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UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

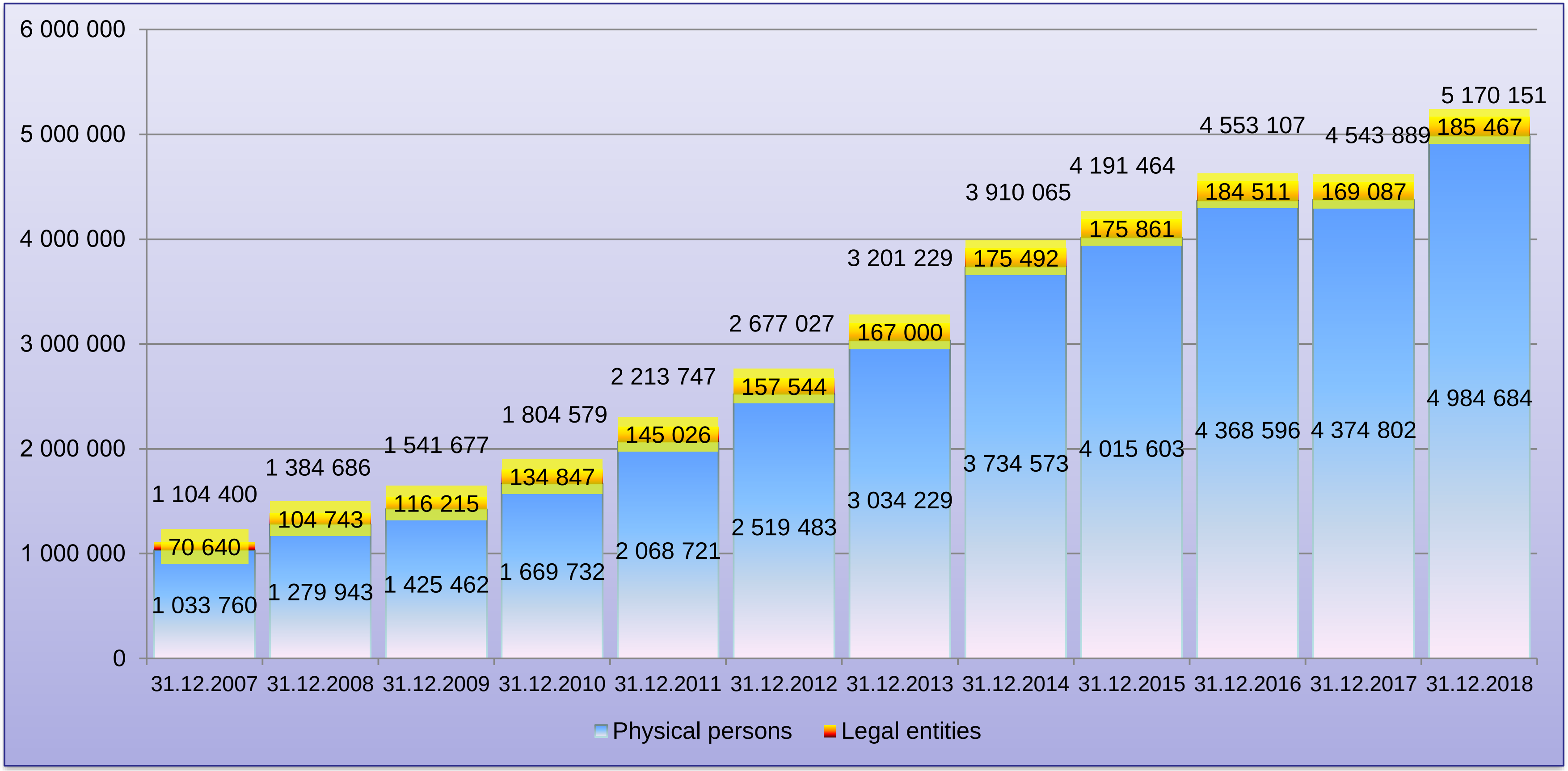
Accounts, Payment Cards and Transfers

As of December 31, 2018

Union of Banks of Armenia
March 2019

Banks Customers

**Note. If a customer has accounts in more than one bank, the same customer is included in the number of cutomers for specified times (more than once)*

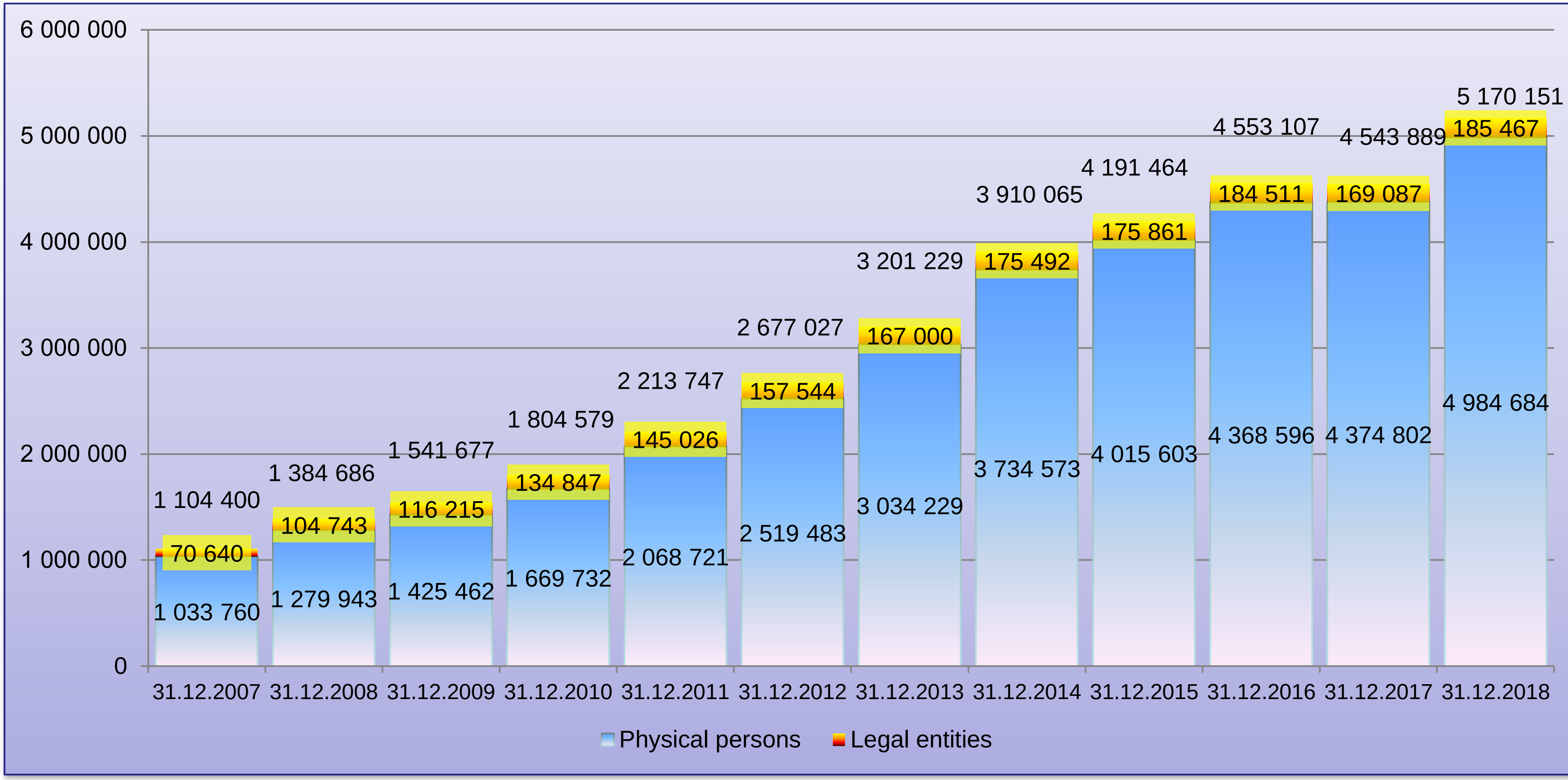


Compared with the 2017, the number of banks customers increased by

- 250 856 or 10%
- 245 760 or 10,2% for physical persons
- 5 096 or 6,2% for legal entities

Source CBA

Banks Customers Accounts *



Compared with the 2017 customers accounts increased by

- 626 262 or 13,8%
  - the accounts of physical persons increased by 609 882 or 13,9%
  - the accounts of legal entities increased by 16 380 or 9,7%

