

Latvia

1. Basic statistical data

	2015	2016	2017	2018	2019
Population (thousands, annual average)	1,977	1,959	1,941	1,926	1,913
GDP (EUR billions)	24	25	27	29	30
GDP per capita (EUR)	12,353	12,796	13,805	15,084	15,928
HICP (annual percentage changes)	0.2	0.1	2.9	2.6	2.7

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

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2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	19,010	17,231	16,915	14,533	15,103
<i>of which:</i>					
Transferable deposits	18,607	16,886	16,474	13,949	14,691
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	8,582	5,948	4,874	1,728	1,268
Outstanding value on e-money storages issued by MFIs	0	0	0	0	3
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	3

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

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3. Settlement media used by credit institutions

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

	2015	2016	2017	2018	2019
Overnight deposits held at the central bank	3,825	4,179	5,375	4,678	5,535
Overnight deposits held at other credit institutions (end of period)	291	261	246	295	411
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	290	261	246	295	411
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	259	257	245	39	6
Intraday borrowing from the central bank (average for last reserve maintenance period)	3	4	0	0	0

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

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

	2015	2016	2017	2018	2019
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	302	389	361	1,612	1,661
<i>of which:</i>					
Value of transferable deposits	302	389	361	1,612	1,661
Credit institutions irrespective of their legal incorporation					
Number of institutions	35	31	29	28	27
Number of offices	277	286	255	224	163
Number of overnight deposits (thousands)	3,231.6	3,099.8	3,082.1	2,991.5	2,820.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,688.4	2,608.8	2,663.9	2,610.7	2,483.8
Number of transferable overnight deposits (thousands)	2,779.7	2,663.5	2,677.6	2,585.8	2,432.7
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,489.4	2,410.4	2,476.8	2,442.6	2,323.2
Value of overnight deposits	18,304	16,495	16,111	12,335	13,095
<i>of which:</i>					
Value of transferable deposits	18,305	16,497	16,113	12,337	13,030
Number of payment accounts (thousands)	3,403.0	3,226.5	3,438.8	.	3,193.5
Number of e-money accounts (thousands)	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	25	24	24	23	34
Number of offices	259	267	247	219	147
Value of overnight deposits	16,929	14,659	15,734	11,841	10,348
Branches of euro area-based credit institutions					
Number of institutions	3	3	2	2	3
Number of offices	3	3	4	2	13
Value of overnight deposits	27	197	184	421	2,674
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	3	4	3	3	2
Number of offices	15	16	4	3	3
Value of overnight deposits	1,348	1,639	193	73	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	0
Electronic money institutions					
Number of institutions	1	3	3	3	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	0.0	.	.	.	.
Outstanding value on e-money storages issued	0	0	0	0	.
Other payment service providers					
Number of institutions	2	2	2	2	2
Number of offices	621	620	620	619	350
Number of overnight deposits (thousands)	291.8	304.3	315.1	210.4	216.6
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	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.

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

	2015	2016	2017	2018	2019
Institutions offering payment services to non-MFIs (total)					
Number of institutions	39	37	35	34	31
Number of offices	901	909	878	846	516
Number of overnight deposits (thousands)	3,523.4	3,404.1	3,397.2	3,201.9	3,037.3
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,688.4	2,608.8	2,663.9	2,610.7	2,483.8
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	3,440.1	3,484.3
Number of e-money accounts (thousands)	18.1	.	.	8.8	.
Outstanding value on e-money storages issued	0	0	0	0	.
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	30	31	27	27	25
<i>of which:</i>					
Institutions providing services through an established branch	8	9	5	6	6
Institutions providing services through an agent	0	0	3	2	2
Institutions providing services neither establishing a branch nor through an agent	22	22	19	19	17

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.

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6. Payment card functions and accepting devices

