

Latvia

1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	1,994	1,977	1,959	1,941	1,926
GDP (EUR billions)	24	24	25	27	30
GDP per capita (EUR)	11,843	12,300	12,779	13,926	15,328
HICP (annual percentage changes)	0.7	0.2	0.1	2.9	2.6

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	16,991	19,010	17,231	16,915	14,533
<i>of which:</i>					
Transferable deposits	16,478	18,607	16,886	16,474	13,949
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	7,534	8,582	5,948	4,874	1,728
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	1,032	3,825	4,179	5,375	4,678
Overnight deposits held at other credit institutions (end of period)	123	291	261	246	295
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	123	290	261	246	295
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	77	259	257	245	39
Intraday borrowing from the central bank (average for last reserve maintenance period)	13	3	4	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in EUR millions; end of period)

	2014	2015	2016	2017	2018
Central bank					
Number of offices	3	3	3	3	3
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	295	302	389	361	1,612
<i>of which:</i>					
Value of transferable deposits	295	302	389	361	1,612
Credit institutions irrespective of their legal incorporation					
Number of institutions	32	36	57	54	54
Number of offices	318	302	312	280	250
Number of overnight deposits (thousands)	3,512.9	3,231.6	3,099.8	3,082.1	2,991.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,814.8	2,688.4	2,608.8	2,663.9	2,610.7
Number of transferable overnight deposits (thousands)	3,077.5	2,779.7	2,663.5	2,677.6	2,585.8
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,618.4	2,489.4	2,410.4	2,476.8	2,442.6
Value of overnight deposits	16,181	18,306	16,496	16,113	12,337
<i>of which:</i>					
Value of transferable deposits	16,183	18,305	16,497	16,113	12,337
Number of payment accounts (thousands)	3,697.1	3,403.0	3,226.5	3,438.8	3,383.8
Number of e-money accounts (thousands)	17.9	18.1	22.8	15.7	.
Outstanding value on e-money storages issued	0	0	0	0	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	27	30	50	51	49
Number of offices	301	284	293	272	245
Value of overnight deposits	15,070	16,931	14,660	15,736	11,843
Branches of euro area-based credit institutions					
Number of institutions	2	3	3	2	2
Number of offices	.	3	3	4	2
Value of overnight deposits	.	27	197	184	421
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	3	3	4	3	3
Number of offices	.	15	16	4	3
Value of overnight deposits	.	1,348	1,639	193	73
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	-	0	0	0	0
Electronic money institutions					
Number of institutions	6	1	3	3	3
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	0.0	0.0	.	.	.
Outstanding value on e-money storages issued	0	0	0	0	0
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	620	620	619	619	618
Number of overnight deposits (thousands)	269.5	280.9	294.1	304.9	199.4
Value of overnight deposits	32	34	37	39	42
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

5. Institutions offering payment services to non-MFIs - page 2 (original units, unless otherwise indicated; values in EUR millions; end of period)

	2014	2015	2016	2017	2018
Institutions offering payment services to non-MFIs (total)					
Number of institutions	40	39	62	59	59
Number of offices	941	925	934	902	871
Number of overnight deposits (thousands)	3,782.4	3,512.5	3,394.0	3,387.0	3,191.0
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,814.8	2,688.4	2,608.8	2,663.9	2,610.7
Value of overnight deposits	16,507	18,642	16,922	16,513	13,991
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	17.9	18.1	.	.	8.8
Outstanding value on e-money storages issued	0	0	0	0	0
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	31	30	31	27	27
<i>of which:</i>					
Institutions providing services through an established branch	10	8	9	5	6
Institutions providing services through an agent	0	0	0	3	2
Institutions providing services neither establishing a branch nor through an agent	21	22	22	19	19

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

Latvia

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2014	2015	2016	2017	2018
Cards issued by resident PSPs					
Cards with a cash function	2,331	2,337	2,310	2,245	2,187
Cards with a payment function*	2,326	2,373	2,364	2,307	2,243
<i>of which:</i>					
Cards with a debit function	1,776	1,715	1,584	1,976	1,976
Cards with a delayed debit function	237	321	419	23	20
Cards with a credit function	344	362	387	363	302
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function	.	.	.	.	.
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	2,340	2,381	2,365	2,307	2,244
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	.	.	.
Terminals provided by resident PSPs					
ATMs	1,068	1,058	1,019	1,016	993
Located in the reporting country	1,067	1,057	1,018	1,015	.
Located abroad	1	1	1	1	.
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	1,021	1,044	1,018	.	993
Located in the reporting country	1,020	1,043	1,018	1,015	.
Located abroad	1	1	0	.	.
ATMs with a credit transfer function	744	707	449	.	403
Located in the reporting country	744	707	449	420	.
Located abroad	0	0	0	.	.
POS terminals	28,469	30,973	38,189	41,585	42,712
Located in the reporting country	28,436	30,313	35,417	38,348	39,225
Located abroad	33	660	2,772	3,237	3,487
POS terminals					
<i>of which:</i>					
EFTPOS terminals	28,469	30,973	38,189	41,585	42,712
Located in the reporting country	28,436	30,313	35,417	38,348	39,225
Located abroad	33	660	2,772	3,237	3,487
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0

*Except cards with an e-money function only.

