

Payment Cards Statistics as of June 30, 2021*

		Number of banks that offer the service
Total Number of payment cards	2,036,538	11
split by the following functionality:		
Debit cards	1,707,159	
VISA	357,364	
MasterCard	1,349,795	
American Express	0	
Credit cards ¹	207,483	
VISA	73,420	
MasterCard	134,063	
American Express	0	
Business cards	121,896	
VISA	34,369	
MasterCard	87,527	
American Express	0	
split by the following international payment cards organizations:		
VISA	465,153	
MasterCard	1,571,385	
American Express	0	

Number of contactless cards	1,905,482	11
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Number of ATMs ²	902	5
including availability to:		
withdraw cash	902	5
deposit cash	383	5

Merchant statistics		7
Number of merchants ³	15,815	7
Number of points of sale ⁴	31,845	7
Number of equipments accepting payment cards ⁵	43,269	7
Number of contactless equipments accepting payment cards	41,866	7
Number of e-merchants	2,126	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.

Finance Latvia Association

Payment Card Transaction Statistics During the Quarter*

	2021 Q2
Transaction Volume	103,004,196
Transaction Value (€)	2,984,572,190
including:	
Cash withdrawal¹	
volume	8,402,722
value €	1,240,355,870
Purchases²	
volume	94,581,144
value €	1,743,387,490
Cash withdrawal using point of sale terminals³	
volume	20,330
value €	828,830

Payment Card Transaction Statistics split by types of cards

Debit cards	
Cash Transactions	
volume	8,014,780
value €	1,139,242,638
Purchases	
volume	87,427,808
value €	1,465,620,112
Cash withdrawal using point of sales terminals	
volume	19,979
value €	814,426
Credit cards	
Cash Transactions	
volume	213,735
value €	34,677,031
Purchases	
volume	5,304,102
value €	142,355,332
Cash withdrawal using point of sales terminals	
volume	271
value €	9,985
Business cards	
Cash Transactions	
volume	174,131
value €	66,390,724
Purchases	
volume	1,854,174
value €	135,730,116
Cash withdrawal using point of sales terminals	
volume	80
value €	4,419

Proportion of payments

Proportion of flash payments in SEPA payments (all banks)	36.5%
Proportion of flash payments in SEPA payments (banks which provide flash payments)	46.7%
Proportion of contactless card payments in all card payments	72.6%

* 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, ATMs and number of points of sale with an availability to withdraw cash as of June 30, 2021 *

No	Name	Number of Payment Cards	Number of ATMs		Number of points of sale with an availability to withdraw cash	
			including cash			
			withdrawal functions	deposit functions		
1	Swedbank	998,805	364	364	148	166
2	SEB banka	449,144	210	210	91	285
3	Citadele banka	355,276	149	149	77	240
4	Luminor Bank Latvia branch	215,095	175	175	64	23
5	Industra Bank	10,525	0	0	0	0
6	BlueOrange Bank	3,471	4	4	3	0
7	LPB Bank	1,626	0	0	0	0
8	Baltic International Bank	908	0	0	0	0
9	Regionāla investīciju banka	906	0	0	0	0
10	Signet Bank	706	0	0	0	0
11	Expobank	76	0	0	0	0
12	PrivatBank	0	0	0	0	0
13	OP Corporate Bank branch Latvia	-	-	-	-	-
	Association member banks	2,036,538	902	902	383	-

* 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.

Total amount of points of sale is not presented as customers of several banks could withdraw cash at a one point of sale.