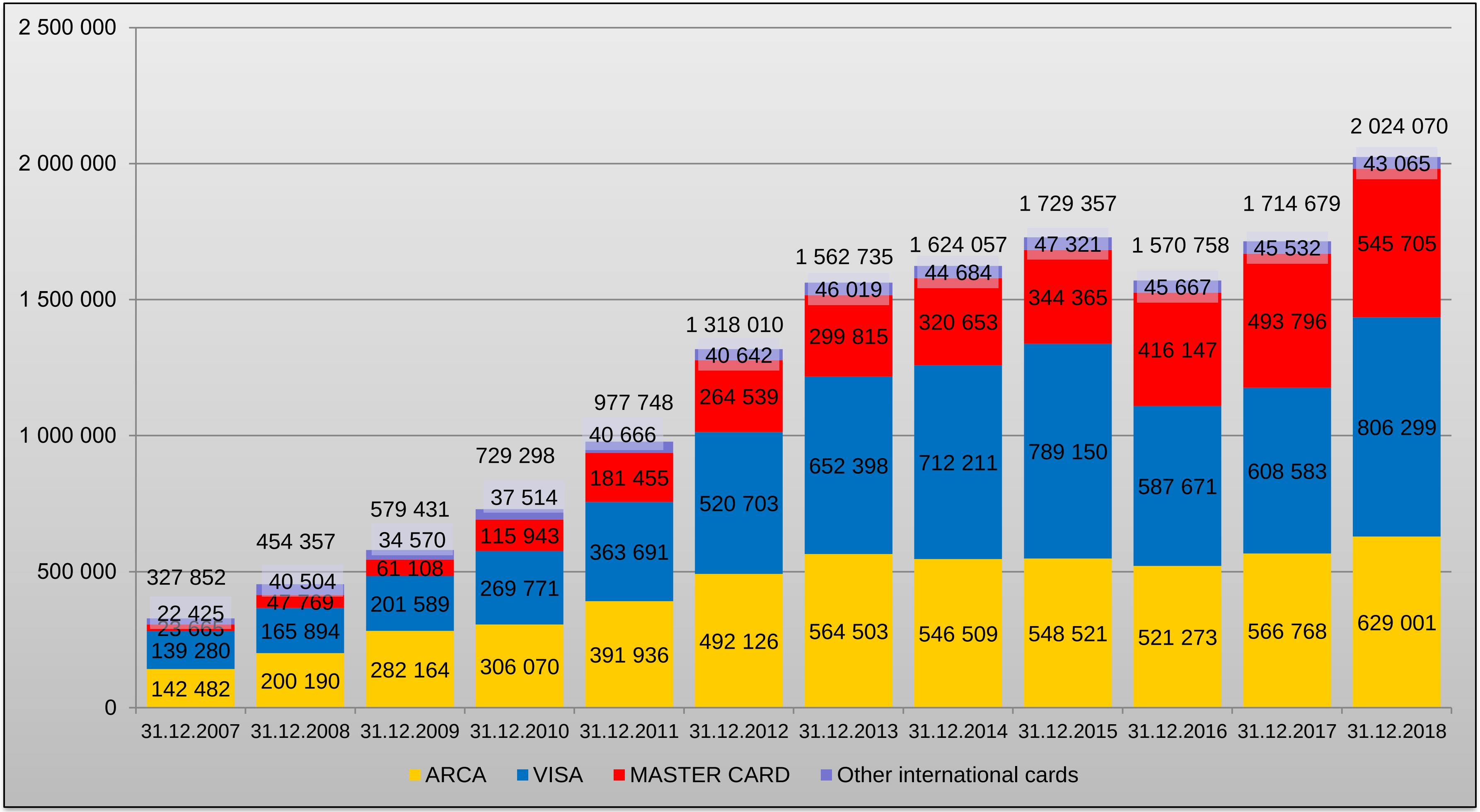
Cards

Types of Cards Provided by Banks Operating in the Republic of Armenia

	Name of Banks	ArCa	MASTERCARD	VISA	AMEX	Diners Club	JCB	Այլ քարտեր
1	ACBA-CREDIT AGRICOLE BANK	+	+	+	+		+	
2	HSBC Bank Armenia	+	+	+				+
3	Araratbank	+	+	+		+		
4	Converse Bank	+	+	+				+
5	Ameriabank	+	+	+				
6	Armbusinessbank	+	+	+				
7	Anelik Bank	+	+	+				
8	Unibank	+		+				
9	Ardshinbank	+	+	+				
10	Inecobank	+	+	+				
11	Byblos Bank Armenia	+	+					
12	Armeconombank	+	+	+				
13	Evocabank	+	+					
14	Artshakhbank	+	+					
15	VTB Bank Armenia	+	+	+				
16	Mellat Bank	+						
17	Armswissbank		+					
	TOTAL	16	15	12	1	1	1	2

