

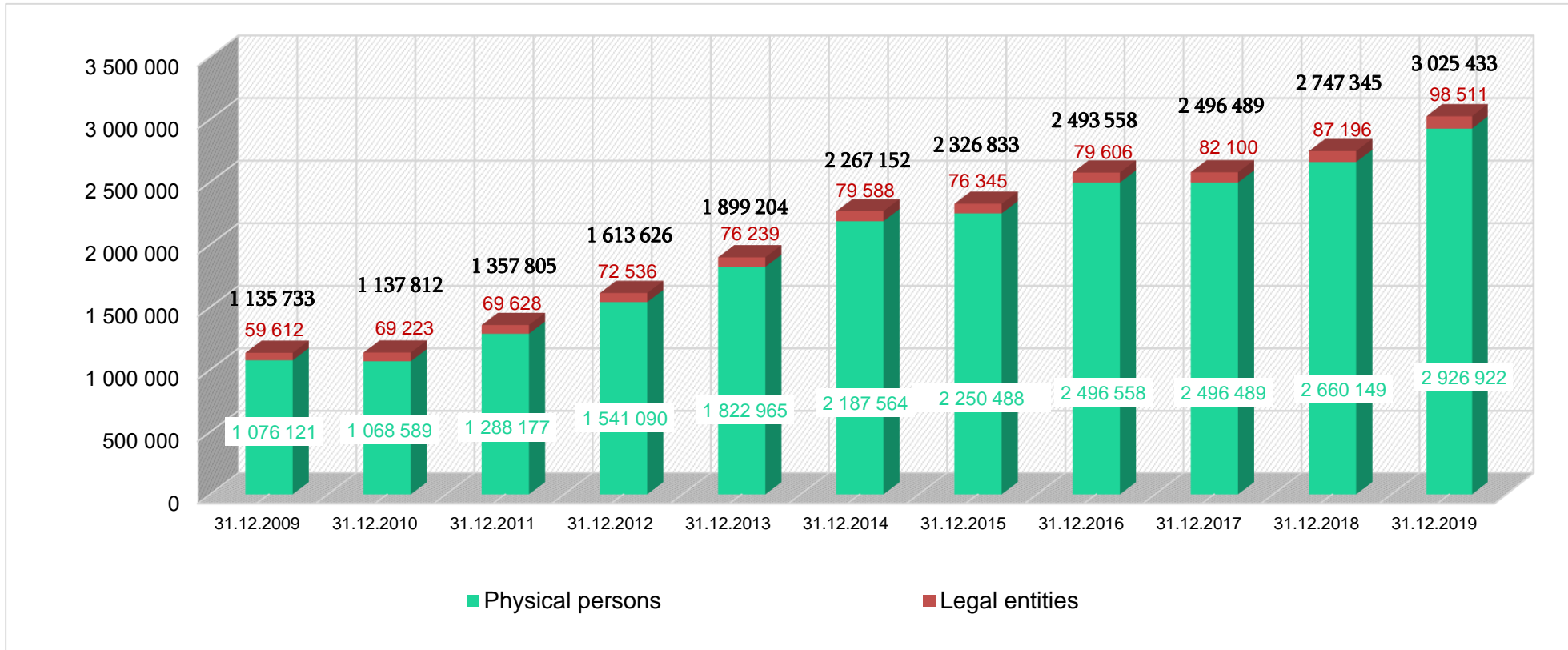
# Accounts, Payment Cards And Transfers

As of December 31, 2019

 February 2020

# Banks Customers

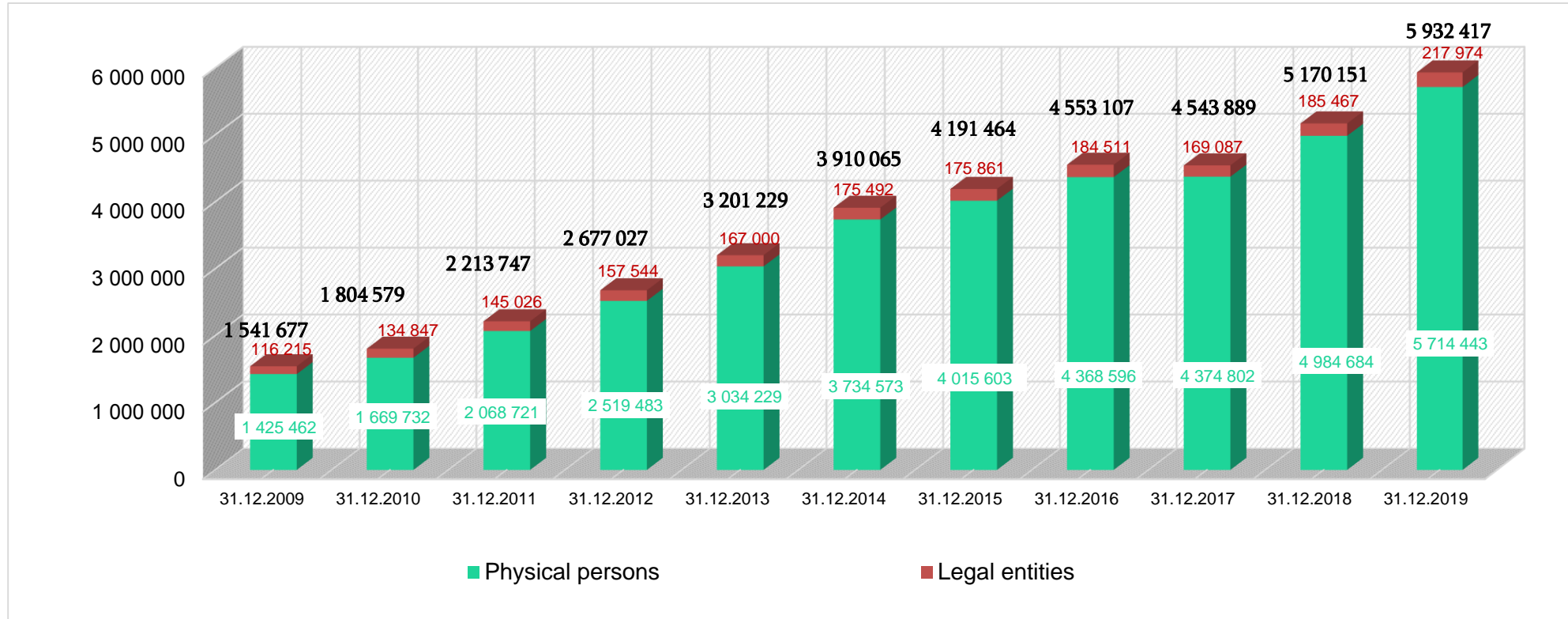
*\*Note. If a customer has accounts in more than one bank, the same customer is included in the number of customers for specified times (more than once)*



In the 2019, the number of banks customers increased by

- 278 088 or 10.1%
- 266 773 or 10% for physical persons
- 11 315 or 13% for legal entities

# Banks Customers Accounts



In the 2019, customers accounts increased by

- 762 266 or 14.7%
- the accounts of physical persons increased by 729 759 or 14.6%
- the accounts of legal entities increased by 32 507 or 17.5%



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UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

