



مصرف البحرين المركزي

Central Bank of Bahrain

Economic Indicators

المؤشرات الاقتصادية

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Financial Stability Directorate

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Summary of Main Economic Indicators

	2007	2008	2009	2008 Q4	Q1	2009 Q2 Q3 Q4				
Population and Employment										
Total Population	1,039,297	1,106,509								
Total Employment	379,471	471,088	486,071	471,088	483,777	485,333	485,834	486,071		
Domestic Output										
GDP at Current Prices (BD Millions)	6,945.6	8,235.3								(.)
GDP per Capita (BD)	6,683.0									(.)
Crude Oil Production (US Barrels Thousands)	67,262	66,864	66,510	16,808	16,499	16,423	16,972	16,616		()
المالية الحكومية وادوات الدين العام المحلي Public Finance and Domestic Public Debt Instruments										
Revenues (BD Millions)	2,036.7	2,677.6								(.)
Expenditures (BD Millions)	1,818.1	2,060.3								(.)
Surplus/Deficit (BD Millions)	42.9									(.) /
Total Outstanding of Domestic Public Debt (BD Millions)	616.6	705.0	1348.0	705.0	820.0	1038.0	1203.0	1348.0) (.)
As % of GDP	8.9	8.6	16.4	8.6	10.0	12.6	14.6	16.4		
Prices										
Consumer Price Index	103.3	106.9	109.9	109.2	109.8	109.4	109.7	110.7		
Nominal Effective Exchange Rate	95.4	92.8		98.6	99.9	97.3	94.4			
External Sector										
Trade Balance (BD Millions)	806.8	859.9								(.)
Current Account Balance (BD Millions)	1092.9	848.6								(.)
As % of GDP	15.7	10.3								
Overall Balance of Payments (BD Millions)	531.9	-110.6								() (.)
As % of GDP	7.7	-1.3								
Money and Banking										
M2 Growth (%)	40.8	18.4	5.8	0.9	0.8	-0.6	-0.2	5.8		2
Consolidated Balance Sheet of the Banking System (USD Billions)	245.8	252.4	221.8	252.4	243.9	236.0	224.3	221.8		()
Total Deposits as % of GDP	106.1	115.4	115.7	115.4	118.9	112.4	110.7	115.7		
Total Domestic Credit as % of GDP	60.2	71.5	71.5	71.5	70.7	71.2	69.9	71.5		
سوق البحرين للأوراق المالية Bahrain Stock Exchange										
Bahrain Stock Exchange Index (Points)	-	-	-	-	-	-	-	-		()
Bahrain All Share Index (Points)	2,755.30	1,084.07	1,458.24	1,804.07	1,595.85	1,581.70	1,554.50	1,458.20		()
Dow Jones Bahrain Index (Points)	233.82	151.90	121.70	151.90	134.51	133.60	130.80	121.70		()
Stock Market Capitalisation (BD Billions)	10.2	7.5	6.1	7.5	6.5	6.5	6.4	6.1		(.)

Population

	2002	2003	2004	2005	2006	2007	2008	
Total Population	710,554	764,519	823,744	888,824	960,425	1,039,297	1,106,509	
Bahraini	427,245	445,632	464,808	484,811	505,673	527,433	537,719	
Male	215,813	225,100	234,787	244,889	255,428	266,420	271,679	
Female	211,432	220,532	230,021	239,922	250,245	261,013	266,040	
Non-Bahraini	283,309	318,887	358,936	404,013	454,752	511,864	568,790	
Male	202,385	227,800	256,409	288,610	324,856	365,654	406,320	
Female	80,924	91,087	102,527	115,403	129,896	146,210	162,470	

Source: Central Informatics Organisation.

Employment

	2006	2007	2008	2009	2009					
					2008 Q4	Q1	Q2	Q3	Q4	
Total Employment 1/	351,862	379,471	471,088	486,071	471,088	483,777	485,333	485,834	486,071	/1
As % of Total Population	36.6	36.5	42.6	43.9	42.6	43.7	43.9	43.9	43.9	
Change (%)	4.6	7.8	24.1	3.2	2.8	2.7	0.3	0.1	0.0	
Private Sector	313,039	340,217	430,882	445,330	430,882	443,638	445,330	446,018	445,330	
As % of Total Employment	89.0	89.7	91.5	91.6	91.5	91.7	91.8	91.8	91.6	
Male	283,533	310,019	389,802	403,499	389,802	401,040	403,499	371,808	403,499	
Female	29,506	30,198	41,080	41,831	41,080	42,598	41,831	41,838	41,831	
Bahraini	65,614	66,834	81,867	80,621	81,867	82,899	80,621	80,298	80,621	
Male	47,913	48,890	57,566	56,531	57,566	57,777	56,531	56,335	56,531	
Female	17,701	17,944	24,301	24,090	24,301	25,122	24,090	23,963	24,090	
As % of Private Sector Employment	21.0	19.6	19.0	18.1	19.0	18.7	18.1	18.0	18.1	
Non-Bahraini	247,425	273,383	349,015	364,709	349,015	360,739	364,709	365,720	364,709	
Male	235,620	261,129	332,236	346,968	332,236	343,263	346,968	347,845	346,968	
Female	11,805	12,254	16,779	17,741	16,779	17,476	17,741	17,875	17,741	
As % of Private Sector Employment	79.0	80.4	81.0	81.9	81.0	81.3	81.9	82.0	81.9	
Public Sector 2/	38,823	39,254	40,206	40,741	40,206	40,139	40,003	39,816	40,741	/2
As % of Total Employment	11.0	10.3	8.5	8.4	8.5	8.3	8.2	8.2	8.4	
Male	22,160	21,906	22,108	22,126	22,108	21,989	21,902	21,759	22,126	
Female	16,663	17,348	18,098	18,615	18,098	18,150	18,101	18,057	18,615	
Bahraini	34,771	34,847	35,204	35,528	35,204	35,106	34,973	34,900	35,528	
Male	19,431	18,981	18,857	18,768	18,857	18,731	18,635	18,591	18,768	
Female	15,340	15,866	16,347	16,760	16,347	16,375	16,338	16,309	16,760	
As % of Public Sector Employment	89.6	88.8	87.6	87.2	87.6	87.5	87.4	87.7	87.2	
Non-Bahraini	4,052	4,407	5,002	5,213	5,002	5,033	5,030	4,916	5,213	
Male	2,729	2,925	3,251	3,358	3,251	3,258	3,267	3,168	3,358	
Female	1,323	1,482	1,751	1,855	1,751	1,775	1,763	1,748	1,855	
As % of Public Sector Employment	10.4	11.2	12.4	12.8	12.4	12.5	12.6	12.3	12.8	
Average Monthly Wages (BD) 3/										/3 ()
Private Sector	210	232	264	266	264	269	266	266	266	
Change (%)	1.4	10.5	6.5	0.0	6.5	1.9	-1.1	0.0	0.0	
Male	203	90	101	99.0	101	92	91	99	99.0	
Female	276	309	356	372	356	369	372	370	372	
Bahraini	414	513	600	577	600	587	577	581	577	
Male	454	573	684	647	684	638	647	651	647	
Female	307	350	400	414	400	404	414	417	414	
Non-Bahraini	156	163	185	197	185	201	197	196	197	
Male	152	159	180	191	180	195	191	191	191	
Female	230	250	292	314	292	318	314	307	314	
Public Sector	700	774	797	811	797	802	805	778	811	
Change (%)	5.4	10.6	3.5	4.1	3.5	0.6	0.4	-3.4	4.2	
Male	742	818	849	855	849	841	841	816	855	
Female	645	719	732	758	732	755	761	731	758	
Bahraini	679	757	776	789	776	797	796	779	789	
Male	706	785	810	812	810	824	817	809	812	
Female	643	723	738	764	738	765	772	745	764	
Non-Bahraini	884	*912	*940	*957	*940	838	866	766	*957	
Male	993	1030	1081	1093	1081	936	978	855	1093	
Female	660	680	679	711	679	659	657	604	711	