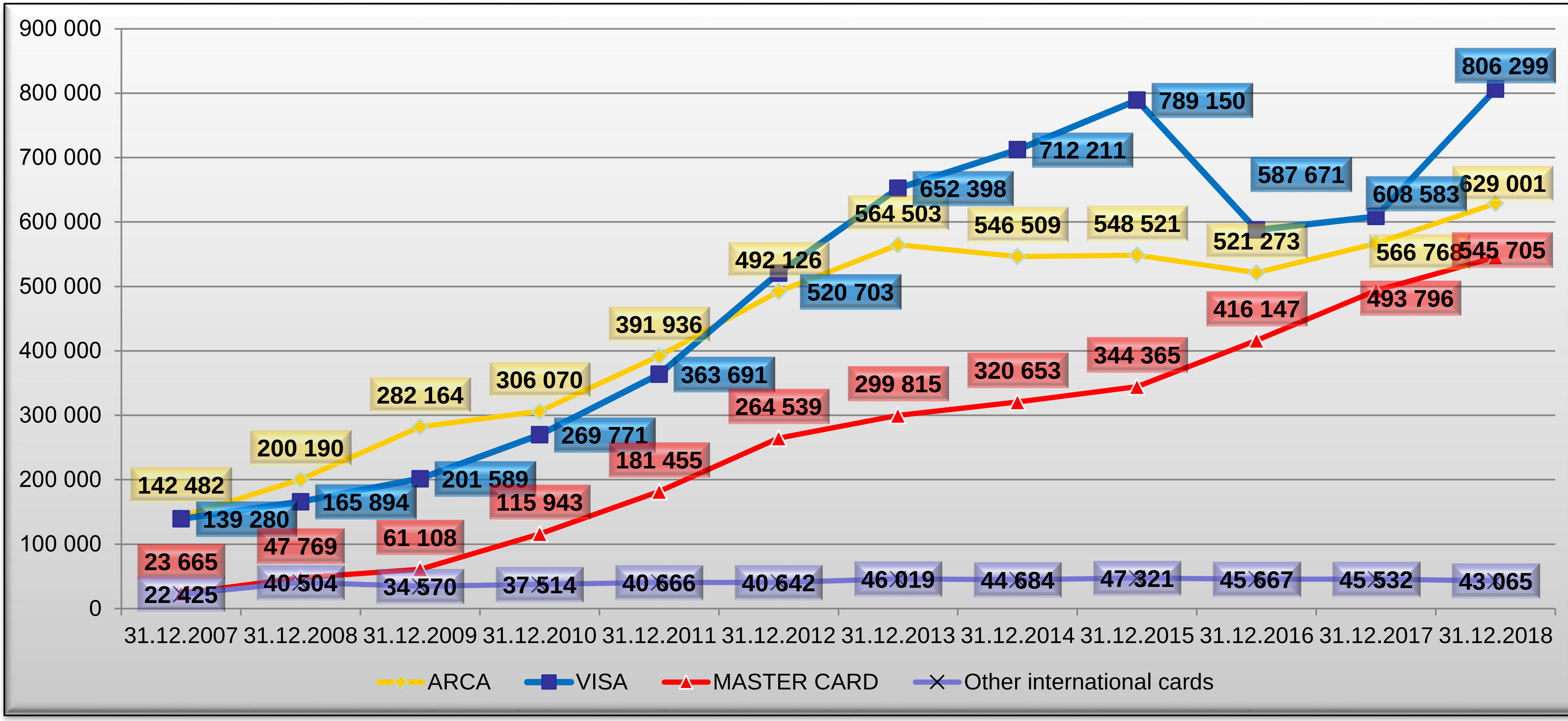
Source CBA

Number of Payment Cards



Source CBA

Number of Payment Cards

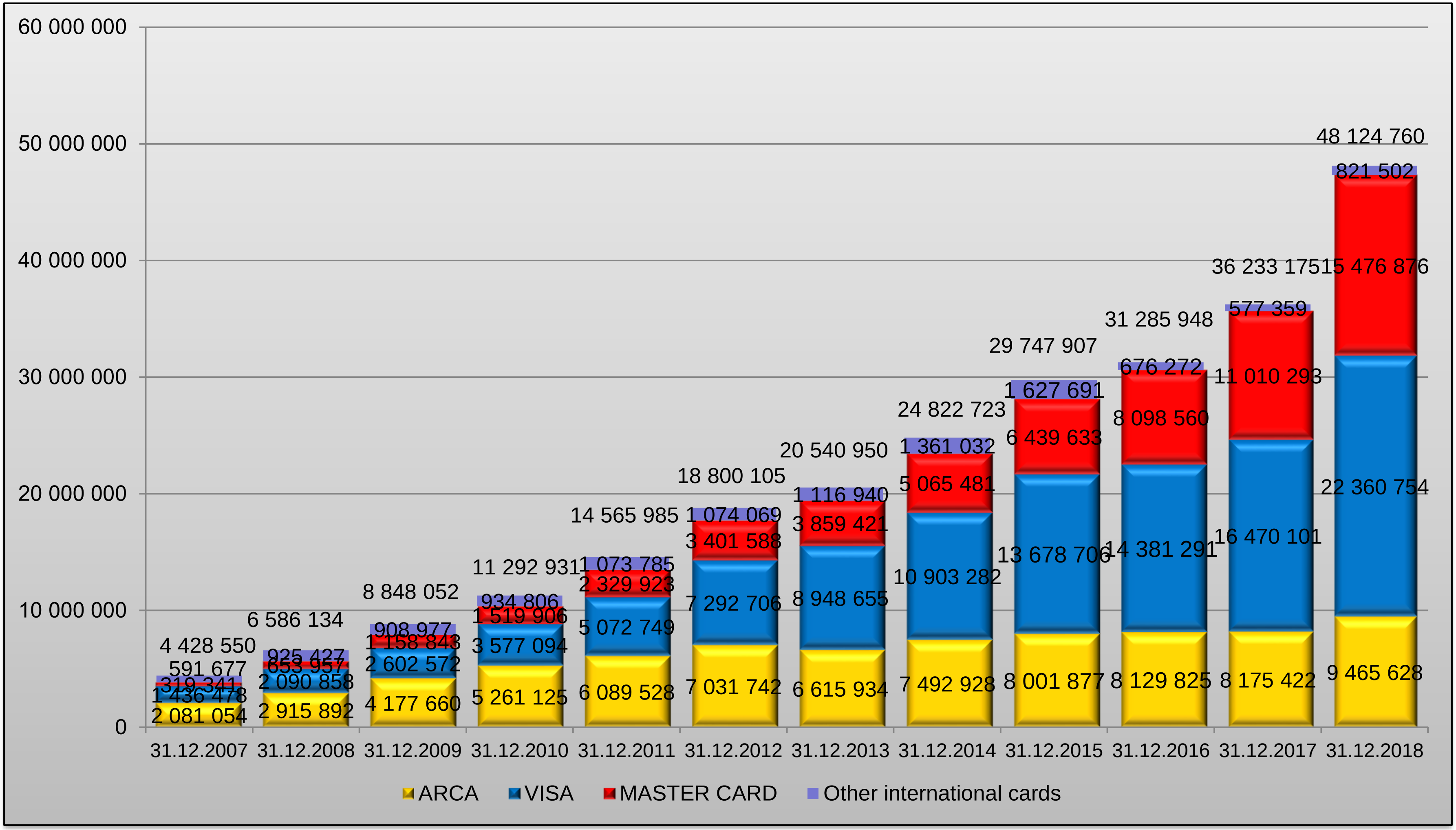


Compared with the 2017 the number of payment cards

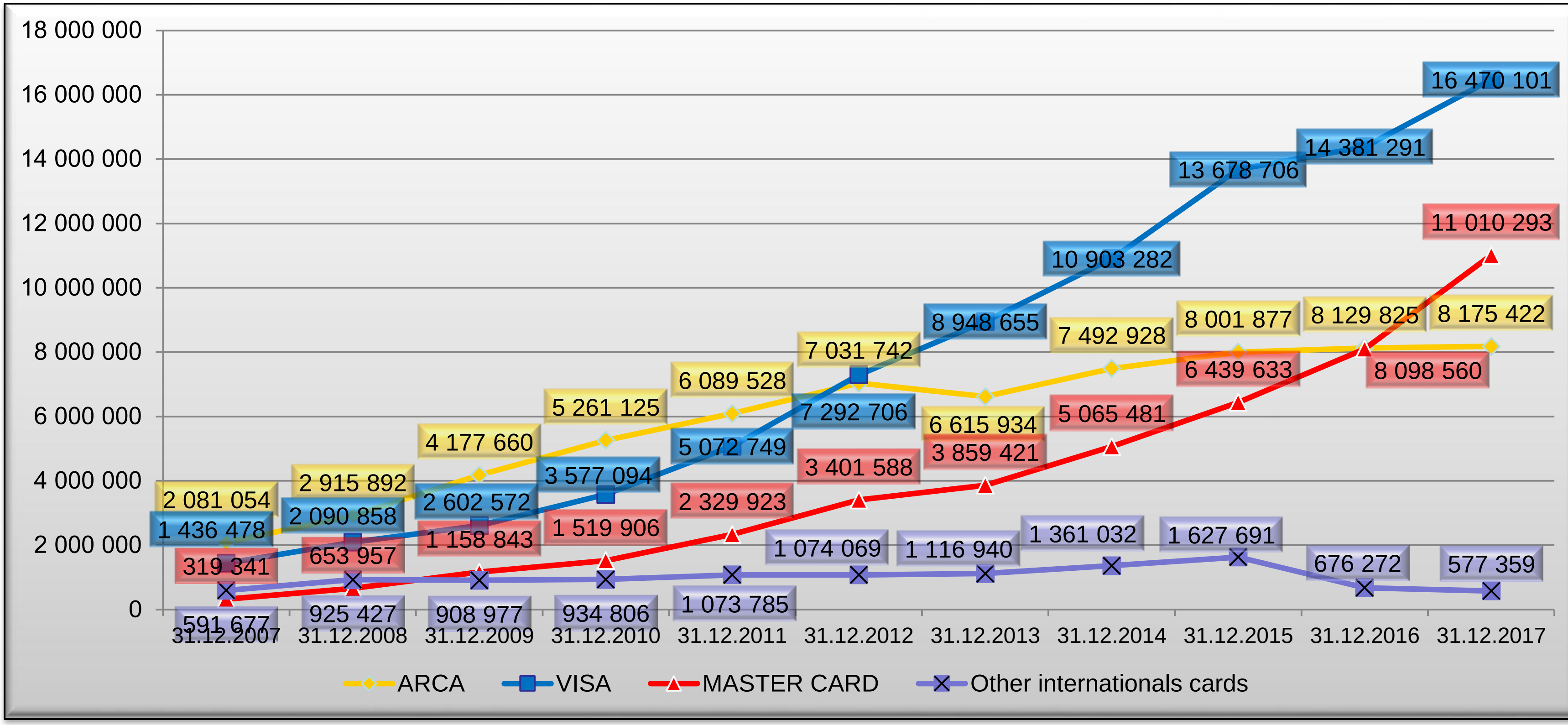
- increased by 309 391 or 18,04%
- ARCA` increased by 62 233 or 10,9%
- VISA` increased by 197 716 or 32,5%
- MasterCard` increased by 51 909 or 10,5%
- Other international cards decreased by 2 467 or 5,4%