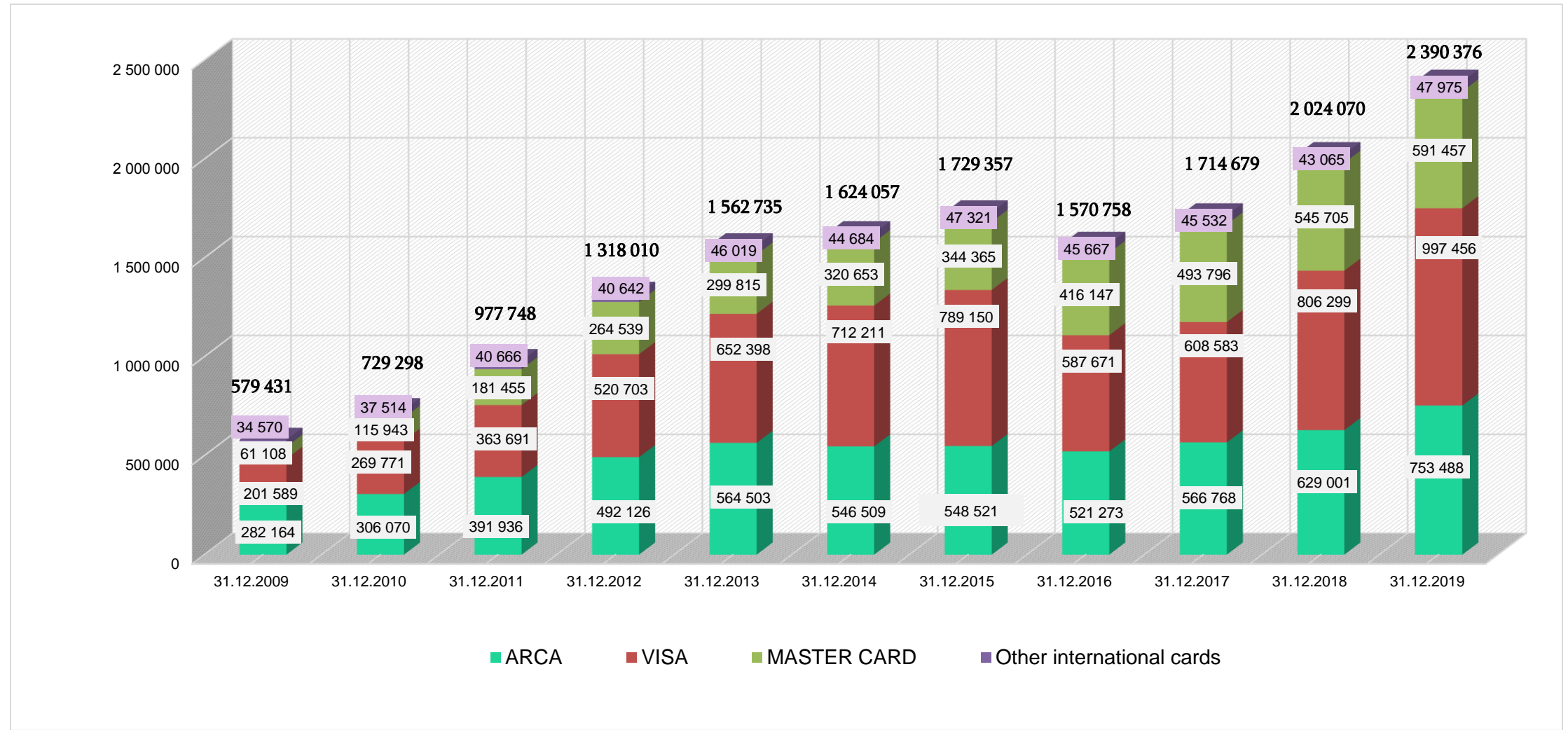


# CARDS

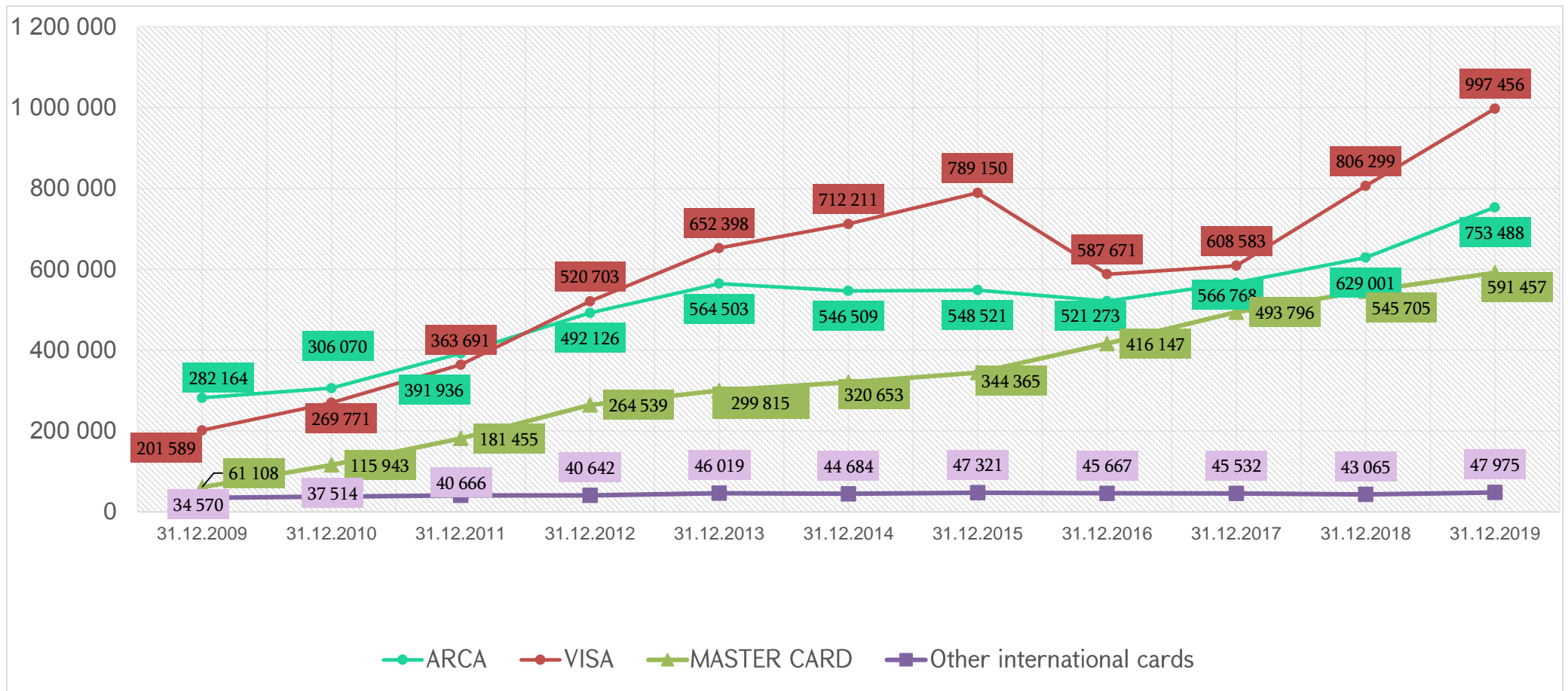
# Types of Cards Provided by Banks Operating in the Republic of Armenia

	Name of Banks	ArCa	MASTERCARD	VISA	AMEX	Diners Club	JCB	Union Pay	Other Cards
1	ACBA-CREDIT AGRICOLE BANK	+	+	+	+		+	+	
2	HSBC Bank Armenia	+	+	+					+
3	Araratbank	+	+	+		+			
4	Converse Bank	+	+	+					+
5	Ameriabank	+	+	+					
6	Armbusinessbank	+	+	+					
7	ID 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	+	+						
	<b>TOTAL</b>	16	15	13	1	1	1	1	2

# Number of Payment Cards



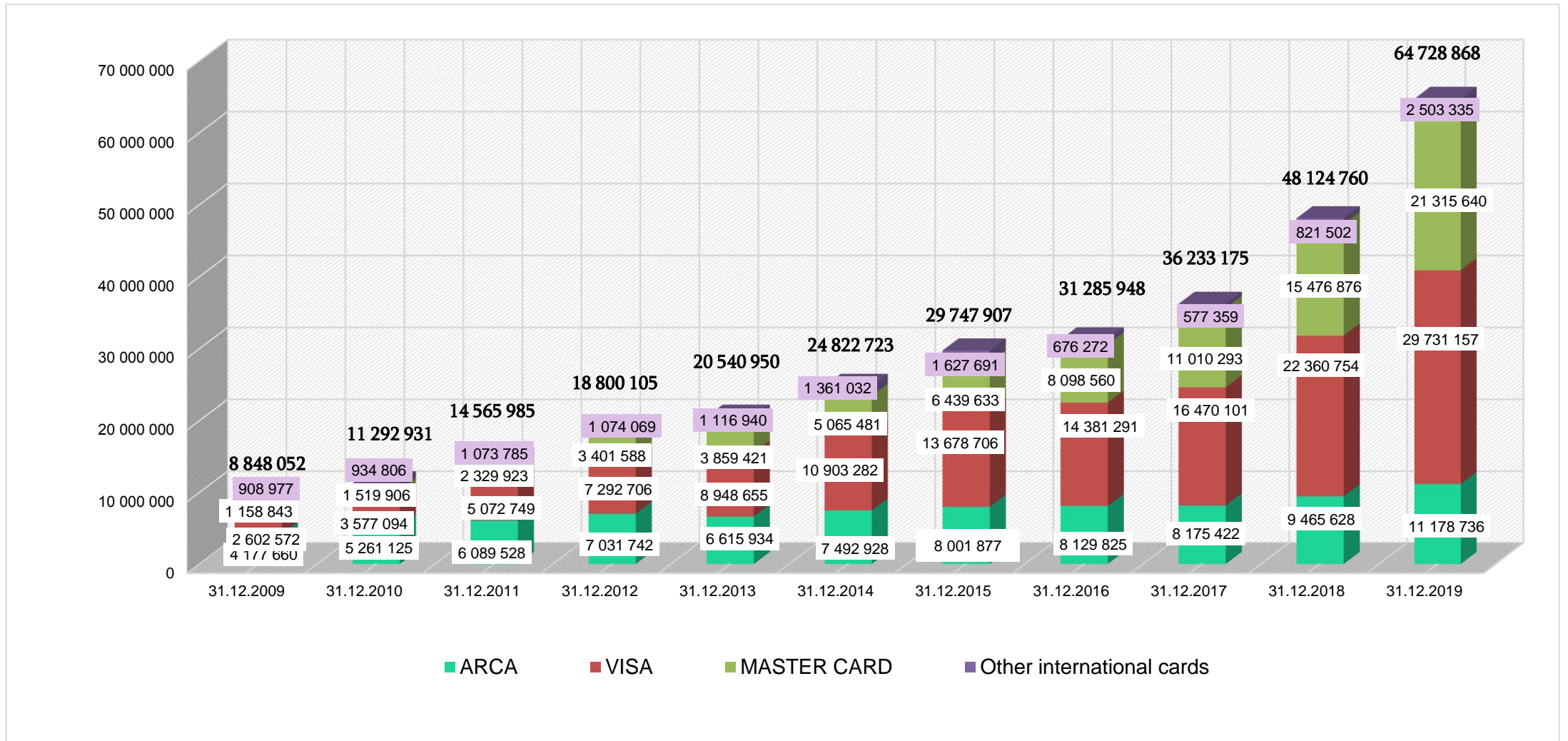
# Number of Payment Cards



In the 2019 the number of payment cards was 2 390 376 which increased by 366 306 or 18.1% in comparison with the 2018

