

PURPOSE CODES FOR SWIFT CROSS BORDER PAYMENTS

| Classification   | Code | Purpose  | Brief Description  |
|--|------|--|--|
| I. Goods-Services-Income-Transfers Receipts & Payments |      |  |  |
| Import-Export  | GDE  | Goods sold (Exports in fob value)                                  | All receipts for exports and re-exports between residents and nonresidents of goods regardless of when the goods are shipped and the settlement type.  |
|  | GDI  | Goods bought (Imports in cif value)                                | All payments from imports between residents and nonresidents regardless of when the goods are shipped and the settlement type.   |
| Transport & Travel                                     | STS  | Sea Transport  | Transportation services provided by sea of tickets, transport of goods, cargo, and other auxiliary services.   |
|  | ATS  | Air transport  | Transportation services provided by air of airline companies related to transport of people, cargo, and other auxiliary services.  |
|  | OTS  | Other methods of transport (including Postal and courier services) | Receipts and payments among residents and nonresidents related to road, pipelines, and other types of transport and postal and courier services.   |
|  | STR  | Travel   | Travel includes leisure, health (medical reasons), education (students), visit to family and business travel, local transport, hotels, restaurants, payments of tuition, examination fee, travel agents for booking of passages of foreign trips.  |
| Services with abroad                                   | GMS  | Processing repair and maintenance services on goods                | Manufacturing services covers processing, assembly, labeling, packing and maintenance and repair services on goods undertaken by enterprises that do not own the goods concerned.  |
|  | SCO  | Construction   | Creation, renovation, repair, or extension of fixed assets in the form of buildings, land improvements including installation and assembly work, site preparation and general construction, cost of construction, repairs and maintenance work to buildings as well as renting and establishment of necessary equipment. |

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|  | INS | Insurance Services                                     | Provision of various types of insurance to/from non-residents and reinsurance regarding goods, life, insurance, travel, reimbursement.  |
|  | FIS | Financial Services                                     | Explicit charges that require no special calculation including fees for deposit-taking and lending, fees for one-off guarantees, early or late repayment fees or penalties, account charges, fees related to letters of credit, credit card services, commissions and charges related to financial leasing, factoring, underwriting and clearing of payments. |
|  | IPC | Charges for the use of intellectual property royalties | Recording of receipts or payments related to charges for the use of proprietary rights such as patents, trademarks, copyrights, know-how, industrial processes and designs including trade secrets and franchises.  |
|  | TCS | Telecommunications services                            | Telecommunications services encompass the transmission of sound, images or other information by telephone, telex, telegram, radio and television cable and broadcasting, satellite, electronic, mail, facsimile services, including business network services, teleconferencing and support services.   |
|  | ITS | Computer services                                      | Computer services consist of hardware and/or software-related services and data-processing services.  |
|  | IFS | Information services                                   | Information services comprise news agency services, database services both online and through magnetic, optical or printed media and web search portals.  |
|  | RDS | Research and development services                      | Services that are associated with basic research, applied research and experimental development of new products and processes.  |
|  | PMS | Professional and management consulting services        | Includes legal services, accounting, management consulting, managerial services and public relations services, advertising, market research and public opinion polling services.  |

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|  | TTS | Technical, trade-related and other business services      | Includes architectural, engineering, scientific and other technical services, waste treatment and de-pollution, agricultural and mining services, operating leasing services, trade-related services, other business services not included elsewhere. |
|  | PRS | Personal, cultural, audiovisual and recreational services | Personal, cultural and recreational services are education services, health services, heritage and recreational services and other personal services.   |

| Classification                 | Code | Purpose                            | Brief Description   |
|--------------------------------|------|------------------------------------|---|
| Interest & Profits with abroad | IGD  | Dividends intragroup               | Includes receipts and payments on the form of dividends to/from abroad that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted.  |
|                                | IID  | Interest on debt intragroup        | Recording of interest as investment income on external financial assets that resident investors receive from enterprises abroad to which they participate with percentage more than 10% at their share capital. If the exact percentage is not known the intro-group would be accepted. |
|                                | PIP  | Profits on Islamic products        | According to Islamic banking definitions, for example sukuku.   |
|                                | PRR  | Profits or rents on real estate    | Rent covers income receivable for putting natural resources at the disposal of a nonresident institutional unit.  |
|                                | DOE  | Dividends on equity not Intragroup | Include receipts and payments in the form of dividends to/from abroad that resident investors receive from enterprises abroad to  |

