

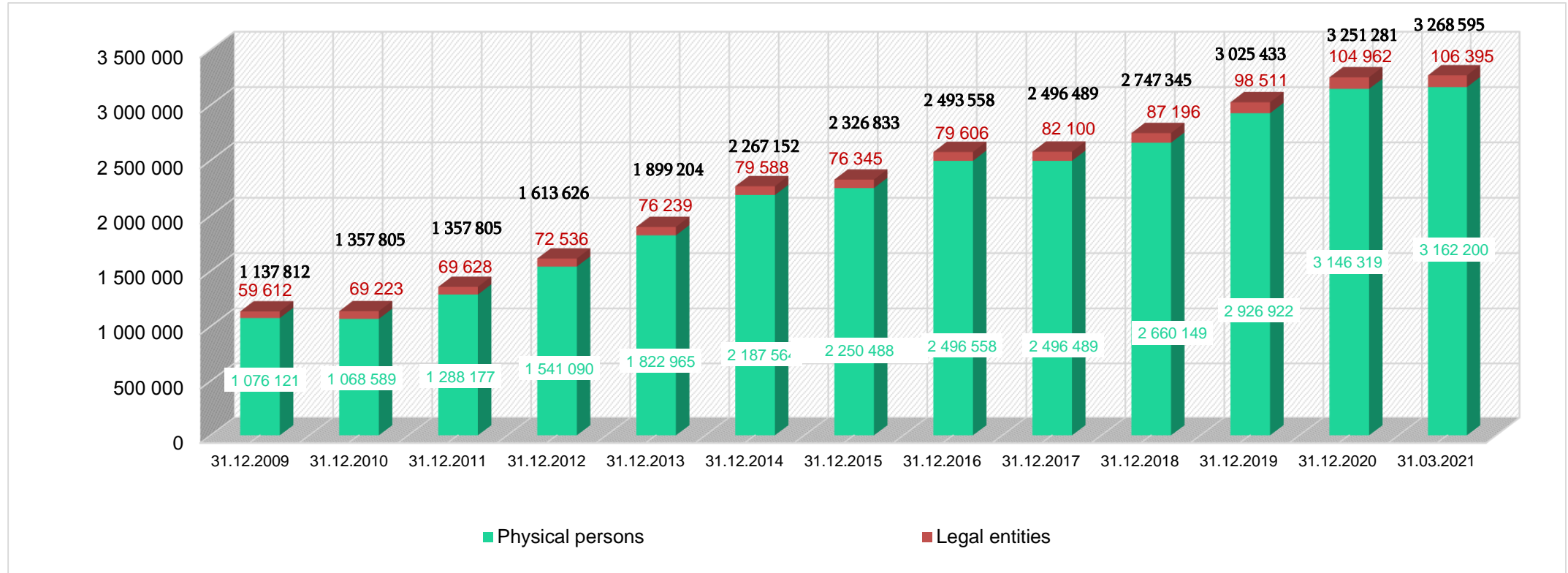
Accounts, Payment Cards And Transfers

As of March 31, 2021

 June 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 first quarter of 2021 the number of banks customers increased by

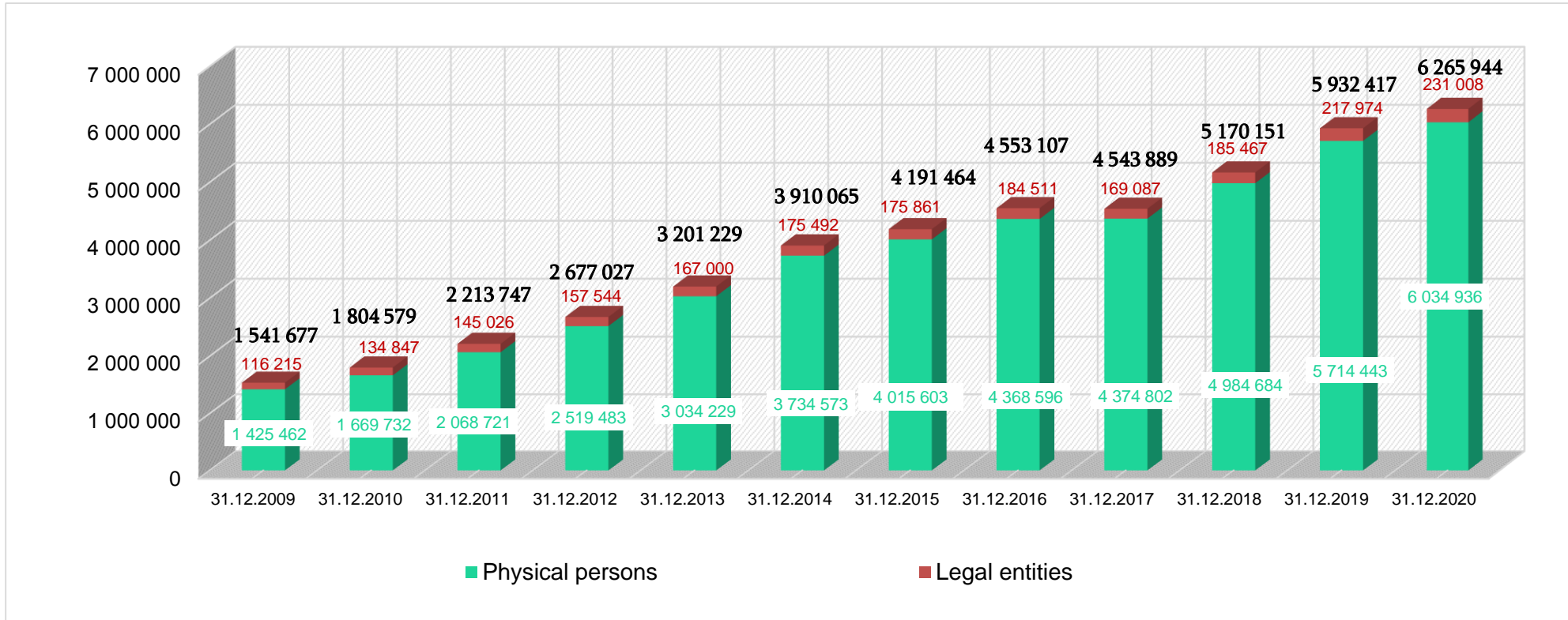
- 17 314 or 0.5%
- 15 881 or 0.5% for physical persons
- 1 433 or 1.3% for legal entities

In comparison with the first quarter of 2020 the number of banks customers increased by

- 173 447 or 5.8%
- 15 881 or 5.8% for physical persons
- 6 867 or 6.9% for legal entities



Banks Customers Accounts



In the first quarter of 2021 the customers accounts increased by

- 83 487 or 1.3%
- the accounts of physical persons increased by 80 474 or 1.3%
- the accounts of legal entities increased by 3 013 or 1.3%

In comparison with the first quarter of 2020 the customers accounts increased by

- 263 756 or 4.3%
- the accounts of physical persons increased by 250 219 or 1.3%
- the accounts of legal entities increased by 13 537 or 6.1%



CARDS

A ԲԱՅԱՍՏԱՆԻ ԲԱՆԿՆԵՐԻ ՄԻՈՒԹՅՈՒՆ
UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

