

# Accounts, Payment Cards And Transfers

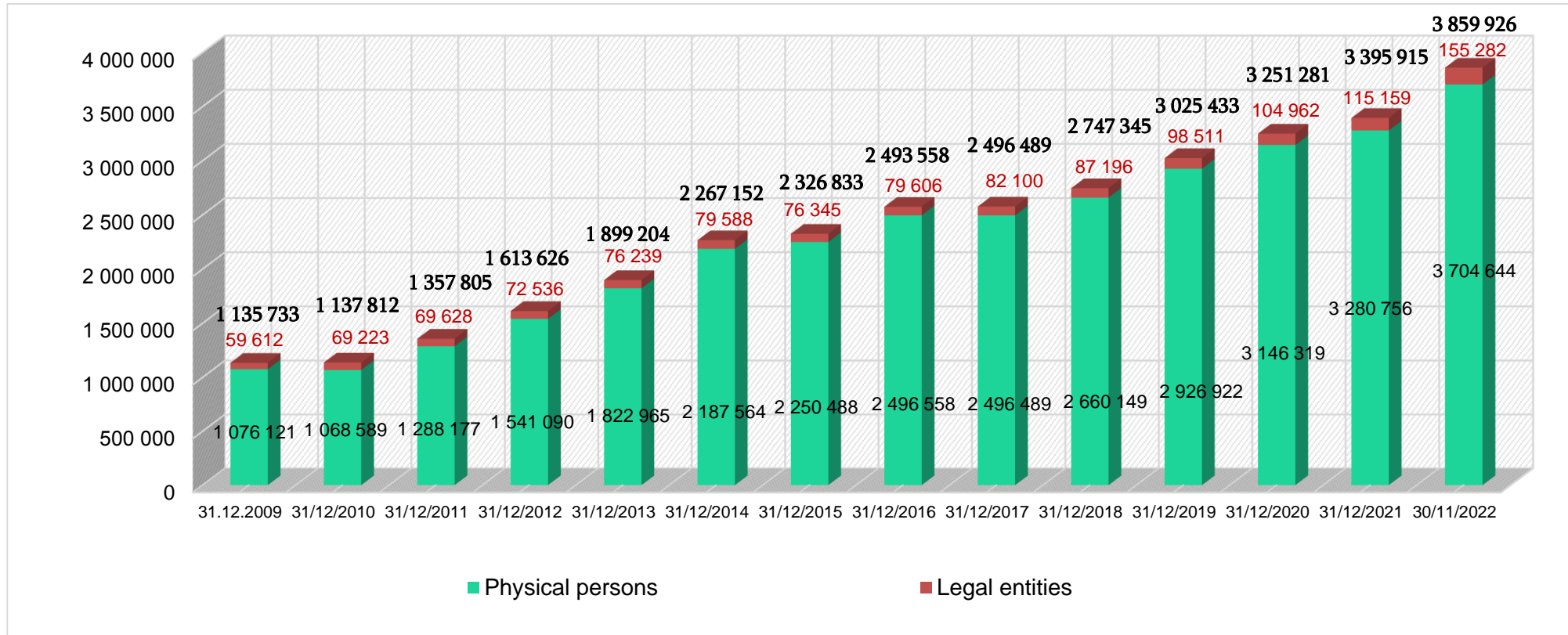
As of December 31, 2022



March 2023

# Banks customers

\*NOTE: If a customer has accounts in more than one bank, the same customer is included in the number of customers as many times (more than once)

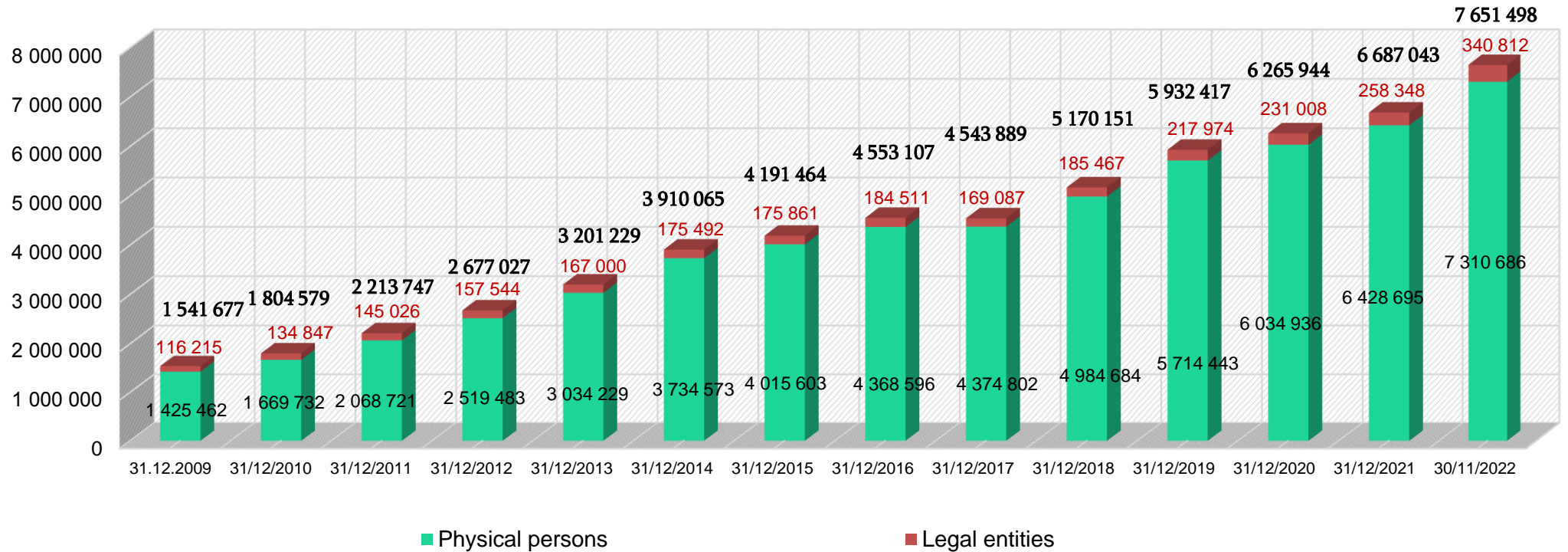


In November 2022, the number of banks customers, compared to December 2021, increased by:

- 464 011 or 13.7%
- Physical persons-423 888 or 12.9%
- Legal entities-40 123 or 34.8%



# Banks Customers Accounts



In November 2022 the customers' accounts, compared to December 2021, increased by:

- 964 455 or 14.4%
- Physical persons-881 991 or 13.7%
- Legal entities-82 464 or 31.9%



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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

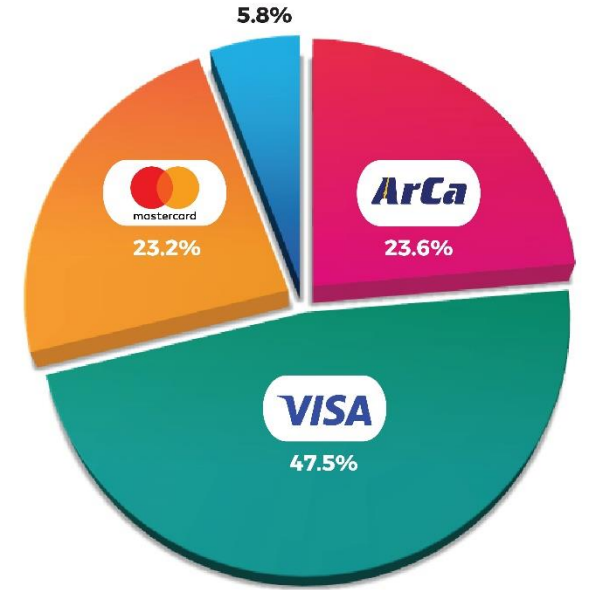
Name of Banks	ArCa	MASTERCARD	VISA	AMEX	Diners Club	JCB	Other Cards
1 ACBA BANK	✓	✓	✓	✓		✓	
2 HSBC Bank Armenia	✓	✓	✓				✓
3 Araratbank	✓	✓	✓		✓		
4 Converse Bank	✓	✓	✓				✓
5 Ameriabank	✓	✓	✓				
6 Armbusinessbank	✓	✓	✓				
7 ID Bank	✓	✓	✓				
8 Unibank	✓		✓				
9 Ardshinbank	✓	✓	✓				
10 Inecobank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



