

# Statistics of the members and associate members of Finance Latvia Association

in 2024 and 2025



# About Finance Latvia

Finance Latvia brings together 33 finance industry companies in Latvia to ensure broad and unified representation of the finance, technology and related industries at national and international level.

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 **financelatvia.bsky.social**

 **Latvijas Finanšu nozares asociācija | Finance Latvia Association**

## MEMBERS AND ASSOCIATE MEMBERS INCLUDED IN THE STATISTICS

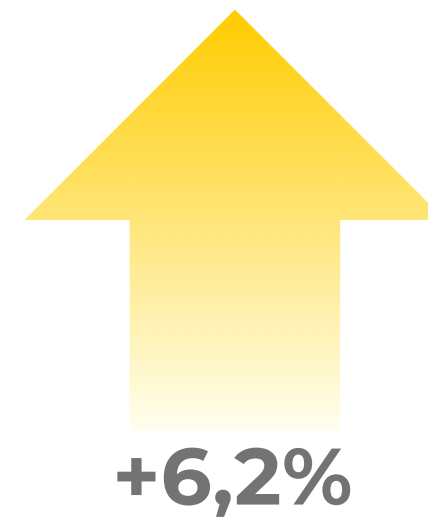
1. Swedbank
2. SEB banka
3. Citadele banka
4. Luminor Bank filiāle Latvijā
5. BluOr Bank
6. OP Corporate Bank filiāle Latvijā
7. Signet Bank
8. Reģionālā investīciju banka
9. Industria Bank
10. Magnetiq Bank
11. Luminor Līzings SIA
12. Swedbank Līzings SIA
13. SEB līzings SIA un SEB bankas faktoringa dati
14. Citadele Leasing SIA
15. Citadele Factoring SIA
16. Swedbank Atklātais Pensiju Fonds AS
17. SEB atklātais pensiju fonds AS
18. Luminor Latvijas atklātais pensiju fonds AS
19. CBL Atklātais pensiju fonds

