Accounts, Payment Cards And Transfers

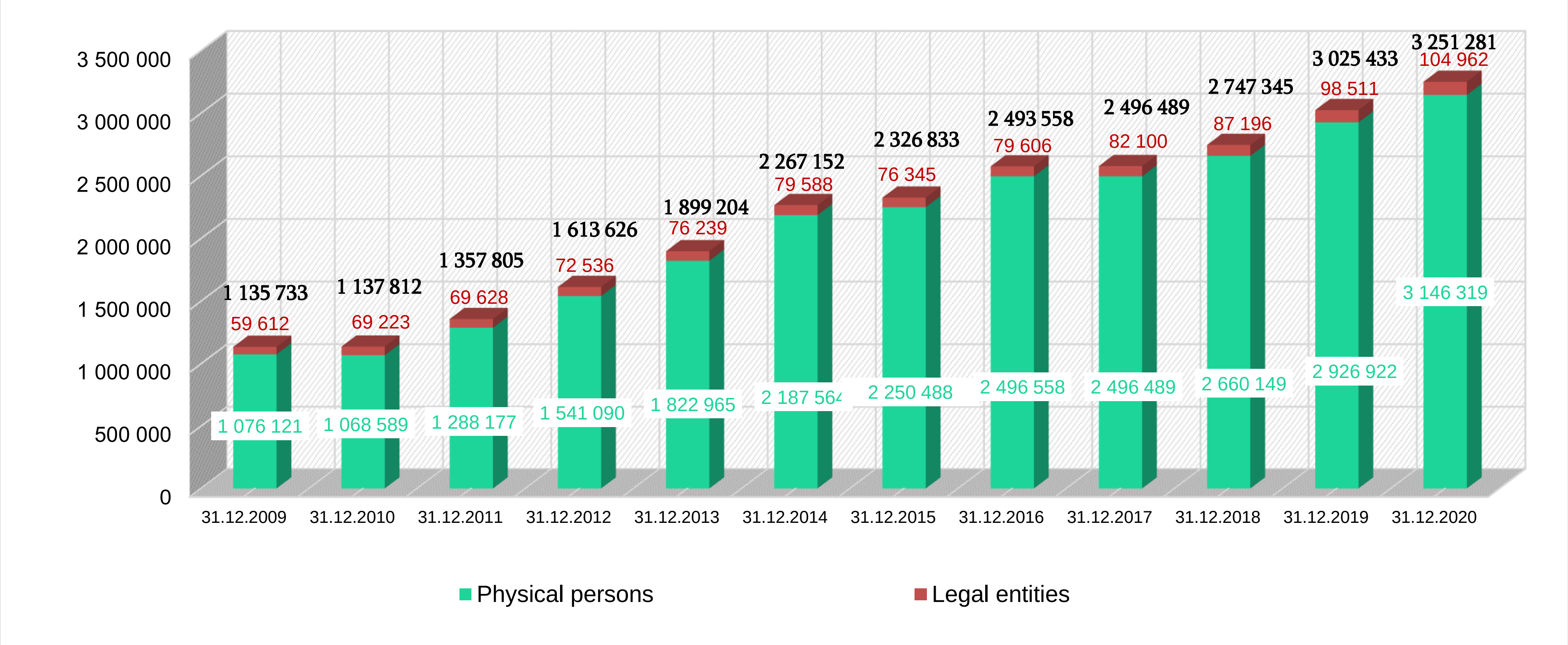
As of December 31, 2020

March 2020

ՀԱՅԱՍՏԱՆԻ ԲԱՆԿԵՐԻ ՄԻՈՒԹՅՈՒՆ
UNION OF BANKS OF ARMENIA
СОЮЗ БАНКОВ АРМЕНИИ

**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)*

Banks Customers



In the 2020 the number of banks customers increased by

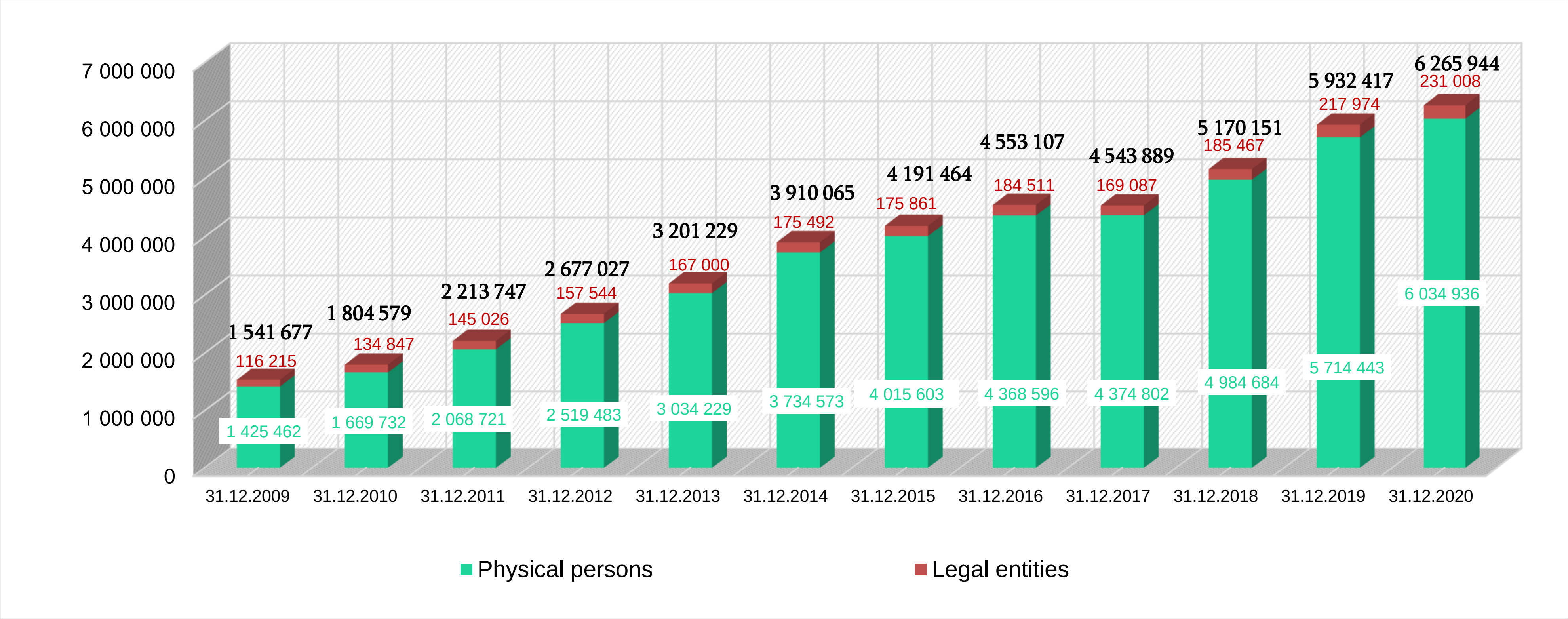
- 225 848 or 7.5%
- 219 397 or 7.5% for physical persons
- 6 451 or 6.5% for egal entities

In the fourth quarter of 2020 the number of banks customers

- increased by 38 210 or 1.2%
- increased by 38 373 or 1.2% for physical persons
- decreased by 163 or 0.2% for egal entities

Source National Statistical Service

Banks Customers Accounts



In the 2020 the customers accounts increased by

- 333 527 or 5.6%
- the accounts of physical persons increased by 320 493 or 5.6%
- the accounts of legal entities increased by 13 034 or 6.0%

In the fourth quarter of 2020 the customers accounts increased by

- 1 020 or 0.02%
- the accounts of physical persons increased by 1 841 or 0.03%
- the accounts of legal entities decreased by 821 or 0.4%

