58%	▲ 20.68%

### Financial Returns

		Previous Month	Previous Year
Volume	2,164	2,454	2,656
	Change	▼ 11.82%	▼ 18.52%
Value	BHD 5,841,454.224	BHD 8,314,611.716	BHD 8,229,652.227
	Change	▼ 29.74%	▼ 29.02%

## EFTS

### Total EFTS

		Previous Month	Previous Year
Volume	44,692,035	45,559,005	40,474,803
	Change	▼ 1.90%	▲ 10.42%
Value	BHD 3,272,272,164.698	BHD 3,363,538,698.764	BHD 2,874,708,619.010
	Change	▼ 2.71%	▲ 13.83%

### Fawri+

		Previous Month	Previous Year
Volume	42,473,348	43,358,993	38,304,510
	Change	▼ 2.04%	▲ 10.88%
Value	BHD 926,455,097.647	BHD 930,741,470.617	BHD 749,064,561.695
	Change	▼ 0.46%	▲ 23.68%

## SWITCH

### ATM Cash Withdrawal

		Previous Month	Previous Year
Volume	702,183	712,347	768,068
	Change	▼ 1.43%	▼ 8.58%
Value	BHD 82,300,082.154	BHD 82,074,654.931	BHD 85,408,644.259
	Change	▲ 0.27%	▼ 3.64%

### Fawri

		Previous Month	Previous Year
Volume	1,247,886	1,218,140	1,199,719
	Change	▲ 2.44%	▲ 4.01%
Value	BHD 2,225,950,830.419	BHD 2,312,333,783.790	BHD 2,016,157,582.549
	Change	▼ 3.74%	▲ 10.41%

### Fawateer

		Previous Month	Previous Year
Volume	970,801	981,872	970,574
	Change	▼ 1.13%	▲ 0.02%
Value	BHD 119,866,236.632	BHD 120,463,444.357	BHD 109,486,474.766
	Change	▼ 0.50%	▲ 9.48%

### Payment Gateway (PG)

		Previous Month	Previous Year
Volume	929,535	890,821	1,013,631
	Change	▲ 4.35%	▼ 8.30%
Value	BHD 55,416,707.140	BHD 54,656,475.003	BHD 55,331,234.080
	Change	▲ 1.39%	▲ 0.15%

#### 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.