

## Payment Cards Statistics as of September 30, 2021\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2,044,453</b>	11
split by the following functionality:		
<b>Debit cards</b>	<b>1,716,558</b>	
VISA	366,719	
MasterCard	1,349,839	
American Express	0	
<b>Credit cards <sup>1</sup></b>	<b>206,020</b>	
VISA	73,643	
MasterCard	132,377	
American Express	0	
<b>Business cards</b>	<b>121,875</b>	
VISA	34,389	
MasterCard	87,486	
American Express	0	
split by the following international payment cards organizations:		
<b>VISA</b>	474,751	
<b>MasterCard</b>	1,569,702	
<b>American Express</b>	0	

<b>Number of contactless cards</b>	<b>1,952,437</b>	11
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<b>Number of ATMs <sup>2</sup></b>	<b>902</b>	5
including availability to:		
withdraw cash	902	5
deposit cash	393	5

<b>Merchant statistics</b>		7
Number of merchants <sup>3</sup>	16,076	7
Number of points of sale <sup>4</sup>	32,455	7
Number of equipments accepting payment cards <sup>5</sup>	43,008	7
Number of contactless equipments accepting payment cards	41,611	7
Number of e-merchants	2,152	7

\* Data of the members of Finance Latvia Association;

<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;

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

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## Payment Card Transaction Statistics During the Quarter\*

	2021 Q3
<b>Transaction Volume</b>	<b>113,671,122</b>
<b>Transaction Value (€)</b>	<b>3,163,593,150</b>
including:	
<b>Cash withdrawal <sup>1</sup></b>	
volume	8,639,785
value €	1,282,958,698
<b>Purchases <sup>2</sup></b>	
volume	105,010,907
value €	1,879,798,119
<b>Cash withdrawal using point of sale terminals <sup>3</sup></b>	
volume	20,430
value €	836,332

Payment Card Transaction Statistics split by types of cards	
<b>Debit cards</b>	
Cash Transactions	
volume	8,215,972
value €	1,168,592,248
Purchases	
volume	96,892,412
value €	1,560,543,624
Cash withdrawal using point of sales terminals	
volume	20,035
value €	820,229
<b>Credit cards</b>	
Cash Transactions	
volume	229,599
value €	38,038,805
Purchases	
volume	6,018,391
value €	162,349,639
Cash withdrawal using point of sales terminals	
volume	259
value €	8,217
<b>Business cards</b>	
Cash Transactions	
volume	194,214
value €	76,327,645
Purchases	
volume	2,100,104
value €	156,904,854
Cash withdrawal using point of sales terminals	
volume	136
value €	7,886

Proportion of payments	
Proportion of flash payments in SEPA payments (all banks)	38.2%
Proportion of flash payments in SEPA payments (banks which provide flash payments)	48.2%
Proportion of contactless card payments in all card payments	75.1%

\* Data of the members of Finance Latvia Association;

<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;

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 September 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	1,006,975	364	364	148	172
2	SEB banka	450,718	213	213	93	285
3	Citadele banka	356,577	147	147	76	187
4	Luminor Bank Latvia branch**	212,222	173	173	72	22
5	Industra Bank	10,389	0	0	0	0
6	BlueOrange Bank	3,577	5	5	4	0
7	LPB Bank	1,340	0	0	0	0
8	Baltic International Bank	938	0	0	0	0
9	Regionāla investīciju banka	903	0	0	0	0
10	Signet Bank	731	0	0	0	0
11	Expobank	83	0	0	0	0
12	PrivatBank	0	0	0	0	0
13	OP Corporate Bank branch Latvia	-	-	-	-	-
	<b>Association member banks</b>	<b>2,044,453</b>	<b>902</b>	<b>902</b>	<b>393</b>	<b>-</b>

\* Data of the members of Finance Latvia Association;

\*\* Operations of a part of ATMs are outsourced;

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.