

## Statistics of the members of Finance Latvia Association in 2022 and 2023

Assets	2022	2023
<b>Banks assets, billion EUR</b>	<b>26.1</b>	<b>26.6</b>
% of the industry	94%	93%

Deposits	2022	2023
<b>Total Deposits, billion EUR</b>	<b>20.8</b>	<b>21.0</b>
Demand deposits	91%	79%
Term deposits	9%	21%

Loans	2022	2023
<b>Total Loans, billion EUR</b>	<b>14.6</b>	<b>14.6</b>
% of the industry	94%	93%
Loans for individuals	40%	41%
<i>incl. housing loans for residents</i>	32%	32%
Loans to companies	58%	57%

Leasing	2022	2023
<b>Total Leasing, billion EUR</b>	<b>1.66</b>	<b>1.82</b>
Financial leasing, %	62%	62%
Operating leasing, %	33%	34%
Loan, %	5%	4%
Passenger cars, %	51%	54%

2nd pension pillar	2022	2023
<b>Total Assets, million EUR</b>	<b>4 859</b>	<b>5 806</b>
Conservative plans, %	17%	15%
Balanced plans, %	9%	8%
Active plans, %	74%	77%
Weighted average annual return over a 10-year period	1.4%	2.2%
Number of participants	1 136 812	1 118 046

Payment cards	2022	2023
VISA	26%	26%
Mastercard	74%	74%

Purchases/cash out	2022	2023
Average purchase value in EUR	19.7	19.5
Average cash payout in EUR	165	166

Number of customers	2022	2023
<b>TOTAL</b>	<b>2 082 175</b>	<b>2 088 657</b>
Private persons, %	93%	93%
Legal entities, %	7%	7%
Number of internet bank users, %	78%	79%
Number of mobile app users, %	49%	54%

Employees	2022	2023
Number of employees	5 262	5 207
% of the industry*	31%	32%
Average monthly gross salary in EUR	2 372	2 582
Women, %	72%	72%
Men, %	28%	28%

\*- NACE (Red 2) K Finance and insurance activities

3rd pension pillar	2022	2023
<b>Total Assets, million EUR</b>	<b>599</b>	<b>732</b>
Conservative plans, %	0%	0%
Balanced plans, %	48%	43%
Active plans, %	52%	57%
Weighted average annual return over a 10-year period	2.0%	2.4%
Number of participants	369 124	397 164

Data of the members of Finance Latvia Association

**FINANCE**  
**LATVIA**  
**ASSOCIATION**