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

	2015	2016	2017	2018	2019
Cards issued by resident PSPs					
Cards with a cash function	2,337	2,310	2,245	2,187	2,149
Cards with a payment function*	2,373	2,364	2,307	2,243	2,232
<i>of which:</i>					
Cards with a debit function	1,715	1,584	1,976	1,976	2,005
Cards with a delayed debit function	321	419	23	20	14
Cards with a credit function	362	387	363	302	262
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)	2,381	2,365	2,307	2,244	2,233
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	.	.	.	.
Terminals provided by resident PSPs					
ATMs	1,058	1,019	1,016	993	933
Located in the reporting country	1,057	1,018	.	.	.
Located abroad	1	1	.	.	.
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	1,044	1,018	1,016	993	931
Located in the reporting country	1,043	1,018	.	.	.
Located abroad	1	0	.	.	.
ATMs with a credit transfer function	707	449	421	403	380
Located in the reporting country	707	449	.	.	.
Located abroad	0	0	.	.	.
POS terminals	30,973	38,189	41,585	42,712	41,603
Located in the reporting country	30,313	35,417	38,348	39,225	38,024
Located abroad	660	2,772	3,237	3,487	3,579
POS terminals					
<i>of which:</i>					
EFTPOS terminals	30,973	38,189	41,585	42,712	41,603
Located in the reporting country	30,313	35,417	38,348	39,225	38,024
Located abroad	660	2,772	3,237	3,487	3,579
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.

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

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

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	147.1	156.0	159.9	167.1	177.7
Domestic	142.6	149.7	154.6	162.6	172.8
Cross-border	4.5	6.2	5.3	4.5	4.9
Credit transfers					
Initiated in paper-based form	8.1	7.3	7.1	7.4	3.9
Initiated electronically	139.1	148.7	152.8	159.8	173.7
Initiated in a file/batch	27.9	29.8	23.2	23.5	24.3
Initiated on a single payment basis	111.2	118.9	129.6	136.2	149.4
<i>of which (memorandum item):</i>					
Online banking based e-payments	91.5	98.5	109.1	114.6	121.1
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	4.7	5.8	3.4	2.1	1.9
Cross-border credit transfers received	4.0	4.6	4.9	5.3	5.8
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	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	0.0	0.0	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
Cross-border direct debits received	0.0	0.0	0.0	0.0	.
Card payments with cards issued by resident PSPs*	215.2	242.8	271.9	311.0	352.1
Domestic card payments	192.3	214.2	237.1	269.2	302.7
Cross-border card payments	22.9	28.6	34.8	41.8	49.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	171.0	199.4	239.3	278.1	318.7
Payments with cards with a delayed debit function	26.8	20.6	4.1	4.0	3.0
Payments with cards with a credit function	17.5	22.7	28.5	28.9	30.4
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	203.3	226.7	250.3	283.8	319.6
Payments initiated remotely	12.0	16.1	21.7	27.2	32.5
E-money payments with e-money issued by resident PSPs	0.1	.	0.2	0.1	0.3
Domestic	.	.	.	0.1	.
Cross-border	.	.	.	0.0	0.2
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	0.3
<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	.

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

*Except cards with an e-money function only.

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

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

	2015	2016	2017	2018	2019
Cheques	0.0	0.0	0.0	.	0.0
Domestic	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	.	.	.	.
Domestic	0.0	.	.	.	.
Cross-border	0.0	.	.	.	.
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
Total payments involving non-MFIs	362.5	399.3	455.8	489.0	538.5
Domestic	335.0	364.0	402.8	441.7	483.1
Cross-border	27.5	35.3	53.0	47.3	55.4
Total cross-border payments received (excluding card payments)	4.0	4.6	4.9	5.3	5.8
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	17.0	16.1	12.1	32.6	22.6
Debits from the accounts by simple book entry	116.4	122.4	166.7	164.8	153.4
Money remittances	1.3	2.5	2.3	2.4	2.5
Domestic	1.2	2.4	2.2	2.3	2.4
Cross-border	0.2	0.1	0.1	0.1	0.1
Cross-border money remittances received	0.6	0.5	0.5	0.4	0.4
Transactions via telecommunication, digital or IT device	351.4	388.4	421.4	467.1	523.5
Cross-border transactions via telecommunication, digital or IT device received	43.0	57.4	66.0	65.9	66.4
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.

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

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	231.5	250.7	260.4	271.7	294.6
At terminals located in the reporting country	231.5	250.7	.	271.7	294.6
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)	52.7	51.4	49.1	46.6	43.8
At terminals located in the reporting country	52.7	51.4	49.1	46.6	43.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	8.2	8.4	8.6	8.5	.
At terminals located in the reporting country	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)	169.9	191.0	202.7	216.6	242.3
At terminals located in the reporting country	169.9	191.0	.	216.6	242.3
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	.
At terminals located in the reporting country	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	18.5	21.6	28.7	33.6	40.6
At terminals located in the reporting country	17.7	18.6	22.9	25.2	30.9
At terminals located abroad	0.8	3.0	5.8	8.4	9.6
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	3.2	4.2	2.1	2.4
At terminals located in the reporting country	3.3	3.2	4.2	2.1	2.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.1	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.1	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)	15.2	18.3	24.5	31.5	38.2
At terminals located in the reporting country	14.4	15.3	18.7	23.1	28.6
At terminals located abroad	0.8	3.0	5.8	8.4	9.6
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.