Latvia

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	138.5	147.1	156.0	167.3	175.4
Domestic	134.0	142.6	149.7	161.8	170.5
Cross-border	4.5	4.5	6.2	5.5	4.9
Credit transfers					
Initiated in paper-based form	10.3	8.1	7.3	7.2	7.4
Initiated electronically	128.2	139.1	148.7	160.1	168.0
Initiated in a file/batch	27.7	27.9	29.8	23.3	23.6
Initiated on a single payment basis	100.4	111.2	118.9	136.9	144.4
<i>of which (memorandum item):</i>					
Online banking based e-payments	80.8	91.5	98.5	116.1	122.4
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	7.9	4.7	5.8	3.5	2.2
Cross-border credit transfers received	4.7	4.0	4.6	4.9	5.3
Direct debits	4.4	0.0	0.0	0.0	0.0
Domestic	4.4	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	4.4	0.0	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	4.4	0.0	0.0	0.0	0.0
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	191.0	215.2	242.8	271.9	311.0
Domestic card payments	171.7	192.3	214.2	237.1	269.2
Cross-border card payments	19.3	22.9	28.6	34.8	41.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	157.0	171.0	199.4	239.3	278.1
Payments with cards with a delayed debit function	18.3	26.8	20.6	4.1	4.0
Payments with cards with a credit function	15.7	17.5	22.7	28.5	28.9
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	174.8	203.3	226.7	250.3	283.8
Payments initiated remotely	16.2	12.0	16.1	21.7	27.2
E-money payments with e-money issued by resident PSPs	.	.	.	0.2	0.1
Domestic	.	.	.	.	0.1
Cross-border	0.0	0.0	.	.	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	.	0.0	0.0
With e-money accounts	.	.	.	.	0.1
<i>of which:</i>					
Accessed through a card	.	.	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.

