

## Payment Cards Statistics as of December 31, 2017\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2 243 622</b>	17
split by the following functionality:		
<b>Debit cards</b>	<b>1 770 311</b>	
VISA	231 028	
MasterCard	1 539 283	
American Express	0	
<b>Credit cards <sup>1</sup></b>	<b>335 442</b>	
VISA	97 191	
MasterCard	190 031	
American Express	48 220	
<b>Business cards</b>	<b>137 869</b>	
VISA	58 051	
MasterCard	79 818	
American Express	0	
split by the following international payment cards organizations:		
<b>VISA</b>	386 270	
<b>MasterCard</b>	1 809 132	
<b>American Express</b>	48 220	

<b>Number of contactless cards</b>	<b>473 672</b>	10
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<b>Number of ATMs <sup>2</sup></b>	<b>1 015</b>	7
including availability to:		
withdraw cash	1 015	7
deposit cash	356	4

<b>Number of points of sale with an availability to withdraw cash</b>	<b>1 408</b>	5
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<b>Merchant statistics</b>		10
Number of merchants <sup>3</sup>	13 999	
Number of points of sale <sup>4</sup>	30 303	
Number of equipments accepting payment cards <sup>5</sup>	43 307	
Number of contactless equipments accepting payment cards	19 681	
Number of e-merchants	2 210	

\* Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available

<sup>1</sup> Credit cards together with the deferred payment credit cards.

<sup>2</sup> Number of active ATMs, according to the reporting requirements set in MFI Payment Statistics Reporting Regulation by the Bank of Latvia (number of ATMs to withdraw and deposit cash may not sum up to the total number of ATMs if both functions are available at one ATM).

<sup>3</sup> Merchant - a business or commercial service provider that contracted their bank to accept a payment card as a mean to execute purchase of goods or services.

<sup>4</sup> Merchant area - specific area (open-space, in-door or online-based web-page) that executes transactions using payment cards. The area is legally and/or contractually owned or supervised by the Merchant with the purpose to trade their goods and services.

<sup>5</sup> A mechanical device (imprinter), electronic device (POS terminal, mobile POS terminal, cash register or client-initiated self-service terminal), or any other device or place (e-commerce, MO/TO, etc.) through which a Merchant receives payments in accordance to international payment settlement organizations and local Latvian card acceptance and payment rules.

**Payment cards and ATMs as of December 31, 2017 \***

Nr.	Bank Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	999 533	388	388	140
2	SEB banka	475 584	214	214	79
3	Citadele banka	347 653	171	171	70
4	Luminor Bank	257 207	224	224	67
5	NORVIK BANKA	80 760	3	3	0
6	PrivatBank	23 908	14	14	0
7	Meridian Trade Bank	17 005	0	0	0
8	ABLV Bank**	13 487	0	0	0
9	Rietumu Banka	12 871	1	1	0
10	BlueOrange Bank	8 302	0	0	0
11	Regionāla investīciju banka	2 634	0	0	0
12	LPB Bank (Latvijas pasta banka)	2 024	0	0	0
13	Baltic International Bank	1 057	0	0	0
14	Signet Bank	484	0	0	0
15	Rigensis Bank	474	0	0	0
16	Danske Bank Latvia branch	419	0	0	0
17	Expobank	220	0	0	0
18	BIGBANK Latvia branch	0	0	0	0
19	OP Corporate Bank branch Latvia	0	0	0	0
	<b>Total</b>	<b>2 243 622</b>	<b>1 015</b>	<b>1 015</b>	<b>356</b>

\* Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available

\*\*On February 26, 2018, ABLV Bank announced its decision on voluntary liquidation

## Payment Card Transaction Statistics During the Quarter

	2017 Q4
<b>Transaction Volume</b>	<b>84 212 974</b>
<b>Transaction Value (€)</b>	<b>2 771 498 718</b>
including:	
<b>Cash withdrawal <sup>1</sup></b>	
volume	12 562 641
value €	1 436 734 849
<b>Purchases <sup>2</sup></b>	
volume	71 575 634
value €	1 332 313 909
<b>Cash withdrawal using point of sale terminals <sup>3</sup></b>	
volume	74 699
value €	2 449 960

### Payment Card Transaction Statistics split by types of cards

<b>Debit cards</b>	
Cash Transactions	
volume	11 480 942
value €	1 169 791 727
Purchases	
volume	62 540 155
value €	932 181 283
Cash withdrawal using point of sales terminals	
volume	71 228
value €	2 334 732
<b>Credit cards</b>	
Cash Transactions	
volume	630 627
value €	90 186 036
Purchases	
volume	6 906 884
value €	222 186 640
Cash withdrawal using point of sales terminals	
volume	3 175
value €	101 713
<b>Business cards</b>	
Cash Transactions	
volume	451 072
value €	176 757 086
Purchases	
volume	2 128 595
value €	177 945 987
Cash withdrawal using point of sales terminals	
volume	296
value €	13 515

<sup>1</sup> Cash withdrawal at ATMs or banks' branches using the payment card

<sup>2</sup> Purchases - card payments for purchases of goods and services

<sup>3</sup> Cash withdrawal using point of sale terminals at the merchant area