

Payment Cards Statistics as of December 31, 2021*

		Number of banks that offer the service
Total Number of payment cards	2 042 332	11
split by the following functionality:		
Debit cards	1 718 040	
VISA	371 123	
MasterCard	1 346 917	
American Express	0	
Credit cards ¹	203 331	
VISA	73 357	
MasterCard	129 974	
American Express	0	
Business cards	120 961	
VISA	33 963	
MasterCard	86 998	
American Express	0	
split by the following international payment cards organizations:		
VISA	478 443	
MasterCard	1 563 889	
American Express	0	

Number of contactless cards	1 973 447	11
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Number of ATMs ²	906	5
including availability to:		
withdraw cash	906	5
deposit cash	393	5

Merchant statistics		7
Number of merchants ³	16 457	7
Number of points of sale ⁴	32 682	7
Number of equipments accepting payment cards ⁵	43 010	7
Number of contactless equipments accepting payment cards	42 186	7
Number of e-merchants	2 260	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 Q4
Transaction Volume	100 588 297
Transaction Value (€)	3 047 622 783
including:	
Cash withdrawal¹	
volume	7 480 334
value €	1 194 741 152
Purchases²	
volume	93 089 146
value €	1 852 099 435
Cash withdrawal using point of sale terminals³	
volume	18 817
value €	782 196

Payment Card Transaction Statistics split by types of cards	
Debit cards	
Cash Transactions	
volume	7 092 807
value €	1 082 471 113
Purchases	
volume	85 879 083
value €	1 539 152 616
Cash withdrawal using point of sales terminals	
volume	18 510
value €	769 215
Credit cards	
Cash Transactions	
volume	201 998
value €	35 638 160
Purchases	
volume	5 342 183
value €	161 949 417
Cash withdrawal using point of sales terminals	
volume	166
value €	4 948
Business cards	
Cash Transactions	
volume	185 529
value €	76 631 879
Purchases	
volume	1 867 880
value €	150 997 402
Cash withdrawal using point of sales terminals	
volume	141
value €	7 318

Proportion of payments	
Proportion of flash payments in SEPA payments (all banks)	40.0%
Proportion of flash payments in SEPA payments (banks which provide flash payments)	50.3%
Proportion of contactless card payments in all card payments	77.9%

* 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
December 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	1 012 700	365	365	148	163
2	SEB banka	449 519	212	212	92	247
3	Citadele banka	351 807	149	149	77	156
4	Luminor Bank Latvia branch	210 716	175	175	72	10
5	Industra Bank	10 228	0	0	0	0
6	BlueOrange Bank	3 594	5	5	4	0
7	LPB Bank	1 149	0	0	0	0
8	Baltic International Bank	942	0	0	0	0
9	Regionāla investīciju banka	906	0	0	0	0
10	Signet Bank	692	0	0	0	0
11	Expobank	79	0	0	0	0
12	PrivatBank	0	0	0	0	0
13	OP Corporate Bank branch Latvia	-	-	-	-	-
	Association member banks	2 042 332	906	906	393	-

* 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.