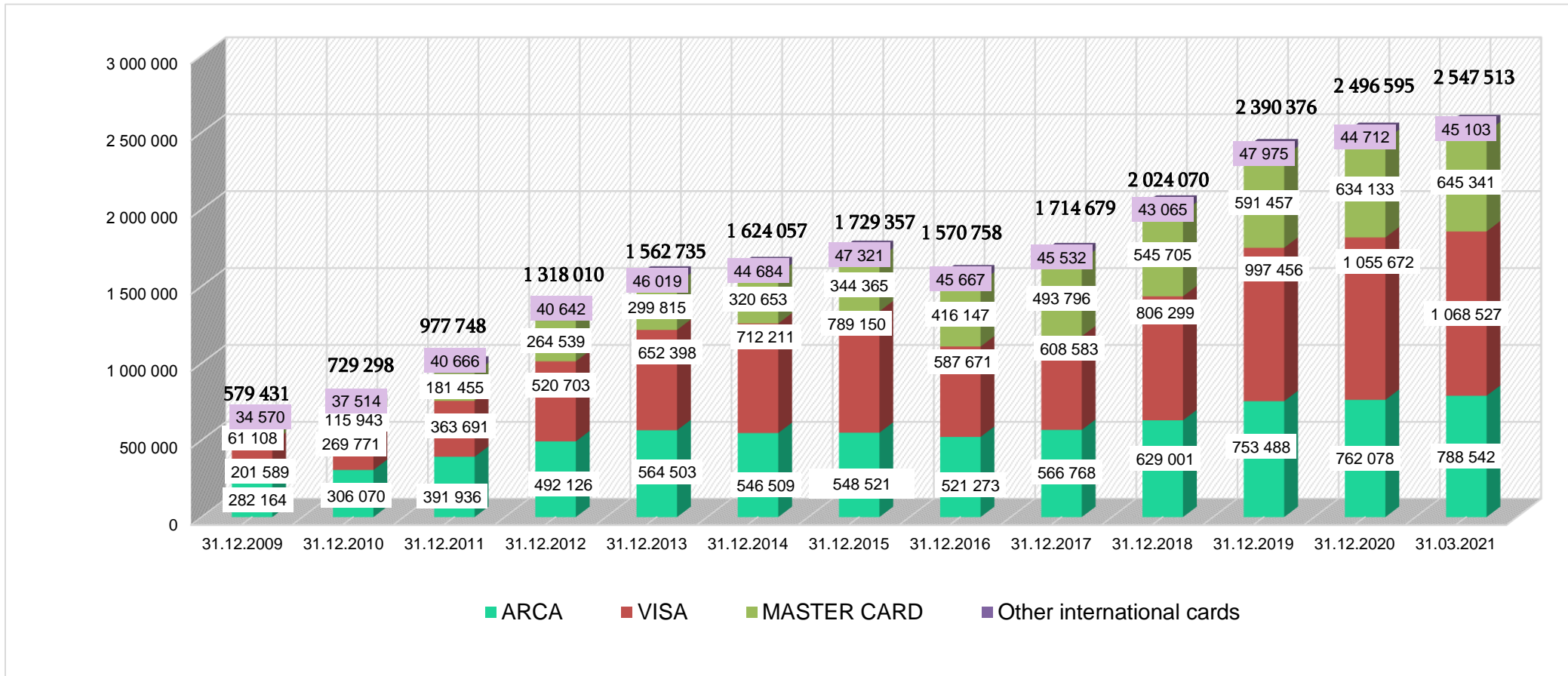


Types of Cards Provided by Banks Operating in the Republic of Armenia

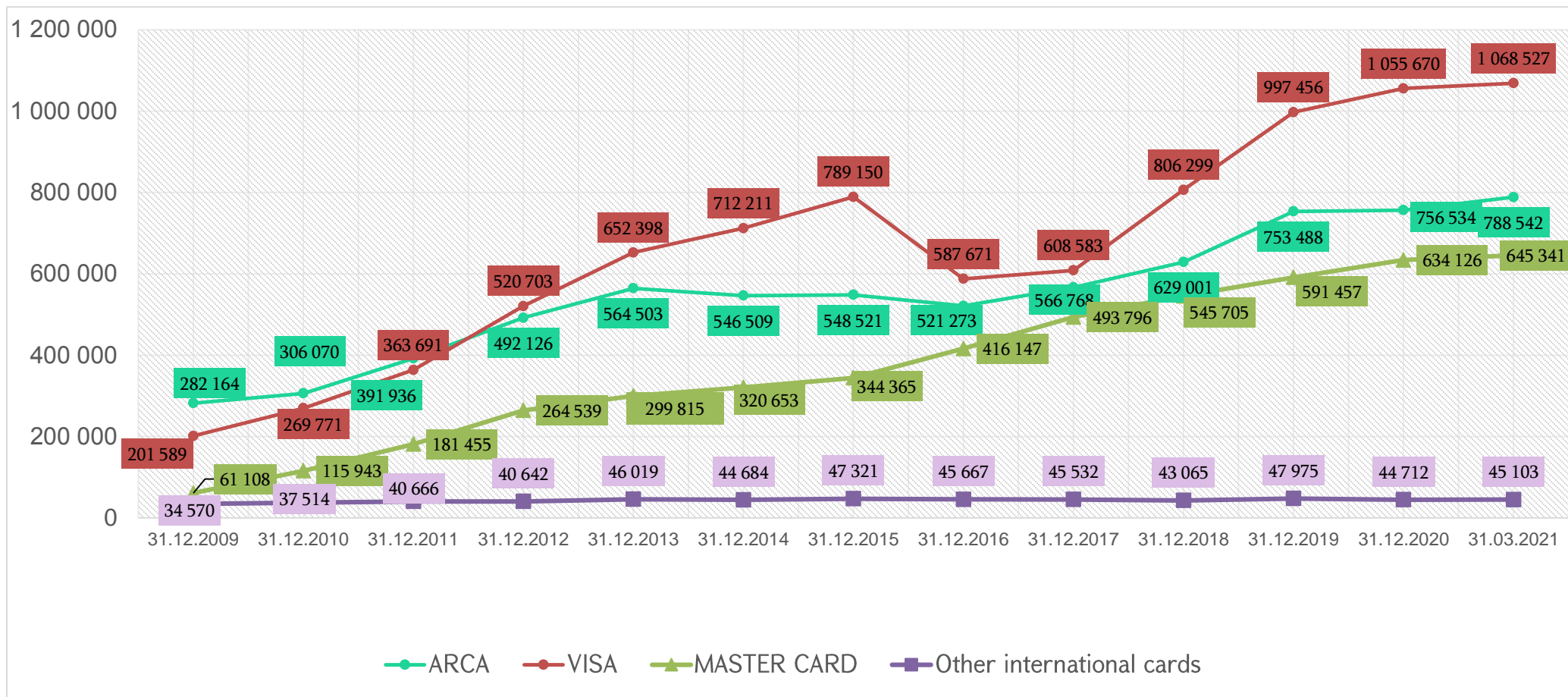
Name of Banks	ArCa	MASTERCARD	VISA	AMEX	Diners Club	JCB	Other Cards
1 ACBA BANK	✓	✓	✓	✓		✓	
2 HSBC Bank Armenia	✓	✓	✓				✓
3 Araratbank	✓	✓	✓		✓		
4 Converse Bank	✓	✓	✓				✓
5 Ameriabank	✓	✓	✓				
6 Armbusinessbank	✓	✓	✓				
7 ID Bank	✓	✓	✓				
8 Unibank	✓		✓				
9 Ardshinbank	✓	✓	✓				
10 Inecobank	✓	✓	✓				
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



Number of Payment Cards



In the first quarter of 2021 the number of payment cards was 2 547 513, which increased by 50 918 or 2% in comparison with the 2020.

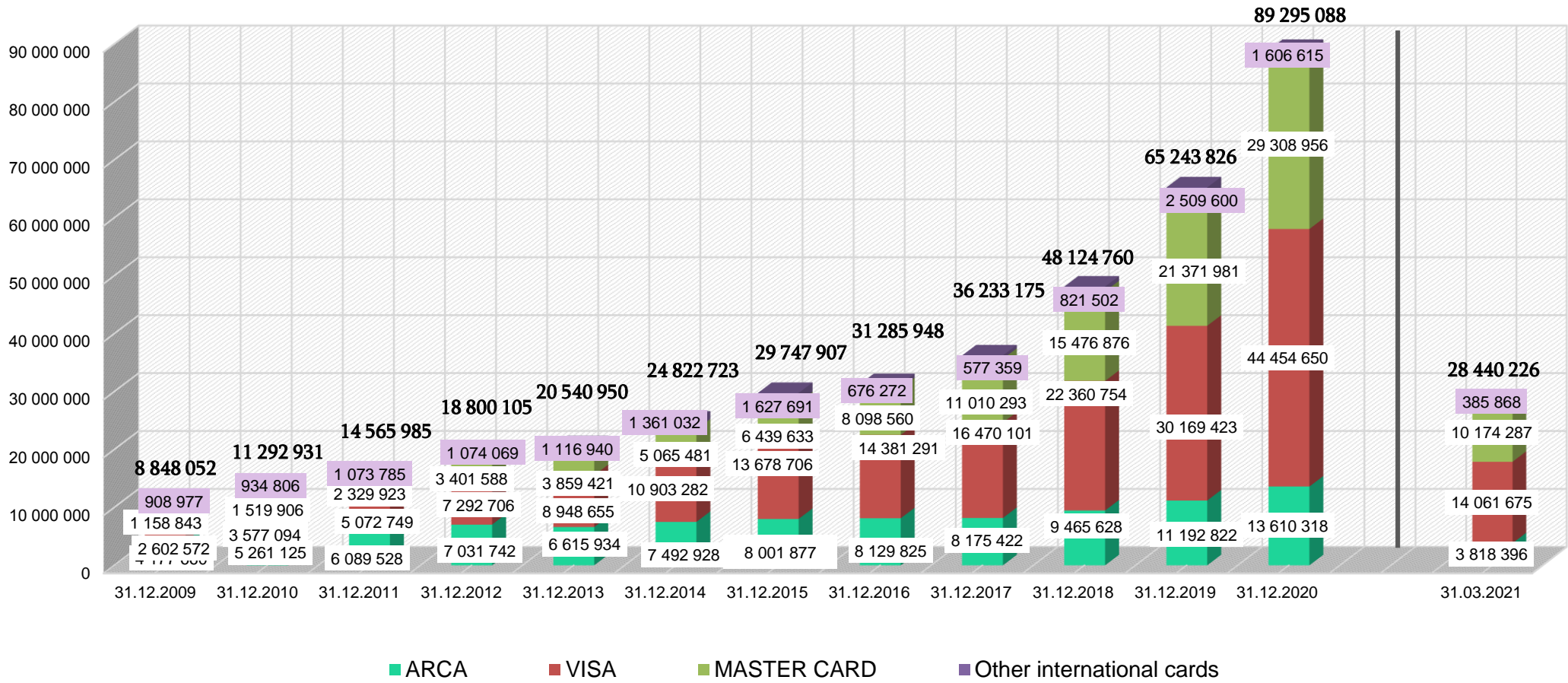
- ARCA- increased by 26 464 or 3.5%
- VISA- increased by 12 855 or 1.2%
- MasterCard- increased by 11 208 or 1.8%
- Other international cards- increased by 391 or 0.9%

In comparison with the first quarter of 2020 the number of payment cards increased by 87 180 or 3.5%.

