

**Summary of Finance Latvia Association Member data in year 2020 and 2021**

Number of customers	2020	2021
<b>TOTAL</b>	<b>2 099 701</b>	<b>2 068 799</b>
Natural persons, %	93%	93%
Legal entities, %	7%	7%
Number of users of Internet bank, %	69%	76%
Number of mobile app users %	39%	46%

Assets	2020	2021
<b>Bank assets, billion EUR</b>	<b>22.9</b>	<b>23.6</b>
% of industry	93%	93%

Loans	2020	2021
<b>Loans, billion EUR</b>	<b>12.2</b>	<b>13.6</b>
% of industry	94%	94%
Loans to individuals	42%	41%
<i>Including mortgage loans to</i>	34%	33%

Payment cards	2020	2021
<b>VISA</b>	<b>24%</b>	<b>23%</b>
Mastercard	76%	77%
<b>Purchases/cash withdrawal</b>	<b>2020</b>	<b>2021</b>
Average purchase value EUR	16.3	18.5
Average cash withdrawal EUR	132	151

Investments	2020	2021
<b>Investments, billion EUR</b>	<b>17.6</b>	<b>18.9</b>
Demand deposits	87%	91%
Term deposits	13%	9%

Leasing	2020	2021
<b>Financial leasing, %</b>	<b>63%</b>	<b>63%</b>
Operating leasing, %	32%	33%
Loans, %	5%	3%
Cars, %	53%	54%

<i>residents to residents</i>		
Loans to companies	56%	57%


<b>Employees</b>	<b>2020</b>	<b>2021</b>
Number of employees	5 873	5576
% of industry	56%	57%
Average gross monthly salary EUR	2093	2196
Women, %	71%	72%
Men, %	29%	28%

*Member banks and Altum*

*Industry=K64 Finance service operations, except insurance and pension savings (data from csp.gov.lv)*

<b>Retirement Pension Plan 2</b>	<b>2020</b>	<b>2021</b>
<b>Assets, billion EUR</b>	<b>4645</b>	<b>5315</b>
Conservative plans, %	22%	19%
Balanced plans, %	10%	9%
Active plans, %	68%	72%
Weighted average annual return in 10 year period	2.5%	3.1%
Number of participants	1 191 362	1 170 959

<b>Retirement Pension Plan 3</b>	<b>2020</b>	<b>2021</b>
<b>Assets, billion EUR</b>	<b>535</b>	<b>647</b>
Conservative plans, %	0%	0%
Balanced plans, %	55%	51%
Active plans, %	45%	49%
Weighted average annual return in 10 year period	3%	4.5%
Number of participants	320 420	345 094