

# FMIs and Payment Oversight Highlights

July, 2026

| RTGS                    |                       |                       |  |                        |                       |                     |                     |  |                       |
|-------------------------|-----------------------|-----------------------|--|------------------------|-----------------------|---------------------|---------------------|--|-----------------------|
| Total RTGS Transactions |                       |                       |  |                        | Customer Transactions |                     |                     |  |                       |
|                         |                       | Previous Month        |  | Previous Year          |                       |                     | Previous Month      |  | Previous Year         |
| Volume                  | 33,161                | 33,825                |  | 33,368                 | Volume                | 28,587              | 29,373              |  | 28,320                |
|                         | Change                | ▼1.96%                |  | ▼0.62%                 |                       | Change              | ▼2.68%              |  | ▲0.94%                |
| Value                   | BHD 9,009,247,511.217 | BHD 9,522,981,480.620 |  | BHD 12,114,227,966.484 | Value                 | BHD 967,969,888.490 | BHD 958,977,379.653 |  | BHD 1,087,759,315.798 |
|                         | Change                | ▼5.39%                |  | ▼25.63%                |                       | Change              | ▲0.94%              |  | ▼11.01%               |

| BCTS                  |                     |                     |  |                     |                   |                   |                   |  |                   |
|-----------------------|---------------------|---------------------|--|---------------------|-------------------|-------------------|-------------------|--|-------------------|
| Total Cleared Cheques |                     |                     |  |                     | Technical Returns |                   |                   |  |                   |
|                       |                     | Previous Month      |  | Previous Year       |                   |                   | Previous Month    |  | Previous Year     |
| Volume                | 133,407             | 135,075             |  | 155,552             | Volume            | 807               | 852               |  | 855               |
|                       | Change              | ▼1.23%              |  | ▼14.24%             |                   | Change            | ▼5.28%            |  | ▼5.61%            |
| Value                 | BHD 507,659,546.242 | BHD 475,820,790.621 |  | BHD 523,181,881.879 | Value             | BHD 4,961,261.770 | BHD 4,419,112.351 |  | BHD 3,657,596.515 |
|                       | Change              | ▲6.69%              |  | ▼2.97%              |                   | Change            | ▲12.27%           |  | ▲35.64%           |

| EFTS       |                       |                       |  |                       |        |                     |                     |  |                     |
|------------|-----------------------|-----------------------|--|-----------------------|--------|---------------------|---------------------|--|---------------------|
| Total EFTS |                       |                       |  |                       | Fawri+ |                     |                     |  |                     |
|            |                       | Previous Month        |  | Previous Year         |        |                     | Previous Month      |  | Previous Year       |
| Volume     | 45,015,639            | 43,900,281            |  | 39,394,500            | Volume | 42,673,536          | 41,765,410          |  | 37,110,651          |
|            | Change                | ▲2.54%                |  | ▲14.27%               |        | Change              | ▲2.17%              |  | ▲14.99%             |
| Value      | BHD 3,247,524,942.231 | BHD 3,245,701,991.286 |  | BHD 3,309,222,696.437 | Value  | BHD 928,795,701.335 | BHD 930,434,988.056 |  | BHD 790,068,658.085 |
|            | Change                | ▲0.06%                |  | ▼1.86%                |        | Change              | ▼0.18%              |  | ▲17.56%             |

| SWITCH              |                    |                    |  |                    |                      |                    |                    |  |                    |
|---------------------|--------------------|--------------------|--|--------------------|----------------------|--------------------|--------------------|--|--------------------|
| ATM Cash Withdrawal |                    |                    |  |                    | Payment Gateway (PG) |                    |                    |  |                    |
|                     |                    | Previous Month     |  | Previous Year      |                      |                    | Previous Month     |  | Previous Year      |
| Volume              | 623,122            | 592,031            |  | 725,537            | Volume               | 2,242,451          | 2,134,595          |  | 954,831            |
|                     | Change             | ▲5.25%             |  | ▼14.12%            |                      | Change             | ▲5.05%             |  | ▲134.85%           |
| Value               | BHD 74,712,956.687 | BHD 71,746,027.011 |  | BHD 83,434,007.366 | Value                | BHD 93,218,550.310 | BHD 81,458,250.486 |  | BHD 59,028,532.832 |
|                     | Change             | ▲4.14%             |  | ▼10.45%            |                      | Change             | ▲14.44%            |  | ▲57.92%            |

| Fawri  |                       |                       |  |                       |        |                     |                     |  |                     |
|--------|-----------------------|-----------------------|--|-----------------------|--------|---------------------|---------------------|--|---------------------|
|        |                       | Previous Month        |  | Previous Year         |        |                     | Previous Month      |  | Previous Year       |
| Volume | 1,381,459             | 1,190,780             |  | 1,302,368             | Volume | 960,644             | 944,091             |  | 981,481             |
|        | Change                | ▲16.01%               |  | ▲6.07%                |        | Change              | ▲1.75%              |  | ▼2.12%              |
| Value  | BHD 2,190,162,889.867 | BHD 2,212,979,981.734 |  | BHD 2,391,389,357.714 | Value  | BHD 128,566,351.029 | BHD 102,287,021.496 |  | BHD 127,764,680.638 |
|        | Change                | ▼1.03%                |  | ▼8.41%                |        | Change              | ▲25.69%             |  | ▲0.63%              |

**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.