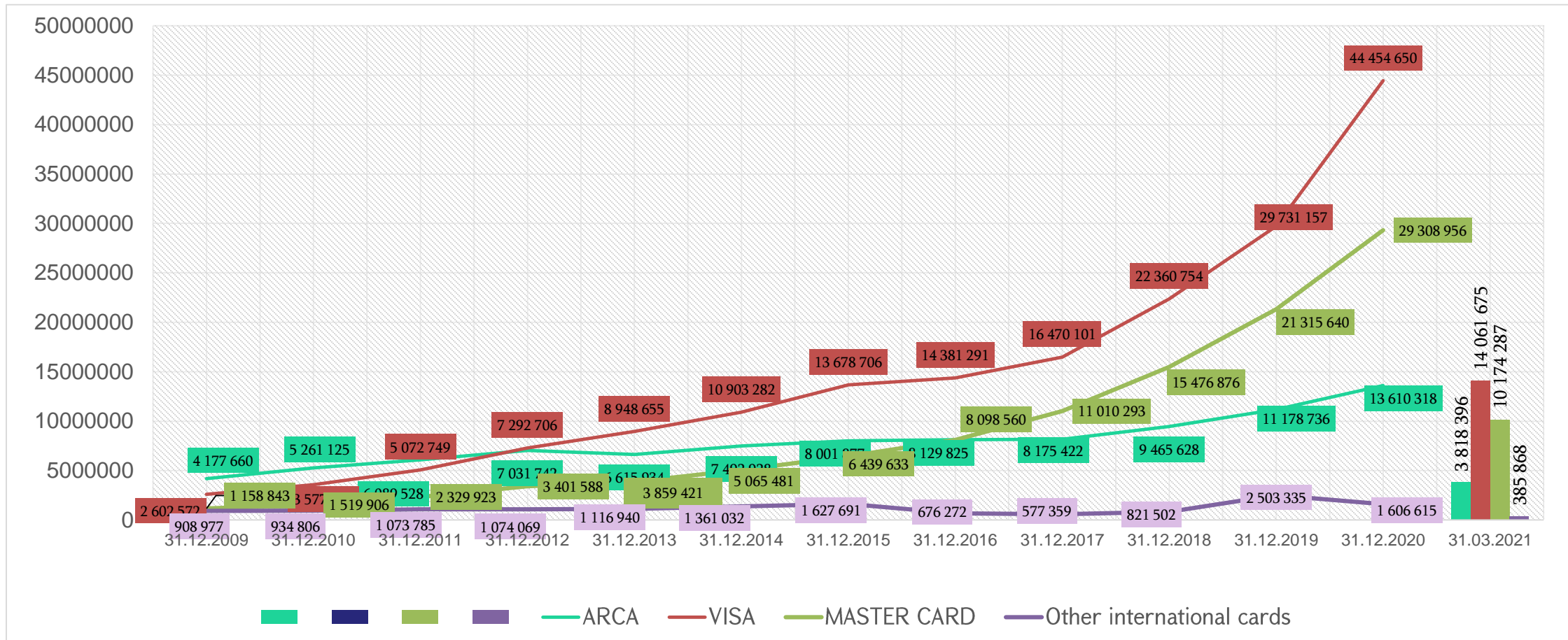
- ARCA- increased by 24 133 or 3.2%
- VISA- increased by 31 312 or 3%
- MasterCard- increased by 31 116 or 5.1%
- Other international cards- increased by 619 or 1.4%



Number of Card Transactions



Number of Card Transactions



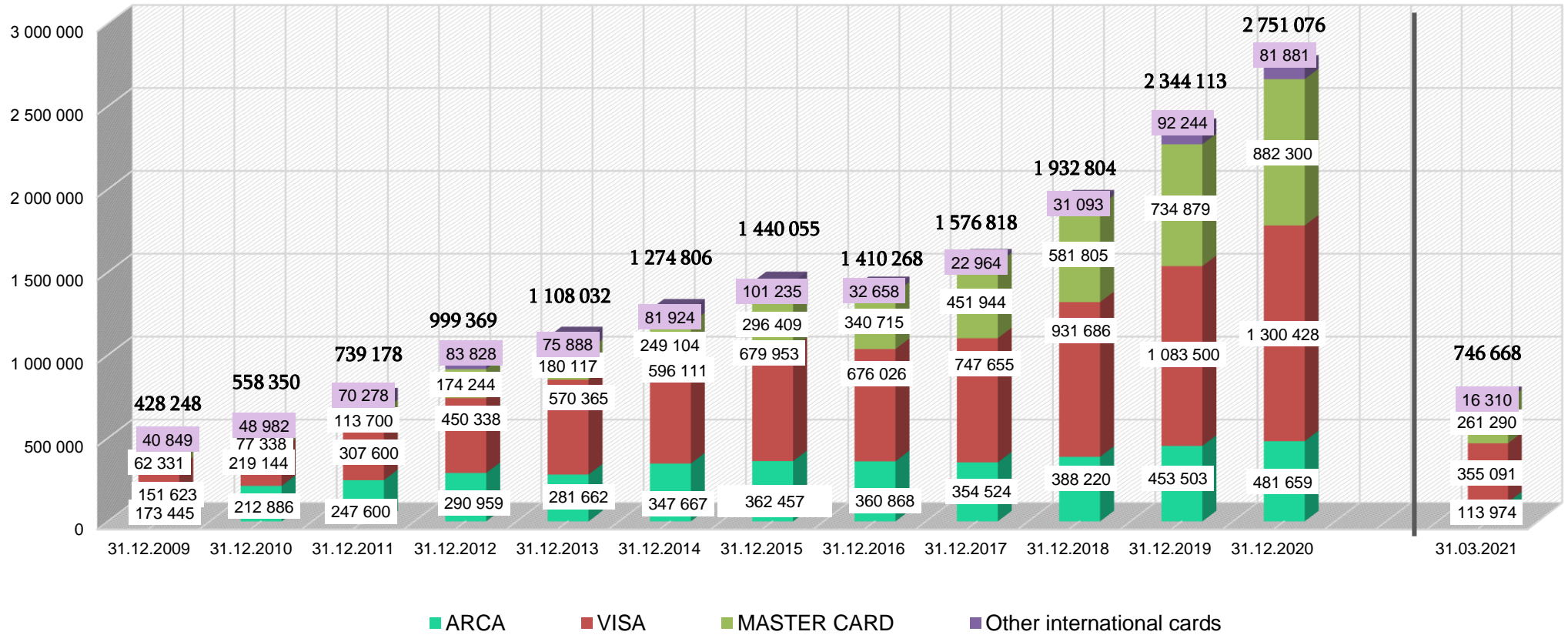
28 440 226 transactions were made with the payment cards in the first quarter of 2021, which increased by 8 770 087 or 44.6% in comparison with the first quarter of 2020 (19 670 139).

- ArCa- increased by 668 502 or 21.2%
- Visa- increased by 4 498 628 or 47%
- MasterCard- increased by 3 648 834 or 55.9%
- Other international cards- decreased by 45 877 or 10.6%



