

Payment Cards Statistics as of December 31, 2020*

		Number of banks that offer the service
Total Number of payment cards	2,089,208	13
split by the following functionality:		
Debit cards	1,735,970	
VISA	374,007	
MasterCard	1,361,963	
American Express	0	
Credit cards ¹	229,054	
VISA	88,613	
MasterCard	140,441	
American Express	0	
Business cards	124,184	
VISA	35,641	
MasterCard	88,543	
American Express	0	
split by the following international payment cards organizations:		
VISA	498,261	
MasterCard	1,590,947	
American Express	0	

Number of contactless cards	1,829,248	13
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Number of ATMs ²	906	6
including availability to:		
withdraw cash	906	6
deposit cash	386	5

Number of points of sale with an availability to withdraw cash	359	3
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Merchant statistics		7
Number of merchants ³	15,275	7
Number of points of sale ⁴	30,871	7
Number of equipments accepting payment cards ⁵	40,709	7
Number of contactless equipments accepting payment cards	38,880	7
Number of e-merchants	1,659	7

* 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;

Data source: information from the members of Finance Latvia Association.

Payment Card Transaction Statistics During the Quarter*

	2020 Q4
Transaction Volume	97,974,292
Transaction Value (€)	2,721,133,280
including:	
Cash withdrawal¹	
volume	8,641,033
value €	1,207,444,783
Purchases²	
volume	89,323,704
value €	1,513,418,124
Cash withdrawal using point of sale terminals³	
volume	9,555
value €	270,374

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	8,169,985
value €	1,079,951,663
Purchases	
volume	81,868,302
value €	1,254,935,085
Cash withdrawal using point of sales terminals	
volume	9,091
value €	254,095
Credit cards	
Cash Transactions	
volume	246,521
value €	38,289,325
Purchases	
volume	5,592,398
value €	135,159,328
Cash withdrawal using point of sales terminals	
volume	416
value €	14,744
Business cards	
Cash Transactions	
volume	224,527
value €	89,203,794
Purchases	
volume	1,863,004
value €	123,323,710
Cash withdrawal using point of sales terminals	
volume	48
value €	1,535

* Data of the members of Finance Latvia Association;

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 source: information from the members of Finance Latvia Association.

Payment cards and ATMs as of December 31, 2020 *

No	Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	1,010,774	366	366	148
2	SEB banka	457,647	210	210	91
3	Citadele banka	366,781	146	146	79
4	Luminor Bank Latvia branch	218,432	175	175	64
5	PrivatBank	15,068	4	4	0
6	Industra Bank	11,023	0	0	0
7	BlueOrange Bank	5,108	5	5	4
8	LPB Bank	1,342	0	0	0
9	Regionala investiciju banka	959	0	0	0
10	Baltic International Bank	941	0	0	0
11	Signet Bank	708	0	0	0
12	Rigensis Bank	345	0	0	0
13	Expobank	80	0	0	0
14	OP Corporate Bank branch Latvia	-	-	-	-
	Association member banks	2,089,208	906	906	386

* Data of the members of Finance Latvia Association;
 Data of OP Corporate Bank branch Latvia is not available;
 Data source: information from the members of Finance Latvia Association.