## BANK ASSETS

**28,8**  
billion EUR

**94 %**  
of commercial  
banking sector

2024



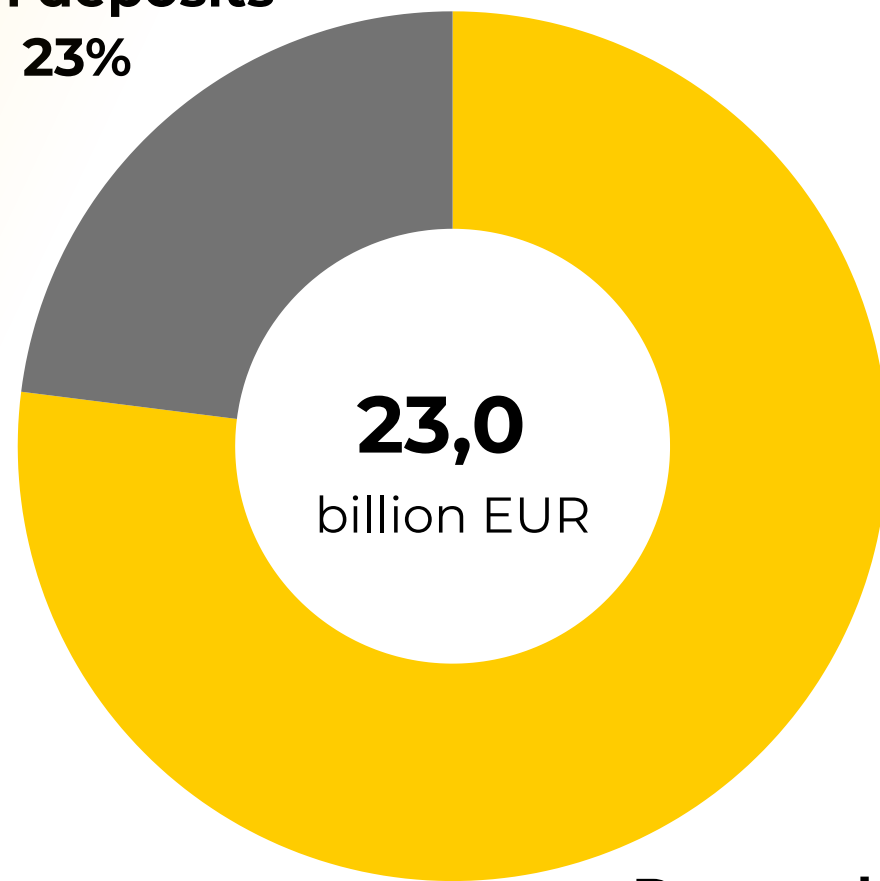
**30,6**  
billion EUR

**94 %**  
of commercial  
banking sector

2025

# DEPOSITS

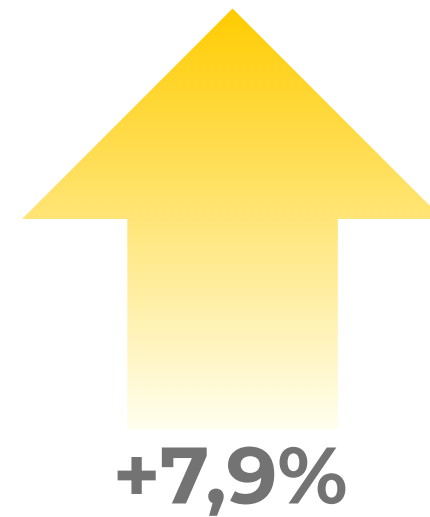
Term deposits  
23%



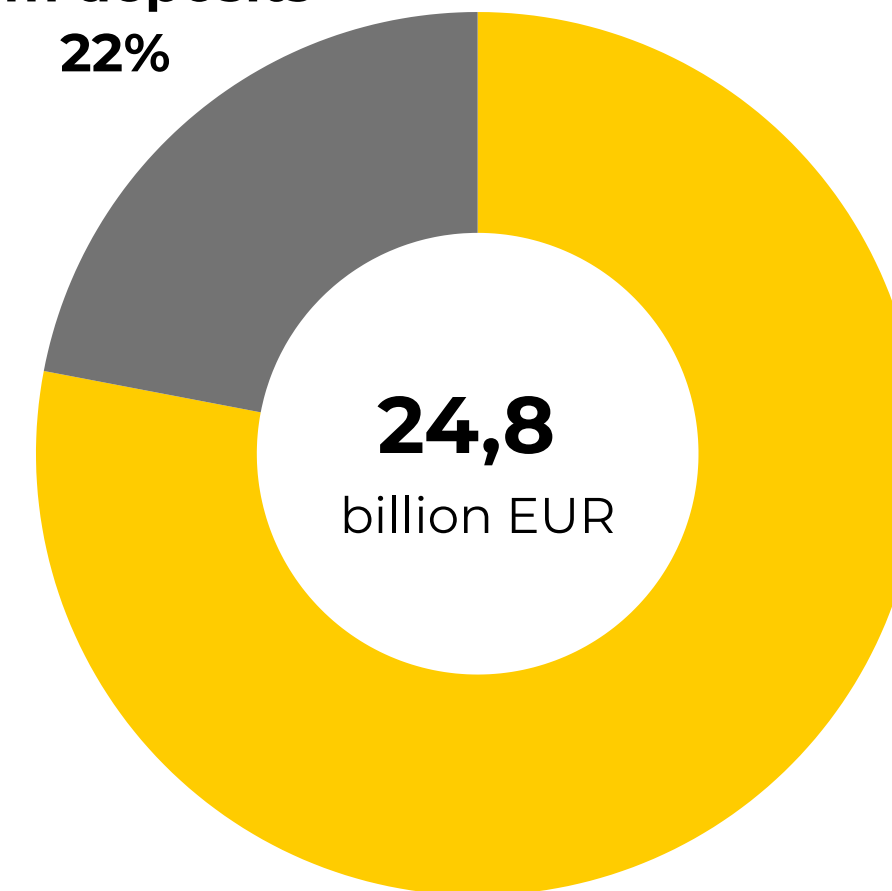
**23,0**  
billion EUR

Demand deposits  
77%

2024



Term deposits  
22%



**24,8**  
billion EUR

Demand deposits  
78%

2025

## LOANS

**15,2** billion EUR

**93%**  
of the industry\*

**56%**

loans to  
companies

**41%**

loans to  
individuals

2024



**17,1** billion EUR

**94%**  
of the industry\*

**57%**

loans to  
companies

**41%**

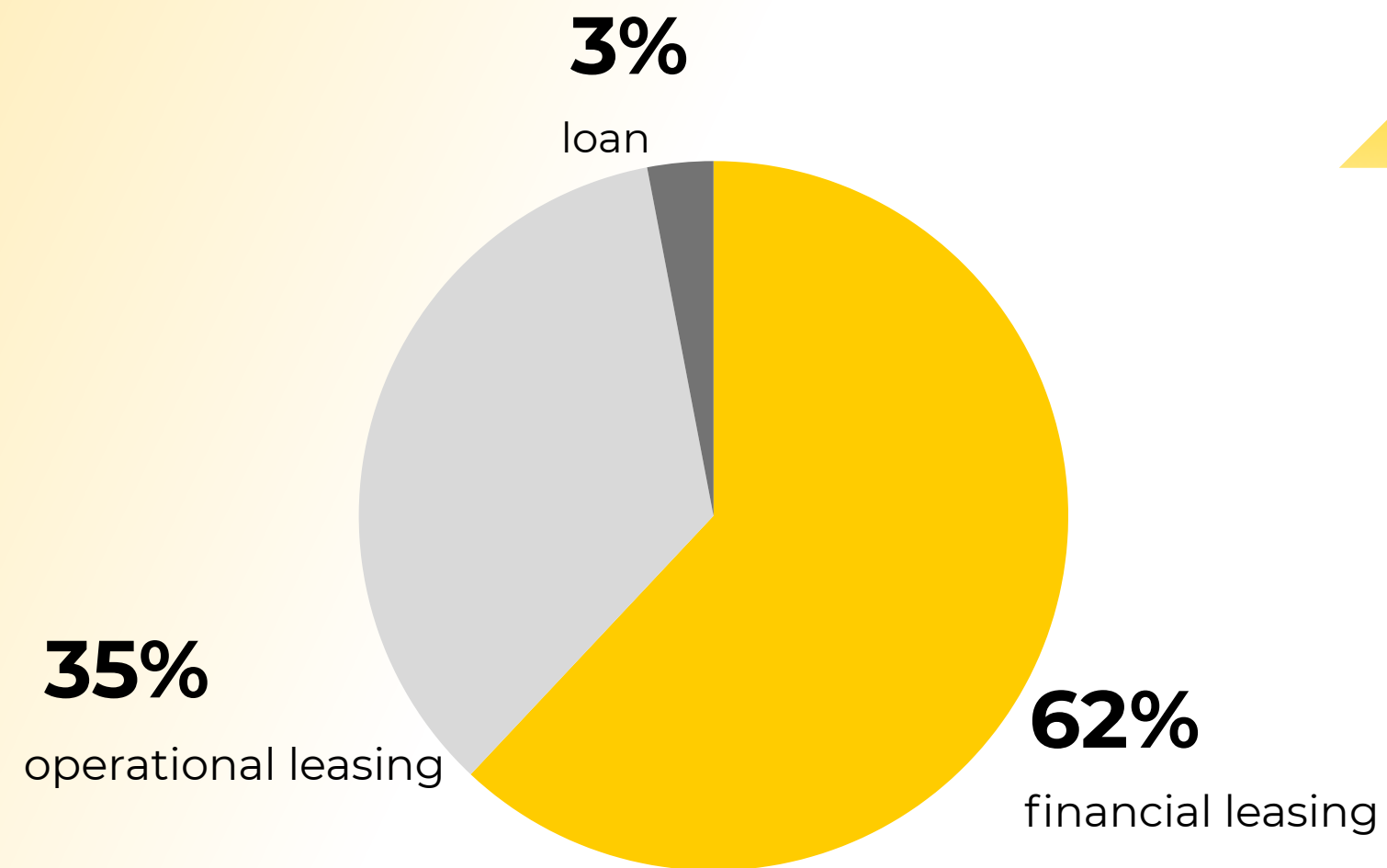
loans to  
individuals

2025

\*Commercial banking sector in Latvia.

