



ALBAYAN: "NATIONAL WITH WORLDWIDE HORIZONS"

إنها البيان. "الوطنية بآفاق عالمية"

RAMADAN KAREEM!

رمضان كريم!

**08
APR
2021**

BAHRAIN BAYAN
SCHOOL'S WEEKLY





BayMUN 2021



RSVP: 39430707



Join one of the biggest events of the year: our Virtual 13th Annual BayMUN THIMUN Affiliated Conference

Opening Ceremony Friday April 2nd 2021 at 10:30 am

and the Closing Ceremony Saturday April 3rd at 4:30 pm

Our Virtual 13th Annual BayMUN THIMUN Affiliated Conference was a success!!

This would not have happened without the help and support of everyone that has been mentioned in the picture above.

RAMADAN رمضان



What is Ramadan?

Ramadan, in Islam, the ninth month of the Muslim calendar and the holy month of fasting. ... Because the Muslim calendar year is shorter than the Gregorian calendar year, Ramadan begins 12–10 days earlier each year, allowing it to fall in every season throughout a 33 -year cycle.

TIMING

اليوم	رمضان	ميلادي	صلاة الفجر	صلاة المغرب
الثلاثاء	1	13 أبريل، 2021	03:59 ص	06:08 م



إفطار Iftar

After the sunset prayer, Muslims gather in their homes or mosques to break their fast with a meal called **iftar** that is often shared with friends and extended family.

GENERAL NEWS IN BAHRAIN



كافة التطعيمات المجازة بمملكة البحرين لها فاعليتها في تكوين المناعة

الحملة الوطنية
لمكافحة
فيروس كورونا
(COVID-19)



تبين من الإحصائيات بأن نسبة
99.2% من الحالات هي لأشخاص
لم يأخذوا **التطعيم**

فقط **0.8%** من الحالات لأشخاص
استكملوا الجرعتين من التطعيم



All vaccinations approved in the Bahrain

are effective in creating immunity/building antibodies.

Statistics show that 99.2% of infected cases are of those who have not received the vaccine. Only 0.8% have taken both doses of the vaccine.

GENERAL NEWS IN BAHRAIN

حماية
والتزام

The National Medical Taskforce for Combating the Coronavirus (COVID-19)
Starting from the first day of the Eid al-Fitr holiday

The indoor services limited to vaccinated or recovered individuals are as follows:

- Those who are 14 days post their second dose of an approved COVID-19 vaccination
- Those who have recovered from the virus (by presenting their vaccination certificates or their recovery status via the 'BeAware' application.)
- Those below the age of 18 accompanied by a vaccinated parent or guardian

As follows:

- Indoor dining services
- Indoor gymnasiums
- Indoor swimming pools
- Cinemas
- Fan attendance at sporting events
- Indoor events and conference halls
- Indoor children play and leisure centres
- Spas

Those who are not vaccinated will not be permitted to the above indoor services

PCR tests for on-arrivals to the Kingdom of Bahrain will no longer be required for those who are vaccinated or those who have recovered from the virus, where vaccination certificates can be presented via the 'BeAware' application.

الفريق الوطني الطبي للتصدي لفيروس كورونا
بدءاً من أول أيام عيد الفطر المبارك

اقتصر تقديم الخدمات الداخلية وفتح بعض القطاعات فقط للفئات التالية:

- الحاصلين على جرعتي التطعيم ومرور أسبوعين على آخر جرعة لهم حسب كل تطعيم
- المتعافين من فيروس كورونا (وذلك من خلال إبراز ما يثبت ذلك عبر تطبيق مجتمع واعي)
- من هم دون 18 عاماً الذين هم بصحبة أولياء أمورهم المتطعنين وذلك على النحو التالي:

الخدمات الداخلية للمطاعم والمقاهي، صالات الرياضة الداخلية، برك السباحة الداخلية، دور السينما الداخلية وصالات العرض التابعة لها، حضور الجماهير للفعاليات الرياضية، صالات المناسبات والمؤتمرات، مراكز الألعاب الترفيهية الخاصة، محلات السبا.

ولن يسمح لغير المتطعنين من الحصول على الخدمات الداخلية أعلاه

إلغاء الفحص عند العودة من السفر للمتطعنين والمتعافين من خلال إبراز ما يثبت ذلك عبر تطبيق مجتمع واعي.

Indoor services available to vaccinated & recovered individuals

- Outdoor dining in cafes and restaurants
- Outdoor gymnasiums and sports stadiums
- Outdoor swimming pools
- Outdoor children playgrounds
- Outdoor cinemas

GENERAL NEWS IN BAHRAIN

Top Ranked!

Bahrain has ranked first in the GCC on economic Participation and Opportunity index. It has also jumped from third to second place in the Arabian Gulf region in the overall index, according to the Global Gender Gap Report 2021, which has been released by Davos World Economic Forum, covering 165 countries worldwide.

10 Gulf Daily News Saturday, 3rd April 2021

Business

In association with www.tradearabia.com

Bahraini banks report highest net interest margins in GCC

By RIMMAD SAXENA

MAYFAH: Bahraini banks reported the highest net interest margins (NIMs) in the GCC at 2.43 per cent during Q4-2020, shows new analysis.

A report by Karam-based Karam Investment Research (KIR) for the region during the quarter was 2.1pc, reflecting the decline in interest rates. While this is a measure of the difference between the interest income generated by banks or other financial institutions and the amount of interest paid out to their borrowers, relative to the amount of their interest-earning assets.