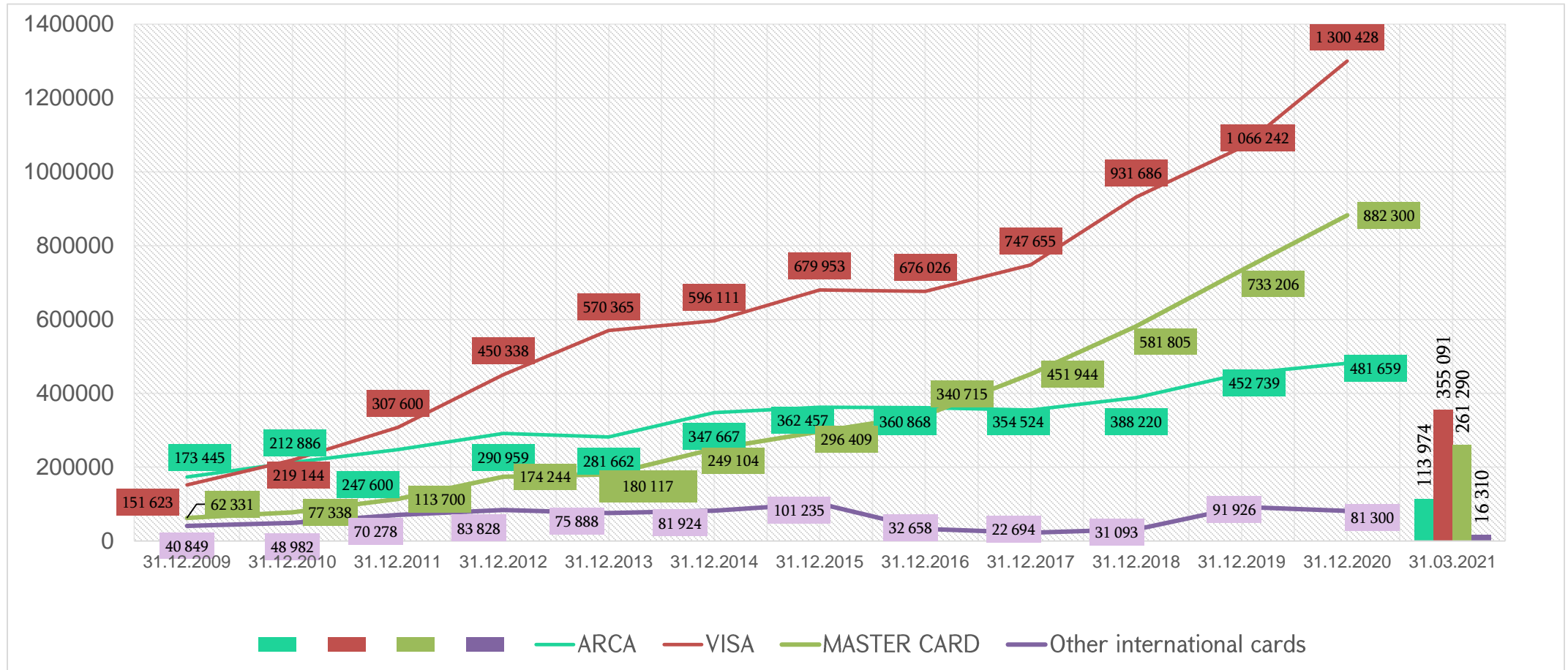
Volume of Card Transactions

AMD mln



Volume of Card Transactions

AMD mln

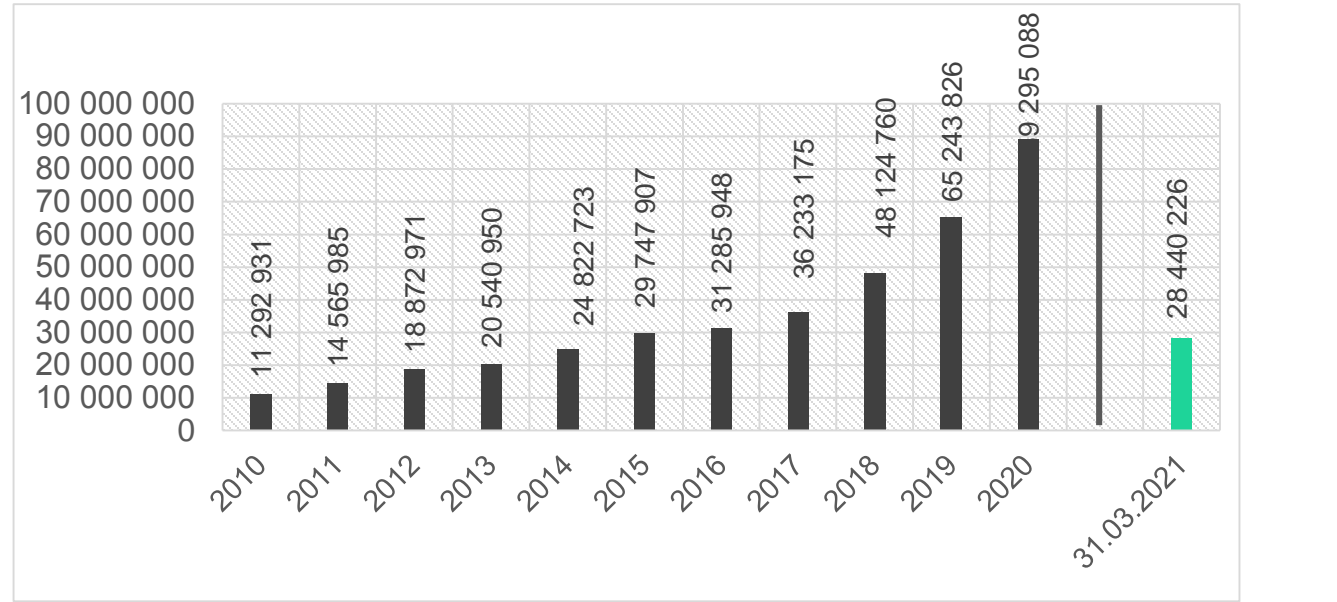


In the first quarter of 2021 the volume of the transactions with the payment cards was AMD 746 668 mln, which increased by AMD 102 233 mln or 15.9% in comparison with the first quarter of 2020 (AMD 644 435 mln).

- ARCA- decreased by AMD 2 048 mln or 1.8%
- VISA- increased by AMD 54 842 mln or 18.3%
- MasterCard- increased by AMD 54 402 mln 26.3%
- Other international cards- decreased by AMD 4 964 mln 23.3%

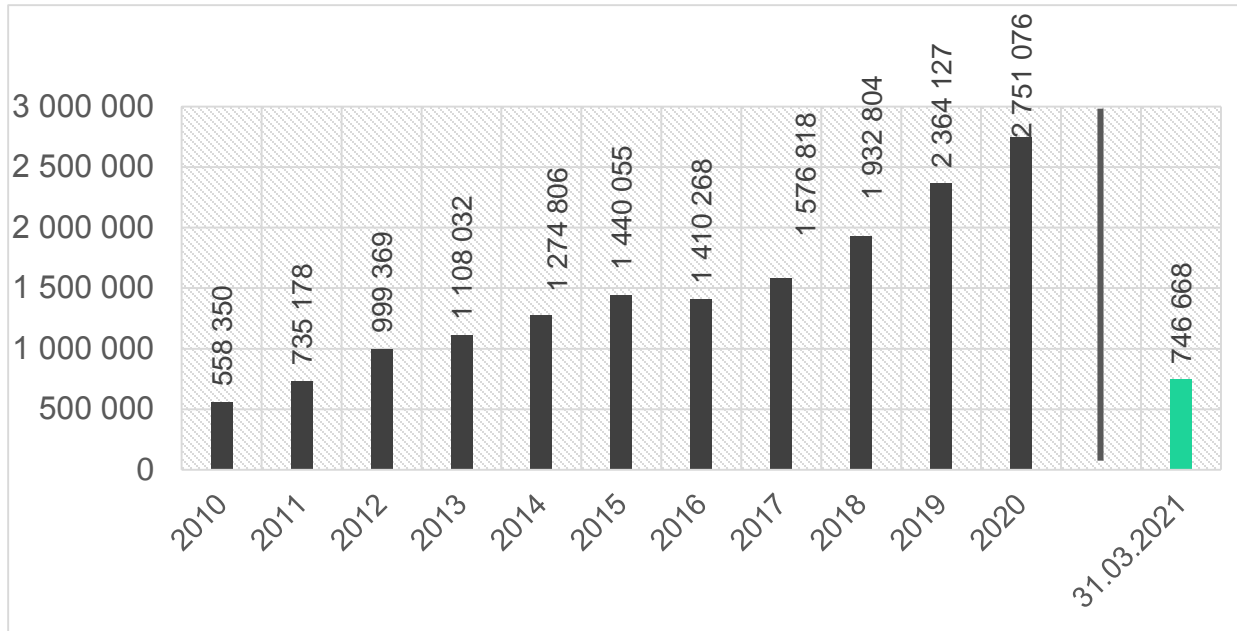
Card Transactions

28 440 226 transactions were made with the payment cards in the first quarter of 2021, which increased by 8 770 087 or 44.6% in comparison with the first quarter of 2020 (19 670 139).



Volume

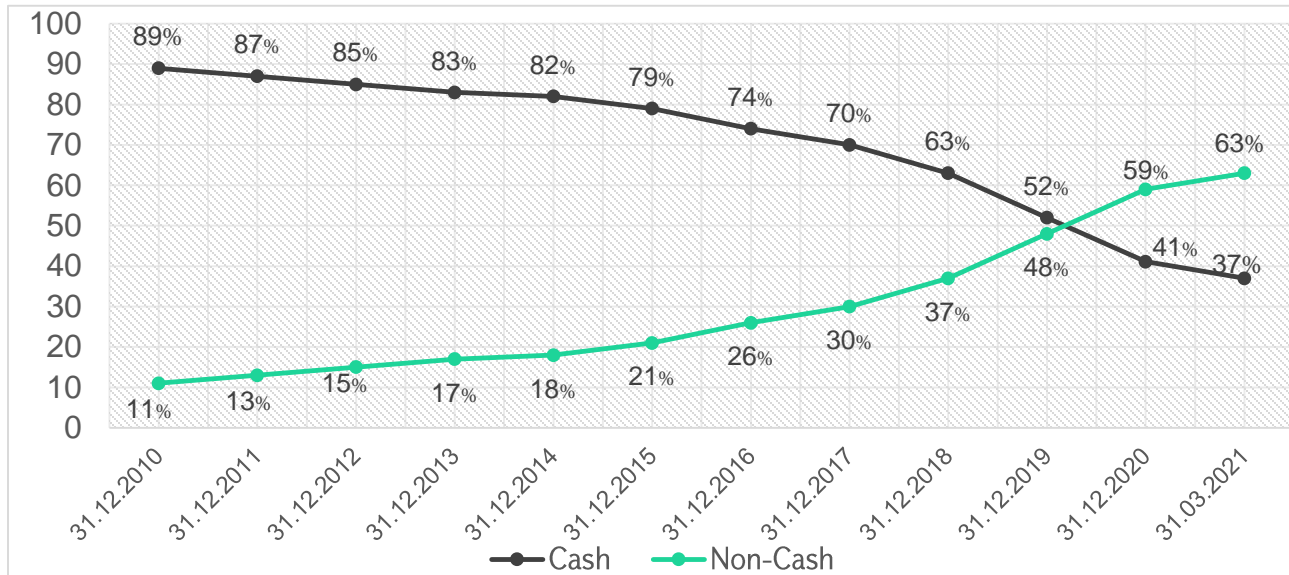
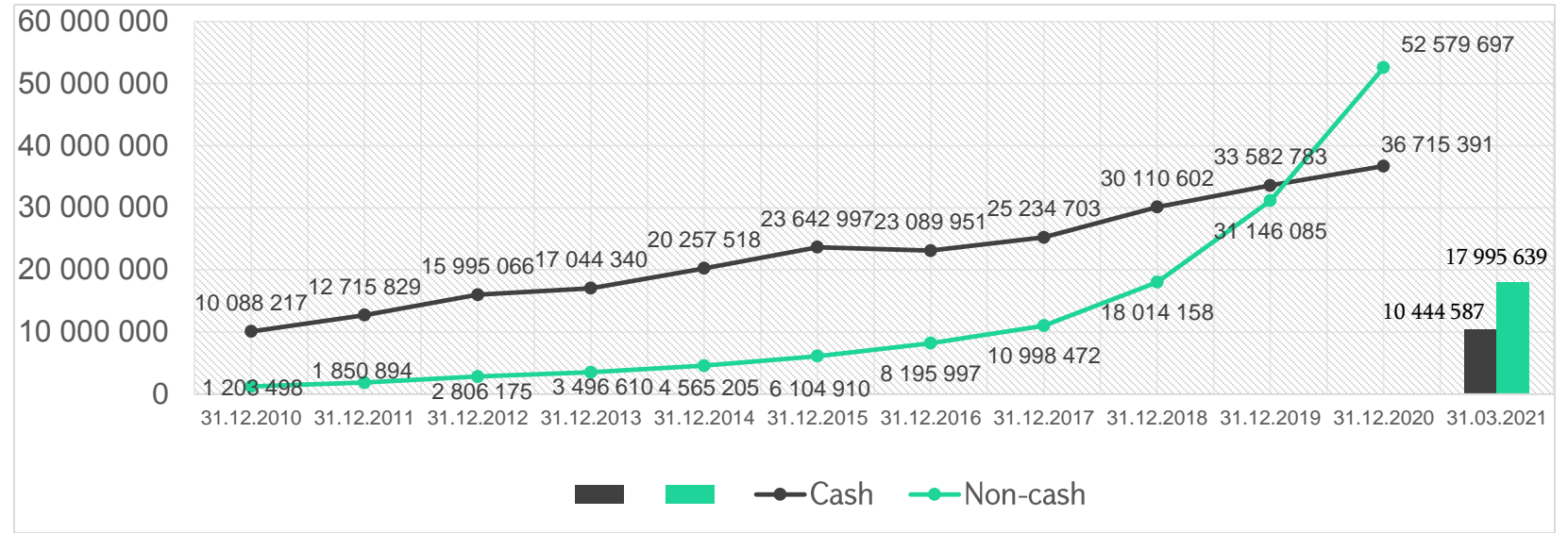
AMD mln



In the first quarter of 2021 the volume of the transactions with the payment cards was AMD 746 668 mln, which increased by AMD 102 235 mln or 15.9% in comparison with the first quarter of 2020 (AMD 644 433 mln).



