

Payment Cards Statistics as of September 30, 2018*

		Number of banks that offer the service
Total Number of payment cards	2,167,062	16
split by the following functionality:		
Debit cards	1,753,041	
VISA	234,559	
MasterCard	1,518,482	
American Express	0	
Credit cards ¹	281,830	
VISA	99,289	
MasterCard	182,541	
American Express	0	
Business cards	132,191	
VISA	42,472	
MasterCard	89,719	
American Express	0	
split by the following international payment cards organizations:		
VISA	376,320	
MasterCard	1,790,742	
American Express	0	

Number of contactless cards	807,733	10
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Number of ATMs ²	985	8
including availability to:		
withdraw cash	985	8
deposit cash	366	5

Number of points of sale with an availability to withdraw cash	781	4
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Merchant statistics		11
Number of merchants ³	14,582	10
Number of points of sale ⁴	31,022	10
Number of equipments accepting payment cards ⁵	44,464	11
Number of contactless equipments accepting payment cards	25,430	8
Number of e-merchants	2,060	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 cahs 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 Q3
Transaction Volume	92,672,252
Transaction Value (€)	2,776,265,806
including:	
Cash withdrawal ¹	
volume	11,954,832
value €	1,416,573,012
Purchases ²	
volume	80,644,086
value €	1,357,164,109
Cash withdrawal using point of sale terminals ³	
volume	73,334
value €	2,528,685

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	11,136,232
value €	1,214,117,433
Purchases	
volume	71,779,194
value €	1,026,000,824
Cash withdrawal using point of sales terminals	
volume	70,445
value €	2,416,408
Credit cards	
Cash Transactions	
volume	471,354
value €	64,748,864
Purchases	
volume	6,940,248
value €	190,692,678
Cash withdrawal using point of sales terminals	
volume	2,614
value €	98,028
Business cards	
Cash Transactions	
volume	347,246
value €	137,706,715
Purchases	
volume	1,924,644
value €	140,470,607
Cash withdrawal using point of sales terminals	
volume	275
value €	14,248

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 September 30, 2018 *

No	Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	1,007,360	369	369	139
2	SEB banka	476,200	206	206	84
3	Citadele banka	314,813	167	167	73
4	Luminor Bank	250,441	220	220	66
5	PNB Banka (Norvik Banka)	57,262	3	3	0
6	PrivatBank	22,518	14	14	0
7	Meridian Trade Bank	15,559	0	0	0
8	BlueOrange Bank	10,230	5	5	4
9	Rietumu Banka	7,120	1	1	0
10	Regionala investiciju banka	1,690	0	0	0
11	LPB Bank	1,372	0	0	0
12	Baltic International Bank	1,163	0	0	0
13	Signet Bank	544	0	0	0
14	Rigensis Bank	497	0	0	0
15	Danske Bank Latvia branch	222	0	0	0
16	Expobank	71	0	0	0
17	BIGBANK Latvia branch	0	0	0	0
18	OP Corporate Bank branch Latvia	0	0	0	0
	Total	2,167,062	985	985	366

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