The report says Bahraini banks were aided by high growth in the region's highest net loan growth during Q4-2020 of 2.2pc, while in the aggregate for the GCC banking sector stood at 1.4pc quarter-on-quarter (QoQ). In March 2020, the GCC banking sector had a 1.4pc quarter-on-quarter (QoQ) growth in net loan growth.

According to Karam, the Covid-19 pandemic reflected a sharp impact on the GCC banking sector resulting in the highest percentage banked on record during FY-2020.

The 62 listed banks in the region reported loan loss provisions (LLP) of \$20.1 billion during 2020 with net income from the bank at all six countries.



Banks in the GCC net with \$6.4tn for double-digit credit during Q4-2020, the highest for a quarter ever recorded in the region.

Nevertheless, lending growth continued unabated in the region backed by economic recovery with gross loans (excluding Kuwaiti banks) reaching \$1.4tn after a QoQ growth of 1.1pc during the December quarter.

Except for UAE, which reported a decline of 1.1pc, the rest of the countries in the GCC

reported growth ranging from 1pc to 2.5pc in gross lending during the quarter.

The trend in net loans was similar witnessing a growth of 1pc with only UAE showing a marginal decline of 0.1pc. As a result, netting assets reached a record high of \$2.1tn with a QoQ growth of 1.8pc.

This pushed total assets for the banking sector in the region to a new record high of \$2.1tn.

The increase in customer deposits was relatively marginal during the quarter with a

growth of 0.4pc to \$1.1tn. The trend in this metric was similar with growth seen in Bahrain, Saudi Arabia and Oman, whereas UAE, Qatar and Kuwait banks reported a decline.

The net impact of a decline in growth in trading versus deposits during Q4-2020 was a growth in aggregate GCC bank loans-to-deposit (LDR) ratio to above the long-term for the first time in three quarters at 60.3pc.

Notwithstanding, S&P Global

ratings estimate that GCC banks can absorb a shock of \$11bn-\$15bn (in aggregate) with a limited adverse effect on its assessment of capitalisation.

Over the past 12 months, GCC banks have not made \$100bn of additional credit

at least previously for the reported negative impact of the Covid-19 pandemic and drop in net growth on their economies.

The US-based firm said, "Despite regulatory forbearance measures, which allowed banks to maintain the profitability, the cost of risk for GCC bank has increased by almost two-thirds - reaching 150 basis points (bps) at year-end 2020 compared with 90bps

at year-end 2019. The agency expects banks' asset-quality indicators will continue to deteriorate and cost of risk to remain high as they start recognizing the true impact of 2020 and forbearance measures are lifted in the second-half of 2021."

Given continued low interest rates, the agency's banks' profitability will remain low in 2021 and beyond, with some potentially showing losses this year.

Nevertheless, strong and stable capital buffers, good funding profiles, and support of government support should continue to reinforce banks' creditworthiness in 2021, says S&P.

rimmad@karam.com.bh

SOCIALLY DISTANCED THINGS TO DO IN BAHRAIN



The Pearling Path

- The Food is Culture Festival is hosting its 5th & final week
- Starting at 6pm this Saturday

 culturebah

SOCIALLY DISTANCED THINGS TO DO IN **BAHRAIN**



BuMaher Fort

- Located on Halat Bu Maher island in Muharraq
- Built in the 16th century

 culturebah

RAMADAN HOTEL OFFERS!



Novotel

- 20% discount at all restaurants
- Free stay for 2 kids below 12 with breakfast
- In-room breakfast
- Beach & pool access
- Free WIFI
- Service charge, government levy & VAT

 novotel_bahrain



The Art Hotel

- %20 discount for Iftar and ghabga
- Reservation in advance

 theart.bh

RAMADAN HOTEL OFFERS!



Wyndham Grand Manama

 [wyndhamgrandmanama](https://www.instagram.com/wyndhamgrandmanama)

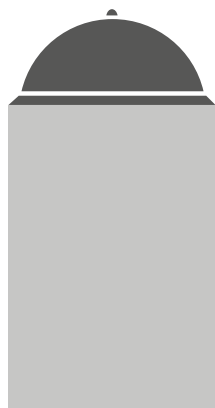
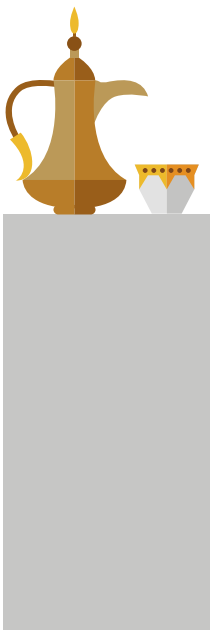
Daily Ramadan Iftar / Ghabga at Atmosphere
Restaurant located on the 10th Floor (Indoor)

- BD +15 taxes/ BD 18.191 net per person
- Luxurious set menu with a family seated set-up
- Limited to 30 people capacity only
- Prior reservation is a must

Timings:

- Iftar – Sunset – 8:00PM
- Ghabga – 9:00PM – 11:00PM
(First Slot)
- 11:00PM – 01:00AM (Second Slot)

RAMADAN RESTAURANT OFFERS COMING SOON, STAY TUNED!








HOPE YOU ENJOYED THIS WEEK'S INFO BOX

Looking forward to your feedback!

Email: muneera.mohamed@bayanschool.edu.bh

 Bayan on Call: +973 33244244

 Admin: +973 7712 2244

 Media: +973 3943 0707