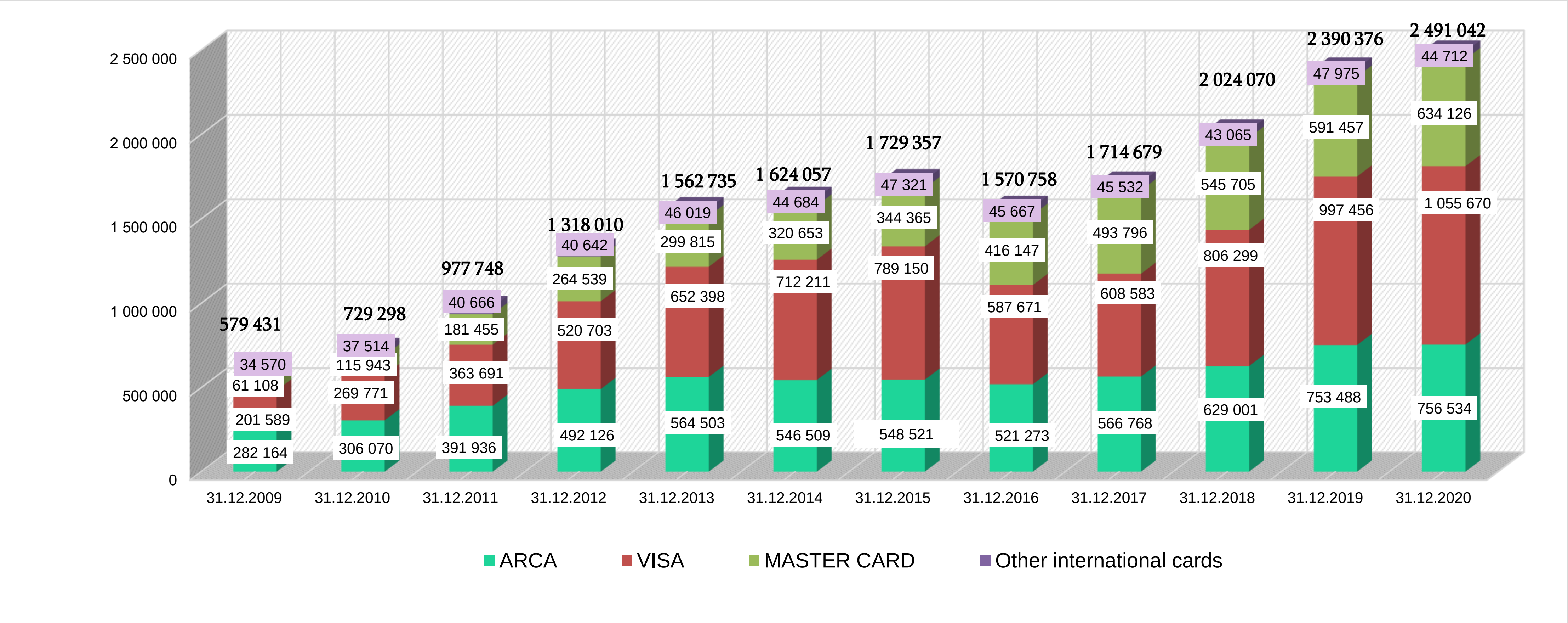
Source National Statistical Service

CARDS

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

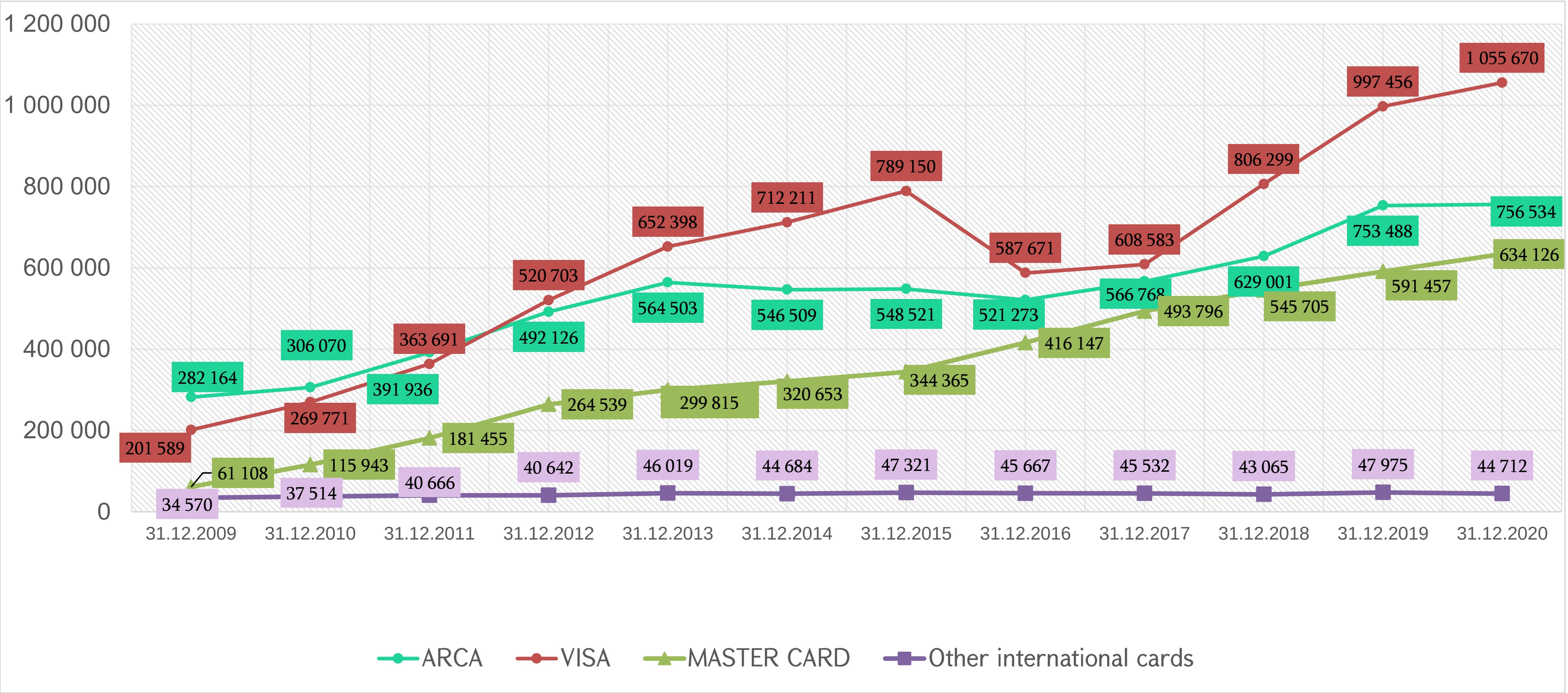
	Name of Banks	ArCa	MASTERCARD	VISA	AMEX	Diners Club	JCB	Other Cards
1	ACBA BANK	✓	✓	✓	✓		✓	
2	HSBC Bank Armenia	✓	✓	✓				✓
3	Araratbank	✓	✓	✓		✓		
4	Converse Bank	✓	✓	✓				✓
5	Ameriabank	✓	✓	✓				
6	Armbusinessbank	✓	✓	✓				
7	ID Bank	✓	✓	✓				
8	Unibank	✓		✓				
9	Ardshinbank	✓	✓	✓				
10	Inecobank	✓	✓	✓				
11	Byblos Bank Armenia	✓	✓					
12	Armeconombank	✓	✓	✓				
13	Evocabank	✓	✓	✓				
14	Artshakhbank	✓	✓					
15	VTB Bank Armenia	✓	✓	✓				
16	Mellat Bank							
17	Armswissbank	✓	✓					
	TOTAL	**16**	**15**	**13**	**1**	**1**	**1**	**2**

Number of Payment Cards



Source CBA

Number of Payment Cards



In the 2020 the number of payment cards was 2 491 042, which increased by 100 666 or 4.2% in comparison with the 2019.

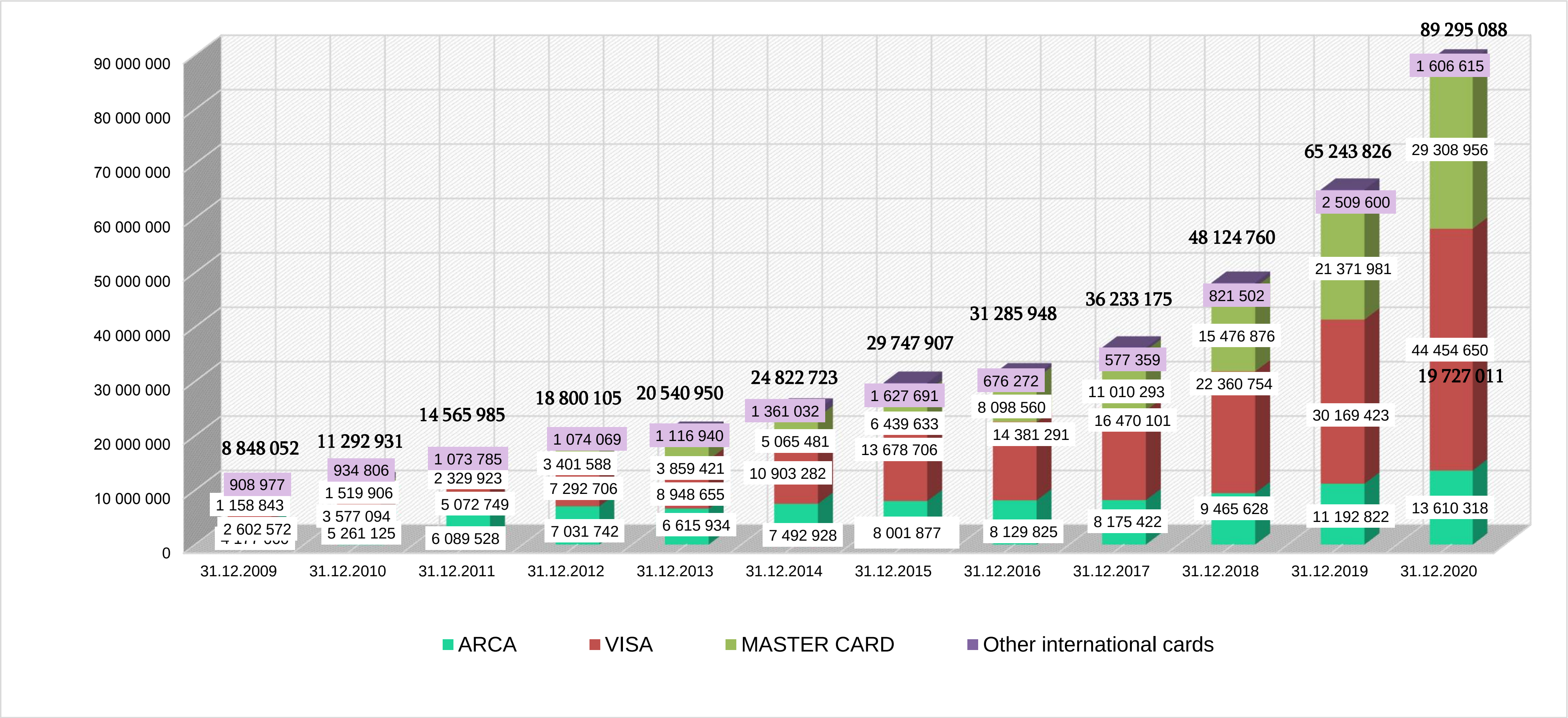
- ARCA- increased by 3 046 or 0.4%
- VISA- increased by 58 214 or 5.8%
- MasterCard- increased by 42 669 or 7.2%
- Other international cards- decreased by 3 263 or 6.8%

In the fourth quarter of 2020 the number of payment cards increased by 761 or 0.03%.