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|            |     |  | which they participate with percentage less than 10% at their share capital or not in the same group.   |
|            | ISH | Income on investment funds shares                                | Investment income attributable to collective investment fund shareholders, including mutual funds and unit trusts.  |
|            | ISL | Interest on securities more than a year                          | Interest from residents that hold securities of maturity more than a year issued by nonresidents and the opposite.  |
|            | ISS | Interest on securities less than a year                          | Interest from residents that hold securities of maturity less than a year issued by nonresidents and the opposite.  |
|            | IOL | Income on loans  | Interest of loans between enterprises not belonging to the same group.  |
|            | IOD | Income on deposits   | Receipts of income from financial institutions nonresidents for the accounts of residents and payments of the income from resident financial institutions for accounts of nonresidents.   |
| Government | GOS | Government goods and services embassies etc                      | Included are all transactions in both goods and services by enclaves such as embassies, consulates, military bases and international organizations with residents in the economies in which enclaves are located.                                       |
|            | GRI | Government related income taxes, tariffs, capital transfers, etc | Receipts and payments of transfers from Bahrain's government to and from nonresidents related to taxes on products, on income, wealth and capital gains, subsidies on products, social contributions, social benefits, investment grants and donations. |
| Personal   | CHC | Charitable Contributions (Charity and Aid)                       | Humanitarian aid, military assistance, contributions to international organization apart from loans, in cash or in kind, between the governments of different countries or between governments and international organizations.                         |
|            | FAM | Family Support (Workers' remittances)                            | Personal transfers by migrants' resident households to or from nonresident households.  |

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|  | SAL | Salary<br>(Compensation of employees)                 | Remuneration payable by resident enterprises to nonresident employees in return for work done by the latter during the accounting period. |
|  | PPA | Purchase of real estate abroad from residents         | The fair value of real estate purchased by residents abroad or its liquidation.   |
|  | PPL | Purchase of real estate in Bahrain from non-residents | The fair value of real estate purchased by nonresidents in Bahrain or its liquidation.  |

| Classification  | Code | Purpose  | Brief Description   |
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| II. Assets  |      |  |   |
| FDI flows- Acquisition and liquidation by residents of equity & securities abroad (above 10% share) | CEA  | Equity and Investment fund shares for the establishment of new company from residents abroad, equity of merger or acquisition of companies abroad from residents and participation to capital increase of related companies abroad | Establishment of branch or company abroad, acquisition of an existing entity, purchase or sale of additional shares with percentage 10% of its capital or above abroad or liquidation of a previous investment. If the exact percentage is not known the intra-group would be accepted. |
|   | DSF  | Debt instruments<br>Intragroup foreign securities  | Bonds that a direct investor resident gives to its direct investment enterprise abroad or their repayments and a nonresident direct investment enterprise is giving to a resident direct investor or their repayments. If the exact   |

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|  |     |   | percentage of above 10% participation is not known the intra-group would be accepted.  |
|  | REL | Reverse equity share in Bahrain   | Reverse share participation(from a company abroad in which a Bahrain company has previously invested at least 10% share) below 10% to the share capital of the resident direct investor or its liquidation.  |
|  | RDL | Reverse debt instruments in Bahrain   | Bonds, loans from a company abroad in which a Bahrain company has previously invested at least 10% share to its resident direct investor or their repayments.  |
| Portfolio investment flows- Acquisition and liquidation by residents of equity & securities abroad (below 10% share) | FSA | Equity other than investment fund shares in not related companies abroad                  | Purchases or shares in equity from residents to shares of nonresidents companies with participation rate less than 10% or not related companies that do not belong to the same corporate group if the percentage is not known.   |
|  | FIA | Investment fund shares foreign  | Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.  |
|  | DSA | Purchases and sales of foreign debt securities in not related companies- Less than a year | Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.  |
|  | DLA | Purchases and sales of foreign debt securities in not related companies- More than a year | Securities issued by nonresidents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known. |
|  | FDA | Financial derivatives foreign   | Transactions of residents to financial derivatives of nonresidents according to the gain or loss (margin) that occurs at the   |