1/ Total Registered at GOSI and Civil Service Bureau.

2/ Excluding Ministry of Interior and Bahrain Defence Force.

3/ Gross salary including allowances.

* The increase in the non-Bahraini average wages is due to gratuity payments allowances.

Source: General Organisation for Social Insurance and Civil Service Bureau.

National Accounts

(BD Millions)

(مليون دينار بحريني)

	2004	2005	2006	2007	2008*	
GDP at Current Market Prices	4,224.5	5,060.6	5,960.3	6,945.6	8,235.3	
Change (%)	15.3	19.8	17.8	16.5	18.6	
Oil	963.1	1,267.4	1,550.3	1,709.7	2,346.5	
Non-Oil	3,261.4	3,793.2	4,410.0	5,236.0	5,888.8	
Non-Financial Corporations	2,975.8	3,690.0	4,485.7	5,189.9	6,336.0	
Manufacturing	457.0	612.0	825.3	1,062.8	1,266.3	
Transportation and Communication	294.7	315.3	369.9	413.9	492.2	
Trade	410.0	493.6	571.3	631.8	654.0	
Real Estate & Business Activities	358.1	413.0	470.5	516.1	556.8	
Financial Corporations	1,018.5	1,207.2	1,361.0	1,580.6	1,679.6	
Government Services	582.3	648.6	702.7	812.3	914.1	
GDP at Constant Prices	3,572.3	3,852.8	4,109.1	4,453.6	4,733.9	
Change (%)	5.6	7.9	6.7	8.4	6.3	
Oil	660.5	602.2	595.9	602.6	605.1	
Non-Oil	2,911.7	3,250.6	3,513.1	3,851.0	4,128.8	
Non-Financial Corporations	2,518.9	2,741.0	3,028.7	3,264.7	3,477.6	
Manufacturing	461.1	575.8	663.3	706.5	757.9	
Transportation and Communication	283.2	314.9	354.5	376.4	409.6	
Trade	292.1	326.5	342.1	357.1	368.8	
Real Estate & Business Activities	331.3	354.2	407.1	434.1	466.8	
Financial Corporations	884.0	968.1	1,091.2	1,192.2	1,258.8	
Government Services	538.5	564.4	586.2	630.7	689.2	
GDP Per Capita (BD)	5,128.4	5,693.6	6,205.9	6,683.0) (
Consumption as % of GDP	55.9	52.4	49.7	47.6	44.2	
Investment as % of GDP	24.2	23.1	25.8	26.4	31.9	
Savings as % of GDP	29.1	35.4	38.2	42.7	43.4	
Gross National Income (GNI)	4,008.3	4,905.5	5,815.2	6,833.3	7,888.0	
Gross National Disposable Income (GNDI)	3,587.2	4,445.2	5,239.6	6,275.8	7,220.8	
GDP Deflator (2001=100)	118.3	131.3	145.1	156.0	174.0	(100=2001)

* Provisional.

Source: Central Informatics Organisation.

Main Products

	2005	2006	2007	2008	2009	2008 Q4	2009				
							Q1	Q2	Q3	Q4	
Aluminum (Metric Tonnes)	750,710	860,435	865,048	871,658	847,738	215,014	213,418	210,427	213,224	210,669	()
Crude Oil (US Barrels Thousands)	68,096	66,908	67,262	66,864	66,510	16,808	16,499	16,423	16,972	16,616	()
Bahrain Oilfield	13,348	13,085	12,552	12,027	11,750	3,034	3,024	2,986	2,932	2,808	
Abu Saafa Oilfield	54,748	53,823	54,710	54,837	54,760	13,774	13,475	13,437	14,040	13,808	
Production of Refined Oil (US Barrels Thousands)	97,716	96,217	97,903	96,368	95,598	22,080	20,637	24,959	25,126	24,876) (
Petrochemicals (Thousand Metric Tonnes)	1,338	1,482	1,373	1,545	1,534	388	384	383	380	387	()
Gas (Million Cubic Feet- MMCF)	470,413	487,932	507,671	538,233	543,425	129,754	119,549	137,773	151,435	134,668	()
Electricity (GWH)	8,904.4	9,752.9	10,689.0	11,657.3	12,119.7	2,464.3	1,829.0	3,270.1	4,321.6	2,699.0	(/)

Sources: National Oil & Gas Authority; Ministry of Electricity and Water; Aluminum Bahrain (ALBA).

المصدر: الهيئة الوطنية للنفط والغاز، وزارة الكهرباء والماء، شركة المنيموم البحرين (البا).