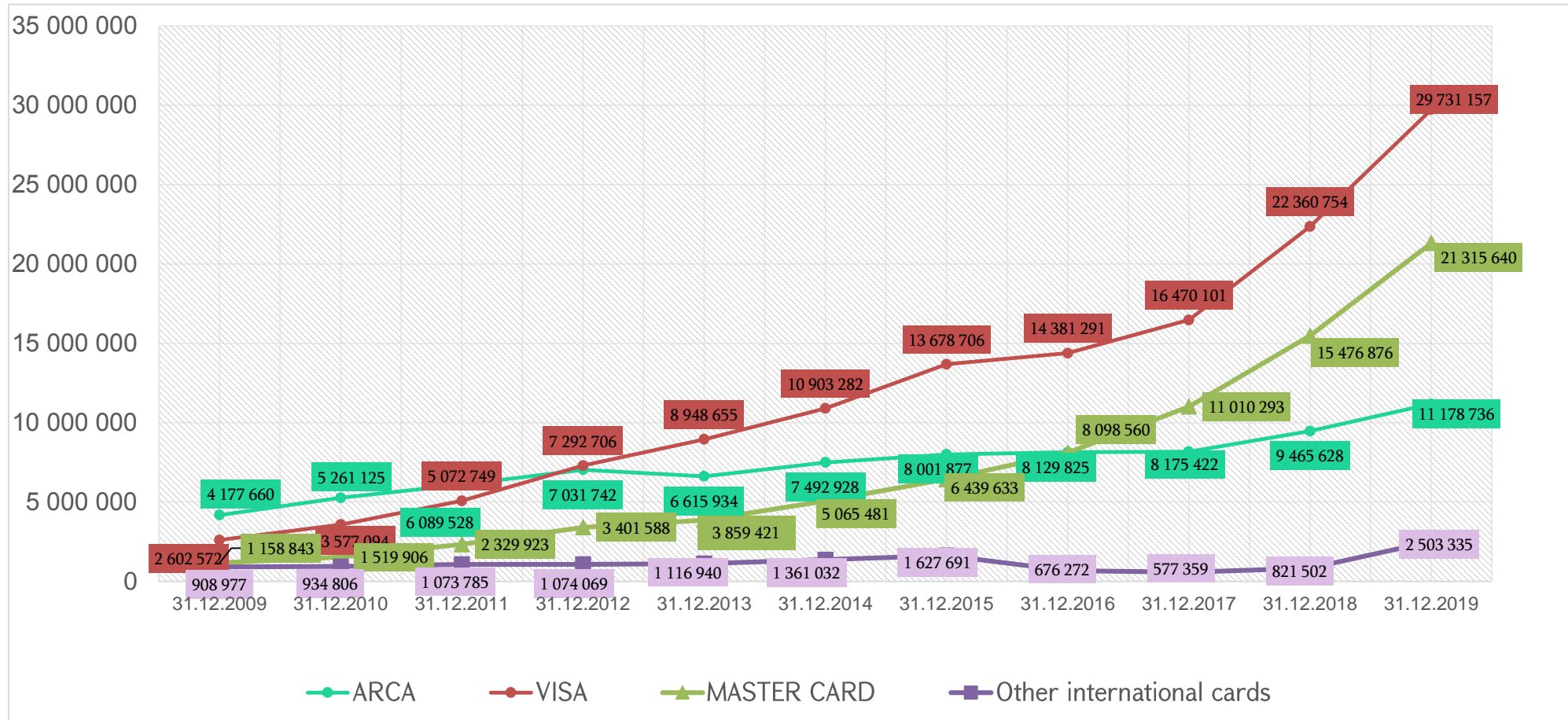
- ARCA- increased by 124 487 or 19.8%
- VISA- increased by 191 157 or 23.7%
- MasterCard- increased by 45 752 or 8.4%
- Other international cards- increased by 4 910 or 11.4%

# Number of Card Transactions





# Number of Card Transactions

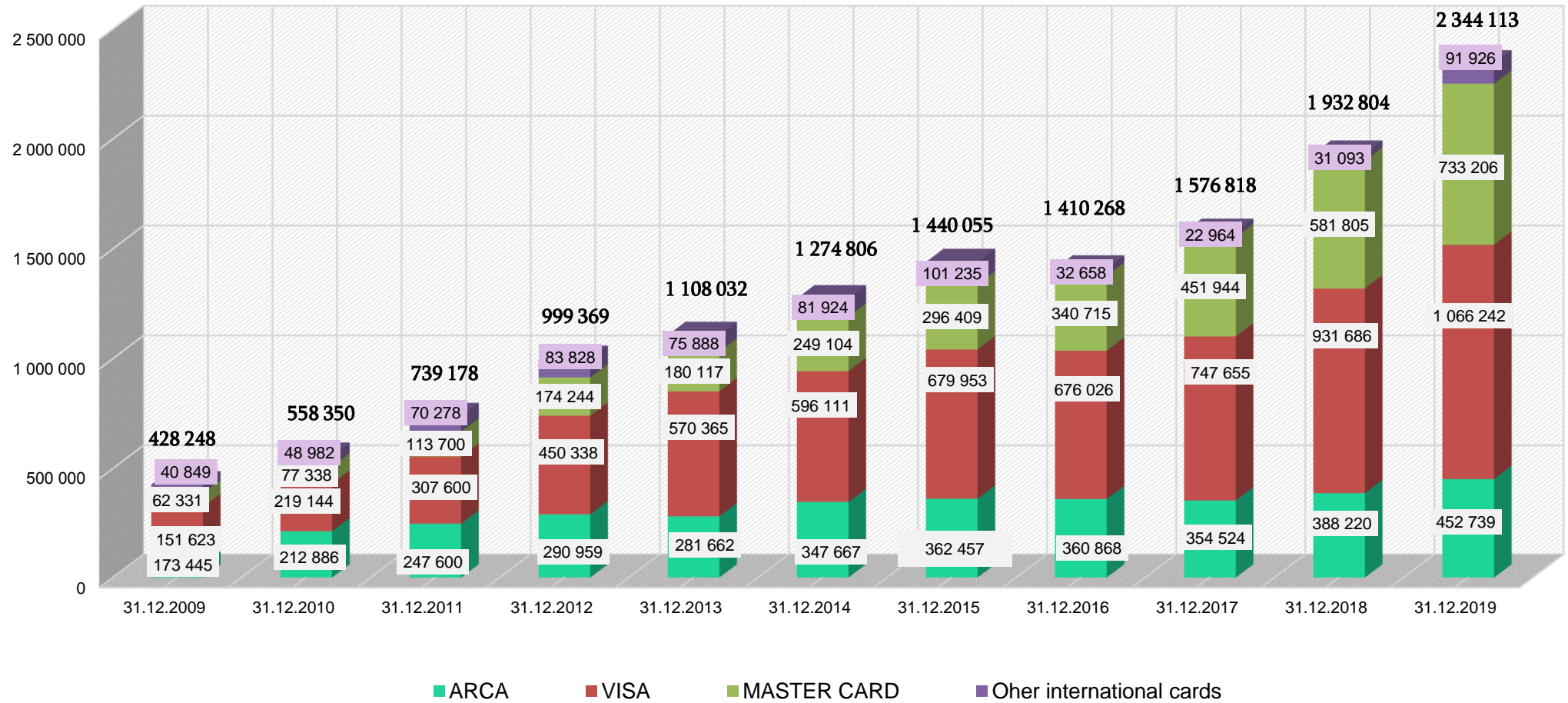


64 728 868 transactions were made with the payment cards In the 2019, which increased by 16 604 108 or 34.5% in comparison with the 2018.

- ArCa- increased by 1 713 108 or 18.1%
- Visa- increased by 7 370 403 or 33%
- MasterCard- increased by 5 838 764 or 37.7%
- Other international cards- increased by 1 681 833 or 204.7%

