

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

Number of customers	2020	2021
TOTAL	2 099 701	2 068 799
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
Bank assets, billion EUR	22,9	23,6
% of industry	93%	93%

Loans	2020	2021
Loans, billion EUR	12,2	13,6
% of industry	94%	94%
Loans to individuals	42%	41%
<i>Including mortgage loans to residents to residents</i>	<i>34%</i>	<i>33%</i>
Loans to companies	56%	57%

Employees	2020	2021
Number of employees	5 873	5 576
% of industry	56%	57%
Average gross monthly salary EUR	2 093	2 196
Women, %	71%	72%
Men, %	29%	28%

Retirement Pension Plan 2	2020	2021
Assets, billion EUR	4 645	5 315
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

Payment cards	2020	2021
VISA	24%	23%
Mastercard	76%	77%

Purchases/cash withdrawal	2020	2021
Average purchase value EUR	16,3	18,5
Average cash withdrawal EUR	132	151

Investments	2020	2021
Investments, billion EUR	17,6	18,9
Demand deposits	87%	91%
Term deposits	13%	9%

Leasing	2020	2021
Leasing, billion EUR	1,5	1,5
Financial leasing, %	63%	63%
Operating leasing, %	32%	33%
Loans, %	5%	3%
Cars, %	53%	54%

Member banks and Altum

Industry=K64 Finance service operations, except insurance and pension

Retirement Pension Plan 3	2020	2021
Assets, billion EUR	535	647
Conservative plans, %	0%	0%
Balanced plans, %	55%	51%
Active plans, %	45%	49%
Weighted average annual return in 10 year period	3,0%	4,5%
Number of participants	320 420	345 094