Number of Card Transactions

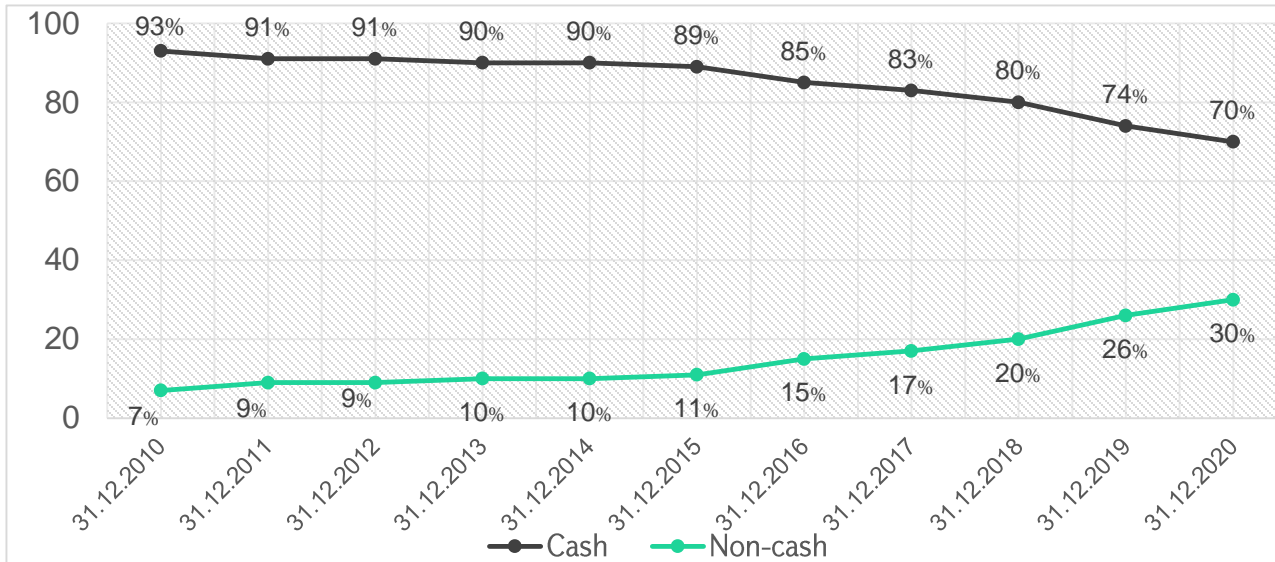
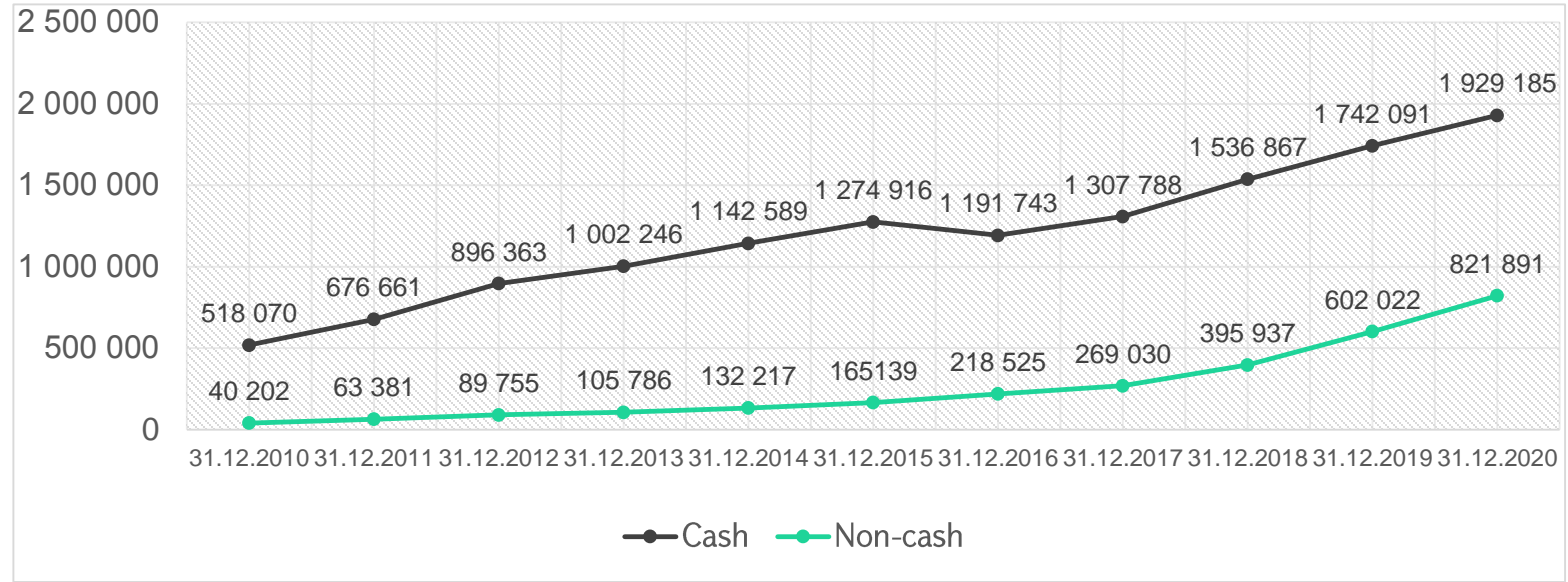


In the first quarter of 2021

- The number of cash transactions was 10 444 587 which increase by 1 143 783 or 12.3% in comparison with the first quarter of 2020.
- The number of non-cash transactions was 17 995 639 which increase by 7 626 304 or 73.5% in comparison with the first quarter of 2020.

Volume of Card Transactions

AMD mln



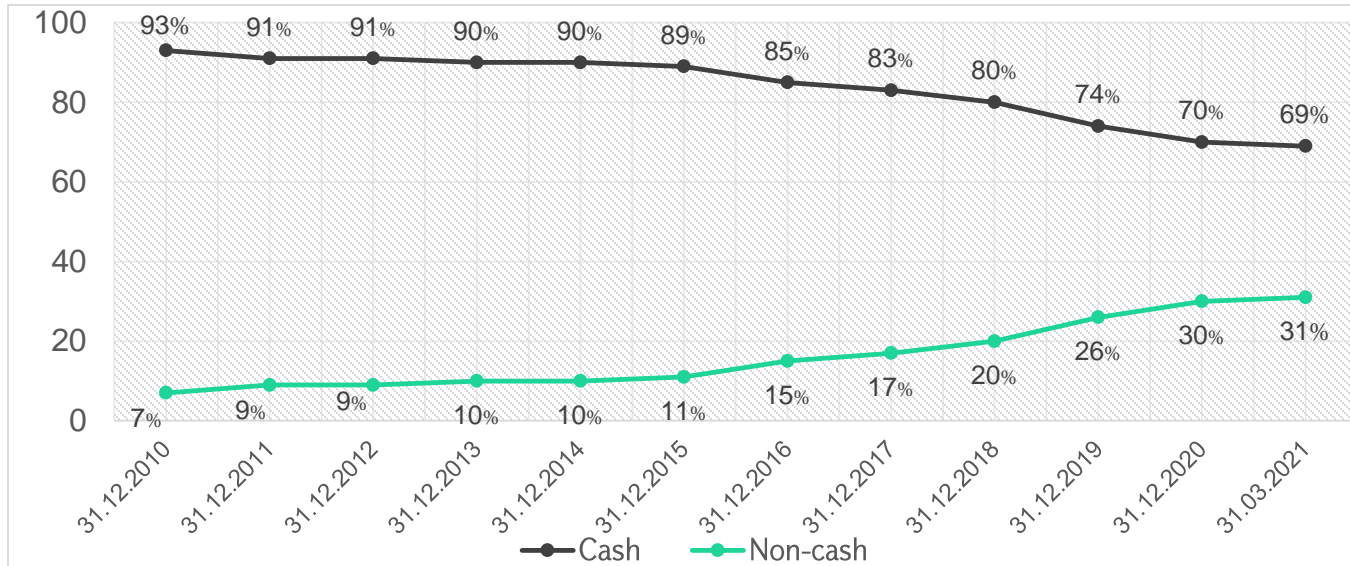
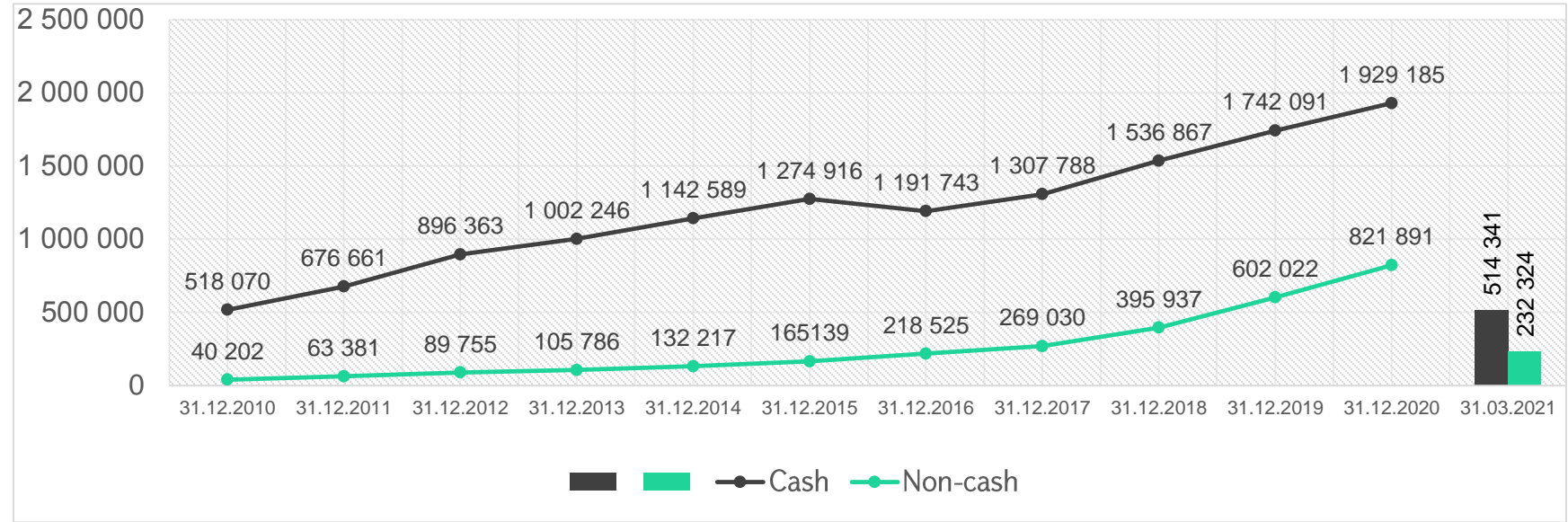
In the 2020