Source CBA

Number of Card Transactions



Number of Card Transactions

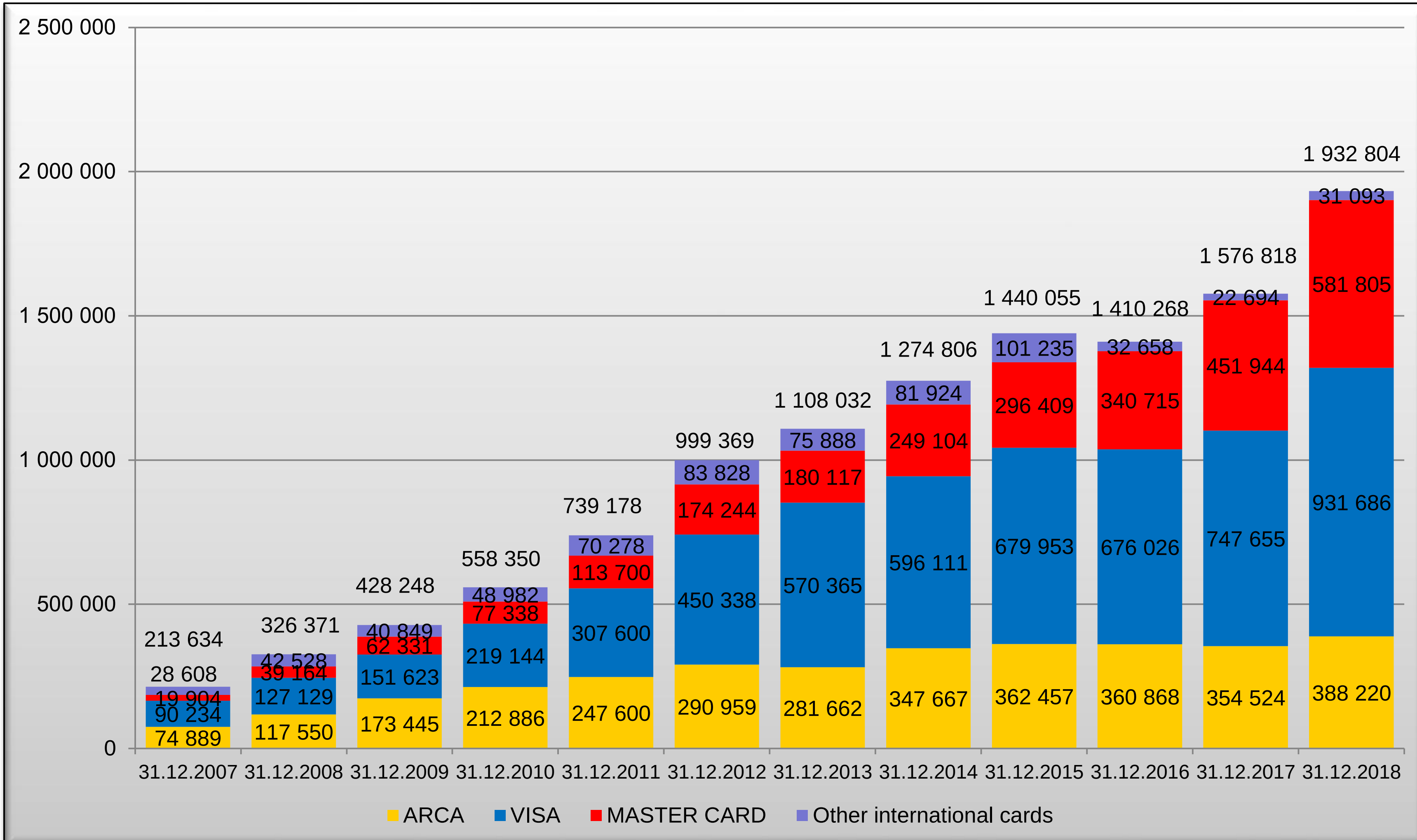


Compared with the 2017 the number of the transactions with payment cards increased by 11 891 585 transactions or by 32,8%, from which

- ArCa` 1 290 206 or 15,8%
- Visa` 5 890 653 or 35,8%
- MasterCard` 4 466 583 or 40,6%
- Other international cards` 244 143 or 42,3%

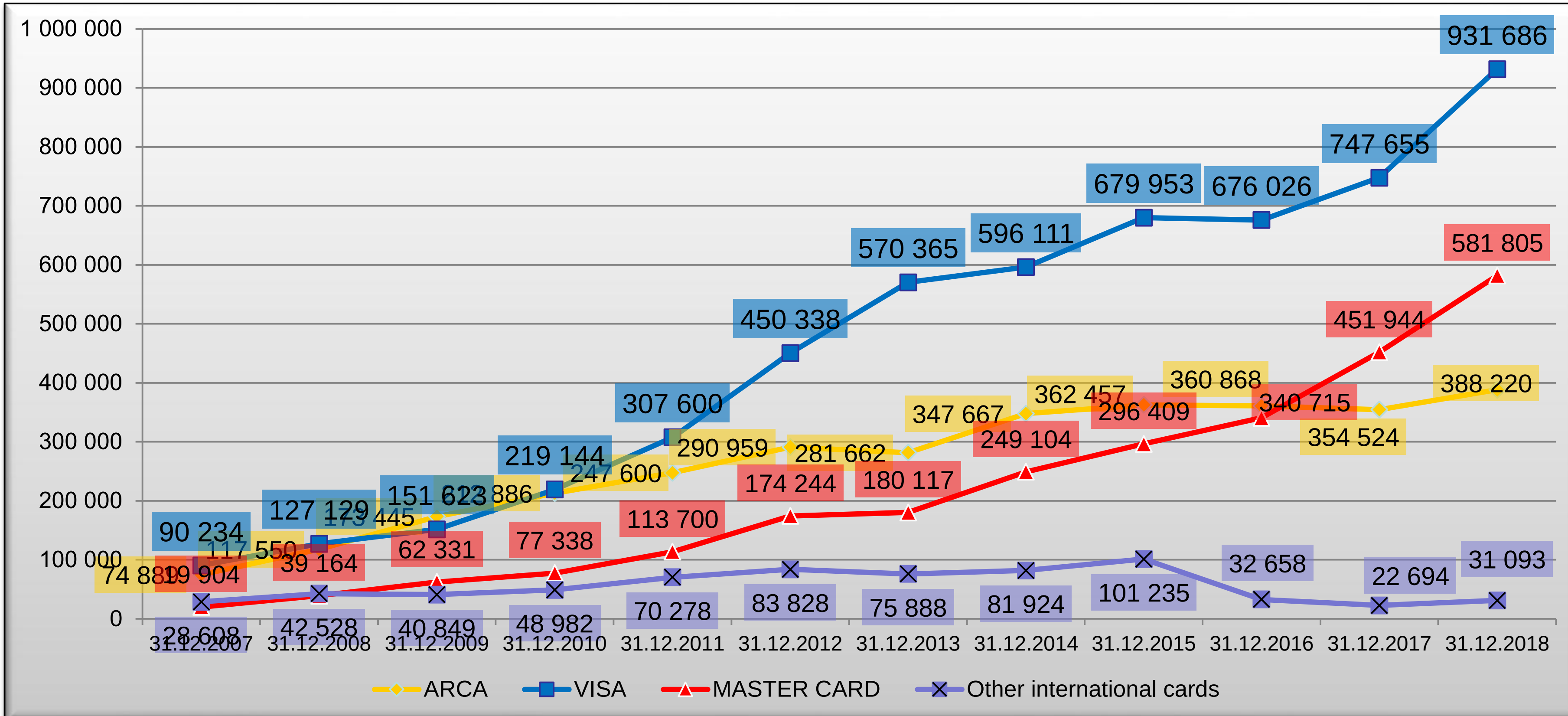
Volume of Card Transactions

AMD mln



Volume of Card Transactions

AMD mln



In comparison with the 2017 the volume of the transactions with payment cards increased by AMD 355 986 mln or 22,6%

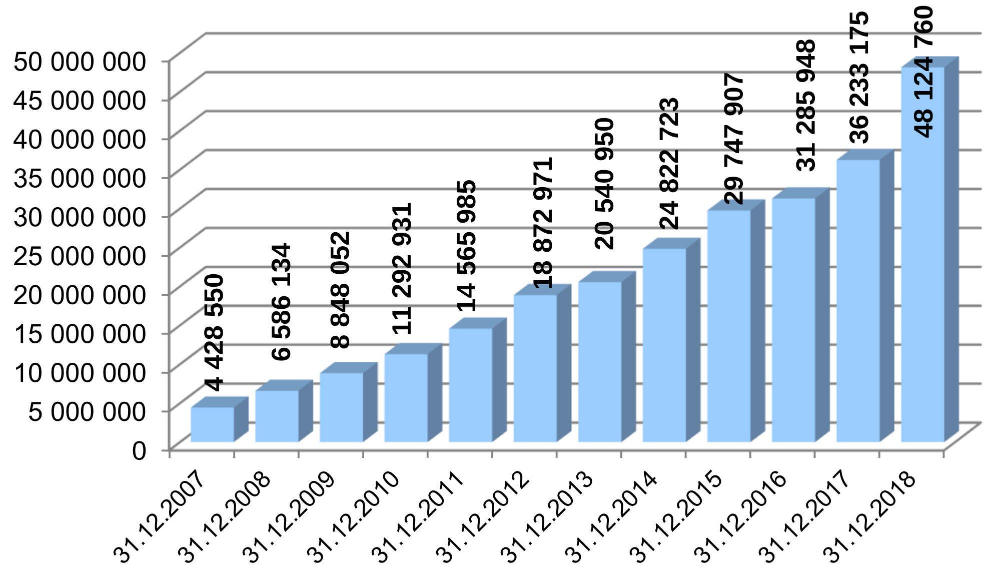
- ArCa – AMD 33 696 mln or 9,5%
- Visa – AMD 184 031 mln or 24,6%
- MasterCard – AMD 129 861 mln or 28,7%
- Other international cards – AMD 8 399 mln or 37%

Card Transactions

Number

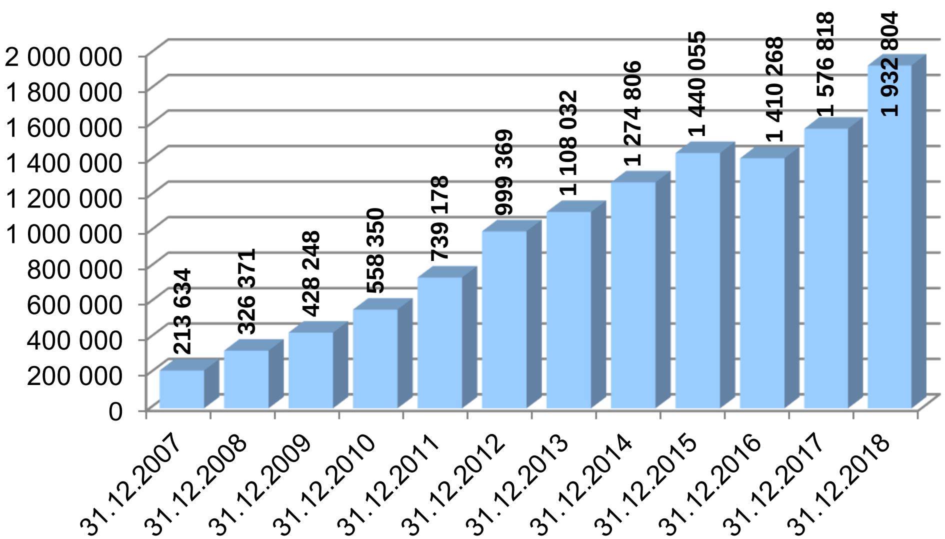
Compared with the previous year the number of card transactions increased by