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

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	35.9	37.8	49.4	68.6	78.6
At terminals located in the reporting country	18.4	20.0	29.2	46.8	53.0
At terminals located abroad	17.5	17.8	20.2	21.9	25.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.5	2.1	1.9	1.5	1.2
At terminals located in the reporting country	0.0	0.0	0.0	.	.
At terminals located abroad	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)	33.4	35.7	47.5	67.2	77.3
At terminals located in the reporting country	18.4	20.0	29.1	46.8	52.9
At terminals located abroad	14.9	15.7	18.4	20.4	24.5
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	0.1
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.3	0.3	0.3	0.3	0.2
OTC cash withdrawals	3.2	3.0	2.8	2.5	1.9
OTC cash deposits	7.1	6.4	5.9	5.0	3.3

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)

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	401.0	319.0	268.6	220.4	196.9
Domestic	261.6	209.0	173.8	156.3	146.6
Cross-border	139.4	110.0	94.9	64.1	50.3
Credit transfers					
Initiated in paper-based form	19.0	17.3	17.1	19.4	17.3
Initiated electronically	382.1	301.6	251.5	201.0	179.6
Initiated in a file/batch	33.2	34.5	27.8	29.3	29.6
Initiated on a single payment basis	348.8	267.1	223.8	171.7	150.0
<i>of which (memorandum item):</i>					
Online banking based e-payments	255.6	198.9	171.5	147.1	129.9
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	263.2	182.3	128.2	66.5	40.8
Cross-border credit transfers received	147.2	121.1	105.4	73.0	58.7
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	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	0.0	0.0	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
Cross-border direct debits received	0.0	0.0	0.0	0.0	.
Card payments with cards issued by resident PSPs*	4.2	4.6	5.0	5.4	6.0
Domestic card payments	2.8	3.1	3.5	3.9	4.4
Cross-border card payments	1.4	1.5	1.6	1.4	1.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2.7	3.1	3.7	4.2	4.9
Payments with cards with a delayed debit function	0.8	0.7	0.4	0.2	0.1
Payments with cards with a credit function	0.7	0.8	1.0	0.9	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	3.6	3.9	4.2	4.5	5.0
Payments initiated remotely	0.7	0.7	0.8	0.9	1.0
E-money payments with e-money issued by resident PSPs	0.0	.	0.0	0.0	0.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	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	0.0
<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	.

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

*Except cards with an e-money function only.

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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)

	2015	2016	2017	2018	2019
Cheques	0.0	0.0	0.0	.	.
Domestic	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	.	.	.	.
Domestic	0.0	.	.	.	.
Cross-border	0.0	.	.	.	.
Other cross-border payment services received	0.0	0.0	0.0	0.0	0.0
Total payments involving non-MFIs	405.3	323.7	279.9	230.6	204.6
Domestic	264.4	212.1	183.0	164.8	152.6
Cross-border	140.8	111.6	96.9	65.8	52.0
Total cross-border payments received (excluding card payments)	147.2	121.1	105.4	73.0	58.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	148.8	85.8	78.4	58.5	53.5
Debits from the accounts by simple book entry	169.2	126.4	92.0	70.2	72.0
Money remittances	0.6	0.5	0.1	0.1	0.1
Domestic	0.5	0.5	0.1	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	0.0	0.0
Transactions via telecommunication, digital or IT device	382.2	302.1	252.6	202.8	184.0
Cross-border transactions via telecommunication, digital or IT device received	137.5	116.5	101.2	71.3	58.8
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)

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	10.0	10.4	10.8	11.1	11.5
At terminals located in the reporting country	10.0	10.4	.	11.1	11.5
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)	5.0	5.0	5.2	5.3	5.3
At terminals located in the reporting country	5.0	5.0	5.2	5.3	5.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.6	2.7	2.7	2.7	2.7
At terminals located in the reporting country	2.6	2.7	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)	2.4	2.7	2.9	3.1	3.5
At terminals located in the reporting country	2.4	2.7	.	3.1	3.5
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	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	0.9	0.9	1.2	1.2	1.3
At terminals located in the reporting country	0.9	0.9	1.1	1.1	1.2
At terminals located abroad	0.0	0.0	0.1	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	0.6	0.4	0.4
At terminals located in the reporting country	0.4	0.4	0.6	.	.
At terminals located abroad	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)	0.5	0.5	0.7	0.8	0.9
At terminals located in the reporting country	0.5	0.4	0.6	0.7	0.7
At terminals located abroad	0.0	0.0	0.1	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)