- ARCA- increased by 6 087 or 0.8%
- VISA- decreased by 6 287 or 0.6%
- MasterCard- decreased by 347 or 0.05%
- Other international cards- increased by 1 308 or 3%

Source CBA

Number of Card Transactions



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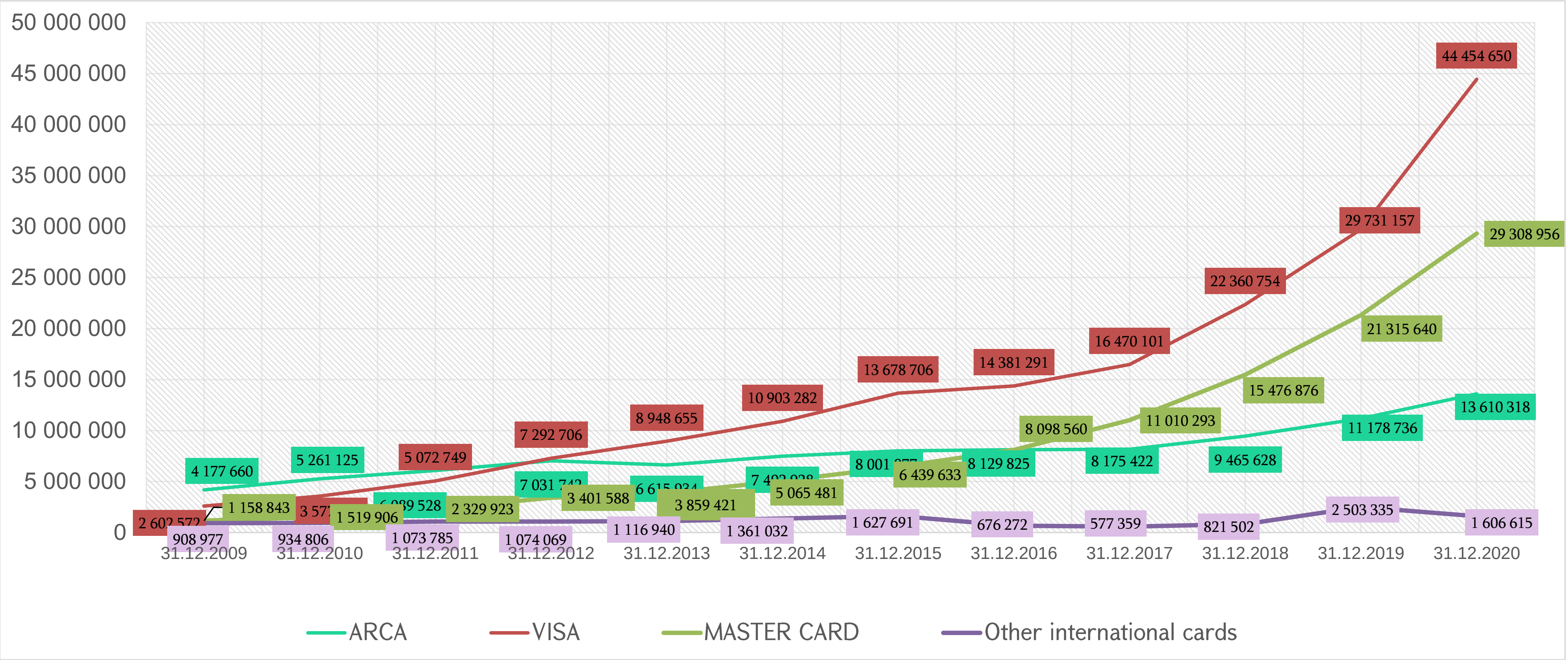
Source CBA

Number of Card Transactions



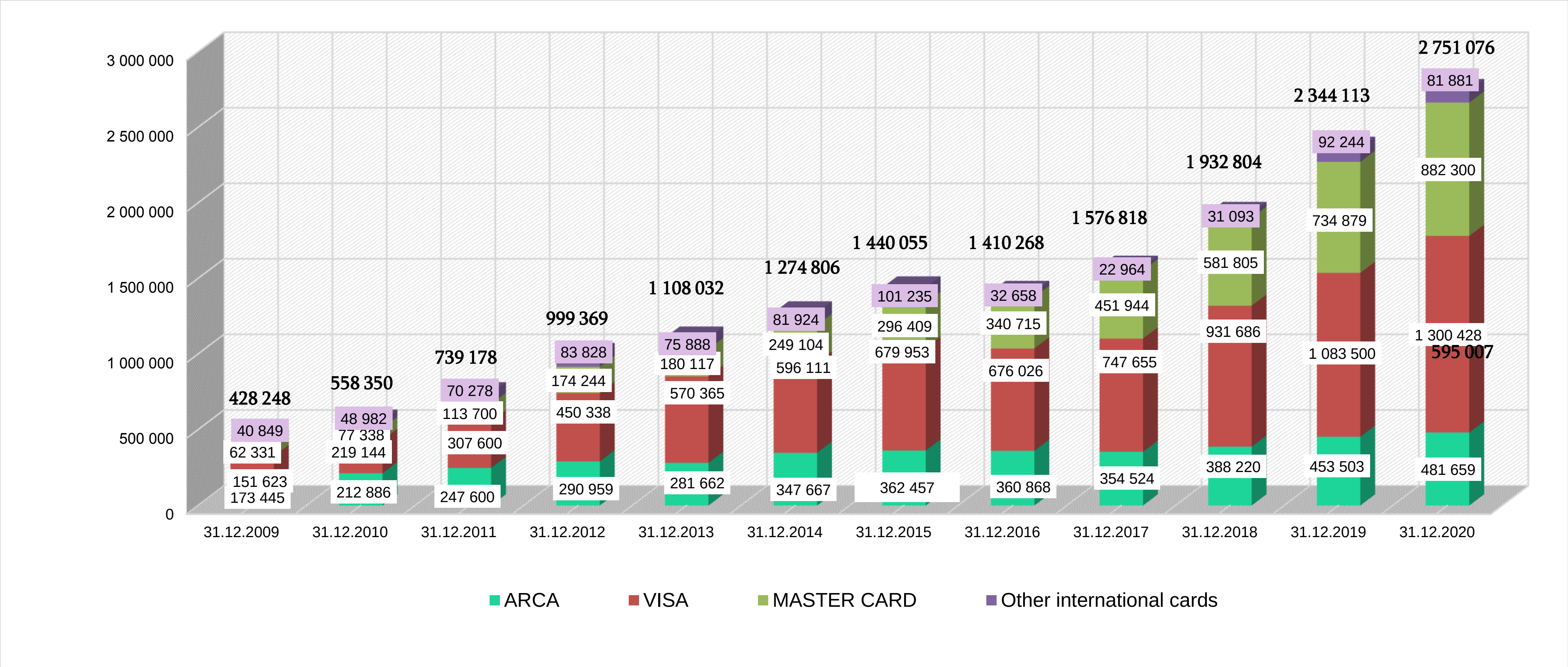
89 295 088 transactions were made with the payment cards In the 2020, which increased by 24 051 262 or 36.9% in comparison with the 2019 (65 243 826).

- ArCa- increased by 2 431 582 or 21.8%
- Visa- increased by 14 723 493 or 49.5%
- MasterCard- increased by 7 993 316 or 37.5%
- Other international cards- decreased by 896 720 or 35.8%