- 11 891 585 or 32,8%



Volume

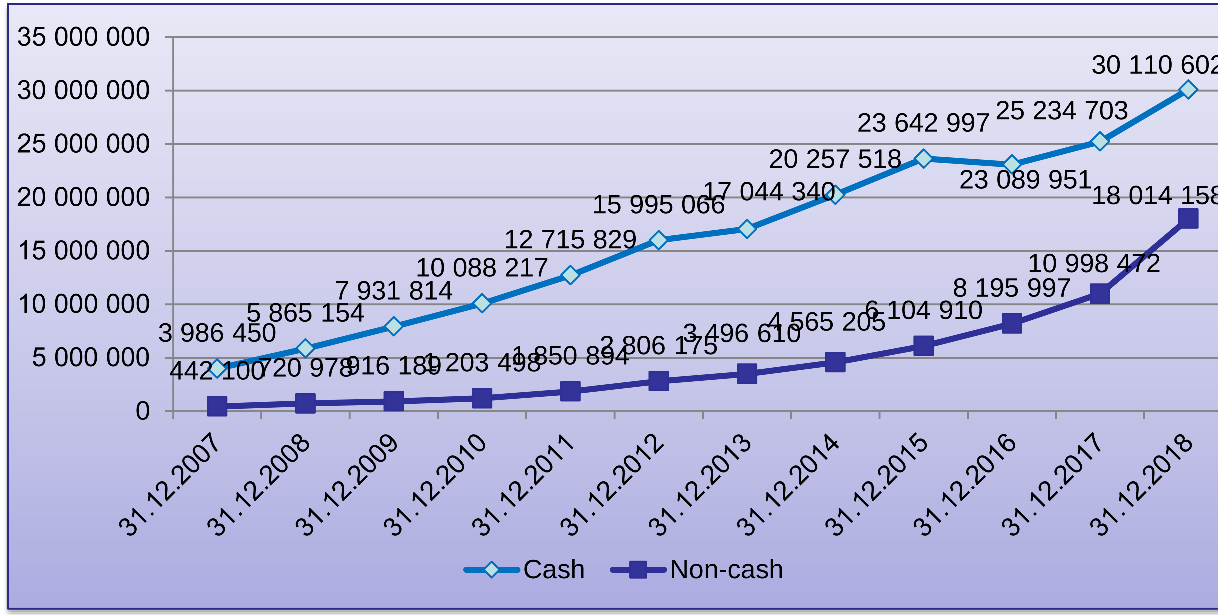
AMD mln

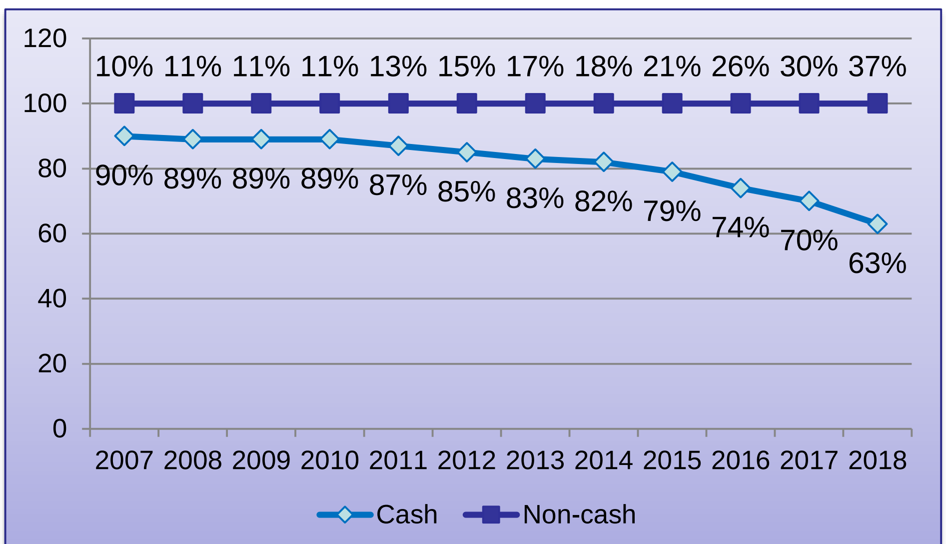


Compared with the previous year the volume of card transactions increased by

- AMD355 986 mln or 22,6%

Number of Card Transactions

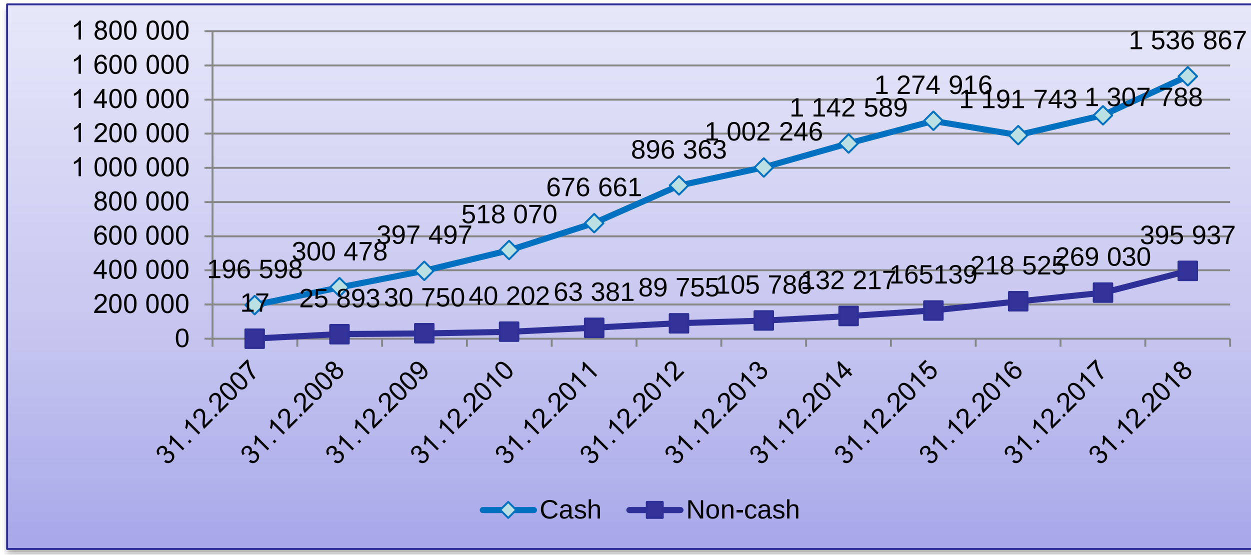


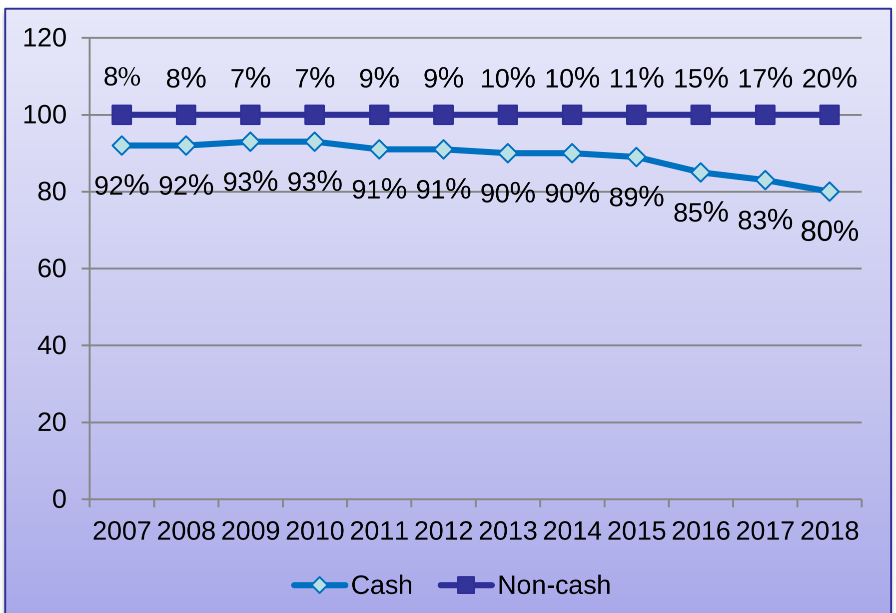


- Compared with the 2017 the number of cash transactions increased by 4 875 899 or 19,3%
- The number of non-cash transactions increased by 7 015 686 կամ 63,8%