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|  |     |  | settlement of the title and not the underlying instrument.  |
| Lending-repayments and transfers by residents of loans & deposits abroad | DLF | Debt Instruments<br>Intragroup loans,<br>deposits foreign<br>(above 10% share) | Loans and credit that a direct investor resident gives to its direct investment enterprise abroad or their repayments and nonresident direct investment enterprise is giving to a resident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted. |
|  | AFA | Receipts or payments from personal residents bank account or deposits abroad   | All inward or outward flows by residents from accounts held with banks abroad.  |
|  | SLA | Loans- Drawings or Repayments on loans extended to nonresidents- Short-term    | All drawings or repayments on loans extended to nonresidents with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.   |
|  | LLA | Loans- Drawings or Repayments on loans extended to nonresidents- Long-term     | All drawings or repayments on loans extended to nonresidents with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known.   |
|  | LEA | Leasing abroad   | Financial leases that is leasing agreement of a nonresident with a resident.  |
|  | RFS | Repos on foreign securities  | Repurchase agreements on securities issued by nonresidents.   |
|  | TCR | Trade credits and advances receivable  | Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.   |

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| III. Liabilities  |      |   |   |
| FDI flows- Acquisition and liquidation by residents of equity and securities in Bahrain (above 10% share) | CEL  | Equity and Investment fund shares for the establishment of new company in Bahrain from non-residents, equity of merger or acquisition of companies in Bahrain from non-residents and participation to capital increase of related companies from non-residents in Bahrain | Establishment of branch or other legal entity in Bahrain from direct investor nonresident or disinvestment. Share relationship above 10%. Acquisition of an existing entity with percentage 10% of its capital or above in Bahrain from a nonresident direct investor or liquidation of a previous investment. Purchase or sale of additional shares on a direct investment enterprise resident in Bahrain or liquidation of a previous investment. |
|   | LDS  | Debt instruments intragroup securities in Bahrain   | Bonds that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments. If the exact percentage of above 10% participation is not known the intra-group would be accepted.  |
|   | REA  | Reverse equity share abroad   | Reverse share participation (from a company in Bahrain in which a foreign company has previously invested at least 10% share) below 10% to the share capital of the nonresident direct investor or its liquidation.   |
|   | RDA  | Reverse debt instruments abroad   | Bonds, loans from a company in Bahrain in which a foreign company has previously invested at least 10% share to its nonresident direct investor or their repayments.  |
| Portfolio investment flows- Acquisition   | FSL  | Equity other than investment fund shares in not related   | Purchases or shares in equity by nonresidents of shares in resident companies with participation rate less than 10% or not related companies that do not belong to the same   |



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| and liquidation by residents of equity & securities in Bahrain (below 10% share) |     | companies in Bahrain   | corporate group if the percentage is not known.  |
|  | FIL | Investment fund shares in Bahrain  | Collective investment undertakings through which investors pool funds for investment in financial or nonfinancial assets such as mutual funds or unit trusts.  |
|  | DSL | Purchases and sales of securities issued by residents in not related companies- Less than a year | Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptance traded in organized markets at market prices with maturity less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.   |
|  | DLL | Purchases and sales of securities issued by residents in not related companies- More than a year | Securities issued by residents for example bonds, treasury bills, commercial papers, bankers' acceptances traded in organized markets at market prices with maturity more than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known.  |
|  | FDL | Financial derivatives in Bahrain   | Transactions of nonresidents to financial derivatives of residents according to the gain or loss (margin) that that occurs at the settlement of the title and not the underlying instrument.   |
| Lending-repayments and transfers by non-residents of loans & deposits in Bahrain | LDL | Debt Instruments Intragroup loans, deposits in Bahrain (above 10% share)                         | Loans and credit that a direct investor nonresident gives to its direct investment enterprise in Bahrain or their repayments and a resident direct investment enterprise is giving to a nonresident direct investor or their repayments (within financial institutions are excluded). If the exact percentage of above 10% participation is not known the intra-group would be accepted. |
|  | AFL | Receipts or payments from personal   | All inward or outward flows by nonresidents from accounts held with banks in Bahrain.  |

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|  |     | nonresidents bank account in Bahrain   |  |
|  | SLL | Loans- Drawings or Repayments on foreign loans extended to residents- Short-term | All drawings or repayments on loans extended to residents from abroad with duration less than a year in companies with capital participation less than 10% or that do not belong to the same corporate group if the percentage is not known. |
|  | LLL | Loans- Drawings or Repayments on foreign loans extended to residents- Long-term  | All drawings or repayments on loans extended to residents from abroad with duration more than a year in companies with capital participation more than 10% or that do not belong to the same corporate group if the percentage is not known. |
|  | LEL | Leasing in Bahrain   | Financial leases that is leasing agreement of a resident with a nonresident.   |
|  | RLS | Repos on securities issued by residents  | Repurchase agreements on securities issued by residents.   |
|  | TCP | Trade credits and advances payable   | Extension of credit by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken, in the form of prepayment by customers for goods and services not yet provided.          |