Source CBA

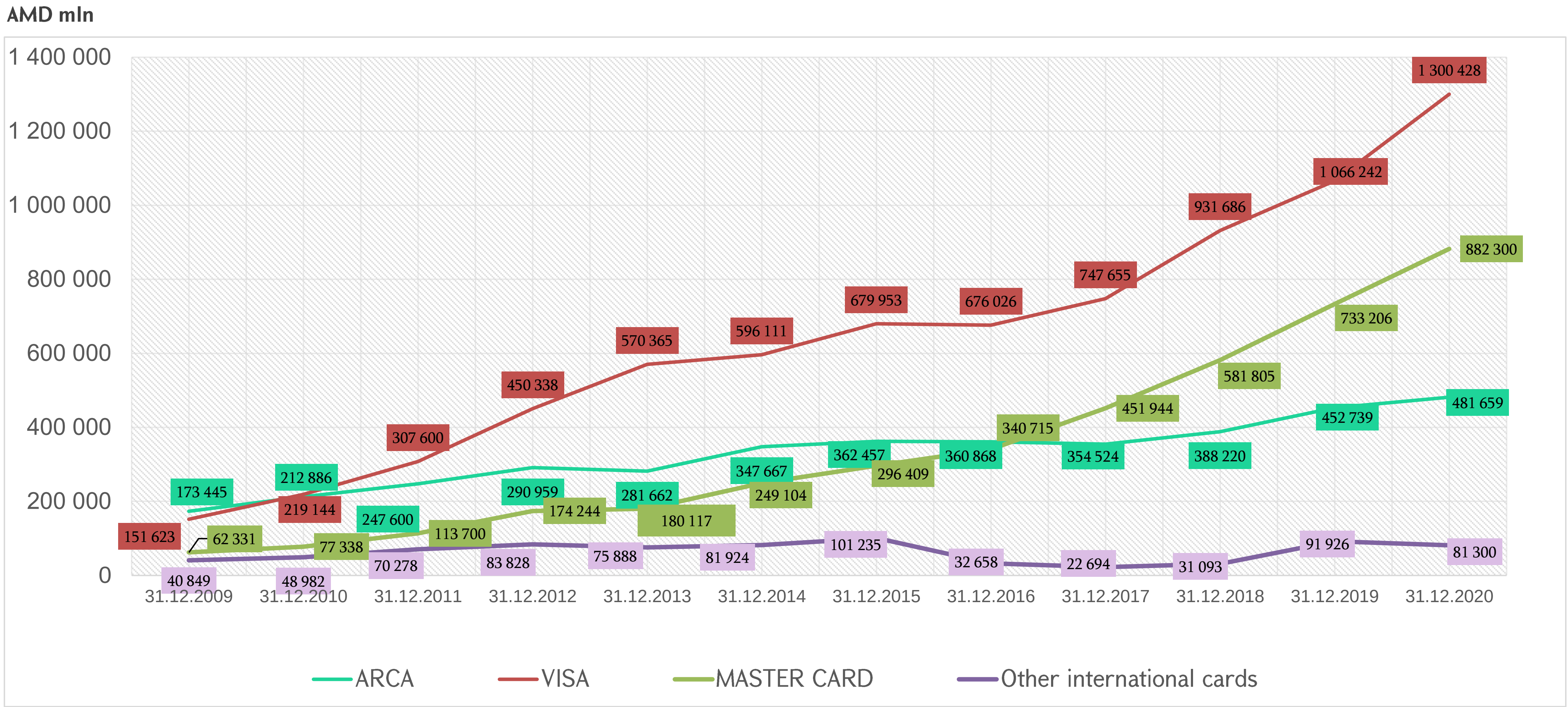
Volume of Card Transactions

AMD mln



Source CBA

Volume of Card Transactions



In the 2020 the volume of the transactions with the payment cards was AMD 2 751 076 mln, which increased by AMD 386 949 mln or 16.4% in comparison with the 2019 (AMD 2 364 127 mln).

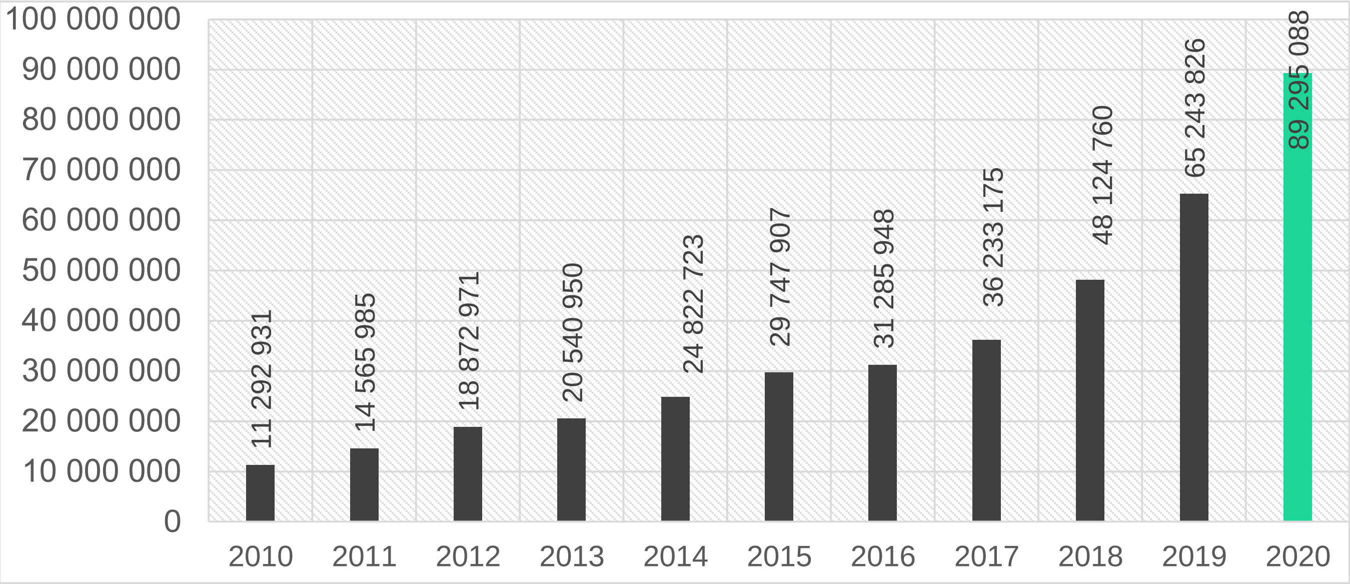
- ARCA- increased by AMD 28 920 mln or 6.4%
- VISA- increased by AMD 234 186 mln or 22%
- MasterCard- increased by AMD 149 094 mln 20.3%
- Other international cards- decreased by AMD 10 626 mln 11.6%

Source CBA

Card Transactions

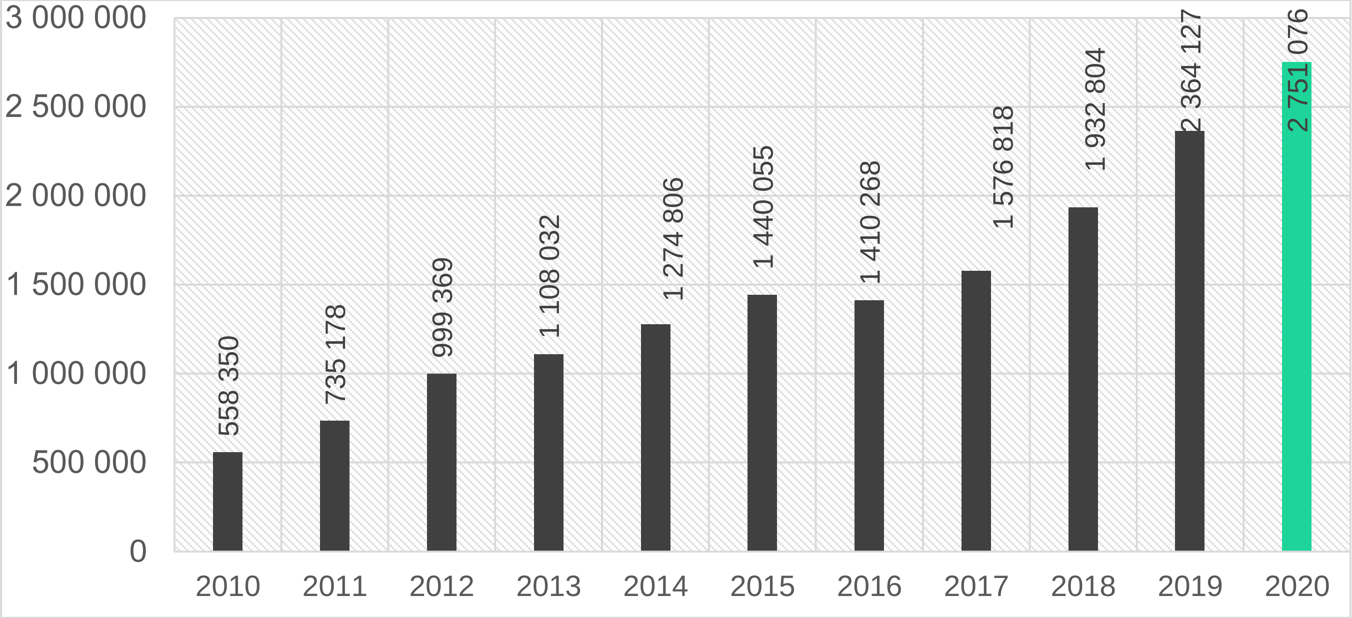
89 295 088 transactions were made with the payment cards In the 2020, which increased by 24 051 262 or 36.9% in comparison with the 2019 (65 243 826).