Public Finance

(BD Millions)

(مليون دينار بحريني)

	2004	2005	2006	2007	2008	
Revenues	1,300.4	1,671.4	1,839.6	2,036.7	2,677.6	
Oil and Gas	943.8	1265.3	1416.7	1630.5	2281.2	
Non-Oil	356.6	406.1	422.9	406.2	396.4	
Expenditures	1,104.6	1,289.2	1,558.5	1,818.1	2,060.3	
Current	864.0	1024.2	1101.3	1331.1	1552.0	
Project	240.6	265.0	457.2	487.0	508.3	
Strategic Projects	50.6	0.0	0.0	0.0		
Surplus/Deficit Before Rollover	145.2	382.2	281.1	218.6	617.3	/
Rollover for the Period*						*
Projects	85.2	114.7	135.8	171.9		
Current	0.0	10.2	3.7	3.8		
Total Rollover	85.2	124.9	139.5	175.7		
Net Surplus/Deficit After Rollover	60.0	257.3	141.6	42.9		/
As % of GDP	1.4	5.1	2.4	0.6		

Source: Ministry of Finance.

Domestic Public Debt Instruments

(BD Millions)

(مليون دينار بحريني)

	2005	2006	2007	2008*	2009*	2008* Q4	2009*				
							Q1	Q2	Q3	Q4	
Total Outstanding	617.1	679.1	616.6	705.0	1348.0	705.0	820.0	1038.0	1203.0	1348.0	
As % of GDP	12.2	11.4	8.9	8.6	16.4	8.6	10.0	12.6	14.6	16.4	
Development Bonds	0.0	0.0	0.0	0.0	55.0	0.0	0.0	0.0	0.0	55.0	
Treasury Bills	130.0	162.0	90.0	180.0	415.0	180.0	295.0	325.0	325.0	415.0	
Islamic Leasing Securities	442.0	472.0	508.6	507.0	860.0	507.0	507.0	695.0	860.0	860.0	
Al Salam Islamic Securities	45.1	45.1	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	

* Provisional GDP.

Source: Central Bank of Bahrain.

Prices

	2005	2006	2007	2008	2009	2008 Q4	2009				
							Q1	Q2	Q3	Q4	
Consumer Price Index (CPI) (2006=100)	98.0	100.0	103.3	106.9	109.9	109.2	109.8	109.4	109.7	110.7	(100=2006)
Annual Change (%)	2.6	2.1	3.3	3.5	2.8						
UK Brent Oil Price (US\$ Per Barrel) **	54.4	65.4	72.7	97.7	63.0	55.9	45.0	59.1	68.4	79.5	** (/)
Aluminum Prices (US\$/MT) ***	1,900.5	2,573.1	2,639.9	2,577.9	1,720.1	1,827.8	1,365.5	1,494.2	1,812.5	2,208.0	*** (/)
Nominal Effective Exchange Rate (2005=100)*	100.0	99.6	95.4	92.8		98.6	99.9	97.3	94.4		*(100=2005)
Real Effective Exchange Rate (2005=100)*	100.0	97.1	90.3	84.2		89.1	90.6	88.1	85.1		*(100=2005)

* Base year has been changed from (2000) to (2005).

**Source: IMF-International (2005 - Q3 2009), Boolmberg.com (Q4 2009).

*** Source: IMF-International (2005 - Q3 2009), MetalsMarket.net (Q4 2009).

Source:Central Informatics Organisation; IMF-
International Financial Statistics (IFS).

* تم تغيير سنة الأساس من (2000) إلى (2005).

** المصدر: صندوق النقد الدولي (2005 - Q3 2009)، Boolmberg.com (Q4 2009).

*** المصدر: المصدر: صندوق النقد الدولي (2005 - Q3 2009)، MetalsMarket.net (Q4 2009).

المصدر: الجهاز المركزي للمعلومات، صندوق النقد الدولي.

*

Interest Rates*

	2005	2006	2007	2008	2009	2008 Q4	2009					
							Q1	Q2	Q3	Q4		
Money Market Rate / Inter- Bank Rate (%)**												أسعار الفائدة في الأسواق المالية/ أسعار الفائدة بين المصارف (%)**
3 Months	4.5	5.3	4.9	2.4	0.4	2.4	1.2	0.8	0.4	0.4		3 شهور
6 Months	4.7	5.3	5.0	2.5	0.9	2.5	1.8	1.3	0.9	0.9		6 شهور
Repos	4.5	5.5	5.3	2.8	2.3	2.8	2.8	2.8	2.7	2.3		إعادة الشراء
Yield on Short-term Treasury Bills (%)												أسعار الفائدة على أذونات الخزانة قصيرة الأجل (%)
3 Months	N/A	4.9	4.0	2.8	0.9	2.8	1.2	1.1	0.8	0.9		3 شهور
6 Months	N/A	5.2	4.2	3.0	1.0	3.0	1.5	1.3	0.8	1.0		6 شهور
Return on Short-term Islamic Al-Salam Securities (%)	4.4	5.3	4.4	2.3	1.0	2.3	1.4	1.0	0.9	1.0		العائد على صكوك السلم الإسلامية قصيرة الأجل (%)
Return on Short-term Islamic Leasing Securities (%)	4.2	5.3	5.1	2.5	1.1	2.5	1.4	1.3	1.1	1.1		العائد على صكوك التاجير الإسلامية قصيرة الأجل (%)
Return on Long-term Islamic Leasing Securities (%)	4.1	4.5	5.5	3.1	3.0	3.1	2.4	3.1	4.8	3.0		العائد على صكوك التاجير الإسلامية طويلة الأجل (%)
Commercial Bank Lending Rate (%)***												أسعار الفائدة على القروض لدى المصارف التجارية (%)***
Personal Loans	8.3	8.9	9.3	8.1	7.7	8.1	7.9	8.1	7.7	7.7		القروض الشخصية
Business loans	7.2	8.0	6.9	7.4	6.8	7.4	7.0	6.9	6.8	6.8		قروض قطاع الأعمال
Commercial Bank Deposit Rate (3-12 months) (%)***	3.7	4.4	3.5	1.3	1.4	1.3	1.6	1.5	1.7	1.4		أسعار الفائدة على الودائع (3-12 شهراً) لدى المصارف التجارية (%)***

*All numbers are averages.

** Interest rates on US Dollar.

*** Weighted average rates (Deposit rates offered and loans rates charged on loans extended during the last month of each quarter).