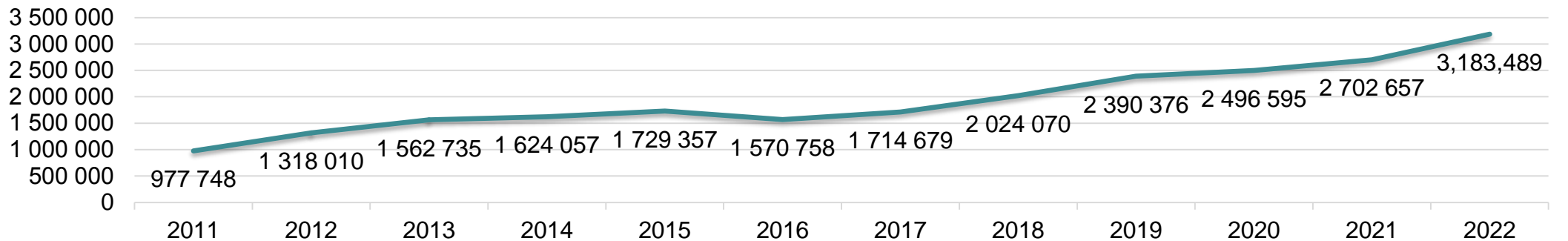


# Number of Payment Cards

- ✓ In 2022 the number of payment cards comprised 3 183 489, which increased by 780 832 or 28.9% compared to 2021.
- ✓ In 2022 the number of payment cards increased by 2 205 741 or 225.6%, compared to 2011.



■ ARCA ■ VISA ■ Master Card ■ Այլ քարտեր

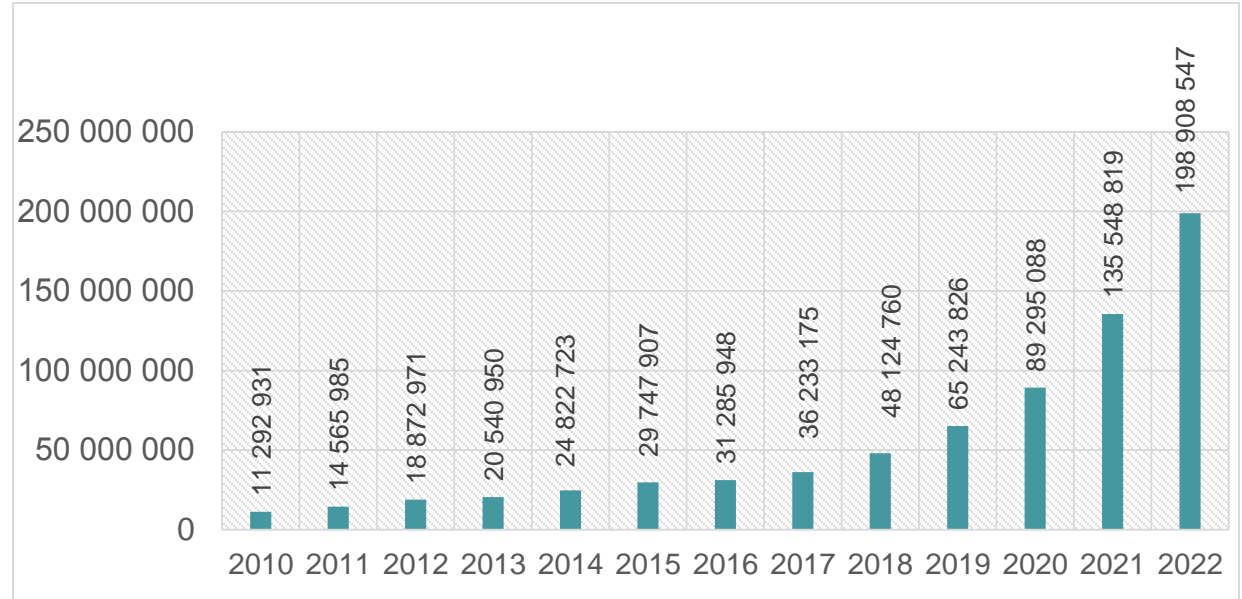




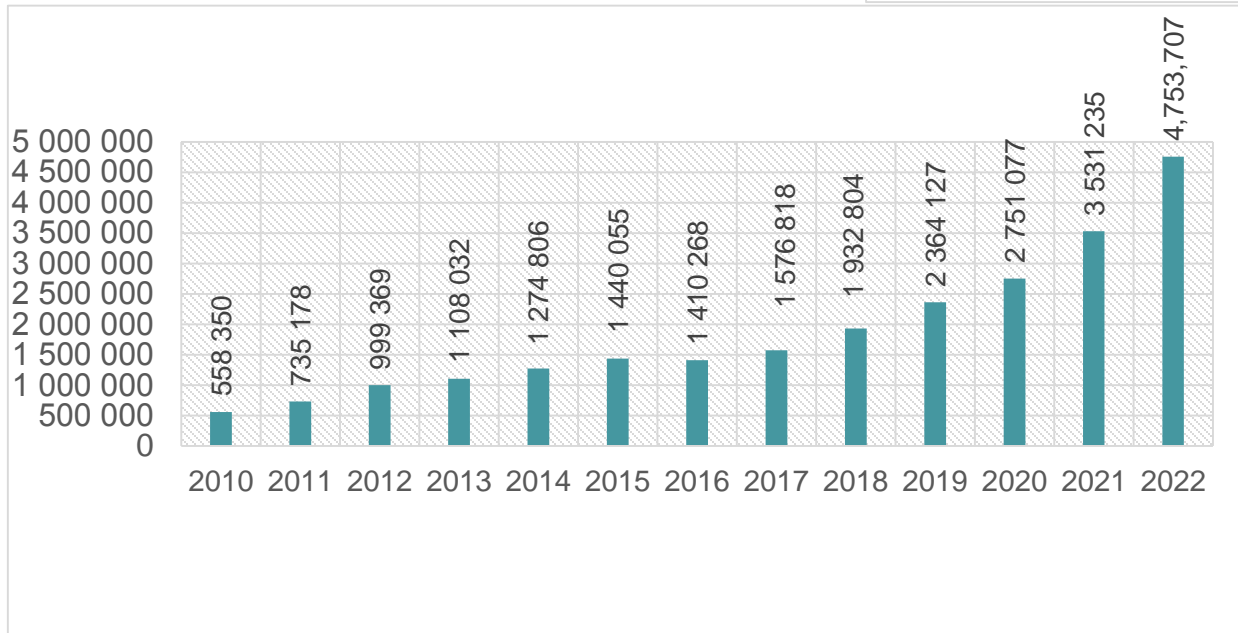
# Card Transactions

Quantity

In 2022, the number of card transactions comprised 198 908 547, which increased by 63 359 728 or 46.7% compared 2021.