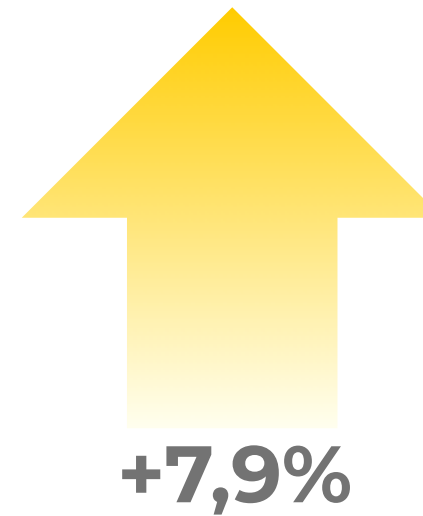
# LEASING

**1,9** billion EUR

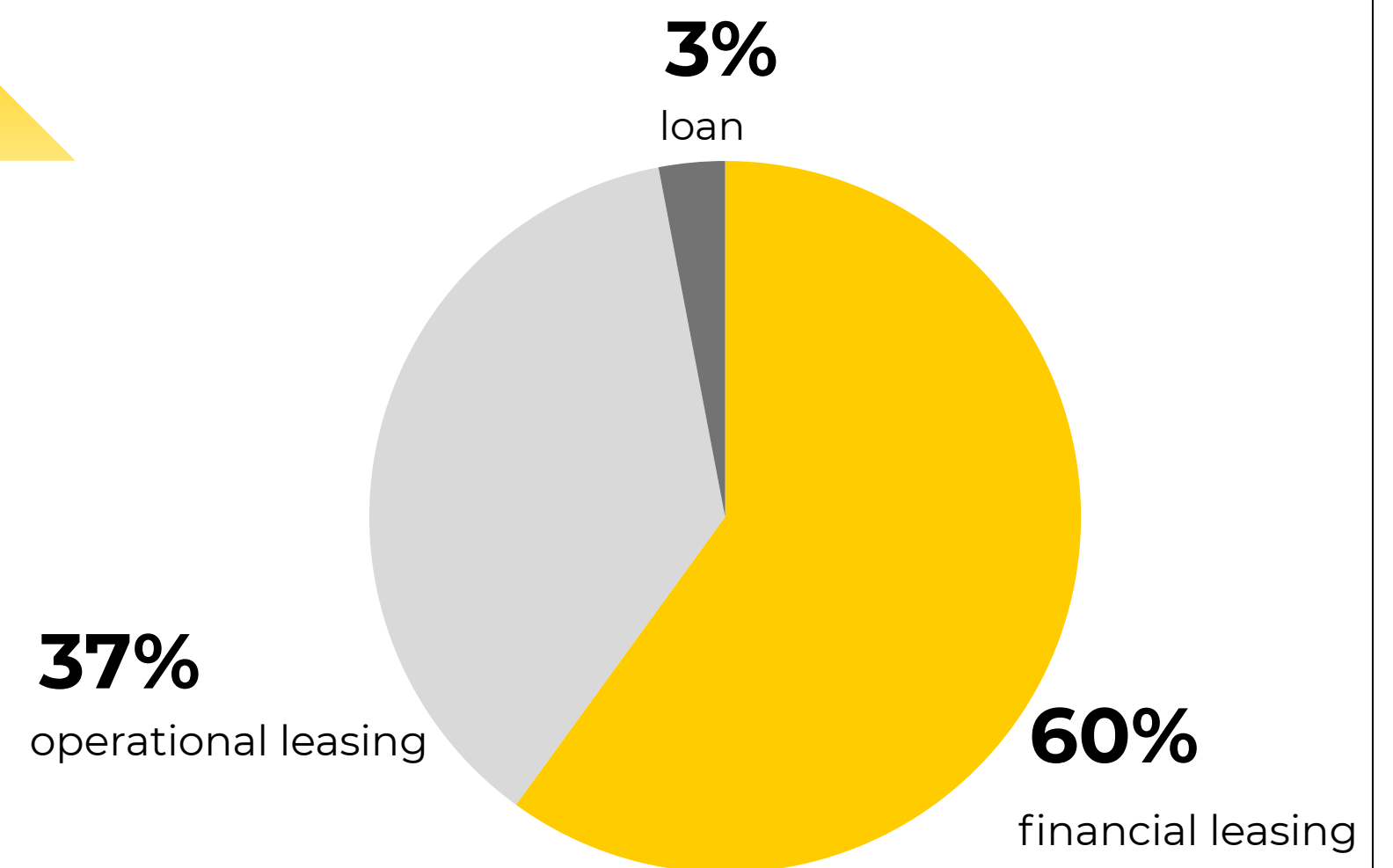


**59%** of the leases were