- 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.



Քարտերով գործարքների ծավալը

AMD mln

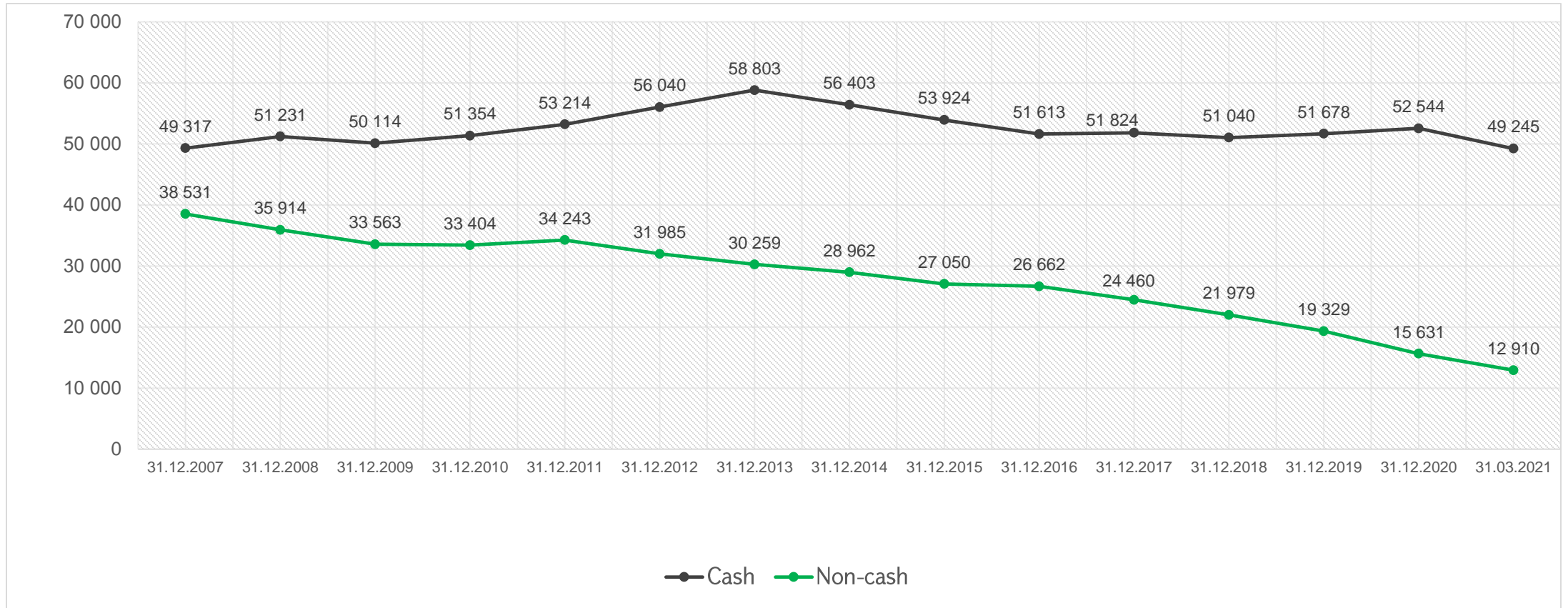


In the first quarter of 2021

- The volume of cash transactions was AMD 514 341 mln which increase by AMD 46 492 mln or 9.9% in comparison with the first quarter of 2020.
- The volume of non-cash transactions was AMD 232 324 mln which increase by AMD 55 740 mln or 31.6% in comparison with the first quarter of 2020.



On Average 1 Transaction Volume

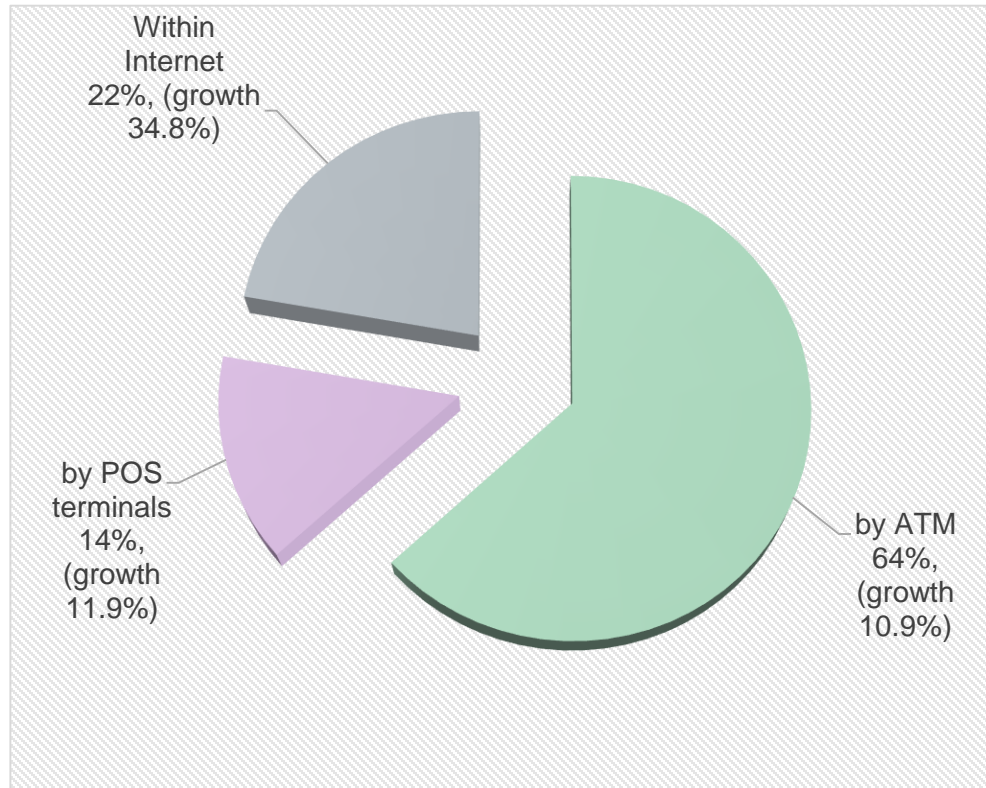


In the first quarter of 2021 on average one cash transaction volume by cards increased by 3 299 or 6.3%, and on average one non-cash transaction volume decreased by 2 721 or 17.4%.