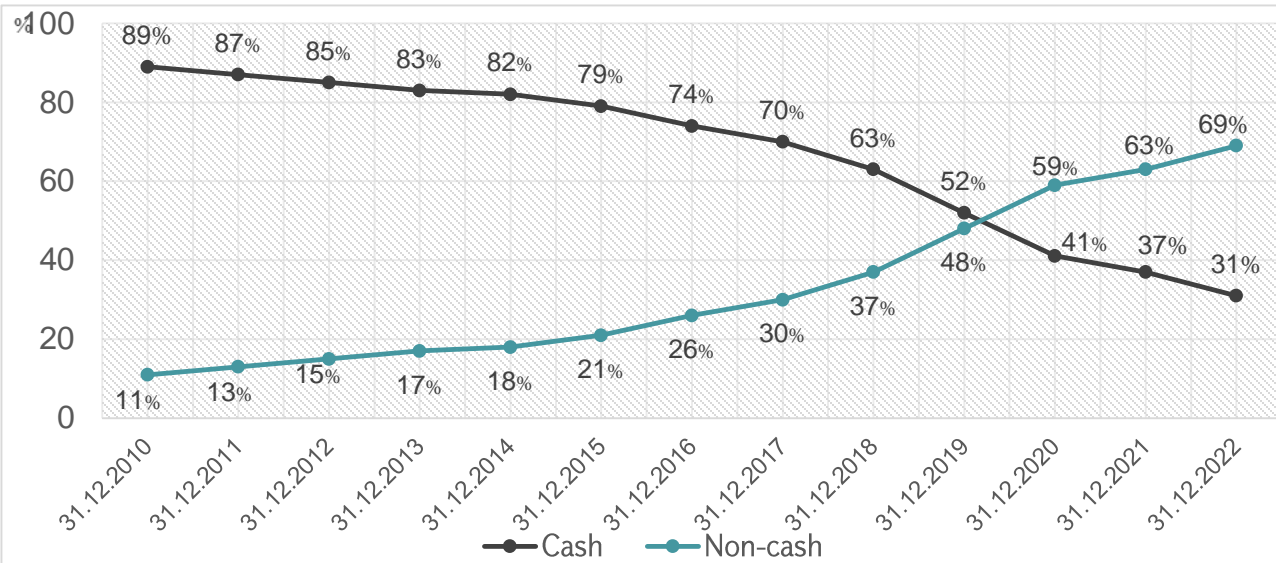
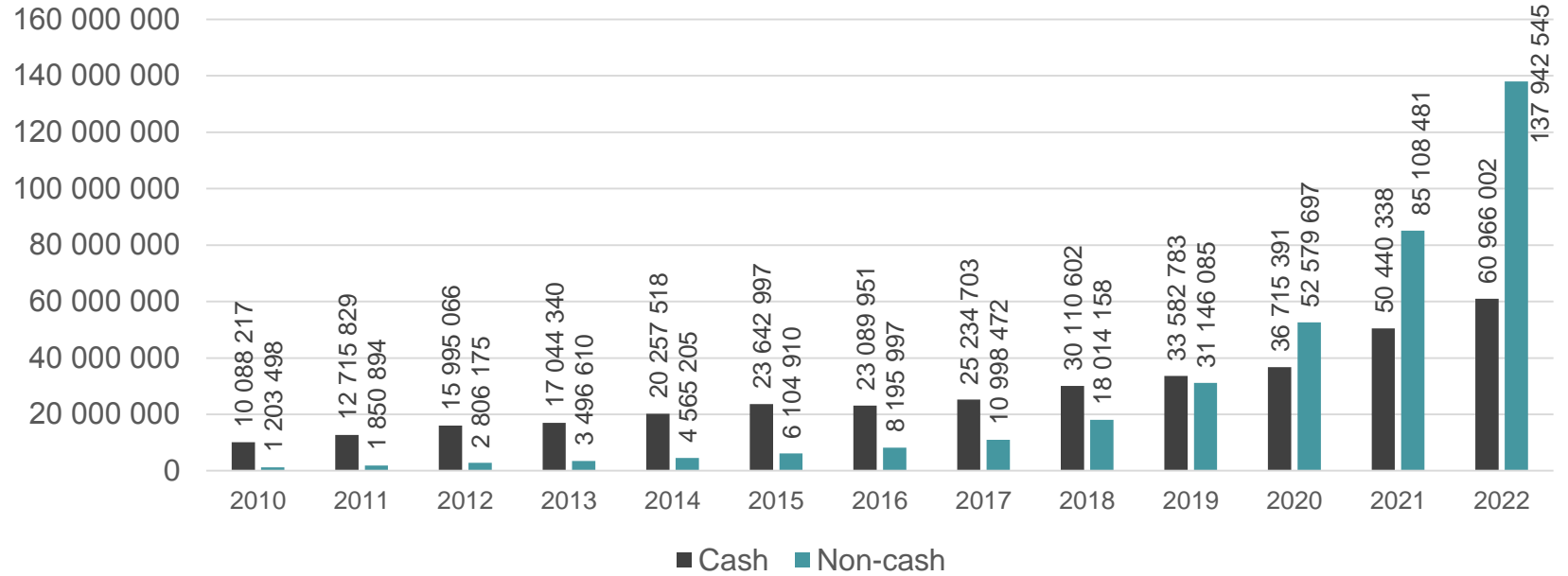
Volume  
AMD mln



In 2022 the volume of card transactions comprised 4 753 707 mln AMD, which increased by 1 222 472 mln AMD or 34.6% compared to 2021:



