

Payment Cards Statistics as of June 30, 2019*

| | | Number of banks that offer the service |
|---|------------------|--|
| Total Number of payment cards | 2,161,824 | 15 |
| split by the following functionality: | | |
| Debit cards | 1,760,513 | |
| VISA | 274,167 | |
| MasterCard | 1,486,346 | |
| American Express | 0 | |
| Credit cards ¹ | 269,393 | |
| VISA | 94,578 | |
| MasterCard | 174,815 | |
| American Express | 0 | |
| Business cards | 131,918 | |
| VISA | 32,433 | |
| MasterCard | 99,485 | |
| American Express | 0 | |
| split by the following international payment cards organizations: | | |
| VISA | 401,178 | |
| MasterCard | 1,760,646 | |
| American Express | 0 | |

| | | |
|------------------------------------|------------------|----|
| Number of contactless cards | 1,161,461 | 13 |
|------------------------------------|------------------|----|

| | | |
|------------------------------------|------------|---|
| Number of ATMs ² | 948 | 7 |
| including availability to: | | |
| withdraw cash | 948 | 7 |
| deposit cash | 373 | 5 |

| | | |
|---|------------|---|
| Number of points of sale with an availability to withdraw cash | 742 | 4 |
|---|------------|---|

| | | |
|---|--------|----|
| Merchant statistics | | 10 |
| Number of merchants ³ | 14,511 | 9 |
| Number of points of sale ⁴ | 30,303 | 9 |
| Number of equipments accepting payment cards ⁵ | 42,981 | 10 |
| Number of contactless equipments accepting payment cards | 29,934 | 8 |
| Number of e-merchants | 1,362 | 9 |

* Data of the members of Finance Latvia Association

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

| | | 2019 Q2 |
|---|--|----------------------|
| Transaction Volume | | 100,526,476 |
| Transaction Value (€) | | 2,855,304,942 |
| including: | | |
| Cash withdrawal ¹ | | |
| volume | | 11,864,146 |
| value € | | 1,399,171,053 |
| Purchases ² | | |
| volume | | 88,591,302 |
| value € | | 1,453,690,852 |
| Cash withdrawal using point of sale terminals ³ | | |
| volume | | 71,028 |
| value € | | 2,443,036 |

| Payment Card Transaction Statistics split by types of cards | | |
|---|--|---------------|
| Debit cards | | |
| Cash Transactions | | |
| volume | | 11,137,451 |
| value € | | 1,227,700,114 |
| Purchases | | |
| volume | | 79,524,436 |
| value € | | 1,133,277,637 |
| Cash withdrawal using point of sales terminals | | |
| volume | | 68,493 |
| value € | | 2,346,863 |
| Credit cards | | |
| Cash Transactions | | |
| volume | | 418,597 |
| value € | | 54,629,788 |
| Purchases | | |
| volume | | 7,094,511 |
| value € | | 178,697,169 |
| Cash withdrawal using point of sales terminals | | |
| volume | | 2,242 |
| value € | | 82,895 |
| Business cards | | |
| Cash Transactions | | |
| volume | | 308,098 |
| value € | | 116,841,151 |
| Purchases | | |
| volume | | 1,972,355 |
| value € | | 141,716,046 |
| Cash withdrawal using point of sales terminals | | |
| volume | | 293 |
| value € | | 13,278 |

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

Data of the members of Finance Latvia Association

Payment cards and ATMs as of June 30, 2019 *

| No | Name | Number of Payment Cards | Number of ATMs | | |
|----|---------------------------------|-------------------------|-----------------------------|--------------------------|------------|
| | | | <i>including cash</i> | | |
| | | | <i>withdrawal functions</i> | <i>deposit functions</i> | |
| 1 | Swedbank | 1,006,040 | 370 | 370 | 142 |
| 2 | SEB banka | 469,640 | 212 | 212 | 89 |
| 3 | Citadele banka | 331,558 | 165 | 165 | 76 |
| 4 | Luminor Bank Latvia branch | 240,881 | 181 | 181 | 62 |
| 5 | PNB Banka | 64,315 | 3 | 3 | 0 |
| 6 | PrivatBank | 20,870 | 12 | 12 | 0 |
| 7 | Meridian Trade Bank | 14,426 | 0 | 0 | 0 |
| 8 | BlueOrange Bank | 9,347 | 5 | 5 | 4 |
| 9 | Regionāla investīciju banka | 1,252 | 0 | 0 | 0 |
| 10 | LPB Bank | 1,242 | 0 | 0 | 0 |
| 11 | Baltic International Bank | 1,021 | 0 | 0 | 0 |
| 12 | Signet Bank | 649 | 0 | 0 | 0 |
| 13 | Rigensis Bank | 449 | 0 | 0 | 0 |
| 14 | Danske Bank Latvia branch | 78 | 0 | 0 | 0 |
| 15 | Expobank | 56 | 0 | 0 | 0 |
| 16 | OP Corporate Bank branch Latvia | 0 | 0 | 0 | 0 |
| | Total | 2,161,824 | 948 | 948 | 373 |

* Data of the members of Finance Latvia Association