Volume of Card Transactions

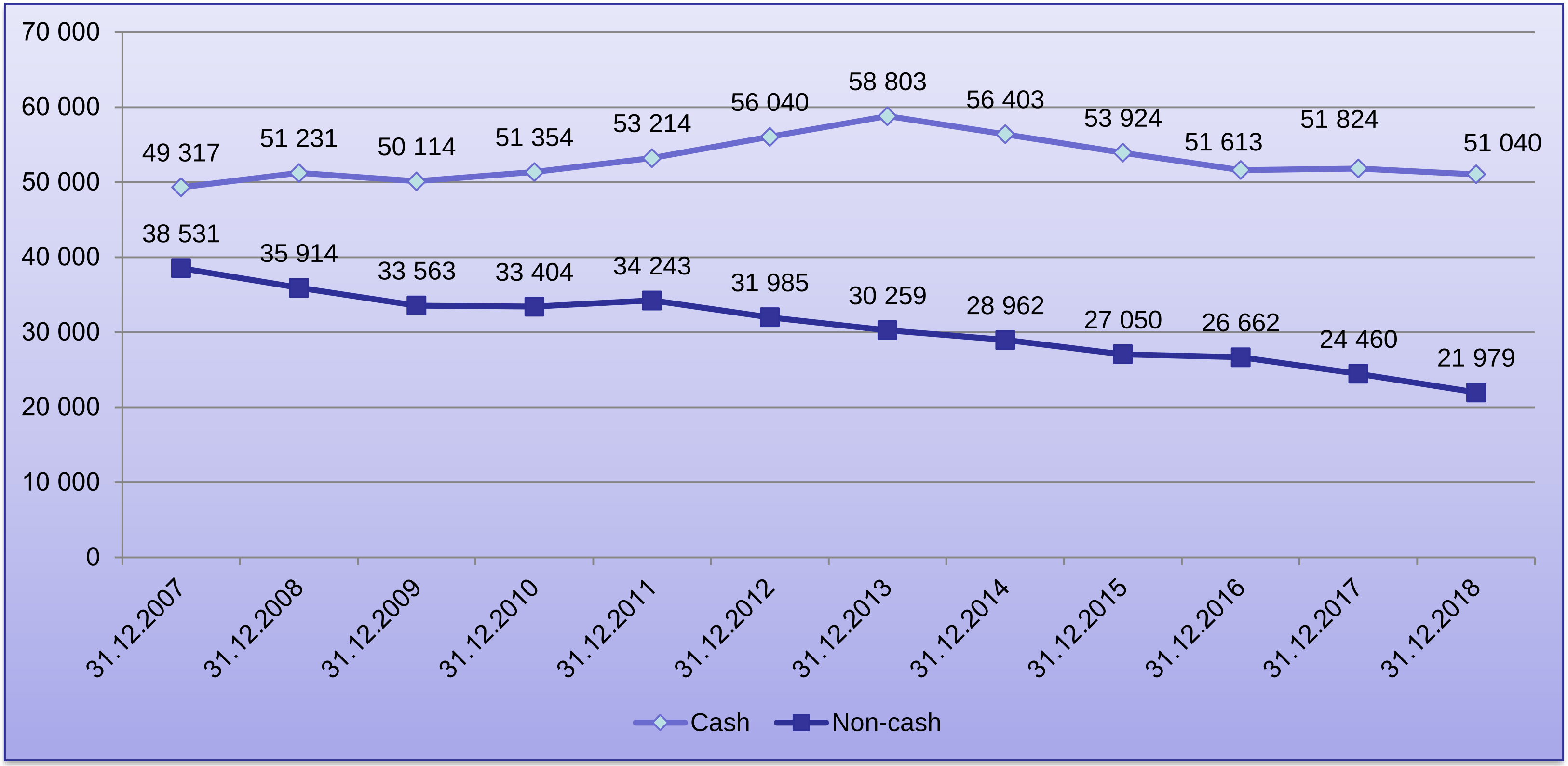
Մլն դրամ





- Compared with the 2017 the volume of cash transactions increased by 229 079 mln or 17,5%
- The volume of non-cash transactions increased by 126 907 mln or 47,2%

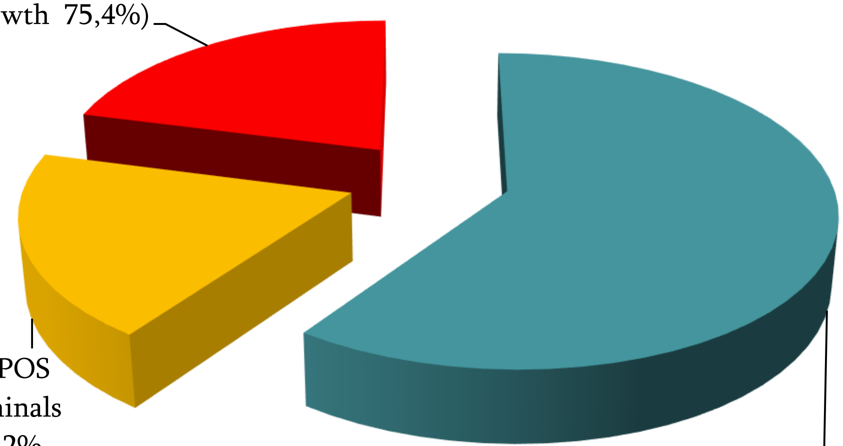
On Average 1 Transaction Volume



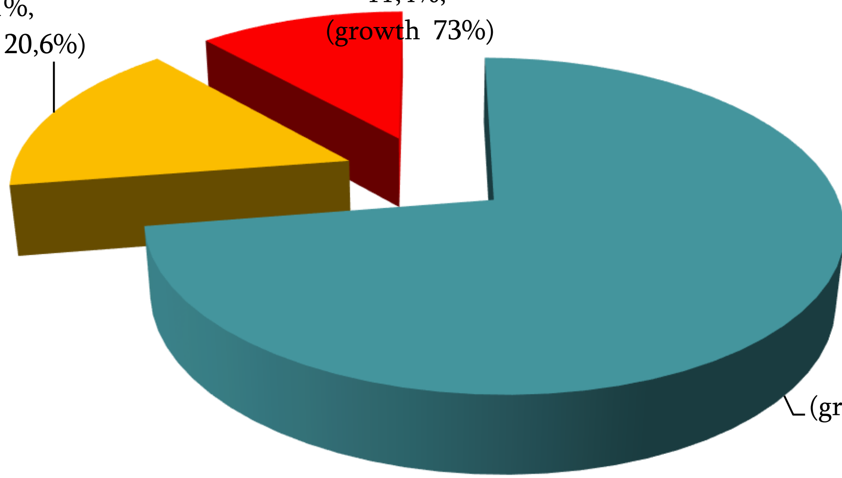
In 2018 on average one cash transaction volume by cards decreased by 784 or 1,5%, and on average one non-cash transaction volume decreased by 2481 or 10,1%.