# Number of Card Transactions

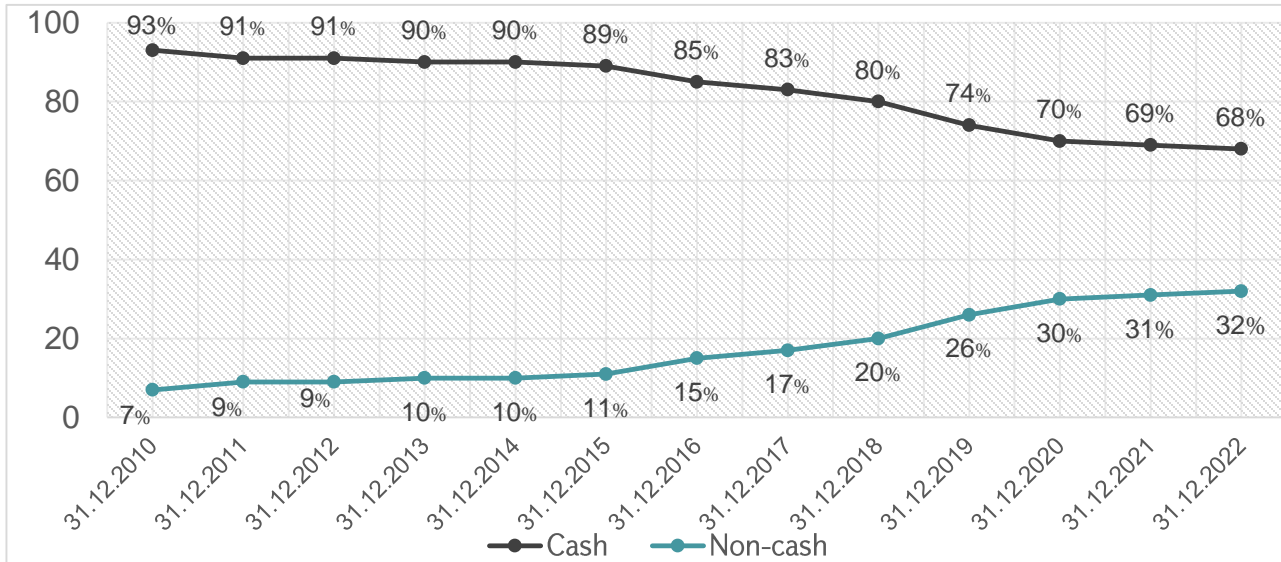
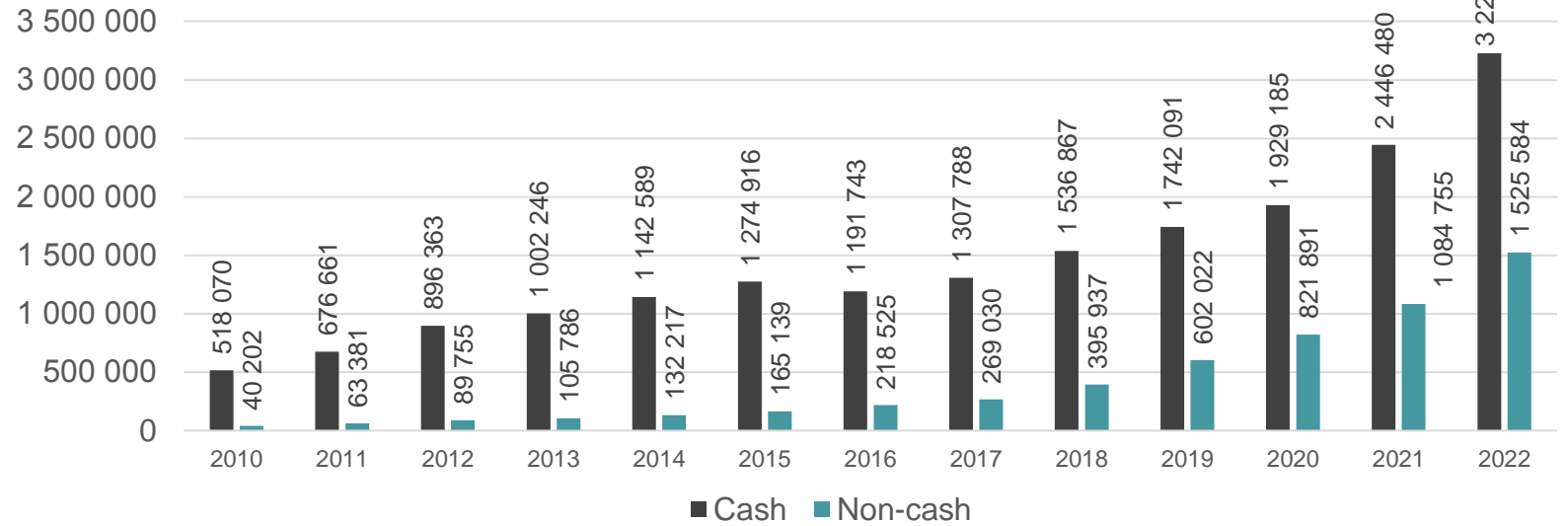




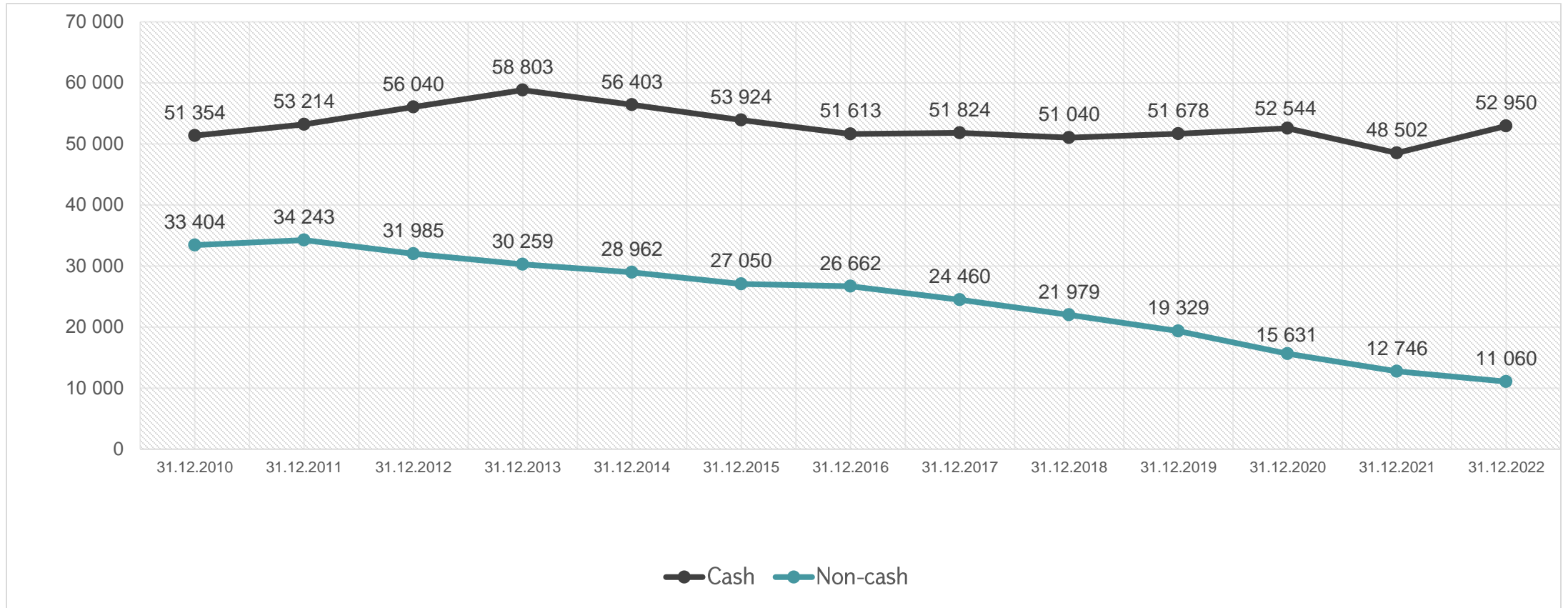


# Volume of Card Transactions

AMD mln



# Average Volume of Card Transaction Per Unit

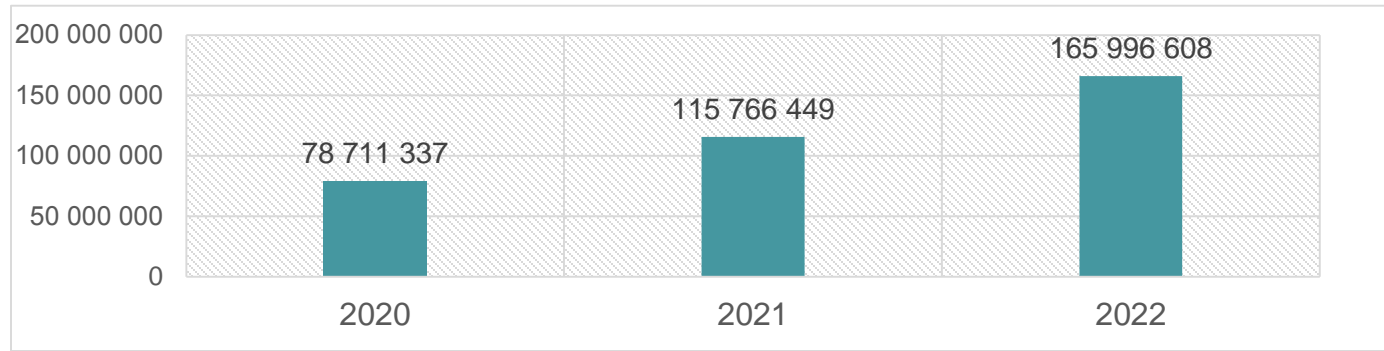


In 2022 the average volume of 1 cash transaction increased by 4 448 or 9.2%, and the average volume of 1 non-cash transaction decreased by 1 686 or 13.2%.



