

Payment Cards Statistics as of March 31, 2020*

		Number of banks that offer the service
Total Number of payment cards	2,120,381	13
split by the following functionality:		
Debit cards	1,734,904	
VISA	324,522	
MasterCard	1,410,382	
American Express	0	
Credit cards ¹	259,258	
VISA	93,011	
MasterCard	166,247	
American Express	0	
Business cards	126,219	
VISA	31,387	
MasterCard	94,832	
American Express	0	
split by the following international payment cards organizations:		
VISA	448,920	
MasterCard	1,671,461	
American Express	0	

Number of contactless cards	1,619,762	13
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Number of ATMs ²	927	6
including availability to:		
withdraw cash	927	6
deposit cash	386	5

Number of points of sale with an availability to withdraw cash	755	3
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Merchant statistics		8
Number of merchants ³	14,772	8
Number of points of sale ⁴	30,181	8
Number of equipments accepting payment cards ⁵	40,892	8
Number of contactless equipments accepting payment cards	34,749	7
Number of e-merchants	1,299	8

* 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;

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

Payment Card Transaction Statistics During the Quarter*

	2020 Q1
Transaction Volume	97,311,506
Transaction Value (€)	2,677,378,722
including:	
Cash withdrawal¹	
volume	9,680,129
value €	1,244,018,660
Purchases²	
volume	87,586,105
value €	1,431,816,563
Cash withdrawal using point of sale terminals³	
volume	45,272
value €	1,543,500

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	9,119,886
value €	1,108,044,270
Purchases	
volume	79,190,462
value €	1,140,260,761
Cash withdrawal using point of sales terminals	
volume	43,843
value €	1,490,372
Credit cards	
Cash Transactions	
volume	315,368
value €	44,101,856
Purchases	
volume	6,560,460
value €	163,560,474
Cash withdrawal using point of sales terminals	
volume	1,278
value €	47,183
Business cards	
Cash Transactions	
volume	244,875
value €	91,872,534
Purchases	
volume	1,835,183
value €	127,995,328
Cash withdrawal using point of sales terminals	
volume	151
value €	5,945

* Data of the members of Finance Latvia Association;

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 source: information from the members of Finance Latvia Association.

Payment cards and ATMs as of March 31, 2020 *

No	Name	Number of Payment Cards	Number of ATMs		
			<i>including cash</i>		
			<i>withdrawal functions</i>	<i>deposit functions</i>	
1	Swedbank	1,008,041	367	367	148
2	SEB banka	467,074	218	218	96
3	Citadele banka	371,368	152	152	75
4	Luminor Bank Latvia branch	227,649	173	173	63
5	PrivatBank	20,797	12	12	0
6	Industra Bank	14,260	0	0	0
7	BlueOrange Bank	6,819	5	5	4
8	LPB Bank	1,189	0	0	0
9	Regionala investiciju banka	1,040	0	0	0
10	Baltic International Bank	1,011	0	0	0
11	Signet Bank	698	0	0	0
12	Rigensis Bank	376	0	0	0
13	Expobank	59	0	0	0
14	OP Corporate Bank branch Latvia	-	-	-	-
	Association member banks	2,120,381	927	927	386

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