Number



Volume

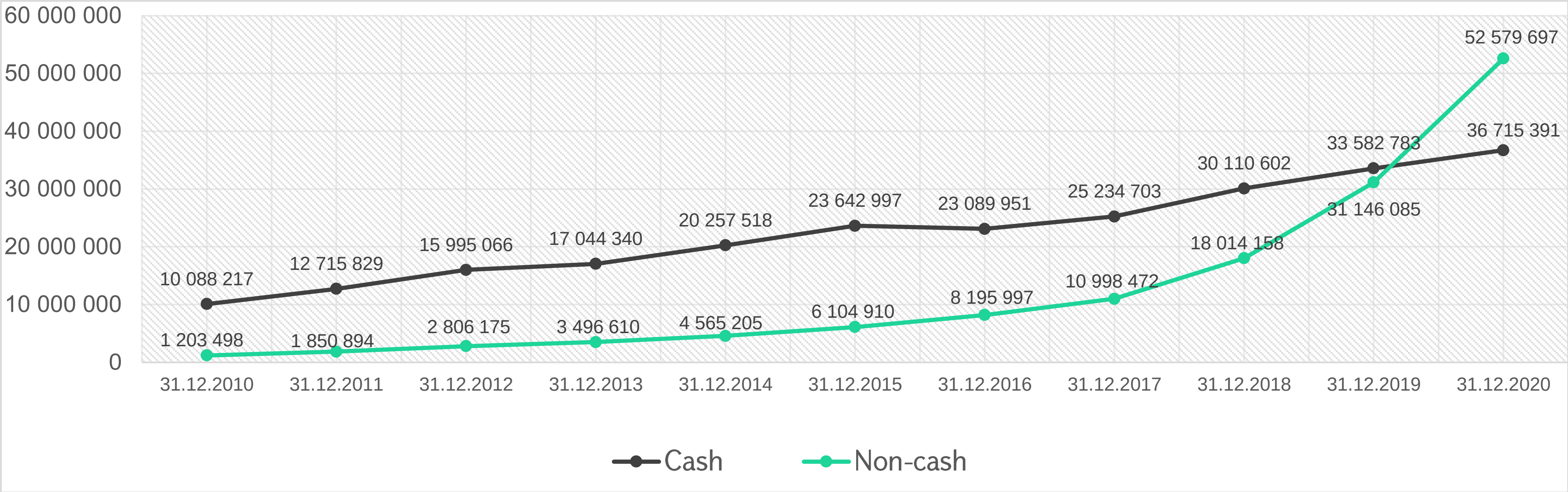
AMD mln

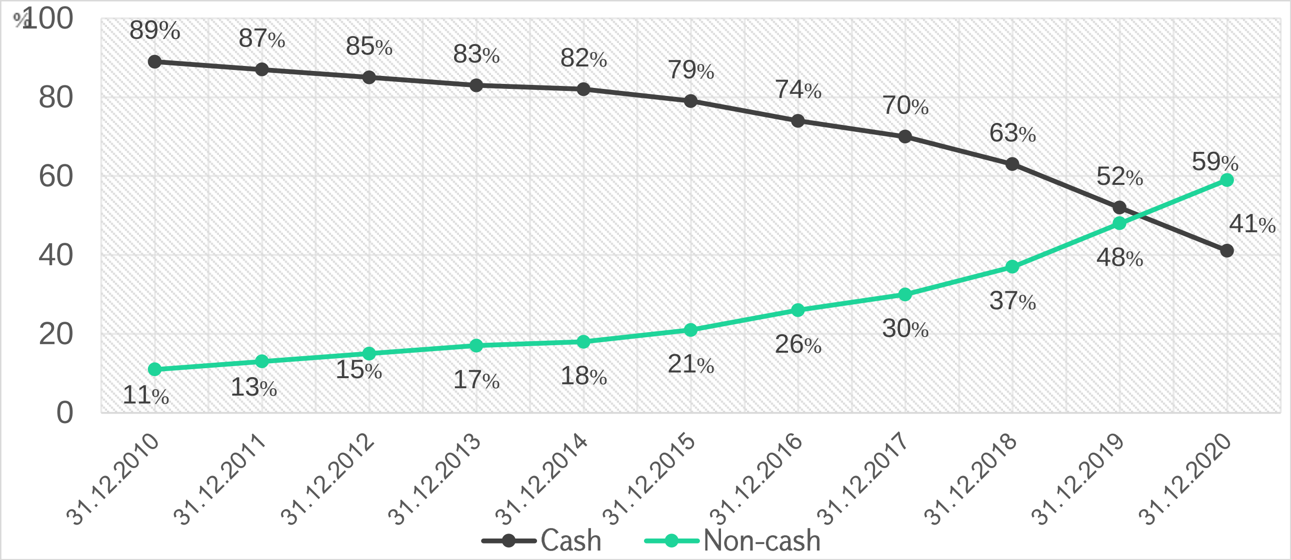


In the 2020 the volume of the transactions with the payment cards was AMD 2 751 076 mln, which increased by AMD 386 949 mln or 16.4% in comparison with the 2019 (AMD 2 364 127 mln).

Source CBA

Number of Card Transactions





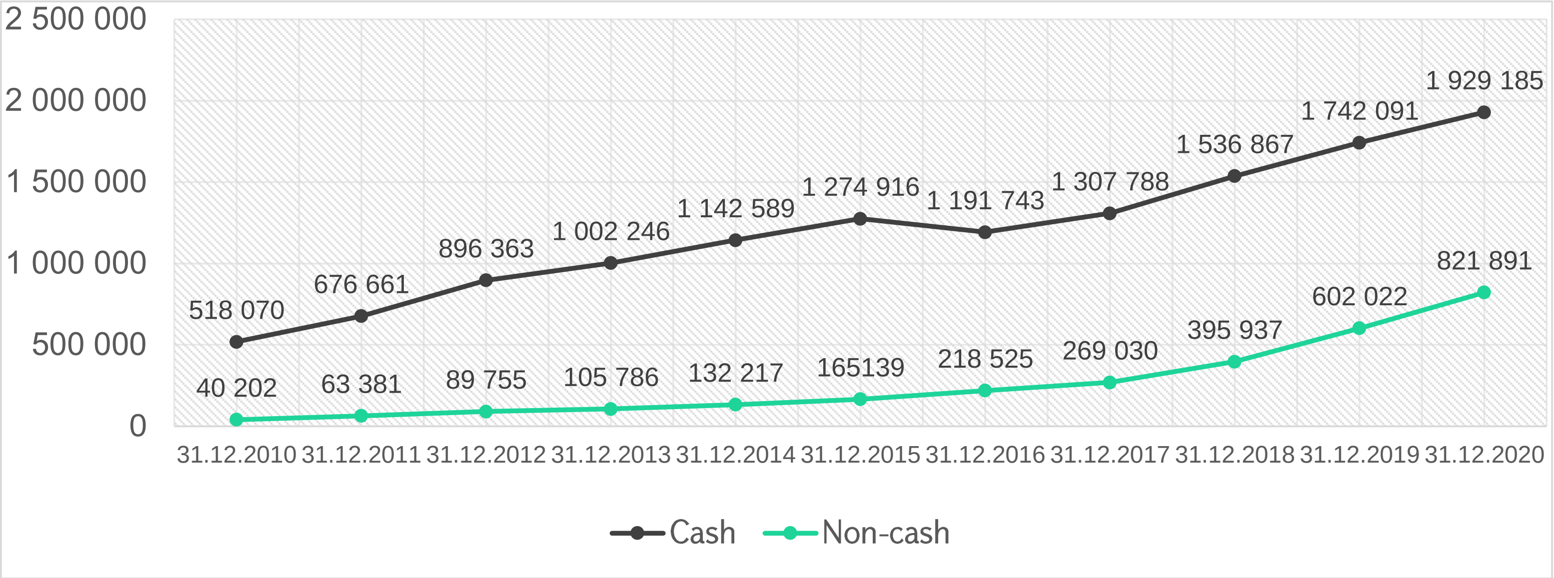
In the 2020

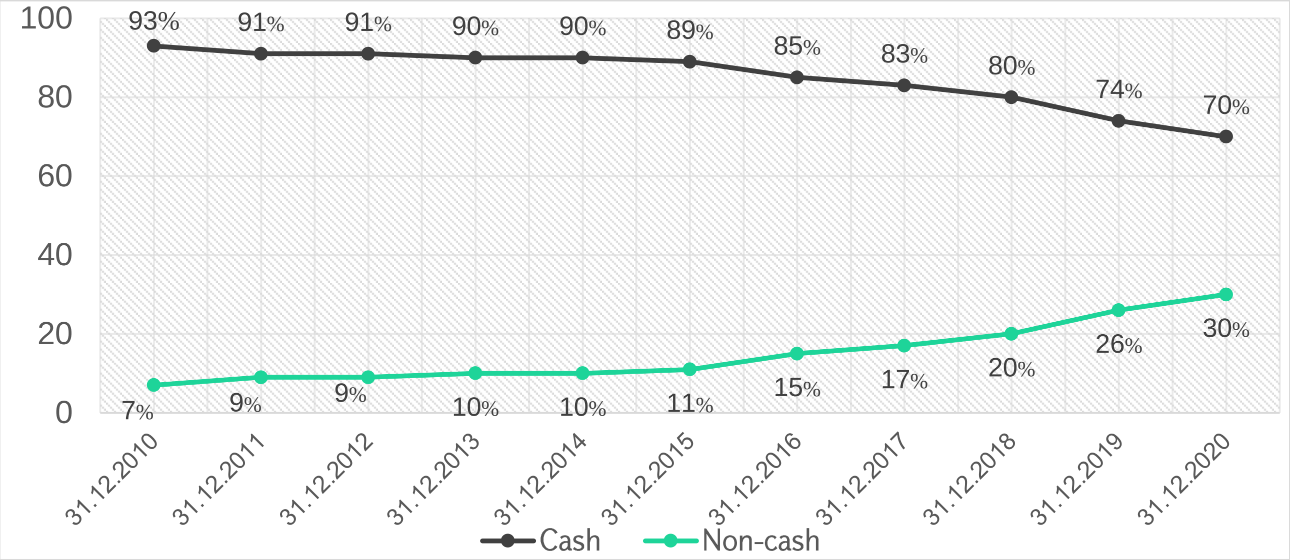
- The number of cash transactions was 36 715 391 which increase by 3 132 608 or 9.3% in comparison with the 2019.
- The number of non-cash transactions was 52 579 697 which increase by 21 433 612 or 68.8 % in comparison with the 2019.