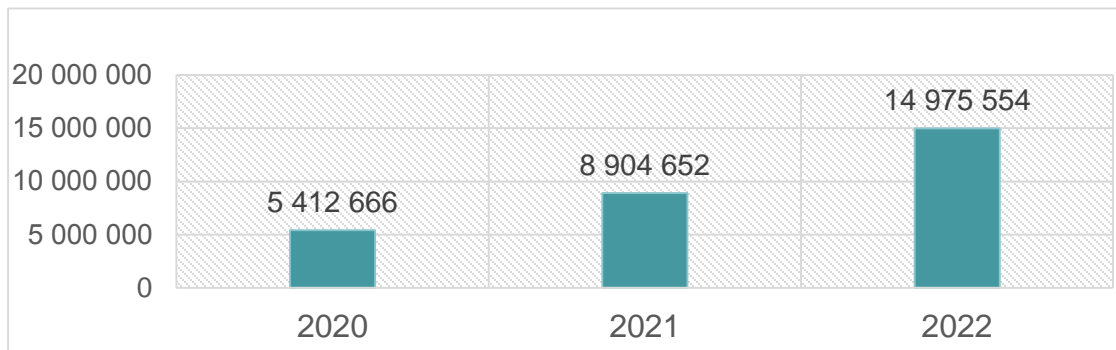
# Number of Card Transaction

Transactions in RA with cards issued by RA Banks



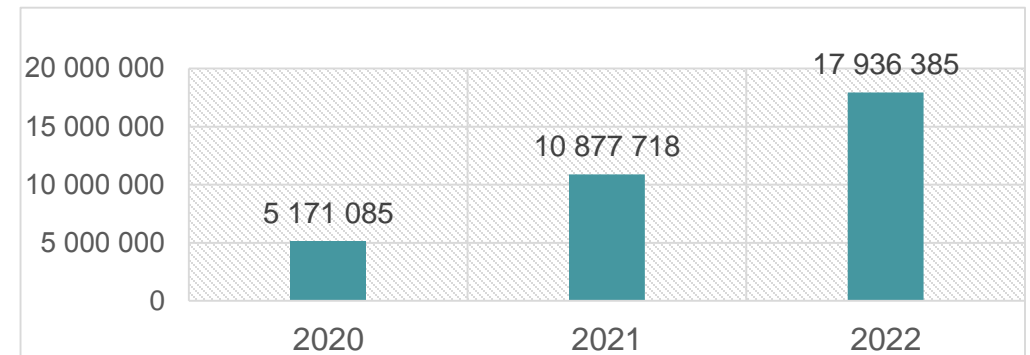
In 2022, the transactions in RA with cards issued by RA banks increased by 50 230 159 or 43.4%, compared to 2021

Transactions in abroad with cards issued by RA banks



In 2022, the transactions in abroad with cards issued by RA banks increased by 6 070 902 or 68.2% compared to 2021.

Transactions in RA with cards issued by foreign banks

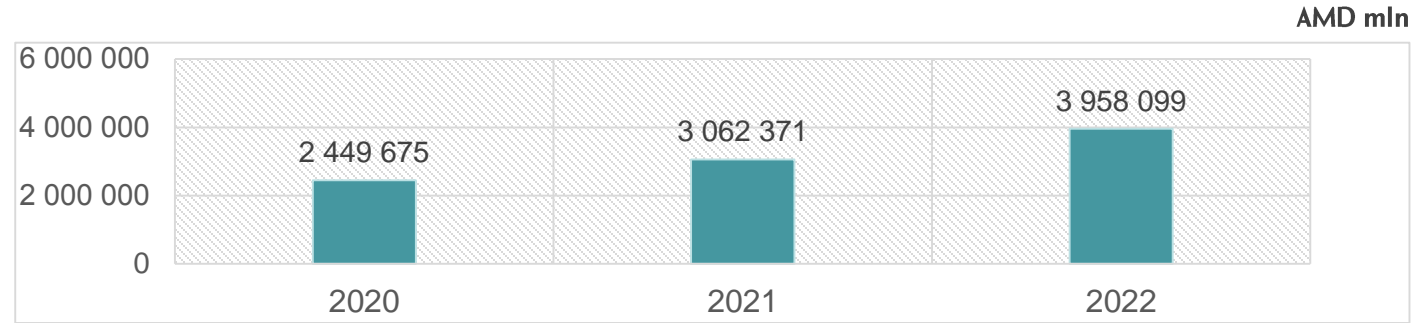


In 2022, the transactions in RA with cards issued by foreign banks increased by 7 058 667 or 64.9% compared to 2021



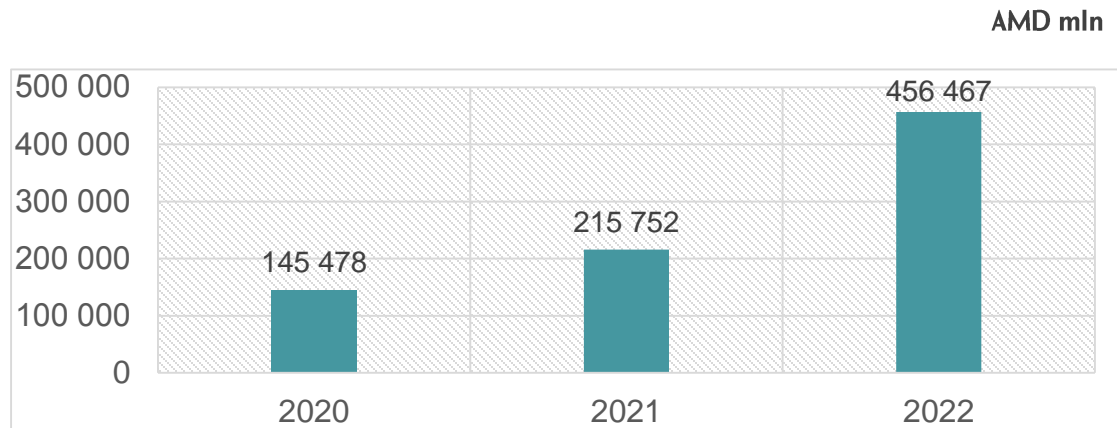
# Volume of Card Transactions

Transactions in RA with cards issued by RA banks



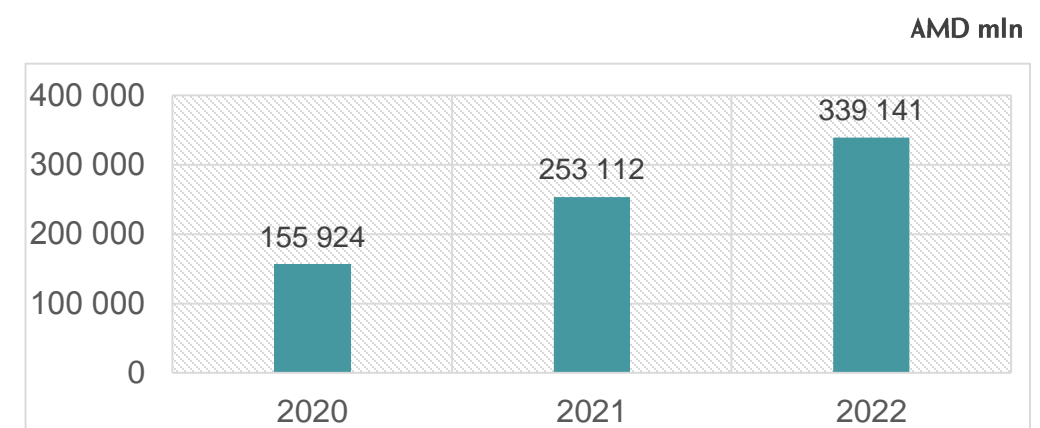
In 2022, the volume of transactions in RA with cards issued by RA banks increased by 895 728 mln AMD or 29.2% compared to 2021.