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	1.8	1.7	1.7	1.7	1.7
At terminals located in the reporting country	0.3	0.3	0.4	0.7	0.8
At terminals located abroad	1.5	1.4	1.3	1.0	0.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.6	0.5	0.4	0.3	0.2
At terminals located in the reporting country	0.0	0.0	0.0	.	.
At terminals located abroad	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	1.3	1.4	1.5
At terminals located in the reporting country	0.3	0.3	0.4	0.7	0.8
At terminals located abroad	0.9	0.9	0.9	0.7	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	.
At terminals located abroad	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	3.6	3.4	3.3	2.5	0.8
OTC cash deposits	2.9	2.6	2.4	1.9	0.6

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)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-LATVIJA					
Number of participants	27	26	23	22	22
<i>of which:</i>					
Direct participants	27	26	23	22	22
<i>of which:</i>					
Credit institutions	22	21	19	18	17
Central bank	1	1	1	1	1
Other direct participants	4	4	3	3	4
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	2	2	2
Other financial institutions	-	-	-	-	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: EKS					
Number of participants	20	19	18	17	15
<i>of which:</i>					
Direct participants	18	17	16	15	14
<i>of which:</i>					
Credit institutions	16	15	14	13	12
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	1
RETAIL SYSTEM: Worldline Latvia CSM					
Number of participants	-	-	11	9	11
<i>of which:</i>					
Direct participants	-	-	11	9	11
<i>of which:</i>					
Credit institutions	-	-	11	9	11
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)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	0.4	0.4	0.5	0.5	0.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.2	0.2	0.1	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.2	0.3	0.3	0.4	0.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.2	0.3	0.4	0.3
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)	48.4	58.5	64.0	68.0	73.6
RETAIL SYSTEM: EKS					
Total transactions	38.0	40.3	42.0	44.7	61.7
Domestic	36.9	38.9	40.4	42.9	50.0
Cross-border	1.1	1.4	1.6	1.8	11.6
Credit transfers	38.0	40.3	42.0	44.7	61.7
Domestic	36.9	38.9	40.4	42.9	50.0
Cross-border	1.1	1.4	1.6	1.8	11.6
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	38.0	40.3	42.0	44.7	61.7
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)	66.8	67.0	66.2	69.9	63.0

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)

	2015	2016	2017	2018	2019
RETAIL SYSTEM: Worldline Latvia CSM					
Total transactions	-	-	39.8	40.4	44.6
Domestic	-	-	39.8	40.4	44.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	39.8	40.4	44.6
Domestic	-	-	39.8	40.4	44.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	39.8	40.4	44.6
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	99.8

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)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	264.7	235.1	240.4	199.5	209.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	118.6	117.7	117.6	111.5	128.4
Credit transfers and direct debits to another TARGET component	146.0	117.3	122.8	88.0	80.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	142.7	112.2	116.7	86.1	80.1
Credit transfers and direct debits to a non-euro area TARGET component	3.3	5.2	6.1	1.9	0.6
Concentration ratio in terms of value (percentages)	77.8	76.7	77.5	74.4	59.4
RETAIL SYSTEM: EKS					
Total transactions	52.4	54.0	56.0	55.5	88.6
Domestic	39.8	41.4	43.6	45.1	53.4
Cross-border	12.7	12.6	12.4	10.4	35.2
Credit transfers	52.4	54.0	56.0	55.5	88.6
Domestic	39.8	41.4	43.6	45.1	53.4
Cross-border	12.7	12.6	12.4	10.4	35.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	52.4	54.0	56.0	55.5	88.6
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)	49.0	48.3	48.0	50.4	51.3

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)

	2015	2016	2017	2018	2019
RETAIL SYSTEM: Worldline Latvia CSM					
Total transactions	-	-	1.2	1.3	1.4
Domestic	-	-	1.2	1.3	1.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	1.2	1.3	1.4
Domestic	-	-	1.2	1.3	1.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	1.2	1.3	1.4
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 value (percentages)	-	-	97.1	99.0	99.5

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