Latvia

7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2014	2015	2016	2017	2018
Cheques	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	.
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	.	.	.
Domestic	0.0	0.0	.	.	.
Cross-border	0.0	0.0	.	.	.
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
Total payments involving non-MFIs	334.2	362.5	399.3	489.1	497.2
Domestic	310.3	335.0	364.0	410.0	449.6
Cross-border	23.9	27.5	35.3	79.1	47.6
Total cross-border payments received (excluding card payments)	4.7	4.0	4.6	4.9	5.3
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	58.3	17.0	16.1	12.1	32.6
Debits from the accounts by simple book entry	115.5	116.4	122.4	166.7	164.8
Money remittances	0.8	1.3	2.5	2.3	2.4
Domestic	0.7	1.2	2.4	2.2	2.3
Cross-border	0.1	0.2	0.1	0.1	0.1
Cross-border money remittances received	1.2	0.6	0.5	0.5	0.4
Transactions via telecommunication, digital or IT device	320.1	351.7	388.6	428.9	475.3
Cross-border transactions via telecommunication, digital or IT device received	23.2	43.0	57.4	73.3	65.9
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	209.6	231.5	250.7	.	271.7
At terminals located in the reporting country	209.6	231.5	250.7	260.4	271.7
At terminals located abroad	0.0	0.0	0.0	.	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	53.2	52.7	51.4	49.1	46.6
At terminals located in the reporting country	53.2	52.7	51.4	49.1	46.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	7.9	8.2	8.4	8.6	8.5
At terminals located in the reporting country	7.9	8.2	8.4	8.6	8.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	147.9	169.9	191.0	.	216.6
At terminals located in the reporting country	147.9	169.9	191.0	202.7	216.6
At terminals located abroad	0.0	0.0	0.0	.	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	20.1	18.5	21.6	28.7	33.6
At terminals located in the reporting country	19.8	17.7	18.6	22.9	25.2
At terminals located abroad	0.3	0.8	3.0	5.8	8.4
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	3.3	3.3	3.2	4.2	2.1
At terminals located in the reporting country	3.3	3.3	3.2	4.2	2.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.1	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.1	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	16.9	15.2	18.3	24.5	31.5
At terminals located in the reporting country	16.6	14.4	15.3	18.7	23.1
At terminals located abroad	0.3	0.8	3.0	5.8	8.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	35.2	35.9	37.4	49.4	68.6
At terminals located in the reporting country	20.6	18.4	20.0	29.2	46.8
At terminals located abroad	14.6	17.5	17.5	20.2	21.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.8	2.5	2.1	1.9	1.5
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	2.8	2.5	2.1	1.8	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	30.9	33.4	35.7	47.5	67.2
At terminals located in the reporting country	19.1	18.4	20.0	29.1	46.8
At terminals located abroad	11.8	14.9	15.7	18.4	20.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.2	0.3	0.3	0.3	0.3
OTC cash withdrawals	5.8	3.2	3.0	2.8	2.5
OTC cash deposits	10.1	7.1	6.4	5.9	5.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	438.0	361.6	284.8	242.6	197.4
Domestic	271.1	222.2	174.8	148.3	134.1
Cross-border	166.9	139.4	110.0	94.3	63.2
Credit transfers					
Initiated in paper-based form	39.2	18.9	17.3	17.1	19.4
Initiated electronically	398.8	342.7	267.4	225.5	178.0
Initiated in a file/batch	37.0	33.2	34.5	27.8	29.3
Initiated on a single payment basis	361.8	309.5	232.9	197.7	148.7
of which (memorandum item):					
Online banking based e-payments	170.2	216.2	164.8	149.1	128.1
Credit transfers					
of which:					
Non-SEPA credit transfers	303.9	226.8	150.9	106.0	50.7
Cross-border credit transfers received	163.3	147.2	121.1	105.5	73.0
Direct debits	0.2	0.0	0.0	0.0	0.0
Domestic	0.2	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	0.0	0.0	0.0	0.0	0.0
Initiated on a single payment basis	0.2	0.0	0.0	0.0	0.0
Direct debits					
of which:					
Non-SEPA direct debits	0.2	0.0	0.0	0.0	0.0
Cross-border direct debits received	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	3.8	4.2	4.6	5.0	5.4
Domestic card payments	2.6	2.8	3.1	3.5	3.9
Cross-border card payments	1.2	1.4	1.5	1.6	1.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2.5	2.7	3.1	3.7	4.2
Payments with cards with a delayed debit function	0.7	0.8	0.7	0.4	0.2
Payments with cards with a credit function	0.6	0.7	0.8	1.0	0.9
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3.3	3.6	3.9	4.2	4.5
Payments initiated remotely	0.5	0.7	0.7	0.8	0.9
E-money payments with e-money issued by resident PSPs	.	.	.	0.0	0.0
Domestic	.	.	.	.	0.0
Cross-border	0.0	0.0	.	.	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	.	0.0	0.0
With e-money accounts	.	.	.	.	0.0
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.

Latvia

8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2014	2015	2016	2017	2018
Cheques	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	.
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	.	.	.
Domestic	0.0	0.0	.	.	.
Cross-border	0.0	0.0	.	.	.
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
Total payments involving non-MFIs	442.1	365.9	289.5	253.9	207.6
Domestic	273.9	225.1	177.9	157.6	142.6
Cross-border	168.1	140.8	111.6	96.3	65.0
Total cross-border payments received (excluding card payments)	163.3	147.2	121.1	105.5	73.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	295.8	148.8	85.8	78.4	58.5
Debits from the accounts by simple book entry	224.6	169.2	126.4	92.0	70.2
Money remittances	0.5	0.6	0.5	0.1	0.1
Domestic	0.5	0.5	0.5	0.1	0.1
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	0.1	0.1	0.1	0.1	0.0
Transactions via telecommunication, digital or IT device	415.8	342.9	268.0	226.6	179.9
Cross-border transactions via telecommunication, digital or IT device received	170.2	137.5	116.5	101.3	71.3
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; EUR billions; total for the period)

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	9.4	10.0	10.4	.	11.1
At terminals located in the reporting country	9.4	10.0	10.4	10.8	11.1
At terminals located abroad	0.0	0.0	0.0	.	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	4.9	5.0	5.0	5.2	5.3
At terminals located in the reporting country	4.9	5.0	5.0	5.2	5.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.3	2.6	2.7	2.7	2.7
At terminals located in the reporting country	2.3	2.6	2.7	2.7	2.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.2	2.4	2.7	.	3.1
At terminals located in the reporting country	2.2	2.4	2.7	2.9	3.1
At terminals located abroad	0.0	0.0	0.0	.	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	1.0	0.9	0.9	1.2	1.2
At terminals located in the reporting country	1.0	0.9	0.9	1.1	1.1
At terminals located abroad	0.0	0.0	0.0	0.1	0.1
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.4	0.4	0.4	0.6	0.4
At terminals located in the reporting country	0.4	0.4	0.4	0.6	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.6	0.5	0.5	0.7	0.8
At terminals located in the reporting country	0.6	0.5	0.4	0.6	0.7
At terminals located abroad	0.0	0.0	0.0	0.1	0.1
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; EUR billions; total for the period)