Source: Central Bank of Bahrain.

* الأرقام هي متوسط الأسعار.
 ** أسعار الفائدة على الدولار الأمريكي.
 *** أسعار الفائدة مشتقة من استثمارات المصارف التجارية. و يعني المسح بأسعار الفائدة على الودائع والقروض خلال آخر شهر من كل فصل.
 المصدر: مصرف البحرين المركزي.

القطاع الخارجي External Sector

(BD Millions)

(مليون دينار بحريني)

	2004	2005	2006*	2007*	2008*	2009*	2008* Q4	2009* Q1	2009* Q2	2009* Q3	2009* Q4	
Total Exports (fob)	2,841.8	3,851.0	4,587.2	5,126.2								مجموع الصادرات (فوب)
Change (%)	14.0	35.5	19.1	11.8								نسبة التغير (%)
Oil Exports	2,087.3	2926.6	3465.8	4059.3	5184.6	3351.5	694.5	551.1	816.3	970.0	1014.1	الصادرات النفطية
As % of Total Exports	73.4	76.0	75.6	79.2								كنسبة من مجموع الصادرات
Non-oil Exports	754.5	924.4	1121.4	1066.9								الصادرات غير النفطية
As % of Total Exports	26.6	24.0	24.4	20.8								كنسبة من مجموع الصادرات
Total Imports (cif)	2,776.6	3,531.8	3,953.7	4,319.4								مجموع الواردات (سيف)
Change (%)	30.5	27.2	11.9	9.2								نسبة التغير (%)
Oil Imports	1,039.7	1,567.8	1,843.0	2,204.9	2,708.8	1,637.2	337.2	234.6	403.3	500.4	498.9	الواردات النفطية
As % of Total Imports	37.4	44.4	46.6	51.0								كنسبة من مجموع الواردات
Non-oil Imports	1,736.9	1,964.0	2,110.7	2,114.5								الواردات غير النفطية
As % of Total Imports	62.6	55.6	53.4	49.0								كنسبة من مجموع الواردات
Trade Balance	65.2	319.2	633.5	806.8								الميزان التجاري
As % of GDP	1.6	6.3	10.6	11.6								كنسبة من الناتج المحلي الإجمالي
Current Account Balance	177.3	554.3	822.5	1092.9	848.6							الحساب الجاري
As % of GDP	4.2	11.0	13.8	15.7	10.3							كنسبة من الناتج المحلي الإجمالي
Official Reserves***	637.0	749.4	1057.2	1590.6	1482.9		1482.9	1469.4	1415.6	1598.0		الأصول الاحتياطية**
As % of GDP	15.1	14.8	17.7	22.9	18.0		18.0	17.8	17.2	19.4		كنسبة من الناتج المحلي الإجمالي
Equivalent Months of Imports of Goods	2.7	2.5	3.2	4.4								ما تغطيه من اشهر من واردات السلع
Overall Balance of Payments	59.4	110.6	309.1	531.9	-110.6							ميزان المدفوعات (الميزان الكلي)
As % of GDP	1.4	2.2	5.2	7.7	-1.3							كنسبة من الناتج المحلي الإجمالي
International Investment Position (IIP), net	2,251.6	2,948.5	3,832.4	4,949.4	5,774.9		5,774.9	6,319.0	6,754.8	8,229.3		وضع الاستثمار الدولي
Outstanding Assets	39,351.8	46,882.5	62,890.0	82,234.5	81,600.4		81,600.4	78,227.4	77,923.4	76,630.3		الأصول
Outstanding Liabilities	37,100.2	43,934.0	59,057.6	77,285.1	75,825.5		75,825.5	71,908.4	71,168.6	68,401.0		الخصوم

* Provisional data.

**Includes holdings of monetary gold, foreign currencies, SDR and reserve position at the IMF.

Source: National Oil and Gas Authority and Central Informatics Organisation.

* بيانات أولية.

** يشمل الذهب النقدي، العملات الأجنبية، حقوق السحب الخاصة، والاحتياطي لدى صندوق النقد الدولي.

المصدر: الهيئة الوطنية للغاز والنفط والغاز والنفط المركزي للمعلومات.

Money and Banking

	2004	2005	2006	2007	2008*	2009*	2008* Q4	Q1	Q2	Q3	Q4	
Money												
M1 (BD Millions)	861.1	1,062.5	1,285.8	1,572.6	1,898.7	2,158.3	1,898.7	2,081.8	2,187.9	2,057.6	2,158.3	() 1
M1 Growth (%)	4.8	23.4	5.9	22.3	20.7	13.7	-9.7	9.6	5.1	6.0-	4.9	
M2 (BD Millions)	2,879.6	3,512.8	4,035.2	5,682.6	6,728.4	7,119.3	6,728.4	6,783.3	6,745.6	6,729.5	7,119.3	() 2
M2 Growth (%)	4.1	22.0	5.2	40.8	18.4	5.8	0.9	0.8	0.6-	0.2-	5.8	
Banking**												
Consolidated Balance Sheet of the Banking System (USD Billions)	118.9	140.4	187.4	245.8	252.4	221.8	252.4	243.9	236.0	224.3	221.8	()
Change (%)	17.8	18.1	33.5	31.2	2.7	-12.1	-4.5	-3.4	-3.2	-5.0	-1.1	
Wholesale Banks Consolidated Balance Sheet (USD Billions) 1/	104.3	123.9	164.3	196.3	188.9	162.0	188.9	179.9	175.1	166.3	162.0	/1 ()
Retail Banks Consolidated Balance Sheet (USD Billions) 2/	14.6	16.5	23.1	49.5	63.5	59.8	63.5	64.0	60.9	58.0	59.8	/2 ()
Islamic Banks Consolidated Balance Sheet (US\$ Billions)	5.4	8.0	12.2	16.4	24.7	25.5	24.7	24.6	26.3	25.6	25.5	()
Deposits (FCB's)												
Total Deposits (BD Millions)	3,606.7	4,042.4	4,873.6	7,367.2	9,500.6	9,529.1	9,500.6	9,788.8	9,253.7	9,119.9	9,529.1	()
As % GDP	85.4	79.9	81.8	106.1	115.4	115.7	115.4	118.9	112.4	110.7	115.7	
As % Total Liabilities	65.6	65.0	56.2	39.6	39.8	42.4	39.8	40.6	40.4	41.8	42.4	
Private Deposits (BD Millions)	2,661.5	3,268.7	3,740.5	5,343.0	6,331.4	6,751.4	6,331.4	6,383.9	6,400.1	6,368.3	6,751.4) ()
Credit (FCB's)												
Total Domestic Credit (BD Millions)	2,230.7	2,623.5	3,033.4	4,183.9	5,887.6	5,884.9	5,887.6	5,823.3	5,860.5	5,756.5	5,884.9) ()
As % of GDP	52.8	51.8	50.9	60.2	71.5	71.5	71.5	70.7	71.2	69.9	71.5	
As % Total Assets	40.6	42.2	35.0	22.5	24.7	26.2	24.7	24.2	25.6	26.4	26.2	
As % Total Deposits	61.8	64.9	62.2	56.8	62.0	61.8	62.0	59.5	63.3	63.1	61.8	
Credit to Private Sector as % of Total Credit	90.7	92.3	94.7	93.7	95.2	93.3	95.2	94.8	94.2	94.5	93.3	

