## FMIs and Payment Oversight Highlights

December, 2024

BCTS

	RTGS										
Total RTGS Transactions			Customer Transactions				Interbank Transactions				
		Previous Month	Previous Year			Previous Month	Previous Year			Previous Month	Previous Year
JMe	34,053	28,334	30,302	Jme	29,525	24,355	26,379	Jme	4,528	3,979	3,923
Volu	Change	▲ 20.18%	<b>▲</b> 12.38%	lue Voli	Change	▲ 21.23%	<b>11.93%</b>	Volu	Change	<b>13.80%</b>	▲15.42%
alue	BHD 10,978,589,400.035	BHD 9,823,170,316.068	BHD 10,962,841,167.682		BHD 1,097,273,908.392	BHD 782,481,437.648	BHD 805,850,598.983	alue	BHD 9,881,315,491.643	BHD 9,040,688,878.420	BHD 10,156,990,568.699
>	Change	<b>▲</b> 11.76%	<b>▲</b> 0.14%	>	Change	▲40.23%	▲ 36.16%	>	Change	▲9.30%	▼2.71%

Total Cleared Cheques					Technical Returns				Financial Returns			
		Previous Month	Previous Year			Previous Month	Previous Year			Previous Month	Previous Year	
Jme	169,408	147,782	163,010	JMe	887	830	905	JMe	3,141	2,482	3,399	
Volt	Change	<b>1</b> 4.63%	▲3.92%	Value Volu	Change	▲6.87%	▼1.99%	Volu	Change	▲26.55%	▼7.59%	
alue	BHD 597,540,999.956	BHD 501,314,710.490	BHD 523,113,929.593		BHD 3,018,979.637	BHD 3,181,739.821	BHD 10,261,944.101	alue	BHD 9,943,344.460	BHD 32,496,654.138	BHD 8,379,897.445	
<	Change	<b>▲</b> 19.19%	<b>▲</b> 14.23%		Change	▼5.12%	▼70.58%	>	Change	▼69.40%	<b>▲</b> 18.66%	

EFTS								SWITCH
Total EFTS				Fawri+				ATM Cash Wi
	Previous Month	Previous Year			Previous Month	Previous Year		
41,300,169 Change	39,277,148	35,746,434	ume	39,062,001	37,296,217	33,655,936	ame	790,502
Change	▲ 5.15%	▲ 15.54%	Volu	Change	<b>▲</b> 4.73%	<b>▲</b> 16.06%	Volume	Change
BHD 3,101,282,466.809	BHD 2,626,886,255.124	BHD 2,620,346,831.277	alue	BHD 761,797,695.541	BHD 711,536,459.336	BHD 680,118,244.048	Value	BHD 87,094,303.5
Change	<b>▲</b> 18.06%	▲18.35%	< 5	Change	▲ 7.06%	<b>▲</b> 12.01%	e >	Change
Fawri				Fawateer				Payment Gat
	Previous Month	Previous Year			Previous Month	Previous Year		
1,155,752	1,016,828	1,017,877	ume	1,082,416	964,103	1,072,621	шe	1,033,194
Change	<b>1</b> 3.66%	<b>1</b> 3.55%	Volu	Change	▲12.27%	<b>▲</b> 0.91%	Volume	Change
BHD 2,234,318,544.441	BHD 1,826,758,530.683	BHD 1,854,906,665.980	alue	BHD 105,166,226.827	BHD 88,591,265.105	BHD 85,321,921.249	Value	BHD 56,279,867.7
> Change	▲ 22.31%	▲20.45%	>	Change	<b>18.71%</b>	▲23.26%	e >	Change

	SWITCH								
ATM Cash Withdrawal									
		Previous Month	Previous Year						
Volume	790,502	778,529	974,979						
Volt	Change	▲ 1.54%	▼18.92%						
Value	BHD 87,094,303.512	BHD 83,403,949.933	BHD 97,791,832.180						
< 2	Change	<b>▲</b> 4.42%	▼10.94%						

Payment Gateway (PG)								
		Previous Month	Previous Year					
Volume	1,033,194	1,007,971	1,055,746					
Volu	Change	▲2.50%	▼2.14%					
Value	BHD 56,279,867.736	BHD 53,856,076.143	BHD 54,730,499.683					
e >	Change	<b>▲</b> 4.50%	▲2.83%					

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.