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	1.8	1.8	1.7	1.7	1.7
At terminals located in the reporting country	0.3	0.3	0.3	0.4	0.7
At terminals located abroad	1.5	1.5	1.4	1.3	1.0
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.6	0.6	0.5	0.4	0.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.6	0.6	0.5	0.4	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.2	1.2	1.2	1.3	1.4
At terminals located in the reporting country	0.3	0.3	0.3	0.4	0.7
At terminals located abroad	0.9	0.9	0.9	0.9	0.7
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.0	0.0	0.0	0.0	0.0
OTC cash withdrawals	5.7	3.6	3.4	3.3	2.5
OTC cash deposits	5.2	2.9	2.6	2.4	1.9

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

9. Participation in selected payment systems

(original units; end of period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-LATVIJA					
Number of participants	27	27	26	23	22
<i>of which:</i>					
Direct participants	27	27	26	23	22
<i>of which:</i>					
Credit institutions	22	22	21	19	18
Central bank	1	1	1	1	1
Other direct participants	4	4	4	3	3
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: EKS					
Number of participants	20	20	19	18	17
<i>of which:</i>					
Direct participants	18	18	17	16	15
<i>of which:</i>					
Credit institutions	16	16	15	14	13
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	2	2	2	2	2
RETAIL SYSTEM: Worldline Latvia CSM					
Number of participants	-	-	-	11	9
<i>of which:</i>					
Direct participants	-	-	-	11	9
<i>of which:</i>					
Credit institutions	-	-	-	11	9
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

10. Payments processed by selected payment systems - page 1

(number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	0.4	0.4	0.4	0.5	0.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.2	0.2	0.2	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.2	0.2	0.3	0.3	0.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.2	0.2	0.3	0.4
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	43.5	48.4	58.5	64.0	68.0
RETAIL SYSTEM: EKS					
Total transactions	35.7	38.0	40.3	42.0	44.7
Domestic	34.7	36.9	38.9	40.4	42.9
Cross-border	0.9	1.1	1.4	1.6	1.8
Credit transfers	35.7	38.0	40.3	42.0	44.7
Domestic	34.7	36.9	38.9	40.4	42.9
Cross-border	0.9	1.1	1.4	1.6	1.8
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	35.7	38.0	40.3	42.0	44.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	67.8	66.8	67.0	66.2	69.9

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

10. Payments processed by selected payment systems - page 2 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: Worldline Latvia CSM					
Total transactions	-	-	-	39.8	40.4
Domestic	-	-	-	39.8	40.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	39.8	40.4
Domestic	-	-	-	39.8	40.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	39.8	40.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	98.9	99.5

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

11. Payments processed by selected payment systems - page 1

(value of transactions sent; EUR billions; total for the period)

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	343.0	264.7	235.1	240.4	199.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	167.2	118.6	117.7	117.6	111.5
Credit transfers and direct debits to another TARGET component	175.8	146.0	117.3	122.8	88.0
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	171.0	142.7	112.2	116.7	86.1
Credit transfers and direct debits to a non-euro area TARGET component	4.7	3.3	5.2	6.1	1.9
Concentration ratio in terms of value (percentages)	78.6	77.8	76.7	77.5	74.4
RETAIL SYSTEM: EKS					
Total transactions	48.2	52.4	54.0	56.0	55.5
Domestic	36.6	39.8	41.4	43.6	45.1
Cross-border	11.6	12.7	12.6	12.4	10.4
Credit transfers	48.2	52.4	54.0	56.0	55.5
Domestic	36.6	39.8	41.4	43.6	45.1
Cross-border	11.6	12.7	12.6	12.4	10.4
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	48.2	52.4	54.0	56.0	55.5
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	54.4	49.0	48.3	48.0	50.4

Explanatory information on certain data items is given in the notes accompanying these tables.

Latvia

11. Payments processed by selected payment systems - page 2

(value of transactions sent; EUR billions; total for the period)

	2014	2015	2016	2017	2018
RETAIL SYSTEM: Worldline Latvia CSM					
Total transactions	-	-	-	1.2	1.3
Domestic	-	-	-	1.2	1.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	1.2	1.3
Domestic	-	-	-	1.2	1.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	1.2	1.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	97.1	99.0

Explanatory information on certain data items is given in the notes accompanying these tables.