Source CBA

Volume of Card Transactions

AMD mln

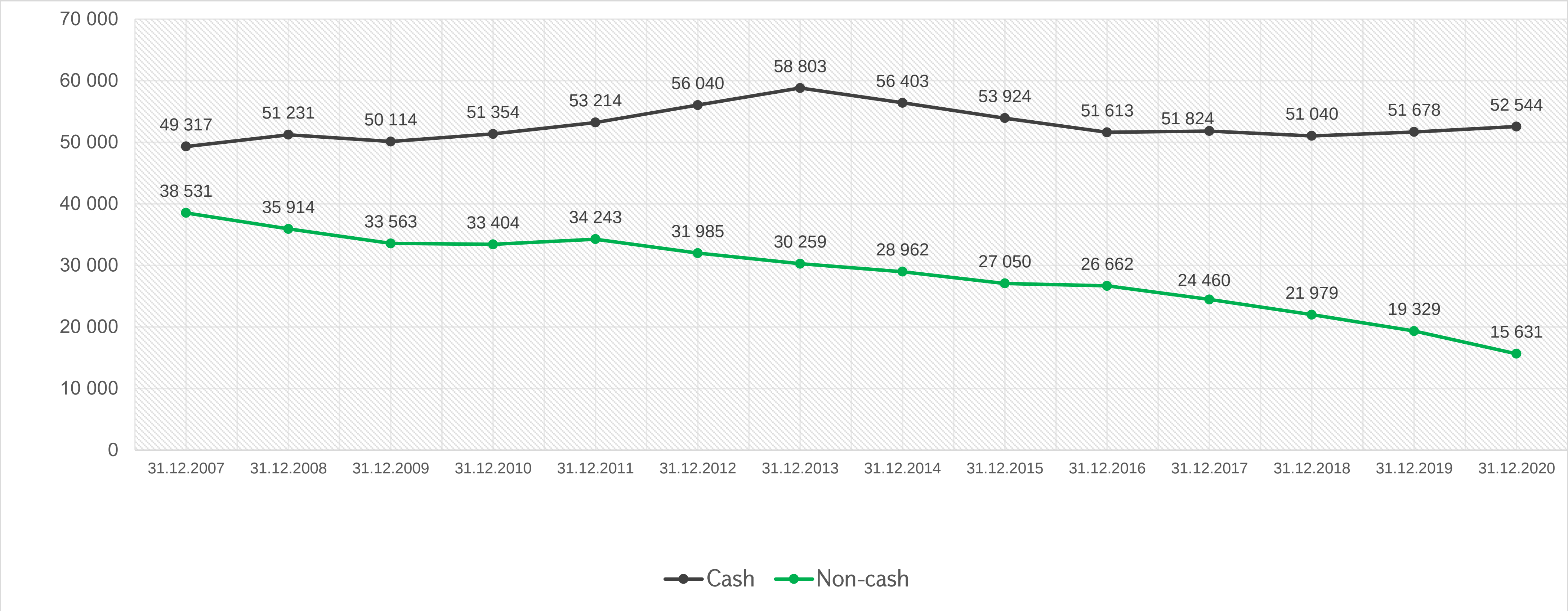




In the 2020

- The volume of cash transactions was AMD 1 929 185 mln which increase by AMD 187 094 mln or 10.7 % in comparison with the 2019.
- The volume of non-cash transactions was AMD 821 891 mln which increase by AMD 219 869 mln or 36.5% in comparison with the 2019.

On Average 1 Transaction Volume

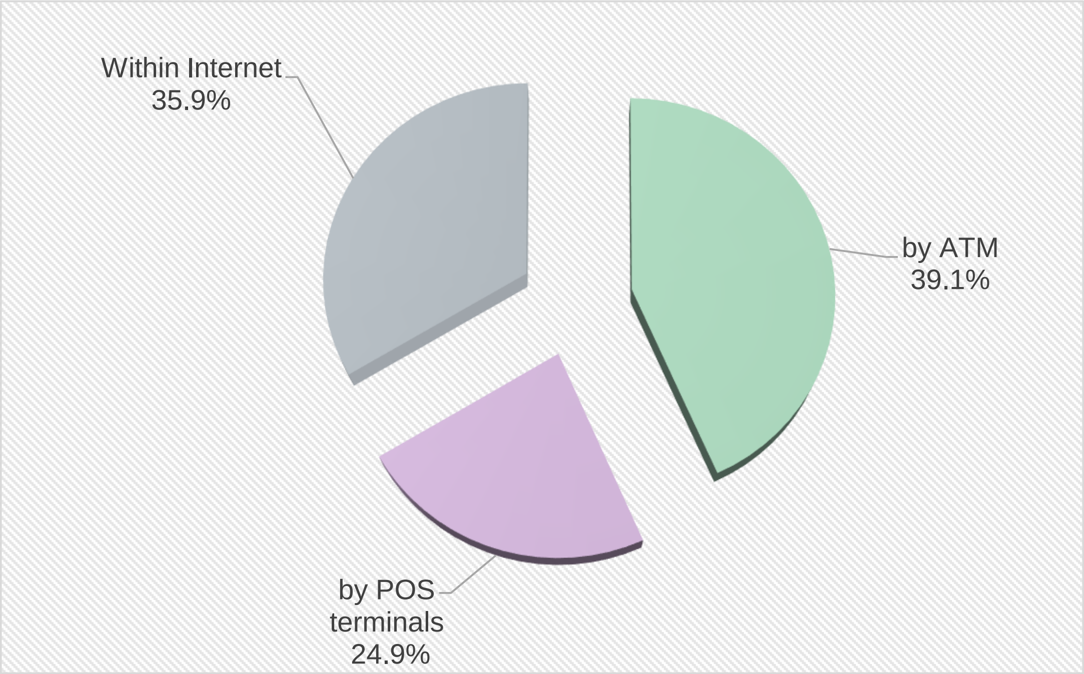


In the 2020 on average one cash transaction volume by cards increased by 866 or 1.7%, and on average one non-cash transaction volume decreased by 3 698 or 19.1%.