1/ The decrease in 2007 is due to change in type of license of some banks which have been converted from wholesale to retail banks.

2/ The increased in 2007 is due to change in type of license of some banks which have been converted from wholesale to retail banks.

* Provisional GDP.

** Includes Wholesale and Retail banks.

Source: Central Bank of Bahrain.

2007 /1

2007 /2

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محلات الصرافة - إجمالي الدخل والنفقات

Money Changers - Consolidated Income Statement

(Bahraini Dinar)

(دينار بحريني)

	2008		2009				
	Q3	Q4	Q1	Q2	Q3	Q4	
Income							الدخل
Profit(Loss) on Foreign Exchange Dealing	2,440,454	3,222,249	2,018,098	3,529,065	5,117,849	2,248,202	الأرباح (الخسائر) من التعامل في العملات الأجنبية
Income from Drafts	1,951,975	2,437,128	2,023,563	3,086,693	4,233,980	2,170,872	الدخل من الحوالات
Income from Travellers' Cheques	29,000	25,036	7,496	18,899	109,348	16,722	الدخل من الشيكات السياحية
Profit (Loss) on Gold and Precious Metals	8,976	21,016	-18,533	11,193	13,619	8,790	الأرباح (الخسائر) من التعامل بالذهب والمعادن الثمينة
Fees and Commission	474,316	486,707	445,796	462,136	438,868	492,987	عمولات ورسوم
Interest	147,481	120,426	25,647	34,783	30,981	20,510	فوائد مكتسبة
Others	155,457	164,944	132,614	160,574	146,444	772,622	إيرادات أخرى
Total Income	5,207,659	6,477,506	4,634,681	7,303,343	10,091,089	5,730,705	مجموع الدخل
Expenses							النفقات
Staff Costs Including Housing	1,132,403	1,257,621	1,236,941	1,712,007	2,426,816	1,724,763	أجور الموظفين مع السكن
Office Rent	204,946	229,400	244,361	366,997	491,066	393,102	إيجار المكاتب
Interest	103,773	286,635	128,371	172,522	287,008	136,550	فوائد
Communications	132,733	136,128	133,798	220,792	294,944	195,546	الاتصالات
Depreciation and Amortisation	88,755	113,950	119,069	174,911	241,998	281,183	الاهتلاك واستهلاك الدين
Provision	3,068	5,897	3,874	4,013	4,014	4,701	الاحتياطيات
Fees	217,150	654,831	130,844	510,458	277,740	148,407	رسوم
General Expenses	775,359	401,317	610,535	1,148,509	1,739,414	857,048	نفقات عمومية
Others	120,656	141,162	112,441	98,742	118,448	126,168	نفقات أخرى
Total Expenses	2,778,843	3,226,941	2,720,234	4,408,951	5,881,448	3,867,468	مجموع النفقات
Net Profit (Loss) for the Quarter	2,428,816	3,250,565	1,914,447	2,894,392	4,209,641	1,863,237	صافي الربح (الخسارة) للفصل الواحد

Source: Central Bank of Bahrain.

المصدر: مصرف البحرين المركزي.

Broking Companies

(U.S.Dollar Thousands)

(الف دولار أمريكي)

	2005	2006	2007	2008	2009	2008 Q4	2009				
							Q1	Q2	Q3	Q4	
Foreign Exchange	4,828	6,447	13,234	19,119	12,348	4,098	3,574	3,177	2,765	2,832	
Inside Bahrain	1,102	937	1,283	1,573	1,069	339	446	267	175	181	
Outside Bahrain	3,726	5,510	11,951	17,546	11,279	3,759	3,128	2,910	2,590	2,651	
Deposits	4,258	4,818	6,758	8,198	5,781	1,338	1,470	1,630	1,227	1,454	
Inside Bahrain	1,599	1,860	2,430	2,062	1,197	256	287	397	215	298	
Outside Bahrain	2,659	2,958	4,328	6,136	4,584	1,082	1,183	1,233	1,012	1,156	
Other Instruments	2,641	2,882	2,446	5,379	7,236	1,737	2,157	2,477	1,391	1,211	
Inside Bahrain	368	429	214	68	332	6	38	23	221	50	
Outside Bahrain	2,273	2,453	2,232	5,311	6,904	1,731	2,119	2,454	1,170	1,161	

Source: Central Bank of Bahrain.

