

Payment Cards Statistics as of September 30, 2019*

		Number of banks that offer the service	
Total Number of payment cards	2,130,787	14	
split by the following functionality:			
Debit cards	1,733,942		
VISA	304,442		
MasterCard	1,429,500		
American Express	0		
Credit cards ¹	268,089		
VISA	95,400		
MasterCard	172,689		
American Express	0		
Business cards	128,756		
VISA	30,252		
MasterCard	98,504		
American Express	0		
split by the following international payment cards organizations:			
VISA	430,094		
MasterCard	1,700,693		
American Express	0		

Number of contactless cards	1,364,004	13
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Number of ATMs ²	932	6
including availability to:		
withdraw cash	932	6
deposit cash	381	5

Number of points of sale with an availability to withdraw cash	731	3
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Merchant statistics		9
Number of merchants ³	14,645	9
Number of points of sale ⁴	30,176	9
Number of equipments accepting payment cards ⁵	41,617	9
Number of contactless equipments accepting payment cards	31,122	8
Number of e-merchants	1,254	9

* Data of the members of Finance Latvia Association

¹ Credit cards together with the deferred payment credit cards.

² 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).

³ 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.

⁴ 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.

⁵ 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 Card Transaction Statistics During the Quarter

	2019 Q3
Transaction Volume	101,935,490
Transaction Value (€)	2,921,225,098
including:	
Cash withdrawal ¹	
volume	11,342,454
value €	1,412,211,407
Purchases ²	
volume	90,528,722
value €	1,506,695,896
Cash withdrawal using point of sale terminals ³	
volume	64,314
value €	2,317,796

Payment Card Transaction Statistics split by types of cards

Debit cards	
Cash Transactions	
volume	10,633,542
value €	1,236,814,897
Purchases	
volume	81,302,505
value €	1,178,407,225
Cash withdrawal using point of sales terminals	
volume	61,950
value €	2,220,064
Credit cards	
Cash Transactions	
volume	396,195
value €	54,201,274
Purchases	
volume	7,166,966
value €	179,038,876
Cash withdrawal using point of sales terminals	
volume	2,103
value €	85,167
Business cards	
Cash Transactions	
volume	312,717
value €	121,195,236
Purchases	
volume	2,059,251
value €	149,249,795
Cash withdrawal using point of sales terminals	
volume	261
value €	12,565

¹ Cash withdrawal at ATMs or banks' branches using the payment card

² Purchases - card payments for purchases of goods and services

³ Cash withdrawal using point of sale terminals at the merchant area

Data of the members of Finance Latvia Association

Payment cards and ATMs as of September 30, 2019 *

No	Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	1,011,947	366	366	144
2	SEB banka	473,114	215	215	93
3	Citadele banka	357,873	163	163	78
4	Luminor Bank Latvia branch	237,697	171	171	62
5	PrivatBank	21,857	12	12	0
6	Meridian Trade Bank	14,868	0	0	0
7	BlueOrange Bank	8,823	5	5	4
8	LPB Bank	1,242	0	0	0
9	Regionāla investīciju banka	1,157	0	0	0
10	Baltic International Bank	1,044	0	0	0
11	Signet Bank	635	0	0	0
12	Rigensis Bank	452	0	0	0
13	Expobank	58	0	0	0
14	Danske Bank Latvia branch	20	0	0	0
15	OP Corporate Bank branch Latvia	0	0	0	0
16	PNB Banka**	0	0	0	0
	Total	2,130,787	932	932	381

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* Operations of PNB banka were stopped on August 15, 2019; the bank was declared insolvent on September 12, 2019