for the purchase of cars

2024



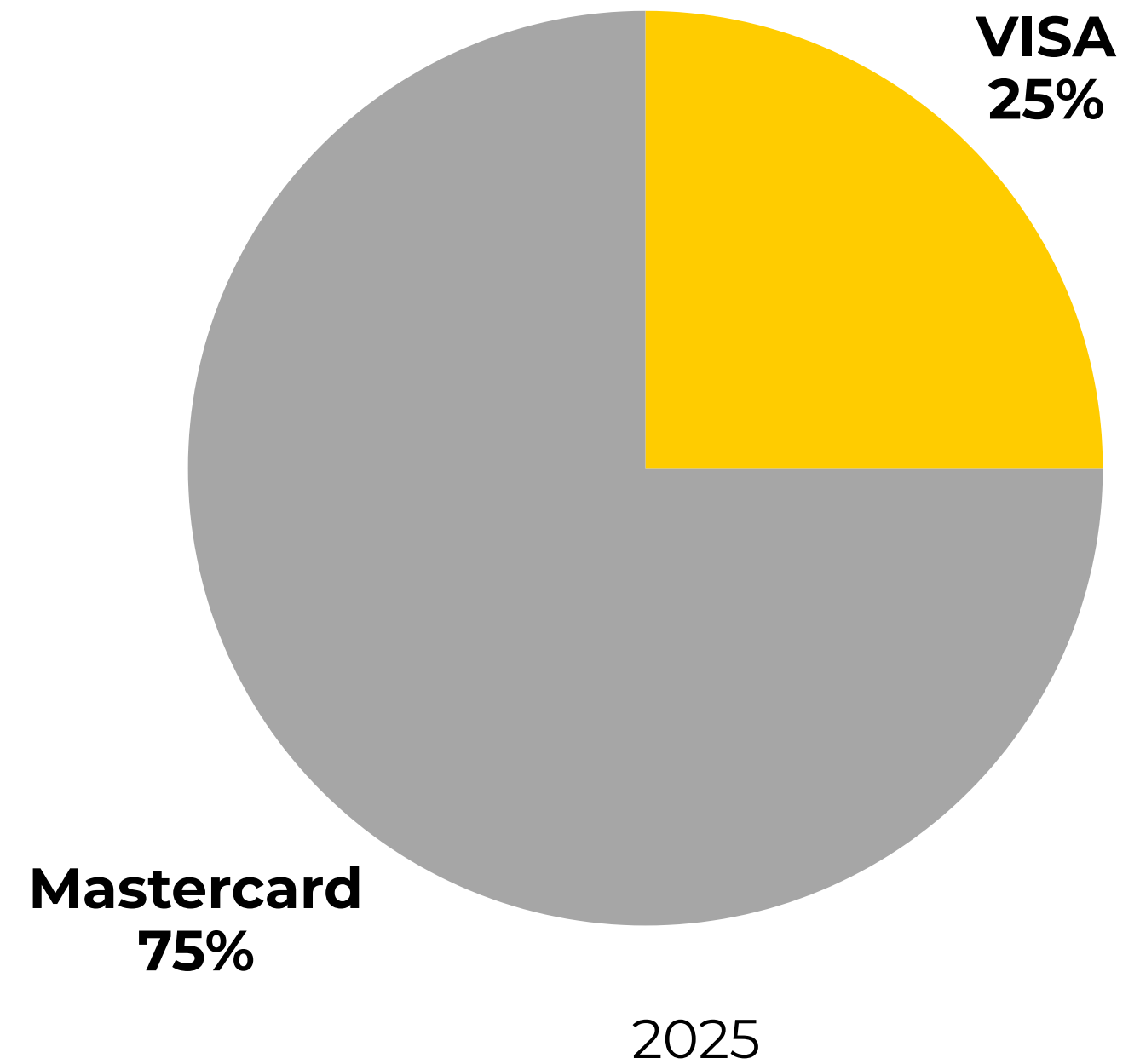
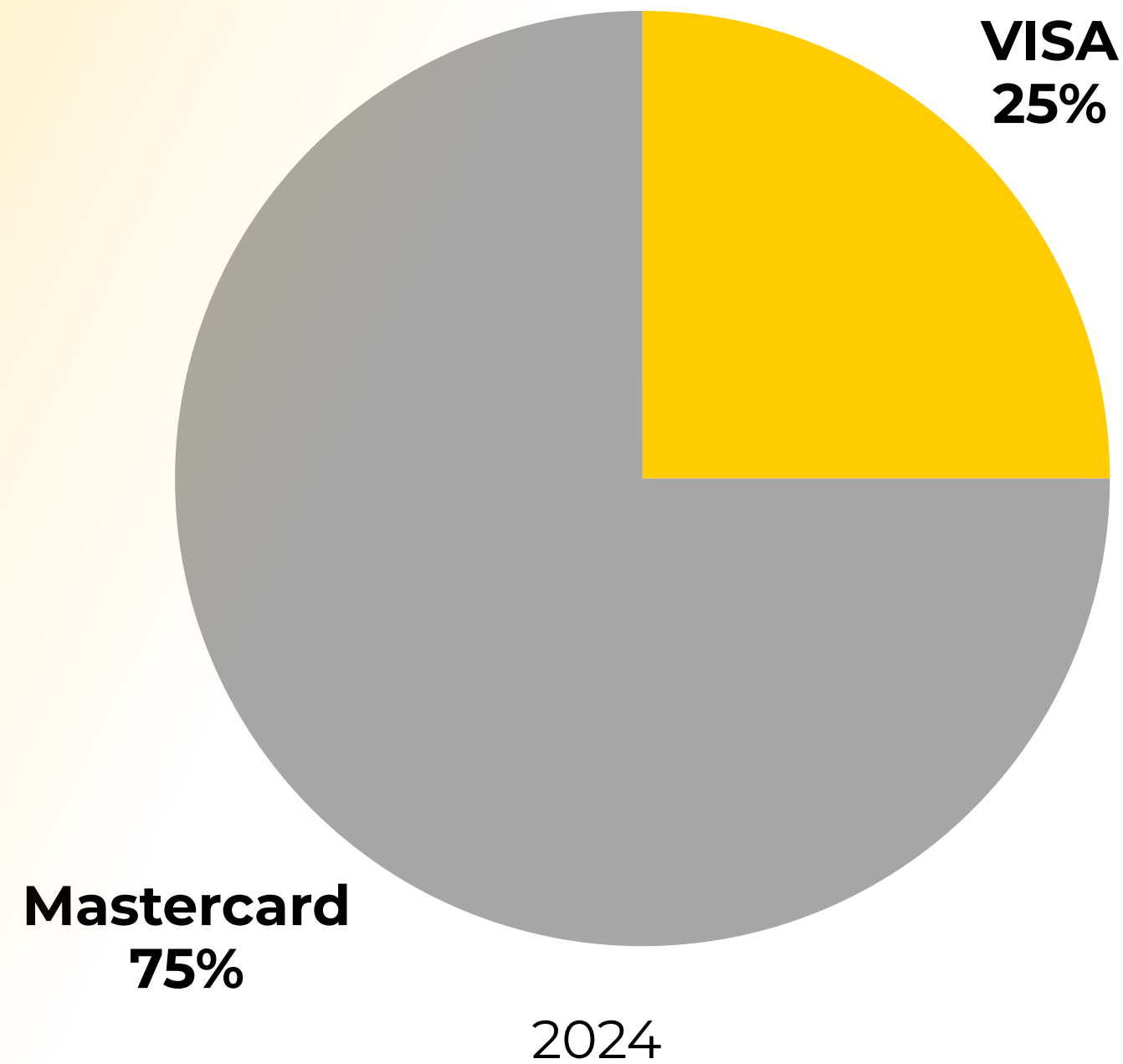
**2,1** billion EUR