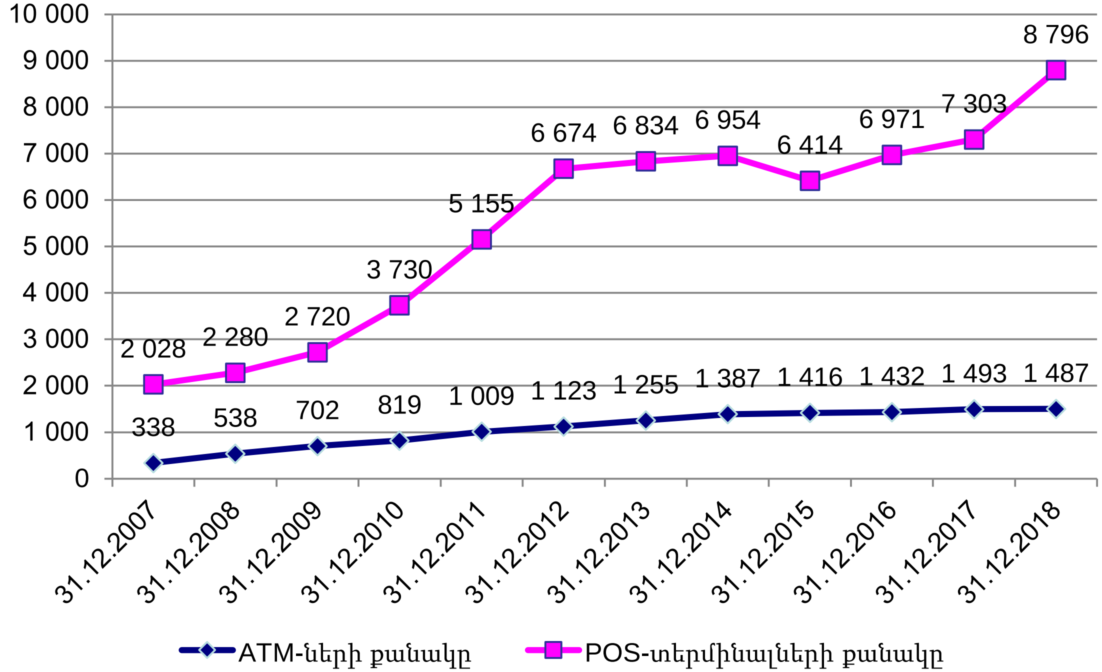
Card Transactions by services

Number



Volume

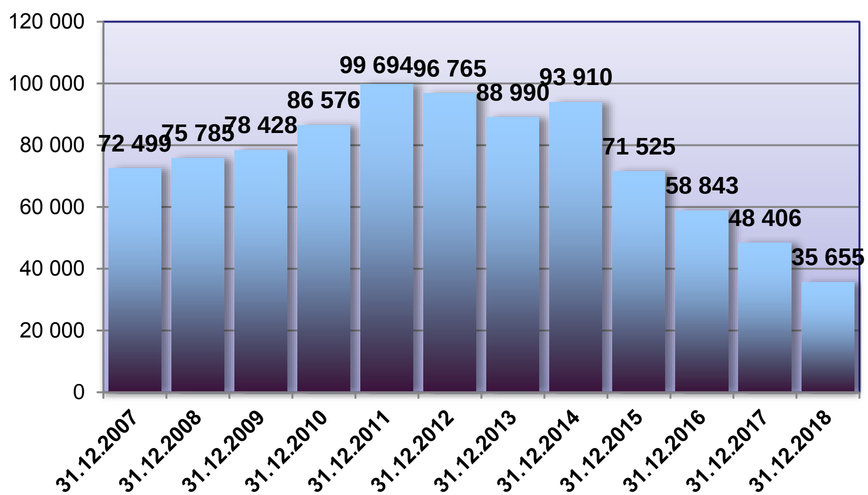




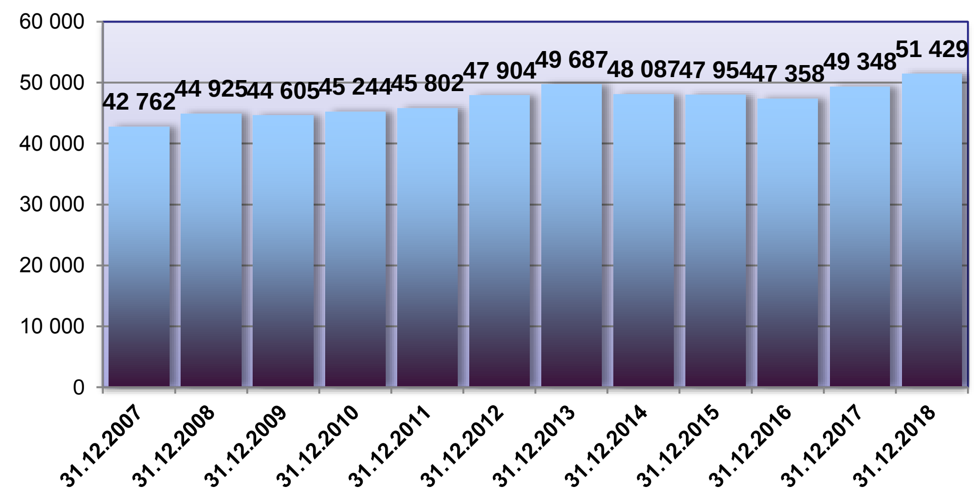
In 2018

- The number of ATMs decreased by 6 or 0,4%
- The number of POS-terminals increased by 1493 or 20,4%

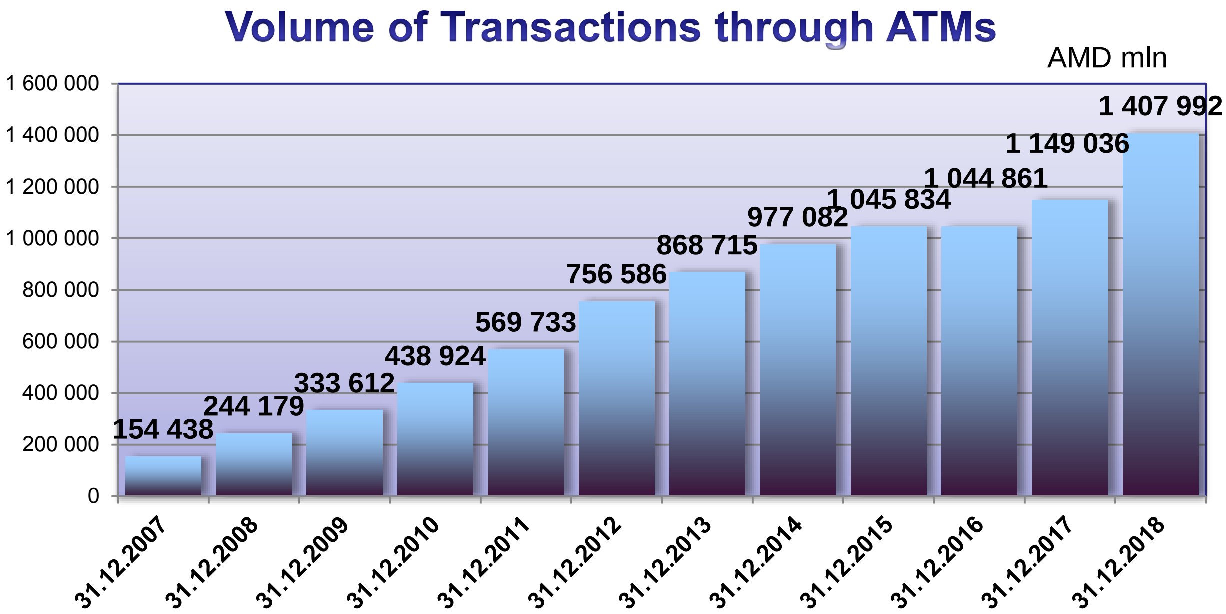
Average Volume of 1 Transaction through POS - Terminals



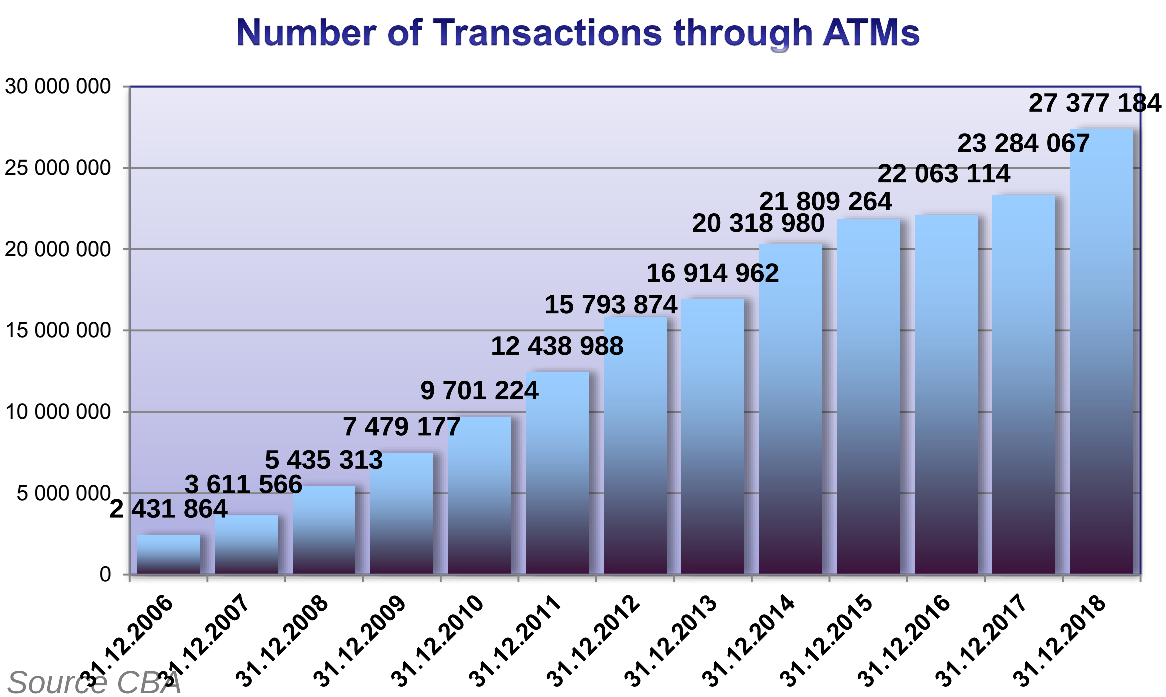
Average Volume of 1 Transaction through ATMs



Source CBA



Compared with the previous year the volume of transactions through ATMs increased by 259 956 or 22,5%.