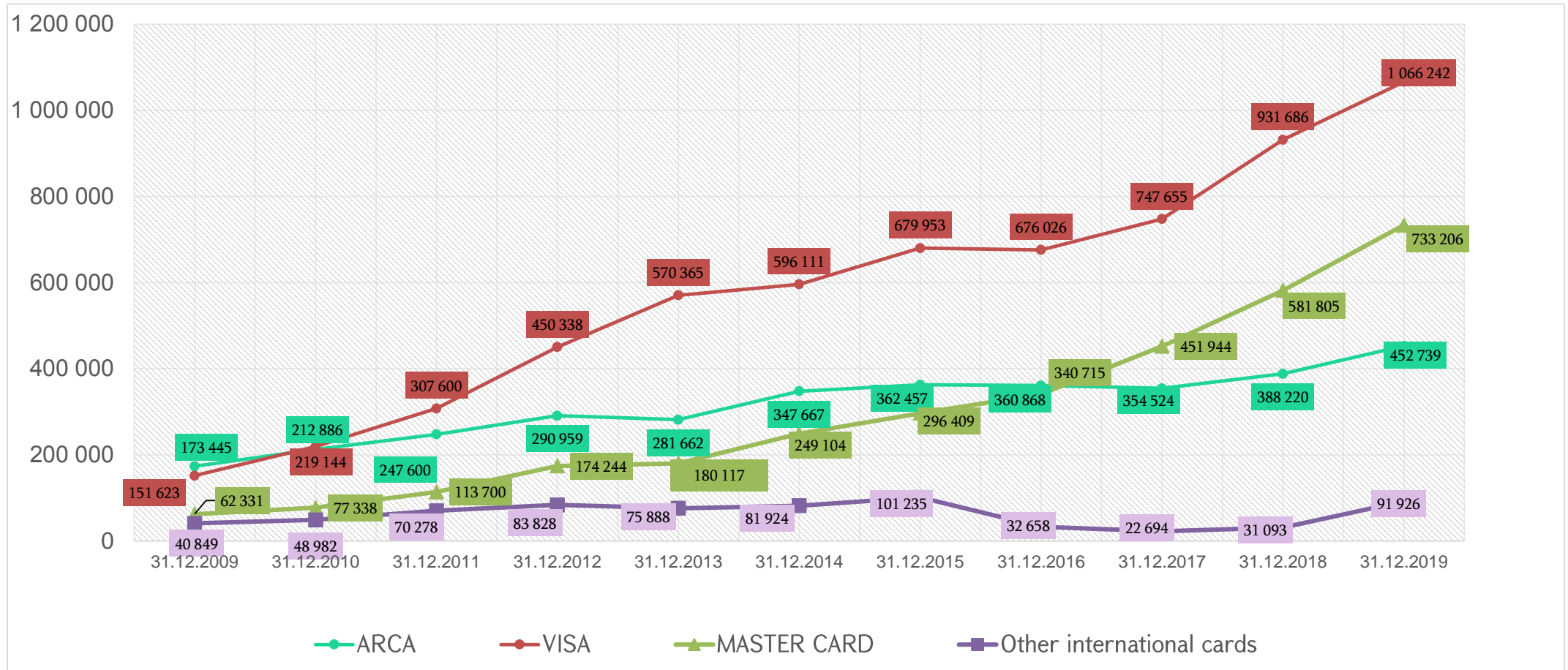
# Volume of Card Transactions

AMD mln



# Volume of Card Transactions

AMD mln

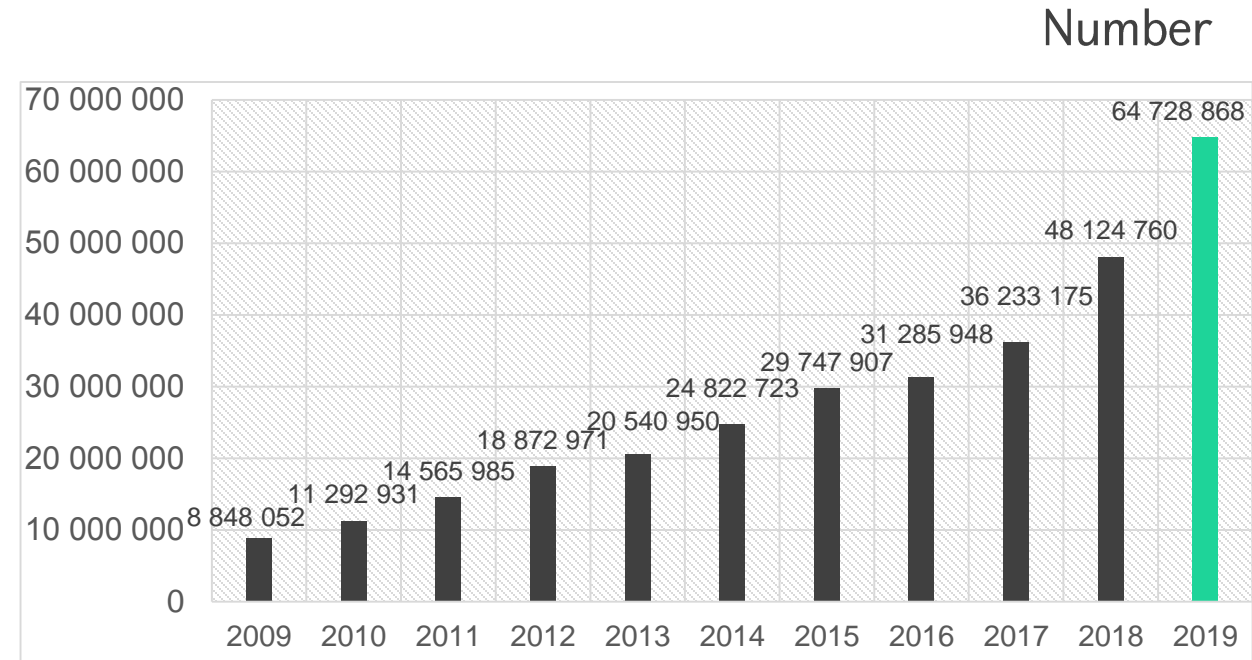


The volume of the transactions with the payment cards was AMD 2 344 113 mln, which increased by AMD 411 309 mln or 21.3% in comparison with the 2018.

- ARCA- increased by AMD 64 519 or 16.6%
- VISA- increased by AMD 134 556 or 14.4%
- MasterCard- increased by AMD 151 401 or 26%
- Other international cards- increased by AMD 60 833 or 195.6%

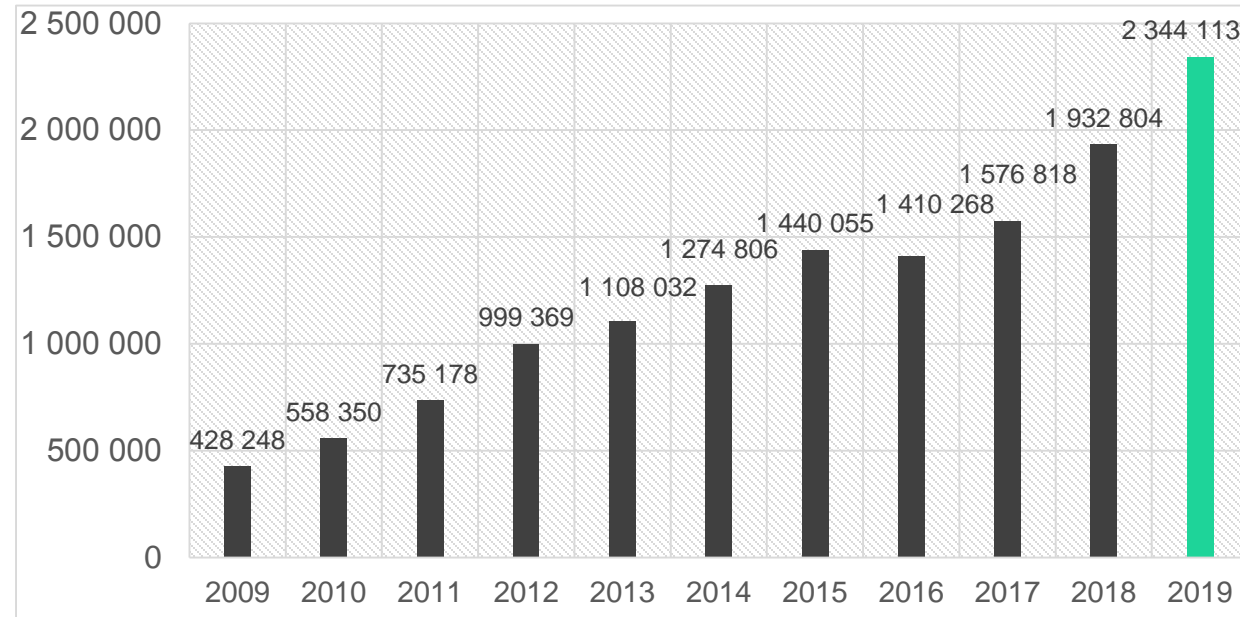
# Card Transactions

64 728 868 transactions were made with the payment cards in the 2019, which increased by 16 604 108 or 34.5% in comparison with the 2018.



## Volume

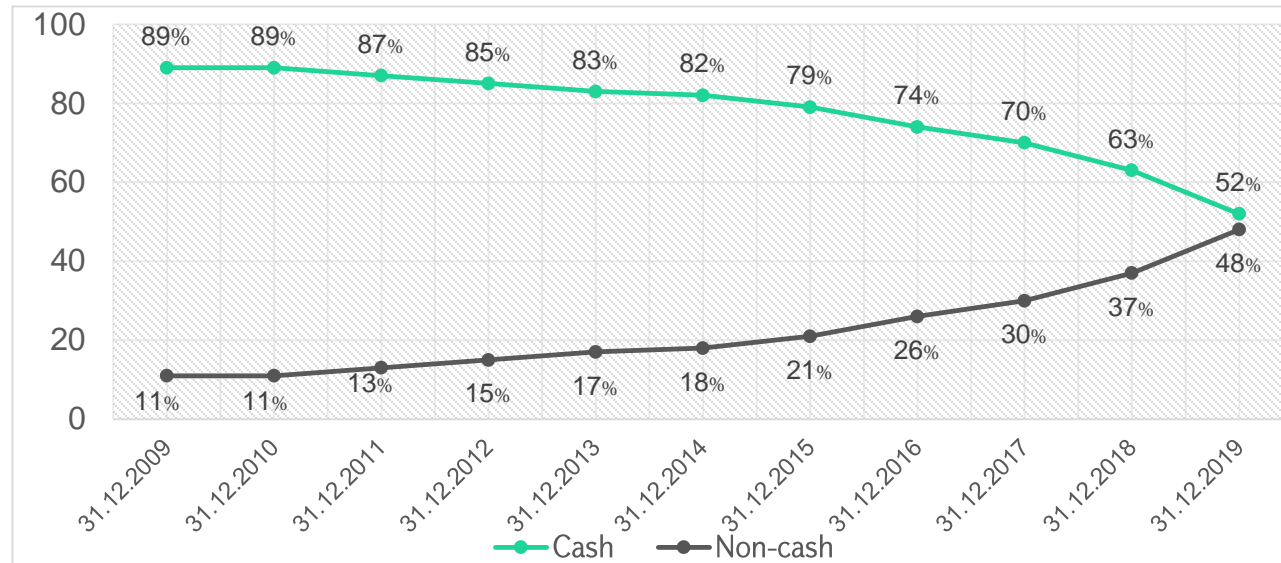
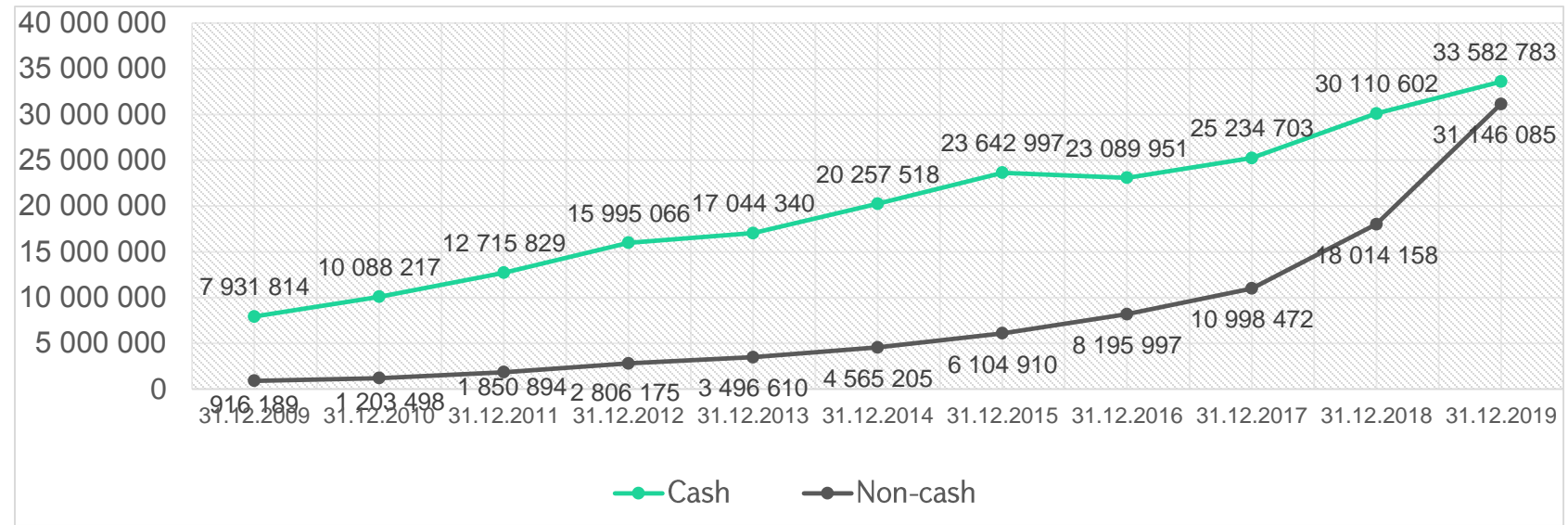
AMD mln



