

Payment Cards Statistics as of June 30, 2018*

		Number of banks that offer the service
Total Number of payment cards	2,171,587	16
split by the following functionality:		
Debit cards	1,756,641	
VISA	221,059	
MasterCard	1,535,582	
American Express	0	
Credit cards ¹	282,194	
VISA	98,341	
MasterCard	183,853	
American Express	0	
Business cards	132,752	
VISA	46,273	
MasterCard	86,479	
American Express	0	
split by the following international payment cards organizations:		
VISA	365,673	
MasterCard	1,805,914	
American Express	0	

Number of contactless cards	533,375	7
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Number of ATMs ²	998	8
including availability to:		
withdraw cash	998	8
deposit cash	367	5

Number of points of sale with an availability to withdraw cash	763	4
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Merchant statistics		11
Number of merchants ³	14,468	10
Number of points of sale ⁴	30,889	10
Number of equipments accepting payment cards ⁵	43,415	11
Number of contactless equipments accepting payment cards	23,494	8
Number of e-merchants	2,093	10

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

¹ Credit cards together with the deferred payment credit cards.

² 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).

³ 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.

⁴ 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.

⁵ 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 Card Transaction Statistics During the Quarter

	2018 Q2
Transaction Volume	91,753,202
Transaction Value (€)	2,770,262,629
including:	
Cash withdrawal ¹	
volume	12,843,823
value €	1,441,363,306
Purchases ²	
volume	78,831,216
value €	1,326,298,039
Cash withdrawal using point of sale terminals ³	
volume	78,163
value €	2,601,285

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	11,956,643
value €	1,235,229,442
Purchases	
volume	70,023,000
value €	988,051,332
Cash withdrawal using point of sales terminals	
volume	75,163
value €	2,493,759
Credit cards	
Cash Transactions	
volume	530,097
value €	72,375,887
Purchases	
volume	6,820,192
value €	191,072,795
Cash withdrawal using point of sales terminals	
volume	2,711
value €	92,846
Business cards	
Cash Transactions	
volume	357,083
value €	133,757,976
Purchases	
volume	1,988,024
value €	147,173,911
Cash withdrawal using point of sales terminals	
volume	289
value €	14,679

¹ Cash withdrawal at ATMs or banks' branches using the payment card

² Purchases - card payments for purchases of goods and services

³ Cash withdrawal using point of sale terminals at the merchant area

Payment cards and ATMs as of June 30, 2018 *

No	Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	999,356	373	373	139
2	SEB banka	476,467	208	208	84
3	Citadele banka	312,292	173	173	73
4	Luminor Bank	252,760	221	221	67
5	NORVIK BANKA	68,494	3	3	0
6	PrivatBank	23,341	14	14	0
7	Meridian Trade Bank	16,095	0	0	0
8	BlueOrange Bank	9,339	5	5	4
9	Rietumu Banka	7,514	1	1	0
10	Regionala investiciju banka	2,133	0	0	0
11	LPB Bank	1,335	0	0	0
12	Baltic International Bank	1,143	0	0	0
13	Signet Bank	500	0	0	0
14	Rigensis Bank	463	0	0	0
15	Danske Bank Latvia branch	285	0	0	0
16	Expobank	70	0	0	0
17	BIGBANK Latvia branch	0	0	0	0
18	OP Corporate Bank branch Latvia	0	0	0	0
	Total	2,171,587	998	998	367

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