

## Payment Cards Statistics as of September 30 2017\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2 246 549</b>	18
split by the following functionality:		
<b>Debit cards</b>	<b>1 769 203</b>	
VISA	238 385	
MasterCard	1 530 818	
American Express	0	
<b>Credit cards</b>	<b>283 560</b>	
VISA	88 273	
MasterCard	179 418	
American Express	15 869	
<b>Charge cards</b>	<b>60 248</b>	
VISA	1 445	
MasterCard	10 528	
American Express	48 275	
<b>Business cards</b>	<b>133 538</b>	
VISA	58 889	
MasterCard	74 614	
American Express	35	
split by the following international payment cards organizations:		
<b>VISA</b>	386 992	
<b>MasterCard</b>	1 795 378	
<b>American Express</b>	64 179	

<b>Number of ATMs</b>	<b>1 014</b>	8
including		
cash withdrawal functions	1 014	8
cash deposit functions	346	5

<b>Payment cards reception statistics</b>		11
Number of merchants	14 234	
Number of merchant areas	30 728	
Number of payment terminals	43 915	
Number of e-deales (available online)	2 180	

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

<sup>1</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>2</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>3</sup> Payment terminal - 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 September 30 2017 \***

Nr.	Bank Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	ABLV Bank	13 748	0	0	0
2	Baltic International Bank	1 093	0	0	0
3	BIGBANK Latvia Branch	0	0	0	0
4	BlueOrange	6 516	0	0	0
5	Citadele banka	352 573	167	167	66
6	Danske Bank Latvia Branch	378	0	0	0
7	DNB banka	172 905	149	149	42
8	Expobank	270	0	0	0
9	Latvijas pasta banka	1 979	0	0	0
10	Meridian Trade Bank	16 713	0	0	0
11	Nordea Bank AB Latvia Branch	87 471	77	77	23
12	NORVIK BANKA	79 906	3	3	0
13	OP Corporate Bank Branch Latvia	0	0	0	0
14	PrivatBank	24 484	14	14	0
15	Regionala investiciju banka	2 217	0	0	0
16	Rietumu Banka	13 843	1	1	0
17	Rigensis Bank	468	0	0	0
18	SEB banka	478 231	212	212	75
19	Signet Bank (Bank M2M Europe)	527	0	0	0
20	Swedbank	993 227	391	391	140
	<b>Total</b>	<b>2 246 549</b>	<b>1 014</b>	<b>1 014</b>	<b>346</b>

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

## Payment Card Transaction Statistics During the Quarter

		Q3 2017
<b>Transaction Volume</b>		<b>83 048 620</b>
<b>Transaction Value (€)</b>		<b>2 704 451 746</b>
including:		
<b>Cash withdrawal <sup>1</sup></b>		
volume		12 836 181
value €		1 431 368 533
<b>Purchases <sup>2</sup></b>		
volume		70 140 590
value €		1 270 750 630
<b>Cash withdrawal using point of sale terminals <sup>3</sup></b>		
volume		71 849
value €		2 332 582
<b>Payment Card Transaction Statistics split by types of cards</b>		
<b>Debit cards</b>		
Cash Transactions		
volume		11 743 966
value €		1 174 613 427
Purchases		
volume		61 076 963
value €		881 080 115
Cash withdrawal using point of sales terminals		
volume		68 475
value €		2 221 944
<b>Credit cards</b>		
Cash Transactions		
volume		550 265
value €		77 099 776
Purchases		
volume		5 996 947
value €		187 215 989
Cash withdrawal using point of sales terminals		
volume		2 648
value €		83 801
<b>Charge cards</b>		
Cash Transactions		
volume		111 266
value €		15 168 319
Purchases		
volume		1 011 885
value €		31 013 809
Cash withdrawal using point of sales terminals		
volume		396
value €		11 848
<b>Business cards</b>		
Cash Transactions		
volume		430 684
value €		164 487 011
Purchases		
volume		2 054 795
value €		171 440 717
Cash withdrawal using point of sales terminals		
volume		330
value €		14 990

<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