The volume of the transactions with the payment cards was AMD 2 344 113 mln, which increased by AMD 411 309 mln or 21.3% in comparison with the 2018.



# Number of Card Transactions

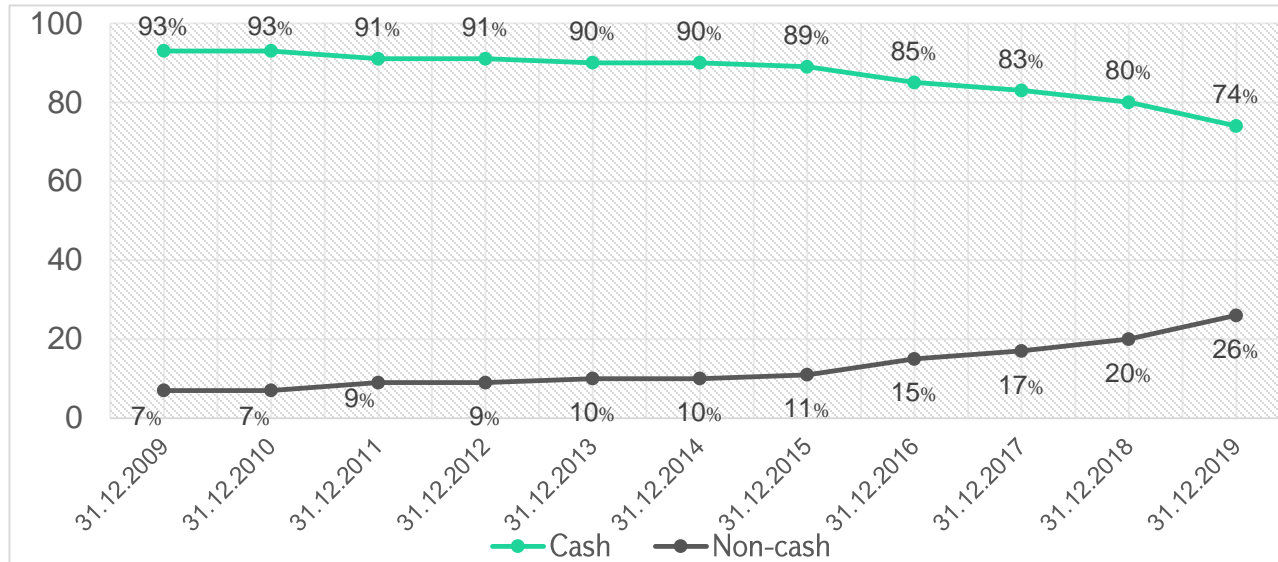
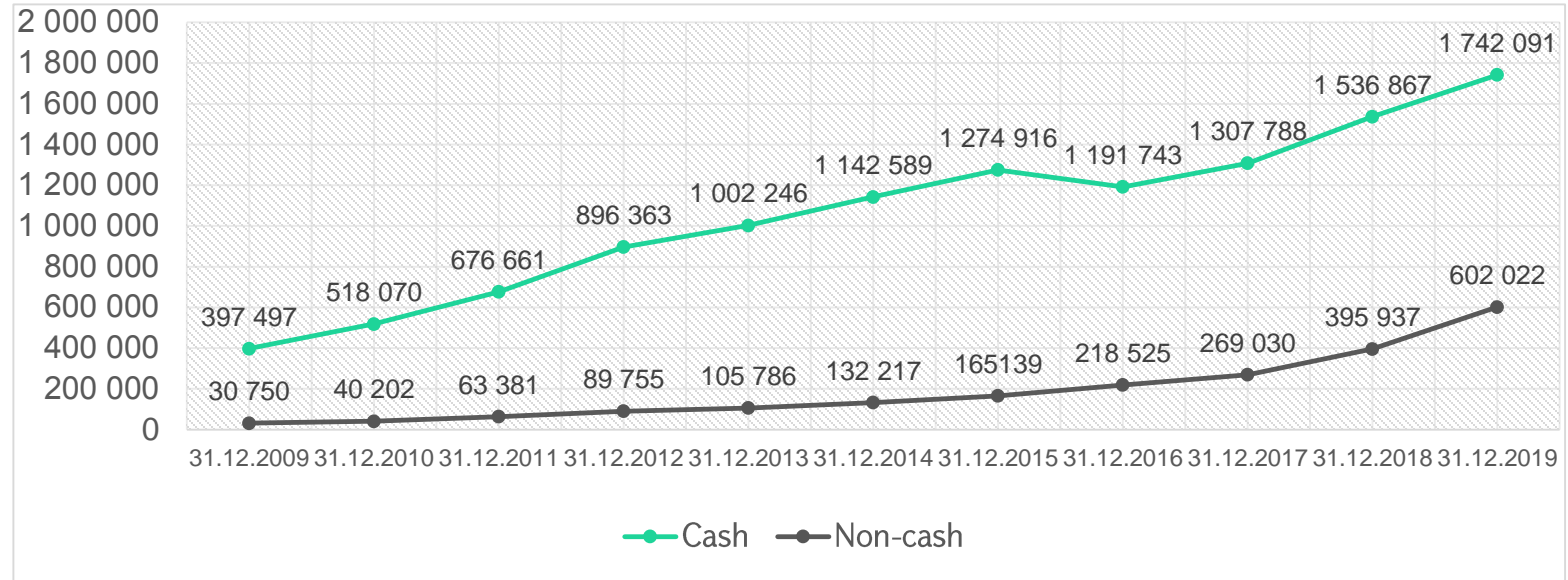


## In the 2019

- The number of cash transactions was 33 582 783 which increase by 3 472 181 or 11.5% in comparison with the 2018
- The number of non-cash transactions was 31 146 085 which increase by 13 131 927 or 72.9% in comparison with the 2018