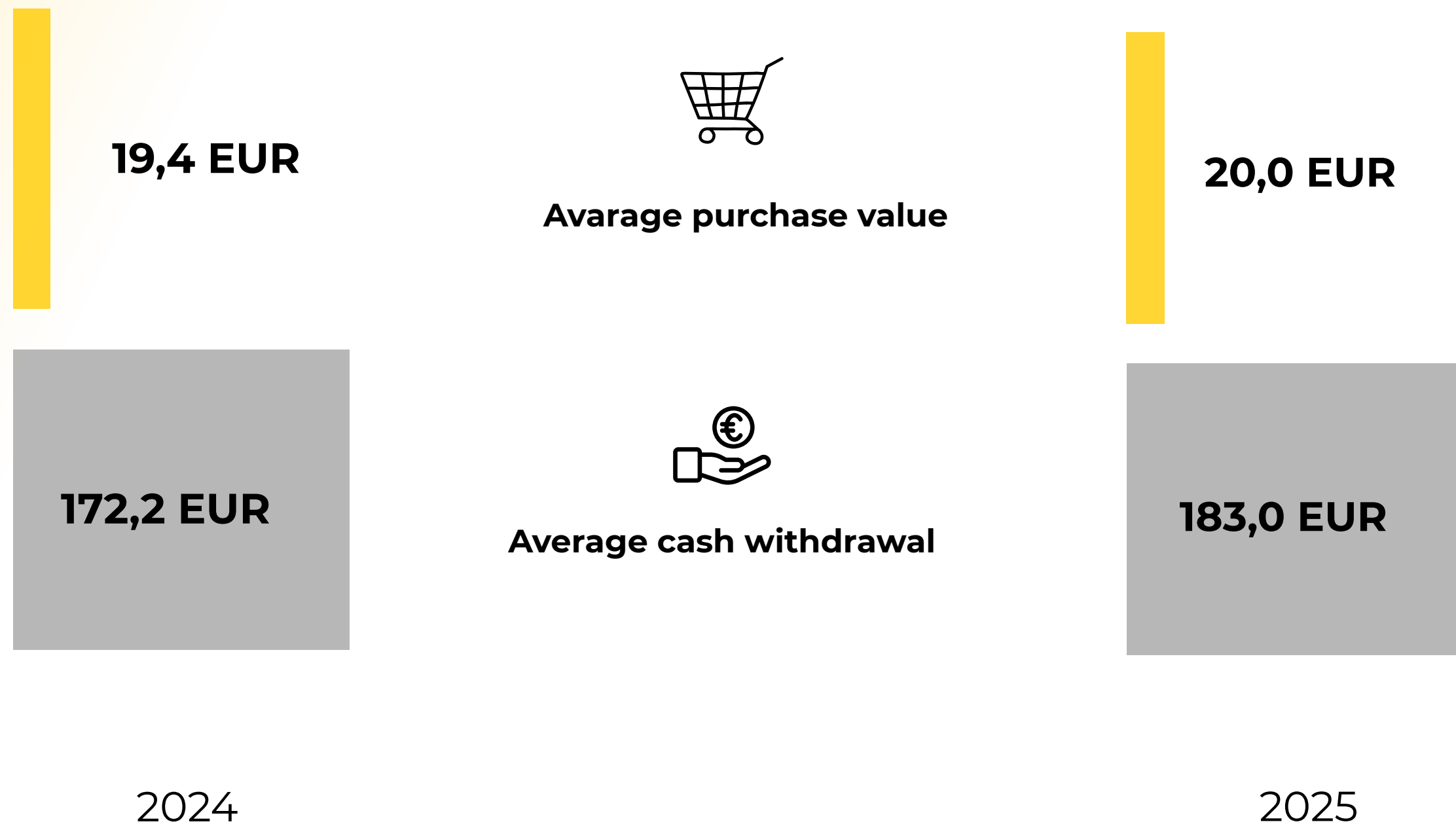
**63%** of the leases were for the purchase of cars