Transactions in abroad with cards issued by RA banks



In 2022, the volume of transactions in abroad with cards issued by RA banks increased by 240 715 mln AMD or 111.6% compared to 2021.

Transactions in RA with Cards issued by foreign banks

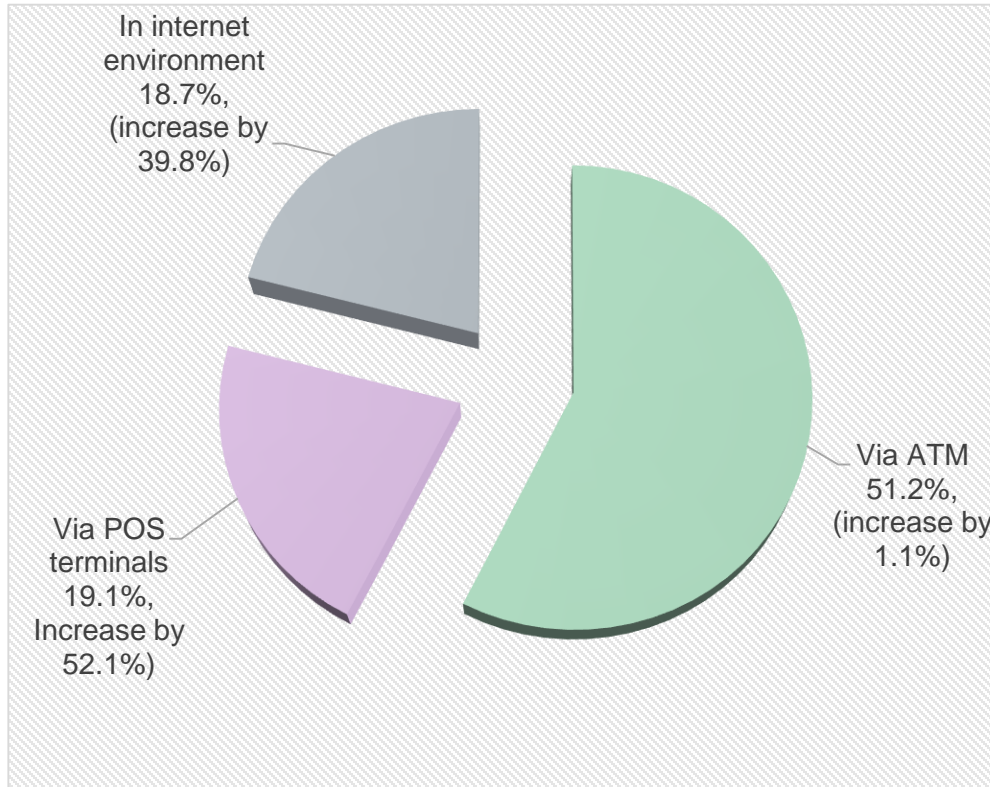


In 2022, the volume of transactions in RA with cards issued by foreign banks increased by 86 029 mln AMD or 33.9%, compared to 2021

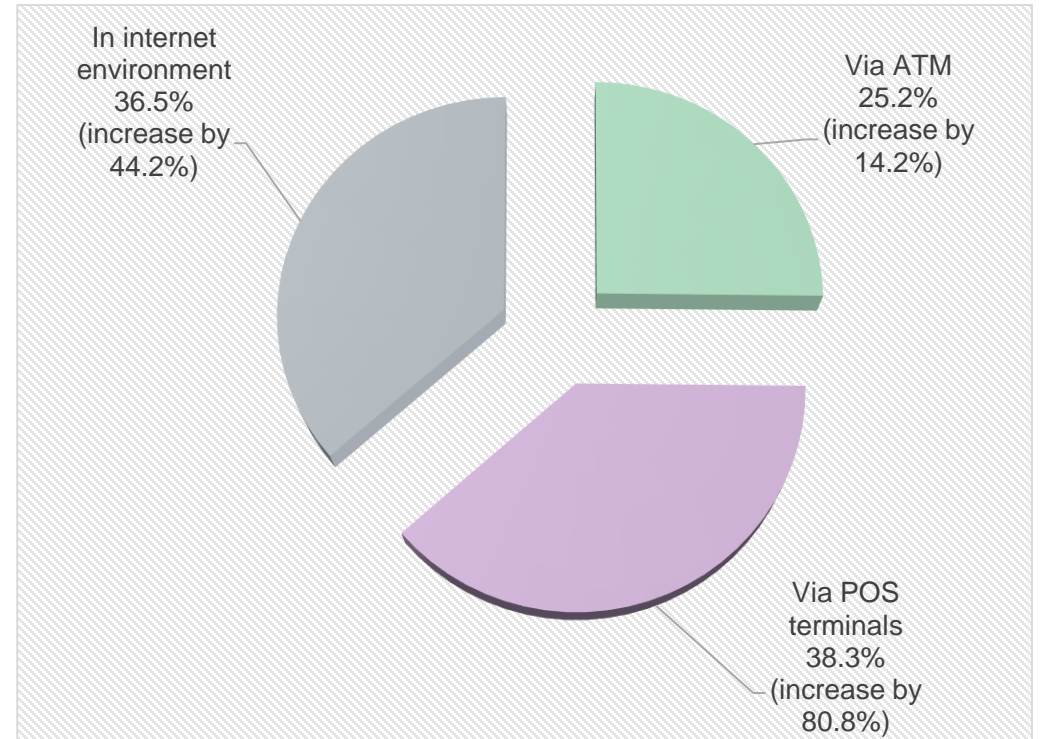
# Card Transactions by means of Service

(Number and volume of card transactions by means of service in January-December 2022, compared to the same time-period of 2021).