Compared with the previous year the number of transactions through ATMs increased by 4 093 117 or 17,6%.

Source CBA

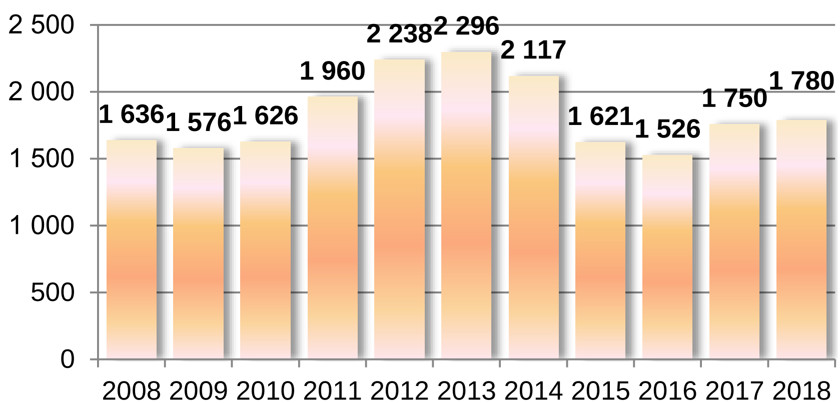
Transfers

Transfers of Physical Persons through the Banking Sector of RA by Countries

Transfers from Abroad

$ mln

	Russia	USA	Ukraine	Kazakhstan	Germany	France	Spain	UAE	Turkey	China	Other	Total
2008	1 371	61	32	20	13	9	11	12	3	1	103	1 636
2009	950	115	23	23	21	13	9	16	4	1	401	1 576
2010	1 114	124	20	20	21	17	8	26	3	2	271	1 626
2011	1 365	138	27	23	26	19	10	19	6	4	323	1 960
2012	1 645	128	21	26	27	20	8	23	4	7	329	2 238
2013	1 727	152	18	26	25	20	8	32	3	5	280	2 296
2014	1554	155	15	32	34	21	8	27	3	3	265	2 117
2015	1008	177	8	40	36	21	8	24	3	2	300	1 621
2016	896	176	9	18	52	30	8	19	2	2	314	1 526
2017	1064	183	9	46	37	26	9	27	1	4	344	1 750
2018	1049	224	9	30	41	48	11	24	2	4	338	1 780
Total	**13 743**	**1633**	**191**	**304**	**333**	**196**	**98**	**249**	**34**	**35**	**3268**	**20 084**



Compared with the previous year the volume of transfers from abroad increased by

- $ 30 mln or 1,7%
- Only from Russia the volume of transfers in comparison with the previous year decreased by $ 15 mln or 1,4%.

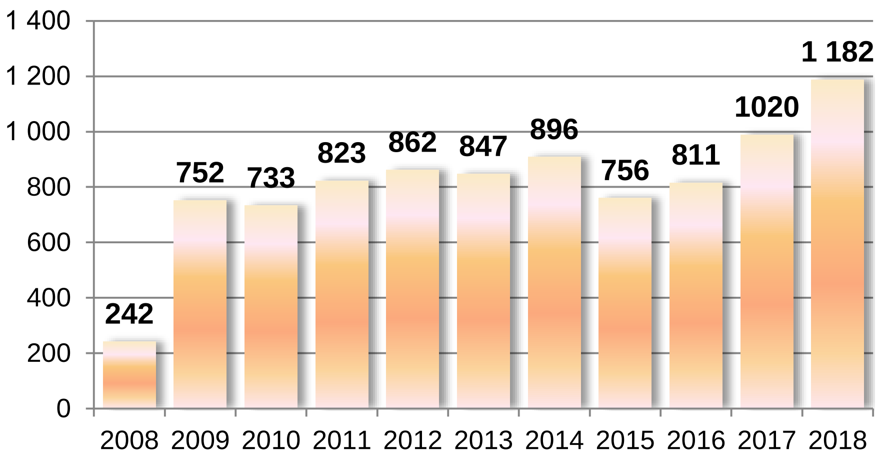
Source CBA

Transfers of Physical Persons through the Banking Sector of RA by Countries

Transfers to Abroad

$ mln

	Russia	USA	Ukraine	Kazakhstan	Germany	France	Spain	UAE	Turkey	China	Other	Total
2008	123	32	11	1	6	5	3	10	8	8	35	242
2009	190	114	15	2	21	15	8	74	40	62	211	752
2010	172	108	21	3	24	19	11	56	41	80	198	733
2011	186	145	25	2	28	25	10	58	36	83	225	823
2012	251	115	21	2	33	25	11	54	31	83	236	862
2013	235	134	21	2	47	23	16	48	29	85	207	847
2014	252	150	12	7	42	21	20	43	22	82	245	896
2015	286	99	8	2	32	18	15	42	12	58	184	756
2016	333	83	10	4	23	14	12	22	8	56	246	811
2017	376	196	13	2	28	15	19	21	10	64	276	1 020
2018	471	190	14	3	48	14	15	23	10	57	337	1 182
Total	**2 875**	**1 366**	**171**	**30**	**332**	**194**	**140**	**451**	**247**	**718**	**2 400**	**8 924**



Compared with the previous year the volume of transfers to abroad increased by

- $ 162 mln or 15,9%
- The volume of transfers to Russia in comparison with the previous year increased by $ 95 mln or 25,9%.

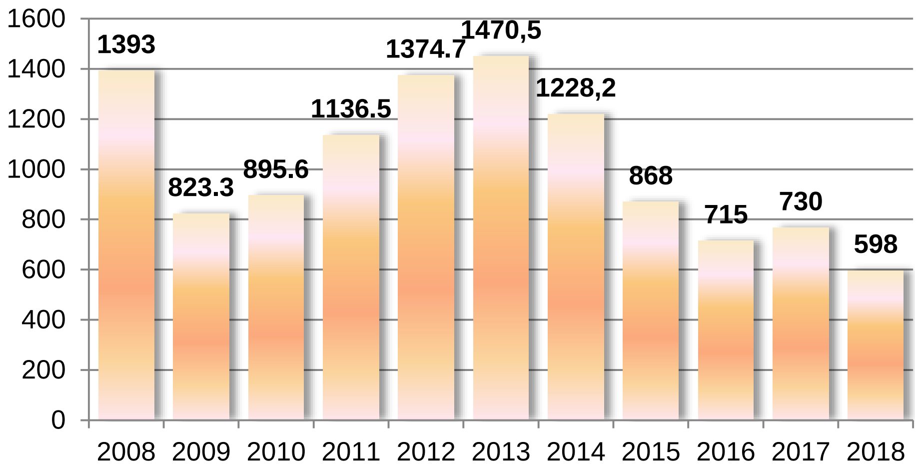
Source CBA

Transfers of Physical Persons through the Banking Sector of RA *(net inflow)* by Countries

Net Inflow

$ mln

	Russia	USA	Ukraine	Kazakhstan	Germany	France	Spain	UAE	Turkey	China	Other	Total
2008	1 248.3	28.8	21.3	18.5	7.0	3.7	8.5	2.1	(5.3)	(7.1)	67.2	1 393
2009	759.9	1.7	7.9	20.4	0.2	(2.0)	0.8	(58.5)	(36.6)	(61.0)	190.5	823.3
2010	942.1	16.0	(0.5)	16.8	(2.7)	(1.7)	(2.5)	(29.3)	(37.9)	(77.9)	73.2	895.6
2011	1 178.5	(6.9)	1.6	21.1	(2.0)	(5.9)	(0.3)	(38.8)	(29.9)	(79.7)	98.8	1 136.5
2012	1 393.7	12.3	(0.3)	24.7	(6.3)	(5.4)	(3.7)	(30.6)	(27.4)	(75.7)	93.4	1 374.7
2013	1492.7	18.4	(3.4)	24.2	(1.9)	(2.7)	(7.6)	(16.2)	(25.8)	(80.3)	73.1	1 470.5
2014	1302	51	3	24	(8)	0.2	(11)	(16)	(19)	(78)	(20)	1 228,2
2015	722	78	(3)	38	3	3	(7)	(17)	(9)	(55)	115	868
2016	563	92	(1)	14	28	15	(3)	(3)	(5)	(53)	68	715
2017	688	(13)	(4)	44	9	10	(9)	5	(8)	(60)	68	730
2018	578	33	(4)	27	(7)	34	(3)	1	(8)	(53)	0,431	598
Total	10 868.2	311.3	17.6	272.7	19,3	48.2	(37.8)	(201.3)	(211.9)	(680.7)	827.6	11233.2



Compared with the previous year the volume of transfers (net inflow) of physical persons decreased by

- $ 132 mln or 18%
- The volume of net inflow of transfers from Russia compared with the previous year decreased by $ 110 mln or 16%.

Source CBA

THANK YOU

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