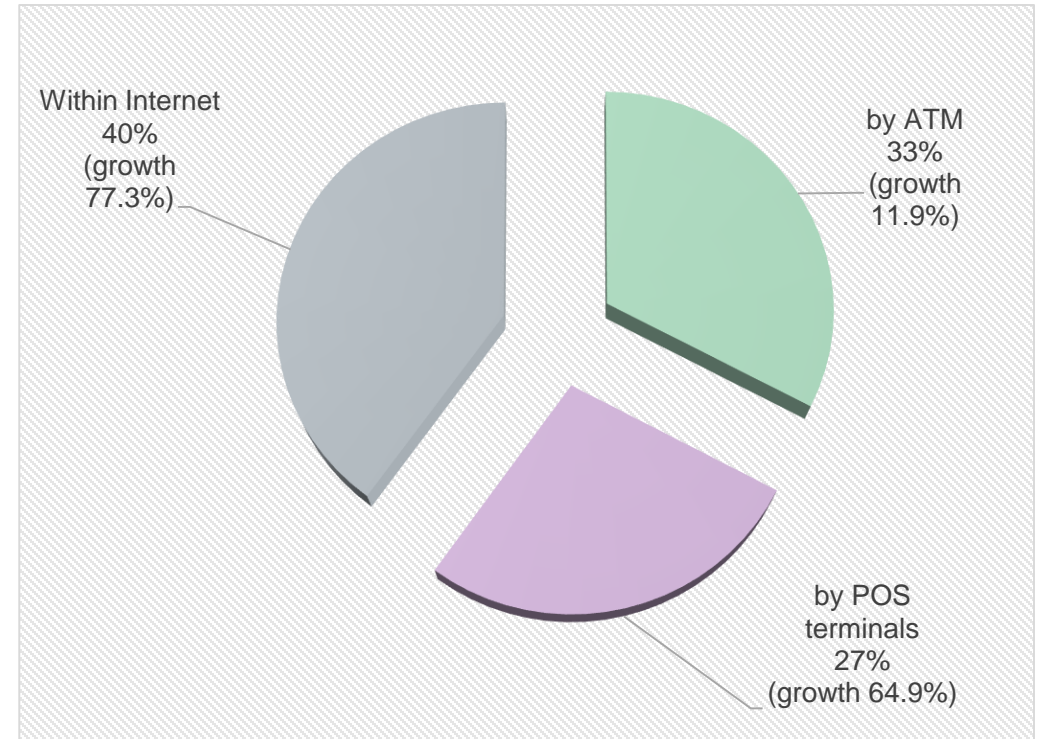
Card Transactions by services

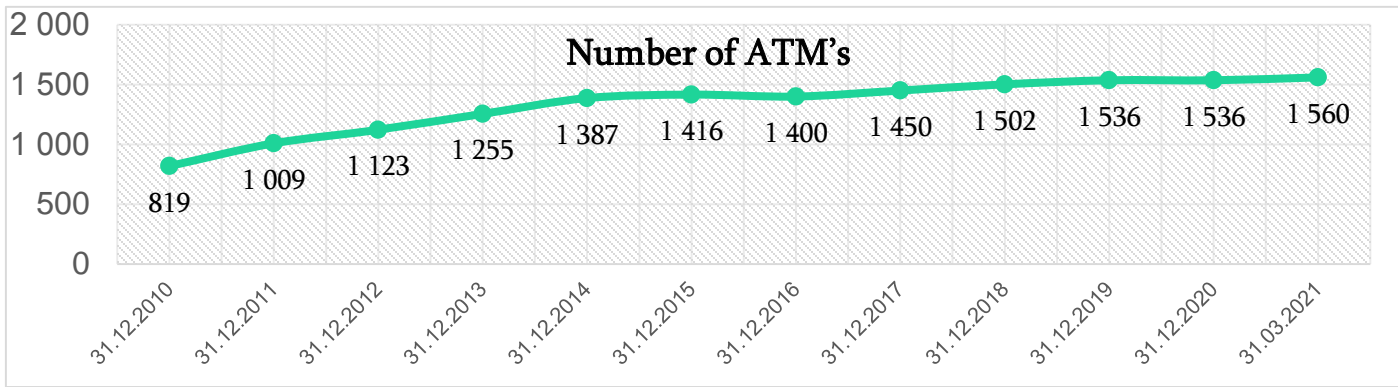
(In comparison with the first quarter of 2020)

Volume



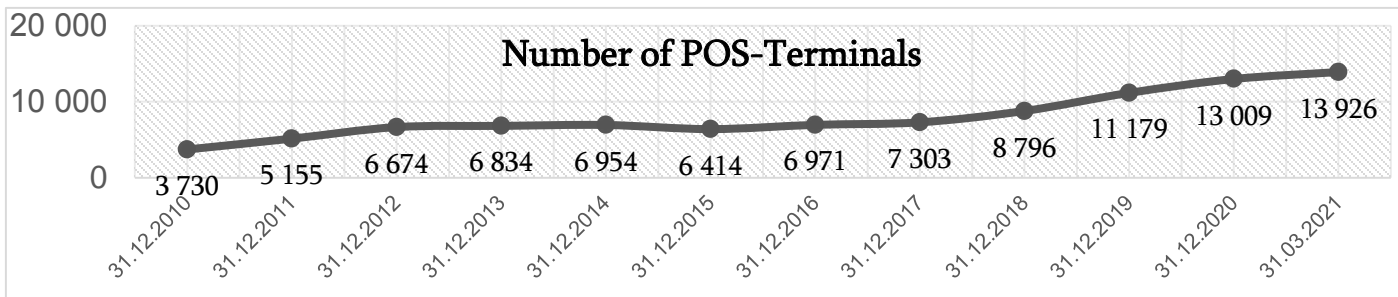
Number





In the first quarter of 2021

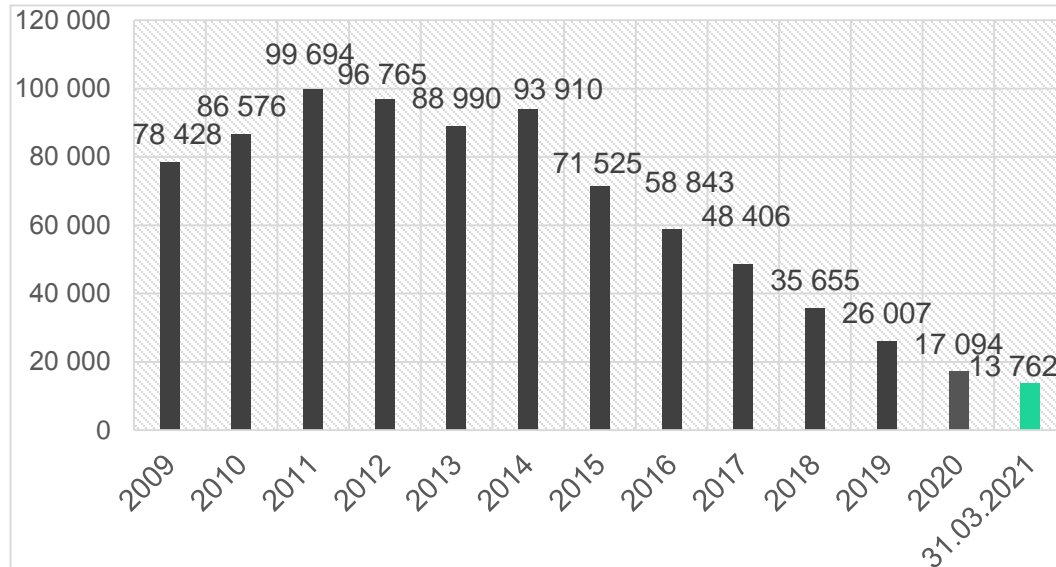
- The number of ATMs increased by 24 or 1.6%
- The number of POS-terminals increased by 917 or 7.0%



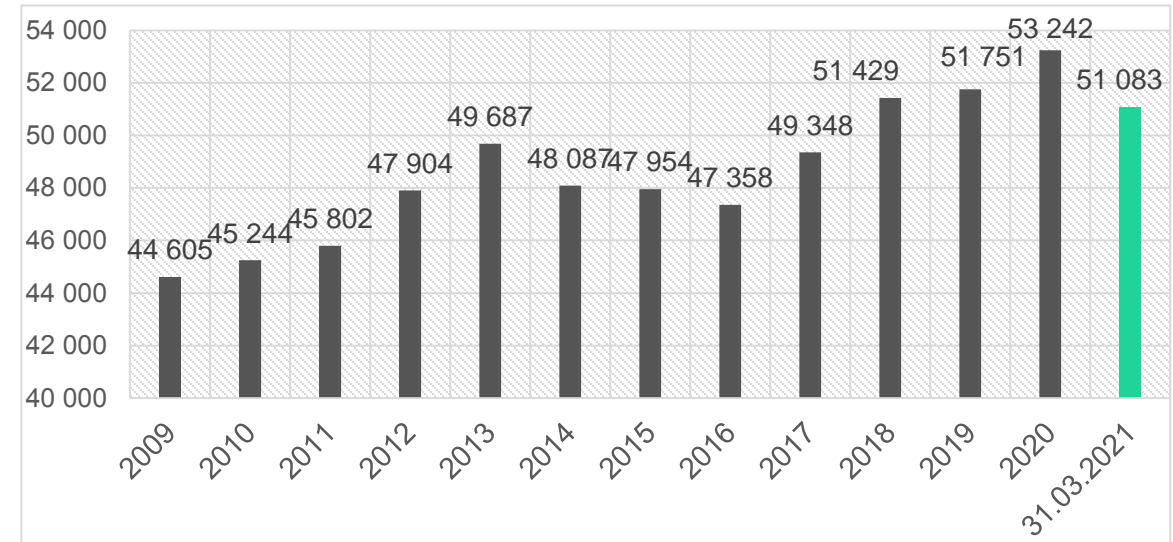
In comparison with the first quarter of 2020.