# Volume of Card Transactions

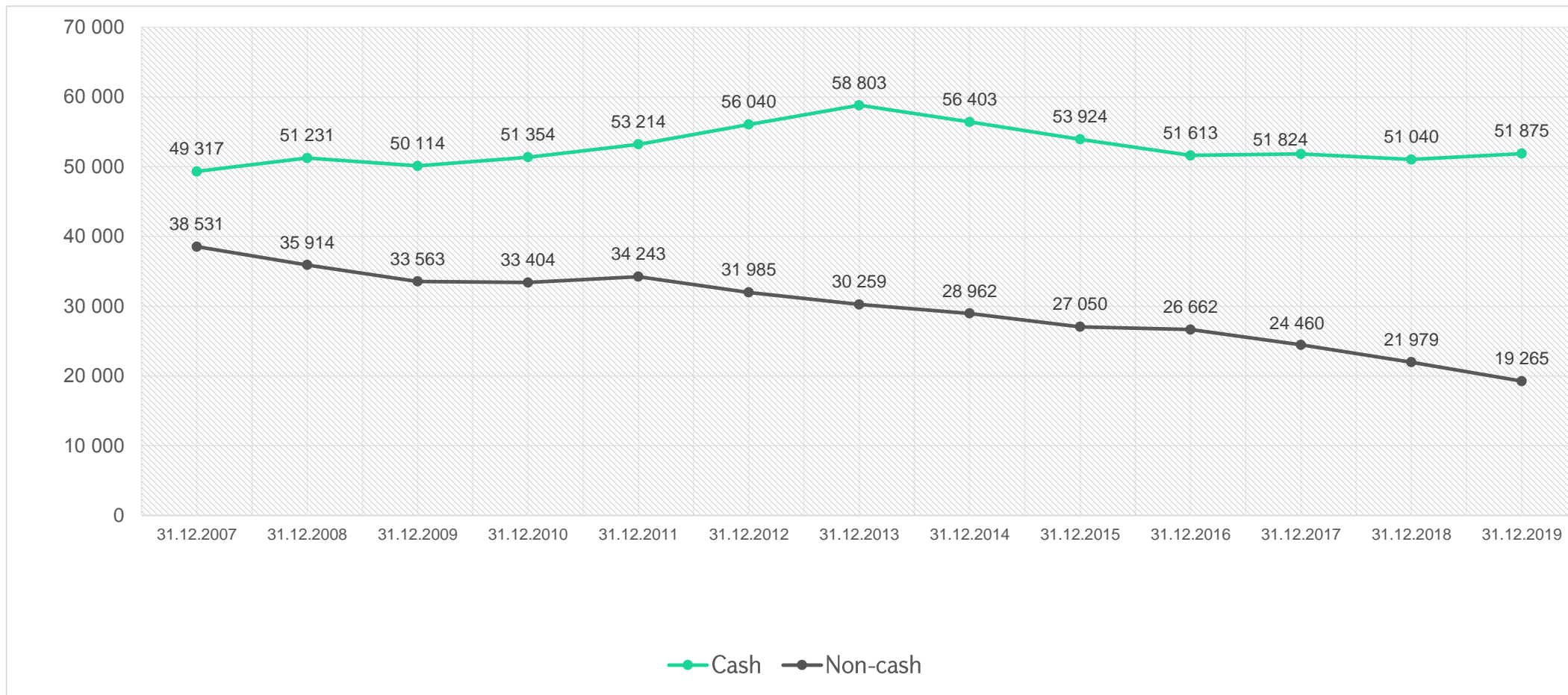
AMD mln



## In the 2019

- The volume of cash transactions was AMD 1 742 091 mln which increase by AMD 205 224 mln or 13.4% in comparison with the 2018
- The volume of non-cash transactions was AMD 602 022 mln which increase by AMD 206 085 mln or 52% in comparison with the 2018

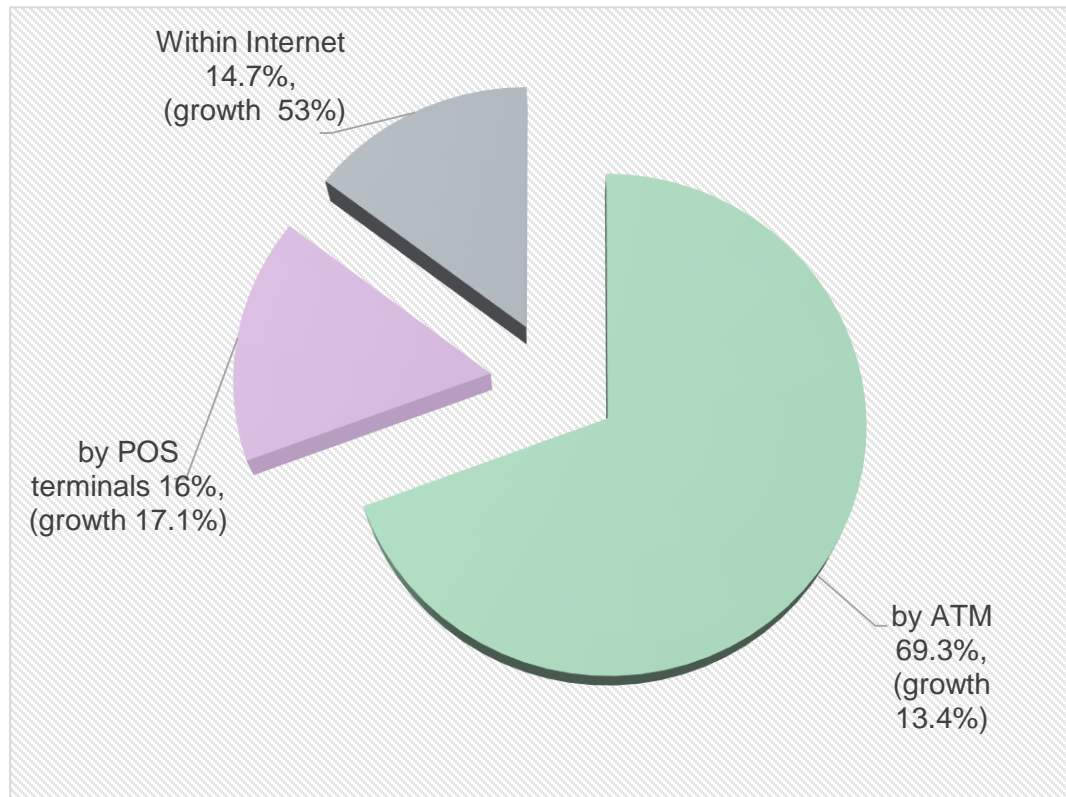
# On Average 1 Transaction Volume



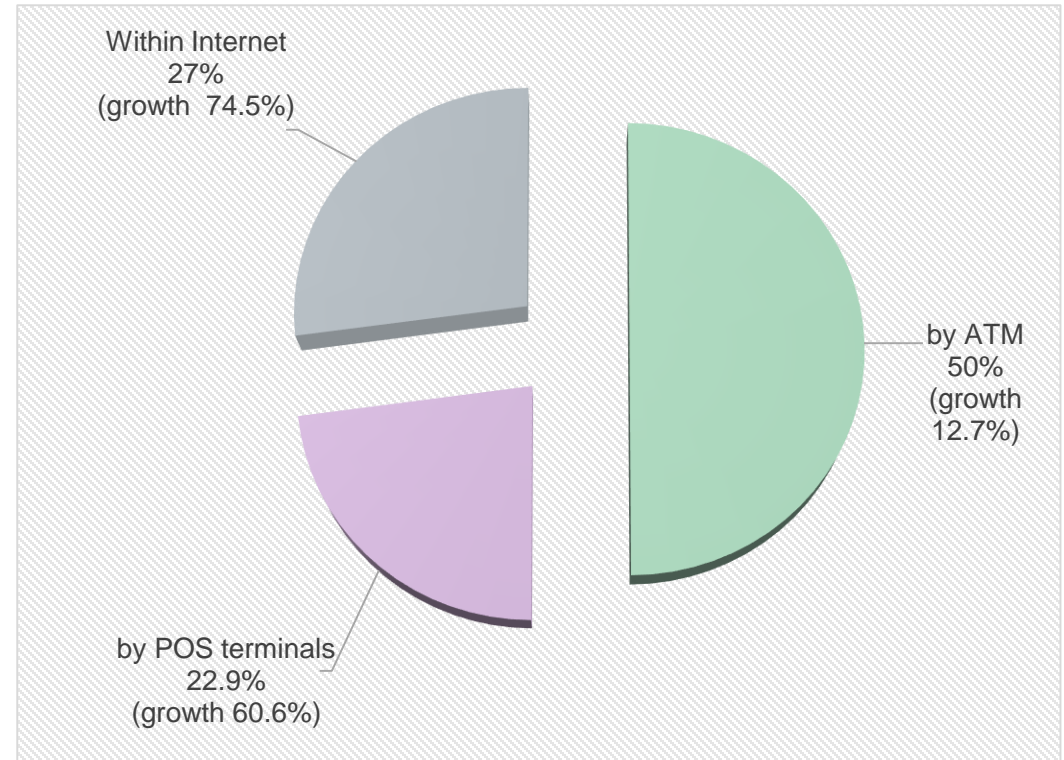
In the 2019 on average one cash transaction volume by cards increased by 835 or 1.6%, and on average one non-cash transaction volume decreased by 2 714 or 12.3%.