## Volume

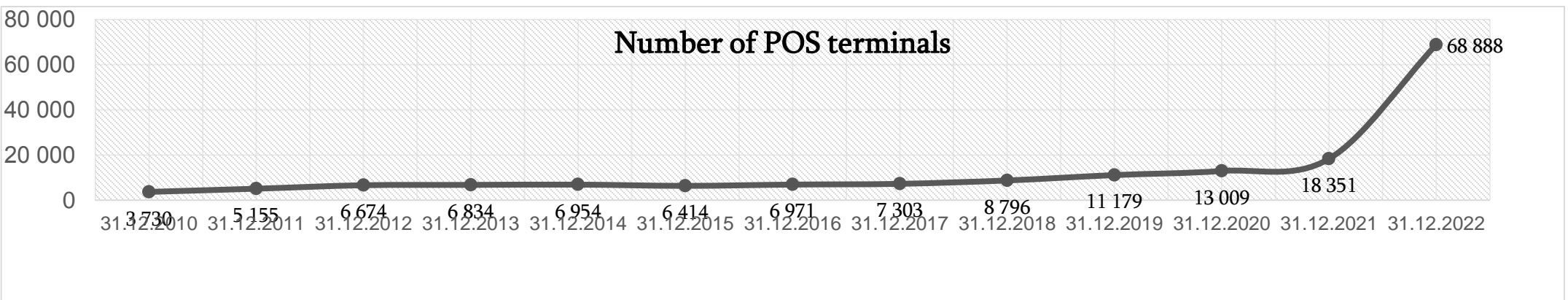
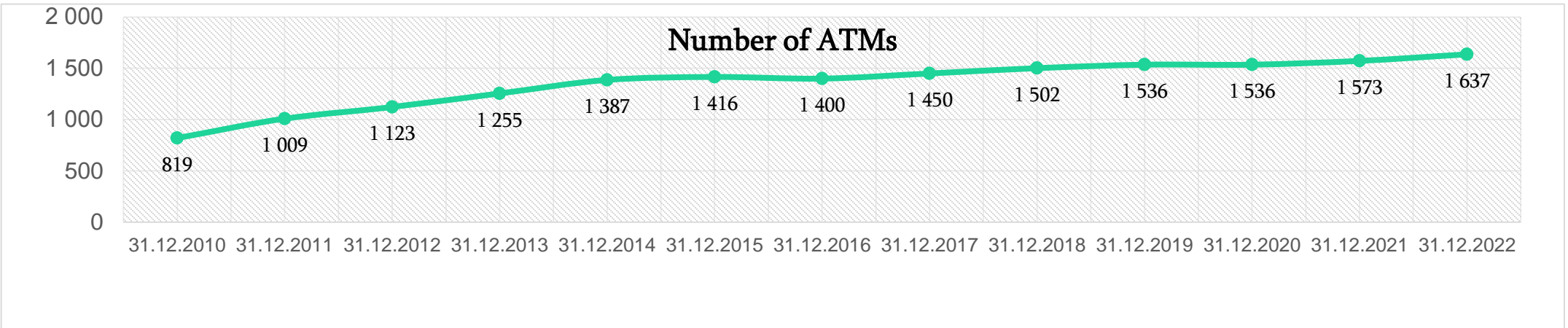


## Number





# ATMs and POS-Terminals



## In 2022:

- Number of ATMs increased by 64 or 4.1%
- Number of POS-terminals increased by 50 537 or 275.4%



# ○ RA Payment card infrastructure in 31.12.2022

	ATM	POS terminal	Virtual POS terminal
Total	1637	68 888	3 703
Head office, branches	557	693	93
Wholesale and retail trading points (supermarket, shops, market)	528	41 138	1 635
Accommodation arrangements and catering (hotel, restaurant)	46	5 737	315
Healthcare (hospital, dental clinic, pharmacy)	87	4 053	92



# TRANSFERS



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# Transfers of Physical Persons through the Armenian Banking System by Countries

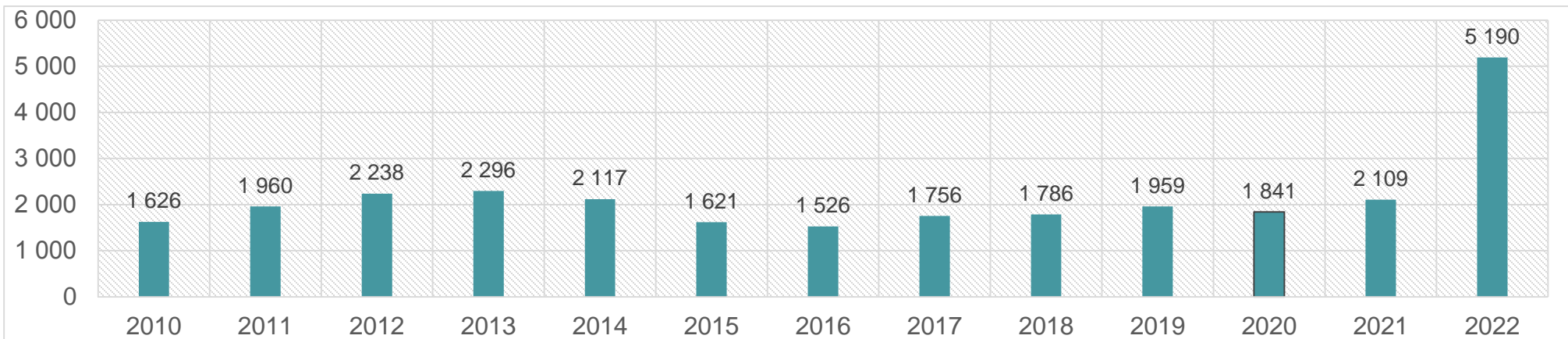
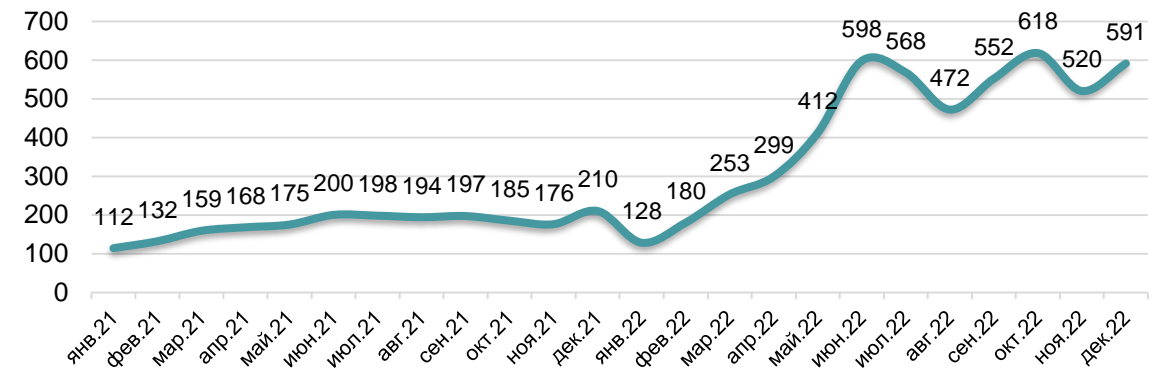
Receipts from abroad

USD mln

Country name	31.12.2021	31.12.2022	Change	
			Value	%
RF	866	3 598	2732	315.47
<b>USA</b>	580	671	91	15.69
Ukraine	17	4	(13)	(76.47)
Kazakhstan	89	56	(33)	(37.08)
Germany	67	78	11	16.42
France	56	59	3	5.36
Spain	15	17	2	13.33
UAE	25	38	13	52.0
Turkey	2	4	2	100.0
China	2	4	2	100.0
Other	387	663	276	71.32
<b>Total</b>	<b>2 109</b>	<b>5 190</b>	<b>3 081</b>	<b>146.1</b>

In January-December 2022 the volume of receipts from abroad increased by about 3 081 mln USD or 146%, compared to 2021.

