

## Payment Cards Statistics as of March 31, 2018\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2,205,456</b>	16
split by the following functionality:		
<b>Debit cards</b>	<b>1,744,097</b>	
VISA	210,193	
MasterCard	1,541,224	
American Express	0	
<b>Credit cards <sup>1</sup></b>	<b>304,734</b>	
VISA	96,122	
MasterCard	187,943	
American Express	36,239	
<b>Business cards</b>	<b>132,076</b>	
VISA	50,589	
MasterCard	83,146	
American Express	0	
split by the following international payment cards organizations:		
<b>VISA</b>	356,904	
<b>MasterCard</b>	1,812,313	
<b>American Express</b>	36,239	

<b>Number of contactless cards</b>	<b>533,476</b>	8
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<b>Number of ATMs <sup>2</sup></b>	<b>1,009</b>	8
including availability to:		
withdraw cash	1,008	8
deposit cash	364	5

<b>Number of points of sale with an availability to withdraw cash</b>	<b>594</b>	3
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<b>Merchant statistics</b>		10
Number of merchants <sup>3</sup>	13,836	
Number of points of sale <sup>4</sup>	30,210	
Number of equipments accepting payment cards <sup>5</sup>	42,573	
Number of contactless equipments accepting payment cards	21,876	
Number of e-merchants	2,117	

\* Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available

<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.

**Payment cards and ATMs as of March 31, 2018 \***

Nr.	Bank Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	<b>993,369</b>	<b>375</b>	375	140
2	SEB banka	<b>476,399</b>	<b>212</b>	212	84
3	Citadele banka	<b>343,271</b>	<b>174</b>	174	68
4	Luminor Bank	<b>254,146</b>	<b>225</b>	225	67
5	NORVIK BANKA	<b>70,519</b>	<b>3</b>	3	0
6	PrivatBank	<b>23,447</b>	<b>14</b>	14	0
7	Meridian Trade Bank	<b>16,638</b>	<b>0</b>	0	0
8	Rietumu Banka	<b>10,959</b>	<b>1</b>	1	0
9	BlueOrange Bank	<b>9,704</b>	<b>5</b>	4	5
10	Reģionālā investīciju banka	<b>2,421</b>	<b>0</b>	0	0
11	LPB Bank	<b>2,000</b>	<b>0</b>	0	0
12	Baltic International Bank	<b>1,102</b>	<b>0</b>	0	0
13	Signet Bank	<b>488</b>	<b>0</b>	0	0
14	Rigensis Bank	<b>468</b>	<b>0</b>	0	0
15	Danske Bank filiāle Latvijā	<b>336</b>	<b>0</b>	0	0
16	Expobank	<b>189</b>	<b>0</b>	0	0
17	BIGBANK Latvijas filiāle	<b>0</b>	<b>0</b>	0	0
18	OP Corporate Bank filiāle Latvijā	<b>0</b>	<b>0</b>	0	0
	<b>Total</b>	<b>2,205,456</b>	<b>1,009</b>	<b>1,008</b>	<b>364</b>

\* Scania Finans Aktiebolag Latvia Branch and Svenska Handelsbanken AB Latvia Branch data not available

## Payment Card Transaction Statistics During the Quarter

	2018 Q1
<b>Transaction Volume</b>	<b>81,262,937</b>
<b>Transaction Value (€)</b>	<b>2,495,178,469</b>
including:	
<b>Cash withdrawal <sup>1</sup></b>	
volume	11,499,794
value €	1,281,400,195
<b>Purchases <sup>2</sup></b>	
volume	69,694,192
value €	1,211,562,089
<b>Cash withdrawal using point of sale terminals <sup>3</sup></b>	
volume	68,951
value €	2,216,186

### Payment Card Transaction Statistics split by types of cards

<b>Debit cards</b>	
Cash Transactions	
volume	10,642,214
value €	1,078,989,808
Purchases	
volume	61,771,964
value €	885,335,966
Cash withdrawal using point of sales terminals	
volume	66,365
value €	2,130,209
<b>Credit cards</b>	
Cash Transactions	
volume	493,126
value €	66,708,197
Purchases	
volume	6,078,403
value €	181,445,730
Cash withdrawal using point of sales terminals	
volume	2,360
value €	75,932
<b>Business cards</b>	
Cash Transactions	
volume	364,454
value €	135,702,190
Purchases	
volume	1,843,825
value €	144,780,393
Cash withdrawal using point of sales terminals	
volume	226
value €	10,045

<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