

## Payment Cards Statistics as of December 31, 2019\*

		Number of banks that offer the service
<b>Total Number of payment cards</b>	<b>2,127,768</b>	13
split by the following functionality:		
<b>Debit cards</b>	<b>1,736,202</b>	
VISA	307,761	
MasterCard	1,428,441	
American Express	0	
<b>Credit cards <sup>1</sup></b>	<b>264,977</b>	
VISA	95,198	
MasterCard	169,779	
American Express	0	
<b>Business cards</b>	<b>126,589</b>	
VISA	30,033	
MasterCard	96,556	
American Express	0	
split by the following international payment cards organizations:		
<b>VISA</b>	432,992	
<b>MasterCard</b>	1,694,776	
<b>American Express</b>	0	

<b>Number of contactless cards</b>	<b>1,522,107</b>	13
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<b>Number of ATMs <sup>2</sup></b>	<b>928</b>	6
including availability to:		
withdraw cash	928	6
deposit cash	384	5

<b>Number of points of sale with an availability to withdraw cash</b>	<b>767</b>	4
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<b>Merchant statistics</b>		9
Number of merchants <sup>3</sup>	14,693	9
Number of points of sale <sup>4</sup>	30,186	9
Number of equipments accepting payment cards <sup>5</sup>	41,464	9
Number of contactless equipments accepting payment cards	34,141	7
Number of e-merchants	1,328	9

\* Data of the members of Finance Latvia Association;

<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;

Data source: information from the members of Finance Latvia Association.

## Payment Card Transaction Statistics During the Quarter\*

	2019 Q4
<b>Transaction Volume</b>	<b>103,582,811</b>
<b>Transaction Value (€)</b>	<b>2,969,261,309</b>
including:	
<b>Cash withdrawal<sup>1</sup></b>	
volume	11,017,371
value €	1,402,991,610
<b>Purchases<sup>2</sup></b>	
volume	92,507,112
value €	1,564,185,805
<b>Cash withdrawal using point of sale terminals<sup>3</sup></b>	
volume	58,328
value €	2,083,894

Payment Card Transaction Statistics split by types of cards	
<b>Debit cards</b>	
Cash Transactions	
volume	10,337,528
value €	1,230,453,244
Purchases	
volume	83,387,053
value €	1,233,177,932
Cash withdrawal using point of sales terminals	
volume	56,307
value €	1,999,929
<b>Credit cards</b>	
Cash Transactions	
volume	372,892
value €	50,909,786
Purchases	
volume	7,057,789
value €	182,135,148
Cash withdrawal using point of sales terminals	
volume	1,753
value €	71,894
<b>Business cards</b>	
Cash Transactions	
volume	306,951
value €	121,628,581
Purchases	
volume	2,062,270
value €	148,872,724
Cash withdrawal using point of sales terminals	
volume	268
value €	12,071

\* Data of the members of Finance Latvia Association;

<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;

Data source: information from the members of Finance Latvia Association.

**Payment cards and ATMs as of December 31, 2019 \***

No	Name	Number of Payment Cards	Number of ATMs		
			including cash		
			withdrawal functions	deposit functions	
1	Swedbank	1,016,567	366	366	144
2	SEB banka	469,747	222	222	98
3	Citadele banka	361,213	152	152	75
4	Luminor Bank Latvia branch	231,257	171	171	63
5	PrivatBank	21,831	12	12	0
6	Industra Bank (Meridian Trade Bank)	14,630	0	0	0
7	BlueOrange Bank	7,994	5	5	4
8	LPB Bank	1,229	0	0	0
9	Regionala investiciju banka	1,086	0	0	0
10	Baltic International Bank	1,049	0	0	0
11	Signet Bank	680	0	0	0
12	Rigensis Bank	429	0	0	0
13	Expobank	56	0	0	0
14	Danske Bank Latvia branch	0	0	0	0
15	OP Corporate Bank branch Latvia	-	-	-	-
	<b>FLA member banks</b>	<b>2,127,768</b>	<b>928</b>	<b>928</b>	<b>384</b>

\* Data of the members of Finance Latvia Association;

Data source: information from the members of Finance Latvia Association.