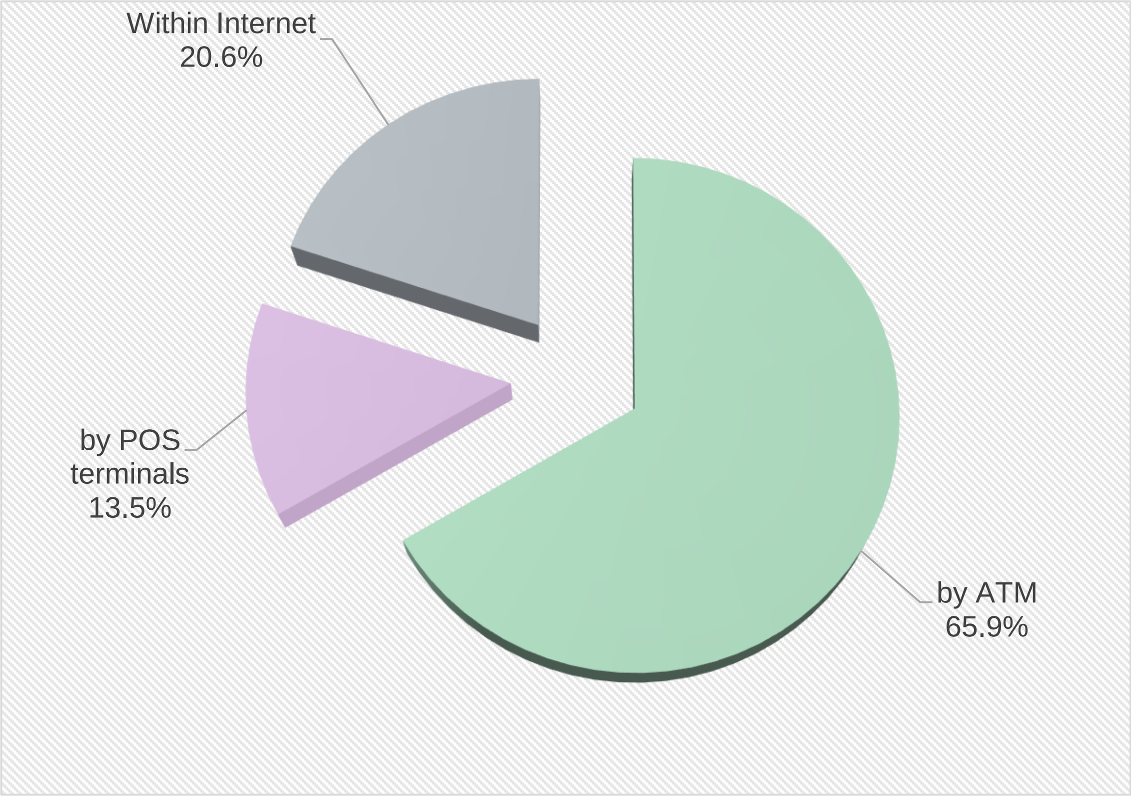
Source CBA

Card Transactions by services

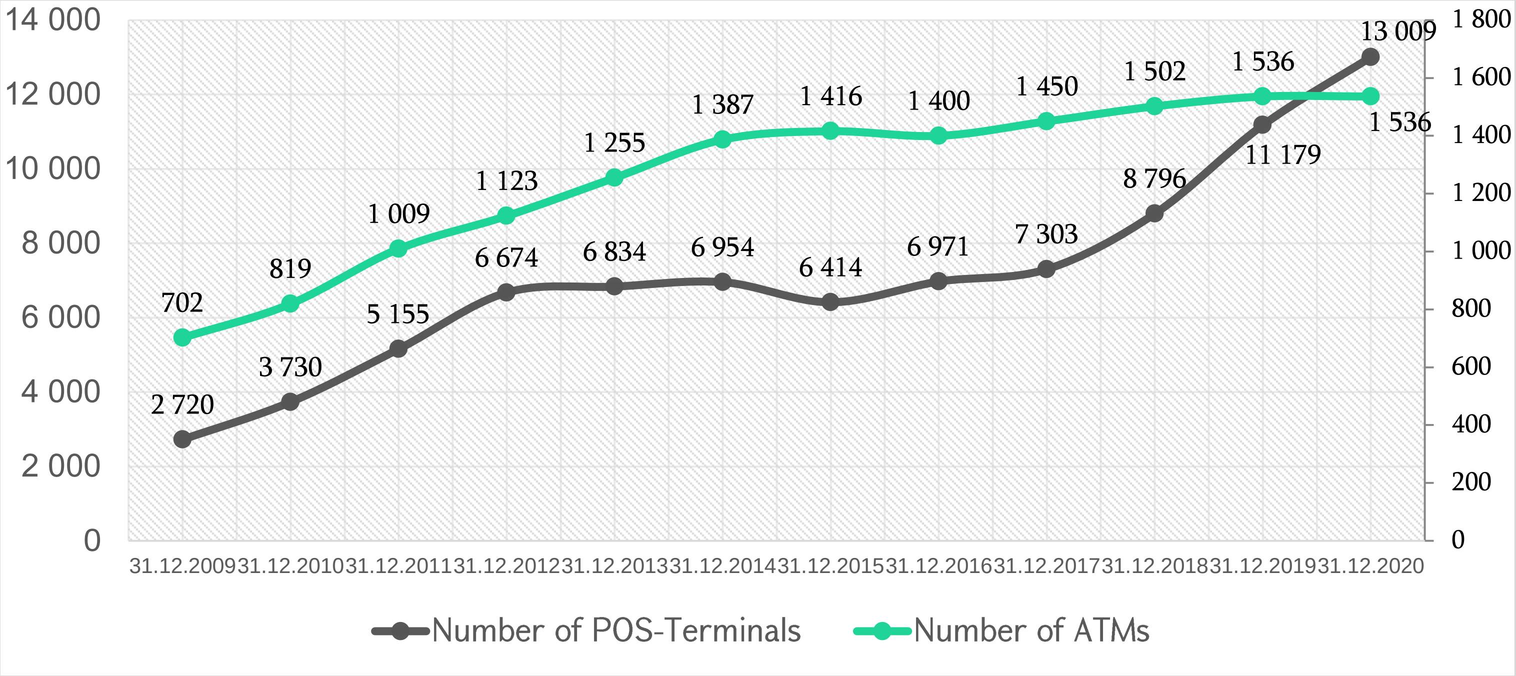
Number



Volume



Source CBA



In the 2020

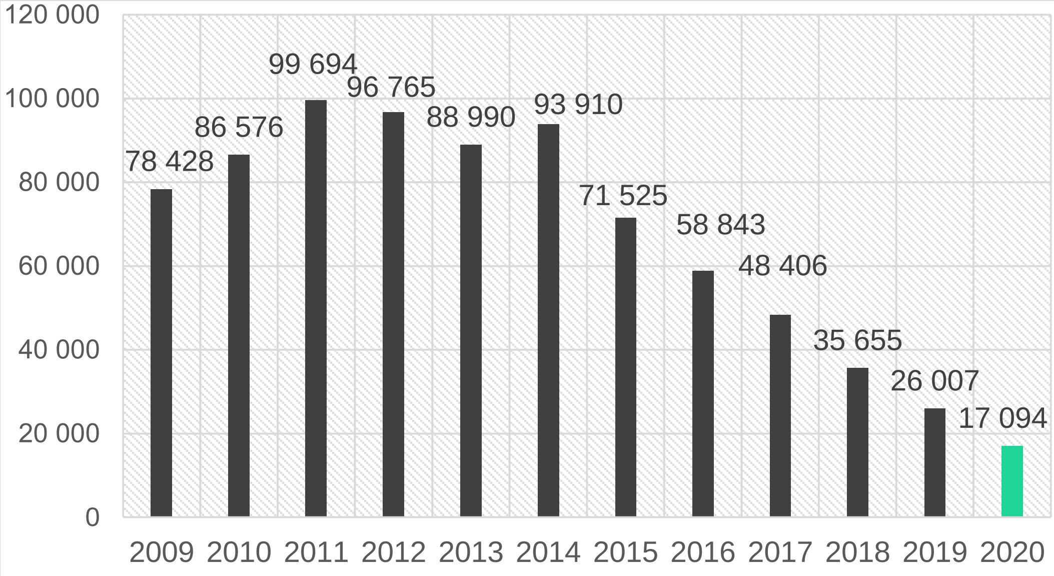
- The number of ATMs isn't changed- 1536

The number of POS-terminals increased by 1 830 or 16.4%

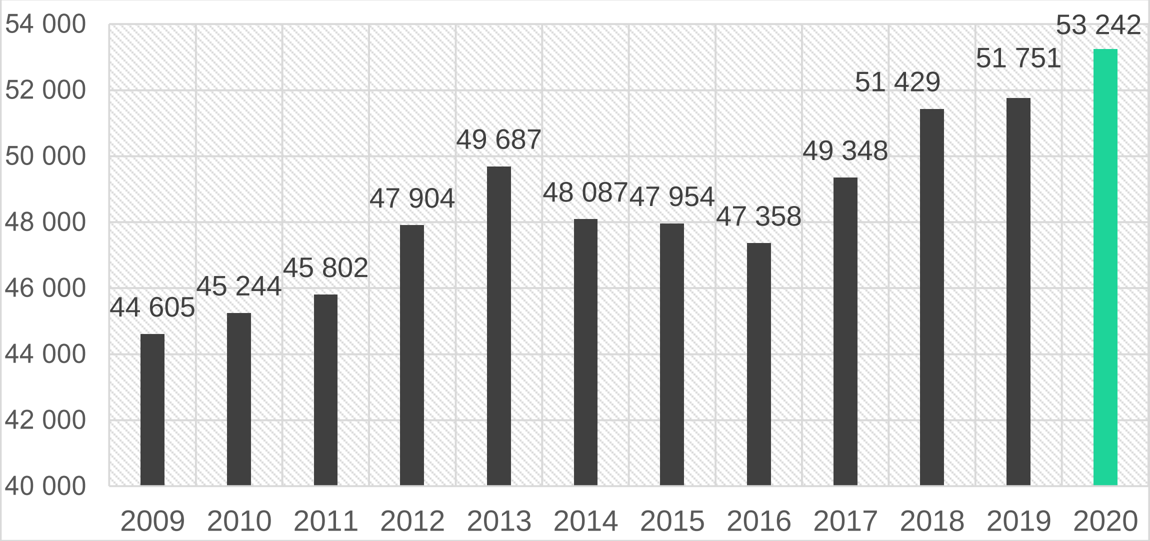
In the fourth quarter of 2020

- The number of ATMs decreased by 16 or 1.03%
- The number of POS-terminals decreased by 234 or 1.8%