Receipts from abroad by months



# Transfers of Physical Persons through the Armenian Banking System by Countries

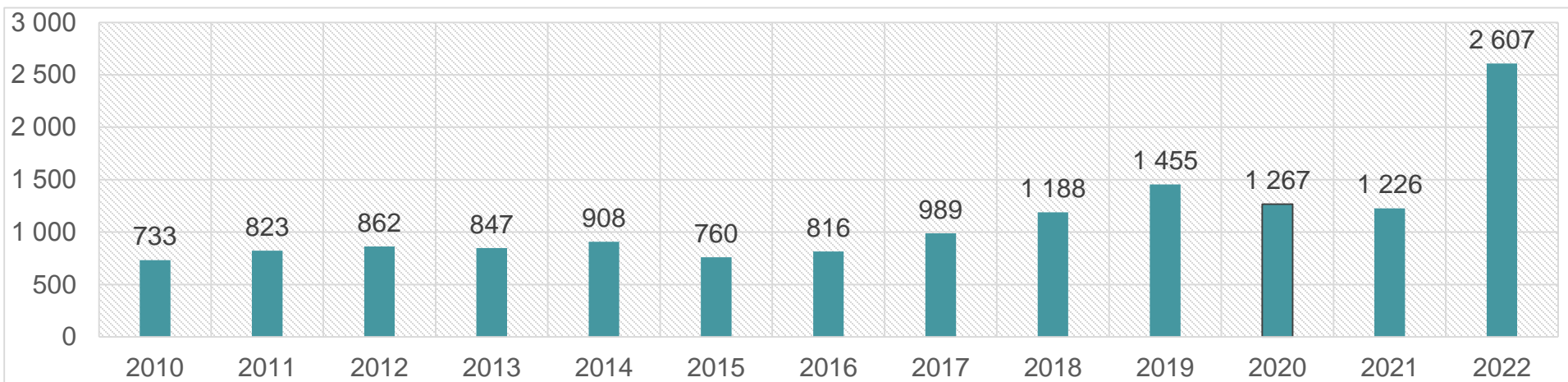
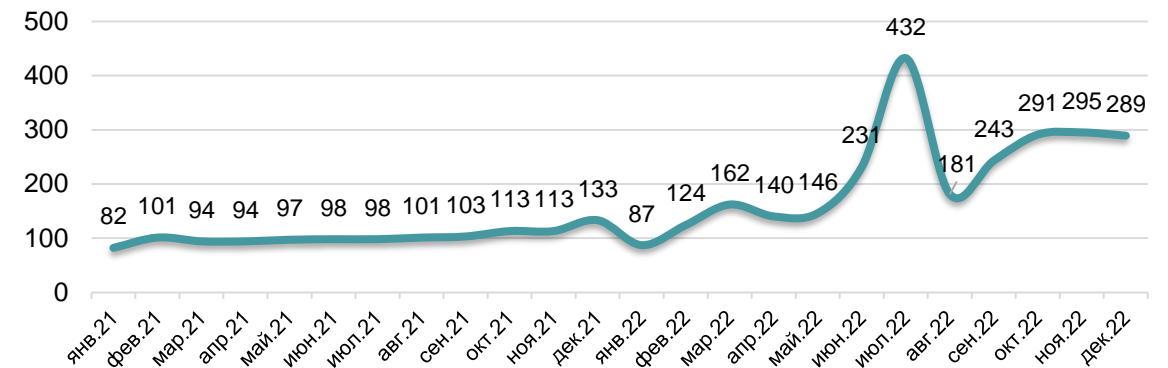
Transfers abroad

USD mln

Country name	31.12.2021	31.12.2022	Change	
			Value	%
RF	402	453	51	12.69
USA	189	328	139	73.54
Ukraine	20	23	3	15.00
Kazakhstan	6	9	3	50.00
Germany	32	111	79	246.88
France	21	50	29	138.10
Spain	18	67	49	272.22
UAE	43	275	232	539.53
Turkey	6	12	6	100.00
China	78	89	11	14.10
Other	410	1 190	780	190.24
<b>Total</b>	<b>1 226</b>	<b>2 607</b>	<b>1381</b>	<b>112.64</b>

In January-December 2022 the volume of transfers abroad increased by about 1 381 mln USD or 112.6% compared to 2021.

Transfers abroad by months



# Transfers of Physical Persons through the Armenian Banking System by Countries

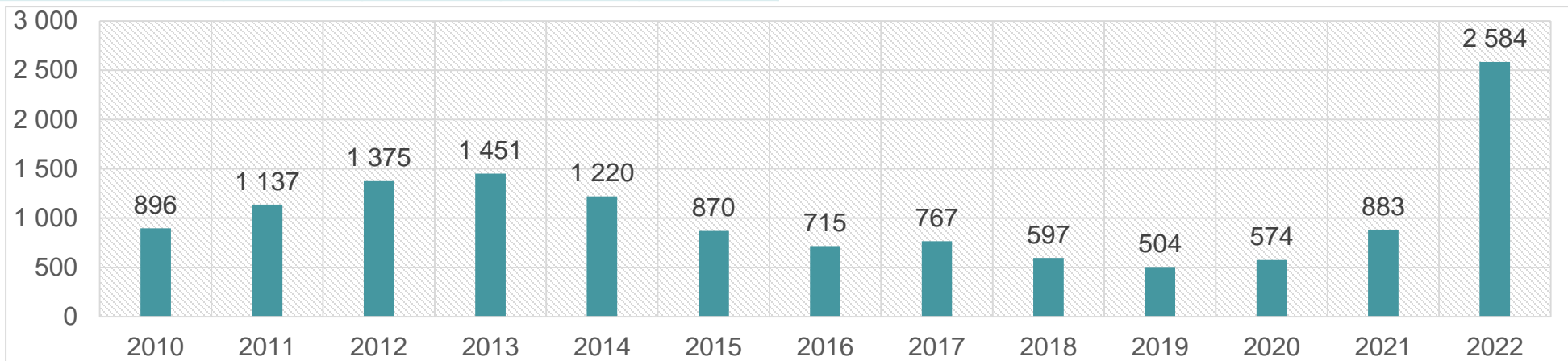
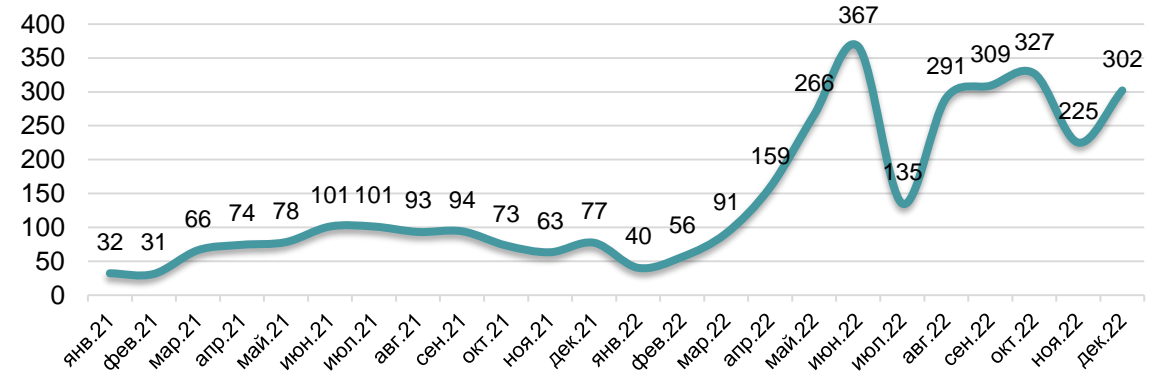
## Net Inflow

USD mln

Country name	31.12.2021	31.12.2022	Change	
			Value	%
RF	464	3 145	2681	482.03
USA	391	343	-48	1.44
Ukraine	(1)	(19)	(18)	1.8
Kazakhstan	83	48	(35)	(48.39)
Germany	35	(33)	(68)	(194.3)
France	35	9	(26)	(74.2)
Spain	(3)	(50)	(47)	1.6
UAE	(18)	(237)	(219)	1.2
Turkey	(6)	(10)	(4)	66.7
China	(76)	(85)	(9)	11.8
Other	(22)	(527)	(505)	2.3
<b>Total</b>	<b>883</b>	<b>2 584</b>	<b>1 701</b>	<b>192.6</b>

In January-December 2022 the volume of transfers (net inflow) of physical persons increased by about 1 701 mln USD or 192.6% compared to 2021.

Net inflow by months





# THANK YOU

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