Mutual Funds - Total Outstanding Investments

(U.S. Dollar Thousands)

End of Period	Type of Bank	Investors المستثمرون		Total Amount Invested in the Funds	
		Institutions	Individuals		
2008 Q2	Retail Banks	672,738.0	1,667,347.0	2,340,085.0	مصارف قطاع التجزئة
	Wholesale Banks	6,628,141.0	3,291,464.0	9,919,605.0	مصارف قطاع الجملة
	Other Institutions	4,603,846.0	1,253,044.0	5,856,890.0	مؤسسات أخرى
	Grand Total	11,904,725.0	6,211,855.0	18,116,580.0	المجموع
2008 Q3	Retail Banks	402,665.0	1,692,269.0	2,094,934.0	مصارف قطاع التجزئة
	Wholesale Banks	6,137,084.0	3,002,103.0	9,139,187.0	مصارف قطاع الجملة
	Other Institutions	5,004,362.0	861,347.0	5,865,709.0	مؤسسات أخرى
	Grand Total	11,544,111.0	5,555,719.0	17,099,830.0	المجموع
2008 Q4	Retail Banks	401,254.0	1,293,551.0	1,694,805.0	مصارف قطاع التجزئة
	Wholesale Banks	2,263,078.0	2,015,325.0	4,278,403.0	مصارف قطاع الجملة
	Other Institutions	3,952,265.0	800,983.0	4,753,248.0	مؤسسات أخرى
	Grand Total	6,616,597.0	4,109,859.0	10,726,456.0	المجموع
2009 Q1	Retail Banks	1,071,635.0	1,764,170.0	2,835,805.0	مصارف قطاع التجزئة
	Wholesale Banks	1,916,706.0	544,813.0	2,461,519.0	مصارف قطاع الجملة
	Other Institutions	3,626,998.0	761,091.0	4,388,089.0	مؤسسات أخرى
	Grand Total	6,615,339.0	3,070,074.0	9,685,413.0	المجموع
2009 Q2	Retail Banks	1,313,550.0	1,162,617.0	2,476,167.0	مصارف قطاع التجزئة
	Wholesale Banks	1,880,002.0	388,172.0	2,268,174.0	مصارف قطاع الجملة
	Other Institutions	3,557,671.0	768,904.0	4,326,575.0	مؤسسات أخرى
	Grand Total	6,751,223.0	2,319,693.0	9,070,916.0	المجموع
2009 Q3	Retail Banks	890,923.0	1,084,478.0	1,975,401.0	مصارف قطاع التجزئة
	Wholesale Banks	1,732,625.0	449,327.0	2,181,952.0	مصارف قطاع الجملة
	Other Institutions	3,585,337.0	806,004.0	4,391,341.0	مؤسسات أخرى
	Grand Total	6,208,885.0	2,339,809.0	8,548,694.0	المجموع
2009 Q4	Retail Banks	1,290,188.0	1,134,848.0	2,425,036.0	مصارف قطاع التجزئة
	Wholesale Banks	1,501,486.0	459,441.0	1,960,927.0	مصارف قطاع الجملة
	Other Institutions	3,539,953.0	807,456.0	4,347,409.0	مؤسسات أخرى
	Grand Total	6,331,627.0	2,401,745.0	8,733,372.0	المجموع

Source: Central Bank of Bahrain.

صناديق الاستثمار
Mutual Funds

(U.S. Dollar Millions)

(مليون دولار أمريكي)

	2005	2006	2007	2008	2009	
Total Schemes (Quantity)	1,882	2,199	2,467	2,617	2,711	
of which,						
Locally Incorporated Funds	86	97	121	142	138	
Islamic Funds	71	80	86	101	102	
Total Investments	7,658	9,034	15,605	10,726	*8549	
of which,						
Locally Incorporated Funds	2,803	2,723	4,532	5,743	5,267	
Islamic Funds	1,013	752	1,343	1,788	1,621	

Source: Central Bank of Bahrain.

Bahrain Stock Exchange

	2005	2006	2007	2008*	2009*	2008* Q4	2009*				
							Q1	Q2	Q3	Q4	
Volume of Shares Traded (Millions)	458.3	727.6	851.1	1,675.8	852.2	472.9	176.9	316.7	181.3	177.5	()
Value of Shares Traded (BD Millions)	268.1	522.9	403.1	787.3	178.4	193.3	26.1	64.7	37.6	49.9	()
BSE Index (Points)**	-	-	-	-	-	-	-	-	-	-	** ()
Bahrain All Share Index (Points)	2,195.80	2,217.58	2,755.27	1,084.07	1,458.24	1,804.07	1,595.85	1,581.7	1,554.5	1,458.2	()
Dow Jones Bahrain Index (Points)	183.75	188.42	233.82	151.90	121.70	151.90	134.51	133.6	130.8	121.7	()
Market Capitalisation (BD Billions)	6.5	8.0	10.2	7.5	6.1	7.5	6.5	6.5	6.4	6.1	()
As % of GDP	128.4	133.3	147.8	91.5		91.5	79.3	79.3	78.0	74.4	
Shares Turnover (as % of Market Capitalisation)	4.0	6.5	3.8	10.1	0.3	2.2	0.4	1.0	0.6	0.8	()
Price Earnings Ratio (Times)	14.1	11.3	13.1	8.2	7.1	8.2	7.4	7.6	7.4	7.1	()
Dividend Yield (%)	3.5	4.7	3.7	5.8	5.9	5.8	5.5	5.5	5.6	5.9	(%)
Price to Book Value (Times)	2.1	1.9	2.1	1.3	1.1	1.3	1.1	1.1	1.1	1.1	()
% Volume of Shares Traded by Foreign Investors (Non-Bahraini) to Total Volume Traded	56.4	57.8	48.6	47.7	40.2	50.0	38.9	30.3	50.1	48.9	(%)
% Volume of Top 10 Shares Traded to Total Volume Traded	87.3	87.9	79.9	89.8	92.0	97.2	94.9	95.2	93.0	93.4	(%)
Number of Listed Companies	47	50	51	51	49	51	49	49	49	49	
No. of Bahraini Listed Companies	40	43	44	45	44	45	44	44	44	44	
No. of Non-Bahraini Listed Companies	7	7	7	6	5	6	5	5	5	5	

* Provisional GDP.

** Terminated at the beginning of 2005.

Source: Bahrain Stock Exchange.

* بيانات أولية للنتائج المحلى الإجمالي .

