

Statistics of the members of Finance Latvia Association in 2021 and 2022

Assets	2021	2022
Banks assets, billion EUR	23,639 272 7	26,1
% of the industry	93%	94%

Deposits	2021	2022
Total Deposits, billion EUR	18,916 189 1	20,8
Demand deposits	91%	91%
Term deposits	9%	9%

Loans	2021	2022
Total Loans, billion EUR	13,554 670 9	14,6
% of the industry	94%	94%
Loans for individuals	41%	40%
<i>incl. housing loans for residents</i>	33%	32%
Loans to companies	57%	58%

Leasing	2021	2022
Total Leasing, billion EUR	1,5	1,7
Financial leasing, %	63%	62%
Operating leasing, %	33%	33%
Loan, %	3%	5%
Passenger cars, %	54%	51%

2nd pension pillar	2021	2022
Total Assets, million EUR	5 315	4 859
Conservative plans, %	19%	17%
Balanced plans, %	9%	9%
Active plans, %	72%	74%
Weighted average annual return over a 10-year period	3,1%	1,0%
Number of participants	1 170 959	1 136 812

Payment cards	2021	2022
VISA	23%	26%
Mastercard	77%	74%

Purchases/cash out	2021	2022
Average purchase value in EUR	18,5	19,7
Average cash payout in EUR	151	165

Number of customers	2021	2022
TOTAL	2 068 799	2 082 175
Private persons, %	93%	93%
Legal entities, %	7%	7%
Number of internet bank users, %	76%	78%
Number of mobile app users, %	46%	49%

Employees	2021	2022
Number of employees	5 576	5 262
% of the industry*	32%	31%
Average monthly gross salary in EUR	2 196	2 372
Women, %	72%	72%
Men, %	28%	28%

*. NACE (Red 2) K Finance and insurance activities

3rd pension pillar	2021	2022
Total Assets, million EUR	647	599
Conservative plans, %	0%	0%
Balanced plans, %	51%	48%
Active plans, %	49%	52%
Weighted average annual return over a 10-year period	4,5%	2,0%
Number of participants	345 094	369 124

Data of the members of Finance Latvia Association

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