

## Payment Cards Statistics as of December 31, 2018\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2,167,514</b>	15
split by the following functionality:		
<b>Debit cards</b>	<b>1,759,997</b>	
VISA	242,846	
MasterCard	1,517,151	
American Express	0	
<b>Credit cards <sup>1</sup></b>	<b>276,422</b>	
VISA	96,171	
MasterCard	180,251	
American Express	0	
<b>Business cards</b>	<b>131,095</b>	
VISA	37,966	
MasterCard	93,129	
American Express	0	
split by the following international payment cards organizations:		
<b>VISA</b>	376,983	
<b>MasterCard</b>	1,790,531	
<b>American Express</b>	0	

<b>Number of contactless cards</b>	<b>904,861</b>	13
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<b>Number of ATMs <sup>2</sup></b>	<b>990</b>	7
including availability to:		
withdraw cash	990	7
deposit cash	369	5

<b>Number of points of sale with an availability to withdraw cash</b>	<b>760</b>	4
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<b>Merchant statistics</b>		10
Number of merchants <sup>3</sup>	13,970	9
Number of points of sale <sup>4</sup>	29,229	9
Number of equipments accepting payment cards <sup>5</sup>	40,270	10
Number of contactless equipments accepting payment cards	26,996	8
Number of e-merchants	1,375	9

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<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 Card Transaction Statistics During the Quarter

	2018 Q4
<b>Transaction Volume</b>	<b>92,898,222</b>
<b>Transaction Value (€)</b>	<b>2,812,887,410</b>
including:	
<b>Cash withdrawal <sup>1</sup></b>	
volume	11,740,609
value €	1,420,373,508
<b>Purchases <sup>2</sup></b>	
volume	81,082,312
value €	1,389,940,879
<b>Cash withdrawal using point of sale terminals <sup>3</sup></b>	
volume	75,301
value €	2,573,023

Payment Card Transaction Statistics split by types of cards	
<b>Debit cards</b>	
Cash Transactions	
volume	10,955,978
value €	1,219,298,785
Purchases	
volume	72,538,953
value €	1,078,489,948
Cash withdrawal using point of sales terminals	
volume	72,483
value €	2,467,091
<b>Credit cards</b>	
Cash Transactions	
volume	426,994
value €	56,134,227
Purchases	
volume	6,620,069
value €	175,405,660
Cash withdrawal using point of sales terminals	
volume	2,472
value €	88,708
<b>Business cards</b>	
Cash Transactions	
volume	357,637
value €	144,940,496
Purchases	
volume	1,923,290
value €	136,045,270
Cash withdrawal using point of sales terminals	
volume	346
value €	17,224

<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

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**Payment cards and ATMs as of December 31, 2018 \***

No	Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	1,012,846	367	367	139
2	SEB banka	473,378	209	209	86
3	Citadele banka	317,511	173	173	74
4	Luminor Bank	247,840	219	219	66
5	PNB Banka	63,359	3	3	0
6	PrivatBank	21,592	14	14	0
7	Meridian Trade Bank	15,247	0	0	0
8	BlueOrange Bank	10,673	5	5	4
9	Regionāla investīciju banka	1,412	0	0	0
10	LPB Bank	1,245	0	0	0
11	Baltic International Bank	1,108	0	0	0
12	Signet Bank	573	0	0	0
13	Rigensis Bank	480	0	0	0
14	Danske Bank Latvia branch	181	0	0	0
15	Expobank	69	0	0	0
16	OP Corporate Bank branch Latvia	0	0	0	0
	<b>Total</b>	<b>2,167,514</b>	<b>990</b>	<b>990</b>	<b>369</b>

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