** تم التوقف عن احتسابه مع مطلع 2005.

Insurance Sector

	2004	2005	2006	2007	2008	
No. of Insurance Companies/Organisations	154	147	155	163	163	
Insurance Employment	923	1,003	1,125	1,224	1,394	
Bahraini	572	634	723	780	869	
Non Bahraini	351	369	402	444	525	
% of Bahraini	61.0	62.0	64.0	64.0	62.0	(%)
No. of Policies Issued	2,036,766	2,280,746	2,453,367	2,650,385	2,969,268	
Life Insurance	18,259	20,125	14,020	37,780	75,410	
General Insurance:	2,018,507	2,260,621	2,439,347	2,612,605	2,893,858	:
Fire	13,475	12,957	14,112	21,081	24,980	
Marine	28,739	28,092	29,416	27,501	26,969	
Motor	1,957,382	2,197,244	2,375,287	2,548,061	2,821,983	
Miscellaneous	18,911	22,328	20,532	15,962	19,926	
Gross Premiums (BD Thousands)	90,084	93,799	115,541	140,085	187,046	()
Change (%)	14.0	4.1	23.2	21.2	33.5	(%)
Life Insurance	18,622	16,423	23,172	37,693	51,981	
General Insurance	71,462	77,376	92,369	102,392	135,065	
Gross Claims (BD Thousands)	37,460	47,105	52,591	66,051	94,162	()
Change (%)	8.5	25.7	11.6	25.6	42.6	(%)
Life Insurance	4,750	7,876	6,479	8,888	21,592	
General Insurance	32,710	39,229	46,112	57,163	72,570	

* Includes Bahrain insurance business only.
Source: Central Bank of Bahrain.

Travel

	2004	2005	2006	2007	2008	2008			2009		
						Q2	Q3	Q4	Q1	Q2	
Arrivals (Non-Bahrainis)	5,667,331	8,350,703	7,288,711	7,378,656	8,630,925	2,190,486	2,120,399	2,232,065	2,354,255	2,109,176	()
By air	1,176,460	1,790,878	1,544,011	1,508,041	1,854,919	460,021	478,951	490,034	493,476	464,883	
By sea	6,526	8,376	11,913	50,999	80,340	5,745	3,834	26,080	60,309	14,389	
By causeway	4,484,345	6,551,449	5,732,787	5,819,616	6,695,666	1,724,720	1,637,614	1,715,951	1,800,470	1,629,904	

Source: Ministry of Information 2004, Central Informatics Organisation from 2005.

.2005

2004

:

Tourism

	2003	2004	2005	2006	2007*	2008*	
No. of Hotels	90	93	95	98	100	101	
Labour Force*	6,924	7,024	7,807	7,003	8,025	8,935	*
Bahraini	1,974	1,894	2,005	1,788	1,667	1,752	
Male	1,733	1,662	1,747	1,519	1,420	1,394	
Female	241	232	258	269	247	358	
Non-Bahraini	4,950	5,130	5,802	5,215	6,358	7,183	
Male	4,202	4,248	4,739	4,030	5,106	5,657	
Female	748	882	1,063	1185	1252	1526	
No. of Rooms	6,788	6,788		5,754		7,020	
No. of Suites	1,092	1,036		1,106		2,197	
Occupants	695,027	1,131,609	1,236,613	1,285,180	1,319,799	1,153,692	
Tourism Nights	1,290,413	2,290,081	2,224,450	2,476,658	2,494,122	2,368,527	
Average Stay per Person	1.9	2.0	2.0	1.9	1.9	2.0	
No. of Hotel Apartment Establishments	31	40	51	60	63	74	

*Specific Council for Training in Hotel and Catering.

Source: Ministry of Information (Tourism Affairs).

* المجلس النوعي للتدريب في قطاع التموين والفندقة.

المصدر: وزارة الإعلام (شئون السياحة).

المواصلات
Transportation

	2004	2005	2006*	2007*	2008*	2008*				2009* Q1	
						Q1	Q2	Q3	Q4		
Imported Vehicles	30,477	37,421	48,250	46,496	23,910	13,989	2,747	2,529	3,178	3,381	

*Provisional.

Source: Central Informatics Organisation.

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المواصلات
Transportation

	2003	2004	2005	2006	2007	
Total Registered in Use Vehicles	271,659	293,801	314,033	337,545	366,732	
Private Goods Vehicle (Pick-up, Lorry)	22,325	24,595	26,704	28,931	32,042	(-)
Double Cabin Private (Pick-up)	10,884	11,845	12,517	13,736	15,365	()
Private Personal Transport (Buses Only)	5,153	5,473	5,590	6,065	6,823	()
Professional Use	4,859	5,204	5,569	5,940	6,657	
Private Vehicle to Transport Passengers	1,102	1,145	1,369	1,408	1,099	
Motor Cycles	2,650	3,015	3,601	4,082	4,568	
Taxis	1,005	1,013	1,016	1,021	1,030	
Private Hire	9,692	12,610	14,024	18,242	21,900	
Public Transport (Government and Buses)	820	828	677	668	641	()
Combined Double Cabin Pick-up	582	545	565	571	572	
Consulate Diplomat	566	610	588	653	646	
Private	212,021	226,918	241,813	256,228	275,389	
Newly Registered Vehicles	24,966	24,713	25,121	27,435	34,284	
Private Goods Vehicle (Pick-up, Lorry)	1,887	2,416	2,690	2,446	3,349	(-)
Double Cabin Private (Pick-up)	1,039	975	982	1,291	1,720	()
Private Personal Transport (Buses Only)	353	370	530	545	773	()
Professional Use	477	385	377	428	769	
Private Vehicle to Transport Passengers	59	46	196	58	42	
Motor Cycles	382	384	390	493	514	
Taxis	77	72	79	83	81	
Private Hire	2,687	2,934	3,382	4,214	3,767	
Public Transport (Government and Buses)	32	17	10	2	4	()
Combined Double Cabin Pick-up	5	15	19	23	37	
Consulate Diplomat	61	49	68	66	39	
Private	17,907	17,050	16,398	17,786	23,189	

Source: Central Informatics Organisation.

الاتصالات
Communication

	2003	2004	2005	2006	2007	2007 Q4	2008				
							Q1	Q2	Q3	Q4	
Fixed Exchange Lines*	185,756	191,553	193,520	194,196	203,541	203,541	207,029	209,340	214,108	220,386	*
Mobile Subscribers**	453,558	649,764	767,103	907,433	1,115,979	1,115,979	1,229,441	1,244,583	1,328,659	1,440,782	**
Internet Subscribers	52,889	50,621	50,299	60,094	79,988	79,988	88,665	94,878	103,039	114,502	

* Fixed Lines include Fixed PSTN and Wireless.

**Includes Batelco and Zain subscribers.

Source: Batelco and Telecommunications Regulatory Authority (TRA).

(PSTN)

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المصدر: شركة البحرين للاتصالات السلكية و اللاسلكية (بتلكو) وهيئة تنظيم الاتصالات.