2025

## SHARE OF ISSUED PAYMENT CARDS

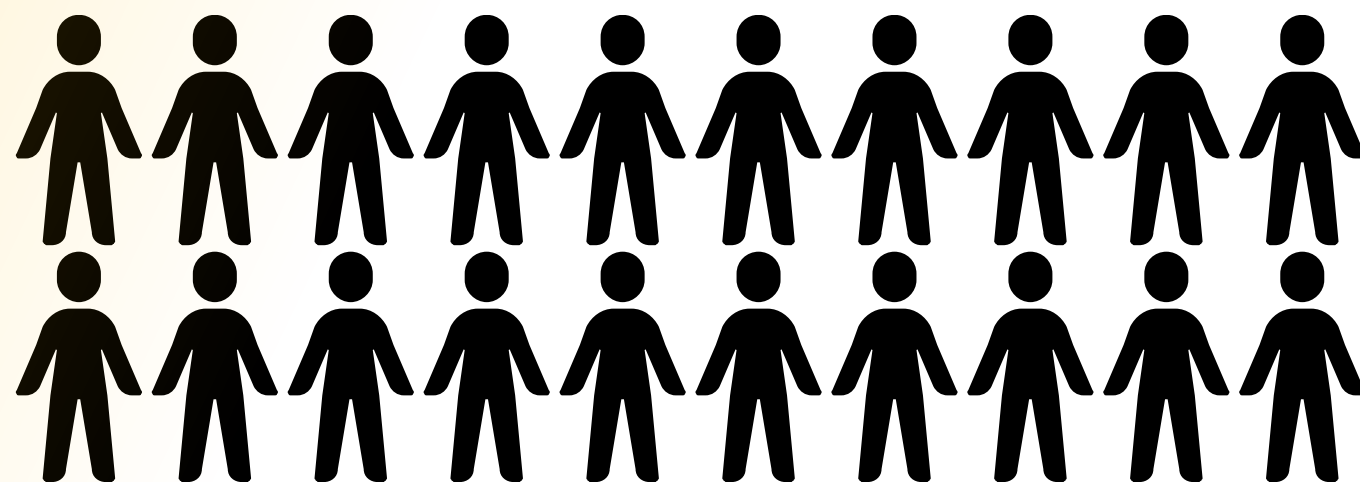


## PURCHASES/CASH WITHDRAWAL



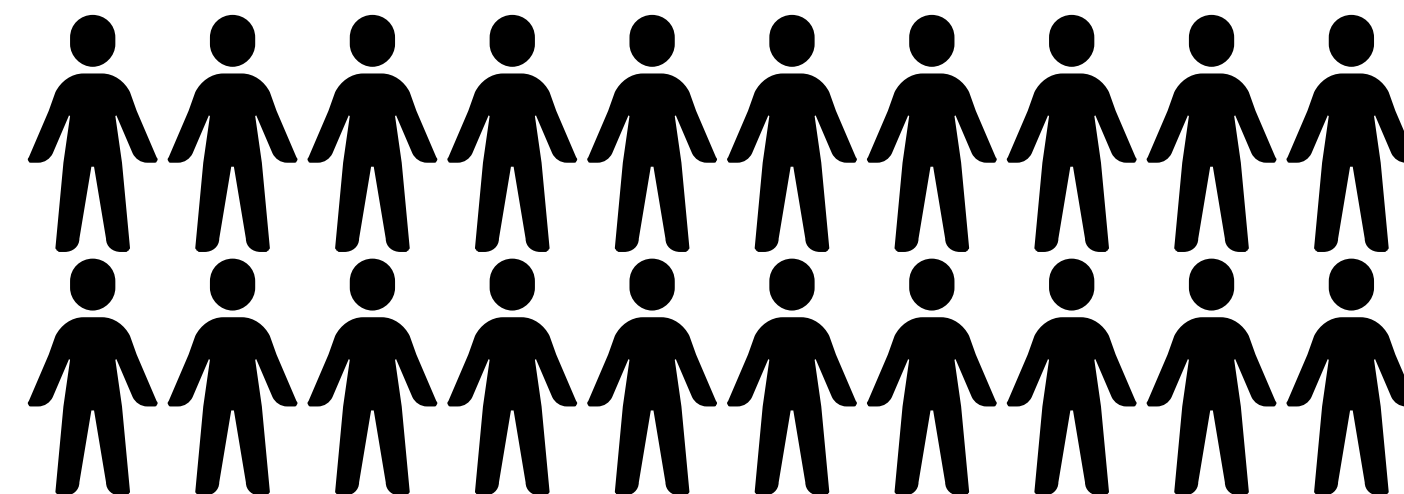
## NUMBER OF CUSTOMERS\*

2 097 161



2024

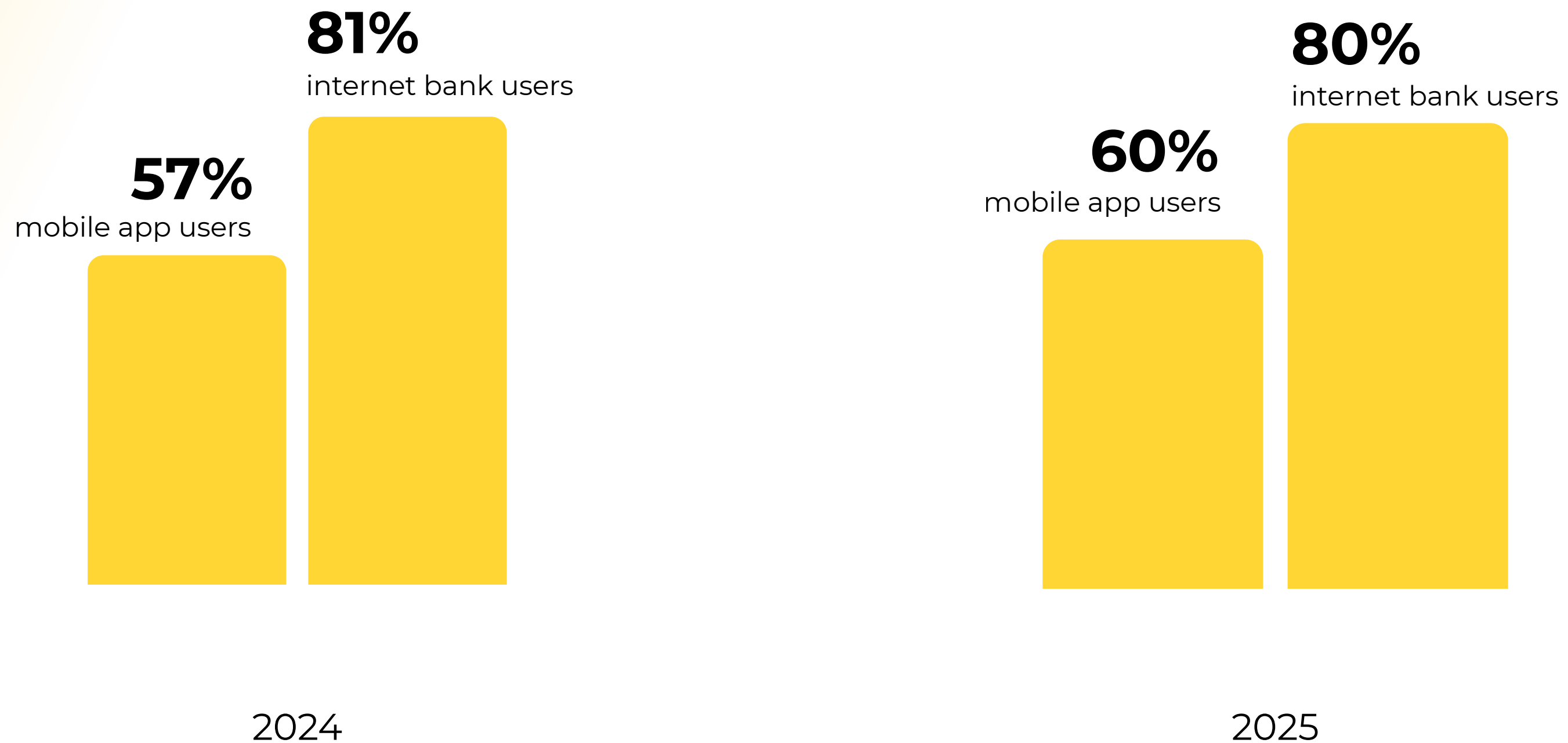
2 115 360



2025

\*One person can have accounts in several banks at the same time.