# Card Transactions by services

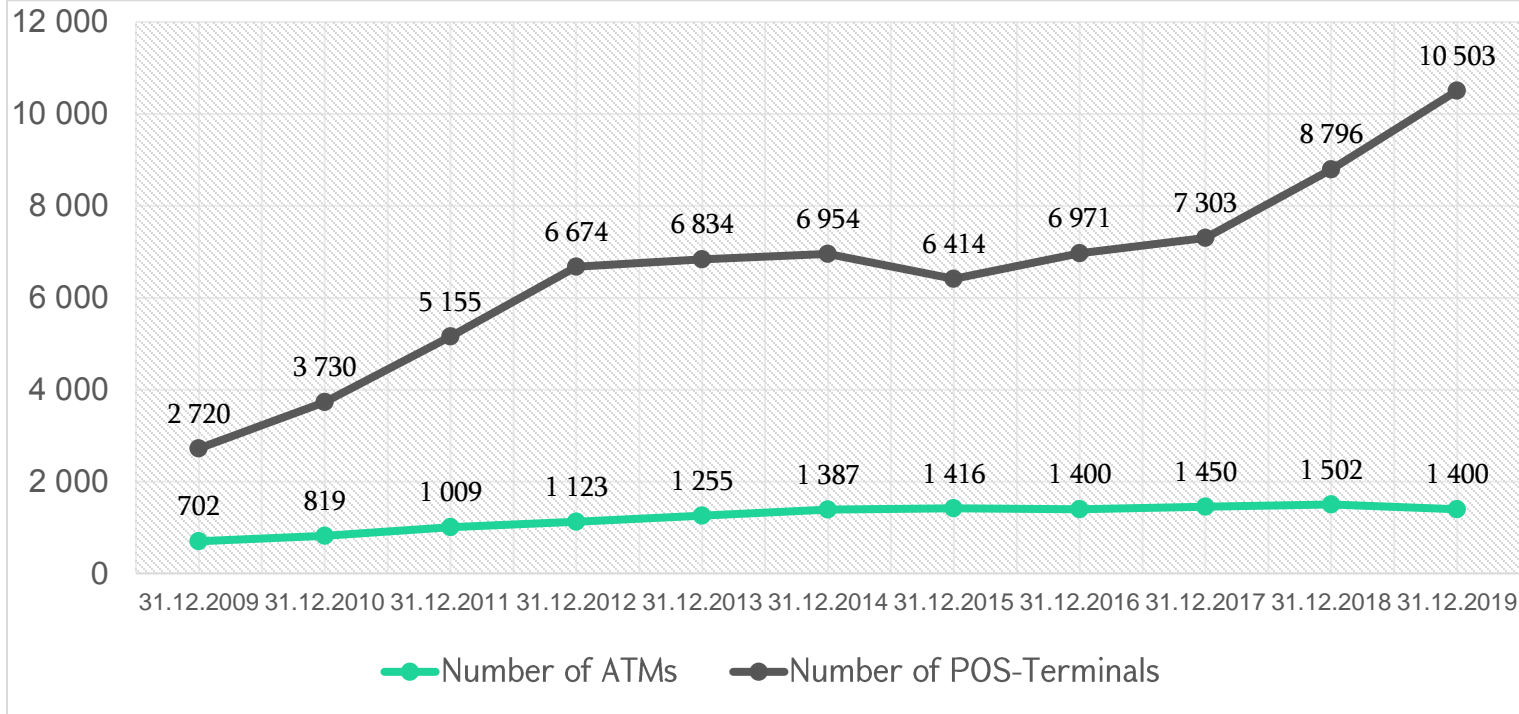
## Volume



## Number



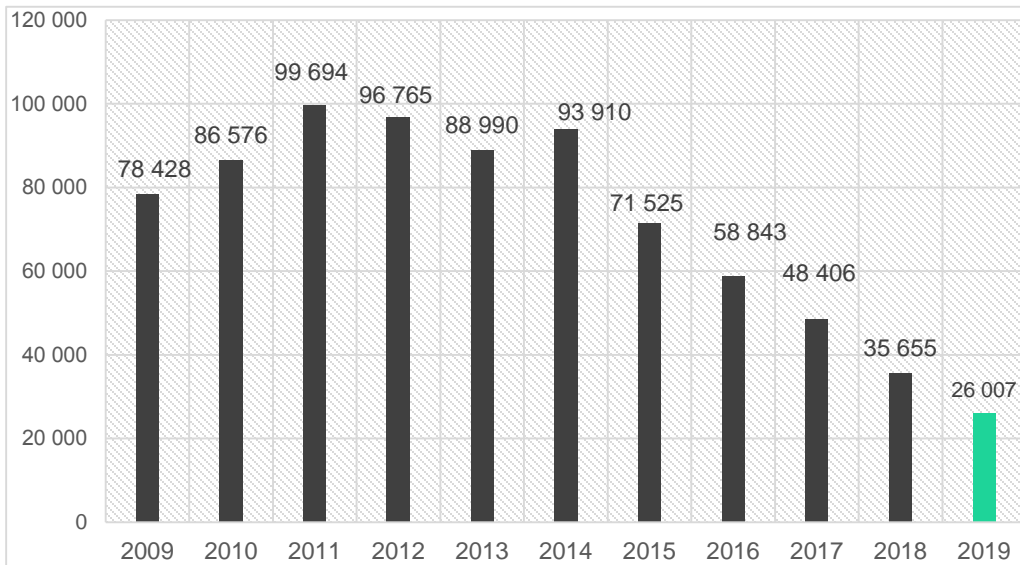




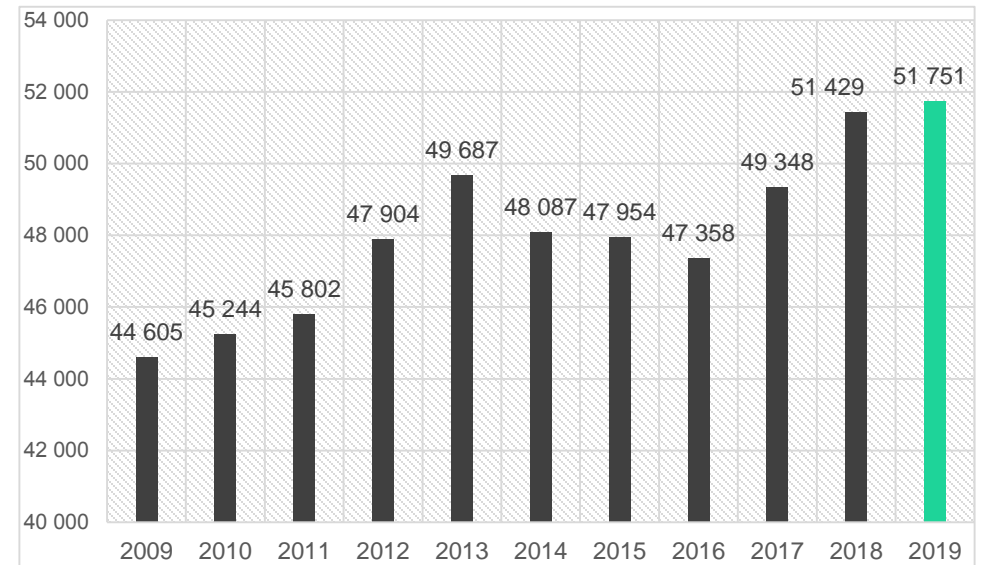
### In the 2019

- The number of ATMs decreased by 102 or 6.8%
- The number of POS-terminals increased by 1707 or 19.4%

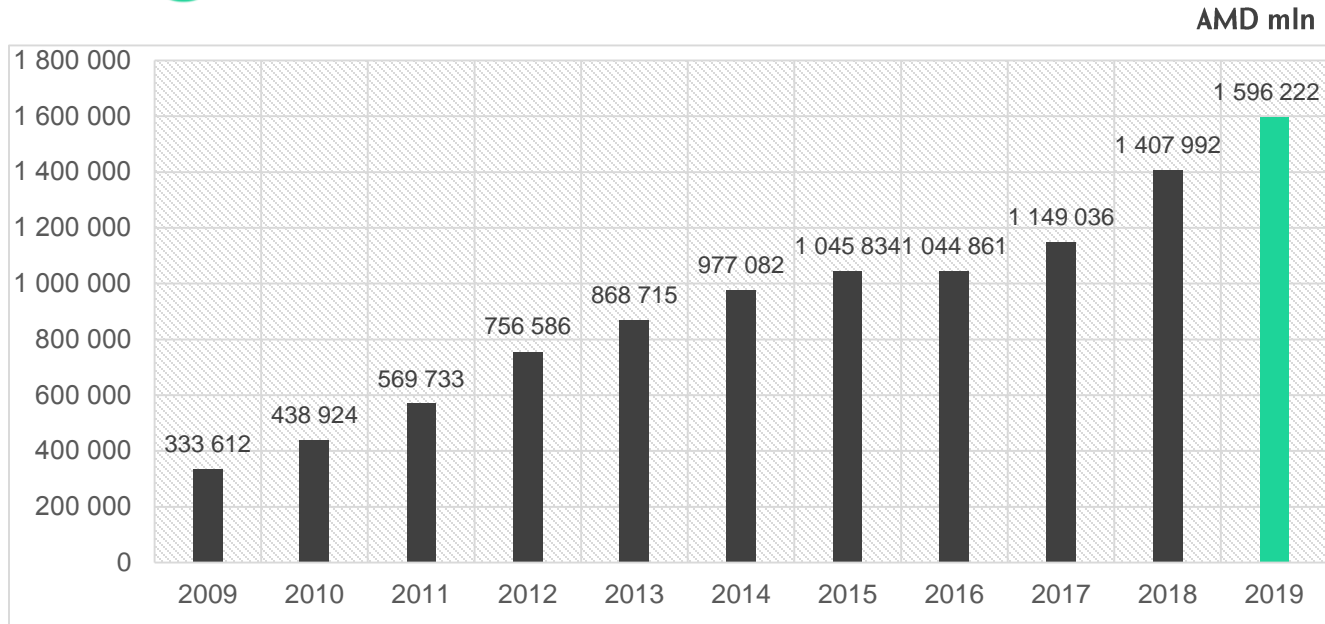
Average Volume of 1 Transaction through POS-Terminals



Average Volume of 1 Transaction through ATMs

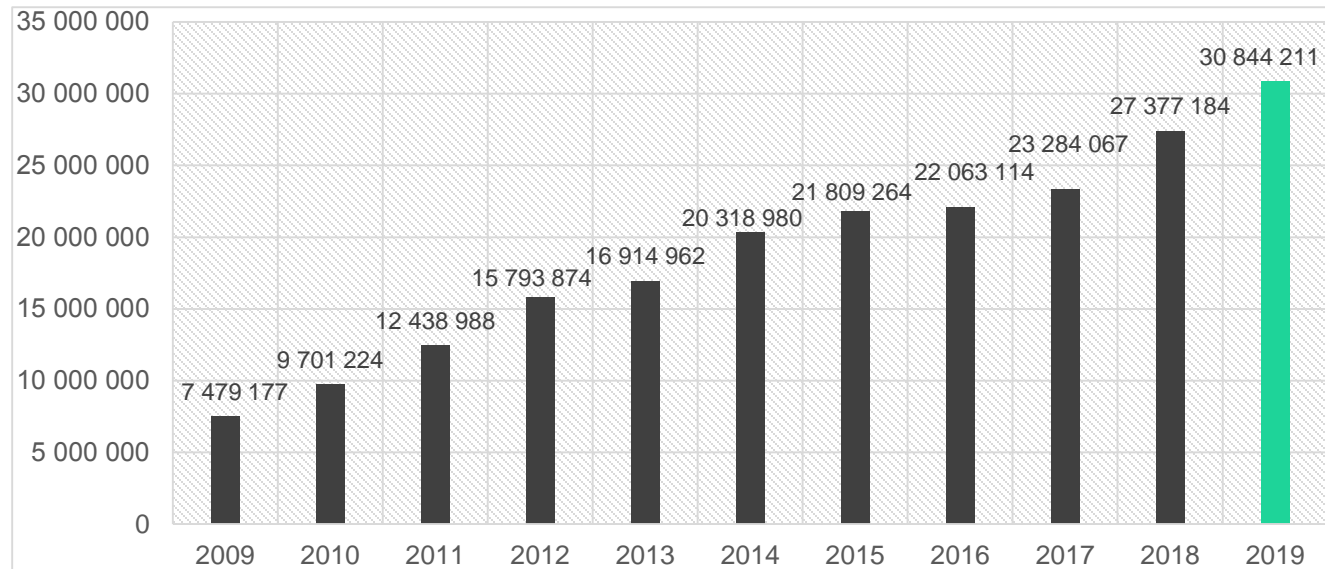


# Volume of Transactions through ATMs



In the 2019 the volume of transactions through ATMs increased by 188 230 or 13.4% in comparison with the 2018

