

PAYMENT AND SETTLEMENT SYSTEM

MONEY TRANSFERS VIA CBA PAYMENT SYSTEMS

Indicator	September 2009	October 2009	November 2009	Monthly circulation		Annual circulation ¹		Changes (%)	
				December 2009	December 2008	December 2009	December 2008	Monthly ²	Annual
1	2	3	4	5	6	7	8	9 (5,6)	10 (7,8)
CBA e-payment system (less exchange transfers)									
Value (mln drams)	526849	523094	495204	599682	713414	5990308	4859977	-15.94	23.26
Volume	232488	260541	248629	280679	255719	2594068	2104892	9.76	23.24
CBA gross paper system									
Value (mln drams)	282857	326005	270137	331654	600484	5214368	3516977	-44.77	48.26
Volume	10744	10976	13114	17822	15104	140290	89547	18.00	56.67
CBA system of Government securities accounting and calculation³									
Value (mln drams)	46197	47014	41616	61693	31508	453432	708809	95.80	-36.03
Volume	259	269	261	361	359	3563	5826	0.56	-38.84
Total transfers									
Value (mln drams)	855903	896113	806957	993029	1345406	11658108	9085763	-26.19	28.31
Volume	243491	271786	262004	298862	271182	2737921	2200265	10.21	24.44
Transfers for exchange transactions⁵									
Value (mln drams)	2884542	3093010	2913294	3235924	1216630	32188698	11880556	165.97	170.94
Volume	1797	1899	1805	1985	1341	20459	13782	48.02	48.45
Total transfers (including transfers for exchange transactions)									
Value (mln drams)	3740445	3989123	3720251	4228953	2562036	43846806	20966319	65.06	109.13
Volume	245288	273685	263809	300847	272523	2758380	2214047	10.39	24.59

TRANSFERS BY NON-CASH PAYMENT INSTRUMENTS WITHIN ARMENIAN BANKING SYSTEM

Indicator	September 2009	October 2009	November 2009	Monthly circulation		Annual circulation ¹		Changes (%)	
				December 2009	December 2008	December 2009	December 2008	Monthly ²	Annual
1	2	3	4	5	6	7	8	9 (5,6)	10 (7,8)
By paper-based payment orders⁴									
Value (mln drams)	477631	524054	369640	494027	781644	6806481	4804497	-36.80	41.67
Volume	142052	148806	148913	248439	210006	1803287	1418090	18.30	27.16
By e-payment orders^{4,5}									
Value (mln drams)	670364	680445	645292	901503	1217608	7793560	10289081	-25.96	-24.25
Volume	363342	402820	389758	448585	353169	3943374	2972924	27.02	32.64
By checks									
Value (mln drams)	2323	1856	1889	1585	3475	23744	17286	-54.38	37.36
Volume	1328	1514	1342	1292	2081	14174	11790	-37.91	20.22
Other debit instruments									
Value (mln drams)	31	28	25	27	67	866	693	-59.24	24.88
Volume	206	238	205	215	186	2512	2014	15.59	24.73
Non-cash operations by cards									
Value (mln drams)	2781	3011	2731	3419	2513	30750	24109	36.06	27.55
Volume	74215	75614	78551	94897	68729	916178	638753	38.07	43.43
Total									
Value (mln drams)	1153130	1209395	1019577	1400563	2005308	14655401	15135666	-30.16	-3.17
Volume	581143	628992	618769	793428	634171	6679525	5043571	25.11	32.44
Transactions by cards									
Value (mln drams)	34446	41895	38846	56137	43082	428248	326370	30.30	31.22
Volume	726323	811396	796508	1047932	805946	8848052	6586134	30.03	34.34
Cards in circulation									
As of the end of period	539661	552814	565889	579431	454357	579431	454357	27.53	27.53

¹ Circulation of previous 12 months (including reporting period).

² Against the same period of previous year.

³ Payment orders presented by the System of government securities accounting and calculation.

⁴ Payment orders presented to beneficiary bank (branch). Since January 2002 data do not comprise interbank transfers of commercial banks except for transfers between their customers.

⁵ Adjusted.

CARD TRANSACTIONS VIA ACCEPTING DEVICES IN ARMENIA

Accepting devices	2008	2009											
	D	J	F	M	A	M	J	J	A	S	O	N	D
ATM													
Value (mln drams)	32950	16342	22582	25999	24880	24467	26557	29924	28241	26475	33284	30278	44583
Volume	663867	372859	502190	591372	583327	590170	634809	666382	628879	620528	702883	684084	901743
including:													
Cash-in via ATM													
Value (mln drams)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.77
Volume	0	0	0	0	0	0	0	0	0	0	0	0	49
Cash withdrawal via ATM													
Value (mln drams)	32592	16123	22129	25594	24620	24230	26343	29705	28062	26279	33094	30092	44319
Volume	656620	367771	497598	587086	579668	586700	631045	662062	624949	616136	698195	679009	896076
Non-cash operations via ATM													
Value (mln drams)	358	219	453	405	261	237	214	218	179	197	190	187	263
Volume	7247	5088	4592	4286	3659	3470	3764	4320	3930	4392	4688	5075	5618
POS terminals and imprinters													
Value (mln drams)	9731	4891	6470	7575	7173	6489	7316	7401	7042	7509	8182	8085	10915
Volume	125439	86184	89078	100145	97641	89532	103893	96233	84974	85655	87957	91435	122713
Cash withdrawal via POS terminals/ imprinters													
Value (mln drams)	7575	3639	5273	5897	5620	4882	5320	5507	5174	5386	5789	6023	8398
Volume	63957	40766	42993	46316	47495	39426	42775	41777	34564	35962	37572	38908	56965
Non-cash operations via POS terminals/ imprinters													
Value (mln drams)	2156	1253	1197	1678	1553	1608	1995	1894	1869	2124	2393	2062	2518
Volume	61482	45418	46085	53829	50146	50106	61118	54456	50410	49693	50385	52527	65748
E-ArCa operations													
Value (mln drams)	402	359	430	535	434	449	453	465	448	461	429	483	639
Volume	16640	15112	17383	19140	18393	18769	19716	20324	19388	20140	20556	20989	23476
Total													
Value (mln drams)	43082	21593	29482	34109	32488	31405	34326	37790	35731	34446	41895	38846	56137
Volume	805946	474155	608651	710657	699361	698471	758418	782939	733241	726323	811396	796508	1047932

NOTE:

The tables: "Primary Allocation of the CBA Short-Term Securities – volume and yield", "Structure of Investors in Securities Issued by the CBA" and "Operations at T-Bills Secondary Market by Securities Issued by the CBA" have been omitted, because within the reporting period and previous 11 months there no allocation of securities issued by the CBA was made and the reserve indicator is zero.

The table "Operations by Currency Dealers" has been omitted, because within the reporting period and the previous 11 months no currency transaction was made with regard to currency dealers.