- The number of ATMs increased by 16 or 1.03%
- The number of POS-terminals increased by 2 313 or 20%

○ Average Volume of 1 Transaction through POS-Terminals

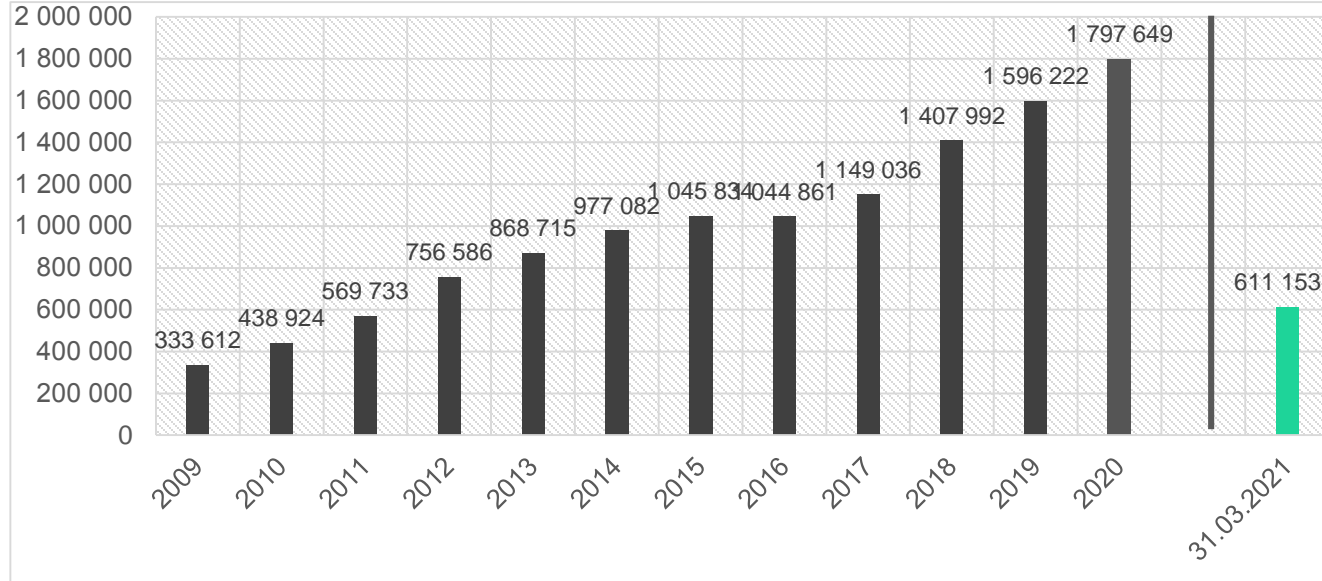


○ Average Volume of 1 Transaction through ATMs



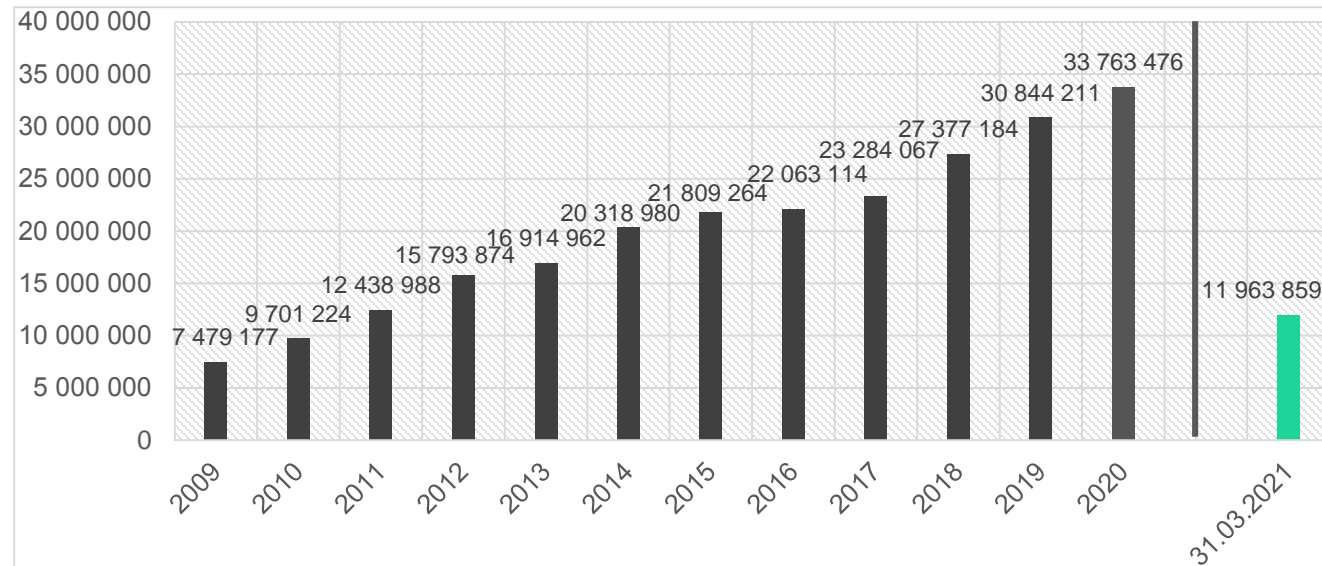
Volume of Transactions through ATMs

AMD mln



In the first quarter of 2021 the the volume of transactions through ATMs increased by AMD 95 040 mln or 18.4% in comparison with the first quarter of 2020.

Number of Transactions through ATMs



In the first quarter of 2021 the number of transactions through ATMs increased by 1 891 876 or 18.8% in comparison with the first quarter of 2020.



TRANSFERS



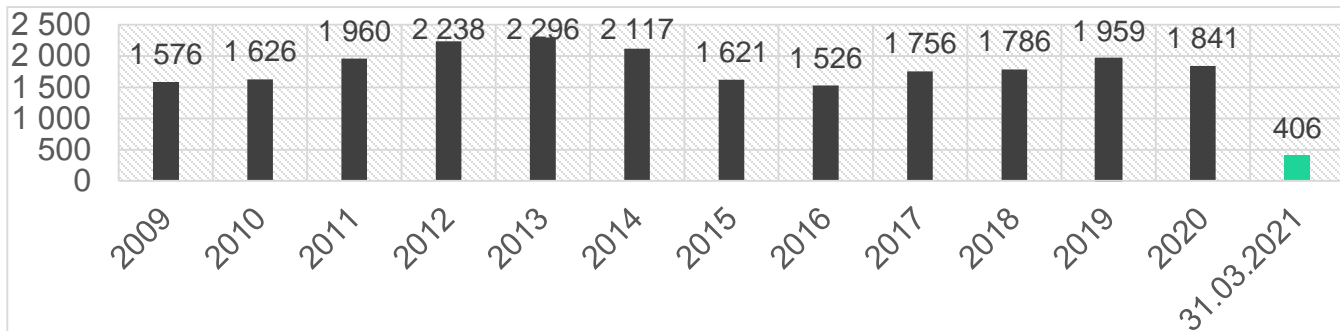
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UNION OF BANKS OF ARMENIA СОЮЗ БАНКОВ АРМЕНИИ

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
31.03.2021	154	118	4	13	15	12	3	5	0.5	0.5	81	406
Total	14 406	2 430	193	353	430	327	114	299	36	40	4 075	22 708



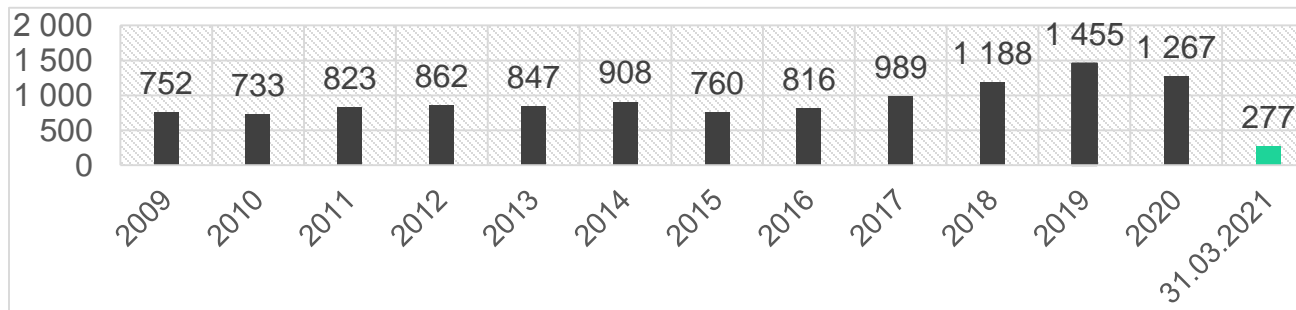
In the first quarter of 2021 the volume of transfers from abroad decreased by \$ 52 mln or 14.7% in comparison with the first quarter of 2020.

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
31.03.2021	86	44	4	0.9	7	4	3	9	1	14	104	277
Total	3 724	1 815	194	40	434	225	172	496	262	837	3 182	11 656



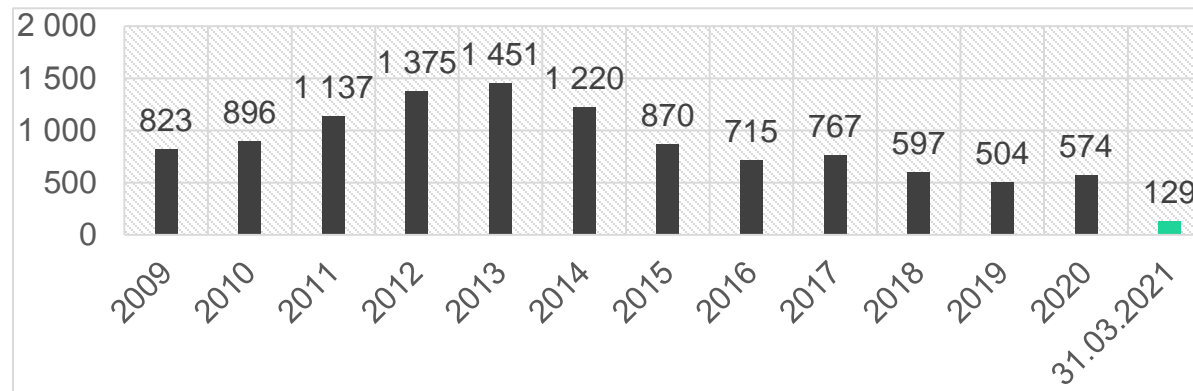
In the first quarter of 2021 the volume of transfers to abroad decreased by \$10 mln or 3.9% in comparison with the first quarter of 2020.

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
31.03.2021	68	74	(0.5)	12	8	8	0.4	(4)	(0.8)	(13)	(23)	129
Total	10 680	657	(1)	311	12	99	(54)	(197)	(224)	(793)	553	11 081



In the first quarter of 2021 the volume of transfers (Net Inflow) of physical persons increased by \$42 mln or 47.7% in comparison with the first quarter of 2020.



THANK YOU

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