Education

	2007/2008	2008/2009	
Adult Literacy Rate			
Youth Literacy Rate (15-24)			(24-15)
Number of Schools	267	268	
Public	204	203	
Private	63	65	
Number of Universities	15	15	
Public	3	3	
Private	12	12	
Number of Students in Schools	164,012	167,443	
Public	125,580	125,614	
Private	38,432	41,829	
Male	83,379	85,138	
Female	80,633	82,305	
Students Per Thousand Population (Age 6-17)	998	996	17 -6
Student Per Teacher Ratio			
Public	11	10.4	
Private	16	16	

*The total includes Arabian Gulf University.

*يشمل العدد جامعة اقليمية واحدة وهي جامعة الخليج العربي.

Source: Ministry of Education.

السجلات التجارية الصادرة
Commercial Licensing

	2005	2006	2007	2008	2009	2008 Q4	2009				
							Q1	Q2	Q3	Q4	
Manufacturing	889	1,159	896	631	573	132	124	152	146	150	
Construction	1,113	1,494	857	702	750	171	166	179	204	190	
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods	2,526	2,948	3,090	2,801	2,750	628	627	696	733	686	
Hotels and Restaurants	429	405	452	420	396	91	82	103	108	104	
Transport, Storage and Communications	240	293	292	226	223	68	39	57	54	70	
Financial Services	139	238	319	422	201	84	36	56	49	61	
Real Estate, Rentals and Associated Activities	958	1,097	1,043	1,074	918	244	203	264	222	243	
Non-Health Related Social Work	338	399	439	326	355	81	79	77	88	114	
Others	74	148	89	128	109	13	19	19	20	55	
Total Commercial Licenses*	6,706	8,181	7,477	6,730	6,275	1,512	1,375	1,603	1,624	1,673	*
Total Commercial Licenses at End Period**	58,128	67,761	75,303	82,085	88,426	82,085	83,507	85,110	86,740	88,426	**

*New Licenses Issued.

**Includes licenses that have been reviewed

Source: Ministry of Industry and Commerce.

الإشياء
Construction

	2005	2006	2007	2008	2009	2008 Q4	2009				
							Q1	Q2	Q3	Q4	
Construction Permits by District (Total)	11,388	11,210	10,508	11,031	10,321	2,525	2,956	2,785	2,283	2,297	
Manama	1,695	1,531	1,428	1,526	1,274	429	397	317	309	251	
Muharraq	2,150	2,699	2,406	2,319	2,424	543	786	676	467	495	
Northern	3,623	3,406	3,291	3,735	2,983	774	780	880	661	662	
Middle	3,396	2,994	2,813	2,841	2,805	630	744	723	622	716	
Southern	524	580	570	610	835	149	249	189	224	173	
Construction Permits by Permit Type (Total)	11,479	11,304	10,620	11,363	9,928	2,532	2,957	2,788	2,286	2,298	
Addition	6,215	5,460	4,851	5,172	5,595	1,123	1,501	1,575	1,276	1,315	
Demolition	677	693	725	1,115	611	284	218	144	129	134	
Demolition and New Construction	194	387	412	118	60	17	26	10	16	16	
New Construction	3,552	3,990	3,771	3,700	2,705	817	893	764	618	623	
Reclamation	29	39	26	35	8	7	1	3	3	1	
Renovation	812	735	835	1,223	949	284	318	292	244	209	

Source: Ministry of Municipalities Affairs and Agriculture.

المصدر: وزارة شؤون البلديات والزراعة .

Trading in Land

	2005	2006	2007	2008			
				Q1	Q2	Q3	
Total Value of Traded Land Permits (BD)	517,161,211	876,212,237	1,365,196,254	537,127,488	549,496,363	366,026,170	(.)
Total Number of Permits	14,576	16,491	16,366	4,271	4,493	4,303	
Ownership Transfer Registration							
Number of Permits	3,935	4,777	5,482	1,333	1,462	984	
Ownership Registration							
Number of Permits	10,641	11,714	10,884	2,938	3,031	2,762	
Owner Nationalities							
Registration By Bahrainis							
Value of Permits (BD)	462,024,070	810,354,906	1,265,320,556	500,256,685	486,782,968	317,605,787	(.)
Number of Permits	14,340	16,288	16,127	4,207	1,369	4,257	
Registration By Non-Bahrainis*							*
Value of Permits (BD)	55,137,141	65,857,331	99,875,698	36,870,803	62,713,395	48,420,383	(.)
Number of Permits	236	203	239	64	93	46	

*Estimated figures.

Source: Survey of Land Registration Bureau.

الصحة Health

	2004	2005	2006	2007	2008	
No. of Hospitals						
Government Hospitals*	4	4	4	4	5	*
Private Hospitals	6	9	11	12	13	
Government Maternity Hospitals	5	5	5	5	5	
Government Health Centres and Clinics**	23	23	23	23	23	**
Private Clinics***	220	293	300	300	-	***
Private Company Clinics	4	4	5	5	5	
Environment Health Centres	6	6	6	6	6	
No. of Beds (Total)	1,909	2,033	2,037	2,043	2,104	()
Government Hospitals	1,694	1,741	1,714	1,714	1,726	
Private Hospitals	215	292	323	329	378	
Persons Per Bed	370	356	356	509	526	
No. of Physicians (Total)****	1,582	1,973	2,048	2,227	2,332	****()
Government Hospitals	1,086	1,167	1,215	1,310	1,409	
Private Hospitals and Clinics	496	806	833	917	923	
Persons Per Physician	447	367	363	467	474	
No. of Nursing Staff (Total)	3,502	3,835	4,087	4,354	4,652	()
Government Hospitals	2,798	2,910	3,144	3,329	3,510	
Private Hospitals and Clinics	704	925	943	1,025	1,142	
Nurses Per Physician	2.2	1.9	2.0	2.0	2.0	
Government Hospitals	2.6	2.5	2.6	2.5	2.5	
Private Hospitals and Clinics	1.4	1.1	1.1	1.1	1.2	
Persons per Nurse	202	189	182	239	238	
Government Hospitals	253	249	236	312	315	
Private Hospitals and Clinics	1,004	783	787	1,014	969	

*Excluding maternity hospitals

**Includes Directorate of health & Social Affairs at Ministry of Interior.

***Includes dental clinics.

****Excludes dentists.

Source: Ministry of Health.

المصدر: وزارة الصحة.