

Payment Cards Statistics as of March 31, 2021*

		Number of banks that offer the service
Total Number of payment cards	2,053,693	11
split by the following functionality:		
Debit cards	1,716,820	
VISA	367,267	
MasterCard	1,349,553	
American Express	0	
Credit cards ¹	213,964	
VISA	76,333	
MasterCard	137,631	
American Express	0	
Business cards	122,909	
VISA	34,957	
MasterCard	87,952	
American Express	0	
split by the following international payment cards organizations:		
VISA	478,557	
MasterCard	1,575,136	
American Express	0	

Number of contactless cards	1,853,802	11
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Number of ATMs ²	908	5
including availability to:		
withdraw cash	908	5
deposit cash	385	5

Merchant statistics		7
Number of merchants ³	15,386	7
Number of points of sale ⁴	31,121	7
Number of equipments accepting payment cards ⁵	42,241	7
Number of contactless equipments accepting payment cards	40,159	7
Number of e-merchants	1,901	7

* 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.

Finance Latvia Association

Payment Card Transaction Statistics During the Quarter*

	2021 Q1
Transaction Volume	84,330,036
Transaction Value (€)	2,446,171,988
including:	
Cash withdrawal¹	
volume	7,154,754
value €	1,066,638,770
Purchases²	
volume	77,160,808
value €	1,378,938,939
Cash withdrawal using point of sale terminals³	
volume	14,474
value €	594,278

Payment Card Transaction Statistics split by types of cards

Debit cards	
Cash Transactions	
volume	6,807,073
value €	975,765,935
Purchases	
volume	71,110,609
value €	1,153,817,118
Cash withdrawal using point of sales terminals	
volume	14,126
value €	581,450
Credit cards	
Cash Transactions	
volume	185,569
value €	29,880,587
Purchases	
volume	4,492,351
value €	115,160,866
Cash withdrawal using point of sales terminals	
volume	302
value €	10,414
Business cards	
Cash Transactions	
volume	162,112
value €	60,992,248
Purchases	
volume	1,557,848
value €	109,960,956
Cash withdrawal using point of sales terminals	
volume	46
value €	2,414

Proportion of payments

Proportion of flash payments in SEPA payments (all banks)	34.7%
Proportion of flash payments in SEPA payments (banks which provide flash payments)	44.4%
Proportion of contactless card payments in all card payments	69.9%

* 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, ATMs and number of points of sale with an availability to withdraw cash as of March 31, 2021 *

No	Name	Number of Payment Cards	Number of ATMs		Number of points of sale with an availability to withdraw cash	
			including cash			
			withdrawal functions	deposit functions		
1	Swedbank	997,451	367	367	148	134
2	SEB banka	454,818	211	211	92	257
3	Citadele banka	365,782	150	150	77	247
4	Luminor Bank Latvia branch	216,257	175	175	64	24
5	Industra Bank	10,899	0	0	0	0
6	BlueOrange Bank	4,584	5	5	4	0
7	LPB Bank	1,353	0	0	0	0
8	Baltic International Bank	895	0	0	0	0
9	Regionāla investīciju banka	870	0	0	0	0
10	Signet Bank	702	0	0	0	0
11	Expobank	82	0	0	0	0
12	PrivatBank	0	0	0	0	0
13	OP Corporate Bank branch Latvia	-	-	-	-	-
	Association member banks	2,053,693	908	908	385	-

* Data of the members of Finance Latvia Association;

Data of OP Corporate Bank branch Latvia is not available;

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

Total amount of points of sale is not presented as customers of several banks could withdraw cash at a one point of sale.