## NUMBER OF MOBILE APP/INTERNET BANK USERS OUT OF THE TOTAL NUMBER OF BANK CLIENTS



## EMPLOYEES

**5 234**

29% of the total industry\*

Avarage monthly gross salary: EUR **2 813**

**73%**  
women



**27 %**  
men

2024

**5 195**

28% of the total industry\*

Avarage monthly gross salary: EUR **3 048**

**71%**  
women



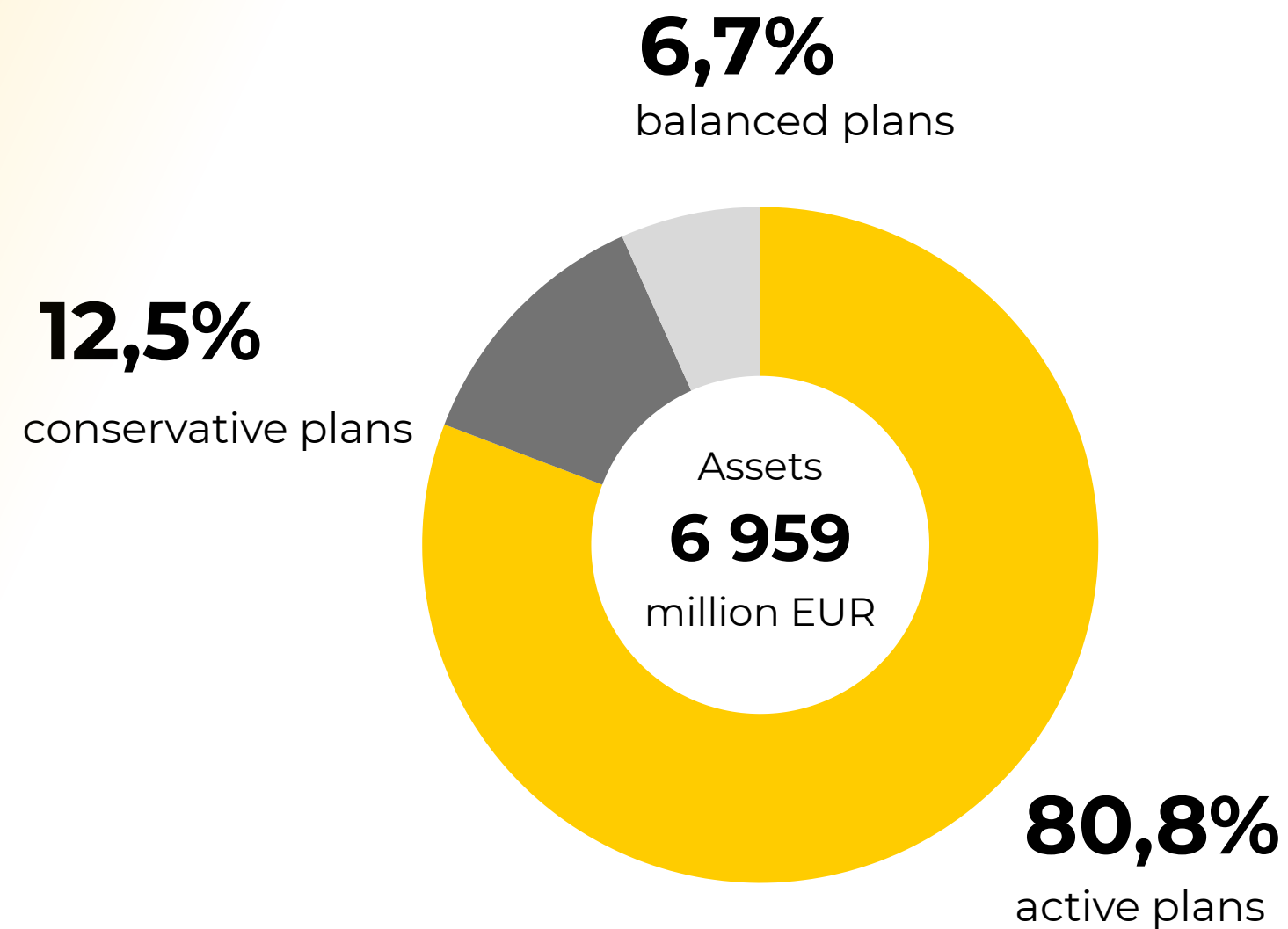
**29 %**  
men

2025

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