# Number of Transactions through ATMs



In the 2019 the number of transactions through ATMs increased by 3 467 027 or 12.7% in comparison with the 2018



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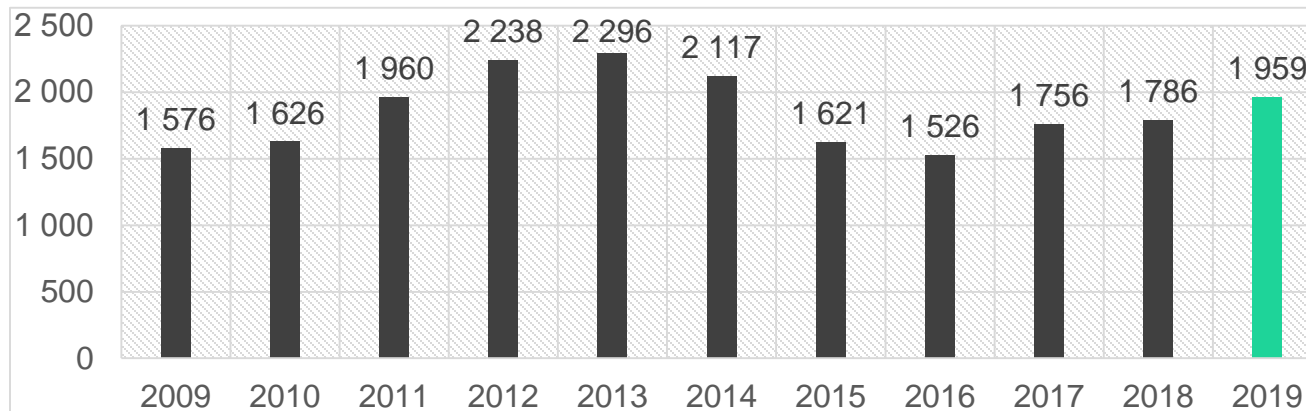
# TRANSFERS

# 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	1 554	155	15	32	34	21	8	27	3	3	265	2 117
2015	1 008	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	1 064	183	9	46	37	26	9	27	1	4	344	1 756
2018	1 049	224	9	30	41	48	11	24	2	4	338	1 786
2019	1 056	281	13	31	42	35	11	24	2	4	460	1 959
<b>Total</b>	<b>14 508</b>	<b>1 833</b>	<b>199</b>	<b>325</b>	<b>362</b>	<b>268</b>	<b>106</b>	<b>266</b>	<b>35</b>	<b>38</b>	<b>3590</b>	<b>21 540</b>



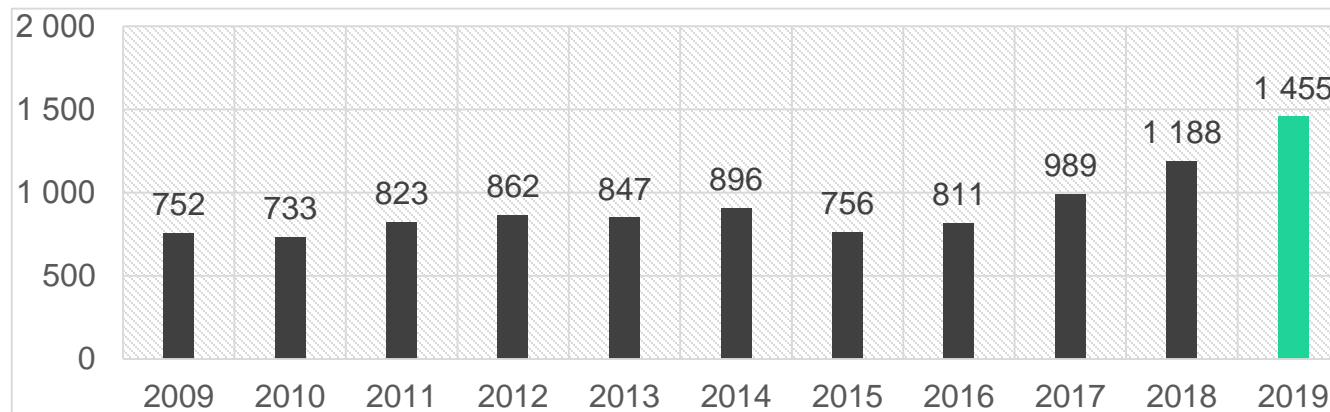
In the 2019 the volume of transfers from abroad increased by \$173 mln or 9.7% in comparison with the 2018

# 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	989
2018	471	190	14	3	48	14	15	23	10	57	337	1 188
2019	426	275	15	5	41	17	18	24	11	59	563	1 455
<b>Total</b>	<b>3 301</b>	<b>1 641</b>	<b>186</b>	<b>35</b>	<b>373</b>	<b>211</b>	<b>158</b>	<b>475</b>	<b>258</b>	<b>777</b>	<b>2 963</b>	<b>10 354</b>



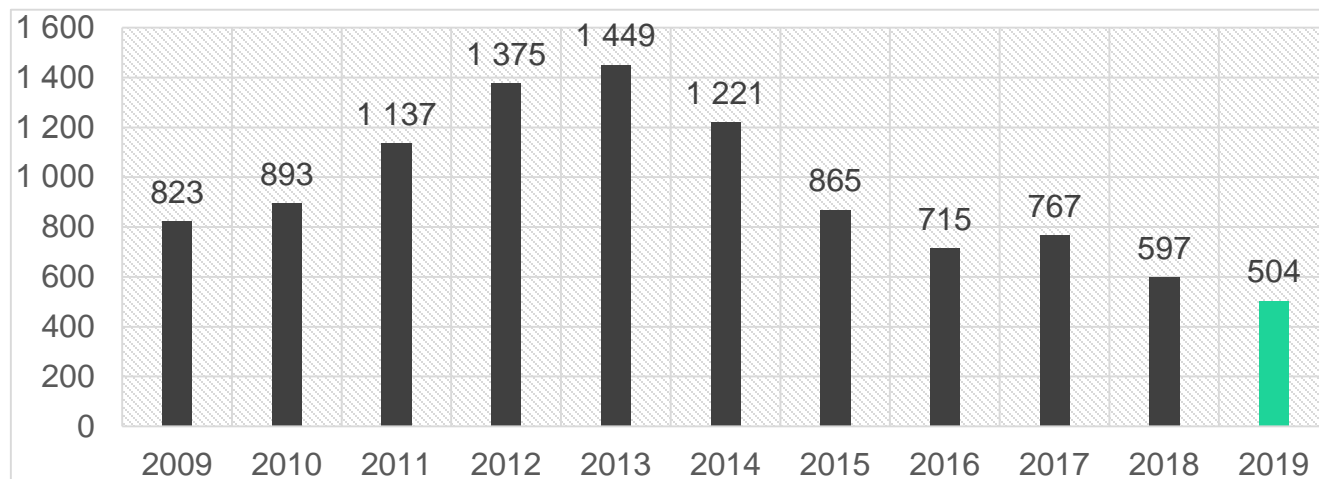
In the 2019 the volume of transfers to abroad increased by \$267 mln or 22.5% in comparison with the 2018

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

## Net Inflow

\$ mln

	Russia	USA	Ukraine	Kazakhstan	Germany	France	Spain	UAE	Turkey	China	Other	Total
2008	1 248	28	21	19	7	4	9	2	(5)	(7)	67	1 393
2009	759	1	8	20	0.2	(2)	0.8	(59)	(37)	(61)	191	823
2010	942	16	(0.5)	17	(3)	(2)	(3)	(29)	(38)	(78)	73	896
2011	1 178	(7)	2	21	(2)	(6)	(0.3)	(39)	(30)	(80)	99	1 137
2012	1 393	12	(0.3)	25	(6)	(5)	(4)	(31)	(27)	(76)	93	1 375
2013	1 492	18	(3)	24	(2)	(3)	(8)	(16)	(26)	(80)	73	1 471
2014	1 302	51	3	24	(8)	0.2	(11)	(16)	(19)	(78)	(20)	1 228
2015	722	78	(3)	38	3	3	(7)	(17)	(9)	(55)	115	865
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	767
2018	578	33	(4)	27	(7)	34	(3)	1	(8)	(53)	0.4	597
2019	630	6	(1)	26	0.2	18	(6)	(0.5)	(9)	(55)	(103)	504
<b>Total</b>	<b>11 495</b>	<b>315</b>	<b>17.2</b>	<b>299</b>	<b>19.4</b>	<b>66.2</b>	<b>(44.5)</b>	<b>(202.5)</b>	<b>(221)</b>	<b>(736)</b>	<b>724.4</b>	<b>11 771</b>



In the 2019 the volume of transfers (Net Inflow) of physical persons decreased by \$93 mln or 15.6% in comparison with the 2018



# THANK YOU

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E-mail: [uba@uba.am](mailto:uba@uba.am)