Average Volume of 1 Transaction through POS-Terminals



Average Volume of 1 Transaction through ATMs



Source CBA

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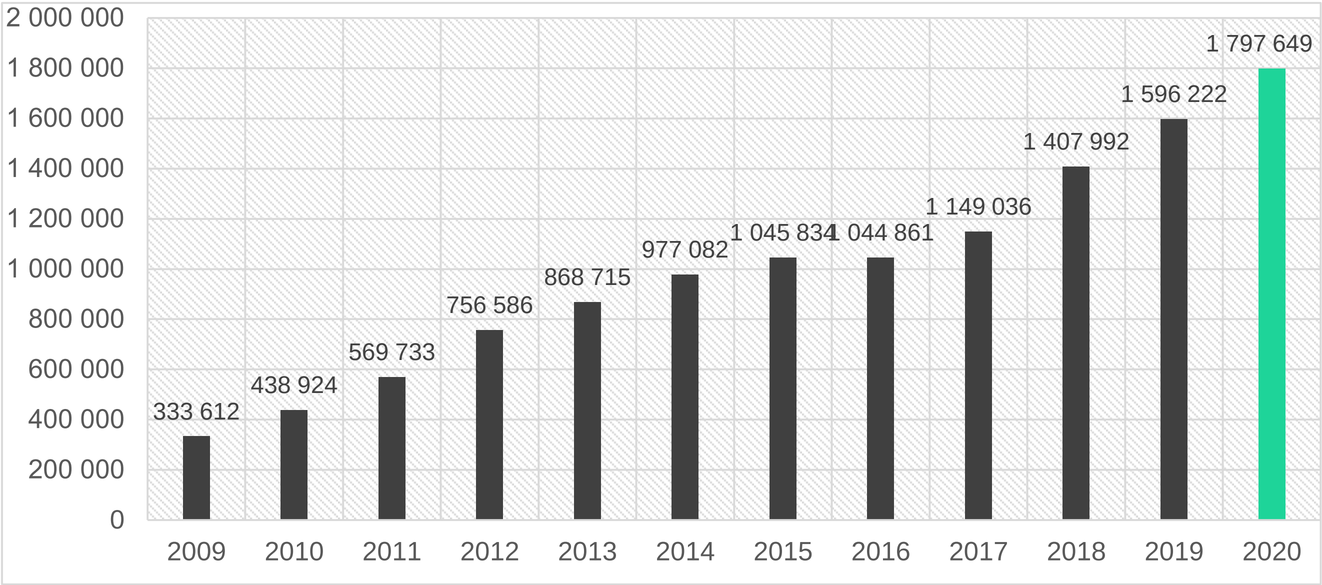
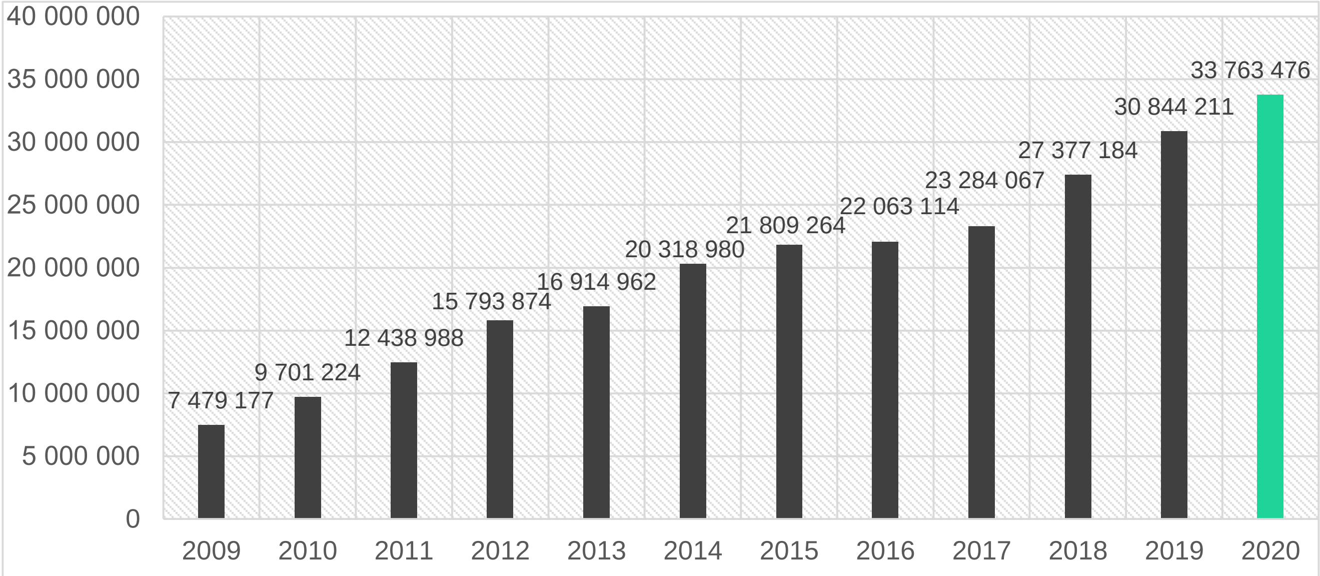
Volume of Transactions through ATMs



In the 2020 the the volume of transactions through ATMs increased by AMD 201 427 mln or 12.6% in comparison with the 2019.

Number of Transactions through ATMs



In the 2020 the number of transactions through ATMs increased by է 2 919 265 or 9.5% in comparison with the 2019.

Source CBA

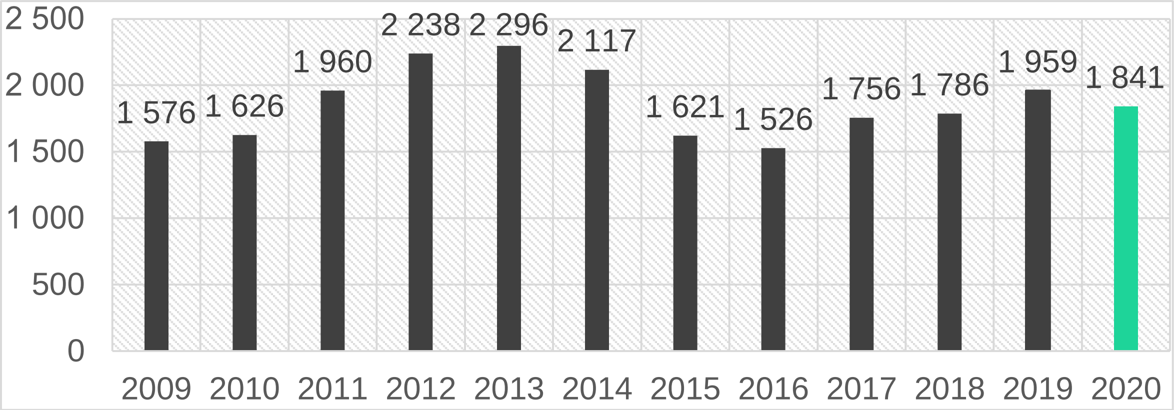
TRANSFERS

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	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
2020	824	459	17	25	53	45	13	33	3	2	369	1 841
Total	15 623	2 373	221	360	428	324	122	306	39	41	4 097	23 938



In the 2020 the volume of transfers from abroad decreased by $118 mln or 6% in comparison with the 2019.

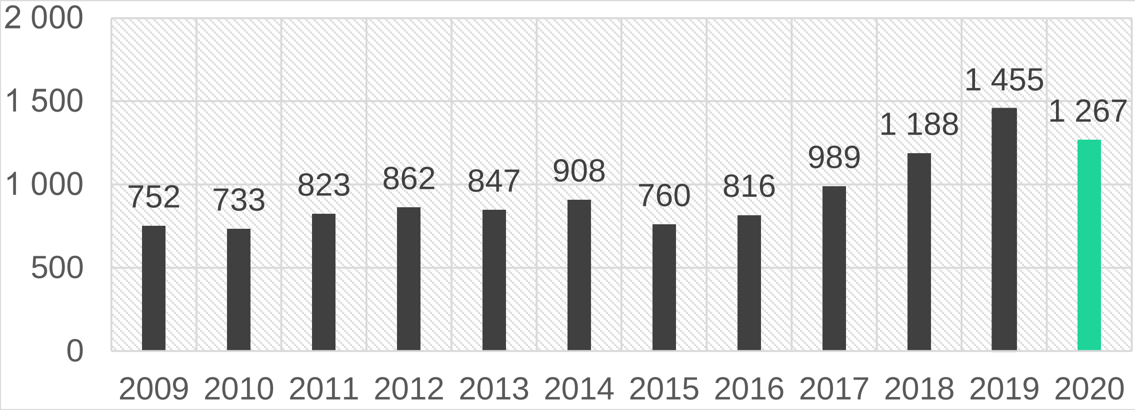
Source CBA

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	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
2020	460	162	15	6	60	15	14	22	11	54	150	1 267
Total	3 761	1 803	201	41	433	226	172	497	269	831	3 113	11 621



In the 2020 the volume of transfers to abroad decreased by $188 mln or 12.9% in comparison with the 2019.

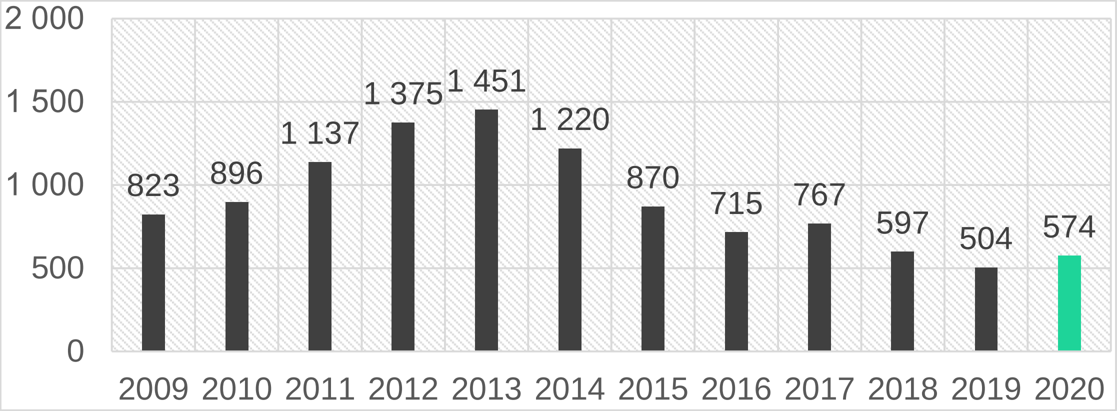
Source CBA

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
2020	365	296	2	19	(8)	29	(0.9)	11	(8)	(51)	(81)	574
Total	11 860	611	20	318	11	95	(45)	(191)	(229)	(787)	643	12 345



In the 2020 the volume of transfers (Net Inflow) of physical persons increased by $70 mln or 13.9% in comparison with the 2019.

Source CBA

THANK YOU

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