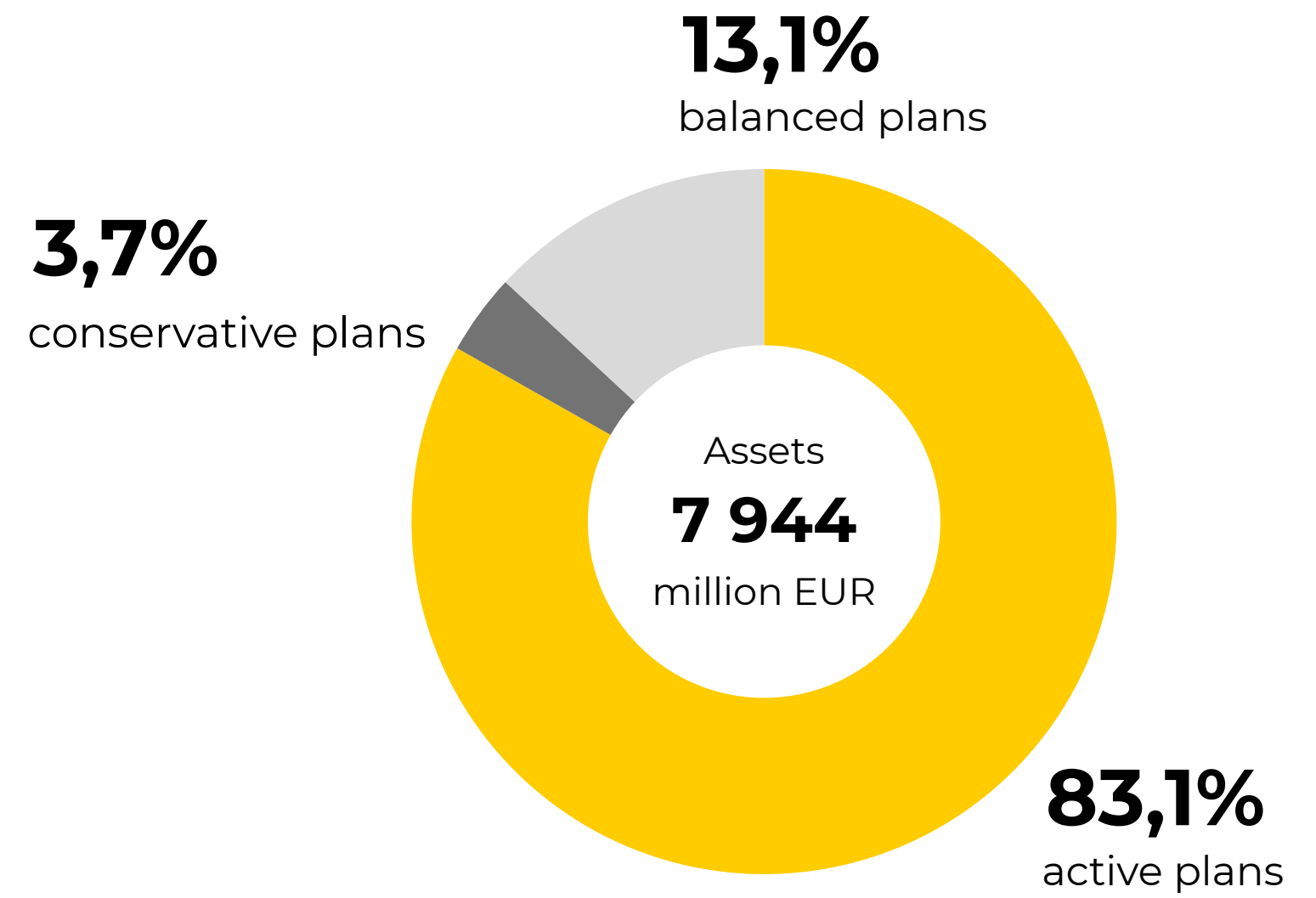
## SECOND TIER PENSION SCHEME

**1 098 539** participants



2024

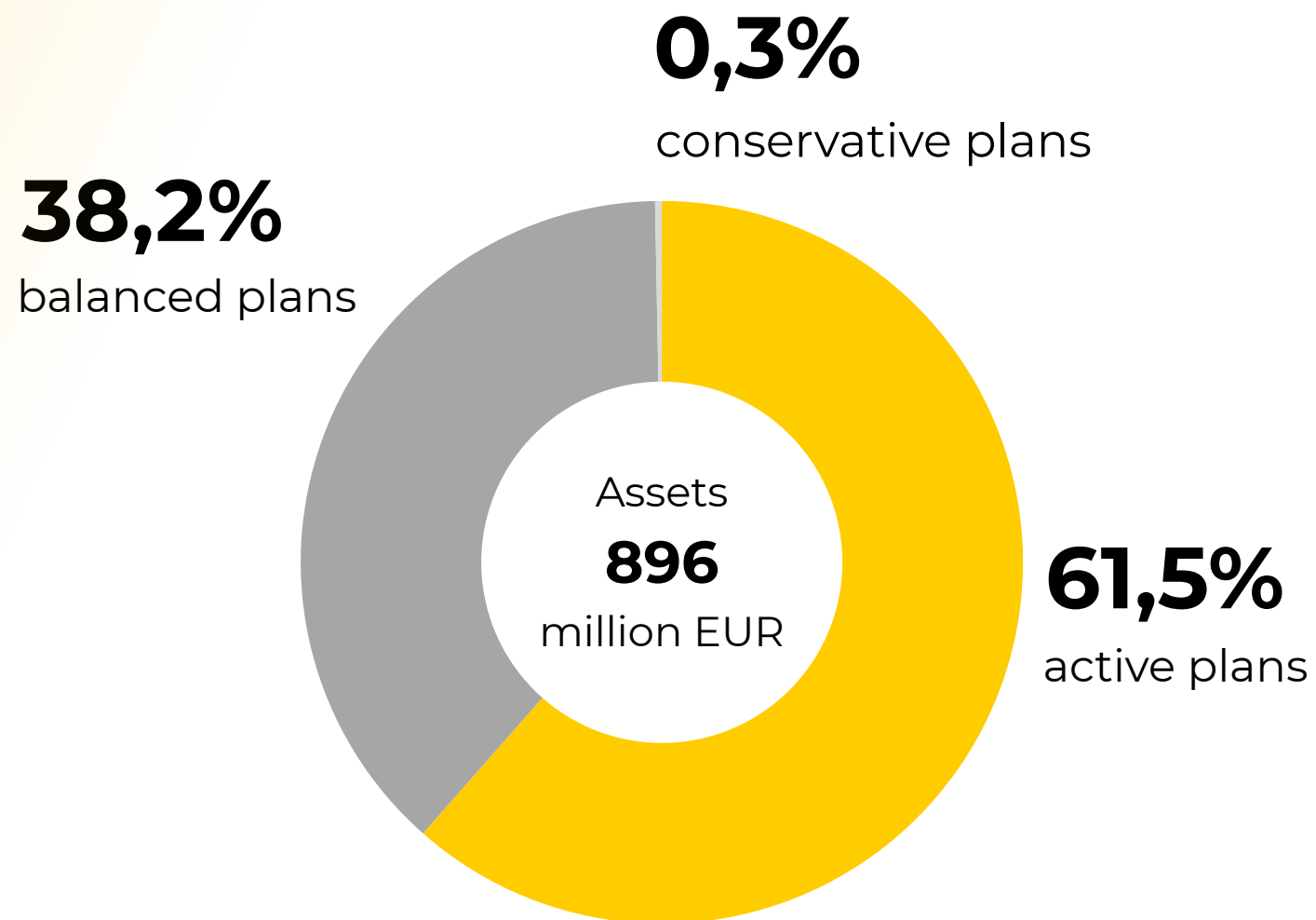
**1 104 836** participants



2025

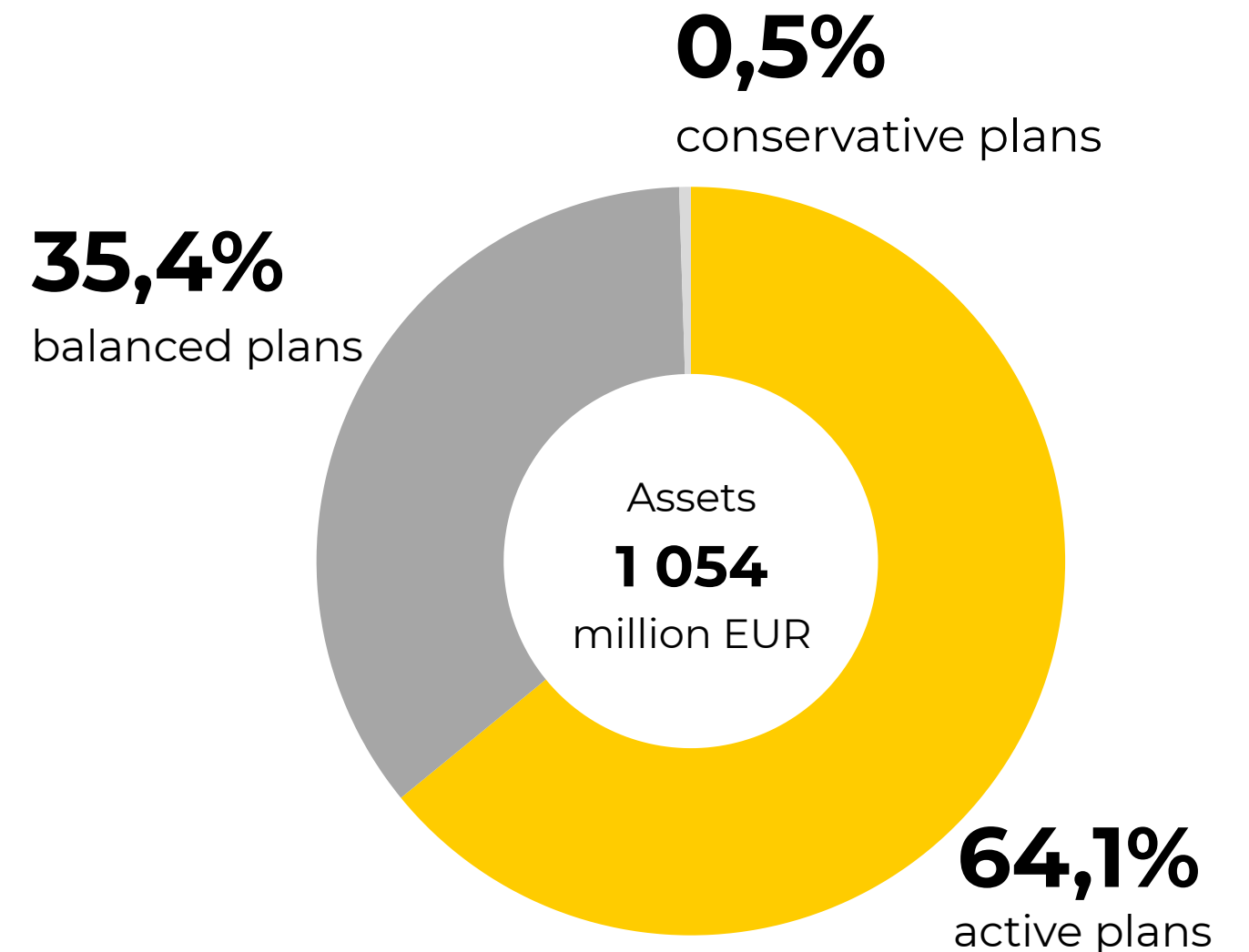
## THIRD TIER PENSION SCHEME

**430 226** participants



2024

**444 154** participants



2025

# **Statistics of the members and associate members of Finance Latvia Association**

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